

1. Uttarakhand Declared India's Sixth Fully Literate State

- The declaration was made under the guidelines of the National Education Policy (NEP) 2020 and the ULLAS Program.
- ULLAS stands for "Understanding Lifelong Learning for All in Society"; it is also referred to as the New India Literacy Program.
- ULLAS is a central initiative spanning 2022 to 2027, targeting basic literacy and numeracy for citizens aged 15 and above who missed formal schooling.
- The national goal of ULLAS is to reach 5 crore learners by 2027.
- Uttarakhand joins five other states that have achieved full literacy under this framework: Mizoram, Goa, Tripura, Himachal Pradesh, and Sikkim.

2. Ministry of Education Releases PGI 2.0 (States/UTs) and PGI-District Rankings

- The Performance Grading Index (PGI) is issued by the central Ministry of Education to track educational outcomes.
- The recognised PGI 2.0 grades are **Daksh** (highest), **Utkarsh**, **Atti-Uttam**, **Uttam**, **Prachesta-1**, **Prachesta-2**, **Prachesta-3**, and **Akanshi-1**, **Akanshi-2**, **Akanshi-3**.
- NEP 2020 was drafted under the chairmanship of eminent scientist Dr. K. Kasturirangan.

3. PRAGATI Initiative Launched for Regenerative Agriculture

- PRAGATI stands for "Promoting Regenerative Agriculture through Agri Entrepreneurship Initiative".
- Launched by Union Minister of Agriculture and Rural Development Shivraj Singh Chouhan (parliamentary constituency: Vidisha, Madhya Pradesh).

4. Centre Approves Direct Procurement of Copra and Totapuri Mangoes in Tamil Nadu under PSS (Price Support Scheme)

- Copra (Raw Coconut): Procurement of over 87,226 metric tons at the Minimum Support Price (MSP), backed by an allocated budget of ₹1,049.16 crore.
- Under the **Market Intervention Scheme (MIS)**, up to **96,879 metric tonnes of Totapuri mangoes** may be procured at a support price of **₹1,545.41 per quintal**.

5. Current Monetary Policy Rates:

- o Cash Reserve Ratio (CRR): 3.00%
- o Statutory Liquidity Ratio (SLR): 18.00%
- o Repo Rate: 5.25%
- o Marginal Standing Facility (MSF) & Bank Rate: 5.50%
- o Standing Deposit Facility (SDF): 5.00%

6. Employees' Provident Fund Organisation (EPFO)

- Interest Rate: EPFO interest rate maintained at 8.25% for the last financial year
- EPFO: Established in 1952, headquartered in New Delhi, under the Ministry of Labour and Employment.
- Current Central Provident Fund Commissioner: Mr. Ramesh Krishnamurthy.
- EPFO issues a permanent 12-digit Universal Account Number (UAN) to subscribers.

7. The Securities and Exchange Board of India (SEBI) amended rules to transition Foreign Portfolio Investor (FPI) registration fees from US Dollar (USD) denominations to Indian Rupee (INR) fees

8. GDP Growth Forecasts for India (ADB, IMF, OECD) and FDI Frameworks

- ADB: Projected India's current fiscal year GDP growth at 6.6% (aligning with RBI and World Bank estimates) — 7.3% for FY 2026-27 and 6.6% for FY 2027-28. Current-year inflation projected to rise to 5.2%.
- International Monetary Fund (IMF): Revised India's GDP growth forecast down to 6.4% for FY26
- Organisation for Economic Co-operation and Development (OECD): Projects India's GDP growth at 6.3%.
- FDI Rankings: Globally, India ranks 11th in FDI inflows and 18th in FDI outflows.
- FDI limits in banking: Capped at 20% for Public Sector Banks (PSBs) and up to 74% for Private Sector Banks.

9. India has 4 registered CIC (Credit Information Company)s: CIBIL, Equifax, Experian, and High Mark — regulated by the RBI under the CIC Act, 2005.

10. Digital payment systems are regulated under the Payment and Settlement Systems Act, 2007 (PSSA) — the RBI acts as regulator and the NPCI acts as manager.

- Penalty Update: Under the PSS Act, the RBI can impose monetary penalties up to **₹10 lakh or twice the amount involved in the violation**, whichever is higher.
- Transaction Limits:
 - o Biometric UPI & NFC/Contactless Payments: Capped at a maximum of ₹5,000 per transaction without a PIN
 - o New UPI App Registrations: Transfers limited to ₹5,000 within the first 24 hours of linking a new bank account.
 - o NPCI caps domestic transactions utilizing the **"QR Share & Pay" protocol** at ₹2,000 for non-verified offline merchants

11. NPCI MD & CEO Dilip Asbe has joined the supervisory board of Swift (Society for Worldwide Interbank Financial Telecommunication).

12. AU Small Finance Bank: First SFB to Get Universal Bank Approval

- AU SFB became the first Small Finance Bank in India to receive in-principle approval from the RBI to transition into a Universal Bank.
- AU Small Finance Bank (AU SFB) is headquartered in Jaipur, Rajasthan
- Zagg Partnership: AU SFB partnered with fintech firm Zagg to launch co-branded retail credit cards on both Visa and RuPay networks.

13. Aviva Becomes First Foreign Insurer with 100% Ownership of an Indian Life Insurance JV

- India recently increased the FDI limit in insurance to 100%, enabling full foreign ownership.
- British insurer Aviva PLC (founded 1696, headquartered in London, led by CEO Amanda Blanc) is acquiring the remaining 26% stake in Aviva Life Insurance India from Dabur Investment Corporation (Dabur Invest Corp).
- FDI for the Life Insurance Corporation of India (LIC) remains capped at 20%.

