



CLARITY 4 SURE

C4S Courses · c4scourses.in

FREE · REVISION SHEET

CURRENT AFFAIRS

July 2026

Exam-ready facts only · 342 items from 24 days

For NABARD Grade A · RBI Grade B · SEBI Grade A · IRDAI · SIDBI

Big themes · Facts To Remember 410 · General 70 · Banking and Finance 33

Most mentioned · RBI · NOT · New Delhi · Reserve Bank · Practice MCQs



GIANT KILLERS

NABARD GRADE A 2026

ENROLLED IN CLARITY NABARD MENTORSHIP PROGRAMME

 1 188.75 SURAJ RAVINDRA	 2 185 LOKESH CHANDRAN	 3 185 VIVEK	 4 184.50 KAPIL PATLYA	 5 183.75 SIDDHANT KHESARWANI	 6 182 LALIT KUMAR
--	--	--	--	---	--

EXPERT GUIDANCE | COMPLETE SYLLABUS | DAILY TEST & MCQ PRACTICE | DESCRIPTIVE ANSWER WRITING | INTERVIEW PREPARATION

RIGHT GUIDANCE. SMART STRATEGY. REMARKABLE RESULTS.

BE NEXT. BE A TOPPER !

6 OF THE
TOP 10

Six of the ten highest scorers in NABARD Grade A 2026 came from this classroom — 32 final selections in one batch. The same mentors compile this book every day.

Contents

Names, numbers and tables only, topic by topic — 342 items from 24 days of July 2026. Every entry is linked; so is every bookmark in your PDF reader.

July 2026 at a glance — the charts: topics, days, where the items sat, the names and numbers that mattered	3
How to use this book — the four-step method and your revision tracker	5
General (68) — Project BRAHMANK of Border Roads Organisation (BRO) Celebrates 16th Raising Day · Union Home Minister Shri Amit Shah Launches "FCRA 2.0 Portal" + "e-OCI Card" · Delegation of Financial Powers to DRDO (DFP-2026) · Akashvani Marks 90 Years — Launches "Swar Prerna Veethika" Ahead of 2027 Radio Centenary · Himalayan Ray-Finned Fish (Schizothorax pelzami) · Vikram-I: India's First Private Orbital Rocket to Launch · INS Mahendragiri (F38) · Nepal's 17th-Century Jestha Varna Mahavihar Receives UNESCO Asia-Pacific Heritage Award 2025	6
Banking and Finance (33) — EPFO's Centralised IT-Enabled System (CITES 2.01) Migration Undertaken · RBI Revises Certificate of Registration (CoR) Voluntary Surrender Norms for NBFCs + HFCs · Bima Sugam · Mission SAKSHAM — RBI's Capacity-Building Push for Urban Cooperative Banks (UCBs) · The RBI's Financial Stability Report (FSR), June 2026 · RBI Tightens Bank Lending to Capital Markets · SEBI Amends FPI Rules · Why has SEBI made this change?	18
Agriculture (31) — NABARD Inaugurates India's FIRST PACS-Based RuTAGE Smart Village Centre (RSVC) · World's Largest Grain Storage Plan under the Cooperative Sector (WLGSP-Coops) · ICRISAT + Partners Develop Two High-Oleic Groundnut Varieties — ICGV 201214 & ICGV 181030 · Balwaan Krishi Expands South India Operations with New Logistics & Distribution Hubs in Chennai and Visakhapatnam · India's Fisheries Crisis · Participatory Guarantee System (PGS)-India · Assam's Chota Tingrai Tea Estate Becomes India's First to Commercially Produce Matcha Tea · PRAGATI Initiative	24
Facts To Remember (207) — General Dhiraj Seth Takes Charge as 31st Army Chief · MoSPI Releases SDG Publications on India's Progress · Cabinet Approves Rs 30,000 Crore Additional Investment in NIIF · Piyush Goyal Visits UK Ahead of India-UK CETA Rollout · Indian Navy Participates in RIMPAC 2026 · PayGlocal Launches Google Pay Card Payments · Kakinada Cooperative Town Bank Achieves Tier-III Status · Kidambi Srikanth Finishes Runner-Up at US Open 2026	30
National Affairs (3) — Underwater Fiber Optic Sensing System (UFOSS) · United Nations Guidelines for Consumer Protection (UNGCP) · ICMR-MINDS Wins Gold at National Awards for e-Governance 2026	51

THE MONTH IN NUMBERS

July 2026 at a glance

24 daily compilations, 547 items across 5 topics — Facts To Remember weighed the most. Read the charts first: they tell you where this month's questions will come from.

24

daily compilations

547

items covered

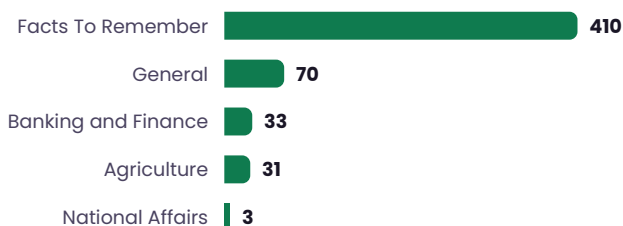
5

topics

103

data tables

Items by topic



Items per day



Darker = a heavier day. Two-day posts are split across their days.

Where the items sat

Other exams 547 (100%)

Most mentioned this month

How many items each name appeared in. Know these cold.



"Your only competition is yesterday's version of you."

WhatsApp channel: whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F · +91 87086 52887 · c4scourses.in · free, share it on

FIGURES THE PAPER LOVES

July 2026 by the numbers

The month's biggest figures with the line they came from. Say each one with its scheme or report before you turn the page.

₹75,021 crore

Launched in February 2024 with an outlay of about ₹75,021 crore.

DWEEPTI Yojana — India's First Women-Led Distributed Renewable Energy Policy · 29 July 2026

₹1.41 lakh

Launched on 1 October 2021 for five years, extended, with an outlay of about ₹1.41 lakh crore.

Madanapalle Municipality Waste Management Model · 30 July 2026

₹10,103 crore

NMEO-Oilseeds (Nov 2024): National Mission on Edible Oils — Oilseeds; ₹10,103 crore; 7-year duration (2024–25 to 2030...

ICRISAT + Partners Develop Two High-Oleic Groundnut Varieties — ICGV 201214 & ICGV 181030 · 2 & 3 July 2026

₹6,865 crore

Formation & Promotion of 10,000 FPOs Scheme: Launched February 2020; ₹6,865 crore outlay; implementing agencies inclu...

Balwaan Krishi Expands South India Operations with New Logistics & Distribution Hubs in Chennai and Visakhapatnam · 2 & 3 July 2026

₹20,050 crore

Pradhan Mantri Matsya Sampada Yojana (PMMSY) — launched September 2020; outlay ₹20,050 crore; 5-year scheme (2020–25)...

India's Fisheries Crisis · 5 & 6 July 2026

₹50,000

Paramparagat Krishi Vikas Yojana (PKVY) — launched 2015; provides financial assistance for PGS certification; ₹50,000...

Participatory Guarantee System (PGS)-India · 5 & 6 July 2026

₹1,600 crore

M-CADWM (Modernization of Command Area Development and Water Management) approved in 2025–26 as a sub-scheme of PMKSY...

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) · 22 July 2026

₹30 crore

Branding/traceability initiative; outlay ₹30 crore (₹15 cr industry + ₹15 cr Ministry of Textiles); partners Ministry...

White Gold: India's Cotton Story · 22 July 2026

₹100

Build a ₹100-crore local value-chain economy by 2028–29.

Mission Golden Spice — Lakadong Turmeric Value Chain Project · 24 & 25 July 2026

₹9,266 crore

Agricultural Research & Education Budget (2026–27): ₹9,266 crore (up from ₹4,836 crore in 2014–15).

Research for Resilience — The Case for Agricultural R&D Funding · 30 July 2026

READ IT THE WAY TOPPERS DO

How to use this book

This sheet is for the last lap: every item is cut down to the names, numbers and tables the paper actually asks. Work topic by topic, then close the book and take the test at the end of each topic.

1**Read a topic**

Cards first, in order. Mark every number and every proper noun as you go.

2**Cover and recall**

Cover the bullets with your hand and recite the item from its title alone.

3**Take the test**

Fill the blanks at the end of the topic from memory, then check the answers.

4**Come back**

Tick the tracker below. Revisit weak topics on day 3 and day 7.

Your revision tracker

Tick as you go. Day 3 and day 7 recalls are what move a fact from short-term to exam-day memory.

TOPIC	READ	RECALL +3	RECALL +7	TEST	NOTES
Facts To Remember (410)	☐	☐	☐	☐	
General (70)	☐	☐	☐	☐	
Banking and Finance (33)	☐	☐	☐	☐	
Agriculture (31)	☐	☐	☐	☐	
National Affairs (3)	☐	☐	☐	☐	

"Your notes should fit on one page a week. Cut until they do."

WhatsApp channel: whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F · +91 87086 52887 · c4scourses.in · free, share it on

GENERAL · 68

Project BRAHMANK of Border Roads Organisation (BRO) Celebrates 16th Raising Day

1 July 2026

- Established: 7 May 1960.
- (Statement 4 is wrong; BRO is under the Ministry of Defence (since 2015) — NOT the Ministry of Home Affairs.)
- Under: Ministry of Defence (from 2015; earlier under MoRTH).
- DG-BRO: Lt Gen Raghu Srinivasan (as of 2025).

Region	Projects
Arunachal Pradesh	Vartak, Arunank, Udayak, BRAHMANK
Ladakh	Himank, Beacon, Deepak, Vijayak, Vojak
Sikkim	Swastik
Mizoram	Pushpak
Assam + Meghalaya	Setuk
Nagaland + Manipur	Sewak
J&K	Sampark
Rajasthan	Chetak

Union Home Minister Shri Amit Shah Launches "FCRA 2.0 Portal" + "e-OCI Card"

1 July 2026

- Eligibility: Persons of Indian Origin (PIOs) who were Indian citizens on/after 26 January 1950 or eligible to become so.
- The FCRA 2.0 Portal is administered by the Ministry of External Affairs.
- A revamped digital platform for the Foreign Contribution (Regulation) Act (FCRA), 2010.
- Foreign Contribution (Regulation) Act, 2010 — replaced FCRA 1976.

Feature	Detail
Process re-engineering	Streamlined workflow
Integrated dashboard	Single login-based view
Aadhaar-based authentication	For identity verification
e-Sign facility	Digital signatures
OCR-based document analysis	Auto-extract text from uploaded PDFs
API integration	PAN, Aadhaar, OCI, NGO Darpan, ICAI's UDIN
Future features	AI-powered chatbot, FCRA mobile app, dedicated bank dashboard

Delegation of Financial Powers to DRDO (DFP-2026)

2 & 3 July 2026

- Q1. With reference to the Delegation of Financial Powers to DRDO (DFP-2026) released on 29 June 2026, consider the following statements:
- Defence Minister Shri Rajnath Singh on 29 June 2026 released the Delegation of Financial Powers to DRDO (DFP-2026) in New Delhi — a revised financial-governance framework to grant DRDO enhanced financial autonomy for accelerated defence R&D. Alongside, he also released the Delegation of Financial Powers to Defence Services (DFPDS-2026) to expedite defence procurement. Key features of DFP-2026: dedicated funding for trial campaigns, testing, and evaluation; authority to sanction pre-project R&D; and separate schedules for Extra-Mural Research Projects (EMRPs), Defence Innovation Accelerator-Centres of Excellence (DIA-CoEs), and Technology Development Fund (TDF) grants. The reform aligns with Aatmanirbhar Bharat and aims to reduce procedural delays in translating DRDO innovation to Armed Forces induction.
- DFP-2026 was released by Defence Minister Shri Rajnath Singh in New Delhi.
- (c) — Statement 4 wrong: DFP-2026 for R&D; DFPDS-2026 for procurement.

Feature	Detail
Enhanced Financial Autonomy	Higher-level delegation for quicker project approval + execution
Dedicated Funding for Trials	First-time provision for trial campaigns + testing + evaluation
Pre-Project R&D Funding	Authorises grants for early-stage research before formal project approval
Separate Schedules	For EMRPs, DIA-CoEs, TDF — clearer + streamlined grant management
Empowered Project Directors	Reduces administrative bottlenecks; faster decision-making
Retained Safeguards	Subject to fund availability + rule/regulation compliance

Akashvani Marks 90 Years — Launches "Swar Prerna Veethika" Ahead of 2027 Radio Centenary

2 & 3 July 2026

- Established: 23 November 1997 under Prasar Bharati Act, 1990.
- What is Prasar Bharati? Autonomous public service broadcaster established 23 November 1997 under Prasar Bharati Act 1990; runs Akashvani + Doordarshan.
- Recommendations: Chanda Committee (1966) + P.C. Joshi Committee (1985) + Verghese Committee

(1978).

- Swar Prerna Veethika was inaugurated to mark the 50-year anniversary of Akashvani.

Aspect	Detail
Inauguration Date	1 July 2026
Venue	Akashvani Rang Bhavan Auditorium, Akashvani Bhavan, New Delhi
Inaugurator	Padma Vibhushan Pt. Hariprasad Chaurasia (flute maestro)
Type	Permanent photo gallery
Purpose	Honour legendary musicians associated with Akashvani + civilian-honour recipients
Next Phase	Portraits to be added; similar galleries at Akashvani centres nationwide
Prasar Bharati CEO	Shri Gaurav Dwivedi

Himalayan Ray-Finned Fish (*Schizothorax pelzami*)

2 & 3 July 2026

- Called "tiger of the water" in Himalayan + sub-Himalayan rivers.
- It is locally called "Ngarsing" in the Nyishi language of Arunachal Pradesh.
- 52 fingerlings were translocated from the Lapabung stream (Talo village) to the Richaso stream (Weshi village).
- (c) — Statement 4 wrong: IUCN Endangered, not Least Concern.

Aspect	Detail
Scientific Name	<i>Schizothorax pelzami</i>
Common Name	Transcaspiian marinka
Local Nyishi Name	Ngarsing
Family	Cyprinidae (carp + minnow)
Infraclass	Teleostei (modern bony fishes)
IUCN Status	Endangered
Native Distribution	Sub-Himalayan + Transcaspiian zones (Afghanistan, Turkmenistan, Iran) + Himalayan streams

Vikram-1: India's First Private Orbital Rocket to Launch

2 & 3 July 2026

- (Statement 4 is wrong; Skyroot's first rocket launch was Vikram-S (Mission Prarambh) on 18 November 2022 — Aagaman is its SECOND mission.)
- The launch window for Mission Aagaman is 12 July to 4 August 2026 from Satish Dhawan Space Centre, Sriharikota.
- Vikram-1 is India's first privately developed orbital-class rocket.
- (c) — Statement 4 wrong: Vikram-S was Skyroot's first launch; Aagaman is the 2nd.

Aspect	Detail
Rocket	Vikram-1 — Test Flight-1
Mission Name	Aagaman (Sanskrit for "Arrival")
Announced by	Skyroot Aerospace (2 July 2026)
Launch Window	12 July – 4 August 2026
Launch Site	Satish Dhawan Space Centre-SHAR, Sriharikota (First Launch Pad)
Target Orbit	450 km altitude, 60° inclination, Low Earth Orbit (LEO)
Type	Partially commercial (domestic + international customer payloads)

INS Mahendragiri (F38)

8 July 2026

- Total cost: ~₹45,000 crore.
- Builders: 4 by MDL Mumbai + 3 by GRSE Kolkata.
- Predecessor: Shivalik-class (Project 17) — first stealth frigate class.
- Commissioning: 11 July 2026, Visakhapatnam.

Nepal's 17th-Century Jestha Varna Mahavihar Receives UNESCO Asia-Pacific Heritage Award 2025

8 July 2026

- Established: 16 November 1945.
- Members: 194 countries (India joined 4 November 1946).
- It received the UNESCO Asia-Pacific Heritage Award of Merit 2025.
- Its restoration was funded by India's post-Gorkha earthquake grant of NPR 13.78 crore.

UDISE+ 2025-26 Report

9 July 2026

- Launched: 2018-19 (successor to UDISE)
- Key Indicators of UDISE+ Report 2025-26
- It was released by the Union Ministry of Education on 7 July 2026.
- It covers 14.67 lakh schools, 1.03 crore teachers, and 24.72 crore students.

Parameter	Key Facts (2025-26)
Schools Covered	14.67 lakh
Teachers	1.03 crore
Students	24.72 crore
Teacher Strength	Increased by 8.3% since 2022-23
Impact	Improved Pupil-Teacher Ratio (PTR) across all school stages

PM-SETU Scheme

9 July 2026

- It is a Centrally Sponsored Scheme with a total

outlay of ₹60,000 crore over 5 years.

- Outlay: ₹60,000 crore over 5 years.
- On Tuesday, 7 July 2026, the Ministry of Skill Development and Entrepreneurship (MSDE) approved the pan-India nationwide rollout of the ₹60,000-crore Pradhan Mantri Skilling and Employability Transformation through Upgraded ITIs (PM-SETU) scheme across 200 Industrial Training Institute (ITI) clusters — moving beyond the pilot phase — along with clearance for Strategic Investment Plans (SIPs) worth ₹1,237.58 crore for 5 clusters spread across Odisha, Gujarat, and Telangana. The decision was taken at the 4th meeting of the National Steering Committee (NSC) chaired by Debashree Mukherjee, Secretary, MSDE.
- Nodal Ministry: Ministry of Skill Development and Entrepreneurship (MSDE).

AISHE 2023–24 Report

9 July 2026

- Total enrolment increased by 31.5% since 2014–15.
- Female enrolment increased by 42.2% (faster than overall growth).
- GER reached 30 for the first time.
- ST enrolment recorded the highest growth (75.7%) among disadvantaged groups.

Parameter	2023–24
Total Enrolment	4.50 crore
Female Enrolment	2.24 crore
Gross Enrolment Ratio (GER)	30.0
Female GER	31.2
Gender Parity Index (GPI)	1.08
STEM Enrolment	1.02 crore
Female Share in STEM	44%
Total Faculty	17.32 lakh
Women Faculty	44.9%
Institutional Participation	59,533 institutions (>90%)

IGU World LNG Report 2026

9 July 2026

- Composition: ~95% Methane (CH₄) + trace ethane, propane, nitrogen.
- The International Gas Union (IGU) released the World LNG Report 2026 on 8 July 2026. India became the 4th largest LNG regasification market in the world, surpassing Spain.
- Full form: Liquefied Natural Gas.
- Natural gas cooled to –162°C to convert it into liquid for easy transport and storage.

Parameter	2025 Status
India's LNG Regasification Capacity	52.5 mtpa

Global Rank	4th (surpassed Spain)
Operational LNG Terminals	8
India's LNG Import Rank	4th largest importer
New Capacity Added in 2025	7.1 mtpa
Share in Global Capacity Addition	11.3%

Performance Grading Index (PGI) 2.0

10 July 2026

- Launched: 2018 (covering data for 2017–18).
- Total Indicators: 70
- Total Indicators: 70
- Exam Point: No State/UT secured the Utkarsh grade in 2025–26.

Index	Coverage	Maximum Score
PGI-S	States & Union Territories	1000
PGI-D	Districts	600

Tribex Digital Learning Platform

11 July 2026

- Developed by the Ministry of Tribal Affairs, Government of India.
- Provides open access to learners, researchers, artisans, and enthusiasts worldwide.
- Bridge geographical barriers through digital education.
- Connect learners with master tribal artisans and knowledge holders.

The ULLAS Initiative

11 July 2026

- Launched: FY 2022–27
- Achieve Foundational Literacy and Numeracy (FLN) for 5 crore adult learners by 2027.
- Full Form: Understanding of Lifelong Learning for All in Society (ULLAS)
- Purpose: To provide functional literacy, numeracy, life skills, and vocational education to adult non-literates aged 15 years and above.

2026	Andaman & Nicobar Islands (UT)
2026	Sikkim
2026	Uttarakhand

India–Kyrgyzstan Tie-up to Study Shared Epic Heritage

11 July 2026

- Established to deepen India–Kyrgyzstan cultural diplomacy through research, academic collaboration, and preservation of shared civilizational heritage.

Feature	Details
---------	---------

“Trust the process, but check the tracker.”

Feature	Details
Capital	Bishkek
Currency	Kyrgyzstani Som
Region	Central Asia
Neighbouring Countries	Kazakhstan, China, Tajikistan, Uzbekistan

The Astra Mk 1 Missile

11 July 2026

- India and Indonesia signed a landmark defence agreement for the supply of the indigenously developed Astra Mk 1 Beyond-Visual-Range Air-to-Air Missile (BVRAAM) during the bilateral summit held in Jakarta.
- Astra Mk 1 is an indigenous Beyond-Visual-Range Air-to-Air Missile (BVRAAM).
- Objective: To provide the Indian Air Force with long-range air combat capability and reduce dependence on imported air-to-air missiles.

Feature	Details
Full Form	Defence Research and Development Organisation
Established	1958
Headquarters	New Delhi
Ministry	Ministry of Defence

The CE20 Cryogenic Engine

11 July 2026

- It powers the upper stage (C25/C32 stage) of India's Launch Vehicle Mark-3 (LVM3).
- ISRO successfully completed the flight acceptance hot test of the indigenous CE20 cryogenic engine for the upcoming LVM3-M7 mission at the ISRO Propulsion Complex (IPRC), Mahendragiri.
- The CE20 is an indigenously developed high-thrust cryogenic rocket engine.
- The CE20 replaced the earlier CE-7.5 cryogenic engine with a more powerful indigenous design.

