

1. NCRB 'Crime in India 2024' Report Released

- **National Crime Records Bureau (NCRB)** was established in **1986** under the **Ministry of Home Affairs (MHA)**.
- India recorded **58.86 lakh** cognizable crimes in **2024** — a **6% decline** from **62.41 lakh** cases in 2023.
- Overall **Crime Rate (per lakh population)** declined from **448.3** in **2023** to **418.9** in **2024**.
- **Delhi** topped the list with the maximum cognizable offenses (**2,75,402 cases**) among **19 metropolitan cities**, while also having the **lowest charge-sheeting rate**.
 - ◆ **Suicide Data (ADSI 2024)**
 - Total suicides registered: **1,70,746**
 - **Delhi** recorded the highest absolute number of suicides: **2,905** (Suicide Rate: **13.2 per lakh population**)
 - **Bengaluru** recorded the highest **Suicide Rate**: approximately **20 per lakh population**

2. State GDP Base Year Revision (2011-12 to 2022-23)

- **National Statistics Office (NSO)**, under **Ministry of Statistics and Programme Implementation (MoSPI)**, manages national and state income accounts.
- Previously, **34 states and UTs** used the **2011-12 base year** for compiling state GDP data.
- Base year updated from **2011-12** to **2022-23** to ensure a standardized framework accurately capturing the current economy.
- New base year now comprehensively includes **Lakshadweep** and **Dadra & Nagar Haveli and Daman & Diu (DNH&DD)**.
- Subcommittee for this revision chaired by **Ravindra H. Dholakia**.

3. NITI Aayog School Education Report Released

- Covers an assessment from **2014 to 2025**
- India maintains the world's **largest education network**: **14.71 lakh** schools with **24.69 crore** students.
- Report identified **7,993 'Ghost Schools'** (zero-enrolment schools)
- Highest ghost schools in: **West Bengal (3,812)**, **Telangana (2,245)**, **Jammu & Kashmir (146)**, **Punjab (13)**

4. Grievance Redressal Assessment and Index (GRAI)

- **Department of Financial Services** reported that its **Insurance Division** topped the **Grievance Redressal Assessment and Index (GRAI)** for **Group A categories** — resolving the highest number of consumer complaints.
- Complaints are monitored via the **CPGRAMS (Centralised Public Grievance Redress and Monitoring System) online portal**.
- The **Banking Division** ranked **fifth** on the index.

5. India's Pension System Framework — Complete Overview

- Before **2003**: Government employees had a **Defined Benefit Pension Model** — a fixed monthly pension after retirement.
- **National Pension System (NPS)** [Post-2003]: Deducts **10% of salary**; invests partially in share market; payout post-age 60.
- NPS current stats: **2.17 crore** subscribers; **Asset Under Management (AUM): ₹15.95 lakh crore**
- **Atal Pension Yojana (APY)**: Targets **lower-income groups**; **8.96 crore** subscribers; **AUM: ₹51,400 crore**
- **Unified Pension System (UPS)**: Effective **April 1, 2025**; ensures assured monthly pension (e.g., **₹10,000/month** after 10 or more years of qualifying service), including **Dearness Relief (DA)**.
- **NPS Vatsalya**: Allows **parents to deposit money for minors**; handed over at age **18**.

6. JANANI — Digital Maternal & Newborn Healthcare Platform Launched

- JANANI is an upgraded version of the older **RCH (Reproductive and Child Health)** portal.

