

IMPORTANT CURRENT AFFAIRS (MAY to 15 SEPTEMBER 2026)

**ప్రియమైన విద్యార్థులారా,
నంద్యాలలో జరుగుతున్న దుర్ఘాటాలు:**

1. తమ సంస్థ తప్ప ఇతర సంస్థలన్నీ ఫేక్ మరియు డమ్మీ కోచింగ్ సెంటర్లని అసత్య ప్రచారం చేయడం.
2. వారి సంస్థ విద్యార్థులు తప్ప ఇతర కోచింగ్ సెంటర్ల విద్యార్థులు నంద్యాలలోని హాస్టల్లో ఉండకూడదని బెదిరించడం; దీనిని అమలు చేయడం కోసం తమ సెక్యూరిటీ గార్డులను హాస్టల్కు పంపి ఐడీ కార్డులు తనిఖీ చేయించడం.

ఇటువంటి దుర్ఘాటాలను తట్టుకొని నిలబడి **NBCC** అద్భుతమైన ఫలితాలను సాధిస్తోందంటే, దాని వెనుక ఉన్న కష్టాన్ని అర్థం చేసుకోండి. సామాజిక స్పృహ, సామాజిక బాధ్యత మరియు వివేకంతో ఆలోచించండి. రాముడెవరో, రావణుడెవరో గుర్తించి **NBCC**ని ప్రోత్సహించాలని మా మనవి.

ఆత్మీయ విద్యార్థిగళే,

నంద్యాలದಲ್ಲಿ నడೆಯుత్తిరువ అన్యాయగళు:

1. తమ్మ సంస్థేయన్ను హోరతుపడిసి ఇతర సంస్థగళల్లవూ నకలి హాగూ డమ్మీ కోచింగ్ సెంటర్గళెందు సుళ్ళు ప్రచార మాడువుదు.
2. తమ్మ సంస్థేయ విద్యార్థిగళన్ను బిట్టు బేరె యావుదే కోచింగ్ సెంటర్న విద్యార్థిగళు నంద్యాలద హాస్టల్గళల్లి ఇరబారదెందు బేదరిసువుదు; ఇదన్ను జారిగొళిసలు తమ్మ సెక్యూరిటీ గార్డగళన్ను హాస్టల్గళిగే కళుహిసి ఐడి కార్డగళన్ను పరిశీలిసువుదు.

ఇంతక దౌజన్యగళన్ను ఎదురిసి నింతు **NBCC** టుత్తమ ఫలితాంశగళన్ను తరుత్తిదే ఎందరే, అదర హిందిరువ కరిణ పరిశ్రమవన్ను అధ్మాడికొళ్ళి. సామాజిక ప్రజ్ఞ, సామాజిక జవాబ్దారి హాగూ వివేకదింద యోచిసి. యారు రామ, యారు రావణ ఎంబుదన్ను గ్రహిసి **NBCC** అన్ను ప్రోత్సహిసబేకాగి నమ్మ వినంతి.



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PART A — ECONOMY & INDICATORS

1. GDP Growth Projections

FY27 (2026-27) GDP growth forecasts, by organisation

Organisation	FY27	Previous	FY28	As of
SBI Research (Ecowrap)	7.3%	6.6%	—	1 Sep 2026
CareEdge	7.3%	7.0%	—	Sep 2026
Moody's	7.0%	6.0%	—	18 Sep 2026
India Ratings	7%	6.8%	—	Sep 2026
HDFC Bank	7%	6.8%	—	Sep 2026

Goldman Sachs (CY2026)	6.8%	6.5%	—	2026
RBI (MPC)	6.7%	6.6%	—	5 Aug 2026
RBI (101st SPF)	6.6%	6.5%	7.0%	2026
ADB	6.6%	6.9%	7.3%	Jul 2026 (ADO)
World Bank	6.6%	6.5%	7.2%	Jun 2026 (GEP)
CRISIL	6.6%	7.1%	—	11 May 2026
S&P Global	6.6%	7.1%	—	May 2026
IMF	6.4%	6.5%	6.7%	8 Jul 2026 (WEO Update)
Fitch	6.4%	6.7%	6.7%	Jun 2026 (GEO)
OECD	6.3%	6.1%	6.4%	Jun 2026
United Nations (CY2026)	6.4%	—	—	2026
Economic Survey	6.8–7.2%	—	—	Feb 2026

Exam pointers - Highest forecast: SBI Research / CareEdge at 7.3%. Lowest: OECD at 6.3%. - RBI MPC (6.7%) ≠ RBI Survey of Professional Forecasters (6.6%). The SPF is a bi-monthly survey run by the RBI since 2007; the 101st edition raised FY27 to 6.6% and put FY28 at 7.0% and Q1 FY27 at 6.8%. - World Bank, ADB and S&P all converge at 6.6%. - FM Nirmala Sitharaman, addressing NRIs in Chicago, put FY27 growth at 7%. - OECD also projects inflation of 4.8% (FY27) and 4% (FY28).

Official GDP data (NSO / MoSPI, released 31 August 2026)

Indicator	Value
Real GDP growth, Q1 FY27	7.8%
Q1 FY26 (comparison)	6.9%
Q4 FY26 (previous quarter)	8.6%
Real GDP (constant 2022-23 prices)	₹81.36 lakh crore vs ₹75.46 lakh crore
Nominal GDP growth	10.3% (₹88.27 lakh crore)
Real GVA growth	8.2%
Manufacturing / Services / Agriculture	9.2% / 10% / 3.6%
Mining	-2.4%
GFCF (real)	11.9%
Private consumption / Exports	7.1% / 12%
Revised back-series	FY24 7.3%, FY25 7.2%, FY26 7.8%

- GDP base year updated from 2011-12 to **2022-23**.
- MoSPI issued uniform guidelines for **District Domestic Product** estimates, base year moved from 2012 to 2022-23.
- India's nominal GDP is the **4th largest** globally at about \$4.15 trillion; India is projected to overtake China's share of global GDP (PPP) around 2060.
- India's FY 2025-26 real GDP growth was placed at 7.7% in the Provisional Estimates of 5 June 2026 (real ₹323.12 lakh crore, nominal ₹346.36 lakh crore, base 2022-23), and was revised up to 7.8% in National Accounts Statistics 2026 released on 31 August 2026.

S&P Global / CRISIL "India Forward" report

- S&P Global cut India's FY27 forecast from 7.1% to **6.6%**, citing the West Asia conflict and energy-supply disruption.

- Joint report by S&P Global Market Intelligence and CRISIL Ratings: *“India Forward: Emerging Perspectives.”*
- Retail inflation projected at **5.1%** in FY27 (from 2% in FY26).
- Current Account Deficit to widen from **0.8%** of GDP (FY26) to **2.2%** (FY27).
- Debt-to-GDP: **57.5%** in FY27 vs 56.1% in FY26; government target 49–51% by FY31.
- Services to reach about **55%** of GDP by 2030.
- FY23–FY26 average growth: 7.3%.
- *Static:* S&P Global is one of the Big Three rating agencies (with Moody’s and Fitch). CRISIL (Credit Rating Information Services of India Ltd) is a subsidiary of S&P Global.

Other economy datapoints

- **Digitalisation:** ICRIER ranked India the world’s **5th most digitalised economy**, behind the USA, China, Singapore and the UK.
- **Services PMI:** HSBC India services PMI hit a six-month high of **59.8** in May (from 58.8). PMI above 50 = expansion.
- **Stock market size:** South Korea overtook India to become the **6th largest** stock market (\$5 trillion) on AI-chip demand (Samsung, SK Hynix); India slipped to **7th** at \$4.8 trillion. Top five: USA (\$78 trillion), China, Japan, Hong Kong, Taiwan.

[STATIC] RBI: est. 1 April 1935 (RBI Act, 1934); nationalised 1949; HQ Mumbai · SBI: HQ Mumbai, constituted 1 July 1955 from Imperial Bank of India · HDFC Bank: HQ Mumbai, incorporated 1994 · World Bank and IMF: est. 1944 (Bretton Woods), HQ Washington DC · ADB: est. 1966, HQ Manila

2. Inflation — CPI, WPI, Food Inflation

Retail inflation (CPI, base 2024 = 100)

Month 2026	Combined	Rural	Urban	Food (CFPI)
January	2.7%	—	—	—
April	3.48%	—	—	—
May	3.93%	—	—	—
June	4.38%	—	—	5.32%
July	4.45%	4.84%	3.96%	5.52%
August	4.82%	5.23%	4.31%	5.95%

- Headline inflation has risen for **seven consecutive months**.
- June 2026 (4.38%) was the first breach of the RBI’s 4% medium-term target since January 2025.
- **Telangana** recorded the highest state inflation — 6.27% in August (6.15% in May).
- September CPI due **12 October 2026**. August prices collected from 1,407 urban centres and 1,465 villages; 100% response rate.

CPI static GK - Released monthly by the **National Statistical Office (NSO)** under **MoSPI**. - Base year revised from **2012 to 2024**; new series named **“CPI 24”**. - Basket expanded from **299 to 358 items** (308 goods + 50 services), adding smartphones, ACs, electric kettles, food processors and packaged foods. - Weights drawn from the **FY24 Household Consumption Expenditure Survey**; covers 1,465 rural markets, 1,395 urban markets and 12 online marketplaces. - Inflation target: **4% ± 2%** (2%–6% band), legally mandated in **2016**, extended to **March 2031**.

Wholesale Price Index (WPI)

Month 2026	WPI
April	8.26% (3.5-year high)
May	9.68%
June	9.87% (index 110.2)
July	9.78%
August	9.92%

WPI static GK - Compiled monthly by the **Office of the Economic Adviser, DPIIT**, Ministry of Commerce & Industry; released on the **14th** of each month. - **Old series**: base 2011-12, 697 items (117 primary + 16 fuel & power + 564 manufactured). - **New series (launched 15 June 2026)**: base **2022-23, 957 items** — Primary 129 (22.76% weight), Fuel & Power 25 (14.11%), Manufactured 803 (63.13%). Adds solar/wind energy; crude petroleum and natural gas moved to fuel & power. - WPI covers only **goods**; CPI covers goods *and* services. Services are ~55% of GDP, which WPI excluded.

Producer Price Index (PPI) transition

- The WPI will be **replaced by the PPI over a 5-year transition**.
- PPI launched **15 June 2026** with three indices: **Output PPI** (1,500 items), **Trial Input PPI**, and **Service PPI** (7 services including banking, insurance, telecom). Services enter the index for the first time.
- MoSPI will use the **Output PPI (base 2022-23)** as the **GDP deflator**, replacing WPI.
- Output PPI, June 2026: **109.9** (from 109.6 in May).

Cost Inflation Index

- CBDT notified the **Cost Inflation Index (CII) at 384** for FY 2026-27. Used to compute indexed cost of long-term capital assets; base year **2001-02 = 100**.

3. Other Indicators — IIP, ISP, PMI, PLFS**Index of Services Production (ISP) — newly launched**

- MoSPI launched the **Index of Services Production (ISP)** (initially the Trial Index of Service Production, TISP) to measure formal service-sector output monthly.
- **Base year: 2024-25**. Recommended by the **Debjani Ghosh Committee** (formed May 2025).
- Tracks **19 service sub-sectors**, covering 60% of the formal services economy (about 70% of services GVA, using GST data).
- Released on the **29th of every month** with a 2-month lag.
- Does **not** replace the IIP.
- Top sub-sectors: Real Estate **24.7%**, Retail Trade **18.0%**, Wholesale Trade **15.0%**, Administrative & Support Services **14.4%**.
- Services contribute over 50% of India's GVA.

Index of Industrial Production (IIP)

- March 2026: **4.1%** (5-month low; February revised to 5.1%).
- April 2026: 4.9%; **May 2026: 5.1%**.
- Base year updated to **2022-23** (from 2011-12), with a revised product basket and weights.
- The **eight core industries** make up **40.27%** of the IIP.

Employment — PLFS (Apr–Jun 2026, released 10 Aug 2026)

Indicator (15+, CWS)	Apr–Jun 2026	Jan–Mar 2026
Overall LFPR	54.6%	55.5%
Rural LFPR	56.9%	58.2%
Urban LFPR	50.2%	50.2%
Urban unemployment rate	6.7%	6.6%
Urban WPR	46.8%	46.9%
Female LFPR (overall)	33.2%	34.7%
Employed persons (15+)	56.6 crore (40.2 cr male, 16.4 cr female)	—

- Conducted by the **NSO under MoSPI**; monthly and quarterly estimates since January 2025 using the **Current Weekly Status (CWS)** approach.
- MoSPI Minister: **Rao Inderjit Singh** (MP, Gurugram).

4. GST Collections & GST Council

Monthly collections (FY27)

Month 2026	Gross GST	YoY
April	₹2.43 lakh crore (all-time high)	8.7%
May	₹1,94,184 crore	3.2%
June	₹1.95 lakh crore	14%
July	₹2.11 lakh crore	—
August	₹1,99,853 crore	14.8% (over ₹1,74,116 cr)

- April is always the peak month because of advance GST payments.
- Maharashtra** leads monthly collections, followed by Karnataka and Gujarat. Top 5 for April: Maharashtra, , Karnataka, Gujarat ,Uttar Pradesh, Tamil Nadu.
- Haryana** recorded the highest SGST growth — **29%** over the first five months of FY27.

GST static GK & GST 2.0

- Rolled out **1 July 2017** (GST Day), under the **101st Constitutional Amendment Act** (introduced as Bill 122 in 2016), on the recommendation of the **Vijay Kelkar Committee**.
- Replaced **17** indirect taxes. Divisions: CGST, SGST, IGST. **GSTIN** is a 15-digit alphanumeric number.
- “Father of GST” in India**: Atal Bihari Vajpayee. **Assam** was the first state to pass the GST bill.
- The **Prime Minister is NOT a member** of the GST Council.
- GST 2.0 slabs** (after the 56th GST Council meeting): **Nil, 5%, 18% and 40%** — the 12% and 28% slabs were phased out. The **40%** rate covers sin and luxury goods (e.g. tobacco).
- GST completed **9 years** in July 2026.

GST Appellate Tribunal (GSTAT)

- From **1 April 2026**, the **GSTAT Principal Bench, New Delhi** also functions as the **National Appellate Authority for Advance Ruling (NAAAR)**, to settle inter-state GST disputes.
- Jurisdiction: disputes up to ₹20 lakh; cases up to ₹1 crore to NAAAR/High Court; above ₹1 crore direct to High Court; above ₹2 crore direct to Supreme Court.
- Members serve **4 years or up to age 70**.

5. Forex Reserves & the Rupee

- India's forex reserves jumped by a record **\$44.903 billion to a lifetime high of \$785.706 billion** in the week ended **4 September 2026**, as reported by the RBI on 11 September.
- Components:** foreign currency assets rose \$47.498 billion to **\$648.168 billion**; gold fell \$2.594 billion to **\$113.816 billion**; SDRs down \$4 million to **\$18.806 billion**; reserve position with the IMF up \$2 million to **\$4.916 billion**.
- India overtook Russia to become the world's fourth-largest holder of foreign exchange reserves** on this print.

RBI 47th Half-Yearly Report on Management of Foreign Exchange Reserves (as at end-March 2026)

- Gold holdings: 880.52 tonnes**, up marginally from 880.18 tonnes at end-September 2025.

Week ended	Reserves	Change
24 July 2026	\$676.237 bn	—
21 August 2026	\$729.328 bn (then-record)	+\$12.422 bn
28 August 2026	\$740.803 bn (record)	+\$11.475 bn
4 September 2026	\$785.706 bn (lifetime high)	+\$44.903 bn (record weekly rise)

6. Sovereign Credit Ratings

Agency	India's rating	Outlook	Note
Fitch	BBB– (lowest investment grade)	Stable	Affirmed; FY27 growth seen at 6.4%
S&P Global	BBB	Stable	First annual review since the Aug 2025 upgrade — the first in 18 years
Japan Credit Rating Agency (JCR)	Upgraded to A– from BBB+	Stable	Country Ceiling raised to 'A'

- Moody's:** India's private credit market has doubled to **\$25 billion** in five years. Moody's also upgraded **JSW Steel's** long-term issuer rating to **Baa3**.
- BBB category denotes moderate risk.

FDI limits in financial services

Sector	Cap	Route
Private sector banks	74%	Up to 49% automatic; 49–74% government approval
Public sector banks & LIC	20%	Government
Insurance companies and intermediaries	100%	Automatic

- Emirates NBD's investment in RBL Bank** is India's largest-ever foreign banking investment. RBL Bank carries a **Baa2** international rating (stable) from Moody's.

- **Credit Rating Agencies — 7, regulated by SEBI:** CRISIL, ICRA, CARE, India Ratings, Acuité, Brickwork, Infomercials.
- **Credit Information Companies — 4, supervised by RBI:** TransUnion CIBIL, Experian, Equifax, CRIF High Mark.
- The **CIBIL update cycle** is moving from 14 days to **7 days**.

[STATIC] RBL Bank: HQ Mumbai, founded 1943 as Ratnakar Bank · SEBI: est. 1988, statutory powers 1992 (SEBI Act), HQ Mumbai · UPI: launched 11 April 2016 by NPCI

PART B — RBI & BANKING REGULATION

1. RBI Monetary Policy (Third Bi-Monthly, 5 August 2026)

Rate	Level
Repo Rate	5.25% (5th straight hold)
Standing Deposit Facility (SDF)	5.00%
Marginal Standing Facility (MSF) & Bank Rate	5.50%
Reverse Repo Rate	3.35%
Cash Reserve Ratio (CRR)	3.00%
Statutory Liquidity Ratio (SLR)	18.00%

- **Stance:** Neutral. **FY27 GDP:** 6.7% (Q1 7.0%, Q2 6.4%, Q3 6.5%, Q4 6.8%).
- **FY27 CPI:** 5.0% (Q1 4.1%, Q2 4.7%, Q3 5.9%, Q4 5.5%); **core inflation 4.3%**.
- **External sector:** trade deficit \$86.6 bn; Q1 FDI inflows \$30.7 bn; FPI \$0.1 bn.
- Next MPC: **5–7 October 2026**.
- Governor: **Sanjay Malhotra** (26th Governor).

RBI's inflation target zone as is **4% ± 2%**.

2. RBI in News

Perpetual Authorised Dealer Category-II (AD-II) licences granted to: EbixCash · Indel Remit (forex arm of Indel Money Ltd) · Paul Merchants Ltd (an NBFC) · Muthoot FinCorp Ltd. Transaction limit capped at **₹25 lakh per transaction**.

India's External Debt (March 2026) - Total: **\$762.8 billion**, up \$26.3 billion over March 2025. - External debt-to-GDP: **20.8%** (from 19.8%) — comfortable; the critical threshold is 40%+. - Debt service ratio: **5.8%** (down from 6.6%). *Debt service ratio = principal + interest as a share of current receipts such as exports and remittances.*

Scheduled bank status: Vijayawada-based **Coastal Local Area Bank** was included in the Second Schedule of the RBI Act, 1934. (Scheduled status needs paid-up capital + reserves of at least ₹5 lakh, plus CRR 3% and SLR 18%.)

Master Directions consolidated from **628 to 64**.

3. NRE / FCNR(B) Deposit Measures (temporary window)

- Interest-rate **ceiling removed** on select NRE and FCNR deposits with 3+ year maturities, valid until **30 September 2026**.

- Banks **exempted from CRR and SLR** on fresh NRE/FCNR term deposits of **3–5 years** mobilised between **19 June and 30 September 2026**.
- For FCNR(B) deposits opened **8 June – 30 September 2026** with 3–5 year tenure, the **RBI bears the exchange-rate risk** at maturity.
- Loans extended against such FCNR(B) deposits are **excluded from Adjusted Net Bank Credit (ANBC)** — the PSL Second Amendment Directions. *ANBC = total lending – NPAs; PSL targets are computed on ANBC.*
- FCNR(B) tenure: minimum 1 year, maximum 5 years.

Net Open Position (NOP): banks may exclude positions from the new FCNR(B) swap facility from NOP limits; onshore deliverable-market NOP capped at **\$100 million**.

4. Major Regulatory Changes (by effective date)

Effective 1 October 2026

- **REIT / InvIT lending eased:** banks may lend to SEBI-regulated listed trusts, provided at least **80% of assets** are cash or revenue-generating properties operational with positive cash flow for over a year.
- **Specified Non-Financial Assets (SNFA) framework:** covers immovable property acquired by lenders from defaulting borrowers. One-year transition to **30 September 2027** for legacy assets. Applies to Commercial Banks, SFBs, UCBs, NBFCs/HFCs and the **5 AIFIs** (NABARD, EXIM, NHB, SIDBI, NaBFID). **Excludes** RRBs and Payments Banks.
- **Securitisation Notes:** minimum investment of **₹1 crore** per investor; notes must be issued **100% in demat** form.
- **Deposit rate transparency:** banks must publish daily deposit rates by **10:00 AM**, with a maximum 10-minute grace (fully online by 10:10 AM).

Effective 1 January 2027

- **Kisan Credit Card (KCC) revamp** — see section 5 below.
- **Unified agricultural loan rules / NPA redefinition:** short-duration crops up to 12 months, long-duration over 12 and up to 18 months. Short-duration loans turn NPA after **two crop seasons** unpaid; long-duration after **one crop season**. Collateral-free agricultural loans mandated up to **₹2 lakh**.
- **Loan recovery tightened (4th Amendment, Responsible Business Conduct):** recovery agents may contact borrowers only between **8:00 AM and 7:00 PM**. No lockout of a financed mobile device before the loan is past due; **partial** restrictions after 30 days overdue, **full** lockout after 60 days. Wrongful lockout or delayed unlocking attracts compensation of **₹250 per hour**, capped at the loan value.
- **Unauthorised electronic transactions framework** — see section 6 below.

Effective 1 April 2027

- **Basel III Pillar 3 disclosure norms (10 amendments)** — deferred from the quarter ending 30 September 2026. First quarterly disclosure for the period ending **30 June 2027**; annual disclosure by 31 March 2028. Data must stay on public platforms for **10 years**. Applies to Commercial Banks, SFBs and Payments Banks.
 - *Basel III pillars:* Pillar 1 — Minimum Capital Requirements; Pillar 2 — Supervisory Review; Pillar 3 — Market Discipline and public disclosure.
- **Capital Adequacy (11th Amendment) Directions:**

- India's three D-SIBs: **SBI (Bucket 4, +0.8%), HDFC Bank (Bucket 2, +0.4%), ICICI Bank (Bucket 1, +0.2%)** over the minimum **11.5% CAR**.
- **Leverage ratio:** D-SIBs **4%**; other commercial banks **3.5%**.

Other changes (date not specified)

- **Credit cards:** a mandatory **3-day grace period** after the due date with no late fee. The **90-day NPA clock still runs from the original due date**.
- **Capital adequacy:** commercial banks, SFBs and Payments Banks may now include **quarterly profits in CET1** for CRAR. The old condition (NPA provisioning not deviating more than 25% from the previous four quarters' average) was removed. **Excludes** Local Area Banks and RRBs. Minimum CRAR **9%**.
- **Digital outward remittances:** prior approval no longer needed for AD Category-I banks to tie up with non-bank entities.
- **Bulk deposit threshold raised from ₹2 crore to ₹3 crore** for SCBs and SFBs (draft on deposit interest rates), with mandatory public disclosure of rates and differential pricing allowed on rupee bulk deposits.
- **TReDS platforms:** minimum net worth **₹25 crore**; existing platforms have until **31 March 2028**. *TReDS is an online platform where MSMEs upload pending invoices and secure immediate bank funding through bidding.*
- **Calamity Loan Resolution Framework (from 1 July 2026):** banks and NBFCs may grant moratoriums and interest waivers in disaster areas on SLBC recommendation. Invoke within **45 days**, implement within **135 days**; borrowers may opt out within 135 days; lenders hold **5% additional provision** on restructured debt.
- **ECLGS 5.0:** 75% of the guaranteed portion attracts **zero risk weight** if settled within 30 days; the remaining 25% attracts a 20% risk weight.
- **Bank board governance (from 1 October):** boards must define approval and review authority, receive periodic management updates and may commission external reports. Applies first to PSBs, later to private banks.
- **Digital banking channels:** must run on **Core Banking Solutions**, follow **IPv6** standards, report progress on the **Pravah Portal** within 30 days. **Pop-up advertisements after customer login are prohibited**.
- **Principle-based interest rate framework** proposed for all regulated lenders — standard, transparent and consumer-centric, prioritising recovery of principal over interest.

5. Kisan Credit Card (KCC) Revamp — effective 1 January 2027

- Applies to Commercial Banks, SFBs, RRBs and Cooperative Banks; covers **agriculture, animal husbandry and fisheries**.
- **Composite KCC facility:** a single card covering short-term credit, working capital and long-term investment.
- **Collateral waived up to ₹2 lakh** (raised from ₹1.6 lakh); banks may extend collateral-free lending to **₹3 lakh** in tie-up/special cases. Borrowers may voluntarily pledge gold or silver.
- **Flexi limit of ₹10,000–₹50,000** for marginal farmers owning up to 1 hectare.
- **Block limit tenure up to 6 years**, removing season-by-season renewal.
- **Crop seasons standardised:** 12 months (short-duration), 18 months (long-duration).
- **Interest subvention:** 1.5% to lending institutions; a further **3% Prompt Repayment Incentive** — cutting the farmer's effective rate from **7% to 4%**.
- *Static:* KCC launched in **1998** on the **R.V. Gupta Committee** recommendation; smart-cum-debit cards came from the **T.M. Bhasin Committee**.

6. Unauthorised Electronic Transactions Framework — effective 1 January 2027

- Where fraud results from **customer negligence** (sharing PIN, OTP or password), the customer bears the loss until the transaction is reported; losses after reporting are borne by the bank.
- A bona fide individual victim (including a sole proprietor) with a gross loss up to **₹50,000** may receive **85% of net loss or ₹25,000, whichever is lower — once in a lifetime**.
- The victim must report within **five calendar days** to both the bank and the **National Cyber Crime Reporting Portal / 1930**.
- Losses below **₹29,412**: funded 65% by RBI, 10% by the customer's bank, 10% by the beneficiary bank.
- Losses **₹29,412–₹50,000**: the fixed ₹25,000 is split — ₹19,118 RBI, ₹2,941 each from the customer's bank and beneficiary bank.
- Fraudulent credit-card cases: bank must give a **shadow reversal within five calendar days**.

7. Money Market Framework (Call, Notice & Term Money)

Segment	Maturity
Call Money	Overnight (1 day)
Notice Money	2 to 14 days
Term Money	Over 14 days up to 1 year

- Call rate** = the money market's interest rate; variable, mutually negotiated between banks.
- AIFIs** (NABARD, NHB, EXIM Bank) may participate.
- NBFCs and HFCs** (e.g. LIC HFL) may both borrow and lend in the term money market, borrowing up to **₹200 crore** of Net Owned Funds.
- PSUs** (HPCL, IOCL, NTPC, HAL) and **private companies** (Reliance, Adani) may participate **only as lenders**.
- Standalone Primary Dealers** may borrow up to **400%** of Net Owned Funds.
- Market timings: **9:00 AM to 7:00 PM** daily.

8. Other RBI Frameworks

Scale-Based Regulation (SBR) for NBFCs — revised - Any NBFC with assets of **₹1,00,000 crore or above** automatically enters the **Upper Layer** and faces near-bank regulation (e.g. REC, PFC, HUDCO). - Private Upper Layer NBFCs must **list within 3 years** of identification; government-owned (REC, PFC) and bank-owned NBFCs are exempt. - As of March 2025, **15 NBFCs** are in the Upper Layer.

Special Rupee Vostro Accounts (SRVA) — unified rules issued. A *vostro* account is one opened by a foreign bank with an Indian bank in rupees for bilateral trade. India maintains SRVAs with about **18 countries**.

Liberalised Remittance Scheme (LRS) - Outward remittances rose **4.5% to \$7.23 billion** in Q1 FY27. - Launched by RBI in **2004**; limit **\$250,000 per financial year** per resident individual. - **Not** available to companies, partnership firms, HUFs or trusts.

9. RBI Reports & Publications

Financial Stability Report (June issue) - GNPA 1.8% in March 2026 — a 10-year low; projected to stay below 2% through 2028 (1.9% by 2028, baseline). - SCB credit growth **14.5%**; household debt at **45.5% of GDP**. - **Gold loans** up **42.4%** since March 2024, to **₹5,142 billion**. - SCB Profit After Tax: **₹4.05 lakh crore**. - **LCR 124.2%** (minimum 100%); **NSFR 122%**.

Bank credit & deposits (mid-April 2026): YoY loan growth **14.88%** (from 15%); credit dipped 2.06% month-on-month; deposit growth **12.12%**.

Public Sector Banks, FY 2025-26 — 4th consecutive record year - Aggregate net profit **₹1.98 lakh crore**; total profit ₹3.21 lakh crore. - Total business **₹283.3 lakh crore** (+12.8%); gross advances **₹127 lakh crore** (+15.7%). - **Gross NPA 1.93%** (decadal low); **Net NPA 0.39%**. - **CRAR 16.6%**; cost-to-income ratio improved to **49.67%**.

10. RBI Penalties

Entity	Penalty	Reason
IndusInd Bank	₹59.20 lakh	Interest on current account deposits; securitisation of standard assets
Bank of Baroda	₹63.60 lakh	Fair Practices Code and KYC — failure to update CKYC data
Canara Bank	₹41.80 lakh + ₹2.49 lakh	CKYC failures, unclaimed deposits, wrong dormant-account classification; delayed currency chest reporting
Yes Bank	₹31.80 lakh	Failure to use the 14-digit KYC Identifier from CKYCR
Kolhapur District Central Co-op Bank	₹13.30 lakh	—
Himachal Pradesh Gramin Bank	₹5 lakh	NABARD inspection: unclaimed deposits over 10 years not moved to DEA Fund; post-maturity FD interest not paid
GIC Housing Finance	₹3.10 lakh	KYC risk-categorisation (NHB inspection)
United Puri Nimapara Central Co-op Bank	₹3.00 lakh	—
Hinduja Housing Finance	₹1.80 lakh	Replaced over 30% of directors without prior RBI approval
Manmad Urban Co-op Bank	₹1.00 lakh	—

- Three cooperative banks were fined a combined **₹17.30 lakh**.
- **CKYC** is managed by **CERSAI** (Central Registry of Securitisation Asset Reconstruction and Security Interest of India).
- *Profiles:* Bank of Baroda — HQ Vadodara, MD & CEO **Debadatta Chand**, tagline “India’s International Bank”. GIC Housing Finance — HQ Mumbai, MD & CEO **Sachin Salvi**, established 1989.

Licence cancellations - Sarvodaya Small Finance Bank (Mumbai) and Sarvodaya Cooperative Bank — cancelled **12 May 2026** for inadequate capital and earning capacity. DICGC covers up to **₹5 lakh** per depositor. - **Shree Mahalaxmi Urban Co-operative Credit Bank Ltd, Gokak, Karnataka** — licence cancelled under the Banking Regulation Act.

Other approvals: Zikzuk Tech approved as a Prepaid Payment Instrument (PPI) issuer. IFSCA licensed Indian Overseas Bank to open an International Banking Unit at GIFT City.

11. Currency, Coins & CBDC

₹2000 note withdrawal

- Announced **19 May 2023**, when ₹3.56 lakh crore was in circulation.
- As of **30 April 2026, 98.47% returned; ₹5,451 crore** still outstanding.
- The notes **remain legal tender** and can be deposited at **19 RBI offices** or through India Post.

Currency in circulation

- Total CiC (May 2026): **₹42.12 lakh crore**.
- ₹500 notes:** circulation up **11.2%** in FY26 to 7.05 lakh crore pieces — **85% of value, 41.2% of volume**. Fake ₹500 detection up **20%** in 2026.
- Counterfeit notes:** ₹638 crore seized since 2017; peak year **2022 (₹382.6 crore)**; Gujarat accounted for over 50% of 2017–2024 seizures (₹355.72 crore).
- 62.13 billion** damaged notes withdrawn under the **Clean Note Policy, 2023–2026**.

Polymer banknotes

- RBI and **BRBNMPL** are evaluating a shift from cotton-rag paper to **polymer** notes to curb counterfeiting.
- Pilot from **FY 2027-28**, starting with **₹10 and ₹20**.
- Australia** was the first country to adopt polymer notes (**1988**).

Printing & minting static GK

- Note presses (4):** Mysore and Salboni (BRBNMPL/RBI); Dewas and Nasik (SPMCIL/Government).
- Mints (4):** Mumbai, Kolkata, Hyderabad, Noida.
- ₹1 note** is issued by the Government of India (Ministry of Finance) and signed by the **Finance Secretary**; all other notes are issued by the RBI and signed by the **Governor**.
- Maximum printable denomination under the RBI Act: **₹10,000**; highest actively printed: **₹500**.
- Coins of **25 paise and below** ceased to be legal tender from **30 June 2011**.

Note dimensions & motifs

Denomination	Size	Colour	Motif
₹2000	166 × 66 mm	Magenta	Mangalyaan
₹500	150 × 66 mm	Stone Grey	Red Fort
₹200	146 × 66 mm	Bright Yellow	Sanchi Stupa
₹100	142 × 66 mm	Lavender	Rani ki Vav
₹50	135 × 66 mm	Fluorescent Blue	Hampi with Chariot
₹20	129 × 63 mm	Greenish Yellow	Ellora Caves
₹10	123 × 63 mm	Chocolate Brown	Konark Sun Temple

e-Rupee (CBDC)

- Wallet needs no minimum balance; **maximum holding ₹1 lakh**.
- Per-transaction cap ₹10,000**; daily outward cap **₹50,000 or ₹1,00,000** depending on the bank's risk policy.