Feature	Details
Full Form	Launch Vehicle Mark-3
Type	Heavy-lift launch vehicle
Developed By	ISRO
Uses	Satellite launches, Chandrayaan missions, Gaganyaan mission
Upper Stage Engine	CE20 Cryogenic Engine

The PaBV-4 Bird Virus

11 July 2026

- For the first time in India, scientists have identified and genetically characterized Parrot Bornavirus 4 (PaBV-4) circulating among captive birds.
- Parrot Bornavirus 4 (PaBV-4) is a single-stranded

RNA virus belonging to the species Orthobornavirus alphapsittaciforme.

Feature	Details
Affected Birds	Parrots and other psittacine birds
Main Symptoms	Weight loss, poor digestion, enlarged stomach, neurological disorders
Cause	Infection with Parrot Bornavirus (mainly PaBV-4)
Outcome	Progressive disease that is often fatal

National CAMPA Approves New Wildlife Conservation Projects

11 July 2026

- Protected under Schedule I of the Wildlife (Protection) Act, 1972.
- Initial Corpus: ₹3,000 crore
- Duration: 5 years
- The Governing Body of the National Compensatory Afforestation Fund Management and Planning Authority (National CAMPA) approved four new wildlife conservation projects. The projects will be funded under a new scheme with an initial corpus of ₹3,000 crore over five years.

Project	Objective
River Dolphin Conservation Project	Conservation and Recovery Action Plan for river dolphins
Project Snow Leopard – Phase II	Conservation and second cycle of population estimation
Indian Rhinoceros Conservation Action Plan	Long-term conservation and habitat protection
Wild Water Buffalo Conservation Project	Pan-India conservation strategy for the species

Gaganyaan Crew Module Systems

12 & 13 July 2026

- ISRO successfully completed three major qualification tests of the Gaganyaan Crew Module (CM) systems. The tests validated key safety systems required for India's first human spaceflight mission, Gaganyaan.

Feature	Details
Mission	Gaganyaan
Developed By	Indian Space Research Organisation (ISRO)
Purpose	Safely carry astronauts (Gagannauts) to space and return them to Earth
Landing Method	Splashdown in the sea with recovery by the Indian Navy

PM Surya Ghar Muft Bijli Yojana

12 & 13 July 2026

- Tier-II and Tier-III cities have emerged as leaders in

Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme
Bijli Yojana. Over 36.3 lakh rooftop solar systems have been installed across India, benefiting more than 44 lakh households.

Feature	Details
Scheme	PM Surya Ghar Muft Bijli Yojana
Launched	February 2024
Ministry	Ministry of New and Renewable Energy (MNRE)
Duration	Till March 2027
Objective	Promote rooftop solar and provide up to 300 units of free electricity per month to households
Target	1 crore households
Total Outlay	₹75,021 crore

Global Liveability Index 2026

12 & 13 July 2026

- The Economist Intelligence Unit (EIU) released the Global Liveability Index 2026, ranking 173 cities worldwide based on the quality of living. Among Indian cities, Delhi ranked the highest.
- The 2026 survey was conducted in May 2026.
- The global average liveability score remained unchanged at 76.1/100 compared to 2025.
- Assesses the liveability of 173 cities across the world.

Rank	City	Country
1	Copenhagen	Denmark
2	Vienna	Austria
3	Melbourne	Australia
4	Sydney	Australia
5	Zurich	Switzerland
6	Geneva	Switzerland
7	Osaka	Japan
8	Adelaide	Australia
9	Vancouver	Canada
10	Tokyo	Japan

The Long March 10B Rocket

14 July 2026

- China successfully demonstrated the first reusable landing of its Long March 10B booster at the Wenchang Commercial Space Launch Site, marking a significant milestone in its reusable launch vehicle programme.
- Long March 10B is China's next-generation reusable medium-to-heavy lift launch vehicle.
- It features a recoverable first-stage booster, designed for multiple launches.

Processing Enterprises (PMFME) Scheme

14 July 2026

- Launched: 29 June 2020
- The Union Minister for Food Processing Industries celebrated the PMFME Scheme crossing 2 lakh credit-linked beneficiaries, marking a major milestone in the formalisation of India's micro food processing sector.
- 35% capital subsidy on eligible project cost.
- Maximum subsidy of ₹10 lakh per beneficiary.

India's First Hydrogen Train

14 July 2026

- Launched: 2023
- Support India's Net Zero 2070 and National Green Hydrogen Mission goals.
- The Prime Minister will flag off India's first hydrogen-powered passenger train from Jind, Haryana, on 17 July 2026, marking a major milestone in India's transition towards green and sustainable rail transport.
- Project Cost: ₹136 crore

UMANG Portal

14 July 2026

- Launched: November 2017
- Established: 2004
- Legal Basis: Section 70B of the Information Technology Act, 2000
- UAN (Universal Account Number) is a 12-digit unique number allotted by the Employees' Provident Fund Organisation (EPFO).

Digital Threat Report 2025–26

15 July 2026

- The Digital Threat Report 2025–26 is a strategic cybersecurity assessment for India's Banking, Financial Services & Insurance (BFSI) and payments ecosystem.
- Established under the Information Technology Act, 2000 (amended in 2008).
- Shrinking Attack Cycle: Cyber threats now evolve within weeks or months instead of years; 6 of 7 previous predictions have already come true.
- 4-Layer Gap Archetype Framework: Introduces the "Anatomy of Cyber Failure" framework to identify vulnerabilities across four organisational layers.

Ladakh Autonomous Hill Development Council (LAHDC) Act, 1997

15 July 2026

- The Ladakh Autonomous Hill Development Councils Act, 1997 provides for the establishment of

Autonomous Hill Development Councils (AHDCs) to promote decentralized governance in Ladakh.

- The Ladakh Administration has announced that the Ladakh Autonomous Hill Development Council (LAHDC) Act will be extended to all seven districts of the Union Territory through appropriate legal provisions, following the creation of 17 new tehsils.

The SHANTI Vision

15 July 2026

- Development Partnerships: Highlights India's role as a trusted development partner through infrastructure and capacity-building projects in 79 countries, promoting development as a pathway to peace.
- The UN Security Council (UNSC) consists of 15 members :
- 5 Permanent Members (P5): China, France, Russia, the United Kingdom, and the United States.
- 10 Non-Permanent Members: Elected by the UN General Assembly for two-year terms.

Debrigarh Wildlife Sanctuary

15 July 2026

- Covers an area of 353 sq km, with about 290.65 sq km proposed as the core National Park area.
- Located along the Hirakud Reservoir, formed by the Hirakud Dam on the Mahanadi River.

Codex Alimentarius Commission (CAC)

16 July 2026

- Headquarters: Hosted jointly by FAO and WHO (Secretariat at FAO Headquarters, Rome, Italy).
- Food and Agriculture Organization (FAO) – 1961
- World Health Organization (WHO) – joined in 1962
- At the 49th Session of the Codex Alimentarius Commission (CAC49) held in Geneva, Switzerland, India achieved significant success as the Commission adopted seven international food standards and guidelines developed under Indian leadership.

Abathsahayeswarar (Thukkachi) Temple

16 July 2026

- The 12th-century Abathsahayeswarar Temple at Thukkachi, Tamil Nadu, received the UNESCO Asia-Pacific Award of Distinction 2024 for excellence in heritage conservation.
- A 12th-century Shaivite temple representing the architectural excellence of the Later Chola period.
- It is a living heritage temple, continuing to function as an active place of worship.
- The award highlights India's expertise in conserving historic monuments using both traditional and scientific methods.

Cabinet Approves Semicon 2.0

16 July 2026

- The Cabinet Committee on Economic Affairs (CCEA), chaired by the Prime Minister, approved Semicon 2.0.
- ₹1.27 lakh crore
- Outlay: ₹76,000 crore
- Total investment attracted: ₹1.64 lakh crore

Corporate Average Fuel Efficiency (CAFE) III Norms

17 July 2026

- Covers M1 category passenger vehicles
- Applicable from 1 April 2027
- The Government of India has released the draft Corporate Average Fuel Efficiency (CAFE) III norms for passenger vehicles and invited public comments for 21 days. The new norms will apply from 1 April 2027.
- Up to 8 passenger seats (excluding the driver's seat)

PARIVARTAN Scheme

17 July 2026

- Ministry of Housing and Urban Affairs (MoHUA)
- The Ministry of Housing and Urban Affairs (MoHUA) has approved the operational guidelines for the PARIVARTAN Scheme, aimed at replacing old, highly polluting trucks and buses in the National Capital Region (NCR) with cleaner vehicles.
- It is a Central Government scheme to accelerate the replacement of old commercial vehicles with BS-VI compliant or electric vehicles (EVs).

India's Tourism Growth and WTTC Report 2026

17 July 2026

- The World Travel & Tourism Council (WTTC), in its Economic Impact Research (EIR) Report 2026, stated that India's tourism sector has significant growth potential but requires visa reforms, better connectivity, and stronger international promotion to unlock its full potential.
- It publishes the Economic Impact Research (EIR) report annually to assess the sector's contribution to GDP and employment.

Parameter	2025	2026	2036 (Projected)
Contribution to GDP	—	6.7% of GDP	7.0% of GDP
Tourism Sector CAGR (2026–2036)	—	6.3%	Faster than India's economy (5.7% CAGR)
Employment Supported	46.2 million (10.8%)	48.1 million (11.1%)	63.5 million (13.0%)

Parameter	2025	2026	2036 (Projected)
Comparison with 2019	—	—	2019: 39.9 million jobs (9.9%)
International Visitor Spending	₹2.9 lakh crore	₹3.3 lakh crore	15.3% increase over 2025

Indian Grey Hornbill

17 July 2026

- The Indian Grey Hornbill has returned to Gir Forest, Gujarat, after more than 60 years, following a successful reintroduction programme by the Gujarat Forest Department.

Mobile Phone Manufacturing Scheme (MPMS)

17 July 2026

- Duration: FY 2026–27 to FY 2030–31 (5 years)
- The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved the Mobile Phone Manufacturing Scheme (MPMS) with an outlay of ₹62,500 crore to strengthen India's mobile manufacturing ecosystem and promote indigenous brands.
- Outlay: ₹62,500 crore
- Launched by: Government of India

White Rabbit Technology Demonstration Network

18 July 2026

- Precision Time Protocol (IEEE 1588): Transfers time through fibre-optic/Ethernet networks.
- Legal Metrology Division, Ministry of Consumer Affairs
- India's first high-precision network for distributing Indian Standard Time (IST) through fibre-optic/Ethernet networks.
- Ensures highly accurate and synchronized time across critical sectors.

Anti-Submarine Warfare Craft (ASW-SWC) – Malvan

18 July 2026

- Over 80% indigenous content.
- Designed to detect, track, and destroy enemy submarines and underwater threats in shallow coastal waters.
- Protect ports, harbours, islands, and coastal infrastructure from underwater threats.
- Anti-submarine rocket launchers

Congo Colobus (*Colobus congoensis*)

18 July 2026

- Helps in seed dispersal, supporting forest

regeneration.

- Maintains the health and biodiversity of tropical rainforests.

Manasbal Lake

18 July 2026

- Migratory birds returned in large numbers during Winter (December 2025–January 2026).
- Located in Ganderbal district, Jammu & Kashmir.
- More than 46 bird species from 23 families were recorded.
- Managed by the Wullar-Manasbal Development Authority (WMDA).

Operation Southern Readiness 26-2

19 & 20 July 2026

- Partnership: Combined Maritime Forces (CMF) — a multinational partnership of 40+ nations (some reports say 47).
- Duration: 20–23 July 2026 (four days).
- Conducted under: the Indian Navy-led Combined Task Force 154 (CTF 154) — the dedicated Training Task Force of the Combined Maritime Forces (CMF).

Context

19 & 20 July 2026

- Two wells, each 1,000 m deep: First reached target depth on 22 May 2026; second spudded 3 June, completed 8 July 2026 (in just over a month).
- Feeds steam into India's first 1 MWe demonstration pilot plant, foundation for future multi-megawatt commercial deployment.
- UPSC Prelims: Puga Valley = Ladakh (first geothermal wells); executing agency ONGC Energy Centre; Indus Suture Zone; India's ~10 GW geothermal potential; other geothermal sites (Tattapani, Manikaran).
- It will support India's first 1 MW demonstration-scale geothermal power plant.

Vikram-1: India's First Privately Developed Orbital Rocket

19 & 20 July 2026

- Earlier launched Vikram-S (suborbital, Mission Parambh, 18 November 2022) — making Skyroot the first Indian private company to launch a rocket from ISRO's launch facilities.
- A four-stage, expendable orbital small-lift launch vehicle developed by Skyroot Aerospace. Its first three stages are solid stages, while the fourth stage is a liquid stage (called the Orbit Adjustment Module — fired ~6 minutes for orbital insertion).
- Around 20 metres tall, 1.7 metres in diameter, with an all-carbon composite structure, 3D-printed engines and high-thrust solid-fuel boosters. Built to carry small satellites up to 350 kg to Low Earth Orbit.

"Trust the process, but check the tracker."

- Maiden orbital flight of Vikram-1, named 'Mission Aagaman' (Sanskrit: Arrival).

Context

21 July 2026

- Builds on preliminary findings in the 2025 State of World Population (SOWP) report.
- Marriage ideals persist: Over two-thirds of young adults prefer an arrangement including marriage (36% marriage before cohabitation, 34% after).
- Aspiration–reality gap: Among 25–39s wanting to marry/partner, 25% are single and not dating (men 30% vs women 19%).
- Economic preconditions: Financial security is the top consideration for partnership (81%); financial stability (88%), stable employment (87%) and emotional readiness (85%) are the top thresholds before having children.

Context

21 July 2026

- ~70–80 members onboarded, including Amazon, Flipkart, Swiggy, Eternal (Zomato), IndiaMART, MakeMyTrip, ixigo, Uber, Rapido, Shiprocket, eBay, Urban Company, Meesho, Tata Img.
- Indian E-Commerce Summit (IECS): plans an annual national summit for government, founders, academics and international partners.
- A dedicated, first-of-its-kind national industry council for India's digital commerce landscape.
- Acts as an umbrella body bridging private digital platforms, logistics firms, payment providers and government regulators.

Manasbal Lake

21 July 2026

- Following large-scale de-weeding and channel dredging over ~70,000 sq ft, Manasbal Lake in Jammu & Kashmir is showing clear signs of ecological recovery, marked by the return of migratory birds (many from Siberia, winter 2025–26).
- The deepest natural freshwater lake in Jammu & Kashmir / the Kashmir Valley, with a maximum depth of ~43 ft (13 m).
- Safapora area, Ganderbal district, central J&K, ~30 km north of Srinagar.
- Jharokha/Jaroka Bagh: ruins of a 17th-century fort & terraced Mughal garden built by Empress Nur Jahan (also an ancient temple, ~8th–10th c.).

FIFA World Cup 2026

21 July 2026

- Mexico became the first country to host World Cup matches in three different tournaments (1970, 1986, 2026).

- Spain are the new FIFA World Cup 2026 champions, beating Argentina 1-0 in extra time in the final at MetLife Stadium (New Jersey) on 19 July 2026 — ending Lionel Messi's bid for back-to-back titles. It is Spain's second World Cup crown (first since 2010).
- Co-hosted by three North American nations — USA, Canada, Mexico — across 16 cities (first-ever 3-nation co-host).
- Spain 1-0 Argentina (after extra time), at MetLife Stadium (New York/New Jersey Stadium), East Rutherford.

Award	Winner	Nation
Golden Ball (Best Player)	Rodri	Spain
Golden Boot (Top Scorer)	Kylian Mbappé	France
Golden Glove (Best GK)	Unai Simón	Spain
Best Young Player	Pau Cubarsí	Spain
Fair Play Award	—	Netherlands

Lestes paloti (New Damselfly Species)

21 July 2026

- Significance: first new Lestes species from the Western Ghats since Lestes malabaricus (1929) — a ~96-year gap; and the first new Indian Lestes since Lestes garoensis (1987).
- A team of odonatologists discovered a new species of spreadwing damselfly, Lestes paloti, in the Western Ghats of Kerala — published in the International Journal of Odonatology. It is the first new Lestes species from the Western Ghats in nearly 96 years.

Bill to Raise Supreme Court Judges' Strength to 38

21 July 2026

- Amends Section 2 of the Supreme Court (Number of Judges) Act, 1956 — substituting "thirty-three" with "thirty-seven" (judges excluding the CJI).
- It amends the Supreme Court (Number of Judges) Act, 1956.
- (c) — Statement 4 wrong: no constitutional amendment required; it amends the 1956 Act.
- Article 124(1): The Supreme Court originally comprised a CJI + 7 judges; empowers Parliament to increase the number by law.

The Prevention of Insults to National Honour (Amendment) Bill, 2026

22 July 2026

- An amendment to the parent Prevention of Insults to National Honour Act, 1971 (Act No. 69 of 1971), which criminalises disrespect toward national symbols — National Flag, National Emblem, Constitution, National Anthem, National Motto, and the map of India.
- To plug a long-standing statutory gap — the 1971 Act

had no specific penal provision protecting the National Song.

- Substitution of Section 3: Replaces Section 3 of the 1971 Act to place the National Song and National Anthem under the same protective legal umbrella.
- Introduced during the 150th anniversary year of Vande Mataram's composition.

Public Examinations (Prevention of Unfair Means) Act, 2024

24 & 25 July 2026

- Section 10 — Individuals resorting to unfair means: imprisonment of 3 to 5 years and fine up to ₹10 lakh.
- Section 11 — Organised crime: imprisonment of 5 to 10 years and a fine of at least ₹1 crore.
- Service providers: fine up to ₹1 crore, recovery of proportionate examination cost, and a 4-year bar from any responsibility in conducting public examinations.
- Management liability: directors, senior managers or persons-in-charge who consent to or connive in cheating face 3 to 10 years imprisonment and a ₹1 crore fine.

Bharat 6G Alliance (B6GA) Expands to 90 Members

24 & 25 July 2026

- Established in July 2023, flowing from the Bharat 6G Vision unveiled by the Prime Minister in March 2023.
- The Minister of State for Communications announced that the Bharat 6G Alliance (B6GA) has expanded its membership to 90 organisations. B6GA is an industry-led, government-facilitated platform to position India as a global leader in 6G.
- An industry-led, government-facilitated collaborative platform bringing together domestic and international stakeholders.
- Drive indigenous 6G R&D toward a self-reliant (Atmanirbhar), globally competitive 6G ecosystem.

PM-YASASVI (Prime Minister Young Achievers Scholarship Award Scheme for Vibrant India)

24 & 25 July 2026

- Pre-Matric Scholarship Scheme (Classes 9–10).
- Annual family income ceiling: ₹2.50 lakh.
- Under the Top Class School component, Class 9–10 students receive up to ₹75,000 per annum and Class 11–12 up to ₹1,25,000 per annum, covering tuition and hostel expenses.
- The hostel construction component originated in 1998–99 to address educational backwardness among OBC youth, with a major revision in 2017–18.

Sarnath Inscribed on the UNESCO World

Heritage List

26 & 27 July 2026

- India submitted the dossier titled "Ancient Buddhist Site, Sarnath" for the 2025–26 nomination cycle; under the Operational Guidelines, 2024, only one property may be submitted per cycle, and the process takes about 1.5 years.
- The Ashokan Pillar here bears the Lion Capital, adopted as India's National Emblem in 1950, with the Dharmachakra appearing on the national flag.
- (c) — Statements 1, 2, 3 are correct; Statement 4 is wrong because Sarnath was placed on the Tentative List on 3 July 1998, 28 years before inscription.
- With Sarnath, three of these four are now on the World Heritage List — Lumbini (1997), Mahabodhi Temple Complex, Bodhi Gaya (2002), and now Sarnath; Kushinagar remains uninscribed.

Public Examinations (Prevention of Unfair Means) Amendment Bill, 2026

26 & 27 July 2026

- States and UTs must appoint Special Public Prosecutors under the BNSS, 2023 to exclusively conduct these trials.
- Pending cases under the 2024 Act will be transferred to Special Fast Track Courts and completed within three months of transfer.
- The Union government has proposed the Public Examinations (Prevention of Unfair Means) Amendment Bill, 2026, a copy of which was circulated among Members of Parliament on Saturday, 25 July 2026.
- Maximum imprisonment increased, with financial penalties up to ₹10 crore for organised crime networks.

Fast-Track Courts (FTCs)

26 & 27 July 2026

- 14th Finance Commission (2015–2020): recommended setting up 1,800 FTCs for heinous crimes such as murder and kidnapping, and civil and property disputes pending over five years.
- Brij Mohan Lal v. Union of India (2012): the Supreme Court examined the FTC scheme and directed that States either continue FTCs on a permanent basis or phase them out, rather than run them on uncertain ad hoc extensions.
- Fast Track Special Courts (FTSCs), October 2019: a Centrally Sponsored Scheme funded partly through the Nirbhaya Fund, dedicated exclusively to rape and POCSO Act cases.
- Article 247: empowers Parliament to establish additional courts for better administration of laws made by it.

Nilekani

28 July 2026

- PM Narendra Modi announced a six-member high-powered task force on 26 July 2026, chaired by Nandan Nilekani, to recommend comprehensive reforms to India's examination system. Formed in response to nationwide protests and the NEET-UG paper leak controversy. It came a day after Dharmendra Pradhan resigned as Education Minister, with Pralhad Joshi succeeding him.

