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1: BANKING, ECONOMY & FINANCE

1. Macroeconomic Indicators and GDP Growth Forecasts

- **Base Year Revisions (The Statistical Reset):** The Ministry of Statistics and Programme Implementation (MoSPI) and the National Statistical Office (NSO) initiated a comprehensive statistical reset to align with IMF standards. The base year for calculating the Gross Domestic Product (GDP) and Index of Industrial Production (IIP) was revised from 2011-12 to 2022-23. The Consumer Price Index (CPI) base year was updated from 2012 to 2024. The Wholesale Price Index (WPI) base year remains at 2011-12.
- **GDP Methodology:** The new GDP estimation model utilizes a "double deflator" method, accounting for both selling prices and input costs. The 26-member Advisory Committee on National Accounts Statistics (ACNAS) overseeing this was chaired by economist Biswanath Goldar.
- **Current GDP & Sector Contributions:** The NSO revised the projected real GDP growth rate for FY 2025-26 upward to 7.6% (from 7.4%), driven by a massive Q3 (Oct-Dec) growth of 7.8%. Nominal GDP is estimated at ₹338.07 lakh crore for FY25. Sector-wise GDP contributions currently stand at: Services (52.6%), Industry (29.2%), and Agriculture (17.7%). Service exports contributed roughly 10% to the overall GDP, heavily driven by AI and consultancy.
- **Global Agencies' GDP Projections for India (FY27 unless stated):**
 - **World Bank:** 6.6% for FY27 (upgraded from 6.3%), and 7.6% (or 7.2%) for FY26.
 - **IMF:** 6.5% for FY27, 6.5% for FY28, and 7.6% for FY26.
 - **Asian Development Bank (ADB):** 6.9% for FY27, 7.3% for FY28, and 7.6% for FY26.
 - **S&P Global:** 7.1% for FY27 (downgraded from 7.5%), 7.2% for FY28, and 7.6% for FY26.
 - **Moody's:** 6.0% for FY27 (downgraded from 6.8%), though another report lists 6.4% or 6.45%.
 - **Fitch Ratings:** 6.7% for FY27, and 7.5% for FY26.
 - **OECD:** 6.1% for FY27 (down from 6.2%), and 7.6% for FY26.
 - **Goldman Sachs:** 5.9% for Calendar Year 2026 (downgraded from 6.5%-7%).
 - **UN ESCAP:** 6.4% in 2026, and 6.6% in 2027.
 - **Domestic Agencies:** RBI projects 6.9%. CRISIL projects 7.1%. ICRA projects 6.5%. SBI Research predicts 6.8% to 7.1% (or 7.2%). Nomura projects 7.0%. ASSOCHAM projects 7.0%.

2. Inflation, WPI, and CPI Mechanics

- **Retail Inflation (CPI):** Driven largely by geopolitical conflicts in West Asia, CPI retail inflation hit a 13-month high of 3.4% in March 2026. It was 3.21% in February 2026 and 2.74% (or 2.75%) in January 2026. The highest state inflation was recorded in Telangana at 5.02% (or 4.92%).
- **CPI Basket Mechanics:** Under the new 2024 base year derived from the 2023-24 Household Consumption Expenditure Survey, the basket of items was expanded from 299 to 358 items. Rural house rent and OTT subscriptions were added for the first time. The weight of food and beverages was reduced to 36.75%, while travel weight increased to 17%. The Jevons index (Geometric Mean) formula is now utilized for compiling elementary indices.
- **Wholesale Inflation (WPI):** WPI-based inflation accelerated to a 38-month high of 3.88% (rounded to 3.9%) in March 2026. It was 2.13% in February and 1.81% in January (driven by a 2.21% increase in Primary Articles). WPI evaluates goods using 697 articles.

3. Union Budget 2026-27 & Taxation Reforms

- **Budget Presentation:** Finance Minister Nirmala Sitharaman presented her 9th consecutive budget on February 1, 2026 (coinciding with Magha Purnima and Guru Ravidas's birth anniversary). It was the first budget presented from the newly inaugurated 'Kartavya Bhawan'. The budget targets making India a "Developed Economy" by 2047 based on three 'Kartavyas': accelerating economic growth, fulfilling citizen aspirations, and ensuring inclusive development (Sabka Sath, Sabka Vikas).
- **Fiscal Deficit & Expenditure:** The fiscal deficit is targeted at 4.3% of GDP for FY 2026-27 (the Revised Estimate for FY 2025-26 was maintained at 4.4%). Total expenditure is projected at ₹53.47 lakh crore (or ₹53.5 lakh crore), with capital expenditure (Capex) increased by 9% to a record ₹12.2

lakh crore (4.4% of GDP). The Debt-to-GDP ratio is estimated to drop to 55.6%. Gross Market Borrowing is pegged at ₹17.2 lakh crore.

- **Income Tax Act 2025:** Effective April 1, 2026, a new simplified Income Tax Act completely replaces the 1961 Act, reducing sections from 819 to 536 and total tax rules from 511 to 333. It abolishes the dual "previous year" and "assessment year" structure.
- **Tax Slabs (2026-27):** 0 to ₹4 lakh (0%); ₹4 lakh to ₹8 lakh (5%); ₹8 lakh to ₹12 lakh (10%); Income above ₹24 lakh (30%).
- **Prarambh 2026 Campaign:** The CBDT (chaired by Ravi Agarwal) launched the "PRARAMBH" (Policy Reform and Responsible Action for Mission Viksit Bharat) campaign, featuring an AI chatbot named "Kar Saathi" and "Income Tax Website 2.0".
- **Other Tax Changes:**
 - Minimum Alternate Tax (MAT) reduced from 15% to 14%.
 - "Startup Tax Holiday" eligibility expanded to companies with turnovers up to ₹500 crore (from ₹100 crore).
 - TCS reduced to 2% (from 5%) for education/medical under LRS, and to 2% (from 5% & 20%) for overseas tour packages.
 - Securities Transaction Tax (STT) increased to 0.05% on Futures and 0.15% on Options. Share buybacks are now taxed as capital gains for shareholders.
 - Under Section 402, banks must deduct 10% TDS on interest income over ₹50,000 for regular citizens and ₹1,00,000 for senior citizens.
 - PAN cards are now mandatory for property deals over ₹20 lakh and cash transactions over ₹10 lakh. New PAN cards require additional DOB proof starting April 1, 2026.
 - The FAST-DS 2026 (Foreign Assets of Small Taxpayers - Disclosure Scheme) was proposed as a 6-month window to declare overseas assets.

4. Goods & Services Tax (GST) Data

- **Collection Milestones:** Gross GST collection grew by 8.8% to cross the historic ₹2 lakh crore (₹2 trillion) mark in March 2026. Net GST collection for March grew 8.2% to ₹1.78 trillion. The March breakdown included CGST (₹40,000 crore), SGST (₹53,000 crore), and IGST (over ₹1 lakh crore).
- **FY26 Total:** The total GST collection for FY 2025-26 reached ₹22 lakh crore, an 8.3% YoY growth. The all-time monthly record remains April 2025 at ₹2.37 lakh crore.
- **GST 2.0 Slabs:** Following "GST 2.0" reforms enacted in September 2025, the 12% and 28% slabs were removed. Current slabs are Nil, 5%, 18%, and a special 40% slab for sin/luxury goods (bidis remain at 18%).

5. Small Savings Schemes

- Calculated using the Shyamala Gopinath Committee formula, interest rates for Small Savings Schemes were kept unchanged for the 8th consecutive quarter (for Q1 FY27).
- **Current Rates:** Senior Citizen Savings Scheme & Sukanya Samridhi Yojana (8.2%), National Savings Certificate (7.7%), Kisan Vikas Patra (7.5%, matures in 115 months), 5-Year Time Deposit (7.5%), Monthly Income Scheme (7.4%), Public Provident Fund (7.1%), and Post Office Savings Account (4%).

6. Foreign Direct Investment (FDI), Trade & Exports

- **100% Insurance FDI:** Effective February 5, 2026, the government allowed 100% FDI in the insurance sector (up from 74%) via the "Sabka Bima Sabki Raksha Amendment Act, 2025", modifying the Insurance Act of 1938 and IRDAI Act of 1999. The CEO/MD must remain an Indian citizen.
- **FDI Inflows:** India received \$47.87 billion in FDI equity inflows between April and December 2025. Singapore was the top investing country (\$17.6 billion, 37%), followed by the USA and Mauritius. The top sectors were Computer Software/Hardware (22%) and Services (18%). Maharashtra received the highest inflow (\$15.38 billion), followed by Karnataka.
- **Top Trading Partner:** China overtook the USA to become India's largest trading partner in FY 2025-26 with a total trade value of \$151.1 billion. India exported \$19.47 billion to China but imported \$131.63 billion, leaving a \$112 billion trade deficit.
- **Record Exports:** India achieved an all-time high of \$860 billion in total exports (goods and services combined) in FY 25-26, a 4.2% growth from \$825 billion the prior year. Service exports reached \$348 billion (April-Jan FY26).

- **Sectoral Exports:** Textile exports grew 2.1% to ₹3.16 lakh crore (Readymade garments accounted for ₹1.39 lakh crore). Tamil Nadu was the top textile exporter. Seafood exports reached a record ₹72,325 crore (USA as top destination). Pharmaceutical exports hit \$28.29 billion.
- **New Policies & Free Trade Agreements (FTAs):** India and the UK's FTA takes effect in April 2026, making 99% of Indian exports to the UK tax-free. India initiated FTA talks with the Gulf Cooperation Council (GCC). The Central Board of Indirect Taxes and Customs (CBIC) removed the ₹10 lakh value limit on international courier exports and introduced a 15-day "Return to Origin (RTO)" policy.

7. Banking Industry Milestones & Financial Technologies

- **State Bank of India (SBI):** Overtook TCS to become India's 4th most valuable company, crossing a ₹10.9 lakh crore market cap (the 6th Indian company to ever cross the ₹10 lakh crore mark). SBI holds a 22% market share in deposits and 20% in advances, serving 53 crore customers. It aims to expand its balance sheet to 25% of India's GDP by 2030 using the "ABCD Strategy" (Acquire, Build, Convert, Deepen).
- **Bank of Baroda (BoB):** Achieved a historic milestone by crossing the ₹30 lakh crore global business mark for the first time (₹30.78 lakh crore, a 13.93% YoY growth). BoB also became the first Indian bank to issue domestic green infrastructure bonds, raising ₹10,000 crore at a 7.1% return. It launched the "Sapphire Savings Account" exclusively for women.
- **HDFC Bank:** Remains the largest lender in the country, despite SBI overtaking it in total market value for the #2 corporate spot behind Reliance.
- **Digital Lending & Fintech:** KreditBee became the first unicorn company of FY 2026-27 (\$1.5 billion valuation). PayPoint India became the first private NBFC/fintech to directly join the RBI's Centralised Payment System (NEFT/RTGS).
- **Corporate Sales Data:** RBI data analyzing 318 listed private companies recorded a double-digit YoY sales growth of 10.1% in Q3 of FY26, ending an 11-quarter streak of single-digit growth.
- **Other Milestones:** AMUL became the first Indian FMCG company to cross a ₹1 trillion turnover. Saraswat Cooperative Bank crossed the ₹1 lakh crore total business mark. Reliance Retail claimed the 1st position on Hurun India's list of 100 Unlisted Gems.

8. Unified Payments Interface (UPI) & Digital Payments

- **Transaction Volume:** In March 2026, UPI recorded an all-time high of 22.64 billion transactions valued at ₹29.52 lakh crore (daily average of 730.36 million). Over the entirety of 2025, UPI processed 228.5 billion transactions (a 33% YoY increase).
- **Market Dominance:** UPI is India's most preferred transaction mode at 57%, massively surpassing cash transactions at 38%. PhonePe became the first UPI app to cross 10 billion monthly transactions (holding a 46.4% volume market share), followed by Google Pay (33%).
- **Limit Extensions:** The daily aggregate limit for Person to Merchant (P2M) payments was increased to ₹1 lakh. The per-transaction limit for Capital Markets and Insurance was increased from ₹2 lakh to ₹5 lakh.
- **Credit Card Spending:** India hit an all-time high credit card expenditure of ₹2.19 trillion in March 2026, bringing the yearly total to a massive ₹23.62 lakh crore.

2: RBI & FINANCIAL SYSTEM

1. Monetary Policy Committee (MPC) & Interest Rates

- **Current Policy Rates:** The RBI kept the Repo Rate completely unchanged at 5.25% while maintaining a "Neutral" stance. The Standing Deposit Facility (SDF) rate was adjusted to 5.00%, the Marginal Standing Facility (MSF) and Bank Rate were adjusted to 5.50%, and the Fixed Reverse Repo Rate was maintained at 3.35%.
- **Reserve Ratios:** The Cash Reserve Ratio (CRR) remains at 3%, and the Statutory Liquidity Ratio (SLR) is maintained at 18%.
- **Inflation & GDP Targeting:** The Government of India mandated the RBI to keep the retail inflation target at 4%, with a tolerance band of +/- 2% (keeping it between 2% and 6%), spanning the next five years from April 2026 to March 2031. CPI inflation is projected at 2.1% for FY26 and 4.6% for FY27 (with core inflation at 4.4%). Real GDP growth for FY26 is projected at 7.4%.

2. Institutional Frameworks, Strategy, and Digital Boards

- **Utkarsh 3.0 Launch:** The RBI convened its 622nd Central Board Meeting in Patna, chaired by Sanjay Malhotra, where it officially launched "Utkarsh 3.0" (Utkarsh 2029). This 3-year medium-term strategy framework (running from April 2026 to March 2029) focuses on improving bank regulations, ensuring financial stability, and enhancing overall banking operational efficiency.
- **Payment Regulatory Board (PRB):** The Payment Regulatory Board (PRB) officially replaced the Board for Regulation and Supervision of Payment and Settlement Systems (BPSS) to oversee payment systems. The PRB structure features 6 members (3 from the RBI, 3 from the Government) and is chaired by the RBI Governor (Sanjay Malhotra), with its first meeting held in Mumbai.
- **RBI Central Board:** The RBI Central Board consists of 21 members, led by 26th Governor Sanjay Malhotra and four serving Deputy Governors (whose terms are 3-5 years, or up to age 62): Swaminathan Janakiraman, T. Rabi Sankar, Shirish Chandra Murmu (Srijish/Srichandra Mundu), and Poonam Gupta.

3. Deposit Insurance, Ombudsman, and Consumer Protection

- **DICGC Risk-Based Premium Framework:** Starting April 1, 2026, the Deposit Insurance and Credit Guarantee Corporation (DICGC) will replace its 1962 flat-rate premium system with a risk-based premium framework. Banks will be categorized into 4 risk groups: Category A (Safest, 8 paise per ₹100 of deposits), Category B (10 paise), Category C (11 paise), and Category D (Riskiest, 12 paise, matching the current flat rate). Strong banks may receive up to a 33.33% discount on premiums, while Payment Banks, Local Area Banks, and RRBs will continue with the flat rate system.
- **Integrated Ombudsman Scheme 2021:** Effective July 1, 2026, the RBI increased the ombudsman primary compensation limit from ₹20 Lakh to ₹30 Lakh, and the additional compensation from ₹1 Lakh to ₹3 Lakh.
- **Small-Value Digital Frauds Compensation:** The RBI announced a framework to compensate customers for small-value digital frauds, offering up to ₹25,000 per case. The cost-sharing mechanism mandates that the customer and the bank each bear 15%, while the RBI covers the remaining balance paid from the Depositor Education Awareness (DEA) Fund; this relief is available only once per customer.
- **Digital Transaction Liability Framework:** The RBI issued a draft amendment to protect customers: if a customer experiences fraud up to ₹50,000, the bank is obligated to return either 85% of the money or ₹25,000, whichever amount is lesser.
- **Loan Recovery Agents:** Under draft directions effective July 1, 2026, recovery agents are strictly prohibited from using threatening language, social media shaming, or contacting relatives/colleagues. Agents can only contact borrowers between 8:00 AM and 7:00 PM, and banks must resolve borrower complaints before initiating any recovery actions.

4. KCC, MUDRA, and Priority Lending Revisions

- **Kisan Credit Card (KCC) Scheme:** The RBI issued revised draft norms extending KCC validity from 5 years to 6 years. The draft allows for the waiver of collateral and margin requirements for agricultural loans up to ₹2 lakh (standard) and up to ₹3 lakh with tie-up arrangements. Drawing limits will now be aligned with the Scale of Finance (SoF) for each crop season, and the scheme now permits an automatic 15% annual increase in the credit limit (up from the previous 10%). The scope was expanded to include expenses for soil testing, weather forecasting, and organic certification, and maintains a 3% interest subvention for prompt repayment up to ₹3 lakh.
- **MSME & MUDRA Limits:** The RBI raised the collateral-free loan limit for Micro, Small and Medium Enterprises (MSMEs) from ₹10 lakh to ₹20 lakh (specifically under the MUDRA Tarun Plus category), applicable to loans sanctioned or renewed on or after April 1, 2026.
- **Lead Bank Scheme:** Under revised guidelines, all banks are strictly mandated to maintain a minimum 60% Credit-Deposit (CD) ratio in their rural and semi-urban branches.

5. Sector-Specific Regulations (NBFCs, Payment Banks, SFBs, Co-ops)

- **NBFC Master Framework & Exemptions:** The RBI replaced its old scoring model for NBFCs with a 3-layer framework (Upper, Middle, Lower). Any NBFC with an absolute asset size threshold of ₹1 Lakh Crore or government-owned entities (like IREDA) automatically falls into the Upper Layer, subjecting them to a regulatory review every 5 years.
- **Small NBFC Registration Waiver:** The RBI proposed exempting small NBFCs from mandatory registration if their asset size is below ₹1,000 crore, they do not access public funds, and have no

customer interface. Small NBFCs can voluntarily deregister via the PRAVAAH platform by September 30, 2026.

- **NBFC Branch Expansion:** NBFCs with a Net Owned Fund (NOF) above ₹50 crore and a credit rating of 'AA' or above can now open branches anywhere in India without prior approval via the PRAVAAH portal. NBFCs with NOF > ₹50 crore but a rating below 'AA' are restricted to their registered home state, while those with NOF up to ₹50 crore or lower ratings can only open branches in the state of their registered office.
- **Payment Banks Mandates:** Payment Banks (like Airtel Payment Bank, India's first) require a minimum capital of ₹100 crore and can accept demand deposits up to ₹2 lakh per depositor. They cannot issue loans, credit cards, or accept term/fixed deposits. They must maintain the Cash Reserve Ratio (CRR), invest 75% of balances in government securities, have FDI capped at 74%, and require ₹300 crore in capital and 5 years of experience to convert into a Small Finance Bank.
- **Small Finance Banks (SFBs):** Foundational regulatory guidelines for SFBs dictate a Minimum Capital Requirement of ₹300 Crore, 10 years of banking experience, a 74% FDI Limit, a Priority Sector Lending (PSL) Target of 60%, and a minimum Capital Adequacy Ratio (CAR) of 15%. Capital SFB was the first established, while AU SFB is the largest.
- **Cooperative Banks:** The RBI instituted a mandatory 3-year cooling-off period for Directors of Cooperative Banks who have continuously served a 10-year tenure prior to any reappointment.
- **SAKSHAM Initiative:** The RBI introduced SAKSHAM (Sahakari Bank Kshmat Nirman), a capacity-building initiative targeting 1,40,000 employees working in Urban Cooperative Banks (UCBs).

6. Capital Market Exposure, Dividends, and Basel III Risk Weights

- **Capital Market Exposure (CME):** The RBI delayed the implementation of its revised Capital Market Exposure rules from April 1 to July 1, 2026. The limit on loans against shares, eligible securities, REITs, and InvITs was increased from ₹20 lakh to ₹1 crore per individual. The ceiling for subscribing to IPOs, FPOs, or ESOPs was increased from ₹10 lakh to ₹25 lakh. For corporate acquisitions/mergers, banks can now fund up to 75% of the acquisition value (the acquiring firm must fund the remaining 25%).
- **Revised Dividend Framework (FY27):** Effective April 1, 2026, the RBI capped dividend payouts for commercial banks at a maximum of 75% of their Profit After Tax (PAT). Dividends are now inextricably linked to the bank's Common Equity Tier 1 (CET1) ratio; banks with a CET1 ratio at or below 8% are prohibited from declaring dividends. Furthermore, foreign branches must report a positive PAT before remitting profits.
- **Expected Credit Losses (ECL) & NPA Rules:** The RBI mandated banks to estimate Expected Credit Losses (ECL) using forward-looking risk measures rather than waiting for defaults, categorizing loans as Non-Performing Assets (NPAs) if overdue for more than 90 days.
- **Basel III Risk Weights:** To reduce credit risk, the RBI raised risk weights on unrated loans. Unrated corporate exposures up to ₹500 crore now carry a 150% risk weight, short-term unrated loans carry 50%, and long-term unrated loans carry 100%.
- **CRAR Relief:** Banks can now freely include quarterly profits in their Capital to Risk (Weighted) Assets Ratio (CRAR) calculation without strictly matching the mandatory 25% Non-Performing Asset (NPA) provisioning requirement.
- **Corporate Guarantees:** The RBI mandated that corporate guarantees must be provided when financing is extended to subsidiary entities.

7. Foreign Exchange (Forex) Interventions and Regulations

- **Spot Forex & Intervention:** The RBI made a net purchase of \$7.4 billion in the spot forex market in February 2026.
- **Net Open Position (NOP):** Effective April 10, 2026, the RBI directed Authorized Dealer banks to limit their Net Open Position (NOP) for foreign exchange to \$100 million in the offshore derivative market to control volatility.
- **Derivatives & Trading:** The RBI banned arbitrage trades and prohibited non-deliverable forwards to corporate clients. The RBI eased forex rules for banks, allowing related party hedging under a \$100 million exposure cap. It also issued reporting directions for Authorized Dealer Category-1 banks regarding Over-The-Counter (OTC) foreign exchange derivative contracts involving the Indian Rupee.

- **Airport Exchange:** The RBI now permits resident Indians to exchange domestic currency for foreign exchange directly at forex counters in the Duty-Free Area/Security Hold Area of international airport departure halls.

8. Digital Payments, PPIs, e-Mandates, and Identifiers

- **Two-Factor Authentication (2FA):** Effective April 1, 2026, the RBI mandated compulsory Two-Factor Authentication (2FA)—such as OTP, passwords, or biometrics—for all domestic online digital payment transactions (encompassing UPI, debit/credit cards, and mobile wallets), regardless of the transaction amount. The mandate extends to international cross-border transactions starting October 1, 2026.
- **P2P Cooling-off Period:** To curb fraud, the RBI proposed a 1-hour "cooling-off" period for Person-to-Person (P2P) transfers exceeding ₹10,000 [This detail aligns with standard knowledge integrated alongside the payment vision].
- **E-Mandate Framework 2026:** The RBI released a master framework consolidating all guidelines for recurring digital payments via UPI, NEFT, and RTGS. Customers must complete a one-time registration using an Additional Factor of Authentication (AFA), such as an OTP. Banks must automatically map existing recurring e-mandates to newly reissued cards. The transaction threshold without an AFA is retained at ₹15,000 for standard mandates, but raised to ₹1 lakh per transaction specifically for mutual fund subscriptions, insurance premium payments, and credit card bills.
- **Prepaid Payment Instruments (PPI) Master Directions:** Released under the Payment and Settlement Systems (PSS) Act, 2007 to regulate wallets like PhonePe, Google Pay, and transit cards. Non-bank PPIs must initially maintain a minimum net worth of ₹5 crore, expanding to ₹15 crore within three years, and no interest is paid on balances.
 - *Full KYC PPIs:* Monthly limit and maximum balance capped at ₹2 lakh. Person-to-Person (P2P) transfers and cash withdrawals allowed up to ₹25,000. Cash loading limit is ₹10,000 per month. Re-KYC is required annually.
 - *Small/Mini KYC PPIs:* Requires self-declaration and OTP. Maximum balance and monthly limit capped at ₹10,000. Strictly for merchant payments; no cash withdrawals or P2P transfers allowed.
- **Unique Identifiers:** By January 2027, the RBI plans full implementation of a single framework for Legal Entity Identifiers (LEI) (a 20-character code specifically designated for companies) and Unique Transaction Identifiers (UTI) in financial markets.
- **Digital Domains:** India became the first country globally to introduce a highly secure, exclusive web domain for authorized banks to prevent cyber fraud. The RBI won the "Initiative of the Year" award from Central Banking in London for its ".bank.in" and ".fin.in" domains. RBI mandated all authorized banks to fully adopt the ".bank.in" domain by October 2025 (executed with IDRBT and NIXI).
- **Payment Vision 2028:** The RBI released its ambitious roadmap titled "Shaping India's Payment Frontier", aiming to aggressively expand the digital payment ecosystem by December 2028. Under this roadmap, the RBI is actively developing a Payment Switching Service (PASS) and utilizing AI to engineer a digital payment platform automating grievance redressal for failed transactions.
- **Global Hackathon:** The RBI announced results for its 4th global hackathon, "Harbinger - Innovation for Transformation", under the theme "Secure Banking Powered by Identity, Integrity, Inclusivity" (Secure and Inclusive Banking). It featured three problem statements: tokenizing KYC, offline CBDC, and enhancing trust in digital banking. The winners included: EarthID (tokenized KYC), Team e-Sparsh (offline CBDC), and Bank of Baroda's Team Nidaan (enhancing trust for disabled customers).

9. Liquidity Management, Borrowing, and Central Bank Digital Currency (CBDC)

- **Variable Rate Repo (VRR) & Open Market Operations (OMO):** The RBI injected ₹48,014 crore into the banking system at a weighted average rate of 5.26% via a Variable Rate Repo (VRR) auction. It also injected immediate liquidity ranging from ₹40,000 crore to ₹50,000 crore via Open Market Operations (OMO) by purchasing government securities to manage advance tax outflows and boost borrowing.
- **Ways and Means Advances (WMA):** The RBI set the WMA limit for the central government at ₹2.50 lakh crore for the first half of FY 2026-27 (April-September 2026), a substantial increase from the historical ₹1.5 lakh crore. WMA is a short-term (up to 90 days) credit facility to cover temporary

cash mismatches, with interest tied strictly to the Repo Rate. "Normal WMA" is up to the fixed limit; borrowing beyond this becomes "Special WMA," incurring a penalty of 2% above the Repo Rate. If 75% of the central WMA limit is utilized, the RBI may initiate fresh market borrowings. The WMA limit for State Governments and Union Territories was increased to ₹61,800 crore (also reported as ₹61,008 crore), influenced by an ₹890 crore allocation directed to the Delhi government.

- **State Borrowings Plan:** The RBI unveiled a state borrowing plan for Q1 FY27 where States and UTs are collectively set to raise ₹2,54,059 crore (also reported as ₹2,54,509 crore) through regular auctions. To streamline this, the RBI introduced a new "Benchmark Issuance Strategy" for state borrowings. The RBI also approved ₹45,960 crore in State Government Securities (SGS) bonds for state borrowings, noting the top borrowing states as Karnataka (₹10,000 crores), Tamil Nadu, Madhya Pradesh, Uttar Pradesh, Haryana, and West Bengal. The central government targets borrowing ₹8.2 lakh crore in H1 FY27, with total borrowing for FY26-27 aimed at ₹16.09 lakh crore.
- **Floating Rate Bonds (FRB):** The RBI set the interest rate for Floating Rate Bonds (FRB) 2028 at 6.17% for the period between April 4 and October 3, 2026. These bonds have an 8-year maturity, a minimum investment of ₹1000, and are linked to the National Saving Certificate (NSC) rate with a 0.37% spread.
- **Sovereign Gold Bonds (SGBs):** The RBI initiated early redemption for five SGB tranches issued in October 2018 and October 2019, and allowed premature redemption for SGBs issued in 2020-21 (Series VII). SGBs have an 8-year maturity period, but investors can opt for premature withdrawal after 5 years. The maximum individual subscription is 4kg per financial year at a 2.5% interest rate. Redemption prices are fixed by the RBI based on gold price data from the Indian Bullion and Jewellers Association (IBJA). Effective April 1st, tax-free capital gains on SGBs apply only to original subscribers holding the full 8-year maturity; secondary buyers face a 12.5% Long Term Capital Gains (LTCG) tax.
- **CBDC & Digital Rupee:** Under "Project Sa-Mudra", the RBI plans to modernize currency and expand the Digital Rupee (CBDC) for faster cross-border payments. A CBDC-based Public Distribution System (PDS) was officially launched using highly programmable 'e-RUPI' tokens to ensure leak-proof food subsidies under the PM Garib Kalyan Anna Yojana. Initial pilots rolled out in Puducherry and Gujarat (Ahmedabad, Surat, Anand, Valsad) utilizing QR codes or "Annapurta Grain ATMs" (which dispense 25 kg of grain in 35 seconds).

10. Currency Management, Data Centers, and Statistics

- **Withdrawal of ₹2000 Banknote:** As of March 31, 2026, 98.45% of the withdrawn ₹2000 banknotes have been returned to the banking system, leaving only ₹5,501 crore in circulation out of the original ₹3.56 lakh crore (figures also reported as 98.42% / 98.44% and ₹5,551 crore as of Jan/Feb 2026). The notes remain legal tender.
- **Currency Printing & Features:** The RBI regulates the issue of bank notes under Section 22 of the RBI Act, 1934. To improve durability and authentication, the RBI is actively upgrading security features such as Advanced Watermarks and security threads for ₹100 and ₹500 notes. The ₹500 note (Stone Grey, 66mm x 150mm, Red Fort motif) represents 86% of the total value of currency in circulation. The ₹100 note (Lavender, 66x142mm) features the Rani Ki Vav motif. "Seigniorage" refers to the profit the RBI makes, defined as the difference between a currency's face value and its actual printing cost. Imperfect notes are defined as those that are washed, shrunk, burnt, or written on. Total Currency in Circulation (CiC) reached ₹40 Lakh Crore as of January 31, and India's Cash-to-GDP ratio declined from 14.4% in 2021 to 11%.
- **Data Centers:** The RBI is establishing a highly secured "greenfield" data center and Enterprise Computing Institute spanning 18.55 acres in Khurda, Bhubaneswar (Odisha). The facility achieved Tier-IV certification for securing cloud storage, core financial operations, and currency management data, serving as the RBI's second data center to complement its primary facility in Kharghar, Navi Mumbai.
- **Surveys:** The RBI commissioned the Urban Consumer Confidence Survey (UCCS) and the Inflation Expectations Survey of Households (IESH) for March 2026, executed by the Hansa Research Group. The RBI also launched the 49th round of the Services and Infrastructure Outlook Survey specifically for the April-June 2026 quarter.

- **CASA Ratio:** RBI reported that the Current Account Saving Account (CASA) deposit ratio dropped to a 2-year low of 37.9% in December (compared to 40.1% in December 2022).

11. RBI Cancelled Licenses, Penalties, and Corporate Approvals

- **Paytm Payments Bank License Cancellation:** The RBI officially cancelled the banking license of Paytm Payments Bank Limited under Section 22(4) of the Banking Regulation Act, 1949, effective April 24, 2026, due to persistent non-compliance. The RBI will apply to the High Court for its formal winding up, noting the bank has sufficient liquidity to pay depositors. Additionally, One97 Communications (Paytm) was fined ₹18.76 lakh for FEMA violations involving a subsidiary, "Little Internet Private Limited" (2016-17).
- **Other License Cancellations:** The RBI canceled the operating license of The Shirpur Peoples' Co-operative Bank Ltd. (Shirpur Merchants Co-operative Bank), Maharashtra, due to poor finances and insufficient capital; depositors will receive DICGC insurance coverage up to ₹5 lakh. The RBI also cancelled the registration of 36 NBFCs, while 9 voluntarily surrendered theirs (including KKR India Asset Finance Pvt Ltd and Upwards Capital Private Ltd).
- **Major RBI Penalties Levied:**
 - **Bandhan Bank:** Fined ₹41.8 lakh for KYC non-compliance, lending to related parties, and failing to review risk categorization.
 - **Airtel Payments Bank:** Fined ₹31.3 lakh to ₹31.8 lakh for failing to disclose compliances in its FY24-25 / FY25 financial statements.
 - **Northern Arc Capital Ltd:** Fined ₹2.70 lakh for non-compliance with KYC directions (failure to identify suspicious transactions).
 - **Cashfree Payments India Pvt Ltd:** Fined ₹3.10 lakh for withdrawing impermissible amounts.
 - **Manappuram Finance:** Fined ₹2.7 lakh.
 - **Manak Krishna Investment:** Fined ₹3.1 lakh for governance violations.
 - **Hongkong and Shanghai Banking Corporation (HSBC):** Fined ₹31.80 lakh for non-compliance regarding inoperative accounts.
 - **Muthoot Housing Finance:** Fined ₹80,000 for breaching Fair Practice Code rules.
 - **Agartala Cooperative Bank:** Fined ₹1 Lakh for violating foreign exchange limits.
 - **Additional Fines:** CSB Bank (₹63.6 lakh), Bank of Maharashtra (₹32.5 lakh), DCB Bank (₹29.6 lakh), IIFL (₹5.3 lakh), Navi Finserv (₹3.8 lakh), and UCO Bank (₹38.60 Lakh). Total penalties exceeded ₹2 crore across various institutions.
- **Corporate & Stake Approvals:**
 - **HDFC Bank:** The RBI authorized ICICI Prudential AMC and associated ICICI group entities to increase their collective ownership stake in HDFC Bank up to 9.9% (or 9.95%).
 - **RBL Bank:** RBI approved Dubai-based Emirates NBD to acquire up to a 74% stake in RBL Bank (formerly Ratnakar Bank Limited), with a 60% stake acquisition approved for ₹26,853 crore; Emirates NBD must maintain a 51% shareholding.
 - **Manappuram Finance:** RBI and SEBI approved Bain Capital's investment of ₹4,385 crore into Manappuram Finance entities.
 - **Federal Bank:** The RBI permitted Blackstone to acquire a 9.99% stake in Federal Bank.
 - **AU Small Finance Bank:** The RBI updated its in-principle approval by waiving the strict Non-Operative Financial Holding Company (NOFHC) requirement, and approved Vivek Tripathi as the Whole-Time Director for a 3-year term.
 - **CRED:** Founded by Kunal Shah, received final approval for a Payment Aggregator License from the RBI (requiring a minimum capital of ₹25 crore to process merchant payments).
 - **Shriram Finance:** Its subsidiary, Shriram Overseas Investments Limited, received in-principle RBI approval to commence a Primary Dealer (PD) business.
 - **Cooperative Bank Amalgamation:** Approved the amalgamation of Lalbaug Cooperative Bank (Vadodara) and Akhand Anand Cooperative Bank (Surat), effective March 23.
 - **International Branch:** Authorized Punjab & Sind Bank to open a branch in GIFT City, Gujarat.
 - **Domestic Systemically Important Banks (D-SIBs):** The RBI retained the D-SIB classification for State Bank of India (SBI), ICICI Bank, and HDFC Bank. D-SIBs require

extra capital: SBI needs an extra 0.80% in its Common Equity Tier 1 (CET1) ratio, while ICICI and HDFC require an extra 0.20%.

3: GOVERNMENT SCHEMES & POLICIES

1. Urban, Infrastructure, and Industrial Development Schemes

- **National Monetization Pipeline (NMP) 2.0:** Finance Minister Nirmala Sitharaman launched Phase 2, establishing a 5-year roadmap spanning from FY 2026 to FY 2030. It targets a massive total monetization potential of ₹16.72 Lakh Crore, expecting ₹5.8 Lakh Crore from direct private sector investments. The highest yield is expected from the Highways sector at 26% (₹4,42,000 crore), followed by Power (17%), Railways (16%), and Ports (16%). Notably, NMP 1.0 achieved nearly 90% of its ₹6 lakh crore target over four years.
- **Urban Challenge Fund (UCF):** The Cabinet approved ₹1 lakh crore in central assistance to drive transformative urban projects in Tier-2 and Tier-3 cities, particularly in hilly and Northeast regions. The funding structure mandates 25% Central Assistance, a minimum of 50% from market sources (municipal bonds/PPP), and 25% from States/Urban Local Bodies (ULBs). It includes a ₹5,000 crore credit guarantee fund for smaller cities (populations under 1 lakh). The initiative aims to mobilize ₹4 lakh crore in total investments between FY 2025-26 and FY 2030-31 (extendable by 3 years).
- **Bhavya Scheme (Bharat Audyogik Vikas Yojana):** Approved by the Union Cabinet with a ₹33,660 crore budget to develop 100 plug-and-play industrial parks (ranging from 100 to 1,000 acres) across India. The government provides ₹1 crore per acre for core internal infrastructure and funds up to 25% of external connectivity costs. It is implemented by the National Industrial Corridor Development Corporation (NICDC).
- **Pradhan Mantri Gram Sadak Yojana (PMGSY):** Phase 3 was officially extended from March 2025 to March 2028 (and up to March 2029 for hilly areas), with its financial outlay increased from ₹8,250 crore to ₹8,397 crore. Simultaneously, Phase 4 (FY25 to FY29) was allocated a massive ₹70,125 crore to construct 62,500 km of roads.
- **BharatNet Program (Phase 3):** An agreement was signed between the Digital Bharat Nidhi, the Andhra Pradesh Government, and the DoT for the amended Phase 3, supported by a ₹2,432 crore allocation.
- **Aviation Schemes (UDAN & FARES):** The "Ude Desh ka Aam Nagrik" (UDAN) scheme was extended for the 2027-2036 period with a ₹28,000 crore allocation (₹28,840 crore over 8 years). It offers 80-90% Viability Gap Funding for airlines and 3-year O&M support, aiming to add 120 destinations, 100 airports (₹100 crore each), and 200 helipads (₹15 crore each). Additionally, the Ministry of Civil Aviation launched the FARES (One Route One Fare) scheme, capping airfares across six specific Alliance Air routes; its inaugural flight connected Rewa (MP) to Raipur (Chhattisgarh).

2. MSME, Startups, and Export Promotion Missions

- **Startup India Fund of Funds 2.0:** Approved with a massive ₹10,000 crore corpus managed by the Ministry of Commerce and Industry and implemented by SIDBI. (For context, FoF 1.0 backed 145 Alternative Investment Funds, injecting ₹25,500 crore into 1,370+ startups). The Startup India credit guarantee scheme maximum loan facility per borrower was also increased to ₹20 crore.
- **Export Promotion Mission (EPM):** Introduced for the FY 2025-26 to 2030-31 period to accelerate MSME exports, holding a total outlay of ₹25,060 crore. Implemented by the DGFT, it is split into two sub-schemes: *Niryat Protsahan* (₹10,401 crore) and *Niryat Disha* (₹14,659 crore). The maximum interest subvention for one MSME is ₹3 lakh (at an RBI-announced rate of 2.75%). Concurrently, the permissible credit period for export credit was extended to 450 days (for credit disbursed up to March 31, 2026).
- **Credit Guarantee Scheme for Exporters (CGSE):** Expanded to provide up to ₹20,000 crore in additional credit support for eligible exporters via the NCGTC, offering 100% coverage to Member Lending Institutions.
- **Modified Mutual Credit Guarantee Scheme for MSMEs:** Machinery investment conditions were reduced from 75% to 60% of project costs. Service sector MSMEs are now eligible. Member Lending Institutions can extend loans up to ₹100 crore (up to ₹50 crore gets an 8-year repayment

with a 2-year moratorium). NCGTC provides 60% guarantee coverage for a 10-year tenure.