- **Chandigarh** and **Dadra & Nagar Haveli** became the first UTs with full CBDC-based food-subsidy delivery; **Gujarat** was the first state to implement the mechanism.

Currency — international

- **Nepal lifted its 10-year ban** on high-denomination Indian notes, imposed after the demonetisation of **8 November 2016**. Nationals may now carry ₹100, ₹200 and ₹500 notes across the border.
- The **US Mint** issued a golden \$1 coin (88.5% copper, balance zinc, manganese, nickel) featuring **Donald Trump** for America's 250th anniversary.

Commemorative coins

- **₹75 coin + ₹5 stamp** for the 10th anniversary of **PMSMA** (9 June 2026).
- **₹75 silver coin (40 g) + commemorative stamp** at the **Somnath Amrit Mahotsav**, marking "1000 Years of India's Unwavering Faith and Devotion" — the reverse carries the temple image.

[STATIC] DICGC: est. 1978, wholly-owned RBI subsidiary, HQ Mumbai

- **NABARD**: est. 12 July 1982 (Sivaraman Committee), HQ Mumbai
- **SIDBI**: est. 2 April 1990, HQ Lucknow
- **NHB**: est. 1988, HQ New Delhi
- **NaBFID**: est. 2021 (NaBFID Act, 2021), HQ Mumbai
- **IFSCA**: est. 2020, HQ GIFT City, Gandhinagar
- **Canara Bank**: HQ Bengaluru, founded 1906
- **Indian Overseas Bank**: HQ Chennai, founded 1937
- **Yes Bank**: HQ Mumbai, founded 2004
- **ICICI Bank**: HQ Mumbai, incorporated 1994
- **PNB**: HQ New Delhi, founded 1894
- **Indian Bank**: HQ Chennai, founded 1907

PART C — BANKS

1. State Bank of India

Financial performance

- **Q1 FY27 net profit ₹21,121 crore** — highest-ever quarterly profit, up **10.2%** from ₹19,160 crore. **NII ₹46,992 crore**; operating profit **₹33,529 crore** (+9.8% from ₹30,544 crore).
- **FY26**: annual profit **₹80,032 crore** (+13%); Q4 FY26 profit ₹19,684 crore (+6% YoY).
- **Dividend to the Government**: **₹8,813 crore** for FY26, at **₹17.35 per share**, handed to FM Nirmala Sitharaman.
- Became the **6th Indian firm** to cross ₹10 lakh crore market capitalisation.
- Contributed about **40% (₹78,000 crore)** of the PSB aggregate net profit.
- *NII = interest earned minus interest paid.*

Fundraising

- Board approved raising **₹60,000 crore** in FY27 via long-term bonds, AT1 and Tier-2 capital.
- Raised **₹4,691 crore** through Basel III-compliant **AT1 perpetual bonds**.
- Raised **over ₹6,000 crore** via Basel III Tier-2 bonds.
- Raised **\$300 million** in London through 3-year **Senior Unsecured Floating Rate Notes** at **SOFR + 100 bps**.
- Launched a **\$500 million syndicated social term loan** for women's empowerment.

Products, partnerships & initiatives

- **Google Pay Flex SBI Card** with Google Pay — on both RuPay and Visa networks.
- **PhonePe** tie-up for zero-joining-fee credit cards.
- **MUFG Bank (Japan)** partnership for cross-border cooperation.
- Enabled direct **India-Israel trade settlement in INR**.
- **Global Trade Finance Centre** in Kolkata; first **Global Capability Centre** in Bengaluru; **Chakra Centre of Excellence** for sunrise sectors.
- **SBI Card** sold **₹1,800 crore of stressed credit-card receivables** to Integro FinServ, a Mumbai NBFC. SBI Card is India's second-largest credit card issuer.
- **SBI Mutual Fund** launched '**AARAMBH**' — assisted digital onboarding for first-time investors using Aadhaar biometric e-KYC/eSign.
- **SBI Life** — JV of SBI and BNP Paribas — is setting up the "**Bharat AI & Cyber Innovation Hub for Insurance**" with IIT Bombay, and signed a **bancassurance tie-up with J&K Bank**.
- Partnered **Bisleri International** under "*Bottles for Change*" for plastic recycling. **Net-zero operational emissions target: 2055** — SBI's centenary year, ahead of India's 2070 national target.
- Named **Best Consumer Bank** by Global Finance Magazine.
- **Balance sheet target: 25% of India's GDP by 2030.**

AI adoption

- Underwrote nearly **₹1 lakh crore of MSME loans using AI** in FY26; AI-based underwriting applies to individual MSME loans up to **₹5 crore**.
- Shifting cheque processing and back-office operations to AI.
- Launched **3-in-1 digital onboarding** on the YONO app.

BSBDA / PMJDY withdrawal cap — effective 1 October 2026

- Zero-balance **BSBDA and PMJDY** accounts get only **4 free cash withdrawals per month**; from the 5th, **₹15 + GST** per transaction.

Leadership

- Chairman **Challa Sreenivasulu Setty**; CFO **Kameshwar Rao Kodavanti**.
- **Sanjay Lohiya** nominated Director on the RBI and SBI Central Boards, replacing M. Nagaraju.
- **Baldev Prakash** (former MD & CEO, J&K Bank) appointed MD & CEO of **SBI Capital Securities**.

Cheque & payment codes (static GK)

- **MICR**: 9-digit code in iron-oxide ink at the foot of a cheque — first 3 digits city, next 3 bank, last 3 branch. Prevents clearing fraud.
- **IFSC**: 11 characters — first 4 bank, 5th always 0 (reserved), last 6 branch. Used for electronic transfers.
- **CTS (Cheque Truncation System)**: electronic clearing using digital cheque images instead of physical transit.

2. D-SIBs & Systemic Capital Buffers

Bank	Bucket	Additional capital
SBI	4	0.80%
HDFC Bank	2	0.40%
ICICI Bank	1	0.20%

- D-SIB framework established in **2014**. **G-SIBs** must hold up to **2%** additional capital.
- **Leverage ratio**: 3.5% for SCBs, **4.0% for D-SIBs**.
- **Moody's affirmed Baa3** ratings for SBI and HDFC Bank — the lowest investment-grade subgrade.

3. Public Sector Banks — dividends & penalties

Dividends to the Government (FY26)

Bank	Dividend
SBI	₹8,813 crore
Bank of Baroda	₹2,811 crore
Punjab National Bank	₹2,416 crore
Canara Bank	₹2,397 crore
Indian Bank	₹1,815 crore
Bank of India	₹1,553 crore
LIC	₹1,227 crore
Repco Bank	₹22.90 crore

- Four PSBs together handed over **₹9,439 crore** to FM Sitharaman. **Repco Bank** (administered by the Ministry of Home Affairs) gave its cheque to Home Minister Amit Shah.

Minimum balance penalties, FY26 (record) - Private banks: ₹4,948.71 crore — led by **HDFC Bank ₹1,798.14 crore**, then Axis, ICICI, Kotak Mahindra, Yes Bank. - **PSBs: ₹2,137.92 crore** — led by **SBI ₹477.2 crore** (current accounts only), Bank of Baroda ₹394 crore, then Indian Bank, Canara Bank, PNB.

PSB aggregate FY26 (also in Part B): net profit **₹1.98 lakh crore** (4th consecutive profitable year), Gross NPA **1.93%**, Net NPA **0.39%**, PCR above **90%**, CRAR **16.6%**.

Bank credit vs deposits (SBI Research): SCB credit growth **18.6%** against deposit growth **13.3%**.

4. Bank-wise News — Public Sector

Bank of Baroda - “bob Golden Goal Deposit Scheme” — retail non-bulk FD below ₹3 crore, **555-day** maturity, **7.4%** interest. - **bob Pay — 3 new UPI features**: mobile-OS native biometric authentication (PIN-free up to ₹5,000 via fingerprint/Face ID), **UIDAI face authentication** for PIN reset without a debit card, and **IoT-based payments** via smart devices/vehicles. - Launched **UPI Global QR Payment** (UPI Global Reverse Acceptance) and **“bob World 2.0”**, an AI-powered mobile banking platform. - Signed a pact with **Mizuho Bank** (Japan's Mizuho Financial Group) for cross-border **M&A financing**. - MD & CEO **Debadatta Chand**; tagline *“India's International Bank”*.

Punjab National Bank - Biodegradable twin credit card with Zaggle — PLA (polylactic acid), usable on both RuPay and Visa from one physical card. *(A second source credits Zillion Prepaid Ocean Services.)* - MoU with **Digital India Bhashini Division (MeitY)** under *Bhashik for Seva* to deploy AI translation tools. - Partnered **Andhra Pradesh** to set up **India's first bank-led Quantum Finance Hub**. - MoU with the **Indian Army** for premium credit cards for defence personnel.

Indian Bank - AI TARA (Trusted AI Relationship Assistant) — 10-language voice banking assistant supporting **IMPS transfers up to ₹5 lakh** and FD creation. - **IndSmart** (personal finance tracking for equities, ETFs, mutual funds, NPS) and **Ind Cash Optima** (corporate cash management). - Sanctioned nearly **₹500 crore** of MSME loans to 128 beneficiaries on its **120th Foundation Day**. - Deciding to open a **representative office in Dubai**.

Bank of India - Launched **"BOINZ Freedom"** mobile app in **New Zealand**. - Active in **15 countries**; first overseas branch in **London, 1946**. - **S&P Global** assigned **'BBB' long-term (stable)** and **'A-2' short-term**. - MD & CEO **Rajneesh Karnatak**.

Central Bank of India - Opened its first **IFSC Banking Unit at GIFT City**. - **LIC raised its stake from 3.16% to 6.06%** on government orders. - Partnered **HSBC Asset Management** to cross-sell mutual funds. - MoU with **North Eastern Railway**. - Founded 1911; MD & CEO **Kalyan Kumar**; tagline *"Central to You Since 1911"*.

UCO Bank - 'GST Smart' digital lending platform with **ScoreMe**. - Opened its first **IBU at GIFT City**. - Founded 1943 by **Ghanshyam Das Birla**; HQ Kolkata; tagline *"Honours Your Trust"*.

Bank of Maharashtra - FinSpark 2026 national cybersecurity hackathon launched from Pune; theme *"Securing the Future of Banking"*. - MD & CEO **Nidhu Saxena**; tagline *"One Family, One Bank"*. - Related: the **RBI's 5th "Harbinger" hackathon (2026)** carries the theme *"Secure Banking powered by Identity, Integrity, and Inclusivity"*.

Punjab & Sind Bank — celebrated its **119th Foundation Day**; HQ New Delhi; MD & CEO **Swarup Kumar Saha**. Received IFSCA approval for an IBU at GIFT City.

Indian Overseas Bank — received an **IFSCA licence** for an International Banking Unit at GIFT City.

5. GIFT City — IFSC Banking Units

Approved or opened: **Central Bank of India, UCO Bank, Punjab & Sind Bank, Indian Overseas Bank. Standard Chartered** received approval for wealth management services and was the **first foreign bank** to set up in GIFT City, in **2020**.

6. Private & Foreign Banks

- **HDFC Bank** launched **"Neev"**, a proprietary AI-powered real-time fraud monitoring and detection platform.
- **Axis Bank** raised a **\$500 million offshore loan** from MUFG.
- **Kotak Mahindra Bank** received RBI approval (**6 May 2026**) to acquire up to **9.99%** each in other banks.
- **Karur Vysya Bank** launched four Visa credit cards: **Aura** (shopping), **Samara** (dining/lifestyle), **Altura** (travel), **Eternis** (top-tier).
- **Federal Bank** launched the **FCNR Max Deposit Scheme** — 6.25% annual interest on USD deposits for NRIs, 3–5 year tenure. S&P assigned it **'BBB-'** long-term and **'A-3'** short-term.

- **PaisaBazaar + SBM Bank India** launched “**Paisa Plus**”, an FD-backed secured credit card — minimum FD ₹2,000, up to **7%** interest, aimed at credit-profile building.

7. Small Finance Banks

- **11 operational SFBs** in India. **Capital Small Finance Bank (Punjab)** was India's first SFB.
- **AU Small Finance Bank** — India's largest SFB, HQ Jaipur, MD & CEO **Sanjay Agarwal** — is the first SFB with RBI in-principle approval to convert into a **Universal Bank**. Partnered **Zaggle** for co-branded credit cards on Visa and RuPay: **Ananta, Lakshya, Tejas, Prathma**.
- **Universal Bank licensing criteria:** 5 years' operating experience, stock exchange listing, net worth $\geq$ ₹1,000 crore, CRAR **15%**, Gross NPA $\leq$ **3%**, Net NPA $\leq$ **1%**.
- **Ujjivan SFB** — **Carol Furtado** approved as Interim MD & CEO for 3 months from **1 September 2026**, succeeding **Sanjeev Nautiyal**. Signed a **Joint Agency Bancassurance** agreement with **Tata AIG** for non-life insurance in rural and semi-urban markets. (*Tata AIG: est. 2001, Mumbai, MD Amit Ganorkar, owned 74% Tata Sons / 26% AIG.*)
- **Shivalik Small Finance Bank** acquired **ManiBhavnam Home Finance** for ₹109 crore. Shivalik is India's first urban cooperative bank to convert into an SFB; HQ New Delhi.

Bulk deposit rules (effective 1 October 2026)

Bank type	Bulk deposit threshold
Commercial Banks & SFBs	₹3 crore and above
Regional Rural Banks	₹1 crore and above

Interest rates may be varied only on bulk deposits.

8. Payments Banks

Regulatory framework (Nachiket Mor Committee, 2014) - May accept **demand deposits** (savings/current), not conventional term deposits. - **End-of-day balance limit:** ₹2 lakh per individual customer. - **Cannot lend** or issue credit cards directly. - Minimum paid-up equity capital **₹100 crore**; minimum CAR **15%**.

The banks: Airtel, India Post (IPPB), Fino, Jio, NSDL — and Paytm, now in liquidation.

India Post Payments Bank (IPPB) - Established **1 September 2018** under the Department of Posts, Ministry of Communications; **100% government-owned**; MD & CEO **R. Viswesvaran**; HQ New Delhi. - Marked its **9th Foundation Day** by launching the **DakPay Soundbox**, a Digital Insurance Technology Platform and a Digital Mutual Fund Platform. - Launched a fully digital **zero-balance SHG Savings Account** for rural women — no minimum balance, no maintenance or transaction fees — across its **1.64–1.65 lakh** post office network.

Paytm Payments Bank — RBI cancelled its licence on **24 April** under Section 22(4) of the Banking Regulation Act, 1949. The **Delhi High Court** ordered winding-up and appointed former SBI CGM **Girish (Giri) Kumar M. Nair** as Official Liquidator on **8 July**.

Others - **Jio Payments Bank** partnered **EasyPay** for last-mile rural and semi-urban banking. - **DMRC + Airtel Payments Bank** launched the EVM-chip based **RuPay 'On-The-Go' NCMC** — an open-loop card for metro, buses and transit across cities. (*Airtel Payments Bank: HQ Gurugram/New Delhi, MD & CEO Anubrata Biswas; Chairperson Shabnam Sinha.*) - RBI fined **CreditAccess Grameen ₹3.10 lakh** and extended **Ketan Merchant** as Interim CEO of **Fino Payments Bank**.

9. Urban Cooperative Banks

Dual regulation: the **RBI** handles licences, operations, CRR/SLR and prudential norms; the **Registrar of Cooperative Societies** handles registration, administration and elections.

Tier	Deposits
Tier 1	Up to ₹100 crore
Tier 3	₹1,000–₹10,000 crore
Tier 4	Above ₹10,000 crore

- **CRAR:** Tier 1 — **9%**; Tiers 2, 3 and 4 — **12%**. (SCBs: 9%.)
- **Net worth:** Tier-1 single-district UCBs — **₹2 crore**; other UCBs — **₹5 crore**.

ECLGS 5.0 (for businesses hit by the West Asia crisis): limits of **₹100 crore for MSMEs** (up to 10 years) and **₹1,500 crore for airlines** (up to 7 years). **75%** of the loan carries **0% risk weight**, the remaining 25% a **20%** risk weight, provided banks disburse within **30 days**.

10. Regional Rural Banks

- **28 RRBs**, consolidated from 43 under **“One State, One RRB”** as of **1 May 2025**.
- **Ownership:** Central Government **50%**, Sponsor Bank **35%**, State Government **15%**.
- **Viability Plan 2.0** approved by the Department of Financial Services for **FY26–FY28** (Plan 1.0 ran FY22–FY25). Evaluates **30 parameters** across four pillars — **Operational Excellence, Asset Quality, Profitability, Growth** — covering CRAR, credit-deposit ratio, digital adoption, NPAs, recovery, profitability ratios and implementation of government schemes.
- **FY26 performance:** all-time high net profit **₹10,176 crore**; total business **₹13.5 lakh crore**; loan growth **10.3%** to **₹5.78 lakh crore** (from ₹5.24 lakh crore); Gross NPA **5.3%**, Net NPA **2.1%**; Credit-Deposit ratio an all-time high **75.2%**.
- **Priority Sector Lending:** RRBs achieved **91.7%** of ANBC against a **75%** target, disbursing **₹3.49 lakh crore** to weaker sections.
- **West Bengal Gramin Bank** (960 branches) tied up with **Canara HSBC Life Insurance**.

PSL targets

Entity	Target
Scheduled Commercial Banks (public, private, foreign)	40%
Regional Rural Banks	75%
Small Finance Banks	60% (reduced from 75%)
Urban Cooperative Banks	60% (reduced from 75%)

The 8 priority sectors: Agriculture, MSME, Education, Housing, Export Finance, Social Infrastructure, Renewable Energy, Others.

DBUs vs Neo Banks: Digital Banking Units are physical self-service branches with digital kiosks, ATMs and passbook/bill-payment machines, run by senior bank officials and set up by SCBs — **excluding** RRBs, Payments Banks and Local Area Banks. Digital/Neo Banks (Jupiter, Fi) are fully online with no branches.

11. Banking Appointments

RBI

- **Rohit Jain** appointed **Deputy Governor** for 3 years from **2 May 2026**, succeeding **T. Rabi Sankar**.
- **Swaminathan Janakiraman** reappointed Deputy Governor for **2 years from 26 June 2026**; he is the senior-most DG.
- **Current Deputy Governors:** Swaminathan Janakiraman, Poonam Gupta, Shirish Chandra Murmu, Rohit Jain.
- **Executive Directors:** **Suman Ray** (from 1 September 2026, overseeing DICGC), **Monisha Chakraborty** (from 3 August 2026), **Ravi Shankar** (Department of Statistics and Information Management), **Gunveer Singh** (Payment and Settlement Systems), **Sudhakar Malli**.
- **Central Board:** up to **21 members** — 5 official (Governor + 4 Deputy Governors) and 16 non-official (4 local board directors, 2 Ministry of Finance officials, 10 Government nominees).
- **New Part-Time Non-Official Directors:** **S. Somanath** (former ISRO Chairman), **Anand Mahindra** (reappointed), **Annie George Mathew** (former Special Secretary, Expenditure), **Syed Akbaruddin** (former Permanent Representative to the UN), **Janmejaya Kumar Sinha** (Chairman, BCG India).

Note: this supersedes any earlier list showing T. Rabi Sankar as a serving Deputy Governor.

Banks

Person	Position
Rajiv Kumar (former Chief Election Commissioner)	Chairman, HDFC Bank
Keki Mistry	Interim part-time Chairman, HDFC Bank — extended 3 months to 18 Sep 2026, after Atanu Chakraborty
Brajesh Kumar Singh	MD & CEO, Canara Bank, to April 2029, succeeding K. Satyanarayana Raju
N. S. Vishwanathan	Reappointed Non-Executive Part-time Chairman, Axis Bank, 3 years to 26 Oct 2029
Amitabh Chaudhry	Continues as MD & CEO, Axis Bank
Subrat Mohanty	Reappointed Executive Director, Axis Bank (2026–29)
Rajiv Mantri	CFO, Axis Bank
R. Vijay Anand	MD & CEO, City Union Bank, 3 years, succeeding N. Kamakodi
Mahesh Muralidhar Pai	MD & CEO, South Indian Bank
Elias George	Part-time Chairman, Federal Bank, 3 years
Rajendra Kumar Saboo	Executive Director with additional charge as MD & CEO, UCO Bank
Carol Furtado	Interim MD & CEO, Ujjivan SFB
Shabnam Sinha	Chairperson, Airtel Payments Bank
Baldev Prakash	MD & CEO, SBI Capital Securities

[STATIC] AU SFB: HQ Jaipur

- Ujjivan SFB: HQ Bengaluru
- Utkarsh SFB: HQ Varanasi
- Kotak Mahindra Bank: HQ Mumbai, bank licence 2003
- Axis Bank: HQ Mumbai, founded 1993 as UTI Bank
- Federal Bank: HQ Aluva (Kochi), Kerala
- J&K Bank: HQ Srinagar, founded 1938
- City Union Bank: HQ Kumbakonam, Tamil Nadu, founded 1904
- South Indian Bank: HQ Thrissur, Kerala, founded 1929
- Karur Vysya Bank: HQ Karur, Tamil Nadu, founded 1916
- Central Bank of India: HQ Mumbai, founded 1911
- Bank of Maharashtra: HQ Pune, founded 1935
- Fino Payments Bank: HQ Navi Mumbai
- LIC: est. 1 Sept 1956, HQ Mumbai
- IRDAI: est. 1999 (IRDA Act), HQ Hyderabad

PART D — PAYMENTS & FINTECH

1. NPCI

- **Dilip Asbe**, MD & CEO of NPCI, joined the **Global Supervisory Board of SWIFT**. *SWIFT (Society for Worldwide Interbank Financial Telecommunication) is the secure messaging network banks use for international transfer instructions.*
- **Four NPCI subsidiaries:** **NIPL** (NPCI International Payments Ltd), **NBBL** (NPCI Bharat BillPay Ltd), **NBSL** (NPCI BHIM Services Ltd), **NTSL** (NPCI Tech Solutions Ltd).
- **NBSL** is upgrading **BHIM** from a payment app into a financial **super app** to take on PhonePe and Google Pay. BHIM transactions surged **301%** in FY26.
- **NBBL + Juspay Technologies** — unified banking switch and SDK to simplify integrations.
- **Viyona** approved as a **Customer Operating Unit (COU)** under NBBL's Bharat Connect (BBPS).
- **NIPL + Fomo Pay (Singapore)** — expanding UPI acceptance across Singapore merchant networks.
- **UPI FX:** NPCI partnered **HSBC India** and **JP Morgan** for real-time forex settlement of cross-border UPI transactions.
- **TPAP market share cap of 30%** takes effect **31 December 2026**.

Regulation: digital payments fall under the **Payment and Settlement Systems Act, 2007** — the **RBI regulates**, the **NPCI manages**. Under the PSS Act the RBI may impose penalties up to **₹10 lakh or twice the amount involved**, whichever is higher.

[STATIC] NPCI: set up **2008** under the Companies Act as a not-for-profit; HQ Mumbai; promoted by RBI & IBA.

2. UPI — Monthly Transaction Data

Month 2026	Volume	Value
March	22.64 bn	₹29.53 lakh crore
April	22.35 bn	₹29.03 lakh crore (+25% YoY)
May	23.2 bn	₹29.90 lakh crore
July	23.66 bn	₹29.88 lakh crore
August (record)	24.51 bn	₹29.82 lakh crore

- **May growth:** volume +4% MoM, +24% YoY; value +3% MoM, +19% YoY. Daily average 737.79–748 million transactions worth ₹84,423–₹96,452 crore.
- **July daily average:** 763 million transactions worth ₹96,838 crore.
- **FY26 totals:** 24,161.69 crore transactions worth **₹314.23 lakh crore**.
- **Average ticket size** fell to **₹1,313** in 2025 from ₹1,848 in 2021 (excluding credit-card-on-UPI).
- **IMPS** comparison: 358.10 million transactions worth ₹6.96 trillion.
- UPI is about **84%** of digital payment volume.

Ecosystem scale: 55.49 crore users, 6.45 crore merchants, 731 live banks.

Market share (July 2026)

App	Volume share	Note
PhonePe	45.89% (10.86 bn txns)	48.33% by value
Google Pay	32.33%	2nd
Paytm	8.05%	3rd
Navi / Super.money	—	4th and 5th

3. UPI — Global Expansion

Live countries, in order of adoption: Bhutan (1st, July 2021) → Nepal (2022) → Singapore → UAE → France → Mauritius → Sri Lanka → Qatar → **Cambodia (9th)** → **Greece (10th)** → **Uzbekistan (11th)**.

- **Cambodia:** NIPL with **ACLEDA Bank PLC**, using the **Bakong KHQR** network. Indian travellers can pay at over **4.5 million merchant locations**; a second phase will open a **two-way corridor** allowing Cambodian users to pay in India.
- **Greece:** went live **30 June 2026** through a tie-up between **Eurobank** and NIPL — Indian travellers scan standard Greek QR codes. Commerce Minister **Piyush Goyal**, on an official visit to Athens, witnessed a live demonstration at Eurobank's headquarters. Greece is the **2nd European country** after France, where UPI launched at the Eiffel Tower; Nice is the second French city.
- **Uzbekistan:** NIPL signed a commercial agreement on **30 August 2026** with the **National Interbank Processing Centre JSC (NIPC)**, operator of Uzbekistan's national payment system **HUMO**, during **PM Modi's bilateral visit**. Indian tourists, business travellers and students can scan Uzbekistan's national interoperable QR code, **UZQR**.

- **Maldives:** its instant payment system "**Favara**" is linked to UPI for real-time cross-border remittances — transactions are initiated in **Maldivian Rufiyaa** and credited to beneficiaries in **Indian Rupees**. This is a remittance corridor, **not merchant QR acceptance**.
- **Nepal:** UPI linked with Nepal's National Payment Interface (NPI) on 6 June, following an MoU during Foreign Minister Shishir Khanal's visit to New Delhi.
- **Vietnam:** RBI signed an agreement with the State Bank of Vietnam for cross-border QR payments.
- **Qatar:** NRIs can remit to India via PosTransfer powered by UPI through Qatar Post outlets.
- **UAE:** UPI enabled for Burj Khalifa ticket booking.
- **Indonesia** is in the deployment phase. **Seychelles** is referenced as prospective; **Malaysia, Japan and Israel** are also named as planned markets.
- **UPI One World** is the app for foreign tourists paying in India.

4. UPI — Transaction Limit Framework

Channel / category	Per transaction	Per day
P2P (standard)	₹1 lakh	₹1 lakh
P2M (standard)	₹5 lakh	—
Capital markets, IPOs, insurance, travel, GeM	₹5 lakh	₹10 lakh
Credit card bill payments	₹5 lakh	₹6 lakh
Jewellery	₹2 lakh	₹6 lakh
Hospitals, education, tax, IPO/G-Sec	up to ₹5 lakh	—
New account (first 24 hours)	₹5,000	—
UPI Lite (PIN-less, online)	₹1,000	₹10,000 (wallet cap ₹5,000)
UPI Lite X (offline)	₹500	₹4,000 (wallet cap ₹2,000)
UPI 123Pay (feature phones)	₹10,000 (raised from ₹5,000)	₹1 lakh, max 20 txns
Offline POS / NFC	₹2,000	—
Biometric UPI, NFC contactless, Tap & Pay	₹5,000 PIN-less	—
QR Share & Pay (non-verified offline merchants)	₹2,000	—

UPI Circle (delegated payments): one primary user may authorise up to **5 secondary users**; **₹5,000 per transaction**, **₹15,000 per month** per device, **₹2,000 in the first 24 hours**.

5. UPI — Products, Anniversary & MDR

- **UPI's 10th anniversary** was marked on **25 August 2026**. UPI was piloted on 11 April 2016 by RBI Governor Raghuram Rajan in Mumbai with 21 member banks, and went public on 25 August 2016 when banks began uploading UPI-enabled apps to the Google Play Store.
- **NPCI unveiled at Global Fintech Fest 2026: UPI Tap & Pay** and "**My UPI**", an AI payment assistant. The ₹5,000 PIN-less provision applies to Tap & Pay.

- **PhonePe** became the **first TPAP to launch UPI 123Pay** for feature phones, partnering **Nokia HMD, Lava and Itel**.
- **jUMPP** (AI-driven conversational fintech) received NPCI approval as a **TPAP**, with **Yes Bank** as PSP.
- **BharatPe Flex** with **Yes Bank** — credit-on-UPI using a pre-approved credit line instead of direct bank debit.
- **IndusInd Bank + EazyDiner** — co-branded UPI-linked credit card.
- **EnKash** launched India's first **UPI-enabled prepaid digital meal card** on RuPay. **OmniCard** (by Eroute Technologies) became the first PPI company to launch **tax-free flexi-benefits on UPI** — up to **₹200 per meal**, monthly allowance **₹8,800**, annual **₹1,05,600**.

Merchant Discount Rate (MDR): the **Taxation and Other Laws Amendment Bill** created the legal framework for UPI MDR. UPI currently runs on **zero MDR** for merchants; a threshold of **₹2,000 and above** is under discussion, with smaller transactions staying free.

6. Fraud & Cyber Safety

- Victims should call **1930** or use the **National Cyber Crime Reporting Portal**.
- **RBI one-time compensation scheme** for cyber fraud up to **₹50,000**: reimburses **₹25,000 or 85%** of the defrauded amount, whichever is lower. Domestic fraud funding — **RBI 65%**, customer's bank 10%, beneficiary bank 10%, customer bears about 15%. **Cross-border** — RBI 65%, customer's bank 20%.
- Effective for transactions **on or after 1 January 2027** (deferred from 1 July 2026). (*Full framework in Part B, section 6.*)
- **Key cyber agencies:** **CERT-In** (responds to cyber security incidents), **NCCC** (monitors Indian cyberspace and threats), **I4C** (coordinates cybercrime data).

7. Fintech & Digital India

- **Skydo** (Bengaluru) became the **first Indian fintech to secure a payment licence in Canada** — and the first Indian cross-border payments company with overseas regulatory approval.
- **Razorpay launched "Vulcan"** — India's first AI-powered payments foundation model, transformer-based and built from scratch.

Digital India (launched 2015) — metrics

Indicator	Figure
Telephone connections	over 133 crore
Internet subscribers	109.27 crore
Aadhaar holders	144 crore
DBT disbursed	₹52 lakh crore across 38 schemes, 5 ministries
UPI	55.49 crore users, 6.45 crore merchants, 731 banks
DigiLocker users	71.66 crore
UMANG services	2,575

Currency in circulation — global comparison (Jakarta Cash Management Conference, hosted by Bank Indonesia; India represented by **Deputy Governor S. C. Murmu**) - **By volume:** India leads with **17,600**

crore notes, then the US Dollar (5,600 crore) and the Euro (3,000 crore). - **By value:** US Dollar 1st, Euro 2nd, **Indian Rupee 3rd**.

8. Unified Bharat e-Charger (UBC)

- Described as “**UPI for EV charging**”; unveiled by Heavy Industries Minister **H. D. Kumaraswamy**.
- Part of the **PM E-DRIVE Scheme** (₹10,900 crore, launched October 2024, running to March 2026).
- National target **4,874 EV chargers** with an outlay of **₹503.86 crore**; **Karnataka** allocated 1,243 chargers worth ₹123.26 crore.

9. Other Indicators Reported with Payments Data

- **GST, May 2026:** ₹1.94 lakh crore (+3.2% YoY), led by Maharashtra, UP, Karnataka, Gujarat, Tamil Nadu.
- **IIP, April 2026:** 4.9% (new base 2022-23).
- **HSBC Manufacturing PMI, May 2026:** 55.0.

[STATIC] UPI: launched 2016 by NPCI · Yes Bank: HQ Mumbai, founded 2004

PART E — CAPITAL MARKETS, INSURANCE & PENSION

1. SEBI — Major Frameworks

GARUDA — fast-track for Alternative Investment Funds

- **GARUDA = Green Channel AIF Rollout Upon Document Acknowledgement.**
- Cuts the AIF scheme launch timeline from **30 days to 10 working days** after filing the **Private Placement Memorandum (PPM)** through a Merchant Banker. (The original wait was 60–90 days, first cut to 30.)
- Existing AIFs may launch a new scheme within 10 working days of PPM filing; newly registered AIFs may launch only after SEBI registration or 10 working days from PPM filing.
- *AIFs are privately pooled funds investing in startups, real estate and other non-traditional assets, with a minimum investment of **₹1 crore**.*

Margin Trading Facility (MTF) — revised norms

- Minimum broker net worth raised from **₹3 crore to ₹5 crore**.
- **LLPs** newly permitted to offer MTF.
- Brokers may issue **NCDs** and accept broader collateral including **early pay-in sale credits**, enabling same-day **T+0** settlement.
- **30-day rebalancing window** if a funded security leaves the highly liquid “Group 1” category into Trade-to-Trade or faces suspension.
- Total MTF exposure capped at **5.5× net worth**, with a 30-day grace period for accidental breaches.

Buyback framework — effective 1 August 2026

- Open-market buybacks may be executed during normal exchange hours, **9:00 AM to 4:30 PM**; the separate trading window is removed.
- Buyback must be **under 15%** of aggregate paid-up capital and free reserves.

- Offer must launch within **4 working days** of public announcement; the whole process must finish within **66 working days** (down from 6 months).
- **Promoters barred** from selling or transferring shares, including pledged shares, during a buyback. Shares are frozen at the **12-digit ISIN level** from board approval until completion, capped at 66 days.

ETF framework — effective 1 September 2026

- The fixed **20% price band** is replaced by **dynamic bands starting at 10%**, extendable to 20% after a cooling-off period.
- **Gold and silver commodity ETFs** start at **±6%**.
- Base prices use the **VWAP of the final 30 minutes** of the previous trading day.

