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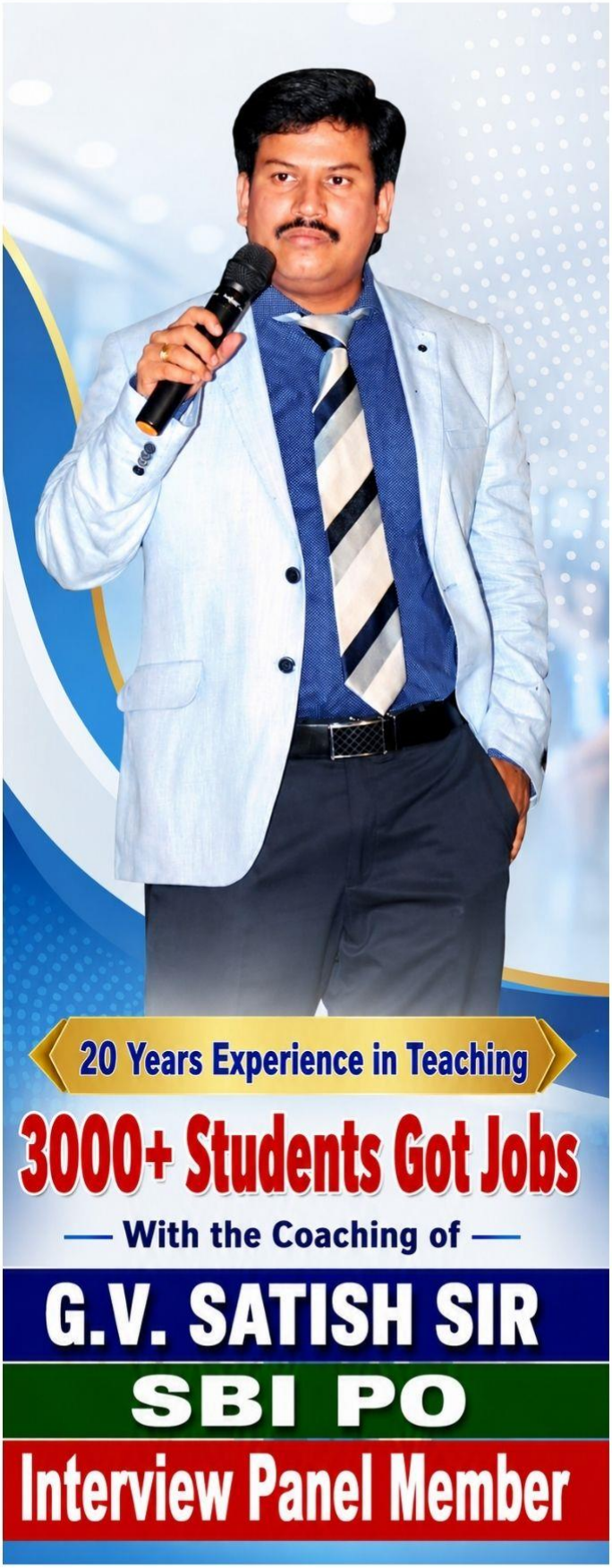
August 2026

1-15 Current Affairs



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1. G V Satish Sir- Best Picks

1. Union Cabinet Approves 5-Year Extension of PM-KISAN Scheme

- **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)** is an **income support scheme** for **landholding farmer families**.
- First launched in **2019**, with **retrospective effect from 2018**.
- **Union Cabinet** approved continuation for **5 years**, from **FY 2026–27 to FY 2030–31**.
- **Budget allocation: ₹3,15,614 crore**.
- Provides **₹6,000 annually** in **three equal instalments of ₹2,000 each**.

2. Cabinet Approves Pradhan Mantri Surya Sarovar Yojana (PM-SSY) for Floating Solar

- **Budget: ₹5,070 crore**; **implementation period 5 years** (**FY 2026-27 to FY 2030-31**).
- **Capacity Target: 5,000 MW** of **floating solar power**, plus **10,000 MWh energy storage**.
- **Central Financial Assistance (CFA): ₹1 crore per MW** on commissioning.
- Up to **₹50 lakh per project** for **feasibility study support**.
- India currently has only **700 MW** of floating solar capacity.

3. Union Cabinet Approves Samudra Manthan Scheme (National Offshore Exploration Scheme)

- **Purpose**: Explore and tap **oil and natural gas reserves** in **deep-water and ultra-deep-water** offshore basins.
- **Implemented by**: **Ministry of Petroleum and Natural Gas**.
- **Budget: ₹84,084 crore** (Phase 1); runs up to **FY 2030–31**.
- **Key Basins**: **Krishna Godavari Basin**, **Mahanadi Basin**, **Kaveri Basin**.

4. Cabinet Approves ₹23,731 Crore National Circular Bio-Energy Scheme (Expanded Gobardhan)

- **Gobardhan (Galvanizing Organic Bio-Agro Resources Dhan)** was launched in **2018** under the **Swachh Bharat Mission (Gramin)**.
- Now expanded as the **National Circular Bio-Energy Scheme**.
- **Outlay: ₹23,731 crore** for **10 years — FY 2026-27 to FY 2035-36**.
- Administered by the **Ministry of Petroleum and Natural Gas**.
- **Administered price guaranteed at ₹2,110 per MMBtu** for **10 years**.
- **Capital assistance: ₹2 crore per Tonne Per Day (TPD)** for greenfield **Compressed Biogas (CBG)** projects.
- Target: increase **CBG production tenfold**.
- Related: **"Sampoorna Gobardhan" Scheme** launched by **Minister Hardeep Singh Puri** — **5,000 CBG plants by 2030** and **15 million metric tons of CBG**.

5. Union Cabinet Extends and Expands Khelo India Scheme

- Extended for **5 years**, from **FY 2026–27 to FY 2030–31**, with a budget of **₹29,054 crore**.
- Cabinet approved a financial outlay of **₹36,441 crore** for **Khelo India 2.0**, enhancing support to **National Sports Federations**.

6. PM-VBRY Completes One Year; 72 Lakh First-Time Employees Enrolled

- **Pradhan Mantri Viksit Bharat Rozgar Yojana (PM-VBRY)** launched on **1 August 2025**.
- **Outlay: ₹99,446 crore**; implemented by the **Ministry of Labour and Employment**.
- Aims to create **over 3.5 crore jobs** in **two years**.
- **For Employees**: Those earning up to **₹1 lakh/month** get a one-time incentive of **1 month's EPF wage (capped at ₹15,000)** in **two installments** (after **6** and **12 months**).
- **For Employers**: **₹3,000 per month for 2 years** per additional employee retained for at least **6 months**.

7. PM Surya Ghar Muft Bijli Yojana Crosses 50 Lakh Rooftop Solar Installations

- Launched **13 February 2024** under the **Ministry of New and Renewable Energy (MNRE)**.
- **Budget: ₹75,021 crore**; target **1 crore households**.
- Reached **50.06 lakh households**; nearly **₹28,000 crore** disbursed via **Direct Benefit Transfer (DBT)**.
- Offers up to **300 units of free electricity per month**.
- **Subsidy: 1 kW — ₹30,000; 2 kW — ₹60,000; 3 kW — ₹78,000**.
- The **Asian Development Bank (ADB)** approved an **$850 million loan** for the scheme.
- **Lucknow, Uttar Pradesh** is the top city for **per capita municipal solar installations**.

8. Government Extends PM E-DRIVE Scheme Until 31 March 2028

- **PM-eDrive — Prime Minister Electric Drive Revolution in Innovative Vehicle Enhancement**.
- Launched **29 September 2024**; revised implementation period **1 April 2024 to 31 March 2028**.
- **Total budget: ₹10,900 crore**.
- **Electric two-wheeler (e-2W) support enhanced to ₹2,767 crore**; target **45.79 lakh e-2Ws**.
- Subsidy reduced from **₹5,000 per kWh to ₹2,500 per kWh**; total capped at **₹5,000 per vehicle**.

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- **Ex-factory price cap: ₹1.5 lakh**; incentive limited to **15% of ex-factory value**.

9. Kapas Kranti — Mission for Cotton Productivity Launched

- A **5-year mission** from **FY 2026-27 to FY 2030-31**.
- **Outlay: ₹5,659.22 crore**.
- Jointly implemented by the **Ministry of Agriculture** and the **Ministry of Textiles**.
- **Target**: Increase cotton yield from **440 kg to 755 kg per hectare**.

10. Urban Challenge Fund Approved; ADB Sanctions $1 Billion for Urban Transformation

- **Union Cabinet** approved the **Urban Challenge Fund** in **FY26** with **central assistance of ₹1 lakh crore**.
- Targets total investment of **₹4 lakh crore over 5 years**, extendable to **FY 2033–34**.
- **Cost sharing**: **25% Centre**, **25% States/UTs** (including private participation), **50% market-raised**.
- The **Asian Development Bank (ADB)** approved a **$1 billion loan** to support **urban transformation** in India.

11. PM Modi Launches Nasha Mukt Yuva for Viksit Bharat Sankalp Abhiyan

- Launched by **Prime Minister Narendra Modi** via video conference, connecting **over 1 crore youth** across **28,000 locations**.
- Launched from **Kashi (Varanasi)**; supported by **125 spiritual organizations** under the **Kashi Declaration**.
- Runs for **100 weeks** with **Sunday drug-free lifestyle activities**.
- **Nasha Mukt Bharat Abhiyan** is implemented by the **Ministry of Social Justice and Empowerment**.
- **National Crime Records Bureau (NCRB)** data: drug-related crimes highest in **Kerala (75.5 cases per lakh population)**, followed by **Punjab (29)** and **Mizoram (27.2)**.

12. PM Vidyalaxmi Scheme — Collateral-Free Education Loans

- Applicable to **degree and diploma courses**; **repayment period up to 15 years**.
- Families with annual income **below ₹8 lakh** get a **3% interest subvention** on loans up to **₹10 lakh**.
- **Total budget: ₹3,600 crore**, spanning **2024–2025 to 2031**.

13. 62nd RBI Monetary Policy Committee Keeps Repo Rate Unchanged at 5.25%

- **3rd Bi-monthly meeting of FY 2026-27**, chaired by **Reserve Bank of India (RBI) Governor Sanjay Malhotra**.
- Unanimous **6-0 vote**; **Neutral stance** maintained.
- **MPC Members (6)** — RBI: **Sanjay Malhotra, Punam Gupta, Indranil Bhattacharya**; Government: **Nagesh Kumar, Saugata Bhattacharya, Ram Singh**.
- **Rates**: **Repo 5.25%**, **Standing Deposit Facility (SDF) 5.00%**, **Marginal Standing Facility (MSF) 5.50%**, **Bank Rate 5.50%**, **Fixed Reverse Repo 3.35%**, **Cash Reserve Ratio (CRR) 3.00%**, **Statutory Liquidity Ratio (SLR) 18.00%**.
- **FY27 GDP growth upgraded to 6.7%**; **CPI inflation projected at 5.0%**.
- **Quarterly GDP**: **Q1 — 7.0%, Q2 — 6.4%, Q3 — 6.5%, Q4 — 6.8%**.
- **Trade deficit: $86.6 billion**; **FDI inflows Q1: $30.7 billion**; **FPI: $0.1 billion**.

14. RBI Integrated Ombudsman Scheme 2026 — "One Nation One Ombudsman"

- Replaces the **2021 framework**; effective from **1 July 2026**.
- Merges the **Banking Ombudsman, NBFC Ombudsman and Digital Ombudsman** into one framework.
- Covers **Commercial Banks, RRBs, Cooperative Banks, NBFCs, Credit Information Companies (CICs)** and **non-bank Prepaid Payment Instrument (PPI) issuers**.
- Maximum compensation for **direct financial loss** raised from **₹20 lakh to ₹30 lakh**.
- Compensation for **mental harassment/agony** raised from **₹1 lakh to ₹3 lakh**.

15. RBI Releases Handbook of Statistics on the Indian Economy (FY26 / 28th Edition)

- **Four new statistical tables** added for the first time, taking the total to **245 tables**.
- **Base year revisions**: **Wholesale Price Index (WPI) — 2022–23**; **Index of Industrial Production (IIP) — 2022–23**; **Consumer Price Index (CPI) — 2024**.
- **Provisional real GDP growth for FY26: 7.75%**.
- **Fiscal deficit** fell to **4.36% of GDP** from **4.76%**.

16. RBI Defers Basel III Pillar 3 Norms and Consolidates Master Directions

- Implementation extended from the quarter ending **30 September 2026** to **1 April 2027**.
- First **quarterly disclosure** now for the period ending **30 June 2027**; **annual disclosure 31 March 2028**.
- **Three Pillars**: **Pillar 1 — Minimum Capital Requirements**; **Pillar 2 — Supervisory Review**; **Pillar 3 — Market Discipline**.
- **RBI consolidated supervisory directions from 628 to 64 Master Directions**.
- **Draft Capital Adequacy (11th Amendment) Directions** effective **1 April 2027**: India's **three**

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Domestic Systemically Important Banks (DSIBs) are **SBI (Bucket 4, +0.8%)**, **HDFC (Bucket 2, +0.4%)** and **ICICI Bank (Bucket 1, +0.2%)** over the minimum **11.5% CAR**; DSIB leverage ratio **4%**, other banks **3.5%**.

17. RBI to Restart On-Tap Licensing of Urban Cooperative Banks (UCBs)

- Fresh UCB licensing was **halted in 2004**; restarting after **more than two decades** under an **"On-Tap" window**.
- **Eligibility for Multi-State Credit Cooperative Societies**: **10 years** track record; registered under the **Multi-State Co-operative Societies Act, 2002**; **₹10,000 crore** minimum deposits; **₹300 crore** minimum net worth; **CRAR minimum 12%**; **Net NPA not above 3%**.
- **UCB Tiers**: **Tier 1 — up to ₹100 crore**; **Tier 2 — ₹100–1,000 crore**; **Tier 3 — ₹1,000–10,000 crore**; **Tier 4 — above ₹10,000 crore**.
- **Dual regulation**: **RBI** (licences, CRR/SLR, prudential norms) and **Registrar of Cooperative Societies (RCS)** (registration, administration, elections).

18. RBI Expands NBFC Scale-Based Regulation Upper Layer List from 15 to 17

- **NBFCs** are classified into **four layers — Base, Middle, Upper and Top**; the **Top Layer remains vacant**.
- **Eligibility**: asset size of **₹1 lakh crore and above**.
- **Newly added**: **REC (Rural Electrification Corporation)**, **PFC (Power Finance Corporation)**, **IRFC (Indian Railway Finance Corporation)**, **HUDCO (Housing and Urban Development Corporation)**.
- **Removed**: **PNB Housing Finance** and **Samman Capital Limited**; **Tata Sons** retained.

19. RBI to Pilot Polymer Banknotes; 62.13 Billion Notes Withdrawn Under Clean Note Policy

- **RBI** will launch **plastic (polymer) banknotes** on a **pilot basis** from **FY 2027–28**.
- Testing to begin with **₹10 and ₹20** denominations.
- **RBI withdrew 62.13 billion damaged currency notes** under the **Clean Note Policy** between **2023 and 2026**.

20. RBI Releases 101st Survey of Professional Forecasters (SPF)

- The **SPF** is a **bi-monthly macroeconomic survey** conducted by the **RBI since 2007**.
- **FY27 GDP growth projected at 6.6%** (revised up from **6.5%**) — distinct from the **MPC's official 6.7%**.
- **FY28 GDP growth: 7.0%**; **Q1 FY27: 6.8%**.
- The **World Bank** and **ADB** have also projected India's growth at **6.6%**.

21. July 2026 GST Collections Reach ₹2.11 Lakh Crore, Up 15.4%

- **Goods and Services Tax (GST)** implemented on **1 July 2017**, celebrated as **GST Day**.
- Following the **56th GST Council meeting**, slabs consolidated into **Nil, 5%, 18% and 40%**.
- The **40% rate** applies to **sin and luxury goods**.
- **Goods and Services Tax Identification Number (GSTIN)** remains a **15-digit alphanumeric number**.

22. Centre Releases ₹1,09,019 Crore Tax Devolution to States

- Additional instalment released on **1 August 2026**.
- **Uttar Pradesh** received the highest share — **₹12,008 crore**, followed by **Bihar** and **Madhya Pradesh**.
- As per the **16th Finance Commission**, States receive **41% of the central divisible pool**.
- Distributed over **14 instalments** during the financial year.

23. SBI Posts Highest-Ever Quarterly Net Profit of ₹21,121 Crore in Q1 FY 2026-27

- **10.2% growth** over **₹19,160 crore** in the same quarter of **FY 2025-26**.
- **Net Interest Income (NII): ₹46,992 crore**.
- **Operating Profit** grew **9.8% to ₹33,529 crore** (from **₹30,544 crore**).
- **State Bank of India (SBI)** used **Artificial Intelligence (AI)** to underwrite nearly **₹1 lakh crore** of **MSME loans** in **FY 2025-26**; AI underwriting applies to MSME loans **up to ₹5 crore**.
- **SBI** paid a dividend of **₹8,813 crore** to the **Government of India**.

24. UPI Records All-Time High of 23.66 Billion Transactions in July 2026

- **Unified Payments Interface (UPI)** was launched on **11 April 2016** by the **National Payments Corporation of India (NPCI)**.
- **July 2026**: **23.66 billion transactions** worth **₹29.88 lakh crore**.
- **Daily average**: **763 million transactions**, worth **₹96,838 crore** per day.
- **PhonePe leads with 10.85 billion transactions**, followed by **Google Pay (2nd)** and **Paytm (3rd)**.
- **Offline-to-offline transaction limit: ₹2,000**.

25. Bank Deposit Growth Surges to 15.4% — Highest Since December 2016

- Deposit growth reached **15.4%** as of **31 July 2026**.
- Total banking deposits: **₹269.41 lakh crore**, with an inflow of **₹6.61 lakh crore** in **15 days**.
- **Bank credit grew 19.3%** — the **highest since May 2024** — reaching **₹220.78 lakh crore**.
- **Credit-Deposit Growth Gap: 3.9%**.

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26. LIC Disinvestment Through Offer for Sale (OFS)

- Government is offloading up to **6.5% stake** to meet the statutory **10% public shareholding** requirement by **16 May 2027**.
- **Life Insurance Corporation of India (LIC)** was established in **1956**, headquartered in **Mumbai**; **CEO & MD: Shri R Doraiswamy**.
- **Government holds 96.5%**; public shareholding **3.5%**; **FDI capped at 20%**.
- **Domestic Systemically Important Insurers (D-SIIs)**: **LIC**, **General Insurance Corporation (GIC)** and **New India Assurance (NIACL)**.
- **LIC** paid a dividend of **₹1,227 crore** to the Government.

27. Fitch Maintains India's Sovereign Rating at 'BBB-' with Stable Outlook

- **Fitch Ratings** affirmed **'BBB-'** — the **lowest investment grade** — with a **Stable Outlook**.
- Projected **GDP growth of 6.4%** for **FY27** and over the medium term (**3–5 years**).
- **FDI limits**: **Private Sector Banks — 74%**; **Public Sector Banks & LIC — 20%**; **Insurance companies — 100% (automatic route)**.
- **Emirates NBD's** investment in **RBL Bank** is **India's largest-ever foreign banking investment**; **RBL Bank** rated **'Baa2'** by **Moody's**.
- **7 Credit Rating Agencies** regulated by **SEBI**: **CRISIL, ICRA, CARE, India Ratings, Acuité, Brickwork, Infomerics**.
- **4 Credit Information Companies** supervised by **RBI**: **TransUnion CIBIL, Experian, Equifax, CRIF High Mark**; CIBIL update cycle moving from **14 days to 7 days**.

28. SEBI Introduces "Garuda" Framework for Alternative Investment Funds (AIFs)

- **GARUDA — Green Channel Alternative Investment Fund Roll out upon Document Acknowledgement**.
- Introduced by the **Securities and Exchange Board of India (SEBI)** to fast-track **AIF scheme launches**.
- **Existing AIFs** can launch a scheme within **10 working days** of filing the **Private Placement Memorandum (PPM)**.
- **Newly registered AIFs** may launch only after **SEBI registration** or **10 working days** from PPM filing.

29. SEBI Deploys AI Tools and New Investor Safety Initiatives

- **Project Sudarshan**: AI tool to detect **uncertified/unsolicited financial advice** on social media.
- **SEBI R(AI)DAR — Regulatory AI Driven Advertisement Reviewer**: monitors **investment advertisements**.
- **PaRRVA (Past Risk and Return Verification Agency)**: verifies **past performance and return claims**.
- **SEBI partnered with Google** for a **"Verified App Label"** on the **Play Store**.
- **SCORES (SEBI Complaints Redress System)**: complaints declined **9% in FY26**; launched **2011**, **SCORES 2.0** in **April 2024**; market entities get **21 days**, banks get **30 days**.
- **SEBI** imposed a **₹1.48 crore penalty** on **Zee Entertainment Enterprises Ltd (ZEEL)**, **CEO Punit Goenka** and **Founder Subhash Chandra**.

30. Lok Sabha Passes Prevention of Insults to National Honour Bill 2026 — Vande Mataram Protected

- Elevates legal protection of the **national song Vande Mataram** to be **legally equivalent to the national anthem**.
- **Punishment**: up to **3 years imprisonment** and/or a **monetary fine**.
- **Vande Mataram** was composed by **Bankim Chandra Chattopadhyay** in **1875**.
- First published in **Banga Darshan**; later featured in the novel **Anandamath** in **1882**.
- **2026** marks the **150th anniversary of Vande Mataram**.

31. Key Bills Passed in Parliament — August 2026

- **Indian Statistical Institute (ISI) Bill**: repeals the **ISI Act, 1959**, converting ISI from a **registered society** into a **statutory body corporate**. **ISI** founded **17 December 1931** by **Prasanta Chandra Mahalanobis**; **HQ Kolkata**.
- **Kerala Name Change Bill**: renames the state **"Keralam"**, enacted under **Article 3 of the Constitution**.
- **Tribunal Reforms Bill 2026**: replaces the **Tribunal Reforms Act, 2021**; covers **16 specialised tribunals**; proposes a **National Tribunal Commission**.
- **MSME Development (Amendment) Bill 2026**: amends the **MSME Development Act, 2006**. **Micro** — investment up to **₹2.5 crore**, turnover up to **₹10 crore**; **Small** — **₹25 crore / ₹100 crore**; **Medium** — **₹125 crore / ₹500 crore**.
- **Bankers' Books Evidence Bill, 2026**: replaces the **135-year-old Bankers' Books Evidence Act of 1891**.
- **Mines and Minerals (Development and Regulation) Amendment Bill 2026**: introduced by **Union Mines Minister G. Kishan Reddy**.
- **Appropriation Bill** authorising a **₹54,000 crore** withdrawal.

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- **NCDC Act, 1962 Amendment**: **National Cooperative Development Corporation (NCDC)** established **1963**, HQ **New Delhi**, under the **Ministry of Cooperation**.

32. Amendments to IT Rules — Unlawful Content Removal Cut to 3 Hours

- Earlier limit for intermediaries was **36 hours** on receipt of a valid court order.
- **Unlawful content** must now be removed within **3 hours**.
- **2 hours** for highly sensitive content — **non-consensual private media**, **deepfakes**, **impersonation**, **AI-generated synthetic media**.
- **36 hours** for general complaints such as **cyberbullying and harassment**.
- **"Safe Harbor"** protection is governed by **Section 79 of the Information Technology (IT) Act, 2000**.

33. Heat Waves and Lightning Notified as Natural Calamities — List Expanded from 12 to 14

- Added by the **Ministry of Home Affairs (MHA)** under **SDRF/NDRF** guidelines.
- The original **12 notified disasters**: **cyclones, droughts, earthquakes, floods, tsunamis, avalanches, cloudbursts, landslides, hailstorms, fires, frost, cold waves and pest attacks**.

34. Environmental Performance Index (EPI) 2026 — India Ranks 176th

- Released **biennially** by **Yale and Columbia Universities**.
- **India ranked 176th out of 177 countries** — **second from the bottom** — with a score of **22.46**.
- **Top 5**: **1. Estonia (74.79), 2. Luxembourg, 3. United Kingdom, 4. Finland, 5. Netherlands**.
- **Bottom 5**: **Laos (177th, score 21.78)**, **India (176th)**, **Bangladesh**, **Mali** and **Vietnam**.

35. Major Wealth, Brand and Employer Rankings 2026

- **Candere Hurun India Women Leaders List 2026**: **117 women** across **12 categories**, evaluated on **5 pillars — Wealth Creation, Value Creation, Impact, Culture and Startups**; **98 of 117 are self-made**.
  - **Priya Nair**, **CEO & MD of Hindustan Unilever** (from **1 August**), leads **professional CEOs**.
  - **Roshni Nadar Malhotra (HCLTech)** tops **wealth multipliers** with **₹2,84,120 crore**.
  - **Ananya Birla** tops **social media influencers**; **youngest honoree Sheetal Devi (19, para archer)**; **oldest honoree Rajni Bector (86, founder of Cremica)**.
- **Kroll's Celebrity Brand Valuation Report 2025**: **Shahrukh Khan No. 1** with **$177.9 million** (endorsements up from **28 to 36**); **Ranveer Singh $162.9 mn (2nd)**, **Virat Kohli $158.4 mn (3rd)**, **Sachin Tendulkar (4th)**, **MS Dhoni (5th)**; **Alia Bhatt 6th**, **Deepika Padukone 7th**.
- **Barclays Private Clients Hurun India Most Valuable Family Businesses List 2026**: **Ambani Family (Reliance Industries) 1st — ₹25.83 lakh crore**; **Kumar Mangalam Birla Family 2nd — ₹8.14 lakh crore**; **Jindal Family 3rd — ₹8.02 lakh crore**; **Gautam Adani Family** tops **First-Generation Groups**.
- **Randstad Employer Brand Research**: **Google India** named **most attractive employer brand**; Top 5 — **Google, Tata Group, Amazon, Samsung, Infosys**.
- **Knight Frank Global Data Center Atlas 2026**: **Mumbai 15th globally (774 MW)** in operational capacity and **11th (≈5 GW)** in pipeline; **Hyderabad 27th (151 MW)** and **19th (2.25 GW)**; **Ashburn (USA)** ranked **1st**.
- **NITI Aayog School Education Quality Index (SEQI) 2026**: **Punjab ranked 1st**.