Borrowers make a 5% upfront contribution (refundable 1% annually from year four). Guarantee fees are 0% (Year 1), 1.5% (Years 2-4), and 1% thereafter. The scheme is valid for 4 years or until ₹7 lakh crore is guaranteed.

- **Credit Guarantee Scheme for Micro Finance Institutions 2.0 (CGS MFI 2.0):** Offers a ₹20,000 crore loan guarantee, valid until June 30, 2026. Guarantee cover is tiered: 80% for small, 75% for medium, and 70% for large NBFC-MFIs. The fee is 0.50% per annum, with interest rate caps at EBLR/MCLR + 2%, benefiting 36 lakh small borrowers.
- **Production Linked Incentive (PLI) Scheme:** As of December 2025, the 14-sector PLI scheme surpassed ₹2.16 lakh crore in total investments, generated 14.39 lakh jobs, yielded ₹20.41 lakh crore in sales, and ₹8.3 lakh crore in exports. The PLI for Food Processing (FY22 to FY27) holds a ₹10,900 crore outlay, heavily featuring an ₹800 crore allocation for millet-based products.
- **Government e-Marketplace (GeM) Initiatives:** The SWAYATT initiative (Startups, Women and Youth Advantage Through e-Transactions) celebrated its 7th anniversary. Along with the "Womaniya" initiative, they aim to integrate marginalized groups directly into public procurement. The "GeM Sahay" initiative partnered with PNB to provide short-term unsecured credit to sellers.

3. Agriculture, Rural, and Allied Sectors

- **White Revolution 2.0:** Launched September 19, 2024, under the National Dairy Development Program (NDDP) 2.0 to increase cooperative milk procurement by 50% over five years. It targets establishing 1.2 lakh cooperative societies (75,000 new) and a procurement target of 1,007 lakh kg/day by 2028-29, acknowledging women make up nearly 70% of the dairy workforce.
- **SVAMITVA Scheme:** By March 11, 2026, 3.29 lakh out of 3.44 lakh targeted villages have been drone-mapped. 3.10 crore "Property Cards" have been generated (2.65 crore distributed), assigning a 14-digit Unique Land Parcel Identification Number (ULPIN) or "Bhu-ID". UP alone accounts for 1.15 crore cards.
- **Bharat Vistar (Virtually Integrated System to Access Agricultural Resources):** A multilingual AI tool acting as Digital Public Infrastructure (DPI) integrating AgriStack and ICAR packages. Backed by ₹150 crore for FY 2026-27, it features a voice-first 24-hour AI assistant named 'Bharti' (dial 155261).
- **Krishi Sakhi Program:** Executed by the Agriculture Insurance Company of India (AIC, est. 2002), the year-long program was launched in alignment with the UN FAO designating 2026 as the International Year of Women Farmers.
- **PM-KISAN & PM-AASHA:** The 22nd PM-KISAN installment was released from Guwahati (providing ₹6,000 annually). The PM-AASHA scheme enhanced operations, scaling up rice procurement in Chhattisgarh and pulses/lentils in Bihar.
- **Other Rural/Agri Schemes:** The *Dirghawadi Krishak Punji Sahkar Yojana* was launched by the NCDC. The *Pradhan Mantri Dhan Dhanya Krishi Yojana* aims to enhance productivity in 100 underperforming districts. The *PM PRANAM* scheme targets fertilizer reform (2022-23 to 2025-26). The CCEA also fixed Nutrient-Based Subsidy (NBS) rates for Kharif 2026 (April 1-Sept 30) at ₹41,533.81 crore.
- **Jal Jeevan Mission 2.0:** Extended to December 2028 with an ₹8.69 lakh crore budget, targeting 19.36 crore households. A special agreement was signed with Uttar Pradesh to combat water-borne Encephalitis outbreaks. The *Atal Bhujal Yojana* was also extended to March 2026 (with a ₹6,000 crore 50:50 funding split with the World Bank).
- **PM Matsya Sampada Yojana (PMMSY):** Extended to 2025-26, it achieved 197.75 lakh tons in fish production (a 38% increase from 2019-20).

4. Women Empowerment & Marginalized Sections

- **Lakhpati Didi 2.0 & SheMarts:** Targets 3 crore SHG women by 2027 to achieve an annual household income of at least ₹1 lakh. It provides digital/financial training and interest-free loans up to ₹5 lakh. *SheMarts* eliminates middlemen to directly sell handcrafted products.
- **SMILE Scheme (Support for Marginalized Individuals for Livelihood and Enterprise):** With a ₹390 crore budget (2021-2026) targeting transgender individuals and beggars, a new survey app was launched at the Chandigarh Chintan Shivir. Indore was recognized as the first beggar-free city, and Surat the first slum-free city.

- **PM SVANidhi Scheme:** Extended until March 31, 2030, with a ₹7,332 crore budget. It offers tiered working capital loans (₹15,000, ₹25,000, ₹50,000) and up to ₹1,600 in cashback. Under this, the *Namo Stall Scheme* was launched in Ranchi, Jharkhand to provide free stalls (worth ₹50,000) to fruit/vegetable vendors.
- **Lakshpati Bitiya Yojana (Delhi):** Replacing the 2008 'Ladli Scheme', effective April 1, 2026. It provides ₹61,000 in phased investments, maturing to over ₹1 lakh upon higher education. Eligibility requires 3-year Delhi residency, govt school attendance, family income under ₹1.2 lakh, capped at two girls per family.

5. Digital Census 2027 & E-Governance

- **Digital Census 2027:** India's 16th census (8th post-independence) will be the first fully digital enumeration (replacing paper) featuring caste-based counting. It has an ₹11,718.24 crore budget (₹178 crore allocated under the Census Act 1948).
 - *Timeline:* Phase 1 (House-listing) runs April-Sept 2026. Phase 2 (Population enumeration) begins Feb 2027. Reference date is March 1, 2027 (Oct 1, 2026, for snowbound areas).
 - *Tools & Identifiers:* 33-question survey available in 16 languages via a self-enumeration portal. Citizens receive an 11-digit Self Enumeration ID.
 - *Digital Platforms:* Center Monitoring and Management System (CMMS) Portal, HLBC Web App (mapping via satellite), and HLO Mobile App.
 - *Mascots & Ambassadors:* Pragati (female) and Vikas (male). Brand Ambassador is sand artist Sudarsan Pattnaik. Helpline: 1855.
- **Samridh Gram Initiative:** Driven by the DoT under BharatNet to establish 'Samridhi Kendras' offering FTTH and public Wi-Fi. The first was inaugurated in Umri village, Guna (MP). It is nominated for the WSIS Prize 2026 in Geneva.
- **PRAGATI Platform:** Recognized by Oxford's Saïd Business School as a global best practice model for governance monitoring.
- **Digital Portals:** The *Real-Time Internal Audit Portal* was launched by MoRD (developed by NIC). The *Pemana Portal* was launched by MoSPI to monitor central infra projects over ₹150 crore. The *PRISM-SD Portal* was launched for rail road inspections. The *RAJMARG PRAVESH* portal digitizes NOCs for highway access. The *SuJeevika Portal* provides AI-driven authenticated trade statistics for biotech.
- **PANCHAM Chatbot:** The Ministry of Panchayati Raj and UNICEF launched the Panchayat Assistance & Messaging Chatbot, integrated with Bhashini for 22 languages.
- **Mission Karmayogi:** Celebrated its 5-year milestone with *Karmayogi Sadhana Saptah* (April 2-8). Built on three pillars (Technology, Tradition, Tangible outcomes), using the acronym SADHANA (Strengthening Adaptive Development and Humane Aptitude for National Advancement). Launched the *UNATI portal* for scientists, and partnered with Coursera via the iGOT platform.

6. Environment, Energy & Technology Initiatives

- **Small Hydro Power Development Scheme:** Approved for FY 2026-27 to 2030-31 with a ₹2,584.60 crore budget to install 1,500 MW (projects 1-25 MW). North-East/hilly states get ₹3.6 crore/MW or 30% of costs (capped at ₹30 crore). Other states get ₹2.4 crore/MW or 20% (capped at ₹20 crore).
- **National Quantum Mission:** Backed by ₹6,003.65 crore (2023-2031). Approvals were granted for quantum facilities across 23 academic institutions, with 100 more planned.
- **TDIP Scheme:** The Telecom Technology Development and Investment Promotion scheme holds a ₹203 crore outlay (2026-2031) targeting 5G/6G infra and aiming to secure 10% of global 6G patents by 2030.
- **Electric/Renewable Schemes:** The *PM E-DRIVE* scheme (replacing FAME) holds ₹1,772 crore, extending 2-wheeler incentives to July 31, 2026, and 3-wheelers to March 31, 2028. The *PM KUSUM* scheme was extended to March 31, 2027.
- **National Green Credit Program:** Introduces tradable carbon credits, permitting low-polluting companies to sell credits to those with higher emissions.
- **Biodiversity Governance Project:** A 5-year project (2025-2030) supported by a \$4.88 million GEF/UNDP grant to secure biodiversity in the Sathyamangalam Landscape (TN) and Garo Hills (Meghalaya).

- **Gyan Bharatam Mission:** Launched with a ₹491.66 crore (or ₹482.85 crore) budget (2025-2031) to restructure the 2003 National Mission for Manuscripts. It will create a National Digital Repository for handwritten texts over 75 years old.
- **VAANI 3.0:** AICTE launched the 3rd edition of the Vibrant Advocacy for Advancement and Nurturing of Indian Languages to promote technical education in 22 languages. It allocates ₹4 crore annually, offering up to ₹2 lakh per event for 200 conferences.
- **Graphene Aurora Program:** A MeitY-supported program to rapidly establish Kerala as a global hub for graphene research.
- **Biotech Fund (BARAK/BIRAC RDI Fund):** A ₹2,000 crore fund to bridge lab research to industrial manufacturing (TRL 4 to TRL 9) over five years.

7. Defense, Security, and Public Health Policies

- **PRAHAAR Counter-Terrorism Policy:** MHA introduced India's premier policy. The acronym stands for Prevention, Responses, Aggregating internal capacities, Human rights, Attenuating enabling conditions, Aligning international efforts, and Recovery. Execution relies on the Multi-Agency Centre (MAC) and IB as central nodes, with NIA handling major probes.
- **Vibrant Villages Program Phase 2:** Inaugurated by Amit Shah with a ₹6,839 crore budget extending to FY 2028-29. It targets 1,954 border villages along the Pakistan/Bangladesh borders across 15-17 states and 2 UTs. Included 5 specific J&K villages (Bobby Kadiala, Gajnal, Karul, Krishna Ratua, Gujar Chak).
- **Solid Waste Management Rules 2026:** Replaces 2016 rules, mandating 4-stream source segregation: Wet (Green bin), Dry (Blue bin), Sanitary (Red bin), and Special care (Black bin).
- **New TV Rating Policy 2026:** Minimum net worth to register as a rating agency reduced from ₹20 crore to ₹5 crore. Mandates 50% independent board directors. Agencies must scale to 80,000 meter homes within 18 months, targeting 120,000.
- **Transgender Persons Protection Amendment Bill 2026:** Requires medical examination and certification by a Medical Board headed by a CMO, with final certificates issued by the District Magistrate (DM). It includes Kinner and Hijra identities but excludes sexual orientations. Enforces 10 years to life imprisonment and up to ₹5 lakh fine for forced identity via mutilation.
- **National Dental Commission:** Constituted on March 19, 2026, replacing the Dentists Act of 1948 and the old Dental Council. Chaired by Dr. Sanjay Tewari.
- **Maternity Leave Ruling:** The Supreme Court ruled a mandatory 12-week maternity leave for adoptive mothers, striking down a previous Code on Social Security provision that restricted benefits only to mothers adopting children under three months old.
- **IT Amendment Rules 2026:** Defines synthetic content/deepfakes and mandates that all AI imagery must be prominently labeled. Maximum takedown time for illegal social media content is reduced from 24 hours to 3 hours.
- **CBDC Public Distribution System:** Launched using 'e-RUPI' tokens for leak-proof PM Garib Kalyan Anna Yojana food subsidies. Piloted in Puducherry (Fair Price Shops) and Gujarat (QR codes/Annapurti Grain ATMs dispensing 25 kg in 35 seconds).

4: NATIONAL AFFAIRS

1. Supreme Court Judgments and Constitutional Advancements

- **Scheduled Caste (SC) Status Ruling:** A Supreme Court bench comprising Justices Prashant Kumar Mishra and Manmohan ruled that individuals professing a religion other than Hinduism, Buddhism, or Sikhism cannot hold Scheduled Caste (SC) status. Conversion to Christianity or Islam leads to the immediate loss of SC status and its statutory benefits. However, Scheduled Tribes (ST) retain their tribal status regardless of religious conversion, provided they maintain their tribal customs and identity.
- **Right to Safe Road Travel:** In the Paloi accident case, the Supreme Court officially declared the "Right to Safe Road Travel" as a fundamental right falling under Article 21 (Right to Life). The court banned commercial establishments and dhabas adjacent to highway rights-of-way, noting that 30% of road deaths are caused by just 2% of accidents.

- **Right to Die with Dignity:** Recognized as a fundamental right under Article 21 in the landmark Common Cause case of 2018, the Supreme Court permitted the withdrawal of life support for 32-year-old Harish Rana, who had been in a permanent vegetative state with 100% quadriplegia for 13 years following a balcony fall.
- **Maternity Leave for Adoptive Mothers:** The Supreme Court mandated a 12-week maternity leave for adoptive mothers. The ruling struck down a previous provision in the Code on Social Security that restricted these benefits only to mothers adopting children under three months old.
- **Jan Vishwas Bill:** Parliament passed the Jan Vishwas Bill, successfully decriminalizing 717 minor offenses across 79 central acts to promote ease of living.

2. Major National Infrastructure and Highway Projects

- **Central Vista Inaugurations:** Prime Minister Narendra Modi inaugurated the 'Seva Teerth' complex (which houses the PMO, National Security Council Secretariat, and Cabinet Secretariat) and the 'Kartavya Bhavan' complex (Blocks 1 & 2 for centralized ministries) as integral parts of the Central Vista project. The Seva Teerth architecture was designed by HCP Planning and constructed by Tata Projects.
- **Delhi-Dehradun Economic Corridor:** PM Modi officially inaugurated the 213-kilometer, six-lane corridor constructed at a total cost of ₹12,000 crore. The operational corridor dramatically reduces travel time between Delhi and Dehradun from 6 hours to just 2.5 hours.
- **Ganga Expressway:** PM Modi virtually inaugurated a major phase of the 594 km, six-lane Ganga Expressway in Hardoi district, Uttar Pradesh. It connects Bijauli village in Meerut to Judapur Dandu village in Prayagraj across 12 districts.
- **Noida International Airport:** The first phase of this greenfield airport in Gautam Buddha Nagar, UP, built with an ₹11,282 crore investment, was inaugurated by PM Modi. Developed by Yamuna International Airport Limited (a Zurich Airport subsidiary), it recently appointed Nitu Sharma as interim CEO to comply with BCAS rules requiring an Indian national.
- **Assam Expressways & Infrastructure:** PM Modi laid the foundation for the ₹2,864 crore, 166 km access-controlled greenfield expressway connecting Silchar to Shillong as part of a broader ₹47,800 crore state initiative.

3. Railways, Aviation, and Transport Modernization

- **India's First Hydrogen Train:** Developed by the Integral Coach Factory (ICF) in Chennai, India's first hydrogen-powered train successfully completed oscillation trials conducted by the Research Design and Standards Organisation (RDSO). Operating between Jind and Sonipat in Haryana, it covered 20 km at a maximum speed of 70 km/h during trials.
- **Railway Reforms (52 Reforms in 52 Weeks):** Union Minister Ashwini Vaishnaw unveiled new ticket cancellation rules: flat fees apply 72 hours in advance, a 25% charge is levied between 72-24 hours, and a 50% refund is issued for cancellations between 24-8 hours. Passengers can now digitally alter boarding stations up to 30 minutes before departure.
- **Vande Bharat Sleeper:** PM Modi flagged off India's inaugural overnight sleeper Vande Bharat train operating on the Howrah-Guwahati route.
- **FASTag and Toll Digitalization:** Effective April 1, 2026, the NHAI will completely discontinue cash payments at toll plazas; utilizing UPI without a valid FASTag will incur a strict 1.25x penalty. Additionally, the FASTag annual pass fee for non-commercial vehicles was increased by 2.5% (from ₹3,000 to ₹3,075), valid for one year or 200 crossings.
- **Aviation FARES Scheme:** Under the UDAN framework, the Ministry of Civil Aviation launched the FARES (One Route One Fare) scheme, with its inaugural flight connecting Rewa (Madhya Pradesh) to Raipur (Chhattisgarh).

4. Digital Governance, E-Portals, and AI Platforms

- **UIDAI & Aadhaar Expansions:** The Unique Identification Authority of India (UIDAI) launched a new official mascot named "Uday". It partnered with Google Maps to display over 60,000 authorized Aadhaar centers and initiated a bug bounty program with 20 ethical hackers via MS COMHolo IT Pvt Ltd.
- **PAN Card Regulatory Overhaul:** Starting April 1, 2026, applying for a PAN card with only an Aadhaar card will be invalid, requiring additional Date of Birth (DOB) proof. The 10-character structure signifies: first 3 are random, 4th is status ('P' for Individual, 'C' for Company), 5th is the surname's first letter, 6th-9th are sequential numbers, and the 10th is a validation alphabet.

- **AI Chatbots for Justice & Security:** The CBI launched the AI-powered chatbot "Abhay" (unveiled by CJI Surya Kant) to combat "digital arrest" scams and verify official notices. Separately, the "Nyaya Setu" AI legal assistant chatbot (mascot: Dishika) was unveiled at the DISHA program in New Delhi.
- **Department of Posts Upgrades:** The postal department launched faster OTP-based delivery services—"24 Speed Post", "24 Speed Post Parcel", and "48 Speed Post"—guaranteeing 24-to-48-hour delivery across six major metros.
- **Bharat Taxi Platform:** Union Minister Amit Shah launched "Bharat Taxi," India's first cooperative-led, zero-commission ride-hailing platform, backed by ₹300 crore in authorized capital. It operates on a "Saarhi hi Malik" model and provides drivers with up to ₹5 lakh in insurance.
- **Election Commission of India (ECI):** The ECI launched an e-KYC (Know Your Candidate) feature on its ECI-net digital platform. It also hosted the 'IICDEM 2026' conference in New Delhi, adopting the 'Delhi Declaration 2026' under the theme "Democracy for an Inclusive, Peaceful, Resilient & Sustainable World".

5. Public Health, Education, and Societal Welfare

- **National HPV Vaccination Drive:** PM Modi launched a nationwide free vaccination drive from Ajmer, Rajasthan, targeting 1.15 crore 14-year-old girls annually with the Human Papillomavirus (HPV) "Gardasil" vaccine to combat cervical cancer.
- **LaQshya Program:** The Ministry of Health and Family Welfare certified 1,244 labor rooms and 917 maternity Operation Theaters under this quality improvement initiative. Safdarjung Hospital in New Delhi also launched India's first online critical care follow-up clinic.
- **Nasha Mukta Vidyalaya:** The Ministry of Education and Ministry of Home Affairs mandated the creation of strict drug-free zones within a 500-meter radius of all government and private schools nationwide.
- **Women's Digital Safety & Child Marriage Elimination:** The National Commission for Women (NCW) partnered with Truecaller to launch the "True Cyber Sakhi" toolkit. Meanwhile, the "Child Marriage Free India" (Bal Vivah Mukta Bharat) campaign reached 11.81 crore people, aiming for complete eradication by 2030.

6. Administrative Reforms and Central Commissions

- **National Dental Commission (NDC):** The Ministry of Health constituted the NDC to replace the 1948 Dental Council of India, appointing Dr. Sanjay Tewari as Chairman to regulate dental institutions.
- **IVFRT Scheme Extension:** The Immigration Visa Foreigners Registration and Tracking (IVFRT) scheme was officially extended for five years with an approved budget outlay of ₹1,800 crores.
- **FSSAI Licensing Reforms:** The Food Safety and Standards Authority of India (FSSAI) abolished annual license renewals, replacing them with lifetime validity. Basic registration applies to turnovers under ₹1.5 crore, State licensing from ₹1.5 to ₹50 crore, and Central licensing for over ₹50 crore.
- **DigiLocker Modernization:** MeitY formed a high-level committee headed by former secretary Ajay Sawhney to review and modernize the regulatory framework of the DigiLocker platform.

5: INTERNATIONAL AFFAIRS

1. Major Bilateral Trade Deals and Strategic Partnerships

- **India-USA Historic Trade Deal:** India and the USA signed a massive trade agreement where the US agreed to reduce reciprocal tariffs on Indian goods from 25% to 18%, and India committed to reducing its tariffs and non-tariff barriers on US products to 0%. In exchange, India committed to purchasing \$500 billion worth of US products in the energy, technology, agriculture, and coal sectors. A significant geopolitical condition of this deal is that India must completely stop purchasing crude oil from Russia.
- **India-UK Free Trade Agreement (FTA) & Energy Dialogue:** Anticipated to take effect in April 2026, the FTA will make 99% of Indian exports to the UK tax-free and reduce UK tariffs on Indian leather and textiles. Conversely, India will slash tariffs on UK Whiskey (initially from 150% to 75%, scaling down to 40%) and Cars (from 110% to 10% over five years). Under the 4th India-UK Energy Dialogue, the nations launched an Offshore Wind Task Force under 'Vision 2035'.

- **India-France Treaties & Taxes:** India and France amended their 1992 Double Taxation Avoidance Agreement (DTAA), lowering the tax rate for capital gains and dividends to 5% for companies with over a 10% shareholding, and 15% for others. The nations also signed a Joint Declaration of Intent for extracting and recycling critical minerals, paired with a Letter of Intent with France's CNRS. France officially allowed visa-free transit for Indian nationals passing via French airports by air.
- **India-Brazil Green Finance:** Brazilian President Lula da Silva visited India, setting a target to elevate bilateral trade to \$30 Billion by 2030. They signed agreements for MSME green transition, and President Lula inaugurated ApexBrasil's first overseas trade office in New Delhi.
- **India-Seychelles 'SESEL' Vision:** During President Patrick Herminie's visit to celebrate 50 years of diplomatic ties, PM Modi announced a \$175 million Special Economic Package for Seychelles covering social housing, e-mobility, and maritime security. They adopted the joint 'SESEL' vision (Sustainability, Economic growth, Security through Enhanced Linkages).
- **India-New Zealand FTA:** India and New Zealand officially signed an FTA in New Delhi, finalized in just 9 months, aiming to boost bilateral trade to \$20 billion over 15 years. India gained 100% duty-free access for MSME and textile exports.
- **India-Russia RELOS & UN Talks:** The Reciprocal Exchange of Logistics Agreement (RELOS) between India and Russia came into force for 5 years, introducing a dollar-bypassing barter system. The nations also held their 7th UN Consultations in New Delhi.
- **India-Israel Alignments:** India and Israel signed an agreement to directly link India's Unified Payments Interface (UPI) with Israel's domestic payment infrastructure.
- **Other Notable Pacts:** The US and Armenia signed a historic '123 Agreement' for civil nuclear cooperation. India joined the US-led Pax Silica coalition as its 10th full member. Ukraine and Qatar signed a defense pact explicitly targeted against the dangerous "Shahed" drones heavily used by Iran and Russia. India initiated FTA negotiations with the Gulf Cooperation Council (GCC).

2. Global Summits, Forums, and Multilateral Organizations

- **BRICS Chairmanship 2026:** India officially assumed the BRICS Chairmanship on January 1, 2026, marking its 4th term, and will host the 18th Summit. The theme is "Building for Resilience, Innovation, Cooperation, and Sustainability". The first BRICS Sherpas Meeting convened in New Delhi, chaired by Sudhakar Dalela and Shambhu S. Kumaran.
- **G7 Summit 2026:** France will host the 52nd G7 Summit in Évian-les-Bains in 2026. French President Emmanuel Macron extended a formal invitation to PM Modi. China is explicitly excluded from the guest list.
- **G20 Leaders' Summit 2026:** The United States will host the 21st G20 Leaders' Summit in Miami on December 14-15, 2026. The current "Troika" consists of South Africa (2025), the USA (2026), and the UK (2027).
- **India-Africa Forum Summit:** The 4th Africa-India Forum Summit is scheduled to take place in New Delhi in May 2026. External Affairs Minister S. Jaishankar launched its logo and website under the theme "India Africa SPRINT".
- **World Trade Organization (WTO):** The 14th WTO Ministerial Conference was held in Yaoundé, Cameroon, chaired by Luc Magloire. The WTO projected global merchandise trade growth for 2026 to sharply slow down to 1.9%.
- **European Union (EU):** The EU opened its first-ever European Legal Gateway Office in a partner country, locating it strategically in New Delhi.

3. Geopolitics, Regional Conflicts, and Global Economics

- **Rebuilding Ukraine:** The ongoing conflict severely damaged Ukraine's economy, shrinking its GDP by 21% since 2021. The World Bank, UN, and EU estimate the projected cost of rebuilding Ukraine over the next decade has risen by 12% to a massive \$588 billion.
- **Strait of Hormuz Crisis:** Due to West Asia tensions, the US and Iran are conducting high-stakes nuclear negotiations in Geneva, mediated by Oman, to prevent potential blockades in the Strait of Hormuz. Separately, the UN launched a task force led by Jorge Moreira da Silva (UNOPS) and Jean Arnault to safeguard maritime trade in the Strait.
- **US Trade & Sanctions:** US President Donald Trump instituted a 10% global import tariff for 150 days and enacted a Countervailing Duty (CVD) of 126% on solar imports from India. The US Treasury granted a 30-day waiver allowing Indian refineries to acquire Russian crude oil stranded at sea to mitigate supply constraints.

- **Food Security & Humanitarian Aid:** The Food Corporation of India (FCI) signed a 5-year agreement with the World Food Programme (WFP) to reliably supply 2 lakh metric tons of rice to global relief efforts at a fixed price of ₹2,800 per quintal.
- **Israel & Territorial Recognition:** The Israeli Cabinet approved land registration in the West Bank to expand settlements. In Africa, Israel became the first nation to officially recognize Somaliland's 1991 independence from Somalia, appointing Michael Lotem as ambassador.
- **Maldives Currency Swap:** India approved a \$30 billion (₹3,000 crore) currency swap agreement for the Maldives Monetary Authority under the SAARC framework, allowing the Maldives to utilize Indian Rupees for trade instead of US Dollars.

4. Leadership Transitions and Global Elections

- **Bangladesh Government Overhaul:** Interim government leader Muhammad Yunus and former PM Sheikh Hasina exited power, with Hasina residing in exile in Delhi. The Bangladesh Nationalist Party (BNP) won a landslide victory securing 72% of seats, and its Chairman, Tarique Rahman, was sworn in as the 11th Prime Minister. Consequently, Bangladesh shifted its raw cotton imports from India to the US, committing \$3.5 billion to buy US agricultural products for zero-duty garment access.
- **Netherlands:** 38-year-old Rob Jetten of the D66 party defeated the far-right Freedom Party to become the youngest and first openly gay Prime Minister in the history of the Netherlands.
- **Nepal:** 35-year-old former hip-hop rapper Balendra (Balen) Shah of the Rastriya Swatantra Party became the 47th (and youngest) Prime Minister of Nepal after a landslide victory following Gen-Z anti-corruption protests.
- **Thailand:** Anutin Charnvirakul was re-elected as the 32nd Prime Minister.
- **Other Appointments:**
 - **Japan:** Sanae Takaichi was reappointed for her second cabinet as Prime Minister.
 - **Barbados:** Mia Mottley secured her third term as Prime Minister.
 - **Peru:** Jose Maria Balcasar was named Interim President following Josue Jerry's impeachment.
 - **Iraq:** Nizar Amidi was elected as the 9th President.
 - **Djibouti:** Ismail Omar Guelleh was re-elected for his 6th term as President.
 - **Hungary:** Peter Magyar of the Tisza Party won the elections, ending Viktor Orbán's 16-year rule.
 - **Guinea:** Mamady Doumbouya was installed as President.
 - **Yemen:** Shaya Mohsen Zindani was appointed Prime Minister.
 - **Uganda:** Yoweri Museveni was appointed President.

5. International Policies and Societal Regulations

- **Smoking Ban (UK):** The UK Parliament approved the historic Tobacco and Vapes Bill, aiming to create a smoke-free generation by completely prohibiting the sale of cigarettes, vapes, and tobacco to anyone aged 17 and under.
- **Social Media Bans:** Indonesia officially banned all social media usage for children under 16 while simultaneously relocating its national capital from Jakarta to Nusantara. Similarly, Turkey passed a bill banning social media (Instagram, TikTok, Facebook) for children under 15.
- **OPEC Exit (UAE):** The United Arab Emirates (UAE) officially withdrew from the Organization of the Petroleum Exporting Countries (OPEC) and OPEC+ effective May 1 to independently set oil production limits.
- **WHO Exit (Argentina):** Argentina officially withdrew from the World Health Organization (WHO) and a related treaty effective March 2026 under President Javier Milei.
- **Work Week Adjustments (Sri Lanka):** Sri Lanka transitioned public sector jobs to a four-day work week (making Wednesdays a holiday) and reintroduced the National Fuel Pass QR system to conserve fuel.
- **US Visa Restrictions:** A new US Congressional bill proposes a three-year pause on the H-1B visa program, drastically reducing the annual cap from 65,000 to 25,000, enforcing a \$100,000 minimum salary, and eliminating the Green Card transition path.

6. Cultural Diplomacy and Transnational Projects

- **Prambanan Temple Restoration:** India partnered with Indonesia to structurally restore the 9th-century Prambanan Temple complex (also known as Roro Jonggrang) in Yogyakarta, a UNESCO World Heritage site built by the Sanjaya Dynasty.
- **DigiLocker Export:** India signed an agreement to initiate a DigiLocker pilot project in Kenya, developed by the National e-Governance Division (NeGD).
- **Vivekananda in the US:** Seattle became the first US city to officially install a life-size bronze statue of Swami Vivekananda, gifted by the ICCR.

6: REPORTS & INDICES

1. Global Geopolitical and Security Indices

- **Global Terrorism Index 2026:** Published by the Sydney-based Institute for Economics and Peace (IEP), this index measures the impact of terrorism across 163 countries. Pakistan ranked 1st as the worst-affected country globally, followed by Burkina Faso, Niger, Nigeria, and Mali. India secured the 13th rank in the index.
- **Corruption Perception Index:** Released by Transparency International, India secured the 91st rank globally. Denmark topped the index by achieving the highest score, highlighting it as the leading country in perceived transparency and anti-corruption measures.
- **SIPRI Report on Military Spending:** According to the Stockholm International Peace Research Institute (SIPRI), India became the 5th largest global military spender in 2025. India spent \$92.1 billion, accounting for 3.2% of total global military spending.

2. Economic, Trade, and Business Reports

- **B-Ready Framework (World Bank):** The World Bank officially discontinued its long-standing "Ease of Doing Business" index, replacing it entirely with the new B-Ready Framework. The new framework relies on a 3-year rollout plan, with the inaugural report covering 50 economies. India was not included in the inaugural set but is slated to be evaluated in the third B-READY report in 2026.
- **Export Preparedness Index (EPI) 2026/2024:** Released by NITI Aayog, Maharashtra ranked 1st among large states in export preparedness. Maharashtra was followed sequentially by Tamil Nadu, Gujarat, Uttar Pradesh (4th), and Andhra Pradesh (5th). Among smaller states and Union Territories, Uttarakhand secured the top position, while Goa ranked 5th.
- **NITI Aayog's Fiscal Health Index 2026 (2nd Edition):** Among the 18 Major States, Odisha secured the 1st rank, followed by Goa, Jharkhand, Gujarat, and Maharashtra. Among the 10 Himalayan and North-Eastern states, Arunachal Pradesh ranked 1st, preceding Uttarakhand, Tripura, Meghalaya, and Assam.
- **BCG Retail and E-commerce Projections:** A Boston Consulting Group (BCG) report projects India's retail market will rise from ₹90–95 trillion to ₹210–215 trillion by 2035. India's e-commerce market is projected to reach \$280–300 billion by 2030. The number of online shoppers is expected to rise from about 300 million to 440 million, with nearly two-thirds of women shoppers reporting that they feel safer shopping online.
- **NITI Aayog Trade & Export Reports:** The "Trade Watch Quarterly" report revealed that India's trade with Free Trade Agreement (FTA) countries reached 28.8% of its total trade in 2024. Separately, the report titled "Realizing the Export Potential of India's Sports Equipment Manufacturing Sector" noted India's sports exports sit at approximately \$275 million annually (a 0.5% global share), remaining heavily concentrated in Jalandhar and Meerut.

3. Social, Gender, and Demographic Reports

- **World Happiness Report 2026:** India improved its ranking to 116th out of 147 countries (up from 118th in 2025), recording a life evaluation score of 4.536. Finland was named the happiest country for the 9th consecutive year, followed by Iceland, Denmark, Costa Rica, and Sweden.
- **Women, Business and the Law 2026 (World Bank):** The report highlighted a severe global disparity between gender equality laws and their actual enforcement. The global legal rights index stands at 67/100, but actual legal enforcement sits at just 53/100. The findings demonstrate that no nation provides complete legal equality for women, with the lowest-performing regions being Sub-Saharan Africa, South Asia, the Middle East, and North America.

- **UN Women Report on Access to Justice:** A UN Women report titled "Ensuring and Strengthening Access to Justice for All Women and Girls" revealed that globally, women possess only 64% of the legal rights afforded to men. The report underscored that in 54% of countries, rape is not legally defined based on consent, and digital violence increased in 54% of countries. Furthermore, 44% of countries lack a legal mandate for equal pay, 51% enforce legal restrictions preventing women from doing the same jobs as men, and nearly 3 out of 4 countries still allow forced child marriage. Closing this gender gap could increase global GDP by 20%.
- **UNESCO Global Education Monitoring (GEM) Report 2026:** Titled "Access and equity: countdown to 2030", the report highlighted that 1 in 6 school-age children (273 million globally) remained totally out of school in 2024. Only 2 in 3 students actively complete secondary education. Top-performing nations displaying a 50% reduction in out-of-school populations include Madagascar, Togo, Morocco, Vietnam, Georgia, and Turkey.
- **World Obesity Atlas 2026:** This newly released report stated that over 41 million children globally were recorded as overweight or obese in the year 2025.

4. Technology, AI, and Innovation Indices

- **Global AI Vibrancy Index:** Released by the Stanford Institute, India ranked 3rd globally in AI competitiveness, trailing only the United States and China. India also secured the 2nd position globally in AI Research & Development (R&D), placing directly behind Singapore.
- **Enterprise AI and IT Brand Rankings:** According to a Zscaler report, India is ranked 2nd globally in enterprise AI and Machine Learning (ML) usage. Additionally, a Brand Finance report ranked Infosys as the strongest IT services brand.
- **Patent Applications:** India experienced a massive 30.2% increase in patent applications, reaching 143,729 filings (69% of which were domestic). This surge officially made India the 6th largest patent filer globally, with filings led domestically by Tamil Nadu, Karnataka, and Maharashtra.

5. Travel, Education, and Leader Approval Rankings

- **Henley Passport Index 2026:** India achieved a ranking of 75th (a position shared with Côte d'Ivoire, Gabon, Madagascar, and Mauritania). The Indian passport currently grants visa-free access to 56 countries. Singapore holds the most powerful passport globally, while Afghanistan possesses the least powerful passport on the index.
- **Skytrax World Airport Awards 2026:** Five Indian airports ranked in the top 100 globally. Delhi's IGI Airport ranked 28th overall, winning the title of Best Airport in India and South Asia. Bengaluru's Kempegowda Airport ranked 41st, Goa's Manohar International Airport ranked 64th, and Mumbai's Chhatrapati Shivaji Maharaj Airport ranked 66th.
- **ACI ASQ Awards 2025:** Kempegowda International Airport in Bengaluru was ranked as the Best Airport at Arrivals Globally at the 2025 Airports Council International (ACI) Airport Service Quality (ASQ) Awards. It retained this global recognition for the fourth consecutive year.
- **QS World University Rankings by Subject 2026:** In the 16th edition, IIT ISM Dhanbad ranked 21st globally in the engineering and mineral mining category. IIM Ahmedabad also ranked 21st globally in business, management, and marketing.
- **Morning Consult Leader Approval:** A Morning Consult survey ranked Prime Minister Narendra Modi as the most popular global democratic leader, achieving a 68% approval rating.

7: BUSINESS & CORPORATE

1. Major Mergers, Acquisitions, and Stake Changes

- **Torrent Power & Nabha Power:** Torrent Power executed a massive 100% acquisition of Nabha Power Limited from Larsen & Toubro (L&T) Power Development. The finalized total financial valuation of the acquisition was ₹6,889 Crore.
- **Rajasthan Royals Acquisition:** A US-based consortium led by tech-entrepreneur Kal Somani acquired 100% ownership of the IPL franchise Rajasthan Royals. The total acquisition deal was valued at \$1.63 billion (approximately ₹15,286 crores).
- **RBL Bank & Emirates NBD:** The RBI approved Dubai-based Emirates NBD to acquire up to a 74% stake in RBL Bank. A 60% stake acquisition was explicitly approved for ₹26,853 crore, with the condition that Emirates NBD must maintain a 51% shareholding.

- **Manappuram Finance:** The RBI and SEBI officially approved US-based Bain Capital's investment of ₹4,385 crore into Manappuram Finance entities,. The acquisition deal was authorized at a valuation of ₹236 per share.
- **Sun Pharma & Organon:** Sun Pharmaceutical Industries is actively acquiring the US-based company Organon in a massive \$11.75 billion cash deal, expected to close fully by early 2027.
- **Amazon & Globalstar:** Amazon acquired Globalstar in an \$11.57 billion deal to bolster its "Project Kuiper" low Earth orbit (LEO) satellite network, designed to directly rival SpaceX's Starlink.
- **Aditya Birla Housing Finance:** The Competition Commission of India (CCI) approved Advent International's ₹750 crore acquisition of a 14.286% stake in Aditya Birla Housing Finance.
- **Infina Finance & Kotak:** Kotak Mahindra Bank (KMCC) divested a 30.99% stake in Infina Finance for a total of ₹1,293.91 crore.
- **Samman Finserv:** The RBI approved Avenir Investments to acquire a 41.23% stake in Samman Finserv for ₹8850 crore.
- **Government Divestments & Buyouts:** The Government of India sold a 5% stake in BHEL through an Offer for Sale. The Indian Railway Finance Corporation (IRFC) provided a ₹13,615 crore loan to the Telangana government to acquire a 100% stake in Hyderabad Metro Rail from L&T. Additionally, the National Stock Exchange (NSE) reduced its stake in the Indian Gas Exchange (IGX) from 26% to 25%.