Member	Designation	Expertise Brought
Nandan Nilekani (Chair)	Infosys co-founder; founding Chairman, UIDAI	Digital public infrastructure, identity systems
S. Somanath	Former Chairman, ISRO	Mission-critical, zero-failure systems engineering
Tapan Deka	Former Director, Intelligence Bureau	Internal security, organised crime networks
V. Kamakoti	Director, IIT Madras	Computer science, cybersecurity, cryptography
Anita Karwal	Former Education Secretary , MoE	Education administration, examination governance
Amrit Lal Meena	Senior IAS; former Coal Secretary and Chief Secretary, Bihar	Logistics and administration

The PRAXIS Mission

29 July 2026

- Phase I: ~9 months of feasibility study; Phase II: ~2 years of maturation; Phase III: strategic development toward mission readiness.
- NASA selected an early-stage mission concept called PRAXIS for its NASA Innovative Advanced Concepts (NIAC) 2026 Phase I funding.
- It would be the first mission to physically sample planetary ring particles, rather than observe them remotely.
- Phase I (current, 2026): NIAC funding for feasibility studies, numerical simulations and system design evaluations.

The Mahanadi River and ONGC's First Deepwater Well

29 July 2026

- Launched the Deepwater Exploration Mission Centre (DeepX) in Mumbai on 5 January 2026.
- MN-DW18-1-H-D is the first of four planned deepwater wells in the basin.
- ONGC commenced drilling its first deepwater exploratory well, MN-DW18-1-H-D, in the Mahanadi

Offshore Basin on 25 July 2026. It was virtually spudded from New Delhi by Petroleum and Natural Gas Minister Hardeep Singh Puri. It marks the start of India's deepwater programme under the Samudra Manthan Mission (National Deep Water Exploration Mission).

- Follows PM Narendra Modi's Independence Day address of 15 August 2025, calling for exploration of India's untapped offshore reserves.

Left Bank	Right Bank
Seonath (Shivnath) – longest tributary	Jonk
Hasdeo	Ong
Mand	Tel – largest right-bank tributary
Ib	

DWEEPTI Yojana — India's First Women-Led Distributed Renewable Energy Policy

29 July 2026

- Launched in February 2024 with an outlay of about ₹75,021 crore.
- Targets 1 crore households with rooftop solar, providing up to 300 units of free electricity per month.
- Central Financial Assistance: 60% of system cost up to 2 kW, and 40% of additional cost for 2–3 kW, capped at 3 kW.
- The Lakhpati Didi initiative aims to enable Self-Help Group women to earn an annual household income of at least ₹1 lakh.

India Becomes World's Second-Largest Supplier of Seafarers

29 July 2026

- Union Minister of Ports, Shipping and Waterways Sarbananda Sonowal: the government is pursuing "Mission 20%" — raising India's share from 12.16% to 20%.
- "Mission 20% is our next national milestone."
- The BIMCO–ICS Seafarer Workforce Report 2026 ranks India the world's second-largest supplier of seafarers, with a 12.16% share of the global seafaring workforce, behind only the Philippines. India contributes 311,936 maritime professionals, up from fifth place with just 5.2% in 2015. A seafarer is a person who works on or travels regularly by sea, such as a sailor, mariner, or crew member.
- Aligned with Maritime India Vision 2030 and Maritime Amrit Kaal Vision 2047.

Item	Figure
Report	BIMCO–ICS Seafarer Workforce Report 2026 (published every 5 years)
India's rank	2nd , behind the Philippines

Item	Figure
Total Indian seafarers	311,936
India's global share	12.16%

Madanapalle Municipality Waste Management Model

30 July 2026

- Launched on 1 October 2021 for five years, extended, with an outlay of about ₹1.41 lakh crore.
- Waste is segregated into biodegradable, non-biodegradable, and upcycling categories. Source segregation, mandated under the Solid Waste Management Rules, 2016, is essential for efficient waste processing.
- Vision: "Garbage Free Cities" — building on SBM-U 1.0 (2014), which focused on Open Defecation Free (ODF) status.
- Key components: sustainable sanitation (ODF+, ODF++, Water+), complete solid waste management, remediation of all legacy dumpsites, used water management in cities under 1 lakh population, and air quality improvement through dust and construction waste control.

The Fields Medal 2026

30 July 2026

- Established in 1936 from a trust fund created by Canadian mathematician John Charles Fields at the University of Toronto.
- Wang and Deng became the first Chinese-born recipients since Shing-Tung Yau in 1982 — a gap of 44 years — and the first two to win simultaneously.
- The 2026 Fields Medal — mathematics' highest honour — was awarded on 23 July 2026 at the International Congress of Mathematicians (ICM) in Philadelphia, USA.
- Awarded by the International Mathematical Union (IMU) every four years at the ICM.

Laureate	Institution	Key Contribution
Yu Deng	University of Chicago	Solved a key part of Hilbert's Sixth Problem by deriving the Boltzmann equation , linking microscopic particle dynamics with macroscopic fluid behaviour.

John Pardon	Stony Brook University / Simons Center	Solved the MNOP Conjecture in symplectic geometry, advancing the mathematics of Calabi–Yau 3-folds used in superstring theory.
Hong Wang	NYU Courant Institute & IHES	Solved the three-dimensional Kakeya Conjecture with Joshua Zahl; became the third woman to receive the Fields Medal .
Jacob Tsimerman	University of Toronto	Made landmark contributions to algebraic geometry and number theory , proving the Griffiths and André–Oort Conjectures .

The e-Zero FIR System for Cybercrime

30 July 2026

- Nodal body: the Indian Cybercrime Coordination Centre (I4C) under the Ministry of Home Affairs.
- A digital, borderless law enforcement framework that automatically generates a First Information Report for reported cyber financial crimes, irrespective of police jurisdiction.
- Rests on Section 173(1) of the Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023, which permits information about a cognizable offence to be given electronically, and irrespective of the area where the offence is committed.
- This is the provision that replaced Section 154 of the CrPC, 1973, and it is what made e-Zero FIR legally possible — a rare case of a new criminal procedure code directly enabling a technology solution.

DAANVEER Initiative

30 July 2026

- Donors can track their contribution from dispatch to installation.
- Donors receive a digital certificate of appreciation.
- Verified institutional needs — panchayats' requirements are identified and validated, not self-declared by donors.

TEST YOURSELF · GENERAL

Fill the blank from memory, then check. Answers are at the foot of the box.

1. Launched in _____ with an outlay of about ₹75,021 crore.
2. Launched on _____ for five years, extended, with an outlay of about ₹1.41 lakh crore.
3. _____ from a trust fund created by Canadian mathematician John Charles Fields at the University of Toronto.
4. Established: _____ under Prasar Bharati Act, 1990.
5. The _____ is a strategic cybersecurity assessment for India's Banking, Financial Services & Insurance (BFSI) and payments ecosystem.

Answers 1 February 2024 · 2 1 October 2021 · 3 Established in 1936 · 4 23 November 1997 · 5 Digital Threat Report 2025–26

BANKING AND FINANCE · 33**EPFO's Centralised IT-Enabled System (CITES 2.01) Migration Undertaken**

1 July 2026

- Full Form: Centralised IT-Enabled System, version 2.01.
- Established: 1952.
- PF Interest Rate: 8.25% (approved February 2024 for FY 2023-24).
- CITES has been functional since 2023, and its current version is CITES 2.01.

#	Module	Function
1	Member Accounts	UAN, KYC, service history, balances
2	Employer Filings	ECR, employer registration, contribution filings
3	Claims	Withdrawal, transfer, advance claims
4	Pensions	EPS pensions, CPPS disbursement
5	Finance	Interest crediting, budget, treasury
6	Compliance & Grievance Redressal	Damages, penalties, grievances (under testing as of 2026)

RBI Revises Certificate of Registration (CoR) Voluntary Surrender Norms for NBFCs + HFCs

1 July 2026

- Launched: 28 May 2024 by then RBI Governor Shri Shaktikanta Das.
- Statutory certification issued by RBI under Section 45-IA of RBI Act, 1934.
- Effect: Exempt from mandatory RBI registration under Section 45-IA of RBI Act, 1934.
- RBI Act, 1934 — Section 45-IA: Mandates CoR for NBFCs.

Criteria for Unregistered Type I NBFCs**No acceptance of public funds** (direct or indirect)**No customer interface****Asset size < ₹1,000 crore****Bima Sugam**

1 July 2026

- Established: 1999 under the IRDAI Act, 1999.
- Insurance Amendment Bill 2025 — approved 100% FDI in insurance (up from earlier 74%).
- IRDAI-approved deals under new 100% FDI:
- Insurance Regulatory & Development Authority of India (IRDAI) Chairman Shri Ajay Seth announced on Tuesday, 30 June 2026 at the National Insurance

Awareness Day event (organised by the Life Insurance Council in Mumbai) that the initial products under Bima Sugam should be available by end of September 2026, adding that the consultation paper on distribution reforms is expected by end of July 2026. The three priority products are motor, health, and term life insurance. Bima Sugam — India's ambitious "Amazon-like" digital marketplace for insurance — is part of IRDAI's broader Bima Trinity framework, which also includes Bima Vistaar (a rural-focused composite insurance product) and Bima Vahaak (a women-centric agent network that will sell Bima Vistaar products through the Sugam platform). The Bima Sugam website was launched in September 2025; the implementing entity — Bima Sugam India Federation — has an authorised capital of ₹500 crore + paid-up capital of ~₹310 crore, with shareholding distributed across life, general, and health insurers. On the Government's 100% FDI in insurance (approved via the Insurance Amendment Bill 2025), IRDAI has already approved one 100%-foreign-owned general insurance licence, with another under process, and one in life insurance received. Key recent deals: KIWI General Insurance (backed by Westbridge Capital) approved; Australia's QBE acquiring 51% of Raheja QBE from Prism Johnson (₹324 crore); Mahindra Group + Canada's Manulife planning a 50:50 life insurance JV (₹3,600 crore each); Prudential plc acquiring 75% of Bharti Life Insurance while reducing its ICICI Prudential Life stake; Angel One preparing a digital-first life venture with LivWell. Seth also said insurance IPOs should only be pursued when there is a genuine need to raise capital, not merely for transparency.

Entity	Detail
Implementing Entity	Bima Sugam India Federation
Shareholding	Distributed across life, general, and health insurers

Mission SAKSHAM — RBI's Capacity-Building Push for Urban Cooperative Banks (UCBs)

2 & 3 July 2026

- Primary Cooperative Banks as defined under Section 5(ccv) read with Section 56 of Banking Regulation Act, 1949.
- Registered under State Cooperative Societies Act OR Multi-State Cooperative Societies Act, 2002.
- It aims to train approximately 1.40 lakh participants over 24 months through in-person and e-learning modules in Indian regional languages and English.
- (c) — Statement 4 wrong: IT + cybersecurity explicitly included.

Aspect	Detail
Full Form	Sahakari Bank Kshamta Nirman

Aspect	Detail
Meaning	SAKSHAM = "Capable / Competent"
Launched by	RBI Governor Shri Sanjay Malhotra
Launch Date	28 April 2026 (first announced in MPC 6 Feb 2026)
Duration	24 months
Delivery Modes	In-person + e-learning
Languages	English + more than a dozen Indian regional languages
Framework Type	Capacity-building + certification
Designed in Consultation with	NUCFDC (Umbrella Organisation) + national + state cooperative federations

The RBI's Financial Stability Report (FSR), June 2026

2 & 3 July 2026

- Established: December 2010 — India's apex macroprudential body.
- What is CRAR? Capital-to-Risk Weighted Assets Ratio — measure of bank capital adequacy; minimum 9% under Basel III.
- The first FSR was published in January 2020 in response to the COVID-19 pandemic.
- The Gross Non-Performing Asset (GNPA) ratio of Scheduled Commercial Banks declined to a multi-decadal low of 1.8% in March 2026.

Aspect	Detail
Full Name	Financial Stability Report
Publisher	Reserve Bank of India (RBI)
Frequency	Biannual — June + December
First Edition	March 2010 (post-Lehman crisis)
Reflects	Collective assessment of Sub-Committee of FSDC
Sub-Committee Chair	RBI Governor
Contributors	RBI + SEBI + IRDAI + PFRDA + IBBI + Ministry of Finance
June 2026 Edition Released	30 June 2026
Foreword by	Governor Shri Sanjay Malhotra

RBI Tightens Bank Lending to Capital Markets

7 July 2026

- Established: 1 April 1935 (under RBI Act, 1934)
- First notified: 13 February 2026
- Tier-I Capital: Best-quality bank capital = Equity + Disclosed Reserves. Basel III minimum = 6% of RWA.
- Established: 2003

Term	Meaning
Capital Market	Market for shares, bonds, REITs, InvITs

CMI	Brokers, Clearing Members, Custodians, Market Makers
Proprietary Trading	Broker/bank trading using its own money
Tier-I Capital	Core capital of a bank (equity + reserves)
LTV	Loan ÷ Asset Value
Bank Guarantee	Bank's written promise to pay if borrower defaults

SEBI Amends FPI Rules

9 July 2026

- Now: ₹2.3 lakh.
- Earlier: USD 2,500 for Category-I FPIs and FVCIs.
- Objective: Remove dependence on US dollar-based payments.
- Designated Depository Participants (DDPs) must transfer the registration fee collected from FPIs to SEBI within 5 working days of granting registration.

Why has SEBI made this change?

9 July 2026

Basis	FPI (Foreign Portfolio Investment)	FDI (Foreign Direct Investment)
Meaning	Investment in financial assets like shares, bonds, mutual funds	Investment in a company to establish or control business operations
Purpose	Earn returns from financial markets	Long-term business expansion and control
Control	No management control	Significant ownership and management control
Investment Nature	Indirect investment	Direct investment
Investment Horizon	Short-term	Long-term

IMF World Economic Outlook (WEO)

10 July 2026

- The International Monetary Fund (IMF) released the World Economic Outlook (WEO) Update – July 2026, titled "Global Economy in Crosscurrents of War and Technology". The report projects India's GDP growth at 6.4% in FY27.
- Additional Fact: World trade growth is expected to slow from 5.0% (2025) to 3.5% (2026) before recovering.
- Exam Point: India's FY27 growth forecast was revised down from 6.5% to 6.4%, while the FY28 forecast was raised to 6.7%.
- Purpose: Provides forecasts for global economic growth, inflation, trade and major macroeconomic

indicators.

Indicator	Details
FY27 GDP Growth Forecast	6.4%
April 2026 Forecast	6.5%
FY28 GDP Growth Forecast	6.7%
India's GDP Growth (FY26)	7.7%

ADB India Economic Outlook 2026

10 July 2026

- FY27 GDP Growth: 6.6% (Earlier: 6.9%)
- FY28 GDP Growth: 7.3% (Unchanged)
- India: 7.3% (Unchanged)
- Developing Asia-Pacific: 5.1% (Unchanged)

Financial Year	Inflation Forecast
FY27	5.2% (Earlier: 4.5%)
FY28	4.0% (Unchanged)

Govt to Interlink GeM + TReDS

12 & 13 July 2026

- Launched: 9 August 2016.
- Public Procurement Policy 2012: Central government + CPSEs must source at least 25% of annual procurement from MSMEs (revised from 20% to 25% in 2018); of which:
- Launched: 2017 (framework notified by RBI in Dec 2014).
- 4% reserved for MSMEs owned by SC/ST entrepreneurs.

India's Retail Inflation Rises to 4.4% in June 2026

14 July 2026

- Retail Inflation (CPI): 4.38% (June 2026).
- Previous Month: 3.93% (May 2026).
- June 2026 recorded a 42.8% rainfall deficit.
- Food inflation rose to 5.32%, the highest under the new CPI series.

RBI's FCNR(B) Swap Facility

14 July 2026

- Maximum: 5 years
- Persons of Indian Origin (PIOs)
- Minimum: 1 year
- At maturity, the transaction is reversed.

RBI Amends Bank Board Governance Framework

15 July 2026

- The Reserve Bank of India (RBI) has issued revised directions on bank board governance to enable

boards to focus more on strategic decision-making, risk governance and corporate governance by reducing time spent on routine operational matters. The revised framework will come into effect from 1 October 2026.

- The revised norms rationalise the matters placed before bank boards, allowing them to devote greater attention to strategy, risk oversight and governance rather than day-to-day operational issues.
- The RBI has amended its governance framework for banks to strengthen the effectiveness of Boards of Directors.
- Strengthen board accountability and strategic oversight.

RBI Proposes One-Time Approval for Mutual Funds & Insurers to Acquire Bank Shareholding

15 July 2026

- Investors such as mutual funds, insurance companies and pension funds must obtain prior RBI approval before acquiring 5% or more shareholding (major shareholding) in a bank.
- Valid for acquisitions of up to 10% of the paid-up share capital or voting rights in the same bank.
- If their holding later falls below 5%, they must again seek RBI approval before crossing the threshold in future.
- After receiving the initial approval, eligible institutional investors will not need fresh approval every time they again acquire a major stake in the same bank.

RBI Issues Draft Guidance on Data Governance Framework for Regulated Entities

16 July 2026

- Ensure compliance with the DPDP Act, 2023 and other applicable laws.
- The Reserve Bank of India (RBI) has issued a Draft Guidance on Regulatory Expectations for Data Governance for banks and other Regulated Entities (REs) to strengthen data governance, improve data quality, and ensure compliance with the Digital Personal Data Protection (DPDP) Act, 2023.
- It covers the entire data lifecycle, from data creation and collection to storage, usage, sharing, archival and deletion.
- Strengthen accountability and data ownership.

Index of Services Production (ISP)

16 July 2026

- Covers 19 formal service sub-sectors, representing about 60% of India's services economy.
- The Ministry of Statistics and Programme Implementation (MoSPI) has released the trial Index of Services Production (ISP) for April 2026, introducing a high-frequency indicator to measure

short-term performance of India's services sector.

- Base Year: 2024–25.
- Released on the 29th of every month.

Vishwas 2026 Scheme

18 July 2026

- Covers defaults made before 14 June 2024.
- Section 14B of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952.
- Notified under the EPF Scheme, 2026.
- Up to 2 months default: 0.25% per month

Periodic Labour Force Survey (PLFS) Monthly Bulletin – June 2026

18 July 2026

- Overall India: 5.5% (unchanged from May 2026)
- Rural: 5.0% (down from 5.1%)
- Urban: 6.6% (up from 6.4%)
- All India (15 years & above): 54.4%

RBI Imposes Penalties on Muthoot Finance & Five Other NBFCs

19 & 20 July 2026

- Penalty imposed under: the statutory powers of the RBI — for NBFCs, under Section 58G(1)(b) read with Section 58B(5) of the Reserve Bank of India Act, 1934 (the provision empowering RBI to levy monetary penalties on NBFCs for non-compliance).
- Scale-Based Regulation (SBR) — NBFC Layers: RBI's 2022 framework classifying NBFCs into Base, Middle, Upper and Top Layer by size, activity and risk — stricter norms for higher layers.
- Section 58G, RBI Act, 1934: The provision empowering RBI to impose monetary penalties on NBFCs for contravening its directions.
- The monetary penalties on NBFCs were imposed under the Banking Regulation Act, 1949.

Company	Penalty	Violation
Avail Financial Services	₹6.20 lakh	MD held directorship in two other NBFCs—Middle Layer; breached single-party exposure limit
Muthoot Finance	₹5.80 lakh	No periodic review of risk categorisation of accounts; no robust software for identifying/reporting suspicious transactions
Satya MicroCapital	₹3.10 lakh	Failed to classify certain accounts as NPAs upon restructuring
PAN Emami Cosmed	₹3.10 lakh	Breached credit exposure limit to a single group of parties
Dhani Loans and Services	₹2.70 lakh	Failed to classify certain loan accounts as NPAs

Muthoot
Vehicle & Asset
Finance

₹2.70
lakh

Failed to review risk
categorisation of customer
accounts (KYC norms)

Why Inflation Is Rising in India

21 July 2026

- WPI inflation: 9.87% (June) vs 9.68% (May) — a record under the new 2022–23 base year series.
- WPI Food Index: 6.14% (up from 4.49%).
- PPI (Producer Price Index): Measures price change from the producer's perspective; India released it alongside WPI (9.57% in June).
- Group-wise: Primary Articles 7.0% | Fuel & Power 27.41% (eased from 30.33% in May) | Manufactured Products 7.48%.

RBI's Financial Inclusion Index (FI-Index)

21 July 2026

- The RBI released the composite Financial Inclusion Index (FI-Index) for FY26, which rose to 70.0 in March 2026 from 67.0 in March 2025 (a 4.48% increase). Separately, the RBI issued final Prudential Norms on Specified Non-Financial Assets (SNFA) acquired by Regulated Entities, tightening the resolution of distressed loans (effective 1 October 2026).

Part A — Financial Inclusion Index (FI-Index)

21 July 2026

- Introduced by the RBI in August 2021 (first published for FY ending March 2021), in consultation with the government and sectoral regulators.
- Composite of 97 indicators across banking, investments, insurance, postal, and pension sectors.
- Three parameters with weights: Access (35%), Usage (45%), Quality (20%).
- FY26: 70.0 vs FY25: 67.0 vs FY24: 64.2 — steady rise; growth across all three sub-indices.

