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Prepared By
G. V. Satish Sir
SBI PO | Interview Panel Member
— Director, NBCC —

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G.V. SATISH SIR

SBI PO

Interview Panel Member

<https://nandyalbankcoachingcenter.in/>

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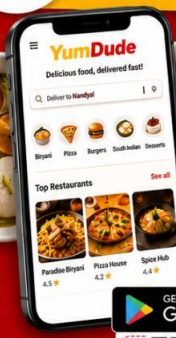
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1. G V Satish Sir- Best Picks

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

- The India-UK Comprehensive Economic Trade Agreement (CETA) has come into force.
- Sets a target to escalate bilateral trade to \$120 billion by 2030.
- The United Kingdom's University of Liverpool is establishing a branch campus in Bengaluru, Karnataka.

2. India-UK Double Contribution Convention (DCC) Enters Into Force

- The Double Contribution Convention (DCC) entered into force on 15 July 2026.

3. Union Cabinet Approves India Semiconductor Mission 2.0 (Semicon 2.0)

- Outlay: ₹1.275 Lakh Crore (₹1,27,500 crore).
- India operates 12 semiconductor plants; the newest two are located in Lothal and Surat, Gujarat.
- Covers 6 pillars: Design, Machines and Materials, Fabrication Facilities, ATMP/OSAT Industry, Research & Development, and Talent Development.

4. Cabinet Approves ₹62,500 Crore Mobile Phone Manufacturing Scheme

- Information Technology (IT) Minister Ashwini Vaishnaw launched the ₹62,500 crore, 5-year incentive scheme.
- Period: FY 2026–27 to FY 2030–31, under the Ministry of Electronics and Information Technology (MeitY).

5. PARIVARTAN Scheme Launched to Cut NCR Transport Air Pollution

- Full form: Program for Accelerated Renewable and Incentivisation of Vehicle Assets for Reducing Transport Air Pollution and Network Emissions (PARIVARTAN).
- Coverage: National Capital Region (NCR) states — Delhi, Haryana, Uttar Pradesh, Rajasthan.
- Total scheme outlay: ₹9,585 crore.
- Objective: replace 10–15 year old polluting commercial trucks and buses with Electric Vehicles (EVs) or BS6-compliant options.
- Launched under the NCR Regional Plan 2041, which also establishes four high-speed "Namo Cities" connected via the Namo Bharat Regional Rapid Transit System (RTS).

6. World Bank Approves \$890 Million for PM Surya Ghar Muft Bijli Yojana

- The World Bank approved \$890 Million for the PM Surya Ghar Muft Bijli Yojana.
- Separately, the World Bank provided ₹4,000 crore to Haryana for the Jal Sanrakshit Project.

7. 75 Redeveloped Railway Stations Inaugurated Under Amrit Bharat Station Scheme (ABSS)

- Prime Minister Narendra Modi inaugurated 75 redeveloped railway stations across 20 States/Union Territories (UTs).
- Completed at a cost of ₹1,570 crore.
- Theme: "Virasat bhi, Vikas bhi".
- ABSS was launched in 2022 by the Ministry of Railways, targeting modernisation of 1,340 stations.

8. PM Modi Flags Off India's First Green Hydrogen-Powered Train

- Flagged off by Prime Minister Narendra Modi from Jind, Haryana.
- Operates on the Jind–Sonipat broad-gauge route.
- Designed and manufactured by the Integral Coach Factory (ICF), Chennai.
- Initial speed: 75 km/h.

9. Indian Railways Achieves 99.6% Broad Gauge Electrification

- India is now the second most electrified railway network globally, behind Switzerland (100%).
- Standard Broad Gauge track width: 5 ft 6 in (1676 mm).

10. Skyroot Aerospace Launches Vikram-1 — India's First Private Orbital Rocket

- Launched from the Satish Dhawan Space Centre, Sriharikota, Andhra Pradesh.
- India became the third nation globally — after the United States and China — to possess private orbital launch capability.
- Mission name: Mission Aagman; orbit achieved: 450 km Low Earth Orbit (LEO).
- Payload named "Diamond Flower"; official payload name: "Cosmic Bloom".

11. ISRO Successfully Conducts Gaganyaan Mission Qualification Tests

- Gaganyaan is India's human spaceflight programme.
- India aims to become the 4th human spaceflight nation, after the United States, Russia and China.

12. NITI Aayog Releases National Bioeconomy Roadmap

- Report title: "Roadmap for Building India as a Leading Bioeconomy Powerhouse by 2035".
- India's bioeconomy currently stands at \$195 Billion.
- Targets: \$691 billion by 2035, \$2.6 trillion by 2047, and generation of 30 million jobs.
- Sets 6 Biomissions for 2035: Gene India, AgriBio 2.0, BioXpress, One Health Grid, Marine Biotechnology, BioPharma Next.

13. Sarnath Inscribed as India's 45th UNESCO World Heritage Site

- **Sarnath** is where **Gautam Buddha** delivered his first sermon (**Dharma Chakra Pravartan**).
- Inscribed during the **48th World Heritage Committee session** held in **Busan, South Korea**.
- It is **Uttar Pradesh's 4th site**.
- India's **45 sites** comprise **37 Cultural, 7 Natural and 1 Mixed site**.

14. 60th Jnanpith Award Conferred on Tamil Poet R. Vairamuthu

- Conferred on Tamil poet and lyricist **R. Vairamuthu**; he is the **3rd Tamil writer** to receive the honour.
- Award comprises **₹11 Lakh**, a **bronze statue of Goddess Vagdevi (Saraswati)** and a citation.
- Previous Tamil recipients: **Akilan (1975)** and **Jayakanthan (2002)**.

15. Fields Medal 2026 Announced — First Chinese Nationals Win

- The **Fields Medal** is awarded every **4 years** to mathematicians under the age of **40**.
- **2026 Winners: Hong Wang (China), Yu Deng (China), John Pardon (USA), Jacob Tsimerman**.
- **Hong Wang and Yu Deng** became the **first Chinese nationals** ever to win the Fields Medal.

16. 'Samridh Gram' Initiative Wins WSIS Prize 2026

- An initiative of the **Department of Telecommunications (DoT)** under the **BharatNet Project**.
- Won the **WSIS Prize 2026** in **Geneva** under **Action Line C6 — "Enabling Environment"**.
- **World Summit on the Information Society (WSIS) Prizes** are awarded by the **International Telecommunication Union (ITU)**.
- Built on the **BharatNet optical fibre network** connecting **2.17 lakh Gram Panchayats**.

17. FIU-India Wins Runner-Up at Egmont Best Case Award; New Director Appointed

- **Financial Intelligence Unit-India (FIU-IND)** won **runner-up** for the **Best Egmont Case Award** at **Baku, Azerbaijan**; the top award was won by **Taiwan**.
- **FIU-IND** was established in **November 2004** under the **Department of Revenue**.
- The **Egmont Group** is headquartered in **Ottawa, Canada**.
- **Satyapal Kumar** appointed **Director of FIU-IND** (previous Director: **Vivek Aggarwal**).

18. Major Awards and Honours Roundup

- **PM Narendra Modi** received **Bintang Republik Indonesia Adipurna**, Indonesia's highest civilian honour.
- **USISPF (US-India Strategic Partnership Forum) Leadership Award 2026** conferred on **Sunil Bharti Mittal**.

- **National Security Adviser (NSA) Ajit Doval** selected for the **Lokmanya Tilak National Award**.
- **First Change Maker Award 2026** presented to former **DRDO Chief Dr. G. Satheesh Reddy**.
- **Fortune India Most Powerful Women: Nita Ambani** ranked **#1**.
- **Whitley Award** (the "**Green Oscar**") awarded to **Parveen Sheikh and Barkha Subba**.
- **Bharat Samman Award** conferred on **Dr. Nandini Azad**.
- **ICMR-MINDS mental health platform** won **Gold** at the **National e-Governance Awards**.

19. NITI Aayog Leadership Changes

- **Ashok Kumar Lahiri** appointed **Vice Chairperson**, succeeding **Suman Bery**.
- **Anurag Jain** appointed full-time **Chief Executive Officer (CEO)**, succeeding interim CEO **Nidhi Chhibber**.
- **NITI Aayog** established: **January 1, 2015**; Chairperson: **Prime Minister Narendra Modi**.

20. New Heads of Government / International Leadership Changes

- **Andy Burnham** became the **59th Prime Minister of the United Kingdom**, succeeding **Sir Keir Starmer**; he leads the **Labour Party**.
- **Serhiy Koryukov** approved as **Prime Minister of Ukraine** by the **Verkhovna Rada**.
- **Mindaugas Sinkevičius** appointed **Prime Minister of Lithuania**.
- **Péter Magyar** succeeded **Viktor Orbán** as **Prime Minister of Hungary**.
- **President Bassirou Diomaye Faye** of **Senegal** elected **Chairman of the Economic Community of West African States (ECOWAS)** at its **69th Session**; **ECOWAS** is headquartered at **Abuja, Nigeria** and membership has reduced to **12 nations** after the withdrawal of **Mali, Burkina Faso and Niger**.

21. Union Education Minister Dharmendra Pradhan Resigns

- **Union Education Minister Dharmendra Pradhan** resigned amidst the controversy.
- **Union Minister Pralhad Joshi** assigned additional charge of the **Ministry of Education**.
- **Pralhad Joshi (Dharwad constituency, Karnataka)** now holds three portfolios: **Consumer Affairs, Food & Public Distribution; New & Renewable Energy; Education**.

22. Key National Appointments

- **Harjeet Singh Grewal** appointed **Chairperson, National Commission for Minorities**; **Munawwari Begum** appointed **Vice Chairperson**.
- **Naresh Pal Gangwar (IAS)** appointed **Secretary, Department of Higher Education**, replacing

Vineet Joshi (moved to Ministry of Panchayati Raj).

- Keshav Chandra appointed Secretary, Ministry of Mines.
- Piyush Goyal moved as Secretary-General, National Human Rights Commission (NHRC).
- Nagulkham Jathom Gangte appointed India's Ambassador to Mexico.
- Rahul Himalayan given additional charge as Chairman & Managing Director (CMD), IRCTC.

23. Key Banking, Insurance & Corporate Appointments

- Rajiv Kumar, former Chief Election Commissioner (CEC), approved as Part-Time Chairman of HDFC Bank.
- HDFC Bank extended the tenure of K.K. Mistry as Interim Chairman.
- Rajiv Mantri appointed Chief Financial Officer (CFO), Axis Bank.
- Anand Vardarajan appointed MD & CEO, Tata Asset Management, after Prathit Bhobe resigned.
- Shatmanyu Shrivastava appointed Executive Director (Finance & Accounts) and CFO, Life Insurance Corporation of India (LIC), succeeding Sunil Agarwal.
- Pankaj Mohan Pawar appointed CEO, Jio Platforms.

24. Viswanathan Anand Appointed Interim President of FIDE

- Viswanathan Anand appointed Interim President of FIDE (International Chess Federation).
- World Chess Day is observed on 20 July, marking the establishment of FIDE in 1924.

25. NITI Aayog Releases First Investment Friendliness Index (IFI)

- Evaluates 28 States and 8 Union Territories (UTs) across 84 indicators under 8 pillars.
- Pillars: Infrastructure, Business Climate, Resources, Government Policy, Regulatory Ease, Institutional Environment, Financial Health, Environment Resilience.
- Top performers (score above 50): Gujarat, Maharashtra, Tamil Nadu, Goa and Odisha.
- Large States: 1st Gujarat, 2nd Maharashtra, 3rd Tamil Nadu.
- Hilly/North-Eastern States: 1st Uttarakhand, 2nd Assam, 3rd Himachal Pradesh.
- UTs/City-States: 1st Goa, 2nd Delhi, 3rd Chandigarh.
- Bihar ranked lowest among states; Lakshadweep lowest among UTs.

26. EIU Global Liveability Index 2026 — Copenhagen Ranks 1st

- Economist Intelligence Unit (EIU) ranked Copenhagen (Denmark) 1st for the second consecutive year.
- Top 4: Copenhagen (1st), Vienna (2nd), Melbourne (3rd), Sydney (4th); Tokyo (10th).
- Indian cities: New Delhi (120th / also cited as 128th), Mumbai (121st), Chennai (123rd).
- Lowest ranked: Dhaka (171st), Tripoli (172nd), Damascus (173rd).

27. Brand Finance India 100 Report 2026 — Tata Group Retains Top Position

- Combined brand value reached \$252.8 Billion, up 7%.
- Tata Group retained 1st position for the 18th consecutive year.
- Top 5 Most Valuable Brands: Tata, Infosys, LIC, HDFC Bank, Reliance.
- Top 5 Strongest Brands: Taj Hotels, Zomato, Amul, LIC, Royal Enfield.
- Banking: HDFC Bank most valuable, followed by SBI (2nd) and ICICI Bank (3rd); among Public Sector Banks (PSBs) — SBI 1st, Bank of Baroda 2nd, Canara Bank 3rd.
- Madras Rubber Factory (MRF) named India's Most Valuable and Strongest Tyre Brand, ranked 3rd globally in brand strength.

28. Global Startup Ecosystem Report (GSER) 2026 — Bengaluru Ranks 15th

- Bengaluru ranked 15th globally and 6th in Asia.
- Global Top 3: Silicon Valley (1st), New York City (2nd), London (3rd).

29. WDMMA Global Air Power Ranking 2026 — India 3rd, IAF 6th

- India ranked 3rd most powerful military aviation nation globally — behind #1 United States and #2 Russia.
- Indian Air Force (IAF) ranked 6th globally with a TruVal rating of 69.4.
- Top 5 air forces: US Air Force, US Navy, Russian Air Force, US Army, US Marine Corps; China at #7.

30. Other Key Global Rankings for India

- 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).
- World Intellectual Property Organization (WIPO) World Intangible Investment Report: India recorded the highest year-on-year growth among the top 15 economies — 7.9% in 2023, worth \$78.2 billion; top economies: Sweden, United States, France.
- Market Distortion Performance Index: India ranked 57th, improving from 82nd (2010).

- **Seafarer Supply:** India ranked **2nd globally** with **3,11,936 seafarers** and a **12.16% global share**, after the **Philippines**.

31. RBI Financial Inclusion Index (FI-Index) Rises to 70.0

- The **Financial Inclusion Index (FI-Index)** was first released in **August 2021**; published **annually in July** on a **0–100 scale** with **no base year**.
- Rose by **4.48% to reach 70.0** in **March 2026**.
- Built on **97 indicators** across three sub-indices: **Access — 35%, Usage — 45%, Quality — 20%**.

32. RBI Financial Stability Report (FSR) — June Issue

- **Scheduled Commercial Banks (SCBs)** recorded **credit growth of 14.5%**.
- **Gross Non-Performing Assets (GNPA)** fell to **1.8% — a 10-year low**.
- **Total Profit After Tax (PAT)** across SCBs reached **₹4.05 lakh crore**.
- **Liquidity Coverage Ratio (LCR): 124.2%** (against the **100% regulatory minimum**); **Net Stable Funding Ratio (NSFR): 122%**.

33. RBI Integrated Ombudsman Scheme Enhanced; Annual Report Released

- The revised **Integrated Ombudsman Scheme** became effective from **July 1, 2026**.
- Maximum primary compensation raised to **₹20 Lakhs** (from **₹10 Lakhs**); mental harassment compensation raised to **₹3 Lakhs** (from **₹1 Lakh**).
- **RBI Ombudsman Annual Report (FY25):** total complaints reached **1.33 million**; the Ombudsman operates **24 offices** nationwide.
- Top complaint-generating regions: **1st Chandigarh, 2nd Delhi, 3rd Gujarat**.
- Banks get **30 days** to resolve complaints internally; national toll-free helpline: **14448**.

34. RBI Plans Polymer (Plastic) Banknotes

- Indian banknotes are currently printed on **cotton rag paper**; **Australia** was the **first nation** to adopt polymer notes.
- **RBI and Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL)** are exploring the transition; pilot will cover **₹10 and ₹20 denominations**.
- **Printing presses (4):** **Mysore and Salboni (BRBNMPL/RBI); Dewas and Nasik (SPMCIL/Government)**.
- **Coin mints (4):** **Mumbai, Kolkata, Hyderabad, Noida**.
- **₹1 notes** are issued by the **Government of India** and signed by the **Finance Secretary**.
- Maximum printable denomination under the **RBI Act: ₹10,000**; highest actively printed: **₹500**.
- The **MANI App (Mobile Aided Note Identifier)**, which assists **visually impaired citizens**, was expanded to **13 Indian languages**.