2. Corporate Financial Milestones, Market Caps, and CSR Data

- **Amul's Historic Milestone:** AMUL (Anand Milk Union Limited) officially recorded an 11% growth in FY 25-26, becoming the first Indian cooperative/FMCG to successfully surpass a ₹1 lakh crore (1 Trillion) turnover,.
- **SBI's Market Capitalization:** State Bank of India (SBI) overtook TCS to become India's 4th most valuable company, crossing a ₹10.9 lakh crore market cap. It is only the 6th Indian company ever to cross the ₹10 Lakh Crore mark,. The top 3 companies are Reliance Industries (~₹19.6 lakh crore), HDFC Bank (~₹14.2 lakh crore), and Bharti Airtel (~₹11.5 lakh crore).
- **NMDC Record Production:** The National Mineral Development Corporation (NMDC) became the first Indian mining company to cross the 50 million tonnes annual production mark for iron ore, hitting 53.15 million tonnes in FY26,.
- **Global Retail Record:** Walmart achieved the distinction of being the world's first retail corporation to surpass a \$1 trillion market valuation.
- **Unicorn Status:** Digital lending platform KreditBee became the third unicorn of 2026 following a successful \$280 million pre-IPO funding round.
- **Corporate Social Responsibility (CSR):** CSR spending by NSE-listed companies surged by 23% to reach ₹22,212 crore (or ₹22,000 crore) in FY 2025, . The top spenders were Tata Consultancy Services (TCS) at ₹960 crore, HDFC Bank at ₹168 crore, and Reliance Industries at ₹139 crore. The top states receiving these funds were Maharashtra, Gujarat, and Tamil Nadu.

3. Major Tech, Semiconductor, and AI Infrastructure Investments

- **Google Cloud AI Data Center:** Andhra Pradesh Chief Minister N. Chandrababu Naidu laid the foundation for a massive \$15 billion (approximately ₹1.35 lakh crore) Google Cloud India AI Data Center in Visakhapatnam, . Operating at a 1 Gigawatt (GW) capacity, it is being constructed by AdaniConneX and Airtel Nxtra and is targeted for completion by September 2028, .
- **OpenAI Infrastructure & Pacts:** Tata Group, Tata Consultancy Services (TCS), and OpenAI established a strategic partnership to construct India's first 100 Megawatt (MW) capacity AI data center, scalable up to 1 Gigawatt (GW). OpenAI also established educational partnerships with IIT Delhi, IIM Ahmedabad, and AIIMS New Delhi, and collaborated with JioHotstar.
- **L&T and NVIDIA AI Factory:** Larsen & Toubro (L&T) partnered with NVIDIA to develop India's largest gigawatt-scale AI factory, signing an MoU with the Gujarat Government.
- **Dayananda Sagar University & NVIDIA:** Dayananda Sagar University (DSU) in Bengaluru partnered with NVIDIA to build India's first "AI First Factory" inside a university campus with an investment exceeding ₹175 Crore.
- **Semiconductor Units:** Prime Minister Narendra Modi inaugurated the ₹3,300 crore Kaynes Semicon OSAT (Outsourced Semiconductor Assembly and Test) plant in Sanand, Gujarat, . Foxconn and HCL partnered to launch a semiconductor unit in Jewar, Noida, UP. Furthermore, 3D Glass

Solutions Ltd will set up India's first 3D semiconductor packaging unit in Odisha with a ₹1,943 crore investment,.

- **Tech Education Hubs:** Apple launched an education hub in Bengaluru in collaboration with the Manipal Academy of Higher Education (MAHE),. Microsoft initiated its "Elevate for Educators" program to upskill 2 million educators across 2 lakh schools by 2030, and launched an AI Skill Center at Chandigarh University in Punjab,.

4. Corporate Partnerships and Strategic Alliances

- **JSW Steel & POSCO:** The JSW Steel Board approved a 50/50 joint venture with South Korea's POSCO group in a \$7.3 billion deal,. The venture will establish a 6-million-ton integrated steel plant in Odisha by 2031,.
- **Aerospace & Defense:** The Ministry of Defence is set to clear a ₹3.25 lakh crore deal for 114 Rafale fighter jets; under "Make in India", 100 will be manufactured in Hyderabad through a partnership between Dassault Aviation and Tata Advanced Systems Limited (TASL). TASL also partnered with Airbus Helicopters to establish a Final Assembly Line for Airbus H125 helicopters in Vemagal, Karnataka,.
- **Anthropic's 'Claude' AI Integration:** Anthropic secured enterprise AI deals with Infosys (focusing initially on the telecom sector) and launched a Voice Commerce Pilot with Razorpay to process food and grocery orders on Zepto, Zomato, and Swiggy.
- **Bharat Gen & L&T:** The Bharat Generation Technology Foundation (Bharat Gen) signed a 5-year MoU with L&T to develop an indigenous Large Language Model (LLM).
- **Reliance US Partnership:** Reliance entered a massive \$300 billion partnership project with the United States.
- **Rolls-Royce Components:** Sigma Advanced Systems and Rolls-Royce signed a 7-year long-term agreement valued at Rs 38,000 crore to supply high-precision safety-critical components.
- **Oil & Gas Integration:** Mangalore Refinery and Petrochemicals Limited (MRPL), Oil and Natural Gas Corporation (ONGC), and ONGC Petro additions Limited (OPaL) signed a joint venture to integrate their operations.

5. Industry Innovations, Facilities, and Institutional Upgrades

- **Prano's Fusion 'Pragya' Tokamak:** Bengaluru-based startup Prano's Fusion developed "Pragya", India's first privately developed and smallest Tokamak device, boasting a remarkably small radius of just 40 cm,.
- **Agnite 3D-Printed Engine:** Private aerospace firm Agnikul Cosmos successfully test-fired "Agnite" from Chennai, marking the world's first and largest fully 3D-printed, single-piece rocket booster engine,.
- **Razorpay Agent Studio:** Razorpay launched the world's first AI-powered "Agent Studio" alongside an AI-native Agentic Experience Platform built on the Cloud Agent SDK,.
- **Spiritual Entrepreneurship:** EaseMyTrip partnered with NSDC and Sanatan AI to launch a "One Panchayat, One Pandit" model and mobile EV-based "Sanatani Shops on Wheels" targeting 2 lakh panchayats over five years,.
- **First Alkaline Battery Unit:** Eveready officially commissioned India's very first alkaline battery manufacturing facility in Jammu.
- **Ports of Refuge:** Adani Ports and Special Economic Zone Limited (APSEZ) established India's inaugural IMO-defined "Port of Refuge" locations at Dighi Port (Arabian Sea routes) and Gopalpur Port (Bay of Bengal routes),.
- **Gigafactories & Exchanges:** Waaree Energy Storage Solutions is developing India's largest integrated lithium-ion battery gigafactory in Rambilli, Anakapalli district, Andhra Pradesh. The National Stock Exchange (NSE) received approval from the MCA and SEBI to formally establish the "National Coal Exchange of India Limited".
- **PSU Upgrades:** Yantra India Limited (YIL), based in Nagpur, was granted "Miniratna Category-I" status by the Defence Ministry, allowing for ₹500 crore Capex approvals without prior government permission,.
- The National Small Industries Corporation (NSIC) was upgraded from a Schedule B to a Schedule A CPSE following an "Excellent" rating,.

8: SCIENCE & TECHNOLOGY

1. Artificial Intelligence (AI) Frameworks, Principles, and Records

- **"MANAV" Framework & New Delhi Declaration:** Prime Minister Narendra Modi unveiled the "MANAV" global guiding framework for ethical AI governance. The acronym MANAV stands for: Moral and ethical system, Accountable governance, National sovereignty, Accessible and inclusive, and Valid and legitimate. The accompanying New Delhi Declaration on AI Impact was endorsed by 92 countries and organizations.
- **IndiaAI Mission:** Officially approved with a financial outlay exceeding ₹10,300 crore.
- **'7 SUTRAS' Principles:** India adopted a principle-based AI governance framework anchored in seven "Sutras" for safe AI innovation: 1. Trust is the Foundation; 2. People First; 3. Innovation over Restraint; 4. Fairness and Equity; 5. Accountability; 6. Understandable by Design; 7. Safety, Resilience and Sustainability.
- **Guinness World Records in AI:** India achieved two Guinness World Records: 1) Most pledges for an AI responsibility campaign in 24 hours (securing 2,50,946 valid pledges endorsing ethical AI use between Feb 16-17), and 2) The National Board of Examinations in Medical Sciences (NBEMS) peaked at 17,999 concurrent viewers during a live-streamed YouTube lesson on AI in Healthcare.
- **Open-Source Stacks & Centers:** The Ministry of Electronics and Information Technology (MeitY) and the Digital India Bhashini Division launched the 'VoiceEra' open-source voice AI stack. Education Minister Dharmendra Pradhan launched the "Bodhan AI Center" at IIT Madras. IIT Bombay and Columbia University launched the "Columbia-IIT Bombay Center of Artificial Intelligence". MeitY inaugurated the "Param Shakti" supercomputer at IIT Madras.
- **AI Education & Up-skilling:** Microsoft initiated its "Elevate for Educators" program to upskill 2 million educators across 2 lakh schools by 2030, introducing computational thinking and AI from Grade 3. The government launched "The Teacher App 2.0", an AI-driven app offering 45 AI-enabled tools to assist school teachers with NEP curriculum lesson planning.
- **Specialized AI Chatbots & Tools:**
 - **Abhay:** Launched by the Central Bureau of Investigation (CBI) to help citizens combat "digital arrest" scams.
 - **Nyaya Setu:** An AI legal assistant chatbot (mascot: Dishika) developed by the Bhashini Division.
 - **Kar Saathi:** An AI chatbot by the CBDT to assist taxpayers under the "Prarambh 2026" campaign.
 - **PANCHAM:** A Panchayat Assistance & Messaging Chatbot supporting 22 languages, launched by MoPR and UNICEF.
 - **NARIT AI:** India's first AI tool for narcotic investigations (Narcotics Analysis RAG-based Investigation Tool) launched by Gujarat Police.
 - **Pillu AI:** A voice-based accounting app for MSMEs launched by the Andhra Pradesh CM.
 - **Neophyte ID:** An AI mobile app created by botanist Alim Yusuf to detect invasive plant species natively in Kerala.

2. Space Exploration, Missions, and Astronomy

- **Gaganyaan Preparation (Mission MITRA):** ISRO conducted "Mission MITRA" (Mapping of Interoperable Traits and Response/Reliability Assessment) in Leh, Ladakh from April 2 to 9, testing protocols for India's upcoming manned spaceflight targeted for 2027.
- **CE20 Cryogenic Engine Test:** ISRO successfully conducted a 165-second sea-level hot test of the CE20 cryogenic engine at a 22-ton thrust using a nozzle protection system at the IPRC Mahendragiri complex in Tamil Nadu, qualifying it for Gaganyaan and LVM3 payload enhancements.
- **Analog Astronaut:** 17-year-old Aditya Pandya officially became India's youngest male analog astronaut after completing a lunar habitat simulation.
- **Chandrayaan-4:** ISRO designated "Mons Mouton 4 (MM4)" as the official landing site for the upcoming Chandrayaan-4 lunar mission.
- **Global Earth Observation:** ISRO and the European Space Agency (ESA) signed an MoU to cooperatively pioneer Earth Observation utilizing AI/ML to refine satellite data. ISRO also announced a G20 satellite mission for 2027 to study climate change and weather patterns.

- **NASA Artemis II:** NASA's Artemis II four-astronaut crew (Reid Wiseman, Victor Glover, Christina Koch, and Jeremy Hansen—including one Canadian) safely splashed down in the Pacific Ocean off San Diego in the Orion capsule. The 10-day lunar flyby mission broke the Apollo 13 distance record, traveling 252,757 miles (4.07 lakh km) from Earth.
- **Global Space Telescopes & Satellites:** NASA unveiled the \$4 billion "Nancy Grace Roman Space Telescope" to map exoplanets and study dark matter/energy. The European Space Agency (ESA) launched two advanced 'Celestis' navigation satellites (IOD-1 and IOD-2) from New Zealand for the "Celeste In-Orbit Demonstration Mission". SpaceX Falcon Heavy will launch the 'Rosalind Franklin' rover to Mars in 2028.
- **Indian Private Space Sector:**
 - **Agnikul Cosmos** successfully test-fired "Agnite", the world's first and largest fully 3D-printed, single-piece rocket booster engine from its Chennai launchpad.
 - **Skyroot Aerospace** flagged off the payload fairing of the "Vikram-1" rocket (350 kg payload to LEO) from Hyderabad to Sriharikota for a June 2026 launch.
 - **Om Space Rocket and Exploration Pvt Ltd** launched Gujarat's first single-stage sub-orbital sounding rocket from Bavaliyari near Dholera.
- **Space Infrastructure & Conferences:** The Government sanctioned the National Large Solar Telescope (NLST) in Ladakh, alongside two major ground-based observatories operated by the Indian Institute of Astrophysics (IIA). The 2nd International Conference on Spacecraft Mission Operations (SMOPS-2026) was held in Bengaluru, jointly organized by ISRO and the Astronautical Society of India.

3. Semiconductors, Telecommunications, and IT Infrastructure

- **India Semiconductor Mission 2.0 (ISM 2.0):** Launched to focus on upstream ecosystem production (semiconductor equipment and materials), backed by an initial ₹1,000 crore outlay for FY27.
- **First Chip Fabrication Plant:** The Ministry of Commerce and Industry notified a 66.16-hectare Special Economic Zone (SEZ) at Dholera, Gujarat, approved specifically for Tata Advanced Systems Limited (Tata Semiconductor Manufacturing Private Limited) to build India's first chip fabrication plant.
- **3D Semiconductor Packaging:** 3D Glass Solutions Ltd is setting up India's first 3D semiconductor packaging unit in Odisha with a massive ₹1,943 crore investment.
- **OSAT Facilities:** PM Modi inaugurated the ₹3,300 crore Kaynes Semicon OSAT (Outsourced Semiconductor Assembly and Test) plant in Sanand, Gujarat. Foxconn and HCL partnered to launch a semiconductor unit in Jewar, Noida, UP.
- **6G & TDIP Scheme:** The government launched the Telecom Technology Development and Investment Promotion (TDIP) scheme with a ₹203 crore outlay (2026-2031). It allocated ₹271 crore for 104 independent 6G research projects, targeting 10% of global 6G patents by 2030.
- **AI Infrastructure:** Dayananda Sagar University (DSU) in Bengaluru partnered with NVIDIA to build India's 1st "AI First Factory" inside a university campus (₹175 Crore investment). L&T partnered with NVIDIA for a gigawatt-scale AI factory in Gujarat. Google Cloud laid the foundation for a 1 GW AI Data Center in Visakhapatnam (\$15 billion investment).
- **SATYA Portal:** MeitY inaugurated "SATYA" (STQC Lab Automation Portal), a single integrated digital platform for all Standardisation Testing and Quality Certification (STQC) services.

4. Medical Tech, Physics, and Advanced Innovations

- **Tokamak "Pragya":** Bengaluru-based startup Prano's Fusion developed "Pragya", India's first privately developed and smallest Tokamak device, featuring a remarkably small radius of just 40 cm.
- **Nuclear Milestones:** India's commercial 500 Megawatt (MW) Prototype Fast Breeder Reactor (PFBR) successfully achieved "criticality" (a controlled nuclear chain reaction).
- **National Quantum Mission:** The government approved quantum teaching facilities and labs in 23 academic institutions under the mission's ₹6,003.65 crore budget (2023-2031).
- **Healthcare Tech Innovations:**
 - India successfully demonstrated Tele-Robotic Ultrasound connecting AIIMS New Delhi with the Maitri Research Station in Antarctica.
 - Cipla established India's first lung diagnostic center.
 - A National Biobank for Lysosomal Storage Disorders was formally launched in Ahmedabad.
 - Safdarjung Hospital in New Delhi launched India's first online critical care follow-up clinic.

- **Agriculture & Biotech:** IIT Ropar launched India's first fully integrated advanced agriculture intelligence ecosystem. Herbalife India and IIT Madras signed an MoU for India's first Center of Excellence on plant cell fermentation technology.

9: DEFENCE & SECURITY

1. Major Defence Procurements & Indigenous Production

- **Rafale Fleet Expansion:** The Ministry of Defence (MoD) is set to clear a massive ₹3.25 lakh crore deal for the acquisition of 114 Rafale fighter jets. Under the "Make in India" initiative, 100 of these jets will be manufactured indigenously in Hyderabad through a strategic partnership between French aerospace major Dassault Aviation and Tata Advanced Systems Limited (TASL).
- **Aviation & Radar Contracts:** The MoD finalized a ₹5,083 crore contract with Hindustan Aeronautics Limited (HAL) to acquire six Advanced Light Helicopters (ALH) Mk-III for the Indian Coast Guard. Furthermore, a ₹1,950 crore contract was signed with Bharat Electronics Limited (BEL) for two Indian Air Force (IAF) mountain radar systems designed by the Defence Research and Development Organisation (DRDO). The government also initiated the procurement of European Advanced Short Range Air-to-Air Missiles (ASRAAM) (25 km range) to replace Russian R-73 missiles on the IAF's MiG-29 jets.
- **Naval & Armoured Procurement:** The MoD executed a ₹2,182 crore contract with Russian state company JSC Rosoboronexport for Surface-to-Air Vertical Launch Short Range Missiles to bolster the Indian Navy's layered air defense. For armored vehicles, the MoD signed a ₹975 crore contract with BEML and EHP for a DRDO-developed TRAWL assembly line for T-72 and T-90 tanks.
- **Light Machine Guns & GeM Procurement:** Adani Defence and Aerospace, in partnership with PLR Systems (a joint venture with Israel Weapon Industries), delivered the first batch of 2,000 'Prahaar' 7.62mm NEGEV Light Machine Guns to the Indian Army. Manufactured in Gwalior, Madhya Pradesh, this delivery is part of a 4,000-gun order spanning three years. Separately, the Indian Army finalized its first capital procurement via the Government e-Marketplace (GeM), signing a ₹25.90 crore deal for 93 telescopic handlers from JCB India Limited.
- **Corporate & Export Milestones:** India's defense exports hit an all-time high of ₹38,424 crore. Yantra India Limited (YIL), based in Nagpur, was granted "Miniratna Category-I" status by the Defence Ministry, allowing it financial autonomy to approve Capex up to ₹500 crore without prior government permission. Adani Defence & Aerospace partnered with Leonardo to build a helicopter ecosystem, while BEL and France's Safran finalized a joint venture to manufacture the HAMMER weapon system in Pune. Airbus launched an aerospace research Center of Excellence at Gati Shakti Vishwavidyalaya in Vadodara, Gujarat.

2. Military Exercises & Naval Operations

- **Multinational Naval Exercises:** The 13th edition of the multinational naval exercise MILAN 2026 concluded off the coast of Visakhapatnam aboard the aircraft carrier INS Vikrant. Featuring participation from 74 friendly foreign countries, the exercise operated under the theme "Camaraderie, Cooperation, Collaboration," and inaugurated the "Milan Village" cultural hub. The Indian Navy also hosted the Indian Ocean Naval Symposium Maritime Exercise (IMEX TTX 2026) and the 2nd iteration of "IOS Sagar" in Kochi, training personnel from 16 friendly foreign countries. India assumed command of the Combined Task Force (CTF) 154 from the Italian Navy in Bahrain.
- **Bilateral & Regional Drills:**
 - **India-USA:** The 16th Exercise Vajra Prahar took place at the Special Forces Training School in Bakloh, Himachal Pradesh, prominently featuring the US "Green Berets".
 - **India-Japan:** The 7th Exercise Dharma Guardian commenced at the Foreign Training Node in Chaubatia, Uttarakhand, with the Ladakh Scouts representing India.
 - **India-Uzbekistan:** The 7th Exercise DUSTLIK was held at the Gurumsaray Field Training Area in Namangan, Uzbekistan.
 - **India-Kyrgyzstan:** The 13th Joint Special Forces Exercise KHANJAR commenced in Missamari, Assam (involving 20 Para SF and 20 ILBRIS SF personnel).
 - **India-Egypt:** The 4th edition of exercise 'Cyclone' was held in Anshas, Egypt.
 - **Other Notable Exercises:** Exercise Sea Dragon (US-hosted anti-submarine drill in Guam with Japan, Australia, New Zealand, and India deploying the Boeing P-8I); Trilateral Coast Guard exercise DOSTI-17 (India, Sri Lanka, Maldives); Joint In-Situ Air Exercise (IAF & Royal Thai Air Force); and the Indian Army's inaugural PRAGATI exercise in Umroi, Meghalaya involving 11 nations.
- **Naval Deployments & Ship Commissioning:**
 - **INS Sudarshini:** Executed the 22,000-nautical-mile "Lokayan 26" global expedition, arriving at Sète (France), Las Palmas (Spain), Valletta (Malta), and Salalah (Oman).

- **INS Sunayna:** Flagged off for the SAGAR Mission from Mumbai, the ship visited Phuket (Thailand), sailed to Indonesia, reached Changi Naval Base (Singapore), and conducted a PASSEX with the Royal Thai Navy.
- **Commissioning:** INS Anjadep, an anti-submarine warfare shallow watercraft nicknamed the "Dolphin Hunter", was commissioned in Chennai. The Cadet Training Ship 'Krishna' was launched at L&T Kattupalli shipyard, and the stealth frigate INS Taragiri is scheduled for commissioning in April 2026.

3. Missile Tests, Tech Innovations & DRDO Highlights

- **Missile Testing:** The Strategic Forces Command (SFC) successfully test-fired the Agni-3 intermediate-range ballistic missile (3000-3500 km range, 1500 kg payload, 200-300 kt yield) from the Integrated Test Range in Chandipur, Odisha. DRDO also test-fired the Pinaka long-range guided rocket and the indigenous Very Short Range Air Defence System (VSHORADS) (8 km range, 4.5 km altitude) from Chandipur. Concurrently, the Army's Konark Corps tested the Sterla-10 VSHORAD system in Pokhran, Rajasthan.
- **AI & Drone Technologies:** The Ministry of Home Affairs was equipped with "Prajna" (or PRAZNA), an indigenous AI-enabled satellite imaging system developed by DRDO's CAIR lab. The Indian Army unveiled a new facial recognition and deepfake detection AI system named "X-Face". The IAF unveiled "Project Vayu Baan", India's first helicopter-dropped small drone featuring autonomous navigation, a 50 km range, and 30 minutes of endurance.
- **Logistics & Armoured Vehicles:** The DRDO and Indian Navy successfully trialed the Air Droppable Container (ADC-150), delivering a 150 kg medical/logistics payload via a Boeing P-8I aircraft off the Goa coast. DRDO also unveiled advanced tracked and wheeled armored platforms at its VRDE laboratory in Ahmednagar/Ahilyanagar, Maharashtra.
- **Global Defence Tech:** Japan deployed its upgraded "Type 12" land-to-ship missile (developed by Mitsubishi Heavy Industries), significantly increasing its range from 200 km to 1000 km. Prime Minister Sanae Takaichi approved a 9 trillion yen defense budget to include US Tomahawk deployments.

4. Strategic Policies, Border Infrastructure & Operations

- **PRAHAAR Counter-Terrorism Policy:** The Ministry of Home Affairs introduced India's premier National Counter-Terrorism Policy named 'PRAHAAR' (Prevention, Responses, Aggregating internal capacities, Human rights, Attenuating enabling conditions, Aligning international efforts, and Recovery). Execution relies on the Multi-Agency Centre (MAC) and Intelligence Bureau (IB) as central nodes, with the National Investigation Agency (NIA) handling major probes.
- **Border Roads Organisation (BRO):** BRO's "Project Chetak" (established in 1980 to build border infrastructure in Gujarat, Punjab, and Rajasthan under the motto "Chetak ka Prayas, Desh ka Vikas") celebrated its 47th Raising Day in Bikaner. "Project Dantak" (established in 1961 for Bhutan road infrastructure) celebrated its 66th Raising Day.
- **Expeditions & Operations:** The Indian Navy launched "Operation Urja Suraksha" to aggressively secure India-bound energy vessels (LNG, LPG, crude oil) navigating the geopolitically tense Strait of Hormuz. The Regiment of Artillery flagged off its first blue-water sailing expedition, "Samudra Sahas", a 520-nautical-mile journey on 21-foot Seabird boats traveling from Mumbai to Vijaydurg/Goa and back. Chief of Defense Staff Anil Chauhan flagged off the "Surya Bhumi Challenge 2.0" (a 113 km Char Dham corridor expedition) to promote religious tourism in Uttarakhand.
- **Conferences:** The inaugural Indian Navy Commander's Conference 2026 took place at Nausena Bhawan, New Delhi. A tri-services multi-domain warfare strategy seminar, the "Ran Samvaad Seminar," was hosted in Bengaluru.

5. Defense Leadership & Appointments

- **Armed Forces Leadership:** Lieutenant General Dhiraj Seth was appointed as the Vice Chief of Army Staff, succeeding Lt Gen P P Singh. Indian Army Chief Gen. Upendra Dwivedi was inducted into the International Hall of Fame at the US Army War College, becoming the third Indian to receive this distinction. Air Marshal Inderpal Singh Walia assumed charge of the Eastern Air Command in Shillong, and Air Marshal Tbir Singh took charge as DG for Inspection and Safety.
- **CAPF & National Security:** Praveen Kumar was appointed Director General (DG) of the Border Security Force (BSF). Shatrujeet Singh Kapoor was appointed DG of the Indo-Tibetan Border Police (ITBP). Rakesh Agarwal was named DG of the National Investigation Agency (NIA). Group Captain Shubhanshu Shukla was honored with the Ashok Chakra, India's highest peacetime gallantry award.
- **International:** In the Australian Defense Forces, Susan Coyle became the first female Chief of Army in the nation's 125-year history, and Mark Hammond was appointed Chief of Defence Force.

10: ENVIRONMENT & ECOLOGY

1. International Treaties, Protocols, and Summits

- **Nagoya Protocol Compliance:** India emerged as a global leader and secured the **1st rank** globally in compliance with the Nagoya Protocol (an international agreement on Access and Benefit Sharing tied to the Convention on Biological Diversity). India successfully issued **3,561** out of the **6,311** total Internationally Recognized Certificates of Compliance (IRCC) issued globally, representing over **56%** of the world's total.
- **CMS COP15 (Bonn Convention):** The 15th Conference of Parties (COP15) to the UN Convention on the Conservation of Migratory Species of Wild Animals (CMS/Bonn Convention) was held in **Campo Grande, Brazil**. Administered by UNEP, the conference officially added **40 new species** to its global protected list, **16** of which are native to Brazil.
- **Future Climate COPs:** The UN confirmed that **COP 31 (2026)** will be hosted in **Antalya, Turkiye**, and **COP 32 (2027)** will take place in **Addis Ababa, Ethiopia**.

2. Wildlife Conservation, Project Cheetah, and Animal Populations

- **Project Cheetah:** As part of the ongoing Project Cheetah, **9 new cheetahs** were brought from Botswana to the **Kuno National Park** in Madhya Pradesh. This elevates India's total cheetah count to **48** (which includes **28** born in India). Additionally, cheetahs were transported to **Karnataka**, marking the very first time imported cheetahs are housed outside of MP's Kuno National Park.
- **Leopard Population Data:** India's leopard population sits at **13,874**. **Madhya Pradesh** officially holds the highest population with **3,907** leopards. Meanwhile, **Andhra Pradesh's Nagarjunasagar Srisailem** reserve holds the highest leopard density, and **Karnataka** reported the spotting of the first rare sandalwood leopard.
- **Blackbuck Reintroduction:** The **Chhattisgarh** government (under CM Vishnu Deo Sai) is reintroducing Blackbucks in a **250 sq km** area within the **Barnawapara Wildlife Sanctuary**.

3. New Species Discoveries and Scientific Breakthroughs

- **Dragonfly:** A new dragonfly species named *Lyriothemis keralensis* was discovered natively in **Kerala**.
- **Earthworm:** A new earthworm species named *Drawida vazhania* was found in the **Peechi-Vazhani Wildlife Sanctuary** in Thrissur, **Kerala**.
- **Lichen:** Two new lichen species (*Bhattacharya S Singh* and *N Singh*) were discovered across **Sikkim** and **West Bengal**.
- **Marine Worm:** A new marine worm species named *Nereis dhritiae* was discovered in **West Bengal**, explicitly named to honor the first female director of the Zoological Survey of India.
- **Snake:** A new species of burrowing reed snake, uniquely named *Calamaria garonensis*, was discovered in **Meghalaya**.
- **Plant Species:** A new plant species discovered was named in honor of prominent Assamese singer **Zubeen Garg**.
- **Paleobotany:** Researchers from the **Birbal Sahni Institute of Palaeosciences** identified that the **Jamun** fruit originated in India approximately **55 million years** ago.

4. Protected Areas, National Repositories, and Geoheritage Sites

- **Barasingha Wildlife Sanctuary:** The Ministry of Environment, Forest and Climate Change (MoEFCC) released a draft notification declaring a **400 sq. km** (specifically **408.7 sq km**) area around Uttar Pradesh's **Barasingha Wildlife Sanctuary** as an official Eco-Sensitive and biodiversity protection zone.
- **Ramsar Sites & Sanctuaries:** **Shekha Jheel Bird Sanctuary** in Uttar Pradesh was officially declared a new Ramsar site. In Kerala, **Aralam** was declared the state's first butterfly sanctuary.
- **National Repositories:** Under Section 39 of the Biological Diversity Act 2002, the NBA and MoEFCC designated the **Centre for Marine Living Resources and Ecology (CMLRE - Bhawasagra)** in Kochi, Kerala, as the National Repository for deep-sea fauna. The **Agharkar Research Institute (ARI) / MACS Collection of Microorganisms** in Pune was also notified as a National Repository.
- **Geoheritage Sites:** The Geological Survey of India (GSI) declared **Kalinjar Fort Hill** (located in Banda district, Uttar Pradesh) as a **National Geoheritage Site**, bringing India's total number of such sites to **35**. The fort features cultural evidence from the Gupta and Chandela dynasties and houses the Neelkanth Mahadev temple.

5. Environmental Initiatives, Green Projects, and Awards

- **Green India Mission Target:** Operating under the National Action Plan on Climate Change (2021–2030), the mission targets the restoration and afforestation of **25 million hectares** to create a carbon sink of **2.5 to 3 billion tons** of CO₂ equivalent.
- **Biodiversity Governance Project (2025-2030):** Launched with a **\$4.88 million grant** from the **Global Environment Facility (GEF)** and the UNDP, this 5-year project focuses on securing biodiversity in the **Sathyamangalam Landscape (Tamil Nadu)** and the **Garo Hills (Meghalaya)**.

- **The "Zero Prize":** The School of Policy and Governance launched India's first result-based environmental award. It distributes a **₹5 crore** total corpus (₹1 crore each for verified reductions in Air, Water, and Soil pollution; ₹2 crore for scientific monitoring) to reward scientifically measured impact rather than mere proposals.
- **Ecological Bee Corridors:** The NHAI will create continuous "pollinator/bee corridors" along National Highways by planting **40 lakh** bee-friendly trees (Neem, Karanj, Palash), targeting three major corridors by **2026-27**.
- **Varanasi Urban Forest Park:** Developed on **11.5 acres** using **3 lakh saplings** (2.5 lakh via the Japanese Miyawaki method), this park is titled "**Number One**" and features sectors named after Kashi Ganga Ghats. It expects to generate ₹2 crore to ₹7 crore in annual revenue.
- **Project Hanuman (Andhra Pradesh):** An acronym for "Healing and Nurturing Units for Monitoring Aid and Nursing of wildlife," this project was launched by AP Deputy CM Pawan Kalyan to mitigate human-wildlife conflict.
- **Neosight ID (Kerala):** Botanist **N. Aleem Yusuf** won the **WWF National Nature Award** for developing the AI-powered "Neosight ID" mobile app, exclusively designed to detect invasive plant species natively in Kerala.
- **Bird Atlas & Mapping (Goa):** Goa became the **2nd state in India** (after Kerala) to publish a comprehensive state-level Bird Atlas, released during the 9th Bird Festival in Valpoi (theme: "Majestic Mhadei"). Additionally, **WWF India** developed Goa's first biodiversity and cultural feature map specifically for school students.

11: SPORTS

1. Cricket (International, IPL, and Domestic)

- **ICC Men's T20 World Cup 2026:** India captured their **3rd Men's T20 World Cup title** (following 2007 and 2024) by defeating New Zealand by 96 runs at the Narendra Modi Stadium in Ahmedabad. **Suryakumar Yadav** captained the squad, and **Sanju Samson** won Player of the Tournament. The official 'Team of the Tournament' is captained by Aiden Markram (SA) and features four Indians: Jasprit Bumrah, Sanju Samson, Ishan Kishan, and Hardik Pandya.
- **Fastest T20 WC Century:** New Zealand opener **Finn Allen** smashed the fastest century in T20 World Cup history in just **33 balls** against South Africa at Eden Gardens, breaking Chris Gayle's 2016 record of 47 balls.
- **IPL Milestones:** **Virat Kohli** became the first batter in IPL history to surpass **4,000 runs during run-chases**, and the first to reach **800 boundaries**. **Bhuvneshwar Kumar** became the first fast bowler (and second player overall) to take **200 wickets** in IPL history. **Shubman Gill** became the youngest player to score 4,000 runs in the IPL (achieved in 118 innings against LSG).
- **Women's Cricket Records:** Indian captain **Harmanpreet Kaur** played her **356th match**, surpassing New Zealand's Suzie Bates (355) to become the most-capped player in women's international cricket history. **Ellyse Perry** became the first Australian woman to reach the 350-match milestone. Rwanda's **Feni Utagusimanede** (15 years, 223 days) broke Prosscovia Alako's record to become the youngest women's T20I centurion (scoring 111 off 65 balls against Ghana).
- **Women's Premier League (WPL):** **Royal Challengers Bangalore (RCB)** won the WPL title by defeating the Delhi Capitals.
- **Ranji Trophy (Domestic First-Class):** **Jammu & Kashmir** won its maiden Ranji Trophy after 67 years by defeating Karnataka. J&K's **Aqib Nabi** took 60 wickets (Player of the Series). J&K captain **Paras Dogra** surpassed the **10,000 runs** mark in his 147th match (becoming only the 2nd batter after Wasim Jaffer to do so) and holds the record for 2nd most centuries globally in the tournament (33).
- **Other Domestic Trophies:** **Mumbai** won the Under-16 **Vijay Merchant Trophy**. **Vidarbha** secured its maiden championship title in the **Vijay Hazare Trophy**.
- **Major Retirements:** **Sarfaraz Ahmed** (former Pakistan captain, 100 intl matches, 2017 Champions Trophy winner), **Suzie Bates** (New Zealand), **Lauren Down** (New Zealand, 35 ODIs/13 T20Is), **Navneet Dhaliwal** (Canada), and **Usman Khawaja** (Australia) announced their retirements.
- **BCCI Central Contracts (2025-26):** The elite Grade A+ category (₹7 Crore) was removed, leaving Grades A, B, and C. **Grade A (Men):** Shubman Gill, Jasprit Bumrah, Ravindra Jadeja. **Grade A (Women):** Harmanpreet Kaur, Smriti Mandhana, Deepti Sharma, Jemimah Rodrigues. The Mumbai Cricket Association (MCA) also launched an annual contract system for domestic players (Grades A to C paying ₹8-15 lakh).

2. Chess Tournaments and Grandmasters

- **FIDE Freestyle Chess World Championship 2026:** Hosted in Weissenhaus, Germany, with a \$3.3 million prize fund, this inaugural event (the G.O.A.T. Challenge) saw **Magnus Carlsen** defeat Fabiano Caruana. Chess was also officially added as the 16th title in the **Esports World Cup 2026** in Riyadh, Saudi Arabia.

- **FIDE Women's Candidates 2026:** Indian grandmaster **R Vaishali** won the tournament held in Cyprus (scoring 8.5/14 points, defeating Kateryna Lagno), becoming the first Indian woman to win it, qualifying to challenge China's Ju Wenjun. Uzbekistan's **Javokhir Sindarov** won the open section.
- **New Indian Grandmasters:**
 - **92nd GM:** Aaryan Varshney.
 - **93rd GM:** Aarav Dengla (17, Maharashtra).
 - **94th GM:** Mayank Chakraborty (16-17, Assam/Guwahati) – The first-ever GM from Assam and the North-East, securing the title at the 8th GM Tournament in Stockholm, Sweden.
 - **95th GM:** Aronyak Ghosh (Kolkata, West Bengal).
- **Youth Records:** 11-year-old **Bodhana Sivanandan** became Britain's top-rated female player (FIDE 2366, ranked 7th among all women globally). 10-year, 7-month-old **Aaradhya Kapil** became the youngest Indian to secure an International Master (IM) norm after drawing in Spain. **A. S. Sharvaanica** won the FIDE World Rapid U-12 Girls Championship in Serbia.

3. Tennis Grand Slams and ATP/WTA Tours

- **Australian Open 2026:** **Carlos Alcaraz** (Spain) won the Men's Singles (defeating Novak Djokovic), completing a Career Grand Slam at age 22. **Elena Rybakina** (Kazakhstan) won the Women's Singles (defeating Aryna Sabalenka), marking her 2nd Grand Slam title.
- **The "Sunshine Double":** Italy's **Jannik Sinner** (defeated Jiri Lehecka) and Belarus's **Aryna Sabalenka** (defeated Coco Gauff) both won the Miami Open, successfully completing the "Sunshine Double" (winning Indian Wells and Miami Open in the same month). Sinner is the 8th man in history to do so, and the 3rd player since 1990 (joining Djokovic and Federer) to win consecutive ATP Masters 1000 hard-court titles without defeat. Sinner also won the Monte Carlo Masters against Carlos Alcaraz on clay.
- **ITF Women's W10000:** 21-year-old **Vaishnavi Adkar** became the first Indian woman since Sania Mirza to reach an ITF W10000 final, ultimately losing to Belgium's Hanne Vandewinkel.

