

IMPORTANT & EXPECTED NBCC CURRENT AFFAIRS (MAY to 15 OCTOBER 2026)

ప్రియమైన విద్యార్థులారా,

నంద్యాలలో జరుగుతున్న దుర్ఘాటాలు:

1. తమ సంస్థ తప్ప ఇతర సంస్థలన్నీ ఫేక్ మరియు డమ్మి 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 NBCCని ప్రోత్సహించాలని మా మనవి.

ఆత్మీయ విద్యార్థిగా,

నంద్యాలదల్లి నడయత్తిరువ అన్యాయాలు:

1. తమ్మ సంస్థేయన్ను హోరతుపడిసి ఇతర సంస్థలెల్లవూ నకలీ ఠాగూ డమ్మి కేజింగ్ సెంటర్లగళేందు సుళ్ళు ప్రజార మాడువుదు.
2. తమ్మ సంస్థేయ విద్యార్థిగళన్ను బిట్టు బేరే యావుదే కేజింగ్ సెంటర్లన విద్యార్థిగళు నంద్యాలద ఠాస్వేల్లగళల్లి ఇరబారదేందు బేదరిసువుదు; ఇదన్ను జారిగొళిసలు తమ్మ సేక్యూరిటీ గార్డ్లగళన్ను ఠాస్వేల్లగళిగే కళుహిసి ఐడి కార్డ్లగళన్ను పరిశీలిసువుదు.

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



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Behind the Incidents in Nandyal

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PART A — ECONOMY & INDICATORS

1. GDP Growth Projections

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

Organisation	FY27	Previous	FY28	As of
Fitch Solutions (BMI)	7.5%	6.8%	6.3%	13 Oct 2026
SBI Research (Ecowrap)	7.3%	6.6%	—	1 Sep 2026
CareEdge	7.3%	7.0%	—	Sep 2026
UNCTAD (CY2026)	7.3%	—	—	Oct 2026 (TDR)
RBI (MPC)	7.1%	6.7%	—	7 Oct 2026
World Bank	7.1%	6.6%	7.2%	6 Oct 2026 (South Asia Update)
OECD	7.1%	6.3%	—	Sep 2026 (Interim EO)
IMF	7.0%	6.4%	7.0%	13 Oct 2026 (WEO)
ADB	7.0%	6.6%	7.1%	Sep 2026 (ADO)
S&P Global	7.0%	6.6%	—	Sep 2026
Moody's	7.0%	6.0%	—	18 Sep 2026
India Ratings	7.0%	6.8%	—	Sep 2026
Fitch Ratings	6.9%	6.4%	—	Sep 2026
RBI (101st SPF)	6.6%	6.5%	7.0%	Aug 2026

- ★ RBI October MPC (7 Oct 2026): FY27 GDP raised **6.7% → 7.1%** and CPI raised to **5.2%**; repo hiked to **5.50%**.
- ★ IMF October WEO: India FY27 **7.0%** (+60 bps), world growth 3.1% (2026), China 4.5%.
- OECD's +80 bps upgrade (6.3% → 7.1%) was the largest; India is an OECD Key Partner, not a member.

Exam pointers – Highest: Fitch Solutions (BMI) 7.5%; lowest: RBI SPF 6.6% · Multilaterals: World Bank & OECD 7.1%, IMF & ADB 7.0% · RBI MPC (7.1%) ≠ RBI SPF (bi-monthly survey since 2007) · World Bank FY28 7.2%

Official GDP data (NSO / MoSPI)

Indicator	Value
Real GDP growth, Q1 FY27 (31 Aug 2026)	7.8% (Q1 FY26: 6.9%)
Nominal growth / Real GVA	10.3% / 8.2%
FY26 real growth	7.7% (PE, 5 Jun) → 7.8% (revised, 31 Aug)
FY26 real / nominal GDP	₹323.12 / ₹346.36 lakh crore

- GDP base year changed from **2011-12 to 2022-23** (released 27 Feb 2026; 8th revision). ACNAS chair: Prof. B.N. Goldar.
- GSDP base year also moved to 2022-23 (sub-committee chair Ravindra H. Dholakia).
- MoSPI Minister (MoS, Independent Charge): Rao Inderjit Singh.

[STATIC] IMF and World Bank: est. 1944 (Bretton Woods), HQ Washington DC · ADB: est. 1966, HQ Manila, President Masato Kanda · OECD: est. 1961, HQ Paris · UNCTAD: est. 1964, HQ Geneva

2. Inflation — CPI, WPI, PPI

Retail inflation (CPI, base 2024 = 100)

Month 2026	Combined	Food (CFPI)
April	3.48%	—

May	3.93%	—
June	4.38%	5.32%
July	4.45%	5.52%
August	4.83%	5.97%
September	5.54%	7.74%

- ★ September 2026 CPI **5.54%** (released 12 Oct) — highest in the new series; food inflation 7.74%. Highest state: Tamil Nadu (6.81%); lowest: Mizoram (2.85%).
- June 2026 (4.38%) was the first breach of the 4% target since January 2025.
- New series "CPI 24": base 2012 → **2024**; basket 299 → **358 items** (308 goods + 50 services); weights from the 2023-24 HCES.
- Inflation target 4% ± 2% under Section 45ZA of the RBI Act (since 2016), extended to March 2031.

Wholesale Price Index (WPI, base 2022-23)

Month 2026	April	May	June	July	August	September
WPI	8.26%	9.68%	9.87%	9.78%	9.92%	11.39%

- ★ WPI hit **11.39%** in September 2026 (released 14 Oct).
- New WPI series (15 June 2026): base 2011-12 → **2022-23**; items 697 → **957**.
- Compiled by the Office of the Economic Adviser, DPIIT (Ministry of Commerce & Industry); released on the 14th of every month. WPI covers goods only.

Producer Price Index (PPI)

- PPI launched 15 June 2026; will replace WPI over a **5-year** transition. Three indices: Output, Input and Service PPI.
- MoSPI uses Output PPI (base 2022-23) as the GDP deflator in place of WPI.
- CBDT notified Cost Inflation Index **384** for FY 2026-27 (base 2001-02 = 100).

Exam pointers – CPI by NSO (MoSPI), WPI by DPIIT · CPI base 2024; WPI, IIP, GDP base 2022-23; ISP base 2024-25 · Sep CPI 5.54%, WPI 11.39%

3. Other Indicators — IIP, Core, ISP, PMI, PLFS

Index of Industrial Production (IIP, base 2022-23)

Month 2026	Mar	Apr	May	Jun	Jul	Aug
IIP growth	4.1%	4.9%	5.1%	7.3%	7.4%	8.0%

- ★ August 2026 IIP **8.0%**.
- Index of Eight Core Industries became **nine** with **iron ore** added; base 2011-12 → 2022-23 (20 Jul 2026).

Index of Services Production (ISP)

- MoSPI launched the trial ISP: base year **2024-25**, **19 service sub-sectors**, about 60% of formal services; released on the **29th** of each month with a 2-month lag.
- Recommended by the Debjani Ghosh Committee; does not replace the IIP. Largest sub-sector: Real Estate (24.7%).

HSBC India PMI (compiled by S&P Global)

PMI	May	Jul	Aug	Sep
Manufacturing	55.0	53.5 (near 5-yr low)	—	55.1 (7-month high)
Services	59.8	—	54.1	55.2

Employment — PLFS (NSO)

- Monthly unemployment rate: 5.5% (June) → 5.1% (July) → **5.0% (August)**; August LFPR 55.6%, WPR 52.8%.
- Quarterly (Apr–Jun 2026): female LFPR 33.2%, urban unemployment 6.7%.
- ASI 2024-25 (30 Sep): Tamil Nadu has the most factories; Maharashtra the highest GVA share.

4. GST Collections & GST Council**Monthly gross GST (FY27)**

Month 2026	Gross GST	YoY
April	₹2,43,930 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%
September	₹2,03,521 crore	14.7%

- April–September FY27 total: ₹12,46,278 crore (+11.6%). Maharashtra leads, followed by Karnataka and Gujarat.

57th GST Council meeting (8 Oct 2026, Bharat Mandapam, New Delhi)

- Chaired by FM Nirmala Sitharaman; no rate change. Rates will now be changed once a year, effective from the next financial year.
- ★ Prosecution threshold (Section 132) raised **₹1 crore → ₹5 crore**; arrest powers to be removed; no show-cause notice below ₹10,000; general penalty (Section 125) cut from ₹25,000 to ₹10,000; refund acknowledgement within 10 days (from 15).

GST static

- Rolled out **1 July 2017** (GST Day; 9 years in 2026) under the 101st Constitutional Amendment Act, 2016; GST Council under **Article 279A**; based on the Vijay Kelkar Committee's recommendation.
- Replaced 17 indirect taxes; components CGST/SGST/IGST; GSTIN has 15 digits. Assam was the first state to ratify; France was the first country to adopt GST (1954). The PM is not a Council member.
- GST 2.0 slabs (56th Council): Nil, 5%, 18%, 40% (sin/luxury goods); the 12% and 28% slabs were removed.
- GSTAT Principal Bench, New Delhi, functions as the National Appellate Authority for Advance Ruling (NAAAR) from 1 April 2026; members serve 4 years or until age 70.

5. Forex Reserves, Rupee & External Sector

- ★ Record forex reserves of **\$785.706 billion** (week ended 4 Sep 2026). India overtook Russia as the **4th-largest** holder, after China, Japan and Switzerland.
- Latest: **\$734.61 billion** (week ended 2 Oct 2026, down \$12.95 bn).
- RBI gold: about **880.5 tonnes**, with roughly 680 t held in India.
- Rupee record low ₹95.80/\$ (13 May 2026); customs duty on gold and silver raised from 6% to 15%.
- External debt: **\$778.2 bn** (end-June 2026), 20.8% of GDP.
- CAD: Q1 FY27 \$4.2 bn (0.5% of GDP); FY26 \$25.2 bn (0.6%).
- Remittances FY26: a record **\$110.47 bn**; India is the No. 1 recipient.

- FDI inflow FY26: a record **\$94.53 bn**. Top sources: Singapore, then the USA (which overtook Mauritius). UNCTAD WIR 2026: India 11th in FDI inflows.
- FY26 total exports: a record \$863.1 bn; FY27 target \$1 trillion. September 2026 merchandise exports were \$44.40 bn (+23.04%).

[STATIC] RBI: est. 1 April 1935 (RBI Act 1934), nationalised 1949, HQ Mumbai · LRS limit: \$2,50,000 per year · WTO: est. 1995, HQ Geneva, 166 members, DG Ngozi Okonjo-Iweala

6. Fiscal & Tax Indicators

- FY27 fiscal deficit target **4.3%** of GDP (₹16.96 lakh crore); April–August 2026 deficit was 41.9% of BE. The FY26 target of 4.4% was met.
- FY27 gross market borrowing was cut from ₹17.20 lakh crore (BE) to ₹15,99,506 crore; H2 includes ₹15,000 crore of Sovereign Green Bonds.
- Net direct tax: ₹13.38 lakh crore (1 Apr–14 Oct 2026, +13.21%); FY26 ₹23.40 lakh crore.
- Income Tax Act, 2025 replaced the 1961 Act on 1 April 2026; Income Tax Day is 24 July (introduced in 1860 by James Wilson).
- 16th Finance Commission (2026-27 to 2030-31; chair Arvind Panagariya): states get 41% of the divisible pool.
- Windfall tax (SAED) on fuel exports was cut from 1 Oct 2026: diesel ₹20 → ₹16/litre, ATF ₹15 → ₹10.50/litre.

7. Sovereign Credit Ratings & FDI Limits

Agency	India's rating	Outlook	Note
S&P Global	BBB	Stable	Affirmed; first review since the Aug 2025 upgrade (first in 18 years)
Fitch	BBB–	Stable	Affirmed; lowest investment grade
Moody's	Baa3	Stable	Kept at Baa3 (lowest investment grade)
Japan Credit Rating Agency	A– (from BBB+)	Stable	Country ceiling raised to 'A'

Sector	FDI cap	Route
Private sector banks	74%	Automatic up to 49%
PSBs & LIC	20%	Government
Insurance companies	100%	Automatic

- Emirates NBD's acquisition of a 60% stake in RBL Bank is India's largest-ever foreign banking investment.
- 7 SEBI-regulated credit rating agencies (CRISIL, ICRA, CARE, India Ratings, Acuité, Brickwork, Infomercials); 4 RBI-regulated CICs (CIBIL, Experian, Equifax, CRIF High Mark). CIBIL update cycle is moving from 14 to 7 days.

Exam pointers – JCR is the only agency rating India in the 'A' band · CRISIL is an S&P Global subsidiary · Big Three: S&P, Moody's, Fitch

[STATIC] RBL Bank: HQ Mumbai, founded 1943 as Ratnakar Bank · Emirates NBD: HQ Dubai, UAE · SEBI: est. 1988, statutory 1992, HQ Mumbai

PART B — RBI & BANKING REGULATION

1. RBI Monetary Policy (Fourth Bi-Monthly, 63rd MPC, 7 October 2026)

- ★ MPC met 5–7 Oct 2026 under Governor **Sanjay Malhotra** (26th Governor); repo hiked 25 bps to **5.50%** (unanimous 6–0) — first hike since February 2023.
- ★ Stance changed from Neutral to "**Calibrated Tightening**" (vote 4–2; Nagesh Kumar and Ram Singh favoured neutral).

Rate	Jun 2026 (61st)	Aug 2026 (62nd)	Oct 2026 (63rd)
Repo Rate	5.25%	5.25%	5.50%
SDF	5.00%	5.00%	5.25%
MSF & Bank Rate	5.50%	5.50%	5.75%
Fixed Reverse Repo	3.35%	3.35%	3.35%
CRR / SLR	3% / 18%	3% / 18%	3% / 18%
Stance	Neutral	Neutral	Calibrated Tightening

Projection (FY27)	Aug 2026	Oct 2026
Real GDP	6.7%	7.1%
CPI inflation	5.0%	5.2%
Core inflation	4.3%	4.4%

- Inflation target $4\% \pm 2\%$ retained for 5 years, 1 April 2026 – 31 March 2031.
- MPC members — RBI: Sanjay Malhotra, Poonam Gupta (DG), Indranil Bhattacharyya (ED); Govt nominees: Nagesh Kumar, Saugata Bhattacharya, Ram Singh. Next MPC: **2–4 December 2026**.
- Post-policy liquidity steps: daily minimum CRR maintenance raised from 90% to **99%**; OMO sales on E-Kuber.
- Forex derivatives: hedging without proof of underlying exposure cut from US\$ 100 mn to **US\$ 5 mn**; new 20% Foreign Exchange Risk Reserve (FERR) on INR derivatives above US\$ 2 mn notional.
- Ways and Means Advances (set 25 Sep): Centre's limit ₹50,000 crore for Oct 2026–Mar 2027 (H1: ₹2.5 lakh crore); WMA at repo rate, overdraft at repo + 2%; repay within 90 days.

Exam pointers – Repo 5.50%, SDF 5.25%, MSF 5.75% · Stance "Calibrated Tightening" · FY27 GDP 7.1%, CPI 5.2% · MPC under Section 45ZB, RBI Act · Next MPC 2–4 Dec 2026

[STATIC] MPC: set up 2016, 6 members (3 RBI + 3 Govt), Governor has casting vote, meets at least 4 times a year · RBI: est. 1 April 1935 (Hilton Young Commission), HQ Mumbai, nationalised 1949 · WMA introduced 1 April 1997

2. RBI in News

- ★ Deputy Governors: **Rohit Jain** (from 2 May 2026, succeeded T. Rabi Sankar); **Swaminathan Janakiraman** re-appointed for 2 years from 26 June 2026; Poonam Gupta (monetary policy); Shirish Chandra Murmu.
- RBI Central Board: S. Somanath (ex-ISRO chief) appointed; Anand Mahindra reappointed.
- RBI–ECB MoU signed in Basel (Christine Lagarde); RBI–State Bank of Vietnam MoU enables UPI QR payments in Vietnam.
- Mission SAKSHAM** (Sahakari Bank Kshamata Nirman) — capacity building for Urban Co-operative Banks.
- MuleHunter.ai** of RBI Innovation Hub (RBIH), Bengaluru detects mule accounts.
- Perpetual AD Category-II forex licences: EbixCash, Indel Remit, Paul Merchants, Muthoot FinCorp, RNFI Money; Indel Remit capped at ₹25 lakh per transaction.

- Sahamati Foundation recognised as first SRO for Account Aggregators; from 31 Dec 2026 customers may use any AA of choice.
- Coastal Local Area Bank (Vijayawada) added to the Second Schedule of the RBI Act; Paytm Payments Bank removed from it (licence cancelled 24 April 2026) — 5 payments banks remain: Airtel, India Post, Fino, Jio, NSDL.
- RBI NOC for merger of REC Ltd into PFC.
- Supervisory Master Directions consolidated from 628 to **64**.

Exam pointers – Rohit Jain replaced T. Rabi Sankar · SAKSHAM = Sahakari Bank Kshamata Nirman · MuleHunter.ai by RBIH · 5 payments banks after Paytm exit

[STATIC] Payments bank: Nachiket Mor Committee, min paid-up capital ₹100 crore, balance cap ₹2 lakh, no lending · Scheduled bank: paid-up capital + reserves at least ₹5 lakh · RBI emblem: palm tree and tiger

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

- Interest-rate ceiling removed on NRE and FCNR(B) deposits of 3+ years; window originally till 30 Sep 2026, **ended early on 31 August 2026** — caps restored from 1 Sep.
- CRR and SLR exemption on fresh NRE/FCNR term deposits of 3–5 years mobilised 19 June – 30 Sep 2026.
- FCNR(B) deposits of 3–5 years opened 8 June – 30 Sep 2026: RBI bears exchange-rate risk via swap facility; loans against them excluded from ANBC (PSL Second Amendment); onshore deliverable NOP capped at \$100 million.

Exam pointers – FCNR(B) tenure 1–5 years · Relaxation ended 31 Aug 2026 · PSL computed on ANBC

4. Major Regulatory Changes (by effective date)

Effective 1 July 2026

- ★ **RB-Integrated Ombudsman Scheme 2026** ("One Nation One Ombudsman", replaces 2021 scheme): compensation up to **₹30 lakh** (from ₹20 lakh) for loss and **₹3 lakh** (from ₹1 lakh) for harassment; no cap on dispute amount; complain to entity first (30 days), then Ombudsman within 90 days; helpline 14448.
- Calamity Loan Resolution Framework: moratorium/interest waiver in disaster areas on SLBC advice; invoke within 45 days, implement within 135 days; 5% additional provision.
- 'Unregistered Type 1 NBFC' category — assets below ₹1,000 crore, no public funds, no customer interface; opt-out via PRAVAAH portal till 31 Dec 2026.

Effective 1 October 2026

- REIT/InvIT lending: banks may lend to SEBI-regulated listed trusts with at least 80% assets revenue-generating.
- Specified Non-Financial Assets (SNFA) framework for property acquired from defaulters.
- Securitisation notes: minimum ₹1 crore per investor; 100% demat.
- ★ Bulk deposit: **₹3 crore** and above (from ₹2 crore) for SCBs and SFBs; ₹1 crore for RRBs and LABs.
- Unsecured loans of UCBs capped at 20% of total advances; per-borrower ₹5 lakh (Tier 1), ₹7.5 lakh (Tier 2), ₹10 lakh (Tier 3–4).
- **Bankers' Books Evidence Act, 2026** in force, replacing the 1891 Act; covers electronic and cloud records.

- ★ Export proceeds to be realised within **9 months** (earlier 15); INR-invoiced exports 12 months (earlier 18) — FEM (Export and Import) Regulations, 2026.
- Bank board governance framework, first for PSBs.

Effective 1 January 2027

- KCC revamp and unified agri-loan NPA norms (section 5); unauthorised e-transaction compensation (section 6).
- ★ Loan recovery (Responsible Business Conduct, 4th Amendment): calls/visits only **8 AM – 7 PM**; financed-device lockout partial after 30 days, full after 60 days overdue; wrongful lockout ₹250 per hour.

Effective 1 April 2027

- Basel III Pillar 3 disclosures deferred; first quarter ending 30 June 2027.
- Draft concentration limits for rural co-op banks: single borrower 20%, group 25% of Tier 1.
- Capital Adequacy (11th Amendment): D-SIB buffers SBI 0.8% (Bucket 4), HDFC Bank 0.4% (Bucket 2), ICICI Bank 0.2% (Bucket 1); leverage ratio 4% for D-SIBs, 3.5% for others.

Other changes

- Credit cards: mandatory **3-day grace period** after due date with no late fee.
- Quarterly profits may count in CET1 for CRAR (not LABs, RRBs); minimum CRAR 9% (+2.5% CCB = 11.5%).
- ECLGS 5.0: 75% of guaranteed portion zero risk weight, 25% at 20%.
- TReDS operators: minimum net worth ₹25 crore by 31 March 2028.
- Banks must report AI/cyber incidents within 6 hours; deepfake content removed within 3 hours.
- On-tap UCB licensing resumes (halted 2004): deposits ₹10,000 crore, net worth ₹300 crore, CRAR 12%, net NPA up to 3%.

Exam pointers – Ombudsman ₹30 lakh + ₹3 lakh · Bulk deposit ₹3 crore · Export realisation 9 months · Recovery calls 8 AM–7 PM · Leverage ratio 4% / 3.5%

[STATIC] Basel pillars: 1 Minimum Capital, 2 Supervisory Review, 3 Market Discipline · UCB tiers by deposits: Tier 1 up to ₹100 cr, Tier 2 to ₹1,000 cr, Tier 3 to ₹10,000 cr, Tier 4 above · 4 CICs: CIBIL, Equifax, Experian, CRIF High Mark

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

- ★ Collateral-free limit raised from **₹1.6 lakh to ₹2 lakh** (up to ₹3 lakh in tie-ups).
- Composite KCC (crop loan + working capital + investment) with block limit up to 6 years; flexi limit ₹10,000–₹50,000 for marginal farmers (up to 1 ha).
- Crop seasons: short-duration up to 12 months, long-duration up to 18 months; NPA after 2 unpaid crop seasons (short) or 1 (long).
- Interest subvention 1.5% + 3% Prompt Repayment Incentive cuts effective rate from 7% to 4%; MISS loan limit ₹5 lakh.

[STATIC] KCC: launched 1998 (R.V. Gupta Committee) · PSL: 40% of ANBC, agriculture 18%, small & marginal farmers 10%; UCBs 60%, RRBs 75%, SFBs 60%

6. Unauthorised Electronic Transactions Framework — effective 1 January 2027

- ★ Bona fide victim with loss up to **₹50,000** gets **85% of net loss or ₹25,000**, whichever lower — once in a lifetime.

- Report within 5 calendar days to the bank and National Cyber Crime Reporting Portal / **1930**.
- Funding (domestic): RBI 65% (DEA Fund), customer's bank 10%, beneficiary bank 10%, customer 15%; cross-border: RBI 65%, customer's bank 20%.
- Proposed 1-hour cooling period for digital payments above ₹10,000.

Exam pointers – Compensation 85% or ₹25,000 · Cyber helpline 1930 · Report within 5 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

- NBFCs and HFCs (except Base Layer) may borrow and lend in term money, borrowing up to **200% of NOF**; AIFIs may participate.
- Standalone Primary Dealers borrow up to 400% of NOF. Timings 9 AM – 7 PM.

8. Other RBI Frameworks

- ★ NBFC Upper Layer list expanded from 15 to **17** for FY27 (assets ₹1 lakh crore+ automatic); added REC, PFC, IRFC, HUDCO.
- Gold loan LTV: up to ₹2.5 lakh 85%; ₹2.5–5 lakh 80%; above ₹5 lakh 75%.
- e-Rupee wallet: max holding ₹1 lakh; ₹10,000 per transaction. Chandigarh and DNH first UTs with CBDC food subsidy; Gujarat first state.
- Authentication: NFC/biometric PIN-less up to ₹5,000; AFA exemption for recurring payments ₹1 lakh for MF, insurance, credit-card bills.
- Financial Inclusion Index **70.0** (March 2026, from 67); weights Access 35%, Usage 45%, Quality 20%.
- LRS (launched 2004): \$250,000 per FY per resident individual.

[STATIC] SMA-0 1–30, SMA-1 31–60, SMA-2 61–90 days · SARFAESI ₹1 lakh (banks), IBC ₹1 crore · 39 DRTs, 5 DRATs · D-SIB framework 2014

9. RBI Reports & Publications

- Financial Stability Report (June): GNPA **1.8%** (March 2026, 10-year low).
- RBI Annual Report FY26: balance sheet up 20.6% to ₹91.97 lakh crore; bank frauds up 46% to ₹48,021 crore.
- PSBs FY26: record net profit ₹1.98 lakh crore; GNPA 1.93%, NNPA 0.39%; CRAR 16.6%.