36. Major Awards and Honours — August 2026

- **Padma Awards 2026**: **131 awards** — **113 Padma Shri, 13 Padma Bhushan, 5 Padma Vibhushan**.
- **Sangeet Natak Akademi Awards 2024-25** conferred by **President Droupadi Murmu**; **Akademi Ratna (Fellowship)** limited to **40 living members**. Recipients: **Ramlal Bareth, A.V. Anand, Rita Ganguly, Puru Dadheech, Chittaranjan Jyotishi, Pasumarthi Rattaiah Sarma, Sudharani Raghupathy**. Cash prizes — **Fellowship ₹3,00,000**, **Puraskar ₹1,00,000**, **Ustad Bismillah Khan Yuva Puraskar ₹25,000**.
- **Dr. Annapurni Subramaniam**, Director of the **Indian Institute of Astrophysics (IIA), Bengaluru**, won the **COSPAR Vikram Sarabhai Medal 2026** at the **46th COSPAR Scientific Assembly, Florence, Italy** — **first Indian woman** and **fourth Indian overall**; previous winners **U.R. Rao, Gurbax Singh Lakhina, Anil Bhardwaj**. **COSPAR (Committee on Space Research)** established **1958**, HQ **Paris, France**.
- **President Droupadi Murmu** was conferred an **Honorary Doctorate** by the **Bucharest University of Economic Studies, Romania**.
- **Indian Pharmacopoeia Commission (IPC)** received **two WHO recognitions** — **WHO SEAR Regional Centre of Excellence in Pharmacovigilance** and **WHO SEAR Technical Centre and Quality** — at the **10th SEARN meeting in Kathmandu, Nepal**.

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- **Michelle Yeoh** named **"Asian Film Maker of the Year"** at the **31st Busan International Film Festival, South Korea**.

37. India Ranks 3rd Globally in Organ Transplants; 16th Indian Organ Donation Day Observed

- India recorded **20,138 organ transplants**, ranking **3rd globally** behind the **United States (1st)** and **China (2nd)** — as per **NOTTO (National Organ and Tissue Transplant Organization)**.
- **16th Indian Organ Donation Day** observed on **3 August** at **Bhim Hall, Dr. Ambedkar International Center, New Delhi**, under the **Ministry of Health and Family Welfare**.
- **"Jug Jug Jiyo Abhiyaan"** campaign launched for organ donation awareness.
- **Tamil Nadu** top state with **266 donors**, followed by **Maharashtra, Telangana, Karnataka, Kerala**; **Assam — Best State (North-East)**; **Delhi — Best UT**; **PGIMER Chandigarh — Best ROTTO (Northern Region)**.
- **Historic first**: A **living heart** was transported from **Surat to Ahmedabad (250 km)** using the high-speed **Vande Bharat Express**.

38. India Retains Top Spot in Milk Production — Basic Animal Husbandry Statistics (BAHS) 2025

- India is the **world's largest milk producer**, contributing **25%** of global milk supply.
- **Uttar Pradesh 1st (15.66%)**, **Rajasthan 2nd (14.82%)**, **Madhya Pradesh 3rd**, **Gujarat 4th**, **Maharashtra 5th**; top five contribute **54.09%**.
- **Dr. Verghese Kurien** — **"Father of the White Revolution"** and **"Milkman of India"**; **Operation Flood** launched in **1970**.
- **Other production leaders**: **Rubber — Kerala**; **Cotton — Gujarat**; **Large Cardamom — Sikkim**; **Turmeric & Pharma — Telangana**; **Electronics Manufacturing — Tamil Nadu**; **Coffee — Karnataka**.

39. Glaw Lake Declared India's 101st Ramsar Site and Arunachal Pradesh's First

- **India ranks 1st in Asia** and **3rd globally** in Ramsar sites.
- **United Kingdom (UK) 1st — 176 sites**; **Mexico 2nd — 144**; **India 3rd — 101**.
- **First Indian sites (1981)**: **Chilika Lake (Odisha)** and **Keoladeo National Park (Rajasthan)**.
- **100th site**: **Jai Prakash Narayan Wildlife Sanctuary (Surha Tal), Ballia, Uttar Pradesh**.
- **Tamil Nadu** leads with **20 Ramsar Sites**.

40. Sarnath Declared India's 45th UNESCO World Heritage Site

- Inscribed at the **48th Session of the UNESCO World Heritage Committee** held in **Busan, South Korea**.
- **25 new sites** were added to the **World Heritage List**.
- **Sarnath** is an ancient **Buddhist site** in **Varanasi, Uttar Pradesh**.
- **Italy** has the most **UNESCO World Heritage Sites (61)**, followed by **China (60)**.
- The **Archaeological Survey of India (ASI)** has **de-listed 18 monuments** since **2021** and maintains **3,688 centrally protected monuments**; **662 historical artefacts** retrieved up to **June 2026**.

41. Commonwealth Games 2026 Held in Glasgow, Scotland — India Finishes 4th

- **23rd edition** held in **Glasgow, Scotland, UK**, from **23 July to 2 August 2026**.
- **Mascot: "Finny"**, a unicorn inspired by **Scotland's national animal**.
- **74 countries** participated; **India fielded 122 athletes** across **8 able-bodied sports** and **5 integrated para-sports**.
- **Flag Bearers**: **Mirabai Chanu** and **Lovlina Borgohain** (Opening); **Jasmin Lamboria** (Closing).
- **Medal Tally**: **Australia 1st (171)**, **England 2nd (110)**, **Canada 3rd (62)**, **India 4th — 39 medals (13 Gold, 17 Silver, 9 Bronze)**.
- **Mirabai Chanu** won **India's first Gold** in **women's 48 kg weightlifting** — her **third consecutive CWG gold** and **fourth CWG medal**.
- **Asmita Dey (Tripura)** won **India's first-ever CWG Judo Gold (Women's 48 kg)** — the **first Indian judoka** to do so; **Harsh Singh** won **Gold in Men's 60 kg**.
- **Javelin**: **Neeraj Chopra — Silver (85.83 m)**; **Yashvir Singh — Bronze (85.41 m)**; **Rumesh Pathirage (Sri Lanka) — Gold (89.75 m)**.
- **India was the Top Boxing Nation** with a record **10 medals (7 Gold, 3 Silver)** — golds by **Preeti Pawar (54kg), Jasmin Lamboria (57kg), Sakshi Chaudhary (51kg), Priya Ganga (60kg), Arundhati Choudhary (70kg), Sachin Siwach (60kg), Ankush Panghal (80kg)**.
- **Dilip Mahadu Gavit** won **Gold in Men's 100m T47** with a Games record **10.71 seconds**; **Sharmila Dhankar** won **Gold in Women's Shot Put F57**.

42. Ahmedabad Awarded Hosting Rights for 2030 Centenary Commonwealth Games

- The **first Commonwealth Games** were held in **Hamilton, Canada, in 1930**, making **2030 the centenary edition**.

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- This will be **India's second time hosting**; the previous edition was **Delhi 2010**.

43. Other Major Sports Achievements — August 2026

- **ISSF World Cup 2026, Hangzhou, China**: **India finished 3rd** with **4 medals (1 Gold, 1 Silver, 2 Bronze)**; **China 1st**. **Gold — Esha Singh (Women's 25m Pistol)**; **Silver — Sainyam Vij (Women's 10m Air Pistol)**; **Bronze — Manu Bhaker (Women's 25m Pistol)** and **Sonam Uttam Maskar & Himanshu Dhillon (10m Air Rifle Mixed)**.
- **Anahat Singh** became the **first Indian girl** to win the **World Junior Squash Championship Girls' Singles** title at **Niagara-on-the-Lake, Canada**, beating **Egypt's Rukaiya Salim**; **Squash** debuts at the **2028 Los Angeles Olympics**.
- **Harshita Jakhar (19, Rajasthan)** became the **first Indian woman** to ride at the **Tour de France Femmes**.
- **Tanvi Sharma** won the **Taipei Open 2026 (BWF World Tour Super 300)** — at **17 years 222 days**, the **youngest finalist and champion** in Taipei Open history.
- **Ashmita Chaliha (Assam)** won the **Korea Masters 2026 Women's Singles** title.
- **India** was crowned **overall champion** at the **Commonwealth Fencing Championship 2026, Lagos, Nigeria**, with **35 medals (13 Gold, 8 Silver, 14 Bronze)**.
- **Ariha Pangambam (Manipur)** won **India's first Senior Women's Gold** at the **Asian Aerobic Gymnastics Championship**.
- **R. Praggnanandhaa** won the **Saint Louis Rapid & Blitz Title 2026**; **India seeded first** in the **Women's Section** of the **46th FIDE Chess Olympiad (Samarkand, Uzbekistan)**.
- **Jos Buttler (England)**, playing for **Manchester Super Giants**, became the **highest run-scorer in T20 cricket history**, breaking **Kieron Pollard's record of 14,803 runs**.
- **Ministry of Youth Affairs and Sports** suspended recognition of the **Table Tennis Federation of India (TTFI)**.
- **National Javelin Day (7 August)** — **5th edition** — commemorates **Neeraj Chopra's gold** at the **Tokyo Olympics 2020**.

44. Key National Appointments — August 2026

- **Rohit Jain** appointed **Deputy Governor of the Reserve Bank of India (RBI)** for a **3-year term**, succeeding **T. Rabi Sankar**; **Monisha Chakraborty** appointed **Executive Director (ED) of RBI** from **3 August 2026**.
- **Prasanta Mahapatra** appointed **Executive Director of the Securities and Exchange Board of India (SEBI)**.
- **Varsha Ashok Aglave** became the **first-ever woman Director General (DG)** and **54th DG** of the **Geological Survey of India (GSI)**, succeeding **Asit Saha**; **GSI** established **1851**, HQ **Kolkata**.
- **Satyapal Kumar** appointed **Director of the Financial Intelligence Unit (FIU) India**.
- **AS Rajeev** assumed charge as **acting Central Vigilance Commissioner (CVC)**.
- **K. Raja Raman's** tenure as **Chairperson of the International Financial Services Centres Authority (IFSCA)** extended to **October 2028**.
- **T.V. Somanathan (Cabinet Secretary)** and **Govind Mohan (Union Home Secretary)** got **one-year extensions** from the **Appointments Committee of the Cabinet (ACC)**; **ED Director Rahul Navin** extended till **13 August 2027**.
- **Vice Admiral A.N. Pramod** appointed **Deputy Chief of Naval Staff**, succeeded as **Director General of Naval Operations (DGNO)** by **Vice Admiral Manish Chadha**; **Air Marshal Tejpal Singh** appointed **Deputy Chief of the Air Staff**; **Alka Nangia Arora** appointed **Controller General of Defence Accounts (CGDA)**; **Defence Secretary Rajesh Kumar Singh** given additional charge of **DRDO Chief**.
- **Squadron Leader Bhawana Kanth** became the **Indian Air Force's first woman Fighter Combat Leader**.
- **Shashi Shekhar Vempati** appointed head of the **Central Board of Film Certification (CBFC)**, replacing **Prasoon Joshi**; **Ashutosh Gowariker** appointed **Festival Director, 57th International Film Festival of India (IFFI)**.
- **Tewolde GebreMariam** (former **Ethiopian Airlines Group CEO**) appointed **MD & CEO of Air India**, replacing **Campbell Wilson**; **Willy Walsh** appointed **CEO of IndiGo Airlines**.
- **Dr. Srinivasa Kumar Tummala** took charge as **Secretary, Ministry of Earth Sciences**.

45. Key International Appointments and Global Developments

- **Silvana Tenreyro** appointed **Chief Economist of the International Monetary Fund (IMF)**.
- **Giles Thomson (UK)** appointed **President of the Financial Action Task Force (FATF)** for **2 years**, replacing **Elisa de Anda Madrazo**; **FATF** established **1989**, HQ **Paris**, **40 member countries**.
- **Satyajit Mohanty** appointed **India's Representative to the Council of the International Civil Aviation Organization (ICAO), Montreal**, for **3 years**; **Rahul Jain**

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appointed **Senior Advisor to the Executive Director, IMF, Washington D.C.**, for **3 years**.

- **Nauru**, the **world's third-smallest country**, officially renamed itself the **"Republic of Naoero"**; it is the **189th member of the World Bank**. Other name changes: **Swaziland → Eswatini**, **Turkey → Türkiye**, **Burma → Myanmar**.
- **Lebanon** became the **first Arab country to abolish the death penalty**.
- **Venezuela** formally withdrew from the **Rome Statute of the International Criminal Court (ICC)**.
- **Timor-Leste** recognised as **ASEAN's 11th member** and the **World Trade Organization's (WTO) 166th member**.
- **Pakistan, Saudi Arabia and Turkey** signed the trilateral **"Makkah Joint Defense Agreement"** at the **Makkah Al-Mukarramah Summit**.
- **The Maldives** launched real-time cross-border transfers to India — its instant payment system **"Favara"** is linked with **India's UPI**.
- **Nepal** lifted its **10-year ban** on high-denomination Indian notes (imposed after the **8 November 2016 demonetization**); **₹100, ₹200 and ₹500** notes now permitted.
- **India** celebrated **60 years of diplomatic relations with Guyana**; **India–Namibia bilateral trade** rose to **$592.94 million**.
- **André / András Baka**, former **Supreme Court Chief**, appointed **President of Hungary**; **Keiko Fujimori** won the **presidential election in Peru**.

46. Strategic Forces Command Successfully Tests Agni-IV Ballistic Missile

- **Agni-IV** is a **surface-to-surface ballistic missile**.
- **Test Location**: **Integrated Test Range, Chandipur, Odisha**.
- **Strike Range: 4,000 km**.

47. AMCA Foundation Stone Laid; "Bhargavastra" Counter-Swarm Drone System Demonstrated

- **Defence Minister Rajnath Singh** laid the foundation stone for the **Advanced Medium Combat Aircraft (AMCA) Project** in **Puttaparthi, Andhra Pradesh**.
- **Solar Defence and Aerospace Limited (SDL)**, a subsidiary of **Solar Industries Limited**, demonstrated the **indigenous counter-swarm drone system "Bhargavastra"**.
- **Rajnath Singh** represents the **Lucknow (Uttar Pradesh)** constituency; **Sanjay Seth** is **Minister of State (MoS) for Defence**.
- India's **first Department of Military Medicine** was inaugurated at the **Command Hospital, Lucknow, Uttar Pradesh**.

48. Major Defence Exercises and Naval Inductions

- **Exercise "ROTOR CLAP III"**: **Indian Air Force (IAF) counter-drone / Counter-UAS (Unmanned Aerial Systems)** exercise at the **Pokhran Field Firing Range, Jaisalmer, Rajasthan**.
- **Exercise Udara Shakti 2026**: **IAF (101 Squadron)** and the **Royal Malaysian Air Force (RMAF)** at **Subang Air Base, Malaysia**, from **10 to 14 August 2026**.
- **8th India–US Navy Explosive Ordnance Disposal (EOD) and Salvage Exercise** at **Southern Naval Command, Kochi, Kerala**.
- **Other exercises**: **SIMBEX (India–Singapore)**, **Pragati (Umroi, Meghalaya)**, **Khan Quest (Ulaanbaatar, Mongolia)**, **Pitch Black (Australia)**.
- **Indian Navy** inducted the indigenous **Diving Support Vessel (DSV) 'Nipun'**, built by **Hindustan Shipyard Limited (HSL), Visakhapatnam**.
- **Next-Generation Offshore Patrol Vessel (NGOPV) 'Shruti' (Yard 3037)** launched on **11 August 2026** at **Garden Reach Shipbuilders & Engineers (GRSE), Kolkata**; the **first NGOPV overall** was **Shachi**, launched by **Goa Shipyard Limited** on **31 March 2026**.
- **DSC A24**, the **fifth and final Diving Support Craft**, launched by **Titagarh Rail Systems Limited, Kolkata**.
- **INS Sudarshini** completed a **19-day trans-Atlantic voyage** from **Boston, USA** to **Ponta Delgada, Azores, Portugal** under **Lokayan 2026** — a **10-month, 22,000 nautical-mile** journey covering **13 countries and 18 ports**.

49. Major Science, Space and Technology Developments

- **ISRO–JAXA finalise Chandrayaan-5 / LUPEX (Lunar Polar Exploration)** mission in **Bengaluru**, targeting **water, ice and volatiles** at the **Moon's South Pole**.
- **NASA** invited **ISRO** to collaborate on its **Moon Base Program**; **NASA Chief Jared Isaacman**, **ISRO Chief V. Narayanan**.
- India plans a **Bharatiya Antariksha Station by 2035** and to send an **Indian to the Moon by 2040**.
- **Astrobase Space Technologies (Bengaluru)** unveiled **"Everest"** — India's **first privately built 800 kilonewton (kN) Full-Flow Staged Combustion (FFSC) LOX-Methane rocket engine**.
- **Red Balloon Aerospace** launched **"Mission Sana"** — India's **first indigenous super**

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pressure balloon — from **Vijayawada, Andhra Pradesh**.

- **Prime Minister Modi** inaugurated **"Param Pragya"**, an **AI-powered high-performance supercomputing facility** at the **Sonipat campus of IIT Delhi**.
- **Indian Council of Agricultural Research (ICAR)** developed India's **first T2T (telomere-to-telomere) reference genome of Pigeonpea (Arhar/Toor Dal)**, named **"Asha"**, supporting a **35 million tonne pulse target by 2030-31**; and India's **first indigenous African Swine Fever (ASF) vaccine** by **ICAR-NIHSAD, Bhopal**, unveiled on **ICAR's 98th Foundation Day**.
- **India's first satellite-guided helicopter navigation system RNP Cat H (Required Navigation Performance Category H)** operationalised at **HAL Airport, Bengaluru** — developed by **Hindustan Aeronautics Limited (HAL)** and the **Airports Authority of India (AAI)**, approved by **DGCA**.
- **India crossed 300.50 GW** of installed **non-fossil fuel electricity capacity** as of **31 July 2026**; goal of **500 GW by 2030** and **280 GW solar by 2030**. **Rajasthan** leads in solar capacity; **India ranks 3rd globally in solar production** and **2nd in capacity additions**.
- **India secured the No. 1 global spot in ship recycling** with a **35% global share**, up from **30%**.

50. India Chairs BRICS 2026 — Jaipur FMCBG and Bhopal Culture Ministers' Meetings

- **India holds the BRICS Chairship for 2026** — its **fourth**, after **2012, 2016 and 2021**.
- **Theme: "Building for Resilience, Innovation, Cooperation and Sustainability"**.
- The **first BRICS Finance Ministers and Central Bank Governors (FMCBG) Meeting** was held in **Jaipur**.
- The **18th BRICS Summit** will be held at **Bharat Mandapam, New Delhi**, on **12–13 September 2026**.
- **Uzbekistan** became the **10th member of the New Development Bank (NDB)**, effective **5 June 2026** — the **first Central Asian country** to join.
- The **11th BRICS Culture Ministers' Meeting** concluded in **Bhopal** with the **Bhopal Declaration**; **14 countries** participated (**10 BRICS members and 4 partner countries**).
- **BRICS Membership (11)**: **Brazil, Russia, India, China, South Africa (2010), Egypt, Ethiopia, Iran, UAE, Saudi Arabia (2024), Indonesia (2025)**.
- The **BRICS Heads of National Statistical Offices (NSO) Meeting** was hosted in **Lucknow**, themed **"Quality Statistics as Driver of Change"**.

2. Amounts & Agreements

1. Odisha Signs ₹3,385 Crore Tripartite Agreement for Rural Broadband under BharatNet

- **Odisha's Information Technology (IT) Department** signed a **tripartite agreement** for rural broadband under **BharatNet**, valued at **₹3,385 crore**.
- The agreement was signed with:
  - **Digital Bharat Nidhi** (under the **Department of Telecommunications, DoT**)
  - **Bharat Sanchar Nigam Limited (BSNL)**

2. Asian Development Bank Approves $1 Billion Loan for Urban Transformation in India

3. ADB Approves $850 Million Loan for PM Surya Ghar Muft Bijli Yojana

- The **Asian Development Bank (ADB)** approved an **$850 million loan** for the **PM Surya Ghar Muft Bijli Yojana**.
- Subsidy structure under the scheme: **1 kW — ₹30,000**; **2 kW — ₹60,000**; **3 kW — ₹78,000**.
- **PM Surya Ghar Muft Bijli Yojana** was launched on **13 February 2024** to install rooftop solar panels in **1 crore households**.
- It offers up to **300 units of free electricity per month** and low-interest, **collateral-free loans**.

4. REC and PFC Sign ₹26,850 Crore Loan Agreement with Meja Urja Nigam Limited

- **REC Limited (Rural Electrification Corporation)** and **PFC (Power Finance Corporation)** signed a **₹26,850 crore loan agreement** with **Meja Urja Nigam Limited**.
- The loan is designated for a **2,400 megawatt (MW) thermal power project expansion** in **Uttar Pradesh (UP)**.

5. IRDAI Approves ₹4,500 Crore Patanjali-Led Acquisition of Magma General Insurance

- The **Insurance Regulatory and Development Authority of India (IRDAI)** approved a **Patanjali-led consortium** to acquire **Magma General Insurance** for **₹4,500 crore**.
- Consortium members: **Patanjali Ayurved**, **SR Foundation**, **Reeti Foundation** and **Swati Foundation**.

6. Shivalik Small Finance Bank Acquires Mani Bhavanam Home Finance

- **Shivalik Small Finance Bank** acquired **Mani Bhavanam Home Finance**.
- It became the **first Urban Cooperative Bank (UCB)** in India to transition into a **Small Finance Bank (SFB)**.
- **Headquarters: New Delhi**.

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7. Bank of America to Acquire 49.9% Stake in Jio Credit Limited

8. CCEA Approves ₹8,970.20 Crore Guwahati–Tezpur 4-Lane Corridor on NH-15, Assam

- The **Cabinet Committee on Economic Affairs (CCEA)** approved the **₹8,970.20 crore Guwahati–Tezpur 4-lane corridor** on **National Highway-15 (NH-15)** in **Assam**.
- **Assam**: Chief Minister **Himanta Biswa Sarma**; Governor **Lakshman Prasad Acharya**.
- **Arunachal Pradesh**: Governor **KT Parnaik (Lieutenant General Kaiwalya Trivikram Parnaik)**; Chief Minister **Pema Khandu**.

9. Indian Bank Sanctions ₹500 Crore MSME Loans on 120th Foundation Day

- Celebrating its **120th Foundation Day**, **Indian Bank** approved/sanctioned close to **₹500 crore of MSME loans** to **128 beneficiaries**.
- Sanctioned under its **Credit Outreach Program** in **New Delhi**.

10. Lucknow–Delhi Tejas Express Rebranded as "Sprite Tejas Express"

- Under a new **corporate sponsorship deal**, the private **Lucknow–Delhi Tejas Express**, managed by **IRCTC (Indian Railway Catering and Tourism Corporation)**, will now be completely branded as the **"Sprite Tejas Express"**.

11. Odisha Introduces Battery-Powered Boats in Bhitarkanika National Park

- The **Government of Odisha** launched a **pilot project** introducing **battery-powered boats** to replace conventional diesel/petrol boats in **Bhitarkanika National Park**.
- **Subsidy Support**: The Odisha government is providing a **50% subsidy** on each boat, which costs approximately **₹1 crore**.

3. Appointments

1. Reserve Bank of India (RBI) Appointments

- **Rohit Jain** has been appointed as a **Deputy Governor of the Reserve Bank of India (RBI)** for a **3-year term**, succeeding **T. Rabi Sankar**.
- **Monisha Chakraborty** was appointed as **Executive Director (ED) of the RBI**, effective **3 August 2026**.

2. Securities and Exchange Board of India (SEBI) Appointment

- **Prashanta Mahapatra** assumed charge as the new **Executive Director (ED) of the Securities and Exchange Board of India (SEBI)**.
- He had previously served as the **Chief General Manager (CGM) of SEBI**.

3. Financial and Regulatory Body Appointments

- **Satyapal Kumar** appointed **Director of the Financial Intelligence Unit (FIU) India**.
- **AS Rajeev** assumed charge as the **acting Central Vigilance Commissioner** of the **Central Vigilance Commission (CVC)**.
- The **Central Government extended the tenure of K. Raja Raman** as **Chairperson of the International Financial Services Centres Authority (IFSCA)** until **October 2028**, or until he attains **65 years of age**, whichever is earlier.
- **Anupinder Singh Grewal** appointed to the **National Company Law Tribunal (NCLT)** for a **5-year term**.
- **Telecom Regulatory Authority of India (TRAI) Chairperson: Anil Kumar Lahoti**.

4. Government Secretaries and Tenure Extensions

- The **Appointments Committee of the Cabinet (ACC)** granted a **one-year extension** to:
  - **T.V. Somanathan**, **Cabinet Secretary**
  - **Govind Mohan**, **Union Home Secretary**
- **Prime Minister Narendra Modi** and the Cabinet approved a **one-year extension for Enforcement Directorate (ED) Director Rahul Navin**, extending his tenure until **13 August 2027**.
- **Dr. Srinivasa Kumar Tummala** took charge as **Secretary, Ministry of Earth Sciences**.

5. Varsha Ashok Aglave Becomes First Woman Director General of Geological Survey of India (GSI)

- **Varsha Ashok Aglave / Aglawe** became the **first-ever woman Director General (DG)** of the **Geological Survey of India (GSI)**.
- She took charge as the **54th Director General** of GSI and succeeds **Asit Saha**.
- **About GSI**: Established in **1851**; headquartered in **Kolkata, West Bengal**.

6. Defence Services Appointments

- **Vice Admiral A.N. Pramod** assumed charge as the **Deputy Chief of Naval Staff**, succeeding **Tarun Sobti**.
- **Vice Admiral Manish Chadha** appointed **Director General of Naval Operations (DGNO)**, succeeding **Vice Admiral A.N. Pramod**.
- **Air Marshal Tejpal Singh** has been appointed as the **Deputy Chief of the Air Staff**.
- **Alka Nangia Arora** appointed **Controller General of Defence Accounts (CGDA)**.
- **Defence Secretary Rajesh Kumar Singh** has been given the **additional charge of DRDO (Defence Research and Development Organisation) Chief**.
- **Squadron Leader Bhawana Kanth** became the **Indian Air Force's (IAF) first woman Fighter Combat Leader**.

