

1. Enhancement of Loan Limits under Pradhan Mantri Mudra Yojana (PMMY)

- The Pradhan Mantri Mudra Yojana (PMMY) completed 11 years since its launch on April 8, 2015, by PM Narendra Modi.
- The scheme operates under the Micro Units Development and Refinance Agency (MUDRA) to provide collateral-free loans to non-farm small and micro-entrepreneurs.
- The maximum loan limit has been officially increased from ₹10 lakh to ₹20 lakh.
- Loans are now categorized into four segments: Shishu (up to ₹50,000), Kishor (₹50,000 to ₹5 lakh), Tarun (₹5 lakh to ₹10 lakh), and the newly introduced Tarun Plus (₹10 lakh to ₹20 lakh).
- Uttar Pradesh, Bihar, and Maharashtra are the top contributing states for the scheme.
- In FY 2025-26, loan disbursements reached an all-time high of ₹5.64 lakh crore, surpassing the previous record of ₹5.4 lakh crore.
- The total sanctioned loan amount for the year stood at ₹5.74 lakh crore.

2. Launch of the 8th Poshan Pakhwada 2026

- The Ministry of Women and Child Development launched the 8th Poshan Pakhwada 2026 campaign in New Delhi.
- The campaign is running from April 9 to 23.
- The official theme for 2026 is "Maximizing Brain Development in the First Six Years of Life".

3. Launch of Startup India Fund of Funds 2.0 and Skill Outcome Fund

- The Startup India Fund of Funds 2.0 was launched with a ₹10,000 crore corpus, with the Small Industries Development Bank of India (SIDBI) acting as the implementing agency.
- Startup funds are routed through SEBI-registered Alternative Investment Funds (AIFs) instead of direct funding to startups.
- Union Minister Jayant Chaudhary launched the Skill Outcome Fund, a ₹30 crore outcome-based financing initiative in New Delhi.

4. Agricultural Resilience Initiatives and Fertilizer Subsidies

- Defense Minister Rajnath Singh inaugurated the advanced Unnat Krishi Mela in Raisen district, Madhya Pradesh, to promote technology and modern farming.
- The CCEA approved a ₹41,534 crore subsidy for Phosphatic and Potassic (P&K) fertilizers for the Kharif season (April 1–Sept 13).

5. Government Procurement and Credit Initiatives (Womaniya, Swayatt, and GeM Sahay)

- Expanding on the GeM platform (established in 2016), the government has advanced initiatives to include marginalized grassroots entrepreneurs in public procurement.
- The Womaniya Initiative (launched 2019) aims to support women entrepreneurs, MSMEs, and SHGs by removing middlemen from public procurement.
- The Swayatt Initiative (launched 2019) promotes the inclusion of startups, women, youth, and MSMEs in government markets for products like handicrafts, groceries, and handlooms.
- PNB partnered with GeM under "GeM Sahay" to provide short-term unsecured credit to sellers.

6. Administrative, Constitutional, and Electoral Milestones

- Vice President CP Radhakrishnan released the Indian Constitution translated into the Sindhi language (using Devanagari and Perso-Arabic/Persian scripts) on Sindhi Bhasha Diwas.
- Chief Election Commissioner Gyanesh Kumar launched the 'GenZ Vote Song' in Kochi, Kerala, to encourage youth voting.
- Nitish Kumar stepped down as Bihar's longest-serving Chief Minister and took an oath as a Rajya Sabha member, administered by VP CP Radhakrishnan.
- The Regional Passport Office (RPO) in Bhopal became India's first to introduce Braille scripts (booklets and signage) and sign language videos with QR access for visually impaired applicants.
- Sindhi was added to the 8th Schedule via the 21st Constitutional Amendment Act in 1967.
- The CEC and Commissioners (currently Sukhbir Singh Sandhu and Vivek Joshi) are appointed by the President for a 6-year term or until age 65.