Part B — Prudential Norms on SNFA

21 July 2026

- For FY26 (March 2026), the index stood at 70.0.
- Aim: prevent defaulters from reacquiring their own assets at a discount after willful default — closing a moral-hazard loophole and strengthening credit discipline.
- Final prudential norms issued under the Resolution of Stressed Assets Directions, 2025, effective 1 October 2026.
- It was introduced by the RBI in August 2021.

RBI Moots Easier FDI Compliance Regime

22 July 2026

- FEMA (Foreign Exchange Management Act), 1999: The law governing foreign exchange transactions in

India (replaced FERA, 1973); administered by the RBI, a civil law focused on facilitation rather than FERA's criminal-penalty approach.

- The Foreign Exchange Management Act, 1999 replaced the Foreign Exchange Regulation Act, 1973.
- FDI vs FPI: FDI is a lasting management interest (generally 10%+ stake, long-term); FPI is passive portfolio investment (below 10%, easily reversible – "hot money").
- FDI is generally distinguished from FPI by a threshold of a 10% stake in a company.

RBI Bulletin (July 2026)

23 July 2026

- Trade: Exports and imports grew strongly in Q1 2026–27; expected to improve further with the India–UK CETA and other trade agreements.
- Capital Flows: FDI increased, while FPI inflows turned positive in June–July 2026.
- FCNR(B) Deposits: Concessional swap measures led to \$17.4 billion in FCNR(B) deposits (8 June–17 July 2026).
- Domestic Growth: Industrial and services sectors remained strong; economic activity stayed robust in June.

The Nifty500 Ahimsa Index

23 July 2026

- NSE Indices Limited, in collaboration with the Ahimsagain Foundation, launched the Nifty500 Ahimsa Index on 10 July 2026. It tracks 326 companies (as of 30 June 2026) from the Nifty 500 universe that follow Ahimsa – non-violence towards animals.
- The index includes all major commercial banks and NBFCs from the Nifty 500 universe.
- The Nifty500 Ahimsa Index is itself a mutual fund scheme in which investors can directly invest.
- India's first specialised, rules-based equity index designed to screen and track companies free from animal cruelty.

The EPFO 3.0 Reforms

23 July 2026

- The Employees' Provident Fund Organisation (EPFO) is preparing its next reform phase – EPFO 3.0 – moving beyond the claims-focused EPFO 2.0 framework, with a proposed universal contributory pension scheme covering gig, platform, unorganised and construction workers.
- Transitions EPFO from a traditional formal-sector provident fund manager into a universal, multi-source social security platform capable of managing pension drawdowns, unorganised-sector contributions and gig-economy integration.
- Eliminate pension exclusion by bringing unorganised

sector workers, construction workers (BOCW) and gig/platform workers into a structured social security framework.

- Offer flexible, inflation-linked retirement solutions for all Indian workers.

Feature	Key Points
Core Banking Solution (CBS)	RBI-regulated CBS for real-time, centralized management of 60+ crore workers ; builds on EPFO 2.0 .
Target Retirement Sum (TRS)	Personalized retirement goal , required contributions calculated automatically, real-time dashboard, annual interest on government-backed investments.
Retirement Options	At 60 years , choose Annuity/Pension or Systematic Withdrawal Plan (SWP) for flexible withdrawals.
Gig Worker Coverage	Covers gig and platform workers under the Code on Social Security, 2020 ; aims to add 2.5 crore workers.
One-to-Many UAN	Single UAN linked to multiple employers/platforms, avoiding duplicate accounts.
Multi-Source Contributions	Contributions from workers, employers, government, CSR, NGOs, consumer tips ; proposed GPF transfer and Family Benefit Fund .

Updated Index of Core Industries (ICI)

24 & 25 July 2026

- Iron Ore Weight: 4.905%.
- Electricity: 30.932% (Highest)
- Refinery Products: 22.572%
- Coal: 5.596%

Offline UPI Payment (NFC-based Tap-and-Pay)

24 & 25 July 2026

- Transaction limit: Up to ₹2,000 without internet.
- The National Payments Corporation of India (NPCI) is developing an offline NFC-based Tap-and-Pay UPI feature, enabling users to make UPI payments up to ₹2,000 without internet connectivity.
- Users can make payments by tapping NFC-enabled devices.
- Aims to bridge the gap between UPI payments and contactless card payments.

NABARD Study – Rural Fintech Credit Adoption Remains Negligible

26 & 27 July 2026

- Interest rates of digital lenders are typically far above subsidised KCC credit at 7% under the Modified Interest Subvention Scheme.
- eKisanCredit (eKCC), a fully digital loan origination system for cooperative banks, PACS and RRBs,

integrating land records, Aadhaar, eKYC and core banking; NABARD acquired a 10% stake in the developer, 24x7 Moneyworks, in 2025.

- Less than 2% of rural households borrow from fintech lenders. The main barriers are trust, awareness, and suitability, not digital infrastructure.
- PACS computerisation: an ERP-based national project with an outlay of about ₹2,516 crore covering roughly one lakh functional PACS, though implementation is uneven across states.

RBI Gets Government Nod to Issue ₹10 and ₹20 Polymer Banknotes

28 July 2026

- The RBI, on the recommendation of its Central Board, sent the proposal to the government under Section 25 of the RBI Act, 1934.
- ₹10 and ₹20 are the correct test denominations precisely because they have the shortest life in circulation.
- Section 25 of the RBI Act, 1934 — The Legal Basis
- The government has approved the RBI's proposal to issue 1 billion pieces each of ₹10 and ₹20 polymer banknotes for field trials, Minister of State for Finance Pankaj Chaudhary told the Lok Sabha on 27 July 2026. After successful field trials, the RBI will regularly issue polymer banknotes in these two denominations.

IRDAI Reforms

30 July 2026

- IRDAI is a statutory body established under the IRDA Act, 1999, with its headquarters in Hyderabad.
- The Policyholders' Education and Protection Fund has been constituted under a provision inserted into the

IRDAI Act, 1999.

- IRDAI granted registration to ProTec General Insurance, the first new insurer registration since 2020.
- (c) — Statements 1, 2, 3 are correct; Statement 4 is wrong because ProTec General Insurance is the fourth registration since January 2026, not the first since 2020.

Reform	Key Features & Significance
Policyholders' Education and Protection Fund (PEPF)	Created under Section 16A of the IRDAI Act, 1999 (inserted by the SBSR Act, 2025) to promote insurance awareness, strengthen grievance redressal, improve technology-driven services, and facilitate recovery of unclaimed insurance amounts . IRDAI approved an initial corpus of ₹800 crore .
Perpetual Registration	Replaces periodic licence renewal of insurance intermediaries with perpetual registration supported by an annual fee , reducing compliance burden and shifting regulation to continuous supervision .
Salesperson Tagging	Requires every insurance proposal and policy to be linked to an authorised salesperson , improving accountability, traceability, and reducing mis-selling .
Penalties Regulations, 2026	Introduces a transparent framework for imposition of penalties under insurance laws, specifying procedures, penalty computation, and appeal mechanisms.
New General Insurer	ProTec General Insurance received registration, becoming the fourth new general insurer approved since January 2026 , reflecting increased competition in the sector.

TEST YOURSELF · BANKING AND FINANCE

Fill the blank from memory, then check. Answers are at the foot of the box.

1. Launched: _____ by then RBI Governor Shri Shaktikanta Das.
2. _____ — approved 100% FDI in insurance (up from earlier 74%).
3. Established: _____ — India's apex macroprudential body.
4. _____: Central government + CPSEs must source at least 25% of annual procurement from MSMEs (revised from 20% to 25% in 2018); of which:
5. _____ (June) vs 9.68% (May) — a record under the new 2022-23 base year series.

Answers 1 28 May 2024 · 2 Insurance Amendment Bill 2025 · 3 December 2010 · 4 Public Procurement Policy 2012 · 5 WPI inflation: 9.87%

AGRICULTURE · 31

NABARD Inaugurates India's FIRST PACS-Based RuTAGe Smart Village Centre (RSVC)

1 July 2026

- Established under NABARD Act, 1981.
- Launched: 2004.
- The first-ever RuTAGe Smart Village Centre (RSVC) was inaugurated at Mandaura village, Sonipat district, Haryana on 14 February 2025.
- RuTAG 2.0 flagship: RSVC model.

Technology	Purpose
Agri Drones	Precision spraying, soil scanning, aerial mapping
Soil Testing Device	Real-time nutrient analysis
Smart Irrigation System	Water conservation, targeted application
Poha Processing Unit	Value addition — flattened rice
Puffed Rice Processing Unit	Value addition — puffed rice
Happy Seeder	No-till seeding to reduce stubble burning
Solar Sky Tubes	Sustainable indoor lighting

World's Largest Grain Storage Plan under the Cooperative Sector (WLGP-Coops)

1 July 2026

- Ministry of Cooperation Established: 6 July 2021.
- India has 100,000+ PACS with 130 million+ farmer members.
- What is a PACS? Primary Agricultural Credit Society — village-level cooperative in India's 3-tier cooperative credit structure; ~100,000+ PACS with 130 million+ farmer members.
- Under AIF, the loan repayment period for PACS has been extended from 2+5 years to 2+8 years.

Facility	Purpose
Godowns / Warehouses	Decentralised storage
Custom Hiring Centres (CHC)	Machinery access
Processing Units	Sorting, grading, milling
Fair Price Shops (FPS)	PDS retail
Procurement Centres	Direct FCI/state agency link

ICRISAT + Partners Develop Two High-Oleic Groundnut Varieties — ICGV 201214 & ICGV 181030

2 & 3 July 2026

- NMEO-Oilseeds (Nov 2024): National Mission on Edible Oils — Oilseeds; ₹10,103 crore; 7-year duration (2024-25 to 2030-31); target = Atmanirbharta in

edible oils.

- The National Mission on Edible Oils — Oilseeds (NMEO-Oilseeds) was approved by the Union Cabinet in November 2024 with an outlay of ₹10,103 crore.
- Founded: 28 March 1972 (under Memorandum of Agreement between Government of India and CGIAR).
- Director General: Dr. Himanshu Pathak (took charge 6 March 2025) — first Indian to hold this position (2nd Indian-origin CGIAR head after Dr. M.S. Swaminathan at IRRI).

Balwaan Krishi Expands South India Operations with New Logistics & Distribution Hubs in Chennai and Visakhapatnam

2 & 3 July 2026

- Formation & Promotion of 10,000 FPOs Scheme: Launched February 2020; ₹6,865 crore outlay; implementing agencies include NABARD, SFAC, NCDC.
- FPO: Legal entity formed by farmers (registered as Producer Company under Companies Act, 2013 / cooperative society).
- Central scheme: Formation and Promotion of 10,000 FPOs (launched Feb 2020, PM Modi at Chitrakoot); target = 10,000 new FPOs by 2027-28; outlay = ₹6,865 crore.
- What is SMAM? Sub-Mission on Agricultural Mechanisation — GoI scheme (since 2014-15) providing 40–50% subsidy on farm machinery to small and marginal farmers; merged with RKVY in September 2022.

India's Fisheries Crisis

5 & 6 July 2026

- Pradhan Mantri Matsya Sampada Yojana (PMMSY) — launched September 2020; outlay ₹20,050 crore; 5-year scheme (2020-25); focus on aquaculture, marine fisheries, cold chains, exports.
- 91.1% of 135 fish stocks evaluated in 2022 were classified as sustainable.
- Landing value of marine fisheries 2022: ₹58,247 crore.
- Katchatheevu island — an uninhabited island in Palk Bay ceded to Sri Lanka in 1974 via bilateral agreement; ownership doesn't resolve the trawling issue.

Participatory Guarantee System (PGS)-India

5 & 6 July 2026

- Paramparagat Krishi Vikas Yojana (PKVY) — launched 2015; provides financial assistance for PGS certification; ₹50,000/ha over 3 years.

- National Mission on Natural Farming (NMNF) — approved November 2024 under Krishi Kalyan Yojana; outlay ₹2,481 crore (₹1,584 cr Centre + ₹897 cr States).
- It was launched on 7 April 2011 by the Ministry of Agriculture and Farmers' Welfare.
- First-phase implementation deadline: Transfer of local groups to state-based RCs to be completed by 30 April 2027.

Assam's Chota Tingrai Tea Estate Becomes India's First to Commercially Produce Matcha Tea

5 & 6 July 2026

- Established: 25 September 1970.
- The maiden batch was sold at the Guwahati Tea Auction Centre on 3 July 2026 for ₹3,000/kg.
- Muromachi period (Japan, 14th–16th century): Japanese tea farmers invented specialized shading techniques to cultivate Tencha — the specific processed leaves required to grind authentic matcha.
- ~90% of sunlight is blocked.

PRAGATI Initiative

9 July 2026

- 3 Pillars of CSA:
- It aims to create a nationwide ecosystem of 20,000 agri-entrepreneurs.
- It targets impact on 20 lakh (2 million) smallholder farmers.
- Date: 8 July 2026 (event coverage 9 July 2026).

Solution for Agriculture Lies in Non-Agriculture

9 July 2026

- Established (Present Form): 26 September 2017
- Agriculture contributes ~17% to India's GDP.
- Agriculture employs ~43% of India's workforce.
- Agriculture has grown at 4.5% annually over the last decade.

Regenerative Mustard Programme

11 July 2026

- AWL Agri Business Ltd welcomed the results of the Solvent Extractors' Association of India (SEA) Regenerative Mustard Model Farm Programme for the 2025–26 rabi season. Demonstration farms in Rajasthan, Haryana and Madhya Pradesh recorded mustard yield improvements of up to 30%.
- Enhance farmers' incomes and climate resilience.

Feature	Details
Programme	SEA Regenerative Mustard Model Farm Programme
Launched	2019

Implemented by	Solvent Extractors' Association of India (SEA)
Implementation Partner	Solidaridad Network Asia
Coverage	3,000 front-line demonstration plots across 14 districts
States	Rajasthan, Madhya Pradesh and Haryana

Review of Crop Statistics System 2025

12 & 13 July 2026

- Jharkhand: Around 40% CCEs by untrained personnel.
- Uttar Pradesh: Around 40% CCEs by untrained personnel.
- Madhya Pradesh, Maharashtra and West Bengal: More than 10% CCEs conducted by junior staff.

Feature	Details
Report	Review of Crop Statistics System
Released By	Ministry of Statistics and Programme Implementation (MoSPI)
Purpose	Assess the quality, accuracy and timeliness of agricultural statistics in India
Importance	Supports crop production estimates and food security decisions

Crystal Crop Protection Launches Six New Agri Innovations for Kharif 2026

15 July 2026

- Crystal Crop Protection Ltd. launched six new agricultural technologies for the Kharif 2026 season to provide integrated solutions for weed, disease, insect, and crop nutrition management, aiming to improve farmers' productivity and profitability.
- Enhance farmers' income through efficient crop protection and nutrition.
- Offers broad-spectrum disease control across different crop growth stages.
- Controls major sucking pests, provides rapid knockdown, and offers extended residual protection.

Vriksh Mitra Abhiyan

15 July 2026

- Link with Government Schemes: Plantation will be integrated with schemes such as PM Gram Sadak Yojana, PM Awas Yojana, Lakhpati Didi Yojana, and other Agriculture and Rural Development programmes.
- Tree on Every Auspicious Occasion: Every family is encouraged to plant a tree on birthdays, wedding anniversaries, birth of children, and in memory of parents, making tree planting a lifelong social tradition.
- Hariyali Amavasya Tree Festival: A nationwide plantation drive will be organised on Hariyali

Amavasya (12 August) to celebrate tree planting as a national festival.

- Support the objectives of Mission LiFE (Lifestyle for Environment).

Union Government Bans Herbicide Paraquat

15 July 2026

- The Union Ministry of Agriculture and Farmers' Welfare has banned Paraquat Dichloride, a highly toxic herbicide associated with thousands of deaths due to suicides, accidental poisoning, and homicides in India.

Gramodyam Programme

16 July 2026

- On 13 July 2026, NABARD Chairman Dr. Shaji K. V. launched Gramodyam, an Entrepreneurship Development Programme (EDP), on the occasion of NABARD's 45th Foundation Day to strengthen the rural enterprise ecosystem.
- National Skill Development Corporation (NSDC) under the Ministry of Skill Development and Entrepreneurship (MSDE)
- A nationwide entrepreneurship development programme launched by NABARD to identify, train, mentor, and support rural youth and aspiring entrepreneurs in establishing sustainable enterprises.
- To promote rural entrepreneurship, self-employment, and improve access to formal finance, thereby strengthening the rural enterprise ecosystem.

Feature	Details
Digital-first Hybrid Model	Combines online and offline entrepreneurship training across all States and Union Territories.
Entrepreneurship Support	Psychometric assessment of participants, business mentoring and handholding, and support for enterprise establishment.
Credit Linkage Framework	Preparation of bankable Detailed Project Reports (DPRs), linkage with Regional Rural Banks (RRBs) and other financial institutions, access to government schemes and incentives, and digital assistance for loan applications.
National Coverage	Implemented across all States and Union Territories.
Pilot Target	Aims to create around 4,000 rural entrepreneurs during the 3-year pilot phase .

Producer-Controlled Cooperatives: Giving Farmers the Reins

17 July 2026

- Established in 1965.

- Launched: 2019
- Paddy & Wheat → 27%
- Fruits & Vegetables → 52%

ICAR Foundation Day 2026

17 July 2026

- Established: 1929
- Headquarters: New Delhi
- Ministry: Ministry of Agriculture & Farmers Welfare
- At the 98th Foundation Day of the Indian Council of Agricultural Research (ICAR), Union Agriculture Minister Shivraj Singh Chouhan urged scientists to develop non-GM (Genetically Modified) solutions to improve the productivity of pulses and oilseeds. He also emphasized crop diversification and climate-smart agriculture to achieve India's agricultural goals by 2047.

National Investment Policy for Urea (NIPU) 2026

17 July 2026

- Domestic production is about 30 MT, while nearly 10 MT (25%) is imported.
- Global events such as the West Asia conflict and disruption in the Strait of Hormuz caused urea prices to rise by 40–50%, highlighting India's import dependence.
- Introduce a 12–16% Return on Equity (RoE) band.
- India consumes around 40 million tonnes (MT) of urea annually.

Maharashtra Women Farmers Empowerment Act, 2026

17 July 2026

- Maharashtra has become the first Indian state to enact the Maharashtra Women Farmers Empowerment Act, 2026, providing legal recognition and protection to women farmers. The Act was introduced during the UN-observed International Year of the Woman Farmer to promote inclusive and sustainable agriculture.
- A landmark law that legally recognizes women as farmers.
- Aims to reduce gender inequality in agriculture by improving access to land-related benefits, credit, insurance, training, and welfare schemes.
- Many women work in farming but are not legally recognized as farmers.

Feature	Details
Broad Definition of Woman Farmer	Recognizes women engaged in crop cultivation, animal husbandry, poultry farming, fisheries, agro-forestry, vermiculture, mushroom cultivation, and primary agricultural processing as farmers.

Feature	Details
Eligibility	Recognition is available to land owners, tenants, and agricultural labourers .
Woman Farmer Certificate (WFC)	Eligible women can obtain a Woman Farmer Certificate (WFC) as official proof of farming occupation.
Issuing Authority	Issued through the Gram Sabha or Nagar Panchayat .
Benefit of WFC	Eliminates the requirement of land ownership for accessing government welfare and agricultural schemes.
Digital Registry	Establishes a centralized digital database of certified women farmers for improved scheme delivery.
Women Farmers Empowerment Fund	A State-level dedicated fund to support women farmers' welfare, livelihoods, skill development, and empowerment .

Lakhpatri Didis at Bharat Tex 2026

18 July 2026

- The Ministry of Rural Development (MoRD), through DAY-NRLM, showcased products made by Lakhpatri Didis and Self Help Groups (SHGs) at Bharat Tex 2026, highlighting rural entrepreneurship, traditional crafts, and market opportunities.
- A flagship initiative to help rural women earn an annual income of at least ₹1 lakh through sustainable livelihood activities.
- Launch Date: August 15, 2023
- Implemented under Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM).

India Joins WTO Agreement on Fisheries Subsidies (AFS)

21 July 2026

- The first multilateral WTO agreement with an environmental sustainability objective, and only the second new multilateral agreement since WTO's founding in 1995 (after the Trade Facilitation Agreement).
- Entered into force on 15 September 2025, after two-thirds of members (111) ratified.
- PMMSY (Pradhan Mantri Matsya Sampada Yojana): India's flagship scheme (2020) for sustainable, inclusive fisheries development.
- Commerce Secretary Rajesh Agarwal formally handed over India's Instrument of Acceptance to WTO Director-General Ngozi Okonjo-Iweala on 20 July 2026.

Pradhan Mantri Krishi Sinchayee Yojana

(PMKSY)

22 July 2026

- M-CADWM (Modernization of Command Area Development and Water Management) approved in 2025–26 as a sub-scheme of PMKSY-AIBP (initial outlay ₹1,600 crore) — delivers water via pressurised piped and micro-irrigation systems.
- Outlay: initial ₹50,000 crore (2015–16 to 2019–20); extended 2021–22 to 2025–26 with an outlay of ~₹93,068 crore, including ₹37,454 crore central assistance.
- India's flagship umbrella scheme for irrigation development, launched 1 July 2015.
- UPSC Prelims: PMKSY launched 2015, CSS, funding 75:25 / 90:10; AIBP & HKKP under Ministry of Jal Shakti, WDC under Ministry of Rural Development, PDMC under Agriculture; NSC chaired by PM, NEC by NITI Aayog Vice-Chairman; Renukaji & Lakhwar national projects; M-CADWM (2025–26).