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7. Indian Railways Appointments

- **Manish Agarwal** appointed as **General Manager of the Integral Coach Factory (ICF), Chennai**, replacing **U. Subba Rao**.
- **U. Subba Rao** appointed as the **General Manager of Southern Railway**.
- **Static Note on ICF**: Headquartered in **Chennai, Tamil Nadu**, and established in **1955**.

8. Diplomatic Appointments

- **Prashant Pise** appointed as **India's Ambassador to Oman**.
- **Vishesh / Vishwesh Negi** named **India's next Ambassador to the Islamic Republic of Iran**; he is India's current Ambassador to Iran.
- **Anand Prakash** appointed as the next **High Commissioner of India to the Kingdom of Eswatini**.
- **Satyajit Mohanty** (currently **Joint Secretary, Ministry of Defence**) appointed as the **Representative of India to the Council of the International Civil Aviation Organization (ICAO)** in **Montreal, Canada**, for a tenure of **3 years**.
- **Rahul Jain** appointed as **Senior Advisor to the Executive Director at the International Monetary Fund (IMF)** in **Washington D.C., USA**, for a tenure of **3 years**.
- **Subhash Kumar**: **Director at the SAARC (South Asian Association for Regional Cooperation) Secretariat**.
- **Arindam Bagchi** — **India's Permanent Representative to the United Nations (UN) in Geneva**.

9. Corporate Appointments — India

- **Willy Walsh** appointed **new Chief Executive Officer (CEO) of IndiGo Airlines**.
- **Tewolde GebreMariam** (former **Chief Executive Officer of the Ethiopian Airlines Group**) appointed as the new **MD & CEO of Air India**, replacing **Campbell Wilson**.
- **Alexander George** appointed the new **Managing Director (MD) of Muthoot Finance**, effective **1 October 2026**. **Muthoot Finance Headquarters: Kochi, Kerala**.
- **Ashish Singh** appointed as **MD & CEO of Manappuram Finance**, effective **1 January 2027**.
- **Shailesh Jejurikar** appointed **Chairman of Procter & Gamble (P&G) India**.
- **Toshiyuki Yanagisawa** appointed as the **President & Chief Executive Officer (CEO) of Honda Cars**.
- **Krithi Shetty**, South Indian actress, appointed as the **brand ambassador** for the luxury jewellery brand **Indriya (Aditya Birla Group)**.

10. NITI Aayog and NSDC Leadership

- **NITI Aayog** was formed in **2015**.
  - **Chairperson — Prime Minister Narendra Modi**
  - **Vice Chairman — Ashok Kumar Lahiri**
  - **New CEO — Anurag Jain**
- **National Skill Development Corporation (NSDC)**: Headquarters — **New Delhi**; **CEO — Arun Kumar Pillai**; **Chairman — A.M. Naik**.

11. Media and Culture Appointments

- **Shashi Shekhar Vempati** appointed as the head of the **Central Board of Film Certification (CBFC)**, replacing **Prasoon Joshi**.
- **Ashutosh Gowariker** appointed as **Festival Director** for the **57th International Film Festival of India (IFFI)**.

12. International Appointments and Elections

- **Silvana Tenreyro** appointed as the **Chief Economist of the International Monetary Fund (IMF)**.
- **Giles Thomson** (from the **UK**) appointed as **President of the Financial Action Task Force (FATF)** for a **2-year term**, replacing **Elisa de Anda Madrazo**.
  - **FATF** was established in **1989**, is headquartered in **Paris, France**, and has **40 member countries**.
- **Hungary** appointed **András / Andras Baka**, former **Chief of the Supreme Court**, as the country's new **President**; he was elected with the support of the governing **Tisza Party**.
  - The **Prime Minister of Hungary is Peter Magyar**.
- **Keiko Fujimori** won the **presidential election in Peru**.
- **Iran's Supreme Leader Mojtaba Khamenei** appointed former **IRGC (Islamic Revolutionary Guard Corps) Chief Mohsen Rezaei** as his representative to the **Supreme National Security Council (SNSC)**.
- **Gautam Rangarajan** — son of an Indian diplomat and a **BBC executive** — appointed as an **advisor to the UK Prime Minister**.
- **Dr. Bhuma V.G.** appointed **Vice-Chancellor of the Atal Bihari Vajpayee Institute** in **Mauritius**.

13. Retirements from Sport

- **Ajinkya Rahane** announced his **retirement from international cricket**.
- **England fast bowler John Turner** retired from **professional cricket**.

4. Arts & Culture

1. President Droupadi Murmu Confers Sangeet Natak Akademi Awards 2024-25

- **President Droupadi Murmu** conferred the **Sangeet Natak Akademi Awards 2024-25**.

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- **Akademi Ratna (Fellowship)**: The **highest national honour in performing arts**, limited to a maximum of **40 living members** at any given time.
- **This Year's Recipients**: **Ramlal Bareth**, **A.V. Anand**, **Rita Ganguly**, **Puru Dadheech**, **Chittaranjan Jyotishi**, **Pasumarthi Rattaiah Sarma** and **Sudharani Raghupathy**.
- **Cash Prize Details**:
  - **Akademi Ratna (Fellowship)**: **₹3,00,000** + **Tamrapatra** + **Angavastram**
  - **Akademi Puraskar (Award)**: **₹1,00,000** + **Tamrapatra** + **Angavastram**
  - **Ustad Bismillah Khan Yuva Puraskar**: **₹25,000** + **Tamrapatra** + **Angavastram**

2. Lok Sabha Passes Prevention of Insults to National Honour Bill 2026 — Legal Protection for Vande Mataram

- The **Lok Sabha** passed the **Prevention of Insults to National Honour Bill 2026**.
- It elevates the legal protection of the **national song, Vande Mataram**, making it **legally equivalent** to that of the **national anthem**.
- **Punishment** under the amended framework: up to **3 years of imprisonment** and/or a **monetary fine**.
- **Vande Mataram** was originally composed by **Bankim Chandra Chattopadhyay** in **1875**.
- It was first published in **Banga Darshan** and subsequently featured in the novel **Anandamath** in **1882**.
- The **"Har Ghar Tiranga" Campaign 2026** marks the **150th anniversary of Vande Mataram**.

3. Ladakh Declares 23 Heritage Sites as Protected Monuments

- The **Union Territory (UT) of Ladakh** declared **23 heritage sites** as **protected monuments** under the **Jammu and Kashmir Ancient Monuments Preservation Act**.
- **Lieutenant Governor (LG) of Ladakh — Vinai Kumar Saxena**.

4. 48th Session of the UNESCO World Heritage Committee Held in Busan, South Korea

- The **48th Session of the UNESCO World Heritage Committee** was held in **Busan, South Korea**.
- A total of **25 new sites** were added to the **World Heritage List**.
- **Indian Inscription**: India's ancient **Buddhist site of Sarnath**, located in **Varanasi, Uttar Pradesh**.
- **Sarnath** was recently declared **India's 45th UNESCO World Heritage Site**.
- **Italy** has the **highest number of UNESCO World Heritage Sites (61)**, followed by **China (60)**.

5. India and Indonesia Sign 10-Year Joint Project to Restore Prambanan Temple

- **India and Indonesia** signed agreements for a landmark **10-year joint conservation project** to restore the **9th-century Prambanan Temple Complex** in **Indonesia**.
- **Temple Profile**: **Prambanan** is the **largest Hindu temple in Indonesia**, dedicated to the **Trimurti (Lord Shiva, Vishnu and Brahma)**, and is a **UNESCO World Heritage Site**.

6. Archaeological Survey of India (ASI) De-lists 18 Monuments; 662 Artefacts Retrieved

- The **Archaeological Survey of India (ASI)** has **de-listed 18 monuments** from its **centrally protected sites list** since **2021**.
- **ASI** currently maintains **3,688 centrally protected monuments/sites**.
- The government reported that **662 historical artefacts** have been **retrieved and brought back to India** up to **June 2026**.

7. Pithora Painting of Gujarat Receives Geographical Indication (GI) Tag

- **Pithora Painting**, which received a **Geographical Indication (GI) tag**, belongs to the state of **Gujarat**.

8. World Record Set for Largest Dhimsa Dance Performance

- **13,000 tribal women and female students** set a **world record** by performing the **largest Dhimsa dance** together.
- **Dhimsa Dance** is a traditional folk dance principally associated with the **Araku / Eastern Ghats tribal culture of Andhra Pradesh**.

9. Michelle Yeoh Named "Asian Film Maker of the Year" at 31st Busan International Film Festival

- **Michelle Yeoh** was named **"Asian Film Maker of the Year"**.
- **Event**: **31st Busan International Film Festival, South Korea**.
- She is the **first Asian performer** to win an **Academy Award (Oscar) for Best Actress**, for her role in **"Everything Everywhere All at Once"**.

10. India to Host First-Ever Global South Film Festival in 2027

11. Ministry of Tourism Partners with Netflix India to Promote "As Seen on Netflix" Destinations

- The **Ministry of Tourism**, in collaboration with the **Ministry of Culture**, hosted a special celebratory event in **New Delhi**.
- A new section called **"As Seen on Netflix"** is being integrated into the **Incredible India Digital Platform**.

12. Traditional Festivals and Rituals

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- The **Adiperukku Festival** is celebrated in **Tamil Nadu**.
- **Aranmula Vallasadhya** is a traditional **ritual feast celebrated in Kerala**.
  - **Venue**: The **Sree Parthasarathy Temple**, located in **Aranmula, Pathanamthitta district**.

13. Ministry of Information and Broadcasting (MIB) Decisions

- The **Ministry of Information and Broadcasting (MIB)** officially **removed the 2006 rule** that capped **television advertisements and promotional content at 12 minutes per hour**.
- The **MIB** approved extending the **Broadcasting Infrastructure and Network Development (BIND) scheme** until **31 March 2027**.

14. India Post Releases ₹5 Commemorative Stamp on Satish Gujral's Birth Centenary

5. Awards

1. Padma Awards 2026

- A total of **131 Padma Awards** were given, consisting of:
  - **113 Padma Shri**
  - **13 Padma Bhushan**
  - **5 Padma Vibhushan**

2. Dr. Annapurni Subramaniam Awarded COSPAR Vikram Sarabhai Medal 2026

- **Dr. Annapurni Subramaniam**, **Director of the Indian Institute of Astrophysics (IIA), Bengaluru**, was awarded the **COSPAR (Committee on Space Research) Vikram Sarabhai Medal 2026**.
- She is the **first Indian woman** and the **fourth Indian overall** to receive this international honour.
- **Occasion & Location**: Honoured during the **46th COSPAR Scientific Assembly** held in **Florence, Italy**.
- **Previous Indian winners**: **U.R. Rao**, **Gurbax Singh Lakhina** and **Anil Bhardwaj**.
- The award is jointly presented by **ISRO and COSPAR once every two years**.
- **COSPAR** was established in **1958** and is headquartered in **Paris, France**.

3. Indian President Droupadi Murmu Conferred Honorary Doctorate by Romania

- **Indian President Droupadi Murmu** was conferred an **Honorary Doctorate** by the **Bucharest University of Economic Studies, Romania**.

4. Indian Pharmacopoeia Commission (IPC) Receives Two WHO Recognitions

- The **Indian Pharmacopoeia Commission (IPC)** received **two major recognitions** from the **World Health Organization (WHO)**:
  - **WHO SEAR Regional Centre of Excellence in Pharmacovigilance** (drug safety and surveillance)
  - **WHO SEAR Technical Centre and Quality** (medicine quality control)
- Recognitions conferred at the **10th anniversary meeting of the South East Asia Regulatory Network (SEARN)** held in **Kathmandu, Nepal**.
- The **IPC** operates under the **Ministry of Health and Family Welfare**.

5. National Handloom Day Awards — 22 Awards Presented

- A total of **22 awards** were presented:
  - **3 Sant Kabir Handloom Awards**
  - **19 National Handloom Awards**

6. Indian Organ Donation Day Awards

- **Assam — Best State (Best North-Eastern Region) Award**.
- **Delhi — Best UT Award**.
- **PGIMER Chandigarh — Best Regional Organ and Tissue Transplant Organization (ROTTO)** in the **Northern Region**.
- **IKDRC Ahmedabad** was awarded for **"Excellence in Leading Government Hospital in Organ Transplantation"** — it performed **597 organ transplants in 2025**, with **380 patients** receiving **free transplants under PM-JAY (Pradhan Mantri Jan Arogya Yojana)**.

7. National Gopal Ratna Awards for Conserving Indigenous Bovine Breeds

- The awards are given under the **Rashtriya Gokul Mission**, launched in **2014** for **conserving indigenous bovine breeds**.
- **Prize Money**:
  - **1st Prize — ₹5 lakh**
  - **2nd Prize — ₹3 lakh**
  - **3rd Prize — ₹2 lakh**
  - **Special Award — ₹2 lakh**, given to candidates from the **North-Eastern and Himalayan states**

8. Dr. Padma Gurmet Awarded UT Ladakh State Award 2025

- **Dr. Padma Gurmet**, **Director of the National Institute of Sowa-Rigpa in Leh**, was awarded the **UT Ladakh State Award 2025**.
- **Conferred by**: **LG Vinay Kumar Saxena**.

9. Karthikeyan Lanka Selected for NASI Young Scientist Award

- **Assistant Professor Karthikeyan Lanka** from **IIT Bombay's CSRE (Centre of**

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Studies in Resources Engineering) was selected for the **National Academy of Sciences, India (NASI) Young Scientist Award**.

10. Puducherry Police Honoured with "President's Colour" Award

11. Independence Day Gallantry and Service Medals

- A total of **1,057 police, fire, home guard and civil defence personnel** were conferred with **gallantry and meritorious service awards** on **Independence Day**.
  - **301 Medals for Gallantry**
  - **92 President's Medals for Distinguished Service**
  - **664 Medals for Meritorious Service**

12. Gaj Gaurav Awards Presented in Visakhapatnam

- The **Gaj Gaurav Awards** were presented by **Minister of State (MoS) for Environment Kirti Vardhan Singh** in **Visakhapatnam** on **12 August**.

13. Parichha Weir Declared World Heritage Irrigation Structure

- The **International Commission on Irrigation and Drainage (ICID)** declared **Parichha Weir (Jhansi, Uttar Pradesh)** as a **World Heritage Irrigation Structure**.
- **Location**: On the **Betwa River (Betwa Canal System)**.

14. Harry Kane to Receive European Golden Shoe Award

- **Harry Kane** (**England** and **Bayern Munich** striker) is to receive the **European Golden Shoe Award**.

15. Michelle Yeoh's Oscar Recognition

- **Michelle Yeoh** is the **first Asian performer** to win an **Academy Award (Oscar) for Best Actress**, for **"Everything Everywhere All at Once"**.

16. Glen Hansard's Academy Award

- **Glen Hansard** won the **Academy Award for Best Original Song** with **"Falling Slowly"**.

6. Banking and Finance

1. 62nd RBI Monetary Policy Committee (MPC) Keeps Repo Rate Unchanged at 5.25%

- This was the **3rd Bi-monthly meeting of FY 2026-27**, chaired by **RBI Governor Sanjay Malhotra**.
- Rates kept unchanged by a **unanimous 6-0 vote**, maintaining a **Neutral stance**.
- The **Monetary Policy Committee (MPC)** consists of **6 members**:
  - **3 from RBI** — **Sanjay Malhotra**, **Punam Gupta**, **Indranil Bhattacharya**
  - **3 from the Government of India** — **Nagesh Kumar**, **Saugata Bhattacharya**, **Ram Singh**
- **Policy Rates (All Unchanged)**:
  - **Repo Rate — 5.25%**
  - **Standing Deposit Facility (SDF) — 5.00%**
  - **Marginal Standing Facility (MSF) — 5.50%**
  - **Bank Rate — 5.50%**
  - **Fixed Reverse Repo Rate — 3.35%**
  - **Cash Reserve Ratio (CRR) — 3.00%**
  - **Statutory Liquidity Ratio (SLR) — 18.00%**
- **FY27 Projections**:
  - **GDP Growth upgraded to 6.7%** (from **6.6%**)
  - **CPI Inflation projected at 5.0%** (from **5.1%**)
  - **Quarterly GDP projections**: **Q1 — 7.0%**, **Q2 — 6.4%**, **Q3 — 6.5%**, **Q4 — 6.8%**
  - **Current inflation: 5.0%; Core inflation: 4.3%**
- **Medium-term inflation target: 4%**, with a **tolerance range of 2% to 6%**; RBI's inflation target zone stated as **2% to 4%**.
- **External Sector**:
  - **Trade deficit: $86.6 billion**
  - **Foreign Direct Investment (FDI) inflows in Q1: $30.7 billion**
  - **Foreign Portfolio Investment (FPI): $0.1 billion**

2. RBI Releases Handbook of Statistics on the Indian Economy (FY26 / 28th Edition)

- For the **first time, four new statistical tables** have been added.
- This brings the **total number of statistical tables to 245**.
- **Base Year Revision**:
  - **Wholesale Price Index (WPI)** updated to **2022–23**
  - **Index of Industrial Production (IIP)** updated to **2022–23**
  - **Consumer Price Index (CPI)** updated to **2024**
- **Growth and Deficit Data**:
  - **Provisional real Gross Domestic Product (GDP) growth rate for FY26: 7.75%**

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- **Fiscal deficit** for the previous financial year fell to **4.36% of GDP**, down from **4.76%**

3. RBI Defers Basel III Pillar 3 Disclosure Framework

- Initially proposed to take effect on **30 September 2026**.
- The first round of **quarterly disclosures** must now be submitted for the period ending **30 June 2027**.
- **Disclosure deadlines**: **Quarterly — 30 June**; **Half-yearly — 30 September**; **Annual — 31 March 2028**.
- **New Timeline**: Commencement date extended from the **quarter ending 30 September 2026 to 1 April 2027**, allowing banks time to update and comply.
- **The Three Pillars**:
  - **Pillar 1 — Minimum Capital Requirements**
  - **Pillar 2 — Supervisory Review**
  - **Pillar 3 — Market Discipline**, transparency and public disclosures

4. RBI Consolidates Supervisory Directions from 628 to 64 Master Directions

- The **RBI** consolidated its **supervisory directions from 628 to 64 Master Directions**.

5. RBI Issues Draft Capital Adequacy (11th Amendment) Directions — DSIB and Leverage Ratio Norms

- The **11th Amendment** aligns capital adequacy rules with **Basel III standards** and goes into effect on **1 April 2027**.
- **India's three designated Domestic Systemically Important Banks (DSIBs): SBI, HDFC and ICICI**.
  - **SBI (Bucket 4)**: Must maintain an additional **0.8% capital** on top of the minimum **11.5% CAR**.
  - **HDFC (Bucket 2)**: Must maintain an additional **0.4% capital**.
  - **ICICI Bank (Bucket 1)**: Must maintain an additional **0.2% capital**.
- **Leverage Ratio Rule**:
  - **DSIBs** must maintain a minimum **4% leverage ratio**.
  - **Other commercial banks** must maintain **3.5%**.

6. RBI to Restart On-Tap Licensing of Urban Cooperative Banks (UCBs)

- Fresh licensing of **Urban Cooperative Banks (UCBs)** was **halted in 2004**; RBI is now planning to restart licensing after a gap of **more than two decades**.
- Licensing will be restarted under an **"On-Tap" window** — eligible cooperative societies can submit applications at **any time**, instead of waiting for a restricted application window.
- **Eligibility Criteria for Multi-State Credit Cooperative Societies to Convert to UCBs**:
  - **Minimum Operational History** — continuous active track record of at least **10 years**
  - **Registration** — must be registered under the **Multi-State Co-operative Societies Act, 2002**
  - **Minimum Deposits** — at least **₹10,000 crore** in member/customer deposits
  - **Minimum Net Worth** — at least **₹300 crore**
  - **Capital to Risk-Weighted Assets Ratio (CRAR)** — minimum of **12%**
  - **Net NPA Ratio** — must not exceed **3%**
  - **Financial Health** — positive and progressive performance with consistent improvement in operational indicators over the last **5 years**
- **Ownership & Governance Norms**:
  - Individual shareholding capped at **5%**
  - Directors cannot take active executive roles (like **CEO, CFO, COO**) and must adhere to the **"Fit and Proper" criteria**

7. Regulatory Framework of Urban Cooperative Banks (UCBs) — Tiers, CRAR and Net Worth

- **Dual Regulation**:
  - **Reserve Bank of India (RBI)**: Responsible for **banking licences, operations, CRR/SLR and prudential norms**.
  - **Registrar of Cooperative Societies (RCS)**: Responsible for **registrations, administration and elections**.
- **The Four Tiers of UCBs**:
  - **Tier 1**: Deposits up to **₹100 crore**
  - **Tier 2**: Deposits from **₹100 crore to ₹1,000 crore**
  - **Tier 3**: Deposits from **₹1,000 crore to ₹10,000 crore**
  - **Tier 4**: Deposits above **₹10,000 crore**
- **CRAR Requirements**: **Tier 1 UCBs — minimum 9% CRAR**; **Tiers 2, 3 and 4 UCBs — minimum 12% CRAR**.

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- **Net Worth**: **Tier-1 UCBs operating in a single district — minimum ₹2 crore**; **Other UCBs — minimum ₹5 crore**.

8. RBI Draft Guidelines on Concentration Risk for Rural Cooperative Banks (RCBs)

- **Effective Date: 1 April 2027**.
Applicability: State Cooperative Banks and Central Cooperative Banks.
- **Lending & Exposure Limits (Based on Tier 1 / Core Capital)**:
  - **Single Borrower Limit**: Maximum **20% of Tier 1 capital**
  - **Group Borrower Limit**: Maximum **25% of Tier 1 capital**
  - **Primary Agricultural Credit Societies (PACS) Limit**: Maximum **30% of Tier 1 capital**
  - **Real Estate Loans**: Maximum **15%** of total loans overall; capped at **5%** for commercial real estate (excluding individual housing loans)
  - **Unsecured Advances**: Maximum **15%** of total loans
  - **Inter-bank Deposits**: Maximum **25%** of the RCB's Tier-I capital can be placed with a single bank
  - **Nominal Members**: Customers who deposit or borrow but hold no ownership, voting rights, share certificates or dividends can be enrolled only for a maximum period of **3 years**
- **Revised Housing Loan Limits (Based on Deposit Size)**:
  - Deposits **> ₹10,000 crore** → Maximum **₹3 crore**
  - Deposits **₹1,000 crore – ₹10,000 crore** → Maximum **₹2 crore**
  - Deposits **₹100 crore – ₹1,000 crore** → Maximum **₹1.4 crore**
  - Deposits **< ₹100 crore** → Maximum **₹60 lakh**
- **Revised Unsecured Loan Limits (Based on Deposit Size)**:
  - Deposits **> ₹1,000 crore** → Maximum **₹10 lakh**
  - Deposits **₹100 crore – ₹1,000 crore** → Maximum **₹7.5 lakh**
  - Deposits **< ₹100 crore** → Maximum **₹5 lakh**
- **Housing Loan Tenures & Under-Construction Moratoriums**:
  - RCBs with deposits up to **₹1,000 crore**: Maximum housing loan tenure **20 years**, with maximum moratorium of **24 months** for under-construction houses
  - RCBs with deposits above **₹1,000 crore**: Loan tenure decided by the **Board of Directors**
  - **Repairs & Alterations**: Borrowers can use up to **10%** of their housing loan limit for home repairs

9. RBI Updates NBFC Scale-Based Regulation (SBR) Upper Layer List — Expanded to 17 for FY27

- Under the **Scale-Based Regulation (SBR)** framework, **Non-Banking Financial Companies (NBFCs)** are categorized into **four layers: Base, Middle, Upper and Top**.
- The **Top Layer remains vacant**, as it is reserved for companies carrying **extreme systemic risks**.
- The active list of NBFCs in the **"Upper Layer"** has been increased from **15 to 17 NBFCs**; **17 NBFCs** are now officially classified under this category.
- **Classification / AUM Eligibility Criteria**: Any NBFC with an **asset size of ₹1 lakh crore and above** in its latest audited financial statement is automatically placed in the **Upper Layer**.
- The RBI **retained Tata Sons** in the list.
- **Newly Added Companies**:
  - **REC — Rural Electrification Corporation**
  - **PFC — Power Finance Corporation**
  - **IRFC — Indian Railway Finance Corporation**
  - **HUDCO — Housing and Urban Development Corporation**
- **Removed Companies**: **PNB Housing Finance** and **Samman Capital Limited**.
- **Time deposits in NBFCs**: minimum **12 months**, maximum **60 months** (**1 to 5 years**).

10. RBI Tightens Loan Recovery Rules — 4th Amendment of Responsible Business Conduct

- **Effective Date: 1 January 2027**.
- **Calling Window**: Recovery agents are strictly prohibited from calling or visiting borrowers outside the **8:00 AM to 7:00 PM** daily window.
- Lenders cannot initiate any **lockout or restriction on a financed mobile device** before the loan becomes past due.
- **After 30 days overdue**: **Partial restrictions** can be placed on the device.

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- **After 60 days overdue**: **Full device lockouts** (blocking outgoing calls and complete device usage) can be initiated.
- **Wrongful Lockout Compensation**: If a bank mistakenly locks a device, or delays unlocking it after dues are cleared, the bank must pay **₹250 per hour of lockout**, up to the total value of the loan.
- The **RBI postponed the mandatory certification of third-party debt recovery agents** from **1 October 2026 to 1 January 2027**.

11. RBI Issues Bulk Deposit and Uniform Deposit Rate Rules Effective 1 October 2026

- **Effective Date: 1 October 2026**.
- **Bulk Deposit Definition**:
  - For **Commercial Banks and Small Finance Banks (SFBs)** — single term deposits of **₹3 crore and above**
  - For **Regional Rural Banks (RRBs)** — threshold is **₹1 crore and above**
- Banks are permitted to **vary interest rates only on bulk deposits (₹3 crore or more)**.
- **Mandate**: All applicable banks must publicly publish/disclose their **daily deposit rates by 10:00 AM**, with a maximum **grace period of 10 minutes** (rates fully available online by **10:10 AM**).
- There are currently **11 operational SFBs** in India.
- **Capital Small Finance Bank in Punjab** was the **first SFB in India**.