10. RBI Penalties

Entity	Penalty	Reason
Bank of Baroda	₹63.60 lakh	KYC/CKYC, Fair Practices Code
IndusInd Bank	₹59.20 lakh	Current-account interest, securitisation
Canara Bank	₹41.80 lakh + ₹2.49 lakh	CKYC, unclaimed deposits; currency chest reporting
Yes Bank	₹31.80 lakh	14-digit CKYC identifier not used
TransUnion CIBIL	₹26.82 lakh	Delayed credit-data correction compensation

- Licences cancelled: Sarvodaya Small Finance Bank and Sarvodaya Co-operative Bank, Mumbai (12 May 2026); Shree Mahalaxmi Urban Co-op Credit Bank, Gokak.
- All-Inclusive Directions (8 Oct 2026, 6 months): Tiruvalla Urban Co-op Bank (Kerala), Sri Mahatma Basaveshwar Co-op Bank (Karnataka); Mogaveera Co-op Bank, Mumbai — withdrawals capped at ₹1 lakh.

[STATIC] CKYC: run by CERSAI, 14-digit number · DICGC cover ₹5 lakh per depositor · Bank of Baroda: HQ Vadodara, MD & CEO Debadatta Chand

11. Currency, Coins & CBDC

- ₹2000 withdrawal (19 May 2023): 98.47% returned by 30 April 2026; still legal tender at 19 RBI offices.
- Currency in circulation ₹42.12 lakh crore (May 2026); ₹500 notes 85% of value.
- India has the most notes in circulation globally (17,600 crore pieces); by value, US Dollar first, Rupee third.
- Polymer note pilot from FY 2027-28 with ₹10 and ₹20 (Australia first, 1988).
- Commemorative ₹75 coins: 10 years of PMSMA; Somnath Amrit Mahotsav (40 g silver).

Denomination	Colour	Motif
₹500	Stone Grey	Red Fort
₹200	Bright Yellow	Sanchi Stupa
₹100	Lavender	Rani ki Vav
₹50	Fluorescent Blue	Hampi with Chariot
₹20	Greenish Yellow	Ellora Caves
₹10	Chocolate Brown	Konark Sun Temple

Exam pointers – Presses: Mysuru, Salboni (BRBNMPL), Dewas, Nashik (SPMCIL) · Mints: Mumbai, Kolkata, Hyderabad, Noida · ₹1 note signed by Finance Secretary

[STATIC] Max printable note ₹10,000 · 25 paise and below ceased legal tender 30 June 2011 · NABARD est. 1982, HQ Mumbai · SIDBI est. 1990, HQ Lucknow · NHB est. 1988, HQ New Delhi · NaBFID est. 2021, HQ Mumbai · DICGC est. 1978, HQ Mumbai

PART C — BANKS

1. State Bank of India

Results & dividend

Period	Net profit	Note
Q1 FY27	₹21,121 crore	Highest-ever quarter, +10.2%; NII ₹46,992 crore
Q4 FY26	₹19,684 crore	+6% YoY
FY26	₹80,032 crore	+13%; about 40% of PSB profit

- ★ Paid **₹8,813 crore** dividend for FY26 (₹17.35 per share) to FM Nirmala Sitharaman — highest among PSBs.
- Became the **6th Indian firm** to cross ₹10 lakh crore market capitalisation.
- Named **World's Best Consumer Bank 2026** by Global Finance.
- 71st Foundation Day on 1 July: Imperial Bank of India (1921) was nationalised and renamed SBI on 1 July 1955.

Fundraising & investments

- Board approved raising **₹60,000 crore** in FY27 via bonds, AT1 and Tier-2; raised ₹4,691 crore through Basel III AT1 perpetual bonds and ₹6,000+ crore via Tier-2 bonds.
- Raised **\$300 million** in London via 3-year senior unsecured floating rate notes at SOFR + 100 bps; launched a \$500 million social term loan for women's empowerment.
- Bought about ₹5,000 crore (around 40%) of Reliance Industries' ₹13,000 crore 10-year bond issue at 7.90%.
- Bought a 10% stake in RMBS Development Company Ltd (RDCL) from National Housing Bank.

Products, AI & initiatives

- Google Pay Flex SBI Card (RuPay and Visa); PhonePe co-branded zero-joining-fee cards; FD-backed secured "Advantage SBI Card" on YONO (Sept 2026).
- Used AI to underwrite about **₹1 lakh crore** of MSME loans in FY26 (individual loans up to ₹5 crore); 3-in-1 digital onboarding on YONO.
- Global Trade Finance Centre in Kolkata, first Global Capability Centre in Bengaluru, "Chakra" Centre of Excellence for sunrise sectors.
- MUFG Bank (Japan) partnership; enabled direct India-Israel trade settlement in INR.
- Net-zero operational emissions target **2055** (centenary year), ahead of India's 2070 target; "Bottles for Change" recycling tie-up with Bisleri.
- Balance-sheet target: 25% of India's GDP by 2030.
- ★ From **1 October 2026**, BSBDA and PMJDY accounts get 4 free cash withdrawals a month; from the 5th, ₹15 + GST each.
- SBI Card (2nd-largest card issuer) sold ₹1,800 crore of stressed receivables to Integrow FinServ (Mumbai NBFC). SBI Life (JV with BNP Paribas) signed a bancassurance tie-up with J&K Bank.
- SBI MF "AARAMBH": assisted digital onboarding with Aadhaar e-KYC/eSign for first-time investors.

Leadership

- Chairman **C. S. Setty** (also IBA Chairman); CFO Kameshwar Rao Kodavanti.
- Sanjay Lohiya (DFS Secretary, succeeding M. Nagaraju) nominated to the RBI and SBI Central Boards.
- Baldev Prakash (ex-MD & CEO, J&K Bank) became MD & CEO of SBI Capital Securities.

[STATIC] SBI HQ Mumbai · Imperial Bank formed from Banks of Bengal (1806), Bombay (1840), Madras (1843) · IFSC 11 characters (5th always 0) · MICR 9 digits (city-bank-branch) · CTS = Cheque Truncation System

2. PSBs — Performance, Dividends & D-SIBs

- PSB net profit FY26 an all-time high of **₹1.98 lakh crore** (4th straight profitable year); Gross NPA 1.93%, Net NPA 0.39%, PCR above 90%, CRAR 16.6%.

Bank	FY26 dividend to Government
SBI	₹8,813 crore
Bank of Baroda	₹2,811 crore
PNB	₹2,416 crore
Canara Bank	₹2,397 crore
Indian Bank	₹1,815 crore
Bank of India	₹1,553 crore
LIC	₹1,227 crore
EXIM Bank	₹428 crore
Repco Bank (MHA)	₹22.90 crore, to Amit Shah

D-SIB	Bucket	Extra CET1
SBI	4	0.80%
HDFC Bank	2	0.40%
ICICI Bank	1	0.20%

- D-SIB framework dates from 2014; leverage ratio 3.5% for SCBs and 4% for D-SIBs. Moody's affirmed Baa3 (lowest investment grade) for SBI and HDFC Bank.
- ★ **CCEA approved** selling a **60.72% stake in IDBI Bank** to a Fairfax entity for ₹52,878 crore (Oct 2026).
- FDI limits: PSBs 20%; private banks up to 74%.
- Record minimum-balance penalties in FY26: private banks ₹4,948.71 crore (led by HDFC Bank), PSBs ₹2,137.92 crore (led by SBI).
- DFS: Common Portal for Unclaimed Financial Assets launched 29 May under "Your Money, Your Right"; BAANKNET (Bank Assets Auction Network) mobile app launched. PSB Alliance = 12 PSBs.
- IBC completed 10 years: banks recovered about ₹1.05 lakh crore.

3. Public Sector Banks — Bank-wise

- ★ **Bank of Baroda**: PFRDA approved it as a **Pension Fund sponsor** (1 Oct 2026, NPS Divas) — the 2nd PSB after SBI to manage pension funds. MD & CEO Debadatta Chand; HQ Vadodara.
- Bank of Baroda also launched the "bob Golden Goal" FD (555 days, 7.4%, below ₹3 crore), "bob World 2.0" AI app, UPI Global Reverse Acceptance (foreign visitors pay at BoB QR merchants), and bob Pay biometric UPI (PIN-free up to ₹5,000). It signed a cross-border M&A financing pact with Mizuho Bank (Japan).
- **PNB**: biodegradable PLA twin credit card (RuPay + Visa) with Zagg; Bhashini (MeitY) MoU for AI translation; India's first bank-led Quantum Finance Hub with Andhra Pradesh; Indian Army premium-card MoU.
- **Indian Bank**: AI TARA (Trusted AI Relationship Assistant), a 10-language voice assistant; IndSmart and Ind Cash Optima; ₹500 crore MSME loans on its 120th Foundation Day; a representative office planned in Dubai.
- **Bank of India**: "BOINZ Freedom" app in New Zealand; USD 1 billion EMTN programme (Fitch BBB-); S&P BBB/A-2; Rajneesh Karnatak got a 3-year extension as MD & CEO.
- **Central Bank of India**: first PSB to launch **Bharat Connect for Business** (GFF, 10 Sept 2026); first IFSC unit at GIFT City; LIC stake raised from 3.16% to 6.06%; HSBC AMC tie-up for mutual funds. MD & CEO Kalyan Kumar.
- **UCO Bank**: "GST Smart" lending platform with ScoreMe; first IBU at GIFT City.
- **Indian Overseas Bank**: IFSCA licence for a GIFT City IBU; novio RuPay co-branded card. Founded 1937 by M. Ct. M. Chidambaram Chettyar; HQ Chennai.
- **Bank of Maharashtra**: FinSpark 2026 cyber hackathon from Pune, theme "Securing the Future of Banking". MD & CEO Nidhu Saxena.
- **Punjab & Sind Bank**: 119th Foundation Day; IFSCA approval for an IBU. MD & CEO Swarup Kumar Saha; HQ New Delhi.
- GIFT City: CTBC Bank became the first Taiwanese bank to open a branch; Standard Chartered (the first foreign bank there, 2020) got wealth-management approval.

4. Private & Foreign Banks

- ★ **Emirates NBD** (Dubai) is acquiring a **60% controlling stake in RBL Bank** for \$2.75 billion (about ₹26,000 crore). RBL: est. 1943, HQ Mumbai, MD & CEO R. Subramaniakumar.

- RBI let **Kotak Mahindra Bank** acquire up to **9.99%** each in AU SFB, Federal Bank and J&K Bank (May 2026).
- Kotak Mahindra Bank acquired Deutsche Bank's India retail and wealth business for ₹281.7 crore.
- LIC got RBI approval to acquire up to 9.99% in ICICI Bank; ICICI Bank raised its stake in ICICI Prudential Life to 52.84%.
- RBI approved ICICI Prudential AMC to acquire up to 9.95% in CSB Bank (Thrissur).
- Federal Bank is buying Standard Chartered's credit card portfolio (4.5 lakh cards, about ₹1,500 crore). Federal Bank products: FCNR Max (6.25% on USD deposits) and the "Verto" savings account. Federal Bank: HQ Aluva; MD & CEO KVS Manian.
- HDFC Bank launched "Neev", an AI-powered real-time fraud detection platform, plus the "Max for Her" and "Max for Seniors" accounts.
- Axis Bank: \$500 million offshore loan from MUFG; India's first digital locker-focused branch (New Delhi).
- Bank of America is acquiring 49.9% of Jio Credit Ltd. Visa Payment Passkey launched with IDFC First Bank as first partner.
- Bandhan Bank (started 23 Aug 2015, HQ Kolkata) launched Mastercard credit cards: Sparks, Ignite, Flare, Lumina. Karur Vysya Bank launched Visa cards: Aura, Samara, Altura, Eternis.
- Brand Finance Banking 500: HDFC Bank is the top Indian bank (31st globally), SBI 56th.

[STATIC] RBL: Ratnakar Bank · Federal Bank est. 1931 · Karur Vysya Bank: HQ Karur, est. 1916 · Bandhan tagline "Aapka Bhala, Sabki Bhalai" · Emirates NBD: HQ Dubai

5. Small Finance Banks

- ★ **AU SFB** (largest SFB, HQ Jaipur, MD & CEO Sanjay Agarwal) is the **first SFB** with in-principle approval to become a **Universal Bank**. It launched Zaggle co-branded cards: Ananta, Lakshya, Tejas, Prathma.
- SFB-to-universal-bank criteria: 5 years of operation, listed, net worth at least ₹1,000 crore, CRAR 15%, GNPA up to 3%, NNPA up to 1%.
- Ujjivan SFB: Carol Furtado is Interim MD & CEO for 3 months from 1 Sept 2026 (after Sanjeev Nautiyal); Tata AIG bancassurance; R. Madhavan is brand ambassador.
- Shivalik SFB (the first UCB to become an SFB, HQ New Delhi) acquired ManiBhavnam Home Finance for ₹109 crore.
- Suryoday SFB, SprintMoney and Hitachi Payment Services enabled FD booking at Money Spot white-label ATMs.
- 11 SFBs operate; Capital SFB (Punjab) was the first.

Bulk deposit (from 1 Oct 2026)	Threshold
SCBs & SFBs	₹3 crore and above
RRBs	₹1 crore and above

6. Payments Banks

- Rules (Nachiket Mor Committee, 2014): ₹2 lakh end-of-day balance per customer; no lending or credit cards; minimum capital ₹100 crore; CAR 15%.
- **IPPB** (est. **1 Sept 2018**, Department of Posts; MD & CEO R. Viswesvaran) marked its 9th Foundation Day with the DakPay Soundbox, plus digital insurance and mutual fund platforms. It also launched a zero-balance SHG Savings Account for women's SHGs.

- Paytm Payments Bank: licence cancelled on 24 April under Section 22(4) of the BR Act; the Delhi HC appointed Giri Kumar Nair as Official Liquidator.
- Airtel Payments Bank: Shabnam Sinha is Chairperson; launched the RuPay "On-The-Go" NCMC with DMRC. Jio Payments Bank partnered EasyPay.
- Fino Payments Bank: Ketan Merchant's term as Interim CEO was extended by 3 months.

7. RRBs, UCBs & Priority Sector

- ★ **28 RRBs** after "One State, One RRB" (from 43, on 1 May 2025). Ownership: Centre 50%, Sponsor Bank 35%, State 15%.
- RRB FY26: record net profit **₹10,176 crore**; Gross NPA 5.3%; CD ratio a record 75.2%; PSL 91.7% of ANBC.
- Viability Plan 2.0 (DFS) covers FY26–FY28 with 30 parameters across 4 pillars: Operational Excellence, Asset Quality, Profitability, Growth.
- ★ SIDBI posted a record net profit of **₹5,493 crore** in FY26. SIDBI: est. 2 April 1990, HQ Lucknow, CMD Manoj Mittal.
- UCB CRAR: Tier 1 9%, Tiers 2–4 12%. Amit Shah launched the "Bank in a Box" platform and new NUCFDC premises in Mumbai.

PSL target	% of ANBC
SCBs	40%
RRBs	75%
SFBs	60% (from 75%)
UCBs	60% (from 75%)

8. Banking Appointments

RBI

- Rohit Jain became Deputy Governor from 2 May 2026 for 3 years, succeeding T. Rabi Sankar. Swaminathan J. was reappointed for 2 years from 26 June 2026.
- ★ Current Deputy Governors: **Swaminathan J., Poonam Gupta, S. C. Murmu, Rohit Jain.**
- New Executive Directors: Suman Ray (DICGC oversight) and Monisha Chakraborty. New part-time directors include S. Somanath, Syed Akbaruddin and Annie George Mathew.

Banks & NBFCs

Person	Post
★ Anup Bagchi	MD & CEO, HDFC Bank, 3 years from 27 Oct 2026 (after Sashidhar Jagdishan)
Rajiv Kumar (ex-CEC)	Part-time Chairman, HDFC Bank (after interim Keki Mistry)
★ Anup Kumar Saha	MD & CEO, Kotak Mahindra Bank, from 1 Jan 2027 (after Ashok Vaswani)
Brajesh Kumar Singh	MD & CEO, Canara Bank, to April 2029
N. S. Vishwanathan	Chairman, Axis Bank, reappointed to 26 Oct 2029
Arijit Basu	Part-time Chairman, IndusInd Bank
Elias George	Part-time Chairman, Federal Bank
Mahesh Muralidhar Pai	MD & CEO, South Indian Bank
R. Vijay Anand	MD & CEO, City Union Bank (after N. Kamakodi)
Rajendra Kumar Saboo	ED, additional charge as MD & CEO, UCO Bank
Ashish Singh	MD & CEO, Manappuram Finance, from 1 Jan 2027
Alexander George	MD, Muthoot Finance, from 1 Oct 2026

Exam pointers – SBI Q1 FY27 profit ₹21,121 crore · IDBI 60.72% to Fairfax · Emirates NBD 60% in RBL · AU SFB first SFB to get universal bank nod · BoB 2nd PSB pension fund sponsor

[STATIC] HDFC Bank, Kotak, Axis, ICICI: HQ Mumbai · Canara Bank: HQ Bengaluru, est. 1906 · South Indian Bank: HQ Thrissur, est. 1929 · City Union Bank: HQ Kumbakonam · J&K Bank: HQ Srinagar · UCO Bank: HQ Kolkata · Bank of Maharashtra: HQ Pune

PART D — PAYMENTS & FINTECH

1. NPCI

- ★ NPCI MD & CEO **Dilip Asbe** was named an independent director on SWIFT's new 15-member Global Supervisory Board (8 Oct 2026). SWIFT stands for Society for Worldwide Interbank Financial Telecommunication; it was founded in 1973, HQ La Hulpe, Belgium.
- NPCI has 4 subsidiaries: NIPL (NPCI International Payments Ltd), NBBL (NPCI Bharat BillPay Ltd), NBSL (NPCI BHIM Services Ltd), NTSL (NPCI Tech Solutions Ltd).
- NBSL is turning BHIM into a financial super app; BHIM transactions grew 301% in FY26.
- ★ Market share cap: each TPAP must stay **below 30%** of UPI volume by **31 Dec 2026**.
- UPI FX: NPCI partnered HSBC India and JP Morgan for real-time forex settlement of cross-border UPI.
- NBBL partnered Juspay for a unified banking switch. Bharat Connect (formerly BBPS) is now on WhatsApp for bill payments.
- The PSS Act, 2007 governs payments: the RBI regulates and the NPCI operates.

[STATIC] NPCI: est. 2008, not-for-profit, HQ Mumbai, promoted by RBI & IBA · UPI piloted 11 April 2016, public launch 25 Aug 2016

2. UPI — Monthly Data

Month 2026	Volume	Value
April	22.35 bn	₹29.03 lakh crore
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
★ September	24.07 bn	₹29.37 lakh crore

- September volume fell 1.8% from August, but daily transactions crossed **800 million** for the first time.
- FY26: 24,161.69 crore transactions worth ₹314.23 lakh crore. Ecosystem: 55.49 crore users, 6.45 crore merchants, 731 banks.
- The average ticket size fell to ₹1,313 (2025) from ₹1,848 (2021).
- App shares (July): PhonePe 45.89%, Google Pay 32.33%, Paytm 8.05%, then Navi and Super.money.

3. UPI — Global Expansion

Order	Country	Partner / note
1st	Bhutan (2021)	Phase II two-way link launched in Thimphu, 17 Sept 2026
9th	Cambodia	NIPL + ACLEDA Bank; Bakong KHQR
10th	Greece	Eurobank; 2nd in Europe after France
11th	Uzbekistan	NIPC (HUMO network); UZQR code; 30 Aug 2026

- Order of adoption: Bhutan, Nepal, Singapore, UAE, France, Mauritius, Sri Lanka, Qatar, Cambodia, Greece, Uzbekistan.
- ★ Under **Phase II with Bhutan**, Bhutanese visitors can pay in India by scanning Indian QR codes with Bhutanese apps. It was launched by S. Jaishankar and Bhutan PM Tshering Tobgay.
- ★ **Trinidad and Tobago** is the first **Caribbean** country to adopt UPI, through NIPL.
- Maldives: its "Favara" system is linked to UPI as a remittance corridor (Rufiyaa to INR).
- Nepal: UPI was linked with Nepal's National Payment Interface (NPI) on 6 June for P2P remittances.
- NIPL partnered Fomo Pay (Singapore). Qatar Post offers "PosTransfer" remittances via UPI. Burj Khalifa tickets can be paid via UPI. UPI One World serves foreign tourists.
- India shares its DPI (UPI, DigiLocker, Account Aggregator, ULI) with 24 countries.

4. UPI — Limits & MDR

Category	Per transaction	Per day
P2P	₹1 lakh	₹1 lakh
P2M standard	₹5 lakh	—
Capital markets, insurance, travel, GeM	₹5 lakh	₹10 lakh
Credit card bill payment	₹5 lakh	₹6 lakh
Jewellery	₹2 lakh	₹6 lakh
★ UPI Lite (no PIN)	₹1,000	wallet cap ₹5,000
UPI Lite X (offline)	₹500	wallet cap ₹2,000
★ UPI 123Pay (feature phones)	₹10,000 (from ₹5,000)	₹1 lakh
Tap & Pay / biometric (no PIN)	₹5,000	—
Offline POS / NFC	₹2,000	—
AutoPay without extra authentication	₹15,000	—

- UPI Circle: 1 primary user and up to 5 secondary users; ₹5,000 per transaction, ₹15,000 a month.
- ★ **UPI MDR** (MoF gazette, 14 Sept 2026): **0.4%** on P2M above **₹2,000**, capped at **₹300** for transactions of ₹75,000 and above. P2P stays free, as do P2M up to ₹2,000 and merchants receiving below ₹1 lakh a month. It was due on 15 Oct 2026, but NPCI deferred it until after Diwali.
- Other MDR terms: utilities, fuel, railways and insurance pay a flat ₹5; capital markets pay 0.02%. The split is 40% issuer bank, 40% PSP, 20% network.
- The Taxation and Other Laws Amendment Bill provided the legal basis for UPI MDR.

5. UPI Products & Fintech

- At GFF 2026 (7th edition, Mumbai), NPCI unveiled UPI Tap & Pay and the "MyUPI" AI payment assistant.
- PhonePe became the first TPAP to launch UPI 123Pay for feature phones (Nokia HMD, Lava, Itel). It also got in-principle approval from the Central Bank of UAE.
- BharatPe Flex with Yes Bank offers credit on UPI. jUMPP was approved as a TPAP with Yes Bank as PSP.
- EnKash launched India's first UPI-enabled prepaid meal card (RuPay). OmniCard was the first PPI to offer UPI flexi-benefits.
- Razorpay "Vulcan" is India's first AI payments foundation model. Razorpay also launched "RAY", a WhatsApp AI account manager, with IndusInd Bank.

- ★ **Skydo** (Bengaluru) became the first Indian cross-border payments fintech with an overseas licence (Canada).
- ★ **Paytm** became the first Indian company with an EU financial services licence.
- Meta invested \$900 million in CRED at a \$4.5 billion valuation; CRED founder Kunal Shah became Global Head of WhatsApp.
- IFSCA PSP approvals in GIFT City went to Niyo and PayGlocal. SIGN received RBI in-principle authorisation as a Payment Aggregator.
- UIDAI launched an Aadhaar Face Authentication SDK for banks and fintechs.

6. Fraud, Cyber & Digital India

- Cyber fraud victims can call helpline **1930**. The RBIH tool **MuleHunter.AI** detects mule accounts. IDPIC (India Digital Payment Intelligence Corporation) is a new bank-backed fraud body.
- RBI cyber-fraud compensation (fraud up to ₹50,000) pays the lower of ₹25,000 or 85% of the loss. It applies from **1 Jan 2027**.
- Gujarat launched e-Zero FIR for cyber fraud; the victim must convert it to a regular FIR within 3 days.
- IT Rules: unlawful content must come down within 3 hours of a court order (2 hours for deepfakes). Safe harbour is in Section 79 of the IT Act.
- TRAI series: 1600 for BFSI and government calls, the new 1601 for utilities and couriers, 140 for telemarketing.
- Digital India (1 July 2015, MeitY) turned 11. Aadhaar holders: 144 crore. DigiLocker users: 71.66 crore. DBT: ₹52 lakh crore.
- The Unified Bharat e-Charger ("UPI for EV charging"), launched by H. D. Kumaraswamy, falls under PM E-DRIVE (₹10,900 crore).
- The DMRC and Airtel Payments Bank card is the RuPay "On-The-Go" NCMC (National Common Mobility Card).

Exam pointers – UPI MDR 0.4% above ₹2,000, cap ₹300 · Sept UPI 24.07 bn · Uzbekistan 11th UPI country · Trinidad and Tobago first Caribbean · TPAP 30% cap by 31 Dec 2026

[STATIC] CERT-In: cyber incident response · I4C: Indian Cyber Crime Coordination Centre (MHA) · BHASHINI: BHASHa INterface for India · UMANG: Unified Mobile Application for New-age Governance

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**; AIF scheme launch cut from 30 days to **10 working days** after filing the Private Placement Memorandum (PPM) via a Merchant Banker.
- AIFs are privately pooled funds; minimum investment **₹1 crore**.