35. RBI Notifies Specified Non-Financial Assets (SNFA) Framework

- **SNFA** covers **immovable properties** acquired by lenders from **defaulting borrowers**.
- Effective **1 October 2026**, with a **1-year transition period** till **30 September 2027** for legacy assets.
- Applicable to **Commercial Banks, Small Finance Banks (SFBs), Urban Cooperative Banks (UCBs), NBFCs/HFCs** and **5 All India Financial Institutions (AIFIs) — NABARD, EXIM, NHB, SIDBI, NaBFID**.
- **Excludes: Regional Rural Banks (RRBs) and Payment Banks**.

36. SEBI Revises Margin Trading Facility (MTF) Norms for Stockbrokers

- Minimum **net worth requirement** raised to **₹5 crore** (from **₹3 crore**).
- **Limited Liability Partnerships (LLPs)** newly permitted to offer **MTF services**.
- Brokers may accept **early pay-in sale credits** as collateral, enabling **same-day T+0 settlement**.
- **30-day rebalancing window** if a funded security exits the **"Group 1"** category.
- Total **MTF exposure** capped at **5.5 times net worth**, with a **30-day grace period**.

37. Emirates NBD Acquires 60% Stake in RBL Bank

- UAE-based **Emirates NBD** acquired a **60% controlling stake** in **RBL Bank** for **\$2.75 billion**.
- **RBL Bank (Ratnakar Bank Limited)** — established **1943**, **HQ Mumbai**, **MD & CEO R. Subramaniakumar**.
- **FDI limits in Indian banking:** **20% for Public Sector Banks**; up to **74% for Private Sector Banks**.

38. AU Small Finance Bank Becomes First SFB Approved to Convert into a Universal Bank

- **AU Small Finance Bank (AU SFB)** is **India's largest Small Finance Bank**; **HQ Jaipur**, **MD & CEO Sanjay Agarwal**.
- It is the **first SFB** to secure **RBI in-principle approval** to convert into a **Universal Bank**.
- **AU SFB** also partnered with **Zaggle** for **co-branded credit cards**.

39. UPI Crosses 55.49 Crore Users and 731 Live Banks

- **Unified Payments Interface (UPI)** was launched in **2016**.
- Active user base reached **55.49 crore**; **731 banks** live on the network.
- **FY26 volumes:** **24,161.69 crore transactions** valued at **₹314.23 lakh crore**.
- **International QR payments** active in **9 countries**; **P2P remittances** supported in **Singapore, Greece and Nepal**.

- National Payments Corporation of India (NPCI) launched UPI Circle — 1 primary user may delegate to 5 secondary users, capped at ₹5,000 per transaction and ₹15,000 per month.
- UPI payment facility launched for Burj Khalifa ticket booking.

40. Net Direct Tax Collections Rise 16.4%; CBDT Notifies CII at 384

- Net direct tax collection reached ₹6.51 lakh crore — a 16.4% year-on-year growth in Q1 of FY 2026–27.
- Gross collections: ₹7.74 lakh crore; refunds disbursed: ₹1.22 lakh crore.
- Central Board of Direct Taxes (CBDT) notified the Cost Inflation Index (CII) for FY 2026–27 at 384 points (base year 2001–02 = 100).
- India observed its 167th Income Tax Day on 24 July; the Income Tax Act, 1961 was superseded by the Income Tax Act, 2025 on 1 April 2026.

41. Base Year Revised to 2022–23 for IIP, WPI and Core Industries

- Index of Industrial Production (IIP) rose to 7.3% in June 2026 — a 23-month high; base year updated to 2022–23.
- Wholesale Price Index (WPI) inflation stood at 9.87% in June 2026 (index score 110.2); new base year 2022–23 launched on 15 June, replacing 2011–12. WPI is released by the Ministry of Commerce & Industry.
- Index of Core Industries (ICI) base year revised to 2022–23 by the Office of the Economic Adviser under DPIIT; Iron Ore added as the 9th core industry.
- Ministry of Statistics and Programme Implementation (MoSPI) launched the Index of Services Production (ISP) — base year 2024–25, covering 19 sub-sectors and 60% of formal services, released on the 29th of each month.

42. Public Sector Banks (PSBs) Post Record Net Profit of ₹1.98 Lakh Crore in FY26

- Gross Non-Performing Asset (NPA) ratio dropped to a 10-year (decadal) low of 1.9%.
- Capital to Risk-Weighted Assets Ratio (CRAR) reached 16.6% (requirement 11.5%).
- SBI paid the highest PSU dividend — ₹8,813 crore, followed by Bank of Baroda (₹2,811 crore), Punjab National Bank (₹2,416 crore), Canara Bank (₹2,397 crore).

43. India's Total Exports Touch Record High of \$863.1 Billion in FY26

- Merchandise Exports — \$441.8 Billion; Service Exports — \$421.3 Billion.
- Top regional export destination: ASEAN (\$38.42 billion).

- Top individual destination country: United Arab Emirates (UAE), followed by the United Kingdom and Singapore.
- India also became the 4th largest LNG regasification market globally, surpassing Spain, behind Japan, China and South Korea; the Dahej LNG Terminal is India's largest and 6th largest globally.

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

- India became the 123rd World Trade Organization (WTO) member to formally accept the MC12 Geneva Agreement on fisheries subsidies.
- India's 8th Trade Policy Review (TPR) was also conducted at the WTO in Geneva.

45. 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.

46. India's BRICS Chairship 2026 — Ministerial Meetings Hosted Across Cities

- India is hosting the BRICS Summit for the 4th time — previously in 2012, 2016 and 2021.
- 2026 Theme: "Building for Resilience, Innovation, Cooperation, and Sustainability".
- 11th BRICS Energy Ministers Meeting — Gurugram, Haryana (also HQ of the International Solar Alliance, ISA).
- 12th Labour & Employment Ministers Meeting — Hyderabad, Telangana; launched the BRICS Connect platform.
- Women Ministers Meeting — Kochi, Kerala.
- Anti-Drug Agencies Meeting — Guwahati, Assam; signed the Guwahati Declaration.
- BRICS Health Ministers' Meeting — Chandigarh, chaired by Health Minister J.P. Nadda.

47. Indian Navy Commissionings and Deliveries

- INS Mahendragiri commissioned into the Eastern Fleet at Visakhapatnam — the 6th stealth frigate under Project 17A (Nilgiri-class), designed by the Warship Design Bureau and built by Mazagon Dock Shipbuilders Ltd (MDL).
- INS Malvan commissioned at Karwar, Karnataka — the 2nd Anti-Submarine Warfare Shallow Water Craft (ASW-SWC), built by Cochin Shipyard.
- INS 'Machilipatnam' launched — the 7th of 8 Mahe-class ASW-SWC vessels, built by Cochin Shipyard Limited (CSL).

- ICGS Akshay commissioned in Goa, built by Goa Shipyard.
- Hindustan Shipyard Limited (HSL) delivered the second indigenous Diving Support Vessel (DSV) 'Nipun' at Visakhapatnam, joining sister vessel 'Nistar'.

48. DRDO Conducts First Flight Test of Project KUSHA (LRSAM)

- Defence Research and Development Organisation (DRDO) — established 1958; Chairman: Rajesh Kumar Singh.
- Successfully flight-tested the "Kusha" system — a Long Range Surface-to-Air Missile (LRSAM).
- Test conducted from Dr. APJ Abdul Kalam Island, Odisha.
- The United States delivered 21 of 24 MH-60R Seahawk helicopters to India.
- India signed a defence co-development agreement — 'UNICORN' with Japan.

49. Exercise Pitch Black 2026 and 'Samudra Pradakshina' Circumnavigation

- Exercise Pitch Black is a multinational air combat exercise held at RAAF Base Darwin, Australia, hosted by the Royal Australian Air Force.
- Indian Air Force (IAF) Rafale fighter jets participated for the first time.
- "Samudra Pradakshina" — the first tri-service all-women circumnavigation was completed by a 9-member crew aboard IASV Triveni, covering 25,500 nautical miles across 4 oceans in a 314-day voyage.
- The 27th Kargil Vijay Diwas was observed on 26 July 2026 with a 1,900-km motorcycle rally "Shaurya Vijay Yatra" from New Delhi to Dras.

50. Major Sports Achievements — FIFA World Cup, Commonwealth Games & Wimbledon

- FIFA World Cup 2026: Hosted across the United States, Mexico and Canada; Spain defeated Argentina 1–0 in extra time at the New York New Jersey Stadium to win their 2nd title, becoming the first nation to hold both Men's and Women's FIFA World Cup titles simultaneously. Golden Ball: Rodri; Golden Boot: Kylian Mbappé (10 goals); Golden Glove: Unai Simón; Best Young Player: Pau Cubarsí.
- 2030 to be co-hosted by Spain, Portugal and Morocco; 2034 by Saudi Arabia.
- Commonwealth Games (CWG) 2026, Glasgow (Scotland): Mascot "Finnie"; Mirabai Chanu — Flag Bearer and Gold in Women's 49 kg weightlifting (190 kg), her 3rd consecutive CWG Gold; Lovlina Borgohain — Baton Bearer; Jhandu Kumar — Bronze, India's first

medal of the Games; Sarvesh Kushare — Silver, High Jump (2.25 m), first Indian medal in the event; Gulveer Singh — Silver, Men's 10,000m (27:49.78). Ahmedabad will host CWG 2030.

- Wimbledon 2026: Jannik Sinner won Men's Singles; Linda Nosková won Women's Singles; total prize pool £64.2 Million.
- Anahat Singh (18) became the first Indian to win the Girls' Singles title at the World Junior Squash Championship in Canada.
- Deepti Sharma surpassed Jhulan Goswami's record, claiming her 356th international wicket — the highest in women's international cricket across all formats.
- Charles Leclerc (Ferrari) won the British Grand Prix 2026; Lando Norris (McLaren) won the Hungarian Grand Prix.

2. Amounts & Agreements

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

- The India-UK Comprehensive Economic Trade Agreement (CETA) has come 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. India-UK Double Contribution Convention (DCC) Comes Into Force

- The Double Contribution Convention (DCC) entered into force on 15 July 2026.

3. India-UAE Bilateral Cooperation Deepens

- Target of \$200 billion in bilateral trade by 2032.

4. US Sets Section 301 Tariffs on Indian Goods

- The United States permanently set Section 301 tariffs on Indian goods at 10%, effective 24 July.

5. World Bank Approves \$890 Million for PM Surya Ghar Muft Bijli Yojana

- The World Bank approved \$890 Million for the PM Surya Ghar Muft Bijli Yojana.

6. World Bank Funding for Haryana's Jal Sanrakshit Project

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

7. Kishau Multipurpose Dam Project — Six-State Agreement Signed

- A six-state agreement was signed between Himachal Pradesh, Uttarakhand, Uttar Pradesh, Rajasthan, Delhi and Haryana.

8. IMF Approves \$690 Million Loan to Ukraine

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

9. Emirates NBD Acquires 60% Stake in RBL Bank

- UAE-based Emirates NBD acquired a 60% controlling stake in RBL Bank for \$2.75 billion.
- RBL Bank (Ratnakar Bank Limited) was established in 1943, is headquartered in Mumbai, and is led by MD & CEO R. Subramaniakumar.
- FDI limits in Indian banking: 20% for Public Sector Banks; up to 74% for Private Sector Banks.

10. Kotak Mahindra Bank Acquires Deutsche Bank's Retail & Wealth Business

- Kotak Mahindra Bank acquired Deutsche Bank's retail and wealth business for ₹281.7 crore.

11. Areion Group Acquires Aviom India Housing Finance

- Areion Group (via Aryan AMC) acquired Aviom India Housing Finance for ₹936 crore.

12. BNP Paribas Cardif Acquires 26% Stake in IndiaFirst Life Insurance

- French insurer BNP Paribas Cardif acquired a 26% stake in IndiaFirst Life Insurance from Warburg Pincus.
- Restructured shareholding:
 - Bank of Baroda — 65%
 - BNP Paribas Cardif — 26%
 - Union Bank of India — 9%

13. IRDAI Approves Patanjali-DS Group Acquisition of Magma General Insurance

- IRDAI approved Patanjali Ayurved and DS Group to acquire a combined 98.055% total stake in Magma General Insurance.
- Deal value: ₹4,500 crore.

14. SBI Acquires 10% Stake in ARDCL

- State Bank of India (SBI) acquired a 10% stake in ARDCL from the National Housing Bank (NHB).

15. EXIM Bank Pays ₹428 Crore Dividend

- Export-Import Bank of India (EXIM Bank) was established in 1982, HQ Mumbai, CMD Harsha Bangari.
- EXIM Bank paid a ₹428 crore dividend — 10% of net profit — to the Government of India (GoI).

16. Highest Public Sector Undertaking (PSU) Bank Dividends Paid

- State Bank of India (SBI): ₹8,813 crore (paid to the Central Government)
- Bank of Baroda: ₹2,811 crore
- Punjab National Bank (PNB): ₹2,416 crore
- Canara Bank: ₹2,397 crore
- Indian Bank: ₹1,815 crore
- Bank of India: ₹1,553 crore

17. LIC Hands Over Dividend Cheque of ₹12,207.25 Crore

- LIC Chief Executive Officer (CEO) and Managing Director (MD) R. Doraiswamy presented an official dividend cheque to Union Finance Minister Nirmala Sitharaman.
- LIC handed over a dividend cheque of ₹12,207.25 crore to the Government of India for FY 2025–26.

18. Adani Defence Manufacturing Plant in Madhya Pradesh

- Adani Defence to set up a ₹2,500 Crore manufacturing plant in Madhya Pradesh (Pali Village, Shivpuri).

19. Amul's ₹700 Crore Integrated Dairy Project in West Bengal

- Amul's ₹700 Crore Integrated Dairy Project launched in West Bengal.
- The world's largest curd production plant was set up in Howrah, West Bengal, under the Amul Bengal Dairy Project.

20. CCI Imposes ₹126.87 Crore Fine on HP India for Bid-Rigging

- Infraction: The penalty was levied due to bid-rigging in public procurement tenders hosted on the Government e-Marketplace (GeM) portal.

3. Appointments

1. National / Government Appointments

- Ashok Kumar Lahiri appointed Vice Chairperson of NITI Aayog, succeeding Suman Bery.
- Anurag Jain appointed full-time Chief Executive Officer (CEO) of NITI Aayog, succeeding interim CEO Nidhi Chhibber.
- Harjeet Singh Grewal appointed Chairperson of the National Commission for Minorities; Munawwari Begum appointed Vice Chairperson.
- Satyapal Kumar appointed Director of the Financial Intelligence Unit-India (FIU-IND).
- Naresh Pal Gangwar (IAS, Rajasthan Cadre) appointed Secretary, Department of Higher Education.
 - The post was earlier held by Vineet Joshi.
 - Vineet Joshi moved to the Ministry of Panchayati Raj.
- Keshav Chandra appointed Secretary, Ministry of Mines.
- Piyush Goyal moved as Secretary-General, National Human Rights Commission (NHRC).
- Nagulkham Jathom Gangte appointed India's Ambassador to Mexico.
- Rahul Himalayan given additional charge as Chairman & Managing Director (CMD), IRCTC.

