

1. India–UK Comprehensive Economic Trade Agreement (CETA) Comes Into Force

- Sets a target to escalate bilateral trade to \$120 billion by 2030.
- The UK's University of Liverpool is establishing a branch campus in Bengaluru, Karnataka.

2. The UK government proposed a default social media curfew between Midnight and 6:00 AM.

- Applicable to teenagers aged 16 and 17.

3. SEBI (Custodian) Amendment Regulations, 2026

- Effective date: 1 October 2026.
- Fee restructuring: Custodian fee payments moved from an annual schedule to a monthly schedule.
- Fee threshold: Custodians must pay a minimum monthly fee of ₹85,000 or 0.0000416% of Assets Under Custody (AUC), whichever is higher.
- Payable within 15 days of month-end, along with certified asset statements.

4. SEBI Imposes ₹6.04 Crore Financial Disincentive on NSE

- Action taken over two distinct technical glitches at the National Stock Exchange (NSE):
 - technical glitch that occurred in **April 2024** regarding a specific stock.
- Investor Protection Fund allocation: Depositories permitted to utilise up to 5% of *interest or income earned* from the IPF investments for administrative and operational expenses.
- NSE MD & CEO: Ashishkumar Chauhan

5. Net Direct Tax Collections Rise 16.4% in Q1 of FY 2026–27

- Net direct tax collection reached ₹6.51 lakh crore by July 2026 — a 16.4% year-on-year growth.
- Gross collections: ₹7.74 lakh crore.
- Tax refunds disbursed: ₹1.22 lakh crore.

6. Credit Information Companies (CICs) in India

- India has 4 regulated CICs: CIBIL, Equifax, Experian and Highmark.
- All operate under the RBI Integrated Ombudsman Scheme.

7. The Pension Fund Regulatory and Development Authority (PFRDA) regulates the National Pension System (NPS) and the Atal Pension Yojana (APY).

- NPS entry age: 18 to 85 years; investment continuation permitted up to 85 years of age.

8. AU Small Finance Bank Partners Zaggie for Co-Branded Credit Cards

- AU Small Finance Bank (AU SFB) is India's largest Small Finance Bank, headquartered in Jaipur, led by MD & CEO Sanjay Agarwal.
- AU SFB is the first Small Finance Bank to secure RBI in-principle approval to convert into a Universal Bank

9. Tata AIG and Ujjivan Small Finance Bank signed a Joint Agency Bancassurance Model to market non-life insurance to rural and semi-urban customers.

- Ujjivan SFB: based in Bengaluru, led by Sanjeev Nautiyal.
- Tata AIG: established 2001, Mumbai; MD — Amit Ganorkar; ownership: 74% Tata Sons and 26% American International Group (AIG).

10. HCL collaborated with Prudential to form India's 8th standalone health insurance company.

11. Max Life Launches Smart Retirement Income with Sustained Earnings Plan

- Max Life Insurance was established in 2000, headquartered in Gurugram; MD & CEO — Sumit Madan.

12. SWIFT announced a blockchain-based shared ledger system enabling 24/7 cross-border settlements via tokenised deposits.

- SWIFT was founded in 1973, headquartered at La Hulpe, Belgium, and operates as a global financial messaging network

13. India Post Records Highest-Ever Q1 Revenue in FY 2026–27

- India Post operates under the Ministry of Communications; Union Minister of Communications — Jyotiraditya Scindia.
- Recorded its highest-ever first-quarter revenue of ₹4009 crore in FY 2026–27.

