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IMPORTANT DAYS**World Wide Web Day 2025: August 1:**

- **World Wide Web Day** is observed all over the world **on August 1st** each year dedicated to web browsing, the online activity that brings the whole world to your fingertips, and places a wealth of knowledge at your feet.
- In **1989**, **Sir Tim Berners-Lee** invented the **World Wide Web**,
- **On 1st August 1989**, is **World Wide Web Day**, marking the invention by Tim Berners-Lee of an internet-based communication system that changed the world.

World Breastfeeding Week 2025: August 1 to 7

- **Breastfeeding week** is celebrated every year during the **first week** of August(**August 1 to 7**).
- The theme for World Breastfeeding Week 2025 is “**Prioritise Breastfeeding: Create Sustainable Support Systems.**”
- World Breastfeeding Week is observed by **World Alliance for Breastfeeding Action (WABA)**, World Health Organisation (WHO), and UNICEF to promote world breastfeeding week.

Hiroshima Day 2025: August 6

- Every year **August 6** is celebrated as **Hiroshima Day**. Hiroshima Day 2025 is observed all over the world to promote peace politics.
- This day is observed to raise awareness of the bomb attack on Hiroshima.
- In **1945**, the **United States** (US) deployed a nuclear bomb in the city of **Hiroshima which is located in the country of Japan**. This nuclear bomb wiped out 39 percent of the civilians of Hiroshima.
- The US has named the atomic bomb named “**The Little Boy**” which was dropped in August 6.

National Handloom Day 2025 – August 7

- **National Handloom Day 2025** day is observed every year on **August 7**. On this day, the Government and other organizations raised awareness to honour the handloom weaving community.

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- In **2015**, the first **National Handloom Day** was celebrated which was inaugurated by PM **Narendra Modi**

International Day of World's Indigenous People 2025 – August 9

- **International Day of World's Indigenous people day** is observed annually on **August 9**.
- This day is observed to raise awareness about life and to protect the indigenous people.
- This day is observed annually to recognize the first UN working group on indigenous people meeting in Geneva in 1982.
- On December 23, **1994**, the **UN General Assembly** observed **August 9** as the **International day of world's indigenous people day**.

Nagasaki Day 2025 – August 9

- **Nagasaki Day** is observed on **August 9** every year.
- On August 9, 1945, during the second world war, the US dropped a bomb on Nagasaki in the city of Japan.
- It causes devastation on large scale. On August 9 on Nagasaki day, almost 74,000 people were killed and injured.

World Biofuel Day 2025: August 10

- Every year **World Biofuel Day** is observed on the **10th of August**.
- theme for this year's World Biofuel Day is "**Biofuels: a sustainable pathway to net zero.**"
- **World Biofuel Day 2025** is observed to honor **Sir Rudolf Diesel** for his research experiments.
- **Since 2015**, India has celebrated World Biofuel Day through the Ministry of Petroleum and Natural Gas (MoP&NG) and the Ministry of Environment, Forest and Climate Change (MoEFCC).

World Lion Day 2025: August 10

- **World Lion Day** is an international annual event observed on the **10th of August**.
- World Lion Day 2025 is celebrated to raise awareness about the conservation and protection of Lions. Lion's scientific name is 'Panthera Leo'.
- The **Big Cat Initiative (BCI)** was formed in **2009** and was initiated by **Dereck and Beverly Joubert** to protect the lions.

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- Another initiative '**World Lion Day**' was launched and the first Lion Day was observed in 2013.

International Youth Day 2025: August 12

- **International Youth Day** is observed annually all over the world on **August 12**.
- The theme for 2025 International Youth Day is "**Local Youth Actions for the SDGs and Beyond**"
- The **first International Youth Day** was observed on **12th August 2000**.

World Elephant Day 2025: August 12:

- **World Elephant Day** is an international annual event on **August 12**, Conceived in 2011 by Canadian filmmakers Patrica Sims and Michael Clark of Canazwest pictures and Sivaporn Dardarananda, Secretary general of Elephant Reintroduction Foundation in Thailand.
- The **first world elephant day** was held on **12 August 2012**.
- The film "RETURN TO THE FOREST" narrated by William Shatner was released on the inaugural of world elephant day.

International Lefthanders Day 2025: August 13

- **International Lefthanders Day 2025** is celebrated on the **13th of August** every year worldwide.
- The Left-Handers Club launched International Lefthanders Day as an annual event **on the 13th of August, 1992**.

World Organ Donation Day 2025: August 13

- Every year **World Organ Donation Day** is celebrated on the **13th of August** to raise awareness about the importance of organ donation and encourage people to donate their organs after death.
- This year, 2025, the theme for World Organ Donation Day is "**Answering the Call**".
- **Since 2010**, India celebrates National Organ Day on 27th November to promote organ donation under the Ministry of Health and Family Welfare by **National Organ and Tissue Transplant Organization (NOTTO)**.

Independence Day in India 2025: August 15

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- Every year **Independence Day in India** is observed on the **15th of August**.
- On this Independence Day in India 2025-day people across India commemorate the country's independence from 190 years of British colonial rule in India.

World Photography Day 2025 - August 19:

- **World Photography Day** is celebrated on **August 19** every year.
- The theme for World Photography Day 2025 is **"MY FAVORITE PHOTO"**.
- The **first World Photography Day** was held on **August 19, 2010**.

World Humanitarian Day: August 19

- **World Humanitarian Day** is observed **every year on August 19** to honour the **courage, sacrifice, and efforts of humanitarian workers** worldwide.
- **Theme 2025: “Strengthening Global Solidarity and Empowering Local Communities”** — highlighting collective compassion and the role of local communities in humanitarian response.

World Mosquito Day 2025: August 20

- **World Mosquito Day** is observed annually on **20 August**.
- World Mosquito Day was **first established in 1897** by Sir Ronald Ross who discovered that female mosquitoes transmit malaria to humans.
- World Mosquito Day is dedicated to the memory of Sir Ronald Ross. As per one World Health Organisation (WHO) report, mosquitoes kill nearly 7-10 lakh people annually by transmitting diseases.

Sadbhavana Diwas 2025 - August 20

- **Sadbhavana Diwas** is celebrated on **20 August** every year.
- The **birth anniversary of former Prime Minister Late Shri Rajiv Gandhi** is observed as “Sadbhavana Diwas” on August 20.

World Entrepreneurs' Day 2025

- **Date:** Observed globally on **21st August** every year.
- **Objective:** To **celebrate entrepreneurs**, honor their role in **innovation, employment generation, and economic growth**, and promote **entrepreneurial education**.

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- **About:** Recognizes entrepreneurs as **drivers of technological, economic, and social advancement**.

International Day of Remembrance and Tribute to the Victims of Terrorism 2025

- **Date:** Observed every year on **21st August**; in **2025**, it marks the **8th year** of observance.
- **Established by:** The **United Nations General Assembly (UNGA)** in **2017**.
- **Objective:** To **remember victims of terrorism**, honor **survivors' resilience**, and reaffirm commitment to **peace, justice, and solidarity**.
- **2025 Theme:** *"United by Hope: Collective Action for Victims of Terrorism."*

World Senior Citizens' Day 2025

- **Date:** Observed on **21st August** every year
- **Proclaimed by:** In **1988**, **United States of America (USA)** President **Ronald Reagan** through **Proclamation 5847**.
- **Global Adoption:** In **1990**, the **United Nations (UN)** declared it as a **worldwide observance**.
- **Objective:** To recognize the **contributions of senior citizens**, raise **awareness of age-related challenges**, and promote **intergenerational solidarity**.
- **Theme 2025:** *"Empowering Elderly Voices for an Inclusive Future."*

International Day Commemorating the Victims of Acts of Violence Based on Religion or Belief – 22 August

- The **International Day Commemorating the Victims of Acts of Violence Based on Religion or Belief** is observed every year on **22 August**.
- It was proclaimed by the **United Nations General Assembly (UNGA)** in **2019** through **Resolution A/RES/73/296**.
- The day serves as a global reminder to **protect religious freedom, promote tolerance, and condemn violence** carried out in the name of religion or belief.

International Day For The Remembrance Of Slave Trade And Abolition 2025 - August 23

- **International Day for the Remembrance of Slave Trade and Abolition** is celebrated on **23 August** every year.

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- This day is designated by UNESCO to memorialize the transatlantic slave trade. UNESCO member states organize every year to celebrate the International Day for Remembrance of the Slave Trade and Abolition, inviting participation from young people, educators, artists, etc.

International Dog Day 2025 - August 26:

- **International Dog Day** is celebrated on **August 26** every year.
- This day is celebrated all over the world to encourage people to adopt more dogs instead of buying them from pet shops.
- The **first International Dog Day** was celebrated on **26 August 2004**.

Women's Equality Day 2025 - August 26

- **Women's Equality Day** is observed on **August 26** every year to commemorate the right of women to vote in the United States.

Ayurveda Day to be Celebrated Annually on September 23 from 2025

- **Ayurveda Day** will now be observed every year on **September 23**, starting from 2025, as per a **Gazette Notification issued in March 2025**. Earlier, it was linked with **Dhanvantari Jayanti**.
- **Theme 2025:** The theme is “**Ayurveda for People & Planet**”, emphasizing Ayurveda's holistic role in **personal wellbeing and environmental balance**.

National Sports Day 2025 Celebrations

- **National Sports Day 2025** will be celebrated across India from **August 29 to 31** under the leadership of **Sports Minister Mansukh Mandaviya**.
- The three-day nationwide campaign, organised under the **Fit India Mission**, will honour **hockey legend Major Dhyan Chand**.
- The day is observed annually on **August 29**, marking **Dhyan Chand's birth anniversary**. It has been nationally recognised since **2012** and was also the **launch platform for the Fit India Movement in 2019**.

World Lake Day Observed on August 27

- **World Lake Day** is celebrated on **August 27** to highlight the **need to protect and sustainably manage the world's lakes**.

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- The Day aims to raise **awareness of environmental challenges** facing lakes and encourage **global conservation and restoration efforts**.
- The **United Nations** officially designated **August 27 as World Lake Day in 2024** through **Resolution A/RES/79/142**.

Small Industry Day 2025 - August 30

- The **Small Industry Day** is an annual celebration observed on **30th August**.
- This day is dedicated to promoting small businesses nationwide and offering job opportunities to unemployed males and females for the betterment of their life.
- The theme for India's National Small Industry Day on August 30, 2025, is **"Enhancing the role of Micro-, Small and Medium-sized Enterprises (MSMEs) as drivers of Sustainable Growth and Innovation"**.

International Day of the Victims of Enforced Disappearances 2025

- The **International Day of the Victims of Enforced Disappearances** is observed **annually on 30 August**.
- The **UN Declaration on the Protection of All Persons from Enforced Disappearance (1992)** defines enforced disappearance as removing individuals from the protection of the law.
- In **2010**, the **UN General Assembly** adopted **Resolution 65/209**, designating **30 August** as the observance day

National Nutrition Week 2024: September 1-7

- **National Nutrition Week** is observed from **September 1 to September 7** every year.
- The theme for the National Nutrition Week (celebrated September 1-7) is **"Eat Right for a Better Life"**
- **National Nutrition Week** was established in **1975** by the members of the **American Dietetic Association(ADA)**, now known as the Academy of Nutrition and Dietetics.

NATIONAL AND STATE NEWS

Uttarakhand CM Releases Book on Student Wellness in Higher Education

- **Uttarakhand Chief Minister Pushkar Singh Dhami** released the book titled '**Sustainable Wellness of Students: A Collective Responsibility in Higher Education**' at an event held in the **Chief Minister's residence auditorium**.
- The release was aimed at highlighting the importance of student welfare in higher educational institutions.
- **Focus on Student Psychology:** The Chief Minister emphasized that **universities and higher educational institutions** must adopt strategies considering the **psychological challenges faced by students**, ensuring their overall well-being.

About Uttarakhand:

- **Chief Minister:** Pushkar Singh Dhami
- **Governor:** Gurmit Singh
- **Capital:** Dehradun
- **National Parks:** Jim Corbett National Park, Nanda Devi National Park, Rajaji National Park, Gangotri National Park, Valley of Flowers National Park
- **Wildlife Sanctuaries:** Kedarnath Wildlife Sanctuary, Askot Wildlife Sanctuary, Binsar Wildlife Sanctuary, Govind Wildlife Sanctuary, Sonanadi Wildlife Sanctuary, Nandi Devi Wildlife Sanctuary

Indira Gandhi National Centre for the Arts to Host National Symposium Celebrating UNESCO Recognition of Bhagavad Gita and Natyashastra

- The **Indira Gandhi National Centre for the Arts (IGNCA)** will organize a **two-day National Symposium** titled '*Timeless Texts and Universal Teachings: Inscription of Bhagavad Gita and Natyashastra in the UNESCO Memory of the World International Register*' in **New Delhi**.
- The event commemorates the **inscription of two foundational Indian texts—the Bhagavad Gita and Natyashastra—into the UNESCO Memory of the World International Register**, marking their **universal cultural value** and **continued relevance** in global discourse.
- **Organizer:** Hosted by the **Indira Gandhi National Centre for the Arts (IGNCA)** under the **Ministry of Culture, Government of India**.

Indian Railways Commissions Kavach 4.0: Indigenous Safety System Deployed on Mathura–Kota Section

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- **Indian Railways** has successfully commissioned **Kavach 4.0**, an indigenously developed **Automatic Train Protection (ATP)** system, on the **Mathura–Kota section** of the high-density **Delhi–Mumbai route**.
- This marks a significant step in the modernization of railway safety in India and supports the vision of ‘**Atmanirbhar Bharat**’.
- **Kavach 4.0** is a **technology-intensive safety system** that ensures **train and passenger protection**, preventing collisions and aiding loco pilots with speed regulation and emergency braking.
- The system was **approved by the Research Designs & Standards Organisation (RDSO)** in **July 2024**. According to **Railway Minister Ashwini Vaishnaw**, while other nations took 20–30 years to implement such systems, India has achieved it in a **short timeframe**, marking a **significant achievement**.

Government Implements ₹76,000 Crore ‘Semicon India Programme’ to Boost Domestic Chip Ecosystem

- The **Government of India** has launched the ‘**Semicon India Programme**’ with a total outlay of **₹76,000 crore** to develop a **semiconductor and display manufacturing ecosystem**.
- As part of this initiative, the ‘**Design Linked Incentive (DLI) Scheme**’ was introduced with an outlay of **₹1,000 crore** to support domestic semiconductor design by **startups, MSMEs, and companies**.
- **DLI Scheme** launched in **December 2021** to address **high entry barriers, long timelines, and global competition** in semiconductor design and commercialization.

PM-Kisan Scheme’s 20th Installment to Be Released on August 2 by PM Modi in Varanasi

- The **Government** will release the **20th installment of the Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) scheme** on **August 2, 2025**, in a national event led by **Prime Minister Narendra Modi** in **Varanasi**.
- A high-level review meeting was held under the chairmanship of **Union Agriculture and Farmers’ Welfare Minister Shri Shivraj Singh Chouhan** to ensure maximum outreach and preparation.
- **PM-Kisan** provides **₹6,000 per year to farmers**, delivered in **three equal installments** of **₹2,000** every four months through **Direct Benefit Transfer (DBT)**.

Lok Sabha Approves Extension of President's Rule in Manipur Till February 2026

- The Lok Sabha has approved the extension of President's Rule in Manipur for another **six months beyond August 13, 2025**, following a statutory resolution passed in the House.
- The move reflects the **Centre's commitment to restoring peace and maintaining law and order** in the state, which has witnessed ethnic tensions in recent times.
- **President's Rule was first imposed on February 13, 2025**, due to a breakdown in law and order.
- It was **initially approved by Parliament on April 2, 2025**, for a six-month term, as required under the Constitution.

About Manipur:

- Chief Minister: N. Biren Singh
- Governor: La. Ganesan
- Capital: Imphal
- National Parks: Keibul Lamjao National Park
- Wildlife Sanctuaries: Yangoupokpi-Lokchao Wildlife Sanctuary, Sirohi National Park, Manipur Zoological Garden, Ferenwild Sanctuary

Cabinet Approves Grant-in-aid Scheme for NCDC to Strengthen Cooperatives Nationwide

- The Union Cabinet chaired by Prime Minister Shri Narendra Modi has approved a **Central Sector Scheme titled “Grant-in-aid to National Cooperative Development Corporation (NCDC)”** with a total outlay of **₹2,000 crore for four years (2025–26 to 2028–29)**.
- The initiative aims to support cooperative societies across various sectors through long-term project funding and working capital assistance.

Cabinet Approves ₹6,520 Crore Outlay for Pradhan Mantri Kisan Sampada Yojana (PMKSY) for 15th Finance Commission Cycle

- The **Union Cabinet chaired by Prime Minister Shri Narendra Modi** has approved a **total outlay of ₹6,520 crore** for the **Central Sector Scheme – Pradhan Mantri Kisan Sampada Yojana (PMKSY)** for the **15th Finance Commission Cycle (2021–22 to 2025–26)**.

- This includes an **additional allocation of ₹1,920 crore** for ongoing components of the scheme.

Cabinet Approves Four Major Railway Projects Worth ₹11,169 Crore to Enhance Infrastructure and Connectivity

- The **Cabinet Committee on Economic Affairs (CCEA)** chaired by **Prime Minister Shri Narendra Modi** has approved **four key railway infrastructure projects** with a **total investment of ₹11,169 crore (approx.)**.
- These multi-tracking projects, undertaken by the **Ministry of Railways**, aim to boost operational efficiency, improve logistics, and enhance regional connectivity under the **PM Gati Shakti National Master Plan**.

Indigenously-Built 1 MW Green Hydrogen Plant Commissioned at Kandla Port by Shri Sarbananda Sonowal

- **Union Minister of Ports, Shipping & Waterways (MoPSW), Shri Sarbananda Sonowal** inaugurated the **1 MW Green Hydrogen Power Plant** at **Deendayal Port Authority (DPA), Kandla, Gujarat**.
- This project is part of the **National Green Hydrogen Mission**, supporting **PM Narendra Modi's 2030 vision** for clean energy.

Ministry of Petroleum Launches 'Apna Ghar' Initiative for Truckers' Welfare

- To promote the **safety and well-being of truck drivers**, the **Ministry of Petroleum and Natural Gas** has launched the '**Apna Ghar**' initiative, providing essential facilities for truckers during their **long-haul journeys**.
- The project has been implemented by **Public Sector Oil Marketing Companies (OMCs)** at **Retail Outlets (ROs)** along major highways.

Government Initiatives to Boost Textile Sector Through PM MITRA, Samarth, and National Technical Textiles Mission

- The **Government of India** has launched multiple initiatives to **strengthen the textile industry**, enhance exports, create jobs, and promote skilling through integrated schemes like **PM MITRA Parks, Samarth**, and the **National Technical Textiles Mission (NTTM)**.