2. Resignation — Union Education Minister

- Union Education Minister Dharmendra Pradhan resigned amidst the controversy.
- Union Minister Pralhad Joshi was assigned additional charge of the Ministry of Education.
- Pralhad Joshi represents the Dharwad constituency, Karnataka, and simultaneously holds three major portfolios:
 - Consumer Affairs, Food & Public Distribution
 - New & Renewable Energy
 - Education
- 3. Banking, Financial & Corporate Appointments**
 - Rajiv Kumar approved as Part-Time Chairman of HDFC Bank; he is a former Chief Election Commissioner (CEC).
 - HDFC Bank extended the tenure of K.K. Mistry as Interim Chairman.
 - Axis Bank appointed Rajiv Mantri as Chief Financial Officer (CFO).
 - Prathit Bhohe resigned as MD & CEO of Tata Asset Management; Anand Vardarajan appointed MD & CEO.
 - Life Insurance Corporation of India (LIC): Shatmanyu Shrivastava (also cited as Shatmanyu Srivastava) appointed the new Executive Director (Finance & Accounts) and Chief Financial Officer (CFO) of LIC, succeeding Sunil Agarwal.
 - Pankaj Mohan Pawar appointed Chief Executive Officer (CEO) of Jio Platforms.
 - Amitabh Bachchan appointed Brand Ambassador, Policybazaar.
- 4. International Appointments**
 - Andy Burnham becomes the 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.
 - Serhiy Koretskyi approved as Prime Minister of Ukraine by the Verkhovna Rada (Ukraine's Parliament).
 - Ukraine — Capital: Kyiv; Currency: Hryvnia; President: Volodymyr Zelenskyy.
 - Mindaugas Sinkevičius appointed Prime Minister of Lithuania.
 - Lithuania — Capital: Vilnius; Currency: Euro; President: Gitanas Nausėda.
 - Péter Magyar succeeded Viktor Orbán as Prime Minister of Hungary.
 - President Bassirou Diomaye Faye of Senegal elected Chairman of the Economic Community of West African States (ECOWAS) at its 69th Session.
 - ECOWAS is headquartered at Abuja, Nigeria.
 - ECOWAS membership has reduced to 12 nations following the withdrawal of Mali, Burkina Faso and Niger.

- Senegal — Capital: Dakar; Currency: CFA Franc.

5. Sports Administration

- Viswanathan Anand appointed Interim President of FIDE (International Chess Federation).

4. Arts & Culture

1. 72nd National Film Awards Announced

- Best Feature Film (Overall): Article 370
- Best Hindi Film: Srikanth — directed by Tushar Hiranandani
- Best Actress: Yami Gautam (in a Leading Role for Article 370)
- Best Actor: Shared by Mammooty (for Bramayugam) and Kartik Aaryan (for Chandu Champion)
- Best Director / Best Direction: Rajkumar Periasamy (for Amaran)
- Best Popular Film Providing Wholesome Entertainment: Kalki 2898 AD
- Best Children's Film: 35th Chinna Katha Kaadu
- Best Debut Film of a Director: Swatantrya Veer Savarkar

2. Assamese Film 'Rador Pakhi' Honoured at Moscow International Film Festival

- The Assamese feature film "Rador Pakhi" (Morning Sunshine), directed by Bobby Sarma Baruah, won the "Jury Special Mention" at the Moscow International Film Festival.

3. 'Shabdlok' — India's First Digital Language Museum Inaugurated in Kolkata

- Language Museum 'Shabdlok' inaugurated by Union Home Minister Amit Shah at the National Library Campus, Kolkata.
- Amit Shah inaugurated Phase 1 of the "Museum of the World" in Kolkata, to preserve Indian languages and scripts.

4. Sarnath Inscribed as India's 45th UNESCO World Heritage Site

- Sarnath is the site where Gautam Buddha delivered his first sermon (Dharma Chakra Pravartan).
- Inscribed during the 48th World Heritage Committee session held in Busan, South Korea.
- Becomes India's 45th UNESCO World Heritage Site.
- It is Uttar Pradesh's 4th site.
- India's 45 sites comprise 37 Cultural, 7 Natural and 1 Mixed site.

5. 31st Divya Kala Mela Inaugurated in Kolkata

- Union Minister for Social Justice and Empowerment Dr. Virendra Kumar

inaugurated the 31st Divya Kala Mela at Ravindra Sadan, Kolkata.

6. Thanjavur to Host Marathi Literary Conference

- The event honours Serfoji Raje Bhonsle.

7. Telugu Mahotsavam Celebrated at Undavalli Caves

- Telugu Mahotsavam celebrated at the rock-cut Undavalli Caves near Vijayawada.

8. Tripura's Sarinda Receives GI Tag

- Tripura's traditional musical instrument, the Sarinda, received a Geographical Indication (GI) tag.

9. New Geographical Indication (GI) Tags Granted

- Jodhpur Mojari Craft — Rajasthan
- Unjha — Gujarat
- Bihu Pepa — Assam
- Unjha Cumin (Jeera) and Unjha Fennel (Saunf) from Gujarat granted Class 30 Geographical Indication (GI) tags.
- Jalbhara Sandesh of Hooghly, West Bengal, was awarded the GI tag.

10. 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
- Nagaland celebrates the annual Hornbill Festival at Kisama Heritage Village.

11. MIB Launches "Gem of India Challenge"

- The Ministry of Information and Broadcasting (MIB) launched the "Gem of India Challenge" on the Waves OTT Platform.

12. Prevention of Insults to National Honour (Amendment) Bill, 2026 — Vande Mataram Protected

- The bill is being brought in the context of the 150th anniversary of "Vande Mataram".
- "Vande Mataram" was composed by Bankim Chandra Chattopadhyay in his historic novel Anandamath.
- It was first sung by Rabindranath Tagore during the 1896 Indian National Congress (INC) session.

13. 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 (also cited as S. Sivakumar), 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.
- "Courage Under Fire" — authored by Suresh Narayanan.
- "The Second Orbit: Belief of Man, Dream of 1.4 Billion Hearts" — authored by IAF Group Captain Shubhanshu Shukla.
- "D.K. Shivakumar: Congress Crisis Manager, Karnataka Kingmaker" — by Rasheed Kidwai.
- "RSS @ 100: A Century of Service, Unity and Sacrifice" — by Shyam Jaju and Anupam Trivedi.

5. Awards

1. 60th Jnanpith Award Conferred on Tamil Poet 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 prize money and a bronze statue of Goddess Vagdevi (bronze Saraswati statue) and a citation.
- Previous Tamil recipients of the Jnanpith Award: Akilan (1975) and Jayakanthan (2002).

2. Fields Medal 2026 Announced — First Chinese Nationals Win

- The Fields Medal is awarded every 4 years to exceptional mathematicians under the age of 40.
- 2026 Winners:
 - Hong Wang (China)
 - Yu Deng (China)
 - John Pardon (USA)
 - Jacob Tsimerman
- Milestone: Hong Wang and Yu Deng became the first Chinese nationals to win the Fields Medal in history.

3. Samridhi Gram / 'Samridhi 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 (Action Line C6).
- The World Summit on the Information Society (WSIS) Prizes are awarded by the International Telecommunication Union (ITU) in Geneva.

- It is built on the **BharatNet** optical fiber network connecting 2.17 lakh Gram Panchayats.
- 4. FIU-India Wins Runner-Up at Egmont Best Case Award**
- Financial Intelligence Unit — India (FIU-IND)**, Director **Vivek Aggarwal**, won runner-up for the **Best Egmont Case Award** in **Baku, Azerbaijan**; the top award was won by **Taiwan**.
- FIU-IND was established in **November 2004** under the **Department of Revenue**.
- The **Egmont Group** is headquartered in **Ottawa, Canada**.
- 5. Lokmanya Tilak National Award — Ajit Doval Selected**
- National Security Adviser (NSA) Ajit Doval** was selected for the **Lokmanya Tilak National Award**.
- 6. First Change Maker Award 2026 — Dr. G. Satheesh Reddy**
- The **Change Maker Award** was presented to former **Defence Research and Development Organisation (DRDO) Chief Dr. G. Satheesh Reddy**.
- 7. Other Major Awards and Honours**
- Fortune India Most Powerful Women: Nita Ambani** ranked #1.
- FIDE Excellence Awards Nominees:**
 - Male: **D. Gukesh, R. Praggnanandhaa**
 - Female: **Divya Deshmukh, R. Vaishali**
- USISPF (US-India Strategic Partnership Forum) Leadership Award 2026** conferred on **Sunil Bharti Mittal**.
- Whitley Award** — known as the "**Green Oscar**" — awarded to **Parveen Sheikh and Barkha Subba**.
- PM Narendra Modi** received Indonesia's highest civilian honour, the **Bintang Republik Indonesia Adipurna**.
- ICMR's digital mental health platform 'ICMR-MINDS (Mental Health Informatics for National Digital Systems)'** won **Gold** at the **National e-Governance Awards**.
- Bharat Samman Award**: conferred on **Dr. Nandini Azad**.
- Agriculture Leadership Award 2026**: won by **Gujarat** for **Horticulture** excellence.
- Madhya Pradesh (MP)** received the **National Health Award** under **Ayushman Bharat — Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)**.
- President Droupadi Murmu** was awarded **Doctor Honoris Causa** by the **Bucharest University of Economic Studies, Romania**.
- 8. Banking & Corporate Recognition**
- DBS Bank** was named "**Asia's Best Digital Bank**" by **Euromoney**.

- DBS Bank** named **World's Best Corporate Bank 2026** by **Global Finance**; **DBS Bank** is headquartered in **Singapore**.
- State Bank of India (SBI)** was named the **Best Consumer Bank** by **Global Finance Magazine**.
- 9. Telecom Excellence Awards**
- Telecom Minister Jyotiraditya Scindia** presented the **Pandit Deendayal Upadhyay Telecom Excellence Awards 2025**.
- Recipients: **Finara** and **Amantya Tech Technologies**.
- 10. Bengaluru Airport Wins ACI Level 5 Accreditation**
- Bengaluru's Kempegowda International Airport (BLR)** became the **first Indian airport** to achieve the prestigious **Airports Council International (ACI) Level 5 Customer Experience Accreditation** — the highest global benchmark for passenger experience.

6. Banking and Finance

- 1. RBI Notifies Specified Non-Financial Assets (SNFA) Framework**
 - Specified Non-Financial Assets (SNFA)** covers immovable properties acquired by lenders from defaulting borrowers.
 - Rules take effect from **1 October 2026**, with a **1-year transition period till 30 September 2027** for legacy assets.
 - Applicable to: **Commercial Banks, Small Finance Banks (SFBs), Urban Cooperative Banks (UCBs), NBFCs/HFCs, and 5 All India Financial Institutions (AIFIs)** — **NABARD, EXIM, NHB, SIDBI, NaBFID**.
 - Excludes: **Regional Rural Banks (RRBs)** and **Payment Banks**.
- 2. RBI Issues Unified Rules for Special Rupee Vostro Accounts (SRVA)**
 - A **Vostro account** is an account opened by a foreign bank in an Indian bank in **Indian Rupees (INR)** for bilateral trade.
 - India currently maintains **SRVAs** with approximately **18 countries**.
- 3. RBI Integrated Ombudsman Scheme Enhanced**
 - Revised **Integrated Ombudsman Scheme** became effective from **July 1, 2026**.
 - Maximum primary compensation raised to **₹20 Lakhs** (from **₹10 Lakhs**).
 - Mental harassment compensation raised to **₹3 Lakhs** (from **₹1 Lakh**).
- 4. RBI Framework on Unauthorized Electronic Transactions — Effective 1 January 2027**
 - Where fraud results from **customer negligence** — such as sharing a **PIN, OTP or password** — the customer bears the loss not covered by

compensation until the transaction is reported. Losses occurring **after reporting** are borne by the bank.

- A **bona fide individual victim**, including a **sole proprietor**, suffering a gross loss of up to **₹50,000** because of customer negligence may receive compensation equal to **85% of net loss or ₹25,000, whichever is lower, once in a lifetime.**
- The victim must report the fraud within **five calendar days** to both the bank and the **National Cyber Crime Reporting Portal/1930.**
- For domestic losses below **₹29,412**, compensation is funded **65% by RBI, 10% by the customer's bank and 10% by the beneficiary bank.**
- For eligible losses from **₹29,412 to ₹50,000**, the fixed **₹25,000** compensation is contributed as **₹19,118 by RBI and ₹2,941 each by the customer's bank and beneficiary bank.**
- In fraudulent **credit-card cases**, the bank must provide a **shadow reversal within five calendar days** of notification.

5. RBI Proposes New Securitisation Rules — Minimum Investment of ₹1 Crore

- The **RBI** proposed a mandatory **minimum investment of ₹1 Crore** for any investor purchasing **securitisation notes.**
- **Mandatory Demat Issuance:** Commercial banks must issue all securitisation notes strictly in **Dematerialized (Demat / electronic) form — 100% in Demat.**
- The rules are slated to take official effect from **October 1, 2026.**

6. 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.**

7. 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.

8. RBI Forex Intervention and Net Open Position (NOP) Capping

- Capped the **Net Open Position (NOP)** in foreign currency for banks at **\$100 million.**

9. RBI — Penalties, Licences & Registrations

- **RBI** cancelled the banking licence of **Sri Mahalakshmi Urban Co-operative Credit Bank**, located at **Gokak, Karnataka.**
- **RBI** imposed **₹17.30 Lakh** penalties on three **Co-operative Banks:**
 - **Kolhapur District Central Co-operative Bank — ₹13.30 Lakh**
 - **United Puri Nimapara Central Co-operative Bank — ₹3.00 Lakh**
 - **Manmad Urban Co-operative Bank — ₹1.00 Lakh**
- **Delivery Financial Services Pvt Ltd** received an **RBI Certificate of Registration** as a **Type-2 (Non-Deposit taking) NBFC.**
- **EbixCash** secured an **Authorized Dealer Category-II (AD Cat-II) licence** from **RBI.**

10. RBI Plans Polymer (Plastic) Banknotes

- Indian banknotes are currently printed on **cotton rag paper.**
- **Australia** was the **first nation to adopt polymer notes.**
- The **RBI** and **Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL)** are exploring a transition from paper notes to **polymer banknotes.**
- The initial **pilot rollout** will cover the **₹10 and ₹20 denominations.**
- **₹1** notes are issued by the **Government of India (Ministry of Finance)** and signed by the **Finance Secretary.**
- Maximum printable denomination under the **RBI Act: ₹10,000; highest actively printed denomination: ₹500.**

11. Currency Infrastructure

- **Currency printing presses (4):** **Mysore and Salboni** (owned by **BRBNMPL/RBI**); **Dewas and Nasik** (owned by **Security Printing and Minting Corporation of India Limited (SPMCIL)/Government**).
- **Coin mints (4):** **Mumbai, Kolkata, Hyderabad and Noida.**

12. MANI App Expansion

- The **MANI App (Mobile Aided Note Identifier)** assists **visually impaired citizens** in identifying banknotes.
- The **MANI App** was expanded to **13 Indian languages.**
- The app identifies **Mahatma Gandhi** and **New Series** banknotes.

13. Current Indian Currency Note Dimensions & Motifs

Denomination	Dimensions	Colour	Motif
₹2000	166 mm × 66 mm	Magenta	Mangalyaan
₹500	150 mm × 66 mm	Stone Grey	Red Fort
₹200	146 mm × 66 mm	Bright Yellow	Sanchi Stupa
₹100	142 mm × 66 mm	Lavender	Rani ki Vav
₹50	135 mm × 66 mm	Fluorescent Blue	Hampi with Chariot
₹20	129 mm × 63 mm	Greenish Yellow	Ellora Caves
₹10	123 mm × 63 mm	Chocolate Brown	Konark Sun Temple

14. 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.

15. SEBI Revises Margin Trading Facility (MTF) Norms for Stockbrokers

- SEBI raised the **minimum net worth requirement to ₹5 crore** (up from ₹3 crore) for stockbrokers offering MTF.
- **Entity eligibility:** **Limited Liability Partnerships (LLPs)** are newly permitted to provide MTF services to clients.
- **Expanded collateral scope:** Brokers may accept broader collateral types, including **early pay-in sale credits**, facilitating **same-day T+0 settlement** instead of the standard T+1.
- Brokers permitted to issue **Non-Convertible Debentures (NCDs)**.
- **30-day rebalancing window:** If a funded security moves out of the highly liquid "**Group 1**" category into **Trade-to-Trade**, or faces normal trading suspension, brokers get a **30-day window** to rebalance and cancel the MTF agreement.
- **Exposure limit:** Total MTF exposure of any broker is capped at **5.5 times its net worth**, with a **30-day grace period** to rectify accidental breaches.