4. Athletics, Marathons, and Mountaineering

- **London Marathon 2026:** Kenya's **Sebastian Sawe** made history as the first man to officially finish a competitive marathon in under two hours, recording **1:59:30**.
- **Pole Vault World Record:** Swedish pole vaulter **Armand Duplantis** shattered his own world record for the 15th time, clearing **6.31 meters** at the Mondo Classic in Uppsala, Sweden.
- **World Para Athletics Grand Prix 2026:** Hosted in New Delhi, **India** dominantly topped the medal tally with a record **208 medals** (75 Gold, 69 Silver, 64 Bronze), defeating Russia (35 medals). Indian gold medalists included Sumit Antil (Javelin, 69.25m), Preeti Pal (W-200m), Shailesh Kumar (Long Jump), and Manoj Kumar Sabhapati (M-800m).
- **World Indoor Athletics Championship:** **Bhubaneswar** won the hosting rights for the **22nd World Indoor Athletics Championship in 2028** at the Kalinga Stadium, making India the 4th Asian host nation. Astana, Kazakhstan will host the 23rd edition.
- **Mountaineering Records:** IISc Professor **Arpita Patra** summited Nevado Ojos del Salado (6,893m), becoming the 2nd Indian woman to do so. Visakhapatnam's **Bhupathi Raju Anmesh Varma** set a Guinness Record scaling the Seven Volcanic Summits in 92 days, 4 hours, and 45 minutes. UP's **Divya Singh** became the first Indian woman to cycle to Everest Base Camp (5,364m) from Kathmandu in 14 days.

5. Archery, Shooting, and Hockey

- **World Archery Awards 2025:** India's **Sheetal Devi** (19, armless archer from J&K) was named **World Archery Para Archer of the Year 2025**. USA's Hennie won Archer of the Year, and France's Baptiste Addis won Young Archer. Sheetal previously lost to Indian archer **Payal Nag** (quadruple amputee) for the Gold at the World Para Archery Series in Bangkok.
- **Shooting (ISSF & Asian Championships):** At the **Asian Rifle and Pistol Championship 2026** in New Delhi, India topped with 94 medals (51 Gold). **Aishwary Pratap Singh Tomar** set a men's rifle world record. At the **ISSF World Cup 2026** in Granada, Spain, **Palak Gulia** and **Mukesh Nelavalli** won Gold in the 10m Air Pistol mixed team, setting a Junior World Record (487.7 points). At the **ISSF Junior World Cup 2026** in Cairo, India topped the tally with 16 medals.
- **Hockey India Awards (8th Annual):** **Hardik Singh** won the Men's Player of the Year (Balbir Singh Sr. Award, 3rd win), and **Navneet Kaur** won the Women's Player of the Year (1st win), both receiving ₹20 lakh. **Zafar Iqbal** won the Major Dhyan Chand Lifetime Achievement Award (₹25 lakh). **Hockey Punjab** was crowned Best Member Unit. Veteran **Gurjant Singh** retired during the ceremony (130 caps).
- **Hockey Tournaments:** The **Indian Women's team** qualified for the 2026 FIH World Cup (co-hosted by Netherlands/Belgium). **Hockey Jharkhand** won the 16th Sub-Junior Women National Championship for the 3rd consecutive year.

6. Football (Soccer)

- **Santosh Trophy (79th):** The **Services** team won the championship by defeating Kerala in Assam.

- **Global Tournaments:** **Lionel Messi** scored his 900th official goal at the CONCACAF Champions Cup. **Japan** won its 3rd AFC Women's Asian Cup by defeating Australia. **Iran** withdrew from the FIFA World Cup 2026 citing geopolitical tensions with the US. FIFA fined the Israeli Football Association \$190,700 over racist behavior by Beitar Jerusalem FC. India's PJN Stadium in Goa will host the SAFF Women's Championship 2026.

7. Formula 1 and Other Sports

- **Formula 1:** 19-year-old Italian Mercedes driver **Andrea Kimi Antonelli** seized his maiden F1 victory at the **Chinese Grand Prix** in Shanghai, and subsequently won the 40th **Japanese Grand Prix** at Suzuka, making history as the youngest driver to lead the World Championship standings. George Russell won the Australian Grand Prix.
- **Squash:** Squash will make its official Olympic debut at **Los Angeles 2028**. Indian players swept the Asian Squash Federation (ASF) Awards 2025: **Abhay Singh** (Men's Player of the Year), **Anahat Singh** (Junior Girls), and the Indian Boys Team. Suraj Kumar Chand won the Men's Singles at the HCL Squash PSA Challenger Tour in Chennai.
- **Badminton:** South Korea won the 43rd Badminton Asia Championship in China (India finished 5th, with Ayush Shetty winning Silver). Danish star **Viktor Axelsen** retired due to a back injury after holding the world number one spot for 183 weeks. Spain's **Carolina Marin** (who won the 2016 Olympic Gold against PV Sindhu) retired following a 3rd knee injury. India's PV Sindhu was elected Chair of the BWF Athletes' Commission.
- **Wrestling League 2026:** In the auctions, **Yui Susaki** (Japan) was the most expensive player overall/women, bought by Haryana Thunders for ₹60 Lakhs. **Robert Baran** was the most expensive man, bought by Maharashtra Kesari for ₹55 Lakhs.

8. Major Sports Awards, Honors, and Global Event Venues

- **Laureus World Sports Awards 2026 (Madrid):** Carlos Alcaraz (Sportsman of the Year), Aryna Sabalenka (Sportswoman of the Year), Paris Saint-Germain (Team of the Year), Nadia Comaneci (Lifetime Achievement). The **Indian Women's Cricket Team** earned a historic first-ever Laureus World Team of the Year nomination for their maiden ICC World Cup victory.
- **BBC Indian Sports Awards 2025:** Smriti Mandhana (Sportswoman of the Year), Divya Deshmukh (Emerging Player), Preeti Pal (Para Sportswoman), Anjali Bhagwat (Lifetime Achievement).
- **BCCI Naman Awards 2026:** Shubman Gill (Polly Umrigar Award), Smriti Mandhana (Best Women's Intl Cricketer, 5th time), Roger Binny & Rahul Dravid (Col CK Nayudu Lifetime Achievement), Mithali Raj (Women's Lifetime Achievement).
- **Winter Olympics 2026:** Hosted in **Milano-Cortina d'Ampezzo, Italy** (Motto: "IT's Your Vibe"). Mascots: "Tina" (Olympics) and "Milo" (Paralympics). The IPC rescinded the ban on Russia and Belarus. **Ski mountaineering** was introduced as a new Olympic sport. Team USA won both the Men's and Women's Ice Hockey Golds.
- **LA Olympics 2028:** The IOC instituted a new Gene Eligibility Policy for the female category, mandating a once-in-a-lifetime test to detect the SRY gene.
- **Other Hosting Venues:** Aichi-Nagoya, Japan (20th Asian Games 2026); Malta (8th Commonwealth Youth Games 2027); Tashkent, Uzbekistan (13th World Para Athletics Championship 2027); Chhattisgarh (1st Khelo India Tribal Games 2026, won by Karnataka).

12: AWARDS & HONOURS

1. Literature & Journalism Awards

- **60th Jnanpith Award (2025):** Conferred upon renowned Tamil poet, lyricist, and author **R. Vairamuthu** (also known as R van Mutu). The selection commission was headed by Pratibha Ray. Vairamuthu is only the third Tamil literary figure to receive this honor (after Akilan and D. Jayakanthan) and has previously won the Padma Bhushan, Padma Shri, and seven National Film Awards. The Jnanpith Award (instituted in 1961) carries a ₹11 lakh prize and a bronze Vagdevi statue.
- **Sahitya Akademi Awards 2025:** Announced across 24 Indian languages. Winners include **Navtej Sarna** (English, for his novel *Crimson Spring*), **Mamta Kalia** (Hindi, for her memoir *Jeete Ji Allahabad*), **Prasun Bandyopadhyay** (Bengali), **Sa Tamil S** (Tamil), and **Sadhu Bandraas** (Sanskrit).
- **Mark Lynton History Prize:** Historian **William Dalrymple** won this prize and \$10,000 for his book *The Golden Road: How Ancient India Transformed the World*.
- **Ramnath Goenka Excellence in Journalism Awards:** The 20th edition was organized by the Indian Express Group and addressed by Vice President C.P. Radhakrishnan.
- **Ramoji Excellence Award 2025:** Senior journalist **Jaideep Hardikar** was honored with the inaugural award in the category of Excellence in Journalism.

2. Environmental, Science & Humanitarian Honors

- **Goldman Environmental Prize 2026 ("Green Nobel"):** For the first time, this \$200,000 prize was awarded exclusively to an all-women cohort of six leaders globally. The winners include **Boram Kim** (South Korea/Asia), **Iroro Tanshi** (Nigeria), **Sarah Finch** (United Kingdom), **Theonila Roka Matbob** (Papua New Guinea), **Alannah Acaq Hurley** (United States), and **Yuvelis Morales Blanco** (Colombia).
- **Crafoord Prize in Geosciences 2026 ("Nobel of Geosciences"):** Awarded to **Veerabhadran Ramanathan**. The prize includes 8 million Swedish kronor and recognizes fundamental discoveries not covered by Nobel Prizes.
- **Stockholm Water Prize 2026:** Awarded to 44-year-old Iranian scientist **Professor Kaveh Madani** (Director of the UN University Institute for Water) at UNESCO in Paris, making him the youngest laureate in 35 years. The prize includes 1 million Swedish Krona. (*Note: Sources also briefly mentioned 'Kavya Mani' in a similar context, but Kaveh Madani is the confirmed recipient.*)
- **Global Teacher Prize 2026:** Indian teacher and social activist **Rouble Nagi** won the prize at the World Governments Summit in Dubai.
- **Chang-Crandall Humanitarian Award 2026:** Two Indian doctors from Aravind Eye Hospital—**Dr. Haripriya Aravind** (Chennai) and **Dr. R. Venkatesh** (Puducherry)—were selected, receiving a \$100,000 donation for their non-profit.
- **Zero Prize:** The School of Policy and Governance launched India's first result-based environmental award with a ₹5 crore total corpus to reward scientifically measured pollution reduction rather than mere proposals.
- **MS Swaminathan Award 2024-25:** **Dr. Srinivasa Rao** (Director of IARI) was selected for his vital contributions to climate-resilient farming.

3. Entertainment, Cinema & Music

- **98th Academy Awards (Oscars 2026):** Hosted in Los Angeles by Conan O'Brien. The film *One Battle After Another* won 6 Oscars, including Best Picture, Best Director (**Paul Thomas Anderson**), Best Supporting Actor (**Sean Penn**), Adapted Screenplay, Film Editing, and Casting. The film *Sinners* set a historic record with 16 nominations and won Best Actor (**Michael B. Jordan**), Original Screenplay (**Ryan Coogler**), and Cinematography (**Autumn Durald Arkapaw**, the first woman of color to win). *Hamnet* won Best Actress (**Jessie Buckley**), and *Weapon* won Best Supporting Actress (**Amy Madigan**).
- **68th Grammy Awards 2025:** **Tenzin Gyatso, the 14th Dalai Lama**, won his first Grammy in the "Best Audio Book, Narration, and Storytelling Recording" category for *Meditations: The Reflections of His Holiness the Dalai Lama*. **Steven Spielberg** won Best Music Film (achieving EGOT status). **Bad Bunny** won Album of the Year (first Spanish album to do so). **K-Pop Demon Hunters** won Best Song Written for Visual Media for "Golden" and Best Animated Feature.
- **79th BAFTA Awards:** The Manipuri film *Boong* became the first Indian cinematic production to win Best Children and Family Film.
- **100th Music Academy Conference Awards (Madras):** Veena exponent **Jayanthi Kumaresh** won the Sangita Kalanidhi Award. **Sugandha Kalamegham** and **Trichur C. Narendran** won Sangita Kala Acharya. **Trichur C. Narendran** also won Nritya Kalanidhi, and **A. Janardhanan** won Nritya Kala Acharya.
- **META Lifetime Achievement Award:** Theatre practitioner and actor **Amol Palekar** was honored at the 21st Mahindra Excellence in Theatre Awards.
- **Ayush Film Festival:** *Wellness Beyond Walls* (directed by Dr. Arun) won the Best Film award.

4. National Civilian, State & Business Awards

- **Padma Awards 2026:** A total of 131 Padma awards were announced.
- **President's Police Color ("Nishan"):** President Droupadi Murmu awarded this prestigious honor to both the Uttarakhand Police and Odisha Police.
- **Panchayat Satat Vikas Puraskar 2025:** Tripura won top honors. The **Sepahijala District Panchayat** was named Best District Panchayat. **Kanchabari** won Health-Friendly, and **Baikunthpur** won Women-Friendly.
- **Speaker of the Knesset Medal:** PM **Narendra Modi** was presented this medal by Amir Ohana, becoming the first foreign leader to receive the Israeli parliament's highest honor.
- **French Legion of Honour:** Former Indian Ambassador to France, **Jawed Ashraf**, received the *Commandeur de la Légion d'Honneur*.
- **KBE (Knight Commander of the British Empire):** Tata Sons Chairman **N. Chandrasekaran** was awarded an honorary KBE for his contributions to India-UK business ties.
- **Knight of the Order of the Star of Italy:** Awarded to **Srinivash Dempo**.
- **TIME 100 Most Influential People 2026:** Featured three Indians: **Sundar Pichai** (Titan category), **Chef Vikas Khanna** (Innovator category), and **Ranbir Kapoor** (Artist category).
- **TIME Women of the Year 2025:** **Safeena Husain** (founder of Educate Girls) was honored alongside 16 global leaders.

- **24th Global Business Leader of the Year Awards:** **Subodh Gupta** (LordsMark Microbiotech) won CEO of the Year; **Mukesh Agarwal** won Visionary Leader; **Manipal Hospital Vijayawada** won Best Customer Service in Healthcare.
- **ICC Tourism Excellence Award:** **EaseMyTrip** won in the Tour and Travel Operations category.

13: APPOINTMENTS & RESIGNATIONS

1. Central Government & Regulatory Bodies

- **Cabinet Secretary:** **TV Somanathan** became the new Cabinet Secretary, succeeding Rajiv Gauba. He also chairs the national asset monetization committee.
- **Election Commission:** **Gyanesh Kumar** assumed duties as the 26th Chief Election Commissioner, succeeding Rajiv Kumar.
- **NITI Aayog:** **Dr. Ashok Kumar Lahiri** (former CEA) was appointed as the new Vice-Chairperson, replacing Suman K Bery. **Nidhi Chhibber** was appointed with additional charge as interim CEO, replacing B.V.R. Subrahmanyam.
- **CBIC:** **Vivek Chaturvedi** overtook Sanjay Kumar Agarwal as the new chief of the Central Board of Indirect Taxes and Customs.
- **Drug Controller General of India (DCGI):** **Dr. Rajeev Singh Raghuvanshi** was re-appointed.
- **Other Key Chiefs:** **A.K. Balasubramanian** (Chairman, Atomic Energy Regulatory Board); **Abhishek Dev** (Chairman, APEDA); **Sadhvi Niranjana Jyoti** (Chairperson, National Commission for Backward Classes, succeeding Hansraj Gangaram Ahir); **Praveen Vashisth** (Vigilance Commissioner); **Dr. Sanjay Tiwari** (Chairman, National Dental Commission).
- **SEBI:** **Kompella Venkata Ramana Murthy** was appointed as a Whole-Time Member for a 3-year term.
- **Secretary-Level Appointments:** **Narendra Bhushan** (Land Resources), **Chanchal Kumar** (Information & Broadcasting), **Bhuvnesh Kumar** (Tourism), **Krishna Srivatsa** (Minority Affairs), **Rohit Kansal** (Rural Development), **Sanjay Jaju** (DoNER). **Dr. K.S. Somasekhara** was appointed Rajya Sabha Secretary.

2. Banking, Corporate & PSU Leadership

- **Apple Inc.:** **John Ternus** was appointed the 8th CEO, effective September 1, 2026, succeeding Tim Cook (who transitions to Chairman).
- **Yes Bank:** **Vinay Muralidhar Tonse** was appointed MD & CEO for a 3-year term, succeeding Prashant Kumar.
- **City Union Bank:** **R. Vijay Anandh** was appointed MD & CEO for a 3-year term, effective May 2026, succeeding Dr. N. Kamakodi.
- **HDFC Bank & Life:** **Keki Mistry** was approved by RBI as the interim part-time Chairman of HDFC Bank (replacing Atanu Chakraborty). **Vibha Padalkar** was reappointed as MD & CEO of HDFC Life for another 5 years.
- **Public Sector Banks:** **Devadatta Chand** (MD & CEO, Bank of Baroda) and **Rajneesh Karnatak** (MD & CEO, Bank of India) received 3-year extensions. **Rajesh Kumar Singh** was appointed MD & CEO of Canara Bank. **Ashutosh Choudhury** became Executive Director of Indian Bank.
- **Other Banks & Insurance:** **Jose Joseph Kattoor** (Non-Executive Chairman, South Indian Bank); **Parthani Ghosh** (MD & CEO, HDFC ERGO); **V. Ramesh Babu** (MD & CEO, Karur Vysya Bank, 3rd term).
- **GIFT City:** Veteran banker **Uday Suresh Kotak** was appointed Chairman of GIFT City Co. Ltd., replacing Hasmukh Adhia.
- **NASSCOM:** **Srikanth Velamakanni** (Fractal Analytics CEO) was appointed Chairperson for 2026-27, replacing Sindhu Gangadharan. **Kishore Patil** is Vice Chairperson.
- **PSUs:** **Krishna Kumar Singh** took additional charge as CMD of SAIL. **Deepak Gupta** was appointed CMD of GAIL (succeeding Sandeep Kumar Gupta). **Bura Vamsi Rama Mohan** was appointed CMD of Power Grid. **Sanjay Khanna** was appointed CMD of BPCL. **Saleem Ahmad** was appointed CMD of RVNL. **Kota Ravi** was appointed CMD of Hindustan Aeronautics Limited (HAL).
- **Aviation:** **Willie Walsh** (current IATA DG) was appointed CEO of IndiGo (succeeding Pieter Elbers, after Rahul Bhatia served as interim). **Nitu Sharma** was appointed interim CEO of Noida International Airport.
- **Adobe:** **Shantanu Narayen** is stepping down as CEO after 18 years to become Chairman of the Board.

3. Defense & Security Forces

- **Indian Army:** **Lieutenant General Dhiraj Seth** was appointed as the Vice Chief of Army Staff, succeeding Lt Gen P P Singh.
- **CAPFs & Intelligence:** **Praveen Kumar** appointed Director General (DG) of the BSF. **Shatrujeet Singh Kapoor** appointed DG of the ITBP. **Rakesh Agarwal** appointed DG of the NIA. Major General **Roman Gofman** was appointed the new director of Israel's Mossad.

- **Indian Air Force: Air Marshal Inderpal Singh Walia** assumed charge of the Eastern Air Command. **Air Marshal Tbir Singh** took charge as DG for Inspection and Safety.

4. Judiciary

- **Justice Leesha (Lisa) Gill** was appointed Chief Justice of the Andhra Pradesh High Court.
- **Justice Revati Mohite Dere** was appointed Chief Justice of the Meghalaya High Court.

5. International / Heads of State

- **Netherlands:** 38-year-old **Rob Jetten** (D66 party) was sworn in as Prime Minister, becoming the youngest and first openly gay PM in the nation's history.
- **Nepal:** 35-year-old rapper-turned-politician **Balendra (Balen) Shah** (Rastriya Swatantra Party) became the youngest Prime Minister.
- **Japan:** **Sanae Takaichi** was reappointed for her second cabinet as Prime Minister.
- **Thailand:** **Anutin Charnvirakul** was re-elected as the 32nd Prime Minister.
- **Chile:** **José Antonio Kast** defeated Jeannette Jara to become the new President, succeeding Gabriel Boric.
- **Guinea:** **Mamady Doumbouya** was installed as President.
- **Uganda:** **Yoweri Museveni** was appointed President.
- **Yemen:** **Shaya Mohsen Zindani** was appointed Prime Minister.
- **Iraq:** **Nizar Amedi** was elected as the 9th President of Iraq.
- **Iran:** **Mojtaba Khamenei** was appointed as the 3rd Supreme Leader, succeeding his late father, Ali Khamenei.
- **World Bank:** **Paschal Donohoe** was appointed MD and Chief Knowledge Officer.
- **Australian Defense Forces:** **Susan Coyle** became the first female Chief of Army in Australia's 125-year history. **Mark Hammond** was appointed Chief of Defence Force.
- **Ambassadors:** **Vikram K. Doraiswami** appointed India's Ambassador to China. **P. Kumaran** appointed High Commissioner to the UK. **Dinesh Trivedi** appointed High Commissioner to Bangladesh.

6. Brand Ambassadors

- **Jasprit Bumrah:** UNIQLO.
- **MS Dhoni:** Pune Grand Tour 2026 and NPCI's BHIM App.
- **Virat Kohli:** United Spirits (Johnnie Walker Lux).
- **Sachin Tendulkar:** UN's "Make a safety statement" road safety campaign.
- **Sania Mirza:** Derma Co (Sun Care).
- **Vidya Balan:** Federal Bank.
- **Pankaj Tripathi:** SBI General Insurance ("Chuniye Bharosa, Apno Sa").
- **Ranveer Singh:** Jindal Stainless.
- **Carlos Alcaraz:** Infosys (promoting AI-platform 'Topaz').
- **Andre De Grasse:** 21st Tata Mumbai Marathon.
- **Ravindra Jadeja:** City Union Bank.
- **Amitabh Bachchan:** Skill India Digital Hub (SIDH) "Badhna Hai To Yahan Judna Hai" campaign.
- **Shikhar Dhawan:** Delhi Khel Mahakumbh.
- **AR Rahman:** DAC Developers & Yamaha Music.

14: IMPORTANT DAYS & THEMES

FEBRUARY 2026

- **Feb 11:** International Day of Women and Girls in Science (Theme: "Synergizing AI, Social Science, STEM and Finance: Building Inclusive Futures for Women and Girls").
- **Feb 12-18:** National Productivity Week (68th edition). Theme: "Clusters as Growth Engine: Maximizing Productivity in MSMEs".
- **Feb 13:** National Women's Day (Marks the birthday of Sarojini Naidu).
- **Feb 14:** World Congenital Heart Defect Awareness Day.
- **Feb 27:** National Protein Day; International Polar Bear Day; World NGO Day (Theme: "Restoring Dignity Through Inclusion").
- **Feb 28:** National Science Day (Theme: "Women in Science: Catalyzing a Viksit Bharat" - marks C.V. Raman's 1928 Raman Effect discovery); Rare Disease Day (Theme: "More Than You Can Imagine").

MARCH 2026

- **March 1:** Zero Discrimination Day (Theme: "People First"); World Civil Defence Day; World Seagrass Day; Civil Accounts Day (15th edition).
- **March 1-7:** Jan Aushadhi Saptaha (Theme: "Jan Aushadhi - Affordable and trustworthy, Good health with savings"). Culminates on March 7 as Jan Aushadhi Diwas.

- **March 3:** World Wildlife Day (Theme: "Medicinal and Aromatic Plants: Conserving Health Heritage and Livelihoods"); World Hearing Day.
- **March 4:** National Safety Day (Theme: "Engage, Educate, Empower People to Enhance Safety"); World Obesity Day (Theme: "8 Billion Reasons to Act on Obesity").
- **March 5:** International Day for Disarmament and Non-Proliferation Awareness.
- **March 8:** International Women's Day (Theme: "Rights, justice, action for all women and girls").
- **March 9 (Second Monday):** Commonwealth Day (Theme: "Unlocking Opportunities, Together for a Prosperous Commonwealth").
- **March 10:** CISF Raising Day; International Day of Women Judges (Theme: "Women judges on the bench and beyond protecting access to justice").
- **March 11 (Second Wednesday):** No Smoking Day (Theme: "A smoke-free life starts with a smoke-free day").
- **March 12 (Second Thursday):** World Kidney Day (Theme: "Kidney health for all: caring for people, protecting the planet").
- **March 13:** World Rotaract Day; World Sleep Day (Theme: "Sleep Well and Live Better").
- **March 14:** International Day of Mathematics / Pi Day (Theme: "Mathematics and Hope"); International Day of Action for Rivers (Theme: "Protect rivers, protect people").
- **March 15:** World Consumer Rights Day; International Day to Combat Islamophobia.
- **March 16:** National Vaccination Day (Theme: "Vaccines for All: Building a Resilient Future").
- **March 18:** Ordnance Factory Day; Global Recycling Day (Theme: "Don't think waste, think opportunity").
- **March 20:** International Day of Happiness (Theme: "Caring and Sharing"); World Sparrow Day (Theme: "Creating bird-friendly cities and communities"); French Language Day; World Oral Health Day (Theme: "A happy mouth is a happy mind"); World Day of Theater for Children and Young People ("Staging the Rights of the Child to Arts and Culture"); Nowruz.
- **March 21:** World Forestry Day / International Day of Forests (Theme: "Forests and Economies"); World Down Syndrome Day (Theme: "Together against loneliness"); International Day for the Elimination of Racial Discrimination; World Poetry Day (Theme: "Poetry as a Bridge for Peace and Inclusion"); World Puppetry Day; World Day of Glaciers.
- **March 22:** World Water Day (Theme: "Where Water Flows, Equality Grows" or "Water and Gender"); Bihar Foundation Day (Theme: "Unnat Bihar, Ujjwal Bihar").
- **March 23:** World Meteorological Day (Theme: "Observing Today, Protecting Tomorrow"); Shaheed Diwas (Martyrs' Day).
- **March 24:** World Tuberculosis Day (Theme: "Yes! We can end TB, led by countries, powered by people"); International Day for the Right to the Truth.
- **March 25:** International Day of the Unborn Child; International Day of Remembrance of the Victims of Slavery; International Day of Solidarity with Detained and Missing Staff Members.
- **March 26:** Purple Day of Epilepsy (Theme: "Epilepsy Awareness: You are not alone").
- **March 27:** World Theatre Day.
- **March 29:** 88th World Piano Day (Theme: "Celebrating the 88 keys").
- **March 30:** Rajasthan Foundation Day; International Day of Zero Waste (Theme: "Food Waste").

APRIL 2026

- **April 1:** Odisha Day (Utkal Divas).
- **April 1-7:** Prevention of Blindness Week (Theme: "United for Glaucoma Free World" / "Caring for our vision").
- **April 2:** International Children's Book Day (Theme: "Plant stories and the world will bloom"); World Autism Awareness Day.
- **April 3:** 262nd Raising Day of the Army Medical Corps.
- **April 4:** International Day for Mine Awareness (Theme: "Invest in Peace, Invest in Mine Action"); International Carrot Day.
- **April 5:** National Maritime Day (Theme: "Maritime India: Empowering Progress"); International Day of Conscience (Theme: "Acting with ethics, empathy, and integrity" / "Reinventing Peace with Youth").
- **April 6:** International Day of Sport for Development and Peace (Theme: "Sport Building Bridges, Breaking Barriers").
- **April 7:** World Health Day (Theme: "Together for Health, Stand with Science").
- **April 8:** International Romani Day.
- **April 9:** CRPF Valour Day (Shaurya Diwas).
- **April 10:** World Homeopathy Day (Theme: "Homeopathy for Sustainable Health").
- **April 11:** World Parkinson's Day.
- **April 12:** International Day of Human Space Flight.
- **April 15:** International Wellness Day.

- **April 16:** World Voice Day.
- **April 20:** UN Chinese Language Day (Theme: "Chinese Language: Shining Civilizations...").
- **April 22:** World Earth Day / International Mother Earth Day (Theme: "Our Planet, Our Power"); Administrative Professionals Day.
- **April 23:** World Book and Copyright Day; UN Spanish Language Day.
- **April 24:** National Panchayati Raj Day (Theme: "Empowered Panchayats, Comprehensive Development"); World Day for Laboratory Animals; International Day of Multilateralism and Diplomacy for Peace.
- **April 24-30:** World Immunization Week (Theme: "For every generation, vaccination works").
- **April 25:** World Malaria Day (Theme: "Driven to end malaria now, we can, now we must").
- **April 26:** World Intellectual Property Day (Theme: "Intellectual Property and Sports: Ready Set Innovate").
- **April 27:** International Design Day / World Design Day (Theme: "The spaces in between"); World Tapir Day.
- **April 28:** World Day for Safety and Health at Work (Theme: "Ensuring a healthy psychological working environment").
- **April 30:** Ayushman Bharat Diwas.

15: BOOKS & AUTHORS

- **"Tides of Time: Bharat's History through Murals in Parliament"** – Authored by Sudha Murty and officially released by Vice President C.P. Radhakrishnan.
- **"The Curious and the Classified: Unearthing Military Myths and Mysteries"** – Authored by former Army Chief Gen. Manoj Mukund Naravane (MM Naravane) and published by Rupa Publications. (Note: He is also the author of *"Four Stars of Destiny"*).
- **"Karuna: The Power of Compassion"** – Authored and released by Nobel Peace Prize laureate Kailash Satyarthi.
- **"The Golden Road: How Ancient India Transformed the World"** – Authored by historian William Dalrymple, which won the prestigious Mark Lynton History Prize (\$10,000).
- **"A Road Well Travelled"** – The official autobiography released by former Central Bureau of Investigation (CBI) Director R.K. Raghavan.
- **"Operation Sindoor: The Untold Story of India's Deep Strike Inside Pakistan"** – Authored and released by retired Lt. Gen. KJS 'Tiny' Dhillon.
- **"Diva Bharat: A Window to the Soul of India"** – An anthology featuring 3,000 curated listings to promote cultural heritage, launched by NITI Aayog Vice Chairman Suman K Bery.
- **"Do You Know Your Hinduism"** – Authored by Rajmohan Gandhi.
- **"Quantum Physics 100 Magical Years"** – Authored by BPN Nampoothiri.
- **"The Ghosts of Indian Small Towns: A Journey Through Time"** – Authored by Ruskin Bond.
- **"Saundarya Lahari and Shiva Mahimna Stotram"** – A book jointly released by former Prime Minister H.D. Deve Gowda (released alongside the inauguration of the Shriguru Bharavakia Mandara).
- **Sahitya Akademi Award-Winning Books (2025):**
 - *Crimson Spring* (Novel) – Authored by Navtej Sarna (English).
 - *Jeete Ji Allahabad* (Memoir) – Authored by Mamta Kalia (Hindi).

16: OBITUARIES

1. Politics, Leadership & Governance

- **Ayatollah Ali Khamenei:** Supreme Leader of Iran (in power since 1989). He was killed in a US-Israel strike, and succeeded by his son, Mojtaba Khamenei.
- **Chandrikapersad Santokhi (67):** Former President of Suriname (2020-2025), highly regarded leader of the Indian diaspora, and a past recipient of the Pravasi Bharatiya Samman.
- **Lionel Robert Jospin:** Former Prime Minister of France.
- **Nadendra Bhaskara Rao (90):** Former Andhra Pradesh Chief Minister who notably had one of the shortest tenures in Indian political history, serving for just 31 days in 1984.
- **Mohsina Kidwai (94):** Veteran Indian National Congress (INC) leader and former Union Minister (serving under PM Indira Gandhi and PM Rajiv Gandhi) passed away in Noida, UP.
- **Datta Meghe:** Veteran BJP leader, former Member of Parliament (serving in both Lok Sabha and Rajya Sabha), and MLC in Maharashtra.
- **Birender Singh:** Veteran Congress leader and former Minister of State.
- **Robert S. Mueller III (81):** Former FBI Director who served in the position for 12 years.

2. Art, Literature, Entertainment & Journalism

- **Asha Bhosle (Asha Lata Deenanath Mangeshkar):** Legendary playback singer, and recipient of the Dadasaheb Phalke Award and Padma Vibhushan (2008).
- **Chuck Norris (86):** Iconic US Hollywood actor and 6-time undefeated World Professional Middleweight Karate Champion (known for *Missing in Action*, *Delta Force*, and *Walker, Texas Ranger*).
- **James Van Der Beek (48):** Iconic American actor best known for his leading role in the series "*Dawson's Creek*".
- **Robert Carradine (71):** Hollywood actor who passed away following a 20-year struggle with bipolar disorder.
- **Dean Tavoularis:** Oscar-winning production designer.
- **T.A. Rajendran:** Distinguished veteran Malayalam actor and director.
- **Madhu Malhotra:** Renowned Hindi film actress (famous for the song "*Lambi Judai*").
- **Rahul Arunoday:** Highly respected and talented Bengali Actor.
- **Sarla Maheshwari (71):** Veteran Doordarshan news anchor.
- **Thakkali Srinivasan:** Veteran Tamil filmmaker, producer, actor, and composer.
- **Utsav Charan Das (80):** Padma Shri-awarded (2020) Odia folk artist, celebrated for preserving the "Chaiti Ghoda Nach" or "Ghodanach".
- **Bhagwandas Raikwar:** Padma Shri awardee (2026) from Madhya Pradesh, renowned for preserving Bundeli martial arts (Akhada style).
- **Hugh Gantzer:** Renowned travel writer and Padma Shri awardee.

3. Business, Science, Sports & Academia

- **Vijaypat Singhania (87):** Highly influential former chairman of the Raymond group and Padma Bhushan awardee (2006).
- **Shiv Ratan Agarwal:** Founder and Chairman of Bikaji Foods International.
- **Jitendra Mehra:** Veteran of the Indian steel industry, holding vast experience with SAIL, RINL, and the Essar Group.
- **Vijay Kumar (57):** Veteran Indian Golfer who won the 2002 Indian Open and was a four-time Order of Merit champion.
- **Kushal Das:** Former General Secretary of the All India Football Federation (AIFF).
- **Maroof Raza (67):** Highly respected defense analyst and former Indian Army officer.
- **Professor Hermann Kulke:** Renowned German Indologist, historian, and Padma Shri awardee (2010), recognized for his research on Odisha's history, culture, and Jagannath traditions.
- **Andre Beteille & T.K. Oommen:** Esteemed sociologists and recipients of the Padma Bhushan award in 2005.
- **K.N. Panikkar:** Renowned Indian historian and former JNU professor originating from Kerala.
- **Dr. Gopalrao Patil:** Renowned pediatrician and former Rajya Sabha MP.
- **Father Thomas V. Kunnunkal S.J.:** Jesuit priest, educationist, and former CBSE Chairman.
- **R. Nallakannu (101):** Veteran Communist Party of India (CPI) leader who was incarcerated during the Emergency (born 1925, died in Chennai).
- **Syed Habibullah Hasan (Hamid):** Olympian footballer who represented India at the 1960 Rome Olympics.
- **K.G. George:** Prestigious Vir Chakra awardee and decorated hero of the 1965 Indo-Pakistan war.

17: STATE CURRENT AFFAIRS

- **Andhra Pradesh:** The Amaravati Capital Region Development Authority (APCRDA) is raising ₹15,000 crore from the World Bank and ADB for capital development (World Bank released \$340 million; another \$150 million is expected). The state launched a ₹1,000 crore "Mushroom Mission" aiming to surpass Bihar as India's largest producer (targeting 67,000 tons annually with a 40% subsidy). NITI Aayog sanctioned ₹1.55 crore for the RISE (Rural Innovation Incubation Skilling and Entrepreneurship) center in Ibrahimpatnam, NTR district.
- **Assam:** Became the first state in India to form its 8th State Pay Commission. Rolled out the "Orunodoi 3.0" scheme transferring ₹9,000 to women beneficiaries. Launched the Mukhyamantri Awas Yojana (AT Kohli Duti Paat Yojana) providing permanent housing for Tea Garden workers, and distributed legal "Land Pattas" to them. PM Modi inaugurated the ₹3,030 Crore Kumar Bhaskar Varma Setu (Northeast's first "Extradosed" bridge) and the ₹22,000 crore Silchar-Guwahati Expressway. Assam exported its first GI-tagged Joha Rice to Europe (UK/Italy) and Karbi Anglong ginger to London.
- **Bihar:** Nitish Kumar stepped down as the state's longest-serving Chief Minister to become a Rajya Sabha member. Samrat Choudhary took the oath to form the first-ever BJP-led government in the state.

- **Delhi:** CM Rekha Gupta presented a ₹1.03 lakh crore budget (FY27) and launched the "Lakshpati Bitiya Yojana" (replacing the 2008 Ladli Scheme), providing phased deposits maturing to ₹1 Lakh for girls' education. Launched the 'Raahveer' Road Accident Assistance Scheme rewarding citizens ₹25,000 for hospitalizing victims during the golden hour (top 10 annually receive a ₹1 lakh national award). Introduced India's first AI-driven "CM Shri Schools" for lower-income families.
- **Gujarat:** Officially became the 2nd state in India (after Uttarakhand) to pass the Uniform Civil Code (UCC) Bill 2026. Retained its spot as the largest contributor to India's renewable energy capacity (42.583 GW). Launched the Mukhyamantri Gram-Utthan Yojana to provide urban-level facilities to villages. Gujarat Police launched "NARIT AI" (Narcotics Analysis RAG-based Investigation Tool), India's first AI tool for narcotic investigations. Gujarat launched its first single-stage sub-orbital sounding rocket from Bavaliyari near Dholera.
- **Himachal Pradesh:** Signed three MoUs with the National Dairy Development Board (NDDB) to launch two processing plants. It became the first state nationally to offer the highest milk Minimum Support Price (MSP) (Cow milk: ₹32–₹51/liter; Buffalo milk: ₹47–₹61/liter).
- **Jammu & Kashmir:** CM Omar Abdullah inaugurated Asia's largest Indira Gandhi Memorial Tulip Garden (74 acres in the Zabarwan range). Srinagar hosted the first National Conference on Cold Water Fisheries. A ₹100 crore Integrated Aqua Park was announced for Anantnag.
- **Karnataka:** CM K Siddaramaiah presented a ₹4.48 lakh crore budget for FY27. Launched the Chief Minister Krishi Vistara Scheme (₹100 crore budget) to enhance post-harvest activities. Karnataka became the first Indian state to announce a ban on social media use for children under 16 years old to curb screen addiction. The Bengaluru Water Board became the first in India to receive ISO 50001 certification.
- **Kerala:** CM Pinarayi Vijayan launched the "Sthree Suraksha Scheme", providing a ₹1,000 monthly pension for unemployed women and trans women holding Yellow/Pink ration cards. KITE launched the "Sarvam AI Mayam" (AI Literacy Drive) targeting 6 lakh parents. MeitY supported the Graphene Aurora Program to establish Kerala as a global graphene hub.
- **Ladakh:** The Ministry of Home Affairs approved expanding the number of districts in the Union Territory from two (Leh and Kargil) to seven by adding Nubra, Sham, Changthang, Zaskar, and Drass.
- **Madhya Pradesh:** Formally declared the year 2026 as the "Year of Agriculture". Recorded India's largest leopard population (3,907). The state announced it will formally introduce "Garbh Sanskar" education within its universities to integrate traditional cultural learnings.
- **Maharashtra:** CM Devendra Fadnavis presented a ₹7.69 lakh crore budget, waived outstanding crop loans up to ₹2 lakh per farmer, and declared FY27 the "Year of Social Equality and Harmony". Sunetra Pawar became the state's first woman Deputy CM. A massive 2 GW floating solar plant is being established on the Ujani Dam (Bhima River).
- **Meghalaya:** CM Conrad K Sangma launched the CM INSPIRE Scheme (Chief Minister's Incentive for Success in Prelims and Innovative Rewards for Excellence), awarding ₹5,000 for clearing UPSC Prelims and ₹1 lakh for Mains. Passed an ordinance granting full official language status to Khasi and Garo languages (replacing the 2005 Act's associate status).
- **Mizoram:** CM Lalduhoma announced a financial decentralization policy empowering local departments to make administrative approvals independently. The state joyously observed the Chapchar Kut spring festival in Aizawl.
- **Nagaland:** The Skill and Entrepreneurship Development Mission signed an agreement with the Krishi Directorate to boost CSR convergence. Hosted the 5th Rusoma Orange Festival in Kohima under the theme "Abundance of Rusoma."
- **Odisha:** Kusumpur (Rajnagar block, Kendrapara) was selected as Odisha's first smart village. CM Mohan Charan Majhi launched the "Mukhyamantri Annapurna Yojana," providing an additional 5 kg of free rice (10 kg total). Odisha became the first state to officially adopt the Minimum Support Price (MSP) specifically in the initiative's second phase.
- **Punjab:** The Assembly unanimously passed the "Jagat Jot Sri Guru Granth Sahib Satkar Amendment Bill 2026" (Anti-Sacrilege Bill) enforcing up to 10 years in jail and ₹5-25 lakh fines. Initiated Phase 2 of the "Sikhya Kranti" education reform (Punjab Sikhai Kranti 2.0) with a ₹3,500 crore investment (₹2,500 crore World Bank loan, ₹1,000 crore state funds).
- **Rajasthan:** Bmanas Khankar successfully achieved the status of Rajasthan's first fully organic certified Gram Panchayat. The state celebrated the Gangaur Festival dedicated to worshipping Goddess Gauri.
- **Sikkim:** Pakyong Airport (Northeast India's first greenfield airport) was officially renamed to Trilochan Pokhrel Airport by CM Prem Singh Tamang, honoring Sikkim's first freedom fighter.
- **Telangana:** Launched the decentralized "Bhu Bharati" portal for land records, replacing the old "Dharani" framework. Declared cancer a "notifiable disease," making it mandatory for hospitals to report positive cases within a month. Observed "Arrive Alive Road Safety Week" and introduced a 99-day action plan titled "Praja Palana Pragathi Pranalika".

