

1. Bank deposit growth in India surged to 15.4% as of July 31, 2026, marking the highest rate since December 2016.

- Total banking deposits stood at ₹269.41 lakh crore, reflecting a massive inflow of ₹6.61 lakh crore over the preceding 15 days.
- Credit Growth Rate: Bank credit (loans) grew by 19.3%, representing the highest rate since May 2024.
- This brought total outstanding bank credit to ₹220.78 lakh crore.
- Credit-Deposit Growth Gap: Recorded at 3.9%.

2. WPI inflation 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

3. The Central KYC Registry (CKYCR) is managed by CERSAI 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

4. First BRICS Finance Ministers and Central Bank Governors (FMCBG) Meeting 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 (10th member, effective 5 June 2026) and the first Central Asian country to join

5. 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.

6. 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.

7. Dr. Virendra Kumar launches "SNEHA" e-book at 5th National Council for Senior Citizens meeting at New Delhi

- "Sneha" Full Form: "Stories of Nurturing, Engagement, Happiness & Active Ageing".

8. The Ministry of Information and Broadcasting (MIB) officially removed the 2006 rule that capped television advertisements and promotional content at 12 minutes per hour.

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

11. Under a new corporate sponsorship deal, the private Lucknow-Delhi Tejas Express, managed by IRCTC, will now be completely branded as the "Sprite Tejas Express"

12. Reliance Industries and UK-based Rolls-Royce formed a strategic partnership.

13. 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.
- 14. Government Receives 20 Bids for Rare Earth Permanent Magnet (REPM) Scheme**
- "Scheme to Promote Manufacturing of Sintered Rare Earth Permanent Magnets", approved by Cabinet 26 November 2025, outlay ₹7,280 crore over 7 years.
- 15. 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.
- 16. 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.
- 17. The government reported that 662 historical artifacts have been retrieved and brought back to India up to June 2026.**
- 18. Indian National Flag — Design Specifications and Static Facts**
- The Indian National Flag was adopted on July 22, 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.
- 19. Sarnath was recently declared India's 45th UNESCO World Heritage Site.**
- 20. MakeMyTrip partnered with the Ministry of Tourism to offer and promote guided tours across the country.**
- 21. 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.
- 22. 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