PM MITRA Parks Finalized at 7 Locations:

The government has approved the setting up of PM Mega Integrated Textile Region and Apparel

(PM MITRA) Parks at seven sites:

- **Virudhnagar** (Tamil Nadu)
- **Warangal** (Telangana)
- **Navasari** (Gujarat)
- **Kalaburagi** (Karnataka)
- **Dhar** (Madhya Pradesh)
- **Lucknow** (Uttar Pradesh)
- **Amravati** (Maharashtra)

Ministry of Mines Recognizes 7 Institutes as Centres of Excellence under National Critical Mineral Mission

- The **Ministry of Mines** has designated **7 institutes**—including **4 IITs** and **3 R&D labs**—as **Centres of Excellence (CoEs)** under the **National Critical Mineral Mission (NCMM)**.
- The recognition was approved by the **Project Approval and Advisory Committee (PAAC)** in its meeting, co-chaired by **Shri V.L. Kantha Rao**, Secretary, Ministry of Mines, and **Abhay Karandikar**, Secretary, **Department of Science & Technology (DST)**.
- **Objective of Recognition:** The move supports a core objective of the **NCMM**—to enhance **research and technology development** in the field of **critical minerals**, which are vital to clean energy, mobility transition, electronics, defence, and space sectors.

Ministry of Food Processing Industries (MoFPI) Implements Pradhan Mantri Kisan Sampada Yojana (PMKSY)

- The **Ministry of Food Processing Industries (MoFPI)** is implementing a Central Sector Umbrella scheme “**Pradhan Mantri Kisan Sampada Yojana (PMKSY)**”.
- As on 30.06.2025, **1601 projects** have been approved, with a **project cost of Rs.30,656.57 crores** and **approved Grants-in-aid of Rs. 8,853.38 crores**.
- 52 projects have been approved under component schemes of PMKSY from January 2024 to June 2025, out of which **01 project has been operationalized** under **Food Safety and Quality Assurance Infrastructure**

Ministry of Food Processing Industries Enhances Food Processing Infrastructure under Pradhan Mantri Kisan SAMPADA Yojana, Production Linked Incentive Scheme for Food Processing Industry, and Pradhan Mantri Formalization of Micro Food Processing Enterprises to Support Viksit Bharat Vision

- The **Ministry of Food Processing Industries (MoFPI)** is driving the growth of food processing infrastructure in India through three major schemes—**Pradhan Mantri Kisan SAMPADA Yojana (PMKSY)**, **Production Linked Incentive Scheme for Food Processing Industry (PLISFPI)**, and **Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME)**—to align with the vision of **Viksit Bharat**.
- **Schemes Implemented:**
 - **PMKSY (Central Sector Scheme):** Focuses on developing infrastructure like **Mega Food Parks** and **Cold Chain** projects.
 - **PLISFPI (Central Sector Scheme):** Supports large-scale food manufacturing and global brand promotion.
 - **PMFME (Centrally Sponsored Scheme):** Aims at formalizing **micro food processing** units.

Investor Education and Protection Fund Authority in Final Phase of Testing Integrated Portal to Simplify Investor Claims and Strengthen Grievance Redressal Mechanism

- The **Investor Education and Protection Fund Authority (IEPFA)**, under the Ministry of Corporate Affairs, is finalizing the testing of its **Integrated Portal**, a comprehensive **digital platform** aimed at simplifying the investor claim process and improving accessibility for investors and companies.
- The portal is designed to **streamline claim processes** by unifying various systems. It will **integrate key stakeholders**, including **depositories** and the **Public Financial Management System (PFMS)**, ensuring a **seamless and efficient user experience** for investors and companies.

About IEPFA:

- The **Investor Education and Protection Fund Authority (IEPFA)** functions under the **Ministry of Corporate Affairs**, Government of India. It is tasked with **safeguarding investor interests**,

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facilitating the **return of unclaimed shares and dividends**, and promoting **financial literacy across India**.

- **Key Financial Literacy Initiatives:** IEPFA conducts awareness initiatives such as:
- **Niveshak Didi**
- **Niveshak Panchayat**
- **Niveshak Shivr**

India Launches Its First-Ever FIFA Talent Academy for Girls

- The **All India Football Federation (AIFF)** and the **Government of Telangana** signed a **Memorandum of Understanding (MoU)** to launch **India's first FIFA Talent Academy for girls** at the **Gachibowli Stadium Complex** in **Hyderabad**.
- The MoU was signed during the **Telangana Sports Conclave** on **Saturday, August 2, 2025**.
- **AIFF**, in coordination with **FIFA**, will lead **operations, technical framework, talent scouting, and training curriculum**.
- The **Sports Authority of Telangana (SATG)** will manage **infrastructure, logistics, education, financial, and welfare support**.

About All India Football Federation :

- **Founded : 23 June 1937**
- **Headquarters : Delhi, India**
- **President : Kalyan Chaubey**

Direct Benefit Transfer System Helps Central Government Save ₹4.31 Lakh Crore from FY15 to FY24

- The **Direct Benefit Transfer (DBT)** system saved **₹4.31 lakh crore** for the **central government** between **FY15 and FY24**.
- In **FY24 alone**, DBT saved **₹82,573 crore**, providing **fiscal space** to improve **quality of expenditure** and expand **welfare schemes** without extra burden on the exchequer.
- **DBT savings** more than **doubled** the **₹2 lakh crore** allocated for **Production-Linked Incentive (PLI)** schemes for 14 sectors.

Odisha Government to Launch 'Shaktisree' Programme to Safeguard Girl Students in Higher

Education Institutions

- The **Odisha government** has decided to launch a special programme called '**Shaktisree**'.
- The programme aims to ensure the **safety of girl students** in **colleges and universities** across Odisha.
- **Chief Minister Mohan Charan Majhi** announced the initiative in **Bhubaneswar**.
- '**Shaktisree**' will be implemented in all **16 universities** and **730 government and aided colleges** under the state's **Higher Education Department**.

About Odisha:

- Chief Minister: Mohan Charan Majhi
- Governor: Kambhampati Hari Babu
- Capital: Bhubaneswar
- National Parks: Simlipal National Park, Bhitarkanika National Park
- Wildlife Sanctuaries: Chandaka Wildlife Sanctuary, Nandankanan Zoological Park, Kuldiha Wildlife Sanctuary, Debrigarh Wildlife Sanctuary, Kotagarh Wildlife Sanctuary, Lakhari Valley Wildlife Sanctuary, Baisipalli Wildlife Sanctuary

NITI Aayog Launches India Electric Mobility Index (IEMI) to Track State-Level EV Progress

- **NITI Aayog** introduced the **India Electric Mobility Index (IEMI)**, a pioneering tool designed to comprehensively **track and benchmark the progress** of all Indian States and Union Territories (UTs) in achieving their electric mobility targets.
- The launch event was graced by **Shri Rajiv Gauba, Member, NITI Aayog**, along with other dignitaries including **Shri B. V. R. Subrahmanyam (CEO, NITI Aayog)**, **Shri Kamran Rizvi (Secretary, Ministry of Heavy Industries)**, and senior NITI Aayog officials.
- **Role of States in India's EV Ambition:** States and UTs are critical in driving India's goal to reduce transport sector emissions and achieve **net-zero emissions by 2070** through localized policies, infrastructure development, and equitable access to e-mobility benefits.

Pension Fund Regulatory and Development Authority Launches Modernized Website under PFRDA CONNECT Initiative

- The **Pension Fund Regulatory and Development Authority (PFRDA)** has launched its new and upgraded website as part of the **PFRDA CONNECT** project.

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- The launch was conducted by **Shri S. Ramann, Chairperson, PFRDA**, in New Delhi.
- This initiative marks a **transformative digital milestone** that aligns with PFRDA's vision to promote **transparency, efficiency, and accessibility** in the governance of the pension sector by leveraging cutting-edge technology.

India Becomes World's Fifth Largest Aviation Market in 2024: IATA

- **India has emerged as the fifth largest aviation market** globally in 2024, handling **241 million passengers**, according to the **World Air Transport Statistics (WATS) 2024** released by the **International Air Transport Association (IATA)**.
- The **Mumbai-Delhi** route was also recognized among the **world's busiest airport pairs**.
- **India's Passenger Growth:**
India handled **211 million air passengers** in 2024, registering a growth of **11.1%** over 2023. This pushed India ahead of **Japan**, which saw **205 million passengers** with an **18.6%** annual growth.
- **Top Global Aviation Markets:**
 - **1st – United States:** 876 million passengers (**5.2%** year-on-year growth), supported by its large domestic market.
 - **2nd – China:** 741 million passengers (**18.7%** growth).
 - **3rd – United Kingdom:** 261 million passengers.
 - **4th – Spain:** 241 million passengers.
 - **5th – India:** 241 million passengers.

About IATA

- Headquarters: Montreal, Canada
- Founded: 19 April 1945, Havana, Cuba
- Director general: Willie Walsh
- Membership: 349

Pariksha Pe Charcha Earns Guinness World Record for Citizen Engagement

- **Prime Minister Narendra Modi's** flagship initiative, **Pariksha Pe Charcha**, has earned the **Guinness World Record** for the '**Most people registered on a Citizen Engagement**

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Platform in one month', with **53 crore registrations** recorded during its **8th edition** hosted on the **MyGov platform**.

- **Guinness Recognition:** The official Guinness World Record certificate was **formally presented in New Delhi** at a special ceremony.
- **Concept and Leadership:** *Pariksha Pe Charcha* is a **unique initiative** conceptualized and led by **Prime Minister Narendra Modi**, offering a platform for **direct interaction with students, teachers, and parents**.

LTIMindtree Selected for PAN 2.0 Project to Upgrade Income Tax Infrastructure

- The **Income Tax Department** has awarded the prestigious **PAN 2.0 project** to **LTIMindtree Ltd**, a mid-sized IT firm and subsidiary of **Larsen & Toubro**, for upgrading the technology infrastructure for managing **Permanent Account Numbers (PANs)**.
- The selection was made through a public bidding process as per the **government's public procurement portal**.
- **LTIMindtree's** quoted bid: **₹811.5 crore (exclusive of taxes)**.
- **Adjusted bid value: ₹792.55 crore (exclusive of taxes)** — calculated as per criteria set in the **Request for Proposal (RFP)** to ensure fair comparison among four submitted bids.

NITI Aayog Releases Report on 'Unlocking a \$200 Billion Opportunity: Electric Vehicles in India'

- In a major step toward India's clean mobility goals, **NITI Aayog** launched the report titled **'Unlocking a \$200 Billion Opportunity: Electric Vehicles in India'**, offering a **comprehensive and timely assessment** of the country's electric vehicle (EV) ecosystem.
- The report was launched in the presence of **Shri Rajiv Gauba**, Member, NITI Aayog, **Shri B.V.R. Subrahmanyam**, CEO, NITI Aayog, **Shri Kamran Rizvi**, Secretary, Ministry of Heavy Industries, **Shri O.P. Agarwal**, Distinguished Fellow, NITI Aayog, and **Shri Sudhendu Sinha**, Programme Director – E-Mobility, NITI Aayog, among other dignitaries.

India's First Megawatt-Scale Make-in-India Green Hydrogen Plant Commissioned at Kandla Port

- Prime Minister **Narendra Modi** praised the commissioning of **India's first indigenous megawatt-scale green hydrogen plant** at **Kandla Port, Gujarat**, calling it a vital step toward **sustainability** and India's **Net Zero vision**.
- The facility, developed under the **Make in India** initiative, highlights **Gujarat's leadership** in **renewable energy** and **sustainable infrastructure**.

- **First in Indian Port Sector:** Deendayal Port becomes the **first Indian port** to operationalize a megawatt-scale green hydrogen plant.

India to Host WHO–IRCH Workshop on Herbal Medicine Regulation in Ghaziabad

- India will host the **WHO–International Regulatory Cooperation for Herbal Medicines (IRCH) Workshop** from **August 6 to 8, 2025**, at **Hotel Fortune District Centre, Ghaziabad**.
- The event is organized by the **Ministry of Ayush** in collaboration with the **World Health Organization (WHO)** and is supported by the **Pharmacopoeia Commission for Indian Medicine & Homoeopathy (PCIM&H)**.
- The international workshop will bring together regulators and experts to strengthen global capacity in regulating herbal medicines.

India's Services and Manufacturing PMI Rise in July 2025 Reflecting Strong Demand, Despite Slower Hiring

- **Services PMI Hits 11-Month High:** The **HSBC India Services Purchasing Managers' Index (PMI)** rose to **60.5 in July 2025**, up slightly from **60.4 in June**, indicating strong expansion in the sector.
- The rise was attributed to **robust advertising, new client acquisitions, and strong domestic and international demand**.
- **Export Orders Improve:** Export demand increased from key regions such as **Asia, Canada, Europe, UAE, and the US**.

SAP Labs India Inaugurates Innovation Park in Bengaluru, Karnataka

- **SAP Labs India** has inaugurated a **state-of-the-art Innovation Park in Devanahalli, Bengaluru, Karnataka**, underscoring its commitment to the Government of India's mission of fostering Digital India, Skill India, and a sustainable technology infrastructure.
- The Innovation Park strengthens SAP's commitment to India and enhances the country's position as a **global hub for technology and innovation**.
- **Shri Ashwini Vaishnaw**, Union Minister for Railways, Communications, and Electronics & IT, delivered the **keynote address** at the inaugural event.
- India is moving from the **11th largest economy to soon becoming the 3rd largest economy** in the world.

Food Safety and Standards Authority of India (FSSAI) in Consultation with Ministry of Ayush Releases Definitive List of Ayurveda Aahara Products under Category A

- The **Food Safety and Standards Authority of India (FSSAI)**, in consultation with the **Ministry of Ayush**, has released a **definitive list** of Ayurvedic food items under the “**Ayurveda Aahara**” category.
- The list aligns with the **Food Safety and Standards (Ayurveda Aahara) Regulations, 2022**, which recognise foods based on **recipes, ingredients, and processes** from **authoritative Ayurvedic texts**.
- The list is issued under **Note (1) of Schedule B** of the regulations and is based on classical texts listed in **Schedule A**.
- The initiative provides **clarity and authenticity** to both **consumers and Food Business Operators (FBOs)**.

Union Minister of Jal Shakti Shri C R Patil inaugurates C-FLOOD, a Unified Inundation Forecasting System

- **Union Minister of Jal Shakti, Shri C. R. Patil**, inaugurated **C-FLOOD**, a **Unified Inundation Forecasting System** on **August 7, 2025**, at **Shram Shakti Bhawan, New Delhi**.
- **Developed jointly by: Centre for Development of Advanced Computing (C-DAC), Pune. Central Water Commission (CWC)**
Under the **Department of Water Resources, River Development & Ganga Rejuvenation (DoWR, RD & GR)**, Ministry of Jal Shakti.

India Launches a Pioneering India Electric Mobility Index (IEMI) to Track States/UTs Progress in EV Transition

- **NITI Aayog** launched the **India Electric Mobility Index (IEMI)**, a first-of-its-kind tool developed to comprehensively track and benchmark the progress of **States and Union Territories (UTs)** in achieving their Electric Mobility goals.
- The Report was released by **Shri Rajiv Gauba**, Member, NITI Aayog in presence of **Shri B. V. R. Subrahmanyam**, CEO, NITI Aayog.
- The India Electric Mobility Index (IEMI) tracks, evaluates and scores all Indian States and UTs **out of 100 across 16 indicators** under **three-core themes**:
 - Transport Electrification Progress to capture demand-side adoption

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- Charging Infrastructure Readiness to track allied charging infrastructure development
- EV Research and Innovation Status: Covers supply-side ecosystem R&D efforts.

All States and UTs Onboarded on eSAKSHI for Real-Time Project Monitoring

- The **Ministry of Statistics & Programme Implementation**, in collaboration with the **State Bank of India**, launched the **eSAKSHI** portal on **1 April 2023** to implement **Revised Fund Flow Procedures** under the **MPLAD Scheme**.
- The portal ensures **seamless integration** of:
 - **MP recommendations**
 - **Sanctioning by District Authority**
 - **Execution by Implementing Agency**

India Achieves Record Low Price for Green Ammonia in First-Ever SECI Auction under National Green Hydrogen Mission

- In a landmark milestone for the **National Green Hydrogen Mission**, the first-ever auction by the **Solar Energy Corporation of India (SECI)** for **Green Ammonia procurement** under the **SIGHT Scheme (Mode-2A)** has set a **record low price discovery of ₹55.75/kg**.
- Supply of **75,000 metric tonnes per annum (MTPA)** of Green Ammonia to **Paradeep Phosphates Limited, Odisha**.

Rajasthan to Launch India's First Drone-Based Artificial Rain Trial at Ramgarh Dam

- **Rajasthan** will conduct **India's first drone-based artificial rain experiment** at **Ramgarh Dam**, replacing traditional aeroplane-assisted cloud seeding with **unmanned aerial vehicles (UAVs)**.
- Around **60 drones** will disperse special chemicals into rain-bearing clouds to stimulate droplet formation and potentially cause rainfall.
- The initiative is a joint project between the **state agriculture department** and technology firm **GenX AI**, headquartered in the US and Bengaluru.

National Anubhav Awards 2025: Celebrating a Decade of Honouring Retired Employees' Contributions

- The **National Anubhav Awards 2025** mark the **10th anniversary** of the **Anubhav Portal**, recognising **retired employees' memoirs** and their **contributions to India's administrative**

history.

- The awards were announced by the **Department of Pension & Pensioners' Welfare (DoPPW)**.
- The **Anubhav Portal**, launched in **2015** and envisioned by **Prime Minister Narendra Modi**, aims to **preserve the experiences and institutional memory** of retiring officials.

Parliament Passes Merchant Shipping Bill, 2025 and Carriage of Goods by Sea Bill, 2025 to Modernise India's Maritime Sector

- In a historic development, **Parliament passed two landmark maritime bills** — the **Merchant Shipping Bill, 2025** in the Lok Sabha and the **Carriage of Goods by Sea Bill, 2025** in the Rajya Sabha — marking the **first-ever such legislative milestone** for the **Ministry of Ports, Shipping and Waterways (MoPSW)**.
- These legislations pave the way for a **modern, efficient, and globally aligned maritime policy framework** in India.

Union Minister of Textiles Launches Book on Carbon Footprint Assessment in Indian Handloom Sector

- Union Minister of Textiles, **Shri Giriraj Singh** officially launched the book titled ***"Carbon Footprint Assessment in the Indian Handloom Sector: Methods and Case Studies"***, jointly prepared by the **Office of Development Commissioner for Handlooms, Ministry of Textiles**, and the **Department of Textiles & Fibre Engineering, IIT Delhi**.
- This document reinforces the Government of India's commitment to **environment-conscious handloom production** and **sustainable development** by offering practical methodologies to measure and reduce the carbon footprint of the handloom industry—a vital socio-economic sector and a symbol of India's cultural heritage.