- 14. Bengaluru's Kempegowda International Airport (BLR) has become the first Indian airport to achieve the prestigious Airports Council International (ACI) Level 5 Customer Experience Accreditation — the highest global benchmark for passenger experience.**
- 15. India's First Green Hydrogen-Powered Train Route Flagged Off in Haryana**
- India's first green hydrogen-powered train route runs between Jind and Sonipat, Haryana.
- 16. Amrit Bharat Station Scheme — 75 redeveloped stations across 20 different states nationwide**
- The Amrit Bharat Station Scheme targets modernisation of 1,338 to 1340 railway stations nationwide.
- 17. IRCTC Launches Beta Booking Website with CAPTCHA Removal**
- Eliminates traditional CAPTCHAs (Completely Automated Public Turing test to tell Computers and Humans Apart) to accelerate login speed.
 - CAPTCHA was created in 2003 at Carnegie Mellon University.
- 18. World Bank Approves \$890 Million for PM Surya Ghar Muft Bijli Yojana**
- 19. Samridh Gram Initiative Wins WSIS Prize 2026**
- An initiative of the Department of Telecommunications (DoT) under the BharatNet Project.
 - Won the international WSIS Prize 2026 in Geneva under the "Enabling Environment" category.
- 20. Semiconductor Mission 2.0 and ₹62,500 Crore Mobile Manufacturing Scheme**
- Semiconductor Mission 2.0: Allocated ₹1,27,500 Crore.
 - o India operates 12 semiconductor plants; the newest two are located in Lothal and Surat, Gujarat.
 - o Covers 6 pillars: **Design, Machines and Materials, Fabrication Facilities, ATMP/OSAT Industry, Research & Development, and Talent Development**
 - Mobile Manufacturing Scheme: IT Minister Ashwini Vaishnaw launched a ₹62,500 Crore, 5-year incentive scheme.
- 21. Madhya Pradesh Declares 2027 as "Year of Youth"**
- Chief Minister Mohan Yadav declared 2027 as the "Year of Youth" in Madhya Pradesh.
- 22. Bharat Tex 2026, India's largest textile trade fair, concluded at Bharat Mandapam, New Delhi.**
- 23. Jammu & Kashmir Health and Administrative Directives**
- Leprosy declared a Notifiable Disease in Jammu & Kashmir.
 - Poonch District ranked 1st in Family Welfare and 2nd in Sterilization services.
- 24. Mizoram Launches Locally Refined Sunflower Oil Under NMEO-OS**
- Implemented under the central National Mission on Edible Oil – Oilseeds (NMEO-OS) scheme, 2024–2031.
- 25. Tripura's traditional musical instrument, the Sarinda, received a Geographical Indication (GI) tag.**
- 26. State-Wise Agro-Industrial Leadership and GI Tag Mapping**
- Kerala: Leading natural rubber producer; holds GI tag for Alleppey Green Cardamom.
 - Sikkim: Top producer and GI holder for Sikkim Large Cardamom.
 - Gujarat: Holds GI tag for Unjha Fennel (Saunf).
 - Madhya Pradesh: Holds GI / breed recognition for Malvi cattle.
 - Assam: Holds GI tag for Joha Rice.
 - Rajasthan & Madhya Pradesh: India's top producer of Limestone.
 - Maharashtra & Gujarat: Top producers of Cotton, grown in Regur (Black) soil.
 - Karnataka: Leading producer of Coffee, grown in Laterite soil; developing tourism circuits in Mysuru and Hampi.
 - Jammu & Kashmir: Leading producer of Apricots (GI tagged) and Saffron, grown in sandy loamy soil.
 - Telangana: National leader in Pharmaceuticals.
 - Tamil Nadu: National leader in Electronics and Smartphone manufacturing.
- 27. Environmental Conservation — India's Ramsar Sites**
- World Wetlands Day is observed on February 2nd.
 - India has 100 Ramsar sites; the 100th is Suraha Tal in Uttar Pradesh.
- 28. Brand Finance India Report — Tata Most Valuable, Taj Hotels Strongest**

- Tyre sector: Madras Rubber Factory (MRF) named India's Most Valuable and Strongest Tyre Brand — ranked 3rd globally in brand strength, and 1st in India for both strength and value.
- Top 5 Most Valuable Indian Brands: 1. Tata, 2. Infosys, 3. LIC, 4. HDFC Bank, 5. Reliance.
- Top 5 Strongest Indian Brands: 1. Taj Hotels, 2. Zomato, 3. Amul, 4. LIC, 5. Royal Enfield.
- Banking sector: HDFC Bank is the most valuable Indian banking brand, followed by SBI (2nd) and ICICI Bank (3rd).
- Public Sector Banks (PSBs): SBI 1st, Bank of Baroda 2nd, Canara Bank 3rd.
- Food sector brands: 1. Amul, 2. Mother Dairy, 3. Britannia, 4. Nandini (Karnataka Cooperative Milk Federation), 5. Tata Consumer.
- Steel sector brands: 1. Tata Steel, 2. Hindalco (Aditya Birla Group; plant in Renukoot, Uttar Pradesh), 3. JSW Steel.

29. D-SIB Capital Mandates & SBI Updates

- HDFC Bank, SBI and ICICI Bank are all designated Domestic Systemically Important Banks (D-SIBs) — framework established in 2014.
- Additional capital buffers required: SBI (0.80%), HDFC Bank (0.40%), ICICI Bank (0.20%).
- SBI launched 3-in-1 digital onboarding on its YONO App and raised \$300 Million in London.