16. SEBI Imposes Financial Disincentives on NSE

- SEBI imposed a **₹6.04 Crore financial disincentive on the National Stock Exchange (NSE)** over **two distinct technical glitches**, including a 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 **IPF investments** for administrative and operational expenses.
- **SEBI also imposed a ₹1 crore penalty on NSE** for technical glitches in **March 2022** and **December 2023**; the amount is payable to the **Investor Protection Fund (IPF)** within **30 days**.
- **NSE MD & CEO: Ashishkumar Chauhan.**

17. SEBI Imposes ₹1 Crore Fine on CDSL

- SEBI imposed a fine of **₹1 crore** on **Central Depository Services Limited (CDSL)**.
- Reasons: a **November 2022 malware attack** and **security control lapses**.

18. 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.

19. SEBI Bars Promoters from Selling Shares During Buybacks

- Effective **1 August 2026**, promoters are prohibited from selling or transferring shares, including **pledged shares**, during buybacks.
- Shares will be **frozen at the 12-digit (alphanumeric code) ISIN level** from the date of board approval until buyback completion, **capped at 66 days**.

20. SEBI Directs Market Infrastructure Institutions to Resolve Investor Disputes Directly

- Disputes submitted via **SCORES 2.0** must be resolved within **21 days**.
- A **15-day window** is provided for first-level review requests.
- **ODR = Online Dispute Resolution; SCORES = SEBI Complaints Redress System (version 2.0).**

21. SEBI Proposes Mutual Fund-Only Portfolio Management Services (PMS)

- Standard **Portfolio Management Services (PMS)** require a minimum ticket size of **₹50 lakh** and a provider net worth of **₹5 crore**.
- SEBI proposed a specialised **Mutual Fund-Only Portfolio Management Service (MF-PMS)**.
- Reduced minimum ticket size: **₹25 lakh**.
- Lower provider net worth threshold: **₹2 crore**.

22. SEBI Simplifies Transmission of Securities to Nominees

- **Nominees** can now claim assets **without producing a legal will or probate**.
- Claim may be made using an **Aadhaar/PAN card** along with a **QR-code-enabled death certificate**.
- The **Quick Transmission Processing (QTP)** limits are **₹10,000** for physical securities and **₹30,000** for demat securities.
- The separate **simplified-documentation thresholds** are **₹10 lakh** for physical securities and **₹30 lakh** for demat securities.

23. Cernelian Asset Management Gets SEBI Approval

- **Cernelian Asset Management** received **SEBI approval** to launch **mutual fund operations (Cernelian Mutual Fund)**.

24. Stock Exchanges & Market Infrastructure

- **NSE Indices Limited** launched **11 new sector-specific indices**, taking total **NSE platform indices** to **34**.
- **NSE** was established in **1992** on the recommendation of the **M.J. Pherwani Committee**.
- **NSE MD & CEO: Ashishkumar Chauhan; Chairperson: Srinivas Injeti**.
- **NSE** launched **Electronic Gold Receipts (EGRs)**, representing **vaulted physical gold**.
- The **International Financial Services Centres Authority (IFSCA)** was established under the **IFSCA Act 2019** and became operational in **2020**; it comprises **9 members**, each serving a **3-year term**, and is based in **GIFT City**.
- **Punjab & Sind Bank** received **IFSCA approval** to open an **IFSC Banking Unit (IBU)** at **GIFT City, Gandhinagar**.

25. 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**.
- **SBI** approved raising **₹60,000 crore** through long-term bonds, **Additional Tier 1 (AT1) bonds** and **Tier 2 capital**.

- **SBI** raised **₹4,691 crore** through **Basel III-compliant AT1 bonds**; **AT1 Perpetual Bonds** are capital instruments used by banks to maintain **Tier-1 capital** requirements under **Basel III** norms.

- **SBI Chairman: Challa Sreenivasulu Shetty; SBI Chief Financial Officer (CFO): Kameshwar Rao Kodavanti**.

- **Moody's** affirmed **Baa3 ratings** for **SBI and HDFC Bank**; **Baa3** is the **lowest subgrade** in the **investment-grade category**.

26. Public Sector Banks (PSBs) Post Record Net Profit of ₹1.98 Lakh Crore in FY26

- **Gross Non-Performing Asset (NPA) ratio** dropped to a **10-year (decadal) low** of **1.9%**.
- **Capital Adequacy: The Capital to Risk-Weighted Assets Ratio (CRAR)** reached **16.6%** (requirement **11.5%**).
- **Total PSB combined net profit** reached an all-time high of **₹1.98 lakh crore** in **FY25–26**.

27. 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%**.

28. Banks Collect Record Minimum Balance Penalties in FY25–26

- **Private Sector Banks** collected **₹4,948.71 crore** in minimum balance penalties in **FY25–26**.
 - Led by **HDFC Bank** at **₹1,798.14 crore**, followed by **Axis Bank, ICICI Bank, Kotak Mahindra Bank, and Yes Bank**.
- **Public Sector Banks (PSBs)** collected **₹2,137.92 crore**.
 - Led by **State Bank of India (SBI)** at **₹477.2 crore** (on current accounts only), **Bank of Baroda** at **₹394 crore**, followed by **Indian Bank, Canara Bank, and Punjab National Bank (PNB)**.

29. Banking Frauds and Recovery Data Presented in Lok Sabha

- Banks and financial institutions reported **frauds** involving an aggregate amount of **₹1,42,112 crore** during the last **five financial years**.
- An aggregate amount of **₹6,389 crore** was recovered from accounts classified as **fraud** during the same five-year period.
- As of **31 March 2026**, **public-sector banks** had recovered **₹52,360 crore** from **wilful defaulters**.
- **PSBs** had filed **recovery suits** against **15,577 wilful defaulters**.
- **10,894 cases** resolved under the **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002**.
- **Recovery Agents:**

- Complaints regarding recovery agencies more than **doubled to 18,021 in FY26**, up from 8,623 in FY25.
- Calling hours regulated between **8:00 AM and 7:00 PM**.
- **Indian Institute of Banking and Finance (IIBF)** certification mandatory for recovery agents.

30. Legal Recovery Mechanisms & Financial Thresholds

- **Debt Recovery Tribunal (DRT)** — minimum dispute threshold: **₹20 Lakhs**.
- **Insolvency & Bankruptcy Code (IBC)** — minimum default threshold: **₹1 Crore for corporate entities and ₹10 Lakhs for Micro, Small and Medium Enterprises (MSMEs)**.
- **SARFAESI Act (2002)** — minimum enforcement threshold: **₹1 Lakh for commercial banks and ₹20 Lakhs for Non-Banking Financial Companies (NBFCs)**.
- **Asset Reconstruction Companies (ARCs)** — mandated to maintain a minimum **Net Owned Fund (NOF) of ₹300 Crore**.

31. Paytm Payments Bank (PPBL) Placed Under Liquidation

- **Payments Banks** were formed on the recommendations of the **Nachiket Mor Committee (2014)**.
- **RBI cancelled PPBL's licence on April 24** under **Section 22(4) of the Banking Regulation Act, 1949**.
- The **Delhi High Court** ordered the official **winding-up** of Paytm Payments Bank and appointed former **SBI Chief General Manager (CGM) Girish Kumar M Nair** as **Official Liquidator** on **July 8**.
- **Payments Bank norms**: account balance capped at **₹2 lakh**; cannot extend loans or issue credit cards directly.

32. Other Bank & NBFC Developments

- **AU Small Finance Bank (AU SFB)** is India's **largest Small Finance Bank**, headquartered in **Jaipur**, led by **MD & CEO Sanjay Agarwal**.
- **AU SFB** became the **first Small Finance Bank** to secure **RBI in-principle approval to convert into a Universal Bank**.
- **IndusInd Bank** completed integration with **EPFO**; **IndusInd Bank — HQ Mumbai**, **MD & CEO Rajiv Anand**. **Employees' Provident Fund Organisation (EPFO)** functions under the **Ministry of Labour**.
- **HDFC Bank** launched its proprietary **Artificial Intelligence (AI) platform "Neev"**.
- **Bank of Maharashtra** launched **FinSpark 2026**, a **national cybersecurity hackathon**, from **Pune**.
 - Theme: **"Securing the Future of Banking"**.
 - Prize pool: **₹10 Lakh+ / ₹11 Lakh**.

- **Bank of Maharashtra** — Headquarters: **Pune**; **MD & CEO: Nidhu Saxena**; Tagline: **"One Family One Bank"**.

- **Kerala State Cooperative Bank** launched the **GenZ Tech Loan** — a low-interest student loan for purchasing **laptops and tablets**; maximum loan **₹1 lakh**; interest rate **6.99%**; tenure **30 months**.

- **Axis Finance** launched a digital decision-making platform named **'Axis Finance Drishti'**.

33. Credit Information & KYC

- India has **4 regulated Credit Information Companies (CICs)**: **CIBIL, Equifax, Experian and Highmark**.
- All operate under the **RBI Integrated Ombudsman Scheme**.
- The **Central Know Your Customer (CKYC) Registry** provides a **single KYC record** usable across financial institutions.
- Managed by **CERSAI — Central Registry of Securitisation Asset Reconstruction and Security Interest of India**.
- Generates a unique **14-digit CKYC number** usable across all financial institutions.

34. UPI Crosses 731 Live Banks; Complete Transaction Limit Framework

- **Unified Payments Interface (UPI)** was launched in **2016**.
- **Live Banks: 731 banks** are live on the UPI network as of **2026**.
- **Person-to-Person (P2P)**: capped at **₹1 lakh/day**; limit goes up to **₹5 lakh per transaction** for specific categories (**hospitals, educational institutions, tax payments, and IPO/G-Sec applications**).
- **Person-to-Merchant (P2M)**: capped at **₹5 lakh per transaction**.
- **Jewelry purchases**: capped at **₹5 lakh per transaction**, with a daily maximum of **₹6 lakh**.
- **New accounts**: capped at **₹5,000 for the first 24 hours**.
- **UPI Lite**: PIN-less transactions up to **₹1,000 per transaction**; daily limit **₹10,000**; maximum wallet balance **₹5,000**.
- **UPI Lite X (Offline)**: capped at **₹500 per transaction**; daily limit **₹4,000**; maximum wallet balance **₹2,000**.
- **UPI 123Pay (Feature Phones)**: transaction limit raised to **₹10,000 (from ₹5,000)**; daily limit **₹1 lakh**; capped at **20 transactions/day**; **P2M payments capped at ₹1 Lakh/day**.
- **UPI Circle (Delegated Payments)**: **1 primary user** can authorize up to **5 secondary users**; secondary users can spend up to **₹5,000 per transaction** with a monthly cap of **₹15,000**.

- Offline POS transactions via NFC: capped at ₹2,000 (standard NFC limit is ₹5,000).

35. UPI Crosses 55.49 Crore Users; NPCI Launches UPI Circle

- Active UPI user base reached 55.49 crore in FY26.
- FY26 volumes hit 24,161.69 crore transactions valued at ₹314.23 lakh crore.
- Merchant/International QR payments active in 9 countries.
- P2P remittances supported in Singapore, Greece and Nepal.
- National Payments Corporation of India (NPCI) launched UPI Circle:
 - Primary users can delegate access to up to 5 secondary users
 - Capped at ₹5,000 per transaction
 - ₹15,000 per month per device
 - ₹2,000 in the first 24 hours
- UPI payment facility launched for Burj Khalifa ticket booking.

36. Prepaid & Card Innovations

- 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.
- OmniCard became the first Prepaid Payment Instrument (PPI) company to launch tax-free flexi-benefits on UPI for corporate employees — up to ₹200 per meal, saving up to ₹1,05,600 per year.
- OmniCard launched India's First UPI-Based Flexi Benefit Basket — a single, employee-controlled digital wallet on UPI; developed by Eroute Technologies Pvt Ltd.
- Fintech firm Viyona approved as a Customer Operating Unit (COU) under NPCI Bharat BillPay Limited — Bharat Connect (Bharat Bill Payment System, BBPS).

37. SWIFT & Cross-Border Payments

- SWIFT announced a blockchain-based shared ledger system enabling 24/7 cross-border settlements via tokenised deposits.
- SWIFT (Society for Worldwide Interbank Financial Telecommunication) was founded in 1973, headquartered at La Hulpe, Belgium, and operates as a global financial messaging network.
- Standard Chartered Bank India completed a cross-border retail remittance from Australia to India in 37 seconds.

38. Insurance Sector Reforms Under Sabka Bima Sabki Raksha Act, 2025

- FDI: 74% → 100%; LIC exception — 20%.
- Free-look period: 30 days.
- Ind AS applicability: April 1, 2026.

- Licences granted this year: Jio Alliance, KV, HCL PDL, ProTect General Insurance (4th).

39. IRDAI Grants Registration to Protecto General Insurance

- IRDAI granted a Certificate of Registration to Protecto General Insurance Limited, 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).
- IRDAI Overview: Established 1999; Headquarters Hyderabad; Chairman: Ajay Seth.

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

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

41. Sector FDI Caps

- E-commerce — 100%; Public Sector Banks / LIC — 20%; Private Banks — 74%; Insurance / NBFCs / White-Label ATMs — 100%.

42. Pension Sector

- 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.
- PFRDA opened on-tap (continuous) registration for Pension Fund Managers (PFMs) under the NPS and the Unified Pension Scheme (UPS).
- Eligibility conditions for applicants:
 - Minimum 5 years of equity/debt management experience
 - Minimum net worth of ₹50 crore maintained over 5 years
 - ₹25 crore paid-up capital

43. Priority Sector & Agricultural Credit

- 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.
- 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.

44. Taxation

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** (as of 13 July) — a **16.4% year-on-year growth**.
- **Gross collections: ₹7.74 lakh crore.**
- **Tax refunds disbursed: ₹1.22 lakh crore.**

45. 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**.

46. Government Revises Fuel Export Windfall Taxes (Effective 16 July 2026)

- Export tax on **Diesel** raised to **₹15.5 per litre**.
- Export tax on **Aviation Turbine Fuel (ATF)** raised to **₹14.5 per litre**.
- Export tax on **Petrol** reduced to **₹2.5 per litre**.

47. Crypto Taxation Norms

- Crypto transactions attract **1% Tax Deducted at Source (TDS)**.
- Profits on **Virtual Digital Assets (VDAs)** are taxed at **30%**.
- Fine for delayed reporting: **₹200 per day**.
- Inaccurate statements carry a **₹50,000 penalty**.

48. NRI Gift Taxation and Liberalised Remittance Scheme (LRS) Norms

- **Non-Resident Indians (NRIs)** — those in-country for less than **182 days** — can receive **tax-free gifts** from specified linear relatives.
- Non-relative gifts exceeding **₹50,000** are fully taxable.
- Annual **Liberalised Remittance Scheme (LRS)** limit for resident individuals: **\$250,000 per financial year**.

49. 167th Income Tax Day Observed; Income Tax Act 2025 Replaces the 1961 Act

- Income tax was introduced in India by **Sir James Wilson in 1860**.
- India observed its **167th Income Tax Day on 24 July**.
- The **Income Tax Act, 1961** was officially superseded by the **Income Tax Act, 2025** on **1 April 2026**.

50. Economic Indicators & Macro Data

- **Index of Industrial Production (IIP)** rose to **7.3% in June 2026** — a **23-month high**; base year updated to **2022–23**, replacing **2011–12**.
- **WPI Inflation for June 2026** at **9.87%** (Index score: **110.2**) under the new base year **2022–23**, launched **15 June**, replacing the **2011–12** series.