- **Ministry of Health and Family Welfare (MoHFW)** launched **JANANI — Journey of Antenatal, Natal and Neonatal Integrated Care**
 - Tracks **maternal and newborn healthcare service delivery**
 - Provides pregnant women with regular **digital updates**
 - Features a **QR-enabled Digital MCH (Mother and Child Health) Card** for unified access to health records across hospitals.
- 7. Vande Mataram to Get Legal Protection on 150th Anniversary**
- **Vande Mataram** was written in **1875**; **2025** marks its **150th anniversary**.
 - The **Union Cabinet** proposed giving **Vande Mataram (National Song)** the same **legal protection** as the **National Anthem**.
- 8. India's First Road Using Non-Recyclable Plastic Waste — Recognized**
- **India and Asia Book of Records** recognized **CSIR-CRRI (Central Road Research Institute)** and **BPCL (Bharat Petroleum Corporation Limited)** for constructing India's first road using **non-recyclable 'end-of-life' plastic waste** formed into **geo-cells**.
- 9. Vietnam President To Lam's State Visit to India (May 5–7, 2026)**
- Vietnam: **Capital — Hanoi; Currency — Vietnamese Dong**
 - President **To Lam** visited India at the invitation of **Prime Minister Narendra Modi**.
 - Bilateral trade target set at **\$25 billion by 2030**.
 - Both nations conduct the joint military exercise **VINBAX**.
- 10. Bulgaria — New Prime Minister Appointed & Eurozone Entry**
- The **Bulgarian Parliament** appointed **Rumen Radev** as the new **Prime Minister of Bulgaria** (Capital: **Sofia**).
 - On **January 1, 2026**, Bulgaria officially adopted the **Euro**, becoming the **21st member of the Eurozone**, replacing the **Bulgarian Lev**.
- 11. India and the European Union (EU) launched a ₹169 crore initiative for Electric Vehicle (EV) battery recycling.**
- 12. Bangladesh Begins Fuel Loading at Rooppur Nuclear Power Plant**
- Bangladesh is set to become the **33rd country globally** to generate electricity via **nuclear energy**.
- 13. Mount Dukono Erupts in Indonesia**
- 14. RBI Releases Final Guidelines for Urban Cooperative Banks (UCBs)**
- The **Reserve Bank of India (RBI)** issued **final guidelines** for **Urban Cooperative Banks (UCBs)**, effective **October 1, 2026**.
 - **Unsecured Lending Cap**: Must not exceed **20% of total loans and advances**. Priority Sector Lending (PSL) for microfinance up to **₹50,000** is **excluded** from this cap.
 - **Nominal Members** (customers without voting rights): Can take loans up to **₹2.5 lakh** for **consumer durables** or against **deposits/gold**; max tenure **3 years**.
 - **UCBs divided into Four Tiers** based on deposits; max unsecured loan limits per borrower:
 - **Tier 1: ₹5 lakh**
 - **Tier 2: ₹7.5 lakh**
 - **Tier 3 & 4: ₹10 lakh**
 - **Home Loans**: Tier 1 & 2 banks — max tenure **20 years**; **24-month moratorium** for under-construction properties.
- 15. Kotak Mahindra Bank Gets RBI Approval to Acquire Stakes in 3 Banks**
- **Kotak Mahindra Bank Limited (KMBL)** (MD & CEO: **Ashok Vaswani, HQ: Mumbai**) received **RBI approval** on **May 6, 2026** to acquire up to **9.99% aggregate holding** each in:
 - **AU Small Finance Bank (HQ: Jaipur)**
 - **Federal Bank (HQ: Aluva)**
 - **Jammu & Kashmir (J&K) Bank (HQ: Srinagar)**
- 16. RBI Retail Direct Scheme — 64% YoY Growth in Gilt Accounts**
- **RBI Retail Direct Scheme** was introduced in **November 2021**; allows **retail investors** to buy **government securities** directly without brokers.

- Reported a **64% year-on-year increase in Retail Direct Gilt Accounts** — growing from **2.2 lakh to 3.61 lakh accounts** as of **April 27, 2026**.
 - Investments range from **₹10,000 to ₹2 crore** per security.
- 17. RBI Penalties Imposed on Banks & NBFCs**
- **Yes Bank:** Fined **₹31.80 lakh** for **KYC non-compliance**.
 - Penalties totaling **₹5.40 lakh** imposed on **two cooperative banks** (including **Himachal Pradesh Gramin Bank**) for **KYC violations** and failure to transfer inactive accounts (**10 years**) to the **Depositor Education and Awareness (DEA) Fund**.
 - **Hinduja Housing Finance:** Fined **₹1.8 lakh** for **governance rules non-compliance**.
- 18. State Bank of India (SBI) — Strategic Updates & Financial Performance**
- **Profit Growth:** Q4 (Jan–March) FY25-26 profit — **₹19,684 crore (6% YoY growth)**. Total annual profit FY25-26 — **₹80,032 crore (13% growth)**.
 - **Global Trade Finance Center:** Launched in **Kolkata**.
 - **Chakra Center of Excellence:** Started to finance emerging 'sunrise' sectors.
 - **First Global Capability Center:** Opened in **Bengaluru**.
 - **MUFG Bank Partnership:** Partnered with Japan's **MUFG Bank** for **cross-border cooperation**.
 - **Social Term Loan:** Launched a **\$500 million syndicated social term loan** for women's empowerment.
 - **PhonePe Partnership:** Launched **zero-joining-fee credit cards**.
 - **Tier-2 Bonds:** Raised over **₹6,000 crore** via **Basel III compliant Tier-2 bonds**.
 - **Balance Sheet Target:** Set target to reach **25% of India's GDP** by **2030**.
 - Enabled direct **India–Israel trade settlements in INR**.
 - **Market Milestone:** SBI became the **6th Indian firm** to cross a market capitalization of **₹10 lakh crore**.
- 19. SBI Card Sells ₹1,800 Crore NPAs to Integrow FinServ**
- **SBI Card** — India's **second-largest credit card issuer** — sold **₹1,800 crore** of stressed **credit card receivables (NPAs)** to **Integro FinServ** (a **Mumbai-based NBFC**) to clean its portfolio.
- 20. NSE Crosses 13 Crore Unique Registered Investors**
- Top 3 states: **Maharashtra, Uttar Pradesh, and Gujarat**.
- 21. Real Estate Market to Reach \$5.8 Trillion by 2047 — FICCI-KPMG Report**
- 22. IRDAI Forms Health Insurance Sub-Committee — 'Insurance Advisory Committee'**
- **Insurance Regulatory and Development Authority of India (IRDAI)** formed a sub-committee titled '**Insurance Advisory Committee**'
 - Chaired by **Ajay Seth**; formed to address **private sector health insurance complaints**.
- 23. Lt Gen N.S. Raja Subramani Appointed as India's Next Chief of Defence Staff (CDS)**
- He succeeds **General Anil Chauhan**, whose extended tenure ends on **May 30, 2026**.
- 24. Vice Admiral Krishna Swaminathan Appointed as Next Chief of Naval Staff (CNS)**
- Assumes office on **May 31, 2026**; succeeds **Admiral Dinesh Kumar Tripathi**
- 25. DRDO Inaugurates CBRN Field Training Center at Burari Plains, Delhi**
- **DRDO Chairman Dr. Samir V. Kamat** inaugurated a **Chemical, Biological, Radiological, and Nuclear (CBRN)** field training and demonstration center at **Burari Plains, New Delhi**
- 26. 2nd Joint Commanders Conference Held in Jaipur**
- The **2nd edition** of the **Joint Commanders Conference** (Army, Navy & Air Force) was held in **Jaipur, Rajasthan**
- 27. INS Sunayna Arrives at Bangladesh (Chattogram Port) as Part of Indian Ocean Ship (IOS) Sagar Mission 2nd Edition**
- 28. Pixxel Launches 'Pathfinder' Space Data Center & Secures US NRO Contract**
- **Space Data Center 'Pathfinder':** Bengaluru space-tech startup **Pixxel** partnered with AI startup **Sarvam AI** to launch '**Pathfinder**' — a space-based data center processing raw satellite data **directly in space** for real-time intelligence on **pollution, disaster management, and defence**.
- 29. Reliance Industries to Set Up India's Largest AI Data Center in Visakhapatnam**