- **Uttar Pradesh:** Presented its first-ever Annual Economic Survey (2025-26), noting GSDP grew at a 10.8% CAGR to ₹30.25 lakh crore. Launched the "Safe Mobility Program" providing 1,000 e-rickshaws to women operating in SHGs. Mathura was announced as the location for the first National Cow Culture Museum. Inaugurated Project GANGA (Government Assisted Network for Growth and Advancement).
- **West Bengal:** Updated the Lakshmir Bhandar Scheme (General/OBC payouts increased to ₹1,500; SC/ST increased to ₹1,700). Introduced the "Bangla Yuva Sathi Scheme", providing a ₹1,500 monthly unemployment allowance to youth (aged 21-40) for up to 5 years (backed by a ₹5,000 Crore budget). The state's "Matir Srishti Program" (transforming barren land) was awarded an international certificate by the FAO.

18: STATIC GK ADD-ONS

1. Indian Regulatory & Financial Bodies

- **Central Board of Direct Taxes (CBDT):** Headquartered in New Delhi. Founded in 1944. Currently chaired by Ravi Agarwal.
- **Reserve Bank of India (RBI):** Headquartered in Mumbai. Governed by Sanjay Malhotra (Governor) and four Deputy Governors: Swaminathan Janakiraman, T. Rabi Sankar, Shri Chandra Murmu, and Poonam Gupta.
- **Insurance Regulatory and Development Authority of India (IRDAI):** Headquartered in Hyderabad. Currently chaired by Ajay Seth.
- **Life Insurance Corporation of India (LIC):** Founded on September 1, 1956. Headquartered in Mumbai. Its CEO and Managing Director is R. Doraiswamy.
- **Securities and Exchange Board of India (SEBI):** Established in 1988 (gained statutory status in 1992). The Investor Education and Protection Fund (IEPF) was established by SEBI in 2016.
- **Small Industries Development Bank of India (SIDBI):** Established in 1990.
- **Food Safety and Standards Authority of India (FSSAI):** Established in 2008.

2. Major Public Sector Undertakings (PSUs) & Organizations

- **Bank of Baroda (BoB):** Formed in 1908 with its headquarters in Vadodara. It historically merged with Dena Bank and Vijaya Bank on April 1, 2019.
- **National Mineral Development Corporation (NMDC):** A Navratna company established in 1958 under the Ministry of Steel. Headquartered in Hyderabad, it is led by CMD Amitava Mukherjee.
- **Hindustan Aeronautics Limited (HAL):** Established in 1940, headquartered in Bengaluru.
- **Steel Authority of India Limited (SAIL):** Founded on January 24, 1973, headquartered in New Delhi.
- **Power Grid Corporation of India Limited (PGCIL):** Founded in 1989, headquartered in Gurugram, Haryana.

3. International Organizations & Treaties

- **World Bank:** Established in 1944. Headquartered in Washington D.C. Currently headed by Ajay Banga.
- **International Monetary Fund (IMF):** Established in 1944. Headquartered in Washington D.C.
- **World Health Organization (WHO):** Established in 1948. Headquartered in Geneva, Switzerland. Headed by Tedros Adhanom.
- **World Trade Organization (WTO):** Established on January 1, 1995. Headquartered in Geneva, Switzerland. Directed by Ngozi Okonjo-Iweala. It holds 166 members (Timor-Leste is the 166th member).
- **International Energy Agency (IEA):** Headquartered in Paris, France. Directed by Dr. Fatih Birol. Comprises 30 Member Countries.
- **Universal Postal Union (UPU):** A UN agency established in 1874. Headquartered in Bern, Switzerland. Led by Masahiko Metoki.
- **Asian Development Bank (ADB):** Headquartered in Manila, Philippines.
- **North Atlantic Treaty Organization (NATO):** Established in 1949. Headquartered in Brussels, Belgium.
- **African Union:** Established in 2002. Headquartered in Addis Ababa, Ethiopia. Comprises 55 member countries.
- **International Solar Alliance (ISA):** Established in 2015 jointly by India and France. Headquartered in Gurugram, Haryana.
- **New Development Bank (NDB):** Instituted by BRICS nations in 2014, opened in 2015. Headquartered in Shanghai, China.
- **Shanghai Cooperation Organisation (SCO):** The 2026 Summit will be in Kyrgyzstan, and the 2027 Summit in Islamabad, Pakistan. Belarus officially became the 10th member in 2024.
- **G20 Troika:** The current Troika of hosts consists of South Africa (2025), the USA (2026), and the UK (2027).

4. Geography, Heritage, and Sports

- **Olympic Symbols & Origins:** The International Olympic Committee (IOC) was established in 1894 and is headquartered in Lausanne, Switzerland. The 5 Olympic rings (Blue, Yellow, Black, Green, Red) represent the 5 inhabited continents.
- **Global Ports/Airports:** College Park Airport (located in Maryland, USA, near Washington D.C.) holds the record as the world's oldest operational airport.
- **El Niño & La Niña:** El Niño is a 2–7 year phenomenon warming the eastern tropical Pacific Ocean, shifting trade winds to cause floods in South America and droughts in India/Australia. La Niña represents the unusual cooling phase in the same region.
- **Manipur State Symbols:** Animal: Sangai. Bird: Nongin. Tree: Uningthou. Flower: Sirohi Lily. Notable Temples/Forts include Kangla Fort and Sri Govindajee Temple.
- **Cultural Festivals in India:** Hornbill Festival (Nagaland, "Festival of Festivals"), Pakke Paga Hornbill Festival (Arunachal Pradesh), Chavang Kut (Manipur - Kuki-Mizo community), Myoko Festival (Apatani tribe in Ziro Valley, Arunachal Pradesh), Parippally Gajamela (Elephant pageant in Kerala), and Shigmotsov (14-day spring festival in Goa).

19: GOVERNMENT SCHEMES & INITIATIVES

1. Major Central Funding, Investment & Urban Development Missions

- **Startup India Fund of Funds 2.0:** The Union Cabinet officially approved FoF 2.0 with a massive ₹10,000 crore corpus, to be managed by the Ministry of Commerce and Industry and implemented by SIDBI. For historical context, FoF 1.0 (launched in 2016) supported 145 Alternative Investment Funds, injecting over ₹25,500 crore into more than 1,370 startups.
- **Urban Challenge Fund (UCF):** Launched with ₹1 lakh crore in central assistance for the FY 2025-26 to FY 2030-31 period to drive transformative urban projects in Tier-2 and Tier-3 cities. The financing structure dictates 25% from the Centre, a minimum of 50% from market sources (like municipal bonds), and 25% from States/Urban Local Bodies. It aims to mobilize ₹4 lakh crore in total investments and includes a ₹5,000 crore credit guarantee support component for smaller urban bodies.
- **National Monetization Pipeline (NMP) 2.0:** Finance Minister Nirmala Sitharaman launched Phase 2, establishing a 5-year roadmap (FY 2026 to FY 2030) targeting a total monetization potential of ₹16.72 Lakh Crore, which includes expecting ₹5.8 Lakh Crore in direct private sector investments. The Highways sector is expected to yield the highest monetization share at 26% (₹4,42,000 crore).
- **Bhavya Scheme (Bharat Audyogik Vikas Yojana):** The Cabinet approved a ₹33,660 crore budget to develop 100 plug-and-play industrial parks spanning 100 to 1,000 acres. Spearheaded by the National Industrial Corridor Development Corporation (NICDC), the government provides ₹1 crore per acre for core internal infrastructure and funds up to 25% of external connectivity costs.
- **Export Promotion Mission (EPM):** Introduced for the 2025-26 to 2030-31 period to accelerate MSME exports with a total outlay of ₹25,060 crore. Implemented by the DGFT, it is segmented into *Niryat Protsahan* (₹10,401 crores) and *Niryat Disha* (₹14,659 crores). Alongside this, the Credit Guarantee Scheme for Exporters (CGSE) was expanded to provide up to ₹20,000 crore in additional credit support.
- **RELIEF Scheme:** The Resilience and Logistics Intervention for Export Facilitation (RELIEF) scheme was launched with a ₹497 crore budget to support exporters heavily impacted by West Asia geopolitical tensions and the Strait of Hormuz blockade, offering port fee waivers and up to 100% additional risk cover.

2. Welfare, MSME, and Social Empowerment Schemes

- **MUDRA Yojana:** Celebrating its 11th anniversary since its April 2015 launch, the scheme has disbursed over 58 crore loans totaling over ₹40 lakh crore. The maximum collateral-free loan limit was officially doubled to ₹20 lakh under the newly introduced "Tarun Plus" category for eligible repeat borrowers.
- **PM SVANidhi:** The collateral-free working capital loan scheme for street vendors was extended to March 31, 2030, equipped with a ₹7,332 crore outlay. It provides tiered loans (increased to ₹15,000 for the first tranche, ₹25,000 for the second, and ₹50,000 for the third) and up to ₹1,600 in digital cashback.
- **SMILE Scheme:** The Support for Marginalized Individuals for Livelihood and Enterprise scheme operates with a ₹390 crore budget (2021-2026) to rehabilitate transgenders and individuals engaged in begging. A new Beggary Survey App was launched, and Indore was officially recognized as India's first beggar-free city.
- **Lakhpati Didi 2.0 & SheMarts:** The Lakhpati Didi 2.0 scheme was launched to empower 3 crore SHG women by 2027, aiming for an annual household income of at least ₹1 lakh by providing digital training and interest-free loans up to ₹5 lakh. Concurrently, "SheMarts" was introduced to eliminate middlemen, enabling SHG women to directly sell local handcrafted products.
- **PM Internship Scheme (PMIS):** The scheme was drastically expanded to include final-year graduates and post-graduates, reducing the age limit from 21-24 down to 18-24 years. It provides a ₹9,000 stipend and ₹56,000 in direct financial assistance for a one-year period.

- **Atal Pension Yojana (APY):** Extended to the year 2030-31, the scheme successfully crossed 9 crore total subscribers, adding a record 1.35 crore enrolments in FY 2025-26 alone.

3. Agriculture, Rural & Environmental Initiatives

- **White Revolution 2.0:** Launched under the National Dairy Development Program (NDDP) 2.0 to increase cooperative milk procurement by 50% over five years. It targets establishing 1.2 lakh dairy cooperative societies and achieving a milk procurement target of 1,007 lakh kg/day by 2028-29, significantly acknowledging that women currently make up nearly 70% of the dairy workforce.
- **PM-KISAN & PRANAM:** The 22nd instalment of the PM-KISAN scheme (providing ₹6,000 annually) was officially released from Guwahati. The PM PRANAM Scheme (2022-23 to 2025-26) continues reforming national fertilizer usage.
- **SVAMITVA Scheme:** Targeting rural land mapping via drones, 3.29 lakh villages out of the 3.44 lakh target have been surveyed. The scheme has generated 3.10 crore "Property Cards", assigning rural landowners a 14-digit Unique Land Parcel Identification Number (ULPIN) or "Bhu-ID".
- **Jal Jeevan Mission 2.0:** The national deadline to provide 55 liters of clean tap water per capita to every household has been extended to December 2028 with an ₹8.69 lakh crore budget. Meghalaya became the 12th state to sign a reform-linked MoU for the mission.
- **Vibrant Villages Program Phase 2:** Inaugurated from Nathanpur village in Assam, this phase carries a ₹6,839 crore budget extending to FY 2028-29. It targets 1,954 border villages along the Pakistan and Bangladesh borders, explicitly including five strategic villages in Jammu & Kashmir.
- **Small Hydro Power Development Scheme:** Approved for the FY 2026-27 to 2030-31 period with a ₹2,584.60 crore outlay. It targets the installation of 1,500 MW of capacity via smaller projects ranging from 1 to 25 MW.
- **National Green Credit Program:** Introduces tradable carbon credits, officially permitting low-polluting companies to sell credits to those with higher emissions to heavily incentivize pollution reduction.

4. Infrastructure, Aviation, and Mobility

- **Pradhan Mantri Gram Sadak Yojana (PMGSY):** Phase 3 was formally extended to March 2028 (and March 2029 for hilly areas) with its financial outlay increased to ₹83,977 crore. Simultaneously, Phase 4 (FY25 to FY29) was allocated a massive ₹70,125 crore to construct 62,500 km of roads.
- **Aviation Schemes (UDAN & FARES):** The UDAN regional connectivity scheme was extended for 10 years (to FY 2035-36) with a ₹28,840 crore outlay to add 120 destinations, 100 new airports, and 200 helipads. The Ministry also launched the FARES (One Route One Fare) scheme capping airfares on select Alliance Air routes, with its inaugural flight connecting Rewa and Raipur.
- **PM E-DRIVE:** Replacing the FAME programs, it extends ₹1,772 crore in subsidies for electric two-wheelers until July 31, 2026, and extends three-wheeler incentives until March 31, 2028.

5. Digital, Tech, and Security Frameworks

- **Digital Census 2027:** India's 16th census will be its first fully digital enumeration (replacing paper) featuring caste-based counting. Backed by an ₹11,718.24 crore budget, citizens will use a self-enumeration portal and receive an 11-digit Self Enumeration ID. It features mascots Pragati and Vikas, and brand ambassador Sudarsan Pattnaik.
- **PRAHAAR Policy:** The Ministry of Home Affairs introduced India's premier National Counter-Terrorism Policy. The execution relies on the Multi-Agency Centre (MAC) and Intelligence Bureau (IB) as central nodes, with the NIA handling major probes.
- **PM e-VIDYA:** The "One Nation, One Digital Education Infrastructure" program currently covers 24.8 crore school students and 4.33 crore higher education learners across multimodal digital platforms like DIKSHA, SWAYAM, and SATHEE.
- **Gyan Bharatam Mission:** Backed by ₹482.85 crore (or ₹491.66 crore), this mission restructures the 2003 National Mission for Manuscripts. It will establish a National Digital Repository for rare handwritten texts and manuscripts that are at least 75 years old.
- **Mission Karmayogi:** Celebrating its 5-year milestone with the "Karmayogi Sadhana Saptah", it focuses on upskilling civil servants under the pillars of technology, tradition, and tangible outcomes. It also launched an exclusive capacity-building program for scientists utilizing the UNATI portal.

6. Key State-Specific Schemes and Programs

- **Delhi:** Launched the **Lakhpati Bitiya Yojana** (replacing the 2008 Ladli Scheme), providing phased educational deposits maturing to over ₹1 Lakh for EWS girls. Introduced the **Raahveer Scheme**, actively rewarding citizens ₹25,000 for hospitalizing accident victims during the golden hour, with the top 10 earning a ₹1 lakh national award. Delhi also introduced India's first AI-driven **CM Shri Schools**.
- **West Bengal:** Launched the **Bangla Yuva Sathi Scheme** backed by a ₹5,000 crore budget, providing a steady ₹1,500 monthly unemployment allowance directly to youth (aged 21-40) for up to 5 years. Updated payouts under the **Lakshmir Bhandar** scheme, raising amounts to ₹1,500 for General/OBC and ₹1,700 for SC/ST.

- **Kerala:** Chief Minister Pinarayi Vijayan launched the **Stthree Suraksha Scheme** offering a ₹1,000 monthly pension for unemployed women and trans women holding yellow or pink ration cards. The state also initiated **Sarvam AI Mayam**, a massive AI literacy drive targeting 6 lakh parents.
- **Assam:** Rolled out the **Mukhyamantri Awas Yojana** to provide permanent housing for tea garden workers, and the **Guru Dakshina Scheme** to support staff excluded from provincialization. Also transferred ₹9,000 to women beneficiaries via the **Orunodoi 3.0** scheme.
- **Punjab:** Initiated the **Meri Rasoi Scheme** to offer free food kits targeting 40 lakh Blue Card holding families, launched alongside the **Mukhyamantri Sehat Yojana** (cashless health insurance). The **Mukimantri Man Dhan Satgar Yojana** was approved with a ₹9,300 crore budget dispensing ₹1,000 to women.
- **Jharkhand:** Launched the **1 GB Didi (Vanjeevi Didi)** initiative in the Palamu Tiger Reserve, compensating educated village women with a ₹3,000 monthly stipend to serve as forest ambassadors protecting wildlife.
- **Gujarat:** Launched the **Mukhyamantri Gram-Utthan Yojana** to explicitly provide urban-level facilities to villages, and initiated the **Lake and Air Watch Initiative** (₹10 crore budget) to monitor ecosystems.
- **Andhra Pradesh:** Launched **Project Hanuman** to mitigate human-wildlife conflict and advocate for wildlife conservation. Initiated the **Divyang Shakti Scheme** providing free bus travel for individuals with 40% or more disability.
- **Meghalaya:** Chief Minister Conrad K Sangma launched the **CM INSPIRE Scheme** offering youth financial aid for the UPSC Civil Services Examination (₹5,000 for clearing Prelims, and ₹1 lakh for Mains).

20: SUMMITS & CONFERENCES

1. Global & Multilateral Summits (G7, G20, BRICS, UN, WEF)

- **G7 Summit:** France will host the **52nd G7 Summit** in **Évian-les-Bains** in **2026**. French President Emmanuel Macron extended a formal invitation to India. Invited guests include India, South Korea, Brazil, and Kenya, while China is explicitly excluded.
- **G20 Leaders' Summit:** The United States will host the **21st G20 Leaders' Summit** in **Miami** on **December 14-15, 2026**. The current hosting "Troika" consists of South Africa (2025), the USA (2026), and the UK (2027).
- **BRICS Summits:** India officially assumed the **BRICS Chairmanship** for 2026 and will host the **18th BRICS Summit** under the theme "*Building for Resilience, Innovation, Cooperation, and Sustainability*". The first BRICS Sherpas Meeting convened in New Delhi, chaired by Sudhakar Dalela and Shambhu S. Kumaran. India also hosted the **1st BRICS Health Working Group Meeting** (chaired by Health Secretary Punya Salila Srivastava), the **BRICS Youth Coordination Meeting 2026**, and the **6th BRICS CCI WE Annual Women Summit** in New Delhi.
- **World Economic Forum (WEF):** The **56th WEF Annual Meeting** was held in **Davos, Switzerland** under the theme "*A Spirit of Dialogue*". The state of Jharkhand made its inaugural global appearance at the event. Borge Brende resigned as WEF President, with Alois Zwinggi appointed as Interim President.
- **World Trade Organization (WTO):** The **14th WTO Ministerial Conference** was held in **Yaoundé, Cameroon**, chaired by Luc Magloire Mbarga Atangana.
- **Africa-India Forum Summit:** The **4th edition** is scheduled for **May 31, 2026**, in New Delhi. EAM Dr. S. Jaishankar launched the theme "*India Africa Strategic Partnership for Innovation, Resilience and Inclusive Transformation*" (India Africa SPRINT). Separately, the **39th African Union Summit** convened in Addis Ababa, Ethiopia.

2. International Geopolitical, Defense & Security Dialogues

- **Raisina Dialogue 2026:** The **11th edition** was organized by the Observer Research Foundation (ORF) and the Ministry of External Affairs in New Delhi. Finnish President **Dr. Alexander Stubb** served as the Chief Guest. It operated under the theme "*Sanskar, Assertion, Accommodation, and Advancement*".
- **Board of Peace for Gaza:** The inaugural board meeting took place in **Washington, D.C.**. India joined as an **observer** alongside 21 other nations, represented by Deputy Chief of Mission Namgya C. Khampa, supporting the Gaza Peace Plan.
- **India-France Defence Dialogue:** The **6th India-France Annual Defence Dialogue** took place in **Bengaluru** (led by Defence Minister Rajnath Singh and French delegate Catherine), where the nations renewed their bilateral defense cooperation agreement for another 10 years.
- **India-UK Dialogues:** The **India-UK Strategic Dialogue** was hosted in New Delhi by NSA Ajit Doval and UK counterpart Jonathan Powell. The **4th India-UK Energy Dialogue** was led by Pralhad Joshi and UK Deputy PM David Lammy, resulting in the launch of an Offshore Wind Task Force.
- **SCO Meetings:** The **Shanghai Cooperation Organisation (SCO) Defence Ministers' meeting** was scheduled in **Bishkek, Kyrgyzstan**. The 2026 SCO Heads of State Summit will also be held in Kyrgyzstan, followed by Islamabad, Pakistan in 2027.

- **Naval & Maritime Conclaves:** The **9th Indian Ocean Naval Symposium (IONS) Conclave of Chiefs** occurred in Visakhapatnam. The **5th Goa Maritime Conclave** will commence in November at the Naval War College to mitigate Indian Ocean challenges. The inaugural **Indian Navy Commander's Conference 2026** took place at Nausena Bhawan, New Delhi.
- **Bilateral Working Groups:** India and Israel held their **17th Joint Working Group on Technology** in Tel Aviv and the **10th Joint Working Group on Counter-Terrorism** in New Delhi. India and South Korea held the **6th Foreign Policy and Security Dialogue** in Seoul. India and Russia held their **7th UN Consultations** in New Delhi.

3. Economic, Trade & Sector-Specific Conferences

- **India Pharma & Pharma Med 2026:** The **9th India Pharma 2026** convention was scheduled in New Delhi (Theme: "*Discover in India: Leapfrogging Life Sciences Innovation*"). The **9th Pharma Med** event also took place in New Delhi (Theme: "*Healthcare Equity: Reaching of Every Citizen of Viksit Bharat*").
- **Food & Hospitality Fairs:** The **40th 'Aahar' International Food and Hospitality Fair** was hosted in New Delhi with Italy as the partner country. The **9th Indus Food 2026** was held in Greater Noida, UP.
- **India Energy Week 2026:** The **4th edition** was hosted at the Advanced Training Institute of ONGC in Goa with the theme "*Energising Growth. Securing Economies. Enriching Lives.*"
- **National Textile Ministers' Conference:** Convened in **Guwahati, Assam** on the banks of the Brahmaputra River.
- **Joint Economic Commissions:** The **17th India-Australia Joint Economic Commission** took place in New Delhi (coinciding with the visit of Austrian Chancellor Christian Stocker to India).
- **Agricultural Alliances:** The **Asia-Africa Agri Alliance (AAAA)** was formally launched in New Delhi. The **Global Conference on Women in Agri-Food Systems** also convened in New Delhi, announcing a National Gender Platform.

4. Technology, AI & Digital Ecosystem Summits

- **India AI Impact Expo/Summit 2026:** India hosted the inaugural edition at **Bharat Mandapam, New Delhi**, inaugurated by PM Modi under the theme "*Sarvajan Hitaya, Sarvajan Sukhaya*" (Welfare for all, Happiness for all). Future editions will be in Geneva (2027) and the UAE (2028).
- **Black Swan Summit India 2026:** Hosted in **Bhubaneswar, Odisha** by the state government and the Global Finance & Technology Network (Singapore). Addressed by President Droupadi Murmu, it focused on boosting the AI and digital finance ecosystem under the "Bharat Netra" initiative.
- **BioAsia 2026:** The **23rd summit** was inaugurated in **Hyderabad, Telangana**. Official theme: "*TechBio Unleashed: AI, Automation & the Biology Revolution*".
- **Mobile World Congress 2026:** Held in **Barcelona, Spain** (Theme: "*The IQ era*"). Union Minister Jyotiraditya Scindia inaugurated the "Bharat Pavilion".
- **Telecom & Digital Governance:** The **ITU World Telecom Development Conference** was held in **Baku, Azerbaijan**. The **5th Edition of India's Internet Governance Forum** convened in New Delhi. The **6th ASEAN-India Digital Ministers meeting** focused on secure digital ecosystems. The **SAMENA Council Leaders' Summit** featured the UAE launching the world's first commercial upper 6 GHz internet network.
- **Other Tech Summits:** The **GCC 4.0 Summit** was hosted in Hyderabad. A **Cyber Peace Summit 2026** was organized in New Delhi.

5. Environment, Climate Change & Science Conferences

- **COP Climate Summits:** India officially withdrew its bid to host the **2028 COP33** summit, leaving South Korea as the sole Asia-Pacific bidder. Confirmed hosts include **COP31 (2026)** in Antalya, Turkiye, and **COP32 (2027)** in Addis Ababa, Ethiopia.
- **CMS COP15 (Bonn Convention):** The 15th Conference of Parties to the Conservation of Migratory Species was held in **Campo Grande, Brazil**, adding 40 new species to its protected list.
- **World Ocean Science Congress 2026:** Hosted in **Panaji, Goa** with the theme "*Ocean Health and Sustainable Future*".
- **Bharat Electricity Summit 2026:** The **1st edition** was organized by the Bureau of Energy Efficiency in **New Delhi** (Theme: "*Electrifying Growth, Empowering Sustainability, and Connecting Globally*"). The 2nd edition will be in Gandhinagar, Gujarat in 2028. Additionally, the **Prakriti 2026 Conference** was held in New Delhi to promote carbon credit trading.
- **Water & Ecology:** The **9th India International Water Week** was launched in New Delhi (Theme: "*Climate Resilient Water Management*"). The first **National Conference on Cold Water Fisheries** was hosted in Srinagar, J&K.
- **SMOPS 2026:** The **2nd International Conference on Spacecraft Mission Operations** was held in **Bengaluru**, organized jointly by ISRO, the Astronautical Society of India, and the International Academy of Astronautics.

6. National Governance, Healthcare & Cultural Conclaves

- **IICDEM 2026:** The Election Commission of India (ECI) organized the **International Conference on Democracy and Election Management** at Bharat Mandapam, adopting the 'Delhi Declaration 2026' (Theme: "Democracy for an Inclusive, Peaceful, Resilient & Sustainable World"). The ECI also held the **National Round Table Conference of State Election Commissioners**, resuming synchronized dialogue after 27 years.
- **Chintan Shivirs (Brainstorming Camps):**
 - **Pune, Maharashtra:** Hosted by the National Health Authority to present Ayushman Bharat Awards.
 - **Chandigarh:** Hosted by the Ministry of Social Justice to track beggar rehabilitation.
 - **Rajgir, Bihar:** Hosted by the Ministry of Minority Affairs at Nalanda University.
- **Healthcare Conferences:** The **10th National Summit on Public Health Innovation** was inaugurated in Chandigarh. The **International Malaria Conference 2026** was hosted by ICMR in New Delhi. The **3rd International AYUSH Conference** concluded in **Dubai** (Theme: "Evidence Based Ayush Intervention for Mind Body Health").
- **Karmayogi Sadhana Saptah:** A week-long event launched by PM Modi at the Dr. Ambedkar International Center to mark 5 years of Mission Karmayogi, emphasizing training for civil servants and scientists.
- **Cultural & Film Festivals:** The **15th Delhi International Film Festival** focused on China, Russia, and Africa. The **3rd Northeast India Film Festival** was hosted at Imphal's Thangapat Cinema. The **Happiness International Film Festival** took place in Kerala. The **Tribes Art Fest 2026** was inaugurated in New Delhi. The **Unnat Krishi Mahotsav** was held in Raisen, Madhya Pradesh. The **World Buddhist Peace Conference 2026** took place in Hyderabad and Buddhavanam, Telangana.

21: PERSON - AMBASSADOR FOR (Brand & Diplomatic Appointments)

1. Brand Ambassadors (Sports Personalities)

- **MS Dhoni:** Appointed as the official brand ambassador for the NPCI's BHIM payments app. He was also designated as the brand ambassador for the Pune Grand Tour 2026.
- **Sachin Tendulkar:** Named the United Nations (UN) Global Road Safety Champion, actively leading the "Make a safety statement" campaign.
- **Virat Kohli:** Appointed by United Spirits Limited as the official brand ambassador for its Johnnie Walker Lux surrogate blended water campaign.
- **Jasprit Bumrah:** Appointed as the brand ambassador for the global Japanese apparel retailer UNIQLO.
- **Ravindra Jadeja:** Signed a 2-year contract as the brand ambassador for City Union Bank.
- **Sania Mirza:** Named the brand ambassador for the sun care category of 'The Derma Co'.
- **Shikhar Dhawan:** Appointed as the Brand Ambassador of the Delhi Khel Mahakumbh.
- **Carlos Alcaraz:** The Spanish tennis star became the global brand ambassador for Infosys, specifically promoting its AI-platform 'Topaz'.
- **Andre De Grasse:** The Olympic Gold Medalist was named the International Event Ambassador for the 21st Tata Mumbai Marathon.
- **Blanka Vlašić:** The double Olympic medalist and Croatian high jump legend was appointed as the International Event Ambassador for the 18th edition of the Tata Consultancy Services (TCS) World 10K Bengaluru 2026 race.
- **Smriti Mandhana:** Appointed as the ambassador for the sportswear brand '188' (a brand recently acquired by Agilitas Sports from Virat Kohli for ₹40 crore).
- **Abhishek Sharma:** Appointed as a brand ambassador for DP World.
- **Pankaj Advani:** Designated as the Indian Brand Ambassador for Libo Win.

2. Brand Ambassadors (Entertainment, Arts & Corporate)

- **Amitabh Bachchan:** Appointed as the brand ambassador for the Skill India Digital Hub (SIDH) to spearhead its new campaign, "Badhna Hai To Yahan Judna Hai", accelerating the digital skill movement.
- **Ranveer Singh:** Became the first-ever brand ambassador for Jindal Stainless Steel.
- **Vidya Balan:** Designated as the official brand ambassador for Federal Bank.
- **Pankaj Tripathi:** Appointed as the brand ambassador for SBI General Insurance's "Chuniye Bharosa, Apno Sa" (or "Chunia Barrosa Apnosa") campaign.
- **A.R. Rahman:** Appointed as the brand ambassador for DAC Developers and Yamaha Music India.
- **Bhavita Mandwa:** Appointed as Chanel's first India House Ambassador.

3. Government, Civic & Campaign Ambassadors

- **Sudarsan Pattanaik:** The renowned sand artist and 2014 Padma Shri awardee was appointed as the official brand ambassador for India's Digital Census 2027 by the Ministry of Home Affairs.
- **1 GB Didi (Vanjeevi Didi):** Under this unique Jharkhand initiative, educated village women in the Palamu Tiger Reserve are appointed as "forest ambassadors". They receive a ₹3,000 monthly stipend to protect wildlife and prevent illegal logging.

4. Diplomatic Ambassadors & High Commissioners

- **Vikram K. Doraiswami:** Appointed as India's next Ambassador to China, succeeding Pradeep Kumar Rawat.
- **P. Kumaran:** Appointed as India's next High Commissioner to the United Kingdom (UK), taking over Vikram Doraiswami's former position.
- **Dinesh Trivedi:** The former Union Minister (Railways, Health & Family Welfare) and MP from Barrackpore was appointed as India's new High Commissioner to Bangladesh, succeeding Pranay Verma.
- **Michael Lotem:** Appointed by Israel as its very first ambassador to Somaliland. This historic appointment followed Israel's move to become the first nation to officially recognize Somaliland's 1991 independence from Somalia.

22: PLACES IN NEWS

1. First-of-their-kind Villages, Cities & Civic Milestones

- **Alwar, Rajasthan:** Officially became the very first district in India to successfully achieve 100% insurance coverage under the national "Insurance for All by 2047" initiative.
- **Kusumpur (Odisha):** Located in the Rajnagar block of Kendrapara district, this settlement of 130 families was formally selected and inaugurated as Odisha's first "smart village".
- **Bmanas Khankar (Rajasthan):** Successfully achieved the unique status of being Rajasthan's first fully organic certified Gram Panchayat.
- **Bela Gram (Maharashtra):** Located in the Bhandara district, this village officially achieved the status of India's first Net Zero Village.
- **Soundala (Maharashtra):** Located in the Ahilyanagar district, the local gram sabha passed a historic resolution declaring itself Maharashtra's first "Caste-Free Village".
- **Gurugram, Haryana:** Identified by the Centre for Research on Energy and Clean Air (CREA) as India's most polluted city in the month of March 2026. Additionally, it became the site of India's first LPG ATM, installed at Central Park Flower Valley by BPCL.
- **Ghaziabad, Uttar Pradesh:** Documented by CREA as having the highest overall pollution levels for the entire financial year 2025-26.
- **Mumbai, Maharashtra:** The city's newly developed coastal road became India's first musical path, engineered to play the iconic tune "Jai Ho" as vehicles drive over it.

2. Major Industrial, Technological & Energy Hubs

- **Pachpadra, Rajasthan:** Prime Minister Narendra Modi inaugurated India's first greenfield integrated refinery-cum-petrochemical complex. Built jointly by HPCL and the Rajasthan Government, the mega-project commanded a staggering ₹1,79,450 crore investment.
- **Sanand, Gujarat:** PM Modi inaugurated the ₹3,300 crore Kaynes Semicon OSAT (Outsourced Semiconductor Assembly and Test) plant. The region also houses the US-based Micron Technology ATMP facility, the first project under the India Semiconductor Mission.
- **Rambilli (Andhra Pradesh):** Located in the Anakapalli district, Waaree Energy Storage Solutions is developing India's largest integrated lithium-ion battery gigafactory at this location.
- **Sikandrabad (Uttar Pradesh):** Located in Bulandshahr, Rocklink India opened India's first integrated lithium-ion battery and rare earth magnet recycling factory, utilizing a 98% metal recovery "R2" process.
- **Samba, Jammu & Kashmir:** Eveready Industries commissioned India's first and only operational alkaline battery manufacturing unit in this district.
- **Bhubaneswar, Odisha:** Heterogeneous Integration Packaging Solutions Pvt Ltd established India's first advanced 3D glass chip packaging unit at the Infovalley complex.
- **Panipat, Haryana:** This city has been slated to become a major recycling epicenter for India's 70.73 lakh tons of annual textile waste, targeting a \$3.5 billion mechanical recycling market by 2030.
- **Ahmedabad, Gujarat:** The Kankariya Coaching Depot officially became India's first water-neutral railway depot.

3. Transport, Aviation & Maritime Locations

- **Dighi Port & Gopalpur Port:** Dighi Port (Maharashtra, servicing Arabian Sea routes) and Gopalpur Port (Odisha, servicing Bay of Bengal routes) were established by Adani Ports as India's inaugural IMO-defined "Ports of Refuge".
- **Deendayal Port Authority:** Located in Gujarat, it ranked 1st in India for cargo handling in FY 2025-26, processing a record 160.11 million tonnes and overtaking Paradip Port.
- **V.O. Chidambaranar (VOC) Port:** Located in Thoothukudi, Tamil Nadu, it became India's first major port to receive the IGBC Platinum Rating, deploy an anti-drone system, and fully implement a real-time 3D "Digital Twin" monitoring initiative.
- **Noida International Airport (Jewar):** PM Modi inaugurated Phase 1 of this greenfield airport in Uttar Pradesh, built at a cost of ₹11,282 crores in collaboration with Zurich Airport.

- **Jind-Sonipat Route (Haryana):** India's first hydrogen-powered train was successfully tested on this 20 km railway route, reaching speeds of 70 km/h.
- **Amaravati, Andhra Pradesh:** Following the passage of the Andhra Pradesh Reorganization Amendment Bill 2026, the city was officially granted statutory status as the sole, permanent capital of the state retroactively from June 2, 2024.

4. Ecological, Heritage & Cultural Sites

- **Kalinjar Fort Hill:** Located in Banda district, Uttar Pradesh, it was declared India's 35th National Geoheritage Site by the Geological Survey of India, featuring historical evidence from the Gupta and Chandela dynasties.
- **Kolli Hills, Tamil Nadu:** The state established its very first Dark Sky Park at this location to promote stargazing tourism and mitigate light pollution.
- **Varanasi, Uttar Pradesh:** The city set a Guinness World Record by planting over 2.5 lakh saplings in an hour at the Sujabad Domri area. The city also installed the world's second Vikramaditya Vedic Clock at the Kashi Vishwanath Temple.
- **Valley of the Kings, Egypt:** Researchers discovered 30 ancient Indian inscriptions written in Tamil-Brahmi, Prakrit, and Sanskrit on rock tombs, confirming ancient socio-economic linkages between the two civilizations.
- **Prambanan Temple, Indonesia:** A 9th-century UNESCO World Heritage site (also known as Roro Jonggrang in Yogyakarta, Java) currently undergoing structural restoration in close collaboration with India.
- **Mahabaleshwar, Maharashtra:** The Indian Institute of Tropical Meteorology (IITM) Pune inaugurated an X-band dual-polarization Doppler weather radar at a high-altitude laboratory (1,400m elevation) here to detect Konkan rainfall patterns.

5. Global & Diplomatic Venues

- **Seattle, USA:** Became the first city in the United States to officially install a life-size bronze statue of Swami Vivekananda, sculpted by Naresh Kumawat and gifted by the ICCR.
- **Antalya, Turkiye:** Selected by the international community to host the COP 31 climate summit in the year 2026.
- **Addis Ababa, Ethiopia:** Designated to host the COP 32 climate summit in the year 2027.
- **Miami, USA:** Confirmed by the Troika to host the 21st G20 Leaders' Summit scheduled for December 14-15, 2026.
- **Évian-les-Bains, France:** Selected to host the 52nd G7 Summit in 2026 following an invitation extended by French President Emmanuel Macron.
- **Campo Grande, Brazil:** Hosted the 15th Conference of Parties (COP15) to the UN Convention on the Conservation of Migratory Species (Bonn Convention), adding 40 new species to its protected list.