Ministry of Development of North Eastern Region Approves ₹45.31 Crore Mangoldoi–Mazikuchi Road Project in Assam under NESIDS

- In a bid to boost road infrastructure in the Northeast region, the **Ministry of Development of North Eastern Region (MDoNER)** approved a project for the **construction of Mangoldoi–Mazikuchi road** from **KM 11+000 to KM 26+200 in Assam**, having a **length of 15 kms** and **costing ₹45.31 crore**.

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- The project will be implemented under the **North East Special Infrastructure Development Scheme (NESIDS) – Roads**.
- The road will serve as the **direct link between the Darrang District Headquarters of Mangaldoi and Udalguri District Subdivision Headquarters Bhergaon**.

Government Sanctions ₹195 Crore for Rural Road Connectivity in Left Wing Extremism-Affected Areas of Chhattisgarh

- The **Government of India** has approved **₹195 crore** as Central Assistance to Chhattisgarh for 2025–26 under the **Road Connectivity Project for Left Wing Extremism Affected Areas (RCPLWEA)**, aimed at boosting rural infrastructure and connectivity in conflict-affected regions.
- **Funding Mechanism:** Sanction issued under the Ministry of Finance's "**Just-in-Time**" fund release mechanism through the **Single Nodal Agency (SNA) SPARSH** model for **Centrally Sponsored Schemes (CSS)**.
- **Fund Allocation:**
 - **₹190.6125 crore** under the **Programme Fund**.
 - **₹4.3875 crore** under the **Administrative Fund**.

Bharat Forecast System (BharatFS) – India's High-Resolution Weather Prediction Model

- **BharatFS** is an **indigenously developed global weather prediction model** using the **Triangular Cubic Octahedral (TCO) dynamical grid** with a **6 km horizontal resolution**, outperforming its predecessor (12 km) and most global models (9–14 km).
- Powered by **supercomputers Arka (IITM-Pune)** and **Arunika (NCMRWF-Noida)**, it delivers **real-time forecasts in 3–6 hours** instead of ~12 hours, making India the **only country** operating such a high-resolution global model in real time.

Assam CM Launches 'Mukhya Mantrir Nijut Moina 2.0' to Boost Girls' Higher Education

- **Assam Chief Minister Himanta Biswa Sarma** has launched **Mukhya Mantrir Nijut Moina 2.0**, a flagship scheme providing **monthly financial assistance to over four lakh girls** to encourage higher education enrolment.
- The launch took place at **Birinchi Kumar Barua Auditorium, Gauhati University**, with simultaneous events across the state for application form distribution.

- **Objective:** Empower girls, reduce dropout rates, and promote higher education from **Higher Secondary (HS) to Postgraduate (PG) levels**.

Chhattisgarh Emerges as Major Ni–Cu–PGE Mineral Belt with Breakthrough Discovery in Mahasamund

- **Chhattisgarh** has taken a major step in **India's critical mineral security** with the discovery of a **Nickel–Copper–Platinum Group Elements (Ni–Cu–PGE) sulphide mineralisation deposit** in the **Bhalukona–Jamnidi block** of Mahasamund district.
- This breakthrough, led by **Deccan Gold Mining Limited (DGML)**, positions the state as a potential **strategic mineral hub** vital for industrial and clean energy needs.
- **Discovery Details:** Located about **70 km from Raipur**, the deposit spans a **3,000-hectare composite licence area**, identified after earlier **G4-level exploration** by the **Geological Survey of India (GSI)**.

About Chhattisgarh:

- Chief Minister: Vishnu Deo Sai
- Governor: Ramen Deka
- Capital: Raipur
- National Parks: Indravati National Park, Kanger Valley National Park, Guru Ghasidas (Sanjay) National Park
- Wildlife Sanctuaries: Achanakmar Wildlife Sanctuary, Badalkhol Wildlife Sanctuary, Udanti Wildlife Sanctuary, Sitanadi Wildlife Sanctuary

Delhi Assembly Becomes India's First Legislature to Run Entirely on Solar Power and Adopts NeVA for Paperless Functioning

- The **Delhi Legislative Assembly** has achieved a historic milestone by becoming the **first legislature in India** to operate entirely on **solar power** through the commissioning of a **500-kilowatt rooftop solar plant**.
- Alongside this, it has implemented the **National e-Vidhan Application (NeVA)**, enabling **paperless legislative functioning** under the **"One Nation, One Application"** initiative, marking a significant step in **sustainable and digital governance**.

About Delhi:

- Chief Minister: Rekha Gupta
- Lieutenant Governor: Vinai Kumar Saxena
- Capital: New Delhi
- Wildlife Sanctuaries: Asola Bhatti Wildlife Sanctuary, Yamuna Biodiversity Park, Aravalli Biodiversity Park

Punjab Becomes First State to Empanel Sign Language Experts Under Juvenile Justice and POCSO Acts

- **Punjab** has become the **first state in India** to formally empanel **sign language interpreters, translators, and special educators** under the *Juvenile Justice Act, 2015*.
- This initiative will also extend to cases under the ***Protection of Children from Sexual Offences (POCSO) Act, 2012***.
- The move, announced by **Baljit Kaur**, Punjab's Minister for Social Security, aims to bridge communication gaps, ensuring **inclusive access to justice and protection of rights** for children with speech or hearing impairments.

About Punjab:

- Chief Minister: Bhagwant Mann
- Governor: Gulab Chand Kataria
- Capital: Chandigarh
- Wildlife Sanctuaries: Abohar Wildlife Sanctuary, Aishvan Wildlife Sanctuary, Bir Bhadsan Wildlife Sanctuary, Bir Bunerheri Wildlife Sanctuary, Bir Dosanjh Wildlife Sanctuary

Prime Minister Shri Narendra Modi to Inaugurate M.S. Swaminathan Centenary International Conference on 7th August

- Prime Minister **Shri Narendra Modi** will inaugurate the **M.S. Swaminathan Centenary International Conference** at **ICAR PUSA** in **New Delhi**.
- He will also address the gathering on the occasion.
- The theme of the conference — **“Evergreen Revolution, The Pathway to Biohappiness”** — reflects **Swaminathan's** lifelong dedication to ensuring **food for all**.

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- The conference will provide an opportunity to scientists, policymakers, development professionals, and other stakeholders to discuss and deliberate on furthering the principles of *Evergreen Revolution*.

Government e Marketplace (GeM) Marks 9th Anniversary with ₹5.4 Lakh Crore GMV

- The **Government e Marketplace (GeM)**, launched in 2016 as India's premier digital platform for transparent public procurement, celebrated its **9th Foundation Day** by achieving a **record ₹5.4 lakh crore Gross Merchandise Value (GMV)** in FY 2024–25.
- **Inclusion Milestones:** Onboarded **1.5 lakh women-led enterprises**, along with startups, self-help groups (SHGs), artisans, and micro & small enterprises (MSEs), expanding opportunities for rural and urban sellers.
- **Theme 2025 – “Ease, Access and Inclusion”:** Announced reforms including **elimination of caution money for sellers**, **reduction in vendor assessment fees**, and **97% orders exempt from transaction charges**.

Government Extends PM E-DRIVE Scheme to 2028 to Boost Electric Vehicle Ecosystem

- The **Government of India** has extended the **Prime Minister Electric Drive Revolution in Innovative Vehicle Enhancement (PM E-DRIVE)** scheme from **two years to four years**, keeping the same **₹10,900 crore outlay**.
- Initially launched on **29 September 2024** for a two-year period, it will now run until **31 March 2028**.
- However, the **terminal date for registered electric two-wheelers (e-2W)**, **e-rickshaws & e-carts**, and **registered electric three-wheelers (L5)** remains **31 March 2026**.

Indian Railways Conducts Trial Run of ‘Rudrastra’, Asia’s Longest Freight Train

- The **Indian Railways** has successfully conducted the trial run of **‘Rudrastra’**, **Asia’s longest freight train**, measuring **4.5 kilometres** in length.
- The trial took place between **Ganjkhwaja station in Uttar Pradesh** and **Garhwa in Jharkhand**, covering **209 km in 5 hours 10 minutes** at an average speed of **40.5 km/h**.
- The achievement is expected to significantly enhance freight efficiency, reduce turnaround time, and optimise resource use.

Indian Railways Introduces 20% Rebate on Return Journey for Round Trip Festival Package

- The Indian Railways has launched an experimental Round Trip Package scheme offering a **20% rebate on the base fare of the return journey** to manage festival season travel efficiently and improve train utilization.
- **Booking Period:** Opens on **August 14, 2025** for onward journeys between **October 13–26, 2025**, with return journeys between **November 17–December 1, 2025**.

Tamil Nadu Launches State Education Policy, Rejects NEP's Three-Language Formula and Entrance Tests

- **Tamil Nadu** Chief Minister **MK Stalin** unveiled the **State Education Policy (SEP)** as an alternative to the **National Education Policy (NEP)**, retaining the state's **two-language system** and introducing reforms to promote inclusivity, science, AI, and English learning.
- **No Public Exams for Classes 3, 5, 8:** Rejects NEP's proposal, citing risks of higher dropouts, commercialisation, and social injustice.

India's First Animal Stem Cell BioBank Inaugurated at NIAB, Hyderabad

- Union Minister **Jitendra Singh** inaugurated India's first **State-of-the-Art Animal Stem Cell BioBank and Laboratory** at the **National Institute of Animal Biotechnology (NIAB), Hyderabad**.
- This initiative aims to boost **animal health, regenerative medicine, and agricultural productivity**, aligning with India's biotechnology-driven growth.
- **First-of-its-kind facility in India** dedicated to animal stem cells, covering **9,300 sq ft** and built at a cost of **₹1.85 crore**.
- Equipped with advanced units such as **stem cell culture, 3D bioprinter for tissue engineering, bacterial culture lab, cryostorage, and biosafety-compliant autoclave rooms**.

Prime Minister Narendra Modi Flags Off Nagpur–Pune Vande Bharat Express, Longest Route in the Country

- **Prime Minister Narendra Modi** inaugurated the **Nagpur–Pune Vande Bharat Express** and two other train services by flagging them off through video conferencing.
- **Union Minister for Road Transport Nitin Gadkari** and **Maharashtra Chief Minister Devendra Fadnavis** attended the programme at **Central Railway Station, Nagpur**.

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- Considering these issues, the **State Government** requested the **Railway Minister** to start a **Nagpur–Pune train service**, which was approved, leading to the launch.
- The **Nagpur–Pune Vande Bharat Express** covers the **longest distance** among all Vande Bharat Express trains in the country.

Maharashtra Rolls Out ‘Disha Abhiyan’ for Standardised Special Education

- In a first for the country, **Maharashtra** has introduced ‘**Disha Abhiyan**’ to deliver **uniform, research-backed learning** for students with intellectual disabilities across **453 special schools**.
- Maharashtra becomes the **first state** to adopt a **single, standardised syllabus** for intellectually disabled students.
- Designed by the **Jai Vakil Foundation** and validated by the **National Institute for the Empowerment of Persons with Intellectual Disabilities (NIEPID)**.

Sikkim CM Launches ‘Nari Adalat’ on First Amma Samman Diwas to Empower Women in Local Justice

- On the **first Amma Samman Diwas**, **Sikkim Chief Minister Prem Singh Tamang** inaugurated ‘**Nari Adalat**’ at Rongpo — a **women-led community justice forum** aimed at providing **informal, accessible, and empathetic conflict resolution** for rural and semi-urban communities in Sikkim.
- **Empowers women** to lead dispute resolution and address social issues affecting them.
- Provides a **supportive, non-intimidating environment** for settling conflicts locally.

Prime Minister Narendra Modi Inaugurates Bangalore Metro Yellow Line, Lays Foundation for Phase-3, and Flags Off Three Vande Bharat Express Trains

- **Prime Minister Narendra Modi** inaugurated the **Yellow Line of Bangalore Metro** worth around **Rs 7,160 crore** and laid the **foundation stone of Phase-3** worth over **Rs 15,610 crore** in Bengaluru, Karnataka.
- He also **flagged off three Vande Bharat Express trains** from KSR Railway Station, Bengaluru.
- The PM highlighted Karnataka’s culture, the contributions of Bengaluru to India’s IT and innovation sector, and India’s progress in infrastructure, technology, and economic growth.

CABINET APPROVALS:

I) Union Cabinet Approves Phase-1B of Lucknow Metro Rail Project

- The Union Cabinet chaired by Prime Minister Shri Narendra Modi approved Phase-1B of the **Lucknow Metro Rail Project**, covering **11.165 km** with **12 stations** – **7 underground** and **5 elevated**.
- On completion, **Lucknow will have 34 km** of operational metro rail network.
- **Enhanced connectivity** to Old Lucknow's commercial hubs (**Aminabad, Yahiyaganj, Pandeyganj, Chowk**), major healthcare facilities (**King George's Medical University**), tourist spots (**Bara Imambara, Chota Imambara, Bhool Bhulaiya, Clock Tower, Rumi Darwaza**), and renowned food destinations.

II) Union Cabinet Approves Four More Semiconductor Projects Under India Semiconductor Mission

- The Union Cabinet chaired by Prime Minister Shri Narendra Modi approved four new **semiconductor projects** under the **India Semiconductor Mission (ISM)**, adding to the six already under execution.
- The approved proposals are from:
 - **SiCSem Pvt. Ltd.**
 - **Continental Device India Pvt. Ltd. (CDIL)**
 - **3D Glass Solutions Inc.**
 - **Advanced System in Package (ASIP) Technologies**
- **Total investment & employment: ₹4,600 crore cumulative investment**
 - **2034 skilled direct jobs** plus significant indirect employment
 - With these, total **approved projects under ISM reach 10**, with investments of **₹1.60 lakh crore** in **6 states**

Cabinet Approves ₹8,146.21 Crore Investment for Tato-II Hydro Electric Project in Arunachal Pradesh

- The Cabinet Committee on Economic Affairs chaired by Prime Minister Shri Narendra Modi approved investment of **₹8,146.21 crore** for construction of the **Tato-II Hydro Electric Project (HEP)** in **Shi Yomi District, Arunachal Pradesh**.
- **Installed capacity: 700 MW (4 × 175 MW)**, producing **2738.06 MU** of energy.
- **Estimated completion period: 72 months**.

Parliament Passes Merchant Shipping Bill, 2025 to Modernise India's Maritime Framework

- The Parliament passed the Merchant Shipping Bill, 2025 as the Rajya Sabha approved it today; the Lok Sabha had cleared the bill.
- The legislation aims to modernise India's maritime framework, align domestic laws with International Maritime Organisation (IMO) conventions, and prepare the maritime sector for contemporary and future challenges.
- Shifts from a regulatory-heavy approach to an enabling policy environment.

India Achieves 100 GW Solar PV Module Manufacturing Capacity Under Approved List of Models and Manufacturers

- India has reached a historic milestone of 100 GW solar PV module manufacturing capacity enlisted under the Approved List of Models and Manufacturers (ALMM).
- This marks a remarkable rise from just 2.3 GW in 2014, reflecting rapid progress in building a self-reliant solar manufacturing ecosystem aligned with Atmanirbhar Bharat and the global clean energy transition.

About ALMM:

- o Issued by MNRE on 2 January 2019.
- o First ALMM list (March 2021) had 8.2 GW capacity and 21 manufacturers.
- o In 2025, the list includes 100 manufacturers with 123 manufacturing units, exceeding 100 GW capacity.

Union Minister of Steel and Heavy Industries Launches Logo, brochure and website of 'Bharat Steel'.

- Union Minister of Steel and Heavy Industries, Shri H.D. Kumaraswamy, unveiled the official logo of Bharat Steel at Vigyan Bhawan, New Delhi, along with the event brochure and official website.
- Secretary (Steel) Shri Sandeep Poundrik and senior officials of the Ministry of Steel were present during the launch.
- The unveiling took place during a workshop for the secondary steel sector, highlighting the Government's commitment to growth, innovation, and sustainability in the steel value chain.

Indian Sporting Fraternity Welcomes Passage of National Sports Governance Bill 2025 &

National Anti-Doping (Amendment) Bill 2025

- Parliament passed the **National Sports Governance Bill 2025** and **National Anti-Doping (Amendment) Bill 2025**, hailed as **landmark reforms** for sports governance and athlete protection.
- **Union Sports Minister Dr. Mansukh Mandaviya** termed the Bill the **biggest reform in sports since Independence**.
- The National Sports Governance Bill seeks to transform India's sports administration through the establishment of **New Bodies**:
 - National Olympic Committee
 - National Paralympic Committee
 - National and Regional Sports Federations for designated sports
- **Anti-Doping (Amendment) Bill** aims to strengthen governance, speed up dispute resolution, enhance collaboration with **WADA**, and raise athlete awareness about doping regulations.

Prime Minister Narendra Modi Announces 'Mission Sudarshan Chakra' and Launches ₹1 Lakh Crore 'Pradhan Mantri Viksit Bharat Rozgar Yojana' During 79th Independence Day Address

- On **August 15, 2025**, during the **79th Independence Day** address from the **Red Fort, New Delhi**, Prime Minister **Narendra Modi** announced a landmark national security initiative – **Mission Sudarshan Chakra**, a decade-long mission aimed at securing India's critical establishments through **indigenous technology**, in line with the vision of **Aatmanirbhar Bharat**.
- **Objectives of Mission Sudarshan Chakra** include:
 - Establishing a **multi-layered national security framework** against evolving threats.
 - **Reducing dependence on foreign security systems** by strengthening indigenous solutions.
 - Integration of **surveillance, cyber defence, and physical protection** in a single comprehensive shield.
 - Preparing India to **anticipate and prevent threats proactively** rather than reactively.
- PM Modi's 2025 speech was the **longest Independence Day address in India's history (103 minutes)**, where he also presented a roadmap for **Viksit Bharat 2047**, covering defence, economy, agriculture, energy, healthcare, space, and border security.

NHAI Implements FASTag Annual Pass Facility Across 1,150 Toll Plazas

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- In line with the vision of **Prime Minister Narendra Modi** to promote technology use and enhance *Ease of Living*, **NHAI launched the FASTag Annual Pass facility**.
- Implemented from **15th August 2025** at about **1,150 Toll Plazas** on National Highways and Expressways across India.
- Around **20,000 – 25,000 concurrent users** are using the **Rajmargyatra App** at any point of time.
- Annual pass users receive **SMS confirmation for zero deduction of toll fee**.
- **1033 National Highway Helpline** strengthened with **100+ additional executives** for grievance redressal.