Trading and corporate-action rules

Rule	Key numbers
Margin Trading Facility	Broker net worth ₹3 cr → ₹5 cr ; LLPs allowed; exposure cap 5.5× net worth ; 30-day grace/rebalancing
Buyback (from 1 Aug 2026)	Open-market buyback 9:00 AM–4:30 PM, separate window removed; size under 15% of paid-up capital + free reserves; launch within 4 working days; finish in 66

	working days (was 6 months); promoters barred from selling, incl. pledged shares
ETF price bands (from 1 Sep 2026)	Fixed 20% → dynamic band from 10% , extendable to 20%; gold/silver ETFs $\pm 6\%$; base price = VWAP of last 30 min
ISIN limit (from 7 Oct 2026)	Privately placed debt: 17 ISINs per FY per issuer (12 plain-vanilla + 5 structured)

- MTF: early pay-in sale credits accepted as collateral, enabling T+0; brokers may issue NCDs.
- FPIs allowed in non-agricultural commodity index derivatives (bullion, energy, base metals).
- SEBI gave NOC to NSE for **Corporate Bond Index Futures**.

Transmission of securities — Quick Transmission Process (QTP)

- Nominees/legal heirs can claim uncontested claims without probate, using a QR-coded death certificate.
- QTP (low-value): ₹10,000 physical, ₹30,000 demat, for immediate relatives only.
- Simplified-documentation limit doubled: physical ₹5 lakh → **₹10 lakh**; demat ₹15 lakh → **₹30 lakh**.
- Combined affidavit-cum-NOC; claims processed within **21 calendar days**.

Credit Risk-o-Meter (circular 7 Oct 2026)

- Mandatory colour-coded risk display for debt securities alongside ratings; where multiple ratings exist, the lowest applies.

Colour	Risk
Irish Green	Lowest (AAA)
Chartreuse	Very low (AA band)
Neon Yellow	Low
Caramel	Moderate
Dark Orange	Moderate default risk
Red	High to very high (B+ to D)

Portfolio Managers Regulations, 2026

- ★ Notified **12 Oct 2026**, replacing the 2020 Regulations; effective **1 April 2027**.
- Standard PMS unchanged: provider net worth ₹5 crore, minimum ticket ₹50 lakh.
- New PRIM route (mutual-fund investing via portfolio managers): net worth ₹2 crore, ticket **₹25 lakh**.

Fees

- FPI/FVCI fees shifted from USD to INR: \$1,000 → ₹90,000; Category-I FPI/FVCI registration \$2,500 → **₹2.3 lakh**; effective 30 Dec 2026.
- Custodian fees move from annual to monthly from 1 Oct 2026: minimum **₹85,000/month** or 0.0000416% of AUC, whichever higher.

Other SEBI measures

- Investor Protection Fund (from 1 Sep 2026): depositories (NSDL, CDSL) may use up to **5%** of annual IPF income for expenses; at least 95% ploughed back.
- IPF claim ceilings: NSE ₹35 lakh per investor per claim (from ₹25 lakh); MCX ₹25 lakh; BSE ₹15 lakh.
- Unclaimed dividend moves to the IEPF after **7 consecutive years**.
- Online Bond Platform Providers (OBPPs) may offer bonds issued in GIFT City IFSC.
- Employees' conflict code: max 5% of portfolio or ₹20 lakh, whichever lower.

- Debenture Trustee Regulations review group: chair Ananta Barua, co-chair Rajnish Kumar (ex-SBI).

Exam pointers – GARUDA = 10 working days · Buyback within 66 working days · MTF cap 5.5× net worth · QTP limits ₹10 lakh/₹30 lakh · PMS Regulations 2026 effective 1 Apr 2027

2. SEBI — Technology, Platforms & Investor Protection

Platform	Purpose
SCORES 2.0 (Apr 2024; original 2011)	SEBI Complaints Redress System; entity gets 21 days, then escalation; 15-day first-level review
PaRRVA (live 4 May 2026)	Past Risk and Return Verification Agency; verifies performance claims; CARE Ratings verifier, NSE data centre
Project Sudarshan	AI tool tracking unsolicited financial advice on social media
SEBI R(AI)DAR	Regulatory AI Driven Advertisement Reviewer
MITRA	Traces inactive/unclaimed MF folios
ITRI	IT Resilience Index for MIIIs; 9 parameters, semi-annual
FIRE	Format for Incident Reporting Exchange (cyber incidents)
Project Jagrook	Awareness messages 5–31 Oct 2026 (circular 1 Oct)

- PaRRVA targets finfluencer fraud (not RBI's PRAVAAH).
- Chairman **Tuhin Kanta Pandey** issued a cyber advisory on AI model "Mythos"; SEBI AI task force "Cyber-suraksha.ai".
- World Investor Week 5–11 Oct 2026: "Samajh Se Investing Simple" campaign.
- SEBI Annual Report FY26: India **1st** globally in number of IPOs, **3rd** in capital raised.

3. SEBI — Penalties & Approvals

Entity	Action
NSE	₹1 crore disincentive for glitches; ₹6.04 crore for April 2024 pre-open glitch
CDSL	₹1 crore — Nov 2022 malware attack
Zee Entertainment (CEO Punit Goenka, founder Subhash Chandra)	₹1.48 crore
Copthall Mauritius (JP Morgan subsidiary)	Trading ban lifted

Approvals: Carnelian AMC, Nuvama Wealth and Marcellus Investment Managers (30 Sep) — mutual fund business · Zerodha Corporate Advisors — Merchant Banker · Motilal Oswal Custodial Services — Custodian · Motilal Oswal AMC — NPS pension fund licence (PFRDA).

4. Stock Exchanges, Indices & Mutual Funds

NSE IPO and listing

- SEBI approved the NSE IPO; final issue **₹22,569 crore**, pure Offer for Sale at ₹1,785.
- ★ NSE listed on **BSE on 24 Sep 2026** — India's **2nd-largest IPO** after Hyundai Motor India (₹27,870 crore, 2024), ahead of LIC (~₹21,000 crore, 2022).
- NSE: est. 1992 (Pherwani Committee); MD & CEO **Ashishkumar Chauhan**; Chairman Srinivas Injeti; 13 crore+ unique investors.

Products and indices

- ★ Electronic Gold Receipts (EGR) on NSE — demat receipts backed by gold in SEBI-accredited vaults; no GST on trading, 3% GST only on conversion to physical gold. SGB scheme and Gold Monetisation Scheme discontinued.

- Nifty 500 Ahimsa — India's first animal-friendly index (NSE Indices with Ahimsa Gain Foundation), base date 1 Apr 2016, base value 10; BSE's ethical index is "Satvik 100".
- NSE Indices added 11 sectoral indices (total 34); NSE started a National Coal Exchange.
- L&T issued India's first private-sector **tokenised bond**: ₹500 crore, 3 years, 7.40% coupon.
- MCA allowed up to **10%** of annual CSR spend in Zero Coupon Zero Principal (ZCZP) instruments on the Social Stock Exchange (Schedule VII amended).

Mutual funds

- Zerodha Fund House launched India's first Life Cycle (target-date) funds: 2036 and 2041.
- Sundeep Sikka re-elected AMFI Chairman.
- Ashis Kumar MD & CEO of LIC Mutual Fund (earlier its COO); Anand Varadarajan MD & CEO of Tata AMC.
- SBI MF "AARAMBH" — Aadhaar-based assisted onboarding for first-time investors.

Exam pointers – NSE IPO ₹22,569 crore, 2nd after Hyundai · EGR: 3% GST only on physical delivery · Nifty 500 Ahimsa vs BSE Satvik 100 · L&T first private tokenised bond

5. IFSCA / GIFT City

- ★ IFSCA: IFSCA Act 2019, operational 2020, 9 members (3-year term), GIFT City Gandhinagar; Chairperson **K. Rajaraman**, extended to Oct 2028 or age 65.
- GIFT IFSC rose 9 places to **37th** in Global Financial Centres Index (GFCI 40); 26th in FinTech; Mumbai 49th.
- Licences: Nexent Capital IFSC (investment banking) · Niyo (Payment Service Provider) · Standard Chartered (wealth management).
- CTBC Bank — first Taiwanese bank at GIFT City.
- MoU with Da Nang International Financial Center (Vietnam).

6. IRDAI & Insurance

- Profile: est. 1999, HQ Hyderabad, Chairperson **Ajay Seth**, 10 members.
- New Whole-Time Members: **Dinesh Pant** (took VRS as LIC MD, 24 Sep) and Girija Subramanian; Dr Tamboli Ayyaj Fakirbhai named Executive Director.

FDI and structure

- ★ Sabka Bima Sabki Raksha Act 2025 / FEMA rules: insurance FDI **74% → 100%** (automatic route); LIC stays at **20%**; one of Chairperson/MD/CEO must be a resident Indian.
- ★ Domestic Systemically Important Insurers: **LIC, GIC Re, New India Assurance**.

Registrations in 2026 (in order)

No.	Entity	Note
1	Kivi General Insurance	General
2	Allianz Jio Reinsurance	Reinsurance
3	Prudential HCL Health Insurance	UK's Prudential 70%, HCL's Vama Sundari Investments 30%; India's 8th standalone health insurer
4	Protecto General Insurance	General

Penalties and restrictions

Entity	Action
Nissan Renault Financial Services	₹1 crore
ICICI Lombard	₹1 crore — governance and outsourcing

IndusInd Bank	₹1 crore — corporate agent norms
Niva Bupa, Acko, Pramerica Life, Edelweiss Life	Barred 6 months from new branches — Expenses of Management breach

Initiatives

- Public Insurance Registry (PIR) — DPI for "Insurance for All by 2047"; tracks ₹8,973.89 crore unclaimed insurance.
- AI working group (7 members) chaired by Prof. Sandeep K. Shukla (IIIT Hyderabad).
- Health insurance sub-committee of Insurance Advisory Committee chaired by Ajay Seth; IPAI tie-up against dark patterns.
- Ind AS mandatory for insurers from 1 April 2026; free-look period 30 days.
- Patanjali-led consortium to buy 98.055% of Magma General Insurance for ₹4,500 crore.

Corporate and appointments

Company	Update
New India Assurance	Lavanya R. Mundayur CMD (till May 2029)
GIC Re	Hitesh Rameshchandra Joshi CMD, succeeding N. Ramaswami
ICICI Life Insurance	ICICI Prudential Life renamed (22 Sep 2026); Sidharatha Mishra MD & CEO from 14 Oct, succeeding Anup Bagchi
Mahindra Manulife	50:50 JV with Canada's Manulife; MD & CEO Suresh Agarwal
Aviva India	Aviva first foreign insurer to own 100% of Indian life JV (buys 26% from Dabur)
IndiaFirst Life	BNP Paribas Cardif buys 26% from Warburg Pincus: BoB 65%, Cardif 26%, Union Bank 9%

- ★ Bharat Maritime Insurance Pool (BMIP) launched by DFS — **\$1.5 billion** pool with \$1.4 bn sovereign guarantee; covers hull, cargo, P&I and war risks; NIACL issued first policies.
- ICICI Lombard: India's first motor cyber insurance add-on.
- Supreme Court: mandatory third-party cover for new cars 3 → 4 years, two-wheelers 5 → 6 years.

LIC

- ★ Dividend **₹12,207.25 crore** to GoI for FY26; CEO & MD **R. Doraiswamy**.
- Govt (96.5%) to sell up to 6.5% via OFS to meet 10% public shareholding by 16 May 2027 (25% by 2032).
- New plans: New Jeevan Saathi (joint-life for spouses, from 1 June); from 19 Oct — New Jeevan Dhara-II, Health Shield, New Cancer Cover.

Exam pointers – Insurance FDI 100%, LIC 20% · Prudential HCL = 8th SAHI · BMIP \$1.5 bn · NIACL CMD Lavanya Mundayur · ICICI Life MD & CEO Sidharatha Mishra

7. Pension — PFRDA, NPS, UPS, APY

System	Key features
Pre-2003	Defined Benefit pension
NPS (1 Jan 2004; all citizens 2009)	Entry 18–70; 2.17 crore subscribers, AUM ₹15.95 lakh crore
UPS (1 Apr 2025)	Assured pension, e.g. ₹10,000/month after 10+ years, with DR
NPS Vatsalya	Parents invest for minors; handed over at 18
NPS Swasthya	NPS-linked health account with super top-up cover

- NPS Divas — **1 October**.
- Star NPS — digital onboarding platform built by BSE (from 4 June).
- PFRDA "Pension Sahayak" — AI-enabled grievance portal and app, replacing CGMS.
- Regulatory sandbox; on-tap Pension Fund Manager registration (net worth ₹50 crore, paid-up capital ₹25 crore).
- NPS in 5 risk tiers: A Very High (80–100% equity), B High, C Moderate, D Low, E Very Low (0–10%).
- DoRD–PFRDA MoU for "**Pension Sakhis**" under DAY-NRLM.

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

	PMJJBY	PMSBY	APY
Type	Life	Accident	Pension
Benefit	₹2 lakh, any death	₹2 lakh death/total disability; ₹1 lakh partial	₹1,000–5,000/month
Age	18–50	18–70	18–40
Premium	₹436/year	₹20/year	By age/pension
Enrolment	27 crore+	58 crore+	9 crore+

8. EPFO / ESIC / Labour

- EPFO: est. 1952, HQ New Delhi, Ministry of Labour (Minister Mansukh Mandaviya); CPFC Ramesh Krishnamurthy; 12-digit UAN.
- ★ EPF interest FY 2025-26: **8.25%**.
- ★ Cabinet raised EPF/EPS wage ceiling **₹15,000 → ₹25,000/month** (₹15,000 since Sep 2014).
- Members must keep a minimum 25% balance; auto-settlement limit **₹5 lakh**.
- e-PRAAPTI = EPF Aadhaar Based Access Portal for Tracking Inoperative Accounts.
- "Vishwas 2026" — amnesty for employers' PF defaults, 29 June–29 Nov 2026; damages 0.25%/month up to 2 months.
- ESIC: annual health check-up for workers 40+; Atal Beemit Vyakti Kalyan Yojana (2018) extended to June 2027 — 50% of average daily earnings.
- e-Shram 5 years (26 Aug 2021): 31.89 crore+ registrations, 12-digit UAN.

[**STATIC**] SEBI: 12 Apr 1988, statutory 1992, HQ Mumbai · IRDAI: 1999, Hyderabad · PFRDA: 2003, statutory 2014, New Delhi · LIC: 1956, Mumbai · IFSCA: 2020, GIFT City · CCI: 2003, New Delhi, Chairperson Ravneet Kaur · ISIN: 12 characters · National Insurance Awareness Day: 28 June

PART F — DEVELOPMENT FINANCE INSTITUTIONS

1. 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	—

2. NABARD

- Launched "**Gramodyan**" on its 45th Foundation Day (12 July); also launched the "Amrit" rural innovation platform.
- Facilitated 28 new GI tags, taking its total to **176**.
- ★ Subsidiary NABKISAN Finance raised ₹180 crore through India's **first WASH (Water, Sanitation & Hygiene) social bond**, listed on the NSE (5 years, 8.10%).

3. SIDBI

- Highest-ever net profit: ₹5,493 crore (FY26, +14.2%).
- AP Angel Fund launched with Andhra Pradesh and the Ratan Tata Innovation Hub.
- SIDBI Venture Capital manages the **Antariksh Venture Capital Fund** (₹1,600 crore, with IN-SPACE); its first investment was ₹60 crore in Dhruva Space (Hyderabad).

4. EXIM Bank & NaBFID

- EXIM Bank: designated implementing agency for the Interest Subvention Scheme / Export Interest Support Scheme (taken over from the RBI); paid a ₹428 crore dividend to the government.
- NaBFID: debut **\$750 million 10-year dollar bond at 6.122%**; earlier raised ₹4,000 crore through 10-year bonds at 7.74%.

5. Other DFIs, Funds & Guarantees

- REC Ltd merged into **Power Finance Corporation (PFC)** (Budget 2026-27). PFC was the first NBFC to use the RBI's Subsidised Hedging Facility (\$300 mn bond).
- ★ Sagarmala Finance Corporation (SMFCL), India's first maritime-focused lender, issued **India's first Blue Bond** (28 Sep 2026; up to ₹600 crore, 10 years).
- NIIF (set up 2015) received an additional ₹30,000 crore, taking the government's total commitment to ₹60,000 crore.
- ECLGS 5.0 (via NCGTC): ₹2.55 lakh crore of additional credit including ₹5,000 crore for airlines; guarantee 100% for MSMEs and 90% for non-MSMEs and airlines; valid till 31 March 2027.

Pradhan Mantri Mudra Yojana (launched 8 April 2015; 59.14 crore loans)

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

Exam pointers – SIDBI HQ Lucknow; other AIFs Mumbai, NHB New Delhi · First WASH social bond: NABKISAN · First Blue Bond: SMFCL

[STATIC] All AIFs function under the Ministry of Finance (DFS) · NCGTC: est. 2014, under DFS

PART G — GOVERNMENT, POLICY & SCHEMES

1. Financial Inclusion

PMJDY — 12 years (launched 28 August 2014)

- ★ **59.09 crore** accounts; deposits ₹3,16,514 crore; average balance ₹5,356 (19 August 2026). Women hold 55.7% of accounts.

- 41.29 crore RuPay cards with ₹2 lakh accident cover (raised from ₹1 lakh in 2018). Overdraft up to ₹10,000 (₹2,000 hassle-free); OD age limit raised 60 → 65.
- Slogan "Mera Khata Bhagya Vidhata"; run by the Department of Financial Services (Ministry of Finance).
- 99.92% of inhabited villages have a banking outlet within 5 km (Jan Dhan Darshak app).

RBI Financial Inclusion Index

- FI-Index rose 4.48% to **70.0** (March 2026). First released August 2021; scale 0–100; sub-indices Access 35%, Usage 45%, Quality 20%.

RBI Integrated Ombudsman Scheme 2026 — effective 1 July 2026

- Replaces the 2021 scheme; keeps "One Nation One Ombudsman". Covers banks, RRBs, cooperative banks, UCBs with deposits of ₹50 crore or more, NBFCs, payment system participants, CICs and non-bank PPI issuers.
- ★ Compensation for consequential loss **₹30 lakh** (from ₹20 lakh); for harassment/mental anguish ₹3 lakh (from ₹1 lakh). No cap on dispute amount.
- Process: complain to the entity first → 30 days for reply → customer then has **90 days** to approach the Ombudsman (cut from one year).

ECLGS 5.0 (approved 5 May 2026)

- Outlay ₹18,100 crore; credit target **₹2.55 lakh crore**, including ₹5,000 crore for airlines.
- ★ Guarantee by **NCGTC**: 100% for MSMEs, 90% for non-MSMEs and airlines. Limit 20% of peak Q4 FY26 working capital — up to ₹100 crore (5-year tenure); airlines up to ₹1,500 crore (7 years).
- Valid till 31 March 2027; only standard accounts as of 31 March 2026. ECLGS first launched May 2020.

Small Savings Rates — Q3 FY27 (Oct–Dec 2026), unchanged for 11th straight quarter

Scheme	Rate
SCSS / Sukanya Samriddhi	8.2%
NSC	7.7%
KVP (matures in 115 months) / 5-yr POTD	7.5%
PO Monthly Income Scheme	7.4%
PPF	7.1%
PO Savings Account	4.0%

- Reviewed quarterly by the Department of Economic Affairs using the Shyamala Gopinath Committee (2011) formula.

Exam pointers – PMJDY accident cover ₹2 lakh · Ombudsman compensation ₹30 lakh · ECLGS guarantor NCGTC · KVP 115 months

2. Rural Employment, Livelihood & Housing

VB-G RAM G Act, 2025 — replaced MGNREGA from 1 July 2026

- ★ **Viksit Bharat – Guarantee for Rozgar and Aajeevika Mission (Gramin)**; notified 11 May 2026; replaces MGNREGA (2005). Nodal: Ministry of Rural Development (Shivraj Singh Chouhan).

Feature	MGNREGA	VB-G RAM G
Guaranteed days	100	125
Funding	100% Centre (wages)	60:40; 90:10 NE/Himalayan; 100% UTs without legislature
Average wage	₹298.8/day	₹327.4/day (floor ₹300)
Permissible works	266	375 (Oct 2026)

- Work within 15 days; wages by DBT; unemployment allowance one-fourth of wage for 30 days, half thereafter; 60-day pause in peak farm season.
- Budget FY27 **₹95,692.31 crore**. National launch 2 July 2026 at Mukkavaripalle, Tirupati (AP). Highest wage: Haryana ₹409.

PM SVANidhi — 6 years (launched 1 June 2020)

- ★ Extended to **31 March 2030**. Tranches raised: ₹15,000 (from ₹10,000) → ₹25,000 (from ₹20,000) → ₹50,000; 7% interest subsidy; UPI-linked RuPay credit card up to ₹30,000.
- 1.12 crore loans worth ₹17,800 crore; MoHUA with DFS. 50 Street Food Hubs; first at Lakhanpur (Kathua, J&K).

PM Vishwakarma — 3 years (launched 17 September 2023)

- Ministry of MSME; ₹13,000 crore (FY24–FY28); 18 trades. Collateral-free loans up to **₹3 lakh at 5%**: ₹1 lakh (18 months) + ₹2 lakh (30 months).

Housing — PMAY

- PMAY-Urban 2.0: ₹2.5 lakh assistance per house; 4% interest subsidy on first ₹8 lakh (up to 12 years, max ₹1.80 lakh) for loans up to ₹25 lakh, property ≤ ₹35 lakh. EWS ≤ ₹3 lakh, LIG ₹3–6 lakh, MIG ₹6–9 lakh. Odisha best-performing state.
- PMAY-Gramin: ₹1.20 lakh (plains), ₹1.30 lakh (hilly). India's first **3D concrete-printed houses** under PMAY-G 2.0 built in Tenali mandal, Guntur (AP).

Social assistance — NSAP renamed (October 2026)

- ★ NSAP renamed **Pradhan Mantri Samajik Sahayata Yojana**; ₹53,428 crore for 2026-27 to 2030-31; ~3.2 crore beneficiaries.
- IGNOAPS → PM Vridhavastha Pension Yojana; IGNWPS → PM Vidhawa Pension Yojana; disability pension → PM Divyangjan Pension Yojana (eligibility threshold 80% → 40%); NFBS → PM Parivar Labh Yojana.

Exam pointers – VB-G RAM G 125 days, 60:40 · SVANidhi first tranche ₹15,000 · PM Vishwakarma 5% interest · first 3D-printed PMAY-G houses in Guntur

3. Union Cabinet Approvals

Scheme / decision	Outlay	Key details
PM-DHARA (Sep 2026)	₹1,86,405 cr	Developing Harmonized and Accelerated Renewable-energy Access; transmission for 135 GW RE (Green Energy Corridor-III), 50 GWh BESS; by FY33
India Semiconductor Mission 2.0 (Semicon 2.0)	₹1,27,500 cr	MeitY; effective 31 Aug 2026
Samudra Manthan (National Offshore Exploration)	₹84,084 cr (Phase 1)	MoPNG; deep/ultra-deep water; KG, Mahanadi, Kaveri basins; to FY31
Mobile Phone Manufacturing Scheme	₹62,500 cr	MeitY; FY27–FY31
Coal/Lignite Gasification	₹37,500 cr	75 MT of national 100 MT by 2030 target
Khelo India (revamped)	₹36,441 cr	Till 2030-31
BHAVYA (Bharat Audyogik Vikas Yojana)	₹33,660 cr	100 plug-and-play industrial parks in 6 years; portal by NICDC
Modified UDAN (Viksit UDAN)	₹28,840 cr	10 years FY27–FY36; 100 new airports, 200 helipads
Sarthak PDS	₹25,530 cr	5 years; curbs leakage of PMGKAY grain

National Circular Bio-Energy Scheme (expanded GOBARdhan)	₹23,731 cr	MoPNG; FY27–FY36; CBG price ₹2,110/MMBtu for 10 years
ATF Price Stabilisation Fund	₹10,000 cr	36-month interest-free revolving loan fund
SME Growth Fund	₹10,000 cr	AIF; minimum investment ₹1 crore
PARIVARTAN (Commercial Fleet Modernisation)	₹9,585 cr	Replace 2.07 lakh BS-IV trucks/buses in Delhi NCR with EVs
Mission for Cotton Productivity	₹5,659.22 cr	FY27–FY31; yield 440 → 755 kg/ha; brand "Kasturi Cotton"
PM Surya Sarovar Yojana	₹5,070 cr	5,000 MW floating solar; ₹1 crore/MW CFA
Bhavya Rasayan (chemical parks)	₹3,030 cr	FY26–FY31
Railway PLB	₹2,009.61 cr	78 days' bonus; max ₹17,951/employee
DISHA 2.0	₹255 cr	Access to justice; 2026–31

- ★ **PM-KISAN** extended FY27–FY31 with ₹3,15,614 crore; ₹6,000/year in three ₹2,000 instalments. 23rd instalment (₹18,880 crore, 9.44 crore farmers) released 20 June 2026 from Tarakeswar (Hooghly, WB).
- ITLA** (Integrated Transport and Logistics Authority) approved 6 October 2026 — apex body to prepare a National Transport Master Plan and appraise projects of ₹500 crore and above.
- NIIF**: additional ₹30,000 crore; total government commitment ₹60,000 crore (NIIF est. 2015).
- DISHA** = Designing Innovative Solutions for Holistic Access to Justice (Ministry of Law); AI chatbot "Nyaya Setu"; Article 39A.
- Extensions: Cabinet Secretary T.V. Somanathan and Home Secretary Govind Mohan get one year; ED Director Rahul Navin to 13 August 2027.