7. Environmental Conservation, Biodiversity, and Heritage Developments

- The **National Highways Authority of India (NHAI)** launched the '**Arogya Van**' initiative to plant thematic medicinal trees. Phase 1 covers **17 land parcels (62.8 hectares)** with **67,462 trees of 36 species** (Neem, Amla, Jamun) across **11 states**.
 - Under **Section 39** of the **Biological Diversity Act 2002**, the **NBA and MoEFCC** designated the **Centre for Marine Living Resources and Ecology (Kochi)** and the **MACS Collection of Microorganisms** as biodiversity repositories.
 - India officially withdrew its proposal (initially offered during **COP28 in 2023**) to host the **2028 UN Climate Summit (COP33)**.
 - India's withdrawal from **COP33** leaves **South Korea** as the sole Asia-Pacific nation interested in hosting the summit.
 - The new repository designations bring the total to **18 institutions** responsible for safeguarding the
- 8. April 13 marked the 107th anniversary (in 2026) of the 1919 Jallianwala Bagh Massacre in Amritsar, where British Brigadier General Reginald Dyer fired on protesters opposing the Rowlatt Act and the arrest of Dr. Saifuddin Kitchlew and Dr. Satyapal.**
- 9. State Affairs: Infrastructure, Technology, and Welfare Implementations**
- **Arunachal Pradesh:** The Union Cabinet approved a **₹40,000 crore** investment for two hydroelectric projects—the **Kalai-II project** on the Lohit river (**1,000/1,200 MW, ₹14,000 crore**) and the **Kamala project** (**1,700/1,720 MW, ₹26,000 crore**).
 - **Telangana:** Declared cancer a notifiable disease with registries coordinated by Centres of Excellence (**Mehdi Nawaz Jung Institute of Oncology and Regional Cancer Centre**); two new airports (**Warangal, Adilabad**) were approved; AI hub (**ICOM/Ekam**) signed an **MoU with Deakin University, Australia**.
 - **Chhattisgarh:** Launched an AI education campaign with **Google ("Empowered Teacher Program"** pilot for **200 teachers, target 2 lakh**); reintroducing Blackbucks in a **250 sq km area of Barnawapara Wildlife Sanctuary (CM Vishnu Deo Sai)**.
 - **Gujarat:** Police launched "**Narath AI**" (Narcotic Analysis Retrieval Augmented Generation based Investigation Tool) in **Gandhinagar** for **NDPS Act 1985** cases; **Vantara** (by **Anant Ambani**) is launching a global wildlife/veterinary university in **Jamnagar**.
 - **Odisha:** **CM Mohan Charan Majhi** launched **Mukhyamantri Annapurna Yojana (2026-27)**, providing an extra **5 kg** of free rice to over **10 million NFA families (totaling 10 kg)**.
 - **Puducherry:** A saree-clad humanoid robot named '**Neela**' assisted voters at the **VOC Government School** polling station.
 - **Haryana:** The **CREA** reported Haryana houses four of India's top 10 polluted cities; **Gurugram** was most polluted in March 2026, **Ghaziabad (UP)** most polluted for FY 2025-26, while **Dehradun (Uttarakhand)** saw the highest **PM10** reduction (**75%**).
- 10. Reserve Bank of India (RBI) Regulatory Directives**
- **NBFC Framework Revision:** Modified to 3 layers (Upper, Middle, Lower). Any NBFC with **≥ ₹1 lakh crore** assets or government-owned (like **IREDA**) falls in the Upper Layer. Small NBFCs (**< ₹1,000 crore**) can voluntarily deregister via the **PRAVAAH** platform by **Sept 30, 2026**.
 - **CBDC Project Sa-Mudra:** Plans to modernize currency and expand the **Digital Rupee (CBDC)** for faster cross-border payments.
 - **RBI Deputy Governors** are **Poonam Gupta, T Rabi Sankar, Swaminathan Janakiraman, and Girish Chandra Murmu**.
 - **RBI** canceled the license of Maharashtra-based **Shirpur Merchants Co-operative Bank**; depositors will receive **DICGC** coverage up to **₹5 lakh (DICGC: est. July 15, 1978; 12 paise premium)**.
- 11. Digital Payments, Banking Innovations, and Product Launches**
- **UPI 10th Anniversary:** Launched in **2016** by **NPCI**, the **Unified Payments Interface** recorded **228.5 billion** transactions in **the year 2025**, showing **12,000x volume and 4,000x value growth (₹285 lakh crore)**. **Bhutan** was the first adopter (**2021**), and **Malaysia** is the most recent.
 - **NBBL** onboarded **Axis Bank**, creating a unified portal for 8 major banks and 11 payment aggregators.
 - **Bank of Baroda** (est. **1908, Vadodara, MD Debadatta Chand**) launched "**Bob Samvaad**", an AI-powered 22-language platform for 250 branches, and is building a **6,000 sq ft "Bob Forest"** in Mumbai.

