

1. RBI Issues Amended Basel III Pillar 3 Disclosure Norms for Banks

- The RBI issued 10 amendments under the Basel III Pillar 3 disclosure framework.
- Applicable to: Commercial Banks, Small Finance Banks (SFBs) and Payment Banks.
- Effective date: October 1, 2026 — i.e. applicable from 1 April, 2027
- Banks must maintain this disclosure data on public platforms for 10 years.

2. The Reserve Bank of India (RBI) issued draft guidelines on Securitisation Notes.

- Securitisation Notes must be held 100% in Demat (paperless) form.
- A minimum investment limit of ₹1 crore has been mandated.

3. RBI Issues Directions on Digital Banking Channels and Infrastructure

- Banks offering view-only or transactional digital banking must operate on Core Banking Solutions (CBS).
- Banks must adhere to IPv6 network standards.
- Banks must report their progress through the Pravah Portal within 30 days.
- Pop-up advertisements after customer login are strictly prohibited.

4. The Delhi High Court ordered the official winding-up of Paytm Payments Bank.

- Giri Kumar M. Nair was appointed as the Official Liquidator.
- Giri Kumar M. Nair is a former Chief General Manager of the State Bank of India (SBI).

5. SBI Card Partners with Google Pay to Launch "Google Pay Flex SBI Card"

- The card is designed for everyday digital spending.
- It is available on both RuPay and Visa networks.

6. DBS Bank Named World's Best Corporate Bank — Global Finance 2026 Awards

- DBS Bank is headquartered in Singapore.

7. IRDAI approved Patanjali Ayurved and DS Group to acquire a combined 98.055% total stake in Magma General Insurance.

- Deal value: ₹4,500 crore.
- IRDAI Overview (Static Points):
 - o Established: 1999
 - o Headquarters: Hyderabad
 - o Chairman: Ajay Seth

8. IRDAI granted a Certificate of Registration to Protecto General Insurance Limited.

- The company is authorised to operate a general insurance business.
- This is the 4th insurance entity approved by IRDAI this year.
- Sequence of IRDAI approvals this year: Kivi General Insurance → Allianz Jio Reinsurance → Prudential HCL Health Insurance → Protec General Insurance (4th).

9. India has partnered with 24 countries to share modular DPI (Digital Public Infrastructure) platforms.

- Platforms shared include: Unified Payments Interface (UPI), CoWIN, DigiLocker, Account Aggregator and the Unified Lending Interface (ULI).

10. India Marks 35 Years of the 1991 Economic Reforms

- Total gold reserves: 880.52 tonnes.
- 680 tonnes of gold are held inside India.
- 104 tonnes of gold were repatriated in the last 6 months.

11. INS 'Machilipatnam' was built by Cochin Shipyard Limited (CSL) for the Indian Navy.

- It is the 7th of 8 Mahe-class ASW-SWC vessels under contract.
- Purpose: to track and destroy enemy submarines and counter coastal underwater threats.

12. Hindustan Shipyard Limited (HSL) delivered the second indigenous Diving Support Vessel (DSV), named 'Nipun'.

- Delivered to the Indian Navy at Visakhapatnam.
- 'Nipun' joins its sister vessel 'Nistar'.

13. Take Me To Space developed India's first satellite solar power battery, named 'PowerBank-50'.

14. West Bengal Notifies Its First Dedicated NIA (National Investigation Agency) Police Station in Kolkata

- This marks the 17th dedicated NIA police station across India.

15. Saudi Arabia Establishes 14-Nation Multinational Maritime Defence Alliance (MMDA)

16. Chhattisgarh Launches 'DWEEPTI Yojana' — India's First Women-Led Distributed Renewable Energy Policy

- The scheme empowers rural women Self-Help Groups (SHGs) and Cluster Level Federations to operate as solar vendors, technicians, managers and entrepreneurs.
- These women entrepreneurs are known as "Solar Didis".
- Kabir Dham became the flagship district with the first rooftop solar installation.

17. World Nature Conservation Day is observed on July 28.

- The IUCN (International Union for Conservation of Nature) Red List evaluates species across 9 conservation categories.
- IUCN — Static Points:
 - o Founded: October 5, 1948
 - o Headquarters: Gland, Switzerland

18. The Ministry of Tribal Affairs signed an MoU with the Council of Scientific and Industrial Research – National Botanical Research Institute (CSIR-NBRI), Lucknow.

- Focus areas: conservation, research and ethnobotanical assessment of rare, endangered and threatened medicinal plant species.

19. The Kerala Cabinet approved the establishment of SAMPATH.

- Full form: Special Asset Management Platform for Administration Tracking and Harmonisation.
- Purpose: to maintain transparent digital records of all government-owned properties.

20. Maharashtra Bans Junk Food Sale Within 50 Metres of Schools

21. Ministry of Panchayati Raj Launches 'DanVeer' — Give Back to Your Village Initiative

- Launched by the Ministry of Panchayati Raj.
- In collaboration with the National Informatics Centre (NIC) and DigiHaat.
- Initiative name: "DanVeer" — tagline "Give Back to Your Village".
- Citizens can select approved digital-infrastructure packages—such as a **computer, printer and UPS**—make payment through ONDC/DigiHaat and have the equipment delivered directly to a chosen Gram Panchayat.

22. Organised retail leasing in India grew 20% Year-on-Year (YoY) in H1 2026.

23. The Candere Hurun India Women Leaders List 2026 was released.

- It highlights that 84% of the listed women leaders are self-made.
- Prominent self-made leaders highlighted:
 - o Meena Bindra — BIBA
 - o Tushara Shankar — Lupin
 - o Rajni Bector — Mrs. Bector's Food

24. India Ranks 57th in Market Distortion Performance Index

- Improvement from 82nd (2010) to 57th indicates reduced anti-competitive distortions in Indian markets.

25. President Droupadi Murmu launched the following initiatives

- E-Audio Guide App
 - o Available in 14+ languages, including sign language.
 - o Purpose: to aid visitors.
- E-Upahaar Portal
 - o An online auction platform for presidential gifts.
 - o Running from August 5 to September 5.
- 'RAHI' Electric Bus Service
 - o A zero-emission bus service.
 - o Operated entirely by women drivers and conductors.

26. PM Vidyalaxmi Scheme:

- o Offers collateral-free higher education loans up to ₹7.5 lakh.

- o Backed by a 75% government guarantee.
- o Provides up to 3% interest subvention.
- o Eligibility: families with an annual income under ₹8 lakh.

27. PM-USP CSIS (Central Sector Interest Subsidy) Scheme:

- o Provides full interest subsidies on loans up to ₹10 lakh.
- o Eligibility: families earning less than ₹4.5 lakh annually.

28. Ministry of Tourism Partners with IndiGo for "Incredible India by IndiGo" Campaign

29. Nagulkham Jathom Gangte was appointed as India's Ambassador to Mexico.

30. Important Days

- International Day of Friendship — celebrated on July 30th.
- World Day Against Trafficking in Persons — observed globally on July 30th.
- o Theme: "Trapped behind the scam"
- World Ranger Day — observed on July 31st.
- o Theme: "Range: Guardians of a Changing Planet".

31. Ajinkya Rahane announced his retirement from all formats of international cricket.