Exam pointers – PM-DHARA largest outlay · Semicon 2.0 ₹1.275 lakh cr · UDAN 10 years ₹28,840 cr · Kasturi Cotton

4. Parliament — Bills & Acts

Monsoon Session 2026: 20 July – 13 August, 19 sittings, 11 Acts.

Act (2026)	Key provision
Bankers' Books Evidence Act	Replaces 1891 Act; recognises digital banking records; in force 1 October 2026
Supreme Court (Number of Judges) Amendment	Strength 34 → 38 including CJI
Kerala (Alteration of Name) Act	Kerala renamed Keralam (Article 3); notified August 2026
Prevention of Insults to National Honour (Amendment)	Vande Mataram protected like the National Anthem; up to 3 years' jail
Public Examinations (Prevention of Unfair Means) Amendment	Individuals 5–10 years, fine up to ₹50 lakh; syndicates 7–10 years, fine up to ₹10 crore
MSME Development (Amendment)	Certain MSME receivables routed via TReDS
Registration of Births and Deaths (Amendment)	In force 1 October 2026; magistrate's order for delayed registration
Tribunals Reforms Act	Replaces 2021 Act; National Tribunal Commission
NCDC (Amendment)	NCDC can fund entities engaged in cooperative development
MMDR Amendment	Restricts state levies on mineral rights
Taxation and Other Laws (Amendment)	Amends Payment and Settlement Systems Act, 2007 for digital payments

- Referred to JPCs: FCRA Amendment Bill, 2026 (31-member JPC chaired by Sanjay Jaiswal) and Viksit Bharat Shiksha Adhishthan Bill, 2025 (single regulator replacing UGC, AICTE, NCTE).

- Indian Statistical Institute Bill passed by Lok Sabha — makes ISI (founded 1931 by P.C. Mahalanobis, Kolkata) a statutory body.
- MSME definitions: Micro investment ≤ ₹2.5 crore/turnover ≤ ₹10 crore; Small ≤ ₹25 crore/₹100 crore; Medium ≤ ₹125 crore/₹500 crore.
- Exam reforms: 6-member task force chaired by **Nandan Nilekani** after NEET-UG 2026 was fully cancelled (first time).
- UCC: Uttarakhand first state (27 January 2025); Assam first NE state to pass a UCC bill; Rajasthan and MP cabinets approved drafts. Goa has a historic UCC.

[**STATIC**] Article 3 – new states/names · Art. 124 – Supreme Court · SC judges retire at 65, HC at 62 · Article 44 – UCC

5. Other Central Schemes

Scheme	Key details
PM Ujjwala Yojana (May 2016)	Subsidised refills cut 12 → 9 (2025) → 4 per year ; ₹300 subsidy per 14.2 kg cylinder; biometric Aadhaar mandatory from 1 Oct 2026
PM Surya Ghar Muft Bijli (13 Feb 2024)	MNRE; ₹75,021 cr; 300 free units/month; subsidy up to ₹78,000 (3 kW); 1 crore homes by March 2027; World Bank \$890 mn
PM E-DRIVE (29 Sep 2024)	Heavy Industries; ₹10,900 cr; extended to 31 March 2028; e-2W subsidy ₹2,500/kWh, cap ₹5,000/vehicle
PM Viksit Bharat Rozgar Yojana (1 Aug 2025)	Labour Ministry; ₹99,446 cr; 3.5 crore jobs; first-timers get one month's wage up to ₹15,000; employers ₹3,000/month
PM SETU (4 Oct 2025)	Skilling and Employability Transformation through Upgraded ITIs; ₹60,000 cr; 1,000 ITIs; 5 NSTIs as CoEs
PM Vidyalyaxmi	Collateral-free education loans up to ₹7.5 lakh, 75% guarantee; 3% subvention for family income < ₹8 lakh
PM Dhan-Dhaanya Krishi Yojana (11 Oct 2025)	100 districts; ₹24,000 cr/year; top district Gaya (Bihar)
Jal Jeevan Mission 2.0	Launched 15 Aug 2019; deadline December 2028; ₹8.69 lakh cr; first Har Ghar Jal state Goa
AMRUT 2.0 & Urban Challenge Fund	AMRUT (25 June 2015, 500 cities), ₹2,77,000 cr; UCF ₹1 lakh cr central aid to catalyse ₹4 lakh cr
PM-JAY	West Bengal became 36th and final State/UT to join; ₹5 lakh cover per family
PMSMA (9 June 2016)	10 years; free antenatal check-up on 9th of every month; ₹75 coin released
SSBSK	Samagra Shishu Bal Swasthya Karyakram: care up to 3 years, 17 home visits
PMMSY (10 Sep 2020)	6 years; ₹20,050 cr; fish output 197.75 lakh tonnes (2024-25)
PM-RAHAT	Cashless treatment up to ₹1.5 lakh for 7 days for road accident victims (Section 162, MV Act)
Rah-Veer	₹25,000 for taking accident victims to hospital in golden hour
PMBJP (Jan Aushadhi)	Target 25,000 Kendras by March 2027
DILRMP 3.0	₹565.50 cr; 100% central; 2026-27 to 2030-31
National Coastal Mission 2.0	₹767 cr; 9 coastal states + 4 UTs; MoEFCC
PM GatiShakti (13 Oct 2021)	5 years; nodal DPIIT; tech partner BISAG-N
National Green Hydrogen Mission	₹19,744 cr; 5 MMT/year by 2030; SIGHT ₹17,490 cr
PM KUSUM	10,000 MW solar plants (A), 20 lakh standalone pumps (B), 15 lakh pumps solarised (C)

- ★ **PRAHAAR** — India's first national counter-terrorism policy (MHA); Policy for Response Against Hostile Activities And Radicalism; 7 pillars.

- Four Labour Codes in force — 29 laws merged: Wages (2019), Industrial Relations, Social Security, OSH (2020); 48 hours/week; gig workers covered.
- Heat waves and lightning added as notified disasters under SDRF/NDRF (12 → 14).
- Census 2027: 16th Census, first digital, ₹11,718 crore; caste enumeration first since 1931.
- Passport fees revised from 1 July 2026: normal ₹1,500 → ₹2,500; Tatkal ₹3,500 → ₹5,000.
- Ladakh gets 5 new districts (Nubra, Sham, Changthang, Zaskar, Drass) — total 7.
- New SIM rules: max 6 SIMs in J&K, Assam and NE; 9 elsewhere.

Exam pointers – Ujjwala 4 refills · PM Surya Ghar 300 units · PM E-DRIVE to 2028 · PRAHAAR first CT policy

6. Agriculture

MSP — Kharif 2026-27 and Rabi (RMS 2027-28)

Crop	MSP (₹/quintal)	Hike
Paddy (common)	2,441	+72
Cotton (medium / long staple)	8,267 / 8,667	+557
Sunflower seed (highest kharif hike)	—	+622
Wheat (lowest rabi hike)	2,610	+25
Safflower (highest rabi hike)	7,215	+675
Masoor	7,390	+390
Rapeseed & mustard	6,613	+413

- MSP fixed on CACP (est. 1965) advice at least 1.5× cost of production; 22 crops.
- ★ Sugarcane FRP 2026-27: **₹365/quintal** (from ₹355, +2.81%) from 1 October 2026; basic recovery 10.25%; Sugarcane Control Order, 1966.

Schemes

- PMFBY — 10 years (18 February 2016): farmer premium Kharif 2%, Rabi 1.5%, commercial/horticulture 5%; FY27 allocation ₹12,200 crore.
- PM Kisan Maandhan Yojana — 7 years (12 September 2019): ₹3,000/month pension after 60 for farmers with up to 2 ha; entry 18–40; fund manager LIC.
- PMKSY (1 July 2015): Har Khet Ko Pani, AIBP, Watershed; 2021–26 outlay ₹93,068.56 crore. Per Drop More Crop moved to PM-RKVY from 2022-23.
- Soil Health Card: launched 19 February 2015 at Suratgarh (Rajasthan); 12 parameters.
- Wheat procurement 2026-27: 35 MT, a 5-year high. India 2nd-largest producer of aquatic animals, 1st in inland capture (FAO SOFIA 2026).

7. State Schemes

State	Scheme	Details
West Bengal	Annapurna Bhandar	Replaces Lakshmi Bhandar; ₹3,000/month DBT to women 25–60 + free bus travel; CM Suvendu Adhikari
Delhi	Delhi Lakshmi Yojana	₹2,500/month to EWS women 21–60; ₹5,110 cr; 17 lakh women
Delhi	EV Policy 2.0	1 July 2026 – 31 March 2030; no new petrol/CNG 2-wheelers from 1 April 2028
Punjab	CM Meri Rasoi Yojana	Quarterly nutrition kits to 40 lakh NFSA families via MARKFED
Keralam	Priyadarshini	Free ordinary KSRTC travel for women and transgender persons

Odisha	Gyanodaya – Shiksharu Samruddhi	First state with free KG-to-PG education; ₹5,467.55 cr over 5 years
Odisha	Deep Sea Fishing Mission	₹2,295 cr (2026–2036)
Andhra Pradesh	Pillale Sampada	₹30,000 for 3rd child, ₹40,000 for 4th; launched on World Population Day
Chhattisgarh	DWEEPTI	India's first women-led distributed renewable energy policy ("Solar Didis")
Uttar Pradesh	Guru Dakshina	Cashless treatment for government school teachers
Tamil Nadu	Perunthalaivar Kamarajar Breakfast Scheme	Renamed; extended to Classes 1–8 from 17 Sep 2026
Karnataka	Sandhya Kiran	₹5 lakh cashless cover for pensioners under 70
Maharashtra	AI Policy 2026	5 AI cities; ₹500 cr startup fund
Assam / Tripura	Mission Snehajori / Queen Pineapple	GI Muga silk / ₹236 cr pineapple mission

- Sikkim first fully paperless judiciary; Amaravati declared sole capital of AP.

Exam pointers – Annapurna ₹3,000 · Odisha first KG-to-PG free education · DWEEPTI Chhattisgarh · Uttarakhand 6th literate state

8. Campaigns & Drives

- ★ **SHANTI** — India's UNSC 2028–29 campaign (Securing Holistic Advancement through Norms, Trust and Integrity), launched by S. Jaishankar; India non-permanent member 8 times, last 2021–22.
- Har Ghar Tiranga 2026: 5th edition, 9–17 August; began 2022 under Azadi Ka Amrit Mahotsav.
- Swachhata Hi Seva 2026: 17 September – 2 October; Rashtriya Poshan Maah (9th): theme "Hamari Anganwadi Hamari Jimmedari".
- Nasha Mukh Yuva for Viksit Bharat Sankalp Abhiyan: 100 weeks, launched by PM in Varanasi; Drug-Free India target 2029.
- UPSC centenary: set up 1 October 1926 on the Lee Commission's advice; Chairman Dr Ajay Kumar.

[STATIC] ECI est. 25 January 1950, Articles 324–329; CEC Gyanesh Kumar (26th) · NITI Aayog est. 1 January 2015; CEO Anurag Jain · SBM launched 2 October 2014

PART H — APPOINTMENTS

1. Heads of State & Government — Foreign Countries

Name	Post	Note
Andy Burnham	PM, United Kingdom	59th PM; succeeds Keir Starmer
Tarique Rahman	PM, Bangladesh	11th PM (BNP)
Mirza Fakhrul Islam Alamgir	President, Bangladesh	23rd President (BNP)
Fatima Zahra Mansouri	PM, Morocco	First woman PM; capital Rabat
Rumen Radev	PM, Bulgaria	Bulgaria joined the Euro on 1 Jan 2026 (21st member)
András Baka	President, Hungary	PM Péter Magyar (succeeded Viktor Orbán)
Ülle Madise	President, Estonia	2nd woman President, after Kersti Kaljulaid
Haakon VIII	King, Norway	Succeeded King Harald V, who died
Mette Frederiksen	PM, Denmark	3rd term

Janez Janša	PM, Slovenia	4th term; succeeds Robert Golob
Laura Fernández	President, Costa Rica	50th President
Abelardo de la Espriella	President, Colombia	Succeeds Gustavo Petro
Keiko Fujimori	President, Peru	Capital Lima; currency Sol
Abiy Ahmed Ali	PM, Ethiopia	2nd consecutive 5-year term; capital Addis Ababa
Hakainde Hichilema	President, Zambia	Re-elected; capital Lusaka

- ★ PM Modi became India's longest continuously serving elected PM on 10 June 2026 (4,399 days), surpassing Nehru's 4,398 days; Nehru remains longest-serving overall (6,131 days).
- India's longest-serving head of government overall: ex-Sikkim CM Pawan Kumar Chamling (8,930 days).

Exam pointers – UK 59th PM Andy Burnham · Bangladesh PM Tarique Rahman · Morocco's first woman PM · Bulgaria 21st Euro member

2. International Organisations

Name	Post	Note
Vivek Aggarwal	Vice President, FATF	July 2026 – June 2027; India's first FATF vice presidency
Giles Thomson (UK)	President, FATF	1 July 2026 – 30 June 2028
Dr. Khalilur Rahman	President, 81st UNGA	Bangladesh FM; succeeds Annalena Baerbock (80th)
Michael Kremer	Chief Economist, World Bank	From 1 Oct 2026; succeeds Indermit Gill; Nobel 2019
Neelkanth Mishra	Executive Director, World Bank	Replaces Parameswaran Iyer
Silvana Tenreyro	Chief Economist, IMF	—
Bimal N. Patel	Judge, ITLOS	9 years (2026–2035)
Luke J. Lindberg	Executive Director, WFP	WFP: est. 1961, HQ Rome, Nobel Peace 2020
Tavengwa Mukuhliani	Deputy Chairman, ICC (cricket)	First Zimbabwean; ICC Chairman Jay Shah
Satyajit Mohanty	India's Representative, ICAO Council	Montreal, 3 years
Bassirou Diomaye Faye	Chairman, ECOWAS	Senegal President
Viswanathan Anand	Interim President, FIDE	—
P. V. Sindhu	Member, BWF Council	2026–2029; Chair, Athletes' Commission

- ICJ President Yuji Iwasawa (Japan) · World Bank President Ajay Banga · UNSG António Guterres.

[STATIC] FATF: est. 1989, HQ Paris, 40 members; India observer 2006, full member 2010 · WFP HQ Rome · ICAO HQ Montreal

3. Chief Ministers & Assembly Results

Name	Post	Note
Suvendu Adhikari	CM, West Bengal	First BJP CM; replaces Mamata Banerjee
C. Joseph Vijay (TVK)	CM, Tamil Nadu	—
Himanta Biswa Sarma	CM, Assam	2nd consecutive term
D. K. Shivakumar	CM, Karnataka	25th CM; Deputy CM Dr. G. Parameshwara
N. Rangasamy	CM, Puducherry	Record 5th term

- ★ West Bengal 2026: BJP 207 of 294 seats; record turnout 92.93%. Assam: NDA 102 of 126 seats.

[STATIC] CM appointed by Governor (Art. 164) · West Bengal tiger reserves: Sunderbans, Buxa

4. Judiciary

- ★ Supreme Court sanctioned strength raised from 34 to 38 (37 judges + CJI) via Supreme Court (Number of Judges) Act, 1956 amendment.
- 6 Oct 2026: CJI Surya Kant (53rd CJI) swore in Justices Sunita Agarwal (13th woman SC judge), Devendra Kumar Upadhyaya and Aparesh Kumar Singh.
- Sikkim became India's first fully paperless judiciary.
- Justice Anupinder Singh Grewal — President, NCLT (5 years or till age 67).
- Tushar Mehta reappointed Solicitor General for 3 years from 1 July 2026 (ACC).

Name	Post	Note
Justice Valluri Kameswar Rao	CJ, Patna HC	—
Justice Ravindra V. Ghuge	CJ, Calcutta HC	—
Justice Mahesh Chandra Tripathi	CJ, Bombay HC	50th CJ
Justice Alpesh Yeshvant Kogje	CJ, Madhya Pradesh HC	—

[STATIC] SC judges retire at 65, HC judges at 62 · HC judges appointed under Article 217 · SC salaries charged on Consolidated Fund (Art. 125)

5. Government Bodies & Regulators

Name	Post	Note
Rohit Jain	Deputy Governor, RBI	3-year term; succeeds T. Rabi Sankar
Monisha Chakraborty	Executive Director, RBI	From 3 August 2026
Ashok Kumar Lahiri	Vice Chairperson, NITI Aayog	4th VC, from 6 May 2026; succeeds Suman Bery
Anurag Jain	CEO, NITI Aayog	Succeeds interim CEO Nidhi Chhibber
R. Balasubramaniam, Joram Aniya	Full-time members, NITI Aayog	Members 5 → 7
A. S. Rajeev	Acting Central Vigilance Commissioner	—
Prakash Rajpurohit	Deputy Election Commissioner	Till April 2030
Mahesh Dixit	Director, Intelligence Bureau	Replaces Tapan Kumar Deka
Parag Jain	Chief, RAW	—
Praveen Sood	Director, CBI	1-year extension
Vikram Misri	Foreign Secretary	Extended to July 2027
Satyapal Kumar	Director, FIU-IND	—
K. Raja Raman	Chairperson, IFSCA	Extended
Rahul Navin	Director, ED	Extended to 13 August 2027
Jayanti Prasad	Chairperson (addl. charge), IBBI	From 13 Sep 2026
Mandeep K. Bhandari	Chairperson, CBSE	Sep 2026; succeeds Prashant Sitaram Lokhande
Dr. Saibal Chattopadhyay	Chairperson, National Statistical Commission	—
Varsha Ashok Aglawe	DG, Geological Survey of India	54th DG, first woman; succeeds Asit Saha
Shashi Shekhar Vempati	Chairperson, CBFC	Succeeds Prasoon Joshi
Prasoon Joshi	Chairman, Prasar Bharati	Moved from CBFC
Saurabh Vijay	CEO, IndiaAI Mission	Additional charge of UIDAI
Dr. U. P. Rajeev	Director, VSSC	Thiruvananthapuram; succeeds Dr. A. Rajarajan
Ashutosh Gowariker	Festival Director, 57th IFFI	Goa, November 2026; IFFI est. 1952
R. Mukundan	President, CII 2026-27	Tata Chemicals CEO

- Other heads: ISRO Dr. V. Narayanan · TRAI Anil Kumar Lahoti · ICMR Dr. Rajiv Bahl.

Exam pointers – RBI DG Rohit Jain · NITI VC Lahiri, CEO Anurag Jain · GSI first woman DG · CBSE Mandeep Bhandari

[STATIC] NITI Aayog: est. 1 Jan 2015, replaced Planning Commission, chaired by PM · CBFC est. 1951, HQ Mumbai · RBI has 4 Deputy Governors

6. Defence Appointments

Name	Post	Note
Gen. N. S. Raja Subramani	Chief of Defence Staff	3rd CDS; succeeds Gen. Anil Chauhan
Gen. Dhiraj Seth	Chief of Army Staff	31st COAS from 30 June 2026; succeeds Gen. Upendra Dwivedi
Admiral Krishna Swaminathan	Chief of Naval Staff	27th CNS; succeeds Adm. Dinesh Kumar Tripathi
Air Marshal Ashutosh Dixit	Chief of Air Staff	29th CAS from 31 Oct 2026; succeeds ACM Amar Preet Singh
Lt Gen Sandeep Jain	Vice Chief of Army Staff	—
Vice Adm Ajay Kochhar	Vice Chief of Naval Staff	48th
Vice Adm A. N. Pramod	Deputy Chief of Naval Staff	Succeeds Tarun Sobti
Air Marshal Tejinder Singh	Chief of Integrated Defence Staff	From 1 July 2026
Vice Adm Vineet McCarty	C-in-C, Andaman & Nicobar Command	20th
Rajesh Kumar Singh	Chairman, DRDO (addl. charge)	Defence Secretary; after Dr. Samir V. Kamat
Alka Nangia Arora	Controller General of Defence Accounts	Aug 2026
Sanjukta Parashar	IG, CoBRA (CRPF)	First woman IG of CoBRA

- ★ Capt Shivani Sehrawat — first woman ADC to the COAS; Maj Navya Shekhawat — first woman Army officer ADC to the President.
- "VIJAY" roadmap of COAS Gen. Dhiraj Seth: Vigilance · Innovation & Transformation · Jointness & Integration · Aatmanirbharta · Yoddha First.

[STATIC] First Indian COAS K. M. Cariappa (1949) · Army Day 15 Jan · Andaman & Nicobar Command est. 2001

7. Diplomatic, PSU & Private Sector

Name	Post	Note
Prashant Pise	Ambassador to Oman	—
Dinesh Trivedi	High Commissioner to Bangladesh	Political appointee
Somnath Ghosh	High Commissioner to Malaysia	—
Ravi K. (Kota Ravi)	CMD, HAL	Replaces D. K. Sunil
Ashok Kumar Panda	CMD, SAIL	—
Tewelde GebreMariam	MD & CEO, Air India	Ex-CEO Ethiopian Airlines; replaces Campbell Wilson
Willy Walsh	CEO, IndiGo	—
Priya Nair	CEO, Hindustan Unilever	First woman CEO of HUL
Kumar Mangalam Birla	Chairman, Vodafone Idea	Returns
Sunil Bharti Mittal	Chairman, Bharti Airtel	5 years from 1 Oct 2026
Pankaj Pawar	CEO, Jio Platforms	—
Prabhjeet Singh	MD India, OpenAI	First India MD
John Ternus	CEO, Apple	Tim Cook becomes Executive Chairman

Howard G. Buffett	Chairman, Berkshire Hathaway	Warren Buffett became Chairman Emeritus (18 Sep 2026)
Anil Chakravarthy	President & CEO, Adobe	—
Sandeep Kumar	MD & CEO, LIC Housing Finance	—
Ashish Singh	MD & CEO, Manappuram Finance	From 1 Jan 2027

- Brand ambassadors: Shah Rukh Khan — Visa and Vodafone Idea · Sheetal Devi — Hyundai Motor India · Carlos Alcaraz — Infosys.
- ★ Muthoot FinCorp — BCCI title sponsor till 31 March 2028, replacing IDFC FIRST Bank.
- BCCI President Mithun Manhas; Smriti Mandhana named women's white-ball captain.

Exam pointers – Air India CEO Tewolde GebreMariam · HUL first woman CEO Priya Nair · HAL CMD Ravi K. · BCCI sponsor Muthoot FinCorp

PART I — ORGANISATIONS, SUMMITS & GROUPINGS

1. Global Summit Host Map 2026

Grouping / Event	2026 Host
BRICS (18th Summit)	India — Bharat Mandapam, New Delhi, 12–13 Sep
G20 (21st Summit)	USA — Miami, Florida, 14–15 Dec
G7 (52nd Summit)	France — Évian-les-Bains, 15–17 Jun
SCO (26th Summit)	Kyrgyzstan — Bishkek, 1 Sep
NATO (36th Summit)	Ankara, Turkey
ASEAN chair	Philippines (Singapore 2027)
APEC	China
Quad Foreign Ministers (11th)	India — New Delhi
UNFCCC COP31	Antalya, Türkiye, 9–20 Nov (Australia leads negotiations)
UNCCD COP17	Ulaanbaatar, Mongolia, 17–28 Aug
IMF–World Bank Annual Meetings	Bangkok, Thailand, 12–18 Oct
4th India-Africa Forum Summit	New Delhi, 28–31 May
7th CICA Summit	Baku, Azerbaijan
153rd IPU Assembly	Arusha, Tanzania, 5–9 Oct

- G20 host sequence: 2025 South Africa → 2026 USA → 2027 UK → 2028 South Korea.
- 2027 hosts: G7 — USA · SCO — Pakistan (Aug 2027) · BRICS — China (19th) · COP32 — Ethiopia (Addis Ababa) · UNCCD COP18 (2028) — Sharm El Sheikh, Egypt.

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**" — spells B-R-I-C-S letter by letter. Logo: Namaste gesture with multicoloured petals.
- 18th Summit: 12–13 September 2026, Bharat Mandapam, New Delhi; Xi Jinping confirmed attendance. India's Sherpa: Sudhakar Dalela.
- 11 full members: Brazil, Russia, India, China, South Africa (2010), Egypt, Ethiopia, Iran, UAE, Saudi Arabia (2024), Indonesia (2025) — plus 10 partner countries. "BRIC" coined by Jim O'Neill.