Uttarakhand Cabinet Approves Minority Educational Institutions Bill, 2025

- **Uttarakhand Cabinet approved the Minority Educational Institutions Bill, 2025** on **17th August 2025**, marking the **first-of-its-kind draft legislation** in the State.
- The Bill will be introduced in the **Legislative Assembly session beginning on 19th August 2025**.
- It aims to **extend benefits previously available only to Muslim institutions** to **Sikh, Jain, Christian, Buddhist, and Parsi educational institutions**.
- **Uttarakhand Madrasa Education Board Act, 2016** and **Uttarakhand Non-Government Arabic and Persian Madrasa Recognition Rules, 2019** will be repealed from **1st July 2026**.

Prime Minister Shri Narendra Modi Inaugurates Dwarka Expressway and Urban Extension Road-II Projects Worth ₹11,000 Crore in Delhi

- **Prime Minister Shri Narendra Modi** inaugurated **two major National Highway projects worth nearly ₹11,000 crore** at **Rohini, Delhi**.
- The projects — **Delhi section of the Dwarka Expressway** and the **Alipur–Dichaon Kalan stretch of Urban Extension Road-II (UER-II)** — mark a significant step in easing congestion and boosting connectivity across Delhi-NCR.
- The **10.1 km Delhi section of Dwarka Expressway** was inaugurated, built at a cost of **₹5,360 crore**. It provides multi-modal connectivity to **Yashobhoomi, DMRC Blue and Orange lines**, the upcoming **Bijwasan railway station**, and **Dwarka cluster Bus Depot**.
- The **19 km Haryana section** of the expressway had already been inaugurated in **March 2024**.

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- The Prime Minister also inaugurated the **Alipur to Dichaon Kalan stretch of UER-II**, along with new links to Bahadurgarh and Sonipat, built at a cost of around ₹5,580 crore.

National Anubhav Awards 2025 Celebrates 10 Years of Contribution

- **Department of Pension & Pensioners' Welfare (DoPPW)** launched the 'Anubhav' portal in **2015** to document the administrative history of India through memoirs of retired employees.
- To encourage participation, **05 National Anubhav Awards** were instituted in 2015.
- Eligibility: Any employee **retiring within the next 8 months** or **retired within the last 3 years** can submit their write-up on the portal.
- The published write-ups are evaluated by DoPPW for **05 Anubhav Awards** or **10 Anubhav Jury Awards**.

Jan Vishwas (Amendment of Provisions) Bill, 2025 Introduced in Lok Sabha

- The Union Minister for Commerce and Industry **Shri Piyush Goyal** introduced the **Jan Vishwas (Amendment of Provisions) Bill, 2025** in Lok Sabha, after approval by the Union Cabinet.
- The Bill builds on the **Jan Vishwas (Amendment of Provisions) Act, 2023**, which decriminalised **183 provisions in 42 Central Acts** administered by **19 Ministries/Departments** (notified on 11th August 2023).
- The **2025 Bill expands the reforms** to cover **16 Central Acts** administered by **10 Ministries/Departments**.
- A total of **355 provisions** are proposed to be amended:
 - **288 provisions decriminalised** to foster Ease of Doing Business.
 - **67 provisions amended** to facilitate Ease of Living.
- The Bill also proposes **67 amendments** under the **New Delhi Municipal Council Act, 1994 (NDMC Act)** and the **Motor Vehicles Act, 1988** to support Ease of Living.

India's Unemployment Rate Drops to 5.2% in July 2025: Ministry of Statistics & Programme Implementation Periodic Labour Force Survey Report

- India's unemployment rate fell to **5.2% in July 2025**, as per the **Periodic Labour Force Survey (PLFS)** by the **Ministry of Statistics & Programme Implementation (MoSPI)**.
- **Rural India drove job growth**, with **agriculture** as the largest employer, while urban areas were dominated by **services sector jobs**.

Rajya Sabha Passes Indian Ports Bill, 2025 to Replace 1908 Colonial-Era Act

- The Rajya Sabha passed the Indian Ports Bill, 2025, replacing the Indian Ports Act, 1908, ending over a century-old colonial regulation.
- The Bill was introduced by **Union Minister of Ports, Shipping & Waterways Shri Sarbananda Sonowal** and has already been cleared by the **Lok Sabha**; it now awaits **Presidential assent**.
- Objective: To **modernize governance of Indian ports**, strengthen **Centre–State coordination**, and **boost investor confidence** in India's maritime sector.

Non-Performing Assets under Pradhan Mantri Mudra Yojana Rose to 9.81% in FY25

- **Non-Performing Assets (NPAs)** under Pradhan Mantri Mudra Yojana (PMMY) for Scheduled Commercial Banks (SCBs) stood at **9.81% of outstanding loans as of March 2025**, compared to **5.47% in March 2018**.
- Against the total **disbursed loan amount**, the NPA ratio was **2.19% in March 2025**, lower than **2.71% in March 2018**.

West Bengal CM Mamata Banerjee Launches 'Sramashree' Scheme for Migrant Labourers

- **Chief Minister (CM) Mamata Banerjee** announced a new rehabilitation scheme named '**Sramashree**' for **migrant labourers** who were allegedly harassed in **Bharatiya Janata Party (BJP)-ruled states**.
- Under the scheme, **financial aid of ₹5,000 per month** will be provided for **12 months** or till the migrant workers secure fresh employment in **West Bengal**.
- The scheme has been **approved by the state cabinet** to support the **rehabilitation of returning migrant workers**.

About West Bengal:

- Chief Minister: Mamata Banerjee
- Governor: C. V. Ananda Bose
- Capital: Kolkata
- National Parks: Sundarbans National Park, Jaldapara National Park, Buxa National Park, Gorumara National Park, Neora Valley National Park
- Wildlife Sanctuaries: Sajnekhali Wildlife Sanctuary, Bibhutibhushan Wildlife Sanctuary, Bethuadahari Wildlife Sanctuary, Ballavpur Wildlife Sanctuary, Haliday Island Wildlife Sanctuary

Status of Pradhan Mantri Jan Dhan Yojana (PMJDY), Unified Payments Interface (UPI), Public Sector Banks (PSBs) Capital Raising & Gold Loan Non-Performing Assets (NPAs)

- As of **31 July 2025**, total **Pradhan Mantri Jan Dhan Yojana (PMJDY)** accounts – **56.03 crore**, of which **13.04 crore (23%)** are inoperative.
- **Uttar Pradesh (UP)** leads with **2.75 crore** inoperative accounts, followed by **Bihar – 1.39 crore** and **Madhya Pradesh (MP) – 1.07 crore**.
- As per **Reserve Bank of India (RBI)** guidelines (Feb 2009), a **Savings Bank Account (SB A/c)** is classified as inoperative if no customer-initiated transaction is done for 2 years.

Cabinet Approves Promotion and Regulation of Online Gaming Bill, 2025

- Cabinet approved the **Promotion and Regulation of Online Gaming Bill, 2025** to be introduced in **Lok Sabha**.
- The Bill seeks to **promote e-Sports, social and educational games**, while **banning online money games** in public interest.
- Online gaming in India is valued at **USD 3.7 billion** and is projected to reach **USD 9.1 billion by 2029**.
- **E-Sports, Social Games, and Educational Games** will be promoted and regulated, while **Online Money Games** involving real cash deposits and winnings are completely banned.

Cabinet Approves Development of Greenfield Airport at Kota-Bundi and Capital Region Ring Road in Odisha

- **Greenfield Airport at Kota-Bundi, Rajasthan** approved at an estimated cost of **₹1,507 crore**.
- The project includes construction of a **20,000 sq. meter Terminal Building** with capacity to handle **1,000 Peak Hour Passengers**.
- **Kota is recognized as the industrial capital of Rajasthan** and renowned as the **Educational Coaching Hub of India**, making the project critical for meeting **future traffic growth**.
- A **6-lane access-controlled Capital Region Ring Road in Odisha** was also approved at a cost of **₹8,307.74 crore**.

About Odisha:

- Chief Minister: **Mohan Charan Majhi**

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- Governor: Hari Babu Kambhampati
- Capital: Bhubaneswar
- National Parks: Simlipal National Park, Bhitarkanika National Park
- Wildlife Sanctuaries: Chandaka Wildlife Sanctuary, Nandankanan Zoological Park, Kuldiha Wildlife Sanctuary, Debrigarh Wildlife Sanctuary, Kotagarh Wildlife Sanctuary, Lakhari Valley Wildlife Sanctuary, Baisipalli Wildlife Sanctuary

About Rajasthan:

- Capital: Jaipur
- Governor: Haribhau Bagade
- Chief Minister: Bajan Lal Sharma
- National Parks: Ranthambhore National Park, Sariska Tiger Reserve, Keoladeo National Park (Bharatpur Bird Sanctuary), Desert National Park
- Wildlife Sanctuaries: Kumbhalgarh Wildlife Sanctuary, Darrah Wildlife Sanctuary, Ranthambore Wildlife Sanctuary, Bassi Wildlife Sanctuary

Government Implements “Anna-Chakra” Supply Chain Optimisation Tool in 30 States/UTs

- The **Government of India** implemented the “Anna-Chakra” digital supply chain optimisation tool in **30 out of 31 targeted States/UTs**, with **Manipur** as the only pending state.
- Developed to modernize the **Public Distribution System (PDS)**, the tool uses **data-driven route optimisation and logistics management**.

About Manipur:

- Chief Minister: N. Biren Singh
- Governor: Ajay Kumar Bhalla
- Capital: Imphal
- National Parks: Keibul Lamjao National Park
- Wildlife Sanctuaries: Yangoupokpi-Lokchao Wildlife Sanctuary, Sirohi National Park, Manipur Zoological Garden, Ferenwild Sanctuary

Lok Sabha Passes Indian Institutes of Management (Amendment) Bill, 2025

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- **Lok Sabha passed the Indian Institutes of Management (Amendment) Bill, 2025** to amend the **IIM Act, 2017**.
- The Bill provides for the **establishment of IIM Guwahati in Assam**, addressing a long-standing regional demand.

About Assam:

- Chief Minister: Himanta Biswa Sarma
- Governor: Lakshman Prasad Acharya
- Capital: Dispur
- National Parks: Kaziranga National Park, Manas National Park, Dibru-Saikhowa National Park
- Wildlife Sanctuaries: Pobitora Wildlife Sanctuary, Orang National Park, Bura-Chapori Wildlife Sanctuary, Nameri Wildlife Sanctuary

Rajya Sabha Passes Mines and Minerals (Development and Regulation) Amendment Bill, 2025

- **Rajya Sabha passed the Mines and Minerals (Development and Regulation) Amendment Bill, 2025**, after Lok Sabha approval.
- Bill aims to promote **sustainable mining, zero-waste practices**, and advance the **National Critical Mineral Mission**.
- **Union Coal & Mines Minister G. Kishan Reddy** stated the government is committed to **transparency and modern technology** in mining.

Election Commission of India Introduces 28 Major Initiatives to Strengthen Electoral System

- **Election Commission of India rolled out 28 major initiatives in the last six months** to enhance transparency, efficiency, and inclusivity in elections.
- Reforms are based on **six key pillars**: stakeholder engagement, cleanup of electoral systems, use of technology, purification of rolls, ease of voting, and capacity building.

India Post Launches IT 2.0 – Advanced Postal Technology to Drive Digital Transformation Nationwide

- **India Post launched IT 2.0 – Advanced Postal Technology (APT)** under the **Digital India Mission**.

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- Developed by the **Centre for Excellence in Postal Technology (CEPT)** as part of **Atmanirbhar Bharat (Self-Reliant India)**.
- Runs on **MeghRaj 2.0 (Government Cloud Infrastructure)** and supported by **Bharat Sanchar Nigam Limited (BSNL)** for connectivity.
- Launched under the leadership of **Prime Minister Narendra Modi** and **Communications Minister Jyotiraditya M. Scindia**.
- Introduces **DIGIPIN (Digital Postal Identification Number)**, a **10-digit alphanumeric PIN** for accurate and traceable deliveries.

Employees' Provident Fund Organization (EPFO) Reports Record Payroll Addition in June 2025

- **Employees' Provident Fund Organization (EPFO)** released **provisional payroll data for June 2025**, showing a **net addition of 21.89 lakh members**, the highest since payroll tracking began in April 2018.
- The data reflects a **9.14% increase month-on-month (MoM)** compared to May 2025 and **13.46% year-on-year (YoY)** compared to June 2024.
- **State-Wise Contribution**: Top five states/UTs contributed 61.51% of net additions (13.46 lakh). **Maharashtra** led with 20.03%.
- **Industry-Wise Trends**: Expert Services sector contributed 42.14% of net additions, with **Manpower Suppliers** forming the largest share (51.31%).

Amit Shah Introduces Constitution (130th Amendment) Bill, 2025 and Related Bills in Lok Sabha

- **Union Home Minister & Minister of Cooperation Amit Shah** introduced three bills in the Lok Sabha:
 - Constitution (One Hundred and Thirtieth Amendment) Bill, 2025
 - Union Territories (Amendment) Bill, 2025
 - Jammu and Kashmir Reorganisation (Amendment) Bill, 2025
- The **Constitutional Amendment Bill** ensures that **Prime Minister, Chief Ministers, and Ministers of Central/State Governments cannot run the government while in jail**.
- The bill aims to **raise standards of morality in public life** and strengthen **integrity in politics**.
- **Key provisions of the Bill**:
 - No person in jail can govern as PM, CM, or Minister.
 - Politicians accused and arrested can seek **bail within 30 days**.

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- o If bail is not granted in 30 days, they will be **removed from office** or **automatically disqualified** from performing duties.
- o If bail is granted later, they can **resume their position**.

UIDAI Onboards Starlink Satellite Communication Pvt Ltd for Aadhaar Authentication

- **Unique Identification Authority of India (UIDAI)** has officially onboarded **Starlink Satellite Communication Pvt Ltd** to use **Aadhaar Authentication** for **customer verification**.
- The initiative will make the onboarding process **smooth, secure, quick, and paperless**, ensuring compliance with **Know Your Customer (KYC) norms**.
- **Aadhaar e-KYC** will help in the seamless onboarding of Starlink users while meeting **regulatory requirements**, enabling the delivery of **high-speed satellite internet** to **households, businesses, and institutions**.
- **Starlink** has been appointed as a **Sub-Authentication User Agency (Sub-AUA)** and **Sub-eKYC User Agency** by UIDAI.

Investor Education and Protection Fund Authority (IEPFA) Opens Niveshak Seva Kendras in Hyderabad

- **Investor Education and Protection Fund Authority (IEPFA)** under **Ministry of Corporate Affairs (MCA)**, in collaboration with **Securities and Exchange Board of India (SEBI)**, **Central Depository Services Limited (CDSL)**, **National Securities Depository Limited (NSDL)**, **Bombay Stock Exchange (BSE)**, and **National Stock Exchange (NSE)**, inaugurated **three Niveshak Seva Kendras** in Hyderabad.
- **Purpose:** To provide **faster, easier, and accessible services** to investors, especially for issues related to **unclaimed dividends** and **KYC/nomination updates**.

About IEPFA:

- Established on **7th September 2016**, under **MCA**, manages **Investor Education and Protection Fund (IEPF)** → ensures **refund of shares, unclaimed dividends, matured deposits/debentures**, promotes **financial literacy** and safeguards **investor rights**.
- **Website:** www.iepf.gov.in

Union Ministry of Home Affairs (MHA) Approves Renaming of Jalalabad to Parashurampuri

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- The **Union Ministry of Home Affairs (MHA)** has approved the renaming of **Jalalabad town (Shahjahanpur district, Uttar Pradesh)** to **Parashurampuri**.
- The announcement was made by **Union Minister Jitin Prasada**, who belongs to the region.
- The demand for the change was long-standing, supported by **local residents, political and religious leaders**, as the town is associated with the **mythological birthplace of Lord Parashuram**.

Maharashtra Chief Minister Devendra Fadnavis Launches ‘Garuda Drishti’ Social Media Monitoring and Cyber Intelligence Project

- **Maharashtra Chief Minister Devendra Fadnavis** launched **‘Garuda Drishti’ Social Media Monitoring and Cyber Intelligence Project** at Police Bhavan, Nagpur.
- The CM also distributed **₹10 crore recovered from cyber financial crimes** to fraud victims.
- **‘Garuda Drishti’ system** will help in **tracking anti-social elements misusing social media** for hate speech, fake news, threats, drug trafficking, and communal hatred.

About Maharashtra:

- Chief Minister: Devendra Fadnavis
- Governor: C. P. Radhakrishnan
- Capital: Mumbai
- National Parks: Tadoba National Park, Sanjay Gandhi National Park, Chandoli National Park, Gugamal National Park, Navegaon National Park
- Wildlife Sanctuaries: Bhimashankar Wildlife Sanctuary, Koyna Wildlife Sanctuary, Karnala Bird Sanctuary, Melghat Wildlife Sanctuary, Radhanagari Wildlife Sanctuary

India Emerges as World’s Third-Largest Solar Power Producer

- According to the **International Renewable Energy Agency (IRENA)**, **India generated 1,08,494 GWh of solar energy in 2025**, surpassing **Japan’s 96,459 GWh**.
- As of July 2025, India’s installed solar capacity stood at **119.02 GW** consisting of **90.99 GW from ground-mounted projects, 19.88 GW from rooftop systems, 3.06 GW from hybrid plants, and 5.09 GW from off-grid setups**.
- India’s total renewable energy capacity reached **227 GW**, marking a **4,000% increase in solar power in the last 10 years**.

- India's solar potential is estimated at **748 GW**, with **Rajasthan, Jammu & Kashmir, Maharashtra, Madhya Pradesh, and Andhra Pradesh** as major hubs.
- **Palli village in Jammu & Kashmir** became India's first **carbon-neutral panchayat**.

Indian Railways Installs India's First Removable Solar Panel System Between Railway Tracks in Varanasi

- **Indian Railways (IR)** is moving towards its **net-zero emission goal** by rapidly adopting **solar energy** as part of its sustainable transport strategy.
- **Varanasi, Uttar Pradesh** has become the **first city in India** to have **portable solar panels** installed between railway tracks.
- **Banaras Locomotive Works (BLW), Varanasi** has commissioned **India's first 70-metre removable solar panel system** (28 panels, 15 KWp capacity).