Component	Implementing Body
Accelerated Irrigation Benefit Programme (AIBP)	Dept. of Water Resources, RD & GR — Ministry of Jal Shakti
Har Khet Ko Pani (HKKP)	Dept. of Water Resources, RD & GR — Ministry of Jal Shakti
Watershed Development Component (WDC)	Dept. of Land Resources — Ministry of Rural Development
Per Drop More Crop (PDMC)	Ministry of Agriculture & Farmers Welfare (now largely under RKVY)

White Gold: India's Cotton Story

22 July 2026

- Implemented jointly by the Ministry of Agriculture & Farmers Welfare and Ministry of Textiles, with 10 ICAR institutes.
- Branding/traceability initiative; outlay ₹30 crore (₹15 cr industry + ₹15 cr Ministry of Textiles); partners Ministry of Textiles, CCI, TEXPROCIL.
- Rank 1 in cultivated area (114.84 lakh ha ≈ 38% of the global 304.08 lakh ha); Rank 2 in production and consumption.
- Contributes roughly 19–23% of global fibre production.

Financial Assistance for Natural Farming

22 July 2026

- A standalone Centrally Sponsored Scheme launched in November 2024, under the Ministry of Agriculture & Farmers Welfare.
- Involves 11 State Agricultural Universities, 8 ICAR institutes/centres, 1 deemed university.
- Soil Organic Carbon (SOC) rose over 2–3 years — in Himalayan trials, from ~0.90% to 1.15%.
- ~91.2% of farmers adopting natural farming reported

increased crop productivity and improved soil health.

Region	Cropping System
Rajasthan & Gujarat	Groundnut + sesame – fennel + cabbage
Chhattisgarh & MP	Soybean + maize – wheat + mustard
Kerala	Cassava

Mission Golden Spice — Lakadong Turmeric Value Chain Project

24 & 25 July 2026

- Double farmers' earnings from ₹30–40/kg to ₹80/kg by 2030.
- Build a ₹100-crore local value-chain economy by 2028–29.
- Ministry of Agriculture & Farmers' Welfare: 33.1%
- MDoNER/NEC: 50%

Kutki (Picrorhiza kurroa) — Sustainable Cultivation Breakthrough in Himachal

24 & 25 July 2026

- When propagated through stolon cuttings, Kutki can be harvested in about 2–2.5 years, with harvest in September–October as the aerial parts wither.
- Found in the alpine Himalayan region from Kashmir to Sikkim at elevations of 2,700–4,500 metres above mean sea level.
- Prefers moist, rocky, north-west facing slopes with well-drained, porous sandy-clay soil that lets rhizomes spread horizontally.
- Listed among the 37 top-priority species identified for conservation and cultivation in the Western Himalayas, owing to its narrow distribution range, small population size and high value.

India's Rice Fields as Methane Hotspots

26 & 27 July 2026

- Odisha Millet Mission (Shree Anna Abhiyan): A state programme launched in 2017, among India's most successful millet revival efforts, combining seed systems, farmer training, and millet inclusion in the PDS and mid-day meals. It is the standard example of procurement-backed diversification working.
- National Mission for Sustainable Agriculture (NMSA): One of the eight national missions under the National Action Plan on Climate Change (2008), promoting climate-resilient practices, water-use efficiency and soil health.
- Periodic drying of fields can reduce methane emissions by 30–70% and save 15–30% irrigation water, but requires reliable irrigation infrastructure.
- The Nature Food study finds global paddy GHG emissions doubled since the 1960s, reaching 1.1 billion tonnes CO₂e annually in 2011–2020 — a 90.4% rise

over 1961–1980. India tops world rice production at 154 million tonnes in 2025–26, and its irrigated paddy releases about 3.9 million tonnes of methane annually. Eastern India is among the global methane hotspots, with Odisha's paddy fields contributing most to the state's GHG emissions.

The USDA's "Dairy: World Markets and Trade" Report

28 July 2026

- Milk production reached 247.87 million tonnes in 2024–25, up 3.58% from 2023–24 and about 69% higher than in 2014–15.
- US butter exports are projected to rise 40% in 2026, EU exports by 10%, while New Zealand is expected to achieve record milk production of 22.5 million tonnes.
- Uttar Pradesh, Rajasthan, Madhya Pradesh, Gujarat, and Maharashtra together account for 54.09% of India's total milk production.
- India produces nearly one-fourth of the world's milk. The dairy sector contributes about 5% of the national economy and provides livelihoods to over 8 crore farmers.

Fertiliser Industry Seeks Mid-Season Hike in Nutrient Based Subsidy

30 July 2026

- Launched on 1 April 2010.
- DAP: Fertiliser containing 18% Nitrogen and 46% Phosphorus.
- MOP: Main potash fertiliser; India imports 100% of its requirement.
- Fertiliser companies have urged the Centre to increase Nutrient Based Subsidy (NBS) rates for Kharif 2026. The demand comes after the West Asia conflict sharply increased the cost of imported raw materials like ammonia and sulphur.

Research for Resilience – The Case for Agricultural R&D Funding

30 July 2026

- Agricultural Research & Education Budget (2026–27): ₹9,266 crore (up from ₹4,836 crore in 2014–15).
- ANRF (Anusandhan National Research Foundation): Established under the ANRF Act, 2023 to strengthen research and innovation across Indian institutions.
- Every ₹1 invested in agricultural research generates an estimated ₹13.85 in returns.
- Every ₹1 invested in agricultural extension generates ₹7.40.

MoRD–PCI India MoU for Women-Led Enterprises through Public Procurement

30 July 2026

- Target increased to 6 crore Lakhpati Didis by 2029–30.
- Budget 2026–27: ₹17,280 crore allocated to DAY–

NRLM.

- 25% of annual procurement must be from MSEs.
- 3% is reserved for women-owned MSEs.

TEST YOURSELF · AGRICULTURE

Fill the blank from memory, then check. Answers are at the foot of the box.

1. _____: National Mission on Edible Oils – Oilseeds; ₹10,103 crore; 7-year duration (2024–25 to 2030–31); target = Atmanirbharta in edible oils.
2. Pradhan Mantri Matsya Sampada Yojana (PMMSY) — launched _____; outlay ₹20,050 crore; 5-year scheme (2020–25); focus on aquaculture, marine fisheries, cold chains, exports.
3. National Mission on Natural Farming (NMNF) — approved _____ under Krishi Kalyan Yojana; outlay ₹2,481 crore (₹1,584 cr Centre + ₹897 cr States).
4. _____: Legal entity formed by farmers (registered as Producer Company under Companies Act, 2013 / cooperative society).
5. _____, after two-thirds of members (III) ratified.

Answers 1 NMEO–Oilseeds (Nov 2024) · 2 September 2020 · 3 November 2024 · 4 FPO · 5 Entered into force on 15 September 2025

FACTS TO REMEMBER · 207

General Dhiraj Seth Takes Charge as 31st Army Chief

1 July 2026

- General Dhiraj Seth assumed charge as the 31st Chief of the Army Staff, succeeding Upendra Dwivedi. He took over after General Dwivedi retired following over four decades of service. His appointment marks a new leadership phase for the Indian Army.

MoSPI Releases SDG Publications on India's Progress

1 July 2026

- Ministry of Statistics and Programme Implementation released SDG publications during Statistics Day 2026. The reports assess India's progress under the National Indicator Framework. The framework now includes 277 indicators covering all 17 Sustainable Development Goals.

Cabinet Approves Rs 30,000 Crore Additional Investment in NIIF

1 July 2026

- The Union Cabinet approved an additional ₹30,000 crore investment in National Investment and Infrastructure Fund. This doubles the government's total commitment to ₹60,000 crore. The fund will support infrastructure and emerging sectors like e-mobility.

Piyush Goyal Visits UK Ahead of India-UK CETA Rollout

1 July 2026

- Union Minister Piyush Goyal visited the United Kingdom from June 25–27, 2026. The visit focused on implementation of the India-UK CETA and Double Contribution Convention. He also launched a business utilisation manual for trade.

Indian Navy Participates in RIMPAC 2026

1 July 2026

- The Indian Navy participated in the 30th edition of RIMPAC 2026 in Hawaii, USA. The exercise includes warships, submarines, aircraft, and 30,000 personnel. It strengthens interoperability and Indo-Pacific maritime cooperation.

PayGlocal Launches Google Pay Card Payments

1 July 2026

- PayGlocal introduced Google Pay card payments on its international payment gateway. This enables

Indian merchants to access customers in over 90 countries. The integration enhances global e-commerce transactions.

Kakinada Cooperative Town Bank Achieves Tier-III Status

1 July 2026

- Kakinada Cooperative Town Bank attained Tier-III status after deposits crossed ₹2,000 crore. The bank now ranks among Andhra Pradesh's largest urban cooperative banks. It also reported zero net NPAs.

Kidambi Srikanth Finishes Runner-Up at US Open 2026

1 July 2026

- Kidambi Srikanth finished runner-up in the men's singles at the 2026 US Open Badminton. Su Li-yang won the title. The tournament was held in California, USA.

George Russell Wins Austrian Grand Prix 2026

1 July 2026

- George Russell won the 2026 Austrian Grand Prix for Mercedes-AMG Petronas F1 Team. He finished ahead of Max Verstappen. This marked his second win of the 2026 season.

India Women Qualify Directly for LA 2028 Olympics

1 July 2026

- India's women's cricket team secured direct qualification for the 2028 Summer Olympics. The team earned Asia's automatic berth in the qualification pathway. Cricket will return to the Olympics after 128 years.

National Statistics Day Observed on June 29

1 July 2026

- National Statistics Day is observed annually on June 29. It commemorates statistician Prasanta Chandra Mahalanobis. The 2026 theme was "Unlocking the Potential of Administrative Data."

International Asteroid Day Observed on June 30

1 July 2026

- International Asteroid Day is observed annually on June 30. It promotes awareness about asteroid impact hazards and planetary defense. The day marks the anniversary of the 1908 Tunguska event.

RBI-Integrated Ombudsman Scheme (RB-IOS) 2026 Comes into Effect

2 & 3 July 2026

- The Reserve Bank of India launched the RBI-Integrated Ombudsman Scheme (RB-IOS) 2026 from 1 July 2026, replacing the 2021 framework. It provides a free, faster, and non-adversarial complaint resolution mechanism for banks, NBFCs, PPI issuers, and credit information companies. Compensation limits were raised to ₹30 lakh for financial loss and ₹3 lakh for mental harassment.

CCEA Reduces Broken Rice Content in PDS Rice

2 & 3 July 2026

- The Cabinet Committee on Economic Affairs approved stricter quality norms for rice distributed under Pradhan Mantri Garib Kalyan Anna Yojana and other welfare schemes. Broken rice content in raw rice was reduced from 25% to 10%, while parboiled rice was cut from 16% to 5%. The move improves rice quality, supports ethanol production, and reduces logistics costs.

Ravi Shankar Appointed RBI Executive Director

2 & 3 July 2026

- Ravi Shankar was appointed Executive Director of the Reserve Bank of India with effect from 1 July 2026. He will head the Department of Statistics and Information Management (DSIM). With over 30 years of RBI experience, he will oversee economic statistics and survey operations.

Government Retains Small Savings Scheme Rates

2 & 3 July 2026

- The Ministry of Finance kept interest rates unchanged for all Small Savings Schemes for Q2 FY27. This marks the ninth consecutive quarter without revision. Schemes such as PPF, NSC, and Sukanya Samriddhi Account continue at existing rates.

Rajnath Singh Releases DFP-2026 for DRDO

2 & 3 July 2026

- Rajnath Singh released Delegation of Financial Powers to DRDO (DFP-2026). The reform enhances financial and functional autonomy for defence R&D projects. It aims to accelerate indigenous defence technology development.

Punjab & Sind Bank Launches New Digital Initiatives

2 & 3 July 2026

- Punjab & Sind Bank launched digital banking

initiatives on its 119th Foundation Day. New offerings include the Navjyoti HR app and PSB Bharat Connect Account. These initiatives promote customer convenience and digital transformation.

SEBI Forms Expert Group on Debenture Trustees

2 & 3 July 2026

- Securities and Exchange Board of India formed an expert group led by Ananta Barua to review debenture trustee regulations. The panel will recommend reforms to strengthen investor protection. Public feedback is invited until 15 July 2026.

Ravi Agrawal Reappointed CBDT Chairman

2 & 3 July 2026

- Ravi Agrawal was reappointed Chairman of the Central Board of Direct Taxes for six months. His term now extends until 31 December 2026. He continues to lead India's direct tax administration.

DGCA Conducts India's First Satellite Landing Trial

2 & 3 July 2026

- The Directorate General of Civil Aviation completed India's first SLS approach trial on an Airbus A320 using GAGAN at Udaipur Airport. The test demonstrated satellite-guided precision landing capability. It marks a major aviation technology milestone.

Theatre Legend Vijaya Mehta Passes Away

2 & 3 July 2026

- Vijaya Mehta passed away at 92 in Mumbai. She was a pioneering figure in Marathi theatre and cinema. Her contributions earned her the Padma Shri in 1987.

International Day of Parliamentarism Observed on June 30

2 & 3 July 2026

- The United Nations observes International Day of Parliamentarism annually on 30 June. The 2026 theme is "The Future of Human Rights is Written in Parliaments." The day highlights the role of legislatures in democracy and governance.

National Doctors' Day Observed on July 1

2 & 3 July 2026

- India celebrates National Doctors' Day on 1 July to honor doctors and healthcare workers. The day commemorates the birth and death anniversary of Bidhan Chandra Roy. The 2026 theme is "Behind the Mask: Who Heals the Healers?"

National Chartered Accountants Day Observed on July 1

2 & 3 July 2026

- National Chartered Accountants Day marks the foundation of the Institute of Chartered Accountants of India in 1949. The 2026 celebration marks ICAI's 78th foundation year. The day recognizes the role of chartered accountants in financial governance.

Digital India Programme Completes 11 Years

4 July 2026

- Digital India completed 11 years on 1 July 2026. Launched by Narendra Modi in 2015, the programme aims to build a digitally empowered society and knowledge economy. Its focus now includes Artificial Intelligence and semiconductor manufacturing.

PM Modi Visits Seychelles

4 July 2026

- Narendra Modi visited Seychelles from 27–29 June 2026. India and Seychelles signed 9 MoUs covering defence, healthcare, maritime cooperation, and digital payments. PM Modi also received Seychelles' highest honour, "Guardian of the Blue Horizon."

Bank of Baroda Partners with Mizuho Bank

4 July 2026

- Bank of Baroda partnered with Mizuho Bank for M&A financing. The collaboration covers acquisition finance, co-underwriting, syndication, and advisory services. It strengthens cross-border financing capabilities.

HDFC Bank Appoints Rajiv Kumar as Chairman

4 July 2026

- HDFC Bank appointed Rajiv Kumar as part-time Chairman for three years. He succeeds Keki Mistry. He has also been appointed Additional Independent Director.

RBI Appoints Ravi Shankar as Executive Director

4 July 2026

- Reserve Bank of India (RBI) appointed Ravi Shankar as Executive Director from 1 July 2026. He will head the Department of Statistics and Information Management. He brings over 30 years of central banking experience.

Kotak Mahindra Bank to Acquire Deutsche Bank India Business

4 July 2026

- Kotak Mahindra Bank will acquire Deutsche Bank

India retail and wealth business for ₹281.7 crore. The acquisition includes loans, deposits, and assets under management. It strengthens Kotak's affluent banking segment.

BPCL Acquires Stake in Tiki Tar–Shell India JV

4 July 2026

- Bharat Petroleum Corporation Limited (BPCL) signed a deal to acquire 40% stake in Tiki Tar–Shell India JV. The ₹85 crore acquisition boosts BPCL's bitumen and road materials business. It will make BPCL an equal joint venture partner.

MoEFCC Launches Animal Taxonomy Summit 4.0

4 July 2026

- Ministry of Environment, Forest and Climate Change (MoEFCC) launched ATS 4.0 in Kolkata. The summit marked the 111th Foundation Day of Zoological Survey of India. New biodiversity records and annual discovery reports were released.

Former Governor MM Lakhera Passes Away

4 July 2026

- Madan Mohan Lakhera passed away at 88. He served as Governor of Mizoram and Lieutenant Governor of Puducherry. He was decorated with PVSM, AVSM, and VSM for military service.

Tamil Poet Puviyarasu Passes Away

4 July 2026

- Puviyarasu passed away at 96 in Coimbatore. He authored over 120 books and translated global literary works into Tamil. He was a two-time Sahitya Akademi Award winner.

GST Day Observed on July 1

4 July 2026

- GST Day is observed annually in India on 1 July. The day marks the rollout of Goods and Services Tax in 2017. GST taxpayers increased from 66.5 lakh to 1.65 crore by 2026.

World Sports Journalists Day Observed

4 July 2026

- World Sports Journalists Day is observed on 2 July. It honors sports journalists for promoting fair and quality sports reporting. The day commemorates the founding of International Sports Press Association in 1924.

Biswanath Sinha Becomes Kerala Chief

Secretary

4 July 2026

- Biswanath Sinha assumed charge as Chief Secretary of Kerala. He succeeds Dr. A. Jayathilak. His tenure will continue until September 2028.

Mylswamy Annadurai Appointed TN Curriculum Chairman

4 July 2026

- Mylswamy Annadurai was appointed Chairman of Tamil Nadu's Curriculum Design Committee. He will lead curriculum modernization for 1.3 crore students. The initiative focuses on AI, science, and critical thinking.
- Here are the news items converted into your preferred format with serial numbers continuing from 19, one-line headings, and 3-line concise descriptions:

Jal Shakti Ministry Launches 7th National Water Awards

5 & 6 July 2026

- The Ministry of Jal Shakti launched the 7th National Water Awards on the Rashtriya Puraskar Portal. The awards recognize excellence in water conservation and management. They encourage sustainable water practices across India.

Government Releases ₹25,863 Crore under VB-G RAM G Scheme

5 & 6 July 2026

- The Government released the first installment of ₹25,863 crore under the Viksit Bharat-Guarantee for Rozgar and Ajeevika Mission (Gramin). Uttar Pradesh received the highest allocation followed by Andhra Pradesh, Rajasthan, and Tamil Nadu. The scheme replaced MGNREGA from 1 July 2026.

Egypt Inaugurates World's Largest Defence Headquarters

5 & 6 July 2026

- Egypt inaugurated the State Strategic Command Headquarters, popularly known as the "Octagon." Spread over about 22,000 acres, it has become the world's largest defence headquarters. The facility serves as the central command of the Egyptian Armed Forces.

NITI Aayog Releases Global Ayurveda Roadmap

5 & 6 July 2026

- NITI Aayog released the report "Strategic Roadmap for Making Ayurveda Global." The roadmap aims to establish Ayurveda as a globally recognized evidence-based healthcare system by 2047. It

focuses on research, regulation, education, exports, and international collaboration.

Japan PM Sanae Takaichi Visits India

5 & 6 July 2026

- Japanese Prime Minister Sanae Takaichi visited India from 1–3 July 2026 for the 16th India-Japan Annual Summit. Both countries announced 16 key outcomes and signed 129 MoUs worth ₹1 lakh crore. Cooperation expanded in AI, semiconductors, clean energy, and defence.

India Ranks 94th in Sustainable Development Report 2026

5 & 6 July 2026

- India secured its highest-ever rank of 94th in the Sustainable Development Report 2026. Finland topped the global rankings followed by Sweden and Denmark. India improved significantly in digital connectivity and electricity access.

Three Indian Business Leaders Join ITU AI Global Commission

5 & 6 July 2026

- Mukesh Ambani, Sunil Bharti Mittal, and Lakshmi Mittal became founding members of the ITU AI for Good Global Commission. The commission promotes responsible AI governance and digital inclusion. It comprises 44 global leaders from business and policy.

ADB Approves USD 230 Million Loan for Chennai

5 & 6 July 2026

- The Asian Development Bank approved a USD 230 million loan for Chennai's water and sanitation modernization. The project includes new pipelines, pumping stations, and a ring-main water distribution system. Chennai will become the first Indian city to implement this model.

RBI Imposes Penalty on BoB and GIC Housing Finance

5 & 6 July 2026

- The Reserve Bank of India imposed a combined penalty of ₹66.7 lakh on Bank of Baroda and GIC Housing Finance. The action was taken for violations related to KYC norms and lending guidelines. RBI emphasized compliance with regulatory standards.

Nita Ambani Receives AAPI Humanitarian Award

5 & 6 July 2026

- Nita Ambani received the AAPI Humanitarian Award and the Key to the City of Tampa. The honours

recognize her contributions to healthcare, education, sports, and social development. The awards were presented during the AAPI Convention in Florida.

Keiko Fujimori Wins Peru Presidential Election

5 & 6 July 2026

- Keiko Fujimori won Peru's 2026 presidential election after a closely contested runoff. She will assume office on 28 July 2026. She becomes Peru's President after leading the Popular Force Party for over a decade.

Rear Admiral C. Raghuram Becomes CMD of HSL

5 & 6 July 2026

- Rear Admiral (Retd.) C. Raghuram assumed charge as Chairman and Managing Director of Hindustan Shipyard Limited. He brings over 35 years of naval engineering experience. He succeeds Captain Ganti Venkateswarlu.