30. EIU (Economist Intelligence Unit) Global Liveability Index — Copenhagen Ranks 1st

- Copenhagen (Denmark) ranked 1st globally for the second consecutive year.
- Top 4: Copenhagen (1st), Vienna (2nd), Melbourne (3rd), Sydney (4th).
- Vancouver (9th) was North America's sole top-10 entry; Tokyo ranked 10th.
- Indian cities: New Delhi (120th), Mumbai (121st), Chennai (123rd).
- Lowest ranked: Dhaka (171st), Tripoli (172nd), Damascus (173rd).

31. Grievance Redressal Assessment and Index (GRAI) for May 2026

- Issued by the Department of Administrative Reforms and Public Grievances (DARPG).
- Within Group A, divisions of the Department of Financial Services (DFS) achieved:
 - o Insurance Division — 2nd rank
 - o Banking Division — 6th rank

32. Global AI Rankings and Upcoming AI Summits

- QS World Future Skills Index: India ranked 13th globally (Top 3: United States, Australia, United Kingdom).
- Global AI Brain Race Index 2026: India ranked 6th globally (Top 3: United States, China, Singapore).
- AI Summits: The Inaugural AI Summit 2027 is scheduled for Geneva, following the AI Impact Summit held in New Delhi (February 2026).

33. Union Health Minister JP Nadda laid the foundation stone for the ICMR Centre for High Altitude Medicine and Public Health Research at Keylong (3,080 metres altitude, Lahaul and Spiti, Himachal Pradesh).

34. Indian Grey Hornbill Returns to Gir Forest After 60 Years

- The Indian Grey Hornbill (Ocyrceros) returned to Gujarat's Gir Forest after 60 years.
- A total of 40 birds were reintroduced.
- Species classified as "Least Concern" by the International Union for Conservation of Nature (IUCN).
- Nagaland celebrates the annual Hornbill Festival at Kisama Heritage Village.

35. Animesh Kujur Sets Fastest 100m by an Indian on Foreign Soil

- India's national 100m record stands at 10.09 seconds, held by Gurindervir Singh.
- Sprinter Animesh Kujur recorded the fastest 100-metre sprint by an Indian on foreign soil — 10.14 seconds.
- Achieved at the Fast Arms Fast Legs Meet in Wetzlar, Germany.
- He is India's second-fastest sprinter overall.

36. Charles Leclerc (Ferrari) won the British Grand Prix 2026 in Formula 1

37. Lionel Messi will become the second player to feature in three World Cup finals. (Brazil's legendary defender Cafu was the first player to achieve this feat)

38. India's Women's Deaf T20 team won its first-ever series, against Sri Lanka

39. 22nd Commonwealth Table Tennis Championship in New Delhi

- Mascot "Mayur" (Peacock) was unveiled by Delhi Chief Minister Rekha Gupta.

40. Leadership Changes at Tata Asset Management

- Prathit Bhobe resigned as MD & CEO of Tata Asset Management.
- Anand Vardarajan appointed MD & CEO.

41. Rajiv Kumar Approved as Part-Time Chairman of HDFC Bank

- Rajiv Kumar is a former Chief Election Commissioner (CEC).

42. 60th Jnanpith Award Conferred on R. Vairamuthu

- The 60th Jnanpith Award was conferred on Tamil poet and lyricist R. Vairamuthu.
- He is the 3rd Tamil writer to receive the honour.
- Award comprises ₹11 Lakh and a bronze statue of Goddess Vagdevi.
- Previous Tamil recipients of the Jnanpith Award: Akilan (1975) and Jayakanthan (2002).

43. Notable Book Releases

- "The Voice of Justice: Justice Gavai Speaks" — speeches of former Chief Justice of India (CJI) B.R. Gavai, edited by Prof. Dr. S. Shivakumar, released by Vice President C.P. Radhakrishnan.
- "Strategy for Life" — authored by Surya Ramkumar.
- "Made in Nepal: Lessons in Business Building from the Land of Everest" — authored by Binod Chaudhary.

44. New Zealand actor Sam Neill, known for playing Dr. Alan Grant in Jurassic Park, passed away.

45. AI Appreciation Day — 16 July (2026 theme: "Responsible AI for a Human-First Future".)

46. World Youth Skills Day is observed on 15 July (2026 theme: "Skills for a Shared Future")

47. IMF and ADB Projections for India's GDP Growth

- International Monetary Fund (IMF): projected India's GDP growth at 6.4% for FY27 and 6.7% for FY28.
- Asian Development Bank (ADB): projected India's GDP growth at 6.6% for FY27 and 7.3% for FY28.