Fijian Prime Minister Sitiveni Rabuka's Official Visit to India Strengthens Bilateral Ties

- **Fijian Prime Minister Sitiveni Rabuka's 3-day official visit to India** marked a major milestone in **India–Fiji bilateral relations**.
- The visit resulted in multiple **MoUs, agreements, and cooperation announcements** in healthcare, infrastructure, mobility, standards, capacity building, defence, and culture under the spirit of “**Veilomani Dosti**” (affectionate friendship).
- **Major agreements signed:**
 - MoU for a **Super-Specialty Hospital Project** in Fiji (design, construction, commissioning, operation, and maintenance).
 - Agreement to supply **affordable medicines under India's Janaushadhi Scheme** between HLL Lifecare Ltd. and Fiji's Ministry of Health.
 - MoU between **Bureau of Indian Standards (BIS)** and **DNTMS (Fiji)** for cooperation on quality and technical standards.
 - **Digital Skilling MoU** between NIELIT (India) and Pacific POLYTECH.
 - India extended **Quick Impact Project (QIP) grant assistance** for fast-track projects.
 - **Migration & Mobility Pact** signed to enhance workforce mobility.
 - Fiji handed over **lease deed of Indian Chancery building** in Suva.
 - A **Joint Statement** issued reaffirming stronger partnership.

About Fiji

- Capital: Suva
- Currency: Fijian Dollar
- Prime minister: Sitiveni Rabuka

Government e Marketplace (GeM) Crosses ₹15 Lakh Crore Cumulative GMV Since 2016

- **Government e Marketplace (GeM)** achieved ₹15 lakh crore (US\$ 171.3 billion) cumulative **Gross Merchandise Value (GMV)** since its launch in 2016.
- It is a **digital procurement platform** connecting government departments with **MSEs, startups, women-led businesses, SC/ST enterprises, and Self-Help Groups (SHGs)**.

India Extends Fortified Rice Scheme Till 2028 To Combat Anaemia And Malnutrition

- The **Union Cabinet** approved the extension of the **Fortified Rice Scheme** till **December 2028** with an outlay of **₹17,082 crore**.
- The scheme aims to **fight anaemia and malnutrition** by enhancing the nutritional profile of food distributed under major government programmes.
- The initiative started with **Anemia Mukd Bharat (2018)**, followed by a **pilot project in 2019** and a **nationwide rollout in 2022**, ensuring that by March 2024, all custom-milled rice under food safety net schemes was fortified.
- The **Ministry of Food Processing Industries (MoFPI)** supports the ecosystem for fortified foods through schemes like **Pradhan Mantri Kisan SAMPADA Yojana (PMKSY)**, **Production Linked Incentive Scheme for Food Processing Industry (PLISFPI)**, and **Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME)**, focusing on infrastructure, supply chain efficiency, and sustainable production.

Ministry of Tourism Launches 40 Projects under SASCI Scheme

- The **Ministry of Tourism** launched projects under the **Special Assistance to States for Capital Investment SASCI Scheme**.
- A central outlay of **₹3,295.76 crore** has been approved for **40 tourism projects**.
- The scheme aims to promote **lesser-known iconic tourist destinations** with focus on **sustainability and responsible tourism**.

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- **Funding Pattern** – 100% funding by the Central Government for approved projects, while State Governments will manage operation and maintenance.

Central Consumer Protection Authority Imposes ₹3 Lakh Penalty on VLCC for Misleading CoolSculpting Advertisements

- **Central Consumer Protection Authority (CCPA)** imposed a **₹3 lakh penalty** on **VLCC Limited** for misleading advertisements regarding **CoolSculpting (fat-freezing) treatments**.
- Earlier, **Kaya Limited** was also fined **₹3 lakh** for similar misleading claims on CoolSculpting.

Kerala Becomes India's First Fully Digitally Literate State

- **Kerala** has become the **first fully digitally literate state in India** after the successful completion of the **first phase of the Digi Kerala project**.
- The announcement was made by **Chief Minister Pinarayi Vijayan** after **surveys and training across all local bodies**.
- The survey covered **1.5 crore people** from **83.46 lakh families** and identified **21.88 lakh digitally illiterate individuals**. Out of these, **21.87 lakh (99.98%) completed training and passed evaluations**.

About Kerala:

- Chief Minister: Pinarayi Vijayan
- Governor: Rajendra Vishwanath Arlekar
- Capital: Thiruvananthapuram
- National Parks: Eravikulam National Park, Periyar Wildlife Sanctuary, Silent Valley National Park, Parambikulam Tiger Reserve
- Wildlife Sanctuaries: Wayanad Wildlife Sanctuary, Idukki Wildlife Sanctuary, Chilika Lake Wildlife Sanctuary

Prime Minister Shri Narendra Modi Inaugurates and Lays Foundation Stone of Development Projects worth ₹12,000 crore at Gaya, Bihar

- **Prime Minister Shri Narendra Modi** inaugurated and laid the foundation stone of multiple development projects worth **₹12,000 crore** at **Gaya, Bihar**, covering key sectors like **energy, healthcare, railways, road and urban development**.

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- The PM inaugurated **Homi Bhabha Cancer Hospital and Research Centre at Muzaffarpur**, equipped with advanced Oncology facilities including OPD, IPD wards, ICUs, HDUs, operation theatres, labs and blood bank, to provide **affordable cancer care in Bihar and neighbouring states**.
- The PM inaugurated **Buxar Thermal Power Plant (1x660 MW, worth ₹6,880 crore)** and announced new power projects at **Nabinagar (Aurangabad)** and **Pirpainti (Bhagalpur)** to **enhance electricity supply and boost industrial growth in Bihar**.

About Bihar:

- Capital: Patna
- Chief Minister: Nitish Kumar
- Governor: Arif Mohammed Khan
- National Parks: Valmiki National Park
- Wildlife Sanctuaries: Valmiki Wildlife Sanctuary, Bhimbandh Wildlife Sanctuary, Kanwar Lake Bird Sanctuary, Udaypur Wildlife Sanctuary, Gautam Buddha Wildlife Sanctuary, Kaimur Wildlife Sanctuary

Prime Minister Shri Narendra Modi to Inaugurate Fourth Edition of SEMICON India 2025 at Yashobhoomi, New Delhi

- The **fourth edition of SEMICON India 2025** will be inaugurated by **Prime Minister Shri Narendra Modi** on **2nd September 2025** at **Yashobhoomi (India International Convention and Expo Centre)**, New Delhi.
- Under the **Semicon India Programme**, the **Government of India** has approved **10 projects** in key areas including **High-Volume Fabrication Units (Fabs)**, **3D Heterogeneous Packaging**, **Compound Semiconductors (including Silicon Carbide – SiC)**, and **Outsourced Semiconductor Assembly and Test (OSATs)**.

About Delhi:

- Chief Minister: Rekha Gupta
- Lieutenant Governor: Vinai Kumar Saxena
- Capital: New Delhi
- Wildlife Sanctuaries: Asola Bhatti Wildlife Sanctuary, Yamuna Biodiversity Park, Aravalli Biodiversity Park

NITI Aayog and Internet and Mobile Association of India (IAMAI) Released Report on Homestays

- **NITI Aayog** in collaboration with the **Internet and Mobile Association of India (IAMAI)** released a report titled *“Rethinking Homestays: Navigating Policy Pathways”*.
- The report was unveiled by **Shri Suman Bery, Vice Chairman, NITI Aayog**, in the presence of **Shri Yugal Kishore Joshi, Programme Director**, officials from the **Ministry of Tourism, Ministry of Culture**, and representatives from **Goa, Kerala, Uttarakhand, and Uttar Pradesh**.

Central Government Establishes Two High-Level Committees under Rajiv Gauba to Fast-Track Viksit Bharat Vision

- The **Central Government** has set up **two high-level committees** under the leadership of **Rajiv Gauba**, a **full-time NITI Aayog member** and **former Cabinet Secretary**, to accelerate next-generation reforms and achieve the **Viksit Bharat (Developed India) vision**.
- **Panel on Viksit Bharat Goals**: Will strategize **long-term policies and actions** to help India become a **developed nation by 2047**.
- **Panel on Non-Financial Regulatory Reforms**: Will focus on **overhauling and simplifying regulatory frameworks** in non-financial sectors to enhance **economic competitiveness** and **ease of doing business**.

Second National Space Day Celebrated Across India

- The **second National Space Day** is being celebrated across India on **23rd August 2025**.
- The day commemorates the **successful soft landing of Chandrayaan-3 Mission’s Vikram Lander** and the **deployment of the Pragyan Rover** on the Moon on **23rd August 2023**.
- With this success, **India became the fourth country to land on the Moon** and the **first to land near the southern polar region**.
- The **landing site** was named **Shiv Shakti Point**.
- The **Government of India** declared **23rd August** as **“National Space Day”** to honour the achievement.
- The **2025 theme**: *“Aryabhatta to Gaganyaan: Ancient Wisdom to Infinite Possibilities”*.

Prime Minister Shri Narendra Modi Inaugurates and Lays Foundation Stone of Development Projects worth over ₹5,200 Crore in Kolkata, West Bengal

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- **Prime Minister Shri Narendra Modi** inaugurated and laid the foundation stone of **multiple development projects worth over ₹5,200 crore** in **Kolkata, West Bengal**.
- The PM flagged off and inaugurated **13.61 km of newly constructed metro networks** in Kolkata, including:
 - **Noapara–Jai Hind Bimanbandar Metro Service**, improving direct airport connectivity.
 - **Sealdah–Esplanade Metro Service**, reducing travel time from 40 minutes to only 11 minutes.
 - **Belegghata–Hemanta Mukhopadhyay Metro Service**, enhancing access to Kolkata's IT hub.

About West Bengal:

- Chief Minister: Mamata Banerjee
- Governor: C. V. Ananda Bose
- Capital: Kolkata
- National Parks: Sundarbans National Park, Jaldapara National Park, Buxa National Park, Gorumara National Park, Neora Valley National Park
- Wildlife Sanctuaries: Sajnekhali Wildlife Sanctuary, Bibhutibhushan Wildlife Sanctuary, Bethuadahari Wildlife Sanctuary, Ballavpur Wildlife Sanctuary, Haliday Island Wildlife Sanctuary

Andhra Pradesh Chief Minister Launches ₹1 Crore Insurance Scheme for Municipal Workers

- **Chief minister of Andhra Pradesh, N. Chandrababu Naidu** announced a **comprehensive insurance scheme** for municipal staff, during the ***Swachh Andhra–Swarna Andhra campaign*** at **Peddapuram, Kakinada district**.
- The scheme provides **₹1 crore life insurance cover** for **regular municipal workers** in case of accidental death.

About Andhra Pradesh:

- Chief Minister: N. Chandrababu Naidu
- Governor: S. Abdul Nazeer
- Capital: Amaravati
- National Parks: Sri Venkateswara National Park, Papikonda National Park

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- **Wildlife Sanctuaries:** Coringa Wildlife Sanctuary, Pulicat Lake Bird Sanctuary, Kambalakonda Wildlife Sanctuary, Rollapadu Wildlife Sanctuary, Krishna Wildlife Sanctuary

Prime Minister Narendra Modi Inaugurates and Lays Foundation for Development Works worth ₹5,400 Crore in Ahmedabad, Gujarat

- **Prime Minister Narendra Modi** inaugurated, laid the foundation stone, and **dedicated development works** worth **₹5,400 crore** in **Ahmedabad, Gujarat**.
- Major projects include **railway projects worth ₹1,400 crore**, such as doubling of the **Mahesana–Palanpur Rail Line (65 km)**, gauge conversion of the **Kalol–Kadi–Katosan Road (37 km)** and **Bechraji–Ranuj (40 km)** rail lines.
- **A passenger train between Katosan Road & Sabarmati** was flagged off; **car-loaded freight train service from Bechraji** was also launched.
- The PM inaugurated **power distribution projects** worth over **₹1,000 crore** in **Ahmedabad, Mehsana, Gandhinagar** under the **Revamped Distribution Sector Scheme (RDSS)**, aimed at reducing breakdowns, modernizing networks, and strengthening infrastructure.

About Gujarat:

- **Chief Minister:** Bhupendra Patel
- **Governor:** Acharya Devvrat
- **Capital:** Gandhinagar
- **National Parks:** Gir National Park, Blackbuck National Park, Vansda National Park, Marine National Park
- **Wildlife Sanctuaries:** Nal Sarovar Bird Sanctuary, Velavadar Blackbuck Sanctuary, Kutch Desert Wildlife Sanctuary, Barda Wildlife Sanctuary, Purna Wildlife Sanctuary

India Hosts 3GPP RAN Working Group Meetings in Bengaluru for the First Time

- The **3GPP Radio Access Networks (RAN) Working Group** meetings (**RAN1–RAN5**) were inaugurated at **Whitefield, Bengaluru**, and will continue till **29th August 2025**.
- The event is supported by the **Department of Telecommunications (DoT), Ministry of Communications**, and hosted by the **Telecommunications Standards Development Society, India (TSDSI)**.

- This is the **first time in India** that discussions on **6G standardization** under **3GPP Release 20** are being held, along with the finalization of **Release 19 (5G Advanced)** specifications.

India Releases First-Ever National Guidelines for Veterinary Blood Transfusion Services

- The **Department of Animal Husbandry and Dairying** issued the **first national guidelines for veterinary blood transfusion services**.
- The framework standardizes **animal blood donation, storage, and transfusion** to improve **animal welfare, biosafety, and One Health integration**.

CABINET APPROVALS:

- I. **India's Bid to Host Commonwealth Games 2030 Approved by Union Cabinet**
 - The **Union Cabinet chaired by Prime Minister Narendra Modi** approved the proposal of the Ministry of Youth Affairs & Sports for **submission of bid for the Commonwealth Games (CWG) 2030**.
 - Approval is also granted for signing the **Host Collaboration Agreement (HCA)** along with required **Guarantees from Ministries, Departments and Authorities**, and sanction of **grant-in-aid to Gujarat Government** if bid is accepted.

Union Cabinet Approves Restructuring and Extension of PM SVANidhi Scheme till 2030

- The Union Cabinet, chaired by **Prime Minister Narendra Modi**, approved the **restructuring and extension** of the **PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme** beyond **31.12.2024 till 31 March 2030**.
- The scheme's **total outlay is ₹7,332 crore**.
- It aims to benefit **1.15 crore beneficiaries**, including **50 lakh new beneficiaries**.
- Implementation will be jointly done by **MoHUA** and **Department of Financial Services (DFS)**.

National Highways Authority of India Launches 'Project Aarohan' to Support Education of Toll Plaza Employees' Children

- **National Highways Authority of India (NHAI)** in collaboration with **Vertis Infrastructure Trust** launched '**Project Aarohan**' to support educational aspirations of children of toll plaza employees.

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- The program was launched by **NHAI Chairman Shri Santosh Kumar Yadav** at NHAI Headquarters, New Delhi, in presence of **Dr. Zafar Khan, Executive Director & Joint CEO, Vertis Infrastructure Trust**, and senior NHAI officials.
- **Aim:** To **remove financial barriers, bridge socio-economic divides, and provide equal access to quality education** for students from **economically weaker sections, SC/ST/OBC, minority communities, first-generation learners, and girls from low-income households.**
- **Implementation:** To be carried out by **SMEC Trust's Bharat Cares.**
- **Fund Allocation:** Rs. **1 Crore** for the first phase (July 2025 – March 2026).

Prime Minister Narendra Modi Inaugurates Green Mobility Initiatives at Hansalpur, Gujarat

- **Prime Minister Narendra Modi** inaugurated **Green Mobility Initiatives** at Hansalpur, Gujarat.
- Marking a new milestone in **Make in India**, PM flagged off Suzuki's **first global strategic Battery Electric Vehicle (BEV) – "e VITARA"**.
- The **Made-in-India BEVs** will be **exported to over 100 countries**, including advanced markets like **Europe and Japan.**

UNGA Establishes New Mechanisms for Global AI Governance

- **UN Secretary-General Antonio Guterres** praised the **UN General Assembly's** decision to create **two new institutional mechanisms** for international collaboration on **AI governance.**
- The mechanisms are:
 1. **United Nations Independent International Scientific Panel on AI**
 2. **Global Dialogue on AI Governance**

Union Cabinet Approves Four Railway Projects Worth ₹12,328 Crore

- The Union Cabinet chaired by **Prime Minister Narendra Modi** approved **four projects of the Ministry of Railways** with a total cost of **₹12,328 crore (approx.).**
- **Approved Projects:**
 1. **Deshalpar – Hajipir – Luna and Vayor – Lakhpat New Line**
 2. **Secunderabad (Sanathnagar) – Wadi 3rd and 4th Line**
 3. **Bhagalpur – Jamalpur 3rd Line**
 4. **Furkating – New Tinsukia Doubling**

Pradhan Mantri Jan Dhan Yojana (PMJDY) Completes 11 Years of Financial Inclusion

- The Pradhan Mantri Jan Dhan Yojana (PMJDY), launched by Prime Minister Shri Narendra Modi on 28th August 2014, now marks **11 years of transformative impact** in India's financial landscape.
- As the world's largest financial inclusion initiative, PMJDY continues to redefine access to banking for millions of underserved citizens..
- Over **56 crore Jan Dhan accounts** have been opened with a total deposit of **₹2.68 lakh crore**. More than **38 crore RuPay cards** issued, facilitating **digital transactions**.

Government Extends Import Duty Exemption on Cotton till 31st December 2025

- Government of India extended import duty exemption on cotton till 31st December 2025, notified by the **Central Board of Indirect Taxes and Customs (CBIC)**.
- Aim: **Stabilise input costs** across the textile value chain – yarn, fabric, garments, and made-ups – benefiting both **manufacturers and consumers**.
- **Textile industry** is India's **second-largest employment provider**, employing **over 45 million people**.

Andhra Pradesh State Investment Promotion Board Approves ₹53,922 Crore Investment Projects

- The **State Investment Promotion Board (SIPB)** of Andhra Pradesh, chaired by Chief Minister **N. Chandrababu Naidu**, approved **30 new investment projects worth ₹53,922 crore** at its 10th meeting.
- These projects are expected to **generate 83,437 new jobs**, reaffirming Andhra Pradesh's position as a major industrial and infrastructure hub.
- The projects span diverse sectors including **renewable energy, automotive, telecom, and green technology**.

India Launches First National Biofoundry Network (NBN) under BioE3 Policy

- Union Minister **Dr. Jitendra Singh** launched India's **first National Biofoundry Network (NBN)** under the **BioE3 Policy (Economy, Environment, Employment)**.
- The initiative involves **6 biotechnology institutions** to scale up proof-of-concept, strengthen **indigenous biomanufacturing**, and create employment.

- **Aim of BioE3 Policy:** Accelerate development and commercialization of bio-based technologies through **Bio-AI Hubs, Biofoundries, and Biomanufacturing Hubs**.
- **Implemented by:** Department of Biotechnology (DBT), Ministry of Science & Technology.
- **6 priority sectors** include bio-based chemicals & enzymes, functional foods & smart proteins, precision biotherapeutics, climate resilient agriculture, carbon capture & utilization, and futuristic marine & space research.

Delhi Chief Minister Rekha Gupta Flags Off ‘U-Special’ Bus Service for Delhi University Students

- **Delhi Chief Minister Rekha Gupta** flagged off a new fleet of **‘U-Special’ buses** to improve daily commute for Delhi University students.
- The service revives the **long-defunct U-Special buses**, making them **electric, modern, and student-friendly**.