- **WPI** measures inflation at the **wholesale/producer level** and is released by the **Ministry of Commerce & Industry (MoCI)**.
- **Consumer Price Index (CPI)** is published by the **National Statistical Office (NSO)**, **Ministry of Statistics and Programme Implementation (MoSPI)**.
- **MoSPI** announced it will transit from **WPI to the Output Producer Price Index (PPI)** with **Base Year 2022–23**, to compute the **GDP deflator** and improve the accuracy of GDP growth calculation.
- **Index of Core Industries (ICI)** — tracks output of key infrastructure industries, maintained by the **Office of the Economic Adviser** under the **Department for Promotion of Industry and Internal Trade (DPIIT)**; base year revised from **2011–12 to 2022–23**; **Iron Ore** added as the **9th core industry**.
- **MoSPI** launched the **Index of Services Production (ISP) / Trial Index of Service Production (TISP)** on a trial run to monitor monthly short-term output in formal services.
- **Base Year: 2024–25.**
- Tracks **19 service sub-sectors**, covering **60% of the formal service economy**.
- Scheduled for release on the **29th of each month**.
- **MoSPI Minister: Rao Inderjit Singh** (Member of Parliament from **Gurugram**).
- **Central Government Debt-to-GDP Ratio** declined to **58.2% in FY 2025–26**.
- **India's Foreign Exchange Reserves** at **\$676.237 Billion** for the week ending **July 24, 2026**; historical peak was **\$728.494 billion** in late **February 2026**.
- **RBI State of the Economy Bulletin: Net Foreign Portfolio Investment (FPI) inflows** of **\$33.1 billion**.
- **IMF and ADB Projections for India's GDP Growth:**
 - **International Monetary Fund (IMF):** **6.4% for FY27** and **6.7% for FY28**.
 - **Asian Development Bank (ADB):** **6.6% for FY27** and **7.3% for FY28**.
- **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**.
- **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**.

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

51. Trade & Commerce

- **India's Global Foreign Trade Data for FY26** — total foreign exports reached a record \$863.1 billion:
 - Goods / Merchandise Exports: \$441.8 billion
 - Services / Service Exports: \$421.3 billion
 - Top regional export destination: ASEAN (\$38.42 billion), followed by the UAE, UK, and Singapore.
 - Top individual destination country: UAE, followed by the UK and Singapore.
 - Among all FTA partner nations, the UAE emerged as India's single largest merchandise export destination.
- India became the 4th largest LNG regasification market globally, surpassing Spain; now ranks behind Japan, China and South Korea. The Dahej LNG Terminal is India's largest and 6th largest globally.
- India is the 3rd largest crude oil importer in the world; major suppliers: Russia, Saudi Arabia, Iraq, and UAE.
- Stock holding limits imposed on sugar mills and dealers from August 1 to November 30:
 - Dealers cannot hold stock beyond 30 days from receipt.
 - Dealers cannot exceed 4,000 quintals per dealer.
- Foreign Trade Policy amended to ban import of goods made using forced labour:
 - Paragraph 2.20B added, empowering the Central Government to prohibit specific imports following DGFT inquiries.
 - Paragraph 11.64 added to define forced labour, aligned with the International Labour Organization (ILO) Forced Labour Convention, 1930.
 - DGFT (Directorate General of Foreign Trade) is headquartered in New Delhi.

52. Foreign Contribution (Regulation) Act — Major Provisions and 2026 Changes

- FCRA is administered by the Ministry of Home Affairs (MHA) and governs foreign donations to non-profits.
- Foreign contributions must first be received through the designated FCRA Account at SBI New Delhi Main Branch, Sansad Marg. Funds may subsequently be transferred to approved utilisation accounts.
- Under the FCRA Amendment Rules, 2026, organisations applying for renewal must demonstrate utilisation of at least ₹10 lakh of foreign contribution during the preceding two years.

- FCRA registration is normally valid for five years.
- Administrative expenditure is ordinarily restricted to 20% of foreign contribution received in a financial year. Expenditure beyond this limit requires prior Central Government approval.

53. 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.

7. Defence

1. INS Mahendragiri Commissioned into Eastern Fleet at Visakhapatnam

- 6th stealth frigate under Project 17A (Nilgiri-class).
- Designed by the Warship Design Bureau.
- Built by Mazagon Dock Shipbuilders Ltd (MDL).

2. INS Malvan Commissioned at Karwar, Karnataka

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

3. Anti-Submarine Warfare Shallow Water Craft 'Machilipatnam' Launched

- INS 'Machilipatnam' was manufactured and 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.

4. ICGS Akshay Commissioned in Goa

- ICGS Akshay commissioned in Goa, built by Goa Shipyard.

5. Hindustan Shipyard Delivers Second Diving Support Vessel 'Nipun'

- 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'.

6. DRDO Conducts First Flight Test of Project KUSHA (LRSAM)

- Defence Research and Development Organisation (DRDO) was established in 1958.
- DRDO Chairman: Rajesh Kumar Singh.
- DRDO successfully flight-tested the "Kusha" system — a long-range Surface-to-Air Missile (LRSAM/SAM) system.

- Test conducted from Dr. APJ Abdul Kalam Island, Odisha.
- DRDO tested a high-caliber bomb in Panchkula, Haryana.
- 7. US Delivers 21 of 24 MH-60R Seahawk Helicopters to India**
 - The United States delivered 21 of 24 MH-60R Seahawk helicopters to India.
- 8. India-Japan 'UNICORN' Defence Co-Development Agreement**
 - India signed a defence co-development agreement — 'UNICORN' with Japan.
- 9. Exercise Pitch Black 2026: Rafale Jets Participate for the First Time**
 - Exercise Pitch Black is a multinational air combat exercise held in Australia, hosted by the Royal Australian Air Force.
 - Held at RAAF Base Darwin, Australia.
 - Indian Air Force (IAF) Rafale fighter jets participated for the first time.
- 10. "Samudra Pradakshina": First Tri-Service All-Women Circumnavigation Completed**
 - 9-member crew aboard IASV Triveni.
 - Completed a 314-day voyage (as given in source) covering 25,500 nautical miles across 4 oceans.
- 11. INS Sudarshini Continues "Lokayan 2026" Transoceanic Voyage**
 - Sail training ship INS Sudarshini departed Boston after the "Sail 250" celebrations.
 - Heading to Ponta Delgada, Azores.
- 12. Indian Army Executes Operation Jal Rahat**
 - The Indian Army executed Operation Jal Rahat, conducting flood relief operations in Assam.
- 13. Chief of Army Staff Launches Roadmap "Vijay"**
 - 31st Chief of Army Staff (COAS) General Dhiraj Seth launched the roadmap "Vijay".
- 14. 27th Kargil Vijay Diwas Observed**
 - The 27th Kargil Vijay Diwas was observed on July 26, 2026.
 - A 1,900-km motorcycle rally titled "Shaurya Vijay Yatra" with the motto "One Ride, One Nation, One Salute" was conducted from New Delhi to Dras.
- 15. India's First Department of Military Medicine Inaugurated at Lucknow**
 - India's first Department of Military Medicine inaugurated at Lucknow.
- 16. ICMR High Altitude Medicine Research Centre (Defence Collaboration)**
 - ICMR set up India's first high-altitude medicine research institute in Keylong, Lahaul & Spiti, Himachal Pradesh, in collaboration with DRDO and the Armed Forces.

- 17. Adani Defence Manufacturing Plant in Madhya Pradesh**
 - Adani Defence to set up a ₹2,500 crore manufacturing plant at Pali Village, Shivpuri, Madhya Pradesh.
- 28. NATO Summit Held in Ankara, Turkey**
 - North Atlantic Treaty Organization (NATO) Summit held in Ankara, Turkey.
 - 32 member nations agreed to elevate the defence spending target to 5% of total GDP.
- 29. Saudi Arabia Establishes 14-Nation Multinational Maritime Defence Alliance (MMDA)**
 - Saudi Arabia established a 14-nation Multinational Maritime Defence Alliance (MMDA).
- 30. WDMMA Global Air Power Ranking 2026 — India 3rd, IAF 6th**
 - India ranked 3rd most powerful military aviation nation globally — behind #1 United States and #2 Russia.
 - The Indian Air Force (IAF) ranked 6th globally with a TruVal rating of 69.4.
 - Top 5 air forces: US Air Force, US Navy, Russian Air Force, US Army, US Marine Corps; China at #7.
- 31. Kathua Railway Station Renamed**
 - Jammu & Kashmir's Kathua Station was renamed Shaheed Captain Sunil Kumar Chaudhary Kathua Railway Station.

8. International

- 1. PM Modi Visits Australia**
 - Prime Minister Narendra Modi visited Australia and signed 18 outcome documents with Prime Minister Anthony Albanese.
- 2. President Droupadi Murmu's Three-Nation Visit: Moldova, North Macedonia and Romania**
 - President Droupadi Murmu paid the first-ever state visit by an Indian President to Moldova.
 - Moldova: Met President Maia Sandu; signed MoUs on agriculture, healthcare, energy and Digital Public Infrastructure (DPI) under the 3T roadmap. Capital of Moldova: Chişinău.
 - North Macedonia: Unveiled a bust of Mahatma Gandhi in Skopje.
 - Romania:
 - Awarded Doctor Honoris Causa by the Bucharest University of Economic Studies
 - Signed 3 MoUs covering Science & Technology, Education/Culture (ICCR Chair) and Sports
 - Declared 2028 as the Year of Innovation
 - Planted a sapling under "Ek Ped Maa Ke Naam"

3. 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.**

4. India's 8th Trade Policy Review at WTO

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

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

- India became the **123rd World Trade Organization (WTO) member** to formally accept the **MC12 Geneva Agreement on fisheries subsidies.**

6. S. Jaishankar Addresses 60th Anniversary of UNCITRAL

- The **United Nations Commission on International Trade Law (UNCITRAL)** was established in 1966.
- UNCITRAL has **70 member states.**
- India is a **founding member of UNCITRAL.**

7. EAM S. Jaishankar Attends ASEAN and Quad Meetings in Manila

- 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.**

8. 28th IORA Senior Officials Meeting Held in Delhi

- 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.**

9. India Partners with 24 Countries on Digital Public Infrastructure (DPI)

- 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's First Direct Commercial Freight Train to Nepal

- The freight transit ran directly from **Kolkata Port to Biratnagar (Viratnagar), Nepal.**

11. Venezuela Withdraws from the International Criminal Court (ICC)

- Venezuela formally notified the **United Nations (UN)** of its withdrawal from the **International Criminal Court (ICC).**

12. UK Proposes Default Social Media Curfew for Teenagers

- The **UK government** proposed a default **social media curfew between Midnight and 6:00 AM.**
- Applicable to teenagers aged **16 and 17.**

13. France Bans Social Media for Children Under 15

- France banned social media for children under 15.

14. US Bans Foreign-Made Humanoid Robots and Robot Dogs

- The **United States** banned **foreign-made humanoid robots and robot dogs.**

15. China Constructing Yarlung Zangbo Hydroelectric Mega Project

- China is constructing the **60,000 MW Yarlung Zangbo Hydroelectric Mega Project in Tibet.**
- The **Yarlung Zangbo river** enters India as the **Siang River in Arunachal Pradesh**, before forming the **Brahmaputra.**

16. RBI Signs Bilateral Cooperation Agreement with European Central Bank

- RBI signed a **Bilateral Cooperation Agreement** with the **European Central Bank (ECB).**
- ECB Headquarters: **Frankfurt, Germany.**

9. Meetings

1. India's BRICS Chairship 2026 — Ministerial Meetings Hosted Across Cities

- India is hosting the **BRICS Summit for the 4th time** — previously in 2012, 2016, 2021 and now 2026.
- 2026 Theme: **"Building for Resilience, Innovation, Cooperation, and Sustainability".**
- 11th BRICS Energy Ministers Meeting** — hosted at **Gurugram, Haryana.**
- 12th Labour & Employment Ministers Meeting** — held at **Hyderabad, Telangana**; adopted a declaration and launched the **BRICS Connect platform.**
- Women Ministers & CC Meeting** — held at **Kochi, Kerala.**
- Anti-Drug Agencies Meeting** — held at **Guwahati, Assam**; signed the **Guwahati Declaration.**
- BRICS Health Ministers' Meeting** — held in **Chandigarh**, chaired by **Health Minister J.P. Nadda.**

2. 3rd India-EU Trade and Technology Council (TTC) Meeting Held in Brussels

- The 3rd India-EU Trade and Technology Council (TTC) Meeting was held in Brussels.

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

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

4. Bharat Tex 2026 Concludes at Bharat Mandapam, New Delhi

- Bharat Tex 2026, India's largest textile trade fair and India's flagship textile event, concluded at Bharat Mandapam, New Delhi.

5. 10th India Mobile Congress (IMC) 2026 Unveiled

- The 10th India Mobile Congress (IMC) 2026 was unveiled by Union Telecom Minister Jyotiraditya Scindia.
- Theme: "Scale Without Boundaries".
- Event Schedule: 7–10 October.
- Venue: Yashobhoomi convention centre, New Delhi.
- Key Structural Pillars — built on 4 core pillars:
 - Srishti (Creation)
 - Suraksha (Security)
 - Sashakt (Empowerment)
 - Samvardhan (Growth)

6. 2nd Bharat Green Hydrogen Summit 2026 Held in New Delhi

- Organised by FICCI (Federation of Indian Chambers of Commerce & Industry).
- Theme: "Positioning India as a Global Hydrogen Hub".

7. Upcoming AI Summits

- The Inaugural AI Summit 2027 is scheduled for Geneva, following the AI Impact Summit held in New Delhi (February 2026).

8. 48th World Heritage Committee Session

- Held in Busan, South Korea, where Sarnath was inscribed as India's 45th UNESCO World Heritage Site.

9. Thanjavur to Host Marathi Literary Conference

- The event honours Serfoji Raje Bhonsle.

10. MoU Signed at Farnborough International Airshow

- Hansa 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.

11. NATO Summit, Ankara

- North Atlantic Treaty Organization (NATO) Summit held in Ankara, Turkey; 32 member

nations agreed to elevate the defence spending target to 5% of total GDP.

12. 69th Session of ECOWAS

- President Bassirou Diomaye Faye of Senegal was elected Chairman of ECOWAS at its 69th Session.

13. 28th IORA Committee of Senior Officials Meeting, Delhi

- The 28th Meeting of the Committee of Senior Officials of the Indian Ocean Rim Association (IORA) was held in Delhi; IORA has 23 members and 12 dialogue partners.

14. Egmont Group Plenary, Baku

- FIU-IND won the Best Egmont Case Award (Runner-Up) at the Egmont Group Plenary held in Baku, Azerbaijan.

15. CPWD Celebrates 172nd Annual Day

- Central Public Works Department (CPWD) was established in 1854 and functions under MoHUA.
- Union Minister Manohar Lal launched the SANKALP framework, standing for Speed, Accessibility, Nekneeyat, Kartavyanishtha, Adoption of Technology, Lokhit, and Pardarshita.

16. IACS Celebrates 150th Anniversary

- The Indian Association for the Cultivation of Science (IACS) — India's oldest scientific research institute — celebrated its 150th anniversary.

10. Miscellaneous

1. 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.

2. NGT Issues Notices on Degradation of Kanwar Lake (Kabar Tal) Ramsar Site

- The National Green Tribunal (NGT) issued notices on the degradation of Kanwar Lake (Kabar Tal).
- Located in Begusarai, Bihar, it is Asia's largest freshwater oxbow lake and Bihar's 1st Ramsar site.

3. Agriculture and Crop Production — Record Output and ICAR Initiatives

- Food grain production reached 376 million tonnes.

- Horticulture production reached 377 million tonnes.
- Khet Bachao Abhiyan covers 728 districts.
- Indian Council of Agricultural Research (ICAR) introduced 386 improved crop varieties — 94% climate-resistant and 29 biofortified.
- 4. 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.
- 5. AI Summits and Global AI Landscape**
 - The Inaugural AI Summit 2027 is scheduled for Geneva, following the AI Impact Summit held in New Delhi (February 2026).
- 6. Miscellaneous Facts & Records**
 - CAPTCHA (Completely Automated Public Turing test to tell Computers and Humans Apart) was created in 2003 at Carnegie Mellon University.
 - India Post operates under the Ministry of Communications; Union Minister of Communications — Jyotiraditya Scindia.

11. MoUs

- 1. AU Small Finance Bank Partners Zaggie for Co-Branded Credit Cards**
 - AU Small Finance Bank (AU SFB) partnered with Zaggie for co-branded credit cards.
 - AU SFB is India's largest Small Finance Bank (SFB), headquartered in Jaipur, led by MD & CEO Sanjay Agarwal.
 - It is the first SFB with in-principle RBI approval to convert into a Universal Bank.
- 2. Tata AIG and Ujjivan Small Finance Bank Bancassurance Tie-Up**
 - 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).
- 3. HCL-Prudential Health Insurance Venture**
 - HCL collaborated with Prudential to form India's 8th standalone health insurance company.
- 4. South Indian Bank and Muthoot MCred Partnership**
 - South Indian Bank and Muthoot MCred partnered to disburse affordable housing loans to

low-income families under PMAY (Pradhan Mantri Awas Yojana).