Transmission of securities — Quick Transmission Process (QTP)

- Nominees and legal heirs can claim assets **without probate of a will** for **uncontested** claims, using a **QR-code-enabled death certificate**; probate is still required where a claim is **disputed among heirs**.
- **Two distinct thresholds apply — they are not alternatives:**
 - **QTP (fast-track, low-value): ₹10,000 for physical securities and ₹30,000 for demat holdings**, restricted to **immediate relatives — parents, spouse, children and parents-in-law** — with minimal documentation.
 - **Simplified documentation route: ₹10 lakh for physical (per listed company) and ₹30 lakh for demat (per beneficial owner)** — doubled from **₹5 lakh and ₹15 lakh**. Listed companies may **raise the ₹10 lakh physical limit at their discretion**.
- A **combined affidavit-cum-NOC** replaces separate affidavits and no-objection certificates. For deaths abroad, verification is permitted through **overseas branches of Indian banks or foreign banks with correspondent relationships with Indian banks**.
- Claims must be processed within **21 calendar days** of receiving complete documentation.

Credit Risk-o-Meter (proposed)

Mandatory colour-coded risk display for debt securities, including privately placed debentures and bonds, replacing alphanumeric-only ratings (AAA, AA+, BBB-):

Colour	Risk
Irish Green	Lowest credit risk
Chartreuse	Very low
Neon Yellow	Low
Caramel	Moderate
Dark Orange	Moderate default risk
Red	High to very high default risk

FPI and custodian fees

- FPI and FVCI registration fees shifted from **USD to INR** by notification dated **3 July 2026**, amending both the **SEBI (FPI) Regulations, 2019** and the **SEBI (FVCI) Regulations, 2000**, following a board memorandum of **19 June 2026**. The change takes effect **after six months — on 30 December 2026**. Under **Regulation 43B(2)** the words "US \$1000" are substituted with **"₹90,000 in eligible foreign exchange equivalent"**; **Category-I FPI and FVCI registration moves from \$2,500 to ₹2.3 lakh**. **Designated Depository Participants must remit fees to SEBI within 5 working days** of registration being granted.

- **Custodian fees move from an annual payment of ₹10 lakh to a monthly payment of ₹85,000.**

Portfolio Management Services

- Standard PMS: minimum ticket **₹50 lakh**, provider net worth **₹5 crore**.
- Proposed **MF-Only PMS**: ticket **₹25 lakh**, net worth **₹2 crore**.

Other SEBI measures

- **Investor Protection Fund (from 1 September 2026)**: depositories (NSDL, CDSL) may use up to **5%** of annual IPF investment income for administrative expenses — salaries, taxes, audits, charity — with at least **95% ploughed back** into the core corpus.
- **IPF claim ceilings**: NSE **₹35 lakh** per investor per claim (raised from ₹25 lakh); MCX **₹25 lakh**; BSE **₹15 lakh**.
- **The 7-year rule**: unclaimed dividend in a company's unpaid dividend account transfers to the IEPF after 7 consecutive years.
- **Market data for education**: educational institutions may use stock market data with a **30-day delay** from 1 July 2026; NISM gets a 1-day lag for training labs.
- **IRRA platform removed** on 7 May due to near-zero usage. (*Investor Risk Reduction Access, launched October 2023, let brokers' clients square off positions during technical glitches.*)
- **ESG**: rules revised to prevent "**purpose washing**" — false, misleading, unsubstantiated or incomplete claims about the intended use of green debt proceeds.
- **Municipal bonds**: reporting deadlines eased — half-yearly unaudited results **45 → 60 days**, annual audited **60 → 90 days**. Private-placement face value may be ₹1 lakh or ₹10,000; "Retail Individual Investor" defined as applying up to **₹2 lakh**; ESG municipal debt framework and pooled financing via SPVs introduced.
- **Online Bond Platform Providers (OBPPs)** may now offer regulated securities issued in **GIFT City IFSC**; proposals also cover foreign debt securities via IFSCA, Section **54EC** tax-saving infrastructure bonds, and exempting government-backed bonds from exclusive Retail Direct listing.
- **Conflict of interest code**: an employee with a conflict must disclose it and may invest in that company no more than **5% of their portfolio or ₹20 lakh at cost**, whichever is lower.
- **Code of conduct for Board members**: Whole-Time Members may not make fresh equity or commodity investments during tenure; existing holdings must be frozen or liquidated via pre-approved trading plans; transactions by members or immediate family above **twice monthly basic pay** must be reported to the Oversight and Ethics Committee; changes in family details, property or rental agreements disclosed within **1 month**; personal gifts above **₹500** declared.
- **International**: SEBI signed a supervisory cooperation and information-exchange arrangement with **ESMA** (European Securities and Markets Authority) on **Central Counterparties**.

2. SEBI — Technology, Platforms & Investor Protection

Platform	Purpose
SCORES 2.0 (April 2024; original 2011)	Grievance redress — complaint goes first to the market entity (e.g. BSE), which has 21 days , then escalates to SEBI; 15-day window for first-level review. (Banks get 30 days.)
PaRRVA / PRRVA (operational 4 May 2026)	Past Risk and Return Verification Agency — fact-checks past performance claims by advisers, mutual funds and AMCs. CARE Ratings is the verifier; NSE is the data centre. Aimed at influencer fraud.
Project Sudarshan	AI tool detecting uncertified or unsolicited financial advice on social media.

SEBI R(AI)DAR	Regulatory AI Driven Advertisement Reviewer — monitors investment advertisements.
MITRA / Mitra	Helps investors trace inactive or unclaimed mutual fund folios.
IT Resilience Index (ITRI)	Semi-annual resilience assessment of Market Infrastructure Institutions across 9 core parameters .
FIRE Framework	“Format for Incident Reporting Exchange” — standardised cyber incident reporting.
MF Central	Industry mutual fund service platform.

- SEBI partnered **Google** for a “**Verified App Label**” on the Play Store marking investment apps (Zerodha, Groww, Angel One) as verified.
- Related **RBI “Kill Switch”**: instant locking of mobile banking apps during unauthorised activity.
- **SEBI Chairman Tuhin Kanta Pandey** issued a cyber security advisory on “**Mythos**”, an AI model said to detect and exploit software vulnerabilities threatening financial market systems.
- **SCORES complaints fell 9% in FY26**.
- **Unclaimed mutual fund dividends and redemptions rose 15.7%** — from ₹2,324 crore in FY25 to ₹2,689 crore.
- **SEBI and IEPFA** run “**Niveshak Shivir**” and “**Niveshak Didi**” camps, using rural women for awareness.
- **SEBI Annual Report**: India ranks **1st globally in number of IPOs** and **3rd in capital raised**.

3. SEBI — Penalties & Approvals

Entity	Action
NSE	₹1 crore disincentive for technical glitches (March 2022, December 2023; also an April 2024 stock-specific glitch), payable to the IPF within 30 days. MD & CEO Ashishkumar Chauhan .
CDSL	₹1 crore fine for a November 2022 malware attack and security control lapses.
Zee Entertainment (ZEEL), CEO Punit Goenka, founder Subhash Chandra	₹1.48 crore — corporate assets used as collateral to arrange bank loans for shareholders.
Copthall Mauritius Investment Ltd (JP Morgan subsidiary)	Trading ban lifted .

Approvals: Carnelian Asset Management (mutual fund operations) · **Nuvama Wealth Management** (mutual fund business) · **Zerodha Corporate Advisors** (Merchant Banker) · **NSE IPO** approved — set to be India’s largest-ever public issue at **₹30,000 crore**.

4. Stock Exchanges, Indices & Gold Instruments

Electronic Gold Receipts (EGR) — launched by **NSE** with SEBI approval. - Dematerialised digital certificates representing physical gold in **SEBI-accredited vaults**, held and traded in demat accounts. - **No GST** on exchange trading of EGRs; the **3% GST** applies only on conversion into physical gold and delivery. - NSE is India’s largest exchange by trading volume. - Both the **Sovereign Gold Bond** scheme (issued by RBI for the government) and the **Gold Monetisation Scheme** are now discontinued.

Nifty 500 Ahimsa — India's first animal-friendly index, launched by **NSE Indices with the Ahimsa Gain Foundation**. Base date **1 April 2016**, base value 10. BSE's comparable ethical index is "**Satvik 100**".

MSCI India Index changes (effective 29 May 2026)

Added	Removed
Federal Bank	Hyundai Motor India
Indian Bank	Jubilant FoodWorks
MCX	Kalyan Jewellers
NALCO	RVNL

5. IFSCA / GIFT City

- **IFSCA** was established under the **IFSCA Act, 2019** and became operational in **2020**. It has **9 members** on 3-year terms and is based in GIFT City, Gandhinagar. Chairperson **K. Raja Raman**, extended to **October 2028** or age 65.
- **Licences granted:** **Nexent Capital IFSC** (investment banking) · **Niyo** (Payment Service Provider; neo-banking, HQ Bengaluru, CEO **Vinay Bagri**) · **Standard Chartered** (wealth management).
- **CTBC Bank** became the **first Taiwanese bank** at GIFT City, focusing on cross-border financing and trade.
- **GIFT City signed an MoU with the Da Nang International Financial Center (Vietnam)** for knowledge-sharing and cross-border investment.
- **The Wealth Company** launched an "**IFSC Fund of Funds**".
- **Indian Aircraft Leasing and Financing Summit 2.0**, GIFT City — inaugurated by Gujarat CM **Bhupendra Patel**, presided over by Union Minister **Ram Mohan Naidu**; organised by the Ministry of Civil Aviation, IFSCA and FICCI. India aims to be the **3rd largest civil aviation market by 2035**; seaplane operations to start in **Lakshadweep**. **Air India, IndiGo, Akasa Air and Star Air** announced plans to expand leased aircraft portfolios.

6. IRDAI

Profile: established **1999**, HQ **Hyderabad**, Chairperson **Ajay Seth**, 10 members.

Registrations granted in 2026 (in order)

1. **Kivi General Insurance**
2. **Allianz Jio Reinsurance** (reinsurance licence)
3. **Prudential HCL Health Insurance** — JV of the UK's **Prudential Group (70%)** and HCL promoter **Vamsundri Instruments (30%)**; India's **8th Standalone Health Insurer**
4. **Protecto (Protec) General Insurance**

Penalties and restrictions

Entity	Action
Nissan Renault Financial Services India	₹1 crore penalty
ICICI Lombard General Insurance	₹1 crore — corporate governance and outsourcing non-compliance
IndusInd Bank	₹1 crore — corporate agent norms

Pramerica Life, Edelweiss Life	Barred 6 months from opening new branches — breached Expenses of Management limits
Niva Bupa Health, Acko General	Barred 6 months from opening new branches — breached EoM limits

Committees and initiatives

- **7-member AI working group** chaired by **Prof. Sandeep K. Shukla** (Director, IIIT Hyderabad) to guide responsible AI adoption.
- **Insurance Advisory Committee** — health insurance sub-committee chaired by **Ajay Seth**, addressing private sector health insurance complaints.
- Collaboration with the **Institute of Public Auditors of India (IPAI)** against **dark patterns** on digital insurance platforms.
- **Public Insurance Registry (PIR)** launched as Digital Public Infrastructure supporting “**Insurance for All by 2047**”; tracks **₹8,973.89 crore** of unclaimed insurance as of **28 February 2026**.
- **Ind AS** mandatory for insurers from **1 April 2026**, with external validation of preparedness.
- **Patanjali-led consortium** (Patanjali Ayurved, SR Foundation, Reeti Foundation, Swati Foundation — with DS Group named in one account) approved to acquire **98.055% of Magma General Insurance** for **₹4,500 crore**.

Static points

- **Domestic Systemically Important Insurers (DSIIs)** — **3**: LIC, NIACL, GIC.
- **FDI**: **20%** for LIC; **100%** for the broader insurance sector.
- **BNP Paribas Cardif** acquired **26%** of **IndiaFirst Life Insurance** from Warburg Pincus. New shareholding: **Bank of Baroda 65%, BNP Paribas Cardif 26%, Union Bank of India 9%**.

Insurance products

- **Tata AIA “Shubh HealthKriti”** — a ULIP health fund plan blending life insurance with market-linked investment, covering **60+ critical illnesses**, for ages **18–65**, with a **30-year lock-in**, premium waiver on death or disability, and investment across equity and debt. (*The name appears variously as Shubh Health Krti / HealthKriti / Health Criti.*)

7. Pension — PFRDA, NPS, UPS, APY

India’s pension framework

System	Key features
Pre-2003	Defined Benefit — fixed monthly pension for government employees
NPS (2003/2004)	10% of salary deducted, partly market-invested, payout after 60. 2.17 crore subscribers, AUM ₹15.95 lakh crore
APY	For lower-income and unorganised workers, ages 18–40 ; guaranteed ₹1,000–₹5,000/month . 8.96–9 crore subscribers, AUM ₹51,400 crore
UPS (from 1 April 2025)	Assured monthly pension — e.g. ₹10,000/month after 10+ years of qualifying service, including Dearness Relief
NPS Vatsalya	Parents deposit for minors; handed over at 18

- **NPS entry age 18–70**, with investment permitted up to **85**. (*One entry states entry age 18–85 — treat 18–70 as correct.*)

PFRDA measures

- **Star NPS** — digital onboarding platform developed by **BSE**, effective **4 June**, for NPS subscribers and for agents/brokers aged 18–85.
- **“Sahayak” (PFRDA Pension Sahayak)** — AI-enabled grievance redressal portal and mobile app, replacing the Central Grievances Management System.
- **Regulatory sandbox framework** introduced.
- **On-tap registration for Pension Fund Managers** under NPS and UPS. Eligibility: **5 years** of equity/debt management experience, **net worth ₹50 crore** sustained over 5 years, **paid-up capital ₹25 crore**.
- **NPS streamlined into 5 risk tiers:** A Very High (80–100% equity), B High (60–80%), C Moderate (35–60%), D Low (10–35%), E Very Low (0–10%).

Jan Suraksha Schemes — 11 years (launched 9 May 2015)

	PMJJBY	PMSBY	APY
Type	Life insurance	Accident insurance	Pension
Benefit	₹2 lakh, death from any cause	₹2 lakh accidental death / total disability; ₹1 lakh partial	₹1,000–₹5,000/month after 60
Age	18–50	18–70	18–40
Premium	₹436/year	₹20/year	Varies by entry age and pension chosen
Subscribers	Over 27 crore	Over 58 crore	Over 9 crore
Claims settled	Over ₹21,500 crore	Nearly ₹3,660 crore	—

- Combined claims settled across the three schemes: **₹25,160 crore**.
- PMJJBY is administered by **LIC and other life insurers**; PMSBY by **non-life insurers**; APY by **PFRDA / NPS Trust**.

8. EPFO / ESIC

EPFO — established **1952**, HQ New Delhi, under the Ministry of Labour & Employment. Central PF Commissioner **Ramesh Krishnamurthy**. Issues a permanent **12-digit UAN**.

- **EPF interest rate for FY 2025-26: 8.25%**, approved by the Ministry of Finance.
- **New rule:** members must retain a **minimum 25% balance** in the EPF account (employee and employer shares). Partial withdrawals for medical treatment, education or marriage are capped at **10% of eligible balance** after preserving the 25%, permitted after **1 year** of service.
- **Auto-settlement limit raised to ₹5 lakh**.
- **8.31 crore claims settled** in 2025-26.
- **e-PRAAPTI / e-Prapti portal** — *EPF Aadhaar Based Access Portal for Tracking Inoperative Accounts* — launched by Union Minister **Mansukh Mandaviya** to trace and reactivate PF accounts inactive for three years and link them to a single UAN.
- **“Vishwas 2026”** — a **6-month amnesty / one-time settlement scheme** for employers to clear PF contribution defaults, running **29 June to 29 November 2026**. Reduced penalties for defaults before 14 June 2024: **0.25% per month** for delays up to 2 months, **0.5% per month** beyond.
- **IndusInd Bank** completed integration with EPFO. (*IndusInd Bank: HQ/registered office Mumbai — one entry says Pune; MD & CEO **Rajiv Anand**.*)

ESIC - Annual health checkup launched for workers aged **40 and above** at ESIC hospitals, by **Dr. Mansukh Mandaviya**. - **Maternity leave extended from 12 to 26 weeks**. - **Atal Beemit Vyakti Kalyan Yojana** extended to **June 2027** (was to expire 30 June 2026). Launched as a pilot on **1 July 2018**; pays unemployment relief of **50% of average daily earnings**.

[STATIC] **SEBI**: est. 1988, statutory powers 1992 (SEBI Act), HQ Mumbai · **IRDAI**: est. 1999 (IRDA Act), HQ Hyderabad · **PFRDA**: est. 2003, statutory under PFRDA Act 2013, HQ New Delhi · **EPFO**: est. 1952, HQ New Delhi · **LIC**: est. 1 Sept 1956, HQ Mumbai · **IFSCA**: est. 2020, HQ GIFT City, Gandhinagar

PART F — DEVELOPMENT FINANCE INSTITUTIONS

The 5 All India Financial Institutions (AIFIs) regulated by the RBI

AIFI	Established	HQ	Head
NABARD	12 July 1982 (Sivaraman Committee)	Mumbai	Chairman Shaji K. V.
SIDBI	2 April 1990	Lucknow	CMD Manoj Mittal
EXIM Bank	1982	Mumbai	CMD Harsha Bangari
NHB	1988	New Delhi	—
NaBFID	2021 (NaBFID Act, 2021)	Mumbai	—

All operate under the Ministry of Finance.

1. NABARD

- Launched “**Gramodyan**” on its **45th Foundation Day, 12 July**.
- Holds **176 GI tags** after securing **28 new ones**.

Rural Economic Survey findings - **52.6%** of households saw no income growth; **20%** reported a fall; **27.7%** reported growth. - **74.1%** increased consumption. - **8.11%** of monthly income came from subsidies including MGNREGA and PM-KISAN. - **51.6%** rely on loans.

2. SIDBI

- Highest-ever net profit of ₹5,493 crore** in FY 2025-26, up **14.2% YoY**.
- Partnered **Andhra Pradesh** and the **Ratan Tata Innovation Hub** to launch the **AP Angel Fund**.
- Held a New Delhi conclave with the heads of all **28 RRBs** to expand **co-lending for MSMEs** in rural and semi-urban areas.

3. EXIM Bank

- Took over the **Export Interest Support Scheme** — pre-shipment and post-shipment export credit under the Export Promotion Scheme — from the **RBI**, which had run it on a pilot basis. Also designated implementing agency for the **Interest Subvention Scheme**.
- Plans to raise **₹9,500 crore** in FY 2026-27 through domestic and overseas borrowing.
- Paid a **₹428 crore dividend** — **10% of net profit** — to the Government of India.

4. NHB

SBI is set to acquire a 10% stake in RMBS Development Company Limited (RDCL) from NHB, reducing NHB's shareholding from 39% to 29%.

5. NaBFID

- Raised ₹4,000 crore through 10-year bonds at 7.74%.
- Dedicated to funding long-term infrastructure projects.

6. PFC / REC / MUDRA

- REC Limited merged into Power Finance Corporation (PFC) under the Companies Act, 2013 — announced in the 2026-27 Budget and approved by the President.
- PFC became the first NBFC to use the RBI's Subsidised Hedging Facility, raising \$300 million via a 5-year dollar bond from foreign investors.
- REC and PFC signed a ₹26,850 crore loan agreement with Meja Urja Nigam Limited for a 2,400 MW thermal power expansion in Uttar Pradesh.

Pradhan Mantri Mudra Yojana (PMMY) — launched 8 April 2015; 59.14 crore loans issued.

Category	Loan size
Shishu	Up to ₹50,000
Kishore	₹50,000 – ₹5 lakh
Tarun	₹5 lakh – ₹10 lakh
Tarun Plus	₹10 lakh – ₹20 lakh

> Note: the source lists only three categories and omits Tarun, which is restored above for completeness.

PART G — GOVERNMENT, POLICY & SCHEMES

1. Financial Inclusion

RBI Financial Inclusion Index (FI-Index)

- Rose 4.48% to 70.0 in March 2026.
- First released August 2021; published annually in July; scale 0–100, no base year.
- Built on 97 indicators across three sub-indices: Access 35%, Usage 45%, Quality 20%.

PMJDY — 12 years (launched 28 August 2014)

- 59.09 crore accounts; deposits ₹3,16,514 crore (₹3.17 lakh crore); average balance ₹5,356 — all as of 19 August 2026. Deposits have grown 12.8 times and the average balance 3.4 times over 12 years.
- 41.29 crore RuPay debit cards issued, each with ₹2 lakh accidental cover (raised from ₹1 lakh in 2018).
- Overdraft: up to ₹10,000; ₹2,000 hassle-free without conditions. Maximum age raised from 60 to 65.
- Slogan: "Mera Khata Bhagya Vidhata." Run by the Department of Financial Services, Ministry of Finance. Launched as the National Mission for Financial Inclusion.
- Women hold 55.7% of accounts (32.92 crore); 77.8% of accounts (45.95 crore) are in rural and semi-urban areas.

Banking outreach

- **99.92% of inhabited villages** — 6,01,328 of 6,01,868 — have a bank branch or banking outlet within **5 km**, mapped via the **Jan Dhan Darshak** app.
- Banks (commercial, SFBs, Payments Banks, LABs, RRBs) may open branches without prior RBI approval provided **at least 25%** of new outlets are in **unbanked rural centres**.
- **Lead Bank Scheme revamped** — rooted in the Target Area Approach of the **Gadgil and Nariman committees**. Each Lead Bank must appoint a **Lead District Manager**.
- **RBI Retail Direct Scheme** (November 2021): gilt accounts up **64% YoY**, from 2.2 lakh to **3.61 lakh** as of 27 April 2026. Investment range **₹10,000 to ₹2 crore** per security.

KYC

- **CKYC Registry** managed by **CERSAI**, issuing a unique **14-digit CKYC number**.
- **Re-KYC cycles**: low risk every **10 years**, medium **8 years**, high **2 years**.
- **Video KYC** now available for NRIs abroad; OVD list being updated.

Banking operational rules

- **Ombudsman**: 30 days is the period after which a complainant may approach the RBI if the entity has not replied.
- **SARFAESI**: Section 13(2) requires a **60-day** demand notice before Section 13(4) enforcement.
- **Domestic term deposits and Certificates of Deposit**: minimum **7 days**.

2. RBI Integrated Ombudsman Scheme 2026 — effective 1 July 2026

- **Replaces the 2021 framework**; continues the "**One Nation One Ombudsman**" architecture. (*The merger of the Banking, NBFC and Digital Ombudsman offices happened in 2021, not 2026.*)
- **Coverage**: Commercial Banks, RRBs, State and Central Cooperative Banks, **Urban Cooperative Banks with deposits of ₹50 crore or more**, **eligible** NBFCs, payment system participants, Credit Information Companies, and non-bank PPI issuers.
- **No upper limit on the dispute amount**.
- **Maximum compensation for consequential financial loss**: **₹30 lakh** (raised from ₹20 lakh).
- **Compensation for loss of time, expenses, harassment and mental anguish**: **₹3 lakh** (raised from ₹1 lakh).
- **Process**: complain to the regulated entity first → entity has **30 days** → if unresolved or unsatisfactory, the customer has **90 days** to approach the RBI Ombudsman — **cut from one year under the 2021 scheme**.
- **4 Credit Information Companies**: CIBIL, Equifax, Experian, CRIF.

3. ECLGS 5.0

- Responds to liquidity stress from the **West Asia crisis** (Iran–Israel–US conflict, Strait of Hormuz closure).
- **Total outlay ₹18,100 crore**; **loan disbursal target ₹2.55 lakh crore**, including ₹5,000 crore for airlines.
- **Guarantee provider**: National Credit Guarantee Trustee Company Ltd (**NCGTC**).
- **Coverage**: **100%** for MSMEs; **90%** for non-MSMEs and airlines.
- **Credit limit**: **20% of peak Q4 FY26 fund-based working capital** — up to **₹100 crore** for MSMEs/non-MSMEs (5-year tenure) and **₹1,500 crore** for airlines (7-year tenure).
- **Eligibility**: valid to **31 March 2027**; only standard (non-NPA) accounts as of 31 March 2026.
- **Progress**: crossed **1 lakh guarantees** — **1,06,549** issued totalling **₹48,484.26 crore**.

- **Capital relief:** 75% of the guaranteed portion at **0% risk weight** if disbursed within 30 days; remaining 25% at **20%**.

4. Small Savings Scheme Interest Rates — Q1 FY 2026-27 (unchanged, 9th consecutive quarter)

Scheme	Rate
Senior Citizen Savings Scheme (SCSS)	8.2%
Sukanya Samriddhi Yojana (SSY)	8.2%
National Savings Certificate (NSC)	7.7%
Kisan Vikas Patra (KVP)	7.5% (matures in 115 months)
5-Year Post Office Time Deposit	7.5%
Post Office Monthly Income Scheme	7.4%
Public Provident Fund (PPF)	7.1%
Post Office Savings Account	4.0%

- Rates are reviewed quarterly by the **Department of Economic Affairs** using the **Shyamala Gopinath Committee formula (2011)** — G-Sec yields of comparable maturity plus a **0–100 bps** markup.
- **SSY:** for girls under 10, under Beti Bachao Beti Padhao. **PPF:** 15-year lock-in, Section 80C, **EEE** status.

5. MGNREGA Replaced — VB-G RAM G Act, 2025 (from 1 July 2026)

Viksit Bharat – Guarantee for Rozgar and Aajeevika Mission (Gramin) replaces MGNREGA (enacted 2005).

Feature	MGNREGA	VB-G RAM G
Guaranteed days	100	125
Funding	100% Centre (wages)	60:40 Centre:State ; 90:10 for NE/Himalayan/special-category
Average national wage	₹298.8/day	₹327.4/day

- **Minimum floor wage ₹300/day** (about ₹9,000/month).
- Work must be provided within **15 days** of application; wages paid by DBT within **3–15 days**, with a **0.05%** delay penalty.
- **Unemployment allowance:** one-fourth of the wage rate for the first 30 days, half thereafter.
- **Minimum 60% of spending on wages;** contractors and machines discouraged.
- **60-day seasonal blackout** during peak agricultural seasons.
- Covers **2.6 lakh panchayats** across 36 states and UTs. Existing MGNREGA cards stay valid until new **Gramin Rojgar Cards** are issued.
- **Budget FY27: ₹95,692.31 crore.** Nodal ministry: **Rural Development**, Minister **Shivraj Singh Chouhan**.
- **National launch: 2 July 2026** at Mukkavaripalle village, Tirupati, Andhra Pradesh, with N. Chandrababu Naidu and Pawan Kalyan.
- **Highest daily wages:** Haryana ₹409, Goa ₹406, Kerala ₹401; high-altitude Sikkim panchayats up to ₹450. **Highest percentage increase:** Arunachal Pradesh and Nagaland, 24.5%.

6. PM SVANidhi — 6 years (launched 1 June 2020)

- Micro working capital loans for street vendors, by **MoHUA** with the Department of Financial Services.
- **1.12 crore loans worth ₹17,800 crore** approved.
- **Extended to 31 March 2030.**
- **Revised tranches:** ₹15,000 (12 months, up from ₹10,000) → ₹25,000 (18 months, up from ₹20,000) → ₹50,000 (36 months, unchanged). **7% interest subsidy**; collateral-free.
- **SVANidhi se Samridhi** links beneficiaries to **8 central welfare schemes.**
- **50 modern Street Food Hubs** being built; **Lakhampur (Kathua, J&K)** among the first, announced by Jitendra Singh. Each hub gets **₹4 crore** in three instalments (30% / 50% / 20%); ULBs notifying street vending plans get a **₹25 lakh** incentive.

7. Housing — PMAY

PMAY-Gramin - Assistance **₹1.20 lakh** (plains) and **₹1.30 lakh** (hilly/difficult/Himalayan). - Minimum carpet area **25 sq m**; **₹12,000** for toilets under Swachh Bharat Mission; **95 days** of paid MGNREGA labour. - Eligibility: monthly household income $\leq$ **₹15,000**. Survey app: **Awas Plus 2024**.

PMAY-Urban 2.0 - Minimum carpet area **30 sq m** (subsidy scales up to 120 sq m). - Loan cap **₹25 lakh** for property value $\leq$ **₹35 lakh**. - **EWS $\leq$ ₹3 lakh** · **LIG ₹3–6 lakh** · **MIG ₹6–9 lakh** annual income. - **Flat 4% interest subsidy** on the first **₹8 lakh** for up to **12 years** — maximum NPV benefit **₹1.80 lakh**. - Overall budget **₹10 lakh crore**, ₹2.5 lakh direct benefit per house. - **2.13 lakh additional houses** approved, taking the total to **16.13 lakh**. - **Odisha** is the best performing state.

8. Union Cabinet Approvals

Scheme / decision	Outlay	Period & details
Samudra Manthan (National Offshore Exploration)	₹84,084 crore (Phase 1)	To FY2030-31; Ministry of Petroleum & Natural Gas; deep and ultra-deep water — Krishna Godavari, Mahanadi, Kaveri basins
Coal/Lignite Gasification	₹37,500 crore	Targets 75 MT of the national 100 MT by 2030 goal. Caps: ₹5,000 cr/project, ₹9,000 cr/product (SMG/urea), ₹12,000 cr/company
PM-KISAN extension	₹3,15,614 crore	FY2026-27 to FY2030-31; ₹6,000/year in three ₹2,000 instalments; launched 2019 with retrospective effect from 2018
Sarthak PDS (umbrella)	₹25,530 crore	5 years; curbs leakage and misuse of PMGKAY foodgrains; approved by CCEA
Gobardhan expanded → National Circular Bio-Energy Scheme	₹23,731 crore	FY2026-27 to FY2035-36; Ministry of Petroleum & Natural Gas; 10× CBG production ; administered price ₹2,110/MMBtu guaranteed 10 years; ₹2 crore per TPD capital assistance. Originally launched 2018 under Swachh Bharat Mission (Gramin)
CCUS framework (under review)	₹20,000 crore	5 years; supports net-zero by 2070

Commercial Fleet Modernization	₹9,585 crore	2 years; replaces 2.07 lakh BS4 trucks/buses in Delhi NCR with EVs; 5% interest subvention for 5 years, fuel vouchers up to ₹4,800/month , tax concessions, registration fee waiver, 8% ex-showroom discount
Mission for Cotton Productivity	₹5,659.22 crore	FY2026-27 to FY2030-31 — see below
Bhavya Rasayan (chemical parks)	₹3,030 crore	FY26–31; approved by CCEA
NIIF expansion	+₹30,000 crore	Total government commitment now ₹60,000 crore ; NIIF est. 2015 under the Ministry of Finance
Central Government Office Complex, Amaravati	₹2,533 crore	Andhra Pradesh
Ship Recycling Credit Scheme	₹4,001 crore	Part of the ₹69,725 crore Maritime Development Package
DISHA 2.0	₹255 crore	1 Apr 2026 – 31 Mar 2031 — see below

Mission for Cotton Productivity - Ministries of **Agriculture & Farmers Welfare** and **Textiles**. - Yield target: **440 → 755 kg/hectare** by March 2031; production target **498 lakh bales**. - Brand: **“Kasturi Cotton”**; framework: **5F Vision — Farm → Fibre → Factory → Fashion → Foreign**. - **China** is the largest producer, **India 2nd**, **Brazil** the largest exporter; India is **1st in cultivation area**.

DISHA 2.0 — *Designing Innovative Solutions for Holistic Access to Justice* - Ministry of Law and Justice; **100% Gross Budgetary Support**; targets **3 crore beneficiaries** under **Article 39A** (free legal aid). - **Four components**: **Tele-Law** (pre-litigation advice via CSCs), **Nyaya Bandhu** (pro-bono advocates and students), **Legal Literacy and Awareness Programme**, and **Vidhi Sanjeevani** — a digital platform with the multilingual AI chatbot **“Nyaya Setu”**, built on **Bhashini**. - Deploys **Nyaya Sahayaks** across **513 aspirational blocks**.

AMRUT 2.0 and the Urban Challenge Fund - **AMRUT** launched **25 June 2015**, India’s first focused national water mission, covering 500 cities. - **AMRUT 2.0** (MoHUA): outlay **₹2,77,000 crore** including a Central share of **₹76,760 crore**. Aims: water-secure, self-reliant cities via a circular water economy; universal tap water in all statutory towns; 100% sewerage and septage management in the 500 Phase-I cities; rejuvenation of urban water bodies under **Amrit Sarovar**. - **Urban Challenge Fund (UCF)** — Centrally Sponsored, MoHUA, **FY2025-26 to FY2030-31**, extendable to FY2033-34. **Central assistance ₹1 lakh crore** to catalyse **₹4 lakh crore** of investment; ₹10,000 crore proposed for FY2025-26. Split: **25% Centre, 25% State/ULB, 50% market** (often municipal bonds).

Public Examinations (Prevention of Unfair Means) Act — **stricter penalties** - Individual offenders: imprisonment **5–10 years** (from 3–5); fine up to **₹50 lakh** (from ₹10 lakh). - Organised syndicates: **7–10 years**; fine up to **₹10 crore**. - Dedicated **Fast-Track Courts** — 2-month investigation, 3-month trial.

Other - ED Director **Rahul Navin** given a one-year extension to **13 August 2027**.

9. Parliament — Bills & Acts

- **Bankers’ Books Evidence Act, 2026** — in force from **1 October 2026**, replacing the 135-year-old **Act of 1891**.
- **Assam** became the **first Northeastern state to pass a Uniform Civil Code bill** — covering marriage, divorce, inheritance, maintenance and live-in relationships across religions, with

tribal communities excluded. Uttarakhand was the first state overall; Goa has historically maintained a UCC.