About Delhi:

- Chief Minister: Rekha Gupta
- Lieutenant Governor: Vinai Kumar Saxena
- Capital: New Delhi
- Wildlife Sanctuaries: Asola Bhatti Wildlife Sanctuary, Yamuna Biodiversity Park, Aravalli Biodiversity Park

Ministry of Minority Affairs Launches New Module on UMEED Portal for Inclusive Welfare

- **Ministry of Minority Affairs** launched an **additional module on the UMEED Portal** to support **widows, divorced women, and orphans** with maintenance from **Waqf-alal-aulad properties**.
- Initiative implemented under **Rule 8(2) of Unified Waqf Management, Empowerment, Efficiency and Development Rules, 2025**, framed under **Section 3(r)(iv) of the Act, 1995**.

India’s First Semiconductor OSAT Pilot Line Facility Inaugurated at Sanand, Gujarat

- **Union IT Minister Ashwini Vaishnaw** and **Gujarat CM Bhupendra Patel** inaugurated India’s **first end-to-end Semiconductor OSAT (Outsourced Semiconductor Assembly and Test) Pilot Line Facility of CG Power** at Sanand, Gujarat.
- Marks a **historic milestone under the India Semiconductor Mission (ISM)**, which has approved **10 projects** so far.

Bihar Government Approves Mukhyamantri Mahila Rojgar Yojana for Women Empowerment

- The **Bihar government**, led by **Chief Minister Nitish Kumar**, approved the **Mukhyamantri Mahila Rojgar Yojana**.
- The scheme focuses on **women empowerment and economic inclusion** by promoting **self-employment opportunities**.
- Under the scheme, **₹10,000** will be provided as **initial financial assistance** to **one woman per family** through **Direct Benefit Transfer (DBT)**.

Union Home Minister and Minister of Cooperation Amit Shah Inaugurates Brahmaputra Wing at Raj Bhavan, Guwahati; Launches ₹322 Cr Projects

- Union Home Minister and Minister of Cooperation **Shri Amit Shah** inaugurated the **Brahmaputra Wing at Raj Bhavan, Guwahati**, and virtually inaugurated/launched foundation stones of **8 projects worth ₹322 crore**.
- The **Brahmaputra Wing**, built at a cost of **₹40+ crore** on an area of **3300 sq. meters**, will support **constitutional activities, student/artistic recognition, and public dialogue**.
- He inaugurated **facilities for CAPF soldiers** and announced that the **second National Cyber Forensic Laboratory (NCFL)** has been set up in **Guwahati**, after Delhi.

State Energy Efficiency Index (SEEI) 2024 Released

- **Shri Akash Tripathi, IAS**, Additional Secretary, Ministry of Power and Director General, **Bureau of Energy Efficiency (BEE)** released the **State Energy Efficiency Index (SEEI) 2024**, developed by BEE in association with the **Alliance for an Energy Efficient Economy (AEEE)**.
- The index assesses the **energy efficiency performance of 36 States and Union Territories** for **FY 2023-24**, supporting **data-driven monitoring, best practice sharing, and healthy competition**.
- The **sixth edition** features a new **implementation-focused framework** with **66 indicators** covering **Buildings, Industry, Municipal Services, Transport, Agriculture, DISCOMs, and Cross-Sector initiatives**, reflecting evolving priorities such as **EV policies, star-rated buildings, and DSM strategies**.
- States are classified into four categories:
 - **Front Runners (>60%)**

- **Achievers** (50–60%)
- **Contenders** (30–50%)
- **Aspirants** (<30%)
- **Top performers by consumption groups:**
 - **Maharashtra** (Group 1: >15 MToE)
 - **Andhra Pradesh** (Group 2: 5–15 MToE)
 - **Assam** (Group 3: 1–5 MToE)
 - **Tripura** (Group 4: <1 MToE)

India's First Tempered Glass Manufacturing Facility for Mobile Devices Inaugurated in Noida

- Union Minister of Electronics and Information Technology **Shri Ashwini Vaishnaw** inaugurated **India's first Tempered Glass Manufacturing Facility for Mobile Devices** at **Noida**.
- The facility has been set up by **Optimus Electronics** in collaboration with **Corning Incorporated, USA**, and will produce high-quality tempered glass under the globally recognised brand "**Engineered by Corning**" for both domestic and international markets.

INTERNATIONAL NEWS

United States President Donald Trump Announces 25% Reciprocal Tariffs on Indian Goods and Penalties for Russian Oil and Arms Purchases

- **United States (U.S.) President Donald Trump** announced **25% reciprocal tariffs** on **Indian goods**, along with an **unspecified penalty** for **India's purchase of Russian oil and arms**.
- The move follows **India's refusal to cut tariffs** under the ongoing **Bilateral Trade Agreement (BTA)** talks with the **United States**.
- Trump criticized: **India's high import tariffs, Non-tariff barriers, Large-scale arms and energy imports from Russia**, which he claims **undermine global efforts to isolate Russia** over the **Ukraine war**.

Australia to Ban Children Under 16 from Creating YouTube Accounts Starting December 2025

- **Australia** will implement a **ban on children under 16** from creating **YouTube accounts** starting **December 2025**.
- This is part of **world-first social media restrictions**.

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- The restriction already applies to **TikTok, Snapchat, Instagram, Facebook, and X (formerly Twitter)**, and now extends to **YouTube**.
- The decision is based on recommendations from the **eSafety Commissioner**.

About Australia :

- Prime Minister : Anthony Albanese
- Capital : Canberra
- Currency : Australian dollar

Powerful 8.8 Magnitude Earthquake Hits Off Russia's Kamchatka Coast, Triggering Pacific Tsunami Warnings.

- A powerful **8.8 magnitude earthquake** struck **off the coast of Russia's Kamchatka Peninsula**, prompting **tsunami warnings** across the **Pacific Ocean**.
- The **epicentre** was located **119 km southeast of Petropavlovsk-Kamchatsky**, at a **shallow depth of 19.3 km**.
- Initially reported as **magnitude 8.0**, the quake was **upgraded to 8.8**, followed by a **6.9 magnitude aftershock**.
- This is the **strongest global earthquake** since **Japan's 9.0 magnitude quake in March 2011**, which caused the **Fukushima nuclear disaster**.

About Russia :

- President : Vladimir Putin
- Prime minister: Mikhail Mishustin
- Capital: Moscow
- Currency: Russian Ruble

UNICEF Reports Bangladesh's First National MPI Highlights Severe Child Poverty

- **Bangladesh's first National Multidimensional Poverty Index (MPI)** was released by the **General Economics Division (GED)** with support from **United Nations International Children's Emergency Fund**, officially **United Nations Children's Fund (UNICEF)** and the **European Union (EU)**.

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- The MPI highlights severe poverty challenges, especially for **children** and people in **eastern divisions**.
- Nearly **28.9% of children** live in **multidimensional poverty**, which is significantly higher than the **21.44% for adults**; children are **35% more likely** to be affected.

About Bangladesh:

- Capital: Dhaka.
- Currency: Bangladeshi Taka (BDT).
- President: Mohammad Shahabuddin

United Kingdom Prime Minister Keir Starmer Warns Britain May Recognise Palestinian State of Israel Fails to Act on Gaza Ceasefire and Relief

- **United Kingdom (UK) Prime Minister Keir Starmer** has announced that **Britain may recognise a Palestinian state** if **Israel** does not take concrete steps to **ease suffering in Gaza** and reach a **ceasefire** in its nearly **two-year war with Hamas**.
- In a **cabinet meeting** on the **Gaza conflict**, Starmer stated the UK would support **Palestinian statehood** ahead of the **United Nations General Assembly**, if Israel fails to meet certain **conditions**.

About the United Kingdom:

- Capital: London
- Currency: Pound Sterling (GBP)
- Monarch: King Charles III
- Prime Minister: Keir Starmer

American President Donald Trump hikes tariffs on India to 50%, grants 21-day negotiation window

- On **August 6, 2025**, **US President Donald Trump** announced a **doubling of tariffs on Indian goods to 50%**, citing India's **import of Russian oil**.
- A **21-day negotiation window** has been offered **before the additional 25% duty** (on top of the existing 25%) **becomes effective**.
- The **White House** stated this was necessary due to a **national emergency** stemming from **Russia's actions in Ukraine**.

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- **Effective date:** The **additional 25% ad valorem duty** will apply for goods **entered for consumption on or after September 17, 2025** (21 days after the order).

China unveils stealthy ‘wolf robots’ as part of military modernisation drive

- **China** has unveiled “**wolf robots**”, part of its military modernisation, designed to **approach and neutralise targets stealthily**.
- These **robotic systems** were displayed during a **People’s Liberation Army (PLA) drill** in 2025 and were first introduced at **Airshow China 2024** in **Zhuhai, Guangdong Province**.
- The **wolf robot** is a **70-kg utility quadrupedal robot** developed by **South Industries Group Corporation**.

About China:

- Capital: Beijing
- Currency: Renminbi (CNY)
- President: Xi Jinping

American President Donald Trump Announces 100% Tariff on Imported Semiconductors

- **Donald Trump, President of the United States**, announced a plan to impose a **100% tariff on foreign-made semiconductors**.
- **Exemptions** will apply to companies that have **invested in the United States**, even if they are not yet producing.
- The announcement followed **Apple’s \$600 billion investment** in the US.
- **Trump previously told CNBC** he would unveil the tariff “**within the next week**.”
- **Taiwan’s TSMC** (world’s largest chipmaker) will be **exempt** due to its **existing US investments**.

Kenya Becomes 10th African Country to Eradicate Sleeping Sickness

- **Kenya** has **eradicated Human African Trypanosomiasis (HAT)**, also known as **sleeping sickness**, as confirmed by the **World Health Organization (WHO)** on **August 8, 2025**.
- This is Kenya’s **second victory** over a **Neglected Tropical Disease (NTD)**, after eliminating **guinea worm disease** in **2018**.
- Kenya is now the **10th African country** to eliminate HAT as a **public health concern**, contributing to a **global total of 57 countries** that have achieved elimination of at least one NTD.

After Six Centuries, Krasheninnikov Volcano Erupts in Kamchatka, Russia

- **Krasheninnikov Volcano**, located on the **Kamchatka Peninsula, Russia**, erupted for the **first time in recorded history** after **≈600 years**.
- The **eruption** sent **ash clouds up to 4 km** above sea level.
- Authorities issued an **Orange Aviation Warning** due to **risk to aircraft**.
- The eruption is possibly linked to a recent **8.7 magnitude earthquake** and **aftershocks**, which also led to **tsunami warnings**.
- The volcano's **last known eruption** occurred around **1463**.

Beijing hosts first World Humanoid Robot Games with 500 robots from 280 teams across 16 countries competing

- The **first World Humanoid Robot Games** are taking place in **Beijing, China**, with over **500 humanoid robots** from **280 teams** and **16 countries** competing.
- The competition features **26 events**, including soccer, boxing, medicine sorting, and clean-up tasks.
- This event is part of **China's strategic efforts** to develop **robots powered by artificial intelligence**.

About China :

- **President: Xi Jinping**
- **Capital: Beijing**
- **Currency : Renminbi**

Dubai unveils artificial intelligence-driven passenger corridor for instant immigration clearance

- **Dubai International Airport (DXB)** has launched the world's **first artificial intelligence (AI)-powered passenger corridor** for immigration clearance.
- The initiative is part of Dubai's broader **"Travel Without Borders"** or **"Unlimited Smart Travel"** initiative.
- The system allows up to **10 passengers** to clear immigration **simultaneously** by simply walking through a designated path.

India, Eurasian Economic Union Ink Terms of Reference to Launch Free Trade Agreement Talks

- India and the **Eurasian Economic Union (EAEU)** — a bloc of five countries: **Armenia, Belarus, Kazakhstan, Kyrgyz Republic, and Russia** — have signed **Terms of Reference (ToR)** to begin negotiations for a **Free Trade Agreement (FTA)**.
- The signing took place in **Moscow** between **Ajay Bhadoo** (Additional Secretary, Department of Commerce, India) and **Mikhail Cherekaev** (Deputy Director, Trade Policy Department, Eurasian Economic Commission).
- The primary objective of the FTA is to **boost exports**, support **Micro, Small and Medium Enterprises (MSMEs)**, and **diversify market access** for both sides.

Afghanistan, China and Pakistan Agree on China-Pakistan Economic Corridor Expansion and Enhanced Cooperation at Kabul Talks

- The **6th Trilateral Foreign Ministers Dialogue** was held in **Kabul**, attended by **Pakistan Foreign Minister Ishaq Dar**, **Chinese Foreign Minister Wang Yi**, and **Afghanistan's Acting Foreign Minister Amir Khan Muttaqi**.
- The three nations agreed to **expand cooperation in multiple fields**, with a major highlight being the **extension of the China-Pakistan Economic Corridor (CPEC) to Afghanistan**.
- The extension of **CPEC**, a **multi-billion-dollar project**, comes ahead of its **second phase**, expected to be launched during **Pakistan PM Shehbaz Sharif's visit to China** later this month to attend the **Shanghai Cooperation Organisation (SCO) summit**.

India and Netherlands form Strategic Partnership on Water to boost bilateral cooperation

- India and the Netherlands have established a **Strategic Partnership on Water (SWP)** to enhance and expand bilateral cooperation.
- The partnership involves a wide range of stakeholders, including **policy experts, academia, private companies, and knowledge institutes**.
- A key component of the SWP is the creation of an **Indo-Dutch Centre of Excellence (CoE) on Water**. This center has been set up in collaboration with **IIT Delhi** and the **Government of the Netherlands**.

About Netherlands :

- Prime Minister : Dick Schoof

- Capital : Amsterdam

Nepal becomes member of India-led International Big Cat Alliance

- On August 24, 2025, **Nepal** officially joined the **International Big Cat Alliance (IBCA)**, an India-led initiative for the conservation of seven major big cat species globally.
- **Objective:** The **IBCA** is a coalition aimed at protecting and conserving seven species of big cats: **tiger, lion, leopard, snow leopard, cheetah, jaguar, and puma.**
- **India's Role:** India, which has a successful history with its **Project Tiger**, launched the IBCA on **April 9, 2023**, in **Mysuru, Karnataka**

About Nepal :

- President : Ram Chandra Poudel
- Prime Minister : K. P. Sharma Oli
- Capital : Kathmandu
- Currency : Nepalese rupee

Indian Prime Minister Modi and Japan's PM Ishiba Participate in 15th India-Japan Annual Summit in Tokyo

- India and Japan set a target of **10 trillion yen investment in India over the next 10 years**, with a focus on small and medium enterprises (**SMEs**) and **startups**.
- An **Action Plan for Human Resource Exchange** will be created for **5 years**, enabling **500,000 exchanges**, including **50,000 skilled Indians** contributing to **Japan's economy**.
- Several agreements were exchanged, including:
 - **Joint Statement & Long-Term Vision Document** on bilateral relations
 - **Joint Declaration on India-Japan Security Cooperation**
 - **MoC on Digital Partnership 2.0**
 - **Declaration of Intent on Clean Hydrogen and Ammonia**
 - **MoC on Mineral Resources**
 - **MoC on Joint Crediting Mechanism (JCM)**
 - **Implementation Agreement on LUPEX**

Oman Set To Roll Out Revamped Golden Visa Scheme From August 31, 2025

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- **Oman** will launch its **revamped Golden Visa Programme** on **August 31, 2025** to strengthen its role as a **global investment hub**.
- The initiative, announced by the **Ministry of Commerce, Industry and Investment Promotion**, supports **Vision 2040 goals** of **economic diversification** and reducing **oil dependency**.
- The programme offers **renewable 5-year and 10-year residency permits** for **foreign investors, entrepreneurs, retirees, and skilled professionals**, allowing residence, work, and study without a **local sponsor**.

About Oman :

- **Crown Prince** : Theyazin bin Haitham
- **Sultan** : Haitham bin Tariq
- **Capital**: Muscat
- **Currency**: Omani Rial

BANKING AND BUSINESS

Life Insurance Corporation of India Signs \$1 Billion Forward Rate Agreements with Major Wall Street Banks

- The **Life Insurance Corporation of India (LIC)** has entered into **Forward Rate Agreements (FRAs)** worth **\$1 billion** with major **Wall Street banks**, including **JPMorgan Chase & Co.** and **Bank of America Corp.**
- In **November** (of the previous year, presumably 2024), LIC announced plans to enter the **bond derivatives market** and began with a few **small trades** earlier in the year (2025).
- Recently, LIC has **increased its activity**, accounting for **38% of the total \$2.6 billion** in **FRA volumes** since **May** (2025).

About LIC :

- **Founded** : 1 September 1956
- **Headquarters** : Mumbai, Maharashtra, India

Only 2 in 5 Indians Have Health Insurance, Rural Coverage Even Lower: Report

- **Insurance Brokers Association of India (IBAI)** celebrated its **24th Foundation Day** and released a report titled '**Leading the Path to Insurance for All: Broker of the Future**'.

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- The report was launched in **Mumbai** by **Shri C.P. Radhakrishnan, Governor of Maharashtra**.
- The report was prepared in collaboration with **McKinsey & Company** as the **knowledge partner**.
- It projects that **India's insurance sector** could grow from **₹11 lakh crore in 2024** to **₹25 lakh crore by 2030**.

About Insurance Brokers Association of India :

- **IBAI** is the officially **recognized association of all licensed insurance brokers** in India, incorporated under **Section 25 of the Companies Act, 1956**.
- Headquarters : Mumbai, Maharashtra
- President : Sumit Shantilal Bohra
- **IBAI** is an Indian trade association and regulatory body for insurance brokers in India.
- All licensed insurance brokers in India must be members of the IBAI Insurance Broker Regulations.

Securities and Exchange Board of India Imposes ₹10 Lakh Fine on HUF for Insider Trading in HDFC Merger Shares

- Market regulator **Securities and Exchange Board of India (SEBI)** fined **₹10 lakh** on **Rupesh Satish Dalal HUF** for trading while in possession of **Unpublished Price Sensitive Information (UPSI)** related to the **HDFC Ltd** and **HDFC Bank**
- The trades occurred on **April 1, 2022**, just days before the merger announcement on **April 4, 2022**.
- **Rupesh Satish Dalal** is the **karta** of the HUF.

About SEBI :

- Established : 12 April 1988 as an executive body and was given statutory powers on 30 January 1992 through the SEBI Act, 1992
- Headquarters : Mumbai, Maharashtra
- Chairman : Tuhin Kanta Pandey
- SEBI is the regulatory body for securities and commodity markets in India under the ownership of the Ministry of Finance (MoF), Gol.