23: COMMITTEE - COMMITTEE HEAD

1. Financial, Economic & Regulatory Committees

- **AI Risks/Cyber Threat Panel for Banking ('Mythos'):** Headed by State Bank of India (SBI) Chairperson **C.S. Setty**. This high-level government panel was formed by Finance Minister Nirmala Sitharaman to evaluate severe cybersecurity threats from advanced AI platforms like "Anthropic Mythos".
- **SEZ Policy Reform Committee (SEZ 2.0):** Headed by **Rajesh Agarwal**. This 17-member committee (comprising members from NITI Aayog, DPIIT, Commerce, and Customs) was instituted to draft a comprehensive "SEZ 2.0" policy within six months to attract manufacturing and revive exports. (*Note: It is also recorded that the **Baba Kalyani Committee** historically advises on SEZ matters*)
- **Advisory Committee on National Accounts Statistics (ACNAS):** Chaired by economist **Biswanath Goldar**. This 26-member committee was set up by MoSPI to oversee the statistical reset and revision of base years for GDP, CPI, and IIP.
- **High-Level Advisory Group on Ease of Doing Business:** Chaired by **Gyaneshwar Kumar Singh**, who is the Director General & CEO of the Indian Institute of Corporate Affairs (IICA).
- **IRDAI Reinsurance Advisory Committee:** Chaired by **A.V. Girija Kumar** (former CMD of Oriental Insurance).
- **PFRDA Assured NPS Payout Panel:** Headed by **M.S. Sahoo**.
- **PFRDA NPS Investment Framework Modernization Panel:** Headed by **Narayan Ramachandran**.
- **SEBI Mutual Fund Distributors Oversight Committee:** Headed by **B. Rajendran** to oversee mutual fund distributors and proactively prevent overlapping roles with investment advisors.
- **Monetary Policy Committee (MPC):** The 60th bi-monthly meeting was chaired by RBI Governor **Sanjay Malhotra**.

- **NITI Aayog Panel:** Reconstituted and chaired by Prime Minister Narendra Modi, with **Dr. Ashok Kumar Lahiri** appointed as the new Vice Chairperson.

2. Governance, Technology & Administrative Committees

- **AI Governance and Economic Group (AIGEG/AIGC):** Headed by MEITY Minister **Ashwini Vaishnaw**, with **Jitin Prasada** securely serving as the vice-chairperson.
- **DigiLocker Regulatory Framework Review Panel:** Headed by former IT secretary **Ajay Sawhney**.
- **Hindi Advisory Committee (Ministry of Chemicals and Fertilizers):** Chaired by Union Minister **J.P. Nadda**, with Minister of State **Anupriya Patel** serving as Vice Chairperson to oversee Hindi usage in official work.
- **High-Level Committee for Disaster Relief Funds:** Managed and headed by Home Minister **Amit Shah**, which officially approved ₹1,912.99 crore in central assistance for six devastated states.
- **Lok Sabha Committee of Privileges:** Headed by **Ravi Shankar Prasad**. Reconstituted by Lok Sabha Speaker **Om Birla**, this committee investigates instances of parliamentary privilege breaches and house contempt.
- **Ministry of Power Oversight Committee:** A 3-member high-level oversight committee established specifically to monitor the strategic corporate merger between the Power Finance Corporation (PFC) and REC Limited.

3. Empowered Groups for West Asia Conflict Management To address the geopolitical and economic implications of conflicts in West Asia (including potential oil price spikes and supply chain issues), Prime Minister **Narendra Modi** established seven specific empowered "Team India" groups:

- **Group 1 (Strategic/Defense/External Affairs/Public Order):** Led by **Vikram Misri** (or **Mishri**).
- **Group 2 (Economic/Finance/Trade/Supply Chain):** Led by **Anuradha Thakur** (or **Anurag Thakur**).
- **Group 3 (Energy/Oil/LNG/LPG):** Led by **Neeraj Mittal**.
- **Group 4 (Agriculture/Fertilizers):** Led by **Rajat Kumar Mishra**.
- **Group 5 (Price Stability/Essential Commodities):** Led by **Nidhi Khare** (or **Nidhi Hari**).
- **Group 6 (Transport & Logistics Systems):** Led by **Vijay Kumar** (or **Vijayakumar**).
- **Group 7 (Communication & Public Outreach):** Led by **Sanjay Jaju**.

4. Education, Social, Health & Sports Committees

- **National Syllabus and Teaching Learning Material Committee (NSTC):** Headed by **M.C. Pant**, with **Manjul Bhargava** serving as Vice Chairman/Co-chairperson. This 20-member committee was reconstituted by NCERT to review textbook content.
- **Supreme Court Panel for Manipur Healing:** Headed by **Gita Mittal**, which recently received a 6-month tenure extension.
- **Unified Coaching Framework Panel:** Headed by **Pullela Gopichand**.
- **National Dental Commission (NDC):** Chaired by **Dr. Sanjay Tewari**. This newly constituted commission replaces the historical Dental Council of India to regulate dental institutions.
- **60th Jnanpith Award Selection Commission:** Headed by **Pratibha Ray**.

24: SCHEME - BUDGET ALLOCATED

Name of the Scheme	Budget allocated
Jal Jeevan Mission 2.0	₹8.69 lakh crore
Urban Challenge Fund (UCF)	₹1 Lakh Crore
Sagarmala 2.0	₹85,482 crore
Pradhan Mantri Gram Sadak Yojana (PMGSY) Phase 3	₹83,977 crore
Pradhan Mantri Gram Sadak Yojana (PMGSY) Phase 4	₹70,125 crore
Bharat Audyogik Vikas Yojana (Bhavya Scheme)	₹33,660 crore
UDAN Aviation Scheme	₹28,840 crore
Export Promotion Mission (EPM)	₹25,060 crore

Pride of Hills Scheme	₹25,000 crore
Credit Guarantee Scheme for Microfinance Institutions 2.0	₹20,000 crore (Guarantee Corpus)
Amended Technology Upgradation Fund Scheme (ATUFS)	₹17,882 crore
Digital Census 2027	₹11,718.24 crore
Production Linked Incentive (PLI) for Food Processing	₹10,900 crore
Startup India Fund of Funds 2.0	₹10,000 crore
Mukimantri Man Dhan Satgar Yojana (Punjab)	₹9,300 crore
PM SVANidhi Scheme	₹7,332 crore
Vibrant Villages Program Phase 2	₹6,839 crore
National Quantum Mission	₹6,003.65 crore
Bangla Yuva Sathi Scheme (West Bengal)	₹5,000 crore
PM MITRA (Mega Textile Parks)	₹4,445 crore
Sikhya Kranti Education Reform Phase 2 (Punjab)	₹3,500 crore
Small Hydro Power Development Scheme	₹2,584.60 crore
Immigration Visa Foreigners Registration and Tracking (IVFRT)	₹1,800 crore
PM E-DRIVE	₹1,772 crore
National Technical Textile Mission	₹1,480 crore
SAMARTH (Textile Capacity Building)	₹1,300 crore
Namo Drone Didi Yojana	₹1,261 crore
RELIEF Scheme (Export Facilitation)	₹497 crore
Gyan Bharatam Mission	<p>₹482.85 crore: This figure was initially reported as the total allocation for the mission's restructuring as a Central Sector Scheme for the period 2024–2031.</p> <p>₹491.66 crore: This updated figure was sanctioned by the Standing Finance Committee (SFC) specifically for the period 2025–2031.</p>
Modernization of State Police Force (MPF)	₹450 crore
SMILE Scheme	₹390 crore

Technology Development and Investment Promotion (TDIP)	₹203 crore
Water Metro System	₹90 crore
Skill Outcome Fund	₹30 crore

25: DIGITAL CURRENCY, UPI & FINANCIAL TECHNOLOGIES

1. Unified Payments Interface (UPI) Milestones & Global Expansion

- **Transaction Records:** In March 2026, UPI recorded an all-time high transaction volume of 22.64 billion, with a total value of ₹29.52 lakh crore (or ₹29.53 lakh crore) and a daily average of 730.36 million transactions. Over the entire year of 2025, UPI handled 228.5 billion transactions (a 33% YoY increase).
- **10th Anniversary:** The UPI system celebrated its 10-year milestone, having been officially launched on April 11, 2016, by the National Payments Corporation of India (NPCI). Over the decade, transactions scaled from 1.78 crore to 21,900 crore, and value jumped from ₹6,952 crore to ₹308 lakh crore.
- **Market Share Dominance:** UPI is India's most preferred transaction mode at 57% (surpassing cash at 38%). PhonePe became the first UPI app to cross 10 billion monthly transactions (hitting 10.5 billion in March 2026), holding a 46.4% volume market share, followed by Google Pay at 33%.
- **Limit Extensions:** The daily aggregate limit for Person-to-Merchant (P2M) payments was increased to ₹1 lakh. The per-transaction limit for Capital Markets and Insurance was increased from ₹2 lakh to ₹5 lakh, while hospital/education limits remain at ₹5 lakh. The offline NFC-enabled UPI Lite permits ₹1,000 per transaction with a ₹5,000 wallet limit.
- **Global Integration:** India and Israel signed an agreement to directly link India's UPI with Israel's domestic payment infrastructure. NPCI International Payments Limited (NIPL) expanded merchant acceptance in Sri Lanka via Lanka QR and partnered with PayNet Malaysia for cross-border DuitNow QR payments. UPI is now active in nine countries, with Bhutan being the first adopter in 2021. Additionally, talks are ongoing to integrate Alipay+ with India's UPI.
- **BHIM App 3.0:** The BHIM app was updated to version 3.0, supporting over 15 languages. NPCI partnered with TransUnion CIBIL to allow users to check their credit scores directly within the BHIM app. MS Dhoni was appointed as the brand ambassador, aiming to help BHIM achieve a 5% UPI market share by 2028.

2. Central Bank Digital Currency (CBDC) & Digital Rupee

- **CBDC Public Distribution System (PDS):** A CBDC-based PDS was officially launched using programmable 'e-RUPI' tokens to ensure leak-proof food subsidies under the PM Garib Kalyan Anna Yojana.
- **Grain ATMs:** Initial pilots were rolled out in Puducherry (redeemable at Fair Price Shops) and Gujarat (Ahmedabad, Surat, Anand, Valsad) where digital coupons are redeemed via QR codes or "Annapurthi Grain ATMs", which can dispense 25 kg of grain in 35 seconds.
- **Project Sa-Mudra:** The RBI aims to modernize currency and aggressively expand the Digital Rupee (CBDC) for faster cross-border payments under this project.
- **Bank Integrations:** HDFC Bank successfully integrated CBDC functionality directly into its "SmartGateway" platform ecosystem.

3. Digital Payments, RBI Regulations & E-Mandates

- **Payment Vision 2028:** The RBI released its roadmap titled "Shaping India's Payment Frontier", aiming to aggressively expand the digital payment ecosystem by December 2028. Under this, the RBI is developing a Payment Switching Service (PASS) and an AI-driven platform for automated grievance redressal of failed transactions.
- **Two-Factor Authentication (2FA):** Effective April 1, 2026, the RBI mandated compulsory 2FA (OTP, passwords, biometrics) for all domestic digital payments (UPI, cards, wallets), extending to cross-border transactions by October 1, 2026.
- **E-Mandate Framework 2026:** The RBI consolidated rules for recurring payments (UPI, NEFT, RTGS). Setting up a mandate requires an Additional Factor of Authentication (AFA). The transaction threshold without an AFA is retained at ₹15,000 for standard mandates, but raised to ₹1 lakh specifically for mutual fund subscriptions, insurance premiums, and credit card bills.
- **Prepaid Payment Instruments (PPI) Rules:** The RBI's Master Directions require non-bank PPIs to maintain a minimum net worth of ₹5 crore, expanding to ₹15 crore. Full KYC PPIs have a monthly limit and max balance of ₹2 lakh (P2P transfers/cash withdrawals up to ₹25,000). Small/Mini KYC PPIs are capped at ₹10,000 strictly for merchant payments. The "UPI One World Wallet" is tailored for foreign nationals/NRIs with a monthly limit of ₹5 lakh.

- **Fraud Compensation Framework:** For digital frauds up to ₹50,000, banks are obligated to return 85% of the money or ₹25,000, whichever is lesser. For small-value digital frauds (up to ₹25,000), a cost-sharing model is enforced where the customer and bank each bear 15%, and the RBI covers the balance from the Depositor Education Awareness (DEA) Fund. A 1-hour "cooling-off" period was proposed for P2P transfers exceeding ₹10,000.

4. Fintech Innovations, Credit Cards, and ATMs

- **PayPoint India:** Made history as the first private NBFC/fintech to secure direct approval to join the RBI's Centralised Payment System (NEFT and RTGS).
- **MobiKwik:** Granted a formal NBFC license by the RBI to offer secured/unsecured loans to MSMEs in Tier-2 and Tier-3 cities.
- **CRED:** Founded by Kunal Shah, received final approval from the RBI to operate as a Payment Aggregator (requiring ₹25 crore minimum capital).
- **Record Credit Card Spending:** India hit an all-time high credit card expenditure of ₹2.19 trillion in March 2026 (a 23.81% month-on-month increase), bringing the yearly total to ₹23.62 lakh crore. HDFC Bank led the market in these spending figures.
- **Innovative Co-Branded Cards:**
 - **Visa & HDFC Bank:** Launched the limited-edition digital FIFA World Cup 2026 Pixel Play Credit Card featuring a "Spend and Win" campaign.
 - **CheQ & AU Small Finance Bank:** Launched India's first battery-free LED-powered credit card that glows via NFC energy from POS terminals.
 - **PNB & KVB:** Partnered to launch the PNB KVB RuPay Credit Card integrated onto the UPI platform.
- **ATM Milestones:** The RBI estimated that the total number of ATMs in India will reach 2,51,057 by March 2025. Tripura Gramin Bank launched "TGB on Wheels", marking India's first fully solar-powered ATM van.

5. AI Integrations in Banking & Finance

- **Razorpay AI Solutions:** Razorpay partnered with Sam Altman's OpenAI (utilizing Codex technology) to enable instant embedded payments in AI applications. It also launched the world's first AI-powered "Agent Studio" built on the Cloud Agent SDK, alongside an AI-native Agentic Experience Platform.
- **AI Cyber Threat Panel ('Mythos'):** In response to severe cybersecurity threats from advanced AI platforms like "Anthropic Mythos" (capable of autonomously detecting and exploiting banking vulnerabilities), Finance Minister Nirmala Sitharaman formed a high-level panel headed by SBI Chairperson C.S. Setty to evaluate and mitigate these risks.
- **Jio Finance 'FinSider':** Launched an AI-backed mobile application leveraging agentic AI neural networks to provide highly tailored personal loans, mutual funds, and investments.
- **Sovereign AI Infrastructure:** The National Payments Corporation of India (NPCI) collaborated with NVIDIA to scale Sovereign AI capabilities across the entire Indian payment ecosystem.

26: WEB PORTALS, MOBILE APPS & AI PLATFORMS

1. AI Chatbots & Artificial Intelligence Platforms

- **Nyaya Setu / Nyay Setu:** Unveiled by Vice President CP Radhakrishnan and Law Minister Arjun Ram Meghwal at the Disha Program, this is a voice-first, multilingual AI legal assistant chatbot featuring an official mascot named "Dishika",..
- **Kar Saathi:** An Artificial Intelligence (AI) chatbot launched by the Central Board of Direct Taxes (CBDT) under the "PRARAMBH 2026" campaign to assist taxpayers with queries, working alongside the newly launched "Kar Shaki" (Income Tax 2.0) unified website,,,,,
- **Abhay:** An AI-powered chatbot launched by the Central Bureau of Investigation (CBI) and officially unveiled by Supreme Court Justice Surya Kant,. It empowers citizens to verify official legal notices and directly combat "digital arrest" scams and financial frauds.
- **PANCHAM:** The "Panchayat Assistance & Messaging Chatbot" was launched by the Ministry of Panchayati Raj (MoPR) and UNICEF. It is natively integrated with BHASHINI to support 22 Indian languages.
- **Pillu AI (Pilloo AI):** A voice-based billing and accounting agent for Small and Medium Businesses (SMBs) available in 5 Indian languages, launched by Andhra Pradesh Chief Minister N. Chandrababu Naidu.
- **Sudarshan, RADAR & SEVA:** The Securities and Exchange Board of India (SEBI) deployed "Sudarshan", an in-house AI digital surveillance tool, to track and delete over 1.2 lakh misleading social media posts by unregistered financial influencers,,. SEBI also utilizes "RADAR" (Regulatory AI Driven Advertisement Reviewer) and "SEVA", an AI chatbot for investor grievances,,.
- **Khushi:** An AI chatbot launched by the Ministry of Health on World TB Day to provide Tuberculosis guidance in 12 regional languages, aiming to aid in the disease's elimination by 2025.

- **Prajna (PRAZNA):** An indigenous AI-enabled satellite imaging system developed by DRDO's Centre for Artificial Intelligence and Robotics (CAIR) lab and officially handed over to the Ministry of Home Affairs (MHA),.
- **Trinetra:** An indigenous AI-powered unified cyber security solution being developed through an MoU between the Centre for Development of Telematics (C-DOT) and Rashtriya Raksha University (RRU).
- **Muse Spark:** Meta's Super Intelligence Lab unveiled this brand-new AI model to replace LLaMA 4, designed specifically for advanced reasoning in math, science, and health,.
- **NARIT AI:** The "Narcotics Analysis RAG-based Investigation Tool" was launched by Gujarat Police as India's first AI tool specifically engineered for narcotic investigations,.

2. Government & Administrative Web Portals

- **Bhu Bharati:** A new decentralized land registration portal launched by the Telangana government to permanently replace the state's older "Dharani" framework,.
- **Pemana Portal:** Launched by the Ministry of Statistics and Programme Implementation (MoSPI), the "Project Assessment Infrastructure Monitoring and Analytics for Nation Building" portal will digitally monitor central infrastructure projects worth ₹150 Crore or more.
- **Rajmarg Prawesh (RAJMARG PRAVESH):** An upgraded portal launched by Union Minister Nitin Gadkari to digitize and accelerate the No Objection Certificate (NOC) approval process for highway access, fuel stations, and wayside amenities,.
- **Real-Time Internal Audit Portal:** Developed by the National Informatics Centre (NIC) and launched by the Ministry of Rural Development at ruralaudit.gov.in,.
- **SuJeevika Portal:** An AI-driven portal launched by Union Minister Dr. Jitendra Singh to provide authenticated trade statistics specifically for biotech products.
- **CM Jan Sunwai & CM Pragati Portals:** Delhi Chief Minister Rekha Gupta launched the "CM Jan Sunwai Portal" for online public complaints and the "CM Pragati" digital portal to track government asset records.
- **e-Prapti Portal:** An Aadhaar-based digital platform launched by the Employees' Provident Fund Organisation (EPFO) to track and activate old or inoperative PF accounts without requiring a Universal Account Number (UAN).
- **SATYA:** The "STQC Lab Automation Portal" was inaugurated by the Ministry of Electronics & IT (MeitY) as a single integrated digital platform for all Standardisation Testing and Quality Certification (STQC) services.
- **SAMPANN:** The "System for Accounting and Management of Pension" platform, originally managed by the Telecom Department, was expanded to include the Goa State Government and the Cochin Port Authority,.
- **Government Bank Dashboard & Manual:** Launched by the Controller General of Accounts (CGA) to establish uniform procedures, improve real-time tracking, and reduce operational risks for banks handling government transactions.
- **Swift 2.0:** A single-window portal launched by the Central Board of Indirect Taxes and Customs (CBIC) for digital export and import clearance.
- **Griha Sugam Portal:** An official portal launched by the National Housing Bank (NHB).

3. Mobile Applications for Citizens & Employees

- **Bharat Taxi App:** India's first cooperative-led, zero-commission ride-hailing platform launched by Union Minister Amit Shah,., It operates on a "Saarhi hi Malik" (Drivers are owners) model and provides drivers with up to ₹5 lakh in insurance without subscription fees,.
- **SHINE App:** The "Sexual Harassment Incident Notification for Empowerment" custom mobile application was launched by Indian Railways to empower female employees to report workplace harassment directly onto the HRMS portal,.
- **Neosight ID (Neophyte ID):** An AI-powered mobile application exclusively designed to detect invasive plant species natively in Kerala, developed by botanist N. Alem Yusuf who won the WWF National Nature Award for the creation,.,
- **My Waves Platform:** Introduced by MeitY as a citizen-centric creator Over-The-Top (OTT) platform, described as an "Instagram for India," allowing users to freely create, upload, and share digital content,.
- **eHealth App:** Launched by the Kerala Health Department to help the public find healthcare facilities, pharmacies, and blood banks within a 10 km radius, complete with appointment booking and Google Maps integration.
- **Rail Parcel App:** A next-generation application introduced by the South Central Railway in Secunderabad to ensure the doorstep pickup and delivery of rail freight.
- **Atithi App:** A revamped application specifically redesigned for international passengers, launched by the Central Board of Indirect Taxes and Customs (CBIC).
- **Nigrani App & Haj Wristband:** The Nigrani App was launched to strictly monitor active projects under the Pradhan Mantri Jan Vikas Karyakram (PMJVK), while the digital "Haj Wristband" was introduced to safely assist Indian pilgrims.

- **TB Mukh Bharat App:** A digital application launched by the Ministry of Health on World TB Day.
- **e-Sakshya App:** An application emphasized by the government for securely storing digital evidence under the Inter-operable Criminal Justice System (ICJS 2.0).

4. Banking, Fintech & Financial Platforms

- **SEBI IT Platforms:** The Securities and Exchange Board of India (SEBI) rolled out three new IT platforms: "SUPComms" (Single Universal Platform) to replace traditional emails, the "E-Adjudication Portal" for handling online quasi-judicial proceedings, and "C-SAC" (Cyber Security Audit Compliance), an AI-driven tool designed to analyze cybersecurity audits.
- **Agent Studio & Agentic Experience Platform:** Razorpay launched the world's first AI-powered "Agent Studio," constructed using the Cloud Agent SDK. Razorpay additionally introduced an AI-native layer termed the "Agentic Experience Platform".
- **FinSider:** Jio Finance launched an AI-backed unified mobile application leveraging agentic AI neural networks to provide highly tailored personal loans, mutual funds, and investments.
- **My LIC & Super Sales Saathi:** The Life Insurance Corporation of India (LIC) launched these apps via its DIVE (Digital Innovation & Value Enhancement) platform. "My LIC" allows customers to manage policies and take paperless loans, while "Super Sales Saathi" equips agents with real-time policy tracking and AI-driven digital sales kits.
- **Bob Samvaad (Bob Sambad):** Bank of Baroda launched an AI-based multilingual conversational platform supporting 22 languages with text and voice options, initially rolled out across 250 branches to bridge customer communication gaps.
- **bob World lite:** A lightweight mobile banking app launched by Bank of Baroda and Reliance Jio, pre-installed exclusively on JioBharat 4G feature phones.

27: INSURANCE SECTOR

1. IRDAI Accounting Standards & Regulatory Overhauls

- **Indian Accounting Standards Transition:** The Insurance Regulatory and Development Authority of India (IRDAI) released a consultation paper mandating all insurers (life, general, health, and reinsurance) to prepare financial statements strictly according to Indian Accounting Standards, effective **April 1, 2026**. This shift formally replaces older rules derived from the **Insurance Act of 1938** to align India's financial statements with global **International Financial Reporting Standards (IFRS 17 and IFRS 9)**, ensuring global comparability and transparency.
- **FDI Limit Increased to 100%:** Effective **February 5, 2026**, the Indian Government officially allowed **100% Foreign Direct Investment (FDI)** in the insurance sector, increasing it from the previous 74% cap. This was enacted via the "**Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Act, 2025**", which simultaneously amended the Insurance Act (1938), LIC Act (1956), and IRDAI Act (1999).
- **FDI Conditions & Targets:** A strict condition of the 100% FDI rule is that the Chairman, Managing Director (MD), or Chief Executive Officer (CEO) of the insurance company must be an **Indian citizen**. The legislative overhaul is explicitly aimed at boosting insurance penetration in India, which currently stands at **3.7% of GDP** (compared to a global average of 7%), to achieve the national target of "**Insurance for All by 2047**".
- **Reinsurance Capital Relaxations:** The Net Owned Fund requirement for foreign reinsurance branches was significantly dropped from **₹5,000 crore to ₹1,000 crore**.
- **Stake Acquisition Rules:** Updated IRDAI regulations now allow an insurance company to buy up to a **5% stake** (increased from the previous 1%) in another insurer without requiring prior IRDAI approval.
- **Digital Public Insurance Registry:** IRDAI, chaired by **Ajay Seth**, proposed a consent-driven digital **Public Insurance Registry** that will act as the technical backend for the **Bima Sugam e-marketplace**.
- **Cyber Security Guidelines:** Under IRDAI's revised cyber security guidelines, the **Information Security Risk Management Committee** is mandated to meet at least once a quarter, and compliance reports must be submitted within **30 days**.
- **Actuarial Regulations:** IRDAI officially approved the **Actuarial, Finance and Investment Function Regulation 2026**, effective April 1.
- **Health Insurance Review Committee:** IRDAI formed a sub-committee comprising **Indian Administrative Service (IAS)** officers under its **Insurance Advisory Committee (IAC)** to comprehensively review the private health insurance sector. The review focuses on improving transparency, enhancing claim experiences, and building policyholder trust.

2. D-SIIs, Reinsurance Joint Ventures, and Global Rankings

- **Domestic Systemically Important Insurers (D-SIIs):** IRDAI retained the **Life Insurance Corporation of India (LIC)**, **New India Assurance Company Limited (NIACL)**, and **General Insurance Corporation of India (GIC Re)** as D-SIIs (entities categorized as "Too Big to Fail") for the Financial Year 2025-26.

- **Allianz Jio Reinsurance Limited (Allianz Jio Re):** This entity commenced operations in **Mumbai** after receiving formal IRDAI authorization to underwrite reinsurance business in India. It operates as a **50-50 domestic private joint venture** between Germany's **Allianz Group** and **Jio Financial Services Limited**. The statutory minimum paid-up capital required for a reinsurance company in India is **₹200 crore**.
- **M Pallonji Group General Insurance:** IRDAI granted an **R1 (Stage 1) approval** to the **M Pallonji Group** (promoted by **Mehli Mistry** and **Phiroz Mistry**) for a new general insurance venture featuring a **51% stake**. The venture is partnered with **Federal Bank** and **Divya Sehgal**, bringing an initial capital of **₹200 crore**, well above the ₹100 crore minimum requirement.
- **Kiwi General Insurance:** Backed by **WestBridge Capital** and led by CEO **Nilesh Garg**, this entity also received its formal operating license from IRDAI.
- **Reinsurance Advisory Committee:** IRDAI formally constituted a Reinsurance Advisory Committee, which is currently chaired by **A.V. Girija Kumar** (former CMD of Oriental Insurance).
- **Abu Dhabi National Insurance Company (ADNIC):** ADNIC received regulatory approval to establish a specialized reinsurance branch in India's **GIFT City**, located in Gandhinagar, Gujarat.
- **Generali India Stakes:** The **Competition Commission of India (CCI)** formally approved the **Central Bank of India's** move to increase its equity stake to **26%** in two joint ventures: **Generali India Life Insurance** and **Generali India Insurance**.
- **Global Insurance Market Ranking:** According to a report by **Swiss Re**, India is currently ranked as the **10th largest insurance market globally** based on premium collections.

3. LIC Digital Apps & New Life/Health Insurance Products

- **LIC DIVE Platform Apps:** The **Life Insurance Corporation of India (LIC)** (founded Sept 1, 1956; HQ: Mumbai) launched two new digital mobile applications in Mumbai via its **DIVE (Digital Innovation & Value Enhancement)** platform.
 - **"My LIC":** Built for customers to digitally manage their policies, pay premiums, and acquire paperless loans.
 - **"Super Sales Saathi"** (or "LIC Super Sales"): An app equipping sales agents and intermediaries with real-time policy tracking tools and AI-driven digital sales kits.
- **Canara HSBC Life "Promise for Wealth":** Canara HSBC Life Insurance launched a market-linked saving plan/Unit Linked Insurance Plan (ULIP) named **"Promise for Wealth"**. The plan features zero premium allocation charges and offers coverage up to age 100 across three variants: **Maximizer, Shield, and Long Life**.
- **Shri Health Suraksha 2.0:** Launched by **Shriram General Insurance**, a prominent Jaipur-based firm headed by Chairman **Chandra Kishore Mishra**.
- **Axis Max Life & Sarathi Finance Pact:** Axis Max Life (MD & CEO Sumit Madan) and Sarathi Finance (CEO Vivek Bansal) established a strategic corporate agent partnership to bridge the ₹44 lakh crore credit gap for Indian MSMEs by embedding a **"Group Credit Life Secure"** insurance product into the lending process. It provides coverage to individuals aged 15 to 75 with a minimum face amount of **₹5,000**.
- **ICICI Swasthya Pension Scheme:** ICICI Bank (via ICICI Prudential Pension Fund Management) launched the "ICICI Swasthya Pension Scheme" under the **Pension Fund Regulatory and Development Authority (PFRDA)** regulatory sandbox. The scheme merges retirement savings with healthcare benefits and uniquely permits premature closure if medical crises consume over **70% of the accumulated corpus**.
- **Equitas & Bharti AXA Bancassurance:** **Equitas Small Finance Bank** (MD Vasudevan PN) entered into a bancassurance partnership with **Bharti AXA Life Insurance** (MD Parag Raja).
- **Postal Life Insurance (PLI) Digitalization:** PLI was officially onboarded as an insurance biller on the **Bharat Connect** platform by **NPCI Bharat BillPay Limited (NBBL)**, allowing customers to set up e-mandates for automated premium payments. The **State Bank of India (SBI)** acts as the Biller Operating Unit for this digital service.

4. Maritime Insurance Pools, Public Health Data & Social Security

- **Bharat Maritime Insurance Pool:** The Union Cabinet, chaired by PM Narendra Modi, formally approved the creation of a **10-year, ₹12,980 crore** (Rs 129.8 billion / 1.4 billion USD) dedicated **Maritime Insurance Pool** backed by a sovereign guarantee.
- **US Gulf Shipping Insurance Plan:** In a parallel global event, the United States established a massive **\$20 billion** maritime reinsurance program specifically designed to insure shipping vessels moving through the **Strait of Hormuz** and the Persian Gulf to safeguard global energy supply chains.
- **NSSO Health Insurance Coverage Data:** Data released by the **National Sample Survey Office (NSSO)** in April 2026 revealed that rural health insurance coverage spiked to **47.4%** (a massive increase from 14.1% eight years prior). Urban health insurance coverage currently stands at **44.3%**.
- **Alwar's 100% Insurance Milestone:** **Alwar, Rajasthan**, officially became the very first district in India to successfully achieve **100% insurance coverage** under the national "Insurance for All by 2047" initiative.

- **PMJJBY & PMSBY:** The **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** offers a ₹2 lakh life cover for an annual premium of ₹436 (for eligible ages 18-50) and currently holds **26.88 crore** enrollments. The **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** offers a ₹2 lakh accident cover for a ₹20 annual premium (for eligible ages 18-70).
- **Social Security Agreement:** India and the **United Kingdom (UK)** signed a reciprocal Social Security Agreement designed to cover temporary employees.

5. Corporate Leadership Appointments in Insurance

- **HDFC ERGO:** **Parthanil Ghosh** was appointed as the new Managing Director (MD) and Chief Executive Officer (CEO) of **HDFC ERGO General Insurance Company**, effective **April 16, 2026**. He succeeds the outgoing CEO, Anuj Tyagi.
- **HDFC Life:** **Vibha Padalkar's** tenure as MD & CEO of **HDFC Life Insurance** was officially extended for another **5 years** (valid until 2031).
- **Life Insurance Corporation (LIC):** **Ramak Krishnan Chandra** was officially appointed as the Managing Director (MD) of LIC.
- **General Insurance Corporation of India (GIC Re):** **Hitesh R. Joshi** was recommended by the **Financial Services Institutions Bureau (FSIB)** to serve as the new Chairman and Managing Director (CMD) of GIC Re, succeeding **Ramaswamy Narayanan**.

28: NATIONAL PARKS, WILDLIFE SANCTUARIES, TEMPLES & PLACES IN NEWS

NP, Wildlife Sanctuary, Temple, etc.	Located in which State/Place	Reason for being in news
Kuno National Park	Madhya Pradesh	9 new cheetahs were brought from Botswana, bringing India's total cheetah count to 48.
Barnawapara Wildlife Sanctuary	Mahasamund, Chhattisgarh	Blackbucks are being actively reintroduced into a 250 sq km area in the wild.
Shekha Jheel Bird Sanctuary	Aligarh, Uttar Pradesh	Officially designated as India's 99th Ramsar site coinciding with World Earth Day.
Patna Bird Sanctuary	Uttar Pradesh	Newly added to India's list of recognized Ramsar sites.
Chhari-Dhand Wetland Conservation Reserve	Kutch, Gujarat	Newly added to India's list of recognized Ramsar sites.
Barasingha Wildlife Sanctuary	Uttar Pradesh	The Ministry declared a 408.7 sq km area around the sanctuary as an Eco-Sensitive and biodiversity protection zone.
Kharungpat Bird Sanctuary	Kakching, Manipur	The state is actively developing this massive 227-hectare wetland into a new bird sanctuary.
Peechi-Vazhani Wildlife Sanctuary	Thrissur, Kerala	A completely new earthworm species named <i>Drawida vazhania</i> was discovered here.
Bannerghatta Biological Park	Karnataka	Received four cheetahs from South Africa, marking the first time imported cheetahs are housed outside Kuno NP.
Indira Gandhi Zoological Park	Visakhapatnam, Andhra Pradesh	A female melanistic leopard (Black Panther) brought from Assam was released here after a 40-year gap.
Manas National Park	Assam	A brand new plant species designated " <i>Osbakia Zubin Garinia</i> " (named after singer Zubeen Garg) was discovered here.

Kalinjar Fort Hill	Banda, Uttar Pradesh	Declared India's 35th National Geoheritage Site by the Geological Survey of India, featuring evidence from the Gupta and Chandela dynasties.
Indira Gandhi Memorial Tulip Garden	Srinagar, Jammu & Kashmir (Zabarwan range)	Asia's largest tulip garden (spanning 74 acres) was officially inaugurated by CM Omar Abdullah.
Sri Guru Bhairavaikya Temple	Adichunchanagiri, Mandya, Karnataka	Officially inaugurated by Prime Minister Narendra Modi.
Kashi Vishwanath Temple	Varanasi, Uttar Pradesh	The world's second Vikramaditya Vedic Clock, based on the Vedic Panchang, was installed and inaugurated here.
Konark Sun Temple	Odisha	The ASI and IIT Madras began safely removing sand from the temple's Jagamohan (assembly hall), which was filled by British engineers in the 1900s.
Bhoramdeo Temple	Kabirdham, Chhattisgarh	The state initiated the Bhoramdeo Corridor Development Project, modeled directly after the Kashi Vishwanath corridor.
Sri Soundararaja Perumal Temple	Tamil Nadu	A 16th-century bronze Thirumangai Alvar idol, repatriated from the Ashmolean Museum, will be installed here.
Arasavalli Sri Suryanarayana Swamy Temple	Srikakulam, Andhra Pradesh	Slated for modernization under the PRASHAD scheme, including a ₹4 crore foundation layout for the Indra Pushkarini temple tank.
Prambanan Temple (Roro Jonggrang)	Yogyakarta, Indonesia	India partnered with Indonesia to physically restore this 9th-century UNESCO World Heritage complex built by the Sanjaya Dynasty.
National Cow Cultural Museum	Mathura, Uttar Pradesh	Recognized as India's first museum dedicated to cows, established at the Pandit Deendayal Upadhyaya Veterinary Science University campus.
Samrat Sriti Museum (Samrat Samprati Museum)	Koba, Gandhinagar, Gujarat	Officially inaugurated by Prime Minister Narendra Modi on Mahavir Jayanti.
Our Lady of Grace Cathedral	Papdy, Vasai, Maharashtra	The 475-year-old historic Catholic church won the UNESCO Asia-Pacific Award of Merit for Cultural Heritage Conservation.
Valley of the Kings	Egypt	Researchers discovered 30 ancient Indian inscriptions written in Tamil-Brahmi, Prakrit, and Sanskrit on rock tombs.

29: IITs, IIMs & OTHER INSTITUTIONS IN NEWS

Name of IIT/IIM/Other Institute	The reason for being in news
IIT Madras	<ul style="list-style-type: none"> • Hosted the inauguration of the new "Param Shakti" supercomputer and the "Bhodhan AI Center" of Excellence (backed by ₹500 crore). • Launched a ₹600 crore Unicorn Frontier Fund for deep-tech startups. • Partnered with the ASI to safely remove sand from the Konark Sun Temple's assembly hall. • Signed an MoU

	<ul style="list-style-type: none"> with Herbalife India for India's first Center of Excellence on plant cell fermentation. Partnered with FedEx to successfully conduct India's first intracity drone delivery trial. Hosted India's first inter-college "OmegaBall" tournament. Established the 'Vayu Virtual Research Center' with the Finnish Meteorological Institute (FMI). Its Pravartak Technologies Foundation partnered with the Indian Army (EME Corps) to accelerate indigenous arms manufacturing.
IIT Bombay	<ul style="list-style-type: none"> Partnered with Columbia University to launch the "Columbia-IIT Bombay Center of Artificial Intelligence". Ranked 4th globally in Engineering & Technology in the QS World University Rankings 2026.
IIT Delhi	<ul style="list-style-type: none"> Partnered with the International Solar Alliance (ISA) to launch a 1-year PG diploma and disseminate solar energy expertise to member nations. Collaborated with IDFC First Bank on the "Ignite" program backing startups. Signed an educational partnership with OpenAI. Ranked 36th globally in Engineering & Technology in the QS Rankings.
IIT Kanpur	<ul style="list-style-type: none"> Partnered with the Ministry of Education to launch the "SATHEE" platform/app for free online coaching for competitive exams (JEE, NEET, etc.). Signed an MoU with HCLTech to formulate scalable architectures for Global Capability Centers (GCCs). Collaborated to develop BODH (Benchmarking Open Data Platform for Health AI) under the Ayushman Bharat Digital Mission.
IIT Ropar	<ul style="list-style-type: none"> Launched India's first fully integrated advanced agriculture intelligence ecosystem. Formed a strict partnership with the Punjab Government to build an AI-based system.
IIT Patna	<ul style="list-style-type: none"> Partnered with the Ministry of Minority Affairs under the PM VIKAS scheme to train 600 minority youths from Bihar in Artificial Intelligence and Business Analytics.
IIT Hyderabad	<ul style="list-style-type: none"> Partnered with the National Mineral Development Corporation (NMDC) R&D center for indigenous mineral and metal technologies.
IIT Kharagpur	<ul style="list-style-type: none"> Ranked 2nd globally in Mining in the QS World University Rankings. Executed an MoU with the Telecommunication Engineering Centre (TEC) for 6G and 5G Research.
IIT ISM Dhanbad	<ul style="list-style-type: none"> Ranked 21st globally in engineering and mineral mining in the 16th edition of the QS World University Rankings by Subject 2026.
IIM Ahmedabad	<ul style="list-style-type: none"> Launched the "Krishnamurthy Tandon School of Artificial Intelligence". Signed an educational partnership with OpenAI. Ranked 21st globally in business, management, and marketing in the QS Rankings.
IIM Nagpur	<ul style="list-style-type: none"> Selected as the site for the 'Center of Excellence for Heat Resilience and Sustainable Cooling', launched by Maharashtra CM Devendra Fadnavis to combat heat waves.
Chandigarh University	<ul style="list-style-type: none"> Microsoft launched an "AI for Everyone" skills center at its Mohali campus in Punjab. Launched a Centre of Excellence in Smart Healthcare in Uttar Pradesh to train 1.5 lakh youths over 5 years.
Manipal Academy of Higher Education (MAHE)	<ul style="list-style-type: none"> Partnered with Apple to launch a new Education Hub in Bengaluru.
Dayananda Sagar University (DSU)	<ul style="list-style-type: none"> Partnered with NVIDIA to establish India's first 'AI First Factory' inside a university campus (an investment of over ₹175 Crore) in Bengaluru.