- **Mizoram University's Natural History Museum** (est. 2022) notified as **India's 21st Designated Repository** under the **Biological Diversity Act, 2002**, by the Ministry of Environment, Forest and Climate Change.

10. Central Schemes — Other

Scheme	Key details
PM Ujjwala Yojana (PMUY)	Launched May 2016. Subsidised LPG refills cut from 12 → 9 (2025) → 4 per year . Subsidy stays ₹300 per 14.2 kg cylinder , paid by DBT
PM SETU	₹60,000 crore skilling initiative launched October 2025 to upgrade 1,000 ITIs . ArcelorMittal Nippon Steel was the first approved company — ₹200 crore NSC-approved Strategic Investment Plan for an ITI cluster and research centre in Visakhapatnam
PM Vidyalaxmi	Collateral-free education loans up to ₹7.5 lakh , 75% government guarantee , up to 3% interest subvention ; family income under ₹8 lakh
PM-USP CSIS	Full interest subsidy on loans up to ₹10 lakh ; family income under ₹4.5 lakh
PMBJP (Jan Aushadhi)	Target 25,000 Kendras by March 2027 . Launched Nov 2008 as the Jan Aushadhi Scheme (Ministry of Chemicals & Fertilizers), renamed 2015, rebranded PMBJP 2016
PMFME	Launched 2020, ₹10,000 crore , Ministry of Food Processing Industries, 100% FDI allowed. Crossed 2 lakh credit-linked beneficiaries . Minister Chirag Paswan inaugurated PMFME Bazar , New Delhi
PM-RAHAT	Cashless treatment for road accident victims under Section 162, Motor Vehicles Act; launched 5 May, implemented 4 June 2025. Up to ₹1.5 lakh per victim for 7 days ; stabilisation up to 24 hours (non-life-threatening) or 48 hours (life-threatening)
Raahveer (Rahavir)	Rapido + MoRTH. ₹25,000 cash award and an appreciation letter for Good Samaritans who take accident victims to hospital in the golden hour
PM Viksit Bharat Rozgar Yojana	Launched August 2025, Ministry of Labour & Employment. PM Modi disbursed ₹2,400 crore
PM Research Chair (PMRC) 2026	Ministry of Education; 13 specialised areas including AI, quantum computing, cyber security; monitored by an empowered committee chaired by Principal Scientific Adviser Prof. Ajay Kumar Sood
Atal Bhujal Yojana	Launched 25 Dec 2019; ₹6,000 crore ; 7 states (Gujarat, Haryana, Karnataka, MP, Maharashtra, Rajasthan, UP), 80 districts, 229 blocks
PM-AJAY (Adarsh Gram)	For Scheduled Caste development. 47,328 villages selected; 46,642 works completed; 47,59,399 total beneficiaries
SMILE (Bhikshavriti Mukh Bharat)	Expanding from 26 to 295 cities by FY31
BIND	Broadcasting Infrastructure and Network Development — extended by MIB to 31 March 2027

FAST DS	<i>Foreign Assets of Small Taxpayers Disclosure Scheme</i> — one-time voluntary window. Category 1 (undisclosed, up to ₹1 crore): 30% tax + 30% penalty on fair market value. Category 2 (taxed abroad as non-resident but unreported, up to ₹5 crore): flat ₹1 lakh fee
PM-WANI	Prime Minister Wi-Fi Access Network Interface
DigiHaat	ONDC-owned, government-backed e-commerce platform; launched a ' Swadeshi ' marketplace for 'Made in Bharat' products
PM-JUGA	<i>Dharti Aaba Janjatiya Gram Utkarsh Abhiyan</i> , formerly PM Janjatiya Unnat Gram Abhiyan — umbrella tribal welfare scheme. "Dharti Aaba" (Father of the Earth) honours Birsa Munda
PMSMA	<i>Pradhan Mantri Surakshit Matritva Abhiyan</i> , launched June 2016 (Ministry of Health & Family Welfare). Completed 10 years on 9 June 2026 — "A Decade of Care", launched nationally by J. P. Nadda . Nine free antenatal screenings for 2nd and 3rd trimester, on the 9th of every month ; red sticker = high risk, green = no risk. ₹75 coin and ₹5 stamp released

PLI schemes - Textiles PLI — launched March 2020 by DPIIT, targeting **MMF and technical textiles**; **96 companies** approved. - **PM MITRA** — announced in the 2021-22 Budget; textile parks in **7 states** (Tamil Nadu, Telangana, Karnataka, UP, MP, Maharashtra, Gujarat); outlay **₹4,445 crore** to 2027-28. - **PLI Auto** — **Maharashtra ranks 1st** nationally.

FCRA (Foreign Contribution Regulation Act) — administered by the **MHA**. - Foreign contributions must first be received in the **FCRA Account at SBI New Delhi Main Branch, Sansad Marg**, then moved to approved utilisation accounts. - **FCRA Amendment Rules, 2026**: renewal applicants must show utilisation of at least **₹10 lakh** over the preceding two years. - Registration valid **5 years**; administrative expenditure capped at **20%** of foreign contribution in a financial year, beyond which prior Central Government approval is needed.

NRI gift taxation: NRIs (in India under 182 days) may receive tax-free gifts from specified lineal relatives; gifts from non-relatives above **₹50,000** are fully taxable. LRS limit **\$250,000** per financial year.

11. State Schemes

State	Scheme	Details
West Bengal	Annapurna (Bhandar) Yojana	Replaces Lakshmir Bhandar (₹1,500/month general, ₹1,700 SC/ST). ₹3,000/month DBT to women aged 25–60, non-government employees, no pension or income tax. Enrolment from 1 June 2026; free travel on state buses. Launched by CM Suvendu Adhikari
West Bengal	PM Cha Shramik Protsahan Yojana	₹313 crore for tea garden workers, of which ₹33.3 crore for North Bengal/Darjeeling
Delhi	Delhi Lakshmi Yojana	₹2,500/month to EWS women aged 21–60, family income below ₹2.5 lakh. ₹5,110 crore for FY2026-27, targeting 17 lakh women
Punjab	CM Meri Rasoi Yojana	Launched by CM Bhagwant Singh Mann from Bhalwan village, Sangrur. 40 lakh Blue Ration Card / NFSA families. Quarterly nutrition kits by MARKFED : 2 kg

		moong chana dal, 2 kg sugar, 1 kg iodised salt, 200 g turmeric, 1 kg mustard oil
Kerala	Priyadarshini	Free travel for all women and transgender persons on ordinary KSRTC buses; launched by V. D. Satheesan at Thampanoor Central Bus Station
Kerala	SAMPATH	<i>Special Asset Management Platform for Administration Tracking and Harmonisation</i> — digital records of government-owned property
Odisha	Gyanodaya – Shiksharu Samruddhi	KG-to-PG free education in government and aided institutions from 2026-27; ₹5,467.55 crore over 5 years
Uttar Pradesh	Mukhyamantri Shikshak Cashless Chikitsa Suvidha Yojana (“Guru Dakshina”)	Free cashless treatment and health insurance for government school teachers. CM Yogi Adityanath , Governor Anandiben Patel , capital Lucknow, Dudhwa National Park
Jharkhand	Namo Stall	Free modern mobile stalls worth ₹50,000 to fruit and vegetable vendors; launched in Ranchi by Union Minister Sanjay Seth
Himachal Pradesh	Safai Mitra	Empowers informal waste workers; launched by CM Sukhvinder Singh Sukhu
Himachal Pradesh	Krishak Bakri Palan Yojana	Goat farming, from 2021; 60% subsidy plus technical support and training
Chhattisgarh	Adarsh Shahar Samriddhi Yojana	₹200 crore
Meghalaya	CM Inspire	Financial assistance for UPSC aspirants; launched by CM Conrad K. Sangma and Governor Vijay Shankar
Meghalaya	Mission Golden Spice	₹175.45 crore to expand high-curcumin Lakadong Turmeric in the Jaintia Hills. Comparable initiatives: Muga Silk (Snehajori, Assam) , Mission Queen Pineapple (Tripura) , Cardamom (Sikkim)
Maharashtra	Agri Hackathon	Made permanent across 9 agro-climatic zones ; annual awards named after Ajit Pawar ; prizes ₹25 lakh (winner) and ₹15 lakh (runner-up)
Tamil Nadu	Perunthalaivar Kamarajar Breakfast Scheme	Renamed; expanded from Classes 1–5 to Classes 1–8 from 17 September 2026
Assam	Blue Valley Cluster	MoU with the EU (AIDC–FEBI) in Guwahati for the bioeconomy — flavours, fragrances, AYUSH, skills. APEDA (est. 1986) enabled the first direct export of GI-tagged Tezpur Litchi to Dubai at a 10% price premium

12. Agriculture

MSP — Kharif 2026-27 (CCEA approved, 14 crops)

- Estimated farmer payout **₹2.60 lakh crore**.
- Paddy (common): ₹2,441/quintal (+₹72).**

- Largest absolute hikes: **Sunflower seed +₹622, Cotton (medium staple) +₹557, Nigerseed +₹515, Sesamum +₹500, Soybean +₹380.**
- **Cotton MSP 2026-27:** ₹8,267/quintal (medium staple), ₹8,667/quintal (long staple).
- MSP is fixed by the **CACP (est. 1965)** at **at least 1.5× the cost of production**, covering **22 crops**. Union Minister **Shivraj Singh Chouhan** announced MSP procurement of moong, urad and groundnut.

Sugarcane FRP 2026-27

- **₹365 per quintal**, effective **1 October 2026** — a **2.81%** rise over ₹355. Basic recovery rate **10.25%**.
- Governed by the **Sugarcane Control Order, 1966** under the **Essential Commodities Act, 1955**; set by **CCEA** on **CACP** recommendations.

Cotton industry

- India is **1st in cultivation area, 2nd in production and consumption**. FY26 production **4.95 million tonnes (290.91 lakh bales)**. Top export destination: **USA (26.35%)**.

PMKSY — 10 years (launched 1 July 2015)

- **Three continuing components:** Accelerated Irrigation Benefit Programme (AIBP) · Har Khet Ko Pani (HKKP) · Watershed Development. **Per Drop More Crop** was a PMKSY component only from **2015-16 to 2021-22**; since **2022-23 it has been part of PM-RKVY**.
- Originally **₹50,000 crore for 5 years (2015–2020)**; continuation approved for **2021–26** with an overall outlay of **₹93,068.56 crore**. **Union Budget 2026-27 allocated ₹6,587 crore**.
- **Funding:** 75:25 Centre:State at launch, **90:10 for North-Eastern and hilly states**.
- **Over 2.7 crore (27 million) farmers** benefited; total central assistance has crossed **₹64,407 crore**, creating or restoring irrigation across **24.61 million hectares**.

Other agriculture

- **Maharashtra** became the first state to qualify for the **2nd RKVY instalment (₹335 crore)**, after using over **75% (₹260 crore)** of its initial allocation.
- **Vice President C. P. Radhakrishnan** launched India's first **non-GMO high-expansion popcorn maize hybrid seed** at Musunuru, Eluru district, Andhra Pradesh.

Fisheries — FAO SOFIA 2026

- Released at the **11th Our Ocean Conference in Kenya**.
- India is the **2nd largest producer of aquatic animals** (after China) with a **9% global share, 1st in inland capture fisheries** (2.2 million tonnes, ahead of Bangladesh's 1.4 mt), and **2nd in aquaculture**. (*One entry says 3rd in fisheries capture.*)
- **[STATIC]** FAO: est. 1945, HQ Rome.

13. Campaigns & Drives

'SHANTI' — India's UNSC campaign for 2028–29 - Securing Holistic Advancement through Norms, Trust and Integrity. - Launched by EAM **Dr. S. Jaishankar** at UN Headquarters. - India has been a non-permanent UNSC member **8 times**, most recently **2021–22**. - Newly added non-permanent members: **Austria, Kyrgyzstan, Portugal, Trinidad & Tobago, Zimbabwe — Kyrgyzstan for the first time**.

Har Ghar Tiranga 2026 - **5th edition**, running **9–17 August 2026**; began in **2022** under Azadi Ka Amrit Mahotsav. - Launched on **9 August (August Kranti Diwas / Quit India Day)** by **C. P. Radhakrishnan** in the Andaman and Nicobar Islands, with Culture and Tourism Minister **Gajendra Singh Shekhawat**.

14. Startups & Elections

Global Startup Ecosystem Report 2026: Silicon Valley 1st, New York 2nd, London 3rd. Bengaluru 15th globally and 6th in Asia; Delhi 31st.

“Everest” — India’s first privately built **800 kN Full-Flow Staged Combustion (FFSC) LOX-Methane rocket engine**, by Bengaluru-based **Astrobase Space Technologies**.

Election Commission of India - Founded **25 January 1950**; celebrated as **National Voters’ Day** since **2011**. - Governed by **Articles 324–329**. First CEC **Dr. Sukumar Sen**; current CEC **Gyanesh Kumar**.

PART H — APPOINTMENTS

1. Heads of State & Government — Foreign Countries

Country	Office	Person	Notes
United Kingdom	Prime Minister	Andy Burnham	59th PM; Labour leader; succeeds Sir Keir Starmer after his resignation
Bulgaria	Prime Minister	Rumen Radev	Approved by Parliament. Bulgaria adopted the Euro on 1 Jan 2026 , becoming the 21st Eurozone member , replacing the Lev. Capital Sofia
Hungary	President	András Baka	Former Supreme Court Chief Justice; elected with Tisza Party support. PM Péter Magyar ; capital Budapest
Estonia	President	Ülle Madise	2nd woman President, after Kersti Kaljulaid
Lithuania	Prime Minister	Mindaugas Sinkevičius	President Gitanas Nausėda ; capital Vilnius; currency Euro
Slovenia	Prime Minister	Janez Janša	4th term; succeeds Robert Golob
Denmark	Prime Minister	Mette Frederiksen	3rd term; Social Democrat; Denmark’s 2nd woman PM after Helle Thorning-Schmidt
Costa Rica	President	Laura Fernández (Laura Virginia Fernández Delgado)	50th President; succeeds Rodrigo Chaves. Capital San José; currency Colón
Colombia	President	Abelardo de la Espriella	Succeeds Gustavo Petro , the country’s first left-wing president. Capital Bogotá; on the Andes
Peru	President	Keiko Fujimori	Capital Lima; currency Sol
Ethiopia	Prime Minister	Abiy Ahmed Ali	2nd consecutive 5-year term. Capital Addis Ababa; currency Birr
Zambia	President	Hakainde Hichilema	Re-elected for a 2nd term. Landlocked Southern Africa; capital Lusaka; currency Kwacha
Uganda	President	Yoweri Museveni	7th term , sworn in at Kampala — about 40 years in power

Senegal	Prime Minister	Amadou Al Aminou Lo	Replaces Ousmane Sonko , who became Parliament Speaker. Capital Dakar; currency CFA Franc
South Korea	President / PM	Lee Jae-myung / Kim Min-seok	—

PM Modi — longest continuously serving elected PM of India - On **10 June 2026** he completed **4,399 consecutive days**, surpassing **Jawaharlal Nehru's 4,398 days** as an elected PM. - Including his pre-election tenure, **Nehru remains India's overall longest-serving PM at 6,131 days**. **Indira Gandhi** served 4,078 days. - Modi is the first PM after Nehru to win **three consecutive Lok Sabha elections**. - India's longest-serving head of government overall: former Sikkim CM **Pawan Kumar Chamling**, 8,930 days. **Nitish Kumar** is Bihar's longest-serving CM.

2. International Organisations

Organisation	Person	Role
FATF	Vivek Aggarwal (Secretary, Ministry of Culture)	Vice President , July 2026 – June 2027 — India's first vice presidency
FATF	Giles Thomson (UK)	President , 1 July 2026 – 30 June 2028; replaces Elisa de Anda Madrazo
UN General Assembly	Dr. Khalilur Rahman (Bangladesh Foreign Minister)	81st President — only the 2nd Bangladeshi, after Humayun Rashid Choudhury
ECOWAS	Bassirou Diomaye Faye (President of Senegal)	Chairman, elected at the 69th Session
World Bank	Neelkanth Mishra	India's Executive Director , 3-year term, for India, Bangladesh, Bhutan and Sri Lanka; replaces Parameswaran Iyer . Chief Economist at Axis Bank. World Bank President Ajay Banga
World Bank	Yuko Keicho	Vice President and Auditor General
IMF	Silvana Tenreyro	Chief Economist
IMF	Rahul Jain	Senior Advisor to the Executive Director, Washington D.C., 3 years
ICAO	Satyajit Mohanty (Joint Secretary, MoD)	India's Representative to the Council, Montreal, 3 years
FIDE	Viswanathan Anand	Interim President
Asian Tennis Federation	Leander Paes	Player Ambassador
Esports Games Federation (ESGF)	Ashish Shelar	President
BRICS CCI	Dr. Harvansh Chawla	Chairman

FATF static GK: established **1989**, HQ **Paris**, **40 members**. India became an observer in **2006**, a full member in **2010**, and entered the regular follow-up category in **2024**.

Viswanathan Anand also received the **SJFI Gold Medal** from the Sports Journalists' Federation of India, presented by **K. Srikanth**. He is India's first chess grandmaster and a five-time world champion.

Leander Paes honours: Arjuna Award (1990), Rajiv Gandhi Khel Ratna (1996), Padma Shri (2001), Padma Bhushan (2014); International Tennis Hall of Fame, 2024.

3. Chief Ministers & Assembly Results

State	Chief Minister	Details
West Bengal	Suvendu Adhikari	9th CM, first BJP CM of the state, replacing Mamata Banerjee. Oath by Governor R. N. Ravi
Tamil Nadu	C. Joseph Vijay (Vijay Thalapathy, TVK)	Oath by Governor Rajendra Vishwanath Arlekar at Nehru Indoor Stadium
Assam	Himanta Biswa Sarma	15th CM , 2nd consecutive term — first non-Congress leader to do so. Oath by Governor Lakshman Prasad Acharya
Karnataka	D. K. Shivakumar	25th CM ; oath by Governor Thawarchand Gehlot under Article 164 . Deputy CM Dr. G. Parameshwara
Puducherry	N. Rangasamy	Record 5th term , appointed by President Droupadi Murmu . LG K. Kailashnathan

West Bengal Assembly Election 2026: 294 seats — **BJP 207, AITC (TMC) 80**. Voter turnout **92.93%**, the highest in state history. **Assam:** NDA won **102 of 126** seats.

State static GK - West Bengal — Tiger Reserves: Sunderbans, Buxa. National Parks: Gorumara, Neora Valley, Singalila. - **Tamil Nadu** — National Parks: Annamalai, Mudumalai, Mukurthi, Gulf of Mannar, Guindy. - **Andaman & Nicobar** — LG **Dr. Dinesh Sharma**; capital Port Blair renamed **Sri Vijaya Puram**.

4. Judiciary

Supreme Court strength raised from 34 to 38

- New: **37 judges + CJI = 38** (previously 33 + CJI = 34).
- **Article 124(1)** empowers Parliament to increase the number by law; **Article 125** covers salaries, met from the **Consolidated Fund of India**.
- Implemented by amending **The Supreme Court (Number of Judges) Act, 1956**; introduced in the Lok Sabha by Law Minister **Arjun Ram Meghwal**.
- Retirement age for SC judges: **65**.

Sikkim — India's first fully paperless judiciary

- Adopted e-filing and digital case management; announced by **53rd CJI Surya Kant** with CM **Prem Singh Tamang** in Gangtok.
- Also marks **50 years of Sikkim's statehood**. Governor **Om Prakash Mathur**.
- Sikkim is also the world's **first 100% organic agriculture state**. The **BRO** recently built the **400-ft Taramchu suspension bridge** there.

High Court Chief Justices (Article 217)

High Court	Chief Justice
Patna	Justice Valluri Kameswar Rao
Calcutta	Justice Ravindra V. Ghuge
Rajasthan	Justice Sanjay Kumar Agrawal
Bombay	Justice Mahesh Chandra Tripathi (50th)
Punjab & Haryana	Justice Ashwani Kumar Mishra
Chhattisgarh	Justice Krushna Ram Mohapatra
Madhya Pradesh	Justice Alpesh Yeshvant Kogje
Jammu & Kashmir and Ladakh	Justice Dr. Pushpendra Singh Bhati

Other - Justice Anupinder Singh Grewal — President of the **NCLT**, for 5 years or until age 67. (*The NCLT is India's corporate disputes tribunal.*) - **Tushar Mehta** reappointed **Solicitor General of India** for 3 years from **1 July 2026**, by the Appointments Committee of the Cabinet. Amit Shah released two of his books: '*The Bench, the Bar, and the Bizarre*' and '*The Lawful and the Awful*'. - **Justice Dipak Misra**, former CJI, received the **Kalinga Ratna Award**. - **Justice Manmohan Singh Liberhan** headed the one-member **Liberhan Ayodhya Commission of Inquiry** into the 1992 Babri Masjid demolition.

5. Government Bodies & Regulators**NITI Aayog**

- **Ashok Kumar Lahiri** — **4th Vice Chairperson**, from **6 May 2026**, succeeding **Suman Bery**.
- **Nidhi Chhibber** — temporary CEO, replacing **B. V. R. Subrahmanyam**.
- New full-time members **R. Balasubramaniam** and **Joram Aniya**, taking the count from **5 to 7**. Existing members: Rajiv Gauba, K. V. Raju, Gobardhan Das, M. Srinivas, Abhay Karandikar.
- **Joram Aniya** is the **first full-time member from Arunachal Pradesh**, from the **Nyishi** community, and the first woman from the state with a **Ph.D. in Hindi**.
- **[STATIC]** NITI Aayog: est. 1 January 2015, replaced the Planning Commission, chaired by the PM.

Other regulators and bodies

Body	Person	Note
National Statistical Commission	Dr. Saibal Chattopadhyay (former Director, IIM Calcutta)	Chairperson — “watchdog of statistics”. Part-time members: Prof. Shubhabrata, Satyendra Bahadur Singh, Madhavan Mukund
CBFC	Shashi Shekhar Vempati	Chairperson, succeeding Prasoon Joshi . Secretary Varun Bhardwaj (see note). CBFC: statutory body est. 1951 , HQ Mumbai, under MIB
Prasar Bharati	Prasoon Joshi	Chairman (moved from CBFC)
CBSE	Prashant Sitaram Lokhande	Chairperson, succeeding Rahul Singh; Secretary Varun Bhardwaj
Intelligence Bureau	Mahesh Dixit (1993 batch IPS)	Director, 2026–2028, replacing Tapan Kumar Deka
RAW	Parag Jain	Chief

FIU-IND	Satyapal Kumar	Director. FIU-IND est. 2004 under the Ministry of Finance (Dept of Revenue), HQ New Delhi
UIDAI / India AI Mission	Saurabh Vijay	CEO of India AI Mission with additional charge of UIDAI
National Health Authority	Piyush Singla (2012 batch IAS, AGMUT)	Director under the Ayushman Bharat Digital Mission; term co-terminus with the mission
IFSCA	K. Raja Raman	Tenure extended to October 2028 or age 65
SEBI	Prasanta Mahapatra	Executive Director, previously Chief General Manager
AMFI	Sundeep Sikka	Reappointed Chairman; Vice Chairman Vishal Kapoor . AMFI is the apex body of SEBI-registered AMCs
VSSC	Dr. U. P. Rajeev	Director, succeeding Dr. A. Rajarajan. VSSC est. 1963 , Thiruvananthapuram
NCLT	Anupinder Singh Grewal	President
ICAR-NAARM	Meenakshi Sundaram	Director, Hyderabad
57th IFFI	Ashutosh Gowariker	Festival Director. IFFI est. 1952 ; Goa, November 2026; organised by NFDC and the Entertainment Society of Goa
Enforcement Directorate	Rahul Navin	Extended to 13 August 2027
FICCI	Anant Swarup	Secretary General
CII	R. Mukundan (CEO, Tata Chemicals)	President, 2026-27
Bharatiya Vidya Bhavan	Banwarilal Purohit / Deepak Parekh	President / Vice President

FIU-IND at the Egmont Awards: won **runner-up for the Best Egmont Case Award** at the Egmont Group Plenary in **Baku, Azerbaijan**; **Taiwan** took the top award. The **Egmont Group** is headquartered in **Ottawa, Canada**.

6. Defence Appointments

Post	Officer	Details
Chief of Defence Staff (3rd)	Lt Gen N. S. Raja Subramani	Succeeds Gen. Anil Chauhan , whose extended tenure ended 30 May 2026
Chief of Army Staff (31st)	Gen. Dhiraj (Dheeraj) Seth	From 30 June , succeeding Gen. Upendra Dwivedi , who retired after 40 years. Known as the "Tank Man"
Chief of Naval Staff (27th)	Admiral Krishna Swaminathan	From 31 May 2026 , succeeding Admiral Dinesh Kumar Tripathi
Chief of Air Staff	Air Chief Marshal Amarpreet Singh	Continuing
Vice Chief of Army Staff	Lt Gen Sandeep Jain	Joined NDA in 1988

Vice Chief of Naval Staff (48th)	Vice Admiral Ajay Kochhar	Replacing Sanjay Vatsayan
Deputy Chief of Naval Staff	Vice Admiral A. N. Pramod	Succeeding Tarun Sobti
Vice Chief of Air Staff (51st)	Air Marshal Ashutosh Dixit	From 1 July 2026 , replacing Air Marshal Nagesh Kapoor
Chief of Integrated Defence Staff	Air Marshal Tejinder Singh	From 1 July 2026 ; commissioned into the IAF fighter stream in 1987
C-in-C, Andaman & Nicobar Command (20th)	Vice Admiral Vineet McCarty	Based at Sri Vijaya Puram
DRDO Chairman & Secretary, Dept of Defence R&D	Rajesh Kumar Singh (Defence Secretary)	Additional/interim charge from 31 May , after Dr. Samir V. Kamat retired
ADG, Military Nursing Service	Maj Gen Rachel Thomas	Succeeding Maj Gen Lissamma P. V. , a Florence Nightingale Award recipient
Controller General of Defence Accounts	Anugraha Narayan Dass (1991 batch)	From 1 May 2026 , replacing Biswajit Sahay . Oversees MoD audits

“**VIJAY**” Vision — strategic modernisation roadmap launched by the 31st COAS **Gen. Dhiraj Seth**:
Vigilance · Innovation and Transformation · Jointness and Integration · Aatmanirbharta · Yoddha First.

Static GK: India’s first COAS was **K. M. Cariappa** (1949), later Field Marshal. **Army Day: 15 January**.
Major Prabhat received the Indian Army **Brier Brooks Award**.

7. Diplomatic, PSU & Private Sector

Person	Appointment
Prashant Pise	India’s Ambassador to Oman
Anand Prakash	High Commissioner of India to the Kingdom of Eswatini
Gautam Rangarajan	Advisor to the UK Prime Minister — son of an Indian diplomat and a BBC executive
Dr. Bhuma V. G.	Vice-Chancellor, Atal Bihari Vajpayee Institute, Mauritius
Ashok Kumar Panda	CMD, SAIL , succeeding Krishna Kumar Singh
Kumar Shanker	MD, Indraprastha Gas Limited
Priyanka Mittal (Director, KRBL Ltd)	Co-Chairperson, Saudi India Business Council (FICCI)
Tarun Kapoor	One-year extension as Advisor to the Prime Minister
Prabhjeet Singh	OpenAI’s first Managing Director for India
Pankaj Pawar	CEO, Jio Platforms Limited
Anil Chakravarthy (IIT Varanasi)	President & CEO, Adobe
Toshiyuki Yanagisawa	President & CEO, Honda Cars
Suresh Agarwal	MD & CEO, Mahindra Manulife Insurance (a 50:50 JV)

Ashish Singh	MD & CEO, Manappuram Finance , from 1 January 2027
Shah Rukh Khan	Brand Ambassador, Visa
Manish Agarwal	General Manager, Integral Coach Factory , Chennai (est. 1955), replacing U. Subba Rao
U. Subba Rao	General Manager, Southern Railway

PART I — ORGANISATIONS, SUMMITS & GROUPINGS

1. Global Summit Host Map 2026

Grouping	2026 Host
BRICS (18th Summit)	India — New Delhi
G20 (21st Summit)	USA — Miami, Florida, 14–15 December
G7 (52nd Summit)	France — Évian-les-Bains
SCO (26th Summit)	Kyrgyzstan — Bishkek
ASEAN	Philippines
APEC Economic Leaders' Meeting	China
Quad Foreign Ministers (11th)	India
COP31	Presidency Australia , hosted at Antalya Expo Centre, Turkey
NATO Summit	Ankara

- **G20 host sequence:** 2025 South Africa → **2026 USA** → 2027 UK → 2028 South Korea.
- **G7 2027:** USA. **SCO 2027:** Pakistan. **BRICS 2027:** China (19th Summit). **COP32:** Ethiopia.

2. BRICS — India's 2026 Chairship

- India assumed the BRICS Presidency on **1 January 2026** — its **4th time**, after **2012 (New Delhi)**, **2016 (Goa)** and **2021 (virtual)**.
- **Theme:** “**Building for Resilience, Innovation, Cooperation and Sustainability**” — a letter-by-letter acronym for **BRICS**.
- **18th BRICS Summit: 12–13 September 2026, Bharat Mandapam, New Delhi.** Chinese President **Xi Jinping** confirmed attendance. The logo combines a **Namaste gesture with multicoloured petals**.
- **Membership: 11 full members** — Brazil, Russia, India, China, South Africa (founders), Egypt, Ethiopia, Iran, UAE, Saudi Arabia (2024), **Indonesia (2025)** — plus **10 partner countries**.
- The term “**BRIC**” was coined by **Jim O'Neill**; South Africa joined later.
- **India's Sherpa: Sudhakar Dalela.**

BRICS 2026 meetings hosted by India

Meeting	Venue	Notes
Foreign Ministers	Bharat Mandapam & Seva Teerth, New Delhi, 14–15 May	Chaired by EAM S. Jaishankar
16th National Security Advisors	New Delhi, 22–23 June	Chaired by NSA Ajit Doval ; theme “Non-traditional security challenges”

16th Agriculture Ministers	Indore, MP, 12–13 June	Indore Declaration ; “BRICS Vatika” tree plantation; AI-driven BRICS Network on Digital Agriculture managed by IIT Delhi
11th Energy Ministers	Gurugram, Haryana, 25–26 June	Theme “ Urja for All ” / “ Sarvesha Urjanam ” (Energy for All); India’s goal of 410 GWh storage by 2032. Hosted at the ISA HQ
13th Urbanisation Forum	Sushma Swaraj Bhavan, New Delhi, 11–12 June	Theme “Cities for People: BRICS Cooperation for Inclusive and Resilient Urban Futures”. India’s 4th time (2013, 2016, 2021)
1st Finance Ministers & Central Bank Governors	Jaipur, 13 September	—
1st MSME Forum + 3rd SME Working Group	Agra	—
Heads of Space Agencies (HOSA)	Bengaluru	Hosted by ISRO , all 11 members; BRICS Remote Sensing Satellite discussed. A BRICS Space Economy Summit also held there
1st Health Working Group	New Delhi	First-ever
Health Ministers	Chandigarh	Chaired by J. P. Nadda
11th Culture Ministers	Bhopal	Bhopal Declaration ; 14 countries (10 members + 4 partners)
12th Labour & Employment Ministers	Hyderabad	Launched the BRICS Connect platform
12th Environment Ministers	New Delhi, 17–18 August	Environment Working Group est. 2015
7th ICT Working Group	Pune, 17–21 August	Dept of Telecommunications; theme “Innovate, Cooperate, Transform for a Resilient Future”
10th Industry Ministers / Trade Ministers / Tourism Ministers	Jaipur	—
13th Education Ministers	Bhubaneswar	—
Heads of National Statistical Offices	Lucknow	Theme “Quality Statistics as Driver of Change”
Anti-Drug Agencies	Guwahati, Assam	Guwahati Declaration
2nd Disaster Risk Reduction Working Group	Puri, Odisha	Organised by NDMA
Women Ministers	Kochi, Kerala	—

Youth Ministers (22 Aug) / Sports Ministers (23 Aug)	Visakhapatnam	—
Cultural Working Group	Varanasi	—
BRICS Wave Bazar	Mumbai	—
Competition	Udaipur	—
Employment Summit	Thiruvananthapuram	—
Neuroscience Symposium	—	IIT Madras launched India's first 3D Human Brain Atlas , aimed at Alzheimer's and dementia research
BRICS–MENA Meeting	New Delhi	Chaired by MEA Secretary Dr. Neena Malhotra ; covered the West Asia conflict, UNRWA, terrorism. China hosts in 2027
20th Anniversary Week	Moscow	—

New Development Bank

- The BRICS bank, established **2015**, HQ **Shanghai**, headed by **Dilma Rousseff**.
- **Uzbekistan joined as the 10th member on 5 June 2026** — the **first Central Asian** country.
- Members: the five founding BRICS nations plus Bangladesh, UAE, Egypt, Algeria and Uzbekistan.

CBAM opposition

Developing and BRICS nations opposed the EU's **Carbon Border Adjustment Mechanism** — a carbon border tax under the **"Fit for 55"** package targeting a **55% emissions cut by 2030**. It covers **six sectors: iron & steel, aluminium, cement, fertilizers, electricity, hydrogen**. EU HQ: Brussels.