Meeting	Venue	Note
Foreign Ministers	New Delhi, 14–15 May	Chaired by S. Jaishankar
16th Agriculture Ministers	Indore, 12–13 Jun	Indore Declaration; "BRICS Vatika"
13th Urbanisation Forum	New Delhi, 11–12 Jun	"Cities for People"
16th NSAs	New Delhi, 22–23 Jun	Chaired by Ajit Doval

11th Energy Ministers	Gurugram (ISA HQ), 25–26 Jun	"Urja for All"; 410 GWh storage by 2032
1st MSME Forum	Agra	—
Heads of Space Agencies	Bengaluru	Hosted by ISRO
Health Ministers	Chandigarh	Chaired by J. P. Nadda
11th Culture Ministers	Bhopal	Bhopal Declaration
12th Environment Ministers	New Delhi, 17–18 Aug	—
1st FMCBG	Jaipur	Also Industry, Trade, Tourism meets
Youth / Sports Ministers	Visakhapatnam	22 / 23 Aug
Anti-Drug Agencies	Guwahati	Guwahati Declaration
Disaster Risk Reduction WG	Puri	Organised by NDMA
NSO Heads	Lucknow	—
13th Education Ministers	Bhubaneswar	—

- ★ New Development Bank: est. 2015, HQ Shanghai, President Dilma Rousseff. **Uzbekistan** joined as the 10th member on 5 June 2026 — the first Central Asian member. Others: BRICS 5 + Bangladesh, UAE, Egypt, Algeria.
- BRICS nations opposed the EU's CBAM (carbon border tax under "Fit for 55"); it covers iron & steel, aluminium, cement, fertilisers, electricity, hydrogen.

Exam pointers – BRICS 2026 = India's 4th chair · Theme acronym spells BRICS · NDB 10th member Uzbekistan · 2027 BRICS host China

3. G7 and G20

- 52nd G7 Summit, Évian-les-Bains, France (host Emmanuel Macron); theme "Working together to address major international challenges". PM Modi attended as outreach partner — India's 13th participation, his 7th in a row.
- G7: France, USA, Japan, Italy, UK, Germany, Canada. G7 agreed (2 Oct) to release up to 100 million barrels of crude and diesel over 4 months via the IEA.
- "Bharat Innovates 2026" launched by Modi and Macron in Nice — 120 Indian deep-tech startups; 2026 is the India–France Year of Innovation.
- G20 has 21 members — 19 countries + EU + African Union (2023). USA holds the 2026 presidency: Trade Ministers at Milwaukee (Piyush Goyal), Energy Ministerial at Houston, FMCBG at Bangkok (15 Oct).

[STATIC] G7 formed 1975 · IEA: est. 1974, HQ Paris, India an association country since 2017 · IMEC announced at the 2023 New Delhi G20

4. SCO

- 26th SCO Summit, Bishkek, Kyrgyzstan, 1 Sep 2026; theme "25 Years of the SCO: Together for Sustainable Peace, Development, and Prosperity".
- ★ **Pakistan** took the 2026–27 chair and hosts the 27th Summit in August 2027. SCO Tourism & Cultural Capital 2026–27: Lahore.
- SCO: est. 2001, HQ Beijing, 10 members — original 6 (China, Russia, Kazakhstan, Kyrgyzstan, Tajikistan, Uzbekistan), India & Pakistan (2017), Iran (2023), Belarus (2024). RATS is its anti-terror body (Tashkent).
- Rajnath Singh attended the 23rd SCO Defence Ministers' Meeting, Bishkek; 25th Trade Ministers' Meeting held in Dushanbe.
- PM Modi visited Uzbekistan (Tashkent) 29–30 Aug — received "Oliy Darajali Dustlik", his 36th international honour.

5. ASEAN, Quad, BIMSTEC & IORA

- 2026 is the **ASEAN-India Year of Maritime Cooperation**.
- ASEAN: est. 1967 (Bangkok Declaration), Secretariat Jakarta, 11 members — **Timor-Leste** the 11th (Oct 2025), also WTO's 166th member.
- EAM Jaishankar attended the East Asia Summit FMs, ASEAN Regional Forum and Quad FMs in Manila. EAS has 19 members (formed 2005).
- 13th AITIGA Joint Committee (ASEAN-India Trade in Goods Agreement), Vanijya Bhawan, New Delhi, 6–10 July.
- 11th Quad Foreign Ministers' meeting hosted by India; Quad Sherpas meeting chaired by Foreign Secretary Vikram Misri.
- First **BIMSTEC Home Ministers' Meeting**, New Delhi, 13 Oct 2026, chaired by Amit Shah — adopted the "Delhi Declaration". BIMSTEC: 7 members, Bangkok Declaration 1997, Secretariat Dhaka.
- IORA: est. 1997, 23 members, Secretariat Mauritius; India chairs 2025–27. 10th Indian Ocean Dialogue held in New Delhi.
- First ASEAN–India Defence Think Tank Forum inaugurated by Rajnath Singh at MP-IDSA, New Delhi.

6. United Nations

- ★ 81st UNGA (Sep 2026): President **Khalilur Rahman** (Bangladesh) — 2nd from Bangladesh, after Humayun Rashid Choudhury; succeeded Annalena Baerbock (Germany, 80th). First Indian UNGA President: Vijaya Lakshmi Pandit.
- ★ UNSC non-permanent members for 2027–28: **Kyrgyzstan (first time)**, Austria, Trinidad and Tobago, Portugal, Zimbabwe — replacing Denmark, Greece, Pakistan, Panama, Somalia.
- ★ India's UNSC campaign for 2028–29 is "**SHANTI**" — Securing Holistic Advancement Through Norms, Trust and Integrity. India has served 8 times, last 2021–22.
- UNHRC elections (13 Oct): 15 members elected for 2027–29 incl. Nepal, Japan, Germany, Brazil; India not a candidate. UNHRC: 47 members, est. 2006, Geneva.
- UNCCD COP17, Ulaanbaatar: theme "Restoring Land, Restoring Hope"; 2026 is the International Year of Rangelands and Pastoralists. UNCCD: est. 1994, HQ Bonn.
- 114th International Labour Conference, Geneva — Indian delegation led by MoS Shobha Karandlaje. ILO: est. 1919.
- UNGA declared 27 November the International Day for Elimination of Child, Early and Forced Marriage. India signed the UN Convention against Cybercrime.
- 210 Indian peacekeepers with UNMISS (South Sudan) got the UN Medal on 17 Aug. India chaired the 9th UNCTAD Consumer Protection meeting, Geneva.
- Global Dialogue on AI Governance, Geneva, 6–7 July, theme "AI for All". AI summit chain: Bletchley Park → Seoul → Paris → New Delhi (Feb 2026) → Geneva (2027).

[STATIC] UN: est. 24 Oct 1945, HQ New York, 193 members, SG António Guterres (Portugal) · UNESCO DG Khaled El-Enany (Egypt) · WHO DG Tedros · ITU SG Doreen Bogdan-Martin · IAEA DG Rafael Grossi, HQ Vienna

7. World Bank / IMF / ADB / AIIB / IFAD

- World Bank: est. 1944, HQ Washington DC, President **Ajay Banga**, 189 members (Nauru — renamed Naoero — 189th). 5 arms: IBRD, IDA, IFC, MIGA, ICSID.
- World Bank \$1.5 bn Development Policy Financing for India; ₹4,000 crore for Haryana's "Jal Sanrakshit" project. Sri Lanka upgraded to upper-middle income.

- IMF: est. 1944, HQ Washington DC, 191 members, MD Kristalina Georgieva; approved \$690 mn to Ukraine.
- ★ ADB: est. 1966, HQ Manila (Mandaluyong), 69 members, President **Masato Kanda**. 59th Annual Meeting in Samarkand, Uzbekistan — \$70 bn regional connectivity plan by 2035.

ADB loan (2026)	Amount
PM Surya Ghar Muft Bijli Yojana	\$850 mn
Urban transformation, India	\$1 bn
Chennai water supply & sanitation	\$230 mn
Karnataka Public Schools (500 schools)	\$182.89 mn (₹1,750 cr)
North-East bamboo value chain	\$42.2 mn

- AIIB: 11th Annual Meeting, Doha, Qatar; operational 2016, HQ Beijing, President Zou Jiayi.
- India and IFAD launched an 8-year COSOP 2026–2033 for rural incomes. IFAD: est. 1977, HQ Rome.

Exam pointers – ADB President Masato Kanda · World Bank 189th member Nauru · IMF–WB 2026 meetings Bangkok · AIIB HQ Beijing

8. Other Groupings & Alliances

- ★ **UAE exited OPEC and OPEC+** effective 1 May 2026; OPEC now 11 members. OPEC: est. 1960, HQ Vienna. Angola left in 2024.
- International Big Cat Alliance: launched 9 April 2023 (50 years of Project Tiger), HQ New Delhi. First IBCA Summit, New Delhi, 1–2 June 2026 — theme "Save Big Cat, Save Humanity, Save Ecosystem". Saudi Arabia 26th, Bangladesh 27th member.
- IBCA covers 7 big cats; India has 5 (all except Jaguar and Puma). India's tigers: 3,682 (MP highest, 785).
- Kimberley Process (conflict diamonds): India is 2026 Chair (3rd time); intersessional meeting at Mumbai, 11–14 May; theme "Credibility, Compliance, Consumer Confidence".
- NATO 36th Summit, Ankara: 32 members agreed a 5% of GDP defence target. NATO: est. 1949, HQ Brussels, SG Mark Rutte.
- India–EFTA TEPA completed one year on 1 Oct; 2nd India–EFTA Prosperity Summit, New Delhi. EFTA: Iceland, Liechtenstein, Norway, Switzerland.
- IMEC: Oman, Egypt, Lebanon, Greece, Cyprus seek to join.
- 7th CICA Summit, Baku: Laos admitted. 153rd IPU Assembly, Arusha (IPU founded 1889, HQ Geneva).
- Pakistan, Saudi Arabia and Turkey signed the "Makkah Joint Defence Agreement" (7 Aug).
- India became the 123rd WTO member to accept the Agreement on Fisheries Subsidies.
- Conclaves in India: Kautilya Economic Conclave (5th), New Delhi — "Resilience in an Age of Flux" · Sagarmanthan 2026 (3rd Great Oceans Dialogue), New Delhi · Bloomberg New Economy Forum held in India for the first time, New Delhi, 13–15 Oct.

[STATIC] FATF: est. 1989, HQ Paris, India full member 2010 · GCC: est. 1981, 6 members, HQ Riyadh · ISA HQ Gurugram · WEF HQ Cologny, Geneva

9. Foreign Visits, Honours & Trade Pacts

- 4th India-Africa Forum Summit, New Delhi (28–31 May). AU: 55 members, HQ Addis Ababa.
- PM Modi's 5-nation tour (15–20 May): UAE, Netherlands, Sweden, Norway, Italy.
- ★ PM Modi in Slovakia — **first Indian PM** to visit; met PM Robert Fico in Bratislava.

- PM in Seychelles for its 50th National Day; Seychelles to adopt UPI; India handed over patrol vessel "PS Lespoir".
- PM in Indonesia: IIM Bangalore's first overseas campus in Singhasari SEZ; 10-year India–Indonesia project to restore Prambanan Temple.
- PM in Australia: 3rd Annual Leaders' Summit, Melbourne, with PM Albanese — PACTS (Partnership on Cyber, Critical Technologies and Supply Chains).

Honour to PM Modi	Country
Order of the White Double Cross, First Class (33rd)	Slovakia
Guardian of the Blue Horizon (34th)	Seychelles
Bintang Adipurna (highest honour)	Indonesia
Oliy Darajali Dustlik (36th)	Uzbekistan

Trade pact	Status
India–Oman CEPA	In force 1 June 2026
India–UK CETA	In force July 2026; \$120 bn trade target by 2030
India–UK Double Contribution Convention	In force 15 July 2026
India–New Zealand FTA	In force 20 Oct 2026; 100% duty-free access for Indian exports
India–MERCOSUR PTA	First Additional Protocol signed

- Japan PM Sanae Takaichi: 16th India-Japan Annual Summit, New Delhi (1–3 July) — **UNICORN** (Unified Complex Radio Antenna), first India-Japan defence co-development project. 2027 = India-Japan Year of Shared Horizons (75 years).
- US–India **TRUST** (Transforming the Relationship Utilizing Strategic Technology) replaced iCET.
- Vietnam President To Lam visited (5–7 May): trade target \$25 bn by 2030. Venezuela's Delcy Rodríguez visited (3–7 June).
- Operation Amistad: earthquake relief to Venezuela with BHISHM Cubes (Bharat Health Initiative for Sahyog, Hita and Maitri).
- President Murmu made the first-ever Indian presidential visit to Moldova. Belgian PM Bart De Wever's visit — first in 20 years.
- Nepal lifted its ban on ₹100+ Indian notes. Jaishankar made the first EAM visit to Jamaica.

10. ULLAS — Full Literacy

- ULLAS = Understanding Lifelong Learning for All in Society (New India Literacy Programme), 2022–27, under NEP 2020; targets 5 crore adults aged 15+.
- Fully literate states, in order: Mizoram, Goa, Tripura, Himachal Pradesh, Sikkim, Uttarakhand.

PART J — REPORTS & RANKINGS

1. India's Position in Global Indices

Index / Report	Publisher	India's rank	Topper
Global Hunger Index 2026	Concern Worldwide & Welthungerhilfe	100th of 122, "serious" (102nd in 2025)	Worst: Somalia
Global Gender Gap 2026	WEF	131st (unchanged)	Iceland, 17th year
Henley Passport Index (Oct 2026)	Henley & Partners	84th, 55 visa-free destinations	Singapore
Travel & Tourism Development Index 2026	WEF	31st of 110 (from 39th)	Japan
Global Peace Index 2026	Institute for Economics and Peace	127th of 163 (from 115th)	Iceland
World Press Freedom Index 2026	Reporters Without Borders	157th of 180	Norway, 10th year

SDG Index 2026	UN SDSN	94th of 167	Finland
Energy Transition Index 2026	WEF	70th (from 72nd)	Sweden
Environmental Performance Index 2026	Yale & Columbia	176th of 177	Estonia
Future Skills Index 2027	QS	13th	USA
Global Innovation Index 2025	WIPO	38th of 139	Switzerland
Global Passport Index 2026	Global Citizen Solutions	125th	Sweden
US News Global Influence 2026	US News & World Report	16th	USA
Global Business Climate Survey 2026	Swedish Chamber / Business Sweden	1st of 41 markets	India
Military spending 2025	SIPRI	5th, \$92.1 bn	USA
Air Power Ranking 2026	WDMMA	3rd	USA
Remittances (World Migration Report 2026)	IOM	1st, \$137.67 bn	India
Renewable capacity (RE Statistics 2026)	IRENA	3rd, overtook Brazil	China
Hydropower capacity	IHA	5th, overtook Russia	China
Aquatic animal production (SOFIA 2026)	FAO	2nd; 1st in inland capture	China
Forest area (FRA 2025)	FAO	9th; 3rd in net forest gain	Russia
Patent filings	WIPO	6th, 64,480	China
Digitalised economy (SIDE 2026)	ICRIER	5th (from 8th)	USA
Seafarer supply	—	2nd, 12.16% share	Philippines
Ship recycling	UNCTAD	1st, 35.4% share	India
Organ transplants	NOTTO	3rd, 20,138	USA
Container Port Performance Index 2025	World Bank & S&P Global	JNPA 22nd (India's best)	Fuzhou, China
WorldSkills 2026, Shanghai	WorldSkills International	10th — first top-10	China

- ★ GHI 2026 theme "No Security Without Food Security"; neighbours: Sri Lanka 53, Nepal 72, Bangladesh 84, Pakistan 106.
- ★ Gender Gap 2026: Iceland only country above 90%; then Finland, Norway, Namibia, UK.
- Peace Index: Russia least peaceful (163rd) for the first time; Bhutan (16th) best in South Asia.
- Press Freedom: India in "Very Serious" category (score 31.96); Eritrea last.
- SIPRI Yearbook 2026: India has **190** nuclear warheads (Pakistan 170); India 2nd largest arms importer after Ukraine. Global military spend \$2.89 trillion.
- IRENA: India 2nd largest solar growth market in 2025 (after China).
- WWF Living Planet Report 2026: monitored wildlife populations fell **73%** (1970–2022). WWF HQ Gland, Switzerland.

[**STATIC**] RSF HQ Paris · IOM HQ Geneva · SIPRI HQ Stockholm · IEP HQ Sydney · WEF HQ Cologny, Geneva

2. India — Domestic Reports

Report (publisher)	Topper
Investment Friendliness Index (NITI Aayog, first)	Large: Gujarat · Hilly/NE: Uttarakhand · UT: Goa
Fiscal Health Index (NITI Aayog)	Odisha
India Electric Mobility Index 2025 (NITI Aayog & WRI)	Delhi (84); Hilly/NE Manipur
School Education Quality Index 2026 (NITI Aayog)	Punjab
PGI-S 2.0 (Education Ministry)	Chandigarh, 4th year
Panchayat Advancement Index 2.0 (MoPR)	Tripura

LEADS 2025 (Commerce Ministry)	Coastal TN · Landlocked UP · NE Mizoram · UT Delhi
Anemia Mukht Bharat Index 2025-26	Madhya Pradesh
Delta Ranking, aspirational districts	Gadchiroli (Maharashtra)
Swachh Vayu Survekshan 2026 (>10 lakh)	Lucknow
Marine fish production 2025 (CMFRI)	Tamil Nadu (overtook Gujarat)
Milk production (BAHS 2025)	Uttar Pradesh; India 25% of world
Coconut (CDB, HQ Kochi)	Production TN · Area Kerala · Productivity AP

- ★ IFI: 28 states + 8 UTs, 84 indicators, 8 pillars; lowest Bihar (states), Lakshadweep (UTs).
- NCRB Crime in India 2024: 58.86 lakh cognizable crimes (–6%); crime rate 418.9 per lakh. Kerala highest charge-sheeting (94.5%); Delhi most crimes among 19 metros. NCRB: est. 1986, under MHA.
- ★ 10th National Health Accounts: out-of-pocket expenditure fell from 64.2% to **43.4%** of total health spending; govt health spending 1.43% of GDP.
- NFHS-6 (nodal IIPS Mumbai): health insurance coverage 60.2%; full child vaccination 87.1%.
- MoSPI "Women and Men in India 2025": sex ratio at birth 917.
- ILO: India's social security coverage 64.3% (2025), up from 19% (2015).
- TRAI: 111.41 crore internet subscribers (June 2026).
- Sagar Ankalan port rankings: Paradip top in dry bulk, Sikka in liquid bulk, Mundra in containers.

3. Universities & Cities

Ranking	World No. 1	Top Indian
THE World University Rankings 2027	Oxford (11th year)	IISc Bengaluru, 254th
QS World University Rankings 2027	MIT (15th year)	IIT Delhi, 118th
THE Asia University Rankings 2026	Tsinghua	IISc, 43rd
THE Impact Rankings 2026	Univ. of Manchester	LPU, 23rd
EIU Global Liveability Index 2026	Copenhagen	New Delhi, 120th
Oxford Economics Global Cities 2026	New York	Delhi, 268th
Global Startup Ecosystem Report 2026	Silicon Valley	Bengaluru, 15th
TOP500 Supercomputers (67th list)	LineShine (China)	Shakti Cloud, 32nd
Skytrax World Airline Awards 2026	Singapore Airlines	Air India 57th

- QS 2027: 52 Indian institutions ranked. THE WUR 2027: India 2nd most represented (143) after USA.

4. Brand, Wealth & Influence Lists

- ★ M3M Hurun India Rich List 2026: **Gautam Adani** No. 1 (₹9.23 lakh crore), reclaiming the top spot from Mukesh Ambani; richest woman Roshni Nadar Malhotra.
- Brand Finance India 100: Tata Group 1st for the 18th year, then Infosys, LIC, HDFC Bank, Reliance; strongest brand Taj Hotels.
- Brand Finance Banking 500: HDFC Bank 31st (top Indian bank), SBI 56th.
- Hurun Most Valuable Family Businesses 2026: Ambani family 1st; Adani tops first-generation list.
- Hurun India 500: Reliance most valuable company (5th time); NSE most valuable unlisted company.
- Fortune India Most Powerful Women 2026: Nita Ambani 1st, Roshni Nadar Malhotra 2nd.
- Kroll Celebrity Brand Valuation 2025: Shah Rukh Khan 1st (\$177.9 mn), Ranveer Singh 2nd, Virat Kohli 3rd.
- Randstad Employer Brand Research: Google India most attractive employer.

- Forbes: Elon Musk richest (\$834 bn). IPL valuation: RCB first team above \$300 mn.
- TIME100 Next 2026: Vaibhav Sooryavanshi (15) youngest; Skyroot's Pawan Kumar Chandana also listed. TIME AI 100: Vivek Raghavan (Sarvam AI).

Exam pointers – GHI 2026 India 100th · Gender Gap India 131st, Iceland top · Henley India 84th · THE WUR top Indian IISc · Hurun Rich List No. 1 Adani

PART K — AWARDS & PERSONALITIES

1. International Awards

Nobel Prizes 2026

Field	Winner	Note
Peace	Navi Pillay (South Africa)	Indian Tamil origin; ex-UN High Commissioner for Human Rights; international law & justice
Physics	Francis Halzen (Belgian-American)	IceCube Neutrino Observatory; high-energy astrophysical neutrinos
Chemistry	Henri B. Kagan (France), Kenso Soai (Japan)	Non-linear effects and autocatalysis in asymmetric synthesis
Physiology/Medicine	Karl Deisseroth, Peter Hegemann, Georg Nagel	Light-gated ion channels and optogenetics
Literature	Anne Carson (Canada)	Poet-classicist; "Autobiography of Red"
Economics	Robert E. Hall, Michael Woodford (USA)	Microeconomic foundations of macroeconomic stabilisation

- ★ Navi Pillay — Nobel Peace Prize 2026, announced in Oslo on 9 Oct; first non-white woman judge of South Africa's High Court.
- Nobel prize money raised to SEK 12 million per category (from 11 million).

Other international awards

Award	Winner	Note
Wolf Prize in Physics (2025)	Jainendra K. Jain	First person of Indian origin; IIT Kanpur alumnus; composite fermions
Whitley Award 2026 ("Green Oscar")	Dr. Parveen Shaikh, Dr. Barkha Subba	Indian Skimmer (Chambal); Himalayan salamander (Darjeeling); ₹50,000 each
Ramon Magsaysay Award 2026 (68th)	Tommy Koh, Runa Khan, Bo Kyi	Singapore, Bangladesh, Myanmar; "Asian Nobel", est. 1957
Fields Medal 2026	Hong Wang, Yu Deng, John Pardon, Jacob Tsimerman	Wang and Deng first Chinese nationals; every 4 years, under 40
ICTP Ramanujan Prize 2026	Prof. Mahesh Kakde (IISc)	5th Indian winner; under-45 mathematicians from developing countries
SASTRA Ramanujan Prize 2026	Prof. Sarah Peluse (Stanford)	Age 32 or below; US\$ 10,000; presented at Kumbakonam
Princess of Asturias (Sports)	Lionel Messi	First individual footballer
Food Planet Prize 2026	Andhra Pradesh Community Managed Natural Farming	Curt Bergfors Foundation, Sweden
WSIS Prize 2026 (ITU)	DoT's "Samridh Gram" (BharatNet)	Enabling Environment category, Geneva
COSPAR Vikram Sarabhai Medal 2026	Dr. Annapurni Subramaniam (IIA Bengaluru)	First Indian woman, 4th Indian
Pulitzer Prize 2026	Anand R. K., Suparna Sharma (with Bloomberg)	"trAPPed", on digital-arrest cybercrime

- ★ International Booker renamed "Bukhman International Booker Prize"; prize doubled from £50,000 to £100,000, shared by author and translator.
- PM Modi's honours: Slovakia's Order of the White Double Cross, Indonesia's Bintang Republik Indonesia Adipurna, Uzbekistan's "Oliy Darajali Do'stlik" (36th international honour).
- Sunil Bharti Mittal — Knight of France's Legion of Honour; Reema Nanavaty (SEWA) — Hillary Rodham Clinton Award.

Exam pointers – Peace Nobel Navi Pillay · Literature Nobel Anne Carson · Booker prize doubled to £100,000 · Kakde 5th Indian ICTP Ramanujan winner

2. National Awards

Cinema, literature and culture

Award	Winner	Note
Dadasaheb Phalke Award 2024	Anant Nag	Kannada actor; 56th recipient; previous (2023) Mohanlal
60th Jnanpith Award	R. Vairamuthu	Tamil poet; 3rd Tamil winner after Akilan, Jayakanthan
47th Sarala Puraskar	Ashutosh Parida	Odia poet; "Bishwas De Pruthwi"
Lokmanya Tilak National Award	NSA Ajit Doval	—
First Dr. APJ Abdul Kalam Jan Seva Puraskar	Kishor Makwana	Chairman, NCSC
INAE Lifetime Contribution Award	Dr. V. K. Saraswat	Engineering

- ★ Phalke Award: instituted 1969; first recipient Devika Rani.