12. RBI Proposes Principle-Based Framework for Interest Rates

- The **RBI** proposed a new **Principle-Based Framework** for setting interest rates across all **regulated lending entities (banks and NBFCs)**.
- **Objective**: Make lending rates **standard, transparent, uniform and consumer-centric**, focusing heavily on prioritizing recovery of the **"Principal"** amount during loan repayment rather than just extracting high interest.

13. RBI Issues Priority Sector Lending (PSL) Second Amendment Directions — FCNR(B) Deposits Exempted from ANBC

- A bank's **Priority Sector Lending (PSL) target** is calculated on the basis of its **Adjusted Net Bank Credit (ANBC)**.
- **ANBC Formula**: **ANBC = Total Lending – Losses (NPAs)**, where **NPAs** stand for **Non-Performing Assets**.
- **Foreign Currency Non-Resident Bank — FCNR(B)** accounts have a **minimum tenure of 1 year** and a **maximum tenure of 5 years**.
- The RBI announced a **temporary regulatory mechanism** to incentivise **FCNR(B) deposit mobilisation**.
- If a bank opens **FCNR(B) deposits between 8 June and 30 September 2026**, with a tenure of **3 to 5 years**, the **RBI will bear the exchange rate risk** and fluctuations upon maturity.
- **Exemption from ANBC**: Any loans extended by commercial banks against these specific **FCNR(B) deposits** as collateral will **NOT** be counted as part of the bank's **ANBC**.
- **FCNRB accounts** allow **Non-Resident Indians (NRIs)** — defined as citizens staying abroad for **more than 182 days in a year** — to maintain fixed deposits in foreign currencies; normal tenure ranges from **1 to 5 years**.

14. RBI Integrated Ombudsman Scheme 2026 — "One Nation One Ombudsman"

- **Replaces** the older **2021 framework**; based on the philosophy of **"One Nation One Ombudsman"**.
- **Effective from 1 July 2026**.
- Combines the previously separate **Banking Ombudsman, NBFC Ombudsman and Digital Ombudsman** offices into a **single integrated framework**.
- **Coverage**: **Commercial Banks, Regional Rural Banks (RRBs), State/Central/Urban Cooperative Banks, Non-Banking Financial Companies (NBFCs), Credit Information Companies (CICs)** and **non-bank Prepaid Payment Instrument (PPI) issuers**.
- Maximum compensation for **direct financial loss** increased from **₹20 lakh to ₹30 lakh**.
- Maximum compensation for **mental harassment, agony and expenses** increased from **₹1 lakh to ₹3 lakh** (replacing the previous **₹2 lakh** limit).

15. RBI Withdraws 62.13 Billion Damaged Currency Notes Under Clean Note Policy

- The **Reserve Bank of India (RBI)** withdrew **62.13 billion damaged currency notes** under the **Clean Note Policy** between **2023 and 2026**.

16. RBI to Launch Plastic (Polymer) Banknotes on Pilot Basis in FY 2027–28

- The **RBI** plans to launch **plastic (polymer) banknotes** on a **pilot basis** starting in the financial year **2027–28**.

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- **Denominations**: The testing phase will begin with the **₹10 and ₹20** denominations.

17. RBI Grants Perpetual Authorised Dealer Category-II (AD-II) Licences

- **Neo Forex** and **Global Pay** secured **perpetual Authorized Dealer Category 2 (AD2) licences** from the **RBI**.
- **Indel Remit**, the foreign exchange division of **Indel Money Limited**, secured a **perpetual AD-II licence** to offer trade remittance services, with a maximum limit capped at **₹25 lakh per transaction**.
- **Muthoot FinCorp Limited** secured a **perpetual Authorized Dealer Category-2 (AD-2) foreign exchange licence** from the RBI.
- **Paul Merchants Ltd.** (a **Non-Banking Financial Company**) was granted an **Authorized Dealer (AD) Category II licence**.
- **Authorized Dealers (AD)** are financial institutions authorized by the RBI to trade in foreign currencies, categorized as **AD1, AD2 or AD3**.

18. RBI Urban and Rural Consumer Confidence Surveys for July 2026

- Consumer confidence **dipped in both sectors** due to persistent concerns over **rising inflation, overall economic conditions and job availability**.
- **Current Situation Index (CSI) Metrics**:
  - **Urban CSI**: Dropped from **90.7 to 88.3**
  - **Rural CSI**: Dropped from **95.2 to 91.7**
- Any **CSI value below 100** represents a **pessimistic outlook**.

19. RBI Releases 101st Survey of Professional Forecasters (SPF) — FY27 GDP Growth at 6.6%

- The **Survey of Professional Forecasters (SPF)** is a **bi-monthly macroeconomic survey** conducted by the **RBI since 2007**. (**SPF forecast ≠ RBI MPC forecast**.)
- **FY27 GDP Growth**: Projected at **6.6%** (revised upward from **6.5%**).
- This projection is distinct from the **RBI Monetary Policy Committee's official forecast of 6.7%**.
- **FY28 GDP Growth**: Projected at **7.0%**. **Q1 FY27 Growth**: Projected at **6.8%**.
- The **World Bank** and the **Asian Development Bank (ADB)** have similarly projected India's economic growth at **6.6%**.

20. SBI Posts Highest-Ever Quarterly Net Profit of ₹21,121 Crore in Q1 FY 2026-27

- Represents a **10.2% growth** over the **₹19,160 crore** net profit recorded in the same quarter of **FY 2025-26**.
- **Net Interest Income (NII)**: Reached **₹46,992 crore**.
- **Operating Profit**: Grew by **9.8% to ₹33,529 crore** (up from **₹30,544 crore**).
- **Net Profit: ₹21,121 crore**.
- **Net Interest Income (NII)**: A bank's core interest income, calculated as **Interest Earned minus Interest Paid**.

21. SBI Uses AI for Cheque Processing and MSME Underwriting

- **SBI** is shifting its **cheque processing system and backend offices to Artificial Intelligence (AI)** to automate repetitive, back-office, high-volume tasks.
- During **FY 2025-26**, SBI used **AI to underwrite nearly ₹1 lakh crore (₹1 trillion)** worth of loans to **Micro, Small and Medium Enterprises (MSMEs)**.
- SBI applies **AI-based underwriting** for individual MSME loans **up to ₹5 crore**.
- **MICR (Magnetic Ink Character Recognition)**: A **9-digit code** printed with **iron oxide ink** at the bottom of cheques.
  - First 3 digits — **City**; next 3 digits — **Bank**; final 3 digits — **Branch**
  - Used to **prevent fraud** during clearing
- **IFSC (Indian Financial System Code)**: An **11-character code**.
  - First 4 characters — **Bank**; the **5th character is always 0** (reserved for future use); last 6 characters — **Branch**
  - Used for **electronic transactions**
- **CTS (Cheque Truncation System)**: An online electronic clearing process that eliminates the **physical transit of paper cheques**, replacing them with **digital images** transmitted between bank branches.

22. HDFC Bank Launches "Max for Seniors" and "Max for Her" Savings Accounts

- **HDFC Bank** launched **two customised savings account variants** with specialised insurance and health benefits.
  - **Speciale Senior Citizen Savings Account / "Max for Seniors"** — customized health and security benefits
  - **Savings Max Account for Women / "Max for Her"** — premium lifestyle, banking and insurance benefits

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- **Senior Citizen Demographics**: By **2036**, India's senior citizen population is projected to reach **230 million**, representing **15%** of the total population.
- **Women & Banking**: Women currently hold **39.2% of bank accounts** and **39.7% of total deposits** in India.
- **"Max for Seniors" — Key Features**:
  - Up to **₹25,000** in specialised protection cover
  - Up to **₹1 lakh** in hospitalisation cover
  - **0.5% additional interest** on Fixed Deposits (FDs)
  - Debit card-linked **accidental death cover of up to ₹3.19 crore**
  - **1-year waiver** of Annual Maintenance Charges (AMC) on Demat accounts
  - Complimentary **doorstep banking services, health checkups, lifestyle vouchers and airport lounge access**
- **"Max for Her" — Key Features**:
  - Up to **₹1 lakh** in hospitalisation cover
  - Up to **₹10 lakh** in accidental death insurance coverage
- **HDFC Bank Corporate Profile**: Headquarters — **Mumbai**; **MD & CEO — Sashidhar Jagdishan**; Tagline — **"We understand your world"**.

23. Other Bank Product Launches and Approvals

- **SBI Card and Google Pay** launched the **Google Pay Flex SBI Card**.
- **IndusInd Bank and EazyDiner** launched a **co-branded UPI-linked credit card**.
- **IndusInd Bank** received **RBI approval** to establish a **100% Wholly Owned Subsidiary** to enter the **stock broking business**.
- **Kotak Mahindra Bank** launched a **Hybrid Home Loan** — a **"teaser loan"** where borrowers lock in fixed rates/EMIs for a maximum of **39, 52 or 65 months**.
- **SBI Life Insurance** signed a **Bancassurance Tie-Up** with **Jammu & Kashmir Bank**.
- **ICICI Lombard** launched **India's first motor cyber insurance cover** as an **add-on rider**.
- **National Commodity and Derivatives Exchange Limited (NCDEX)** launched a **mutual fund distribution platform** focused on **rural and semi-urban India**.
- **UCO Bank** opened its **first International Financial Services Centre (IFSC) Banking Unit (IBU)** in **GIFT City, Gandhinagar, Gujarat**.
  - **UCO Bank Profile**: Founded **1943** by **Ghanshyam Das Birla**; **Headquarters: Kolkata, West Bengal**
- **Standard Chartered Bank** received approval from the **International Financial Services Centres Authority (IFSCA)** to offer **wealth management services in GIFT City, Gujarat**.
  - Standard Chartered was also the **first foreign bank** to establish operations in GIFT City, back in **2020**.
- **Union Home Minister Amit Shah** inaugurated the new premises of the **National Urban Cooperative Finance and Development Corporation (NUCFDC)** in **Mumbai**.
- **Union Minister of Cooperation Amit Shah** inaugurated the **"Bank in a Box"** platform and a **Security Operation Center (SOC)** at the **Sahkar Nav Kranti Program** in **Mumbai**.

24. Digital Banking Units (DBUs) vs. Digital Banks / Neo Banks

- **Digital Banking Units (DBUs)**: **Physical self-service branches** featuring **digital kiosks, ATMs, and passbook/bill payment machines**, managed by senior bank officials.
- **DBUs** are set up by **Scheduled Commercial Banks**, excluding **RRBs, Payment Banks, and Local Area Banks**.
- **Digital Banks / Neo Banks**: **100% online banks** with no physical branches — e.g., **Jupiter**, **Fi**.

25. Financial Inclusion and Banking Outreach — 99.92% Village Coverage Achieved

- **Village Coverage**: **99.92%** of inhabited Indian villages — **6,01,328 out of 6,01,868 villages** — now have a physical bank branch or banking outlet within a **5 km radius**, mapped using the **Jan Dhan Darshak app**.
- **Branch Opening Rules**: The RBI allows **domestic commercial banks, Small Finance Banks, Payment Banks, Local Area Banks, and RRBs** to open branches without prior RBI approval, provided at least **25% of new banking outlets** are situated in **unbanked rural centres**.

26. Pradhan Mantri Jan Dhan Yojana (PMJDY) — 58.77 Crore Accounts Opened

- **58.77 crore accounts** opened under **PMJDY**.
- These accounts hold a combined balance of **₹3,12,414 crore**.

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27. Bank Deposit Growth Surges to 15.4% — Highest Since December 2016

- **Bank deposit growth** in India surged to **15.4%** as of **31 July 2026**, the **highest rate since December 2016**.
- Total banking deposits stood at **₹269.41 lakh crore**, reflecting an inflow of **₹6.61 lakh crore** over the preceding **15 days**.
- **Credit Growth Rate**: Bank credit (loans) grew by **19.3%**, the **highest rate since May 2024**.
- Total outstanding bank credit reached **₹220.78 lakh crore**.
- **Credit-Deposit Growth Gap**: Recorded at **3.9%**.

28. Special Mention Accounts (SMA) and Non-Performing Asset (NPA) Stages

- **Special Mention Accounts (SMA) Stages** track early-stage loan stress prior to NPA status:
  - **SMA-0**: Principal or interest payment overdue between **1 and 30 days**
  - **SMA-1**: Payment overdue between **31 and 60 days**
  - **SMA-2**: Payment overdue between **61 and 90 days**
- **Non-Performing Asset (NPA) Stages**: After **90 days** of continuous default, an asset is classified as an **NPA** and categorised into three successive stages:
  - **Substandard**: Overdue up to **1 year**
  - **Doubtful**: Overdue for **more than 1 year**
  - **Loss**: Deemed **completely unrecoverable** by inspectors

29. Central KYC Registry (CKYCR) and Re-KYC Cycles

- The **Central KYC Registry (CKYCR)** is managed by **CERSAI (Central Registry of Securitisation Asset Reconstruction and Security Interest of India)** and issues a unique **14-digit CKYC number**.
- **Periodic Re-KYC Verification Cycles**:
  - **Low-risk accounts — every 10 years**
  - **Medium-risk accounts — every 8 years**
  - **High-risk accounts — every 2 years**

30. All India Financial Institutions (AIFIs) and Export Interest Support Scheme

- India has **5 All India Financial Institutions (AIFIs)** regulated by the **RBI**: **NABARD, SIDBI, EXIM Bank, National Housing Bank (NHB)** and **NaBFID (National Bank for Financing Infrastructure and Development)**.
- The **Export Interest Support Scheme** — which provides **pre-shipment and post-shipment export credit** under the **Export Promotion Scheme** — will now be managed by the **Export-Import Bank of India (Exim Bank)**, taking over from the **RBI's pilot-basis management**.
- **Small Industries Development Bank of India (SIDBI)** is chaired by **Manoj Mittal**; headquartered in **Lucknow**.

31. ECLGS 5.0 Launched with Loan Disbursal Target of ₹2.55 Lakh Crore

- **ECLGS (Emergency Credit Line Guarantee Scheme) 5.0** launched.
- Provides credit up to **20% of peak fund-based working capital outstanding** as of **Q4 FY26**.
- Borrowers up to **₹100 crore** receive **100% credit guarantee coverage**.
- **Scheduled Passenger Airlines** get **90% coverage up to ₹5,000 crore**.
- **Overall loan disbursal target: ₹2.55 lakh crore**.

32. Gross GST Collections for July 2026 and Rate Restructuring

- **Gross GST collection for July 2026** reached **₹2.11 lakh crore**, up **15.4%**.
- The **Goods and Services Tax (GST)** was implemented on **1 July 2017**, celebrated as **GST Day**.
- Following recommendations of the **56th GST Council meeting**, the active GST tax slabs are now consolidated into: **Nil, 5%, 18% and 40%**.
- The **40% rate** applies to **sin and luxury goods**.
- The **Goods and Services Tax Identification Number (GSTIN)** issued to taxpayers remains a **15-digit alphanumeric number**.

33. Union Government Releases ₹1,09,019 Crore Tax Devolution to States

- The **Union Government** released an additional instalment of **₹1,09,019 crore** as **tax devolution** to State Governments on **1 August 2026**.
- **State allocations**: **Uttar Pradesh** received the highest share of **₹12,008 crore**, followed by **Bihar** and **Madhya Pradesh**.
- As per the **16th Finance Commission** recommendations, States receive **41% of the central divisible pool** of taxes.
- The amount is distributed over **14 instalments** during the financial year.

34. Lok Sabha Passes Appropriation Bill Authorising ₹54,000 Crore Withdrawal

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- The **Lok Sabha** passed the **Appropriation Bill** authorising a **₹54,000 crore withdrawal**.

35. India's Central Government Debt-to-GDP Ratio Reaches 58.2% in FY 2025-26

- **India's Central Government Debt-to-GDP Ratio** reached **58.2%** in **FY 2025-26**.

36. Government Disinvestment and Asset Monetisation — ₹59,082.95 Crore Raised in FY27

- **Budget Target**: Set at **₹80,000 crore**.
- **Amount Raised to Date: ₹59,082.95 crore**.
- Under **Minimum Public Shareholding (MPS)** rules, **LIC's public shareholding** must reach **10% by 2027** and **25% by 2032**.

37. LIC Disinvestment Through Offer for Sale (OFS)

- **The Disinvestment Plan**: To meet the statutory **10% public shareholding requirement** by the deadline of **16 May 2027**, the government is offloading up to **6.5% of its stake** via an **Offer for Sale (OFS)**.
- **Life Insurance Corporation of India (LIC)** was established in **1956**, is headquartered in **Mumbai**, and its **CEO and Managing Director is Shri R Doraiswamy**.
- **Current Shareholding**: The **Government of India holds 96.5%** of LIC, while public shareholding stands at **3.5%**.
- **Foreign Investment Limit**: **FDI in LIC is capped at a maximum of 20%**.
- **Domestic Systemically Important Insurers (D-SIIs)**: **LIC, General Insurance Corporation (GIC)** and **New India Assurance (NIACL)** are identified as **D-SIIs ("too big to fail")**.

38. Repco Bank, SBI and LIC Pay Dividends to the Government of India

- **Repco Bank** presented a dividend cheque of **₹22.90 crore** to **Union Home Minister Amit Shah**.
- Other Major Corporate Dividends to the Government:
  - **State Bank of India (SBI) — ₹8,813 crore**
  - **Life Insurance Corporation (LIC) — ₹1,227 crore**
- **Repco Bank** — administered under the **Ministry of Home Affairs (MHA)**.

39. SEBI Imposes ₹1.48 Crore Penalty on Zee Entertainment Enterprises Ltd (ZEEL)

- **SEBI** imposed a **₹1.48 crore penalty** on **Zee Entertainment Enterprises Ltd (ZEEL)**, on its **CEO Punit Goenka**, and on its **Founder Subhash Chandra**.
- **Reason for penalty**: The company used its **corporate assets/property as security/collateral** to arrange **bank loans for its shareholders**.

40. SEBI Introduces "Garuda" Framework for Alternative Investment Funds (AIFs)

- **GARUDA** stands for **Green Channel Alternative Investment Fund Roll out upon Document Acknowledgement**.
- SEBI introduced the **Garuda framework/mechanism** to speed up and streamline the launch of **Alternative Investment Fund (AIF)** schemes.
- **Launch Timelines**:
  - **Existing AIFs** can launch a new scheme within **10 working days** of filing their **Private Placement Memorandum (PPM)** with SEBI.
  - **Newly registered AIFs** may launch their first scheme only after obtaining **SEBI registration** or **10 working days** from their PPM filing date.

41. SEBI Revises ESG Norms to Prevent "Purpose Washing" in Green Debt Securities

- **SEBI** revised regulations on **Environmental, Social, and Governance (ESG)** norms to prevent **"purpose washing"** in green debt securities.
- **Purpose Washing Definition**: Making **false, misleading, unsubstantiated or incomplete claims** about the intended purpose for which **ESG bonds** are issued.

42. SEBI Deploys AI Tools and New Investor Safety Initiatives

- **Project Sudarshan**: An **AI tool** designed to detect and track **uncertified or unsolicited financial advice** circulating on social media.
- **SEBI R(AI)DAR — Regulatory AI Driven Advertisement Reviewer**: An **AI-enabled platform** that reviews and monitors **investment advertisements**.
- **Google Play Integration**: SEBI partnered with **Google** to implement a **"Verified App Label"** on the **Play Store**, indicating that investment apps (like **Zerodha, Groww or Angel One**) are verified and safe to use.
- **PaRRVA (Past Risk and Return Verification Agency)**: An independent agency that serves as a **fact-checker** to verify the **past performance and return claims** made by mutual funds or market intermediaries.
- **SEBI and the IEPFA (Investor Education and Protection Fund Authority)** run **"Niveshak Shivir"** and **"Niveshak Didi"**

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camps, using **rural women** to raise awareness.

43. Investor Complaints on SEBI SCORES Platform Decline by 9% in FY26

- **SCORES (SEBI Complaints Redress System)** is SEBI's **online investor grievance platform**.
- The original platform was launched in **2011**; **SCORES 2.0** was launched in **April 2024**.
- **Complaint Resolution Timeline under SCORES 2.0**:
  - Complaints go first to the respective **market entity** (such as the **BSE**), which has **21 days** to resolve them
  - If unresolved, the complaint is escalated to **SEBI**
- By comparison, **banks get a 30-day timeline** to address complaints.

44. SEBI Data — Unclaimed Mutual Fund Assets and Dividends Rise

- **Unclaimed mutual fund dividends and redemption amounts** grew by **15.7%**.
- Unclaimed dividends increased from **₹2,324 crore in FY25** to **₹2,689 crore** in the latest financial year.
- **Unclaimed mutual fund assets rose 10.4% in FY26 to ₹3,811 crore**, from **₹3,452 crore in FY25**.
- The increase was driven entirely by **unclaimed dividends**, which grew **15.7% to ₹2,689 crore**, while **unclaimed redemption proceeds edged down to ₹1,122 crore**.

45. SEBI Mandates Colour-Coded Credit Risk-o-Meter for Debt Securities

- **SEBI** mandated a **visual, colour-coded Credit Risk-o-Meter** for **debt securities**, including **privately placed debentures and bonds**.
- **Six Colour-Coded Risk Levels**:
  - **Irish Green — Lowest Credit Risk**
  - **Chartreuse — Very Low**
  - **Neon Yellow — Low**
  - **Caramel — Moderate**
  - **Dark Orange — Moderate Default Risk**
  - **Red — High to Very High Default Risk**

46. SEBI Relaxes Financial Reporting Timelines for Municipal Bonds

- **SEBI** relaxed financial reporting timelines for **listed municipalities issuing debt securities**, commonly known as **Municipal Bonds** or **"Muni Bonds"**.
- **Extended deadlines**: Half-yearly unaudited results — **45 → 60 days**; Annual audited results — **60 → 90 days**.
- **Related reforms**: private-placement face value can be **₹1 lakh or ₹10,000**; **"Retail Individual Investor"** defined as applying up to **₹2 lakh**; **ESG municipal debt framework**; **pooled financing via SPVs (Special Purpose Vehicles)**.

47. India Ranks No. 1 Globally in Number of IPOs Issued in FY26

- **India ranked No. 1 globally** in the number of **Initial Public Offerings (IPOs)** issued in **FY26**.
- **Public Listing Requirement**: Every listed company must offer at least **25% of its total shareholding** to the public within **10 years** of listing.
- **Example — LIC**: Must offer **10% public shareholding by 2027** and reach the **25%** target by **2032**.
- **ESOPs**: Founders of newly listed companies are permitted to retain their **pre-IPO Employee Stock Ownership Plans (ESOPs)** or incentive shares.

48. NSE Launches Nifty 500 Ahimsa Index for Ethical Investing

- **NSE Indices**, in collaboration with the **Ahimsa Gain Foundation**, launched the **Nifty 500 Ahimsa Index**.
- The **Bombay Stock Exchange (BSE)** previously launched a similar ethical index called the **"Satvik 100"**.

49. NSE Proposes Net Worth Norms for Stock Broker Authorised Persons (APs)

- **Net Worth Criteria**:
  - **Individual APs — minimum net worth of ₹5 lakh**
  - **Corporate / Partnership / LLP APs — ₹25 lakh**

50. International Securities Identification Number (ISIN)

- **ISIN** is a **12-character alphanumeric code** assigned to financial instruments (such as **shares, debentures and bonds**) to uniquely identify and track transactions.

51. Fitch Maintains India's Sovereign Rating at 'BBB-'; FDI Limits in Financial Services

- **Fitch Ratings** maintained India's sovereign credit rating at **'BBB-'** — the **lowest investment grade** — with a **stable/robust outlook**.
- It projected a **GDP growth rate of 6.4%** for the current financial year and over the **medium term (3–5 years)**; the **6.4%** is Fitch's **FY27 full-year forecast**.
- **FDI Limits in Financial Services**:
  - **Private Sector Banks — up to 74% FDI** (Example: **Emirates NBD's**

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investment in **RBL Bank** represents **India's largest-ever foreign banking investment**)
    - **Public Sector Banks & LIC — up to 20% FDI**
    - **Insurance companies and intermediaries (life, general, health) — 100% FDI, automatic route**
- **RBL Bank** received an international rating of **'Baa2'** with a **stable outlook** from **Moody's**.
- **Credit Rating Agencies (7 in India)** are regulated by **SEBI**: **CRISIL, ICRA, CARE, India Ratings, Acuité, Brickwork, Infomerics**.
- **Credit Information Companies (4 in India)** are supervised by the **RBI**: **TransUnion CIBIL, Experian, Equifax, CRIF High Mark**.
- **CIBIL Cycle**: The CIBIL update cycle is transitioning from **14 days to a rapid 7-day update cycle**.

52. Moody's Upgrades JSW Steel's Long-Term Issuer Rating to Baa3

- **Moody's** upgraded **JSW Steel's Long-Term Issuer Rating to Baa3**.

53. SBI EcoWrap Projects 8% GDP Growth in Q1 FY27

- **SBI's Economic Research Department** projected **India's GDP to grow 8.0%** in the **first quarter of FY27**.

54. WPI Inflation at 9.78% in July 2026

- **WPI inflation** stood at **9.78% in July 2026** (vs **9.87% in June**).
- **WPI data** is compiled monthly by the **Office of the Economic Adviser, Department for Promotion of Industry and Internal Trade (DPIIT)**, under the **Ministry of Commerce and Industry**.
- **New series with base year 2022-23**, released **15 June 2026**, replacing **2011-12**.
- **WPI** is slated to be replaced by the **Producer Price Index (PPI)** after **5 years**.
- **WPI Basket Composition — total 957 articles**:
    - **129 Primary Articles**
    - **25 Fuel & Power articles**
    - **803 Manufactured Products**

55. India's Manufacturing PMI Falls to 53.5 in July 2026

- **India's Manufacturing Purchasing Managers' Index (PMI)** fell to **53.5 in July 2026**, marking its **lowest level in nearly 5 years**.

