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DAILY CURRENT AFFAIRS 13-11-2025

NATIONL NEWS

UIDAI Partners with Behavioural Insights Limited

The Unique Identification Authority of India (UIDAI) has partnered with Behavioural Insights Limited (BIL), a global research consultancy, to enhance the adoption of the Mandatory Biometric Update (MBU) for children aged 5 and 15 years, ensuring that their Aadhaar credentials remain updated and reliable for authentication in welfare and education services.

The Mandatory Biometric Update (MBU) is required because, during initial Aadhaar enrolment, a child's biometric data is either incomplete or not captured.

UIDAI mandates biometric updates at age 5, when fingerprints and iris patterns become stable, and again at age 15, when major biometric changes occur.

These updates ensure accurate identification and prevent failures during Aadhaar-based services and government schemes.

Through the MoU, UIDAI and BIL aim to use behavioural insights and evidence-based strategies to encourage parents and guardians to complete MBU on time.

The collaboration focuses on raising awareness, removing psychological and social barriers, and simplifying the update process to improve participation.

To promote compliance, UIDAI has also announced a one-year fee waiver for MBU services for children aged 5 and 15.

This initiative will increase participation, reduce financial burden on families, and improve Aadhaar authentication success rates for minors.

The partnership underscores UIDAI's commitment to inclusive digital identity, user-friendly governance, and enhancing service reliability through timely Aadhaar updates.

Union Minister Amit Shah Launches 'Sahakar Digi Pay' and 'Sahakar Digi Loan'

Union Cooperation Minister Amit Shah launched two innovative mobile applications Sahakar Digi Pay and Sahakar Digi Loan to promote the digital transformation of Urban Cooperative Banks (UCBs).

The launch took place during a two-day international conference on the urban cooperative credit sector, where the minister emphasized the importance of digitalization for competitiveness and

modernization in India's cashless economy.

Sahakar Digi Pay is a digital payment platform designed to enable seamless transactions for UCB customers.

Sahakar Digi Loan is a digital lending platform aimed at ensuring easier access to credit for individuals and small businesses.

The objective is to encourage rapid digital adoption among UCBs to help them compete effectively in the digital economy, with a target of onboarding 1,500 banks within the next two years.

The national goal is to establish at least one additional UCB in every town with a population over 2 lakh within five years, by converting successful cooperative credit societies into UCBs.

Focus will be on supporting young entrepreneurs and economically weaker sections through better financial access.

Financial reforms have significantly improved the sector's performance: Non-Performing Assets (NPAs) reduced from 2.8% to 0.6% over the past two years.

INTERNATIONAL NEWS

Bangladesh Joins UN Water Convention as First Country from South Asia

Bangladesh became the 1st South Asian country and the 56th globally to join the United Nations (UN) Water Convention, officially known as the Convention on the Protection and Use of Transboundary Watercourses and International Lakes.

The move aims to protect and manage transboundary waterways, considered a lifeline to peace and prosperity for Bangladesh.

About 60% of Bangladesh's population faces high flood risk, the second highest globally after the Netherlands, while 45% face high fluvial flood risk, the highest proportion in the world.

Over 65 million people in Bangladesh lack safe and properly managed sanitation facilities, highlighting the need for improved water and sanitation governance.

The accession aligns with UN efforts on water governance and sanitation goals ahead of the UN Water Conference 2026 in the UAE.

The UN Water Convention, adopted in 1992 (Helsinki, Finland) and enforced in 1996, is a legally binding treaty promoting the sustainable management of shared water resources and the implementation of the Sustainable Development Goals (SDGs).

SCIENCE & TECHNOLOGY

Lenskart to Introduce First AI-Powered “B by Lenskart Smartglasses”

Lenskart will launch its first AI-powered smart glasses called “B by Lenskart Smartglasses” by December 2025.

The smart glasses will feature AI-based interactions, health and wellness insights, and UPI payment integration, highlighting Lenskart’s move towards a technology-led lifestyle brand.

The device is expected to be powered by Qualcomm’s Snapdragon AR1 Gen 1 chipset, optimized for AR and camera-enabled AI applications.

BANKING

Axis Max Life Partners with IFC

Axis Max Life Insurance Limited, a Joint Venture (JV) between Max Financial Services Limited (MFSL) and Axis Bank Limited, partnered with the International Finance Corporation (IFC), the lending arm of the World Bank (WB), to promote inclusive life insurance services in India.

The aim of the partnership is to expand access to life insurance for underserved and low-income communities, with a special focus on women, promoting financial inclusion across India.

IFC invested Rs. 285 crore (approximately USD 33 million) in Axis Max Life Insurance through long-dated subordinated debt instruments to strengthen the insurer’s solvency ratio.

This marks IFC’s first-ever investment in a licensed life insurance company in India, demonstrating its support for the insurance sector’s development.

The initiative aligns with India’s vision of “Insurance for All by 2047”, aiming to enhance household financial security and build a more resilient future.

NPCI Launches NPCI Tech Solutions Limited to Drive Innovation in the Fintech Sector

The National Payments Corporation of India (NPCI) has established a new subsidiary, NPCI Tech Solutions Limited (NTSL), to promote experimentation and breakthrough innovations in the fintech sector.