3. G7 and G20

52nd G7 Summit — **Évian-les-Bains, France**, hosted by President **Emmanuel Macron**. - Theme: *"Working together to address major international challenges."* - **PM Modi attended as a partner country** — India's **13th participation** and Modi's **7th consecutive** appearance. - **G7 members**: France, USA, Japan, Italy, UK, Germany, Canada. - **"Bharat Innovates 2026"** launched jointly by Modi and Macron in **Nice** — a bilateral platform linking **120 Indian deep-tech startups** and institutes with French institutions. The two countries declared **2026 the "Year of Innovation"**. **IIT Hyderabad** is setting up India's first nuclear design centre with **CEEPL India** and **Dassault Systèmes**.

G20 - 21 members: 19 countries + the **European Union** + the **African Union** (added **2023**). - India joined the **US-led 6G Alliance** at the G20 Innovation Ministers' Meeting in **North Carolina**. - **Manohar Lal Khattar** represented India at the G20 Energy Ministerial in the USA.

4. SCO

26th SCO Summit — **Bishkek, Kyrgyzstan, 1 September 2026** - Theme: **"25 Years of the SCO: Together for Sustainable Peace, Development, and Prosperity."** - Established **2001**, HQ **Beijing**. **10 members**: China, Russia, Kazakhstan, Kyrgyzstan, Tajikistan, Uzbekistan (original 6) · **India and Pakistan (2017)** · **Iran (2023)** · **Belarus (2024)**. - **RATS** (Regional Anti-Terrorist Structure) is the SCO's

counter-terrorism body. - **23rd SCO Defence Ministers' Meeting** in Bishkek — attended by **Rajnath Singh**. - **SCO Tourism & Cultural Capital 2026–27: Lahore**, Pakistan. - **PM Modi's Uzbekistan visit**, 29–30 August 2026 — his **4th** official visit, to **Tashkent**. - Related exercises: **"Dustlik"** with Uzbekistan — **7th edition** hosted in Uzbekistan; **"Khanjar"** with Kyrgyzstan — **13th edition** hosted by India in **Assam**.

5. ASEAN & Quad

- **2026 is the ASEAN-India Year of Maritime Cooperation.**
- ASEAN established **1967**, HQ **Jakarta**, now **11 members** with **Timor-Leste** as the 11th — also the WTO's **166th** member.
- **13th AITIGA Joint Committee** (ASEAN-India Trade in Goods Agreement) — Vanijya Bhawan, New Delhi, 6–10 July 2026.
- **9th ASEAN-India Agriculture and Forestry Ministerial** — New Delhi.
- **EAM S. Jaishankar** attended the **ASEAN-India East Asia Summit**, **ASEAN Regional Forum** and **Quad Foreign Ministers' Meeting** in **Manila**.
- **Quad Sherpas meeting** chaired by Foreign Secretary **Vikram Misri** in New Delhi.
- **AUKUS**: Pillar I provides nuclear-powered submarines to Australia by **2040**, with second-hand US submarines in **2030**. **Pillar II**, launched at the **Shangri-La Dialogue** in Singapore, covers uncrewed undersea vehicles, hypersonic missiles, undersea robotics and AI by **2027**.

6. United Nations

UN static GK: established **24 October 1945**, HQ **New York**, **193 members**, Secretary-General **António Guterres** (Portugal). **6 official languages** — Arabic, Chinese, English, French, Russian, Spanish. **6 principal organs** — UNGA, UNSC, ECOSOC, ICJ, Secretariat, Trusteeship Council.

UNGA - 81st session, September 2026, New York — President **Khalilur Rahman** (Bangladesh, Asia-Pacific group), one-year term from **8 September**, succeeding **Annalena Baerbock** (Germany, 80th session). - Baerbock visited India at EAM Jaishankar's invitation. - UNGA adopted the **"Correct the Map"** resolution, urging accurate representation of country and continent sizes through equal-area projections. - EAM Jaishankar inaugurated the **'Shunya to Anant' (Zero to Infinity)** exhibition at UN Headquarters.

UNSC — five new non-permanent members for 1 January 2027 – 2028 - Kyrgyzstan (first time ever), Austria, Trinidad and Tobago, Portugal, Zimbabwe. - They replace **Denmark, Greece, Pakistan, Panama, Somalia**. - UNSC = 5 permanent + 10 non-permanent. India has served **8 times**.

UNCCD COP17 — Ulaanbaatar, Mongolia, 17–28 August 2026 - Theme **"Restoring Land, Restoring Hope"**; COP President **Batmunkh Battsetseg**. - **UNCCD**: est. **1994**, HQ **Bonn**, Executive Secretary **Yasmine Fouad**. - **COP18 (2028): Sharm El Sheikh, Egypt**. - **2026 is the UN International Year of Rangelands and Pastoralists**.

Other UN - 4th UN Climate Week, Baku, Azerbaijan, 7–11 September 2026 — groundwork for **COP31 in Antalya**, presided by **Murat Kurum**. - **UN Day for South-South Cooperation (12 September)** — theme *"Solidarity Rising: Global Alliance for Inclusive and Innovative Development."* - **210 Indian peacekeepers** with **UNMISS** (South Sudan) received the **UN Peacekeeping Medal** on 17 August 2026. - India donated **five peacocks** to the UN Office at Geneva. Permanent Representative at Geneva: **Arindam Bagchi**, who also addressed the **63rd UNHRC Session**. - **UNCITRAL 60th anniversary** addressed by S. Jaishankar — established **1966**, **70 member states**, India a **founding member**. - **9th UNCTAD Consumer Protection Meeting**, Geneva — chaired by India, represented by **Nidhi Khare**

(Secretary, Consumer Affairs). **UNCTAD**: founded **1964**, Geneva, Secretary-General **Rebeca Grynspan**.
 - **FAO “Soil Farmer Hero” Award** to **Valluvan**, a Tamil Nadu farmer mentored by “**Cauvery Calling**”, for diversifying from coconut alone to **14 crops**. - **WMO 71st IMO Prize** — often called the “Nobel Prize in Meteorology” — to French meteorologist **Dr. Florence Rabier** for numerical weather prediction.
WMO: HQ Geneva, Secretary-General **Celeste Saulo**, President **Dr. Abdulla Al Mandous**.

UN-linked rankings - SDG Index 2026: India **94th of 167**, score **68.3**; **Finland 1st**. - **WIPO patent ranking**: **Jio Platforms** became the first Indian tech innovator in the **top 20**. India ranks **6th globally** with **64,480** applications; **China 1st** with 73,718. - **WIPO World Intangible Investment Report**: India recorded the **highest YoY growth among the top 15 economies** — **7.9% in 2023**, worth **\$78.2 billion**. Leaders: Sweden, USA, France. - **UNCTAD**: India is the **world’s top ship recycling nation** with a **35.4%** share, meeting its **Maritime India Vision 2030** target five years early in 2025. - **UNCTAD World Investment Report 2026** (CY2025 data): India **11th** in FDI inflows at **\$38.89 bn (+44%)**, up from 13th; **18th** in outward FDI at **\$35.66 bn (+47%)**, from \$24.26 bn. **USA 1st (\$277 bn)**, **China 4th (\$104.66 bn)**.

7. World Bank / IMF / ADB / IFAD

World Bank

- President **Ajay Banga**. Global growth forecast for **2026 cut to 2.5%**.
- **\$1.5 billion Development Policy Financing** approved for India, supporting structural reforms and private sector job creation.
- **₹4,000 crore** (of a ₹5,714 crore budget) for Haryana’s “**Jal Sanrakshit**” water conservation project.
- **\$500 million (₹4,740 crore)** urban infrastructure loan approved by the **Bihar Cabinet**.
- **Sri Lanka upgraded** from Lower-Middle to **Upper-Middle Income**.

Income tier	GNI per capita
Low income	\$1,135 or less
Lower-middle (includes India)	\$1,136 – \$4,495
Upper-middle (Sri Lanka’s new tier)	\$4,496 – \$13,935
High income	Above \$13,935

- **State and Trends of Carbon Pricing 2026** — 13th edition; India among the top major economies. India regularly supplies about **100 million** voluntary carbon credits a year.
- **Nauru**, the world’s third-smallest country, renamed itself **Naoero**; it is the World Bank’s **189th** member and uses the Australian Dollar.
- India’s **Doing Business** rank improved from **142 (2014) to 63 (2019)**. **IMD Competitiveness**: 41 in 2025, down from 37 in 2022.

IMF

- Established **2 July 1944**, HQ Washington D.C., **191 members**, MD **Kristalina Georgieva**; uses **Special Drawing Rights** based on **5 currencies**.
- Approved a **\$690 million** disbursement to **Ukraine**.
- **Thailand** hosts the **2026 IMF–World Bank Annual Meeting**.

ADB

- Established **1966**, HQ **Manila (Mandaluyong)**, **69 members** — **Israel** the latest. India is a founding member and major shareholder.
- **59th Annual Meeting**: **Samarkand, Uzbekistan**.

- **\$70 billion regional connectivity/infrastructure plan** for digital and energy sectors, targeting **20 GW** of renewables and **first-time broadband for 200 million people by 2035**. ADB funds 50%, the rest from co-financing and the private sector.
- **Critical Minerals to Manufacturing Financing Partnership Facility** plus a critical minerals database — covering **lithium, cobalt, nickel, graphite, rare earths** — with a **Research Grant Window** and a **Catalytic Finance Window**.
- **India lending:** committed **\$5 billion** in 2025 (\$4.238 bn sovereign). India is ADB's **largest private sector market**; **\$1 billion** in direct private sector financing planned for 2026, plus a **\$1 billion** urban transformation loan.
- **Project loans:** **\$42.2 million** bamboo value chain in the North-East (Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura) · **\$230 million (₹1,920 crore)** Chennai water security · **\$182.89 million (₹1,750 crore)** to upgrade **500 Karnataka Public Schools** by 2029-30 · first **Transaction Advisory Services mandate** in India with **Madhya Pradesh** · partnership with **Standard Chartered** for supply chain finance.
- Partnered the **IBCA** for big cat conservation, marking **40 years** of the India–ADB partnership.
- ADB approved a \$230 million loan on 3 July 2026 to modernise Chennai's water supply and sanitation, benefiting 4.5 million residents of Greater Chennai.
- Masato Kanda is the 11th President of the Asian Development Bank

IFAD

- India and IFAD launched an **8-year Country Strategic Opportunities Programme (COSOP), 2026–2033**, to raise rural incomes.
- **IFAD:** UN specialised agency for agricultural development, est. **1977**, HQ **Rome**.

8. Other Groupings & Alliances

International Big Cat Alliance (IBCA)

- Launched by **PM Modi on 9 April 2023** to mark **50 years of Project Tiger** (launched 1973); budget **₹150 crore** for five years. It became a **treaty-based international organisation and legal entity** on **23 January 2025**; headquartered in **New Delhi**.
- Protects **7 big cats: Tiger, Lion, Leopard, Snow Leopard, Cheetah, Jaguar, Puma**. India hosts **5 of the 7** — all but the **Jaguar** and the **Puma**.
- **Bangladesh joined as the 27th member on 24 June 2026**; **Saudi Arabia** was **26th**; **Russia** is also a member. There are **5 observer countries: Kazakhstan, Namibia, Thailand, Ecuador and Vietnam**.
- **Inaugural IBCA Summit: New Delhi, 1–2 June 2026**, with invitations extended to **95 big cat range countries**. Logo and theme launched by **Bhupender Yadav** — *"Save Big Cat, Save Humanity, Save Ecosystem."*
- **India's tiger population: 3,682** — **Madhya Pradesh 785** (highest), **Karnataka 563**. India has **58 tiger reserves**; the largest is **Nagarjunasagar Srisailem**.

WEF Energy Transition Index 2026

- **India 70th**, improved from 72nd. Top five: **Sweden, Finland, Denmark, Estonia, Norway**.
- **[STATIC]** WEF: est. 1971, HQ **Cologny, Geneva**.

Other

- **ECOWAS** — HQ **Abuja**; membership down to **12** after **Mali, Burkina Faso and Niger** withdrew.
- **4th Indo-German Environment Forum**, New Delhi — theme **"Together for More Resilience."**
- **29th National e-Governance Conference**, Jaipur. The first was in **1997 in Hyderabad**.

- **114th International Labour Conference**, Geneva — Indian delegation led by **Shobha Karandlaje**.
- **Blue India 2026**, Kochi — blue economy conference hosted by the **Kerala University of Fisheries and Ocean Studies**; theme “*Blue Research, Blue Innovation, and Blue Future.*”
- **[STATIC]** ISA: launched 2015 at COP21 Paris, HQ Gurugram · WTO: est. 1 Jan 1995, HQ Geneva · NATO: est. 1949, HQ Brussels.

9. Foreign Visits & Visiting Dignitaries

Japan — PM Sanae Takaichi, 3-day visit for the **16th India-Japan Annual Summit**, New Delhi (1–3 July). - “**UNICORN**” Project — the first India-Japan **defence co-development agreement**, jointly developing the **Unified Complex Radio Antenna** for Indian Navy ships.

Venezuela — Acting President Delcy Eloína Rodríguez, 3–7 June, meeting PM Modi at Hyderabad House. - Covered energy, pharma and renewables; visited **Reliance’s Jamnagar refinery**, the world’s largest single-point oil refining facility. - **Venezuela became India’s 3rd largest crude supplier in May 2026.**

President Droupadi Murmu — Sikkim, 26–28 May, for the state’s **50th statehood celebration**. - Flagged off “**Pink City Runner**” vehicles for women in Gangtok. - **Sikkim Police** received the **President’s Police Colour Award (Nishan)**.

10. ULLAS — Full Literacy

- **ULLAS** = *Understanding Lifelong Learning for All in Society*, also called the **New India Literacy Programme** — a central scheme running **2022 to 2027** under **NEP 2020**.
- **Goal: basic literacy and numeracy for 5 crore citizens aged 15+** who missed formal schooling.
- **Fully literate states, in order:** 1. Mizoram · 2. Goa · 3. Tripura · 4. Himachal Pradesh · 5. **Sikkim** · 6. **Uttarakhand** (98.7% literacy).

11. Trade & Economy Datapoints Filed Here

India’s foreign trade, FY26 - Total exports **\$863.1 billion** — goods **\$441.8 bn**, services **\$421.3 bn**. - Top regional destination: **ASEAN (\$38.42 bn)**. Top country: **UAE**, then UK and Singapore.

Rupee at record low (May 2026) - Crossed **₹95/USD** on **4–5 May** on the West Asia conflict; hit an all-time low of about **₹95.50–95.80** on **13 May 2026**.

Bihar Cabinet decisions (CM Samrat Choudhary) - **\$500 million (₹4,740 crore)** World Bank urban infrastructure loan. - **₹1,900 crore** for AI-based road monitoring; **Bihar Artificial Intelligence Mission** announced, with AI training for assembly members and officials. - **400 electric AC buses** under **PM-eBus Sewa** for 12 years — 150 Patna; 50 each to Muzaffarpur, Bhagalpur, Gaya, Darbhanga, Purnia.

Odisha — “Go East” (*Government of Odisha Eastern Investment Accelerator & Special Task Force*), launched by CM **Mohan Charan Majhi** to attract industrial investment. - **Odisha static GK:** Utkal Diwas **1 April** (formation 1936); Governor **Kambhampati Hari Babu**; National/Zoological Parks **Bhitarkanika**, **Simlipal**, **Nandankanan**; Tiger Reserves **Satkosia**, **Simlipal**; festivals **Raja Parba**, **Nuakhai**.

Other: CBIC approved Vizhinjam Port (Kerala) to handle direct EXIM cargo. DRDO tested a high-calibre bomb in Panchkula; a six-state Kishau Dam agreement was signed.

PART J — REPORTS & RANKINGS

1. India's Position in Global Indices

Index / Report	Publisher	India's rank	Topper
Global Peace Index 2026 (20th ed.)	Institute for Economics and Peace	127th of 163 (score 2.409), down from 115th	Iceland , 19th year
World Press Freedom Index 2026	Reporters Without Borders	157th of 180 , "Very Serious" category, score 31.96	Norway , 10th year
SDG Index 2026	UN	94th of 167 , score 68.3	Finland
Energy Transition Index 2026	WEF	70th (from 72nd)	Sweden
US News Global Influence 2026	US News & World Report	16th	USA
Digitalisation	ICRIER	5th most digitalised economy	USA
Market Distortion Performance Index	—	57th (from 82nd in 2010)	—
Military spending (SIPRI 2025)	SIPRI	5th, \$92.1 bn (+8.9%)	USA
Air force strength (WDMMA 2026)	WDMMA	IAF 3rd most powerful	—
Remittances (World Migration Report 2026)	IOM	1st, \$137.67 bn (2024)	India
Seafarer supply	—	2nd, 3,11,936 seafarers, 12.16% share	Philippines
Organ transplants (NOTTO)	NOTTO	3rd, 20,138 transplants	—
Coconut production (CDB 2026)	Coconut Development Board	1st	India
Ship recycling (UNCTAD)	UNCTAD	1st, 35.4% share	India
FDI inflows (UNCTAD WIR 2026)	UNCTAD	11th, \$38.89 bn	USA
Patent filings (WIPO)	WIPO	6th, 64,480 applications	China (73,718)
Aquatic animal production (FAO SOFIA 2026)	FAO	2nd overall, 1st inland capture, 2nd aquaculture	China

Global Peace Index details - After Iceland: **New Zealand, Switzerland, Slovenia, Ireland**. - **Least peaceful: Russia (163rd)** — for the first time — then **Sudan (162), Israel (159)**, Ukraine. **Afghanistan 157th**. - **Bhutan (16th)** is South Asia's most peaceful nation. - **Western/Central Europe** is the most peaceful region; **MENA** the least; **South Asia** saw the largest regional deterioration. - Global military expenditure: **\$2.7 trillion**.

SIPRI 2025: global military spending **\$2.89 trillion**. Top five — **USA, China, Russia, Germany, India** — account for **58%** of the global total.

Press Freedom: after Norway — **Netherlands, Estonia, Denmark, Sweden**. Eritrea last (**180th**).

World Migration Report 2026 (IOM, HQ Geneva): after India — **Mexico** and the **Philippines**. The **USA** is the largest source of outward remittances, sending over **\$100 billion**.

USTR Special 301 Report 2026 (38th edition) - India remains on the **Priority Watch List**, with Chile, China, Indonesia, Russia and Venezuela. - **Vietnam elevated to “Priority Foreign Country”**, triggering a Section 301 investigation. - **Watch List:** Pakistan, Turkey, EU, Brazil, Argentina. **Bulgaria removed; Ukraine suspended**.

FAO SOFIA 2026 — theme **“Blue Transformation”**.

Coconut Development Board — HQ **Kochi**, under the Ministry of Agriculture (Minister **Shivraj Singh Chouhan**). - **Kerala** 1st in cultivation area · **Tamil Nadu** 1st in production volume · **Andhra Pradesh** 1st in productivity.

2. India — Domestic Reports

NITI Aayog Investment Friendliness Index (IFI)

- Covers **28 states and 8 UTs** across **84 indicators** and **8 pillars**: Infrastructure, Business Climate, Resources, Government Policy, Regulatory Ease, Institutional Environment, Financial Health, Environment Resilience.
- Scored above 50:** Gujarat, Maharashtra, Tamil Nadu, Goa, Odisha.

Category	1st	2nd	3rd
Large States	Gujarat	Maharashtra	Tamil Nadu
Hilly / North-Eastern	Uttarakhand	Assam	Himachal Pradesh
UTs & City States	Goa	Delhi	Chandigarh

- Lowest:** Bihar among states, Lakshadweep among UTs.

NCRB ‘Crime in India 2024’

- NCRB established **1986** under the MHA.
- 58.86 lakh cognizable crimes** in 2024 — a **6% fall** from 62.41 lakh in 2023.
- Crime rate per lakh:** down from **448.3 to 418.9**.
- Crimes against women** –**1.5%** (4.41 lakh cases); **SCs** –**3.6%**; **STs** –**23.1%**.
- Rising:** senior citizens **+16.9%**, juveniles **+11.2%**, economic offences **+4.6%**.
- Telangana:** highest rise in cognizable crimes and highest crime rate per lakh. **Uttar Pradesh:** highest per capita crime rate. **Kerala:** highest charge-sheeting rate **94.5%**. **Delhi:** most cognizable offences among 19 metros (**2,75,402**) and the **lowest charge-sheeting rate**.
- ADSI 2024 (suicides):** total **1,70,746**. **Delhi** highest absolute number at **2,905** (rate 13.2 per lakh); **Bengaluru** highest rate at about **20 per lakh**.

Panchayat Advancement Index (PAI) 2.0

- Released by the **Ministry of Panchayati Raj** on **National Panchayati Raj Day (24 April)**, assessing FY 2023-24.
- Covered **2.59 lakh Gram Panchayats** across **33 States/UTs**.
- 3,635** achieved **‘Front Runner’** status (90+ points); **1.18 lakh** graded **‘Performer’**.

- **Top 5 states:** 1. Tripura (a first) · 2. Kerala · 3. Odisha · 4. Andhra Pradesh · 5. Dadra & Nagar Haveli and Daman & Diu.

Other domestic

- **Fiscal Health Index — topped by Odisha.**
- **Jal Sanchay Jan Bhagidari 3.0 — Chhattisgarh 1st** with **77,719** structures completed.
- **AISHE 2023-24:** total enrolment **4.50 crore**; **GER 30%** (female 31.2%, male 28.9%); **Gender Parity Index 1.08**; STEM enrolment **1.02 crore**, **44% female**.

3. City Rankings — EIU Global Liveability Index

- **Copenhagen 1st** for the second consecutive year, then **Vienna, Melbourne, Sydney**.
- **Vancouver (9th)** was North America's only top-10 entry; **Tokyo 10th**.
- **Indian cities:** New Delhi **120th**, Mumbai **121st**, Chennai **123rd**, Bengaluru **127th**.
- **Lowest:** Dhaka (171), Tripoli (172), **Damascus (173)**.

4. Brand Rankings

Brand Finance India 100, 2026

- Combined brand value **\$252.8 billion**, up **7%**.
- **Top 5:** 1. **Tata Group** — 1st for the **18th consecutive year** · 2. Infosys · 3. LIC · 4. HDFC Bank · 5. Reliance.
- **Strongest brands:** 1. **Taj Hotels** · 2. Zomato · 3. Amul · 4. LIC · 5. Royal Enfield.

Sector	Ranking
Banking	HDFC Bank, SBI, ICICI Bank
PSBs	SBI, Bank of Baroda, Canara Bank
Food	Amul, Mother Dairy, Britannia, Nandini (KMF), Tata Consumer
Steel	Tata Steel, Hindalco (Aditya Birla, Renukoot plant), JSW Steel
Tyres	MRF — India's most valuable and strongest tyre brand, 3rd globally in brand strength

Brand Finance Banking 500, 2026

- **HDFC Bank 31st globally** — the top-ranked Indian bank — brand value about **\$12.4 billion**.
- **SBI 56th**, brand value **\$8.1 billion**, and the **16th strongest banking brand worldwide** with an **AAA+** rating.
- **19 Indian banks** in the global top 500, with a cumulative brand value of **\$47.8 billion**.

Kroll Celebrity Brand Valuation 2025

- **Shah Rukh Khan reclaimed No. 1** as India's most valued celebrity brand — **\$177.9 million**, endorsements up from 28 to 36.

5. Hurun, Fortune & Forbes Lists

Fortune India Most Powerful Women 2026 1. **Nita Mukesh Ambani** — Founder & Chairperson, Reliance Foundation 2. **Roshni Nadar Malhotra** — Chairperson, HCLTech 3. **The Reddy Sisters** — Shobana Kamineni, Sangita Reddy, Preetha Reddy, Suneeta Reddy (Apollo Hospitals) 4. **Savitri Jindal** — Chairperson Emerita, O. P. Jindal Group 5. **Dr. Priti Adani** — Adani Foundation 6. **Kiran Mazumdar-Shaw** — Biocon 7. **Isha Ambani**

Hurun India Women Leaders List 2026 (with Candere / Kalyan Jewellers) - **117 women across 12 categories**, evaluated on five pillars: **Wealth Creation, Value Creation, Impact, Culture, Startups**. - **98 of 117 (84%) are self-made**. - **Oldest honoree: Rajni Bector, 86** — founder of Cremica / Mrs. Bector's Food. **Youngest: Sheetal Devi, 19**, para-archer. - **Priya Nair** (CEO & MD of Hindustan Unilever from 1 August) leads the professional CEOs. - **Roshni Nadar Malhotra** tops **Wealth Multipliers** with a net worth of **₹2,84,120 crore**. - **Ananya Birla** topped the **social media influencers** category. - Also featured: **Banu Mushtaq** (International Booker Prize 2025), **Falguni Nayar** (Nykaa), **Sudha Murty, P. V. Sindhu, Avani Lekhara, Meena Bindra** (BIBA), **Tushara Shankar** (Lupin).

Hurun India 500 Report 2025 - **Reliance Industries** is India's most valuable company for the **5th consecutive time**. - **NSE** is the most valuable **unlisted** company at **₹4.86 lakh crore**, ahead of Serum Institute and Adani Properties. - **Bajaj Finance** was the highest value creator in percentage terms; **Groww** recorded **430%** valuation growth.

Barclays Private Clients Hurun Most Valuable Family Businesses 2026 1. **Ambani family** (Reliance) — **₹25.83 lakh crore** 2. **Kumar Mangalam Birla family** (Aditya Birla) — **₹8.14 lakh crore** 3. **Jindal family** — **₹8.02 lakh crore** - **Gautam Adani's family** tops the **"First-Generation Groups"** category.

ASK Private Wealth Hurun India Cheetah Index 2026 - **110 Cheetahs** identified. Hubs: **Bengaluru (36), Delhi NCR (25), Mumbai (16)**. - **Cheetah**: founded in or after 2000, valued **\$200–500 million**, with potential to reach unicorn status within **5 years**. - **Gazelle**: potential to reach unicorn status within **3 years**.

Forbes Billionaires: **Elon Musk 1st** with **\$834 billion**; the top 10 together hold **\$2.9 trillion**.

TIME "100 Most Influential Leaders in AI": **Vivek Raghavan**, co-founder of Bengaluru-based **Sarvam AI**.

Sport: **Srishti Kiran** (Bengaluru) reached **World No. 1 in the U-13 ITF Junior World Ranking**, winning **5 ITF titles**.

PART K — AWARDS & PERSONALITIES

1. International Awards

Wolf Prize in Physics 2026 — **Jainendra K. Jain** - Indian-origin physicist, an **IIT Kanpur** alumnus from Rajasthan — the **first person of Indian origin** to win the Wolf Prize in Physics, often called the Nobel's equivalent. - Awarded for work on **composite fermions**; shared with **James P. Eisenstein** and **Mordehai Heiblum**.

Whitley Award 2026 ("Green Oscar") — **two Indian women among six global winners** - Presented by **Princess Anne** in London; **£50,000** in project funding each. - **Dr. Parveen Shaikh** (Bombay Natural History Society) — the community-led **"Guardians of the Skimmer"** project in the **Chambal River** ecosystem and Prayagraj, which raised the **Indian Skimmer** population from **400 to nearly 1,000**. - **Dr. Barkha Subba** — protecting the rare **Himalayan salamander** and fragile wetlands in the **Darjeeling Himalayas**.

International Booker Prize renamed - Now the **"Bukhman International Booker Prize"**. - Winner's prize **doubled from £50,000 to £100,000**, split equally between author and translator. Shortlisted books receive **£5,000**, also shared. - Indian winners: **Salman Rushdie, Arundhati Roy, Kiran Desai, Aravind Adiga** (Booker) and **Geetanjali Shree** (International Booker).

Other - WMO 71st IMO Prize — Dr. Florence Rabier (France). (See Part I.) - Indian journalists **Anand R. K.** and **Suparna Sharma**, with Bloomberg's **Natalie Obiko Pearson**, shared an international journalism award.

2. National Awards

Padma Awards 2026

- **131 awards total: 113 Padma Shri, 13 Padma Bhushan, 5 Padma Vibhushan.**
- President **Droupadi Murmu** distributed **65** of them.
- **Padma Shri:** cricketer **Rohit Sharma**, actor **R. Madhavan**.
- **Padma Bhushan:** actor **Mammootty**, singer **Alka Yagnik**.

Gallantry & service awards

- **Defence Investiture Ceremony 2026**, Rashtrapati Bhavan — President Murmu conferred **51** gallantry awards: **7 Kirti Chakras, 15 Vir Chakras, 29 Shaurya Chakras**.
- **Lt Cdr Suraj** (Marine Commandos) received the **Shaurya Chakra**, India's third-highest peacetime gallantry award.
- **Independence Day: 1,057** police, fire, home guard and civil defence personnel honoured — **301** Gallantry Medals, **92** President's Medals for Distinguished Service, **664** Meritorious Service Medals.

Literary and cultural awards

Award	Recipient	Details
60th Jnanpith Award	R. Vairamuthu , Tamil poet and lyricist	3rd Tamil writer to win, after Akilan (1975) and Jayakanthan (2002) . Comprises ₹11 lakh , a bronze statue of Goddess Vagdevi (Saraswati) and a citation
47th Sarala (Sarla) Puraskar 2026	Ashutosh Parida , Odia poet	For the collection "Bishwas De Pruthwi" (Trust the Earth). Citation, copper plaque and ₹7 lakh , given annually by the Indian Metals Public Charitable Trust (IMPACT)
Ustad Bismillah Khan Yuva Puraskar 2025	Acharya Shri Ranchhod Lal Ji Goswami , Ahmedabad	Sangeet Natak Akademi award for preserving Pushtimarg Haveli Sangeet
First Dr. APJ Abdul Kalam Jan Seva Puraskar 2026	Kishor Makwana	Chairman, National Commission for Scheduled Castes
Kalinga Ratna Award	Justice Dipak Misra , former CJI	—
UT Ladakh State Award 2025	Dr. Padma Gurmet , Director, National Institute of Sowa-Rigpa, Leh	Conferred by LG Vinay Kumar Saxena

e-Governance

- **'e-Jagrati'** consumer portal (Department of Consumer Affairs, launched **1 January 2025**, unifying four legacy apps) won the **Silver Award** in the Digital Transformation category at the **29th National Awards for e-Governance (2026)**.

- **J&K Bank won the Gold Award at Finacle India Connect 2026.**

3. Film & Entertainment

72nd National Film Awards

- **Venue shifted to Ekta Nagar, Gujarat.**

Category	Winner
Best Feature Film (Swarna Kamal)	Article 370 (dir. Aditya Suhas Jambhale)
Best Actor (Rajat Kamal)	Mammootty (<i>Bramayugam</i>) and Kartik Aaryan (<i>Chandu Champion</i>) — jointly
Best Actress	Yami Gautam (<i>Article 370</i>)
Best Direction	Rajkumar Periasamy (<i>Amaran</i>)
Best Popular Film / Wholesome Entertainment	Kalki 2898 AD (Nag Ashwin)
Best Hindi Film	Srikanth (dir. Tushar Hiranandani)
Best Children's Film	<i>35th Chinna Katha Kaadu</i>
Best Debut Film of a Director	Swatantrya Veer Savarkar (Randeep Hooda)

19th Mumbai International Film Festival (MIFF)

- Biennial non-fiction festival organised by **NFDC** and the **Ministry of Information and Broadcasting**; highest honour the **Golden Conch**.
- **Golden Conch (Best Documentary): "Silver"**, by Polish filmmaker **Natalia Koniarz**.
- **Silver Conch (Best Animation): "Maya's Song"**.
- **Silver Conch (Best Short Fiction): "Under the Snow" and "Small Clouds"**.
- **Best Student Film: *The Old Bull Knows, or Once Knew***.
- Opening documentary: **"Time and Water"** (dir. Sara Dosa).

4. Books & Authors

Book	Author / Note
Sanskriti Ratna Bhandar: Bhawaiya Eyar Itibritta	Dr. Jayanta Kumar Roy and Sangeeta Roy ; released by VP C. P. Radhakrishnan . On Bhawaiya folk music of North Bengal, Assam and the Koch Rajbongshi community
The Voice of Justice: Justice Gavai Speaks	Speeches of former CJI B. R. Gavai , edited by Prof. Dr. S. Shivakumar ; released by VP Radhakrishnan
IIT: The Story of India's Most Prestigious Educational Ecosystem	Released by Lok Sabha Speaker Om Birla
Better Never Stops: Leadership Ignites from Light Constructed Movements	Shyam Srinivasan , former CEO, Federal Bank
The Voice that Bridged Worlds	Prasenjit Nath , on Zubeen Garg
Giorgia's Vision	Giorgia Meloni
D.K. Shivakumar: Congress Crisis Manager, Karnataka Kingmaker	Rasheed Kidwai

RSS @ 100: A Century of Service, Unity and Sacrifice	Shyam Jaju and Anupam Trivedi
Strategy for Life	Surya Ramkumar
Made in Nepal: Lessons in Business Building from the Land of Everest	Binod Chaudhary
The Bench, the Bar, and the Bizarre / The Lawful and the Awful	Solicitor General Tushar Mehta ; released by Amit Shah

5. Obituaries

Name	Known for
Suman Kalyanpur, 89	Veteran playback singer, Padma Bhushan ; died in Mumbai
Bharathiraja, 84	Veteran Tamil filmmaker, Padma Shri 2004 ; pioneered realistic rural storytelling; died in Chennai
Pahlaj Nihalani	Veteran producer and former CBFC Chairperson
Pradeep Rawat, 74	Veteran actor; died after a battle with cancer
Robert A. F. Thurman, 84	American Buddhist scholar, friend of the Dalai Lama, Padma Shri 2020 (Literature and Education); published <i>The Tibetan Book of the Dead</i> (1994); died in Woodstock, New York
Gen. Vishwanath Sharma	Former Chief of Army Staff
Lt Gen. Vijay Oberoi	Former Vice Chief of Army Staff ; lost his right leg in the 1965 India-Pakistan war
Lt Gen. M. M. Lakhera	Former Governor of Mizoram , LG of Puducherry , with additional charge of the Andaman & Nicobar Islands
Jaspal Rana, 49	Former Asian Games gold-medallist shooter, Padma Shri 2002 ; died in Delhi
Girish Bharadwaj	"Bridge Man of India", Padma Shri 2017
Dr. D. Y. Patil	Educationist and institution builder, Padma Shri
Kailash Chandra Pant	Hindi writer, Padma Shri
Muni Narayana Prasad, 87	Spiritual leader of the Narayana Gurukulam , Kerala; former civil engineer, author of 100+ books; Kerala Sahitya Akademi Award twice; Padma Shri 2024
Muzhikkal Pankajakshi	Padma Shri ; pioneer of Nokku Vidhya Pavakali , Kerala's puppet balancing art
Poomani	Tamil writer, Sahitya Akademi awardee
Puviarasu	Tamil poet and translator, Sahitya Akademi Award (2007 and 2010)
Glen Hansard	Oscar-winning Irish singer-songwriter and actor
Shapoor Zadran	Former Afghanistan national pace bowler
Princess Bajrakitiyabha Mahidol, 47	UN Goodwill Ambassador, Thailand; died in Bangkok

Anniversary: Rani Lakshmibai of Jhansi — death anniversary on **18 June**; she died near **Gwalior** in **1858** fighting British forces under **Hugh Rose**, opposing the **Doctrine of Lapse** during the 1857 Revolt.