56. India's National Unemployment Rate Rises to 5.4% in Q1

- **India's National Unemployment Rate** rose to **5.4%** in **Q1 (April–June 2026 quarter)**.

57. UPI Records All-Time High of 23.66 Billion Transactions in July 2026

- **Unified Payments Interface (UPI)** was launched on **11 April 2016** by the **National Payments Corporation of India (NPCI)**.
- **NPCI data** revealed **July 2026** recorded an **all-time high of 23.66 billion monthly transactions** with a total value of **₹29.88 lakh crore**.
- **Daily Averages**: **763 million transactions per day**, with a daily average transaction value of **₹96,838 crore**.
    - **PhonePe**: Leads the UPI ecosystem with **10.85 billion transactions**
    - **Google Pay**: Holds **second position**
    - **Paytm**: Holds **third position**
- **Offline Transaction Limit**: For completely **offline-to-offline transactions** (where both the **POS machine** and the user's phone are offline), the transaction limit is set at **₹2,000**.

58. NPCI Subsidiaries

- **NIPL — NPCI International Payments Limited**
- **NBBL — NPCI Bharat BillPay Limited**
- **NBSL — NPCI BHIM Services Limited**
- **NTSL — NPCI Tech Solutions Limited**

59. Taxation and Other Laws Amendment Bill Passed — Legal Framework for UPI MDR Created

- **Merchant Discount Rate (MDR)** is a **processing fee** paid by merchants to banks and payment service providers for digital transactions.
- Currently, **UPI** operates under a **zero-MDR policy** for merchants.
- **Proposed Fee Structure**: A potential charge threshold of **₹2,000 and above** is being discussed.
- Transactions **under ₹2,000** would likely remain **free**, while larger commercial transactions may be taxed.

60. E-Zero FIR, Cyber Fraud Compensation and UPI QR Code Frauds

- Victims of **online financial scams** can instantly register an **E-Zero FIR** by calling the **1930 helpline** or via **email**, or report the case on the **National Cyber Crime Reporting Portal**.
- To convert this online filing into a **permanent, localised FIR**, the victim must physically visit their local police station within **3 days** of submitting the online report.

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- The **Reserve Bank of India (RBI)** runs a **one-time compensation scheme** for verified fraud victims.
- For frauds **up to ₹50,000**, the scheme reimburses either **85% of the defrauded amount** or **₹25,000**, whichever is **lower**.
- **For domestic fraud**: **RBI bears 65%**, the **customer's bank 10%** and the **beneficiary bank 10%**; the customer bears the remaining **~15%**.
- **For cross-border fraud**: **RBI 65%** and **customer's bank 20%**.
- Effective for transactions on or after **1 January 2027** (deferred from the originally proposed **1 July 2026**).

61. Mule Hunter Portal

- **MuleHunter.ai** was developed by the **Reserve Bank Innovation Hub (RBIH)** in **Bengaluru** to detect, identify, and shut down **"mule/donkey accounts"** misused for **financial fraud or money laundering**.

62. India Digital Payment Intelligence Corporation (IDPIC)

- **IDPIC** was formed to **prevent cyber and payment frauds**.
- **Initial investors** are the **State Bank of India (SBI)** and **Bank of Baroda (BoB)**, contributing **₹10 crore each**.

63. The Daksha Portal

- **The Daksha Portal — Dashboard for Advanced Monitoring and Supervisory Control** — was launched on **6 October 2022** by the **25th RBI Governor Shaktikanta Das**.

64. Bankers' Books Evidence Bill, 2026 Introduced in Parliament

- The Bill replaces the **135-year-old Bankers' Books Evidence Act of 1891**.

65. Lok Sabha Passes MSME Development (Amendment) Bill 2026

- The Bill amends the **MSME Development Act, 2006**.
- **RBI issued TReDS (Trade Receivables Discounting System) guidelines in 2014**.
- **MSME Category Definitions**:
  - **Micro**: Investment up to **₹2.5 crore**; Turnover up to **₹10 crore**
  - **Small**: Investment up to **₹25 crore**; Turnover up to **₹100 crore**
  - **Medium**: Investment up to **₹125 crore**; Turnover up to **₹500 crore**

66. Chandigarh and Dadra & Nagar Haveli — First UTs with Full CBDC Food-Subsidy Delivery

- **Chandigarh** and **Dadra & Nagar Haveli** became the **first Union Territories** with **full CBDC (Central Bank Digital Currency) food-subsidy delivery**.
- **Gujarat** was the **first state in India** to implement this **CBDC subsidy mechanism**.

67. Nepal Lifts 10-Year Ban on High-Denomination Indian Currency Notes

- The ban was imposed after India's **demonetization of 8 November 2016**.
- Nationals can now carry **₹100, ₹200 and ₹500** Indian currency notes across the border.

68. Brookfield Launches 'Lumara' Renewable Energy Platform in India

- **Brookfield**, a **global alternative asset manager**, launched **'Lumara'**, a dedicated **renewable energy platform** in India.

69. ASSOCHAM Projects $1 Trillion Merchandise Exports to FTA Partners by 2035

- The **ASSOCHAM report** projects that India's **merchandise exports to new Free Trade Agreement (FTA) partners** will reach **$1 trillion by 2035**.
- **ASSOCHAM (Associated Chambers of Commerce and Industry of India)** was established in **1920**.
- **Headquarters: New Delhi**.

70. Digital India Initiative Metrics

- The **Digital India** initiative was launched in **2015**.
- **Initiative Metrics (statistical growth since launch)**:
  - **Telephone Connections — over 133 crore**
  - **Internet Subscribers — 109.27 crore**
  - **Aadhaar Holders — 1.44 billion (144 crore)**
  - **Direct Benefit Transfer (DBT) — ₹52 lakh crore** distributed across **38 schemes** and **5 ministries**
  - **UPI Network — 55.49 crore users, 6.45 crore merchants and 731 participating banks**
  - **DigiLocker Users — 71.66 crore**
  - **UMANG App — 2,575 services integrated**
- **Key Cyber Security Agencies**:
  - **CERT-In (Computer Emergency Response Team – India)** — national agency for responding to cyber security incidents
  - **NCCC (National Cyber Coordination Centre)** — authority that monitors Indian cyber space and threats
  - **I4C (Indian Cyber Crime Coordination Centre)** — handles overall coordination and management of cybercrime data

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7. Defence

1. Rajnath Singh Lays Foundation Stone for Advanced Medium Combat Aircraft (AMCA) Project

- **Defence Minister Rajnath Singh** laid the foundation stone for the **Advanced Medium Combat Aircraft (AMCA) Project** in **Puttaparthi, Andhra Pradesh**.
- **Rajnath Singh** — **Defence Minister**, representing the **Lucknow (Uttar Pradesh)** constituency.
- **Sanjay Seth** — **Minister of State (MoS) for Defence**.

2. Indian Air Force Conducts Counter-Drone Exercise "ROTOR CLAP III"

- The **Indian Air Force (IAF)** conducted the **counter-drone combat capability exercise "ROTOR CLAP III" (Rotor Club 3)**.
- **Venue**: The **Pokhran Field Firing Range, Jaisalmer, Rajasthan**.
- **Theme**: **Counter-UAS (Unmanned Aerial Systems)** and drones.

3. Other Military Exercises

- **SIMBEX (Singapore-India Maritime Bilateral Exercise)**: **India–Singapore** military exercise.
- **Pragati**: Hosted by the **Indian Army** in **Umroi, Meghalaya**.
- **Khan Quest**: A **multinational exercise** hosted in **Ulaanbaatar, Mongolia**, where India's **JAT Regiment** participated.
- **Pitch Black**: A major **multilateral air combat exercise** hosted by **Australia**, with participation from the **Indian Air Force (IAF)**.
- **8th Edition of the India–US Navy Explosive Ordnance Disposal (EOD) and Salvage Exercise** — **Venue: Southern Naval Command, Kochi, Kerala**.
- **Exercise Udara Shakti 2026** held at **Subang Air Base, Malaysia**, from **10 to 14 August 2026**.
  - **Participants**: The **Indian Air Force (IAF) — 101 Squadron** — and the **Royal Malaysian Air Force (RMAF)**

4. Indian Navy Inducts Indigenously Built Diving Support Vessel (DSV) 'Nipun'

- The **Indian Navy** inducted the **indigenously built Diving Support Vessel (DSV) 'Nipun'**.
- **Designed and constructed by**: **Hindustan Shipyard Limited (HSL), Visakhapatnam, Andhra Pradesh**.

5. Indian Navy Launches DSC A24 — Fifth and Final Diving Support Craft

- The **Indian Navy** launched **DSC A24**, the **fifth and final Diving Support Craft (DSC)**, built by **Titagarh Rail Systems Limited** at **Kolkata, West Bengal**.

6. Indian Navy Launches Next-Generation Offshore Patrol Vessel (NGOPV) "Shruti"

- The **Next-Generation Offshore Patrol Vessel (NGOPV) named 'Shruti' (Yard 3037)** was officially launched on **11 August 2026**.
- Built by **Garden Reach Shipbuilders & Engineers (GRSE), Kolkata**; the launch ceremony was held at **GRSE Kolkata**.
- Launched by **Mrs. Manika Sadhu**, in the presence of **Vice Admiral Sanjay Sadhu**, **Controller of Warship Production & Acquisition**.
- It is **GRSE's second NGOPV** (after **Sanghmitra, Yard 3039**, launched **20 May 2026**).
- The **first NGOPV overall** was **Shachi**, launched by **Goa Shipyard Limited** on **31 March 2026**.

7. INS Sudarshini Completes Trans-Atlantic Voyage under Lokayan 2026

- The **Indian Navy's sail training ship INS Sudarshini** reached **Ponta Delgada, Azores, Portugal**, after completing a **19-day trans-Atlantic voyage** from **Boston, USA** under **Lokayan 2026**.
- **Lokayan 2026 Journey**: The voyage is part of a **10-month journey** spanning **22,000 nautical miles**, visiting **13 countries** and **18 ports**.

8. Navy Chief Admiral Krishna Swaminathan Visits Mauritius

- **Indian Navy Chief Admiral Krishna Swaminathan** visited **Mauritius**.
- He met **Mauritian Prime Minister Navinchandra Ramgoolam** on **maritime cooperation**.

9. Strategic Forces Command Tests Agni-IV Ballistic Missile

- The **Strategic Forces Command** successfully conducted a **launch test of India's Agni-IV (Agni-4)** surface-to-surface ballistic missile.
- **Test Location**: **Integrated Test Range, Chandipur, Odisha**.
- **Strike Range: 4,000 km**.

10. Solar Defence and Aerospace Limited Demonstrates "Bhargavastra" Counter-Swarm Drone System

- **Solar Defence and Aerospace Limited (SDL)**, a subsidiary of **Solar Industries Limited**, successfully demonstrated its **indigenous counter-swarm drone equipment named "Bhargavastra"**.

11. India's First Department of Military Medicine Inaugurated at Command Hospital, Lucknow

- **Defence Minister Rajnath Singh** inaugurated the country's **first dedicated academic and operational Department of Military Medicine**

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at the **Command Hospital, Lucknow, Uttar Pradesh**.
- The **Minister of State (MoS) for Defence is Sanjay Seth**.

12. Indian Army and BPCL Launch Extreme Weather Grade (ExWG) Diesel
- **Extreme Weather Grade Diesel (ExWG Diesel)** was launched by **Chief of Army Staff (COAS) General Dheeraj Seth**.

13. 4th Edition of Future Warfare Course Held in Delhi
- The **4th edition** of the **4-week Future Warfare Course** was held in **Delhi**.
- **Organized by** the **HQ Integrated Defence Staff** and the **Centre for Joint Warfare Studies**.

14. Defence Ministry Transfers 18 Acres of Army Land to University of Jammu

8. International

1. Venezuela Withdraws from the International Criminal Court (ICC)
- **Venezuela** formally withdrew from the **Rome Statute of the ICC (International Criminal Court)**.

2. Maldives Launches Real-Time Cross-Border Money Transfer to India Using UPI
- The **Maldives** launched a **real-time cross-border money transfer service to India** using **UPI (Unified Payments Interface)**.
- Maldives' instant payment system **"Favara" / "Favvara"** is linked directly with **India's UPI**.
- **India and the Maldives** have **operationalized the Favvara UPI cross-border payment corridor**.

3. Pakistan, Saudi Arabia and Turkey Sign Trilateral Defence Agreement
- **Pakistan, Saudi Arabia and Turkey** signed a **trilateral defence agreement**, widely referred to as the **"Makkah (Mikka) Joint Defense Agreement"**.
- Signed during the **Makkah Al-Mukarramah Summit**.

4. India Celebrates 60 Years of Diplomatic Relations with Guyana

5. India–Namibia Bilateral Trade Rises to $592.94 Million

6. India–Sri Lanka Power Sector Cooperation Meeting in New Delhi
- An **India–Sri Lanka Power Sector Cooperation Meeting** was held in **New Delhi**.

7. India Donates Five Peacocks to United Nations Office at Geneva
- **India** donated **five peacocks** to the **United Nations Office at Geneva**.
- **Arindam Bagchi** — **India's Permanent Representative to the UN in Geneva**.

8. Côte d'Ivoire Observes 66th Independence Day; India Represented by Kirti Vardhan Singh
- **Union Minister of State for External Affairs Kirti Vardhan Singh** attended **Côte d'Ivoire's 66th Independence Day** celebrations in **Abidjan**.
- **Côte d'Ivoire** gained independence from **French colonial rule in 1960**.

9. Nauru Officially Changes Name to "Republic of Naoero"
- **Nauru**, the **world's third-smallest country**, updated its **official name spelling and pronunciation to Naoero**.
- It is a **Pacific island nation** utilizing the **Australian Dollar** as currency.
- It is the **189th member country of the World Bank**.
- **Naoero Country Profile**: The **third smallest country in the world by land area**, trailing only **Vatican City (smallest)** and **Monaco (second smallest)**.
- **Other Historic Name Changes**: **Swaziland → Eswatini**, **Turkey → Türkiye**, **Burma → Myanmar**.

10. Lebanon Becomes First Arab Country to Abolish the Death Penalty
- **Lebanon** became the **first Arab country to abolish the death penalty**.
- **Capital: Beirut**; **Currency: Lebanese Pound**.

11. Timor-Leste Recognised as ASEAN's 11th Member and WTO's 166th Member

12. OPEC and OPEC Plus Profiles
- **OPEC Plus Profile**: Includes **OPEC** and **Non-OPEC oil producers** (such as **Russia, Kazakhstan, Oman**), totalling **21 member countries**.
- **OPEC Profile**: Formed on **14 September 1960** (operational in **1961**); currently has **11 member countries**. The **UAE exited OPEC effective 1 May**.

13. SACU — Southern African Customs Union
- **SACU (Southern African Customs Union)** consists of **5 countries**: **Botswana, Eswatini, Lesotho, Namibia and South Africa**, and operates on a **common external tariff**.

14. Australia Country Profile
- **Prime Minister: Anthony Albanese**; **Capital: Canberra**; **Currency: Australian Dollar**.

15. Massachusetts and Boston Declare August 15 as "India Day"
- The **State of Massachusetts** and the **City of Boston (United States)** officially declared **August 15th** as **"India Day"**.

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16. Typhoon Dolphin Makes Landfall on China's Eastern Coast

17. Foreign Universities Expand Campuses in India

- The **University of New South Wales (UNSW) Sydney** officially inaugurated its new campus in **Bengaluru, Karnataka**.
- The **University of Liverpool (United Kingdom)** received **Ministry of Education approval** to open its campus in **Bangalore**.
- The **Government of Tamil Nadu** signed an **MoU** with the **University of Western Australia (UWA)** to establish a campus in **Chennai**.

18. India Brings Back 274 Fugitive Criminals from 36 Countries

- **India's intelligence-led model** brought back **274 fugitive criminals** from **36 countries**.
- **Fugitive criminals** are individuals who commit crimes in India and **flee abroad to evade arrest**.
- Between **2019 and 2026**, India successfully brought back **274 fugitive criminals** from **36 different countries**.

19. Global AI and Digital Summit to be Held in Seoul

20. FAO Global Food Price Index Rises to 131.1 Points in July 2026

- The **Food and Agriculture Organization's (FAO) Global Food Price Index** rose to **131.1 points** in **July 2026**.

9. Meetings

1. First BRICS Finance Ministers and Central Bank Governors (FMCBG) Meeting Held in Jaipur

- The **first BRICS Finance Ministers and Central Bank Governors (FMCBG) Meeting** was held in **Jaipur**.
- **India holds the BRICS Chairship for 2026** (its **fourth**, after **2012, 2016, 2021**); theme **"Building for Resilience, Innovation, Cooperation and Sustainability"**.
- **18th BRICS Summit**: **New Delhi (Bharat Mandapam), 12–13 September 2026**.
- **Uzbekistan** is the **newest member of the NDB (New Development Bank)** — the **10th member**, effective **5 June 2026** — and the **first Central Asian country** to join.

2. 11th BRICS Culture Ministers' Meeting Concludes in Bhopal; Bhopal Declaration Adopted

- The **11th BRICS Culture Ministers' Meeting** concluded in **Bhopal**, where the **Bhopal Declaration** was adopted.
- **Theme**: **"Building for Resilience, Innovation, Cooperation and Sustainability"**.
- **Participation**: A total of **14 countries** participated, including **10 BRICS member countries** and **4 partner countries**.
- **Current BRICS Membership (11 Countries)**:
  - **Brazil, Russia, India, China, South Africa** (joined in **2010**)
  - **Egypt, Ethiopia, Iran, UAE**
  - **Saudi Arabia** (joined in **2024**)
  - **Indonesia** (joined in **2025**)

3. BRICS Heads of National Statistical Offices (NSO) Meeting Hosted in Lucknow

- The **BRICS Heads of National Statistical Offices (NSO) Meeting** was hosted in **Lucknow**.
- **Official Summit Theme**: **"Quality Statistics as Driver of Change"**.

4. 48th Session of the UNESCO World Heritage Committee Held in Busan, South Korea

- The **48th Session of the UNESCO World Heritage Committee** was held in **Busan, South Korea**.
- A total of **25 new sites** were added to the **World Heritage List**.
- **Indian Inscription**: India's ancient **Buddhist site of Sarnath**, located in **Varanasi, Uttar Pradesh**.

5. 9th India Medical Device Conference at Vigyan Bhawan, New Delhi

- The **9th India Medical Device Conference** was organized at **Vigyan Bhawan, New Delhi**.
- **Organizers**: Held by the **Department of Pharmaceuticals, Ministry of Chemicals**, in collaboration with **FICCI (Federation of Indian Chambers of Commerce and Industry)**.
- **Theme**: **"Towards Viksit Bharat: Advancing India as a Global Hub for Quality Medical Devices"**.

6. GI and Beyond 2.0 Summit Hosted in New Delhi

- The **GI and Beyond 2.0 Summit** was hosted in **New Delhi** on **5 August 2026**.
- **Organized by** the **Ministry of Textiles** in partnership with the **Handloom Export Promotion Council**.
- **Uttar Pradesh** holds the **highest number of GI tags** in India, followed by **Tamil Nadu (second)** and **West Bengal (third)**.
- In **2025–26** specifically, **Madhya Pradesh** gained the most new tags (**26**), followed by **West Bengal (24)**.

7. IIHT Sutra 2026 Inaugurated at Dr. Ambedkar International Center, New Delhi

- **Union Textiles Minister Giriraj Singh** inaugurated **IIHT Sutra 2026** at the **Dr. Ambedkar International Center, New Delhi**.
- **Theme**: **"IIHTs: Weaving the Future of the Indian Handloom Sector — Educate. Innovate. Transform."**

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- **National Handloom Day** is celebrated on **7 August**.

8. 5th National Council for Senior Citizens Meeting — "SNEHA" E-Book Launched

- **Dr. Virendra Kumar** launched the **"SNEHA" e-book** at the **5th National Council for Senior Citizens meeting** in **New Delhi**.
- **"Sneha" Full Form**: **"Stories of Nurturing, Engagement, Happiness & Active Ageing"**.

9. 5th International Transport Summit in Moscow, Russia

10. Bharat International Rice Conference at Bharat Mandapam, Delhi

- The **Bharat International Rice Conference** will take place in **October** at **Bharat Mandapam, Delhi**.
- **Organizer**: **Indian Rice Exporters Federation**.
- **India is the largest exporter of rice globally**.

11. 10th Anniversary Meeting of South East Asia Regulatory Network (SEARN), Kathmandu

- The **10th anniversary meeting of the South East Asia Regulatory Network (SEARN)** was held in **Kathmandu, Nepal**.
- At this meeting, the **Indian Pharmacopoeia Commission (IPC)** received **two WHO recognitions**.

12. 46th COSPAR Scientific Assembly Held in Florence, Italy

- The **46th COSPAR Scientific Assembly** was held in **Florence, Italy**, where **Dr. Annapurni Subramaniam** was honoured with the **Vikram Sarabhai Medal 2026**.

13. B2B Wedding Summit "Connect Season 4" Hosted in Hyderabad

14. ISRO–JAXA Meeting in Bengaluru to Finalise Chandrayaan-5 / LUPEX Mission

- Scientists from the **Indian Space Research Organisation (ISRO)** and **Japan's Japan Aerospace Exploration Agency (JAXA)** met in **Bengaluru** to finalise mission plans.

15. Vice President C.P. Radhakrishnan Visits Andaman & Nicobar Islands

- **Vice President C.P. Radhakrishnan** visited the **Andaman & Nicobar Islands**.
- **Purpose**: Participate in activities celebrating **India's freedom struggle** and the **"Har Ghar Tiranga"** campaign.
- **Cellular Jail National Memorial**: Located in **Sri Vijaya Puram** (the newly renamed official name of **Port Blair**). He paid tribute to the **Martyrs' Column**, visited the **Swatantra Jyoti** and inspected **Veer Savarkar's cell**.
- **Andaman & Nicobar** is a **Union Territory with no Chief Minister**.
- It is administered by the **Central Government** through its **Lieutenant Governor (LG) Admiral Devendra Kumar Joshi (D.K. Joshi)**.

16. Cotton Corporation of India (CCI) Celebrates 56th Foundation Day

17. Government e-Marketplace (GeM) Celebrates 10th Foundation Day

- **GeM** is a **public procurement portal** that directly connects **buyers and sellers**, eliminating middlemen to ensure optimal pricing for **agricultural and small-scale sellers**.
- A new **5-digit short code helpdesk service — 114550** — was officially launched to assist platform users.

10. Miscellaneous

1. Important Days — August 2026

1 August

- **World Lung Cancer Day** (**2026 theme: "Together through lung cancer"**)
- **World Wide Web Day**

1 to 7 August

- **World Breastfeeding Week** (theme: **"Breastfeeding for a sustainable start in life: Strengthen what works"**)

3 August

- **Indian Organ Donation Day** — the **16th edition** was observed on **3 August**
  - **Venue**: **Bhim Hall, Dr. Ambedkar International Center, New Delhi**
  - **Organizing Body**: **National Organ and Tissue Transplant Organization (NOTTO)**, functioning under the **Union Ministry of Health and Family Welfare**

4 August

- **International Clouded Leopard Day** — first observed in **2018**

5 August

- **International Traffic Light Day** (Theme: **"Smart Signals: Navigating the Future of Safe Mobility"**)

6 August

- **Hiroshima Day** — observed globally, marking its **81st Anniversary in 2026**
  - **Theme — "Remembrance, Responsibility and Resilience"**
- **International Day of Awareness of the Special Development Needs and Challenges of Landlocked Developing Countries**
  - **Objective**: To spread awareness about the unique developmental challenges and needs faced by **landlocked developing nations**, such as **Nepal and Bhutan**

7 August

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- **National Javelin Day** — **5th edition** observed on **7 August 2026**
- **National Handloom Day** — **12th Edition**
- **Maharashtra observes Sustainable Agriculture Day** — marks the **birth anniversary of Bharat Ratna Dr. M.S. Swaminathan**

8 August

- **Quit India Movement Day**
- **International Cat Day** (**Theme 2026: "Perfect Companions: Promoting Health, Welfare, and Lifelong Bonds"**)

9 August

- **Nagasaki Day** — marking the day the **US dropped the second atomic bomb, codenamed "Fat Man"**, on **Nagasaki**
- **International Day of the World's Indigenous Peoples (World Tribal Day)** (**2026 Theme: "Honoring indigenous midwives safeguarding life and well-being"**)
- **August Kranti Diwas / Quit India Day**

10 August

- **World Biofuel Day** (**2026 Theme: "Sustainable Biofuel: Empowering Farmers and Driving a Greener Tomorrow"**)
- **World Lion Day**

11 August

- **World Steel Pan Day**

12 August

- **International Youth Day** (**Theme for 2026: "Different Context, Common Aspirations"**)
- **World Elephant Day**
- **National Library Day**

13 August

- **World Organ Donation Day**
- **International Left-Handers Day**

15 August

- **"India Day"** — officially declared by the **State of Massachusetts** and the **City of Boston (United States)**

2. Bihar's Mithila Makhana Makes First-Ever Sea Export to Australia

- **Bihar's famous GI-tagged Mithila Makhana** made its **first-ever sea export shipment to Australia**.
- **Facilitator**: **APEDA — Agricultural and Processed Food Products Export Development Authority**, established in **1985** under the **Ministry of Commerce**.
- **Bihar** accounts for **over 85% of India's total makhana production**.

3. Foreign Universities Expand Campuses in India

- The **University of New South Wales (UNSW) Sydney** officially inaugurated its new campus in **Bengaluru, Karnataka**.
- The **University of Liverpool (United Kingdom)** received **Ministry of Education approval** to open its campus in **Bangalore**.
- The **Government of Tamil Nadu** signed an **MoU** with the **University of Western Australia (UWA)** to establish a campus in **Chennai**.

4. CBIC Approves Vizhinjam Port for Direct Exim Cargo Operations

- The **Central Board of Indirect Taxes and Customs (CBIC)** granted approval for **Vizhinjam Port (Kerala)** to handle **direct export-import (Exim) cargo operations**.

5. India Wins Four Medals at International Linguistics Olympiad in Romania

- **India** won **four medals** — **1 Gold and 3 Bronze** — at the **International Linguistics Olympiad** held in **Romania**.