30. India AI and Indian Council of Medical Research (ICMR) partnered to promote the adoption of Artificial Intelligence (AI) in healthcare and biomedical research.

31. Samsung launched the 5th edition of 'Solve for Tomorrow' in India, supported by IIT Delhi

32. Saudi India Business Council — FICCI Nominations

- FICCI nominated **Priyanka Mittal** as the **co-chair** from the **Indian side** of the **Saudi India Business Council**.
- **Dr. Siddeek Ahmed** was nominated as the **chair**.

33. Indian Resident Deepak Bhatia Wins Dubai Erth Award

- **Deepak Bhatia** — Indian resident in the **UAE**; **Managing Director of Uncle's Shop Building Material Trading** (established **1922**) — won the **Erth Dubai Award** in the '**Best Private Sector Entity**' category.

34. Cambridge Dedicated Teacher Award — South Asia Regional Winner

- **Soma Mandal**, a teacher at **GD Goenka Public School, Delhi**, won the **Cambridge Dedicated Teacher Award — South Asia Regional Award**.

35. O.P. Jindal Global University (JGU) Becomes First in India Accredited by DASCA

- **O.P. Jindal Global University (JGU)** — holding **UGC 'Institute of Eminence' (IoE)** status — became the **first university in India** accredited by the **Data Science Council of America (DASCA)** for integrating **AI and Data Science**.

36. India to Host Inaugural World Yogasana Championship (June 4–8, 2026)

- India will host the **inaugural World Yogasana Championship** from **June 4 to 8, 2026**, at **TransStadia, Ahmedabad, Gujarat**
- Organized by **Yogasana Bharat**

37. Manchester City Women's FC Wins Women's Super League (WSL) Title

- **Manchester City Women's FC** secured the **Women's Super League (WSL)** title — their **first in a decade**

38. 1st International Ophthalmology Research Conference Inaugurated in New Delhi

- The **1st International Ophthalmology Research Conference**, titled '**AIOS Armed Forces Ophthalmology Update**', was held in **New Delhi**
- Inaugurated by **Sanjay Seth, Minister of State for Defence**.

39. Important Days — April & May 2026

- **April 16: Indian Train Day** — Commemorates the first train in India running **34 km** from **Mumbai to Thane** on **April 16, 1853**.
- **May 7: 66th Border Roads Organisation (BRO) Raising Day** — Commemorating its establishment in **1960**.
- **May 7: World Athletics Day** — Theme: '**Athletics for a better world**'
- **May 8: World Red Cross and Red Crescent Day** — Theme: '**United in Humanity**'; honoring **Henry Dunant's** birth anniversary.
- **May 8: World Thalassaemia Day** (also observed on May 8).
- **May 9 (Second Saturday of May): World Migratory Bird Day** — Observed **bi-annually** in **May and October**. Theme: '**Every bird counts and your observation matter**'
- **Second Saturday of May (US): National Train Day** — Established by **Amtrak** in **2008**; marks the **May 10, 1869** transcontinental railroad completion. Theme: '**Tracks to Tomorrow: Sustainable Journeys and Connected Communities**'

40. Obituary — Mohan Singh (Former Indian Football Midfielder)

- **Mohan Singh** — former **Indian football midfielder** — passed away at the age of **78** in **Kolkata**.