6. Static & Miscellaneous

Indian National Flag - Adopted **22 July 1947**; designed by **Pingali Venkayya**. - Height-to-length ratio **2:3**. - The navy blue **Ashoka Chakra** has **24 spokes**, signifying movement and dharma, taken from the **Lion Capital of Ashoka** at **Sarnath**.

Other - The **National Biodiversity Authority** formed a **one-year expert committee** on agro-biodiversity conservation, chaired by **Padma Shri Dr. P. L. Gautam**, to advise farmers on crop diversification. - **"Padma Doree"** initiative by the **North Eastern Handicrafts and Handloom Development Corporation** — blends North-East **Eri silk** with **Chanderi handloom** of Madhya Pradesh to produce export-quality fabric. - **Jonathan the tortoise** (Seychelles/St Helena), the world's oldest living land animal, turned **194** (born 1832). - **Suryoday Small Finance Bank**, **Sprint Money** and **Hitachi Payment Services** enabled **FD booking at MoneySpot White Label ATMs**. Suryoday SFB: HQ Navi Mumbai, MD & CEO **Baskar Babu Ramachandran**. - **Ambubachi Mela** begins at the **Kamakhya Temple**, Guwahati, Assam. —

PART L — DAYS, PLACES & CULTURE

1. Important Days & Themes

May

Date	Day	Theme / Note
1	International Labour Day	"Ensuring a healthy and psychosocial working environment". Marks the 1886 US strike for an 8-hour day; India first observed it in Chennai, 1923 . ILO est. 1919, HQ Geneva, DG Gilbert Hougbo
1	Gujarat & Maharashtra Foundation Day	66th — Bombay Reorganisation Act, 1960 split Bombay State on linguistic lines
2	World Tuna Day	"Sustaining Tuna, Sustaining Nations". Established by UNGA in 2016 , first observed 2 May 2017
3	World Press Freedom Day	"Shaping a Future at Peace: Promoting Press Freedom for Human Rights, Development and Security"
3	World Laughter Day (1st Sunday)	"World Peace through Laughter". Founded by Dr. Madan Kataria, 1998
3	International Leopard Day	—
4	International Firefighters Day	—
4	Coal Miners Day	Indian coal industry began 1774 near the Damodar Valley / Raniganj
4–10	Nationwide Fire Safety Week (hospitals)	"Safe School, Safe Hospital, Fire Safety Aware Society"; Ministry of Health; inaugurated by Health Secretary Punya Salila Srivastava
5	World Asthma Day (1st Tuesday)	—

5	International Day of the Midwife	“1 Million More Midwives”
5	World Hand Hygiene Day	“Action Saves Lives — Safe Care Starts with Clean Hands”
5	World Portuguese Language Day	Proclaimed at the 40th UNESCO session, 2019
5	World Cartoonist Day / African World Heritage Day	—
6	International No Diet Day	Against body shaming and extreme diet culture
7	World Athletics Day	“Using Sports to Build Bridges and Break Barriers” / “Athletics for a better world”
7	Rabindranath Tagore Jayanti	165th birth anniversary. Nobel 1913 for <i>Gitanjali</i> ; wrote both India’s and Bangladesh’s national anthems; founded Visva-Bharati , Santiniketan
7	BRO Raising Day	66th — BRO established 7 May 1960 , under the Ministry of Defence; headed by Harpal Singh
8	World Thalassemia Day	“Hidden no more: finding the undiagnosed, supporting the unseen”
8	World Ovarian Cancer Day	“No Woman Left Behind”
8	World Red Cross and Red Crescent Day	“United in Humanity” — birth anniversary of Henry Dunant , ICRC founder and first Nobel Peace Prize recipient
8–9	Time of Remembrance and Reconciliation (WWII)	81st anniversary
9	World Migratory Bird Day (2nd Saturday)	“Every bird counts and your observation matters”; observed twice yearly, in May and October
10	Mother’s Day (2nd Sunday)	“The Great Unburdening”
10	International Day of Argania	6th ; the Argania tree is native to Morocco
10	World Lupus Day	“Make Lupus Visible”
11	National Technology Day	28th — “Responsible Innovation for Inclusive Growth”. Established 1999 for the 1998 Operation Shakti Pokhran tests under A.P.J. Abdul Kalam and PM Vajpayee ; also marks the Trishul missile test and the indigenous Hansa-3 aircraft
11–17	Mental Health Awareness Week	“Action”
12	International Day of Plant Health	“Plant Biosecurity for Food Security and Nutrition”
12	International Nurses Day	—
15	International Day of Families	“Families, Inequalities and Child Well-being”
25–31	International Week of Solidarity with Non-Self-Governing Territories	—

28	World Hunger Day	“The End of Hunger is in Our Hands”
28	World Menstrual Hygiene Day	“Together for a period friendly world”; also International Day of Action for Women’s Health
29	International Day of UN Peacekeepers	78th — “Invest in Peace”
29	World Digestive Health Day	“Chronic diarrhea: Don’t flush the signs”
29	International Everest Day	Marks the 1953 ascent by Sir Edmund Hillary and Tenzing Norgay
30	Hindi Journalism Day	200th anniversary of Hindi print media — <i>Udant Martand</i> (The Rising Sun), the first Hindi newspaper, published 1826
30	International Day of Potato	3rd — “Where potatoes grow, livelihoods flourish”

June

Date	Day	Theme / Note
1	World Milk Day	“Celebrating Women Farmers”. Established by FAO in 2001 ; honours Dr. Verghese Kurien , father of the White Revolution
1	Global Day of Parents	“Together for parents”
2	International Sex Workers Day	Observed since 1975
2	Telangana Formation Day	Formed as India’s 29th state in 2014
3	World Bicycle Day	“Cycling for a greener future”
4	International Day of Innocent Children Victims of Aggression	Also International CV Day
5	World Environment Day	“Inspired by Nature. For Climate. For Our Future.” Host: Baku, Azerbaijan . First held 1973 , theme “Only One Earth”
5	Int’l Day for the Fight against IUU Fishing	Also World Day Against Speciesism
5	International Level Crossing Awareness Day	“Alert today, safe tomorrow”
6	UN Russian Language Day	Birth anniversary of Alexander Pushkin
6	World Pest Day	“Defending Health Across the Borders”
7	World Food Safety Day	“From Burden to Solutions: Safe Food Everywhere”; slogan “Food Safety, Everyone’s Business”
8	World Oceans Day	“Reimagining beyond the world we know: a new relationship with our ocean”. Aligns with SDG 14 ; traces to the 1992 Earth Summit , first celebrated 2008. Oceans cover 70% of Earth
8	World Brain Tumour Day	“A Closer Look”; symbol a grey ribbon
9	World Accreditation Day	“Innovation, Trust and Sustainability: The Power of Accreditation”. Established by ILAC , first celebrated 2008
9	International Archives Day	“Archives for Justice, Rights, Memory and Future”

10	International Day for Dialogue among Civilizations	2nd observance — “The Imperative of Dialogue among Civilizations in a Changing World”. Declared by UNGA in 2024
11	International Day of Play	“Protect Play, Protect Childhood”. Established by UNGA in 2024
12	World Day Against Child Labour	“Red card to child labour: Fair play for children and decent work for adults”
13	International Albinism Awareness Day	“Proudly in my skin — celebrating all skin tones”
14	World Blood Donor Day	“One Drop of Humanity, Give Blood Save Life”. Honours Karl Landsteiner , discoverer of the ABO blood groups
15	Global Wind Day	“Wind Energy: From Ambition to Acceleration” — conference in Goa
15	World Elder Abuse Awareness Day	“Beyond Awareness: Making Elder Abuse Prevention Work”. Adopted globally in 2011 with the WHO and INPEA
16	International Day of Family Remittances	“Remittances for rural resilience, entrepreneurship and employment”
17	World Crocodile Day	“Legacy in Every Scale”. Crocodiles are 200-million-year-old living fossils and keystone species; India’s Project Crocodile began 1975
17	World Day to Combat Desertification and Drought	“Rangelands: Recognize, Respect, Restore”. Adopted by UNGA 1994
18	National Day for Countering Hate Speech	“Hate Speech and Artificial Intelligence”
18	Autistic Pride Day	“Autistic Voices Leading the Narrative”. Established 2005 by <i>Aspies for Freedom</i> . (World Autism Awareness Day is 2 April)
18	Sustainable Gastronomy Day	—
19	World Sickle Cell Awareness Day	“Closing the Gap: Survival Gap in Equity in Sickle Cell Disease”. Passed by UNGA in 2008
19	Int’l Day for the Elimination of Sexual Violence in Conflict	—
20	World Refugee Day	—
21	International Day of Yoga	12th edition — “Yoga for Healthy Aging”. Main event at Red Road, Kolkata , hosted by PM Modi; VP Radhakrishnan in Leh, Ladakh . The UN HQ, New York hosted 800 participants. Yoga Day began 2015
21	World Music Day	44th — “Music for Peace”. Began in France, 1982
21	Summer Solstice	Longest day in the Northern Hemisphere
21	World Hydrography Day	Established by the International Hydrographic Organization
21–27	World Allergy Week	“Allergy Care is Essential Care”
22	World Rainforest Day	“The Forest Within You”

23	UN Public Service Day	“Transforming public institutions, advancing innovation, participation and inclusion”
23	International Widows’ Day	—
24	International Day of Women in Diplomacy	“Leadership, Equality, Advancement, and the Pursuit of Peace”. Established by UNGA 2022
24	Passport Seva Divas	14th — see box below
25	Samvidhaan Hatya Diwas	51st anniversary , 3rd observance — the 1975 Emergency declared by President Fakhruddin Ali Ahmed under Article 352
25	World Vitiligo Day	“From stigma to strength”; awareness colour purple
26	Int’l Day Against Drug Abuse and Illicit Trafficking	“World drug problem: persisting issues, new challenges, and innovative responses”
26	Int’l Day in Support of Victims of Torture	29th observance
26	World Refrigeration Day	“Pool Intelligence”
27	MSME Day	“Empowering MSMEs through Innovation and Sustainable Industrial Development”. Established by UNGA in April 2017
27	International Day of Deafblindness	Birth anniversary of Helen Keller ; dedicated week 25 June – 1 July
28	National Insurance Awareness Day	—
29	National Statistics Day	20th edition — “Unlocking the Potential of Administrative Data”. 133rd birth anniversary of P. C. Mahalanobis , “Father of Indian Statistics”, architect of the Second Five-Year Plan. Established 2007
30	International Day of Parliamentarism / International Asteroid Day	—

Passport Seva Divas 2026 (14th): the MEA clarified that an Indian passport is a **legal travel document, not proof of citizenship**. Voter ID, Aadhaar, Ration Card and PAN are likewise not definitive proof. Under the **Citizenship Act, 1955** (Part II, **Articles 5–11**), citizenship is acquired by **five methods: birth, descent, registration, naturalisation and incorporation of territory**. The **J&K Police** won the Institutional Performance Award for State Police in Passport Seva (2025-26) for the second consecutive time.

July

Date	Day	Theme / Note
1	National Doctors’ Day	“Behind the mask, who heals the healers”. Designated 1991 , marking the birth and death anniversary of Dr. B. C. Roy
1	CA Day	77th . ICAI HQ New Delhi; President CA Prasanna Kumar D.
1	SBI Foundation Day	71st — see box below
2	World Sports Journalists Day / World UFO Day	—
3	International Plastic Bag Free Day	“Breaking free from single-use plastics towards a sustainable future”

4	International Day of Cooperatives	“Cooperatives for a Peaceful World”
6	World Zoonoses Day	“One World One Health”
6	World Rural Development Day	“Financing the First Mile of Food Systems”
8	SCUD Day	“Savor the Comic, Unplug the Drama”
10	Global Energy Independence Day	“Accelerating a Just and Equitable Clean Energy Transition”. Marks Nikola Tesla’s birthday
10	National Fish Farmers Day	—
11	World Population Day	“Realizing the hopes and aspirations of young people today and for the future”
11	Int’l Day of Reflection on the Srebrenica Genocide / World Horse Day	—
12	Malala Day	Birthday of Malala Yousafzai
13	Kashmir Martyrs’ Day	—
15	World Youth Skills Day	“Skills for a Shared Future”
16	AI Appreciation Day	“Responsible AI for a Human-First Future”
16	World Snake Day	—
18	Nelson Mandela International Day	“It’s Still in Our Hands to Combat Poverty and Inequity”. Declared by UNGA 2009
20	International Moon Day	“One Moon, One Vision, One Future” — commemorates Apollo 11, 1969
20	World Chess Day	Marks the founding of FIDE in 1924
21	Martyrs’ Day / Shahid Diwas (West Bengal)	Commemorates the 1993 firing
22	National Flag Day	1947 flag adoption; also Pi Approximation Day and National Mango Day
22	World Brain Day	—
23	National Broadcasting Day	The 1927 Bombay radio broadcast
24	Income Tax Day	167th — income tax introduced by Sir James Wilson in 1860 . The Income Tax Act, 1961 was superseded by the Income Tax Act, 2025 on 1 April 2026 . Also International Self Care Day — “Self Care is Health Care”
26	Kargil Vijay Diwas	27th — a 1,900-km “ Shaurya Vijay Yatra ” motorcycle rally from New Delhi to Dras, motto “ <i>One Ride, One Nation, One Salute</i> ”. Also Mangrove Conservation Day
27	CRPF Raising Day	88th — CRPF established 1939
28	World Nature Conservation Day	IUCN Red List has 9 categories ; IUCN founded 5 October 1948 , HQ Gland, Switzerland
28	World Hepatitis Day	“Hepatitis: Let’s Break It Down”
29	International Tiger Day	India has about 70% of the world’s wild tigers — 3,682 across 58 reserves . Top states: MP 785, Karnataka 563, Uttarakhand

		560. Largest reserve: Nagarjunasagar Srisailem. Project Tiger launched 1 April 1973 under the NTCA
30	International Day of Friendship / World Day Against Trafficking in Persons	—
31	World Ranger Day	—

SBI Foundation Day (71st): SBI evolved from the merger of the **Bank of Bengal (1806)**, **Bank of Bombay (1840)** and **Bank of Madras (1843)** into the **Imperial Bank of India (1921)**, nationalised and renamed **State Bank of India on 1 July 1955**. Taglines: *“The Bank to Every Indian”, “Digital First, Customer First”, “Nation Always, Bank First”*.

August

Date	Day	Theme / Note
1	World Lung Cancer Day	“Together through lung cancer”
1	World Wide Web Day	—
1–7	World Breastfeeding Week	“Breastfeeding for a sustainable start in life: Strengthen what works”
4	International Clouded Leopard Day	First observed 2018
5	International Traffic Light Day	“Smart Signals: Navigating the Future of Safe Mobility”
6	Hiroshima Day	81st anniversary — “Remembrance, Responsibility and Resilience”
6	Int’l Day of Awareness of Landlocked Developing Countries	e.g. Nepal, Bhutan
7	National Handloom Day	12th edition , observed since 2015 . Marks the Swadeshi Movement launch at Calcutta Town Hall, 1905 , against the Partition of Bengal. 22 awards : 3 Sant Kabir Handloom Awards + 19 National Handloom Awards
7	National Javelin Day	5th — commemorates Neeraj Chopra’s Tokyo 2020 gold
8	Quit India Movement Day	—
8	International Cat Day	“Perfect Companions: Promoting Health, Welfare, and Lifelong Bonds”
9	Nagasaki Day	The “Fat Man” bomb
9	Int’l Day of the World’s Indigenous Peoples	“Honoring indigenous midwives safeguarding life and well-being”
10	World Biofuel Day	“Sustainable Biofuel: Empowering Farmers and Driving a Greener Tomorrow”
10	World Lion Day	—
11	World Steel Pan Day	—
12	World Elephant Day	India: 33 elephant reserves, 150 corridors; Project Elephant, 1992. Gaj Gaurav Awards conferred by MoEFCC at

		Visakhapatnam; honoured Jaldapara forest staff (West Bengal)
12	International Youth Day	“Different Context, Common Aspirations”
12	National Library Day	Birth anniversary of Padma Shri S. R. Ranganathan , father of India’s library movement, author of the Five Laws of Library Science . Amit Shah launched the “ Gramin Gyan Setu ” app for his Gandhinagar constituency, with CM Bupendra Patel at Town Hall
13	World Organ Donation Day	See box below
15	Independence Day	80th , at the Red Fort. PM Modi’s 13th flag hoisting — third in Indian history behind Nehru (17) and Indira Gandhi (16)
17	Indonesian Independence Day	“ <i>Indonesia Berdaulat, Adil, dan Makmur</i> ” — Sovereign, Just and Prosperous Indonesia. President Prabowo Subianto
19	World Humanitarian Day	Campaign slogan #ActForHumanity
19	World Photography Day	“HOME”. Commemorates the daguerreotype developed by Louis Daguerre, 1837
20	Sadbhavana Diwas	Birth anniversary of Rajiv Gandhi
20	Akshay Urja Diwas (National Renewable Energy Day)	Organised by MNRE
20	World Mosquito Day	Chikungunya (Aedes), Malaria (Plasmodium , female Anopheles), Japanese Encephalitis (Culex)
21	World Senior Citizens Day	“Aging with Dignity”
22	Int’l Day Commemorating Victims of Violence Based on Religion or Belief	—
23	National Space Day	3rd — “Towards Viksit Bharat: Innovating, Collaborating and Aspiring to Global Space Leadership”. Marks Chandrayaan-3’s soft landing of Vikram and Pragyan at “ Shiv Shakti Point ”, the lunar south pole, on 23 August 2023
23–27	World Water Week	“Water for People and Progress”
28	World Sanskrit Day	—
29	National Sports Day	Birth anniversary of Major Dhyan Chand (b. 1905), the “Wizard of Hockey”, who led India to Olympic gold in 1928, 1932, 1936
29	International Day Against Nuclear Tests	—
31	Int’l Day for People of African Descent	“Expanding the Human Rights of People of African Descent”

Organ Donation: the **16th Indian Organ Donation Day** was observed at Bhim Hall, Dr. Ambedkar International Centre, New Delhi, organised by **NOTTO** under the Ministry of Health. The “**Jug Jug Jiyo Abhiyaan**” campaign was launched. India ranks **3rd globally** in transplants, behind the USA and China. **Tamil Nadu** was the top state with **266 donors**, then

Maharashtra, Telangana, Karnataka, Kerala. **Assam** — Best North-Eastern State; **Delhi** — Best UT; **PGIMER Chandigarh** — Best Northern ROTTO.

September and later

Date	Day	Theme / Note
1	World Cow Day	“Moving towards a kinder, more sustainable world”
1–7	National Nutrition Week	—
2	World Coconut Day	“Coconut in Times of Uncertainty: Securing Food, Energy and Livelihood”. Organised by the International Coconut Community , Jakarta
4	National Wildlife Day	Observed twice yearly, 22 February and 4 September
5	International Vulture Day	First Saturday of September
7	Int’l Day of Clean Air for Blue Skies	“Clean Air for Climate Action”. Facilitated by UNEP ; India observes Swachh Vayu Diwas
7	International Day of Police Cooperation	“Protecting against Vulnerability — Building Trust and Legitimacy in Policing”
8	International Literacy Day	60th — “Literacy for People, the Planet, and Prosperity”. Hosted globally by Mexico
9	Int’l Day to Protect Education from Attack	—
12	UN Day for South-South Cooperation	“Solidarity Rising: Global Alliance for Inclusive and Innovative Development”
14	Hindi Diwas	(World Hindi Day is 10 January)
15	National Engineers Day	165th birth anniversary of Sir M. Visvesvaraya
15	International Day of Democracy	—
23	National Ayurveda Day	Now fixed permanently on this date
9 / 10 Oct	World Post Day / National Post Day	—
27 Nov	Int’l Day for the Elimination of Child, Early and Forced Marriage	Declared by UNGA
2 Feb	World Wetlands Day	—
16 Apr	Indian Railways Day	First train ran 34 km from Mumbai to Thane, 16 April 1853
24 Apr	National Panchayati Raj Day	—

Also observed: World No Tobacco Day — “Unmasking the appeal: countering nicotine and tobacco addiction”; **Hool Diwas** (Jharkhand); **National Train Day** (US, 2nd Saturday of May, established by Amtrak in 2008 for the **10 May 1869** transcontinental railroad).

2. WT MARUT & India's Wind Energy

- **WT MARUT** — *Wind Turbine Materials and Resources Utility Tracker* — launched by Union Minister **Pralhad Joshi** at the **Global Wind Day Conference 2026 in Goa (15 June)**, developed by the **MNRE** with support from the **Indian Wind Turbine Manufacturers Association (IWTMA)**.
- India's **first dedicated wind turbine supply chain management portal**.
- India added a record **6.1 GW** of wind in 2025-26 — a **46% year-on-year increase** and the highest annual installation ever — taking the total to about **56 GW**. **Targets: 100 GW by 2030 and 155 GW by 2035**.
- **Global rankings:** India is **4th in wind**, **3rd in solar**, and **3rd in total renewable energy** behind China and the USA.

3. Border Roads Organisation Projects

- BRO established **7 May 1960**, under the **Ministry of Defence** (fully since **2015**; earlier partly under the Ministry of Road Transport and Highways); DG **Lt Gen Raghu Srinivasan**. (*Harpal Singh is a former DG.*)
- **Project Udayak** — raised **1 June 1990** at Doomdooma, Assam; celebrated its **37th Raising Day on 1 June 2026** at **Doomdooma, Assam**.
- **Project Brahmanak** — raised **29 June 2011** at Ranaghat, East Siang District, Arunachal Pradesh, fully functional from **3 December 2011**. Celebrated its **16th Raising Day on 29 June 2026**, marking **15 years**; it is **entrusted with 811 km of roads and about 86 bridges** across **five districts of Arunachal Pradesh plus parts of Dhemaji district in Assam**.
- **Project Himank** operates in **Ladakh**.

4. GI Tags

Framework

- Governed by the **Geographical Indications of Goods Act, 1999**, effective **2003**; globally regulated under **TRIPS (WTO)**.
- Registry located in **Chennai**; certificates valid **10 years**, renewable.
- **India's first GI: Darjeeling Tea (West Bengal), 2004**.
- **National target: 10,000 GI tags by 2030**.

National statistics

- **Total registered GI products: 822**, after **125** new tags in FY 2025-26.
- **Most GI tags overall: Uttar Pradesh (83)**, then **Tamil Nadu (76)**, then **West Bengal (59)**.
- **Most new tags in FY 2025-26: Madhya Pradesh (26)**, then **West Bengal (24)**.
- **NABARD** has facilitated **176** GI products after supporting **28** new registrations.

New GI tags by state

State	Products
Jharkhand (11 new)	Kuchai Silk Saree, Bhagaiya Silk Saree, Munda Jewellery, Bamboo Craft, Bhoya Saree & Fabric, Kesaria Kalakand, Dokra Craft, Tumka Chadar, Barauni Painting, Jadopatia Painting, Pancho Saree & Fabric. (Sohrai painting already held one)
West Bengal (23 new)	Jal Bhara Sandesh (Chandannagar, Hooghly), Monohara (Janai), Bangla (Nolen Gur), Kanakchur Popped Rice, Santiniketan Batik, Santiniketan Ektara (Birbhum), Mecha Sandesh (Beliatore, Bankura), Krishnanagar Clay Doll, Shitalpati (Cooch Behar), Bengal Singing Bowl, Balagarh Boat (Hooghly), Khagra Brass & Bell Metal

	Utensils, Ashapur Brinjal, Malda Silk, Wooden Dolls, Poch Shell Craft, Cotton Saree. WB leads India in food-related GI registrations
Himachal Pradesh (8 new; total 17)	Spiti Seabuckthorn (Chharma), Salooni Safed Makka, Chamba Metal Art, Sirmauri Loiya, Kinnauri Topi, Sepuvadi of Mandi, Kinnauri Apple, Kinnauri Jewellery. Also Himachal Wood Carving Craft
Assam (4 new; total 12)	Bihu Pepa (buffalo-horn instrument), Banh Shilpa (bamboo craft), Karbi Anglong handloom, Deori/Deuri handloom
Madhya Pradesh	Khurasani Imli (Mandu, Dhar — from the African baobab brought by Afghans and Arabs 600 years ago), Ratлами Garadu (purple yam), Balam Kakdi (thick cucumber from Sailana/Ratlam), Malvi Potato , Rewa Sundarja Mango , Khajuraho Metal Craft . Ratlam became MP's first district with 4 GI tags , adding to Ratлами Sev and Riyawan Silver Garlic
Bihar (3 new)	Bawan Buti Saree (Nalanda — 52 motifs), Patharkatti Stone Craft (Gaya, black granite), Pidiya Painting (Bhojpur)
Tripura (total 4)	New: Tripura Sarinda (tribal stringed instrument). Existing: Queen Pineapple, Risa & Pachra/Rignai, Matabari Peda
Gujarat	Unjha Jeera (cumin) and Unjha Saunf (fennel), Mahesana district — Class 30; Pithora Painting
Rajasthan	Jodhpur Mojari — 200-year-old footwear craft
Haryana	Sirsa Kinnow — the state's first fruit and first exclusive GI , applied for in 2023
Andhra Pradesh	Ponduru Khadi
Jammu & Kashmir	Basholi Painting
Chhattisgarh	Jeera Phool Rice (Surguja)

State-wise agro leadership

Kerala — natural rubber; Alleppey Green Cardamom · **Sikkim** — Large Cardamom · **Assam** — Joha Rice, Tezpur Litchi, Muga Silk · **MP** — Malvi cattle · **Rajasthan & MP** — limestone · **Maharashtra & Gujarat** — cotton (regur/black soil) · **Karnataka** — coffee (laterite soil) · **J&K** — apricots and saffron (sandy loam) · **Telangana** — pharmaceuticals · **Tamil Nadu** — electronics and smartphones.

5. UNESCO

UNESCO static: founded **1945**, HQ **Paris**, **194 members + 12 associate members**. Director-General **Khaled El-Enany (Al-Anani)** of Egypt — the **12th**, and the **first Arab and first Egyptian** to hold the post. India's Permanent Representative: **Vishal Sharma**.

Sarnath — India's 45th World Heritage Site

- Inscribed at the **48th World Heritage Committee session in Busan, South Korea**, where **25 new sites** were added worldwide.
- Sarnath (Varanasi, UP) is where **Gautam Buddha delivered his first sermon** (*Dharma Chakra Pravartan*) in the 6th century BCE. It is **Uttar Pradesh's 4th** site.
- India's 45 sites: 37 Cultural, 7 Natural, 1 Mixed** (Khangchendzonga, Sikkim).

Tentative List — 4 new additions (total now 73, from 69)

- Rangpur–Sivasagar ensemble** (Assam) — the Ahom dynasty capital, including **Rang Ghar** and **Talatal Ghar**

6. Colonial Penal Settlement of the Andaman Islands
7. Painted Haveli Towns of Shekhawati (Rajasthan)
8. Nicobarese Cultural Continuity

Global heritage league

- Italy 61 sites (55 cultural, 6 natural) — including Rome, Venice, Vatican City — the UNESCO World Heritage Capital.
- China 60, Germany and France 54 each, Spain 50, India 45.
- India also has 16 intangible heritage elements, the newest being Diwali, alongside Garba and Durga Puja.

Other

- Global Geoparks: 12 new added, total 241 across 51 countries, covering 882,000 sq km. India received none. Tunisia (Dahar) gained its first. Other additions in China, France, Greece, Ireland, Malaysia, Portugal, Japan, Russia and Uruguay.
- UNESCO International Literacy Prizes 2026, awarded in Chiapas, Mexico: King Sejong Literacy Prize (South Korea-sponsored) to Colombia, Netherlands, Nigeria; Confucius Prize for Literacy (China-sponsored) to Lebanon, Mexico, Thailand.
- UNESCO Asia-Pacific Heritage Award to Nepal's Jestha Varna Mahavihar.
- "Parichha Weir" on the Betwa River at Jhansi, UP, declared a World Heritage Irrigation Structure by the International Commission on Irrigation and Drainage (ICID).

6. Ramsar Sites

- India's 100th Ramsar site: Jai Prakash Narayan Bird Sanctuary (locally Surha Taal), Ballia, Uttar Pradesh — declared by Environment Minister Bhupender Yadav on World Environment Day, 5 June. An oxbow lake of the Ganga and UP's 13th site; hosts a vulnerable bird known locally as "Nalagootu". The 99th was Sheikha Jheel, also in UP.
- India's 101st Ramsar site: Glaw (Glo) Lake, Arunachal Pradesh — the state's first.

Global ranking	Sites
United Kingdom	176
Mexico	144
India	101

- India ranks 1st in Asia and 3rd globally. Global total: 2,595 sites.
- Tamil Nadu leads Indian states with 20 Ramsar sites.
- India's first sites (1981): Chilika Lake (Odisha) and Keoladeo National Park (Rajasthan).
- Kanwar Lake (Kabar Tal), Begusarai, Bihar — Asia's largest freshwater oxbow lake and Bihar's first Ramsar site — drew NGT notices over degradation.
- Asan Conservation Reserve, Uttarakhand's first Ramsar site, was ordered to be marked an Eco-Sensitive Zone.

7. Culture & Miscellaneous

- International Festival of Yoga and Meditation, organised by the Ministry of Ayush at the Mahabodhi International Meditation Centre, Leh, Ladakh, 15–21 June.
- India's first Virtual Zoo inaugurated by MP CM Mohan Yadav at the Kamla Nehru Zoological Garden, Indore.

- Nagaland's "Chief Minister's Yarn Bank Scheme" launched by CM Neiphiu Rio on National Handloom Day.
- "Srijan: Voices from the Loom" — Ministry of Textiles (Minister Giriraj Singh), New Delhi, with 100 women handloom weavers.
- "IIHT Sutra" — India's first National Conclave on Handloom Technology, New Delhi. Theme: "IIHTs: Weaving the Future of the Indian Handloom Sector: Educate, Innovate, and Transform."
- Navachar Mantra — a year-long national programme for grassroots innovators in Tier-2 and Tier-3 cities, launched by Skill Development Minister Jayant Chaudhary at IIT Delhi. Focus: Agritech, Healthtech, Edtech, Climate. Offers mentoring, networking and an ₹80 lakh funding prize.
- Guinness World Record: the Mera Yuva Bharat (MY Bharat) platform (launched 2023) set the record for most users taking an online quiz in one week during the Viksit Bharat Young Leaders Dialogue 2026; certificate received by Mansukh Mandaviya.

8. PMGSY Phase 4

- Nationally launched on 10 May 2026 at Bhairunda, Sehore district, Madhya Pradesh, by Rural Development Minister Shivraj Singh Chouhan, marking the scheme's silver jubilee (25 years).
- Target: 62,500 km of new roads connecting 25,000 unconnected habitations by 2028-29; budget ₹70,125 crore. Indicative PMGSY allocation for 2026-27: ₹18,907 crore.
- National launch tranche (Madhya Pradesh): 973 roads, 2,117.52 km, benefiting 987 habitations, costing ₹1,763 crore. (The 827 projects / 1,701.84 km / 898 villages / 8 districts / ₹1,698.04 crore figures belong to Odisha's state rollout — see note.)
- Cost sharing: 60:40 Centre:State.
- Awards for performance over PMGSY's 25 years: Madhya Pradesh 1st among large states for road length (90,766 km) · Bihar 1st in habitations connected · Gujarat 1st in green technology, followed by Tamil Nadu and Haryana · Assam winner in the North-Eastern/Hilly category.
- In Phase 3, Rajasthan ranked 2nd nationally (3,218 km) behind Madhya Pradesh.

9. State Profile — Assam

- Known as the Land of Rivers and Red Hills; formed 26 January 1950; gateway to the North East, bordering six states plus Bhutan and Bangladesh.
- Capital Dispur; Guwahati sits on the Brahmaputra.
- 126 Assembly seats, 14 Lok Sabha, 7 Rajya Sabha; 35 districts including Majuli.
- CM Himanta Biswa Sarma; Governor Lakshman Prasad Acharya.
- Major rivers: Brahmaputra, Barak, Manas. 7 National Parks including Kaziranga (UNESCO 1985), Manas, Nameri, Orang, Raimona.
- Symbols: One-Horned Rhino · White-winged Wood Duck · Hollong (tree) · Foxtail Orchid (flower).
- Languages Assamese and Bodo; festival Bihu (thrice a year); classical dance Sattriya.
- Assam and Nagaland agreed to jointly explore crude oil and natural gas in shared border regions.