- **DBS Bank India** launched "DBS Aspire" (zero forex, 5% interest) for clients with a TRV of ₹15 lakh or average ₹2 lakh monthly savings.
- **CSB Bank** launched the "Smart Save Account" with an auto-sweep facility.
- **Canara HSBC Life** launched the "Promise for Wealth" ULIP with zero premium allocation covering up to age 100.

12. Economic Indicators, Market Funding, and Construction Reports

- **GDP & Growth:** ADB projected India's GDP growth at 6.9% for FY26-27 and 7.3% for FY27-28 (with inflation at 4.5%). The RBI also projects 6.9% GDP growth.
- **Mutual Funds:** AMFI reported domestic AUM grew by 12.2% (adding ₹8 lakh crore) to reach ₹73.73 lakh crore in FY25-26.
- **SEBI** granted a one-time IPO observation letter extension to **Sept 30, 2026**.
- The CCI approved **Advent International's ₹750 crore (14.286% stake)** acquisition in **Aditya Birla Housing Finance**.
- **KreditBee** became the third unicorn of 2026 following a \$280 million pre-IPO funding round.

13. Advancements in Science, Technology, and Renewable Energy

- **Renewable Energy:** IRENA reported India is now 3rd globally in renewable capacity, surpassing **Brazil**. Total non-fossil capacity is **283.46 GW** (meeting 51.5% of electricity demand), hitting the 2030 Paris 50% target five years early.
- **Space Missions:** ISRO's **Gaganyaan Mission** successfully completed the **Integrated Air Drop Test 02 (IADT)** dropping a 4.8-ton module from 3km via Chinook. NASA's crewed **Artemis II** lunar flyby broke distance records traveling **1.1 million km** in the **Orion** capsule.

14. Defense Partnerships, Exercises, and Manufacturing Developments

- **Exercise Cyclone-IV:** **25 Indian Army** personnel participated in the 4th joint special forces exercise with **Egypt** in **Anshas (April 9-17)**.
- **Exercise Dustlik:** The 7th edition was held between the **Indian and Uzbekistan Armies (April 12-25)** in the **Namangan** region.
- **US-India Meeting:** IAF Chief **Amarpreet Singh** met US counterpart **Kenneth Wils** at the Pentagon to discuss defense partnerships and **MQ-9B SkyGuardian** drones.
- **Manufacturing:** **Hindustan Aeronautics Limited (HAL)** inaugurated a new **Tumakuru** factory for assembling **Prachand Light Combat Helicopters (LCH)**.
- A tri-services multi-domain warfare strategy seminar, the **Ran Samvaad Seminar**, took place from **April 9-10** in **Bengaluru**.
- India and Egypt also jointly conduct the 'Desert Warrior' and 'Bright Star' exercises.

15. International Affairs and Diplomatic Engagements

- **UN ECOSOC:** India was elected unopposed to four UN ECOSOC bodies. **Preeti Saran** was re-elected to the **Committee on Economic, Social, and Cultural Rights** for **2027–2030**.
- **Digital Export:** **Kenya** announced it will adopt India's **Digital Public Infrastructure (DPI)** (UPI, DigiLocker), integrating it with its **Maisha Namba ID** and **M-Pesa** systems.
- **Energy Diplomacy:** Union Minister **Hardeep Singh Puri** met Qatar's Energy Minister **Saad Sherida Al-Kaabi** in **Doha** to strengthen **LNG** trade and investments.
- **Global Politics:** In **Hungary** (Capital: **Budapest**, Currency: **Forint**), **Peter Magyar** achieved a landslide victory, ending Prime Minister **Viktor Orban's** 16-year rule.

