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ASPIRANT'S CHOICE

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DAILY CURRENT AFFAIRS 18-11-2025

NATIONAL NEWS

Geographical Indication Tags Awarded to Lepcha Musical Instruments

The Government of India has granted Geographical Indication (GI) tags to two traditional Lepcha musical instruments — Tungbuk and Puntong Pulit.

The GI certificates were officially awarded, marking a significant moment for the Lepcha community of Sikkim, known for its rich cultural and musical legacy.

Tungbuk is a three-stringed traditional Lepcha instrument used in folk music, storytelling, festivals, and spiritual rituals.

Its soft and resonant tones symbolize cultural continuity and ancestral wisdom in Lepcha traditions.

Puntong Pulit is a bamboo wind instrument (flute) whose melodies echo nature.

Deeply rooted in Lepcha spirituality, it reflects the community's harmony with the natural environment and is considered the "voice of the forest."

The GI certificates were handed over during the 1st Tribal Business Conclave in New Delhi, jointly organized by the Ministry of Culture, Ministry of Tribal Affairs, and Ministry of Commerce and Industry.

The GI recognition followed two years of focused work led by NABARD, Gangtok, which offered technical guidance, documentation support, and awareness initiatives to ensure successful registration.

The Lepcha community acknowledged NABARD's vital contribution to preserving their traditional cultural heritage.

Odisha's Sunapur and Puri Beaches Earn Blue Flag Certification for 2025-26

Sunapur Beach (Ganjam) and Puri Golden Beach in Odisha have secured the Blue Flag Certification for 2025-26, reaffirming their status among the world's cleanest and most sustainable beaches.

The Blue Flag is an international eco-label awarded by the Foundation for Environmental Education (FEE), Denmark, based on 33 criteria covering water quality, environmental management, safety standards, and eco-education.

Sunapur Beach received the certification for the 3rd consecutive year, known for its pristine landscape, river-bay confluence, and strong community-led conservation along with regular waste audits, water testing, and cleanup drives.

Puri Golden Beach earned the recognition for the 7th time in a row, offering dedicated bathing zones, smart waste disposal systems, and high-level safety measures.

For 2025–26, 13 Indian beaches have been included in the Blue Flag list, of which 12 secured full certification, including both Odisha beaches—highlighting India’s growing commitment to sustainable coastal tourism.

Local participation, effective waste management, and green tourism infrastructure played a major role in Odisha’s success.

Facilities at these beaches include trained lifeguards, paramedics, wheelchair-accessible pathways, zero liquid discharge systems, CCTV surveillance, and environmental education kiosks, ensuring a clean and safe visitor experience.

INTERNATIONAL NEWS

India to Host 20th UNESCO ICH Committee Session at Delhi’s Red Fort

India will host the 20th session of UNESCO’s Intergovernmental Committee for the Safeguarding of Intangible Cultural Heritage (ICH) at Delhi’s Red Fort from December 8–13, 2025, with over 1,000 delegates

The session will focus on India’s nominations of Deepawali and Chhath Puja, coinciding with the 20th anniversary of India’s ratification of UNESCO’s 2003 Convention (India ratified the convention in September 2005).

The session will be chaired by Vishal V. Sharma, India’s Permanent Representative to UNESCO.

The World Heritage List recognises monuments, architecture, and sites (tangible heritage), while the Intangible Cultural Heritage List honours festivals, rituals, and community practices representing living traditions.

India currently has 15 elements on UNESCO’s Representative List, with the latest addition being the Garba of Gujarat (2023).

The Diwali nomination dossier connects the festival with UN Sustainable Development Goals (SDGs), particularly SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), SDG 11 (Sustainable Cities and Communities), and SDG 12 (Responsible Consumption and Production).

Egypt Opens Grand Egyptian Museum, the World’s Largest

Single-Civilisation Museum

Egypt inaugurated the Grand Egyptian Museum (GEM) near the Giza Pyramids, marking the opening of the world's largest museum dedicated to a single civilisation.

The GEM houses over 50,000 artefacts, including 5,000 items from King Tutankhamun's collection, displayed together for the first time.