Insurance Regulatory & Development Authority of India Issues Master Circular Raising Insurers' Minimum Coverage Requirements

- **Insurance Regulatory & Development Authority of India (IRDAI)** issued a **master circular** raising **minimum specific cover** for insurance companies.
- The obligations cover **rural, social, and motor third-party (TP)** categories for **FY26 and FY27**.
- For **life, general, and standalone health insurers**, coverage requirements under individual/group policies in **Gram Panchayats** are:
- **15% coverage** in **25,000 Gram Panchayats** allocated in **FY26**.

About IRDAI:

- Headquarters (HQ): Hyderabad, Telangana, India
- Chairperson: Ajay Seth
- Founded: 1999

Prime Minister Narendra Modi Announces ₹4,850 Crore Line of Credit to Maldives After Talks with President Muizzu

- **Prime Minister Narendra Modi** announced a **₹4,850 crore** (approximately \$565 million) line of credit to **Maldives** following talks with **President Mohamed Muizzu**
- India and Maldives agreed to **initiate negotiations** on a **bilateral Free Trade Agreement (FTA)** to boost trade
- India agreed to **reduce annual debt repayments by 40%** owed by Maldives, aiding the island nation's **economic situation**.
- On the **60th anniversary** (July 25, 2025) of India-Maldives diplomatic relations, the leaders jointly released **commemorative stamps**.

About Maldives :

- President : Mohamed Muizzu
- Capital : Malé
- Currency : Maldivian rufiyaa

National Payments Corporation of India Introduces Revised Unified Payments Interface Rules from August 1, 2025

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- New Unified Payments Interface (UPI) rules will be implemented from **August 1, 2025**, by the **National Payments Corporation of India (NPCI)**.
- These rules aim to **enhance the efficiency** of UPI apps and **protect users from fraud**.
- Applicable to all **payment service providers** like **Google Pay, PhonePe, Paytm**, etc.
- The rules regulate activities such as **checking bank balance, processing autopayments, and accessing bank details**.

About NPCI:

- Headquarters: Mumbai, Maharashtra, India
- Founded: 2008
- CEO: Dilip Asbe
- Key Initiatives: Unified Payments Interface (UPI), Immediate Payment Service (IMPS), RuPay (domestic card payment network), Bharat Bill Payment System (BBPS), Aadhaar Enabled Payment System (AePS)

Finance Ministry Sets August 1, 2025, for Enactment of Key Provisions of Banking Laws (Amendment) Act, 2025

- The **Finance Ministry** has appointed **August 1, 2025** as the date for implementation of key provisions of the **Banking Laws (Amendment) Act, 2025**.
- The provisions include:
 - **Enhancing the threshold for substantial interest.**
 - **Widening the scope of funds** that banks must transfer to the **Investor Protection and Education Fund (IEPF)**.
 - Other amendments related to **directors of cooperative banks, settlement of unclaimed amounts, and auditor remuneration.**

Settlement of Unclaimed Amounts & Auditor Remuneration (Sections 15 to 20):

- As per the **State Bank of India Act** and related acts, **unpaid/unclaimed dividends** are transferred to an **unpaid dividend account**.
- If unclaimed for **7 years**, the amount is transferred to the **Investor Education and Protection Fund (IEPF)**.
- The amendment **widens the scope** to include:

- Shares with unpaid dividends for 7 consecutive years
- Interest or redemption amounts for bonds unpaid/unclaimed for 7 years

11 public sector banks Collected ₹9,000 Crore in Penalty for Minimum Balance Breach Over 5 Years: Finance Ministry

- According to Finance Ministry data presented in Rajya Sabha, 11 public sector banks (PSBs) collected around ₹9,000 crore as penalty charges over the last five years for non-maintenance of minimum balance in savings bank accounts.
- State Bank of India (SBI) discontinued its average monthly minimum balance charges in March 2020.
- Following SBI, Canara Bank, Bank of Baroda, Punjab National Bank, Indian Bank, Bank of India, Central Bank of India, and Union Bank of India stopped levying such charges from the second quarter of FY26.
- Private sector banks, which generally levy higher charges, have not yet waived these minimum balance penalties.

About Ministry of Finance:

- Cabinet Minister: Smt. Nirmala Sitharaman
- Minister of State (MoS): Shri Pankaj Chaudhary

Multi-Commodity Exchange Introduces Cardamom Futures Trading

- The Multi-Commodity Exchange of India (MCX) has announced the launch of cardamom futures contracts.
- Initially, contracts for August, September, and October will be launched simultaneously.
- MCX had discontinued the cardamom futures contract in 2021 following a SEBI circular; now the exchange has issued a notification for its relaunch.
- The symbol for the cardamom futures contract is 'CARDAMOM'.

Finance Ministry Sets 0.1% Concessional Rate for NaBFID Government Guarantees

- The Finance Ministry has notified a 0.1% concessional government guarantee fee for NaBFID (National Bank for Financing Infrastructure and Development).
- This concessional fee applies to borrowings from multilateral institutions, sovereign wealth funds, and other notified foreign institutions.

- The aim is to help **NaBFID access low-cost foreign capital** to fund **critical infrastructure projects**.
- The **guarantee fee** must be paid **at the time of securing the government guarantee** and **annually on April 1**
- **Credit Ratings for NaBFID:**
- **Moody's: Baa3 (Stable)**
- **Fitch Ratings: BBB- (Stable)**

About NaBFID :

- **NaBFID**, is an **Indian financial institution** established to **bolster the country's infrastructure sector**.
- It was set up in **2021** by an **Act of Parliament** with the aim of addressing **long-term financing gaps for infrastructure development** and fostering the growth of the **bond and derivatives markets**.
- **NaBFID** is considered a specialized **Development Finance Institution (DFI)**

SEBI Mandates ₹10 Lakh Minimum Investment in Special Investment Funds by Mutual Fund

Investors

- **Capital market regulator Securities and Exchange Board of India (SEBI)** has mandated mutual funds to ensure investor compliance with a **minimum investment of ₹10 lakh in Special Investment Funds (SIFs)**.
- A **Specialised Investment Fund (SIF)** is an investment fund that can invest in all types of assets. It usually qualifies as **alternative investment fund (AIF)** and can be sold to **well-informed investors**.
- The **Asset Management Company (AMC)** will **monitor compliance daily** to prevent any **active breaches** of the minimum investment limit.
- The AMC must ensure that an investor's **total investment value does not fall below ₹10 lakh** due to **redemption transactions** initiated by the investor.

India Post Payments Bank Introduces Aadhaar-Based Face Authentication to Enhance Seamless and Inclusive Digital Banking

- **India Post Payments Bank (IPPB)** announced the **nationwide rollout of Aadhaar-based Face Authentication** facility for **customer transactions**

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- The feature is aimed at **empowering every Indian**, especially the **elderly** and **differently-abled**, by making banking more **secure, inclusive, and convenient**.
- Developed under the framework of **UIDAI (Unique Identification Authority of India)**, the face authentication allows transactions using **facial recognition**, removing the need for **fingerprints or OTPs**.

About India Post Payments Bank:

- Established under the **Department of Posts, Ministry of Communication** with **100% equity owned by Government of India**.
- Launched on **September 1, 2018**, with the vision to be the most **accessible, affordable, and trusted bank** for the common man.
- Headquarters: New Delhi, India
- **MD & CEO : Shri R Viswesvaran**

UPI Transactions Hit Record 19.47 Billion in July 2025-NPCI Data.

- The number of **transactions through Unified Payments Interface (UPI)** reached a **record high of 19.47 billion** in **July 2025**, as per **National Payments Corporation of India (NPCI)**
- In terms of **transaction value**, it was **Rs 25.08 lakh crore**, the **second highest** after **Rs 25.14 lakh crore** recorded in **May 2025**
- The previous highest **transaction volume** was **18.67 billion in May**, which declined to **18.39 billion in June** with a transaction amount of **Rs 24.03 lakh crore**.

About NPCI:

- Headquarters: Mumbai, Maharashtra, India
- Founded: 2008
- CEO: Dilip Asbe
- Key Initiatives: Unified Payments Interface (UPI), Immediate Payment Service (IMPS), RuPay (domestic card payment network), Bharat Bill Payment System (BBPS), Aadhaar Enabled Payment System (AePS)

Reserve Bank of India approves merger of fraud-hit New India Co-operative Bank with Saraswat Co-operative Bank.

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- The **Reserve Bank of India (RBI)** has sanctioned the **scheme of amalgamation** of **fraud-hit New India Co-operative Bank (NICB)** with **Saraswat Co-operative Bank (SCB)**.
- The scheme will be effective from **August 4, 2025**, with all **NICB branches functioning as SCB branches** from this date.
- **Customers and depositors** of NICB will be treated as **customers of Saraswat Bank** from August 4, 2025, and their **interests will be fully protected**.

About RBI:

- Established : 1 April 1935
- Headquarters : Mumbai, Maharashtra, India
- Governor : Sanjay Malhotra

National Stock Exchange Agrees to Pay ₹40.35 Crore to Settle Charges with Securities and Exchange Board of India

- The **National Stock Exchange (NSE)** has agreed to pay **₹40.35 crore** to **settle charges** with **Securities and Exchange Board of India (SEBI)**.
- The charges are for **indirectly sharing sensitive, unpublished information** with external parties.
- The case involves the **leak of confidential company announcements** before they were made **public**.
- Between **February 2021 and March 2022**, NSE allowed **sensitive data** to be shared with a **third-party vendor** and its **subsidiary, NSE Data & Analytics (NDAL)**, without a formal agreement.

About SEBI :

- Established : 12 April 1988 as an executive body and was given statutory powers on 30 January 1992 through the SEBI Act, 1992
- Headquarters : Mumbai, Maharashtra
- Chairman : Tuhin Kanta Pandey
- SEBI is the regulatory body for securities and commodity markets in India under the ownership of the Ministry of Finance (MoF), Govt of India

India's GST Collections Reach ₹1.96 Lakh Crore in July 2025, Up 7.5% from July 2024

- India's GST collections rose to ₹1.96 lakh crore in July 2025, marking a 7.5% increase compared to July 2024
- From April to July 2025, gross GST revenue stood at ₹8.18 lakh crore, a 10.7% increase from ₹7.39 lakh crore during the same period in 2024
- Record GST collections of ₹2.37 lakh crore were reported in April, followed by ₹2.01 lakh crore in May
- State-wise performance was mixed, with smaller northeastern states posting strong gains:
- Tripura: 41% growth
- Meghalaya: 26%
- Sikkim: 23%
- Nagaland: 22%

Reserve Bank of India Forms 30-Member Team to Overhaul and Eliminate Outdated Regulations

- The Reserve Bank of India (RBI) has established a 30-member Regulatory Review Cell (RRC) as part of its regulatory reform and modernization drive.
- The RRC's main role is to evaluate existing financial regulations, identify redundant or obsolete provisions, and sunset outdated rules.
- The goal is to simplify compliance, reduce operational friction, and enhance systemic resilience.

Reserve Bank of India Proposes Harmonised Eligibility Criteria to Replace Existing Norms for Urban Co-operative Banks' Business Authorisations and Approvals

- The Reserve Bank of India (RBI) plans to replace existing norms with harmonised eligibility criteria for business authorisations, permissions, and approvals for Urban Co-operative Banks (UCBs).
- Large UCBs in Tier 3 and Tier 4, with minimum assessed net worth (ANW) of ₹50 crore and meeting Eligibility Criteria for Business Authorisation (ECBA), can expand their operations beyond the state with RBI's prior approval.

ICICI Bank to Levy UPI Transaction Fees on Payment Aggregators Starting August 1, 2025

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- **ICICI Bank** will start imposing **transaction handling charges** on **merchant UPI transactions** processed via **Payment Aggregators (PAs)** from **August 1, 2025**.
- This move follows similar steps taken by **Yes Bank** and **Axis Bank** in recent months.
- The **charges depend on the PA's escrow account arrangement** with ICICI Bank:
- If the PA maintains an **escrow account with ICICI Bank**, a fee of **2 basis points (bps)** per **transaction** will be charged, **capped at ₹6**.
- If the PA does **not maintain an escrow account** with the bank, the charge increases to **4 basis points (bps)**, **capped at ₹10 per transaction**.

About ICICI Bank:

- Headquarters: Mumbai, Maharashtra, India
- CEO: Sandeep Bakhshi
- Founded Year: 1994 (as a bank; ICICI established in 1955)
- Slogan: "Hum Hai Na, Khayal Apka"

Asian Development Bank President Masato Kanda launches Universal Health Coverage network

UHC PEERS

- **Asian Development Bank (ADB)** President **Masato Kanda** launched the **Universal Health Coverage Practitioners and Experts Knowledge Exchange and Resources (UHC PEERS)**.
- It is a **regional peer-to-peer learning network** aimed at **accelerating Universal Health Coverage (UHC)** across **Asia and the Pacific**
- **UHC PEERS** addresses the **gap in regional health cooperation** by providing a **platform for countries to share best practices** on extending coverage to **underserved populations**.

About Asian Development Bank (ADB):

- Headquarters: Mandaluyong, Metro Manila, Philippines
- Founded: 1966
- President: Masato Kanda
- Members: 69

Securities and Exchange Board of India Suggests Threshold-Based Mechanism to Regulate Related Party Transactions

- The **Securities and Exchange Board of India (SEBI)** has proposed **relaxations** and a **threshold-based framework** for **Related Party Transactions (RPTs)**, focusing on **disclosure norms** and **materiality** linked to **company turnover**.
- For entities with **turnover up to ₹20,000 crore**, an RPT is **material** if it exceeds **10% of annual consolidated turnover**.
- For entities with **turnover between ₹20,001 crore and ₹40,000 crore**, the materiality threshold = **₹2,000 crore + 5% of turnover exceeding ₹20,000 crore**.

National Bank for Agriculture and Rural Development Supports Formation of 6,215 Farmer Producer Organisations: Finance Minister Sitharaman

- National Bank for Agriculture and Rural Development (Nabard) has promoted the formation of **6,215 Farmer Producer Organisations (FPOs)** under various schemes, as informed in Parliament by **Finance Minister Nirmala Sitharaman**.
- Major support provided to FPOs includes:
 - **Formation of FPOs**
 - **Capacity building**
 - **Credit facilitation**
 - **Market linkage support**
 - **Financial literacy**

PhonePe's Indus Appstore and Alcatel Announce Strategic Partnership as OEMs

- **Indus Appstore**, a homegrown **Android app marketplace** by **PhonePe**, has announced a **strategic OEM partnership** with **Alcatel**, a **French consumer technology brand**.
- As part of the **long-term partnership**, **Indus Appstore** will come **pre-installed** on all **Alcatel smartphones** in **India**.
- The collaboration aims to **promote localization** and enhance **app accessibility** for **Indian users**.

GST evasion of ₹7.08 lakh crore detected in five years, including ₹1.79 lakh crore input tax credit fraud

- Over the last **five years** (FY21 to FY25), Central Goods & Services Tax (**CGST**) field officers detected **GST evasion** worth approximately **₹7.08 lakh crore** across **91,370 cases**.

- The total **input tax credit (ITC) fraud** detected during this period amounted to around **₹1.79 lakh crore** in **44,938 cases**.
- In the **2024-25 fiscal year** alone, GST evasion detected was more than **₹2.23 lakh crore**, with **15,283 ITC fraud cases** amounting to **₹58,772 crore**.

Insurance Regulatory and Development Authority of India levies ₹5 crore penalty on Policybazaar Insurance Brokers

- **IRDAI** (Insurance Regulatory and Development Authority of India) has **imposed a ₹5 crore penalty** on **Policybazaar Insurance Brokers** for **violations** of insurance norms.
- The penalty was levied on **M/s Policybazaar Web Aggregator Pvt Ltd**, which is now renamed as **M/s Policybazaar Insurance Brokers Pvt Ltd**.
- The action was taken due to **lapses and violations** under the **Insurance Act, 1938** and related **Rules and Regulations**.

President Donald Trump Tariffs Expected to Reduce India's Exports to US by 30% in FY26

- **India's merchandise exports to the US** are expected to **contract by 30% to \$60.6 billion** in FY26 due to **additional 25% tariffs** imposed by the US under **President Donald Trump**.
- India faces a **25% country-specific tariff** plus an **extra unspecified penalty**, one of the highest among Asian exporters, second only to China's **30% tariff**.
- Competitors like **Vietnam (20%)**, **Bangladesh (18%)**, **Indonesia**, **Malaysia**, **Philippines (19%)**, and **Japan**, **South Korea (15%)** have **lower tariffs**, putting Indian goods at a disadvantage.

Gro Digital joins hands with IDFC First Bank to roll out FASTag services

- **Gro Digital Platforms**, a joint venture between **Ashok Leyland** and **Hinduja Leyland Finance**, has partnered with **IDFC First Bank** to launch **FASTag services**.
- A **Memorandum of Understanding (MoU)** was signed between the two companies to enable **seamless, cashless toll payments** and **improved transparency** for **commercial vehicle operators**.
- **Gro Digital** will promote **IDFC First Bank's FASTag** through **Ashok Leyland's dealership network**.

Reserve Bank of India waives off prior approval for opening vostro accounts

- The **Reserve Bank of India (RBI)** has removed the requirement for prior approval for opening **Special Rupee Vostro Accounts (SRVAs)**.
- As per the latest notification, **Authorised Dealer (AD) banks** can now open **SRVAs** for overseas correspondent banks without RBI's prior permission.
- Earlier, AD banks were mandated to seek RBI's approval before opening such accounts.
- **SRVAs (Special Rupee Vostro Accounts)** are **INR-denominated accounts** held by foreign banks in Indian banks, facilitating: **Invoicing, Payment, Settlement of exports and imports in Indian Rupees.**

Bank of Baroda launches digital foreign exchange platform 'bob FxOne'

- **Bank of Baroda** has launched **bob FxOne**, a digital foreign exchange (forex) platform for **corporate** and **MSME**
- **bob FxOne** allows customers to **execute forex and derivative transactions digitally**, with features such as:
 - **Real-time live rates**
 - **Instant confirmations**
 - **Downloadable deal tickets**
 - **Personalised dashboard with alerts**

About Bank of Baroda (BoB):

- Founded: 1908
- Headquarters: Vadodara, Gujarat, India
- Managing Director & CEO: Debadatta Chand
- Tagline: "India's International Bank"

India's Services Sector Growth Reaches 11-Month Peak in July on Robust Demand and Export Orders

- **India's services sector** grew at its **fastest pace in 11 months** in **July 2025**, driven by **rising domestic demand** and **new export orders**.
- The **HSBC India Services Purchasing Managers' Index (PMI)**, compiled by **S&P Global**, rose to **60.5** in July from **60.4** in June.

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- This was the **strongest reading since August 2024**, and it remained **well above the 50-point mark** for over two years, indicating **continuous expansion**.