Quick static GK: Arunachal Pradesh's capital is Itanagar · India's longest river is the Ganga (2,525 km) · Punjab is the Land of Five Rivers (Panchnad) · Bengaluru is the Silicon Valley of India, and hosts the RBI Innovation Hub and India's first Space Tech Centre of Excellence · Karnataka has a bicameral

legislature with a 224-seat Assembly and the national parks Bandipur, Bannerghatta, Kudremukh, Nagarhole · the Dandi (Salt) March began 12 March 1930.

PART N — DEFENCE

1. Exercises in the News

Exercise	Partners	Venue / Details
Yudh Abhyas (22nd)	India–USA	Mahajan Field Firing Range, Bikaner (Rajasthan) and Auli (Uttarakhand)
Veer Guardian (2nd)	IAF–Japan Air Self-Defense Force	Air Force Station Jodhpur, Rajasthan
Maitree (15th)	Indian Army (Gorkha Rifles)–Royal Thai Army	Vibhavadi Rangsit Camp, Surat Thani, Thailand. The 14th was at Umroi, Meghalaya
CINBAX-II / Sinbex II (2nd)	Indian Army (Maratha Light Infantry , 120 personnel)–Royal Cambodian Army	Kampong Speu Province, Cambodia, 13 days, 4–17 May 2026
IN-SLN DIVEX (4th)	India–Sri Lanka Navy diving exercise	Colombo, 21–28 April 2026. India deployed submarine rescue vessel INS Nireekshak and gifted two “ Bhishm Cubes ” under Arogya Maitri
Udara Shakti	IAF (101 Squadron)–Royal Malaysian Air Force	Subang Air Base, Malaysia, 10–14 August 2026
Samudra Laksamana (4th)	India–Malaysia	INS Mysore (Delhi-class destroyer) docked at Lumut, Perak
Pitch Black 2026	Multinational, hosted by the Royal Australian Air Force	RAAF Base Darwin and Queensland, 20 July – 7 August 2026; over 100 aircraft , about 18 countries . IAF Rafale jets participated for the first time
Khaan Quest (23rd)	Multinational peacekeeping, Mongolia	Ulaanbaatar, 20 June – 30 July; India’s Jat Regiment took part. Began as a US–Mongolia bilateral in 2003 , multilateral from 2006
RIMPAC (30th)	Multinational, hosted by the US Navy	Joint Base Pearl Harbor-Hickam, Hawaii, 24 June – 31 July. Theme “ Partners: Integrated and Prepared ”
Rotor Clap III	IAF counter-drone exercise	Pokhran Field Firing Range, Jaisalmer; theme Counter-UAS
Pragati	Multinational, hosted by India	Umroi, Meghalaya
MILAN	Multilateral naval	Visakhapatnam, followed by the International Fleet Review
Dustlik (7th)	India–Uzbekistan	Hosted in Uzbekistan
Khanjar (13th)	India–Kyrgyzstan	Hosted by India in Assam
Super Garuda Shield	Indonesian Armed Forces + US Indo-Pacific Command	Indonesia. India is separately assisting Indonesia in restoring the Prambanan Temple

Eagles of Civilization 2026	Egypt–China air exercise	—
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Bilateral exercise quick reference

Partner	Exercises
USA	Yudh Abhyas, Vajra Prahar, Cope India, Tiger Triumph
Japan	Shinyuu Maitri, Dharma Guardian, Veer Guardian, Sahyog-Kaijin, JIMEX
Oman	Al Nagah, Naseem Al Bahr, Eastern Bridge
Singapore	SIMBEX, Bold Kurukshetra
Nepal	Surya Kiran
China	Hand in Hand
Maldives	Ekuvirin
Sri Lanka	SLINEX, Mitra Shakti
Mongolia	Nomadic Elephant
Bangladesh	Bongo Sagar, Sampriti
Indonesia	Garuda Shakti, Samudra Shakti
Malaysia	Harimau Shakti, Udara Shakti, Samudra Laksamana

IAF “Sarang” display team — the 5-helicopter aerobatic team with **ALH Dhruv** helicopters — performed at the **2nd El Alamein International Airshow** in Egypt.

2. Indian Navy

INS Mahendragiri — Project 17A

- The **6th of 7** Nilgiri-class stealth frigates under **Project 17A**, delivered **30 April 2026**.
- Built by **Mazagon Dock Shipbuilders Ltd (MDL), Mumbai**; designed by the Navy’s in-house **Warship Design Bureau**.
- Project 17A approved in **2015**, total cost **₹45,000 crore** for 7 frigates: **Nilgiri, Himgiri, Udaygiri, Dunagiri, Taragiri, Vindhyagiri, Mahendragiri**.
- **CODOG** (Combined Diesel or Gas) propulsion; **75% indigenous** content, reducing reliance on US and Russian components.
- Delivered **17 months** after the first frigate; to be commissioned at **Visakhapatnam**.

INS Sudarshini — “Lokayan 26”

- Sail training ship on a transoceanic expedition, set sail **20 January 2026** from **Naval Base Kochi**.
- Planned to cover **13 countries and 18 sea ports**.
- Reached **Baltimore, Maryland**, for the US 250th anniversary **“Sail 250”**; then **Ponta Delgada (Azores, Portugal)** after a 19-day Atlantic crossing from Boston — its second Atlantic crossing; then **Lisbon** via the **Tagus River**, its **15th port of call**.

Other

- **First batch of women NDA cadets commissioned** — **17 cadets** who joined in **August 2022**: **9 to the Army, 5 to the IAF, 3 to the Navy** (via the Indian Naval Academy, **Ezhimala, Kerala**).

- **Guinness World Record** — the **Andaman & Nicobar** administration unfurled the **world's largest underwater national flag, 60 × 40 metres**, at **Radhanagar Beach, Swaraj Dweep (Havelock Island)**, led by **LG D. K. Joshi** with the Indian Navy and professional divers.

3. Coast Guard & Paramilitary

- **ICGS 'Achal'** — the **5th of 8** indigenous **Adamy-class Fast Patrol Vessels**, built by **Goa Shipyard Limited**, commissioned at **GSL, Goa on 9 May 2026** and deployed at **Vadinar, Gujarat**, for surveillance, interdiction, search and rescue, anti-smuggling and pollution response.
- **ITBP** completed its **first-ever all-women Everest expedition** — a **14-member team of 11 women climbers and 3 technical/support members** summited on **21 May 2026** via the **South Col** route from the Nepal side, with the first summit at **0652 hrs**.

4. Missiles & Equipment

BrahMos — Vietnam deal - India and **Vietnam** finalised a **\$629 million** BrahMos supersonic missile deal. - Vietnam is the **second overseas buyer**, after the **Philippines (2022)**. - BrahMos is jointly developed by **India and Russia**.

DRDO tests - Project KUSHA (LRSAM) — first flight test of the long-range surface-to-air missile system from **Dr. A. P. J. Abdul Kalam Island, Odisha**. - **NASM-SR** (Naval Anti-Ship Missile – Short Range) — first-ever **salvo** flight test by DRDO and the Indian Navy from a **helicopter** platform at the **Chandipur range**, Bay of Bengal, Odisha. **Range 55 km**. - A **high-calibre bomb** tested at **Panchkula, Haryana**.

DRDO CBRN Field Training and Demonstration Centre - Inaugurated at **Burari Plains, New Delhi** by then-Chairman **Dr. Samir V. Kamat**; operates under **INMAS** (Institute of Nuclear Medicine and Allied Sciences). - Provides radiological and nuclear test-bed facilities to train **MoD, MHA and NDMA** responders. - **CBRN = Chemical, Biological, Radiological, Nuclear**. - **[STATIC] DRDO**: est. **1958**, HQ New Delhi. Current Chairman **Rajesh Kumar Singh** (additional charge). **Dr. G. Satheesh Reddy**, a former DRDO chief, received the first **Change Maker 2026 Award**.

5. Drone & Frontier Technology

India Post drone mail delivery - India's **first drone-based mail and parcel service**, launched by Minister **Jyotiraditya Scindia** in **Himachal Pradesh**, effective **12 June**. - Route: **Mandi Head Post Office → Rehardhar (Rihundar) Branch Office**. - On the eve of **Independence Day 2026**, India Post made its **first-ever drone delivery of the National Flag** on the same mountain route.

Mission SANA - Vijayawada-based startup **Red Balloon Aerospace** launched **India's first indigenous high-altitude super pressure balloon** carrying commercial payloads, from the **Indira Gandhi Stadium, Vijayawada**. - Puts India among the **top 5 nations** with indigenous stratospheric balloon capability, with the **USA, France, Japan and China**.

Energy firsts - The **Department of Atomic Energy** commissioned the **world's first nuclear process heat-based hydrogen production facility**, using a **copper-chlorine thermochemical cycle**, at **IGCAR, Kalpakkam, Tamil Nadu**. - **India's first deep geothermal well** commissioned in the **Puga Valley, Ladakh**. —

PART O — SCIENCE & TECHNOLOGY

1. Skyroot Aerospace — India's First Space-Tech Unicorn

- **Skyroot Aerospace** (Hyderabad) reached a valuation of **\$1.1 billion**, nearly double its 2023 valuation of about \$550 million, becoming **India's first space-tech unicorn** and the country's **4th unicorn of 2026**, after **KreditBee, Neysa and Juspay**.
- Raised **\$60 million (~₹500 crore)** led by **Sherpalo Ventures** and **GIC (Singapore)**; total funding **\$160 million**.
- Founded by ex-ISRO scientists **Pawan Kumar Chandana** and **Naga Bharath Daka**.

Mission Aagaman / Vikram-1

- On **18 July 2026**, Skyroot launched **Vikram-1**, **India's first privately built orbital rocket**, into a **450 km Low Earth Orbit** from the **First Launch Pad, Satish Dhawan Space Centre, Sriharikota** — lifting off at **12:05 pm IST (0635 GMT)** after a **35-minute hold**, and injecting its payloads about **15 minutes** later.
- Made India the **third nation**, after the **USA and China**, with private orbital launch capability.
- Named after **Dr. Vikram Sarabhai**; Skyroot's engine families are named **Kalam, Raman and Dhawan** — Vikram-1 itself flies **three solid stages plus a liquid orbital-adjustment stage**. (See note on Dhawan.)
- Payload: **several customer payloads and in-orbit experiments**. (The "*Cosmic Bloom*" / "*Diamond Flower*" names could not be verified — see note.)
- The integration phase was flagged off by Telangana CM **A. Revanth Reddy**

2. Private Space Sector

Company	Achievement
GalaxEye (Galaxy Space Solutions)	Mission Drishti — India's largest private Earth observation satellite (190 kg) , launched on a SpaceX Falcon 9 from Vandenberg, California . Uses world-first Opto-SAR technology for clear imaging in darkness and bad weather. Also the first Indian startup to receive a US patent for satellite imaging / OptoSAR
Pixxel + Sarvam AI	Partnered to build " Pathfinder ", India's first Orbital Data Centre Satellite
Agnikul Cosmos	Set up India's first rocket debris recycling centre — the PROOF facility (Pressurant Tank Realisation, Over-wrapping and Outfitting Facility)
Astrogate	Developing India's first indigenous Optical Inter-Satellite Link (OISL) terminal, targeting flight readiness in 2027
Take Me To Space	Developed India's first satellite solar power battery, ' PowerBank-50 '
Red Balloon Aerospace	Mission SANA — India's first indigenous super pressure balloon (see Part N)

[STATIC] IN-SPACe: established **2020**, HQ **Bopal, Ahmedabad**, Chairperson **Pawan Kumar Goenka**.

3. ISRO

[STATIC] Established **15 August 1969**, HQ **Bengaluru**, Chairman **V. Narayanan**.

- **EOS-05** launched from the **Second Launch Pad, SDSC Sriharikota** — **India's first imaging satellite in geosynchronous orbit**.
- **High-resolution land use mapping** of India completed at **1:10,000 scale** (1 cm = 100 m), fine enough to distinguish paddy fields from ponds. Data goes into the Ministry of Panchayati Raj's **Gram Manchitra** portal. India has **6,49,481 villages** per the 2011 Census.
- **Gaganyaan** qualification tests completed. India aims to be the **4th human spaceflight nation**, after the USA, Russia and China.
- **Bharatiya Antariksh Station (BAS)** targeted for **2035**; an Indian on the Moon by **2040**.
- **Chandrayaan-5 / LUPEX** (Lunar Polar Exploration) finalised with **JAXA** in Bengaluru — targeting water, ice and volatiles in the Moon's **permanently shadowed South Pole**.
- **NASA formally invited ISRO** to join its **Moon Base Programme**. NASA chief **Jared Isaacman**.
- ISRO partnered the **Department of Atomic Energy** to develop a "**Lunar Artificial Heating System**".
- **CE20 cryogenic engine** flight acceptance hot test conducted at **Mahendragiri, Tamil Nadu**.
- **Project CHAAYANKAN** — *Comprehensive AI-based Geospatial Data Analytics for Tea Plantation Monitoring* — by **NIT Rourkela**, ISRO and the **Tea Board**.
- ISRO partnered the **Ministry of Jal Shakti** for satellite-based water resource management.
- **Assam** is developing **AssamSat**, India's first state-owned satellite.
- **Chandigarh University** hosted a two-day **National Space Technology Conclave** with ISRO.
- **Kuljit Kaur Marhas**, ISRO scientist, became the **first Indian woman** and 3rd Indian scientist elected to the **Meteoritical Society** for 2026.

4. Satellite Navigation in Aviation

- **GAGAN (GPS Aided GEO Augmented Navigation)**, built jointly by **ISRO and the Airports Authority of India** — India's first satellite-based precision landing trial, using an **IndiGo Airbus A320** at **Maharana Pratap Airport, Udaipur**, supervised by the **DGCA**.
- **RNP Cat H (Required Navigation Performance Category H)** — India's first **satellite-guided helicopter navigation system**, operationalised at **HAL Airport, Bengaluru**, developed with **HAL** and **AAI**, approved by the **DGCA**.
- India's first **Point-in-Space (PinS) helicopter approach** approved at **Undavalli Heliport, Andhra Pradesh** — the country's first private heliport to receive the certification.
- **[STATIC] AAI: HQ New Delhi, Chairman Vipin Kumar**. **DGCA: HQ New Delhi, Director General Vir Vikram Yadav**.

5. International Space

- **Group Captain Shubhanshu Shukla** became the **first Indian to reach the ISS**.
- **Anil Menon**, Indian-origin NASA astronaut, selected for an **8-month ISS mission (Expedition 75)**.
- **Sophie Adenot** became the **first French woman to complete a spacewalk** — **6 hours 23 minutes** outside the ISS.
- **China launched Pakistan's EO3 (PRSC-E03)** Earth observation satellite from the **Taiyuan Launch Center** on a **Long March-6**.
- **SpaceX Falcon 9** launched South Korea's **CAS5002** Earth observation satellite with 45 other payloads.
- **Meghalaya** signed a pact with **Starlink** for satellite internet in remote areas. CM **Conrad Sangma**; capital **Shillong**.

- **Prada and Axiom Space** unveiled the **Liquid Cooling and Ventilation Garment (LCVG)** inner suit for NASA's **Artemis IV** lunar mission, planned for **2028**.
- Astronauts on China's **Shenzhou-23** harvested **Japanica rice** grown aboard the **Tiangong Space Station**.
- NASA astronaut **Michael (Mike) Fincke** retired.

6. Artificial Intelligence

New frontier AI models

Developer	Model
OpenAI	GPT-6 Astra — for complex agentic computer operations
Anthropic	Claude Fable 5.1 and Claude Mythos 5.1
Google	Gemini 3.8 Flash
Google DeepMind	ALU (Agricultural Landscape Understanding) and AMED (Agricultural Monitoring & Event Detection) — built for India's agricultural landscape, now extended to six African nations
Meta Superintelligence Labs	Muse Voice Transcribe — supports 5 Indian languages
IIT Madras	Bodhan AI — 4 models across 27 languages

Note: the source flags "**Google Pyx**" as unverified.

AI in India - "**Oilseed Kisan Mitra**" — India's first **WhatsApp-based AI advisory chatbot**, developed by **ICAR-IIR, Hyderabad**, in multiple regional languages. - **L&T** to build **India's largest single-cluster NVIDIA AI factory** in **Chennai**. - **Uber** partnered the **Adani Group** for its **first Indian data centre**, operational by 2026. - **Chandigarh University** became India's **first private university** with a dedicated **India AI Data Lab**. It has also topped the **Khelo India University Games** twice. - **India's first AI-powered bird detection and monitoring centre** approved by **Maharashtra** at **Bhandup Eco Nature Park**, inside the **Thane Creek Flamingo Sanctuary** — budget **₹45 crore**. The sanctuary, on Thane Creek between Mumbai and Navi Mumbai, was declared in **2015**, is **India's first dedicated flamingo sanctuary** and a **Ramsar site**.

7. Semiconductors & Electronics

Semicon 2.0 (India Semiconductor Mission 2.0) - Notified by **MeitY Minister Ashwini Vaishnaw**, effective **31 August 2026**. - **Outlay ₹1,27,500 crore** (₹1.275 lakh crore), across **6 strategic pillars and 10 categories**: Design · Machines and Materials · Fabrication Facilities · ATMP/OSAT · R&D · Talent Development. - India operates **12 semiconductor plants**; the newest two are at **Lothal and Surat, Gujarat**.

Mobile Phone Manufacturing Scheme - Union Cabinet approved **₹62,500 crore** over **5 years, FY 2026-27 to FY 2030-31**, under **MeitY**.

Multi-Lane Free Flow (MLFF) barrier-less tolling - **India's first**, launched by **Nitin Gadkari** at the **Choryasi toll plaza** on **NH-48 (Surat–Bharuch), Gujarat**, covering 84 toll plazas on the corridor. - Uses **ANPR cameras and FASTag** to deduct tolls without stopping. - **Rajasthan's first** launched by **NHAI** at

Daulatpura toll plaza, NH-48 (Delhi–Jaipur). A third installation was inaugurated at **Mundka-Bakkarwala, New Delhi.**

8. Telecom & Nuclear

- **BSNL and IIT Kanpur** signed an MoU for next-generation telecom — **5G, 6G and LiFi.**
- **‘Samridhi Gram’** — a **Department of Telecommunications** initiative under **BharatNet**, connecting **2.17 lakh Gram Panchayats** — won the **WSIS Prize 2026** in Geneva under **Action Line C6, “Enabling Environment”**. WSIS Prizes are awarded by the **ITU.**
- **India’s first Telecom Manufacturing Zone** to come up at **Gwalior, Madhya Pradesh**, under a DoT–MP government MoU.
- **Sunil Bharti Mittal**, Founder and Chairman of Bharti Enterprises, received the **USISPF 2026 Leadership Award** at the USISPF Leadership Summit in Washington, D.C.

SIPRI 2026 — Nuclear weapons

Country	Warheads
Russia	5,459
USA	5,177
China	620
India	190 (up from 180)
Pakistan	170

- **Global inventory: 12,187** warheads; France and the UK follow China.
- India maintains a **‘No First Use’** policy.
- India is the **5th largest military spender** at about **\$92.1 billion, 3.2%** of the global total, growing **8.9%.** **USA 1st (\$954 billion)**, then China, Russia, Germany.
- India is the **2nd largest arms importer**, behind Ukraine.

9. Government Portals

Government e-Marketplace (GeM) — 10th Foundation Day - Public procurement portal connecting buyers and sellers directly, removing middlemen. - **Cumulative procurement has crossed ₹20 lakh crore.** - A new **5-digit helpdesk shortcode** launched. (14550)

Water initiatives - ‘Jal Sanchay Jan Bhagidari’ Phase 3 launched by Jal Shakti Minister **C. R. Patil.** - **MAHA-Water Mission** (*Mission for Advancement in High Impact Area*) — a **₹200 crore** national programme launched by **Dr. Jitendra Singh.** - **BHARAT-WIN** (*Bharat Water Innovation and Network*) platform launched. —

PART P — SPORTS

1. Commonwealth Games 2026 — Glasgow, Scotland

- **23rd edition**, held **23 July – 2 August 2026.** **74 countries** participated.
- **Mascot: “Finnie”**, a unicorn inspired by Scotland’s national animal.
- India fielded **122 athletes** across **8 able-bodied sports and 5 integrated para-sports.**
- **Flag bearers: Mirabai Chanu and Lovlina Borgohain** (opening); **Jasmin Lamboria** (closing). Mirabai Chanu was flag bearer and Lovlina Borgohain baton bearer.

- For the first time at an international multi-sport event, the Indian contingent wore **jute-viscose apparel**. Textiles Minister **Giriraj Singh**; Sports Minister **Dr. Mansukh Mandaviya**; IOA President **P. T. Usha**.

Medal tally

Rank	Country	Medals
1	Australia	171
2	England	110
3	Canada	62
4	India	39 — 13 gold, 17 silver, 9 bronze

India's medallists

Athlete	Event	Medal
Mirabai Chanu	Weightlifting, Women's 48 kg	Gold — 3rd consecutive CWG gold, 4th CWG medal overall (silver at Glasgow 2014). India's first gold of the Games
Asmita Dey (Tripura)	Judo, Women's 48 kg	Gold — India's first-ever CWG judo gold , by any Indian judoka
Harsh Singh	Judo, Men's 60 kg	Gold
Dilip Mahadu Gavit	Athletics, Men's 100m T47	Gold — Games record and season best, 10.71 s
Sharmila Sankar (Dhankar)	Para Shot Put F57	Gold
Neeraj Chopra	Javelin	Silver — season-best 85.83 m
Yashvir Singh	Javelin	Bronze — 85.41 m. Gold to Rumesh Pathirage (Sri Lanka), 89.75 m
Sarvesh Kushare	High Jump	Silver — 2.25 m ; first Indian to win a CWG medal in the event
Gulveer Singh	Men's 10,000 m	Silver — 27:49.78
Gyaneshwari Yadav	Weightlifting, Women's 53 kg	Silver — 199 kg
Harjinder Kaur	Weightlifting, Women's 69 kg	Silver — 227 kg
Rishikanta Singh	Weightlifting, Men's 60 kg	Silver — 264 kg; his 121 kg snatch equalled the CWG record
Jhandu Kumar	Para Powerlifting, Men's Heavyweight	Bronze — 190 kg, 130.9 points; India's first medal of the Games

Boxing: India was the **top boxing nation** with a record **10 medals (7 gold, 3 silver)**. Gold: **Preeti Pawar** (54 kg), **Jasmin Lamboria** (57 kg), **Sakshi Chaudhary** (51 kg), **Priya Ganga** (60 kg), **Arundhati Choudhary** (70 kg), **Sachin Siwach** (60 kg), **Ankush Panghal** (80 kg).

CWG 2030 — Ahmedabad - India won hosting rights for the **centenary edition**; the first CWG was at **Hamilton, Canada, 1930**. - India's **second** time hosting, after **Delhi 2010**. - The **Gujarat Government** allocated **₹301 crore** for preparations.

2. Asian Games & Regional Games

20th Asian Games — Aichi-Nagoya, Japan, from 19 September. - Motto “**Imagine One Asia**”; mascot “**Honohon**”, designed by **Yoshiyuki Nakagawa**, inspired by the mythical **Shachihoko** — a carp’s body with a tiger’s head. - Japan’s **third** time hosting, after **Tokyo 1958** and **Hiroshima 1994**. - India sent **503 athletes (269 men, 234 women)**. - **Future hosts:** Qatar (2030), Saudi Arabia (2034).

14th South Asian Games 2027 — Pakistan (Lahore, Islamabad, Faisalabad).

Doping: heptathlete **Swapna Barman** provisionally suspended. She was India’s first heptathlon gold medallist, at the **2018 Jakarta Asian Games**.

3. Olympics

- **IOC lifted the ban on Belarusian athletes** for the **2028 Los Angeles Games**; **Russian athletes remain suspended** over doping and must compete as neutrals. The IOC also **provisionally lifted the suspension on the Russian Olympic Committee**.
- **IOC:** est. **1894**, HQ **Lausanne**, President **Kirsty Coventry** (Zimbabwe) — the **first woman and first African** to lead it. Motto “**Citius, Altius, Fortius**”.
- **Indian Women’s Cricket Team qualified directly for LA 2028.** Cricket returns to the Olympics after **128 years**, in **T20** format, with **6 teams** each in the men’s and women’s events.

Games	Host
2026 Winter	Italy
2028 Summer	Los Angeles, USA
2030 Winter	France
2032 Summer	Australia
2034 Winter	USA

- **Book:** “*India’s First Olympic Gold: Hockey Triumph at Amsterdam*” by hockey historian **K. Arumugam**, released by **P. T. Usha** and **Dr. Dilip Tirkey**.
- **[STATIC]** NADA: DG **Anant Kumar**, HQ New Delhi. WADA: President **Witold Bańka**, HQ Montreal.

4. Football

FIFA World Cup 2026 — Spain champions - Hosted across the **USA, Mexico and Canada**; **48 teams, 104 matches**. - **Spain beat Argentina 1–0** in extra time at the **New Jersey** stadium — their **2nd** title. - Spain became the **first nation to hold both the Men’s and Women’s FIFA World Cup titles simultaneously**. - **Golden Ball:** Rodri · **Golden Boot:** Kylian Mbappé (**10 goals**) · **Golden Glove:** Unai Simón · **Best Young Player:** Pau Cubarsí. - **Record prize pool: \$871 million** — up **65%** from \$529 million in 2022. Champion **\$50 million** (**\$63.5 million** with participation funding); runner-up **\$33 million**; third place **\$29 million**. - **Future hosts:** 2030 — Morocco, Spain, Portugal; 2034 — Saudi Arabia. - **Brazil** has the most men’s World Cup titles. - **[STATIC]** FIFA: est. 1904, HQ Zurich.

SAFF Women’s Championship 2026 — India’s 6th title - 8th edition, hosted by India at **Pandit Jawaharlal Nehru Stadium, Margao/Fatorda, Goa**, 24 May – 7 June; **6 teams**; Pakistan did not participate. - India (“**Blue Tigresses**”), captained by **Sangita Basfore**, beat Bangladesh **3–1**. - India’s previous titles: **2010, 2012, 2014, 2016, 2019**. - **MVP:** Sanfida Nong · **Top scorer:** Aveka Singh (**4**

goals) · **Best Goalkeeper: Panthoi Chanu** · **Fair Play: Nepal**. - Manipuri star **Grace Dangmei** announced her international retirement after the win.

FPAI Indian Football Awards 2026 (Kolkata) - Indian Male Footballer of the Year: Lallianzuala Chhangte (Mohun Bagan / Mizoram) — his **3rd** win, presented by **Bhaichung Bhutia**. - **Indian Female Footballer of the Year: Manisha Kalyan** (Punjab).

5. Tennis

Grand Slams 2026

Slam	Surface	Men's Singles	Women's Singles
Australian Open	Hard	Carlos Alcaraz	Elena Rybakina
French Open (125th, Roland Garros)	Clay	Alexander Zverev (GER)	Mirra Andreeva (RUS)
Wimbledon	Grass	Jannik Sinner (ITA)	Linda Noskova (CZE)
US Open	Hard	Not yet played	—

French Open - **Zverev** won his **first Grand Slam**, beating **Flavio Cobolli** (Italy) — the **first German man** to win a Slam since **Boris Becker in 1996**. - **Mirra Andreeva**, aged **19**, won her first Slam, beating **Maja Chwalińska** — the **youngest women's Slam winner since Monica Seles in 1992** and the **first Russian woman** since **Maria Sharapova (2014)**. - **Doubles**: **Katerina Siniakova & Taylor Townsend** (women's); **Marcel Granollers & Horacio Zeballos** (men's).

Wimbledon - **Sinner** beat **Zverev** for his **second consecutive Wimbledon** title — the **first Italian to defend a Wimbledon men's singles title**, and the first Italian to win Wimbledon, the US Open and reach World No. 1. - **Linda Noskova** beat fellow Czech **Karolina Muchova** for her first Slam — the **youngest Wimbledon women's champion since Petra Kvitova in 2011**.

Other tournaments - **Madrid Open**: **Marta Kostyuk** (Ukraine) beat **Mirra Andreeva** for the biggest title of her career; **Jannik Sinner** won the men's title, becoming the **first player since 1990 to win 5 consecutive ATP Masters 1000 titles**. - **Italian Open**: **Jannik Sinner** (men's). - **Canadian Open**: **Iga Świątek** (Poland) women's; **Ben Shelton** (USA) men's, in Montreal. - **Srishti Kiran** (Bengaluru) reached **World No. 1 in the U-13 ITF Junior World Ranking** with 5 ITF titles.

6. Badminton

Thomas & Uber Cup 2026 — hosted by **Denmark, 24 April – 3 May** - **Thomas Cup (34th, men's)**: **China** beat **France 3–1** — their **13th** title. **India** won **bronze**. - **Uber Cup (31st, women's)**: **South Korea** beat **China** — their **3rd** title. - Overall standings: **China 1st, South Korea 2nd, France 3rd, Denmark 4th**. - **Indonesia** holds the record for most Thomas Cup titles with **14**. - **[STATIC]** BWF: HQ Kuala Lumpur.

Individual - **Tanvi Sharma** won the **Taipei Open 2026 (Super 300)** — her maiden BWF World Tour title. At **17 years, 222 days** she became the **youngest finalist and champion** in Taipei Open history. - **P. V. Sindhu** won the **Japan Open Super 750**, beating **Akane Yamaguchi**. - **Biri Takar** (Arunachal Pradesh) won **gold in men's doubles and bronze in men's singles** at the **Brazil Para Badminton International, São Paulo**.

7. Cricket

- **Vaibhav Suryavanshi** became the **youngest player to debut for India** at **15 years and 71 days**, breaking Sachin Tendulkar's record. He won the **Orange Cap and MVP** in his debut tournament, and became the fastest to **400 runs in an IPL season**.
- **Harmanpreet Kaur** became the **first cricketer ever, male or female, to play 200 T20 Internationals**, against South Africa in Manchester. In the men's game **Paul Stirling** leads with **163**, then **Rohit Sharma** with 159.
- **Kane Williamson** retired from international cricket after **16 years**.
- **Virat Kohli** in IPL 2026: first batter to hit **84 runs in a knockout match**; **87 boundaries** in 274 IPL matches; **3rd batter after Chris Gayle and Rohit Sharma to hit 36 sixes**.
- **Mitchell Starc** became the highest wicket-taker in **World Test Championship** history with **234 wickets**, passing **Pat Cummins** and **Nathan Lyon** (228 each).
- **ICC rule changes from 1 October**: trial of **pink balls** in Tests for bad light; coaches allowed on-field during drinks intervals; mandatory **15-minute drinks breaks** in T20Is; **Hawk-Eye** data given to match officials for suspected bowling actions.
- **[STATIC]** ICC: est. 1909, HQ Dubai.

8. Chess

- **R. Praggnanandhaa** won **Norway Chess 2026**, beating World No. 1 **Magnus Carlsen** and **Vincent Keymer**. **Wesley So** 2nd, **Alireza Firouzja** 3rd. Carlsen has held World No. 1 for **15 consecutive years**.
- **Savitha Shri B** won the **2026 Women's Asian Individual Chess Championship** in **Mongolia** — **India's 13th** title in the event — qualifying for the **2027 FIDE Women's World Cup**.
- **Bharat Singh Chauhan** re-elected Chairman of the **Commonwealth Chess Association**.
- **Apar Saxena** (Karnataka) awarded the **International Master** title by FIDE.
- **[STATIC]** FIDE: est. 1924, HQ Lausanne.

9. Hockey

FIH Men's Hockey World Cup — Germany champions - Co-hosted by **Belgium and the Netherlands**; final at the **Belfius Hockey Arena, Wavre**. - **Germany beat Spain 1–0** — their **second consecutive** and **4th overall** title. **Argentina** 3rd. - **India's men (captain Harmanpreet Singh)** finished **8th**; the **women's team** finished **5th**. - **[STATIC]** FIH: est. 1924, HQ Lausanne.

10. Athletics, Wrestling & Archery

Indian Athletics Awards 2025 — first edition, hosted by the **AFI** on **20 June** in New Delhi, announced by AFI President **Bahadur Singh Sagoo**; **10 categories**.

Category	Winner
Men's Athlete of the Year	Neeraj Chopra (javelin)
Women's Athlete of the Year	Parul Chaudhary (3000m steeplechase)
Best Coach	Parveer Singh
Best Emerging Male	Shahnawaz Khan (long jump)
Best Emerging Female	Pooja Singh (high jump)

Lifetime Achievement	P. T. Usha , Gurbachan Singh Randhawa, Bahadur Singh Chouhan, Anju Bobby George
Best State / Best Supporting State / Best Sponsor	Tamil Nadu / Odisha / Reliance Foundation

Doha Diamond League (7th edition, Suheim bin Hamad Stadium, Qatar) - Neeraj Chopra finished 4th with 85.69 m, clearing the AFI qualifying mark. Rumesh Tharanga (Sri Lanka) won with 88.68 m.