Built at a cost of around USD 1 billion, the museum spans 24,000 sq metres of exhibition space and features a six-story staircase, massive statues, and a triangular glass façade inspired by the pyramids.

The project, led by President Abdel-Fattah el-Sissi, faced delays due to political instability, but is now expected to boost Egypt's tourism-driven economy.

SCIENCE & TECHNOLOGY

Reliance Jio and Google Collaborate to Provide Google AI

Reliance Jio partnered with Google to offer the Google AI Pro plan free for 18 months to millions of Jio wireless subscribers.

The plan includes Gemini LLM models, AI tools for image generation and learning, and 2 TB of cloud storage.

Users aged 18-25 get immediate access, with a wider rollout planned for all eligible unlimited 5G plan users.

Google Cloud will provide Reliance access to TPUs and AI enterprise products, while Reliance acts as the go-to-market partner for Gemini business subscriptions.

BANKING

Banking Sector Loans Rise 11.3% In The October 31,2025 Fortnight

Banking system credit grew 11.3% YoY in the fortnight ending 31 October 2025, slightly lower than the 11.5% YoY growth in the previous fortnight.

Deposits increased 9.7% YoY in the same period, compared to 9.5% YoY in the previous fortnight.

Banking system credit stood at ₹193.9 trillion and deposits at ₹241.7 trillion as of 31 October 2025.

In the fortnight, credit rose by ₹1.78 trillion while deposits increased by ₹2.90 trillion.

Banks reported “green shoots” in the economy due to GST rationalisation, income-tax cuts, and RBI rate cuts, supporting improved credit demand for H2 FY26.

In H1 FY26, banking system credit growth was 10.4% YoY, while deposit growth was 9.5% YoY.

Rating agency ICRA revised its credit growth forecast for FY26 to 10.7%–11.5%, up from 10.4%–11.3%, supported by GST rationalisation and liquidity infusion via CRR cuts.

Samco Mutual Fund Launches SAMCO Small Cap Fund

Samco Mutual Fund (Samco MF), managed by Samco Asset Management Private Limited, launched the SAMCO Small Cap Fund, India’s first mutual fund scheme specifically targeting small-cap companies using a proprietary momentum-based strategy.

The fund’s New Fund Offer (NFO) opens on 14 November 2025 and closes on 28 November 2025.

The fund aims to tap into India’s expanding small-cap universe, a key driver of long-term wealth creation and entrepreneurial growth.

The fund is benchmarked against the Nifty Smallcap 250 Total Returns Index (TRI).

The open-ended equity scheme predominantly invests in small-cap stocks, focusing on companies ranked 251st to 750th by market capitalization.

Minimum investment during NFO and ongoing offer is 5,000, with SIP investments starting at Rs.500 per instalment for a minimum of 12 instalments.

The fund follows SAMCO’s proprietary C.A.R.E. Momentum Strategy (Cross-sectional, Absolute, Revenue & Earnings Momentum), combining quantitative and fundamental factors to identify companies with superior business and price momentum.

Union Bank of India Marks 107th Foundation Day

Union Bank of India (UBI) celebrated its 107th foundation day at the Jio World Convention Centre, BKC, Mumbai, Maharashtra.

Union eBiz is a business mobile application for MSMEs (Micro, Small and Medium Enterprises) and business customers, offering 20 journeys and 300 features, including access rights management, collection journeys, bulk payments, and settlements.

Union Ease is a retail app recently launched and will be available for use soon.

UBI inaugurated 51 new branches virtually across key regions and a Rural Self-Employment Training Institute (RSETI) in Mancherla, Telangana.

Union Bank employees contributed ₹21.68 crore to the National Defence Fund (NDF), supporting the country’s armed forces.

UBI was registered on November 11, 1919 as a limited company.

RANKS, INDICES & REPORTS

Henley Passport Index 2025

The Henley Passport Index 2025, based on IATA data, ranks 199 passports by the number of destinations offering visa-free or visa-on-arrival access.

