

1. “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.

2. “Everest” - India’s first privately developed 800 kN (kilonewton) Full-Flow Stage Combustion (FFSC) rocket engine.

- Developer: Astrobases Space Technologies

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

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

5. “Har Ghar Tiranga” Campaign 2026 Marks 150th Anniversary of Vande Mataram

- The Har Ghar Tiranga campaign was first introduced in 2022.

6. 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%.

7. India’s National Unemployment Rate Rises to 5.4% in Q1 (April–June 2026 quarter.)

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

9. Government Disinvestment and Asset Monetisation — ₹59,082.95 Crore Raised in FY27 So Far

- 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.

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

- These accounts hold a combined balance of ₹3,12,414 crore

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

- 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.

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

- Effective Date: Beginning October 1, 2026.
- Mandate: All applicable banks must publicly publish/disclose their daily deposit rates by 10:00 AM.
- A maximum grace period of 10 minutes is permitted, meaning rates must be fully available online by 10:10 AM.

13. IndusInd Bank and EazyDiner Launch Co-Branded UPI-Linked Credit Card

14. Indel Remit, the foreign exchange division of Indel Money Limited, Secured a perpetual Authorized Dealer Category-II (AD-II) licence from the RBI.

- Transaction Limit: Capped at ₹25 lakh per transaction.

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

16. 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.

17. 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 and Net Worth Requirements

- CRAR (Capital to Risk-weighted Assets Ratio):

— Tier 1 UCBs — minimum 9% CRAR

— Tiers 2, 3 and 4 UCBs — minimum 12% CRAR

- Net Worth:

— Tier-1 UCBs operating in a single district — minimum net worth of ₹2 crore

— Other UCBs — minimum net worth of ₹5 crore

18. 17 Non-Banking Financial Companies (NBFCs) are now officially classified under a specific regulatory category.

19. 11th BRICS Culture Ministers’ Meeting Concludes in Bhopal; Bhopal Declaration 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)

20. India Donates Five Peacocks to United Nations Office at Geneva

— Arindam Bagchi — India’s Permanent Representative to the UN in Geneva.

21. Côte d’Ivoire Observes 66th Independence Day; India Represented by Kirti Vardhan Singh

- Côte d’Ivoire gained independence from French colonial rule in 1960.
- India was represented by Kirti Vardhan Singh, Minister of State for External Affairs.

22. Timor-Leste is recognised as ASEAN’s 11th member and the WTO’s 166th member

23. Venezuela Formally Withdraws from the Rome Statute of the ICC (International Criminal Court)

24. Prime Minister Narendra Modi and the Cabinet approved a one-year extension for ED Director Rahul Navin, extending his tenure until August 13, 2027.

25. Director General of Naval Operations (DGNO): Vice Admiral Manish Chadha succeeds Vice Admiral A.N. Pramod.

26. 8th India–US Joint EOD (Explosive Ordnance Disposal) and Salvage Exercise Held at Kochi

27. World Lion Day is observed on August 10

28. 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.

29. PM Surya Ghar Muft Bijli Yojana Reaches 50.06 Lakh Households

- Subsidy Disbursed: Almost ₹28,000 crore disbursed in subsidies through Direct Benefit Transfer (DBT).

30. NITI Aayog Vice Chairperson Ashok Kumar Lahiri.

31. 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.

32. Maharashtra Observes Sustainable Agriculture Day on August 7

- It marks the birth anniversary of Bharat Ratna Dr. M.S. Swaminathan.

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

- Official Summit Theme: "Quality Statistics as Driver of Change".

34. 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 with Araku/Eastern Ghats tribal culture of Andhra Pradesh

35. Ariha Pangambam (Manipur) Wins India's First Senior Women's Gold at Asian Aerobic Gymnastics Championship

36. Tanvi Sharma Wins Taipei Open Super 300 Title

37. India Wins 22 Medals at Brazil Para-Badminton International 2026

38. Harshita Jakhar (Rajasthan) Becomes First Indian Woman to Feature at Tour de France Femmes

39. India Wins High Jump and Long Jump Medals at World Athletics U20 Championships

- 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.

40. Maharajan Arumugapandian Wins Silver at Asian Junior Weightlifting Championship in the Men's 65 kg category.