

1. RBI launched three nationwide surveys:

- Inflation Expectations Survey of Households (IESH)
- Rural Consumer Confidence Survey (RCCS)
- Urban Consumer Confidence Survey (UCCS)

2. HDFC Bank launched its proprietary Artificial Intelligence (AI) platform "Neev".

3. SEBI Amends Margin Trading Funding (MTF) and Custodian Rules

- Minimum broker net worth raised from ₹3 crore to ₹5 crore.
- Limited Liability Partnerships (LLPs) allowed to offer MTF.
- Brokers permitted to issue Non-Convertible Debentures (NCDs) and to accept early pay-in sale credits as collateral.
- Introduced a 30-day rebalancing window when a funded stock moves out of Group 1.
- Introduced a 30-day grace period if total MTF exposure exceeds the 5.5x net worth cap.

4. NSE(National Stock Exchange) Indices Limited launched 11 new sector-specific indices, taking total NSE platform indices to 34.

- NSE Established in 1992 on the recommendation of the M.J. Pherwani Committee.
- NSE MD & CEO: Ashishkumar Chauhan; Chairperson: Srinivas Injeti

5. SEBI imposed a fine of ₹1 crore on Central Depository Services Limited (CDSL).

- Reasons: a November 2022 malware attack and security control lapses.

6. CBDT Notifies Cost Inflation Index (CII) at 384 for FY 2026–27

- The Cost Inflation Index (CII) is used to compute indexed cost for long-term capital assets, with base year 2001–02 = 100.
- Central Board of Direct Taxes (CBDT) notified the CII for FY 2026–27 at 384 points.

7. Net direct tax collections grew 16.4% Year-on-Year (YoY) to ₹6.51 lakh crore (as of 13 July).

8. Crypto transactions attract 1% Tax Deducted at Source (TDS).

9. Profits on Virtual Digital Assets (VDAs) are taxed at 30%.

10. Ministry of Statistics and Programme Implementation (MoSPI) released India's first Trial Index of Service Production (TISP).

- Covers 19 sub-sectors; base year 2024–25.

11. Andy Burnham Becomes 59th Prime Minister of the United Kingdom

- He is the leader of the Labour Party.
- He succeeded Sir Keir Starmer, following the latter's resignation.

12. India's 8th Trade Policy Review (TPR) was conducted at the World Trade Organization (WTO) in Geneva.

13. India Becomes 123rd Member to Accept WTO Agreement on Fisheries Subsidies

14. India Launches 'SHANTI' Campaign for UNSC Non-Permanent Seat (2028–29)

- India launched its campaign for a non-permanent seat in the United Nations Security Council (UNSC) for the term 2028–29.
- Campaign acronym: 'SHANTI' — Securing Holistic Advancement Through Norms, Trust, and Integrity.

15. The 28th Meeting of the Committee of Senior Officials of the Indian Ocean Rim Association (IORA) was held in Delhi.

- IORA: established in 1997; has 23 members and 12 dialogue partners

16. The International Monetary Fund (IMF) approved a \$690 million loan disbursement to Ukraine.

- IMF Profile:
- Established: 2 July 1944; Headquarters: Washington D.C.
- Managing Director (MD): Kristalina Georgieva
- Membership: 191 member countries
- Uses Special Drawing Rights (SDRs), based on 5 global currencies.

17. SWIFT (Society for Worldwide Interbank Financial Telecommunication) established in 1973; Headquarters — La Hulpe, Belgium

- Standard Chartered Bank India completed a cross-border retail remittance from Australia to India in 37 seconds.

18. India signed a defence co-development agreement — 'UNICORN' with Japan

19. PM Modi to Inaugurate Bhogapuram International Airport in Andhra Pradesh

- Built by GMR Visakhapatnam International Airport Limited. (The greenfield facility has been named the **Alluri Sitarama Raju International Airport**)

20. India targets gasification of 100 million metric tonnes of coal by 2030

21. India's First Deep Geothermal Well Commissioned in Puga Valley, Ladakh

22. NITI Aayog released a 10-year Bioeconomy Roadmap.

- Targets: \$691 billion by 2035 and \$2.6 trillion by 2047.

23. Priority Sector Lending (PSL): SCBs must allocate 40% of Adjusted Net Bank Credit (ANBC) to PSL, including 18% to Agriculture and 10% to Small & Marginal Farmers.