5. Paisabazaar & SBM Bank

- Paisabazaar and SBM Bank partnered to launch fixed-deposit-backed credit cards.

6. SBI Card Partners with Google Pay

- SBI Card partnered with Google Pay to launch the "Google Pay Flex SBI Card".
- The card is designed for everyday digital spending.
- It is available on both RuPay and Visa networks.

7. Punjab National Bank (PNB) — Bhashini Partnership

- Punjab National Bank (PNB) partnered with the Digital India Bhashini Division to deploy AI translation tools.
- Digital India Bhashini Division (MeitY) and PNB signed an MoU under Bhashik for Seva.

8. Andhra Pradesh-PNB Quantum Finance Hub

- Andhra Pradesh partnered with Punjab National Bank (PNB) to establish India's first bank-led Quantum Finance Hub.

9. Akasa Air and BPCL Sign MoU for Sustainable Aviation Fuel (SAF)

- Akasa Air and Bharat Petroleum Corporation Limited (BPCL) signed a Memorandum of Understanding (MoU) to develop and implement blended Sustainable Aviation Fuel (SAF) in India.
- Vinay Dube — CEO, Akasa Air; Sanjay Khanna — Chairman, BPCL.

10. 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.

11. GAIL-KABIL MoU on Critical Minerals

- GAIL (India) Limited signed an MoU with Khanij Bidesh India Limited (KABIL) to explore critical minerals.
- Minerals covered: lithium, cobalt, nickel, graphite, rare earth elements and copper.

12. Ministry of Tribal Affairs-CSIR-NBRI MoU

- 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.

13. ICMR-NIN "Let's Fix Our Food" Consortium

- The Indian Council of Medical Research (ICMR) and the National Institute of Nutrition

(NIN) established the "Let's Fix Our Food" consortium.

14. ICMR-DRDO High Altitude Medicine Research Collaboration

- ICMR set up India's first high-altitude medicine research institute in Keylong, Lahaul & Spiti, Himachal Pradesh, in collaboration with DRDO and the Armed Forces.

15. NIFTEM Thanjavur-ITC Limited Programme

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

16. MeitY-Drone Federation of India Launch NIDAN 2.0

- The Ministry of Electronics and Information Technology (MeitY) and the Drone Federation of India (DFI) launched NIDAN 2.0 under the SwaYaan initiative.
- Outlay: ₹90 crore over 5 years, with a ₹65 lakh prize pool.

17. 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.

18. Ministry of Tourism Partners with IndiGo

- The Ministry of Tourism partnered with IndiGo for the "Incredible India by IndiGo" campaign.

19. APEDA Facilitates Kashmir Fruit Exports to Singapore

- APEDA facilitated exports of Kashmir Cherry (variety: Areko) and Plum (variety: Scentrose) to Singapore.
- The Agricultural and Processed Food Products Export Development Authority (APEDA) was established in 1986.
- Chairman: Abhishek Dev.

20. India-Moldova and India-Romania MoUs

- Moldova: MoUs signed on agriculture, healthcare, energy and Digital Public Infrastructure (DPI) under the 3T roadmap.
- Romania: 3 MoUs covering Science & Technology, Education/Culture (ICCR Chair) and Sports.

21. India-Japan Defence Co-Development

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

12. National

1. Supreme Court (Number of Judges) Amendment Bill, 2026 Introduced in Lok Sabha

- Introduced in the Lok Sabha by Union Minister for Law and Justice Arjun Ram Meghwal.
- Sanctioned judge strength of the Supreme Court to be increased from 33 to 37, excluding the Chief Justice of India (CJI).

2. Supreme Court Directive on Judicial Retirement Age

- 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.

3. Public Examinations (Prevention of Unfair Means) Act Amendments

- Union Cabinet approved stricter penalties for exam paper leaks.
- Individual Offenders: Imprisonment raised to 5–10 years (from 3–5 years); fine raised to up to ₹50 lakh (from ₹10 lakh).
- Organized Syndicates: Imprisonment of 7–10 years; fine up to ₹10 crore.
- Mandates dedicated Fast-Track Courts — 2-month investigation and 3-month trial.

4. High-Powered Examination Reform Task Force

- PM Narendra Modi constituted a 6-member task force chaired by Nandan Nilekani.
- Members: Tapan Deka, S. Somanath, V. Kamakoti, Anita Karwal, Amrit Lal Meena.

5. Prevention of Insults to National Honour (Amendment) Bill, 2026

- Brought in the context of the 150th anniversary of "Vande Mataram", protecting Vande Mataram.

6. 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.

7. West Bengal Notifies Its First Dedicated NIA Police Station in Kolkata

- This marks the 17th dedicated NIA (National Investigation Agency) police station across India.
- 8. 75 Redeveloped Railway Stations Inaugurated Under Amrit Bharat Station Scheme (ABSS)**
 - The Amrit Bharat Station Scheme (ABSS) was launched in 2022 by the Ministry of Railways, targeting the modernisation of 1,338 to 1,340 railway stations nationwide.
 - Prime Minister Narendra Modi inaugurated 75 redeveloped railway stations across 20 States/Union Territories (UTs).
 - Completed at a cost of ₹1,570 crore.
 - Theme of the initiative: "Virasat bhi, Vikas bhi".
- 9. Indian Railways Achieves 99.6% Broad Gauge Electrification**
 - It is now the second most electrified railway network globally, behind Switzerland (100%).
 - Standard Broad Gauge track width: 5 ft 6 in (1676 mm).
- 10. PM Modi Inaugurates Alluri Sitarama Raju International Airport, Bhogapuram**
 - PM Narendra Modi inaugurated the 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.
- 11. NCR Regional Plan 2041 Approved with "Namo Cities"**
 - The NCR Regional Plan 2041 retains the existing physical boundaries of the NCR.
 - Targets intra-node transit within 30 minutes.
 - Establishes four high-speed "Namo Cities" — one each in Delhi, Uttar Pradesh, Haryana and Rajasthan — connected via the Namo Bharat Regional Rapid Transit System (RTS).
- 12. India's First Telecom Manufacturing Zone**
 - To come up in Gwalior, Madhya Pradesh.
- 13. 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.
- 14. 'One Nation, One Time' — IST Dissemination Facility Inaugurated**
 - Indian Standard Time (IST) is based on 82.5° E longitude, passing through Mirzapur, Uttar Pradesh, and was established in 1906.
 - Pralhad Joshi inaugurated the White Rabbit Technology-based IST Dissemination Facility in Bengaluru.

- 15. National Task Force Announced for Toy Industry**
 - Objective: scale Indian toy manufacturing and achieve a 5% global trade share by 2032.
- 16. Coal Ministry Releases Mine Closure Report**
 - Coal Minister G. Kishan Reddy released "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.
- 17. President Droupadi Murmu Launches New Initiatives**
 - E-Audio Guide App — available in 14+ languages, including sign language; purpose: to aid visitors.
 - E-Upahaar Portal — an online auction platform for presidential gifts, running from August 5 to September 5.
 - 'RAHI' Electric Bus Service — a zero-emission bus service, operated entirely by women drivers and conductors.
- 18. Andhra Pradesh**
 - Andhra Pradesh State Road Transport Corporation (APSRTC) will fully electrify its fleet of 10,660 buses by 2029.
 - APSRTC introduced India's first Dry Lease Model — the owner provides the vehicle, while APSRTC manages drivers and maintenance.
 - Approved the state's first private women's university — upgradation of Shri Vishnu Engineering College for Women, Bhimavaram into Vishnu Women's University.
 - Andhra Pradesh ranked 2nd nationally in Mangrove Restoration under MISHTI (First: Gujarat).
 - MISHTI (Mangrove Initiative for Shoreline Habitats & Tangible Incomes) promotes mangrove restoration along India's coastline.
 - Partnered with PNB to establish India's first bank-led Quantum Finance Hub.
- 19. Arunachal Pradesh**
 - Arunachal Pradesh to set up a dam-less river kinetic energy plant.
- 20. Assam**
 - The Brahmaputra River is known as the "Life Line" and the "Sorrow of Assam".
- 21. Bihar**
 - Bihar completed the Belwa-Minapur Link Canal under river interlinking.
- 22. Chhattisgarh**
 - Launched 'DWEEPTI Yojana' — India's first women-led distributed renewable energy policy.

- 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.

23. Delhi

- Delhi EV Policy** targets **electric-only 2-wheelers** starting 2028 and installation of **32,000 charging ports**.

24. Goa

- Goa amended the **Public Gambling Act**:
- Minimum **casino gambling age** set at **21 years**.
- 18% per annum interest penalty** imposed on overdue licence fees.

25. Gujarat

- Gujarat launched an **e-0 FIR System** for **cyber financial fraud**, fully integrated with the **National Cyber Crime Helpline 1930**.
- Kalpasar Project (Gujarat)** — creates the world's largest freshwater reservoir.
- Dam length: 64 km | Area: 2,000 sq km | Capacity: 13,000 MCM**.
- Rivers: **Sabarmati, Mahi, Dhadhar, Narmada**.

26. Haryana

- India's first **green hydrogen-powered train route** runs between **Jind and Sonipat, Haryana**.
- 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. Jammu & Kashmir

- Leprosy** declared a **Notifiable Disease** in **Jammu & Kashmir**.
- Poonch District** ranked **1st in Family Welfare** and **2nd in Sterilization services**.
- Kathua Station** renamed **Shaheed Captain Sunil Kumar Chaudhary Kathua Railway Station**.

28. Kerala

- 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.

29. Ladakh

- Shan Conservation Society** formed in **Ladakh** for **snow leopard protection**.
- The **Snow Leopard** is known as the "**Ghost of the Mountains**".

- India holds **718 snow leopards**, with **Ladakh** leading at **477**.

30. Madhya Pradesh

- Chief Minister Mohan Yadav** declared **2027** as the "**Year of Youth**" in **Madhya Pradesh**.
- 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.

31. Maharashtra

- The **Legislative Assembly** implemented **paperless proceedings** via the **National e-Vidhan Application (NeVA)** — project cost **₹48 crore**; nationwide budget **₹673.94 crore**.
- Nagaland** was the **first state** to fully implement **NeVA**.
- Maharashtra** made the **Agri Hackathon Scheme** a permanent state-wide scheme across **9 agro-climatic zones**.
- Annual awards named after former **Deputy Chief Minister Ajit Pawar**.
- Prize money: **₹25 lakh** for winner and **₹15 lakh** for runner-up.
- Maharashtra** ranks **1st nationally** under the **PLI Auto Scheme**; the **Production Linked Incentive (PLI) Auto Scheme** supports automobile manufacturing units.
- Maharashtra** became the **first state to qualify** for the **2nd installment of ₹335 crore** under the **Rashtriya Krishi Vikas Yojana (RKVY)**, after utilising more than **75% (₹260 crore)** of its initial allocation. **RKVY** releases funds in installments linked to utilisation.
- 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**.
- Maharashtra** bans **junk food sale** within **50 metres** of schools.

32. Meghalaya

- Meghalaya EV Policy** offers a **₹25,000 incentive** and a **full registration fee waiver**.

33. Mizoram

- Mizoram** launched **locally refined sunflower oil** under the central **National Mission on Edible Oil – Oilseeds (NMEO-OS)** scheme, **2024–2031**.

34. Rajasthan

- Rajasthan** unveiled the **State Water Plan 2047**.

35. Tamil Nadu

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

- Killai Village was designated Tamil Nadu's first fully operational climate-resilient village.

36. Uttar Pradesh

- The Supreme Court (SC) cleared India's first urban night safari across 855 acres at a cost of ₹1,510 crore in the Kukrail Reserve Forest, Lucknow.

37. West Bengal

- Amit Shah inaugurated Phase 1 of the "Museum of the World" in Kolkata, to preserve Indian languages and scripts.

13. Persons in News

1. Nita Ambani Tops Fortune India Most Powerful Women

- Fortune India Most Powerful Women: Nita Ambani ranked #1.

2. Candere Hurun India Women Leaders List 2026 Released

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

3. Sunil Bharti Mittal Conferred USISPF Leadership Award

- USISPF (US-India Strategic Partnership Forum) Leadership Award 2026 conferred on Sunil Bharti Mittal.

4. PM Narendra Modi Receives Indonesia's Highest Civilian Honour

- PM Narendra Modi received Bintang Republik Indonesia Adipurna, the highest civilian honour of Indonesia.

5. Ajit Doval Selected for Lokmanya Tilak National Award

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

6. Dr. G. Satheesh Reddy Receives First Change Maker Award 2026

- Former DRDO Chairman Dr. G. Satheesh Reddy received the First Change Maker-2026 Award.

7. Dr. Nandini Azad Conferred Bharat Samman Award

- Bharat Samman Award conferred on Dr. Nandini Azad.

8. R. Vairamuthu Conferred 60th Jnanpith Award

- Tamil poet and lyricist R. Vairamuthu received the 60th Jnanpith Award; he is the 3rd Tamil writer to receive the honour.

9. Amitabh Bachchan Named Brand Ambassador of Policybazaar

- Amitabh Bachchan — Brand Ambassador, Policybazaar.

10. Whitley Award ("Green Oscar") Winners

- Parveen Sheikh and Barkha Subba awarded the Whitley Award, known as the "Green Oscar".

11. Fields Medal 2026 Winners

- Hong Wang (China), Yu Deng (China), John Pardon (USA) and Jacob Tsimerman won the Fields Medal 2026.
- Hong Wang and Yu Deng became the first Chinese nationals to win the Fields Medal in history.

12. Notable Obituaries

Sir Garfield Sobers

- Passed away at the age of 89.
- West Indies cricket icon with 8,000+ Test runs and 235 wickets.
- The first to hit 6 sixes in an over, in 1968; knighted in 1975.

Kevin Keegan

- English football legend, known as "King Kev".

S. Janaki

- Known as the "Nightingale of South India".

Muzhikkal Pankajakshi

- Padma Shri awardee and pioneer of Nokku Vidhya Pavakali, the puppet balancing art form of Kerala.

Robert A.F. Thurman

- Padma Shri recipient and Buddhist scholar, passed away at the age of 84.

Poomani

- Renowned Tamil writer and Sahitya Akademi awardee.

Sheikh Hamad bin Khalifa Al Thani

- Former Emir of Qatar.

Pat Oliphant

- Pulitzer Prize-winning cartoonist.

H. Hanumanthappa

- Former Member of Parliament (MP).

Sam Neill

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

14. Ranks & Reports

1. EIU Global Liveability Index 2026 — Copenhagen Ranks 1st

- The Economist Intelligence Unit (EIU) Global Liveability Index 2026 ranked Copenhagen (Denmark) 1st globally for the second consecutive year.
- Top 4: Copenhagen (1st), Vienna (2nd), Melbourne (3rd), Sydney (4th).

- Vancouver was North America's sole top-10 entry (cited as 9th and also as 8th); Tokyo ranked 10th.
- Indian cities: New Delhi (120th / also cited as 128th), Mumbai (121st), Chennai (123rd).
- Lowest ranked: Dhaka (171st), Tripoli (172nd), Damascus (173rd).

2. Brand Finance India 100 Report 2026 — Tata Group Retains Top Position

- Combined brand value reached \$252.8 Billion, up 7%.
- Tata Group retained 1st position for the 18th consecutive year.
- Top 5 Most Valuable Indian Brands: 1. Tata, 2. Infosys, 3. LIC (LIC Group), 4. HDFC Bank (HDFC), 5. Reliance (Reliance Group).
- Top 5 Strongest Indian Brands: 1. Taj Hotels, 2. Zomato, 3. Amul, 4. LIC, 5. Royal Enfield.
- 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.
- 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.

3. NITI Aayog Releases First Investment Friendliness Index (IFI)

- The Investment Friendliness Index (IFI) evaluates 28 States and 8 Union Territories (UTs) across 84 indicators under 8 pillars:
 - Infrastructure, Business Climate, Resources, Government Policy, Regulatory Ease, Institutional Environment, Financial Health, Environment Resilience
- Top performers (score above 50): Gujarat, Maharashtra, Tamil Nadu, Goa and Odisha.
- Category winners: Large States — Gujarat; Hilly/North-Eastern States — Uttarakhand; UTs & City States — Goa.
- Large States: 1st Gujarat, 2nd Maharashtra, 3rd Tamil Nadu.
- Hilly/North-Eastern States: 1st Uttarakhand, 2nd Assam, 3rd Himachal Pradesh.
- UTs/City-States: 1st Goa, 2nd Delhi, 3rd Chandigarh.

