

1. RBI's Financial Inclusion Index (FI-Index) Rises to 70.0

- It measures financial inclusion on a scale of 0 to 100.
- FI-Index rose by 4.48% to reach 70.0.
- Index is built on 97 indicators, categorised into three sub-indices:
 - o Access — 35% weight
 - o Usage — 45% weight
 - o Quality — 20% weight

2. SEBI Notifies Code of Conduct for Board Members

- Whole-Time Members are prohibited from making fresh equity or commodity investments during their tenure.
- Existing holdings must be frozen or liquidated via pre-approved trading plans.
- Financial transactions by members or immediate family exceeding two times monthly basic pay must be reported to the Oversight and Ethics Committee.
- Changes in family details, property transactions or rental agreements must be disclosed within 1 month.
- Personal gifts exceeding ₹500 must be declared.

3. Bank Credit Growth Outpaces Deposit Growth — SBI Research

- As per SBI Research, Scheduled Commercial Banks (SCBs) achieved credit growth of 18.6%, against deposit growth of 13.3%.

4. EnKash launched India's first UPI-enabled prepaid digital meal card on the RuPay network.

- Monthly tax-free meal allowance limit: ₹8,800; annual cap: ₹105,600.

5. UPI Crosses 55.49 Crore Active Users in FY26

- Merchant QR payments active in 9 countries.
- P2P remittances supported in Singapore, Greece and Nepal.

6. Digital Payment Transaction Limits

- Offline POS transactions via NFC: capped at ₹2,000 (standard NFC limit is ₹5,000).
- PIN-less UPI Lite limit: ₹1,000.
- Offline UPI Lite X limit: ₹500.
- UPI 123Pay: P2P transfers capped at ₹10,000; P2M payments capped at ₹1 Lakh/day.

7. Index of Core Industries (ICI) base year revised to 2022–23 by the Office of the Economic Adviser.

8. MoU Signed for India's First Indigenous 200-Seat Passenger Aircraft

- Hamsa Industries (Hyderabad) and Aernnova Engineering (Spain) signed an MoU at the Farnborough International Airshow.
- To design and manufacture India's first indigenous 200-seat single-aisle commercial passenger aircraft.

9. Coal Ministry Releases Mine Closure Report

- Coal Minister G. Kishan Reddy released the AAROH: Annual Report on Mine Closure
- 42 mines scientifically closed,
- the ministry highlighted that **25% of the approved mine closure cost** has been earmarked for community development, creating an investment potential of nearly **₹10,000 crore** over the next decade.

10. Coal Ministry launched "Coal Neer" — uses RO/UV technology to purify mine water into packaged drinking water, distributed via Self-Help Groups (SHGs).

11. NITI Aayog

- Anurag Jain appointed full-time CEO, succeeding interim CEO Nidhi Chhibber.
- Ashok Kumar Lahiri took over as Vice-Chairperson, succeeding Suman Bery.

12. Supreme Court directed States/UTs to increase the retirement age of district judicial officers from 60 to 61 years

Retirement Ages

- High Court judges — 62 years.
- Supreme Court judges and CAG — 65 years

13. PMAY-U 2.0 Approves Additional 2.13 Lakh Houses

- Pradhan Mantri Awas Yojana – Urban (PMAY-U 2.0) approved an additional 2.13 lakh houses, taking the total count to 16.13 lakh.

14. Mission Vatsalya Integrated Child Welfare Portal Launched

- Ministry of Women and Child Development integrated three child welfare portals:

- o Track Child

- o Khoya-Paya

- o Ghar (Go Home and Re-unite)

15. Indian Council of Medical Research (ICMR) and the National Institute of Nutrition (NIN) established the "Let's Fix Our Food" consortium.

16. National Bioeconomy Roadmap Released

- Blueprint to expand India's bioeconomy from \$195 Billion to \$691 Billion, aiming for \$2.6 Trillion by 2047.

- Sets 6 Biomissions for 2035:

- o Gene India

- o AgriBio 2.0

- o BioXpress

- o One Health Grid

- o Marine Biotechnology

- o BioPharma Next

17. Maharashtra approved India's first AI-powered bird detection and monitoring sanctuary.

- Location: Bhandup Eco Nature Park, inside the Thane Creek Flamingo Sanctuary.

- Budget: ₹45 crore.

18. DGFT (Directorate General of Foreign Trade) Amends Foreign Trade Policy 2023 to Ban Forced Labour Imports

19. External Affairs Minister (EAM) S. Jaishankar attended the ASEAN-India East Asia Summit, the ASEAN Regional Forum (ARF) and the Quad Foreign Ministers' Meeting in Manila, Philippines.

- 2026 observed as the ASEAN-India Year of Maritime Cooperation.

- ASEAN established in 1967; Headquarters: Jakarta.

- Currently has 11 members, with East Timor as the 11th member.

20. Shanghai Cooperation Organisation (SCO) Foreign Ministers' Meeting Held in Kyrgyzstan

- Shanghai Cooperation Organisation (SCO) established in 2001; Headquarters: Beijing; 10 members

21. India Hosts BRICS Health Ministers' Meeting in Chandigarh

- Chaired by Health Minister J.P. Nadda.

- India Marks the fourth BRICS Chairship — earlier in 2012, 2016 and 2021.

- 2026 Theme: "Building for Resilience, Innovation, Cooperation, and Sustainability".

22. France Bans Social Media for Children Under 15

23. INS Malvan commissioned at Karwar, Karnataka.

- It is the 2nd Anti-Submarine Warfare Shallow Water Craft (ASW-SWC).

- Built by Cochin Shipyard.

24. Indian Air Force (IAF) participated in Exercise Pitch Black, hosted by the Royal Australian Air Force.

25. Meghalaya Launches 'Mission Golden Spice'

- Integrated Lakadong Turmeric Value Chain Enhancement Project launched in the Jaintia Hills.

- Allocation: ₹175.45 crore.

26. Haryana — World Bank Funding, Defence Testing & Water Agreements

- World Bank provided ₹4,000 crore for the Jal Sanrakshit Project.

- DRDO tested a high-caliber bomb in Panchkula.

- Six-state Kishau Dam agreement signed.

- International Solar Alliance (ISA) is headquartered in Gurugram.

27. World's Largest Curd Production Plant Set Up in Howrah, West Bengal

- Set up under the Amul Bengal Dairy Project.

28. Sports Roundup — National & International

- Alireza Firouzja won the Chennai Grand Masters chess title.
- PV Sindhu won the Japan Open Super 750 badminton title.
- Neha won Gold (59 kg) at the Budapest Wrestling Ranking Series.
- Spain won the FIFA World Cup.
- Charles Leclerc won the British Grand Prix 2026.

29. Important Days

- July 20 — International Moon Day — "One Moon One Vision One Future"
- July 21 — Shahid Diwas (West Bengal)
- July 22 — National Flag Day & Pi Approximation Day
- July 23 — National Broadcasting Day

30. Obituaries

- Kevin Keegan — English football legend, known as "King Kev".