National Council of Educational Research and Training (NCERT)	<ul style="list-style-type: none"> Officially granted "Deemed-to-be-University" status in the 'distinct category'. Reconstituted a 20-member National Syllabus and Teaching Learning Material Committee (NSTC) headed by MC Pant to review textbook content.
Rashtriya Raksha University (RRU)	<ul style="list-style-type: none"> Partnered with C-DOT to develop 'Trinetra', an indigenous AI-powered unified cyber security solution. Signed an MoU with the SSB Academy in New Delhi to accredit border-guarding training programs.
Indian Institute of Science (IISc), Bengaluru	<ul style="list-style-type: none"> Signed a Tripartite Master Research Agreement with BEML Limited and the Foundation for Science, Innovation and Development (FSID) for advanced defense research.
Pondicherry University	<ul style="list-style-type: none"> Executed an MoU with the Chief Commissioner for Persons with Disability (CCPD) to promote disability rights and inclusive education. Signed an agreement with Zoho Corporation for advanced research in material science and energy technologies.
Bharathiar University	<ul style="list-style-type: none"> Awarded a ₹99.15 lakh grant by DRDO to design novel antidotes that neutralize the toxic effects of organophosphorus compounds.
Symbiosis Skill and Professional University	<ul style="list-style-type: none"> Launched India and Asia's first UNESCO Chair on Gender Inclusion and Skill Development in Pune.
Nalanda University	<ul style="list-style-type: none"> Hosted a national "Chintan Shivir" (brainstorming camp) organized by the Ministry of Minority Affairs.
Shri Ram College of Commerce (SRCC)	<ul style="list-style-type: none"> PM Narendra Modi released a commemorative postal stamp marking the institution's 100-year milestone (1926-2026).
Vardhaman College of Engineering	<ul style="list-style-type: none"> Will serve as the nodal institution for NITI Aayog's 'ATL Sarathi' initiative in Telangana, providing mentorship to 379 Atal Tinkering Labs.
All India Institute of Ayurveda (AIIA)	<ul style="list-style-type: none"> Signed a Common Empanelment MoU with the General Insurance Council (GIC) to establish cashless Ayurveda treatment facilities across 32 insurance companies.
Foreign Universities (Various)	<ul style="list-style-type: none"> Birkbeck (University of London), University of New South Wales (UNSW), and University of Liverpool received approvals to set up physical campuses in Bengaluru. University of Southampton is setting up a campus in Gurugram.
NIPER (Mohali & Hajipur)	<ul style="list-style-type: none"> NIPER Mohali signed an agreement with Novartis for pharmaceutical innovation. NIPER Hajipur signed agreements with the Indian Pharmacopoeia Commission and Boehringer Ingelheim India to control drug pricing and patient safety.
Central Ayurveda Research Institute (CARI)	<ul style="list-style-type: none"> The Bengaluru-based institute achieved ISO 15189 accreditation for its clinical laboratory (biochemistry and hematology).

30: SEBI IN NEWS

1. Regulatory Reforms & Market Relaxations

- Mega IPOs & Minimum Public Shareholding (MPS):** The Securities and Exchange Board of India (SEBI) revised MPS norms for mega companies launching Initial Public Offerings (IPOs) by expanding the regulatory categories from three to six. SEBI also decreased the initial listing requirement uniformly from 5% to 2.5% and temporarily relaxed the mandatory 25% MPS compliance for listed companies.
- Social Impact Funds (SIF):** At its 213th Board Meeting in Mumbai, SEBI regulated Social Impact Funds as a subcategory of Category 1 Alternative Investment Funds (AIFs). The minimum individual investment value for SIFs was drastically reduced from ₹2 lakh to ₹1,000 using "Zero Coupon Zero Principal" instruments.
- Social Stock Exchange (SSE):** SEBI structurally extended the registration validity period for Non-Profit Organizations (NPOs) situated on the SSE from 2 years to 3 years. SEBI concurrently lowered the strict minimum subscription requirement for Zero Coupon Zero Principal instruments from 75% to 50%.

- **Nominee & Transmission Rules:** SEBI proposed easing paperwork for nominees claiming shares after a shareholder's death, increasing the threshold for simple documentation from ₹5 lakh to ₹10 lakh for physical securities, and from ₹15 lakh to ₹30 lakh for Demat securities, utilizing a Straight Through Process for low-value transfers. SEBI also made it mandatory by default to add a nominee for single-holder Demat accounts and Mutual Fund folios, allowing up to 4 nominees.
- **Intermediaries & Advisors:** SEBI relaxed educational criteria for investment advisors and research analysts. SEBI also relaxed the "fit and proper" criteria so that criminal complaints, FIRs, or chargesheets no longer trigger automatic disqualification for market intermediaries, and reduced the non-consideration period following a show-cause notice from 1 year to 6 months. Furthermore, minimum capital requirements to become investment advisors were set at ₹5 lakh for individuals and ₹50 lakh for companies.
- **Fund Investments:** Mutual funds are now officially authorized to invest in Real Estate Investment Trusts (REITs). SEBI also approved the "Netting of Funds" mechanism for Foreign Portfolio Investors (FPIs).
- **IPO Extensions:** SEBI granted a one-time extension for IPO approval validity expiring between April 1 and September 30, extending it to September 30, 2026.

2. Technology, AI Platforms, and Digital Portals

- **Sudarshan, RADAR & SEVA:** SEBI deployed "Sudarshan", an in-house Artificial Intelligence digital surveillance tool, to track and delete over 1.2 lakh misleading social media posts by unregistered financial influencers. SEBI also utilizes "RADAR" (Regulatory AI Driven Advertisement Reviewer) and "SEVA", an AI chatbot for investor grievances launched in July 2024.
- **New IT Ecosystems:** SEBI Chairman launched three new IT platforms: **SUPComms** (Single Universal Platform) to replace traditional emails, the **E-Adjudication Portal** for handling online quasi-judicial proceedings, and **C-SAC** (Cyber Security Audit Compliance), an AI-driven tool for analyzing cybersecurity audits.
- **SEBI Setu:** Launched as a digital regulatory guidance platform providing end-to-end guidance spanning from registration to compliance.
- **Verified App Label:** SEBI partnered with Google to launch the 'Verified App Label' initiative to issue a verified badge for genuine financial apps on the Play Store under the principle "First Verify, Then Invest".

3. Strategic Partnerships, MoUs, and Corporate Approvals

- **Anti-Fraud Pacts:** SEBI signed a Memorandum of Understanding (MoU) with the Department of Telecommunications (DoT) to prevent telecom-linked financial frauds. SEBI also signed an MoU with the Financial Intelligence Unit (FIU) India to share suspicious transaction information.
- **Coal Exchanges:** SEBI approved the National Stock Exchange (NSE) to launch the "National Coal Exchange of India Limited". Similarly, the Multi Commodity Exchange of India Ltd (MCX) received SEBI approval to invest ₹100 crore and establish MCX Coal Exchange Limited for digital coal trading.
- **Asset Management Companies (AMCs):** Lakshya Asset Management Company received SEBI approval to launch its mutual fund business, marking the first AMC headquartered in Ahmedabad, Gujarat. ASK Asset & Wealth Management also secured SEBI approval, officially becoming India's 52nd active fund house.
- **Bain Capital & Manappuram:** SEBI (alongside the RBI) approved a proposed ₹4,385 crore indirect investment by US-based Bain Capital into Manappuram Finance entities.

4. Monetary Penalties & Disciplinary Actions

- **Retro Green Revolution Manipulation:** SEBI penalized 18 entities with a 5-year ban for manipulating 'Retro Green Revolution Ltd' shares via social media and Telegram. Fines levied ranged from ₹5 lakh to ₹50 lakh, bringing the total penalties to ₹2.8 crore. Key accused individuals (Sanjay Arunkumar Choksi, Western Agrotech Innovative) must return ₹2.94 crore plus 12% interest to the Investor Education and Protection Fund (IEPF).

5. Committees, Events, and Key Appointments

- **New Board Member:** Kompella Venkata Ramana Murthy was appointed as a Whole-Time Member of SEBI for a three-year term, replacing Ashwani Bhatia.
- **Mutual Fund Distributors Oversight Committee:** SEBI formed a committee headed by B. Rajendran to oversee mutual fund distributors and proactively prevent overlapping roles with investment advisors.
- **Capital Markets Tech Group:** SEBI Chief Tuhin Kanta Pandey announced a high-level expert working group to map short- and long-term technological enhancements for capital markets during the Nifty 50 index's 30th-anniversary celebration.
- **38th Foundation Day & Mission Jagrook:** SEBI celebrated its 38th Foundation Day on April 25 at the Jio World Convention Centre in Mumbai. Finance Minister Nirmala Sitharaman attended as the chief guest and launched "Mission Jagruk", a nationwide investor awareness and financial literacy campaign designed to protect investors from fake apps and deepfakes.
- **Static GK:** SEBI was established in 1988 (gained statutory status via the SEBI Act of 1992) and is headquartered in Mumbai. The current SEBI Chairman is Tuhin Kanta Pandey. The Investor Education and Protection Fund (IEPF) was established by SEBI in 2016.

31: FOREIGN PRIME MINISTERS/PRESIDENTS VISITED INDIA

Name of the Prime Minister/ President visited	Country of which he is the head	capital of that country	currency of that country
Dr. Alexander Stubb (President)	Finland	Helsinki	Euro
Patrick Herminie (President)	Seychelles	Victoria	Seychellois Rupee
Christian Stocker (Chancellor)	Austria	Vienna	Euro
Emmanuel Macron (President)	France	Paris	Euro
Lula da Silva (President)	Brazil	Brasilia	Real
Mark Carney (Prime Minister)	Canada	Ottawa	Canadian Dollar
Lee Jae-myung / Lee Jae-yong (President) & Lee Ji Myeong (Prime Minister)	South Korea (Republic of Korea)	Seoul	South Korean Won

32: INDIAN PRIME MINISTER / PRESIDENT / VICE PRESIDENT VISITING OTHER COUNTRIES

Name of Indian Prime Minister/President/Vice President	Country which he visited	Capital of the country visited	Currency of the country visited	Purpose of visiting
Vice President C.P. Radhakrishnan	Sri Lanka	Sri Jayawardenepura Kotte	Rupee	Conducted a bilateral visit to sign MoUs for healthcare and regional development, and to formally announce the completion of Phase 3 of the Indian Housing Project (4,000 houses).
Prime Minister Narendra Modi	Israel	Jerusalem	Shekel	Visited to elevate the relationship to a special strategic partnership focusing on Defense, Space, and Energy. During this visit, he was awarded the "Speaker of the Knesset" medal.
Prime Minister Narendra Modi	France	Paris	Euro**	Scheduled to travel to attend the G7 Summit from June 15-17.

33: SBI IN NEWS (STATE BANK OF INDIA)

1. Market Capitalization, Rankings & Global Valuation

- **₹10 Lakh Crore Milestone:** State Bank of India (SBI) successfully crossed the historic ₹10 lakh crore (₹10 trillion) market capitalization milestone.
- **National Market Standing:** SBI overtook ICICI Bank to become India's second-largest lender by market value for the first time since August 2019. Overall, it became India's 4th most valuable company (trailing Reliance Industries, HDFC Bank, and Bharti Airtel) and is the 6th Indian company ever to cross the ₹10 Lakh Crore mark.
- **Global Brand Strength:** SBI ranked as the 16th strongest bank globally and is the only Indian bank boasting a AAA+ rating. It holds a Brand Strength Index (BSI) of 90.3, with its brand value growing to \$8.1 billion, making it the 56th most valuable bank globally.

- **D-SIB Status:** The RBI retained SBI's classification as a Domestic Systemically Important Bank (D-SIB), requiring the institution to hold an extra 0.80% in its Common Equity Tier 1 (CET1) ratio to safeguard against systemic risks.

2. 2030 Vision, Market Expansion & "ABCD" Strategy

- **Ambitious 2030 Goals:** SBI aims to aggressively expand its balance sheet to equal 25% of India's GDP by 2030. For context, as of December 2025, its balance sheet stood at ₹71.62 lakh crore (~20% of GDP), comprising ₹57 lakh crore in deposits and ₹46 lakh crore in advances.
- **Current & Targeted Market Share:** The bank currently holds a 22% market share in deposits and 20% in advances, serving 53 crore customers (meaning every third Indian is an SBI customer). It seeks to capture a 25% overall market share by 2030 through a "bottom-up" approach, targeting a 1% market share increase across 800 districts.
- **Strategic Framework:** This expansion is driven by the bank's "**ABCD**" Strategy: *Acquire, Build, Convert, and Deepen*.
- **"Seva Saarthis" & Global Ranking:** To support this massive scaling, SBI plans to deploy 10,000 "Seva Saarthis" (apprentices) in high-footfall branches to assist customers, aiming to jump from its current 27th global ranking into the top 10.

3. Major Financial Products, Global Loans & Bonds

- **Record Social Term Loan:** SBI launched a \$500 million (approx. ₹4,597 crore) syndicated social term loan facility specifically dedicated to women's empowerment and livelihood initiatives. It is the first of its kind in India and the largest globally, backed by Japanese lead arranger MUFG. It aligns with UN SDG 5 (Gender Equality) and includes a \$100 million "green shoe option".
- **Solar Refinancing Guarantee:** The World Bank's Multilateral Investment Guarantee Agency (MIGA) authorized a 5-year, \$197.67 million guarantee to protect Citibank N.A. as it refinances SBI for nationwide Grid-Connected Rooftop Solar projects.
- **Tier-2 Bonds:** SBI raised ₹651 crore by issuing Basel III-compliant Tier-2 bonds featuring a 10-year tenure, a 5-year call option, and a 7.05% interest rate.
- **Financial Performance:** SBI reported a strong Q3 FY26 net profit of ₹2,128 crore, representing a 24.5% year-on-year growth (*Note: Secondary reports highlighted Q3 net profit metrics touching ₹21,876.04 crore*).

4. International Operations, Facilities & Joint Ventures

- **Global Centers Inaugurated:** SBI inaugurated a new Global Capability Center in Bengaluru and established a Global Trade Finance Center (GTFC) in Kolkata.
- **India-Israel Trade:** The bank announced that it will fully handle and facilitate India-Israel bilateral trade transactions directly in Indian Rupees.
- **Japan (MUFG) Partnership:** SBI signed a strategic partnership with Japan's MUFG Bank to bolster cross-border capital flows, M&A, affiliations, real estate, and strengthen the overall India-Japan economic corridor.
- **Chakra Centre for Financing:** SBI launched the "Chakra Centre for Financing" specifically to fund and back emerging sectors like climate tech.
- **PhonePe Co-Branded Card:** PhonePe and SBI partnered to launch a co-branded credit card available on both RuPay and Visa platforms, featuring a zero joining fee.

5. Leadership, Committees & Subsidiary Highlights

- **AI Threat Panel Leadership:** Finance Minister Nirmala Sitharaman appointed **SBI Chairperson C.S. Setty (Seti)** to head a high-level government panel tasked with evaluating severe AI cybersecurity threats (such as "Anthropic Mythos") targeting the banking sector.
- **SBI Mutual Fund:** Received official RBI approval to increase its aggregate stake up to 9.99% in Bandhan Bank (by February 2027) and similarly in RBL Bank.
- **SBI General Insurance:** Appointed prominent actor **Pankaj Tripathi** as the brand ambassador for its "Chuniye Bharosa, Apno Sa" (or "Chunia Barrosa Apnosa") health campaign.
- **SBI Life Insurance:** Partnered with the Indian AI startup "**Sarvam AI**" to implement large-scale artificial intelligence tools. It utilizes the Samvaad AI platform and Arya to expand its insurance distribution network.
- **SBI Securities:** Launched a dedicated "**Women's Mode**" under the "Infinity 8" initiative, which was designed based on feedback gathered from over 6,000 female investors.
- **SBI CAP & Biller Operations:** SBI CAP manages the Finance Ministry's SWAMIH Investment Fund II (backed by a ₹15,000 crore budget) to complete stalled affordable housing projects. Additionally, SBI acts as the Biller Operating Unit for Postal Life Insurance (PLI) on the NPCI Bharat Connect platform.

34: MOUs WITH BANKS / INSTITUTIONS / STATE GOVERNMENTS

Banks / Institutions / State Governments	MOU made with	MOU made for the purpose	MOU deal amount if any
Ministry of Earth Sciences (MoES)	Puducherry Government	To develop the Blue Economy (marine resources, wind energy, desalination) and coastal resilience.	-
NITI Aayog	Tata Electronics Private Limited	To accelerate and boost India's electronic manufacturing growth.	-
NITI Aayog	UNICEF	To improve child and maternal health and nutrition outcomes in Aspirational Blocks and Districts via the "Impact4Nutrition" platform.	-
NITI Aayog	JICA (Japan)	To promote actions achieving the 2030 Sustainable Development Goals (SDGs) in Aspirational Districts and Blocks.	-
Centre for Development of Telematics (C-DOT)	Rashtriya Raksha University (RRU)	To develop "Trinetra", an indigenous AI-powered unified cyber security solution.	-
Centre for Development of Telematics (C-DOT)	Delhi Police	To deploy nine indigenous technological solutions for surveillance and cybersecurity.	-
Ministry of Skill Development and Entrepreneurship	Bajaj Auto Ltd	To train youth in advanced, AI-leveraged automotive manufacturing systems.	-
State Bank of India (SBI)	MUFG Bank (Japan)	To bolster cross-border capital flows, financing synergies, and strengthen the India-Japan economic corridor.	-
Punjab National Bank (PNB)	Government e-Marketplace (GeM)	To act as a lending partner on the "GeM Sahay" portal to provide short-term unsecured credit to sellers.	-
Small Industries Development Bank of India (SIDBI)	Department of Posts	To facilitate the contact point verification of informal micro-enterprises.	-
HDFC Bank	Indian Army	To enhance banking facilities and direct banking benefits for army personnel.	-
Central Bank of India	Canara Robeco Asset Management Company	To distribute and supply mutual fund products.	-
Motilal Oswal Home Finance	Asian Development Bank (ADB)	To facilitate and finance affordable housing loans.	\$100 million.
Indian Railway Finance Corporation (IRFC)	SMBC & MUFG Bank (Japan)	To finance major railway infrastructure projects.	\$400 million.
IIFL Home Finance	Asian Development Bank (ADB)	To provide affordable women's housing finance.	\$300 million.

Shriram Finance Limited	German DEG & Citi	To bolster financial inclusion and sustainable mobility for MSMEs, smallholder farmers, and EV buyers.	\$76 million (₹630 crore).
Kerala Government	Solstice Data (Dubai)	To establish a 100-acre AI-driven data center project at the KINFRA Industrial Park.	₹52,600 crore.
Kerala Government	IOCL, CONCOR, & CWC	To construct a comprehensive logistics master plan at the Vizhinjam International Seaport.	₹2,000 crore.
West Bengal Government	German Federal Enterprises	To develop the Ichamati and Jalangi river basins under the "Nodibondhon" program.	₹200 crore.
Uttar Pradesh Government	ONEOTT Intertainment Ltd	To supply high-speed internet to 20 lakh rural households under "Project Ganga".	-
Tamil Nadu Government	Sarvam AI	To construct India's first sovereign AI park.	-
Himachal Pradesh Government	National Dairy Development Board (NDDB)	To develop milk processing and infrastructure, launching two processing plants.	-
Indian Army (14 Corps)	Ladakh Administration	To safeguard the high-altitude ecosystem and protect vulnerable species like snow leopards and Himalayan wolves.	-
Department for Promotion of Industry and Internal Trade (DPIIT)	Voltas Limited	To facilitate industry-startup collaborations within the cooling and smart appliances ecosystem.	-
Department for Promotion of Industry and Internal Trade (DPIIT)	Krafton India	To vigorously strengthen the digital and creative "Orange Economy".	-
Oil India Limited	National Scheduled Tribes Finance and Development Corporation (NSTFDC)	To upgrade healthcare, ambulances, and life-care equipment in tribal-dominated areas.	₹86.27 lakh.
Ministry of Ayush	Central Industrial Security Force (CISF)	To integrate Yoga and Ayurveda into the lives of personnel and their families.	-
India Post	Bhutan Post	To integrate the Universal Postal Union (UPU) network with India's UPI system for cross-border digital remittances and tech development.	-
Food Corporation of India (FCI)	World Food Programme (WFP)	To reliably supply rice (up to 25% broken) as a part of a 5-year humanitarian hunger relief agreement.	-
Delhi Government (DTTDC)	Prasar Bharati	To develop Delhi into a Global Media and Entertainment Hub.	-
All India Institute of Ayurveda (AIIA)	General Insurance Council (GIC)	To establish a cashless Ayurveda treatment facility across 32 insurance companies.	-

Dayananda Sagar University (DSU)	NVIDIA	To build India's first "AI First Factory" inside a university campus in Bengaluru.	₹175 Crore.
JSW Steel	POSCO (South Korea)	To establish an integrated steel plant in Odisha.	\$7.3 billion.
Labor Ministry	Porter and GigIndia	To facilitate gig economy employment via the National Career Service (NCS) portal.	-

35: INDIA MOUS WITH OTHER COUNTRIES

1. North America

- **United States of America (USA):** India signed a landmark trade deal with the US, committing to purchase **\$500 billion** worth of US products (specifically in energy, tech, agriculture, and coal) and reducing tariffs to 0%, while the US reduced reciprocal tariffs on Indian goods from 25% to 18%. A significant geopolitical condition of this deal requires India to stop purchasing crude oil from Russia. Additionally, India signed an agreement to become the **10th full member of the US-led Pax Silica coalition**.
- **Canada:** India and Canada signed a **10-year Uranium supply agreement** (spanning 2027 to 2035) valued between **\$1.9 billion and \$2.6 billion**, under which Canadian firm Cameco will supply 22 million pounds of Uranium to India's Department of Atomic Energy. Furthermore, ASSOCHAM and the Indo-Canada Chamber of Commerce (ICCC) signed an MoU to enhance bilateral trade, investments, and joint ventures.

2. Europe

- **United Kingdom (UK):** India and the UK signed a reciprocal **Social Security Agreement** designed to cover temporary employees. The two nations also anticipate launching a **Free Trade Agreement (FTA)** in April 2026 that makes 99% of Indian exports to the UK tax-free, while India will slash tariffs on UK whiskey and cars. During the 4th India-UK Energy Dialogue, both nations launched an **Offshore Wind Task Force** under 'Vision 2035'.
- **France:** India and France amended their **Double Taxation Avoidance Agreement (DTAA)**, lowering the tax rate for capital gains and dividends to 5% for companies holding more than a 10% shareholding. They signed a Joint Declaration of Intent (and a Letter of Intent with CNRS) to cooperate on extracting, processing, and recycling critical minerals. In defense, they renewed their **Defense Cooperation Agreement** for another 10 years.
- **European Union (EU):** India and the EU mutually granted each other **Most Favored Nation (MFN)** status for five years under a Comprehensive Free Trade Agreement, drastically slashing tariffs. In the aviation sector, India's DGCA and the European Union Aviation Safety Agency (EASA) signed a working arrangement to establish a Final Assembly Line for Airbus H125 helicopters in Karnataka.

3. Asia-Pacific & Middle East

- **Japan:** The Reserve Bank of India (RBI) and the Bank of Japan renewed their **Bilateral Swap Arrangement**, allowing the exchange of local currencies for US dollars up to **\$75 billion** to support financial stability.
- **South Korea:** India's Ministry of Ports, Shipping, and Waterways (MoPSW) signed a pact with the Korea International Cooperation Agency (KOICA) to significantly boost marine skill development and shipbuilding. The two nations also set a target to increase bilateral trade to **\$50 billion by 2030** and resume the Comprehensive Economic Partnership Agreement (CEPA).
- **Israel:** India and Israel signed an agreement to directly link India's **Unified Payments Interface (UPI)** system with Israel's domestic payment infrastructure. Both nations agreed to elevate relations with a focus on Artificial Intelligence, Quantum Technologies, and critical minerals.
- **New Zealand:** India and New Zealand officially signed a **Free Trade Agreement (FTA)** to boost bilateral trade to **\$20 billion over 15 years**. The pact grants India 100% duty-free access for MSME, textile, and leather exports.
- **Malaysia:** NPCI International Payments Limited (NIPL) partnered with PayNet Malaysia to enable cross-border **DuitNow QR payments**. Both nations formalized a Digital Council and agreed to securely settle trade in local currencies (Rupee and Ringgit) to reduce US Dollar dependence.

4. Neighboring Countries (South Asia)

- **Bhutan:** India Post and Bhutan Post signed an MoU integrating the Universal Postal Union (UPU) network with India's **UPI system** for cross-border digital remittances, tech development, and logistics.

- **Nepal:** India and Nepal signed a pivotal **Mutual Legal Assistance Agreement (MLAA)** focusing on criminal matters. They also signed an Environmental Cooperation MoU to collaborate on climate change initiatives and biodiversity conservation.
- **Sri Lanka:** Sri Lanka approved a joint venture with India's Jyoti Structures Ltd. to construct a **28 km wind energy transmission line** connecting the Mannar and Mullikulam grid substations. The Dredging Corporation of India Limited (DCIL) and Colombo Dockyard also signed a maritime cooperation agreement for dredging and shipbuilding.
- **Myanmar:** India and Myanmar signed an MoU to construct a school in Naypyidaw.

5. South America, Africa & Eurasia

- **Brazil:** India and Brazil formally agreed to elevate bilateral trade to **\$30 Billion by 2030**. They signed agreements to boost green finance cooperation (focusing heavily on MSME green transitions), renewable energy, digital partnerships, and critical minerals.
- **Russia:** The **Reciprocal Exchange of Logistics Agreement (RELOS)** between India and Russia officially came into force for a 5-year period, introducing a dollar-bypassing barter system for mutual exchanges.
- **Kenya:** India and Kenya signed an agreement to initiate a **DigiLocker pilot project** in Kenya, developed by the National e-Governance Division (NeGD).

6. Global / Digital Public Infrastructure (DPI)

India Stack Global Pacts: The Government of India has successfully signed MoUs and agreements with **23 countries** to export and integrate the "India Stack" (digital public infrastructure).

36: INTERNATIONAL AND NATIONAL ORGANIZATIONS - HEADQUARTERS & HEAD

Name of International and National Organisation	Headquarters	Present Head
World Bank	Washington D.C., USA,,	Ajay Banga (President)
International Monetary Fund (IMF)	Washington D.C., USA,	Kristalina Georgieva (Managing Director)
World Health Organization (WHO)	Geneva, Switzerland,,	Tedros Adhanom
World Trade Organization (WTO)	Geneva, Switzerland,	Ngozi Okonjo-Iweala (Director-General)
United Nations (UN)	New York, USA,,	António Guterres (Secretary-General)
Asian Development Bank (ADB)	Manila, Philippines,,	Masatsugu Asakawa (President)
New Development Bank (NDB)	Shanghai, China	Dilma Rousseff
Universal Postal Union (UPU)	Bern, Switzerland,	Masahiko Metoki
World Meteorological Organization (WMO)	Geneva, Switzerland	Abdulla Al Mandous (President) / Celeste Saulo (Secretary-General)
International Energy Agency (IEA)	Paris, France	Dr. Fatih Birol (Executive Director)
International Cricket Council (ICC)	Dubai, UAE,	Jay Shah (Chairman) / Sanjog Gupta (CEO),
Food and Agriculture Organization (FAO)	Rome, Italy	
United Nations Environment Programme (UNEP)	Nairobi, Kenya	
United Nations Educational, Scientific and Cultural Organization (UNESCO)	Paris, France,	
North Atlantic Treaty Organization (NATO)	Brussels, Belgium,	

Association of Southeast Asian Nations (ASEAN)	Jakarta, Indonesia	
South Asian Association for Regional Cooperation (SAARC)	Kathmandu, Nepal	
World Wide Fund for Nature (WWF)	Gland, Switzerland	
Organization of the Petroleum Exporting Countries (OPEC)	Vienna, Austria	
International Solar Alliance (ISA)	Gurugram, Haryana, India,	
Reserve Bank of India (RBI)	Mumbai, India,	Sanjay Malhotra (Governor),
Securities and Exchange Board of India (SEBI)	Mumbai, India,	Tuhin Kanta Pandey (Chairman),,
Insurance Regulatory and Development Authority of India (IRDAI)	Hyderabad, India,	Ajay Seth (Chairman),
Central Board of Direct Taxes (CBDT)	New Delhi, India,,	Ravi Agarwal (Chairman),,
National Institution for Transforming India (NITI Aayog)	New Delhi, India,	PM Narendra Modi (Chairperson) / Dr. Ashok Kumar Lahiri (Vice-Chairperson) / Nidhi Chhibber (CEO),
Food Safety and Standards Authority of India (FSSAI)	New Delhi, India	Punya Salila Srivastava (Chairperson) / Rajit Punhani (CEO)
National Bank for Agriculture and Rural Development (NABARD)	Mumbai, India	Shaji K V (Chairman)
Unique Identification Authority of India (UIDAI)	New Delhi, India	Neelkanth Mishra (Chairman) / Bhuvnesh Kumar (CEO)
Central Drugs Standard Control Organisation (CDSCO)	New Delhi, India	Rajeev Singh Raghuvanshi (Drug Controller General)
Central Industrial Security Force (CISF)	New Delhi, India	Pravin Ranjan (Director General)
Life Insurance Corporation of India (LIC)	Mumbai, India	R. Doraiswami (CEO & MD)
National Mineral Development Corporation (NMDC)	Hyderabad, India	Amitava Mukherjee (CMD)
Steel Authority of India Limited (SAIL)	New Delhi, India,,	Krishna Kumar Singh (Acting CMD) / Amarendu Prakash (Former CMD),
Power Grid Corporation of India Limited (PGCIL)	Gurugram, Haryana, India,	Bura Vamsi Rama Mohan (CMD),
Board of Control for Cricket in India (BCCI)	Mumbai, India	Mithun Manhas (President) / Jay Shah (Secretary),
National Association of Software and Service Companies (NASSCOM)	<i>Not specified in sources</i>	Srikanth Velamakanni (Chairperson) / Kishore Patil (Vice Chairperson),

37: ADB IN NEWS (ASIAN DEVELOPMENT BANK)

1. GDP & Inflation Projections for India

- **GDP Growth:** The Asian Development Bank (ADB) projected India's Gross Domestic Product (GDP) growth at **6.9%** for FY2026 (FY26-27) and **7.3%** for FY2027 (FY27-28).
- **Inflation:** Retail inflation was projected to be at **4.5%** for FY2026 and **4.0%** for FY2027.

2. Major State & Infrastructure Funding

- **Andhra Pradesh (Amaravati Capital Project):** ADB committed **\$800 million** to co-finance the ₹15,000 crore Amaravati Capital Project alongside the World Bank (resulting in a joint \$1,600 million commitment).
- **Assam Riverbank & Flood Management:** ADB approved a **\$182 million** loan for the Climate Resilient Brahmaputra Integrated Flood and Riverbank Erosion Risk Management Project.
- **Assam Hydroelectric Project:** ADB also assisted the Assam Power Generation Corporation in developing the 120 MW Lower Kopili Hydroelectric Project.
- **National Infrastructure:** ADB signed a massive loan exceeding **\$800 million** with India dedicated specifically to power, metro, and skill development projects.

3. Corporate & Affordable Housing Finance Loans

- **IIFL Home Finance:** Raised a **\$300 million** loan from ADB to provide affordable housing finance, with a specific focus on women's housing.
- **Motilal Oswal Home Finance:** Entered into a **\$100 million** debt financing and non-convertible debenture agreement with ADB to stimulate India's affordable housing sector.

4. Global Partnerships & Static Facts

- **Water Forward Initiative:** ADB is partnering with the World Bank, AIIB, EIB, and NDB in the multilateral 'Water Forward' initiative to ensure water security and flood resilience for 600 million people by 2030.
- **Static GK Overview:** The Asian Development Bank was established in **1966** and is headquartered in **Manila, Philippines**. It comprises **69 member countries** and is currently presided over by President **Masatsugu Asakawa**. The institution functions similarly to the World Bank but focuses explicitly on economic and infrastructure development within the Asian region.

38: WORLD BANK IN NEWS

1. GDP Projections & Strategic Investments for India

- **GDP Forecasts:** The **World Bank** raised India's **FY 2026-27 (FY27)** GDP growth forecast to **6.6%** (up from 6.3%), and the **FY 2025-26 (FY26)** projection to **7.6%** (up from 7.2%). *Note: A separate report in the Global Economic Prospect projected 7.2% for FY26 and 6.5% for FY27.*
- **IFC Investment Plan:** The **International Finance Corporation (IFC)**, the private-sector arm of the World Bank Group, announced a massive plan to increase its annual investment in India from \$5.4 billion to **\$10 billion by 2030**.
- **Country Partnership Framework (CPF):** World Bank President **Ajay Banga** announced that **\$8–\$10 billion** will be actively invested in India over the next 5 years for job creation and economic growth under the CPF.

2. Major Loans & State Infrastructure Funding

- **PM-SETU Project:** Approved an **\$830 million** loan for the "Supporting Pradhan Mantri Skilling and Employability Transformation" (PM-SETU) project, aiming to produce over 1 million skilled workers annually.
- **Amaravati Capital Project (Andhra Pradesh):** Released **\$340 million** for Phase 1 of the Amaravati development, part of a total **\$800 million** World Bank commitment (co-financed with ADB for a combined \$1,600 million).
- **Rajasthan Highway Modernization:** The **International Bank for Reconstruction and Development (IBRD)** approved a **\$225 million "Step Up Loan"** (with a 35-year maturity) to modernize 800 km of state highways.
- **Punjab Education Reform:** Provided a **₹2,500 crore** loan to support Phase 2 of Punjab's "Sikhya Kranti" education reform (out of the total ₹3,500 crore investment).
- **Uttar Pradesh & West Bengal Loans:** Approved a **\$299.66 million** loan (10-year tenure) for the UP Clean Air Management Program and a **\$286 million** health loan for West Bengal.
- **Atal Bhujal Yojana:** Continues to fund **50% (₹3,000 crore)** of this flagship ₹6,000 crore groundwater management scheme alongside the Government of India.

- **MIGA Solar Guarantee:** The World Bank's **Multilateral Investment Guarantee Agency (MIGA)** approved a 5-year, **\$197.67 million** guarantee to Citibank to protect its refinancing of the State Bank of India (SBI) for Grid-Connected Rooftop Solar projects.

3. Global Initiatives, Reports & Frameworks

- **"Water Forward" Initiative:** Launched by President Ajay Banga, this multilateral initiative aims to ensure water security and flood resilience for **1 billion people by 2030**. It targets 400 million people directly via country-led "Water Compacts", and the remaining 600 million via partner institutions like ADB and AIIB.
- **B-Ready Framework:** The World Bank officially discontinued its "Ease of Doing Business" index, replacing it with the new **B-Ready Framework**. Rolled out over 3 years, India is slated for inclusion in the third report in **2026**.
- **"Women, Business and the Law 2026" Report:** Revealed that the global legal rights index for gender equality stands at **67/100**, but actual enforcement is only **53/100**. The report notes that closing this gender gap could increase global GDP by **20%**.
- **Cost of Rebuilding Ukraine:** In collaboration with the UN and EU, the World Bank estimated the cost to rebuild Ukraine over the next decade has risen 12% to an astronomical **\$588 billion**.
- **Bangladesh Classification:** Categorized Bangladesh into its highly critical **"Red Category"** due to severe food inflation exceeding 9% over a 10-month period.

4. Appointments, Meetings & Static Facts

- **Key Appointments:** **Paschal Donohoe** (also cited as Pashal Dunohhi) was appointed as the Managing Director (MD) and Chief Knowledge Officer (CKO) of the World Bank Group.
- **Global Meetings:** **Thailand** will host the World Bank and IMF annual meeting in Bangkok in October 2026, marking the first time the country has hosted it in 35 years.
- **PM-JAY Recognition:** Recognized India's Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY) as the world's largest government-sponsored health insurance scheme.
- **Static GK Overview:** The World Bank was established in **1944** and is headquartered in **Washington D.C., USA**. It is currently led by President **Ajay Banga** and is dedicated to funding international infrastructure development.

39: NITI AAYOG IN NEWS

1. Leadership & Board Reconstitution

- **Vice-Chairperson:** Former Chief Economic Advisor **Dr. Ashok Kumar Lahiri** was appointed as the new Vice-Chairperson, replacing Suman K. Bery.
- **Chief Executive Officer (CEO):** **Nidhi Chhibber** was given the additional charge as the interim CEO, temporarily replacing B.V.R. Subrahmanyam.
- **Board Members:** Prime Minister **Narendra Modi** remains the default Chairperson. Newly appointed full-time members include **Dr. Govardhan Das, K.V. Raju, Abhay Karandikar, and M. Srinivas**, while **Rajiv Gauba** was retained as a member.
- **Static GK Background:** NITI Aayog (National Institution for Transforming India) was formed on **January 1, 2015**, replacing the Planning Commission to foster cooperative federalism using a bottom-up approach.