International Day of Cooperatives Observed on July 4

5 & 6 July 2026

- The International Day of Cooperatives was observed on 4 July 2026. The 2026 theme was "Cooperatives for a Peaceful World." The day promotes the role of cooperatives in sustainable development and inclusive growth.

Stealth Frigate Mahendragiri to Join Indian Navy

7 July 2026

- The Indian Navy will commission INS Mahendragiri (F38), the sixth indigenous Project 17A stealth frigate, on 11 July 2026 at Visakhapatnam. The warship is part of India's indigenous warship-building programme. It strengthens naval capabilities and maritime security.

29th National Conference on e-Governance Held in Jaipur

7 July 2026

- The 29th National Conference on e-Governance was organized in Jaipur, Rajasthan. The theme was "Viksit Bharat 2047: AI-enabled, Data-driven & Secure Digital Governance." The conference adopted the Jaipur Declaration 2026 to strengthen digital governance.

SBI to Acquire NHB's Stake in RDCL

7 July 2026

- State Bank of India announced the acquisition of National Housing Bank's 10% stake in RMBS

Development Company Limited. The move aims to deepen India's residential mortgage-backed securities market. It will help improve liquidity and support housing finance.

Australia Wins Women's T20 World Cup 2026

7 July 2026

- Australia defeated England in the final to win the ICC Women's T20 World Cup 2026. The victory secured Australia's record-extending seventh title. Beth Mooney was named Player of the Final and Tournament.

Vaibhav Sooryavanshi Becomes India's Youngest International Cricketer

7 July 2026

- Vaibhav Sooryavanshi made his international debut at the age of 15 years and 99 days. He broke Sachin Tendulkar's long-standing record as India's youngest international debutant. The young batter earned selection after an outstanding IPL 2026 season.

World Rural Development Day Observed on July 6

7 July 2026

- World Rural Development Day is observed annually on 6 July. The day highlights efforts to reduce rural poverty, strengthen food systems, and achieve Sustainable Development Goals. The first observance took place in 2025.

World Zoonoses Day Observed on July 6

7 July 2026

- World Zoonoses Day is observed every year on 6 July. It commemorates Louis Pasteur's successful administration of the first rabies vaccine in 1885. The day raises awareness about diseases transmitted from animals to humans.

Delhi Launches ₹8,300 Crore Clean Air Project

7 July 2026

- The Delhi Government announced the ₹8,300 crore "Clean Air, Healthy Delhi" programme. The project will be implemented with support from the World Bank. It aims to accelerate pollution control efforts under the National Clean Air Programme (NCAP).

Pandavani Legend Teejan Bai Passes Away at 70

7 July 2026

- Padma Vibhushan awardee and renowned Pandavani artist Teejan Bai passed away on 5 July 2026 in Raipur after a prolonged illness. She was the

first woman to publicly perform the Kapalik style of Pandavani and helped popularize Chhattisgarh's folk tradition globally. She was honoured with Padma Shri, Padma Bhushan, and Padma Vibhushan for her outstanding contribution to Indian folk art.

New Chiefs Appointed for BPR&D, NCRB & SVPNPA

8 July 2026

- The Appointments Committee of the Cabinet appointed Alok Kumar Mittal as DG of BPR&D, Amit Garg as Director of NCRB, and Sujeet Pandey as Director of SVPNPA. All three are senior IPS officers from the 1993–94 batches. The appointments strengthen leadership in India's key police and law enforcement institutions.

TPG-Led Consortium to Acquire Aseem Infrastructure Finance

8 July 2026

- TPG Rise Climate, along with GIC and ICICI Bank, signed an agreement to acquire 100% stake in Aseem Infrastructure Finance from NIIF. The deal aims to boost climate financing and sustainable infrastructure investment in India. It is among India's largest private climate-focused infrastructure transactions.

China Launches HY-2E Marine Observation Satellite

8 July 2026

- China launched the Haiyang-2E (HY-2E) ocean observation satellite aboard the Long March-4B rocket. The satellite will monitor sea conditions, weather, marine ecosystems, and support disaster management. It marks China's 47th space mission of 2026.

World Kiswahili Language Day Observed on July 7

8 July 2026

- World Kiswahili Language Day is observed annually on 7 July under UNESCO. The 2026 theme is "Kiswahili for Peace, Solidarity and Global Economic Diplomacy." The day promotes Kiswahili's role in fostering unity, cultural exchange, and international cooperation.

DRDO Pinaka Long-Range Guided Rocket Test

10 July 2026

- Validated user-specified minimum range of 60 km; hit target with precision.

Drishti-10 Starliner UAV Crash

10 July 2026

- Second Hermes-900 platform loss in 18 months (first: Jan 2025, ditched in Arabian Sea).
- Indian version of Israel's Hermes-900 MALE UAV (Elbit Systems); made by Adani Defence at Hyderabad, Telangana.
- Specs: endurance 36 hours, payload ~450 kg, cost ~₹140 crore/unit.
- Indian Navy's Drishti-10 UAV crashed near Porbandar (Gujarat) on 8 July 2026; no casualties; Board of Inquiry ordered.

Adani Defence Missile Complex in MP

10 July 2026

- ₹2,500 crore investment at Shivpuri, MP — South Asia's largest private missile ecosystem.
- India's first private complex integrating composite propellants, TNT manufacturing and missile system integration at one site.

The Hummus Trail

10 July 2026

- Israel allocated 4 million NIS in 2026 for India-Israel tourism cooperation.
- ~80,000 Israelis visit India annually; extended trip called "Tiul Gadol" (6–12 months).

Kamarajar Port Achieves 18-Metre Draft

10 July 2026

- Declared India's 12th Major Port under Indian Ports Act, 1908 in March 1999; commercial ops began 1 Feb 2001.
- India's 2nd major port (after Visakhapatnam) to achieve 18 m draft — can handle Cape-size vessels.
- Formerly Ennore Port Ltd; India's first corporatized Major Port; operates on Landlord Port Model.
- On Coromandel Coast, ~24 km north of Chennai (TN).

Gujarat Data Centre Policy (2026–29)

10 July 2026

- Target: ₹6 lakh crore investment and 7.5 GW data centre capacity.
- Gujarat's first-ever Data Centre Policy, unveiled by CM Bhupendra Patel in Gandhinagar.
- Focus: hyperscale data centres, cloud computing, AI infrastructure.

13th ASEAN-India AITIGA Joint Committee Meeting

10 July 2026

- AITIGA: signed 13 Aug 2009, in force 1 Jan 2010; goods pillar of AIFTA (services/investment pillars in force)

July 2015).

- India-ASEAN trade: US\$128 billion in 2025-26; ASEAN = ~11% of India's global trade.
- All 10 ASEAN members participated.
- Hosted by India at Vanijya Bhawan, New Delhi (6-10 July 2026, hybrid format).

PM Modi's Visit to Indonesia (6-8 July 2026)

10 July 2026

- 3-day state visit at invitation of President Prabowo Subianto.
- Modi became 1st Indian PM to address the Indonesian Parliament (DPR — Dewan Perwakilan Rakyat).
- Visit outcomes: 20 total — 14 MoUs + 6 announcements.

CSIR's Manas and Mahabharata Centre in Kyrgyzstan

10 July 2026

- Trilateral agreement signed with 7 Kyrgyz universities.
- First Hindi translation of the Kyrgyz epic 'Manas' released, by Hem Chandra Pande & Ramakant Dwivedi.

CSIR-IICT's Indigenous Green Refrigerant Technology

10 July 2026

- CSIR-IICT, Hyderabad developed India's first indigenous process for Hydrofluoroolefin-1234yf (HFO-1234yf).

ISRO's Gaganyaan IMAT-05 Parachute Test

10 July 2026

- ISRO conducted Integrated Main Parachute Airdrop Test-05 (IMAT-05) on 7 July 2026 at ADRDE drop zone, Sheopur, MP.
- Validated Main Parachute System for uncrewed Gaganyaan G1 mission.
- ISRO: est. 15 Aug 1969; HQ Bengaluru; Chairman V. Narayanan.
- Payload dropped from 2.5 km altitude via an IAF IL-76 aircraft.

Aviva Becomes First Foreign Insurer to Fully Own Indian Life Insurance Business

10 July 2026

- Follows Govt's decision to allow 100% FDI in insurance (May 2026).
- Aviva's stake rises 74% → 100%; ends Dabur's 20+ year JV (began 2001).
- UK's Aviva Plc to acquire remaining 26% stake in Aviva Life Insurance India from Dabur Invest Corp

(DIC).

- Becomes 1st foreign insurer to fully own its Indian life insurance business.

Aswath S Becomes India's 98th Chess Grandmaster

10 July 2026

- Earlier norms: Grenke Open A, Germany (April 2025) and First Saturday GM, Budapest (Dec 2025).
- 17-year-old Aswath S from Kanyakumari, TN became India's 98th GM at the Pune International GM Round Robin Tournament.
- Secured third and final GM norm by finishing runner-up with 7/9 points.

F1 British Grand Prix 2026

10 July 2026

- Won by Monaco's Charles Leclerc (Ferrari) at Silverstone Circuit, Northamptonshire, England — 9th round of 2026 season.
- Leclerc's first win of 2026, 9th career F1 win; Ferrari's 250th F1 GP triumph.
- Championship leaders: Kimi Antonelli (Drivers', 179 pts); Mercedes (Constructors', 333 pts).

Telangana to Host 8th Khelo India Youth Games

10 July 2026

- Announced by Sports Minister Mansukh Mandaviya; to be held in November 2026.
- 7th KIYG (2025): hosted by Bihar; Maharashtra was overall champion.
- Khelo India Programme launched in 2018 by MYAS.
- ~8,000 athletes expected.

Leander Paes Joins Asian Tennis Federation as Player Ambassador

10 July 2026

- Career: bronze at 1996 Atlanta Olympics (India's only Olympic tennis medal); former World No. 1 in doubles; 18 Grand Slam titles; 8 Asian Games medals (5 gold).
- Awards: Arjuna (1990), Khel Ratna (1996-97), Padma Shri (2001), Padma Bhushan (2014).
- Inducted into International Tennis Hall of Fame in 2024.

RBI Absorbs ₹1.10 Lakh Crore Surplus Liquidity

11 July 2026

- The Reserve Bank of India (RBI) absorbed ₹1.10 lakh crore of surplus liquidity from the banking system on 9 July 2026 through money market operations. The move indicates excess cash availability with banks despite ongoing money market activity.

India and New Zealand Elevate Ties to Strategic Partnership

11 July 2026

- India and New Zealand upgraded their bilateral relationship to a Strategic Partnership following talks between Prime Minister Narendra Modi and Prime Minister Christopher Luxon. Both countries also set a target to double bilateral trade to ₹35,000 crore by 2030.

BRICS Adopts 2026 Transport Ministerial Declaration

11 July 2026

- BRICS Transport Ministers adopted the BRICS Ministerial Declaration 2026 to strengthen technological and innovation-driven cooperation in the transport sector. The declaration focuses on sustainable, carbon-neutral transport across road, rail, aviation, and waterways.

NITI Aayog Holds Consultation on SHANTI Act 2025

11 July 2026

- NITI Aayog organised a stakeholder consultation on the implementation of the SHANTI Act 2025. Discussions focused on regulatory frameworks, financing, insurance, manufacturing capabilities, public awareness, and operational preparedness.

India and New Zealand Celebrate 100 Years of Sporting Relations

11 July 2026

- India and New Zealand marked 100 years of sporting ties in 2026. The relationship began with the Indian Army Hockey Team's tour in 1926, and hockey continues to strengthen the friendship between the two nations.

PM Narendra Modi Visits Australia; India Launches PACTS Framework

12 & 13 July 2026

- Prime Minister Narendra Modi visited Australia from 8–10 July 2026 to strengthen bilateral cooperation. India and Australia launched the Australia-India Partnership on Cyber, Critical Technologies, and Supply Chains (PACTS) to enhance cyber security, resilient supply chains, digital infrastructure, and critical technology collaboration across the Indo-Pacific.

DoT's Samridh Gram Wins WSIS Prize 2026

12 & 13 July 2026

- The Department of Telecommunications (DoT) won

the WSIS Prize 2026 under Action Line C6 for its Samridh Gram initiative. Powered by BharatNet, the programme delivers healthcare, education, banking, and livelihood services through digital village centres, promoting inclusive rural development.

SBI Sells 1.42% Stake in SBI Funds Management Ahead of IPO

12 & 13 July 2026

- State Bank of India (SBI) sold a 1.42% stake in SBI Funds Management Ltd. for ₹1,655 crore through a pre-IPO placement. The transaction was completed ahead of the company's proposed ₹11,700 crore Initial Public Offering (IPO).

China Successfully Recovers Reusable Long March-10B Rocket Booster

12 & 13 July 2026

- China achieved its first controlled recovery of the Long March-10B reusable rocket booster after successfully launching an orbital mission. The milestone strengthens China's reusable space technology programme and advances its efforts to reduce launch costs.

National Fish Farmers' Day Observed on 10 July

12 & 13 July 2026

- National Fish Farmers' Day was observed across India on 10 July 2026 to recognise the contributions of fish farmers and aquaculture professionals. The day commemorates the first successful induced breeding of Indian major carps achieved on 10 July 1957, marking a landmark achievement in India's fisheries sector.

Nita Ambani Receives Fortune India MPW Honour

14 July 2026

- Nita Ambani, Founder and Chairperson of Reliance Foundation, received the Fortune India Most Powerful Women (MPW) Honour 2026 for her leadership in institution building and inclusive development. The event also released the Fortune India MPW 2026 list recognizing India's top women leaders.

Wimbledon 2026 Champions Crowned

14 July 2026

- Jannik Sinner (Italy) won the men's singles title, while Linda Nosková (Czech Republic) won the women's singles title at the Wimbledon Championships 2026, held in London.

Former Qatar Emir Sheikh Hamad bin Khalifa Al

Thani Passes Away

14 July 2026

- Former Emir of Qatar, Sheikh Hamad bin Khalifa Al Thani, passed away at the age of 74. He ruled Qatar from 1995 to 2013 and transformed the country into a global energy, investment, and diplomatic hub while overseeing the expansion of LNG exports and institutions such as Al Jazeera.

World Population Day Observed on 11 July

14 July 2026

- World Population Day 2026 was observed on 11 July with the theme "Realizing the hopes and aspirations of young people – today and for the future." The day highlights population issues, reproductive health, and sustainable development.

UN Observes Srebrenica Genocide Remembrance Day

14 July 2026

- The International Day of Reflection and Commemoration of the 1995 Genocide in Srebrenica was observed on 11 July to honour the victims of the 1995 genocide in Bosnia and Herzegovina and promote remembrance, justice, and reconciliation.

World Horse Day 2026 Observed

14 July 2026

- The United Nations observed World Horse Day on 11 July to recognise the contribution of horses to human society. The observance was established through a UNGA Resolution adopted in 2025, making 2026 the second annual observance.

MeitY Releases Digital Threat Report 2025–26 for BFSI Sector

15 July 2026

- The Ministry of Electronics & Information Technology (MeitY), along with CERT-In, CSIRT-Fin, and SISA, released the 2nd edition of the Digital Threat Report 2025–26 for the Banking, Financial Services & Insurance (BFSI) and payments ecosystem. The report introduces the "Anatomy of Cyber Failure – 4 Layer Gap Archetype Framework" and provides an 18-month roadmap to strengthen cybersecurity against emerging AI-driven threats.

PM Modi Visits New Zealand; Bilateral Ties Elevated to Strategic Partnership

15 July 2026

- Prime Minister Narendra Modi visited New Zealand from 10–11 July 2026, marking the first visit by an Indian Prime Minister in 40 years. India and New Zealand elevated their relationship to a Strategic Partnership, signed 10 MoUs, adopted a Roadmap to

2030, announced plans to double bilateral trade to NZD 7 billion by 2030, and strengthened cooperation in defence, maritime security, agriculture, education, and critical technologies.

Bank of Maharashtra Launches 'FinSpark'26 Cybersecurity Hackathon

15 July 2026

- Bank of Maharashtra (BoM) launched FinSpark'26, a national-level cybersecurity hackathon under the theme "Securing the Future of Banking." The competition aims to encourage students and innovators to develop solutions for banking security, AI-based fraud detection, insider threats, and cyber resilience, with prize money exceeding ₹10 lakh.

FIU-IND Named Runner-up at BECA 2026

15 July 2026

- The Financial Intelligence Unit-India (FIU-IND) was declared Runner-up at the Best Egmont Case Award (BECA) 2026 for uncovering a major cyber fraud and money laundering network involving nearly ₹868 crore. The investigation led to seizure of cash and cryptocurrency, attachment of assets, and prosecution under the Prevention of Money Laundering Act (PMLA), 2002.

Anjum Chopra and Kevin Pietersen Inducted into ICC Hall of Fame

15 July 2026

- Former India captain Anjum Chopra and former England captain Kevin Pietersen were inducted into the ICC Hall of Fame 2026. Anjum Chopra became the third Indian woman and 13th Indian overall to receive the prestigious honour for her outstanding contribution to international cricket.

Sahitya Akademi Award-Winning Tamil Writer Poomani Passes Away

15 July 2026

- Renowned Tamil writer Poomani passed away at the age of 79. He was best known for his acclaimed novel Agnaadi, which won the Sahitya Akademi Award (2014), and for his realistic portrayal of rural Tamil Nadu through works such as Vekkai, later adapted into the film Asuran.

Shubhanshu Shukla Launches Debut Book The Second Orbit

15 July 2026

- Indian Air Force Group Captain Shubhanshu Shukla launched his debut book "The Second Orbit: Belief of a Man... Dreams of 1.4 Billion Hearts." The book narrates his journey as an astronaut, his Axiom-4 mission, and India's growing ambitions in human

spaceflight.

International Malala Day Observed on 12 July

15 July 2026

- International Malala Day was observed on 12 July to commemorate the birth anniversary of Malala Yousafzai and promote girls' education worldwide. The day marks her historic United Nations speech in 2013, advocating universal access to education.

Andhra Pradesh Launches 'Pillale Sampada' Initiative

15 July 2026

- The Andhra Pradesh Government launched the 'Pillale Sampada' (Children are Wealth) initiative to encourage balanced population growth and address declining fertility rates. The scheme proposes financial assistance of ₹30,000 for a third child and ₹40,000 for a fourth child, along with greater focus on maternal health, childcare, and public awareness.

Brand Finance India 100 Report 2026 Released

15 July 2026

- Brand Finance released the India 100 Report 2026, valuing India's top 100 brands at US\$252.8 billion, reflecting a 7% increase over 2025. Tata Group retained its position as India's most valuable brand with a valuation of US\$33.6 billion, followed by Infosys and Life Insurance Corporation (LIC), highlighting the growing global strength and resilience of Indian brands.

RBI Approves Rajiv Kumar as Part-Time Chairman of HDFC Bank

16 July 2026

- The Reserve Bank of India (RBI) approved the appointment of former Finance Secretary and Chief Election Commissioner Rajiv Kumar as the Part-Time Chairman of HDFC Bank for a three-year term, effective 15 July 2026.

India's Exports Reach USD 232.73 Billion in Q1 FY27

16 July 2026

- The Ministry of Commerce & Industry (MoC&I) reported that India's total exports reached USD 232.73 billion during Q1 FY27 (April–June 2026), while imports stood at USD 270.15 billion. Merchandise exports increased to USD 129.32 billion, reflecting continued growth in India's external trade.

MeitY Launches NIDAR 2.0 for Indigenous Drone

Innovation

16 July 2026

- The Ministry of Electronics and Information Technology (MeitY) and the Drone Federation India (DFI) launched NIDAR 2.0 under the SwaYaan Initiative to promote drones powered by indigenous VEGA processors. The challenge offers a prize pool of over ₹65 lakh and supports innovation in autonomous drones and indigenous drone components.

India Finishes Fourth at Inaugural Asian U23 Athletics Championships

16 July 2026

- India finished fourth at the inaugural Asian U23 Athletics Championships 2026 in China with 16 medals, including 3 gold, 4 silver, and 9 bronze. China topped the medal table, while India excelled in relay events and javelin throw.

India Wins First-Ever Women's Deaf T20I Series Against Sri Lanka

16 July 2026

- The Indian Deaf Women's Cricket Team created history by defeating Sri Lanka 5–0 to win the first-ever Women's Deaf T20 International Series. The victory marked India's first overseas triumph in international deaf women's cricket.

Delhi Unveils 'Mayur' Mascot for Commonwealth Table Tennis Championship 2026

16 July 2026

- Delhi Chief Minister Rekha Gupta unveiled 'Mayur', the official mascot of the 22nd Commonwealth Table Tennis Championship 2026. Inspired by the Indian Peacock, the mascot symbolizes unity, pride, energy, and the spirit of the Commonwealth nations.

International Day of Hope Observed on 12 July

16 July 2026

- The United Nations observed the International Day of Hope on 12 July to promote hope, peace, resilience, and sustainable development worldwide. 2026 marked the second observance of the international day.

RBI Approves Rajiv Kumar as Part-Time Chairman of HDFC Bank

16 July 2026

- The Reserve Bank of India (RBI) approved the appointment of former Finance Secretary and Chief Election Commissioner Rajiv Kumar as the Part-Time Chairman of HDFC Bank for a three-year term, effective 15 July 2026.