11. MoUs

1. Ministry of Ayush and India AI Sign MoU for AI-Driven Innovation in Traditional Medicine

- The **Ministry of Ayush** and **India AI** signed an **MoU (Memorandum of Understanding)** for **AI-driven innovation in traditional medicine**.

2. IBM and Sarvam AI Sign Partnership to Accelerate AI Adoption in India

- **IBM** and **Sarvam AI** signed a **partnership** to accelerate **AI adoption in India**.
- **Sarvam AI** is already a partner in the **India AI Mission**, working on **indigenous sovereign Large Language Models (LLMs)** for Indian languages and **voice-based applications**.

3. IBM Partners with MIT Bengaluru and CHRIST University on AI Centres

- **IBM–MIT AI Lab–MAHE** at **Manipal Institute of Technology (MIT), Bengaluru**, a constituent unit of **Manipal Academy of Higher Education** — equipped with **HPC (High-Performance Computing)** and **GPU infrastructure**; focus on **ML, deep learning, GenAI, cybersecurity, healthcare**.
- **IBM Innovation Center for Artificial Intelligence** at **CHRIST (Deemed to be University), Bengaluru** — focus on **generative AI, agentic AI, LLMs, RAG, intelligent automation and responsible AI**, using **watsonx.ai, watsonx Orchestrate and IBM Bob**.

4. Engineers India Limited (EIL) Signs MoU with CSIR-IMMT for Critical Mineral Processing

- **Engineers India Limited (EIL)**, a **Public Sector Undertaking (PSU)** under the **Ministry of Petroleum and Natural Gas**, signed an **MoU** with the **Bhubaneswar-based CSIR-Institute of**

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Minerals and Materials Technology (CSIR-IMMT) for **Critical Mineral Processing**.
- **EIL headquarters: Gurugram, Haryana**.
- **EIL Chairman & Managing Director (CMD): Atul Gupta**.

5. Andhra Pradesh Government and Australia Sign Four MoUs
- The **Andhra Pradesh Government** and **Australia** signed **four MoUs** to strengthen cooperation in **clean energy, advanced manufacturing, inclusive education, student mental health, and skill development**.
- **Australia Profile**: **PM Anthony Albanese**; **Capital Canberra**; **Currency Australian Dollar**.

6. IIT Madras and Indonesia Sign Landmark Deep-Tech and Higher Education Partnership
- The **IIT Madras Global Research Foundation** entered a **strategic partnership with Indonesia**.
- **Focus Areas**: **Higher education, research, innovation, deep technology, entrepreneurship and joint talent development**.

7. Department of Telecommunications (DoT) and Madhya Pradesh Government Sign Telecom Manufacturing Zone MoU
- **The MoU**: Signed between the **Department of Telecommunications (DoT)** and the **Madhya Pradesh Government** to establish **Phase 1** of India's first **Telecom Manufacturing Zone** in **Gwalior**.

8. DIBD and NITI Aayog Sign Statement of Intent on Multilingual Voice-First AI
- **DIBD** and **NITI Aayog** signed a **Statement of Intent** on **Multilingual Voice-First AI** under the **"BHASHINI for Seva / Sanchalan"** initiative.
- **BHASHINI = BHASHa INterface for India**, the **National Language Translation Mission**, launched **2022**; **DIBD** operates under **Digital India Corporation, MeitY (Ministry of Electronics and Information Technology)**.

10. Ministry of MSME and DPIIT Sign Agreement on GI Products
- The **Ministry of MSME** and the **Department for Promotion of Industry and Internal Trade (DPIIT)** signed an agreement at **Vanijya Bhawan**.
- **Objective**: To **promote, commercialise and standardise** the quality of Indian **Geographical Indication (GI)** products.

11. Air India Signs Codeshare Partnership with Azerbaijan Airlines
- **Air India** and **Azerbaijan Airlines** signed a **codeshare partnership** to boost **business tourism, cultural ties and flight connectivity**.

12. Reliance Industries and UK-based Rolls-Royce Form Strategic Partnership

13. Ministry of Tourism Collaborates with Netflix India
- The **Ministry of Tourism** collaborated with **Netflix India** to promote **"As Seen on Netflix"** destinations.
- A new section called **"As Seen on Netflix"** is being integrated into the **Incredible India Digital Platform**.

14. MakeMyTrip Partners with Ministry of Tourism to offer and promote guided tours across the country.

15. Nvidia Launches Open Secure AI Alliance with 35+ Tech Companies
- **Nvidia** launched the **Open Secure AI Alliance** alongside **35+ tech companies**.
- **Nvidia** is headquartered in **California, USA**, with **Jensen Huang** serving as **CEO**.

16.NASA Invites ISRO to Collaborate on Moon Base Program
- **NASA** formally invited **ISRO** to collaborate on its ambitious **Moon Base Program**, which aims to establish **human habitation on the Moon**.
- **Chief of NASA: Jared Isaacman**.
- **Chief of ISRO: V. Narayanan**.

17. India and Indonesia Sign 10-Year Prambanan Temple Conservation Project
- **India and Indonesia** signed agreements for a landmark **10-year joint conservation project** to restore the **9th-century Prambanan Temple Complex** in Indonesia.

18. SBI Life Insurance Signs Bancassurance Tie-Up with Jammu & Kashmir Bank

19. MAHA Water Mission Launched by ANRF and Ministry of Jal Shakti
- **Full Name**: **Mission for Advancement in High Impact Areas (MAHA) Water Mission**.
- A **collaborative initiative** of the **Anusandhan National Research Foundation (ANRF)** and the **Ministry of Jal Shakti**.
- **ANRF Background**: Established under the **Anusandhan National Research Foundation Act, 2023** to drive **research, innovation and entrepreneurship**.
- **Launch Date: 1 June 2026**.
- **Budgetary Outlay: ₹200 crore** allocated to selected consortia to support **mission-oriented research projects**.

20. Tamil Nadu Signs MoU with University of Western Australia
- The **Government of Tamil Nadu** signed an **MoU** with the **University of Western Australia (UWA)** to establish a **campus in Chennai**.

21. SEBI Partners with Google for Verified App Label
- **SEBI** partnered with **Google** to implement a **"Verified App Label"** on the **Play Store**,

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indicating that investment apps (like **Zerodha, Groww or Angel One**) are verified and safe to use.

22. SBI Card and Google Pay Partnership

- **SBI Card** and **Google Pay** launched the **Google Pay Flex SBI Card**.

23. IndusInd Bank and EazyDiner Co-Branded Card Partnership

- **IndusInd Bank** and **EazyDiner** launched a **co-branded UPI-linked credit card**.

24. Hurun India Women Leader List 2026 Released with Kalyan Jewellers

- The **Hurun India Women Leader List 2026** was released in partnership with **Kalyan Jewellers**.

12. National

1. Meghalaya Bans Official Felicitation of State Dignitaries

- **Meghalaya** banned the **official felicitation of State dignitaries** such as the **Chief Minister, Deputy Chief Minister, Ministers** and other local State dignitaries during **public events**.

2. Indian Statistical Institute (ISI) Bill Passed in Lok Sabha

- The **Indian Statistical Institute (ISI)** was founded on **17 December 1931** by **Prasanta Chandra Mahalanobis (PC Mahalanobis)**.
- **National Statistics Day** is celebrated on **29 June** (birthday of **PC Mahalanobis**).
- The bill proposes to **repeal the Indian Statistical Institute Act, 1959** to convert **ISI** from a **registered society** into a **statutory body corporate**.
- **Headquarters: Kolkata**; other major centres in **Delhi, Bengaluru, Chennai, and Tezpur**.

3. Lok Sabha Passes Tribunal Reforms Bill 2026; National Tribunal Commission Proposed

- It **replaces the Tribunal Reforms Act, 2021** and covers **16 specialised tribunals** and their respective **appellate bodies**.

4. Parliament Passes Amendment to the NCDC Act, 1962

- The **National Cooperative Development Corporation (NCDC)** was established in **1963**, is headquartered in **New Delhi**, and functions under the **Ministry of Cooperation**.

5. Kerala Name Change Bill Passed to Rename State as "Keralam"

- The **Kerala Name Change Bill** was passed to rename the state as **"Keralam"**.
- It is enacted under **Article 3 of the Indian Constitution**, which grants **Parliament** the authority to **alter boundaries, adjust areas and change names of states**.

6. Mines and Minerals (Development and Regulation) Amendment Bill 2026 Passed

- **Introduced by**: **Union Mines Minister G. Kishan Reddy**.

7. Amendments to IT Rules — Stricter Timelines for Removal of Unlawful Content

- Earlier, **social media and internet intermediaries** were given a **36-hour limit** to remove unlawful content on receipt of a valid court order.
- **Unlawful Content Removal**: Intermediaries must now remove unlawful content within **3 hours** of receiving a valid court order (reduced drastically from **36 hours**).
- **Sensitive Grievances — 2 hours**: The timeline is further compressed to **2 hours** for highly sensitive content, including:
  - **Non-consensual private media**
  - **Deepfakes**
  - **Impersonation**
  - **AI-generated synthetic media**
- **General User Complaints — 36 hours**: For general complaints such as **cyberbullying and user harassment**, the resolution timeline is **36 hours**.
- **"Safe Harbor" protection** is governed by **Section 79 of the Information Technology (IT) Act, 2000**.
- **Safe Harbor** protects intermediaries from prosecution for **illegal third-party content** hosted on their platforms.

8. Heat Waves and Lightning Notified as Natural Calamities; List Expanded from 12 to 14

- The original **12 notified natural disasters** were: **cyclones, droughts, earthquakes, floods, tsunamis, avalanches, cloudbursts, landslides, hailstorms, fires, frost, cold waves and pest attacks**.
- **Heat Waves** and **Lightning** were added as notified natural calamities by the **Ministry of Home Affairs (MHA)** under **SDRF/NDRF (State/National Disaster Response Fund)** guidelines.

9. "One Officer, One Official Car" Policy Issued by Department of Expenditure

- Issued by the **Department of Expenditure (Ministry of Finance)** to stop the **misuse of government vehicles** and curb unnecessary financial expenditure.
- **Usage Caps**: Personal use of official cars is capped at **500 km per month** at a cost of **₹3,000 per month**.

10. Seventh Anniversary of the Abrogation of Article 370

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- **Article 370** granted **special constitutional status** to **Jammu & Kashmir (J&K)**.

11. Government Adds 11 New International Entry Ports for E-Visa Holders

- This brings the **total number of e-visa entry points to 88**.
- **New Ports Listed**:
  - **2 new airports**: **Bhopal** and **Tirupati**
  - **9 land ports**: **Attari-Wagha Border (Punjab), Daranga, Gede, Gojadanga, Haridaspur, Jaigaon, Dawki and Moreh, Agartala**

12. PM Modi Inaugurates Alluri Sitarama Raju International Airport (Bhogapuram), Andhra Pradesh

- **Classification**: A **Greenfield International Airport** (built entirely from scratch on a new site).

13. Supreme Court Extends Mandatory Third-Party Insurance Coverage on New Vehicles

- A **Supreme Court bench** consisting of **Justice Sanjay Karol** and **Justice Prashant Kumar Mishra** ordered a **1-year extension** of **mandatory third-party insurance coverage** on new vehicles.
- **New Cars (Four-Wheelers)**: Extended from **3 years to 4 years**.
- **New Two-Wheelers**: Extended from **5 years to 6 years**.

14. Supreme Court Directs 19 States and UTs to Declare Cancer a Notifiable Disease

- The **Supreme Court** directed **19 States and Union Territories** to declare **Cancer as a notifiable disease**.
- Currently, only **17 out of 36** do so.

15. Historic First — Living Heart Transported by High-Speed Train

- In a **historic first for India**, a **living heart** was transported from one city to another using a **high-speed train**.
- **Route & Distance**: **Surat to Ahmedabad**, covering **250 kilometres**.
- **Indian Railways** successfully used the high-speed **Vande Bharat Express**, which followed a **direct route on strict scheduled timings**.

16. India Post Delivers National Flag via Drone in Himachal Pradesh

- On the eve of **Independence Day 2026**, **India Post** completed its **first-ever delivery of the national flag (Tiranga) via drone** in **Himachal Pradesh**.

17. Maharashtra First State to Qualify for Second Instalment of RKVY Funding

- **Maharashtra** became the **first State in India** to qualify for the **second instalment** of **RKVY (Rashtriya Krishi Vikas Yojana)** funding.

18. Punjab Tops NITI Aayog School Education Quality Index (SEQI) 2026

- **Punjab Chief Minister: Bhagwant Mann**.
- **Punjab Governor: Gulab Chand Kataria**.

19. Odisha to Open India's First Rail Tech Park

- **Odisha** is set to open **India's first Rail Tech Park** at the **Sahaspur Industrial Estate** in the **Khordha district**.

20. India's First Telecom Manufacturing Zone to Come Up in Gwalior, Madhya Pradesh

- India's **first Telecom Manufacturing Zone** will come up in **Gwalior, Madhya Pradesh**.

21. Bengaluru City Police Launches "Operation Mukta"

- **Objective**: To **identify and deport illegal immigrants** — primarily from **Bangladesh** — living in the city.

22. Mullaperiyar Dam Dispute Between Kerala and Tamil Nadu

- **Location**: **Idukki district, Kerala**, on the **Periyar River**.

23. West Bengal Announces ₹10,000 Monthly "Loktantra Senani" Pension for 1975 Emergency Detainees

- **West Bengal** announced a **₹10,000 monthly "Loktantra Senani" pension** for **1975 Emergency detainees**.

24. Rupakheda Village of Madhya Pradesh Named "Mini Holland"

- **Rupakheda Village**, located in the **Dhar district of Madhya Pradesh**, has been designated as a **model of modern farming**, earning the nickname **"Mini Holland" of MP**.

25. Deesa, Gujarat to Host Asia's First Desert-Themed Night Safari

- **Deesa**, located in the **Banaskantha district of Gujarat**, is set to host **Asia's first desert-themed drive-through night safari and zoological park**.

26. Ladakh Launches High-Altitude Wildlife Safari

- **Scope**: This guided **high-altitude wildlife safari** covers **Hemis National Park** (world-famous for **snow leopards**), **Changtang**, **Karakoram** and other high-altitude regions.

27. "Har Ghar Tiranga 2026" Campaign Launched

- The campaign originally began in **2022** under the **Azadi Ka Amrit Mahotsav** to promote **patriotism, national unity and cultural heritage**.
- Launched by **Union Minister for Culture and Tourism Gajendra Singh Shekhawat**.
- **Duration: 9 August to 17 August 2026**.
- **Milestone**: This marks the **5th edition** of the campaign.

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- The **2026 campaign** marks the **150th anniversary of Vande Mataram**.
- **"Har Ghar Tiranga" Campaign** was launched in the **Andaman and Nicobar Islands** on **9 August 2026** — **August Kranti Diwas / Quit India Day** — by **C.P. Radhakrishnan**.

28. Indian National Flag — Design Specifications and Static Facts

- The **Indian National Flag** was adopted on **22 July 1947**.
- **Height-to-Length Ratio: 2:3**.
- **Designed by: Pingli Venkayya**.
- **Ashok Chakra**: Its centre features the **navy blue Ashok Chakra with 24 spokes**, signifying **movement and dharma**.
- The Chakra is taken from the **Lion Capital of Ashoka at Sarnath**.

29. Amit Shah Launches "Gramin Gyan Setu" App on National Library Day (12 August)

- **August 12** marks the **birth anniversary of Padma Shri S.R. Ranganathan**, **father of the library movement in India**, who formulated the **Five Laws of Library Science**. The day is observed as **National Library Day**.
- **Union Home & Cooperation Minister Amit Shah** launched the app via **video conferencing** for his **Gandhinagar Lok Sabha constituency (Gujarat)** on **12 August 2026**. (He joined virtually; the event was held in **Gandhinagar** with **CM Bhupendra Patel** at **Town Hall**.)

30. Assam Proposes Cutting Kaziranga's Eco-Sensitive Zone from 10 km to 1 km

- **Assam** proposed cutting **Kaziranga's Eco-Sensitive Zone** from **10 km to 1 km**.

31. Mining Banned Around Asan Conservation Reserve (Uttarakhand)

- **Mining** was banned around the **Asan Conservation Reserve (Uttarakhand)**.
- **Asan Conservation Reserve** — **Uttarakhand's first Ramsar site** — was ordered to be marked as an **Eco-Sensitive Zone**.

32. Static Supreme Court Facts

- **CJI Surya Kant** is the **53rd Chief Justice of India**.
- The **Supreme Court** was established on **26 January 1950**.
- **High Court judges retire at 62**; **Supreme Court judges and the CJI retire at 65**.
- **Sanctioned strength of Supreme Court judges: 38**, including the **CJI**.

33. President Droupadi Murmu — Static Facts

- **President Droupadi Murmu** is **India's 15th President**, having assumed office in **2022**.
- She is the **first female tribal President of India**, hailing from the **Santhal tribe in Odisha**.
- The historic **Mughal Garden** was renamed **"Amrit Udyan"** during her presidency.

13. Persons in News

1. Shahrukh Khan Reclaims No. 1 in Kroll's Celebrity Brand Valuation Report 2025

- **Shahrukh Khan** reclaimed the **No. 1 spot** as **India's Most Valued Celebrity Brand of 2025**, with a **brand value of $177.9 million**, with **endorsements increasing from 28 to 36**.
- **Top 5 Celebrity Brand Value Rankings**:

1. **Shahrukh Khan — $177.9 million**
2. **Ranveer Singh — $162.9 million**
3. **Virat Kohli — $158.4 million** (dropping from **1st to 3rd** place)
4. **Sachin Tendulkar**
5. **Mahendra Singh Dhoni**

- **Top Women on the List**: **Alia Bhatt** at **6th position** (highest-ranked female celebrity), followed by **Deepika Padukone** at **7th**.

2. Barclays Private Clients Hurun India Most Valuable Family Businesses List 2026

- **Ambani Family (Reliance Industries)** — Ranked **1st**, valued at **₹25.83 lakh crore** (**Rs. 25.8 Lakh Crore**).
- **Kumar Mangalam Birla Family (Aditya Birla Group)** — Ranked **2nd**, valued at **Rs. 8.14 Lakh Crore**.
- **Jindal Family** — Ranked **3rd**, valued at **Rs. 8.02 Lakh Crore**.
- **Gautam Adani Family**: Tops the list for **"First-Generation Groups"** — businesses set up by the **active generation** rather than inherited.

3. Autobiography of Former President Ram Nath Kovind

- The autobiography of former President **Ram Nath Kovind** is titled **"Triumph of the Indian Republic: My Life, My Struggles"**.
- **Ram Nath Kovind** served as the **14th President of India** from **2017 to 2022**.

4. Biography Released on S.N. Sankaralinga Iyer, Founder of Indo-Commercial Bank and India Cements

- **Book Title**: **"Cementing Legacies: The Life of S.N. Sankaralinga Iyer – A Pioneer of Polymath"**.
- **Author**: Written and released by veteran journalist **K. Bala Kumar**.

5. New Book Release — "Bringing the Cheetah Back to India"

- Written by **Prashant Agarwal / Prashant Agrawal**, an **Indian Forest Service (IFS) officer of the 1988 batch**.

6. Set of Five Community Books on President Droupadi Murmu

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- **CP Radhakrishnan** presented a **set of five community books** highlighting **President Droupadi Murmu's achievements** in office.

7. Apar Saxena and Swaralaxmi Nair Achieve Chess Titles

- **Apar Saxena (Karnataka)** achieved the title of **Chess International Master (IM)**.
- **Swaralaxmi Nair** became the **second female chess player from Karnataka** to receive **Woman International Master (WIM)** status.

8. Squadron Leader Bhawana Kanth Becomes IAF's First Woman Fighter Combat Leader

- **Squadron Leader Bhawana Kanth** became the **Indian Air Force's (IAF) first woman Fighter Combat Leader**.

9. Harshita Jakhar Becomes First Indian Woman to Ride at Tour de France Femmes

- **Harshita Jakhar**, **19 years old**, from **Rajasthan**, became the **first Indian woman** to participate in the **Tour de France Femmes**.

10. Static Note — Verghese Kurien and the White Revolution

- **Dr. Verghese Kurien**, known as the **"Father of the White Revolution"** and the **"Milkman of India"**, pioneered this sector.

11. Static Note — Tim Berners-Lee

- **Tim Berners-Lee** invented the **World Wide Web (WWW)** in **1989**.

12. Static Note — Dr. M.S. Swaminathan

- **Maharashtra** observes **Sustainable Agriculture Day** on **7 August**, marking the **birth anniversary of Bharat Ratna Dr. M.S. Swaminathan**.

13. Obituaries

- **Nirmal "Nimsdai" Purja**: Renowned **Nepalese-British mountaineer** passed away.
- **Franco Baresi**: **Italian football legend** and former **AC Milan captain**; part of **Italy's 1982 FIFA World Cup-winning squad**.
- **D. Sudhakar**: Former **Planning & Statistics Minister of Karnataka**, **Congress Leader** and **MLA from Hiriyur**.
- **General Vishwanath Sharma (Gen B.N. Sharma / Gen V.N. Sharma)**: Former **Chief of Army Staff of India**; served as the **14th Chief of Army Staff** of the Indian Army from **1988 to 1990**.
- **Kailash Chandra Pant**: Renowned **Hindi writer** and **Padma Shri awardee**.
- **Glen Hansard (56)**: **Oscar-winning Irish singer-songwriter, musician and actor**; won the **Academy Award for Best Original Song** with **"Falling Slowly"**.
- **Chief Justice M.M.S. Liberhan (Manmohan Singh Liberhan)**: Best known for heading the **one-member Liberhan Ayodhya Commission of Inquiry**, which spent years investigating the **1992 Babri Masjid demolition** in **Ayodhya**.
- **Brigadier Basant Kumar Ponwar / Pawar**: A highly decorated **army veteran**, **jungle warfare pioneer**, and visionary architect of **India's modern counter-insurgency doctrine**.
- **Dr. D.Y. Patil (Dnyandeo Yashwantrao Patil)**: Eminent **educationist**, **institution builder** and **Padma Shri recipient**.
- **Pradeep Rawat**: Veteran **actor** passed away at the age of **74** after battling **cancer**.
- **MP Parameswaran**: Renowned **nuclear scientist and Marxist theorist** from **Kerala**.
- **Don Nelson**: **Hall of Fame coach** and **five-time NBA champion**.
- **Zhu Rongji**: Former **Premier of China**, who served from **1998 to 2003** under **President Jiang Zemin**.
- **Sumit Sarkar**: Prominent **Marxist historian** and **modern Indian history scholar**, passed away at **87**.
  - He was an authority on the **Swadeshi and national movements**.
  - **Notable Works**: **"The Swadeshi Movement in Bengal"**, **"Modern India"** and **"Writing Social History"**.

14. Ranks & Reports

1. Environmental Performance Index (EPI) 2026 — India Ranks 176th

- The **EPI** is released **biennially** by **Yale and Columbia Universities**.
- **India performed poorly, ranking 176th** — **second from the bottom** — with a low score of **22.46**.
- **India's Rank**: **176th out of 177 countries** — the **second-lowest** country, ranked just ahead of **Laos**.
- **Top 5 Countries**: 1. **Estonia**, 2. **Luxembourg**, 3. **United Kingdom**, 4. **Finland**, 5. **Netherlands** — with **European nations dominating** the top of the index.
- **Bottom 5 Countries**: **Laos (177th — lowest)**, **India (176th)**, **Bangladesh**, **Mali** and **Vietnam**.
- **Scores**: **Estonia 74.79**, **India 22.46**, **Laos** ranked last with a score of **21.78**.

2. Candere Hurun India Women Leaders List 2026

- **Priya Nair**, who takes over as **Chief Executive Officer (CEO) and Managing Director (MD) of Hindustan Unilever** on **1 August**, leads the list of **professional CEOs**.
- **HCLTech's Roshni Nadar Malhotra** tops the **wealth multipliers category** with a net worth of **₹2,84,120 crore**.

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- The list features several well-known women from across fields, including **Biocon founder Kiran Mazumdar-Shaw (Veterans, Wealth Multipliers)**, **International Booker Prize 2025 winner Banu Mushtaq (Author)**, **Nykaa founder and CEO Falguni Nayar (Wealth Multipliers)**, **author and philanthropist Sudha Murty**, **Olympian P V Sindhu** and **Paralympian Avani Lekhara**, among others.
- **Entrepreneur Ananya Birla**, daughter of industrialist **Kumar Mangalam Birla**, topped the **social media influencers category**.
- **Honorees**: Recognizes **117 women** across **12 distinct categories**.
- **Pillars of Evaluation**: Evaluated across **5 broad pillars** — **Wealth Creation, Value Creation, Impact, Culture and Startups**.
- **Key Leaders Mentioned**: **Priya Nair, Roshni Nadar Malhotra, Avani Lekhara, Sudha Murty, Preeti Reddy, Chinta Reddy** and **Meena Mishra**.
- **Youngest honoree**: **Sheetal Devi**, a **19-year-old para archer**.
- **Oldest honoree**: **Rajani Bector / Rajni Bector**, the **86-year-old founder of Cremica**.
- **Self-Made**: **98 of the 117 honorees** are **self-made leaders**.

3. Kroll's Celebrity Brand Valuation Report 2025

- **Shahrukh Khan** reclaimed the **No. 1 spot** as **India's Most Valued Celebrity Brand of 2025**, with a **brand value of $177.9 million**.
- **Top 5**: (1) **Shahrukh Khan — $177.9 million**, (2) **Ranveer Singh — $162.9 million**, (3) **Virat Kohli — $158.4 million**, (4) **Sachin Tendulkar**, (5) **Mahendra Singh Dhoni**.
- **Top Women**: **Alia Bhatt — 6th position**; **Deepika Padukone — 7th position**.

4. Randstad Employer Brand Research — Google India Named Most Attractive Employer

- As per the **Randstad Employer Brand Research**, **Google India** has been named the **most attractive employer brand in India**.
- **Top 10 Rankings**: (1) **Google**, (2) **Tata Group**, (3) **Amazon**, (4) **Samsung**, (5) **Infosys**, (6) **Reliance**, (7) **ITC**, (8) **Hindustan Unilever**, (9) **Mahindra & Mahindra**, (10) **Dell**.