Padma, gallantry and sports

- ★ Padma Awards 2026: 131 total — 5 Padma Vibhushan, 13 Padma Bhushan, 113 Padma Shri; Padma Shri to Rohit Sharma and R. Madhavan; Padma Bhushan to Mammooty and Alka Yagnik.
- Defence Investiture 2026: 51 gallantry awards — 7 Kirti Chakra, 15 Vir Chakra, 29 Shaurya Chakra.
- National Sports Awards 2025: no Khel Ratna awarded (first time since 2014); Arjuna to 17 players.
- National Teachers' Award (5 Sep): 48 teachers; ₹50,000, silver medal.
- IOA's first annual awards: Kumkum Anil Mohod (archery, best female) and Sujeet Kalkal (wrestling, best male).
- e-Governance Gold: e-Sanjeevani's AI-based clinical decision support system; e-Jagriti won Silver.

[STATIC] Padma awards are announced on the eve of Republic Day · Khel Ratna renamed after Major Dhyan Chand in 2021 · Jnanpith first given 1965 (G. Sankara Kurup)

3. Film & Entertainment

72nd National Film Awards (Ekta Nagar, Gujarat — first ceremony outside Delhi)

Category	Winner
Best Feature Film	Article 370 (Aditya Suhas Jambhale)
Best Actor	Mammooty (Bramayugam) and Kartik Aaryan (Chandu Champion)
Best Actress	Yami Gautam (Article 370)
Best Direction	Rajkumar Periasamy (Amaran)
Best Popular Film	Kalki 2898 AD

Best Hindi Film	Srikanth
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- ★ India's Oscar entry 2027: Marathi film "Gondhal" (dir. Santosh Davakhar), for the 99th Academy Awards.
- 19th MIFF Golden Conch: "Silver" (Natalia Koniarz, Poland); organised by NFDC.
- Nagaland film "Angh" won the Platform Prize at the 51st Toronto International Film Festival.
- Miss World 2026 (73rd): Joheirry Mola (Dominican Republic), Nha Trang, Vietnam. Miss Universe India: Kaziah Liz Mejo, first from Kerala.

4. Books & Authors

Book	Author
Triumph of the Indian Republic: My Life, My Struggles	Ram Nath Kovind (14th President)
The Second Orbit	Gp Capt Shubhanshu Shukla
China's War	Vijay Gokhale
When Audit Matters	Ed. Vinod Rai (ex-CAG)
The Bench, the Bar, and the Bizarre	Tushar Mehta (Solicitor General)
Apnapan	Shivraj Singh Chouhan
Belonging: A Journey of Love	Sonia Gandhi
Better Never Stops	Shyam Srinivasan (ex-CEO, Federal Bank)

5. Obituaries

Name	Known for
Nana Patekar	Actor-filmmaker
Sir Garfield Sobers	West Indies all-rounder; first to hit six sixes in an over (1968)
S. Janaki	Playback singer, "Nightingale of South India"
Teejan Bai	Pandwani exponent (Chhattisgarh)
Suman Kalyanpur	Playback singer, Padma Bhushan
Bharathiraja	Tamil filmmaker, Padma Shri 2004
Jaspal Rana	Shooter and coach of Manu Bhaker, Padma Shri
Dhanendra Kumar	First Chairman, Competition Commission of India
Gen. V. N. Sharma	14th Chief of Army Staff
Subhash C. Kashyap	Constitutional expert; ex-Lok Sabha Secretary General
Alan Greenspan	Former US Fed Chairman

6. Static & Miscellaneous

- ★ Tyeb Mehta's "Rickshaw Puller" sold for ₹69.1 crore — world auction record for an Indian artist.
- Indian national flag: adopted 22 July 1947, designed by Pingali Venkayya, ratio 2:3, Ashoka Chakra with 24 spokes.

[**STATIC**] Nobel Peace Prize presented in Oslo, others in Stockholm (10 Dec) · Economics prize est. 1968 by Sveriges Riksbank · Magsaysay Award HQ Manila

PART L — DAYS, PLACES & CULTURE

1. Important Days & Themes

May

Date	Day	Theme 2026
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1 May	International Labour Day	Ensuring a healthy and psychosocial working environment
1 May	Gujarat & Maharashtra Foundation Day	66th; Bombay Reorganisation Act, 1960
3 May	World Press Freedom Day	Shaping a Future at Peace: Promoting Press Freedom for Human Rights, Development and Security
7 May	Rabindranath Tagore Jayanti	165th; Nobel 1913 (Gitanjali)
7 May	BRO Raising Day	66th; BRO est. 1960, Ministry of Defence
8 May	World Red Cross & Red Crescent Day	United in Humanity (Henry Dunant's birthday)
8 May	World Thalassaemia Day	—
11 May	National Technology Day	28th; Responsible Innovation for Inclusive Growth (Pokhran-II, 1998; observed since 1999)
12 May	International Nurses Day	Florence Nightingale's birthday
29 May	International Day of UN Peacekeepers	78th; Invest in Peace
30 May	Hindi Journalism Day	200 years of Udayot Martand (1826), first Hindi newspaper
31 May	World No Tobacco Day	Unmasking the appeal: countering nicotine and tobacco addiction

June

Date	Day	Theme 2026
1 Jun	World Milk Day	Celebrating Women Farmers (FAO, 2001; honours Verghese Kurien)
2 Jun	Telangana Formation Day	29th state, 2014
5 Jun	World Environment Day	Inspired by Nature. For Climate. For Our Future. Host: Azerbaijan (Baku). First held 1973
7 Jun	World Food Safety Day	From Burden to Solutions: Safe Food Everywhere
8 Jun	World Oceans Day	SDG 14
12 Jun	World Day Against Child Labour	Red card to child labour: Fair play for children and decent work for adults
14 Jun	World Blood Donor Day	Karl Landsteiner's birthday
15 Jun	Global Wind Day	Conference in Goa
17 Jun	World Day to Combat Desertification and Drought	Rangelands: Recognize, Respect, Restore
21 Jun	International Day of Yoga	12th; Yoga for Healthy Ageing; main event Red Road, Kolkata (PM Modi)
21 Jun	World Music Day	Music for Peace
24 Jun	Passport Seva Divas	14th (Passports Act, 1967)
25 Jun	Samvidhaan Hatya Diwas	51st anniversary of 1975 Emergency (Article 352; President Fakhruddin Ali Ahmed)
27 Jun	MSME Day	—
29 Jun	National Statistics Day	20th; Unlocking the Potential of Administrative Data (P.C. Mahalanobis)

July

Date	Day	Theme 2026
1 Jul	National Doctors' Day	Dr. B.C. Roy
1 Jul	CA Day / GST Day	77th CA Day (ICAI, New Delhi); 9th GST Day

1 Jul	SBI Foundation Day	71st; Imperial Bank (1921) renamed SBI, 1 July 1955
11 Jul	World Population Day	Realizing the hopes and aspirations of young people today and for the future
15 Jul	World Youth Skills Day	Skills for a Shared Future
18 Jul	Nelson Mandela International Day	—
20 Jul	International Moon Day	One Moon, One Vision, One Future (Apollo 11, 1969)
24 Jul	Income Tax Day	167th (introduced 1860 by James Wilson)
26 Jul	Kargil Vijay Diwas	27th
29 Jul	International Tiger Day	—

August

Date	Day	Theme 2026
3 Aug	Indian Organ Donation Day	16th; NOTTO launched Jug Jug Jiyo Abhiyaan
7 Aug	National Handloom Day	12th (since 2015; Swadeshi Movement, 7 Aug 1905)
10 Aug	World Biofuel Day	—
12 Aug	International Youth Day	—
12 Aug	National Library Day	S.R. Ranganathan (Five Laws of Library Science)
12 Aug	World Elephant Day	Gaj Gaurav Awards at Visakhapatnam; 33 elephant reserves
15 Aug	Independence Day	80th; PM Modi's 13th Red Fort address (3rd after Nehru 17, Indira 16)
20 Aug	Sadbhavana Diwas / Akshay Urja Diwas	Rajiv Gandhi birth anniversary; MNRE
23 Aug	National Space Day	3rd; Towards Viksit Bharat: Innovating, Collaborating and Aspiring to Global Space Leadership
29 Aug	National Sports Day	Major Dhyan Chand (b. 1905)

September

Date	Day	Theme 2026
2 Sep	World Coconut Day	ICC, Jakarta
7 Sep	Int'l Day of Clean Air for Blue Skies	Clean Air for Climate Action (UNEP)
8 Sep	International Literacy Day	60th; global event Mexico
14 Sep	Hindi Diwas	—
15 Sep	National Engineers' Day	M. Visvesvaraya (165th)
16 Sep	World Ozone Day	Global Action for a Cooler Planet
21 Sep	International Day of Peace	Invest in Peace – For Everyone, Everywhere, Every Day
22 Sep	World Rhino Day	Keep the Five Alive
23 Sep	Ayurveda Day	11th; national event Nagpur
27 Sep	World Tourism Day	Digital Agenda and Artificial Intelligence to Redesign Tourism; host El Salvador
28 Sep	World Rabies Day	Louis Pasteur's death anniversary
29 Sep	World Heart Day	—

October (1–15)

Date	Day	Theme 2026
1 Oct	International Day of Older Persons	—
2 Oct	International Day of Non-Violence	Gandhi Jayanti (UN, 2007)
2–8 Oct	National Wildlife Week	72nd; Connecting Habitats, Thriving Wildlife
5 Oct	World Teachers' Day	—
5 Oct	World Habitat Day (1st Monday)	Global event Muscat, Oman
7 Oct	World Cotton Day	Global event Tashkent
9 Oct	World Post Day	UPU 1874, Bern
10 Oct	World Mental Health Day	Lived Experiences Heard: Real Voices, Real Change
11 Oct	International Day of the Girl Child	—
12 Oct	NHRC Foundation Day	33rd; est. 1993; Chairperson Justice V. Ramasubramanian
13 Oct	Int'l Day for Disaster Risk Reduction	Sendai Framework 2015–30
14 Oct	World Standards Day	—
15 Oct	International Day of Rural Women	India: Mahila Kisan Diwas
15 Oct	World Students' Day	Dr. APJ Abdul Kalam's 95th birth anniversary (b. 1931, Rameswaram)

- UN International Years 2026: Woman Farmer; Rangelands and Pastoralists; Volunteers for Sustainable Development. 2027: Sustainable and Resilient Tourism.
- UN declared 27 November as the International Day for the Elimination of Child, Early and Forced Marriage.
- Organ Donation Day: India 3rd globally in transplants (after USA, China); Tamil Nadu top state (266 donors).

Exam pointers – Yoga Day 2026: Yoga for Healthy Ageing, Kolkata · WED host Azerbaijan · World Tourism Day host El Salvador · National Space Day marks Chandrayaan-3 landing, 23 Aug 2023

[STATIC] ILO est. 1919, HQ Geneva · UPU HQ Bern · ISO, IEC, ITU HQ Geneva · BIS est. 1987, New Delhi · Hindi Diwas 14 Sep, World Hindi Day 10 Jan

2. WT MARUT & India's Wind Energy

- ★ WT MARUT (Wind Turbine Materials and Resources Utility Tracker) — India's first wind turbine supply-chain portal; launched by Pralhad Joshi at the Global Wind Day Conference, Goa (15 June); developed by MNRE with IWTMA.
- India added a record 6.1 GW of wind in 2025-26 (total ~56 GW); targets 100 GW by 2030 and 155 GW by 2035.
- India ranks 4th in wind, 3rd in solar and 3rd in total renewable capacity.

3. Border Roads Organisation Projects

- BRO est. 7 May 1960, under the Ministry of Defence; DG Lt Gen Raghu Srinivasan.
- Project Udayak (1990, Assam) and Project Brahmark (2011, Arunachal Pradesh) marked Raising Days.
- Project Himank operates in Ladakh.

4. GI Tags

Framework

- Geographical Indications of Goods (Registration & Protection) Act, 1999, in force 2003; under DPIIT; Registry in Chennai; valid 10 years, renewable; global basis TRIPS (WTO).

- India's first GI: Darjeeling Tea (West Bengal), 2004. Target: 10,000 GI tags by 2030.
- Total 822 GI products after 125 new tags in FY 2025-26; most new in FY26: Madhya Pradesh (26), West Bengal (24).
- Most GI tags overall: Uttar Pradesh (83), Tamil Nadu (76), West Bengal (59).

New GI tags by state

State	Products
Jharkhand (11 + Mandar)	Kuchai Silk Saree, Bhagaiya Silk Saree, Munda Jewellery, Bamboo Craft, Bhoya Saree, Kesaria Kalakand, Dokra Craft, Tumka Chadar, Barauni Painting, Jadopatia Painting, Pancho Saree; Mandar (tribal red-clay drum, Sep 2026). First GI: Sohrai-Khovar painting
West Bengal (23 new; total 59)	Jal Bhara Sandesh, Santiniketan Batik, Krishnanagar Clay Doll, Shitalpati (Cooch Behar), Balagarh Boat, Malda Silk, Mecha Sandesh, Kanakchur Popped Rice; leads food GIs
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
Assam (4 new; total 12)	Bihu Pepa (buffalo-horn instrument), Bah Shilpa (bamboo craft), Karbi Anglong handloom, Deori handloom
Madhya Pradesh	Khurasani Imli (Mandu, Dhar; baobab), Ratlami Garadu (purple yam), Balam Kakdi (Ratlam), Malvi Potato, Rewa Sundarja Mango
Bihar (3 new)	Bawan Buti Saree (Nalanda), Patharkatti Stone Craft (Gaya), Pidiya Painting (Bhojpur)
Gujarat	Unjha Jeera and Unjha Saunf (Mahesana; Class 30); Pithora Painting; Ambaji Temple Mohanthai Prasad (Banaskantha, Oct 2026)
Tripura (total 4)	Tripura Sarinda (tribal string instrument)
Haryana	Sirsa Kinnow — state's first fruit GI
Rajasthan	Jodhpur Mojari
Andhra Pradesh	Ponduru Khadi
Jammu & Kashmir	Basohli Painting
Chhattisgarh	Jeera Phool Rice (Surguja)

GI exports (APEDA)

Product (State)	First export to
Tezpur Litchi (Assam)	Dubai
Joha Rice (Assam)	Europe (UK, Italy)
Rewa Sundarja Mango (MP)	UAE
Mithila Makhana (Bihar)	Australia (first sea shipment)
Gulbarga Tur Dal (Karnataka)	Maldives
Amrapali Mango (Jharkhand)	London (first commercial)
ODOP honey, Baksa (Assam)	USA (20 MT)

- Meghalaya's Mission Golden Spice (₹175.45 crore) promotes Lakadong Turmeric (Jaintia Hills; high curcumin).

Exam pointers – GI Registry Chennai · First GI Darjeeling Tea · UP most GIs (83) · Sirsa Kinnow: Haryana's first fruit GI · Mandar: Jharkhand

[STATIC] APEDA est. 1986, Ministry of Commerce · DPIIT administers GI · TRIPS is a WTO agreement

5. UNESCO

- UNESCO: founded 1945, HQ Paris; DG Khaled El-Enany (Egypt) — first Arab and first Egyptian DG.

Sarnath — India's 45th World Heritage Site

- ★ Sarnath (Varanasi, UP) inscribed at the 48th World Heritage Committee session, Busan, South Korea (July 2026); Buddha's first sermon (Dharma Chakra Pravartan); UP's 4th site.
- ★ India's 45 sites: 37 Cultural, 7 Natural, 1 Mixed (Khangchendzonga). Maharashtra has the most sites in India.

Country	World Heritage Sites
Italy	61
China	60
India	45

Tentative List (69 → 73 → 78)

Site	State	Added
Rangpur–Sivasagar Ahom ensemble (Rang Ghar, Talatal Ghar)	Assam	Jul–Aug 2026
Colonial Penal Settlement	Andaman & Nicobar	Jul–Aug 2026
Painted Haveli Towns of Shekhawati	Rajasthan	Jul–Aug 2026
Nicobarese Cultural Continuity	Andaman & Nicobar	Jul–Aug 2026
Bagh Cave Paintings (Dhar)	Madhya Pradesh	29 Sep 2026
Chambal Valley temples (Bateshwar, Padavali, Kakanmath)	Madhya Pradesh	29 Sep 2026
Udayagiri Caves (Vidisha; Gupta-era Varaha relief)	Madhya Pradesh	29 Sep 2026
Ginnorgarh Fort (Sehore; Raj Gond)	Madhya Pradesh	29 Sep 2026
Sites of Satyagraha (serial, with South Africa)	7 in India + 2 in SA	29 Sep 2026

- Sites of Satyagraha: India–South Africa transnational serial nomination: Sabarmati Ashram, Mani Bhavan etc.; SA: Phoenix Settlement.

Other heritage

- UNESCO added 12 Global Geoparks (total 241 in 51 countries); India got none; Tunisia (Dahar) got its first.
- Parichha Weir (Betwa River, Jhansi, UP) declared a World Heritage Irrigation Structure by ICID.
- Rabat (Morocco) is UNESCO World Book Capital 2026 (first: Madrid, 2001).

Exam pointers – Sarnath 45th WHS, Busan session · Tentative List now 78 · Four MP sites added Sep 2026 · Parichha Weir: Betwa, Jhansi

6. Ramsar Sites

No.	Site	State	When
100	Jai Prakash Narayan Bird Sanctuary (Surha Taal), Ballia	Uttar Pradesh	5 June 2026 (World Environment Day)
101	Glaw (Glo) Lake, in Kamlang Tiger Reserve, Lohit	Arunachal Pradesh (state's first)	Aug 2026
102–103	Sukhna Wetland (Sukhna Lake) and Sauj Jheel (Mainpuri)	Chandigarh and Uttar Pradesh	Oct 2026

- ★ India now has 103 Ramsar sites — 1st in Asia, 3rd globally after the UK (176) and Mexico (144). Global total about 2,595.
- Surha Taal is an oxbow lake of the Ganga; Sukhna Lake is artificial (Shivalik foothills).
- Tamil Nadu has the most Ramsar sites (20). The 99th site was Sheikha Jheel (UP); Surha Taal was UP's 13th.
- India's first Ramsar sites (1981): Chilika Lake (Odisha) and Keoladeo NP (Rajasthan).
- Kanwar Lake (Kabar Tal), Begusarai — Bihar's first Ramsar site; Asia's largest freshwater oxbow lake.

[STATIC] Ramsar Convention signed 1971, Ramsar (Iran) · India joined 1982 · World Wetlands Day 2 February

7. Wildlife & Biodiversity

Big cats

- ★ Project Cheetah (launched 17 Sep 2022, Kuno NP) completed 4 years; cheetahs came from Namibia, South Africa and Botswana; cheetah declared extinct in India in 1952.
- ★ Veerangana Durgavati Tiger Reserve (Sagar–Damoh–Narsinghpur, MP) became India's 3rd cheetah habitat — cheetahs released 7 Oct 2026 by CM Mohan Yadav. Others: Kuno NP (Sheopur), Gandhi Sagar WLS (Mandsaur).
- India has 3,682 tigers (~70% of the world) in 58 tiger reserves; 58th Madhav (MP); MP has the most tigers (785) and most reserves; largest reserve Nagarjunasagar Srisailem (AP).
- International Big Cat Alliance (IBCA, launched 2023): new HQ at Lodhi Estate, New Delhi; 29 members; DG Dr. S.P. Yadav; covers 7 big cats (tiger, lion, leopard, snow leopard, cheetah, jaguar, puma); partnership with ADB.
- Ladakh launched India's first high-altitude snow leopard safari at Choglamsar, Leh (7 Oct 2026); India has 718 snow leopards, 477 in Ladakh.
- Wild buffalo reintroduced in Kanha TR (MP) after ~100 years — 8 animals from Kaziranga (Oct 2026).

Other species & firsts

Item	Place
India's first Black-Necked Crane Festival	Ladakh (state bird; Changthang WLS)
Asia's first desert-themed drive-through night safari	Deesa, Banaskantha, Gujarat
India's first urban night safari (SC cleared)	Kukrail Reserve Forest, Lucknow
India's first Virtual Zoo	Kamla Nehru Zoo, Indore
India's first pearl farming cluster	Hazaribagh, Jharkhand
World's oldest dated banyan tree (~700 years)	Munger, Bihar
India's 21st Designated Repository (BD Act 2002)	Mizoram University museum

- ZSI released India's first Lepidoptera catalogue — 13,073 species.
- Assam holds ~80% of the world's greater one-horned rhinos (mainly Kaziranga).
- MISHTI (Mangrove Initiative for Shoreline Habitats & Tangible Incomes, launched 5 June 2023): Gujarat 1st, Andhra Pradesh 2nd in restoration.
- ★ Uttarakhand became India's 6th fully literate state under ULLAS (after Mizoram, Goa, Tripura, HP, Sikkim); Lakshadweep declared a fully literate UT.

[STATIC] Project Tiger 1 April 1973 (NTCA) · Project Elephant 1992 · IUCN HQ Gland, Switzerland · NBA HQ Chennai · ZSI est. 1916, Kolkata

8. Culture & Miscellaneous

- Somnath Swabhimani Parv (11 May): ₹75 coin marking 1,000 years since Ghazni's attack and 75 years of restoration (1951); first of 12 Jyotirlingas.
- Lipulekh Pass (Uttarakhand; India–China–Nepal tri-junction) reopened for the Kailash Mansarovar Yatra; the other route is Nathu La (Sikkim).
- Andaman & Nicobar set a Guinness record for the world's largest underwater national flag (60×40 m) at Radhanagar Beach, Swaraj Dweep.
- Shabdalok — India's first digital language museum, National Library, Kolkata (Amit Shah).
- India has 11 classical languages; Tamil was first (2004); Marathi, Pali, Prakrit, Assamese and Bengali are the latest.
- World Circular Economy Forum 2026 held in Gandhinagar, Gujarat.
- National Digital Tourism Stack launched by Gajendra Singh Shekhawat at Bharat Mandapam (27 Sep 2026).
- 27th Hornbill Festival: 1–10 Dec 2026, Kisama (near Kohima), Nagaland.
- The Commonwealth Games 2030 (centenary edition) will be held in Ahmedabad.

Festival	State
Ambubachi Mela	Assam (Kamakhya Temple)
Kheer Bhawani Mela	Jammu & Kashmir
Raja Parba	Odisha
Nehru Trophy Boat Race (72nd)	Kerala

9. PMGSY Phase 4

- ★ National launch on 10 May 2026 at Bhairunda, Sehore (MP) by Shivraj Singh Chouhan, marking the scheme's 25 years (PMGSY launched 2000).
- Target: 62,500 km of roads to connect 25,000 unconnected habitations by 2028-29; outlay ₹70,125 crore; Centre:State sharing 60:40.
- Awards: MP 1st in road length; Bihar 1st in habitations connected.

10. State Profile — Assam

- Capital Dispur; CM Himanta Biswa Sarma; Governor Lakshman Prasad Acharya; 126 Assembly, 14 Lok Sabha, 7 Rajya Sabha seats.
- National parks: Kaziranga (UNESCO 1985), Manas, Nameri, Orang, Raimona, Dibru-Saikhowa, Dehing Patkai; Ramsar site Deepor Beel.
- Symbols: one-horned rhino (animal), White-winged Wood Duck (bird), Hollong (tree), Foxtail Orchid (flower); dance Sattriya; festival Bihu.
- GI products: Muga Silk, Joha Rice, Boka Chaul, Kaji Nemu, Tezpur Litchi, Gamosa.

[STATIC] Arunachal capital Itanagar · Uttarakhand formed 9 Nov 2000, capitals Dehradun and Gairsain · Longest land border: Bangladesh (4,096 km) · LAC 3,488 km · 8th Schedule: 22 languages

PART N — DEFENCE

1. Exercises in the News

Exercise	Countries	Venue	Edition
Yudh Abhyas	India–USA (Army)	Auli (Uttarakhand) and Mahajan FFR, Bikaner	22nd
Veer Guardian	India–Japan (IAF–JASDF)	AFS Jodhpur, Rajasthan	2nd

Dharma Guardian	India–Japan (Army)	FTN Chaubattia, Uttarakhand	7th
Nomadic Elephant	India–Mongolia	FTN Pithoragarh, Uttarakhand	18th
Mountain Guardian	India–UAE (Army)	FTN Chaubattia, 5–18 Oct	2026
KAZIND	India–Kazakhstan	Oskemen, Kazakhstan	2026
Maitree	India–Thailand	Surat Thani, Thailand	15th
CINBAX (Sinbex)	India–Cambodia	Kampong Speu, Cambodia	2nd
Udara Shakti	India–Malaysia (Air Force)	Subang Air Base, Malaysia	2026
Samudra Laksamana	India–Malaysia (Navy)	Lumut, Malaysia; INS Mysore	4th
SLINEX	India–Sri Lanka (Navy)	Visakhapatnam	13th
Varuna	India–France (Navy)	Toulon, France; INS Trishul	24th
KONKAN	India–UK (Navy)	Off Plymouth, UK; INS Trishul	2026
INDRA	India–Russia (Navy)	Vladivostok; INS Sahyadri	2026
Dustlik	India–Uzbekistan	Uzbekistan	7th
Khanjar	India–Kyrgyzstan	Assam, India	13th
IBSAMAR	India–Brazil–South Africa	Simon's Town, South Africa; INS Tarkash	9th
AIME	ASEAN–India (maritime)	Subic Bay, Philippines	2nd
Tarang Shakti	Multinational, hosted by IAF	AFS Jodhpur, 26 Sep–12 Oct	2nd
Pitch Black	Multinational, hosted by Australia	RAAF Base Darwin	2026
RIMPAC	Multinational, hosted by US Navy	Pearl Harbor, Hawaii	30th

- ★ **Tarang Shakti 2026** — theme "Power in Partnership"; 32 observer nations.
- RIMPAC** — world's largest maritime exercise, biennial since 1971; India sent INS Shivalik.
- Pitch Black 2026 — IAF Rafale jets took part for the first time.
- SAREX-2026 — 12th National Maritime SAR Exercise by the Coast Guard, off Paradip.