Wrestling - U-17 Asian Wrestling Championship, Da Nang, Vietnam: India's women won **10 medals (2 gold, 3 silver, 5 bronze)** — a 100% podium rate. **Gold: Diksha (43 kg), Garima (73 kg).** **Silver: Nikita, Antra, Tania.** **Bronze: Palak, Anamika, Akshara, Sakshi, Tanya.** - **U-15 and U-20 Asian Wrestling Championship, Pattaya, Thailand:** India won **41 medals** overall (21 in U-15); the senior squad took **20 medals (4 gold, 7 silver, 9 bronze).** Individual golds: **Parveen, Muskan, Kajal (women); Sumit Kumar, Laxman Bhaskar (70 kg freestyle, men).** - **22nd Asian U-20 Athletics Championships, Hong Kong:** India runner-up with **19 medals (10 gold, 5 silver, 4 bronze),** behind **China (25).**

Archery - Dhiraj Bommadevara won gold in Men's Recurve at the **Archery World Cup Final, Saltillo, Mexico** — the **first Indian male recurve archer** to win World Cup Final gold. - **Sheetal Devi** named **World Archery Para-Archer of the Year 2025.** - **2nd Archery Premier League (APL 2026)** to be hosted in **Hyderabad** in October, with **6 teams** including **Mighty Marathas** and **Rajputana Royals.**

11. Other Sports

World Yogasana Championship 2026 — inaugural edition, **EKA Arena / TransStadia, Ahmedabad**, 4–8 June, organised by **Yogasana Bharat.** - **India dominated with 114 medals (102 gold, 9 silver, 3 bronze); Nepal 2nd (52), Japan 3rd, Argentina 4th.** - Mascot: **"Veer(a) the Lion"**, an Asiatic lion.

AVC Men's Volleyball Nations Cup 2026 — **Veer Savarkar Sports Complex, Ahmedabad**, 20–26 June. - **India won its first-ever bronze, beating Bahrain.** Final standings: **Indonesia gold, South Korea silver, India bronze, Bahrain 4th.** - Captain **Jerome Vinith Charles;** head coach **Dragan Mihailovic.** **Best Libero: Anand K.** - India's world ranking improved to **42nd.**

Formula 1 2026 - British Grand Prix: Charles Leclerc (Ferrari). - **Austrian Grand Prix: George Russell (Mercedes),** ahead of **Max Verstappen (Red Bull)** and **Kimi Antonelli (Mercedes).** - **Dutch Grand Prix (Zandvoort): Lando Norris (McLaren).** (*Norris is also credited with the Hungarian GP.*)

Table tennis - 22nd Commonwealth Table Tennis Championship, Tyagaraj Stadium, New Delhi, 27 July – 2 August 2026, with **25 Commonwealth countries.** Jointly organised by the **Table Tennis Federation of India** and the **Delhi Government.** Mascot **"Mayur"**, a peacock, unveiled by **Delhi CM Rekha Gupta.** - **Ultimate Table Tennis Season 7: U Mumba TT beat Goa Challengers** — **Goa's** first time hosting a UTT season.

Cycling: Britain's **Chris Froome** retired from professional road cycling.

12. Khelo India

- **8th Khelo India Youth Games** to be hosted by **Telangana**, across **Hyderabad, Warangal, Karimnagar and Mahabubnagar.**
- The Union Cabinet **extended the Khelo India Scheme for 5 years, FY 2026-27 to FY 2030-31.**
- **Chhattisgarh** hosted the **Khelo India Tribal Games.** **CM Vishnu Deo Sai;** Governor **Ramen Dekha.** **Balod District** became India's first certified **child-marriage-free district.**

- The inaugural **Bishnupur District Olympic Games** were launched in **Manipur**.
- **The Union Cabinet approved the revamped Khelo India Scheme with an outlay of ₹29,054 crore for five years from FY 2026-27 to FY 2030-31.** Together with ₹7,387 crore for enhanced Assistance to National Sports Federations (ANSFs), the combined outlay is ₹36,441 crore.

13. Indices & Reports Filed Under Sports

Environmental Performance Index 2026 — released biennially by **Yale and Columbia** universities. - **Estonia 1st (74.79)**, then Luxembourg, United Kingdom, Finland, Netherlands. - **India 176th of 177** with **22.46** — second from bottom, ahead only of **Laos (21.78)**.

World Press Freedom Index 2026 — by **Reporters Without Borders**, HQ Paris; evaluates **180 countries** on **5 pillars**: Political, Legal, Economic, Socio-cultural, Safety. - **India 157th** (from 151st). Pillar ranks: Political **145**, Legal **159**, Economic **121**, Socio-cultural **152**, Safety **142**. - **Top 5**: Norway, Netherlands, Estonia, Denmark, Sweden. **Bottom 5**: Eritrea (180), North Korea (179), China (178), Iran (177), Saudi Arabia (176). - **Region**: Nepal 87, Sri Lanka 134, Pakistan 153, Afghanistan 175, USA 57.

5th Global Passport Index - **India 125th** (from 124th), composite score about **45.1**; visa-free or visa-on-arrival access to **26 countries**. - **Sweden 1st (96.5)**, then **Switzerland, Finland, Germany**. **Bottom 3**: Somalia (195), Syria (196), Afghanistan (197). - India's sub-indices: **Quality of Life up 11 places to 118th**; **Investment up 3 places to 94th**.

Grievance Redressal Assessment and Index (GRAI), May 2026 — issued by **DARPG** through monthly **CPGRAMS** reports, covering Group A ministries receiving 500+ grievances. —

Department of Financial Services (DFS), Ministry of Finance: In the **Grievance Redressal Assessment & Index (GRAI) for May 2026**, the **Insurance Division ranked 2nd** and the **Banking Division ranked 6th** in the **Group A category** (departments receiving ≥500 grievances). DFS receives **more than 2.50 lakh grievances annually**.

CMFRI marine fish production 2025 - **Tamil Nadu overtook Gujarat** as India's top marine fish producer with **0.68 million tonnes**. - India's total rose **3%** to **3.57 million tonnes (35.7 lakh tonnes)**. - **Top 5**: Tamil Nadu, Gujarat, Kerala, Karnataka, Maharashtra.

14. Non-Sports Items Filed Here

Customs duty on precious metals — effective **13 May 2026** - **Gold and silver: 6% → 15%** (10% basic + 5% tax). **Platinum: 6.4% → 15.4%**. Gold/silver findings attract **5%**. - **Gold is India's 2nd largest import** after crude oil. India imported **721 tonnes** in FY26; the import bill rose about **25%**. - **Supply sources**: Switzerland (~40%), then UAE and South Africa. - India is the **world's 2nd largest gold consumer**, after China.

Zerodha Fund House launched **India's first life-cycle target-date mutual funds** — **Zerodha Life Cycle Fund 2036** (10-year) and **2041** (15-year), managed by **Kedarnath Mirajkar**. The category was approved by SEBI in 2026.

Odisha Cabinet approved a **₹2,295 crore Deep Sea Fishing Mission** for 2026–2036.

Indian Oil Corporation launched '**XtraLite Now**', a portable **10 kg composite LPG cylinder**, and partnered **TVS Motor** to use **TVS King Cargo HD** vehicles for door-to-door LPG delivery.

Additional obituaries

Name	Known for
Alex Zanardi, 59	Italian former F1 driver and 4-time Paralympic para-cycling gold medallist
Gurbux Singh Grewal	Indian hockey player
Balwinder Dhaliwal, 67	Shot putter; 10-time national champion; 1982 Asian Games bronze; Arjuna Award 1987
Vijay Kumar	Veteran Indian golfer
Subhash C. Kashyap, 97	Constitutional expert; Lok Sabha Secretary General 1983–90; member of the ‘One Nation, One Election’ committee
Dr. Bashir Badr	Urdu poet; Padma Shri and Sahitya Akademi Award (1999)
S. Janaki	Playback singer, the “Nightingale of South India”
Sheikh Hamad bin Khalifa Al Thani	Former Emir of Qatar
Pat Oliphant	Pulitzer Prize-winning cartoonist
Sri Ratan Agarwal	Founder, Bikaji Foods International
H. Hanumanthappa	Former Member of Parliament

PART Q — AGREEMENTS, BUSINESS & INFRASTRUCTURE

1. Jal Jeevan Mission 2.0

- Aims to provide **100% functional household tap connections** to all rural households.
- Target extended from 2024 to December 2028; 19.36 crore rural households.**
- Revised budget: ₹8.69 lakh crore;** allocation for the current year **₹67,670 crore.**
- New phase focuses on **community-led maintenance** through **Gram Panchayats.**
- Reform-linked MoUs signed with:** Uttarakhand, Karnataka, Tripura, Mizoram, Ladakh and Sikkim.

2. Trade Agreements

Agreement	Status & details
India–Oman CEPA	In force from 1 June 2026. Oman: capital Muscat , currency Omani Rial , member of the GCC (HQ Riyadh)
India–New Zealand FTA	Signed in New Delhi by Piyush Goyal and Todd McClay. Indian exports get 100% duty-free access; secures a \$20 billion investment commitment
India–UK CETA + Double Contribution Convention	In force. Target: bilateral trade of \$120 billion by 2030. The UK’s University of Liverpool is opening a branch campus in Bengaluru
India–EU	Free trade pact signed in the aviation sector
India–Vietnam	Bilateral ties elevated; trade target raised from \$16 billion to \$25 billion by 2030. The RBI and State Bank of Vietnam signed an MoU on financial innovation and digital payments. Capital Hanoi , currency Dong

- ASSOCHAM** projects India’s merchandise exports to new FTA partners will reach **\$1 trillion by 2035.** ASSOCHAM was established in **1920**, HQ New Delhi. It also signed an MoU with the

Afghanistan Chamber of Commerce and Investment (ACCI) in New Delhi, targeting **\$1 billion** in bilateral trade across mining, food processing, pharma and oil.

3. FDI & Foreign Investment

FDI sources, FY 2025-26 - Singapore 1st; the **USA** overtook Mauritius to become 2nd with **\$11 billion** in equity inflow; Mauritius 3rd. - **Computer hardware and software** was the largest recipient sector.

FPI/G-Sec Reforms – June 2026: The Government exempted FPIs/FIIs from income tax on **interest income and capital gains arising from investments in Government Securities**, applicable to income arising on or after **1 April 2026**. Earlier, interest income was taxed at **20%**, STCG generally at **30%**, and LTCG at **12.5%**. The Fully Accessible Route (FAR) was expanded to cover **all new issuances of 15-year, 30-year and 40-year G-Secs**, along with **Sovereign Green Bonds in FAR-eligible tenors**. Under the General Route, the short-term, concentration and security-wise restrictions were removed, while overall FPI limits remain **6% for Central Government Securities and 2% for State Government Securities**. Separately, individual **Persons Resident Outside India (PROIs)** were permitted to invest up to **10% individually** in a listed Indian company, with a **24% aggregate limit for all such individual PROIs**.

Emirates NBD – RBL Bank - Dubai-based **Emirates NBD** acquired a **60% controlling stake** in **RBL Bank** through a **\$2.75 billion (≈₹26,000 crore)** capital infusion — **India's largest-ever foreign banking investment**. - RBL Bank (formerly Ratnakar Bank) was founded **1943**, HQ Mumbai, MD & CEO **R. Subramaniakumar**. - **Banking FDI caps: 20%** for PSBs, up to **74%** for private banks.

Other M&A - **Federal Bank** acquired **Standard Chartered's retail credit card portfolio** — about **4,50,000 cards**. - **Kotak Mahindra Bank** acquired **Deutsche Bank's India retail and wealth management business** for **₹281.7 crore**. Kotak MD & CEO **Ashok Vaswani**. - **CII** reported India's private capex grew **67% to ₹7.7 lakh crore** in FY25, from ₹4.6 lakh crore in FY24.

4. PSU Classifications

Category	Count	Newest entrant	Investment autonomy
Maharatna	14	HAL (14th)	up to ₹5,000 crore or 15% of net worth in a single project
Navratna	29	GRSE (29th)	Up to ₹1,000 crore or 15% of net worth
Miniratna	74 ((62 Category-I + 12 Category-II))		Up to ₹500 crore or net worth, whichever is less (Miniratna Cat-I) Up to ₹300 crore or 50% of net worth (Miniratna Cat-II)

- **Chennai Petroleum Corporation Ltd (CPCL)** (28th) and **Garden Reach Shipbuilders & Engineers (GRSE, Kolkata)** (29th) were elevated to **Navratna**.
- **MECON Limited** (Schedule 'A' CPSE under the Ministry of Steel) and **Yantra India Limited** (Nagpur-based DPSU) were granted **Miniratna Category-I**.
- **Miniratna Category-I criteria:** three years of continuous profit, positive net worth, **PBT of at least ₹30 crore** in at least one of those years,
- **Mishra Dhatu Nigam (Midhani)** — a Miniratna Cat-I Schedule B PSU founded **1973** in Hyderabad — became the **first Indian company to receive GE Aerospace S400 lab approval**.

5. Exports

Seafood — highest ever - ₹73,890 crore in FY 2025-26. - **Frozen shrimp** was the top item at about **40%** of exports. - **USA** was the largest importer by **value**; **China** by **volume**.

6. Aviation

Viksit UDAN (Modified UDAN / UDAN 2)

- **UDAN** (*Ude Desh ka Aam Nagrik*) was launched in **2016** by the Ministry of Civil Aviation. The Cabinet approved a **10-year extension, FY 2026-27 to FY 2035-36**, launched **20 June 2026**.
- **Total outlay ₹28,840 crore:**

Component	Amount	Detail
Airport development	₹12,159 crore	100 new airports over 8 years
Viability Gap Funding	₹10,043 crore	For airlines on remote routes, over 10 years
Heliports	₹3,661 crore	200 modern helipads in hilly, remote and island areas, ~₹15 crore each
O&M support	₹2,577 crore	441 aerodromes for 3 years — ₹3.06 crore/year per airport, ₹90 lakh/year per heliport

Other aviation

- **Air India “Easy Connect”** — a hub-and-spoke model with the Ministry of Civil Aviation, letting passengers from Tier-2 and Tier-3 cities complete **luggage check-in and immigration locally** before connecting via major hubs. **Varanasi** is the first of **17** planned destinations across Europe, South Asia and West Asia.
- **Alluri Sitarama Raju International Airport (Bhogapuram)**, Andhra Pradesh — a **greenfield** airport built by **GMR Visakhapatnam International Airport Ltd**, inaugurated by PM Modi.
- **India’s first off-shore airport** planned near **Kori beach, Palghar district, Maharashtra**, on reclaimed land or an artificial island. CM **Devendra Fadnavis** ordered a DPR.
- **Skycast** aviation weather system, developed under **Mission Mausam**, inaugurated by **Dr. Jitendra Singh** at **IGI Airport, New Delhi**. Offers **3 hours** of advanced forecasting and makes India the **19th country** with such an integrated setup.

7. Railways & Roads

- **India's first hydrogen-powered train** flagged off by **PM Modi** on **17 July 2026** from **Jind, Haryana**, running on the **89-km Jind–Sonipat** broad-gauge route. Designed and built by the **Integral Coach Factory, Chennai**; **operational speed 75 km/h** against a **design top speed of 110 km/h**.
- **Ahmedabad–Dholera Semi High-Speed Rail Corridor** approved by the **Cabinet Committee on Economic Affairs** on **13 May 2026** — Ahmedabad (Sarkhej) to Dholera, about **134 km**, broad-gauge double line, **India’s first semi-high-speed project with indigenously developed technology**; cost **₹20,667 crore**; designed for **220 kmph**, operating at **200 kmph**; target completion **2030-31**. Railway Minister **Ashwini Vaishnaw**.
- **PM MITRA Park, Warangal, Telangana** — India’s **first functional PM MITRA** park, inaugurated by PM Modi at **₹1,695.54 crore** over **1,327 acres**. PM MITRA runs **2021–2028** with a **₹4,445**

crore outlay for **7 mega textile parks**, on the **5F vision** (Farm → Fibre → Factory → Fashion → Foreign). PM Modi also laid foundations for **₹9,400 crore** of projects in Hyderabad on 10 May.

- **Agni Kavach** — India's first indigenous AI-driven industrial risk and safety analysis platform.

8. Ports & Shipping

Sagar Aankalan Awards (Logistics Port Performance Index, FY25)

- Based on the **Sagar Aankalan Framework**, a national benchmarking mechanism assessing **dry bulk, liquid bulk and container cargo**. Launched by Minister **Sarbananda Sonowal** on the **37th** foundation day of JNPA.

Segment	Winner
Dry bulk (>5 mt)	Paradip Port Authority, Odisha
Liquid bulk	Sikka Port and Terminals, Jamnagar, Gujarat — Visakhapatnam Port 2nd
Container cargo (<0.5 mn TEU)	Deendayal Port Authority (formerly Kandla), Gujarat
Container cargo (4–5 mn TEU)	Mundra Port, Gujarat
Total cargo handled	JNPA — 102 million metric tonnes; 2nd among major container ports

Other maritime

- **DSV 'Nipun'** — the **second indigenous Diving Support Vessel**, built by **Hindustan Shipyard Limited, Visakhapatnam**, delivered to the Navy; sister vessel '**Nistar**'. Commissioned **31 August 2026** at Naval Dockyard, Mumbai.
- **V. O. Chidambaranar Port** (Thoothukudi, Tamil Nadu) became **India's first port to implement an advanced anti-drone system**.
- **RIMPAC 2026** — the **30th edition**, the world's largest maritime exercise, hosted **biennially** by the **US Indo-Pacific Command** since **1971**, at **Hawaii, 24 June – 31 July**, with about **30 countries**. Theme "**Partners: Integrated and Prepared**". India was represented by the stealth frigate **INS Shivalik** (Mazagon Dockyard) and a **P-8I** maritime patrol aircraft. India's own largest naval exercise is **Milan**, also biennial. Other India-US exercises: Red Flag, Vajra Prahar, Yudh Abhyas, Tiger Triumph.
- **USA's "Project Freedom"** — a naval operation escorting commercial vessels through the **Strait of Hormuz**, deploying warships, aircraft and **15,000 personnel**. In response, Iran's **IRGC** published a map defining a strict naval control zone, declaring that no foreign vessel may pass without Iranian permission. The Strait lies between **Iran and Oman**.

Bharat Maritime Insurance Pool (BMIP)

- Launched by the **Department of Financial Services** as a **sovereign maritime insurance pool**.
- **Pool size \$1.5 billion**, backed by a **sovereign guarantee of \$1.4 billion (₹12,980 crore)**.
- **Coverage**: Hull & Machinery, Cargo, Protection & Indemnity, War Risks.
- **New India Assurance (NIACL)** issued the first policies, to **Hoggar Offshore** and **Vedanta Sterlite**.
- **60% of India's trade** flows through the West Asia / Strait of Hormuz region.
- **Ship Recycling Credit Scheme**: ₹4,001 crore, part of the ₹69,725 crore Maritime Development Package (*see Part G*).

9. Energy & Renewables

PM Surya Ghar Muft Bijli Yojana

- Launched **13 February 2024** under the **MNRE**; outlay **₹75,021 crore**.
- **Target: 1 crore households by March 2027**; interim target **75 lakh rooftop installations by December 2026**, announced by **Pralhad Joshi** on the scheme's 2nd anniversary.
- **Over 33 lakh** rooftop systems installed by May 2026; nearly **₹28,000 crore** disbursed as DBT subsidy.
- **Subsidy: ₹30,000 for 1 kW · ₹60,000 for 2 kW · ₹78,000 maximum for 3 kW or more**. Also offers low-interest, collateral-free loans.
- Provides up to **300 free electricity units** per month.
- **Lucknow** leads the country in per-capita municipal solar installations.
- India is the **world's 3rd largest solar producer** with **125 GW**, targeting **500 GW non-fossil capacity by 2030** and **net zero by 2070**.

Hydropower

- **Global Hydropower & Energy Storage Report** by the **International Hydropower Association**.
- **China 1st**, producing **40%** of global hydropower capacity additions in 2025.
- **India rose to 5th**, displacing **Russia** to 6th. Capacity **56.33 GW**, with a storage target of **100 GW**.
- India's largest hydropower storage comes from the **Siang Project**, Siang District, Arunachal Pradesh.
- India ranks **3rd globally in overall renewable energy**.

Other energy

- **₹150 crore** approved by the Ministry of Petroleum & Natural Gas for **India's first private-sector hybrid second-generation (2G) ethanol bio-refinery** at **Wave Sugar, Dhanora, Uttar Pradesh**.

10. Records & Miscellaneous

- **Guinness World Record — skydiving**: three Indian skydivers, **Jamsheer Thanalot** (Kerala), **Abhishek Rawat** (UP) and **Isha Raj** (Bihar), set the record for the **most skydivers jumping simultaneously with national flags from a single aircraft** — an **Ilyushin Il-76 TD** at **13,000 feet** — in **Benghazi, Libya**.
- **Lucknow flag record**: **2,500 married women** simultaneously hoisted the Indian flag.
- **RudraM-II** air-to-surface missile successfully flight-tested by **DRDO and the IAF** from an airborne platform at the **Integrated Test Range, Chandipur, Odisha**. Developed entirely by the **Research Centre Imarat (RCI), Hyderabad**; range **300–350 km**.
- **I4C and the RBI Innovation Hub** partnered to detect cyber fraud and identify hidden “**mule accounts**” using AI.

- **Skydo (Bengaluru) became the first Indian fintech to secure a payment licence in Canada — and the first Indian cross-border payments company with overseas regulatory approval.**

PART R — SOCIAL SECTOR

1. Education

Foreign university campuses in India

University	Country	Campus	Focus
University of Liverpool	UK	Alambic City, Whitefield, Bengaluru , by August 2026	Second UK university in India, after Southampton
University of Bristol	UK	Mumbai	Arts, finance, data science
University of York	UK	Mumbai — its first overseas campus	Finance, computer science, AI
University of New South Wales	Australia	Manyata Business Park, Bengaluru , from August	—

Approved by Education Minister **Dharmendra Pradhan**; UGC Chairperson **Dr. Vineet Joshi**.

O. P. Jindal Global University (Sonapat, Haryana), a UGC **Institute of Eminence**, became the **first university in India accredited by the Data Science Council of America (DASCA)** for its AI and Data Science programmes.

QS World University Rankings 2027

- **Global top 5: MIT (USA) 1st** with a perfect 100 — its **15th straight year**; **Imperial College** and **Stanford** tied 2nd; **Oxford** 4th; **Harvard** 5th.
- **India: IIT Delhi 118th** (up from 123rd, score 65.7) — India's top university for the second consecutive year. Then **IIT Bombay (134)**, **IIT Madras (170)**, **IIT Kharagpur (205)**, **IISc Bengaluru (221)**. **Delhi University (322)** is the highest-ranked non-IIT institution.
- **52 Indian universities** were listed, up from 14 in 2017.

THE Asia Rankings 2026 (14th edition)

- **929 institutions** analysed; **128 Indian universities** represented.
- **Top 5:** Tsinghua · Peking · National University of Singapore · Nanyang Technological University · University of Tokyo.
- **India: IISc Bengaluru 43rd** (India's best), Saveetha Institute 128th, IIT Indore 141st, Shoolini University 158th, Jamia Millia Islamia 160th.
- Several **IITs boycotted** the rankings over transparency concerns.

QS World Future Skills Index 2027

- **India 13th of 89 economies**, score **89.4/100**, credited to its **5.8 million IT workforce** and AI investments.
- **Top 3:** **USA, Australia, UK**, then Germany and Canada.
- Other India ranks noted: **HDI 130, Global Hunger Index 102, Global Gender Gap 131**.

2. Skill Development — PM SETU

- **Pradhan Mantri Skilling and Employability Transformation through Upgraded ITIs**, launched **4 October 2025**, a centrally sponsored scheme.

- **Budget ₹60,000 crore over 5 years:** Centre ₹30,000 crore, States ₹20,000 crore, industry partners ₹10,000 crore.
- Upgrades **1,000 government ITIs** into state-of-the-art skill institutes on a **hub-and-spoke** model.
- **₹1,237 crore** for **5 regional clusters** in **Odisha, Gujarat and Telangana**.
- **5 National Skill Training Institutes** to be set up at **Bhubaneswar, Chennai, Hyderabad, Kanpur and Ludhiana**.
- **West Bengal** joined under the Skill India Programme.
- **ArcelorMittal Nippon Steel** was the first approved company, with a ₹200 crore Strategic Investment Plan for an ITI cluster and research centre in **Visakhapatnam**.

Global Skills Challenge Australia 2026 — India won five medals.

3. Health

- **India's first Department of Military Medicine** inaugurated by Defence Minister **Rajnath Singh** at the **Command Hospital, Lucknow** — the country's first dedicated academic and operational department of its kind. MoS Defence **Sanjay Seth**.
- **India's first indigenous African Swine Fever (ASF) vaccine** developed by **ICAR-NIHSAD, Bhopal**, unveiled on **ICAR's 98th Foundation Day**.

JANANI platform — *Journey of Antenatal, Natal and Neonatal Integrated Care* - Launched by the **Ministry of Health and Family Welfare** at the **10th National Summit on Innovation and Inclusivity, Chandigarh**. - An upgrade of the older **RCH (Reproductive and Child Health)** portal. - End-to-end tracking of maternal, newborn and post-natal care, with **digital longitudinal health records** and a **QR-enabled Digital MCH Card** giving unified access across hospitals.

4. Weather & Earth Sciences — Mission Mausam

- **Mission Mausam**, launched by PM Modi in **2024** to build a “climate-smart nation”, has a **₹2,000 crore** outlay for **Phase 1 (2024–2026)**.
- **Coastal Atmospheric Research Testbed (CART)** — inaugurated at **Andhra University, Visakhapatnam** by **Dr. M. Ravichandran**, Secretary, Ministry of Earth Sciences. Built at **₹180 crore** by the **Indian Institute of Tropical Meteorology (IITM)**; an open-field observatory for coastal weather, cyclone prediction and early warnings.
- **India's first Urban Testbed and Aerosol Observatory** launched in **Chennai** by MoES and IITM Pune.
- **Skycast** aviation weather system at IGI Airport (*see Part Q*).

5. Women, Child & Social Justice

Social media bans for minors - **Indonesia** became the **first Southeast Asian nation** to ban social media for under-16s. - The **UK**, under PM **Keir Starmer**, will ban TikTok, Snapchat, Instagram and Facebook for under-16s by **early 2027**, exempting YouTube Kids and WhatsApp. - India's state of **Karnataka** also banned social media for under-16s. - Follows similar bans in **Australia, Malaysia and Canada**.

Tribex — India's first digital learning platform for tribal arts and culture, launched by Tribal Affairs Minister **Jual Oram** (MoS **Durgadas Uikey**) in **Bhubaneswar, Odisha**. Hosts over **20 free certificate courses**.

“Pillale Sampada” (Children are Wealth) — launched by Andhra Pradesh CM **N. Chandrababu Naidu** on **World Population Day (11 July)**. Incentives of **₹30,000 for a third child** and **₹40,000 for a fourth**.

Women achievers in sport - **Anahat Singh**, 18, became the **first Indian to win the Girls’ Singles title at the World Junior Squash Championship**, beating Egypt’s **Ruqayya Saleem** at **Niagara-on-the-Lake, Canada**. Squash debuts at the **2028 Los Angeles Olympics**. - **Ariha Pangambam** (Manipur), 22, won **India’s first senior women’s gold at the Aerobic Gymnastics Asian Championship, Tagaytay City, Philippines**. Coach **Yumnam Ranjan Singh**.

6. Surveys & Demographic Data

RBI Consumer Confidence Surveys (July 2026)

- Confidence dipped in both urban and rural India on inflation, economic conditions and job availability.

Index	Previous	Current
Urban Current Situation Index	90.7	88.3
Rural Current Situation Index	95.2	91.7
Future Expectations Index	—	119.3 (optimistic)

- A CSI below **100** indicates pessimism. The urban CSI had already fallen from 95.7 in March to 90.7 in May 2026. The rural survey covered **8,813 respondents**.

Other

- Varsha Ashok Aglave (Aglawe)** took charge as the **54th Director General of the Geological Survey of India** — the **first woman** to head it — succeeding **Asit Saha**. GSI was established in **1851, HQ Kolkata**.
- Karnataka** holds India’s **highest elephant population**, followed by **Assam** and **Tamil Nadu**.

OTHER NEWS

Amended E-Commerce Rules — effective 1 January 2027

- Announced by the **Ministry of Consumer Affairs** under the **Consumer Protection Rules, 2020**.
- Price transparency**: e-commerce platforms must display the **lowest price from the preceding 30 days** alongside the current discounted price.
- National Consumer Day: 24 December. World Consumer Rights Day: 15 March.**

ప్రియమైన విద్యార్థులారా, నంద్యాలలో జరుగుతున్న దుర్మార్గాలు:

3. తమ సంస్థ తప్ప ఇతర సంస్థలన్నీ ఫేక్ మరియు డమ్మీ కోచింగ్ సెంటర్లని అసత్య ప్రచారం చేయడం.
4. వారి సంస్థ విద్యార్థులు తప్ప ఇతర కోచింగ్ సెంటర్ల విద్యార్థులు నంద్యాలలోని హాస్టల్లో ఉండకూడదని బెదిరించడం; దీనిని అమలు చేయడం కోసం తమ సెక్యూరిటీ గార్డులను హాస్టల్కు పంపి ఐడీ కార్డులు తనిఖీ చేయించడం.

ఇటువంటి దుర్మార్గాలను తట్టుకొని నిలబడి NBCC అద్భుతమైన ఫలితాలను సాధిస్తోందంటే, దాని వెనుక ఉన్న కష్టాన్ని అర్థం చేసుకోండి. సామాజిక స్పృహ, సామాజిక బాధ్యత మరియు వివేకంతో ఆలోచించండి. రాముడెవరో, రావణుడెవరో గుర్తించి NBCCని ప్రోత్సహించాలని మా మనవి.

ఆత్మీయ విద్యార్థిగళే, నంద్యాలದಲ್ಲಿ నడೆಯుత్తిరువ అన్యాయగళు:

3. తమ్మ సంస్థేయన్ను హోరతుపడిసి ఇతర సంస్థగళల్లవూ నకలి హాగూ డమ్మీ కోచింగ్ సెంటర్గళెందు సుళ్ళు ప్రజార మాడువుదు.
4. తమ్మ సంస్థేయ విద్యార్థిగళన్ను బిట్టు బేరె యావుదే కోచింగ్ సెంటర్గళె విద్యార్థిగళు నంద్యాలద హాస్టల్గళల్లి ఇరబారదెందు బేదరిసువుదు; ఇదన్ను జారిగొళిసలు తమ్మ సేక్యూరిటీ గార్డగళన్ను హాస్టల్గళిగే కళుహిసి ఐడి కార్డగళన్ను పరిశీలిసువుదు.

ఇంతక దౌజన్యగళన్ను ఎదురిసి నింతు NBCC ఁత్తమ ఫలితాంశగళన్ను తరుత్తిదే ఎందరె, అదర హిందిరువ కరిణ పరిశ్రమవన్ను అర్థమాడికొళ్ళి. సామాజిక ప్రజ్ఞ, సామాజిక జవాబూర్తి హాగూ వివేకదింద యోచిసి. యారు రామ, యారు రావణ ఎంబుదన్ను గ్రహిసి NBCC అన్న ప్రోత్సాహిసబేకాగి నమ్మ వినంతి.

OUR RECENT RESULTS

 A. VAISHNAVI Karnataka Bank	 AKSHATA.K Karnataka Bank	 AKSHAY PATTAR Karnataka Gramen Bank	 ANAND PAUL AP, Co-Operative Bank	 ANJANA M HADAR SBI, UBI, KBL	 ARAVIND T. BOB, AGRB, Canara Bank	 ASHWINI L B Central Bank of India	 ASHWINI TALKAR State Bank of India	 H AVINASH Karnataka Bank, IDBI	 BASHAVARAJ HUGAR NIACL	 DEEPA ALLANAVAR Central Bank of India	 DEEPTI.V Karnataka Bank	 ERANNA IDBI
 GANAPATHI Canara Bank	 GANESH.B Karnataka Gramen Bank	 GAYATRI V State Bank of India	 GIREESH.BK Indian Bank	 HEMANTH Karnataka Gramen Bank	 KODLI RAJ KUMAR KGB, APGB	 LAXMI N.P Karnataka Gramen Bank	 M.VAKYA.A SBI, Canara Bank	 MALLIKESH Karnataka Bank	 MALLIKARJ SBI, Canara Bank	 MALTESH State Bank of India	 MANJUNATH.R.B IDBI	 MANOJ.S.B Karnataka Gramen Bank
 GIREESH Karnataka Bank	 MEGHANA.M LIC OF INDIA	 MOUNESH Canara Bank	 NAGESHWAR RAO IDBI	 NIKITHA.V.A TMB	 NITISHA KGB, SBI, IDBI	 PAVAN Karnataka Gramen Bank	 POLUKALLU APGB	 PRAKASH GOUDA NIACL	 PREETHI.B.H State Bank of India	 PREETHI.S.C KGB, Canara Bank	 PRUTHVI BHAT TMB	 RAMESH.M.N Karnataka Gramen Bank
 RASHMITA Karnataka Bank	 RAVI KIRAN Karnataka Gramen Bank	 RAYEDU KISHORE State Bank of India	 SACHIN C.P SBI, UBC	 SANGEETA D. UBI	 SHAMEER SBI, APGB	 SHASHANK Indian Bank	 SHAKSHIDHAR Karnataka Bank	 SHIRISH.K SBI, Canara Bank	 SHREESHWINI Karnataka Gramen Bank	 SNEHALATHA IOCB	 SHRAVAN SHETTY Karnataka Bank	 SRINIDHI UBI
 BALARAM KGB, LIC, Canara Bank	 SUMIL.M.R TMB	 SURESH PATTAR SBI	 VAMSHI KRISHNA IBS	 VASANTH KUMAR Karnataka Gramen Bank	 VATHSALA.C.J Karnataka Bank	 VINUTHA KUMARA Karnataka Gramen Bank						

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