India's passport rank dropped from 80th (2024) to 85th (2025), providing access to 57 countries, reflecting slower progress in bilateral visa agreements and global mobility negotiations.

Singapore tops the list for 2025 with access to 193 destinations, followed by South Korea (190) and Japan (189).

India's decline is attributed to limited new visa agreements, slow diplomatic negotiations, and a widening global mobility gap as many countries tighten entry norms.

Passport strength matters as it enables ease of global travel, lower costs, fewer bureaucratic hurdles, and reflects a country's diplomatic influence and global trust.

DEFENCE

Indian Air Force Joins 8th Edition of Bilateral 'Garuda 25' Air Exercise

The Indian Air Force (IAF) is participating in the 8th edition of bilateral air exercise 'Garuda 25' with the French Air and Space Force (FASF) at Mont-de-Marsan, France, from 16-27 November 2025.

The IAF contingent arrived on 10 November 2025 and participated with Su-30MKI fighter aircraft.

C-17 Globemaster III aircraft are providing airlift support during induction and de-induction, while IL-78 air-to-air refuelling tankers are extending the range and endurance of fighters.

The exercise features complex simulated air combat scenarios, focusing on air-to-air combat, air defence, and joint strike operations.

The exercise aims to refine tactics and procedures in a realistic operational environment, enhancing interoperability between the IAF and FASF.

Exercise Garuda 25 promotes professional interaction, exchange of operational knowledge, and sharing of best practices between both Air Forces.

Participation highlights the IAF's commitment to constructive engagement with friendly foreign Air Forces through multilateral exercises to strengthen mutual understanding and cooperation in air operations.

The 7th edition of the bilateral air exercise between India and France concluded at Air Force Station, Jodhpur on 12th November 2022.

APPOINTMENTS & RESIGNATIONS

Part-Time Chairman of Jammu & Kashmir Bank (2025-2028)

The Reserve Bank of India (RBI) approved the appointment of S. Krishnan as Part-Time Chairman of J&K Bank for the term 13 Nov 2025 to 26 Mar 2028.

Krishnan began his banking career with Indian Bank in 1983.

He currently serves as an Independent Director on the J&K Bank Board, bringing over 40 years of banking experience.

He earlier served as MD & CEO of Punjab & Sind Bank (2020-2022) and MD & CEO of Tamilnad Mercantile Bank (2022-2024).

He also held key executive positions as Executive Director at Syndicate Bank and Canara Bank.

IMPORTANT DAYS

International Day for Tolerance

International Day for Tolerance 2025 is observed on 16th November, promoting respect, acceptance, and appreciation of the diversity of cultures, expressions, and human identities.

The idea of global tolerance gained momentum in 1993, when UNESCO initiated the observance of 1995 as "The Year for Tolerance."

In 1995, UNESCO adopted the Declaration of Principles on Tolerance, defining tolerance as respect, acceptance, and appreciation of the rich diversity of our world's cultures, forms of expression, and ways of being human.

In 1996, the UN General Assembly officially proclaimed 16 November as the International Day for Tolerance, to be celebrated every year.

The common theme remains the same every year:

"Tolerance is respect, acceptance, and appreciation of the rich diversity of our world's cultures, forms of expression, and ways of being human."

The UN continues to work globally to promote this theme by encouraging dialogue, cultural understanding, peaceful coexistence, and non-discrimination.

National Epilepsy Day

National Epilepsy Day 2025 in India is observed on 17th November to raise awareness about epilepsy, a chronic brain disorder marked by repeated seizures or fits caused by sudden, excessive electrical discharges in brain neurons.

The day was first observed by the Epilepsy Foundation of India to reduce epilepsy-related challenges and promote public understanding about the disorder.

The Epilepsy Foundation of India is a non-profit charitable organization, founded by Nirmal Surya and headquartered in Mumbai.

The foundation supports individuals living with epilepsy and conducts awareness programmes across the country to reduce fear, stigma, and misconceptions associated with the condition.

National Epilepsy Day highlights the importance of early diagnosis, medical treatment, and public awareness to improve the quality of life for those affected.



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