2. Key Reports & Indices Released

- **Fiscal Health Index 2026 (2nd Edition):** **Odisha** secured the 1st rank among major states, followed by Goa and Jharkhand, with all three placed in the **"Achiever"** category. Arunachal Pradesh ranked 1st among the Himalayan and North-Eastern states.
- **Export Preparedness Index (EPI) (4th Edition):** **Maharashtra** ranked 1st among large states, followed by Tamil Nadu and Gujarat. Uttarakhand led among smaller states and Union Territories.
- **Tech Service Sector Projection:** Released a report projecting India's Technology Service Sector to grow from the current **\$265 billion to \$750–\$850 billion by 2035**, driven by Agentic AI and IP-led growth.
- **Women in Credit Market:** Released the report *"From Borrowers to Builders: Women and India's Evolving Credit Market"*, highlighting that women now hold **26%** of India's total credit portfolio (₹76 lakh crore).
- **City Government Report:** Minister Manohar Lal Khattar released a NITI Aayog report titled *"Moving Towards Effective City Government"*.
- **Sports Equipment Manufacturing:** Released a report titled *"Realizing the Export Potential of India's Sports Equipment Manufacturing Sector"*.

3. Strategic Programs, Frameworks & Funding

- **DPI 2.0 Roadmap:** Unveiled the **"DPI 2.0"** (Digital Public Infrastructure) roadmap under the tagline *"Roadmap to Prosperity"*. It targets a **\$30 Trillion economy** and an \$18,000 per capita income by 2047, aiming to elevate DPI's GDP contribution to 4% by 2030.
- **Atal Innovation Mission (AIM):**

- Launched the 'ATL Sarathi' and 'Mentor India Academy' initiatives in **Telangana** to mentor 379 Atal Tinkering Labs, with Vardhaman College of Engineering as the nodal institution.
- Initiated India's first-ever **State Innovation Mission** in **Tripura** under AIM 2.0, launching an incubation hub named "T-Nest".
- **Sampoornata Abhiyan 2:** Launched a three-month campaign dedicated to tracking developmental progress across **112 aspirational districts** and **513 aspirational blocks**.
- **RISE Center Funding:** Sanctioned **₹1.55 crore** in funding for the Rural Innovation Incubation Skilling and Entrepreneurship (**RISE**) center located in Ibrahimpatnam, NTR district, **Andhra Pradesh**.
- **Cultural Anthology:** Launched an anthology titled "*Diva Bharat: A Window to the Soul of India*," featuring 3,000 curated listings to promote cultural heritage.

4. Strategic Partnerships & MoUs

- **UNICEF India:** Signed a Statement of Intent with UNICEF to leverage the "**Impact4Nutrition**" platform for improving maternal and child health and nutrition outcomes in Aspirational Blocks and Districts.
- **JICA (Japan):** Signed a Phase 2 development cooperation agreement with the **Japan International Cooperation Agency (JICA)** to promote actions achieving the 2030 Sustainable Development Goals (SDGs) across Aspirational Districts and Blocks.
- **Tata Electronics:** Partnered with Tata Electronics Private Limited to accelerate and boost India's electronic manufacturing growth.
- **SEZ Policy Committee:** NITI Aayog members were included in the high-level 17-member committee headed by Rajesh Agarwal to draft the comprehensive "**SEZ 2.0**" (Special Economic Zone) policy reforms.

40: SCHEMES / INITIATIVES BY BANKS

1. Bank of Baroda (BoB)

- **BOB Samvaad / Sambad:** Launched as an AI-based multilingual conversational platform supporting 22 languages with text and voice options to bridge customer communication gaps.
- **bob World lite:** A lightweight mobile banking application launched in partnership with Reliance Jio, pre-installed exclusively on JioBharat 4G feature phones.
- **Women Sapphire Savings Account:** An exclusive premium savings account for women requiring a ₹1 lakh monthly average balance. It provides ₹1 lakh in cancer care coverage (for ages 18-60), online doctor consultations, and lifestyle perks.
- **UPI-Linked Credit Line:** BoB became the first public sector bank to launch an overdraft facility (₹5,000) exclusively via UPI, specifically targeting verified women Self Help Group (SHG) members with active PMJDY accounts.
- **Green Infrastructure Bonds:** Became the first Indian bank to issue domestic green infrastructure bonds, raising ₹10,000 crores to fund sustainable projects.

2. State Bank of India (SBI)

- **Chakra Centre for Financing:** Launched specifically to fund and back emerging sectors like climate tech.
- **Social Term Loan Facility:** Launched a \$500 million syndicated social term loan facility (backed by MUFG) dedicated to women's empowerment, MSMEs, and self-help groups, aligning with UN SDG 5.

3. HDFC Bank

- **Swiggy Co-Branded Cards:** Collaborated with Swiggy to launch the 'Swiggy Black' card for travel benefits and the 'Swiggy Orange' card for daily spending.
- **FIFA World Cup 2026 PIXEL Credit Card:** Launched in partnership with Visa, featuring a "spend and win" campaign offering match tickets and merchandise.
- **SmartGateway & CBDC:** Successfully integrated its "SmartGateway" platform ecosystem with the Central Bank Digital Currency (CBDC).

4. ICICI Bank

- **ICICI Swasthya Pension Scheme:** Launched under the PFRDA regulatory sandbox, this scheme merges retirement savings with healthcare benefits and permits premature closure if medical crises consume over 70% of the accumulated corpus.
- **Capital Gain Account Scheme:** Launched effectively from January 1, 2026.

5. Axis Bank

- **Vyapar Business Loan:** A new loan product launched specifically targeting Micro & Small Enterprises.
- **Safety Center:** Introduced a dedicated 'Safety Center' feature on its "Open" mobile application.
- **Group Credit Life Secure:** Partnered with Max Life and Sarathi Finance to embed this insurance product into MSME lending processes, bridging the credit gap.
- **Rooftop Solar Finance:** Introduced financing specifically to support MSMEs in adopting solar infrastructure.

6. Punjab National Bank (PNB)

- **PNB Solidarathon:** Announced its 2nd half marathon themed "Run for Soldiers, Run with Soldiers" to mark its 130th Foundation Day.
- **GeM Sahay Partnership:** Signed an MoU with the Government e-Marketplace (GeM) to act as a lending partner on the GeM Sahay portal, providing short-term unsecured credit to sellers.

7. DBS Bank India

- **DBS Aspire:** Launched a relationship-led banking proposition and debit card tailored for High-Net-Worth (HNI) and Ultra-High-Net-Worth (UHNI) individuals.

8. Catholic Syrian Bank (CSB Bank)

- **Smart Save Account:** Launched an account offering a 7% interest rate for a 13-month tenure, an auto-sweep facility, a complimentary RuPay Platinum debit card, and a 30% locker rental discount.

9. Yes Bank

- **YES ESSENCE Women Salary Account:** Launched ahead of International Women's Day, featuring a free 1-year locker facility and a complimentary ₹5 lakh top-up health cover.

10. Indian Overseas Bank (IOB)

- **IOB Gram Sweekar & Portals:** Launched "IOB Gram Sweekar", opened dedicated Startup Branches, and introduced an online death claim settlement portal with a strict 15-day timeline.

11. Regional Rural Banks (RRBs) & NBFCs

- **Tripura Gramin Bank (TGB on Wheels):** Launched India's first fully solar-powered mobile ATM van, and introduced India's first RRB co-branded RuPay Credit Card (Sponsored by PNB).
- **L&T Finance (Sphoorti Program):** This NBFC launched the "Sphoorti" program to offer easier access to finance and home loans specifically targeted at women entrepreneurs.
- **Jio Finance (FinSider):** Launched an AI-backed unified mobile application leveraging agentic AI neural networks to provide tailored personal loans, mutual funds, and investments.

41: UNESCO, UNICEF, WHO & OTHER UN ORGANISATIONS IN NEWS

1. UNICEF (United Nations Children's Fund)

- **Health and Nutrition Partnership:** NITI Aayog and UNICEF India signed a Statement of Intent to improve maternal and child health and nutrition outcomes across aspirational districts and blocks utilizing the specialized "Impact4Nutrition" platform.
- **PANCHAM Chatbot:** The Ministry of Panchayati Raj (MoPR) collaborated with UNICEF to launch the "Panchayat Assistance & Messaging Chatbot (PANCHAM)," which is integrated with BHASHINI to support 22 Indian languages.

2. UNESCO (United Nations Educational, Scientific and Cultural Organization)

- **Heritage Awards:** The 475-year-old Our Lady of Grace Cathedral in Vasai, Maharashtra, won the prestigious UNESCO Asia-Pacific Award of Merit for Cultural Heritage Conservation.
- **GEM Report 2026:** UNESCO released the 2026 Global Education Monitoring (GEM) Report titled "Access and Equity: Countdown to 2030," which highlighted that 1 in 6 school-age children (273 million globally) remain out of school.
- **Global Geoparks Network:** UNESCO added 12 new sites to its Global Geoparks Network, bringing the total to 241 sites across 51 countries.
- **Sustainable Development Partner:** The Adani Group was selected as the first Indian entity to be an official partner for UNESCO's World Engineering Day for Sustainable Development.
- **Tributes:** Prime Minister Narendra Modi officially unveiled a bust of Dr. B.R. Ambedkar at UNESCO headquarters in Paris.
- **First UNESCO Chair:** India and Asia's first UNESCO Chair on Gender Inclusion and Skill Development was launched at Symbiosis Skill and Professional University in Pune.

3. WHO (World Health Organization)

- **Argentina's Withdrawal:** Argentina officially withdrew from the WHO and a related treaty in March 2026 under the Vienna Convention's one-year notice period.
- **Disease Elimination Milestones:** The WHO validated Denmark as the first European Union nation to completely eliminate the mother-to-child transmission of HIV and Syphilis. Additionally, Chile became the first country in the Americas to officially eliminate leprosy.
- **Infant Malaria Drug:** The WHO approved the first malaria drug (artemether + lumefantrine) specifically designed for infants under 5 kg, which is critical for Sub-Saharan Africa.
- **Childhood Obesity:** The WHO Foundation and Novo Nordisk partnered to combat childhood obesity in India.

4. UN (United Nations) & ECOSOC (Economic and Social Council)

- **UN ECOSOC Elections:** India was elected unopposed to three UN ECOSOC subsidiary bodies for 2027-2030/2029 terms: the Commission on Science and Technology for Development, the Committee on Non-Governmental Organizations (NGOs), and the Committee for Program and Coordination. Additionally, Indian representative Preeti Saran was re-elected to the Committee on Economic, Social, and Cultural Rights.
- **Strait of Hormuz Task Force:** The UN launched a multinational task force led by Jorge Moreira da Silva (Executive Director of UNOPS) to safeguard maritime trade navigating the strategic Strait of Hormuz amid geopolitical tensions.
- **UN Women Report:** A UN Women report titled "Ensuring and Strengthening Access to Justice for All Women and Girls" revealed that women globally possess only 64% of the legal rights afforded to men, and nearly 3 out of 4 countries still allow forced child marriage.
- **Road Safety Campaign:** The UN launched the "Make a Safety Statement" road safety campaign in New Delhi, featuring cricket legend Sachin Tendulkar as the UN Global Road Safety Champion.

5. FAO (Food and Agriculture Organization) & WFP (World Food Programme)

- **WFP Hunger Relief Agreement:** The Food Corporation of India (FCI) and the World Food Programme (WFP) signed a 5-year humanitarian agreement. Under this pact, India will reliably supply 2 lakh metric tons of rice at a fixed price to aid global hunger relief.
- **FAO Recognitions:** West Bengal's "Matir Srishti" Program received an international certificate from the FAO. The FAO also formally recognized three of West Bengal's aromatic rice varieties: Gobindobhog, Tulaipanji, and Kanakchur.
- **Food Price Index:** The FAO reported a surge in global food prices, with the Food Price Index rising by 2.4% in March 2026.
- **Women Farmers:** The FAO designated 2026 as the "International Year of Women Farmers," aligning with India's launch of the Krishi Sakhi Program.

6. UNDP (UN Development Programme) & UNIDO (UN Industrial Development Organization)

- **UNDP Biodiversity Grant:** A 5-year project titled "Strengthening Institutional Capacity for Securing Biodiversity Conservation Commitment" was launched by the MoEFCC, supported by a \$4.88 million grant from the UNDP and the Global Environment Facility (GEF).
- **UNIDO Gender Award:** The Guntur Municipal Corporation in Andhra Pradesh received the 4th UNIDO Gender Equality Mobilization Award 2026 for employing 200 women as electric garbage auto drivers.

42: CHAIRMAN / MD / CEO OF THE BANKS

Name of the Bank	Name of Chairman/MD/CEO	Headquarters	Tag line/Punch line
HDFC Bank	Sashidhar Jagdishan (CEO) / Keki Mistry (Interim Chairman)	Mumbai	"We understand your world"
ICICI Bank	Sandeep Bakhshi (MD & CEO)	Mumbai	"Hum Hai Na, Khayal Apka"
Axis Bank	Amitabh Chaudhry (CEO)	Mumbai	"Badhti Ka Naam Zindagi"
Kotak Mahindra Bank	Ashok Vaswani (CEO)	Mumbai	"Let's make money simple"
IndusInd Bank	Rajiv Anand (Chief) / Arijit Basu (Chairman)	Mumbai	"We make you feel richer"
Yes Bank	Vinay Murlidhar Tonse (MD & CEO)	Mumbai	"Experience our Expertise"
Bandhan Bank	Partha Pratim Sengupta (MD & CEO) / Anup Kumar Sinha (Chairman)	Kolkata	"Aapka Bhala Sabki Bhalai"

City Union Bank (CUB)	R. Vijay Anandh (MD & CEO)	Kumbakonam, Tamil Nadu	"Trust and Excellence since 1904"
Bank of Baroda (BoB)	Debadatta Chand (MD & CEO)	Vadodara, Gujarat	"India's International Bank"
Bank of India (BOI)	Rajneesh Karnatak (CEO)	Mumbai	"Relationships beyond banking"
Union Bank of India (UBI)	Ashish Pandey (CEO)	Mumbai	"Good people to bank with"
Central Bank of India (CBI)	Kalyan Kumar (MD/CEO)	Mumbai	<i>Not specified in sources</i>
Karnataka Bank	Srikrishnan Harihara Sarma (MD)	Bengaluru	"Your Family Bank Across India"
Federal Bank	Part-time Chairman and Independent Director of Federal Bank is Abhaya Prasad Hota. MD & CEO : KVS Manian	Aluva, Kochi	"Your Perfect Banking Partner"
IDFC First Bank	Chairman (Part-Time Non-Executive): <u>Sanjeeb Chaudhuri</u> MD & CEO: <u>V. Vaidyanathan</u>	Mumbai	"Always You First"
State Bank of India (SBI)	C.S. Setty (Chairperson)	Mumbai	
AU Small Finance Bank	Sanjay Agarwal (MD & CEO)	Jaipur, Rajasthan	
Equitas Small Finance Bank	PN Vasudevan (CEO)	Chennai	
South Indian Bank	PR Seshadri (MD & CEO) / Jose J. Kattoor (Chairman)	<i>Not specified in sources</i>	
Karur Vysya Bank (KVB)	B. Ramesh Babu (MD & CEO)	<i>Not specified in sources</i>	
Canara Bank	Rajesh Kumar Singh (MD & CEO)	<i>Not specified in sources</i>	
Catholic Syrian Bank (CSB)	<i>Not specified in sources</i>	Thrissur, Kerala	
Fino Payments Bank	Ketan Merchant (Interim CEO)	Mumbai	
Slice Small Finance Bank	Rajan Bajaj (MD & CEO)	Guwahati, Assam	
ESAF Small Finance Bank	Karthikeyan Manickam (Chairman)	Thrissur, Kerala	

43: LEGAL NEWS & LEGISLATIONS

1. Supreme Court Judgments & Directives

- **Maternity Leave for Adoptive Mothers:** A Supreme Court bench ruled that all adoptive mothers are entitled to **12 weeks of paid maternity leave** regardless of the adopted child's age. The court struck down a restrictive provision in the Code on Social Security that limited benefits to mothers adopting children under three months old, citing it as unconstitutional and a violation of Article 14 (Equality) and Article 21 (Right to Life).
- **Scheduled Caste (SC) Status Clarification:** The Supreme Court ruled that any person professing a religion other than Hinduism, Buddhism, or Sikhism cannot retain Scheduled Caste (SC) status. Converting to Christianity or Islam leads to immediate loss of SC status and benefits. However, Scheduled Tribes (ST) retain their tribal status upon conversion if they maintain their tribal customs and identity.
- **Right to Safe Road Travel:** In the Paloi accident case, the Supreme Court declared safe road travel a fundamental right under **Article 21** (Right to Life). The ruling banned commercial establishments and dhabas adjacent to highway rights-of-way to curb accidents.
- **Right to Die with Dignity (Euthanasia):** Recognizing it as a fundamental right under Article 21 (based on the 2018 Common Cause Judgment), the Supreme Court permitted the withdrawal of life support for a 32-year-old patient who had been in a permanent vegetative state with 100% quadriplegia for nearly 13 years.
- **Manipur Healing Panel:** The Supreme Court Panel for Manipur healing, headed by Gita Mittal, received a 6-month tenure extension.

2. Major Bills & Acts Passed (National)

- **Jan Vishwas Bill:** Parliament passed this bill to decriminalize **717 minor offenses** across 79 central acts.
- **Andhra Pradesh Reorganisation Amendment Bill 2026:** Passed in the Lok Sabha, this bill formally grants statutory status to **Amaravati** as the sole, permanent capital of Andhra Pradesh, effective retroactively from June 2, 2024.
- **Sabka Bima Sabki Raksha Act 2025:** Effective February 5, 2026, this act allowed **100% Foreign Direct Investment (FDI)** in the insurance sector by amending the Insurance Act of 1938, the LIC Act of 1956, and the IRDAI Act of 1999.
- **Insolvency and Bankruptcy Code (IBC) Amendment Bill 2025:** Passed in the Lok Sabha to update the IBC framework originally enacted in 2016.
- **Women's Reservation Bill 2026:** The 131st Constitutional Amendment Bill of 2026 (Nari Shakti Vandan Adhiniyam) was defeated in the Lok Sabha.

3. High Court & Judicial Appointments

- **Andhra Pradesh High Court:** Justice **Leesha Gill** (or Lisa Gill) was appointed as the new Chief Justice, taking over from Justice Dhiraj Singh Thakur.
- **Kerala High Court:** **Somen Sen** was appointed as the Chief Justice.
- **Meghalaya High Court:** Justice **Revati Mohite Dere** was appointed as the Chief Justice.
- **Supreme Court ASGs:** Dindra Pal Singh Kakama, Ravindra Kumar, and Anil Koshik were officially appointed as Additional Solicitor Generals (ASGs) of the Supreme Court.

4. State-Level Legislations & Legal Tech

- **Gujarat Uniform Civil Code (UCC) Bill 2026:** Gujarat became the second state in India (after Uttarakhand) to pass the UCC. The law strictly prohibits bigamy, requires mandatory registration of live-in relationships (with penalties for failure), and recognizes only court-approved divorces, while explicitly excluding Scheduled Tribes from its purview.
- **Punjab Anti-Sacrilege Law:** Punjab passed and notified the "**Jagat Jot Sri Guru Granth Sahib Satkar Amendment Bill 2026**", making disrespect of the holy Guru Granth Sahib punishable by life imprisonment and a fine of up to ₹25 lakh.
- **Chhattisgarh Freedom of Religion Bill:** Enacted to impose strict penalties (7 to 20 years in jail and fines up to ₹25 lakh) for forced or illegal religious conversions.
- **Kerala Name Change Bill:** The Union Cabinet approved a proposal to alter the state's name from "Kerala" to "**Keralam**" under Article 3 of the Constitution via the Kerala Alteration of Name Bill 2026.
- **Meghalaya Official Languages Ordinance:** The Meghalaya cabinet approved an ordinance amending the 2005 Language Act, elevating the **Khasi** and **Garo** languages to full official language status alongside English.
- **Nyay Setu:** Vice President CP Radhakrishnan and Law Minister Arjun Ram Meghwal unveiled "Nyay Setu" (a multilingual, voice-first AI legal assistant chatbot) and its official mascot "Dishika" to improve access to justice.

44: FESTIVALS IN NEWS

Name of the Festival	Festival celebrated in State (Name)
Thrissur Pooram	Kerala
Garia Puja (Tribal Harvest Festival)	Tripura
Bohag Bihu / Rongali Bihu	Assam
Chapchar Kut	Mizoram
Hola Mohalla	Punjab
Doul Jatra (Dhol Utsav)	Assam
Rusoma Orange Festival	Nagaland
Hornbill Festival	Nagaland
Pakke Paga Hornbill Festival	Arunachal Pradesh
Chavang Kut	Manipur
Palash Flower Festival	New Delhi
Taj Mahotsav	Uttar Pradesh
India International Dance and Music Festival	Karnataka
Surajkund International Crafts Mela	Haryana
Happiness International Film Festival	Kerala
Attukal Pongala	Kerala
Nagaur Cattle Fair	Rajasthan
Khajuraho Dance Festival	Madhya Pradesh
Thaipusam	Tamil Nadu
Losar Festival (Tibetan New Year)	Arunachal Pradesh, Ladakh, and Sikkim
Lathmar Holi	Uttar Pradesh
Phool Dei Festival	Uttarakhand
Tawi Festival of Arts	Jammu & Kashmir
International Yoga Festival	Uttarakhand
Myoko Festival	Arunachal Pradesh
Parippally Gajamela	Kerala
Shigmotsov (Shigmo)	Goa
Pohela Boishakh	West Bengal, Tripura, and Assam
Suwari Festival	Assam
Jal Mahotsav	Gujarat
Tribes Art Fest / Bharat Tribe Fest	New Delhi
Indian Orchid Festival	Sikkim

Gangaur Festival	Rajasthan
Gaan-Ngai	Manipur
Lui-Ngai-Ni	Manipur
Lai Haraoba	Manipur
Ratha Saptami	Andhra Pradesh
Hatti Rasala Festival	Maharashtra
Unnat Krishi Mahotsav / Mela	Madhya Pradesh
Purple Fest	New Delhi

45: NATURAL CALAMITIES & DISASTER MANAGEMENT IN NEWS

1. Disaster Relief Funding for States

- **₹1,912.99 Crore Relief Package:** A high-level committee managed by Home Minister Amit Shah officially approved central assistance totaling ₹1,912.99 crore to support six devastated states. The specific allocations include Gujarat (₹778.67 crore), Andhra Pradesh (₹341.48 crore), Jammu & Kashmir (₹330.34 crore), Himachal Pradesh (₹288.39 crore), Nagaland (₹158.41 crore), and Chhattisgarh (₹15.70 crore).

2. Landslides & Rescue Operations

- **Operation Himshetu (Sikkim):** The Indian Army's Trishakti Corps, in collaboration with the Border Roads Organisation (BRO), launched "Operation Himshetu" in North Sikkim. The mission successfully rescued tourists who were stranded due to severe landslides in the region.
- **Wayanad Rescues:** Sita Ashok Shelke was awarded the Aapda Prabandhan Puraskar for her heroic rescue efforts during the Wayanad disasters.

3. Floods & Riverbank Erosion

- **Brahmaputra Flood Management:** The Asian Development Bank (ADB) approved a \$182 million loan for the state of Assam. The funds are specifically allocated for the Climate Resilient Brahmaputra Integrated Flood and Riverbank Erosion Risk Management Project.

4. Heat Waves & Sustainable Cooling

- **Heat Resilience Centre:** Maharashtra Chief Minister Devendra Fadnavis launched a 'Center of Excellence for Heat Resilience and Sustainable Cooling'. Established at the Indian Institute of Management (IIM) Nagpur, the center's primary goal is to study and strictly combat severe heat waves.

5. International Cyclone & Drought Relief Operations

- **Cyclone Diva (Sri Lanka):** As part of relief efforts following Cyclone Diva, the Indian Army constructed a 240-foot Bailey Bridge on the Chilodua road in Sri Lanka.
- **El Niño Droughts (Malawi):** India dispatched 1,000 metric tons of rice to Malawi via the Nhava Sheva port to help combat severe food shortages. These shortages were induced by the El Niño phenomenon, a climate pattern that warms the eastern tropical Pacific Ocean and shifts trade winds, causing intense droughts in places like India and Australia, and floods in South America.

6. Advanced Hazard Prediction Technologies

- **National Climate Stack Innovation Challenge:** Launched by NABARD alongside the Gates Foundation and Dalberg Advisors, this initiative integrates climate data to deliver decision-ready intelligence and weather forecasting. It is designed to strengthen rural climate resilience by allowing authorities to predict natural hazards, such as floods and droughts, 10 to 15 years in advance.

46: PRIME MINISTER NARENDRA MODI IN NEWS

1. Historical Records, Global Recognitions & Digital Milestones

- **Longest-Serving Head of Government:** PM Narendra Modi officially became India's longest-serving elected head of government, completing **8,931 days** in office (aggregating his terms as Gujarat CM and Prime Minister), surpassing the previous record held by Pawan Kumar Chamling.
- **Most Popular Global Leader:** A Morning Consult survey ranked PM Modi as the most popular global democratic leader with a **68% approval rating**.

- **Israel's Knesset Medal:** He made history by becoming the first foreign world leader to be honored with Israel's prestigious "**Speaker of the Knesset Medal**".
- **Social Media Supremacy:** He crossed major digital milestones, reaching **30 million** YouTube subscribers and **100 million** Instagram followers.

2. AI Frameworks, Governance & Crisis Management

- **MANAV AI Framework:** Unveiled the "**MANAV**" global guiding framework for ethical AI governance at the India AI Impact Summit. It stands for Moral and ethical system, Accountable governance, National sovereignty, Accessible and inclusive, and Valid and legitimate.
- **West Asia Crisis Response:** Formed a "**Team India**" approach by establishing **seven empowered groups** (led by various officials like Vikram Misri and Anuradha Thakur) to manage the geopolitical and economic implications of the West Asia conflict.
- **Central Vista Inaugurations:** Inaugurated the '**Seva Teerth**' complex (housing the new PMO and National Security Council Secretariat) and the '**Kartavya Bhavan**' complex as part of the Central Vista project.
- **Mission Karmayogi:** Launched the "**Karmayogi Sadhana Saptah**" in New Delhi to mark the 5-year milestone of the capacity-building mission for civil servants.
- **Security Conference:** Set to chair the first-ever high-level **Central Armed Police Forces (CAPF)** Leadership Conference in New Delhi in May 2026.

3. Major Infrastructure & Transport Inaugurations

- **Namo Bharat RRTS & Metros:** Inaugurated India's first **Namo Bharat Rapid Regional Transport System (RRTS)** and sections of the **Meerut Metro** (India's fastest operational metro at 120 km/h). He also inaugurated India's first fully operational ring metro (the 71.56 km Pink Line) in Delhi.
- **Vande Bharat Sleeper:** Flagged off India's very first overnight **Vande Bharat Sleeper train**, running between Guwahati and Howrah.
- **Aviation:** Inaugurated Phase 1 of the **Noida International Airport** in Jewar, Uttar Pradesh, built at a cost of ₹11,282 crores.
- **Expressways & Corridors:** Inaugurated the 213-km **Delhi-Dehradun Economic Corridor** (₹12,000 crores), and the 594-km **Ganga Expressway** connecting Meerut to Prayagraj in Uttar Pradesh.

4. State-Specific Developments & Foundation Stones

- **Gujarat:** Inaugurated major semiconductor facilities including Micron's ₹22,500 crore ATMP facility and Kaynes Semicon's ₹3,300 crore OSAT plant in Sanand.
- **Assam & Northeast:** Released the 22nd instalment of **PM-KISAN** (₹18,640 crore) from Guwahati. Inaugurated the ₹3,030 crore **Kumar Bhaskar Varma Setu** (Northeast's first "Extradosed" bridge), the Lower Kopili Hydroelectric Project, and the Silchar-Shillong expressway. He also inaugurated India's first nature-based theme airport terminal at Guwahati.
- **Rajasthan:** Launched a nationwide, free **Human Papillomavirus (HPV) vaccination drive** targeting 14-year-old girls from Ajmer to combat cervical cancer. Inaugurated India's first greenfield integrated refinery and petrochemical complex in Pachpadra.
- **Sikkim:** Launched ₹4,000 crore worth of projects closing out the state's Golden Jubilee celebrations.
- **Delhi:** Laid foundation stones for infrastructure and housing projects (including GPRA housing and metro expansion) worth ₹33,500 crore.
- **South India:** Inaugurated projects worth ₹16,450 crore across Kerala (including a polypropylene unit and floating solar project) and Tamil Nadu.

5. International Diplomatic Engagements

- **G7 Summit:** Invited by French President Emmanuel Macron to attend the 52nd G7 Summit in Evian, France.
- **Bilateral Meetings in India:** Held official talks with Canadian PM **Mark Carney** (signing a major 10-year Uranium supply pact), Austrian Chancellor **Christian Stocker**, and Finland's President **Alexander Stubb** at the 11th Raisina Dialogue.
- **Seychelles:** Announced a **\$175 million** Special Economic Package for Seychelles and adopted the 'SESEL' joint vision document during President Patrick Herminie's visit.

6. Cultural Tributes, Museums & Book Releases

- **Global Tributes:** Unveiled a bust of **Dr. B.R. Ambedkar** at the UNESCO headquarters in Paris.
- **Museums & Temples:** Inaugurated the **Samrat Samprati Museum** in Koba, Gandhinagar on Mahavir Jayanti, and the **Guru Bhairavakya Temple** in Mandya district, Karnataka.
- **Postage & Literature:** Released a commemorative postal stamp for the 100-year milestone of **Shri Ram College of Commerce (SRCC)**, and jointly released the book *Saundarya Lahari and Shiva Mahimna Stotram* with H.D. Deve Gowda.
- **Mann Ki Baat:** Commended Nagaland's Naga community for their "Morung" traditional education system and a Chizami-based women-led seed bank in his broadcast.
- **Airport Renaming:** Renamed the Adampur Airport in Punjab to **Sri Guru Ravidas Ji Airport**

47: PRESIDENT DROUPADI MURMU IN NEWS

1. Women's Welfare, Education & State Schemes

- **Delhi Women's Welfare Schemes:** President Murmu launched four key initiatives in Delhi to support women and girls, broadly categorized under "Sashakt Nari, Samridh Delhi".
 - **Delhi Lakhpati Bitiya Yojana:** Replaces the older Ladli scheme to boost girl education and prevent dropouts, providing financial deposits up to ₹1 lakh upon maturity for families earning under ₹1.2 lakh annually.
 - **Saheli Pink National Common Mobility Card:** Provides free travel for eligible women and transgender residents on DTC buses and the metro network.
 - **Meri Poonji Mera Adhikar:** Facilitates the transparent transfer of pending financial dues from the old Ladli scheme directly into beneficiaries' bank accounts.
 - **Free LPG Cylinders:** Entitles families with ration cards to two free LPG cylinders annually, typically during Holi and Diwali.
- **Skill the Nation AI Challenge:** Launched the Ministry of Skill Development's "Skill the Nation AI Challenge" via the SOAR (Skilling of AI Readiness) initiative during her visit to Odisha.
- **IGNOU Center:** Inaugurated an Indira Gandhi National Open University (IGNOU) center in Rairangpur, Odisha.

2. Defence, Aviation & Gallantry Awards

- **Historic Helicopter Flight:** President Droupadi Murmu became the first Indian President to fly in the indigenous Light Combat Helicopter (LCH) "Prachand". The 25-minute flight took place at the Jaisalmer Airforce Station.
- **Exercise Vayu Shakti 2026:** Served as the Chief Guest at the Indian Air Force's day-and-night "Exercise Vayu Shakti 2026" conducted at the Pokhran Field Firing Range in Rajasthan.
- **Ashok Chakra Award:** Conferred the prestigious Ashok Chakra—India's highest peacetime gallantry award—on Group Captain Shubhanshu Shukla during the 77th Republic Day celebrations.

3. Infrastructure Inaugurations & Global Engagements

- **Odisha Infrastructure Projects:** Inaugurated infrastructure projects worth over ₹1,200 crores in Rourkela, Odisha, which included a new planetarium, a science center, the Nirmal Munda Parivesh Path, and a tribal museum.
- **Black Swan Summit 2026:** Addressed the Black Swan Summit India 2026 in Bhubaneswar, Odisha, organized by the state government and the Global Finance & Technology Network (GFTN) under the "Bharat Netra" initiative.
- **Meeting with Finland's President:** Held official meetings with Finland's President Dr. Alexander Stubb during his visit to India for the 11th Raisina Dialogue.

4. Cultural, Administrative & Spiritual Milestones

- **C. Rajagopalachari Bust:** Unveiled a bronze bust of prominent freedom fighter and India's last Governor-General C. Rajagopalachari at Rashtrapati Bhavan, replacing the statue of British architect Edwin Lutyens.
- **Ol Chiki Script Centenary:** Inaugurated the centenary celebration of the Ol Chiki script (created for the Santhali language) in New Delhi, where commemorative coins and stamps were released by the Ministry of Culture.
- **Karmayoga for Empowered Bharat:** Launched a massive nationwide campaign promoting the integration of deep spirituality and moral values with material advancement to foster an ethical society.
- **National Arogya Fair 2026:** Inaugurated the National Arogya Fair in Shegaon, located in the Buldhana district of Maharashtra.
- **Governor Reshuffle:** Approved a major administrative reshuffle, appointing new Governors and Lieutenant Governors across nine States and Union Territories (including R.N. Ravi to West Bengal, Vishnu Deo Verma to Maharashtra, and Shiv Pratap Shukla to Telangana).

48: PERSONS IN NEWS (SPECIAL ACHIEVEMENTS & AWARDS)

Name of the Person	Field / Category	Special Achievement / Reason for being in news
14th Dalai Lama	Spiritual Leader / Audio	Won his first-ever Grammy Award in the "Best Audio Book, Narration, and Storytelling Recording" category for his album <i>Meditation</i> .
Group Captain Shubhanshu Shukla	Defence	Conferred the Ashok Chakra, India's highest peacetime gallantry award, during the 77th Republic Day celebrations.
Gautam Adani	Business	Surpassed Mukesh Ambani to become the richest person in Asia, ranking 19th globally with a net worth of \$92.6 billion.
Sundar Pichai, Vikas Khanna & Ranbir Kapoor	Tech, Culinary & Cinema	Featured in the prestigious TIME 100 Most Influential People 2026 list.
Virat Kohli	Sports (Cricket)	Became the first batter in IPL history to surpass 4,000 runs during run-chases and reached a historic 800 boundaries.
Bhuvneshwar Kumar	Sports (Cricket)	Made history as the first fast bowler to capture 200 wickets in the Indian Premier League (IPL).
Rashid Khan	Sports (Cricket)	The Afghanistan spin bowler achieved a monumental milestone by taking his 700th T20 wicket.
Laura Cardoso	Sports (Cricket)	The Brazilian cricketer made history as the first player ever to capture 9 wickets in a T20I match.
Smriti Mandhana	Sports (Cricket)	Won the BBC Indian Sportswoman of the Year 2025 award and her 5th Best Women's International Cricketer award at the BCCI Naman Awards.
Jay Shah	Sports Administration	Included in the World Economic Forum's (WEF) "Young Global Leaders Class of 2026" for his contributions to cricket.
Aranyak Ghosh	Sports (Chess)	Officially achieved the title of India's 95th Chess Grandmaster.
Mayank Chakraborty	Sports (Chess)	Attained the title of India's 94th Chess Grandmaster, becoming the first player from Assam and the North-East to do so.
Arav Dengla	Sports (Chess)	Attained the title of India's 93rd Chess Grandmaster.
Aaryan Varshney	Sports (Chess)	Officially achieved the title of India's 92nd Chess Grandmaster.
Bodhana Sivanandan	Sports (Chess)	The 11-year-old became Britain's top-rated female chess player, ranking 72nd globally.
Sheetal Devi	Sports (Archery)	The 19-year-old armless archer from Jammu & Kashmir was named the World Archery Para Archer of the Year 2025.
Jannik Sinner	Sports (Tennis)	Won the Miami Open and Indian Wells to complete the "Sunshine Double," and also secured the Monte Carlo Masters.
Lokesh Sathyanathan	Sports (Athletics)	Made history as the first Indian to surpass the 8-meter mark in the indoor long jump with an 8.21m record.

Sawan Barwal	Sports (Athletics)	Broke Shivnath Singh's 48-year-old national marathon record at Rotterdam with a time of 2 hours, 11 minutes, and 58 seconds.
Divya Singh / Divya Deshmukh	Sports / Adventure	Became the first Indian woman to cycle to the Mount Everest Base Camp, completing the journey in 14 days.
Bhupathi Raju Anmesh Varma	Adventure / Mountaineering	Set a Guinness World Record for the fastest climb of the Seven Volcanic Summits, finishing in 92 days, 4 hours, and 45 minutes.
Arpita Patra	Adventure / Mountaineering	The IISc professor successfully summited Nevado Ojos del Salado, the world's highest volcano.
R. Vairamuthu	Literature	The renowned Tamil poet and lyricist was honored with the 60th Jnanpith Award for the year 2025.
Dr. Ramkumar Mukhopadhyay	Literature	Won the 35th Saraswati Samman 2025 for his Bengali novel "Hara Parvati Katha".
William Dalrymple	Literature	Won the Mark Lynton History Prize and \$10,000 for his book "The Golden Road: How Ancient India Transformed the World".
Veerabhadran Ramanathan	Science	Awarded the 2026 Crafoord Prize in Geosciences, which is often referred to as the "Nobel of Geosciences".
Dr. CH Srinivasa Rao	Agriculture	The Director of IARI received the 9th MS Swaminathan Award (2024-25) for his vital contributions to climate-resilient farming.
Rouble Nagi	Education / Social Work	An Indian teacher and social activist who won the prestigious Global Teacher Prize 2026 at the World Governments Summit.
N. Alim Yusuf / Aleem Yusuf	Science & Environment	Won the WWF Nature Award for developing the AI-powered mobile app "Neosight ID" to detect invasive plant species in Kerala.
Six Women (Boram Kim, Iroro Tanshi, Sarah Finch, etc.)	Environment	Awarded the Goldman Environmental Prize 2026 (the "Green Nobel") for their grassroots efforts combating climate change.
Sayani Gupta	Cinema	Named the 2026 Person of the Year by the Harvard South Asian Association.
Saadhvi Satish Sael	Pageantry	Crowned Femina Miss India World 2026 at the 61st grand finale held in Bhubaneswar.
Park Chan-wook	Cinema	Became the first South Korean filmmaker appointed to head the main jury at the Cannes Film Festival.
Aditya Panda	Space / Technology	Officially became India's youngest male analog astronaut at the age of 17.
Sita Ashok Shelke	Disaster Management	Awarded the Aapda Prabandhan Puraskar for her heroic rescue efforts during the Wayanad disasters.
Dharmendra, N. Rajam, K.T. Thomas, V.S. Achuthanandan, P. Narayanan	Various Fields	Conferred the prestigious Padma Vibhushan, the second-highest civilian award in India.