India's Exports Reach USD 232.73 Billion in Q1 FY27

16 July 2026

- The Ministry of Commerce & Industry (MoC&I) reported that India's total exports reached USD 232.73 billion during Q1 FY27 (April–June 2026), while imports stood at USD 270.15 billion. Merchandise exports increased to USD 129.32 billion, reflecting continued growth in India's external trade.

MeitY Launches NIDAR 2.0 for Indigenous Drone Innovation

16 July 2026

- The Ministry of Electronics and Information Technology (MeitY) and the Drone Federation India (DFI) launched NIDAR 2.0 under the SwaYaan Initiative to promote drones powered by indigenous VEGA processors. The challenge offers a prize pool of over ₹65 lakh and supports innovation in autonomous drones and indigenous drone components.

India Finishes Fourth at Inaugural Asian U23 Athletics Championships

16 July 2026

- India finished fourth at the inaugural Asian U23 Athletics Championships 2026 in China with 16 medals, including 3 gold, 4 silver, and 9 bronze. China topped the medal table, while India excelled in relay events and the javelin throw.

India Wins First-Ever Women's Deaf T20I Series Against Sri Lanka

16 July 2026

- The Indian Deaf Women's Cricket Team created history by defeating Sri Lanka 5–0 to win the first-ever Women's Deaf T20 International Series. The victory marked India's first overseas triumph in international deaf women's cricket.

Delhi Unveils 'Mayur' Mascot for Commonwealth Table Tennis Championship 2026

16 July 2026

- Delhi Chief Minister Rekha Gupta unveiled 'Mayur', the official mascot of the 22nd Commonwealth Table Tennis Championship 2026. Inspired by the Indian Peacock, the mascot symbolizes unity, pride, energy, and the spirit of the Commonwealth nations.

International Day of Hope Observed on 12 July

16 July 2026

- The United Nations observed the International Day of

Hope on 12 July to promote hope, peace, resilience, and sustainable development worldwide. 2026 marked the second observance of the international day.

MY Bharat to Launch Nationwide 'Viksit Bharat Yuva Connect Programme'

16 July 2026

- The Ministry of Youth Affairs & Sports, through MY Bharat (Mera Yuva Bharat), will launch the Viksit Bharat Yuva Connect Programme (VBYCP) across universities and colleges from 16 July to 15 August 2026 under the theme "Nasha Mukh Yuva for Viksit Bharat." The month-long campaign aims to mobilise youth against substance abuse, with youth icons leading awareness sessions to promote a drug-free society and contribute towards the vision of Viksit Bharat@2047 and Nasha Mukh Bharat.

Brand Finance India 100 Report 2026 Released

17 July 2026

- Brand Finance released the India 100 Report 2026, valuing India's top 100 brands at USD 252.8 billion, a 7% increase over the previous year. Tata Group retained its position as India's most valuable brand, while Adani Group emerged as the fastest entrant into the country's top 10 most valuable brands.

India Launches Phase III of Biomedical Research Career Programme (BRCP)

18 July 2026

- The Department of Biotechnology (DBT), under the Ministry of Science & Technology, launched Phase III of the Biomedical Research Career Programme (BRCP) with a total outlay of ₹1,500 crore, including ₹1,000 crore from DBT and ₹500 crore from the Wellcome Trust (UK). The programme aims to strengthen India's biomedical research ecosystem by nurturing globally competitive scientists and researchers.

India Hosts 12th BRICS Labour and Employment Ministers' Meeting in Hyderabad

18 July 2026

- India hosted the 12th BRICS Labour and Employment Ministers' Meeting in Hyderabad, Telangana, under its BRICS Chairship 2026 themed "Building for Resilience, Innovation, Cooperation and Sustainability." The meeting concluded with the adoption of the BRICS Labour and Employment Ministers' Declaration and the launch of BRICS CONNECT, an Indian initiative to promote technical cooperation, knowledge sharing, and capacity building among BRICS nations.

Cluster and Ship Repair Facility in Gujarat

18 July 2026

- The Ministry of Ports, Shipping and Waterways (MoPSW) granted in-principle approval for a Greenfield Shipbuilding Cluster in Porbandar and a Ship Repair Facility at Vadinar, Gujarat, under the Shipbuilding Development Scheme (SbDS). These projects support the Maritime Amrit Kaal Vision 2047 to strengthen India's indigenous shipbuilding and ship repair capabilities.

Amitabh Bachchan Becomes Brand Ambassador of Policybazaar

18 July 2026

- Policybazaar appointed veteran actor Amitabh Bachchan as its Brand Ambassador for its nationwide insurance awareness campaign "Parivaar Sabse Pehle", aimed at promoting health and term insurance while supporting IRDAI's Insurance for All by 2047 vision.

Fairfax to Acquire 60.72% Stake in IDBI Bank

18 July 2026

- Canada-based Fairfax Financial Holdings emerged as the preferred bidder to acquire a 60.72% stake in IDBI Bank from the Government of India and LIC in a ₹52,932 crore deal. The acquisition, subject to regulatory approvals, is expected to become the largest foreign investment in an Indian bank.

India Finishes Third at Asian U-19 & U-23 Boxing Championships 2026

18 July 2026

- India secured 29 medals, including 5 gold, 13 silver, and 11 bronze, to finish third at the Asian U-19 & U-23 Boxing Championships 2026 held in Jakarta, Indonesia. Uzbekistan topped the medal table, followed by Kazakhstan.

World Snake Day Observed on 16 July

18 July 2026

- World Snake Day was observed on 16 July to raise awareness about the ecological importance of snakes, their conservation, and the need to reduce myths and fear surrounding them. India is home to around 300 snake species, protected under the Wild Life (Protection) Act, 1972.

Article 370 Wins Best Feature Film at 72nd National Film Awards

19 & 20 July 2026

- The Hindi film Article 370 won the Best Feature Film award at the 72nd National Film Awards 2024. Yami Gautam received the Best Actress award for her

performance in the film, while Mammooty (Bramayugam) and Kartik Aaryan (Chandu Champion) jointly won the Best Actor award. This marks Mammooty's fourth National Film Award for Best Actor.

International Seminar 'Saushrutam 2026' Concludes Successfully

19 & 20 July 2026

- The three-day international seminar 'Saushrutam 2026', organised by the All India Institute of Ayurveda (AIIA) in New Delhi, concluded successfully. The seminar focused on Ayurvedic surgery, integrative healthcare, and medical research, bringing together experts, researchers, and academicians from India and abroad.

MoSPI Releases Quarterly Update of PAIMANA Dashboard

19 & 20 July 2026

- The Ministry of Statistics and Programme Implementation (MoSPI) released the latest quarterly update of the Project Assessment, Infrastructure Monitoring & Analytics for Nation-building (PAIMANA) dashboard to track the performance of India's infrastructure sector. The updated dashboard now covers 165 indicators, including 44 new indicators, providing a comprehensive framework for monitoring key infrastructure sectors.

Cabinet Approves NIPU-2026, Railway Multitracking and Varanasi Elevated Corridor Projects

19 & 20 July 2026

- The Cabinet Committee on Economic Affairs (CCEA) approved the National Investment Policy for Urea-2026 (NIPU-2026) to boost domestic gas-based urea production with an additional capacity of 1 crore metric tonnes. The Cabinet also approved two railway multitracking projects in Odisha and Jharkhand and two elevated corridor projects in Varanasi worth over ₹25,000 crore to improve connectivity and reduce congestion.

Chhattisgarh Becomes First State to Introduce Risk-Based Business Approval System

19 & 20 July 2026

- The Chhattisgarh Legislative Assembly passed the Chhattisgarh Ease of Doing Business Act, 2026, making the state the first in India to implement a comprehensive risk-based and trust-based business approval framework. The new system provides self-certification for low-risk businesses, deemed approvals, simplified compliance, and is expected to benefit over 15 lakh MSMEs.

Gujarat Receives Agriculture Leadership Award 2026

19 & 20 July 2026

- Gujarat received the Agriculture Leadership Award 2026 for its outstanding achievements in the horticulture sector during the 17th Agriculture Leadership Conclave held in New Delhi. The award recognises the state's success in horticulture expansion through improved irrigation, modern farming practices, and farmer-centric initiatives.

Skyroot Aerospace Successfully Launches India's First Private Orbital Rocket

19 & 20 July 2026

- Hyderabad-based Skyroot Aerospace successfully launched Vikram-1 under Mission Agaman, becoming India's first privately developed orbital-class launch vehicle. The mission successfully placed multiple payloads into Low Earth Orbit (LEO), making India the third country after the United States and China to achieve private orbital launch capability.

Nelson Mandela International Day Observed on 18 July

19 & 20 July 2026

- The United Nations observed Nelson Mandela International Day on 18 July to honour the birth anniversary of Nelson Mandela, the first democratically elected President of South Africa. The 2026 theme is "It's in our hands", encouraging individuals to contribute towards building a better society.

Santhali Film Angen Wins Historic National Film Award

22 July 2026

- The Santhali-language short film Angen (Invisible) became the first Santhali film to win a National Film Award. Directed by Ravi Raj Murmu, the 12-minute film received the Best Debut Film of a Director (Non-Feature Category) at the 72nd National Film Awards, showcasing Jharkhand's tribal culture and indigenous storytelling.

Nation Pays Tribute to Freedom Fighter Batukeshwar Dutt

22 July 2026

- Union Home Minister Amit Shah paid tributes to revolutionary freedom fighter Batukeshwar Dutt on his death anniversary. Dutt is remembered for the 1929 Central Legislative Assembly bombing alongside Bhagat Singh, carried out to protest oppressive British laws and awaken the nation against colonial rule.

NSA Ajit Doval Selected for Lokmanya Tilak National Award 2026

22 July 2026

- National Security Advisor Ajit Doval was selected for the Lokmanya Tilak National Award 2026 in recognition of his outstanding contributions to national security, counter-terrorism, and border management. The award will be presented in Pune on 1 August 2026.

FIFA World Cup 2026 Announces Record Prize Money

22 July 2026

- FIFA announced a record USD 871 million prize pool for the 2026 FIFA World Cup, making it the richest tournament in football history. Champions Spain received USD 51 million, while Argentina and England earned USD 34 million and USD 30 million, respectively.

Pakistan to Host SAF Games 2027

22 July 2026

- Pakistan will host the 14th South Asian Federation (SAF) Games from 23 to 31 March 2027 across Islamabad, Lahore, and Faisalabad. It will be the third time Pakistan hosts the regional multi-sport event after 1989 and 2004.

England Football Legend Kevin Keegan Passes Away

22 July 2026

- Former England football captain and two-time Ballon d'Or winner Kevin Keegan passed away at the age of 75. Widely regarded as one of England's greatest footballers, he enjoyed a distinguished playing and managerial career.

International Moon Day Observed on 20 July

22 July 2026

- The United Nations observed International Moon Day on 20 July to commemorate the Apollo 11 Moon landing in 1969. The day promotes peaceful space exploration, scientific research, and sustainable use of lunar resources.

Mission 'Golden Spice' Launched for Meghalaya's Lakadong Turmeric

23 July 2026

- The Ministry of Development of North Eastern Region (MDoNER) launched the ₹175.45-crore Mission "Golden Spice" to strengthen the value chain of GI-tagged Lakadong Turmeric. The five-year initiative (2025–2030) aims to improve cultivation, processing, branding, and exports, making Lakadong turmeric a

globally competitive premium spice. MDoNER will contribute 50% of the project funding.

Maharashtra Tops PLI-Auto Scheme with 66 Manufacturing Units

23 July 2026

- The Ministry of Heavy Industries (MHI) informed Parliament that Maharashtra leads the PLI Scheme for Automobile and Auto Components with 66 manufacturing units, followed by Tamil Nadu (38), Haryana (35), and Karnataka (35). A total of 225 manufacturing units have been established under the ₹25,938-crore PLI-Auto Scheme approved in 2021.

ISSDA and GSSE Partner to Promote Stainless Steel in Clean Energy

23 July 2026

- The Indian Stainless Steel Development Association (ISSDA) and Global Stainless Steel Expo (GSSE) signed a strategic partnership to promote stainless steel applications in green hydrogen, renewable energy, LNG, mobility, and infrastructure. The collaboration also advocates a National Stainless Steel Policy (NSSP). India's stainless steel market is projected to reach USD 15.8 billion by 2030.

India's Outward FDI Falls 47.9% in June 2026

23 July 2026

- According to RBI data, India's outward Foreign Direct Investment (FDI) commitments declined by 47.9% year-on-year to USD 3 billion in June 2026. Equity, debt, and guarantee commitments all witnessed declines. ONGC Videsh Rovuma Limited (OVRL) made the largest overseas equity commitment during the month.

Indian Grandmasters Win Top Honours at Menuires Chess Championship

23 July 2026

- Grandmaster S. Rohith Krishna won the Menuires International Chess Championship 2026 in France, while GM Raja Rithvik secured the silver medal. Both players remained unbeaten with 7 points from 9 rounds, with Rohith Krishna winning on tie-break under FIDE regulations.

Pi Approximation Day Observed on 22 July

23 July 2026

- Pi Approximation Day is observed annually on 22 July because the fraction $22/7$ closely approximates the mathematical constant π (Pi). The day promotes awareness of mathematics, science, and the importance of Pi in geometry and engineering. It was first celebrated in 1995 in Sweden.

World Brain Day 2026 Observed on 22 July

23 July 2026

- World Brain Day 2026 was observed on 22 July with the theme "Brain Health: Access for All." Led by the World Federation of Neurology (WFN), the observance raises awareness about brain health and neurological disorders. The date also marks the establishment of the WFN in 1957.

World Bank Warns War Could Cut Global Growth to 1.3% in 2026

23 July 2026

- The World Bank has warned that prolonged US-Iran hostilities could reduce global economic growth to 1.3% in 2026, down from 2.9% in 2025, while pushing global inflation to around 4.5%. According to the June 2026 Global Economic Prospects (GEP) Report, the worst-case scenario assumes severe energy supply disruptions and financial market volatility lasting six months or more, whereas the baseline forecast projects 2.5% global growth with inflation around 4.0% if disruptions ease.

World Bank Warns War Could Cut Global Growth to 1.3% in 2026

23 July 2026

- The World Bank has warned that prolonged US-Iran hostilities could reduce global economic growth to 1.3% in 2026, down from 2.9% in 2025, while pushing global inflation to around 4.5%. According to the June 2026 Global Economic Prospects (GEP) Report, the worst-case scenario assumes severe energy supply disruptions and financial market volatility lasting six months or more, whereas the baseline forecast projects 2.5% global growth with inflation around 4.0% if disruptions ease.

CSIR Transfers Four Indigenous Technologies to Industry

23 July 2026

- The Council of Scientific and Industrial Research (CSIR) organised a Technology Transfer Event at its headquarters in New Delhi on 23 July 2026, where it transferred four indigenous technologies to industry, commercially launched an IoT-enabled Smart Rural Water Monitoring System, and recognised Bharat Electronics Limited (BEL) for royalty generated from licensed defence technology. The event was organised by CSIR-CSIO, Chandigarh, under the leadership of Dr. N. Kalaiselvi, Director General, CSIR.

MoC Releases 'AAROH', India's First Scientific Mine Closure Report

24 & 25 July 2026

- The Ministry of Coal (MoC) released 'AAROH: Annual

Report on Mine Closure', India's first comprehensive report on scientific mine closure, ecological restoration, and post-mining land utilisation. Prepared by the Coal Controller Organisation (CCO), the report documents 42 scientifically closed coal mines, including 33 closed in the last year. During the event, Coal NEER Plants of Coal India Limited were virtually inaugurated, and a tripartite MoU was signed by BCCL, JRDA, Hindalco Industries, and Rajdhani Universal Fabrics.

DRDO Signs Contracts for AEW&C Mk-II Programme

24 & 25 July 2026

- The Defence Research and Development Organisation (DRDO) signed two major contracts for the AEW&C Mk-II Programme to strengthen India's airborne surveillance and air defence capabilities. The ₹19,000-crore programme, approved by the Cabinet Committee on Security (CCS), will convert six Airbus A321 aircraft into advanced airborne warning platforms with induction planned for 2032–33.

Zanzibar President Hussein Ali Mwinyi Visits India

24 & 25 July 2026

- Zanzibar President Hussein Ali Mwinyi visited India from 17–20 July 2026 to strengthen the India–Tanzania Strategic Partnership. The visit focused on cooperation in the blue economy, trade, tourism, health, education, and technology, while also unveiling the master plan of the IIT Madras Zanzibar campus, India's first international IIT campus.

NCVET Recognises NIRDPR as Dual Awarding Body

24 & 25 July 2026

- The National Council for Vocational Education and Training (NCVET) recognised the National Institute of Rural Development and Panchayati Raj (NIRDPR) as a Dual Awarding Body, enabling it to assess, certify, and award NSQF-aligned qualifications. The initiative will strengthen rural skilling, entrepreneurship, and Panchayati Raj capacity building, with 107 Dual Awarding Bodies recognised as of July 2026.

UN SOFI Report: Global Hunger Declines Slightly in 2025

24 & 25 July 2026

- The UN Food and Agriculture Organization (FAO) released the SOFI 2026 Report, estimating that 645 million people (7.8% of the global population) faced hunger in 2025, a slight improvement over the previous year. However, the world remains off track

to achieve SDG-2 (Zero Hunger by 2030), with Africa replacing Asia as the region with the highest number of undernourished people.

ICRA Projects India's GDP Growth at 6.4–6.6% in Q1 FY27

24 & 25 July 2026

- ICRA projected India's real GDP growth at 6.4–6.6% for Q1 FY27, supported by strong industrial activity, infrastructure growth, and improved high-frequency indicators. Despite higher energy prices and input cost pressures, the report indicates continued economic momentum.

Paras Semiconductors to Set Up ₹6,200-Crore OSAT Facility in MP

24 & 25 July 2026

- Paras Semiconductors signed an MoU with MPSeDC to establish a ₹6,200-crore Greenfield OSAT (Outsourced Semiconductor Assembly and Test) facility in Madhya Pradesh. The project will strengthen India's semiconductor ecosystem, support the India Semiconductor Mission, and manufacture advanced semiconductor packages for strategic applications.

RBI Approves Areion Group's Acquisition of Aviom India Housing Finance

24 & 25 July 2026

- The Reserve Bank of India (RBI) approved Areion Group's ₹936-crore acquisition of Aviom India Housing Finance as part of its Corporate Insolvency Resolution Process (CIRP). The acquisition is expected to provide lenders with an estimated 65% recovery, subject to final approval by the National Company Law Tribunal (NCLT).

India Bids to Host 2029 World Ability sport Games

24 & 25 July 2026

- The Paralympic Committee of India (PCI) and the Cerebral Palsy Sports Federation of India (CPSFI) signed an MoU to jointly bid for hosting the 2029 World Abilitysport Games. Chennai and Bhubaneswar are under consideration as host cities for the international multi-sport event for athletes with disabilities.

National Flag Adoption Day Observed on 22 July

24 & 25 July 2026

- National Flag Adoption Day is observed every year on 22 July to commemorate the adoption of the Indian National Flag (Tiranga) by the Constituent Assembly on 22 July 1947. The 2026 observance

Cabinet Approves ₹3,030-Crore BHAVYA as a symbol of freedom, justice, liberty, and equality.

National Broadcasting Day Observed on 23 July

24 & 25 July 2026

- National Broadcasting Day is observed annually on 23 July to commemorate India's first organised radio broadcast by the Indian Broadcasting Company (IBC) in 1927. The year 2026 marks the 99th anniversary of organised radio broadcasting in India, highlighting its role in public communication, education, and cultural preservation.

US Imposes 10% Section 301 Tariff on Indian Goods

24 & 25 July 2026

- The United States imposed a 10% Section 301 tariff on Indian goods from 24 July 2026, citing inadequate enforcement against forced labour in supply chains. India was shifted from the proposed 12.5% tariff to the 10% bracket after the DGFT amended the Foreign Trade Policy (13 July 2026) to prohibit imports made using forced labour and due to progress in implementing the four Labour Codes. While FIEO viewed the lower tariff as a competitive advantage over countries facing 12.5% tariffs, the gems & jewellery and textile industries expressed concerns over profit margins, reputational risks, and export competitiveness.

Mirabai Chanu Wins Gold at Commonwealth Games 2026

26 & 27 July 2026

- Mirabai Chanu won the women's 48 kg gold medal at the Commonwealth Games 2026 in Glasgow, securing India's first gold medal of the Games. She created new Games records in the snatch (85 kg), clean & jerk (105 kg), and total lift (190 kg), completing a historic hat-trick of Commonwealth Games gold medals after Gold Coast 2018 and Birmingham 2022. Chanambam Rishikanta Singh also won the silver medal in the men's 60 kg category.

Banks to Launch CKYC 2.0 in August 2026

26 & 27 July 2026

- Banks and insurance companies will launch Central Know Your Customer (CKYC) 2.0 in August 2026, with mutual funds joining later. The upgraded system enables institutions to retrieve customers' verified KYC records from a central registry after OTP-based consent, eliminating the need to repeatedly submit PAN, Aadhaar, or address proof.

Rasayan Scheme

26 & 27 July 2026

- The Union Cabinet approved the ₹3,030-crore BHAVYA-Rasayan Scheme to establish three large chemical parks across India over FY27–FY31. The scheme will provide ₹3,000 crore for common infrastructure and utilities, while parks will be developed by state governments through a challenge-based selection process, with each requiring at least 2,000 acres of land.