Partner	Bilateral exercises
USA	Yudh Abhyas, Vajra Prahar, Cope India, Tiger Triumph
Japan	Dharma Guardian, Veer Guardian, Shinyuu Maitri, JIMEX
UK	Ajeya Warrior, KONKAN
Malaysia	Harimau Shakti, Udara Shakti, Samudra Laksamana
Sri Lanka	SLINEX, Mitra Shakti
Others	Nepal Surya Kiran · Maldives Ekuverin · Singapore SIMBEX · Vietnam VINBAX

Exam pointers – Yudh Abhyas 22nd, Auli + Bikaner · Tarang Shakti 2nd, Jodhpur · Mountain Guardian = UAE · KONKAN = UK, INDRA = Russia, Varuna = France · IBSAMAR at Simon's Town

2. Service Chiefs

Post	Office-holder	Note
Chief of Defence Staff	Gen N. S. Raja Subramani	From 30 May 2026; succeeded Gen Anil Chauhan
Chief of Army Staff	Gen Dhiraj Seth	31st COAS, from 30 June 2026; succeeded Gen Upendra Dwivedi
Chief of Naval Staff	Adm Krishna Swaminathan	27th CNS, from 31 May 2026; succeeded Adm Dinesh K. Tripathi
Chief of Air Staff	ACM Amar Preet Singh	—

- ★ Army roadmaps by Gen Dhiraj Seth: **VIJAY** (Vigilance, Innovation, Jointness, Aatmanirbharta, Yoddha First) and **SAMARTH** (Sustainability, Adaptation, Modernisation, Acceleration, Resilience, Technology, Human-Machine Teaming).
- 94th IAF Day, 8 Oct 2026, AFS Hindon, Ghaziabad.

3. Indian Navy & Coast Guard

Vessel	Type	Builder / note
INS Mahendragiri	6th Project 17A (Nilgiri-class) stealth frigate	MDL Mumbai; commissioned at Visakhapatnam
INS Malvan, INS Mangrol	2nd and 3rd Mahe-class ASW Shallow Water Craft	Cochin Shipyard; Mangrol over 80% indigenous
DSV Nipun	2nd indigenous Diving Support Vessel (sister of Nistar)	Hindustan Shipyard, Visakhapatnam
Surya (FSS-1)	India's first indigenous Fleet Support Ship	Hindustan Shipyard; launched 6 Oct 2026
ICGS Achal	5th of 8 Adama-class Fast Patrol Vessels	Goa Shipyard; based at Vadinar, Gujarat

- Project 17A — 7 frigates, approved 2015; designed by the Warship Design Bureau.
- Nuclear submarines (ATV): INS Arihant 2016, INS Arighat 2024, INS Aridhaman 2026; INS Arisudan expected 2027.
- Samudra Pradakshina** — first tri-service all-women circumnavigation, on IASV Triveni.
- First batch of 17 women NDA cadets commissioned: 9 Army, 5 IAF, 3 Navy.
- ITBP's first all-women Everest team summited via the South Col (May 2026).

4. Missiles, Equipment & Production

System	Detail
Agni ICBM	India's maiden ICBM test, May 2026, range over 5,500 km, APJ Abdul Kalam Island, Odisha
NASM-SR	First salvo launch from a helicopter, Chandipur; range 55 km
Project KUSHA	First flight test of indigenous Long Range SAM
Rudram-II	Air-to-surface missile from Su-30MKI; 300–350 km; RCI Hyderabad
TARA	India's first indigenous glide weapon system, from IAF Jaguar
Agni-IV	Strategic Forces Command test from Odisha; 4,000 km

- ★ **BrahMos to Vietnam** — \$629 million deal; Vietnam is the 2nd overseas buyer after the Philippines (2022). BrahMos = India–Russia JV (Brahmaputra + Moskva).
- Akash** air defence system to be exported to Tajikistan and Turkmenistan.
- ★ Defence production FY 2025-26: record **₹1.78 lakh crore**; exports **₹38,424 crore** (up 62.66%); export target ₹50,000 crore by 2029.
- AMCA** (Advanced Medium Combat Aircraft) — foundation laid by Rajnath Singh at Puttaparthi, Andhra Pradesh.
- First Made-in-India Airbus C295 flew from Vadodara (Tata Advanced Systems).
- AK-203 made at Korwa, Amethi named "**Sher**"; India got dialogue-partner status in **GCAP** (6th-gen fighter programme).
- Sqn Ldr Bhawana Kanth became the IAF's first woman Fighter Combat Leader.

[STATIC] DRDO: est. 1958, HQ New Delhi, motto "Balasya Mulam Vigyanam" · BDL: est. 1970, HQ Hyderabad · BRO: est. 7 May 1960 · DAC: est. 2001

PART O — SCIENCE & TECHNOLOGY

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

- ★ Skyroot Aerospace (Hyderabad, founded 2018 by ex-ISRO scientists Pawan Kumar Chandana and Naga Bharath Daka) became India's **first space-tech unicorn** at a \$1.1 billion valuation — India's 4th unicorn of 2026, after KreditBee, Neysa and Juspay.
- Raised \$60 million led by Sherpalo Ventures and GIC (Singapore).

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 Satish Dhawan Space Centre, Sriharikota.
- India became the **3rd nation**, after the USA and China, with private orbital launch capability.
- Named after Dr. Vikram Sarabhai; Skyroot's engines are named Kalam, Raman and Dhawan.

2. Private Space Sector

Company	Achievement
GalaxEye	Mission Drishti — India's largest private Earth observation satellite (190 kg), world-first Opto-SAR; launched on SpaceX Falcon 9
Pixxel + Sarvam AI	"Pathfinder", India's first orbital data centre satellite
Agnikul Cosmos	PROOF — India's first rocket debris recycling centre
Astrobase Space Technologies	"Everest" — India's first private 800 kN LOX-methane engine
Red Balloon Aerospace	Mission SANA — India's first indigenous super-pressure stratospheric balloon, Vijayawada
Take Me To Space	'PowerBank-50' — India's first satellite solar power battery

[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, Sriharikota — India's first imaging satellite in geosynchronous orbit.
- NVS-03**, the 3rd second-generation NavIC satellite, is scheduled on a GSLV Mk II from Sriharikota.
- ★ **Chandrayaan-5 / LUPEX** (Lunar Polar Exploration) with Japan's **JAXA** — to study water ice at the lunar south pole.
- Gaganyaan qualification tests done; India aims to be the 4th human spaceflight nation (after USA, Russia, China). Bharatiya Antariksh Station by **2035**; Indian on the Moon by **2040**.
- ISRO–ESA cooperation agreement extended to 2032 at the 1st International Space Summit, Paris (Sep 2026). TRISHNA is the ISRO–CNES thermal infra-red satellite.
- NASA invited ISRO to join its Moon Base Programme (NASA chief Jared Isaacman).
- High-resolution 1:10,000 land-use mapping completed; data feeds the Panchayati Raj Ministry's Gram Manchitra portal.

- CE20 cryogenic engine hot test at Mahendragiri, Tamil Nadu. ISRO to build a Human Space Analog System at the Astronaut Training Facility, Bengaluru.
- Project CHAAYANKAN — AI-based tea plantation monitoring by NIT Rourkela, ISRO and the Tea Board.
- Assam is developing **AssamSat**, India's first state-owned satellite.

4. Satellite Navigation in Aviation

- **GAGAN** (GPS Aided GEO Augmented Navigation; ISRO + AAI) — India's first satellite-based precision landing trial on a commercial jet, IndiGo A320, Maharana Pratap Airport, Udaipur.
- **RNP Cat H** — India's first satellite-guided helicopter navigation, HAL Airport, Bengaluru (HAL + AAI).
- India's first Point-in-Space (PinS) helicopter approach at Undavalli Heliport, Andhra Pradesh — first private heliport certified.
- [STATIC] AAI Chairman Vipin Kumar · DGCA Director General Vir Vikram Yadav.

5. International Space

- ★ **SpaceX Crew-13** launched 1 Oct 2026 from Cape Canaveral; commander **Jessica Watkins** became the first Black woman to command a crew to orbit.
- ★ **Türkiye** became the **71st** nation to sign the Artemis Accords.
- 77th International Astronautical Congress — Antalya, Türkiye; theme "The World Needs More Space".
- NASA launched the Nancy Grace Roman Space Telescope on a Falcon Heavy; NASA ended the MAVEN Mars mission after 11 years.
- Anil Menon, Indian-origin NASA astronaut, selected for an 8-month ISS mission (Expedition 75).
- Japan became the first to recover rare earths from deep-sea mud at 6,000 m, using the vessel "Chikyu".

6. Artificial Intelligence

Developer	Model / initiative
OpenAI	GPT-6 Astra
Anthropic	Claude Fable 5.1 and Claude Mythos 5.1; India joined Project Glasswing
Google	Gemini 3.8 Flash
Alibaba	Qwen 3.8 Max
IIT Madras	Bodhan AI — 4 models, 27 languages
Avtar.ai	'Varya' — India's first indigenous video story-generating AI model

- PM inaugurated **Param Pragma** AI supercomputing facility at IIT Delhi's Sonipat campus. IIT Delhi also developed India's first indigenous micro-GPU.
- 'Oilseeds Kisan Mitra' — India's first WhatsApp-based AI advisory, by ICAR-IIOR Hyderabad.
- Google Cloud AI Hub, Visakhapatnam — \$15 billion, India's largest single-location FDI (with AdaniConneX and Airtel).
- L&T to build India's largest single-cluster NVIDIA AI factory in Chennai.
- India joined the US-led Global 6G Alliance. MeitY launched the Centre for AI in Keralam, Thiruvananthapuram.
- [STATIC] National Supercomputing Mission: 2015, DST + MeitY · PARAM 8000 (C-DAC, 1991) was India's first supercomputer.

7. Semiconductors & Electronics

- ★ **India Semiconductor Mission 2.0** — outlay **₹1,27,500 crore**, 6 pillars, notified by MeitY (Ashwini Vaishnaw). ISM 1.0 launched Dec 2021 with ₹76,000 crore.
- 12 approved semiconductor projects; recent units at Dholera (Crystal Matrix, India's first commercial mini/micro-LED display) and Surat (Suchi Semicon, ATMP); CG Semi OSAT at Sanand.
- 5th **SEMICON India 2026**, New Delhi — theme "Silicon to Systems: Building the Ecosystem".
- Mobile phone manufacturing scheme — ₹62,500 crore over 5 years (FY27–FY31).

8. Telecom & Nuclear

- ★ **10th India Mobile Congress** — 7–10 Oct 2026, Yashobhoomi, New Delhi; theme "Scale Without Boundaries"; by DoT and COAI.
- India's first Telecom Manufacturing Zone at Gwalior, Madhya Pradesh. BSNL–IIT Kanpur MoU on 5G, 6G and LiFi.
- 'Samridhi Gram' (DoT, BharatNet) won the WSIS Prize 2026 (ITU), Geneva.
- DAE commissioned the world's first nuclear process heat-based hydrogen plant at IGCAR, Kalpakkam. India's first deep geothermal well in Puga Valley, Ladakh.
- Nuclear capacity 8.78 GW; target 100 GW by 2047. Draft SHANTI Rules 2026 (Sustainable Harnessing and Advancement of Nuclear Energy for Transforming India).

SIPRI 2026 — Nuclear warheads

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

- India is the 5th largest military spender (~\$92.1 billion) and 2nd largest arms importer, behind Ukraine.

9. Weather, Health & Bio-Tech

- India's **51st Doppler Weather Radar** at Sambalpur, Odisha. Mission Mausam (₹2,000 crore) launched 14 Jan 2025 on IMD's 150th Foundation Day.
- Skycast aviation weather system at IGI Airport, Delhi — India the 19th country with it. New IMD Regional Meteorological Centres at Jammu (7th) and Lucknow (8th).
- 'Arnab' (Bangladesh) is the next North Indian Ocean cyclone name. IMD DG Mrutyunjay Mohapatra.
- e-Sanjeevani** crossed 50 crore teleconsultations. **ABHA** is a 14-digit health ID managed by the National Health Authority.
- ICAR: India's first T2T pigeonpea genome ("Asha") and first indigenous African Swine Fever vaccine (NIHSAD Bhopal).
- WT-MARUT — India's first wind turbine supply-chain portal, launched on Global Wind Day (15 June) by Pralhad Joshi.

Exam pointers – Vikram-1, 18 July, 3rd nation · LUPEX = ISRO + JAXA · Türkiye 71st Artemis signatory · ISM 2.0 ₹1,27,500 crore · ABHA 14 digits

PART P — SPORTS

1. Commonwealth Games 2026 — Glasgow, Scotland

- ★ **23rd CWG**, Glasgow, **23 July – 2 August 2026**; 74 countries. Mascot "**Finnie**", a unicorn.
- Flag bearers: **Mirabai Chanu** and **Lovlina Borgohain** (opening); **Jasmin Lamboria** (closing).
- ★ Medal table: Australia 1st (171), England 2nd, Canada 3rd, **India 4th – 39 medals (13 G, 17 S, 9 B)**.
- First medal: **Jhandu Kumar** (bronze, para powerlifting). First gold: **Mirabai Chanu**. India top boxing nation (10 medals).

Athlete	Event	Medal / note
Mirabai Chanu	Weightlifting W 48 kg	Gold; 3rd consecutive CWG gold
Asmita Dey (Tripura)	Judo W 48 kg	Gold; India's first CWG judo gold
Dilip Mahadu Gavit	Para 100 m T47	Gold
Neeraj Chopra	Javelin	Silver; gold Ramesh Pathirage (SL)
Sarvesh Kushare	High jump	Silver; first Indian CWG medal in event
Boxing golds	W: Preeti Pawar, Jasmin Lamboria, Sakshi Chaudhary, Priya Ghanghas, Arundhati Choudhary; M: Sachin Siwach, Ankush Panghal	7 golds

- ★ **CWG 2030 – Ahmedabad** (centenary edition); India's 2nd after Delhi 2010. First CWG: Hamilton, Canada, 1930.

Exam pointers – CWG 2026 host Glasgow · India 4th, 39 medals · Mascot Finnie (unicorn) · CWG 2030 Ahmedabad

[STATIC] Commonwealth Games Federation HQ London · IOA President P. T. Usha · Sports Minister Mansukh Mandaviya

2. Asian Games & Regional Games

20th Asian Games — Aichi-Nagoya, Japan (19 Sep – 4 Oct 2026)

- Opened by Emperor **Naruhito**; motto "**Imagine One Asia**"; mascot "**Honohon**" (Shachihoko); 45 nations; **MMA debuted**. Japan's 3rd hosting (Tokyo 1958, Hiroshima 1994). First Asian Games: New Delhi, 1951.
- Flag bearers: **Manu Bhaker** and **Pawan Sehrawat** (opening); **Neeru Dhanda** (closing).
- ★ Medal table: China 1st, Japan 2nd, South Korea 3rd, **India 4th – 85 medals (21 G, 27 S, 37 B)** (Hangzhou 2022: 107).
- ★ Next hosts: **Doha, Qatar 2030** (21st), **Riyadh, Saudi Arabia 2034**.

Event	Winner	Runner-up
Women's cricket	India (Harmanpreet Kaur) – India's 1st gold of Games	Sri Lanka
Men's cricket	India (Shreyas Iyer)	Pakistan
Women's hockey	India (Salima Tete) – first gold since 1982	China
Men's hockey	India (Harmanpreet Singh) – retained	Malaysia
Kabaddi (men / women)	India (Sunil Kumar / Pushpa Rana)	Iran

- India's first-ever **men's + women's hockey gold double**; women qualified directly for LA 2028.
- ★ **Neeru Dhanda** – first Indian woman individual **trap** gold (India's first individual gold of Games); also mixed trap gold with Kynan Chenai.

- Shooting: **Suruchi Singh & Kamaljeet** – gold, 10 m air pistol mixed team.
- Athletics: women's **4×400 m relay gold**; **Vithya Ramraj** 400 m hurdles bronze, broke **P. T. Usha's** national record; **Gulveer Singh** 3 medals; **Sawan Barwal** marathon silver, first marathon medal in 44 years.
- Archery: compound **clean sweep** of team events; women's recurve team – first-ever Asian Games recurve team gold; **Kumkum Mohod** – first Indian woman individual recurve gold.
- Boxing golds: **Lovlina Borgohain** (75 kg), **Parveen Hooda** (65 kg), **Ankush Panghal** (80 kg). Wrestling: **Aman Sehrawat** 57 kg, **Sujeet Kalkal** 65 kg gold. **Mirabai Chanu** – silver, 49 kg.
- Golf: **Pranavi Sharath Urs** – first Indian woman individual golf gold. **Suchika Tariyal** – India's first Asian Games MMA medal (bronze).

Other regional Games

- 5th **Asian Para Games**, Aichi-Nagoya, 18–24 Oct 2026; mascot UZUMIN; flag bearers Pramod Bhagat and Bhavina Patel.
- 14th **South Asian Games 2027** – Pakistan.
- Doping: Swapna Barman provisionally suspended; Shivpal Singh banned 10 years by NADA.

Exam pointers – 20th Asian Games Aichi-Nagoya · India 4th, 85 medals (21 G) · Mascot Honohon · 2030 Doha · Neeru Dhanda trap gold

[STATIC] OCA: est. 1982, HQ Kuwait City, President Sheikh Joaan bin Hamad Al Thani

3. Olympics

- IOC lifted ban on **Belarusian** athletes for LA 2028; Russians compete as neutrals.
- ★ IOC President **Kirsty Coventry** (Zimbabwe) – first woman and first African; HQ Lausanne; est. 1894.
- Indian women's cricket team qualified directly for **LA 2028**; cricket returns after 128 years (T20, 6 teams).

Games	Host
2028 Summer	Los Angeles, USA
2030 Winter	French Alps, France
2032 Summer	Brisbane, Australia
2034 Winter	Utah, USA

[STATIC] NADA HQ New Delhi · WADA President Witold Bańka, HQ Montreal

4. Football

FIFA World Cup 2026 (23rd) — USA, Mexico, Canada

- 48 teams, 104 matches; opened 12 June at Estadio Azteca.
- ★ **Spain** beat **Argentina 1–0** (extra time) at New York New Jersey Stadium – 2nd title.
- Golden Ball **Rodri** · Golden Boot **Kylian Mbappé** · Golden Glove **Unai Simón**.
- **Lionel Messi** – all-time top World Cup scorer, passing Miroslav Klose; **Cristiano Ronaldo** first to score in 6 World Cups.
- Future hosts: 2030 – Morocco, Spain, Portugal; 2034 – Saudi Arabia.

Event	Winner	Runner-up	Venue
SAFF Women's Ch'ship	India – 6th title	Bangladesh	Fatorda, Goa
135th Durand Cup	East Bengal – record-equalling 17th	Mohun Bagan SG	Kolkata
UEFA Super Cup	PSG	Aston Villa	—

FIFA U-20 Women's WC	Spain	North Korea	Łódź, Poland
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- Durand Cup – Asia's oldest football tournament (1888), organised by the Indian Army.

[STATIC] FIFA: est. 1904, HQ Zurich, President Gianni Infantino · AFC HQ Kuala Lumpur

5. Tennis

Grand Slams 2026

Slam	Men's Singles (Runner-up)	Women's Singles (Runner-up)
Australian Open	Carlos Alcaraz	Elena Rybakina
French Open	Alexander Zverev (Flavio Cobolli)	Mirra Andreeva (Maja Chwalińska)
Wimbledon	Jannik Sinner (Zverev)	Linda Nosková (Karolína Muchová)
US Open	Alexander Zverev (Ben Shelton)	Elena Rybakina (Aryna Sabalenka)

- ★ Zverev's first Slam (French Open) – first German man since Boris Becker; later **ATP year-end No. 1**.
- Andreeva (19) – first Russian woman Slam champion since Sharapova 2014.
- Sinner – first Italian to defend Wimbledon. **Rybakina** became WTA World No. 1. **Djokovic** record 7th China Open.

6. Badminton

Event	Winner	Runner-up	Venue
Thomas Cup	China – 12th title	France	Denmark
Uber Cup	South Korea – 3rd title	China	Denmark
World Ch'ships MS	Alex Lanier (France)	Kodai Naraoka	New Delhi
World Ch'ships WS	An Se-young (Korea)	Akane Yamaguchi	New Delhi
Singapore Open MD	Satwik–Chirag	Indonesian pair	Singapore
Japan Open WS	P. V. Sindhu	Akane Yamaguchi	Tokyo

- India won Thomas Cup bronze; Indonesia holds record 14 Thomas Cup titles.
- **BWF World Championships 2026, New Delhi** (17–23 Aug); mascot "Peacko". **Gayatri Gopichand–Treesa Jolly** – women's doubles bronze.
- **Satwik–Chirag** – first Indian men's doubles pair to win Singapore Open; also China Masters (S750).
- **Tanvi Sharma** – Taipei Open, youngest champion; **Ashmita Chaliha** – Korea Masters.

[STATIC] BWF HQ Kuala Lumpur

7. Cricket

Event	Winner	Runner-up	Venue
IPL 2026 (19th)	RCB	Gujarat Titans	Narendra Modi Stadium, Ahmedabad
ICC Women's T20 WC	Australia – 7th title	England	Lord's, London
Women's Asia Cup	India – record 8th	Sri Lanka	Dubai
Duleep Trophy	East Zone	South Zone	Chennai
Irani Cup	Rest of India	J&K	Srinagar

- IPL: Orange Cap & MVP **Vaibhav Suryavanshi**; Purple Cap **Kagiso Rabada**.
- ★ **Vaibhav Suryavanshi** – India's youngest international debutant at **15 years 99 days**, breaking Sachin Tendulkar's record.

- **Harmanpreet Kaur** – first cricketer to play **200 T20Is**. **Smriti Mandhana** – highest run-scorer in women's internationals (passed Mithali Raj).
- **Deepti Sharma** – most wickets in women's internationals (356), passing Jhulan Goswami.
- **Virat Kohli** – 2nd to 15,000 ODI runs after Tendulkar. **Shubman Gill** – fastest ODI double century.
- **Jos Buttler** – first to 15,000 T20 runs. **Mitchell Starc** – highest WTC wicket-taker (234). **Rishabh Pant** – first Indian to 100 Test sixes.
- India's **600th Test** vs Sri Lanka, Galle – first Asian team.
- ICC Hall of Fame 2026: **Sourav Ganguly, Anjum Chopra**, Kevin Pietersen.
- ★ ICC Men's ODI World Cup 2027: South Africa, Zimbabwe, Namibia; 14 teams. Women's Champions Trophy 2027 moved to India.

[STATIC] ICC: est. 1909, HQ Dubai, Chairman Jay Shah · BCCI HQ Mumbai

8. Chess

Event	Winner	Runner-up / note	Venue
Norway Chess	R. Praggnanandhaa (first Indian)	Wesley So	Norway
FIDE Women's Candidates	Vaishali Rameshbabu	—	—
Women's Asian Individual	Savitha Shri B	—	Ulaanbaatar, Mongolia
Chess Olympiad (46th) Open	Uzbekistan	India (silver)	Samarkand, Uzbekistan
Chess Olympiad Women	China	Kazakhstan; India bronze	Samarkand

- Praggnanandhaa – first Indian to win a **Grand Chess Tour** title (Saint Louis Rapid & Blitz).
- **V. S. Rathnvel** – India's 99th Grandmaster (Aswath S 98th). **Bodhana Sivanandan** (England) – youngest-ever Woman Grandmaster.