16. Major Sporting Events and Record-Breaking Achievements

- **Cricket:** Brazilian **Laura Cardoso** took **9 wickets for 4 runs** in 3 overs vs **Lesotho** (globally best T20 figures). **Bhuvneshwar Kumar** became the 1st fast bowler (and 2nd overall) to take **200 IPL** wickets by dismissing **Ayush Mhatre**. The ICC raised the **Women's T20 World Cup 2026** (England/Wales) prize pool by 10% to **\$8,764,615** (winner: **\$2,340,000**).
- **Athletics:** **Sawan Barwal** broke **Shivnath Singh's** 48-year-old national marathon record at **Rotterdam** (**2h 11m 58s**).
- **Boxing:** Indian women topped the **Asian Boxing Championship 2026** with **16 total medals**, including golds for **Minakshi** (48kg), **Preeti** (54kg), **Priya** (60kg), and **Arundhati** (70kg).

- **Tennis & Chess:** **Jannik Sinner** won the **Monte Carlo Masters** vs **Carlos Alcaraz**. **Aarit Kapil** (10 years, 7 months) became the youngest Indian to secure an **International Master (IM)** norm in Spain.
- **Pickleball:** **Arjun and Aditya Singh** won India's first gold at the **US Open Pickleball Championship**.
- **Badminton:** **Ayush Shetty** won silver at the Asian Championships in **Ningbo** against **Shi Yu Qi**; **BWF** approved synthetic shuttlecocks trials.
- **Indian Athletics Series 2026:** Winners included **Murali Sreeshankar** (Long jump - 8.15m), **Abdulla Aboobacker** (Triple jump - 16.82m), **Sarvesh Kushare** (High jump - 2.23m), and **Bibin Antony** (Javelin - 77.53m).
- Cricketer **Smriti Mandhana** was appointed ambassador for sportswear brand '188' (acquired by **Agilitas Sports** from **Virat Kohli** for ₹40 crore).

17. Key Appointments and Resignations

- **Sanjay Khanna:** Appointed CMD of **Bharat Petroleum Corporation Limited (BPCL)** until **May 31, 2029** (succeeding **G. Krishnakumar**).
- **Rajiv Kumar Swami:** Appointed MD & CEO of **Chola MS General Insurance**.
- **ONDC Appointments:** **Vibhor Jain** was appointed MD & CEO (succeeding **Thampy Koshy**), **Rohit Lohiriya** as CBO, and **Manoj Thakur** as COO.
- **U.B. Pravin Rao:** Appointed Chairman of **NASSCOM Foundation**.

18. Awards, Important Days, and Obituaries

- **Awards:** **Geetanjali Om Prakash** became the first Indian to win **Mrs. International World Classic 2026** in **Kuala Lumpur**, also winning "Mrs. Empowerment" and "Most Exotic National Costume".
- **Important Days:** **April 8** (International Romani Day); **April 10** (**World Homeopathy Day** - Birth anniversary of **Dr. Samuel Hahnemann**, Theme: "**Homeopathy for Sustainable Health**"); **April 11** (**World Parkinson's Day** - **Dr. James Parkinson**, 1817; observed since 1997 via **WHO**); **April 12** (**International Day of Human Space Flight** - **Yuri Gagarin's** Vostok 1 flight in 1961).
- **Obituaries:** Legendary singer **Asha Bhosle** (Asha Lata Deenanath Mangeshkar), winner of **Dadasaheb Phalke** and **Padma Vibhushan** (2008), passed away.
- **CD Gopinath** (96), the last surviving member of India's first Test team, passed away (**Chandu Patankar** at 95y 136d is now the oldest living test cricketer).
- **Jim Whittaker** (97), the first American to climb Mount Everest in 1963, passed away.
- **Mohsina Kidwai** (veteran politician, 3-term **Meerut LS MP**, **Chhattisgarh RS MP**, authored "**My Life in Indian Politics**") passed away.
- **Abu Hasem Khan Choudhury** (veteran Congress leader and former Union Minister, 88) passed away in Kolkata.