- Bihar ranked lowest among states; Lakshadweep ranked lowest among UTs.
- NITI Aayog Profile: Established January 1, 2015; Chairperson: Prime Minister Narendra Modi; Vice Chairperson: Ashok Kumar Lahiri (succeeding Suman Bery).

4. DARPG Releases GRAI Rankings for May 2026

- The Grievance Redressal Assessment and Index (GRAI) rankings are released by the Department of Administrative Reforms and Public Grievances (DARPG) through its monthly CPGRAMS reports.
- In the Group A category, covering Ministries/Departments receiving 500 or more grievances, divisions of the Department of Financial Services (DFS) achieved:
 - Insurance Division — 2nd rank
 - Banking Division — 6th rank
- These rankings relate specifically to May 2026 and were announced on 9 July 2026.

5. Global AI and Skills Rankings

- 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).

6. WIPO World Intangible Investment Report

- World Intellectual Property Organization (WIPO) released the World Intangible Investment Report.
- India achieved the highest year-on-year (YoY) growth among the top 15 economies — 7.9% in 2023, worth \$78.2 billion.
- Top economies: Sweden, United States, France.

7. Global Startup Ecosystem Report (GSER) 2026 — Bengaluru Ranks 15th

- Bengaluru ranked 15th globally and 6th in Asia.
- Global Top 3: 1) Silicon Valley, 2) New York City, 3) London.

8. RBI Financial Inclusion Index (FI-Index) Rises to 70 in March 2026

- The Financial Inclusion Index (FI-Index) was first released in August 2021.
- Published annually in July; operates on a 0–100 scale with no base year.
- FI-Index rose by 4.48% to reach 70.0.
- Index is built on 97 indicators, categorised into three sub-indices:
 - Access — 35% weight
 - Usage — 45% weight
 - Quality — 20% weight

9. RBI Financial Stability Report (FSR) — June Issue

- Scheduled Commercial Banks (SCBs) recorded a credit growth rate of 14.5%.

- Gross Non-Performing Assets (GNPA) fell to 1.8%, marking a 10-year low.
- Total Profit After Tax (PAT) across SCBs reached ₹4.05 lakh crore.
- Liquidity Coverage Ratio (LCR) stood at 124.2%, against the 100% regulatory minimum.
- Net Stable Funding Ratio (NSFR) was maintained at 122%.

10. RBI Ombudsman Annual Report (FY25) — Complaints Cross 1.33 Million

- Commercial banks are given a strict window of 30 days to resolve a customer complaint internally; if unresolved, the dispute is escalated to the RBI Ombudsman.
- The RBI Ombudsman operates 24 offices nationwide.
- Total customer complaints reached 1.33 million in FY25.
- Regional Rankings (Top Complaint-Generating Regions):
 - 1st — Chandigarh
 - 2nd — Delhi
 - 3rd — Gujarat
- Compensation Limits: Maximum dispute compensation the Ombudsman can award: ₹30 Lakhs; additional compensation for mental harassment, inconvenience and loss of customer time: up to ₹3 Lakhs.
- Helpline: A dedicated national toll-free helpline operationalised at 14448.

11. RBI Launches Three Nationwide Surveys

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

12. NABARD Rural Economic Survey Findings Released

- 52.6% of households saw no income growth.
- 20% reported a drop in income; 27.7% reported growth.
- 74.1% increased consumption.
- 8.11% of monthly income came from subsidies, including MGNREGA and PM-KISAN.
- 51.6% rely on loans.

13. NITI Aayog Bioeconomy Roadmap Report

- NITI Aayog released the report "Roadmap for Building India as a Leading Bioeconomy Powerhouse by 2035" — a 10-year Bioeconomy Roadmap.
- Targets:
 - Generate 30 million jobs.
 - Reach \$691 billion by 2035.
 - Reach \$2.6 trillion by 2047.
- India's bioeconomy currently stands at \$195 Billion.

- Sets 6 Biomissions for 2035: Gene India, AgriBio 2.0, BioXpress, One Health Grid, Marine Biotechnology, BioPharma Next.

14. FICCI-Deloitte Report — Food Processing Sector to Reach \$600 Billion by 2030

- The FICCI-Deloitte Report projects India's food processing sector to reach \$600 Billion by 2030.

15. India Ranks 57th in Market Distortion Performance Index

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

16. India Ranked 2nd Globally in Seafarer Supply

- Number of Indian seafarers: 3,11,936 | Global share: 12.16% | Rank: 2nd (after the Philippines).

17. CGD Report — New Delhi Tops Global List for Schools Near Toxic Sites

- The report was released by the Center for Global Development (CGD).

18. WDMMA Global Air Power Ranking 2026

- India ranked 3rd most powerful military aviation nation globally; Indian Air Force (IAF) 6th with a TruVal rating of 69.4.

19. IPL Franchise Valuation 2026 — RCB Becomes First Cricket Team to Cross \$300 Million

- Top 3 Franchises:
 - 1) RCB — \$312 million
 - 2) Mumbai Indians — \$264 million
 - 3) Kolkata Knight Riders — \$245 million
- Total IPL Enterprise Value: evaluated as crossing \$20.6 billion.

15. Schemes and Initiatives

1. PARIVARTAN Scheme Launched to Cut NCR Transport Air Pollution

- Full Form: Program for Accelerated Renewable and Incentivisation of Vehicle Assets for Reducing Transport Air Pollution and Network Emissions (PARIVARTAN) — also referred to as Program for Accelerated Renewal and Incentivisation of Vehicle Assets.
- Coverage: NCR states — Delhi, Haryana, Uttar Pradesh, Rajasthan.
- Total scheme outlay: ₹9,585 crore.
- Objective: replace 10–15 year old polluting commercial trucks and buses with clean Electric Vehicles (EVs) or BS6-compliant options; to replace older BS4 vehicles with BS6 CNG vehicles and EVs.
- Launched under the NCR Regional Plan 2041.

2. Pradhan Mantri Awas Yojana (PMAY) 2.0 — Complete Parameters

PMAY-Gramin (PMAY-G)

- Financial assistance: ₹1.20 lakh (plain areas) and ₹1.30 lakh (hilly, difficult or Himalayan regions).
- Minimum carpet area: 25 square meters.
- Additional support: ₹12,000 for toilets under Swachh Bharat Mission; 95 days of paid MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) labor.
- Eligibility: monthly household income ≤ ₹15,000.
- Survey mobile app: Awas Plus 2024.

PMAY-Urban (PMAY-U) 2.0

- Minimum carpet area: 30 square meters (maximum eligible carpet area for the subsidy under the operational guidelines scales up to 120 square meters).
- Loan cap: up to ₹25 lakh for property values ≤ ₹35 lakh.
- Income Categories:
 - Economically Weaker Section (EWS): annual income ≤ ₹3 lakh
 - Low Income Group (LIG): ₹3–6 lakh
 - Middle Income Group (MIG): ₹6–9 lakh
- Interest Subsidy Rates: a flat 4.0% interest subsidy applies to the first ₹8 lakh of the home loan for a maximum 12-year tenure, providing a maximum Net Present Value (NPV) benefit of ₹1.80 lakh to all eligible EWS/LIG/MIG accounts.
- Overall budget: ₹10 lakh crore, providing ₹2.5 lakh direct benefit per house for EWS, LIG and MIG families.
- PMAY-U 2.0 approved an additional 2.13 lakh houses, taking the total count to 16.13 lakh.

3. Social Security & Insurance Schemes

- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): ₹2 Lakh death cover, age 18–50 years, premium ₹436 per year.
- Pradhan Mantri Suraksha Bima Yojana (PMSBY): ₹2 Lakh accidental cover, age 18–70 years, premium ₹20 per year.
- Pradhan Mantri Mudra Yojana (PMMY): 59.14 crore loans issued across four categories:
 - Shishu — up to ₹50,000
 - Kishore — ₹50,000 to ₹5 Lakh
 - Tarun — ₹5 Lakh to ₹10 Lakh
 - Tarun Plus — ₹10 Lakh to ₹20 Lakh

4. Education & Scholarship Schemes

- PM Vidyalaxmi Scheme:
 - Offers collateral-free higher education loans up to ₹7.5 lakh.
 - Backed by a 75% government guarantee.
 - Provides up to 3% interest subvention.
 - Eligibility: families with an annual income under ₹8 lakh.
- PM-USP CSIS (Central Sector Interest Subsidy) Scheme:

- Provides full interest subsidies on loans up to ₹10 lakh.
- Eligibility: families earning less than ₹4.5 lakh annually.
- PM-YASASVI Scholarship Scheme Norms:
 - Managed by the Ministry of Social Justice and Empowerment.
 - Beneficiaries: OBC, EBC and DNT students.
 - Mandates 5% hostel seat reservation for Persons with Disabilities (PwDs).
 - Infrastructure seat support: North-East — ₹3.50 lakh; Himalayan States — ₹3.25 lakh; Rest of India — ₹3.00 lakh.
 - Construction timeline capped at 18 months.

5. EPFO Launches 'Vishwas 2026' Dispute Resolution Scheme

- Employees' Provident Fund Organisation (EPFO) was established in 1952 under the Ministry of Labour & Employment.
- EPFO launched "Vishwas 2026", a 6-month amnesty scheme for employers to settle Provident Fund (PF) contribution defaults.

6. Disha 2.0 Scheme for Free Legal Aid

- Central scheme with a ₹255 crore budget for 2026–2031.
- Deploys Nyaya Sahayaks across 513 aspirational blocks.
- Provides free pro-bono legal aid through the Vidhi Sanjeevani portal and the Nyaya Setu AI chatbot.

7. SMILE Scheme — Bhikshavriti Mukh Bharat

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

8. Mission Vatsalya Integrated Child Welfare Portal Launched

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

- Track Child
- Khoya-Paya
- Ghar (Go Home and Re-unite)

9. Andhra Pradesh Launches 'Pillale Sampada' (Child Wealth) Scheme

- Launched on World Population Day (July 11).
- Launched by Andhra Pradesh Chief Minister N. Chandrababu Naidu.
- Incentives: ₹30,000 for the birth of a 3rd child and ₹40,000 for a 4th child.

10. Delhi Cabinet Approves 'Delhi Lakshmi Yojana' for EWS Women

- Financial Support: monthly financial assistance of ₹2,500 directly to eligible EWS (Economically Weaker Section) women.
- Eligibility Criteria: Women aged 21–60 years; annual family income below ₹2.5 lakh.

- **Funding Allocation:** budget allocation recorded as ₹5,110 Crore for FY 2026–27, targeting 17 lakh women.
- 11. Himachal Pradesh Launches "Mukhyamantri Machhuara Samman Nidhi"**
 - Provides ₹3,500 per year to fishermen.
- 12. Meghalaya Launches 'Mission Golden Spice' for Lakadong Turmeric**
 - Lakadong Turmeric is a signature product of Meghalaya.
 - Integrated Lakadong Turmeric Value Chain Enhancement Project launched in the Jaintia Hills.
 - Allocation / Outlay: ₹175.45 crore.
 - Aim: to expand cultivation of high-curcumin Lakadong Turmeric.
 - Other regional product initiatives noted:
 - Muga Silk — Snehajori, Assam
 - Mission Queen Pineapple — Tripura
 - Cardamom — Sikkim
- 13. Uttar Pradesh Launches "Kaushal Setu" and "Kaushal Sarthi" Digital Platforms**
 - Kaushal Setu — paperless digital partner empanelment.
 - Kaushal Sarthi — youth centre/course locator.
- 14. Rajasthan Launches "Mukhyamantri Yuva Suyog" Digital Platform**
 - Digital platform launched by CM Bhajan Lal Sharma.
 - Promotes sports — Cricket, Volleyball, Kabaddi, Football — and employment.
- 15. Tamil Nadu Renames Breakfast Scheme**
 - Renamed as the "Perunthalaivar Kamarajar Breakfast Scheme".
 - At present, the scheme covers Classes 1–5 in government and government-aided primary schools. Its expansion to Classes 6–8 will take effect from 17 September 2026. Therefore, from that date, it will cover Classes 1–8.
- 16. CCEA Approves Bhavya Rasayan Scheme for Chemical Parks**
 - CCEA approved the Bhavya Rasayan Scheme for Chemical Parks with an outlay of ₹3,030 crore for FY26–31.
- 17. Coal Ministry Launches "Coal Neer"**
 - Uses RO/UV technology to purify mine water into packaged drinking water, distributed via Self-Help Groups (SHGs).
- 18. Ministry of Ayush Launches Yoga Park Portal**
 - 12th International Yoga Day theme: "Yoga for Healthy Aging"; main event held in Kolkata.
- 19. MoSPI Launches PAIMANA Infrastructure Assessment Framework**
 - PAIMANA stands for Project Assessment, Infrastructure Monitoring and Analytics for Nation Building.

- 20. EVSP (Electronic Vidhi Sahitya Prakashan) Portal Launched**
 - Law Minister Arjun Ram Meghwal launched the Electronic Vidhi Sahitya Prakashan (EVSP / e-VSP) portal.
 - Built by the National Informatics Centre (NIC).
 - Provides digital access to legal materials in Hindi, 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.
- 21. EV & Clean Mobility Schemes**
 - FAME (Faster Adoption and Manufacturing of Electric Vehicles) schemes drive EV adoption in India.
 - FAME III allocates ₹11,500 crore.
 - India's FY26 EV sales reached 15.4 lakh units.
 - PM E-DRIVE Scheme allocates ₹10,900 crore, covering the period October 1, 2024 to July 31, 2026/2028.
 - Target: build 72,300 public fast chargers.
- 22. PM Surya Ghar Muft Bijli Yojana**
 - World Bank approved \$890 Million for the PM Surya Ghar Muft Bijli Yojana.
- 23. Other Missions & Frameworks**
 - Khet Bachao Abhiyan covers 728 districts.
 - National Mission on Edible Oil – Oilseeds (NMEO-OS), 2024–2031 — Mizoram launched locally refined sunflower oil under it.
 - National Green Hydrogen Mission target: 5 MMT green hydrogen by 2030.
 - MISHTI (Mangrove Initiative for Shoreline Habitats & Tangible Incomes) promotes mangrove restoration along India's coastline.
 - Rashtriya Krishi Vikas Yojana (RKVY) releases funds in installments linked to utilisation.
 - PM-WANI = Prime Minister Wi-Fi Access Network Interface.
 - Semiconductor Mission 2.0 and the ₹62,500 Crore Mobile Manufacturing Scheme (details under Science & Technology / National Affairs).
 - Chhattisgarh's 'DWEEPTI Yojana' — India's first women-led distributed renewable energy policy ("Solar Didis").

16. Science and Technology

- 1. Skyroot Aerospace Launches Vikram-1 — India's First Private Orbital Rocket**
 - Skyroot Aerospace prepared and launched Vikram-1, India's first private space/orbital rocket.
 - Launched from the Satish Dhawan Space Centre, Sriharikota, Andhra Pradesh.

- India became the **third nation globally** — after the **US and China** — to possess **private orbital launch capability**.
- **Mission name: Mission Aagman**; orbit achieved: **450 km LEO**; LEO stands for **Low Earth Orbit**.
- It carries the payload named "**Diamond Flower**". The official name of the payload is "**Cosmic Bloom**".

2. ISRO Successfully Conducts Gaganyaan Mission Qualification Tests

- **Gaganyaan** is India's **human spaceflight programme**.
- India aims to become the **4th human spaceflight nation**, after the **United States, Russia and China**.

3. JAXA Tests VTVL Rocket

- **Japan Aerospace Exploration Agency (JAXA)** tested a **VTVL (Vertical Take-off Vertical Landing)** rocket in **Akita**.