5. Knight Frank Global Data Center Atlas 2026 — Mumbai Ranked 15th Globally

- The **Global Data Center Atlas 2026** ranks cities on **operational data centre capacity** and **future development pipeline**.
- **Mumbai**:
  - **15th globally** in operational data centre capacity — **774 MW**
  - **11th globally** in future development pipeline — nearly **5 GW**
- **Hyderabad**:
  - **27th globally** in operational capacity — **151 MW**
  - **19th globally** in future pipeline — **2.25 GW**
- **Global Top Rank**: **Ashburn (USA)** secured the **1st rank** in operational capacity, followed by **Columbus, Dallas, Phoenix and Atlanta**.

6. Punjab Tops NITI Aayog School Education Quality Index (SEQI) 2026

7. NITI Aayog Report — "Key Sectors to Position India as a Global Manufacturing Hub"

- **NITI Aayog** released a policy report titled **"Key Sectors to Position India as a Global Manufacturing Hub"**.
- India's **manufacturing GVA (Gross Value Added)** at **constant prices** registered a **CAGR of 10.88%** between **FY23 and FY26**.
- **MOSPI (Ministry of Statistics and Programme Implementation)** revised the **base year for National Accounts** from **2011-12 to 2022-23**.

8. India Ranks 57th in Global Competitiveness Reforms Ranking 2023

9. India Records 20,138 Organ Transplants; Ranks 3rd Globally — NOTTO

- **India** records **20,138 organ transplants** and ranks **3rd globally**, as per **NOTTO (National Organ and Tissue Transplant Organization)**.
- India ranks **3rd globally** in organ transplantations, behind the **United States (1st)** and **China (2nd)**.
- **Tamil Nadu** — top-performing state with **266 donors**, followed by **Maharashtra, Telangana, Karnataka and Kerala**.

10. Glaw Lake Declared India's 101st Ramsar Site and Arunachal Pradesh's First

- **India ranks 1st in Asia** and **3rd globally** for the **highest number of Ramsar sites**.
- **United Kingdom (UK)** leads globally with **176 sites**.
- **Mexico** is second with **144 sites**.
- **India is third with 101 sites**.
- **First Indian sites (1981)**: **Chilika Lake (Odisha)** and **Keoladeo National Park (Rajasthan)**.
- **100th site**: **Jai Prakash Narayan Wildlife Sanctuary (Surha Tal), Ballia, Uttar Pradesh**.
- **Tamil Nadu** leads all states with **20 Ramsar Sites**.

11. India Retains Top Spot in Milk Production — Basic Animal Husbandry Statistics (BAHS) 2025

- **White Revolution**: **Dr. Verghese Kurien**, known as the **"Father of the White Revolution"**

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and the **"Milkman of India"**, pioneered this sector.

- **Operation Flood** was launched in **1970**, converting India from a **milk-deficient nation** to a **global leader**.
- India remains the **world's largest producer of milk**, contributing **25%** to the **global milk supply**.
  - **Uttar Pradesh (1st)**: Retained its position as the **largest milk-producing state**, accounting for **15.66%** of total domestic production
  - **Rajasthan (2nd)**: Accounts for **14.82%** of total milk production
  - **Madhya Pradesh (3rd)**
  - **Gujarat (4th)**
  - **Maharashtra (5th)**
- Together, the **top five states contribute 54.09%** of India's total milk production.
- **Other Sector Production Leaders**:
  - **Rubber: Kerala**
  - **Cotton: Gujarat**
  - **Large Cardamom: Sikkim**
  - **Turmeric & Pharma: Telangana**
  - **Electronics Manufacturing: Tamil Nadu**
  - **Coffee: Karnataka**

12. India Emerges as Second-Largest Supplier of Seafarers Globally

- **India** has emerged as the **second-largest supplier of seafarers globally**, providing over **3 lakh seafarers** to **commercial merchant shipping**.
- **Top 5 Seafarer Suppliers**: (1) **Philippines**, (2) **India**, (3) **China**, (4) **Russia**, (5) **Indonesia**.
- The **Union Minister of Ports, Shipping and Waterways is Sarbananda Sonowal**.

13. India Secures No. 1 Global Spot in Ship Recycling

- **India** secured the **No. 1 global spot in ship recycling**, commanding a **35% global share**, up from **30%** previously.

14. India Ranks No. 1 Globally in Number of IPOs Issued in FY26

- **India ranked No. 1 globally** in the number of **Initial Public Offerings (IPOs)** issued in **FY26**.

15. NCRB Data — Drug-Related Crimes

- **NCRB (National Crime Records Bureau) Data Highlight**: Drug-related crimes are highest in **Kerala (75.5 cases per lakh population)**, followed by **Punjab (29)** and **Mizoram (27.2)**.

16. GI Tag Statistics

- **Uttar Pradesh** holds the **highest number of GI tags** in India, followed by **Tamil Nadu (second)** and **West Bengal (third)**.
- In **2025–26**, **Madhya Pradesh** gained the most new tags (**26**), followed by **West Bengal (24)**.
- **Global Target**: India is targeting **10,000 GI tags by 2030**.

17. Zoological Survey of India (ZSI) Completes India's First Catalogue of Lepidoptera

- The **Zoological Survey of India (ZSI)** completed **India's first-ever catalogue of Lepidoptera (butterflies and moths)**.
- Records **13,073 species** hosted in India.

18. India's Elderly Population Statistics

- **India's elderly population** stands at **149 million** (as of **July 2022**, per the **India Ageing Report**) and is projected to reach **347 million by 2050**.

19. Solar Power and Non-Fossil Capacity Standings

- **Rajasthan** leads India in **installed solar capacity**, followed by **Gujarat** and **Maharashtra**.
- **India ranks 3rd globally** in overall **solar production** (behind **China** and the **US**) and **2nd in capacity additions** (behind **China**).
- India is targeting **280 GW of solar capacity by 2030**.

15. Schemes and Initiatives

1. Union Cabinet Approves 5-Year Extension of PM-KISAN Scheme

- The **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)** is an **income support scheme** for **landholding farmer families**.
- It was first launched in **2019**, with **retrograded (retrospective) effect from 2018**.
- The **Union Cabinet** approved the continuation of PM-KISAN for **5 years**, extending from **FY 2026–27 to FY 2030–31**.
- **Budget allocation: ₹3,15,614 crore**.
- Provides landholding farmer families with **₹6,000 annually**.
- Delivered in **three equal instalments of ₹2,000 each**.

2. Union Cabinet Approves Pradhan Mantri Surya Sarovar Yojana (PM-SSY) for Floating Solar Projects

- **Budget of ₹5,070 crore**.
- **Implementation Period: 5 years**, with projects being sanctioned from **FY 2026-27 to FY 2030-31**; approved to run from **2026 to 2030-31**.
- **Capacity Target**: Aims to set up **5,000 MW of floating solar power capacity**, along with **10,000 MWh of energy storage**.
- **Financial assistance of ₹1 crore per MW** upon successful project commissioning (**Central Financial Assistance, CFA** incentive).
- Up to **₹50 lakh per project** for **feasibility study support**.
- **India currently has only 700 MW** of floating solar capacity.

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3. Union Cabinet Approves Samudra Manthan Scheme (National Offshore Exploration Scheme)

- **Purpose**: To **study, explore and tap oil and natural gas reserves** within India's offshore basins, specifically focusing on **deep-water and ultra-deep-water regions**.
- **Implemented by**: The **Ministry of Petroleum and Natural Gas**.
- **Timeline**: The programme will run up to **FY 2030–31**.
- **Scheme budget: ₹84,084 crore**, designated for **Phase 1**.
- **Key Exploration Areas** (high-potential basins containing **billions of barrels of oil**):
  - **Krishna Godavari Basin**
  - **Mahanadi Basin**
  - **Kaveri Basin**

4. PM Vidyalaxmi Scheme — Collateral-Free Education Loans

- Applicable for **degree and diploma courses**.
- **Repayment period: up to 15 years**.
- **Interest Subvention**: Families with annual income of **less than ₹8 lakh** are eligible for a **3% interest subvention** on education loans up to **₹10 lakh**.
- **Total budget allocated: ₹3,600 crore**, spanning **2024–2025 to 2031**.

5. Cabinet Approves National Circular Bio-Energy Scheme (Expanded Gobardhan Scheme) — ₹23,731 Crore

- The **Gobardhan (Galvanizing Organic Bio-Agro Resources Dhan)** scheme was originally launched in **2018** as a component of the **Swachh Bharat Mission (Gramin)**.
- Its primary goal is to manage **organic waste**, such as **cattle dung and composite waste**, by converting it into **Compressed Biogas (CBG)** and **bio-slurry**.
- The **Union Cabinet** approved the expansion of the Gobardhan scheme, which will now operate as the **National Circular Bio-Energy Scheme**.
- **Financial Outlay & Timeline: ₹23,731 crore** allocated for a **10-year timeline**, from **FY 2026-27 to FY 2035-36**.
- **Administration**: Administered by the **Ministry of Petroleum and Natural Gas**, with support from other joint ministries.
- **Production Target**: Increase the country's **CBG production tenfold**.
- To insulate CBG producers from market volatility, the government guaranteed an **administered price of ₹2,110 per MMBtu (Million British Thermal Units)**, offering stable revenue visibility for **10 years**.
- **Project Subsidies**: New **greenfield CBG projects** are eligible for financial assistance / capital assistance of up to **₹2 crore per Tonne Per Day (TPD)** of installed capacity.

6. "Sampoorna Gobardhan" Scheme Launched to Boost Compressed Biogas (CBG) Production

- Launched by **Minister Hardeep Singh Puri**.
- **Objective**: To increase **Compressed Biogas (CBG)** production and **stabilize markets**.
- Establish **5,000 CBG plants by 2030**.
- Produce **15 million metric tons of CBG**.

7. PM Surya Ghar Muft Bijli Yojana Crosses 50 Lakh Rooftop Solar Installations

- The scheme was launched in **February 2024** (**13 February 2024**) and operates under the **Ministry of New and Renewable Energy (MNRE)**.
- **Budget and Target**: Overall budget of **₹75,021 crore**, with the goal of covering **1 crore (10 million) households**.
- **PM Surya Ghar Muft Bijli Yojana** reached **50.06 lakh households**.
- **Subsidy Disbursed**: Almost **₹28,000 crore** disbursed in subsidies through **Direct Benefit Transfer (DBT)**.
- **Top Municipal Performer**: **Lucknow, Uttar Pradesh** is the leading city in the country for **per capita municipal solar installations**.

8. Government Extends PM-eDrive Scheme Incentives Until 31 March 2028

- **PM-eDrive** stands for **Prime Minister Electric Drive Revolution in Innovative Vehicle Enhancement**.
- The overall scheme was initially launched on **29 September 2024**, for a duration of **two years**.
- **Revised Implementation Period: 1 April 2024 to 31 March 2028**.
- **PM E-DRIVE** operates on a total budget of **Rs. 10,900 crore**.
- **Electric Two-Wheelers (e-2Ws) Allocation**:
  - e-2Ws receive **₹1,000 crore** as the additional/enhanced allocation
  - **"PM E-DRIVE e-2W support enhanced to ₹2,767 crore; target 45.79 lakh e-2Ws; e-2W timeline extended to 31 March 2028."**
  - **Total subsidy capped at ₹5,000 per vehicle**, from **1 April 2025 until 31 March 2028**
  - Previously: maximum incentive capped at **₹10,000 per vehicle**, with a subsidy rate of **₹5,000 per kWh in FY25**
  - The subsidy on electric two-wheelers was **reduced from Rs. 5,000 per kWh to Rs. 2,500 per kWh**
- **Eligibility Price Cap**: Maximum eligible **ex-factory price of ₹1.5 lakh**, with the incentive

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further limited to a maximum of **15% of the ex-factory value**.

9. PM-VBRY Completes One Year; 72 Lakh First-Time Employees Enrolled

- **Pradhan Mantri Viksit Bharat Rozgar Yojana (PM-VBRY)** was launched on **1 August 2025** (initially launched in **August 2025**).
- **Outlay: ₹99,446 crore**.
- **Implemented by** the **Ministry of Labour and Employment**.
- **72 lakh first-time employees** enrolled.
- The scheme aims to incentivise the creation of **more than 3.5 crore jobs** over a **two-year period**.
- It works to bring employees from the **informal sector** — where **90% of Indians** work without job security, pensions or benefits — into **formal jobs**.
- **Two-Part Incentive Model**:
  - **For Employees**: Those earning up to **₹1 lakh per month** are eligible for a **one-time incentive equal to 1 month's EPF wage (capped at ₹15,000)**, paid across **two installments** — the first after **6 months** of service and the second after **12 months**
  - **For Employers**: Eligible to receive **₹3,000 per month for 2 years** for each eligible additional employee hired (who remains employed for at least **6 months**), which offsets hiring costs

10. Union Cabinet Extends Khelo India Scheme; Khelo India 2.0 Approved

- The **Union Cabinet** extended the **Khelo India Scheme for 5 years**, from **FY 2026–27 to FY 2030–31**.
- **Allocated budget: ₹29,054 crore**.
- The **Union Cabinet** approved a financial outlay of **₹36,441 crore** to expand the **Khelo India scheme** and enhance support for **National Sports Federations**, up to the financial year **2025-26**.

11. Nasha Mukt Yuva for Viksit Bharat Sankalp Abhiyan Launched by PM Modi

- **PM Narendra Modi** launched this nationwide campaign via **video conference**, connecting with over **1 crore youth** across **28,000 locations**.
- The initiative was launched from **Kashi (Varanasi)** and is supported by **125 spiritual organizations** and various **NGOs** under the **Kashi Declaration**.
- The campaign will run for **100 weeks**, holding **Sunday drug-free lifestyle activities** such as **sports, cultural programs, meditation, and awareness sessions**.
- **Implementing Ministry**: The overall **Nasha Mukt Bharat Abhiyan** is carried out by the **Ministry of Social Justice and Empowerment**.
- **PM Narendra Modi** launched the **100-week-long "Nasha Muktua for Viksit Bharat Sankalp Abhiyaan"** under the **Nasha Mukt Bharat Abhiyaan**.

12. Kapas Kranti (Mission for Cotton Productivity)

- **Kapas Kranti** is a **5-year mission** running from **FY 2026-27 to FY 2030-31**.
- **Outlay: ₹5,659.22 crore** (**Rs. 5659 crore**).
- **Jointly implemented / run** by the **Ministry of Agriculture** and the **Ministry of Textiles**.
- **Targets**: Increase cotton yield from **440 kg to 755 kg per hectare**.

13. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) Completes 10 Years

- **PMKSY** was launched on **1 July 2015**.
- **Budget outlay: ₹9,368.56 crore for FY26** and **₹6,587 crore allocated for FY27**.
- As of **August 2025**, over **27 million farmers** have benefited.

14. PMBJP Targets 25,000 Jan Aushadhi Kendras by March 2027

- Launched as the **"Jan Aushadhi Scheme"** in **November 2008** under the **Ministry of Chemicals and Fertilizers**.
- Renamed **"Pradhan Mantri Jan Aushadhi Yojana"** in **2015**.
- Rebranded to **"Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP)"** in **2016**.

15. ESIC Extends Atal Beemit Vyakti Kalyan Yojana till June 2027

- **ESIC (Employees' State Insurance Corporation)** extended the scheme.
- The **Atal Beemit Vyakti Kalyan Yojana** provides **unemployment relief to insured workers**.
- The scheme was first launched on a **pilot basis** starting **1 July 2018**.
- Its validity was set to expire on **30 June 2026**.
- Insured workers who lose their jobs receive **financial compensation equal to 50% of their average daily earnings**.

16. Adarsh Gram Component of PM-AJAY — Progress Update

- **Pradhan Mantri Anusuchit Jaati Abhyuday Yojana (PM-AJAY)** focuses on the **socio-economic development of Scheduled Caste (SC) communities**.
- The **Adarsh Gram component** has selected **47,328 villages**.
- **Current Progress**:
  - **15,123 beneficiaries identified**
  - **46,642 development works** successfully completed
  - **Total beneficiaries: 47,59,399 people**

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17. Urban Challenge Fund Approved by Union Cabinet

- The **Urban Challenge Fund** was approved by the **Union Cabinet in FY26** to finance **urban transformation projects**.
- **Central assistance: ₹1 lakh crore**.
- Targets total investment of **₹4 lakh crore over 5 years**, extendable up to **FY 2033–34**.
- **Cost sharing pattern**:
  - **25% — Central Government**
  - **25% — State/UT Governments** (including private participation)
  - **50% — raised from the market**

18. Container Manufacturing Assistance Scheme (CMAS) with ₹10,000 Crore Outlay

- Announced during the **2026-27 Union Budget**, allocating a financial outlay of **₹10,000 crore** over the next **5 years**.
- **Target**: Achieve an annual domestic manufacturing capacity of **7.5 lakh TEUs (Twenty-foot Equivalent Units)**, opening a market opportunity estimated at **₹80,000 crore**.

19. Government Receives 20 Bids for Rare Earth Permanent Magnet (REPM) Scheme

- **"Scheme to Promote Manufacturing of Sintered Rare Earth Permanent Magnets"**, approved by the **Cabinet on 26 November 2025**, outlay **₹7,280 crore over 7 years**.

20. Government Launches "SCALE" Task Force and Playbook to Boost India's Toy Sector

- **The "SCALE" Strategy**:
  - **S — Supply Chain**
  - **C — Capability**
  - **A — And**
  - **L — Leveraging**
  - **E — Exports**

21. Bharat Maritime Insurance Pool (BMIP) Launched

- Under the **Department of Financial Services (DFS)**, the **Government of India** launched the **Bharat Maritime Insurance Pool (BMIP)** — a **Sovereign Maritime Insurance Pool** — to secure the **maritime shipping industry**.

22. "DAANVEER" Initiative Launched by Ministry of Panchayati Raj

- Launched by **Vivek Bhardwaj**, it is a **citizen-partnership initiative** to strengthen **digital infrastructure at the Gram Panchayat level**.
- It allows individuals and organizations to **donate computers and IT equipment** to rural areas to bridge the **digital divide**.
- There are **2.5 lakh Gram Panchayats** in India, but the vast majority still **lack modern computers**.

23. Department of Justice Launches AI Legal Research Assistant "LEGARA" and Digital Courts 2.1

- The **Department of Justice** implemented a **project-mode AI tool** called **"LEGARA" (Legal Research Analysis Assistant)**.
- **"Digital Courts 2.1"** — developed by **NIC Pune** — was launched as an **updated case management platform**.

24. Himachal Pradesh Launches Mukhyamantri Machhuara Samman Nidhi Yojana

- **Purpose**: Provide **financial assistance and social security** to **reservoir fishermen** during the **annual fishing ban period**.
- Eligible beneficiaries receive **₹3,500 annually** via **Direct Benefit Transfer (DBT)**.
- Introduced a **Minimum Support Price (MSP) for reservoir fish**, fixed at **₹100 per kg**.

25. Chhattisgarh Becomes First State to Implement "DVEEPTI" Yojana — Women-Led Renewable Energy Policy

- **DVEEPTI** stands for **Decentralized Women Empowerment on Energy and Policy for Transformative Inclusion**.

26. Chhattisgarh Project Sahara — Assistive Devices for Divyangjan

- **Chhattisgarh Chief Minister Vishnu Deo Sai** distributed **assistive devices** to individuals with disabilities (**divyangjan**) under **Project Sahara**.

27. Odisha Government Launches Project BLESS to Tackle Distress Migration

- The **Odisha Government** launched **Project BLESS** to tackle **distress migration**.

28. Tamil Nadu Launches "Vetri Vaanmagal Scheme" for Drone Training

- **Tamil Nadu** launched the **"Vetri Vaanmagal Scheme"**, a **drone training scheme** to train **500 individuals** in **agricultural drone operations**.

29. Nagaland Launches "Chief Minister's Yarn Bank Scheme" on National Handloom Day

- Launched by **Nagaland Chief Minister Neiphiu Rio** on **National Handloom Day (7 August)** to support the state's **handloom sector and weavers**.

30. Kisan Credit Card Modified Interest Subvention Scheme (KCC MISS)

- Every **₹1 invested** in the **Kisan Credit Card Modified Interest Subvention Scheme (KCC MISS)** generates **₹2.30 in net value addition** for the **agricultural economy**.

31. "Jug Jug Jiyo Abhiyaan" Campaign for Organ Donation

- The government launched the **"Jug Jug Jiyo Abhiyaan"** campaign to raise **public awareness** about the **importance of organ donation**.

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16. Science and Technology

1. ISRO–JAXA Finalise Chandrayaan-5 / LUPEX Lunar Mission

- **Chandrayaan-5** is also known as the **LUPEX (Lunar Polar Exploration)** mission.
- Scientists from the **Indian Space Research Organisation (ISRO)** and **Japan's Japan Aerospace Exploration Agency (JAXA)** met in **Bengaluru** to finalise mission plans.
- **Mission target**: **water, ice and volatile resources** in the **permanently shadowed South Pole of the Moon**.

2. India's Space Programme Targets — Bharatiya Antariksha Station by 2035

- **India** plans to establish its own **Bharatiya Antariksha Station by 2035** and aims to **land/send an Indian on the Moon by 2040**.

3. NASA Invites ISRO to Collaborate on Moon Base Program

- **NASA** formally invited **ISRO** to collaborate on its **Moon Base Program**, which aims to establish **human habitation on the Moon**.
- **Chief of NASA: Jared Isaacman**; **Chief of ISRO: V. Narayanan**.

4. Red Balloon Aerospace Launches "Mission Sana" — India's First Indigenous Super Pressure Balloon

- **Red Balloon Aerospace**, an **Indian startup**, launched **"Mission Sana"** — India's **first indigenous super pressure balloon platform** for **commercial payloads**.
- **Launch site: Vijayawada, Andhra Pradesh**.

5. Astrobase Space Technologies Unveils "Everest" Rocket Engine

- **Bengaluru-based space startup Astrobase Space Technologies** unveiled **"Everest"**, **India's first privately built 800 kilonewton (kN) Full-Flow Staged Combustion (FFSC) LOX-Methane rocket engine**.

6. SpaceX Falcon 9 Upper Stage Crashes into the Moon

- The **upper stage of a SpaceX Falcon 9 rocket**, weighing **4 tons**, crashed into the **Moon** on **5 August**.
- **Location**: Near the **Einstein Crater**.

7. China's Shenzhou-23 Astronauts Harvest Rice Aboard Tiangong Space Station

- Astronauts on **China's Shenzhou-23 mission** successfully harvested **Japonica rice** grown aboard the **Tiangong Space Station**.

8. Alibaba Unveils "Qwen 3.8 Max" AI Model with 2.4 Trillion Parameters

- **Alibaba** unveiled the **"Qwen 3.8 Max"** AI model with **2.4 trillion parameters**.

9. Meta Launches "Muse Glimmer" AI Model

- **Meta** launched a new **lightweight, open-weight AI model** designed specifically for **agentic AI tasks** — performing **complex, multi-step tasks with minimal human intervention** — that can run **locally on Macs/PCs**.

10. L&T to Build India's Largest Single-Cluster NVIDIA AI Factory in Chennai

- **L&T (Larsen & Toubro)** is to build **India's largest single-cluster NVIDIA AI Factory** in **Chennai**.

11. IISc Bengaluru Develops Multilingual Speech AI Model "SraVaani"

- **IISc Bengaluru** developed the **multilingual speech AI model "SraVaani"**.

12. PM Modi Inaugurates "Param Pragya" AI-Powered Supercomputing Facility

- **Prime Minister Modi** inaugurated the **"Param Pragya" AI-powered high-performance supercomputing facility**.
- **Location**: The **Sonipat campus of IIT Delhi**.

13. India's First AI-Powered Bird Detection and Monitoring Centre in Maharashtra

- **Thane Creek Flamingo Sanctuary** is located on the **Thane Creek** between **Mumbai and Navi Mumbai** and was declared a **Wildlife Sanctuary in 2015**.
- It is **India's first dedicated flamingo sanctuary** and is recognized as a **Ramsar Site**.
- The **Maharashtra Government** approved a **₹45 crore plan** for an **eco-nature park** at the Thane Creek Flamingo Sanctuary.
- Under this plan, **India's first AI-powered bird detection and monitoring centre** will be established.

14. Gujarat Implements AI Tracking for Lions in Gir Forest

15. Kerala Integrates "Annam.ai" Smart Weather Stations for Climate-Smart Agriculture

- **Kerala** is integrating **"Annam.ai" (Agriculture Network for Numerical and Machine Learning)** smart weather stations.
- **Punjab** was the **first state** to deploy **100 of these stations** on **30 March**.

16. India's First Satellite-Guided Helicopter Navigation System (RNP Cat H) Operationalised in Bengaluru

- Developed jointly by **Hindustan Aeronautics Limited (HAL)** and the **Airport Authority of India (AAI)**.
- The system is named **Required Navigation Performance Category H (RNP Cat H)**.
- **Operationalised at HAL's airport in Bengaluru**.

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- **HAL Airport in Bengaluru** became the **first in India** to implement the **RNP CAT H satellite-guided helicopter approach**.
- It was developed by the **Airports Authority of India (AAI)** and approved by the **DGCA (Directorate General of Civil Aviation)**.

17. Indian Railways Approves Kavach 4.0 for 660 Route km — Izzatnagar Division

- **Railways** approved **Kavach 4.0** over **660 route km (rkm)** of the **Izzatnagar Division, North Eastern Railway**, at **₹295 crore**.
- **Kavach** is **India's indigenously developed Automatic Train Protection (ATP) system**.
- It was designed by the **Research Designs and Standards Organisation (RDSO)** in **Lucknow**, in partnership with **local industries**.

18. ICAR Develops India's First T2T Reference Genome of Pigeonpea (Arhar / Toor Dal) — "Asha"

- The **Indian Council of Agricultural Research (ICAR)** is developing India's **first completely annotated Pigeon Pea (Arhar / Toor Dal) genome**, named **"Asha"**.
- It is India's first **T2T (telomere-to-telomere) reference genome** of the **Pigeonpea** variety.
- Helps achieve a **pulse production target of 35 million tonnes by 2030–2031**.