Cabinet Approves Ballari–Guntakal Railway Multitracking Project

26 & 27 July 2026

- The Cabinet Committee on Economic Affairs (CCEA) approved the 3rd and 4th railway lines on the Ballari–Guntakal section across Karnataka and Andhra Pradesh at a cost of nearly ₹1,264 crore. The 46-km project, targeted for completion by 2028–29, will improve connectivity to around 99 villages with a population of nearly 7 lakh.

Bihar to Establish NSTI-W Campus and Skill India International Centre

26 & 27 July 2026

- The Government of Bihar and the Ministry of Skill Development and Entrepreneurship (MSDE) announced the establishment of a permanent National Skill Training Institute for Women (NSTI-W) campus at Bihta and a Skill India International Centre (SIIC) in Patna. The projects, with investments of ₹99.97 crore and ₹7 crore, aim to promote women's skilling and global employment opportunities.

Viswanathan Anand Becomes Interim President of FIDE

26 & 27 July 2026

- India's five-time World Chess Champion Viswanathan Anand assumed charge as the Interim President of FIDE after Arkady Dvorkovich suspended his duties. Anand, who has served as FIDE Deputy President since 2022, became the first Indian to lead the International Chess Federation in an interim capacity.

Infosys Appoints Ashiss Kumar Dash as CEO-Designate

26 & 27 July 2026

- Infosys appointed Ashiss Kumar Dash as its CEO-Designate, with effect from 1 April 2027, succeeding Salil Parekh. Dash, an Infosys veteran with over 30 years of experience, has been appointed for a five-year term (2027–2032), subject to shareholders' approval.

Heritage Site

World IVF Day Observed on 25 July

26 & 27 July 2026

- World In Vitro Fertilization (IVF) Day, also known as World Embryologist Day, is observed annually on 25 July to promote awareness about IVF technology and Assisted Reproductive Technology (ART). The day commemorates the birth of Louise Brown, the world's first IVF baby, born in 1978.

International Day of Women and Girls of African Descent Observed

26 & 27 July 2026

- The United Nations observed the International Day of Women and Girls of African Descent on 25 July 2026 with the theme "Right to Health – A Fundamental Right Still Denied." The observance highlights the rights, leadership, and contributions of women and girls of African descent while addressing inequalities in healthcare access and social inclusion.

PM Modi Forms Nandan Nilekani-Led Task Force for Exam Reforms

28 July 2026

- Prime Minister Narendra Modi constituted a six-member high-powered task force headed by Nandan Nilekani to recommend comprehensive reforms in India's examination system. The panel was formed following nationwide protests and the NEET-UG 2026 paper leak controversy to improve transparency, security, and credibility. Members include S. Somanath, Tapan Deka, V. Kamakoti, Anita Karwal, and Amrit Lal Meena. The task force will suggest technology-driven measures for conducting secure and trustworthy examinations.

BRICS Science Academies Forum 2026 Held at IIT Hyderabad

28 July 2026

- The 2nd BRICS Science Academies Forum was held at IIT Hyderabad on 22–23 July 2026 under the theme "Harnessing Artificial Intelligence for Sustainable Development and Strengthening Global South Cooperation." India also hosted the 3rd BRICS Ministerial Meeting on Disaster Risk Reduction and the BRICS Ministers of Interior Meeting. BRICS CCI Women Empowerment released the WISE Whitepaper to enhance women's participation in science and innovation. India further organized the BRICS Network University Governing Board Meeting and Conference on Traditional and Indigenous Knowledge Systems.

Sarnath Becomes India's 45th UNESCO World

28 July 2026

- The Ancient Buddhist Site of Sarnath in Uttar Pradesh was inscribed on the UNESCO World Heritage List during the 48th World Heritage Committee session in Busan, South Korea. It became India's 45th World Heritage Site and Uttar Pradesh's fourth UNESCO-recognised site. Sarnath was nominated by India in January 2025 after being on UNESCO's Tentative List since 1998. The inscription recognises its Outstanding Universal Value as the place where Gautama Buddha delivered his first sermon.

President Droupadi Murmu Visits Moldova, North Macedonia and Romania

28 July 2026

- President Droupadi Murmu undertook a state visit to Moldova, North Macedonia, and Romania from 19–25 July 2026 to strengthen bilateral cooperation. India unveiled the 3Ts Roadmap (Trade, Technology and Talent) during the Moldova visit. She became the first Indian President to visit North Macedonia and inaugurated a bust of Mahatma Gandhi in Skopje. In Romania, three MoUs were signed and 2028 was declared the India–Romania Year of Innovation.

NSE Launches India's First Domestic Natural Gas Futures

28 July 2026

- The National Stock Exchange launched India's first domestic benchmark-based Natural Gas Futures contract from 27 July 2026. The cash-settled contract is linked to the Indian Gas Exchange (IGX) Gujarat (Dahej) hub price and trades under the symbol NATGASIND. It has a trading unit of 250 mmBtu and aims to help market participants manage gas price volatility. The initiative strengthens India's commodity derivatives market with a domestic pricing benchmark.

Vizhinjam Port Approved for Direct EXIM Operations

28 July 2026

- Vizhinjam International Seaport in Kerala received CBIC approval to commence Export–Import cargo operations from 18 August 2026. The notification designates the port as a Customs Port under the Customs Act, 1962, enabling direct international cargo handling. The project is being developed under a Public–Private Partnership by the Kerala Government and Adani Ports. The approval is expected to reduce dependence on foreign transshipment hubs and improve India's trade efficiency.

Education Minister

28 July 2026

- Union Minister Pralhad Joshi was given additional charge as the Union Education Minister after Dharmendra Pradhan resigned over the NEET-UG 2026 paper leak controversy. President Droupadi Murmu accepted the resignation under Article 75(2) of the Constitution. Naresh Pal Gangwar became Secretary of Higher Education while T.K. Anil Kumar assumed charge of School Education and Literacy. The leadership change aims to restore confidence in India's education system.

SpaceX Starship Completes 13th Test Flight Successfully

28 July 2026

- SpaceX successfully completed the 13th integrated test flight of Starship from Starbase, Texas, deploying 20 Starlink Version 3 satellites. The mission included a successful re-entry and controlled splashdown in the Indian Ocean. It tested spacecraft systems, satellite deployment, and heat shield performance for future missions. NASA monitored the flight as part of preparations for Artemis lunar missions and future Mars exploration.

Kargil Vijay Diwas 2026 Observed on 26 July

28 July 2026

- India observed the 27th Kargil Vijay Diwas on 26 July 2026 to commemorate victory in the 1999 Kargil War through Operation Vijay. The day honours the courage and sacrifice of the Indian Armed Forces in defending the nation's sovereignty. The conflict began after Pakistani intrusions across the Line of Control in May 1999. The Indian Army and Air Force successfully recaptured the occupied positions through Operations Vijay and Safed Sagar.

International Day for Conservation of Mangrove Ecosystems 2026

28 July 2026

- The International Day for the Conservation of the Mangrove Ecosystem was observed on 26 July 2026 under UNESCO's initiative. The day promotes awareness about the ecological, climatic, and socio-economic importance of mangroves. It was proclaimed by UNESCO in 2015, with the first observance held in 2016. The occasion also commemorates environmental activist Hayhow Daniel Nanoto, who died during a mangrove restoration protest in 1998.

Himachal Pradesh Launches Mukhyamantri Machhuara Samman Nidhi Yojana

28 July 2026

- The Himachal Pradesh Government launched the Mukhyamantri Machhuara Samman Nidhi Yojana to support reservoir fishermen during the annual fishing ban. Eligible fishermen will receive a lump-sum financial assistance of ₹3,500 under the scheme. Around 3,700 fishing families across five major reservoirs are expected to benefit. The scheme has an estimated annual expenditure of ₹1.20 crore and will be monitored by the Directorate of Fisheries.

Odisha Signs AI Data Centre MoU with HCLTech and Sarvam AI

28 July 2026

- The Odisha Government signed MoUs with HCLTech and Sarvam AI to establish the state's first AI Data Centre at the Odisha Sovereign AI Park. The overall investment is ₹14,257 crore, with HCLTech investing around ₹730 crore in the AI facility. The centre will integrate high-performance computing with indigenous AI models for government and enterprise applications. Another MoU was signed to establish a Global Development Centre in Bhubaneswar, expected to generate around 5,000 jobs by 2028.

Maharashtra Becomes First State Eligible for Second RKVY Installment

29 July 2026

- Maharashtra became the first state to qualify for the second installment under the Rashtriya Krishi Vikas Yojana (RKVY) after utilising over 75% of the first installment funds. The Government of India had released ₹335 crore, of which nearly ₹260 crore has been utilised. The state will now receive the second installment of ₹335 crore. RKVY is a Centrally Sponsored Scheme (CSS) that supports state-specific agricultural development.

MoES Celebrates 20th Foundation Day with New Scientific Initiatives

29 July 2026

- The Ministry of Earth Sciences (MoES) celebrated its 20th Foundation Day on 27 July 2026 at Prithvi Bhawan, New Delhi. It launched 13 IMD Centres of Excellence, IMD NOVA, the WINGS app, the National Doppler Weather Radar Reflectivity Mosaic, and the Strong Motion Atlas of India. The ministry also upgraded the Thiruvananthapuram Cyclone Warning Centre into an Area Cyclone Warning Centre (ACWC). These initiatives strengthen weather forecasting, seismology, and ocean science.

MoPR Launches Atmanirbhar Panchayat Programme and SAMARTH Portal

29 July 2026

- The Ministry of Panchayati Raj (MoPR) launched the

Atmanirbhar Panchayat Programme, SAMARTH Panchayat Portal, and Model Own Source Revenue (OSR) Rules. The programme helps Panchayats generate sustainable local revenue and achieve financial self-reliance. SAMARTH is India's first unified digital platform for Panchayat revenue management. The initiative supports stronger governance under Viksit Bharat @2047.

India to Use Producer Price Index for GDP Deflation

29 July 2026

- The Ministry of Statistics and Programme Implementation (MoSPI) announced the use of the Producer Price Index (PPI) as the GDP deflator in place of the Wholesale Price Index (WPI) wherever applicable. The revised GDP series adopts 2022–23 as the base year and follows the double deflation method. The new methodology improves the accuracy of real GDP estimates. It will be implemented from the April–June quarter of 2026–27.

Government Forms Task Force for Toy Sector Growth

29 July 2026

- Union Minister Piyush Goyal announced a Task Force to help India achieve a 5% share of the global toy market by 2032. The initiative focuses on manufacturing, innovation, exports, skill development, and global value chains. A Toy Sector Playbook was also launched for MSMEs, startups, and manufacturers. India currently has over 21,000 MSMEs, 770+ startups, 50 toy clusters, and 1,800+ BIS licensees.

Government Approves Anhydrous Ammonia Fertilizer

29 July 2026

- The Ministry of Agriculture and Farmers Welfare approved the agricultural use of Anhydrous Ammonia fertilizer for three years under the Fertiliser Control Order, 1985. The fertilizer contains a minimum of 82% nitrogen, improving fertilizer-use efficiency. The decision aims to reduce India's dependence on imported urea. A 150 TPD Green Urea pilot plant will also be developed by NETRA in Andhra Pradesh.

RBI to Conduct Polymer Currency Note Field Trials

29 July 2026

- The Government of India approved the RBI's proposal to conduct field trials of one billion polymer notes each in ₹10 and ₹20 denominations. The trials will evaluate durability, security features, and public

acceptance under different conditions. Polymer notes will serve as an additional option and will not immediately replace paper notes. The proposal was made under Section 25 of the RBI Act, 1934.

Edelweiss Launches India's First REIT-Oriented Index Fund

29 July 2026

- Edelweiss Mutual Fund launched the Edelweiss Nifty REITs & Realty Index Fund, India's first REIT-focused passive index fund. The fund tracks the Nifty REITs & Realty Total Return Index (TRI) with around 60% allocation to REITs and 40% to real estate companies. The launch follows SEBI's reclassification of REITs as equity instruments from 1 January 2026. The fund offers diversified exposure to India's listed real estate sector.

NASA Proposes AI-Powered PRAXIS Mission for Saturn

29 July 2026

- NASA proposed the PRAXIS mission under the NASA Innovative Advanced Concepts (NIAC) 2026 programme. The AI-powered mission aims to directly collect and analyse particles from Saturn's rings for the first time. It will study the origin, age, and evolution of planetary ring systems. The technology could also support future missions to Uranus, Neptune, and other ring-bearing bodies.

CRPF Foundation Day 2026 Observed on 27 July

29 July 2026

- India observed the 88th CRPF Foundation Day on 27 July 2026, marking the establishment of the force in 1939. It was originally formed as the Crown Representative's Police and renamed the Central Reserve Police Force (CRPF) in 1949. The day honours the force's contribution to internal security, disaster response, and counter-insurgency. CRPF is India's largest Central Armed Police Force (CAPF).

World Hepatitis Day 2026 Observed on 28 July

29 July 2026

- World Hepatitis Day was observed on 28 July 2026 with the theme "Hepatitis: Let's Break It Down." The day promotes awareness, prevention, and treatment of viral hepatitis to achieve elimination by 2030. It commemorates the birth anniversary of Dr. Baruch Samuel Blumberg, who discovered the Hepatitis B Virus (HBV). The observance was officially recognised by the World Health Assembly (WHA) in 2010.

Delhi Tops e-Zero FIR Registrations for Cyber

30 July 2026

- The Ministry of Home Affairs (MHA) informed Parliament that over 12,000 e-Zero FIRs for cyber financial fraud were registered across 18 States and UTs in 2025, with Delhi (6,115) recording the highest number, followed by Chandigarh (4,174). Launched in May 2025, the e-Zero FIR system allows victims to report fraud through the 1930 helpline or National Cyber Crime Reporting Portal (NCRP), after which complaints must be converted into a regular FIR within three days.

India Becomes World's Second-Largest Supplier of Seafarers

30 July 2026

- According to the BIMCO–ICS Seafarer Workforce Report 2026, India became the world's second-largest supplier of seafarers with 311,936 professionals, accounting for 12.16% of the global workforce, behind the Philippines. India contributes 140,718 officers and 171,218 ratings, reflecting rapid growth from fifth position in 2015 to second in 2026.

Satya Pal Kumar Appointed Director of FIU-IND

30 July 2026

- The Appointments Committee of the Cabinet (ACC) appointed Satya Pal Kumar, a 2005-batch IRS officer, as the Director of the Financial Intelligence Unit-India (FIU-IND) for a five-year term. He succeeds Pankaj Kumar Mishra, and will lead efforts to strengthen India's framework against money laundering, terror financing, and suspicious financial transactions.

CCI Clears Go Digit Merger

30 July 2026

- The Competition Commission of India (CCI) approved the merger of Go Digit Infoworks Services Pvt. Ltd. with Go Digit General Insurance Ltd. (GDGIL). The merger removes the holding company structure, allows shareholders to hold shares directly in the insurance company, and becomes the first such merger under the Insurance Laws (Amendment) Act, 2025.

World Nature Conservation Day – 28 July

30 July 2026

- World Nature Conservation Day is observed annually on 28 July to promote the conservation of natural resources, biodiversity, and ecosystems. The observance traces its origins to the 1972 United Nations Conference on the Human Environment and supports SDGs 13 (Climate Action), 14 (Life Below Water), and 15 (Life on Land).

Delhi Approves 'Delhi Lakshmi Yojana'

30 July 2026

- The Delhi Government approved the Delhi Lakshmi Yojana, providing ₹2,500 per month to eligible women with a ₹5,110 crore budget for 2026–27. The scheme covers women aged 21–60 years meeting specified income and residency criteria, with the first instalment scheduled on 28 August 2026.

Chhattisgarh Launches DWEEPTI Yojana

30 July 2026

- The Chhattisgarh Government launched DWEEPTI (Decentralised Women Empowerment on Energy and Policy for Transformative Inclusion) Yojana, India's first women-led distributed renewable energy policy. The scheme aims to create 5,000 women-led solar enterprises, generate 50,000 green jobs, provide clean energy to 5 lakh families, and promote 'Solar Didis' through Self-Help Groups (SHGs).

Indian Navy Launches Machilipatnam ASW Shallow Water Craft

30 July 2026

- The Indian Navy launched Machilipatnam (BY 529), the seventh of the eight Mahe-class Anti-Submarine Warfare Shallow Water Craft (ASW SWC), at Cochin Shipyard Limited (CSL) on 29 July 2026. Named after the historic port city of Machilipatnam in Andhra Pradesh, the warship reflects India's maritime heritage while strengthening the Navy's anti-submarine warfare capabilities and commitment to safeguarding the country's maritime interests.

TEST YOURSELF · FACTS TO REMEMBER

Fill the blank from memory, then check. Answers are at the foot of the box.

1. Follows Gol's decision to allow _____.
2. Earlier norms: _____ and First Saturday GM, Budapest (Dec 2025).
3. Leclerc's _____, 9th career F1 win; Ferrari's 250th F1 GP triumph.
4. Declared India's _____ under Indian Ports Act, 1908 in March 1999; commercial ops began 1 Feb 2001.
5. Indian version of Israel's _____ (Elbit Systems); made by Adani Defence at Hyderabad, Telangana.

Answers 1 100% FDI in insurance (May 2026) · 2 Grenke Open A, Germany (April 2025) · 3 first win of 2026 · 4 12th Major Port · 5 Hermes-900 MALE UAV

NATIONAL AFFAIRS · 3

Underwater Fiber Optic Sensing System (UFOSS)

7 July 2026

- Established: 1958 (merging Technical Development Establishment + Directorate of Technical Development & Production).
- Chairman + Secretary DDR&D: Dr. Samir V. Kamat (since 2022).
- Indo-Pacific Oceans' Initiative (IPOI) — November 2019 (East Asia Summit, Bangkok).
- It has an operational lifespan of only 5 years.

United Nations Guidelines for Consumer Protection (UNGCP)

7 July 2026

- First adopted: UN General Assembly Resolution 39/248 on 16 April 1985 — following a long campaign by global consumer associations.
- Full form: United Nations Trade and Development (formerly United Nations Conference on Trade and Development — renamed in 2024).
- Established: 1964 (as a permanent intergovernmental body).
- They were first adopted by the UN General Assembly through Resolution 39/248 on 16 April 1985.

ICMR-MINDS Wins Gold at National Awards for e-Governance 2026

7 July 2026

- Established: 1911 (as Indian Research Fund Association – IRFA); renamed ICMR in 1949.
- The award was presented at the 29th National Conference on e-Governance (NCeG) 2026 held in Jaipur, Rajasthan.
- (Statement 4 is wrong; the National Awards for e-Governance are instituted by DARPG (Department of Administrative Reforms and Public Grievances) under the Ministry of Personnel, Public Grievances and Pensions — NOT by MeitY.)
- The Indian Council of Medical Research (ICMR)'s flagship National Health Research Priority project, ICMR-MINDS — an AI-enabled digital mental healthcare platform — has been conferred the Gold Award under Category 2 (Innovation by Use of AI and Other New Age Technologies for Providing Citizen-Centric Services) at the National Awards for e-Governance 2026. The awards are instituted by the Department of Administrative Reforms and Public Grievances (DARPG), under the Ministry of Personnel, Public Grievances & Pensions. The award was presented by Dr Jitendra Singh, Union Minister of State (Independent Charge) for Personnel, Public Grievances & Pensions, at the 29th National Conference on e-Governance (NCeG) 2026 held in Jaipur, Rajasthan on 1–2 July 2026 — in the presence of Col. Rajyavardhan Rathore (Rajasthan Minister for IT & Communication), V. Srinivas (Chief Secretary, Rajasthan), and Nivedita Shukla Verma (Secretary, DARPG). ICMR-MINDS is an implementation research study integrating screening and management of mental + substance use disorders with other Non-Communicable Diseases (NCDs).

TEST YOURSELF · NATIONAL AFFAIRS

Fill the blank from memory, then check. Answers are at the foot of the box.

1. Established: _____ (merging Technical Development Establishment + Directorate of Technical Development & Production).
2. Established: _____ (as a permanent intergovernmental body).
3. Established: _____ (as Indian Research Fund Association – IRFA); renamed ICMR in 1949.

Answers 1 1958 · 2 1964 · 3 1911

Be next. Be a topper.

Six of the ten highest scorers in NABARD Grade A 2026 prepared with us — **32 final selections** from the 2025 batch alone, 12 more at the interview stage. The same mentors compile this book every day, and teach the courses below.

of the top ten scorers

final selections, one batch

reached the interview

current affairs, free

NABARD Grade A 2026	The complete course – c4scourses.in/join/nabard/
RBI Grade B 2026	Phase 1 + Phase 2 with descriptive practice – c4scourses.in/join/rbi/
Free live strategy sessions	Every week on Zoom, with the mentors behind these results – c4scourses.in/webinar/
Daily current affairs	Every morning, free – c4scourses.in/current-affairs/
Daily quiz	Ten questions on each day's news – c4scourses.in/daily-quiz/
WhatsApp channel	Every new PDF, first – whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F
Telegram	t.me/Clarity4Sure
Talk to a mentor	+91 87086 52887 · c4scourses.in/enquiry/



Every selection of the 2025 batch on one poster · c4scourses.in/success-stories/

Compiled from the daily posts on c4scourses.in · July 2026 revision sheet · made 25 September 2026 ·
© Clarity 4 Sure. Free to share as it is; please do not sell or alter.