NTSL becomes the fourth subsidiary under NPCI, after NPCI BHIM Services Limited (NBSL), NPCI International Payments Limited (NIPL), and NPCI Bharat BillPay Limited (NBBL).

Ajay Kumar Choudhary, Non-Executive Chairman and Independent Director of NPCI, stated that NTSL will act as a “cradle for future tech innovation” in digital payments and fintech.

NPCI, the operator of Unified Payments Interface (UPI), now handles over 20 billion monthly transactions, underscoring India's global leadership in digital payments.

The announcement of NTSL was made during the Global Fintech Fest 2025 in Mumbai, highlighting India's focus on expanding fintech innovation and global payment partnerships.

DEFENCE

6th Edition of India-Vietnam Army Exercise VINBAX Commences in Hanoi

The 6th edition of India-Vietnam Army Exercise VINBAX began in Hanoi, Vietnam, aimed at strengthening defence cooperation and enhancing interoperability between the two nations.

The exercise was presided over by Defence Secretary Rajesh Kumar Singh and Vietnam's Deputy Chief of General Staff Senior Lieutenant General Phung Si Tan.

Exercise VINBAX is a bilateral military exercise between India and Vietnam designed to enhance interoperability and share best practices in UN Peacekeeping Operations (UNPKO).

The key objectives of the 6th edition include improving coordination during joint operations, sharing peacekeeping skills, and strengthening strategic military ties.

The exercise features joint training modules, formal ceremonies, and flag hoisting events to promote mutual trust and cooperation.

It reinforces India's strategic engagement with Southeast Asia and showcases India's commitment to regional security, defence diplomacy, and UN peacekeeping efforts.

APPOINTMENTS & RESIGNATIONS

Sergio Gor Sworn In as U.S. Ambassador to India

Sergio Gor was officially sworn in as the United States Ambassador to India on November 11, 2025, marking a new chapter in Indo-US strategic relations.

The swearing-in ceremony took place at the Oval Office, White House.

Sergio Gor (38 years old) previously served as Director of Presidential Personnel in the Trump administration, where he handled key White House staffing and executive coordination functions

He was nominated in August 2025 and confirmed by the US Senate in October 2025, reflecting bipartisan support for his appointment.

Ambassador Gor's priorities include strengthening Indo-Pacific regional stability, countering China's influence, and enhancing defence and intelligence cooperation.

Gor will soon assume charge in New Delhi, where he will engage with Indian government officials, industry leaders, and civil society to strengthen defence, digital, energy, and space collaboration.

UN Tourism's First Female Secretary-General

Shaikha Nasser Al Nowais has been appointed as the first-ever woman to lead UN Tourism, marking a historic milestone in the organisation's 50-year history since its founding in 1975.

Her appointment was confirmed during the 123rd UN Tourism Executive Council session in Segovia, Spain, and will be formally ratified by the UN General Assembly.

She will assume office in January 2026 for a four-year term (2026-2029) as the Secretary-General of UN Tourism, a United Nations specialised agency promoting responsible, sustainable, and accessible tourism.

She brings over 16 years of experience in tourism and business, having served as Corporate Vice President at Rotana Hotels, Chair of the Abu Dhabi Chamber's Tourism Working Group, and Board Member of the Abu Dhabi Businesswomen Council.

Her vision for UN Tourism focuses on five key pillars — Responsible Tourism, Digital Innovation, Sustainable Financing, Youth & Women Empowerment, and Transparent Governance.

IMPORTANT DAYS

World Usability Day

World Usability Day is observed annually on the second Thursday of November, and in 2025, it falls on 13th November.

The day focuses on promoting user-friendly design, accessibility, and improved user experience (UX) across digital and physical products.

The concept of user experience traces back to ancient Greek civilization, where the principle of ergonomics was applied in designing instruments and workspaces as early as the 5th century BC.

The observance was established in November 2005 by the User Experience Professionals Association (UXPA), which was originally founded in 1991 with about 50 members.

Over time, the association has expanded to a global network of over 2400 professionals, promoting usability through international conferences, the "Journal of Usability Studies (JUS)", and the User Experience Magazine, with 59 local chapters in 30 countries.

World Kindness Day

World Kindness Day 2025 was observed on 13th November to promote compassion, empathy, and

goodwill among individuals and communities across the globe.

The observance gained deeper meaning after the COVID-19 pandemic, which highlighted how acts of kindness by doctors, nurses, and healthcare workers played a vital role in saving lives beyond medical treatment.

The day is celebrated by around 27 countries, including India, Brazil, Australia, Canada, Japan, and Italy, although it is not yet officially recognized by the United Nations (UN).

World Kindness Day was first celebrated in 1998 during the Tokyo Conference, marking the beginning of a global effort to foster kindness and peace.

The World Kindness Movement was launched to unite small organizations around the world in celebrating the day, eventually growing into a global movement that promotes kindness as a means to reduce conflicts between nations and encourage mutual respect and harmony.



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