19. India's First Indigenous African Swine Fever (ASF) Vaccine Dedicated to the Nation

- Developed by the **ICAR-National Institute of High Security Animal Diseases (NIHSAD), Bhopal**.
- Unveiled on **ICAR's 98th Foundation Day**.

20. New Biological Species Discovered in Kerala and Odisha

- **Seahorse Discovery (Kerala)**: Researchers from **Kerala** identified a **new seahorse species named Hippocampus amandavincentae** in **Thoothukudi/Tuticorin, Tamil Nadu**.
- **Catfish Discovery (Odisha)**: A **new catfish species named Pseudolaguvia khairii** was discovered in the **Budhabalanga River** in **Odisha**.

21. Himalayan Serow Spotted After 20 Years in Himachal Pradesh

- The **Himalayan Serow** was spotted for the **first time in 20 years** in the **Kalatop Khajjiar Wildlife Sanctuary, Dalhousie, Himachal Pradesh**.

22. Ladakh Hosts India's First Black-Necked Crane Festival

- **Ladakh** hosted **India's first-ever Black-Necked Crane Festival** to promote the conservation of this **endangered bird species**.
- The **Black-Necked Crane (Grus nigricollis)** is the **official State Bird of Ladakh** — previously the **State Bird of Jammu and Kashmir**.
- The **Changthang Cold Desert Wildlife Sanctuary** in Ladakh is the **only breeding place** for this crane in India.
- **Conservation Status**: Classified as **Near Threatened** on the **IUCN Red List**.

23. Glaw Lake Declared India's 101st Ramsar Site and Arunachal Pradesh's First

- **Glaw Lake** was declared **India's 101st Ramsar Site** and **Arunachal Pradesh's first**.

24. India Crosses 300 GW Installed Non-Fossil Fuel Power Capacity

- As of **31 July 2026**, India's **installed non-fossil fuel electricity generation capacity** — **solar, wind, hydro, bio-power, nuclear** — reached **300.50 GW**.
- **Updated Goal**: Reach **500 GW of non-fossil capacity by 2030**.

25. Lohia Aerospace to Set Up India's First Large-Format Additive Manufacturing Facility

- **India's first commercial large-format additive manufacturing / 3D-printing facility** for **aerospace composite tooling**, planned by **Lohia Aerospace** in **Kanpur**.

26. Cochin Shipyard Delivers "MS Maria" to German Shipping Firm

- **Cochin Shipyard Limited (CSL)** delivered **"MS Maria"**, the **second of eight HS EcoFreighter series** of **multi-purpose vessels**, to the Germany-based shipping firm **H.S. Schifffahrt**.

27. TRAI Mandates 1600 and 1601 Series for Anti-Spam Telephony

- **TRAI (Telecom Regulatory Authority of India)** mandated:
  - The **1600 series** for **service and transactional calls** by **BFSI entities** (regulated by **RBI, SEBI, IRDAI, PFRDA**) and **government-to-citizen communications**
  - The **1601 series** — the new mandate (**August 2026**) — for **service and transactional calls by utilities (electricity, water, gas)** and **courier/logistics firms**

28. "Prakriti Gyan Dham" Eco-Educational Hub Dedicated to the Nation at Lucknow

- **Location**: **Banthra, Lucknow, Uttar Pradesh**.
- **Developer**: Developed by **CSIR's National Botanical Research Institute (CSIR-NBRI)**.
- **Purpose**: Serves as a **first-of-its-kind eco-educational hub** and a **living repository of India's botanical and cultural legacy**.

29. Center of Excellence for Handloom Technology at IIT Delhi

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- **Union Textiles Minister Giriraj Singh** inaugurated a **Center of Excellence (CoE) for Handloom Technology** at **IIT Delhi**.

17. Sports

1. Commonwealth Games 2026 Held in Glasgow, Scotland — India Finishes 4th

- The **23rd edition** of the **Commonwealth Games (CWG)** was held in **Glasgow, Scotland, UK**, from **23 July to 2 August 2026**.
- **Mascot**: **"Finny"**, a unique unicorn inspired by **Scotland's national animal**.
- **Participation**: **74 countries** participated; **India** fielded **122 athletes** across **8 able-bodied sports** and **5 integrated para-sports**.
- **Flag Bearers**: **Mirabai Chanu** and **Lovlina Borgohain** were the flag bearers for the **Opening Ceremony**; **Jasmin Lamboria** was the flag bearer for the **Closing Ceremony**.
- **Medal Tally**:
  - **Australia** secured the **top position** with **171 medals**
  - **England** secured **second place** with **110 medals**
  - **Canada** finished **third** with **62 medals**
  - **India** finished **4th overall** with **39 medals** — **13 Gold, 17 Silver, 9 Bronze**
- **India emerged as the Top Boxing Nation at CWG 2026**, winning a record **10 medals (7 Gold, 3 Silver)**.
- **7 Boxing Gold Medalists**: **Preeti Pawar (54kg)**, **Jasmin Lamboria (57kg)**, **Sakshi Chaudhary (51kg)**, **Priya Ganga (60kg)**, **Arundhati Choudhary (70kg)**, **Sachin Siwach (60kg)**, **Ankush Panghal (80kg)**.

2. Mirabai Chanu Wins India's First Gold at 2026 Commonwealth Games — Weightlifting

- **Mirabai Chanu** won **India's first Gold** at the **2026 Commonwealth Games** in the **women's 48 kg weightlifting category**.
- This is her **third consecutive Commonwealth Games gold medal**.
- This brings her total **Commonwealth Games medal count to four**, including a **silver won at Glasgow in 2014**.

3. India Wins First-Ever Commonwealth Games Judo Gold Medals

- **Asmita Dey (from Tripura)** won **India's first-ever Commonwealth Games Gold Medal in Judo** in the **Women's 48 kg category**.
- She is the **first Indian judoka (male or female)** to secure a **CWG gold**.
- **Harsh Singh** won the **gold medal in the Men's 60 kg category**.

4. CWG 2026 Javelin Throw and Para Medals

- **Javelin Throw Medals**:
  - **Neeraj Chopra** won the **Silver Medal** with a **season-best throw of 85.83 metres**
  - **Yashvir Singh** won the **Bronze Medal** with a throw of **85.41 metres**
  - **Rumesh Pathirage of Sri Lanka** won the **Gold Medal** with a throw of **89.75 metres**
- **Dilip Mahadu Gavit**: Won **Gold** in the **Men's 100m T47 event** (for athletes with **upper limb impairments**), setting a **Games record and season-best time of 10.71 seconds**.
- **Sharmila Dhankar**: Won **Gold** in the **Women's Shot Put F57 Para event**.

5. Ahmedabad Awarded Hosting Rights for the 2030 Centenary Commonwealth Games

- The **first Commonwealth Games** took place in **Hamilton, Canada, in 1930**, making **2030 the centenary edition**.
- Marks **India's second time hosting** the Commonwealth Games.
- **India's previous hosting: Delhi — 2010**.

6. Tanvi Sharma Wins Taipei Open 2026 (BWF World Tour Super 300)

- **Tanvi Sharma** won her **maiden BWF World Tour Super 300 title** at the **Taipei Open 2026**.
- At **17 years and 222 days old**, **Tanvi** became the **youngest finalist and champion in Taipei Open history**.

7. Ashmita Chaliha Wins Korea Masters 2026 Women's Singles Title

- **Indian shuttler Ashmita Chaliha (from Assam)** won the **Women's Singles Title** at the **Korea Masters 2026**.

8. ISSF World Cup 2026 — India Finishes 3rd with 4 Medals

- The **ISSF World Cup 2026** was held in **Hangzhou, China**.
- **China ranked first**, while **India finished 3rd** with **4 medals — 1 Gold, 1 Silver, 2 Bronze**.
- **Gold**: **Esha Singh** — **Women's 25m Pistol**.
- **Silver**: **Sainyam Vij** — **Women's 10m Air Pistol**.
- **Bronze**: **Manu Bhaker** — **Women's 25m Pistol**; and the duo of **Sonam Uttam Maskar & Himanshu Dhillon** — **10m Air Rifle Mixed Event**.

9. Anahat Singh Wins World Junior Squash Championship Girls' Singles Title

- The **World Junior Squash Championship** was held in **Niagara-on-the-Lake, Canada**.
- **India's Anahat Singh** became the **first Indian girl** to win the **Girls' Singles title**, defeating **Egypt's Rukaiya Salim**.
- **Squash** is officially set to debut at the **2028 Los Angeles Olympics**.

10. Harshita Jakhar Becomes First Indian Woman to Ride at Tour de France Femmes

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- **Cyclist Harshita Jakhar**, **19 years old**, from **Rajasthan**, became the **first Indian woman** to participate in the **Tour de France Femmes**.

11. Para Badminton — Brazil Para Badminton International 2026

- **India** won **22 medals** at the **Brazil Para-Badminton International 2026**.
- **Para-shuttler Biri Takar of Arunachal Pradesh** won **double medals** in **Sao Paulo**.
- **Gold in Men's Doubles** and **Bronze in Men's Singles**.

12. World Athletics U20 Championships — India's Medals

- **19-year-old Indian athlete Ashish Yadav** secured a **Silver Medal** in the **Men's Javelin Throw**.
- **High Jump**: **Basant Kumar Meghwal** won a **Silver Medal** in the **Men's High Jump**, clearing **2.21 m**.
- **Long Jump**: **Shahnawaz Khan** won a **Bronze Medal** in the **Long Jump**, jumping **7.84 m**.

13. Mohammad Ashfaq Breaks Under-20 National Record in Men's 400m

- He clocked **45.81 seconds** in the **first round (Heat 5)**.
- He broke the previous national record of **46.05 seconds**.

14. Weightlifting — Asian Youth and Junior Championships

- Indian weightlifter **Titli Maji** clinched a **Silver Medal** in the **Women's 45 kg category** at the **2026 Asian Youth and Junior Weightlifting Championships, Tashkent, Uzbekistan**.
- **Maharajan Arumugapandian** won **Silver** at the **Asian Junior Weightlifting Championship** in the **Men's 65 kg category**.

15. Ariha Pangambam Wins India's First Senior Women's Gold at Asian Aerobic Gymnastics Championship

- **Ariha Pangambam (Manipur)** won **India's first Senior Women's Gold** at the **Asian Aerobic Gymnastics Championship**.

16. India Crowned Overall Champion at Commonwealth Fencing Championship 2026

- **India** was crowned the **overall champion** at the **Commonwealth Fencing Championship 2026** in **Lagos, Nigeria**.
- India won a total of **35 medals** across the **Under-23 and Senior categories** — **13 Gold, 8 Silver and 14 Bronze**.

17. Ramkumar Ramanathan and Vijay Sundar Prashanth Win Bonn Open Doubles Title

- **India's Ramkumar Ramanathan** and **Vijay Sundar Prashanth** won the **Bonn Open Doubles Title** in **Germany**.

18. Canadian Open 2026

- **Women's Singles Winner**: **Iga Swiatek (Poland)** won the title.
- **Men's Singles Winner**: **Ben Shelton (USA)** won the title in **Montreal**.

19. R. Praggnanandhaa Wins Saint Louis Rapid & Blitz Title 2026

- **Indian Grandmaster R. Praggnanandhaa** won the **Saint Louis Rapid & Blitz Title 2026**.

20. 46th FIDE Chess Olympiad — India Seeded First in Women's Section

- The **46th FIDE Chess Olympiad** is scheduled in **Samarkand, Uzbekistan**.
- **India** is **seeded first in the Women's Section**.

21. Jos Buttler Becomes Highest Run-Scorer in T20 Cricket History

- **English batsman Jos Buttler**, playing for the **Manchester Super Giants**, became the **highest run-scorer in T20 cricket history**.
- He broke **Kieron Pollard's record of 14,803 runs**, and now holds **1,483 runs**.

22. Irani Cup 2026 to be Hosted in Srinagar

- The **domestic cricket trophy**, played between the **Ranji Trophy Champions** and the **Rest of India team**, will be hosted in **Srinagar, Jammu & Kashmir**.

23. Arunachal Pradesh to Host Asian Rafting Championship

- **Venue**: **Boleng, Siang District**, along the **Simang River** — a **tributary of the Siang River**.

24. WTT Champions Yokohama — Harimoto Siblings Sweep Singles Titles

- Japanese siblings **Miwa Harimoto (Women's Singles)** and **Tomokazu Harimoto (Men's Singles)** swept their respective singles titles.

25. Paris Saint-Germain (PSG) Retains UEFA Super Cup

- **France's Paris Saint-Germain (PSG)** retained the **UEFA Super Cup** by defeating **Aston Villa 2–1**.

26. Ministry of Youth Affairs and Sports Suspends Table Tennis Federation of India (TTFI)

- The **Ministry of Youth Affairs and Sports** suspended the recognition of the **Table Tennis Federation of India (TTFI)**.
- **Reason**: Failure to conduct **organisational elections** within the stipulated timeframe; an **unsatisfactory reply to a show-cause notice**; **appointment of officials without due procedure**; **transparency concerns over selection criteria**; and **"continuing differences"** between **TTFI President Meghna Ahlawat** and **Secretary General Kamlesh Mehta**.

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27. World Bridge Federation — India Wins Gold at 9th World Youth Transnational Championships

- The **Indian pair** won **gold** in the **Under-31 Pairs** at the **9th World Youth Transnational Championships**, organised under the **World Bridge Federation**, in **Hefei, China**.

28. Retirements from Cricket

- **Ajinkya Rahane** announced his **retirement from international cricket**.
- **England fast bowler John Turner** retired from **professional cricket**.

29. National Javelin Day — 7 August

- **India** observed the **5th National Javelin Day** on **7 August 2026**.
- It commemorates **Neeraj Chopra's historic gold medal victory** in the **Men's Javelin Throw** at the **Tokyo Olympics 2020**.

18. Static News

1. Important Days & Observances

July

1. Geographical Indications (GI) — Static Facts

- The **Geographical Indications Registry** is located in **Chennai, Tamil Nadu**.
- **Geographical Indication (GI) tags** in India are governed by the **Geographical Indications of Goods Act, 1999**, which became effective in **2003**.
- India's **first registered GI product** was **Darjeeling Tea (West Bengal)** in **2004**.
- **GI certificates are valid for 10 years** and can be **renewed**.
- **Global Target**: To promote Indian GI products globally, with **India targeting 10,000 GI tags by 2030**.

2. Indian Statistical Institute (ISI) — Static Facts

- The **Indian Statistical Institute (ISI)** was founded on **17 December 1931** by **Prasanta Chandra Mahalanobis (PC Mahalanobis)**.
- **National Statistics Day** is celebrated on **29 June** (birthday of **PC Mahalanobis**).
- **Headquarters: Kolkata**; other major centres in **Delhi, Bengaluru, Chennai, and Tezpur**.

3. Geological Survey of India (GSI) — Static Facts

- **About GSI**: Established in **1851**; headquartered in **Kolkata, West Bengal**.

4. Integral Coach Factory (ICF) — Static Note

- **ICF** is headquartered in **Chennai, Tamil Nadu**, and was established in **1955**.

5. Supreme Court of India — Static Facts

- **CJI Surya Kant** is the **53rd Chief Justice of India**.
- The **Supreme Court** was established on **26 January 1950**.
- **High Court judges retire at 62**; **Supreme Court judges and the CJI retire at 65**.
- **Sanctioned strength of Supreme Court judges: 38**, including the **CJI**.

6. President Droupadi Murmu — Static Facts

- **President Droupadi Murmu** is **India's 15th President**, having assumed office in **2022**.
- She is the **first female tribal President of India**, hailing from the **Santhal tribe in Odisha**.
- The historic **Mughal Garden** was renamed **"Amrit Udyan"** during her presidency.
- **Ram Nath Kovind** served as the **14th President of India** from **2017 to 2022**.

7. NITI Aayog — Static Facts

- **NITI Aayog** was formed in **2015**.
- **Chairperson — Prime Minister Narendra Modi**.
- **Vice Chairman / Vice Chairperson — Ashok Kumar Lahiri**.
- **New CEO — Anurag Jain**.

8. National Skill Development Corporation (NSDC) — Static Facts

- **Headquarters — New Delhi**; **CEO — Arun Kumar Pillai**; **Chairman — A.M. Naik**.

9. ASSOCHAM — Static Facts

- **ASSOCHAM (Associated Chambers of Commerce and Industry of India)** was established in **1920**.
- **Headquarters: New Delhi**.

10. Engineers India Limited (EIL) — Static Facts

- **EIL headquarters: Gurugram, Haryana**.
- **EIL Chairman & Managing Director (CMD): Atul Gupta**.

11. Small Industries Development Bank of India (SIDBI) — Static Facts

- **SIDBI** is chaired by **Manoj Mittal**; headquartered in **Lucknow**.

12. All India Financial Institutions (AIFIs) — Static Facts

- India has **5 All India Financial Institutions (AIFIs)** regulated by the **RBI**: **NABARD, SIDBI, EXIM Bank, National Housing Bank (NHB)** and **NaBFID (National Bank for Financing Infrastructure and Development)**.

13. HDFC Bank — Corporate Profile

- **Headquarters: Mumbai**.
- **MD & CEO: Sashidhar Jagdishan**.
- **Tagline: "We understand your world"**.

14. UCO Bank — Static Profile

- **Founded: 1943** by **Ghanshyam Das Birla**.
- **Headquarters: Kolkata, West Bengal**.

15. LIC — Static Facts

- **Life Insurance Corporation of India (LIC)** was established in **1956**, is headquartered in **Mumbai**,

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and its **CEO and Managing Director is Shri R Doraiswamy**.

16. Muthoot Finance — Static Fact

- **Muthoot Finance Headquarters: Kochi, Kerala**.

17. Nvidia — Static Fact

- **Nvidia** is headquartered in **California, USA**, with **Jensen Huang** serving as **CEO**.

18. FATF — Static Facts

- **FATF (Financial Action Task Force)** was established in **1989**, headquartered in **Paris, France**, and has **40 member countries**.

19. COSPAR — Static Facts

- **COSPAR (Committee on Space Research)** was established in **1958** and is headquartered in **Paris, France**.
- The **Vikram Sarabhai Medal** is jointly presented by **ISRO and COSPAR** once every **two years**.

20. OPEC and OPEC Plus — Static Facts

- **OPEC** was formed on **14 September 1960** (operational in **1961**); currently has **11 member countries**. The **UAE exited OPEC effective 1 May**.
- **OPEC Plus** includes **OPEC** and **Non-OPEC oil producers** (such as **Russia, Kazakhstan, Oman**), totalling **21 member countries**.

21. SACU — Static Facts

- **SACU (Southern African Customs Union)** consists of **5 countries**: **Botswana, Eswatini, Lesotho, Namibia and South Africa**, and operates on a **common external tariff**.

22. NCDC — Static Facts

- The **National Cooperative Development Corporation (NCDC)** was established in **1963**, is headquartered in **New Delhi**, and functions under the **Ministry of Cooperation**.

23. APEDA — Static Facts

- **APEDA — Agricultural and Processed Food Products Export Development Authority**, established in **1985** under the **Ministry of Commerce**.

24. ANRF — Static Facts

- The **Anusandhan National Research Foundation (ANRF)** was established under the **Anusandhan National Research Foundation Act, 2023** to drive **research, innovation and entrepreneurship**.

25. BHASHINI — Static Facts

- **BHASHINI = BHASHa INterface for India**, the **National Language Translation Mission**, launched **2022**; **DIBD** operates under **Digital India Corporation, MeitY**.

26. Repco Bank — Static Fact

- **Repco Bank** is administered under the **Ministry of Home Affairs (MHA)**.

27. Small Finance Banks (SFBs) — Static Facts

- There are currently **11 operational SFBs** in India.
- **Capital Small Finance Bank in Punjab** was the **first SFB in India**.

28. Indian Pharmacopoeia Commission (IPC) — Static Fact

- The **IPC** operates under the **Ministry of Health and Family Welfare**.

29. Thane Creek Flamingo Sanctuary — Static Facts

- Located on the **Thane Creek** between **Mumbai and Navi Mumbai**; declared a **Wildlife Sanctuary in 2015**.
- It is **India's first dedicated flamingo sanctuary** and is recognized as a **Ramsar Site**.

30. Ramsar Sites — Static Facts

- **India ranks 1st in Asia** and **3rd globally** for the highest number of **Ramsar sites**.
- **United Kingdom (UK)** leads globally with **176 sites**; **Mexico** is second with **144 sites**; **India** is third with **101 sites**.
- **First Indian sites (1981)**: **Chilika Lake (Odisha)** and **Keoladeo National Park (Rajasthan)**.
- **100th site**: **Jai Prakash Narayan Wildlife Sanctuary (Surha Tal), Ballia, Uttar Pradesh**.
- **Tamil Nadu** leads all states with **20 Ramsar Sites**.

31. UNESCO World Heritage Sites — Static Facts

- **Italy** has the **highest number of UNESCO World Heritage Sites (61)**, followed by **China (60)**.

32. Mullaperiyar Dam — Static Fact

- **Location**: **Idukki district, Kerala**, on the **Periyar River**.

33. Andaman & Nicobar Islands — Static Facts

- **Andaman & Nicobar** is a **Union Territory with no Chief Minister**.
- It is administered by the **Central Government** through its **Lieutenant Governor (LG) Admiral Devendra Kumar Joshi (D.K. Joshi)**.
- **Cellular Jail National Memorial** is located in **Sri Vijaya Puram** (the newly renamed official name of **Port Blair**).

34. Indian National Flag — Static Facts

- The **Indian National Flag** was adopted on **22 July 1947**.
- **Height-to-Length Ratio: 2:3**.
- **Designed by: Pingli Venkayya**.
- **Ashok Chakra**: **Navy blue Ashok Chakra with 24 spokes**, signifying **movement and dharma**; taken from the **Lion Capital of Ashoka at Sarnath**.

35. National Handloom Day — Static Facts

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- **National Handloom Day** has been celebrated annually on **7 August since 2015**, to honour **India's handloom weavers**.
- **7 August** was selected because the **Swadeshi Movement** was officially launched on this date in **1905** at the **Calcutta Town Hall**, to protest the **partition of Bengal**.
- The **12th edition** was observed in 2026.

36. National Library Day — Static Facts

- **12 August** marks the **birth anniversary of Padma Shri S.R. Ranganathan**, **father of the library movement in India**, who formulated the **Five Laws of Library Science**.

37. Ladakh — Static Facts

- **Lieutenant Governor (LG) of Ladakh — Vinai Kumar Saxena**.
- The **Black-Necked Crane (Grus nigricollis)** is the **official State Bird of Ladakh** — previously the **State Bird of Jammu and Kashmir**.
- The **Changthang Cold Desert Wildlife Sanctuary** is the **only breeding place** for this crane in India.

38. State Leadership — Static Facts

- **Punjab**: Chief Minister **Bhagwant Mann**; Governor **Gulab Chand Kataria**.
- **Assam**: Chief Minister **Himanta Biswa Sarma**; Governor **Lakshman Prasad Acharya**.
- **Arunachal Pradesh**: Governor **KT Parnaik (Lieutenant General Kaiwalya Trivikram Parnaik)**; Chief Minister **Pema Khandu**.
- **Nagaland**: Chief Minister **Neiphiu Rio**.
- **Chhattisgarh**: Chief Minister **Vishnu Deo Sai**.
- **Gujarat**: Chief Minister **Bhupendra Patel**.

39. Union Ministers — Static Facts

- **Defence Minister: Rajnath Singh**, representing the **Lucknow (Uttar Pradesh)** constituency.
- **Minister of State (MoS) for Defence: Sanjay Seth**.
- **Union Minister of Ports, Shipping and Waterways: Sarbananda Sonowal**.
- **Union Minister for Culture and Tourism: Gajendra Singh Shekhawat**.
- **Union Textiles Minister: Giriraj Singh**.
- **Union Mines Minister: G. Kishan Reddy**.
- **Union Home & Cooperation Minister: Amit Shah**.
- **Union Minister of State for External Affairs: Kirti Vardhan Singh**.
- **Telecom Regulatory Authority of India (TRAI) Chairperson: Anil Kumar Lahoti**.

40. Country Profiles — Static Facts

- **Australia**: **PM Anthony Albanese**; **Capital Canberra**; **Currency Australian Dollar**.
- **Lebanon**: **Capital Beirut**; **Currency Lebanese Pound**.
- **Nauru / Naoero**: **Third smallest country in the world by land area**, trailing only **Vatican City (smallest)** and **Monaco (second smallest)**; a **Pacific island nation** using the **Australian Dollar**; **189th member country of the World Bank**.
- **Hungary**: **Prime Minister Peter Magyar**.
- **Côte d'Ivoire** gained independence from **French colonial rule in 1960**.

41. Vande Mataram — Static Facts

- **Vande Mataram** was originally composed by **Bankim Chandra Chattopadhyay** in **1875**.
- It was first published in **Banga Darshan** and subsequently featured in the novel **Anandamath** in **1882**.

42. World Wide Web — Static Fact

- **Tim Berners-Lee** invented the **World Wide Web (WWW)** in **1989**.

43. White Revolution / Operation Flood — Static Facts

- **Dr. Verghese Kurien**, known as the **"Father of the White Revolution"** and the **"Milkman of India"**, pioneered this sector.
- **Operation Flood** was launched in **1970**, converting India from a **milk-deficient nation** to a **global leader**.

44. Digital India — Static Fact

- The **Digital India** initiative was launched in **2015**.

45. UPI — Static Fact

- **Unified Payments Interface (UPI)** was launched on **11 April 2016** by the **National Payments Corporation of India (NPCI)**.

46. GST — Static Fact

- The **Goods and Services Tax (GST)** was implemented on **1 July 2017**, celebrated as **GST Day**.

47. Squash at the Olympics — Static Fact

- **Squash** is officially set to debut at the **2028 Los Angeles Olympics**.

48. Commonwealth Games — Static Facts

- The **first Commonwealth Games** took place in **Hamilton, Canada, in 1930**.
- **India's previous hosting: Delhi — 2010**.

49. International Clouded Leopard Day — Static Fact

- **International Clouded Leopard Day** is observed on **4 August**, and was **first observed in 2018** to raise awareness for the species.

Nandyal Banking Coaching Center