[STATIC] FIDE: est. 1924, HQ Lausanne

9. Hockey

Event	Winner	Runner-up	Venue
FIH Men's World Cup	Germany – 4th title	Spain	Wavre, Belgium
FIH Women's World Cup	Argentina	Netherlands	Belgium–Netherlands
FIH Women's Nations Cup	India – 2nd title	New Zealand	Auckland
Men's Junior Asia Cup	India – 6th title	South Korea	Moqi, China
Women's Junior Asia Cup	India – 3rd straight	China	—

- Nations Cup win promotes India women to **FIH Pro League**. **Savita Punia** – most-capped Indian woman hockey player.
- 9th Men's Asian Champions Trophy – Punjab (Jalandhar & Mohali), 27 Oct – 5 Nov 2026.

[STATIC] FIH: est. 1924, HQ Lausanne · AHF HQ Kuala Lumpur

10. Athletics, Wrestling & Archery

- First **Indian Athletics Awards** (AFI): Neeraj Chopra (male), Parul Chaudhary (female); Best State – Tamil Nadu.
- **Ancy Sojan** – long jump NR 6.88 m, breaking Anju Bobby George's record. **Animesh Kujur** – 10.14 s, fastest 100 m by an Indian abroad.
- World Athletics Championships hosts: **2027 Beijing, 2029 Nairobi** (first in Africa).

- Wrestling: **Kajal Dhochak** – 2nd consecutive U-20 world title (76 kg); **Vishvajit More** – India's first U-23 World Championships silver.
- **Dhiraj Bommadevara** – gold, Archery World Cup Final, Saltillo (Mexico); first Indian male recurve archer.
- **Sheetal Devi** – World Archery Para-Archer of the Year 2025.

11. Other Sports

Event	Winner / India's result	Venue
World Yogasana Ch'ship (1st)	India – 114 medals	Ahmedabad
AVC Men's Volleyball Nations Cup	Indonesia; India first-ever bronze	Ahmedabad
Commonwealth Fencing Ch'ship	India overall champion	Lagos, Nigeria
World Junior Squash (girls)	Anahat Singh – first Indian girl	Canada
Pickleball World Cup	India 4th	Da Nang, Vietnam
Presidents Cup (golf)	USA	Medinah, USA

- Shooting: **Esha Singh** – gold, women's 25 m pistol (ISSF World Cups Munich & Hangzhou); **Udhayveer Sidhu** – gold, 10 m air pistol, Cairo.
- Rowing: **Lakshya & Ujjwal Kumar Singh** – India's first-ever World Rowing Cup gold (Lucerne).
- F1 2026: Barcelona – Lewis Hamilton (first Ferrari win); Monaco – Kimi Antonelli; Singapore – Max Verstappen.
- **Pune** to host 2032 UCI Road World Championships – first in India.
- Hosting: Asian Weightlifting Ch'ship 2026 – Gandhinagar; 39th National Games – Meghalaya.

12. Khelo India

- ★ Cabinet approved revamped **Khelo India Scheme, ₹29,054 crore** for FY 2026-27 to 2030-31; with ₹7,387 crore for National Sports Federations, total **₹36,441 crore**.
- 8th Khelo India Youth Games – **Telangana**.
- National Sports Governance Rules 2026 notified.

Exam pointers – Khelo India total ₹36,441 cr (scheme ₹29,054 cr + NSFs ₹7,387 cr) · KIYG 2026 Telangana · Pune UCI 2032 · Thomas Cup China 12th

PART Q — AGREEMENTS, BUSINESS & INFRASTRUCTURE

1. Jal Jeevan Mission 2.0

- Aims at 100% functional household tap connections for all rural households (19.36 crore).
- Target extended from 2024 to **December 2028**; revised outlay **₹8.69 lakh crore**.
- New phase focuses on community-led maintenance through Gram Panchayats; reform-linked MoUs with Uttarakhand, Karnataka, Tripura, Mizoram, Ladakh and Sikkim.
- 9th India International Water Week, Bharat Mandapam — inaugurated by VP C. P. Radhakrishnan; theme “Climate Resilient Water Management” (Jal Shakti Minister C. R. Patil).

2. Trade Agreements

Agreement	Status & details
India–Oman CEPA	In force from 1 June 2026. Oman: capital Muscat, currency Omani Rial, GCC member
India–New Zealand FTA	Signed in New Delhi by Piyush Goyal and Todd McClay; 100% duty-free access for Indian exports; \$20 billion investment commitment
India–UK CETA	In force; trade target \$120 billion by 2030

India–EU	Aviation agreement signed
India–Vietnam	Trade target \$25 billion by 2030; RBI–State Bank of Vietnam MoU on digital payments

- DGFT amended Foreign Trade Policy 2023 to ban imports made with forced labour (ILO Forced Labour Convention, 1930).
- National Task Force for toys — “SCALE”; target 5% of global toy trade by 2032.

3. FDI & Foreign Investment

- FDI equity FY 2025-26: **Singapore 1st**, USA 2nd (overtook Mauritius), Mauritius 3rd; top sector computer hardware & software.
- Investors from land-border countries with up to 10% non-controlling stake may now use the automatic route (Press Note 3 of 2020 had required approval for any stake).
- FPIs exempted from income tax on G-Sec interest and capital gains (income from 1 April 2026). FAR expanded to all new 15-, 30- and 40-year G-Secs and Sovereign Green Bonds. Individual non-residents may hold up to 10% of a listed company (24% aggregate).
- ★ **Emirates NBD** (Dubai) acquired a 60% controlling stake in **RBL Bank** for \$2.75 billion (~₹26,000 crore) — India’s largest-ever foreign banking investment. RBL: founded 1943, HQ Mumbai.
- Kotak Mahindra Bank acquired Deutsche Bank’s India retail and wealth business; Federal Bank bought Standard Chartered’s credit card portfolio.
- Amazon to invest \$48 billion in India by 2030.

4. PSU Classifications

Category	Count	Newest entrant	Investment autonomy
Maharatna	14	HAL (14th)	Up to ₹5,000 crore or 15% of net worth
Navratna	29	GRSE (29th), CPCL (28th)	Up to ₹1,000 crore or 15% of net worth
Miniratna	74	MECON, Yantra India (Cat-I)	Cat-I ₹500 crore; Cat-II ₹300 crore

- **CPCL** (Chennai Petroleum) and **GRSE** (Kolkata) elevated to Navratna.
- MECON (Ministry of Steel) and Yantra India Ltd (Nagpur DPSU) got Miniratna Category-I — criteria: 3 years’ continuous profit, PBT of at least ₹30 crore in one year, positive net worth.
- Midhani (Hyderabad) became the first Indian company with GE Aerospace S400 lab approval.

5. Exports

- Seafood exports at a record **₹73,890 crore** in FY 2025-26; frozen shrimp ~40%; USA largest buyer by value, China by volume.
- Pharma exports FY26 ₹2.75 lakh crore — India the 3rd largest pharma exporter by volume.
- APEDA targets \$50 billion agri-food exports by 2030; India is the largest rice exporter (Bharat International Rice Conference, Bharat Mandapam).

6. Aviation

Modified UDAN (Viksit UDAN)

- UDAN (Ude Desh ka Aam Nagrik) launched October 2016 by the Ministry of Civil Aviation.

- ★ Cabinet extended it for 10 years, **FY 2026-27 to FY 2035-36**, outlay **₹28,840 crore**; 21 MoUs signed with states/UTs.

Component	Amount	Detail
Airport development	₹12,159 crore	100 new airports
Viability Gap Funding	₹10,043 crore	Airlines on remote routes
Heliports	₹3,661 crore	200 helipads in hilly, remote and island areas
O&M support	₹2,577 crore	441 aerodromes for 3 years

Other aviation

- Noida International Airport (Jewar, UP) began commercial operations.
- Alluri Sitarama Raju International Airport, Bhogapuram (AP) — greenfield, built by GMR, inaugurated by PM Modi.
- India's first **offshore airport** planned near Kori beach, Palghar, Maharashtra.
- SkyHopp Aviation — India's first commercial seaplane operator (DHC-6 Twin Otter), Lakshadweep islands.
- Air India "Easy Connect" hub-and-spoke model — Varanasi first, then Amritsar and Ahmedabad.
- Hansa Industries (Hyderabad) and Aernnova (Spain) MoU for India's first indigenous 200-seat aircraft. Varanasi airport has India's first active runway underpass.

7. Railways & Roads

Project	Key fact
Hydrogen train	India's first, flagged off by PM Modi on 17 July 2026 from Jind; Jind–Sonipat, 89 km; built by ICF Chennai
LNG train	India's first, Sabarmati–Mahesana, flagged off by Amit Shah
South Coast Railway	India's 18th zone, HQ Visakhapatnam, from 1 June 2026
Ahmedabad–Dholera	India's first indigenous semi-high-speed corridor, ~134 km, ₹20,667 crore, 220 km/h design
Dedicated Freight Corridor	2,843 km network completed
Kavach 4.0	Indigenous ATP by RDSO Lucknow; first commissioned on South Central Railway
Amrit Bharat Stations	75 redeveloped stations inaugurated; 1,340 stations planned

- Railways at 99.6% broad-gauge electrification — 2nd most electrified globally after Switzerland.
- India's first Rail Tech Park at Khordha, Odisha. First direct freight train to Nepal: Kolkata Port to Biratnagar.
- ★ **Ganga Expressway** (Meerut–Prayagraj, 594 km, 6-lane) inaugurated by PM Modi at Hardoi, UP.
- Zojila Tunnel** (NH-1, Kargil) — 14.15 km, India's longest road tunnel.
- India's first 8-lane twin-tube tunnel under Mukundra Hills Tiger Reserve, Rajasthan, on the Delhi–Mumbai Expressway.
- India's first Multi-Lane Free Flow (MLFF) barrier-less toll at Choryasi plaza, NH-48 (Surat–Bharuch), Gujarat — by Nitin Gadkari; ANPR cameras + FASTag.
- FASTag Annual Pass crossed 1 crore users — ₹3,075, valid 1 year or 200 crossings.
- PM MITRA Park, Warangal (Telangana) — India's first functional PM MITRA park; scheme of 7 textile parks on the 5F vision.

8. Ports & Shipping

- ★ India's first four **Mega Ports** notified under the Indian Ports Act 2025: Deendayal (Kandla), JNPA, Paradip and Mundra (only non-major, Adani). Ports Minister Sarbananda Sonowal.
- V. O. Chidambaranar Port** (Thoothukudi): first port with an anti-drone system, first major port Scope-2 emission-free, "PortGPT" generative-AI app; ₹17,167 crore Outer Harbour approved.
- JNPA — first Indian port with IFC blue financing (\$70 million).
- India's first port-based e-methanol plant at Deendayal Port, Kandla. India's first mega greenfield shipyard at Thoothukudi.
- Kamarajar Port (TN) — 2nd major port with 18 m draft after Visakhapatnam.
- 21st Maritime State Development Council, Mumbai — "One Nation One Port Process" and "Sagar Setu" single window by March 2027.

Sagar Aankalan (FY25) segment	Winner
Dry bulk	Paradip Port, Odisha
Liquid bulk	Sikka Port, Jamnagar
Container (4–5 mn TEU)	Mundra Port
Total cargo	JNPA

Bharat Maritime Insurance Pool (BMIP)

- ★ Sovereign maritime insurance pool by the Department of Financial Services — size **\$1.5 billion**, sovereign guarantee \$1.4 billion.
- Covers hull & machinery, cargo, P&I and war risks; **New India Assurance** issued the first policies.

9. Energy & Renewables

PM Surya Ghar Muft Bijli Yojana

- Launched 13 February 2024 (MNRE); outlay ₹75,021 crore; 1 crore households; up to 300 free units a month.
- Subsidy: ₹30,000 for 1 kW · ₹60,000 for 2 kW · ₹78,000 maximum for 3 kW or more.

Other energy

- ★ Non-fossil capacity crossed **300 GW** (31 July 2026); target 500 GW by 2030, net zero 2070.
- National Green Hydrogen Mission — ₹19,744 crore, 5 MMT by 2030.
- Samudra Manthan** — National Offshore Exploration Scheme, ₹84,084 crore till FY 2030-31.
- India rose to 5th in hydropower capacity (International Hydropower Association); India 4th in wind capacity.
- India's first flex-fuel car: Maruti Suzuki WagonR. India's first green ammonia project at Kakinada (AP).
- HPCL Rajasthan Refinery, Pachpadra (Balotra) — India's 24th refinery, first greenfield integrated refinery-cum-petrochemical complex.
- India Energy Week 2027 to be held in Kolkata.

10. Records & Miscellaneous

- Skydo (Bengaluru) — first Indian fintech with a payment licence in Canada.
- I4C and RBI Innovation Hub partnered to detect mule accounts using AI.
- Dept of Posts–DTDC partnership for rural e-commerce parcels; Lohia Aerospace (Kanpur) set up India's first large-format 3D-printing facility for aerospace tooling.

Exam pointers – UDAN extended FY27–FY36, ₹28,840 crore · GRSE 29th Navratna, HAL 14th Maharatna · Hydrogen train Jind–Sonipat · Four Mega Ports incl. Mundra · BMIP \$1.5 billion

[STATIC] GCC HQ Riyadh · ASSOCHAM est. 1920 · RDSO Lucknow · NDDB HQ Anand · Indian broad gauge 1,676 mm

PART R — SOCIAL SECTOR

1. Education

- ★ **Pralhad Joshi** became Union Education Minister on 25 July 2026 (additional charge) after Dharmendra Pradhan resigned; UGC Chairperson Dr. Vineet Joshi.

Foreign university campuses in India

University	Country	Campus
University of Liverpool	UK	Whitefield, Bengaluru — 2nd UK campus after Southampton
University of Bristol	UK	Mumbai
University of York	UK	Mumbai — its first overseas campus
UNSW	Australia	Manyata Business Park, Bengaluru
University of Western Australia	Australia	Chennai (MoU with Tamil Nadu)

Rankings

Ranking	Top	India
QS World University Rankings 2027	MIT (15th straight year)	IIT Delhi 118th (best); 52 Indian institutions
THE Asia Rankings 2026	Tsinghua	IISc Bengaluru 43rd (best); 128 Indian institutions
QS World Future Skills Index 2027	USA	India 13th of 89

Schemes and data

- ★ PM SHRI = Pradhan Mantri Schools for Rising India (7 Sep 2022): 14,500 schools, 2022-23 to 2026-27, outlay ₹27,360 crore (Centre ₹18,128 crore).
- ULLAS = Understanding Lifelong Learning for All in Society (New India Literacy Programme), 2022–27, age 15+, target 5 crore learners.
- PRASHAST 2.0 = Pre-Assessment Holistic Screening Tool (NCERT) — screens 21 disabilities.
- AISHE 2023-24: enrolment 4.50 crore; GER (18–23) **30%**; GPI 1.08 (female GER higher).
- NCERT (est. 1 Sep 1961) granted deemed university status; CBSE three-language study from Class 9.
- 19th International Olympiad on Astronomy and Astrophysics, Hanoi: India 4 gold, 1 silver.

2. Skill Development — PM SETU

- ★ PM SETU = **Pradhan Mantri Skilling and Employability Transformation through Upgraded ITIs**, launched 4 Oct 2025; ₹60,000 crore over 5 years (Centre ₹30,000 crore, States ₹20,000 crore, industry ₹10,000 crore).
- Upgrades **1,000 government ITIs** on a hub-and-spoke model; 5 National Skill Training Institutes (Bhubaneswar, Chennai, Hyderabad, Kanpur, Ludhiana).
- Clusters raised 6 → 9 with Bhiwadi (Rajasthan), Meerut (UP), Medchal (Telangana); total sanctioned ₹2,171 crore.

3. Health

Scheme / milestone	Key fact
Ayushman Bharat PM-JAY (8 years)	Launched 23 Sep 2018, Ranchi; ₹5 lakh per family per year; all 70+ seniors via Ayushman Vay Vandana Card (2024)
ABHA	14-digit health ID
Malaria	80% fall in cases and deaths since 2015; zero indigenous cases by 2027, elimination by 2030
Sickle Cell Mission (2023)	Elimination by 2047
Hepatitis B and C	Elimination target 2030

- ★ **Qdenga** (Takeda, TAK-003) — India's first dengue vaccine, approved for ages 4–60; Dr. Reddy's to distribute.
- JANANI = **Journey of Antenatal, Natal and Neonatal Integrated Care** — MoHFW upgrade of the RCH portal with a QR-enabled Digital MCH Card.
- Swasth Bharat Portal for ASHAs launched by J.P. Nadda at the 10th National Summit, Chandigarh.
- RBSK 2.0 (Rashtriya Bal Swasthya Karyakram) screens children 0–18 for 4Ds: Defects at birth, Diseases, Deficiencies, Development delays.
- NOTTO removed the **65-year age ceiling** for receiving deceased-donor organs.
- "JOSH Teams" (Joint Squad for Health) under TB Mukht Bharat Abhiyaan launched by J.P. Nadda, 8 Oct 2026.
- India's first indigenous African Swine Fever vaccine — ICAR-NIHSAD, Bhopal.
- WHO: Chile first South American country to eliminate dog-transmitted rabies; Jordan first to eliminate leprosy.

4. Weather & Earth Sciences

- Mission Mausam (2024): ₹2,000 crore for Phase 1 (2024–26), for a "climate-smart nation".
- Coastal Atmospheric Research Testbed (CART) — Andhra University, Visakhapatnam; built by IITM Pune for ₹180 crore.
- El Niño phase from May 2026 to early 2027; IMD (est. 1875) DG Mrutyunjay Mohapatra.

5. Women, Child & Social Justice

- Social media bans for under-16s: Indonesia (first in Southeast Asia), UK by early 2027, Karnataka; earlier Australia.
- NCW (Chairperson Vijaya Kishore Rahatkar) recommended **730 days** child care leave for all sectors; NCW IVF/ART panel headed by Justice Asha Menon.
- Tribex — India's first digital learning platform for tribal arts (Jual Oram, Bhubaneswar); "Adi Vaani" (with IIT Delhi) translates tribal languages.
- "Pillale Sampada" (Andhra Pradesh): ₹30,000 for a third child, ₹40,000 for a fourth.

6. Surveys & Demographic Data

RBI Consumer Confidence (July 2026)	Previous	Current
Urban Current Situation Index	90.7	88.3
Rural Current Situation Index	95.2	91.7

- A CSI below 100 indicates pessimism.
- ★ Varsha Ashok Aglawe — 54th DG and **first woman** to head the Geological Survey of India.

Exam pointers – PM SETU: 1,000 ITIs, ₹60,000 crore · PM-JAY 23 Sep 2018, Ranchi · Qdenga first dengue vaccine · QS 2027: MIT 1st, IIT Delhi 118th

[STATIC] GSI: 1851, Kolkata · IMD: 1875, New Delhi · NCERT: 1961 · World Population Day: 11 July · World Malaria Day: 25 April · NEP 2020 drafted under K. Kasturirangan

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.

LAST-MINUTE REVISION — 60 HIGHEST-PROBABILITY FACTS

Topic	Key fact
RBI MPC, 7 Oct 2026	Repo +25 bps to 5.50%; SDF 5.25%; MSF/Bank Rate 5.75%; stance "Calibrated Tightening" (4–2); next MPC 2–4 Dec 2026
RBI FY27 projections (Oct)	GDP 7.1% (from 6.7%); CPI 5.2%
Highest FY27 GDP forecast	Fitch Solutions (BMI) 7.5%; IMF 7.0%, World Bank 7.1%, OECD 7.1%, ADB 7.0%
CPI Sep 2026	5.54% (base 2024); food 7.74%
GST	Record ₹2.43 lakh crore (Apr 2026); Sep ₹2,03,521 crore; 57th GST Council (8 Oct): prosecution threshold ₹1 cr → ₹5 cr
Forex reserves	Record \$785.7 bn (4 Sep 2026); India 4th largest
RBI Deputy Governor	Rohit Jain (from 2 May 2026), succeeded T. Rabi Sankar
RB-Integrated Ombudsman Scheme 2026	From 1 Jul 2026; compensation up to ₹30 lakh + ₹3 lakh for harassment
Bulk deposit (from 1 Oct 2026)	₹3 crore and above for SCBs/SFBs; ₹1 crore for RRBs
Digital fraud compensation (1 Jan 2027)	85% of loss or ₹25,000 (loss up to ₹50,000), once in a lifetime
KCC revamp (1 Jan 2027)	Collateral-free limit ₹1.6 lakh → ₹2 lakh
Loan recovery calls	Only 8 AM – 7 PM (from 1 Jan 2027)
Export proceeds	Realise within 9 months (earlier 15) from 1 Oct 2026
NBFC Upper Layer FY27	17 NBFCs
IDBI Bank	60.72% stake to Fairfax for ₹52,878 crore
RBL Bank	Emirates NBD (Dubai) buys 60% for \$2.75 bn — largest foreign banking investment
AU Small Finance Bank	First SFB with in-principle nod to become a universal bank; HQ Jaipur
HDFC Bank	MD & CEO Anup Bagchi (from 27 Oct 2026); part-time Chairman Rajiv Kumar
RRBs	28 after One State One RRB; Centre 50 : Sponsor bank 35 : State 15
UPI	Sep 2026: 24.07 bn txns, ₹29.37 lakh crore; Uzbekistan 11th UPI country; Trinidad & Tobago first Caribbean
UPI limits	UPI Lite ₹1,000/txn, wallet ₹5,000; UPI 123Pay ₹10,000/txn; TPAP market-share cap 30% by 31 Dec 2026
SEBI GARUDA	Green Channel AIF Rollout Upon Document Acknowledgement
NSE IPO	₹22,569 crore OFS; listed 24 Sep 2026; India's 2nd-largest IPO after Hyundai
Insurance FDI	74% → 100% (Sabka Bima Sabki Raksha Act, 2025)
D-SILs	LIC, GIC Re, New India Assurance

EPF	Interest 8.25% (FY26); wage ceiling ₹15,000 → ₹25,000
AIFIs regulated by RBI (5)	NABARD, SIDBI, EXIM Bank, NHB, NaBFID
First Blue Bond	Sagarmala Finance Corporation (28 Sep 2026)
VB-G RAM G	Replaced MGNREGA from 1 Jul 2026; 125 days work; Centre:State 60:40
PM SVANidhi	Extended to 31 Mar 2030; loans ₹15,000 → ₹25,000 → ₹50,000
ECLGS 5.0	100% guarantee via NCGTC for MSMEs
Supreme Court	Sanctioned strength 34 → 38 (incl. CJI); CJI Surya Kant (53rd)
Kerala → Keralam	Renamed under Article 3 (Alteration of Name Act, 2026)
Rabi MSP 2027-28	Wheat ₹2,610/quintal (+₹25)
UK Prime Minister	Andy Burnham (59th), succeeded Keir Starmer
Defence chiefs	CDS Gen N. S. Raja Subramani · COAS Gen Dhiraj Seth (31st) · CNS Adm Krishna Swaminathan (27th) · CAS Air Marshal Ashutosh Dixit (29th, from 31 Oct 2026)
NITI Aayog	Vice-Chairman Ashok Kumar Lahiri; CEO Anurag Jain
FATF	Vivek Aggarwal — India's first FATF Vice-President
Firsts (women)	Priya Nair — first woman CEO of HUL; Varsha Ashok Aglawe — first woman DG of GSI
BRICS 2026	India's 4th chairship; 18th Summit, Bharat Mandapam, New Delhi, 12–13 Sep
SCO	26th Summit Bishkek (1 Sep 2026); Pakistan chairs 2026–27
UNGA 81st President	Khalilur Rahman (Bangladesh)
G20 2026	USA presidency; Summit Miami, 14–15 Dec; UK in 2027
OPEC	UAE exited OPEC and OPEC+ from 1 May 2026
Global Hunger Index 2026	India 100th of 122
Global Gender Gap 2026 (WEF)	India 131st; Iceland 1st
Henley Passport Index	India 84th
Press Freedom Index 2026 (RSF)	India 157th of 180; Norway 1st
Nobel Prizes 2026	Peace: Navi Pillay (South Africa, Indian-origin) · Literature: Anne Carson (Canada) · Economics: Robert E. Hall & Michael Woodford
Dadasaheb Phalke Award	Anant Nag (Kannada actor)
60th Jnanpith	R. Vairamuthu (Tamil)
Yoga Day 2026	Theme "Yoga for Healthy Ageing"; main event Kolkata
Ramsar sites	India 103 (Sukhna & Sauj Jheel added Oct 2026); Tamil Nadu most
UNESCO WHS	Sarnath (UP) India's 45th site
Cheetah	Veerangana Durgavati TR (MP) 3rd cheetah home after Kuno & Gandhi Sagar
Defence exports	BrahMos to Vietnam (\$629 mn), 2nd buyer after the Philippines; FY26 defence production ₹1.78 lakh crore
Vikram-1	Skyroot (Hyderabad) — India's first private orbital rocket, 18 Jul 2026, Sriharikota
Asian Games 2026	20th, Aichi-Nagoya; India 4th — 85 medals (21 G, 27 S, 37 B); next Doha 2030
CWG 2026	23rd, Glasgow; India 4th — 39 medals; CWG 2030 Ahmedabad
FIFA World Cup 2026	Spain beat Argentina 1–0