14. TVS Motor Company partnered with Indian Oil Corporation (IOC) to deploy its eco-friendly TVS King Cargo HD transport vehicles for door-to-door LPG cylinder delivery

15. Revamped UDAN Scheme Announced with ₹28,000 Crore Allocation

- PM Narendra Modi announced a new version of the UDAN Scheme with an allocation of ₹28,840 crore, during an address at the inauguration of the new terminal building of **Jodhpur Airport, Rajasthan**

16. Global Passport Index: Sweden Tops, India Ranked 125th

- Sweden topped the latest Global Passport Index.
- India is ranked 125th

17. The Defence Research and Development Organisation (DRDO) successfully conducted a flight test of the Pinaka Long Range Guided Rocket on July 8 from the Integrated Test Range (ITR), Chandipur, Odisha

- Capabilities: The precision-guided rocket was tested at a minimum range of 60 km, with a maximum potential range of 120 km.
- Current Chief of DRDO: Rajesh Kumar Singh

18. IBM introduced the world's first sub-1 nanometer semiconductor technology, measuring 0.7 nm.

19. The 3rd Annual Bilateral Leaders' Summit was held in Melbourne, Australia, attended by PM Narendra Modi and Australian PM Anthony Albanese

20. Power Grid Corporation of India secured an 80 Billion Japanese Yen (~₹4,700 crore) loan from the Japan Bank for International Cooperation (JBIC).

21. Global Dialogue on AI Governance 2026 in Geneva; Global AI Summit 2027 Announced

- The Global Dialogue on Artificial Intelligence Governance (2026) was held from 6th to 7th July 2026 in Geneva, Switzerland, under the theme "AI for All".
- Global AI Summit 2027: Geneva will host the fifth Global AI Summit on June 21, 2027, alongside the International Telecommunication Union's (ITU) "AI for Good Global Summit".
- Global AI Summit Chronology:
 1. 1st: Bletchley Park, UK

2. 2nd: South Korea
3. 3rd: Paris, France
4. 4th: Delhi, India (2026)
5. 5th: Geneva, Switzerland (upcoming, June 2027)

22. Turkey hosted the 36th edition of the NATO Summit in Ankara in 2026 — the second time Turkey has hosted (the first was in 2004).

- NATO Profile: Founded in 1949, headquartered in Brussels, Belgium; led by Secretary General Mark Rutte.
- NATO currently has 32 members — Sweden is the 32nd member and Finland the 31st member.

23. IIM Bangalore to Open First Overseas Campus in Indonesia

24. CSIR established the International Centre for Civilizational Studies – “Manas and Mahabharata” in Bishkek, Kyrgyzstan, named "Manus and Mahabharat".

25. Global Energy Independence Day Observed on July 10

- Observed annually on July 10, associated with the birthday of inventor Nikola Tesla.
- Theme: "Accelerating a Just and Equitable Clean Energy Transition"

26. NTPC Limited's wholly-owned subsidiary, NTPC Mauritius Energy Limited, is setting up a Floating Solar Power Plant in Mauritius.

27. Deep Sea Fishing Mission / High Seas Fisheries Initiative Launched in Odisha

- Launched by Vice President CP Radhakrishnan (former Governor of Maharashtra) in Bhubaneswar.
- Mission period: 2026 to 2036.

28. Novo Nordisk India launched "Aweekly" (insulin icodec) — the world's first once-weekly insulin for Type 1 and Type 2 diabetes.

29. The National Commission for Women (NCW) established a high-level expert committee headed by former Delhi High Court judge Asha Menon

- Mandate: Review the legal framework governing In Vitro Fertilization (IVF) clinics, Assisted Reproductive Technology (ART) centers, and gamete banks.

30. Happy City Index 2026: London Tops; Jaipur Only Indian City in Top 10

- The Happy City Index 2026 (World's Happiest Cities) is published by Time Out runs a separate survey.
- Rankings: Bath (UK) (1st), Panama City (Panama) (2nd), Guadalajara (Mexico) (3rd), Medellin (Colombia) (4th), Krakow (Poland) (5th).
- Jaipur is the only Indian city in the global Top 10, ranking 6th.
- UNESCO World Heritage Cities: Jaipur and Ahmedabad are the only two recognized UNESCO World Heritage Cities in India.

31. Sourav Ganguly: 12th Indian Inducted into ICC Hall of Fame; Named InsuranceDekho Brand Ambassador

- Former Indian Captain Sourav Ganguly was inducted into the ICC Hall of Fame, becoming the 12th Indian cricketer to receive this honor.
- InsuranceDekho Ambassadorship: Ganguly was appointed brand ambassador for insurance portal InsuranceDekho, launching the "Khool Ke Khelo" / "Khoolkar Khelo" (खुलकर खेलो) campaign to drive insurance penetration and consumer awareness.

32. Commonwealth Games 2026 (Glasgow): Indian Contingent to Wear Jute-Viscose Apparel

- The Commonwealth Games 2026 will take place from 23rd July to 2nd August 2026 in Glasgow, Scotland.
- For the first time in an international multi-sports event, the Indian contingent will officially wear Jute-Viscose apparel during the opening and closing ceremonies.
- Union Minister of Textiles: Giriraj Singh; Union Minister of Youth Affairs and Sports: Dr. Mansukh Mandaviya.
- President of the Indian Olympic Association (IOA), P. T. Usha, will participate in the opening ceremony.

33. Haryana's "Sirsa Keenu" Gets GI Tag — State's First Fruit GI

34. The Ustad Bismillah Khan Yuva Puraskar 2025 was awarded to Acharya Shri Ranchhod Lal Ji Goswami, a noted Haveli Sangeet scholar from Ahmedabad, Gujarat.