24. Kisan Credit Card (KCC):

- Loan limit raised from ₹3 lakh to ₹5 lakh
- Tenure extended to 5 years
- The government provides **1.5% interest subvention to eligible lending institutions**. Farmers who repay promptly receive an additional **3% Prompt Repayment Incentive (PRI)**. Thus, the farmer's effective interest rate is reduced from **7% to 4%** on eligible short-term loans.

25. Union Minister Shivraj Singh Chouhan announced Minimum Support Price (MSP) procurement of Moong, Urad and Groundnut.

- MSP is fixed by the Commission for Agricultural Costs and Prices (CACP), established in 1965.
- MSP is set at at least 1.5 times the cost of production, covering 22 official crops

26. National Institute of Food Technology, Entrepreneurship and Management (NIFTEM), Thanjavur launched an Assistant Baking Technician programme with ITC Limited.

27. A new damselfly species — *Lestes paloti* — was discovered in the Western Ghats, Kerala

28. Election Commission of India (ECI)

- The Election Commission of India (ECI) was founded on 25 January 1950.
- The day has been celebrated as National Voters' Day since 2011.
- First Chief Election Commissioner (CEC): Dr. Sukumar Sen; Current CEC: Gyanesh Kumar.
- Governed under Articles 324 to 329 of the Constitution.

29. The Madhya Pradesh (MP) Cabinet approved the Uniform Civil Code (UCC) draft bill.

- Prepared by the committee headed by Justice Ranjana Prakash Desai.
- Sets the marriage age at 21 years for men and 18 years for women.
- Based on Article 44 of the Constitution

30. The e-VSP Portal was launched by Law Minister Arjun Ram Meghwal.

- provides digital access to **Hindi legal publications, core legislative texts, and legal literature** published by the Vidhi Sahitya Prakashan to increase linguistic inclusivity in the Indian legal system
- VSP" stands for **Vidhi Sahitya Prakashan**.

31. The Drugs Controller General of India (DCGI) approved Takeda Biopharmaceuticals' dengue vaccine 'Qdenga'.

- Approved for individuals aged 4 to 60 years.

32. Tamil Nadu launched 'Nalam TN', an integrated digital healthcare platform

33. Language Museum 'Shabdlok' Inaugurated in Kolkata (inaugurated by Amit Shah)

34. The SMILE Scheme — Bhikshavriti Mukht Bharat — is being expanded from 26 cities to 295 cities by FY31.

35. Maharashtra is adopting the National e-Vidhan Application (NeVA) for a paperless legislature.

36. Rahul Himalayan — Additional Chairman & Managing Director (CMD), IRCTC

37. Amitabh Bachchan — Brand Ambassador, Policybazaar

38. National Security Adviser (NSA) Ajit Doval was selected for the Lokmanya Tilak National Award.

39. 72nd National Film Awards Announced

- Best Feature Film (Overall): Article 370

- Best Hindi Film: **Srikanth** (It was directed by Tushar Hiranandani)
- Best Actress: Yami Gautam (in a **Leading Role** for *Article 370*.)
- Best Actor: Mammooty (for *Bramayugam*) and Kartik Aaryan (for *Chandu Champion*)
- Best Direction: Rajkumar Periasamy (for *Amaran*)
- **Award for Best Popular Film Providing Wholesome Entertainment** : Kalki 2898 AD
- 40. First Change Maker- 2026 Award: Dr. G. Satheesh Reddy** (Former DRDO Chairman)

41. Important State Festivals of India

- Bohag Bihu — Assam
- Puthandu — Tamil Nadu
- Vishu — Kerala
- Baisakhi — Punjab
- Navreh — Jammu & Kashmir (J&K)
- Hemis — Ladakh
- Uttarayan — Gujarat
- Gudi Padwa — Maharashtra
- Chapchar Kut — Mizoram
- Sangai — Manipur
- Bhagoria — Madhya Pradesh (MP)
- Kullu Dussehra — Himachal Pradesh (HP)
- Nanda Devi Raj Jat — Uttarakhand

42. New Geographical Indication (GI) Tags

- Jodhpur Mojari Craft — Rajasthan
- Unjha — Gujarat
- Bihu Pepa — Assam

43. Spain Wins FIFA World Cup 2026

- Spain won the FIFA World Cup 2026 title, defeating Argentina; the tournament was held in the USA.
- Golden Ball: Rodri
- Golden Boot: Mbappé
- Golden Glove: Unai Simón

44. The Badminton World Federation (BWF) launched its mascot "Peacko".

45. Important Days

- World Youth Skills Day — 15 July; theme: "Skills for a Shared Future"
- International Moon Day — 20 July; theme: "One Moon One Vision One Future"
- World Chess Day — 20 July