4. India's First Satellite Solar Power Battery

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

5. Semiconductor Mission 2.0 and ₹62,500 Crore Mobile Manufacturing Scheme

- **Union Cabinet** approved **India Semiconductor Mission 2.0 (Semicon 2.0)** with an outlay of **₹1.275 Lakh Crore (₹1,27,500 crore)**.
 - India operates **12 semiconductor plants**; the newest two are located in **Lothal and Surat, Gujarat**.
 - 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**.
 - Budget: **₹62,500 crore for FY26-27 to FY 30-31**, under the **Ministry of Electronics and Information Technology (MeitY)**.

6. MeitY-DFI Launch NIDAN 2.0 Under SwaYaan Initiative

- Outlay: **₹90 crore over 5 years**, with a **₹65 lakh prize pool**.

7. HDFC Bank Launches AI Platform "Neev"

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

8. AI/IoT Smart Warehousing for Central Warehousing Corporation

- **Food Minister Pralhad Joshi** launched **AI/IoT Smart Warehousing** for the **Central Warehousing Corporation (CWC)**.
- Deployed across **216 Green Warehouses**.

9. Maharashtra Approves India's First AI-Powered Bird Sanctuary

- India's first **AI-powered bird detection and monitoring sanctuary**.
- Location: **Bhandup Eco Nature Park**, inside the **Thane Creek Flamingo Sanctuary**.
- Budget: **₹45 crore**.

10. India's First Green Hydrogen-Powered Train Flagged Off

- India's first **green hydrogen-powered train route** runs between **Jind and Sonipat, Haryana**.
- Flagged off by **Prime Minister Narendra Modi** from **Jind, Haryana**.
- Operates on the **Jind-Sonipat broad-gauge route**.
- Designed and manufactured by the **Integral Coach Factory (ICF), Chennai**.
- Initial speed: **75 km/h**.

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

- India's first **geothermal wells** were drilled and commissioned in **Puga Valley, Ladakh**.

12. Green Hydrogen Emission Standard Notified

- Maximum allowable **greenhouse gas (GHG) intensity** for **green hydrogen** capped at **2.0 kg CO2 equivalent per kg of H2**.

13. Nuclear & Renewable Energy Capacity

- India's installed **renewable energy capacity** reached **288.58 GW**.
- India's **global rank in wind energy: 4th**.
- India's current **nuclear capacity** stands at **8.78 GW**.
 - **Nuclear capacity expansion targets:**
 - **22 GW by 2031–32**
 - **32 GW beyond 2032**
 - **100 GW long-term capacity target with 2047**, aligned with **Net-Zero 2070**
- India aims to deploy at least **5 indigenous Small Modular Reactors (SMRs)** by **2030**.

14. Ethanol & Coal Gasification

- **Ethanol ATMs** to be deployed from **September 2026**.
- India's **ethanol production capacity** has crossed **20 billion litres per year**, with a target of **24 billion litres per year by 2027**.
- India's first **2G Ethanol plant** was set up at **Panipat**.
- India targets **gasification of 100 million metric tonnes of coal by 2030**.

15. Arunachal Pradesh Dam-less River Kinetic Energy Plant

- **Arunachal Pradesh** to set up a **dam-less river kinetic energy plant**.

16. Drugs Controller General of India Approves Dengue Vaccine 'Qdenga'

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

- Approved for individuals aged 4 to 60 years.
- 17. ICMR Centre for High Altitude Medicine and Public Health Research**
- 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).
 - ICMR set up India's first high-altitude medicine research institute in collaboration with DRDO and the Armed Forces.
- 18. ICMR-MINDS Digital Mental Health Platform**
- ICMR's digital mental health platform 'ICMR-MINDS (Mental Health Informatics for National Digital Systems)' won Gold at the National e-Governance Awards.
- 19. India's First National Coral Reef Research Institute**
- To be set up at Chidiyatapu, South Andaman.
- 20. IACS Celebrates 150th Anniversary**
- The Indian Association for the Cultivation of Science (IACS) is India's oldest scientific research institute.
- 21. New Species Discovered — Lestes paloti**
- A new damselfly species — Lestes paloti — was discovered in the Western Ghats, Kerala.
- 22. Indian Oil Launches 'XtraLite Now' Composite LPG Cylinder**
- Indian Oil Corporation (IOC) launched 'XtraLite Now' — a portable 10 kg composite LPG cylinder.
- 23. Digital Health & Governance Platforms**
- Tamil Nadu launched 'Nalam TN', an integrated digital healthcare platform.
 - Gujarat launched an e-0 FIR System for cyber financial fraud, integrated with the National Cyber Crime Helpline 1930.

17. Sports

1. Spain Wins FIFA World Cup 2026

- The FIFA World Cup 2026 was hosted across the United States, Mexico and Canada; the final was held at the New York New Jersey Stadium.
 - Spain won the tournament by defeating Argentina 1–0 in extra time — their 2nd title.
 - Spain became the first nation to hold both the Men's and Women's FIFA World Cup titles simultaneously.
 - Golden Ball: Rodri
 - Golden Boot: Kylian Mbappé — with 10 goals
 - Golden Glove: Unai Simón
 - Best Young Player: Pau Cubarsí
- 2. FIFA World Cup — Future Host Nations Confirmed**

- 2030 FIFA World Cup: to be co-hosted by Spain, Portugal and Morocco, with centenary matches in Uruguay, Argentina and Paraguay.
 - 2034 FIFA World Cup: to be hosted by Saudi Arabia.
- 3. Lionel Messi to Feature in Three World Cup Finals**
- 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.
- 4. Commonwealth Games 2026 (Glasgow) — India's Performance**
- The Commonwealth Games (CWG) 2026 are being held in Glasgow, Scotland.
 - Mirabai Chanu was named Flag Bearer and Lovlina Borgohain was named Baton Bearer.
 - Official mascot: "Finnie".
 - Mirabai Chanu — Gold in Women's 49 kg weightlifting with a 190 kg total lift; her 3rd consecutive CWG Gold.
 - Rishikanta Singh — Silver in Men's 60 kg weightlifting with 264 kg total; he cleared a phenomenal 121 kg in the Snatch phase, which equalled/matched the existing Commonwealth Games record.
 - Jhandu Kumar — Bronze in Men's Heavyweight Para Powerlifting (190 kg lift, 130.9 points) — India's first medal of the Games.
 - Gyaneshwari Yadav — Silver in Women's 53 kg weightlifting with a 199 kg lift.
 - Sharmila Sankar — Gold in Women's Shot Put F57.
 - Harjinder Kaur — Silver in Women's 69 kg weightlifting, lifting a total weight of 227 kg.
 - Sarvesh Kushare (High Jump) — Silver in the able-bodied high jump, clearing 2.25 metres; became the first Indian athlete to win a medal in this event.
 - Gulveer Singh (Men's 10,000m) — Silver with a time of 27:49.78; became the first Indian athlete to win a CWG medal in this event.
 - Ahmedabad will host CWG 2030.
- 5. Wimbledon 2026**
- Jannik Sinner won the Men's Singles title.
 - Linda Nosková won the Women's Singles title.
 - Total prize pool: £64.2 Million (British Pounds).
- 6. Formula 1**
- Charles Leclerc (Ferrari) won the British Grand Prix 2026.
 - Lando Norris (McLaren) won the Formula 1 Hungarian Grand Prix.
- 7. Cricket**
- Deepti Sharma Breaks Jhulan Goswami's Record

- Deepthi Sharma equalled Jhulan Goswami's record of 355 wickets — the joint-highest tally in women's international cricket across all formats.
- She subsequently surpassed the record by claiming her 356th international wicket against Australia.

Rohit Sharma's Milestones

- Became the first Indian men's cricketer to score an ODI century at Lord's.
- Became the oldest Indian to score an international century across formats, at 39 years and 90 days.

Vaibhav Suryavanshi Youngest T20 Half-Century

- Vaibhav Suryavanshi (15 years, 118 days) became the youngest cricketer globally to score a T20 half-century, off 18 balls against Zimbabwe.

India's Women's Deaf T20 Team Wins First-Ever Series

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

ICC Announcements & Records

- ICC Hall of Fame 2026 inducted Sourav Ganguly, Anjum Chopra and Kevin Pietersen.
- ICC Players of the Month (June 2026): Men's — Nathan Smith (New Zealand); Women's — Dani Wyatt-Hodge (England).
- Men's ODI (One Day International) World Cup — from 2027 onwards: expanded to 14 teams.
- Men's T20 World Cup: expanded to 20 teams.
- ICC Headquarters: Dubai, UAE; Chairman: Jay Shah; Established: 1909.
- ICC World Test Championship (WTC) 2027 Final scheduled at The Oval, London.
- Ajinkya Rahane announced his retirement from all formats of international cricket.

8. Athletics — Animesh Kujur Sets Fastest 100m by an Indian on Foreign Soil

- 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.
- India's national 100m record stands at 10.09 seconds, held by Gurindervir Singh.

9. Badminton

- PV Sindhu won the Japan Open Super 750 title, defeating Akane Yamaguchi.
- The Badminton World Federation (BWF) launched its mascot "Peacko".

10. Chess

- Alireza Firouzja won the Chennai Grand Masters chess title.

- V. S. Rathnvel became India's 99th Chess Grandmaster.
- Viswanathan Anand appointed Interim President of FIDE (International Chess Federation).
- FIDE Excellence Awards Nominees: Male — D. Gukesh, R. Praggnanandhaa; Female — Divya Deshmukh, R. Vaishali.

11. Squash

- 18-year-old Anahat Singh became the first Indian to win the Girls' Singles title at the World Junior Squash Championship, defeating Egypt's Ruqayya Saleem in Canada.
- FISU World University Squash Championship hosted at Somaiya Vidyavihar University, Mumbai.

12. Combat Sports — Boxing & Wrestling

- Senior Asian Boxing Championship took place in Ulaanbaatar, Mongolia (April 2026), where Indian women won 4 Gold medals — Minakshi Hooda, Preeti Pawar, Priya Ghanghas, and Arundhati Choudhary.
- Budapest (Wrestling) Ranking Series:
 - Neha — Gold (59 kg)
 - Mansi — Silver (62 kg)
 - Savita — Bronze (62 kg)
- Asian U19/U23 Boxing (Jakarta): India's U19 women ranked 2nd (behind Uzbekistan). India ranked 3rd in the Women's category.

13. Shooting — ISSF World Cup 2026 (Hangzhou)

- The ISSF World Cup 2026 was held in Hangzhou, China.
- India's national shooting team concluded the event with a total of 4 medals — 1 Gold, 1 Silver, 2 Bronze.
- Gold: Esha Singh — Women's 25m Pistol.
- Silver: Sainyam — Women's 10m Air Pistol.
- Bronze: Manu Bhakar (Individual).
- Bronze (Mixed Team): Sonam Uttam Maskar and Himanshu Dhillon — 10m Air Rifle Mixed Team, scoring 220.6 points.

14. Table Tennis

- 22nd Commonwealth Table Tennis Championship held in New Delhi; mascot "Mayur" (Peacock) was unveiled by Delhi Chief Minister Rekha Gupta.
- U Mumba TT won Ultimate Table Tennis Season 7, defeating Goa Challengers.

15. Other Sporting Events

- Pakistan to host the 14th South Asian Games in 2027; host cities: Lahore, Islamabad and Faisalabad.
- 6th LG Horse Polo Tournament held in Dras, Ladakh.

16. Anti-Doping

- Judoka Arun Kumar was provisionally suspended by the National Anti-Doping Agency (NADA).
- National Anti-Doping Agency (NADA) — Director General: Anant Kumar; Headquarters: New Delhi.
- World Anti-Doping Agency (WADA) — President: Witold Bańka; Headquarters: Montreal.

18. Static News

1. Important Days & Observances

July

- July 11 — International Day of Reflection on the Srebrenica Genocide and World Population Day.
- 15 July — World Youth Skills Day; 2026 theme: "Skills for a Shared Future".
- 16 July — AI Appreciation Day; 2026 theme: "Responsible AI for a Human-First Future". Also World Snake Day.
- 18 July — Nelson Mandela International Day; theme "It is in your hands" / 2026 Theme: "It's Still in Our Hands to Combat Poverty and Inequity"; declared by the United Nations General Assembly (UNGA) in 2009.
- 20 July — International Moon Day; theme "One Moon One Vision One Future", commemorating the 1969 Apollo 11 Moon landing / marking its 57th anniversary.
- 20 July — World Chess Day, marking the establishment of FIDE in 1924.
- 21 July — Martyrs' Day / Shahid Diwas (West Bengal), commemorating the 1993 firing.
- 22 July — World Brain Day; theme "Brain Health Access for All".
- 22 July — National Flag Day (commemorating the 1947 flag adoption); also Pi Approximation Day and National Mango Day.
- 23 July — National Broadcasting Day, commemorating the 1927 Bombay radio broadcast.
- 24 July — Income Tax Day, commemorating the 1860 introduction of income tax by Sir James Wilson; also International Self Care Day, theme "Self Care is Health Care".
- 26 July — Kargil Vijay Diwas (27th anniversary), marked with a 1,900 km motorcycle rally; also Mangrove Conservation Day.
- 27 July — CRPF 88th Raising Day (Central Reserve Police Force, established 1939).
- 28 July — World Nature Conservation Day and World Hepatitis Day; theme: "Hepatitis: Let's Break It Down".

- The National Viral Hepatitis Control Program aims for elimination by 2030.
- 29 July — International Tiger Day.
- 30 July — International Day of Friendship.
- 30 July — World Day Against Trafficking in Persons; theme: "Trapped behind the scam".
- 31 July — World Ranger Day; theme: "Range: Guardians of a Changing Planet".

2. Other Months

- February 2 — World Wetlands Day.
- 17 June — World Crocodile Day; theme: "Legacy in Every Scale".
- 18 June — National Day for Countering Hate Speech; theme: "Hate Speech and Artificial Intelligence".
- 21 June — 12th International Yoga Day; theme: "Yoga for Healthy Aging"; main national event held in Kolkata.
- January 25 — National Voters' Day, marking the 1950 founding of the Election Commission of India (ECI).

3. 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.
- Kanwar Lake (Kabar Tal), located in Begusarai, Bihar, is Asia's largest freshwater oxbow lake and Bihar's 1st Ramsar site.

4. IUCN — Static Points

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

5. International Tiger Day — Project Tiger Data

- Project Tiger was launched on April 1, 1973, under the National Tiger Conservation Authority (NTCA).
- India holds approximately 70% of the world's wild tigers — 3,682 tigers across 58 Tiger Reserves.
- Top states: 1. Madhya Pradesh (785), 2. Karnataka (563), 3. Uttarakhand (560).
- Largest reserve: Nagarjunasagar Srisailem (Andhra Pradesh).

6. 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.

7. Cotton ("White Gold") Industry Overview and MSP for 2026–27

- India ranks #1 in cultivation area and #2 in production/consumption of cotton globally.
- **FY26 production** reached 4.95 million tonnes (290.91 lakh bales).
- **USA** is the top export destination, accounting for 26.35%.
- **2026–27 Minimum Support Price (MSP):** ₹8,267 per quintal (medium staple) and ₹8,667 per quintal (long staple).
- **5-year productivity mission outlay** set at ₹5,659.22 crore, targeting 498 lakh bales by 2031.

8. Minimum Support Price (MSP) — Static Points

- **Union Minister Shivraj Singh Chouhan** announced 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.

9. Institutional Static Points

- **National Dairy Development Board (NDDB)** is headquartered at Anand, Gujarat.
- The **International Solar Alliance (ISA)** is headquartered in Gurugram, Haryana.
- **Central Public Works Department (CPWD)** was established in 1854 and functions under MoHUA.
- **Indian Standard Time (IST)** is based on 82.5° E longitude, passing through Mirzapur, Uttar Pradesh, established in 1906.
- **Election Commission of India (ECI)** — founded 25 January 1950; governed under Articles 324 to 329; First CEC: Dr. Sukumar Sen; Current CEC: Gyanesh Kumar.
- **The Brahmaputra River** is known as the "Life Line" and the "Sorrow of Assam".

10. Country Static GK

- **Ukraine** — Capital: Kyiv; Currency: Hryvnia; President: Volodymyr Zelenskyy.
- **Lithuania** — Capital: Vilnius; Currency: Euro; President: Gitanas Nausėda.
- **Senegal** — Capital: Dakar; Currency: CFA Franc.
- **Moldova** — Capital: Chişinău; President: Maia Sandu.