Income Tax Collection of ₹705 Crore from Virtual Digital Assets in FY23 and FY24

- A total of **₹705 crore in taxes** was collected from income on **Virtual Digital Assets (VDA)** transactions during **FY 2022-23 and FY 2023-24**.
- The tax on VDA income was introduced under **Section 115BBH** of the **Income Tax Act, 1961**, starting from **FY 2022-23**.
- An additional **₹630 crore worth of undisclosed income** related to VDAs was detected during **search and survey operations** by the **Income Tax Department**.
- The **Central Board of Direct Taxes (CBDT)** launched the **NUDGE campaign (Non-Intrusive Usage of Data to Guide and Enable)** to promote accurate reporting of VDA income.

Reserve Bank of India Expected to Conduct \$5 Billion USD/INR Currency Swap

- The **Reserve Bank of India (RBI)** likely conducted the **second leg of a \$5 billion USD/INR buy/sell swap**, aimed at **managing surplus system liquidity**.
- The swap will **drain approximately ₹43,000 crore** from the banking system, but **liquidity will remain above 1% of Net Demand and Time Liabilities (NDTL)** – a level the **RBI** is comfortable with.
- **System liquidity** as on **August 3** stood at **₹4.09 lakh crore**, indicating a **high surplus**.

Policybazaar penalised ₹5 crore for deceptive insurance advertisements

- The **Insurance Regulatory and Development Authority of India (IRDAI)** imposed a **₹5 crore penalty** on **Policybazaar Insurance Brokers**.
- The fine was levied under **Section 102 of the Insurance Act, 1938**, which permits penalties for regulatory violations.
- **Biased product promotion** – Labeling certain insurance products as **“Top”** or **“Best plans”** without transparent criteria.
- **Delayed premium transfer** – Premiums were not transferred to insurers within the stipulated time, causing potential **coverage gaps**.

Monetary Policy Committee holds repo rate at 5.5%, retains 6.5% GDP growth outlook, pegs

inflation at 3.1%

- The **Monetary Policy Committee (MPC)** has kept the policy repo rate unchanged at **5.50%**.
- The **Standing Deposit Facility (SDF)** rate remains at **5.25%**, and the **Marginal Standing Facility (MSF)** rate and **Bank Rate** are maintained at **5.75%**.
- This decision aligns with the objective of achieving a medium-term **CPI inflation target of 4% ±2%** while **supporting growth**.

About RBI:

- Established : 1 April 1935
- Headquarters : Mumbai, Maharashtra, India
- Governor : Sanjay Malhotra

Bank of India becomes first Indian bank to get Standardization Testing and Quality Certification for official website

- **Bank of India (BOI)** has become the **first bank in India** to receive **Standardization Testing and Quality Certification (STQC)** for its **official website**.
- This reflects the bank's commitment to **digital accessibility** and **inclusive banking**.

The certification complies with:

- **Department of Financial Services (DFS)**
- **Guidelines for Indian Government Websites & Apps (GIGW 3.0).**
- **Web Content Accessibility Guidelines (WCAG 2.1).**
- **Rights of Persons with Disabilities Act.**
- The website is designed to be **barrier-free**, supporting access for **persons with diverse disabilities**.
- **STQC certification** was awarded on **22nd July 2025** by **Shri M. Vellaipandi**, Director General, **STQC Directorate**.

About Bank of India:

- Founded: 1906
- Headquarters: Mumbai, Maharashtra, India
- Managing Director & CEO: Rajneesh Karnatak

- Tagline: “Relationships Beyond Banking”

Securities and Exchange Board of India opens innovation sandbox for proposals on fractional share trading

- **Securities and Exchange Board of India (SEBI)** has approved a startup’s proposal to test **fractional share trading** in its **innovation sandbox** — a potential shift in India’s **equity market**.
- This is a reversal from **2021**, when **SEBI rejected** a similar proposal over **custody concerns**.
- **Fractional shares** let investors **buy/trade portions** of a share, unlike traditional whole unit trading.
- This model is already **popular in the US**.

About SEBI :

- Established : 12 April 1988 as an executive body and was given statutory powers on 30 January 1992 through the SEBI Act, 1992
- Headquarters : Mumbai, Maharashtra
- Chairman : Tuhin Kanta Pandey
- SEBI is the regulatory body for securities and commodity markets in India under the ownership of the Ministry of Finance (MoF), Gol.

New cooperative policy proposes creation of apex bank for the sector

- The **New National Cooperative Policy** proposes setting up an **apex cooperative bank** to strengthen **coordination** among various **tiers of cooperative financial institutions**.
- The move aims to preserve the existing **three-tier credit structure**:
- **Primary Agricultural Cooperative Societies (PACS)** – operate at **village/panchayat**
- **District Central Cooperative Banks (DCCBs)** – operate at the **district**
- **State Cooperative Banks** – function at the **state**

Reserve Bank of India Approves AU Small Finance Bank’s Transition to Universal Bank Status

- **AU Small Finance Bank (AU SFB)** becomes the **first SFB** to receive **in-principle approval** from the **Reserve Bank of India (RBI)** to transition into a **Universal Bank** after more than **11 years**.

- **AU SFB** is the **largest small finance bank** in India, holding **₹2.40 trillion** in total business and a **40% market share** among all SFBs.
- AU's **loan book** grew from **₹13,413 crore (FY18)** to **₹1.09 trillion**, and **deposits** increased from **₹7,923 crore** to **₹1.24 trillion**.

About AU Small Finance Bank :

- **AU Small Finance Bank**, founded in **1996** by **Sanjay Agarwal**, is the **largest small finance bank in India** and operates as a **scheduled commercial bank**.
- MD & CEO : **Sanjay Agarwal**

Government Appoints 33 Technical Members to GST Tribunal to Boost Functionality and Clarity for Taxpayers

- The **Government** appointed **33 Technical Members** to the **GST Appellate Tribunal (GSTAT)** to **operationalise** it and bring **certainty** among **GST assesseees**.
- **Venu Prasad (IAS)** and **Anil Kumar Gupta (IRS)** appointed as **Technical Members (State)** for the **Principal Bench** in **New Delhi**.
- The remaining **31 Members** posted to **State Benches**.
- **Tenure** of members: **4 years or till age 67**, whichever is earlier.

Tata AIA Life unveils 'Shubh Shakti' term insurance plan tailored for women

- **Tata AIA Life Insurance** launched a new **term insurance plan** named "**Shubh Shakti**", **exclusively designed for women**.
- The plan provides **life cover** and benefits tailored to **women's financial and health needs**.
- Launch aligned with increasing **female workforce participation**, which reached **41.7% in FY24**.
- A **Tata AIA survey** revealed that **89% of married women depend on husbands** for financial planning.

About Tata AIA Life Insurance :

- Founded : **1 April 2001**
- Headquarters : **Mumbai, Maharashtra, India**
- CEO : **Venkatachalam Iyer**
- Parent : **Tata Sons (51%), AIA Group (49%)**

Reserve Bank of India Issues Draft Guidelines for Settlement of Deceased Bank Customers'**Claims**

- On **August 6, 2025**, the **Reserve Bank of India (RBI)** released a **draft circular** titled '**RBI (Settlement of Claims in respect of Deceased Customers of Banks) Directions, 2025**'.
- Announced in the **Statement on Developmental and Regulatory Policies**, this draft aims to **review and simplify the existing claim settlement process**.
- The **nomination facility** under **Sections 45ZA to ZF** of the **Banking Regulation Act, 1949** (including **Section 56**) covers:
 - **Deposit accounts**
 - **Safe deposit lockers**
 - **Articles in safe custody**

Reserve Bank of India Releases Co-Lending Arrangements Guidelines, Effective from January 1, 2026

- The **Reserve Bank of India (RBI)** issued the **Co-Lending Arrangements (CLA) Directions, 2025**, to be **effective from January 1, 2026**.
- These directions apply to co-lending between:
 - **Scheduled Commercial Banks** (*excluding RRBs, SFBs, LABs*)
 - **All India Financial Institutions (AIFIs)**
 - **Non-Banking Financial Companies (NBFCs)** including **Housing Finance Companies (HFCs)**

Reserve Bank of India Sets Up Internal Working Group to Review Liquidity Management Framework Introduced in February 2020

- The **Reserve Bank of India (RBI)** had formed an **Internal Working Group (IWG)** to review the **Liquidity Management Framework (LMF)** implemented since **February 2020**.
- The **7-member IWG** was **headed by Deputy Governor Poonam Gupta**.
- The **objective** of liquidity management operations is to **align the operating target (WACR)** with the **policy repo rate**.

Reserve Bank of India Publishes July 2025 Findings of Urban Consumer Confidence Survey

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- The **Reserve Bank of India (RBI)** released the results of the **July 2025 round** of the **Urban Consumer Confidence Survey (UCCS)**.
- The survey showed a **marginal improvement** in **urban household sentiment**.

Survey Details

- Conducted **bi-monthly** between **July 1–12, 2025**.
- Covered **5,592 respondents** across **19 major cities**.

Kotak Mahindra Bank Unveils 'Solitaire', a Premium Invitation-Only Programme for High-Net-Worth Clients

- **Kotak Mahindra Bank** has launched '**Solitaire**', an **exclusive, invitation-only programme** targeting **affluent customers**.

Eligibility:

- **Salaried individuals** with a **relationship value of ₹75 lakh**.
- **Self-employed individuals** with **₹1 crore** relationship value.

Benefits offered:

- **₹8 crore** in **pre-approved credit lines** across **home loans, personal loans, and credit cards**.

About Kotak Mahindra Bank:

- Founded: 2003
- Headquarters: Mumbai, Maharashtra, India
- Managing Director & CEO: Ashok Vaswani
- Tagline: Let's Make Money Simple
- Merger: ING Vysya Bank merged with Kotak Mahindra Bank in 2015

Indian Banks' Association Urges Banks to Expedite SWIFT ISO 20022 Adoption to Prevent Cross-Border Payment Disruptions

- The **Indian Banks' Association (IBA)** has **urged banks** to **accelerate implementation** of **SWIFT ISO 20022** norms to avoid **disruptions in cross-border payments**

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- Banks must **start the migration** by **August 2025** to allow a **buffer period** for monitoring **ISO 20022 transaction volumes**.
- **ISO 20022** is a **global standard for financial messaging**, promoting **structured and richer data** in transactions.

About Indian Banks' Association :

- The **Indian Banks' Association (IBA)** was formed on **26 September 1946**.
- It is an **unregistered, voluntary association** of like-minded banks and individuals in **India**.
- IBA is a **representative body** of Indian banks and financial institutions, headquartered in **Mumbai**.
- It started with an **initial membership of 22 banks** in 1946.
- **Currently**, IBA represents **247 banking companies** operating in India.

International Finance Corporation Commits \$150 Million to H-DREAM Fund for Green, Affordable Urban Housing in India

- **International Finance Corporation (IFC)** to invest up to **\$150 million** as anchor equity investor in the **H-DREAM Fund** — a **\$1 billion private credit fund** for **sustainable, affordable, and mid-income housing** in urban India.
- **H-DREAM Fund** is managed by **HDFC Capital Advisors**, the private equity arm of **HDFC Group** and a **subsidiary of HDFC Bank**.
- The fund will finance projects using the **EDGE (Excellence in Design for Greater Efficiencies)** green building framework meeting **global sustainability standards**.

SBI Life Insurance Partners with AU Small Finance Bank to Expand Insurance Reach Across India

- **SBI Life Insurance**, one of India's largest and most trusted life insurers, entered a **strategic corporate agency partnership** with **AU Small Finance Bank (AU SFB)**, the country's largest Small Finance Bank.
- Objective: Enhance access to **comprehensive insurance solutions** nationwide, supporting the government's '**Insurance for All by 2047**'
- Focus: Provide **financial protection** to **underserved** and **emerging markets** across India.

About SBI Life Insurance:

- Headquarters: Mumbai, Maharashtra, India
- Founded: 2001
- CEO: Amit Jhingran
- Subsidiaries: SBI Pension Funds Pvt. Ltd.
- Key Products: Life Insurance, Health Insurance, Pension Plans, Unit-Linked Insurance Plans (ULIPs), Term Insurance, Child Plans, Retirement Plans, Critical Illness Plans
- **SBI Life Insurance:** Jointly promoted by **State Bank of India** and **BNP Paribas Cardif**.

Reserve Bank of India fines ICICI Bank ₹75 lakh for violating property valuation and current account opening rules

- The **Reserve Bank of India (RBI)** imposed a **₹75 lakh penalty** on **ICICI Bank** for **non-compliance** with regulatory directions on **‘Valuation of Properties – Empanelment of Valuers’** and **‘Opening of Current Accounts by Banks – Need for discipline’**.
- RBI conducted **Statutory Inspection for Supervisory Evaluation (ISE 2024)** of ICICI Bank based on its financial position as of **March 31, 2024**.

Reserve Bank of India grants non-deposit taking NBFC license to Equirus Group to launch Equirus Finance

- The **Reserve Bank of India (RBI)** granted a **non-deposit taking Non-Banking Financial Company (NBFC) license** to **Equirus Group**, enabling the launch of **Equirus Finance**, a new lending unit.
- **Equirus Finance** plans to build a **diversified loan book** exceeding **₹3,000 crore**, focusing on **bespoke lending products**.
- To obtain a **non-deposit taking NBFC license** from RBI, a company must have a minimum **Net Owned Fund (NOF)** of **₹10 crore** as per current regulations.

SBI General Insurance partners with online wealth platform Upstox

- **SBI General Insurance** announced a **partnership** with **Upstox**, an **online wealth platform**.
- The partnership aims to **expand SBI General’s online distribution network** and make **non-life insurance products** more accessible to **tech-savvy customers**.
- SBI General will offer **Motor Insurance products** to **Upstox’s customer base**.

About SBI General Insurance Company Limited :

- **SBI General Insurance Company Limited** is a leading non-life insurance provider in India.
- It is promoted by **State Bank of India (SBI)**.
- **Founded : 2009**
- **Headquarters : Mumbai, Maharashtra.**

Public Sector Banks Post Record ₹44,218 Crore Profit in Q1 FY26, Up 11% Year-on-Year

- **Public Sector Banks (PSBs)** recorded a combined profit of **₹44,218 crore** in **Q1 FY26**, an **11% YoY growth**.
- **State Bank of India (SBI)** contributed **43%** of total PSB earnings, with a **net profit of ₹19,160 crore** (**12% YoY rise**).
- **Indian Overseas Bank – 76% jump** to ₹1,111 crore.
- **Punjab & Sind Bank – 48% rise** to ₹269 crore.

Bajaj Allianz Life Ties Up with Geojit Financial to Broaden Retail Insurance Reach Nationwide

- **Bajaj Allianz Life Insurance** partnered with **Geojit Financial Services** to expand **retail insurance products** across India.
- The tie-up gives over **15 lakh Geojit customers** access to Bajaj Allianz Life's insurance solutions.
- Services will be available in **502 Geojit branches**
- Customers can access **term plans, ULIPs, retirement plans, and savings solutions** through Geojit branches.
- MD & CEO of Bajaj Allianz Life Insurance : **Tarun Chugh**
- **Chairman and Managing Director, Geojit Financial Services : CJ George**

Securities and Exchange Board of India approves The Wealth Company of Pantomath Group to start mutual fund business

- **The Wealth Company**, part of the Pantomath Group, **received approval from the Securities and Exchange Board of India (SEBI)** to launch its mutual fund business.
- It is the first fund house in India founded by a woman.

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- The company is led by **Madhu Lunawat**, Co-founder and Executive Director of the Pantomath Group.
- India currently has approximately 46 existing fund houses, with a few recently approved to start operations.

Reserve Bank of India Governor Sanjay Malhotra Unveils Three Key Initiatives to Boost Financial Inclusion Post August 2025 MPC Meeting

- The Reserve Bank of India (RBI) Governor Sanjay Malhotra announced **three new consumer-centric initiatives** after the **August 2025 Monetary Policy Committee (MPC) meeting**, aimed at enhancing **financial inclusion**, particularly for people at the **bottom of the pyramid**.

1) Commemoration of 10th Anniversary of Pradhan Mantri Jan Dhan Yojana (PMJDY):

- **Banks** to organise **camps at panchayat level** from **July 1 to September 30, 2025**.
- Services include **doorstep re-KYC**, **new account openings**, access to **micro-insurance** and **pension schemes**, and **grievance redressal**

IDFC FIRST Bank Unveils RemitFIRST2India Platform for Seamless NRI Remittances to India

- **IDFC FIRST Bank** has launched **RemitFIRST2India**, a **next-generation digital remittance platform** for **NRIs** to send money to India.
- The platform enables **quick, secure, and zero-fee transfers** via the **mobile app** or a **dedicated web portal**.
- It is launched in **partnership with SingX**, a **MAS-licensed** (Monetary Authority of Singapore) remittance provider from **Singapore**.
- Initially supports **cross-border money transfers** from **Singapore** and **Hong Kong**, with **future expansion plans**.

About IDFC First Bank:

- **Founded:** 2015
- **Headquarters:** Mumbai, Maharashtra, India
- **Managing Director & CEO:** V. Vaidyanathan
- **Tagline :** Always You First
- **Merger:** IDFC Bank merged with **Capital First** in 2018

Generali Group and Central Bank of India Rename Insurance JV as Generali Central

- **Generali Group** and **Central Bank of India** have **rebranded** their insurance joint venture as **Generali Central**.
- The **life insurance** division is now named **Generali Central Life Insurance Company Limited**.
- The **general insurance** division is now called **Generali Central Insurance Company Limited**.

Axis Bank Launches 'Lock FD' Feature to Safeguard Fixed Deposits from Digital Frauds

- **Axis Bank** has introduced a '**Lock FD**' feature to protect customers from **digital frauds** involving **Fixed Deposits (FDs)**.
- This feature **blocks premature closure** of FDs through **digital channels** like **Mobile Banking** and **Internet Banking**.
- Once enabled, **premature FD closure** can **only** be done **in-branch** after **stringent identity verification**, enhancing **security**.
- The feature is available via Axis Bank's **mobile app 'Open'** and at **all branches**.

About Axis Bank:

- Founded Year: 1993
- Headquarters: Mumbai, Maharashtra, India
- CEO: Amitabh Chaudhry
- Slogan: "Badhti Ka Naam Zindagi" (A Life of Progress)

Reserve Bank of India Plans Penalties on Banks for Delayed Claim Settlements

- The **Reserve Bank of India (RBI)** has released a draft circular aimed at **simplifying the claim settlement process** following the **death of an account holder**.
- The guidelines apply to all **commercial and co-operative banks** and cover **deposit accounts, lockers, and articles in safe custody**.
- RBI has invited **comments by August 27, 2025** on the draft.
- Banks are required to **release funds to nominees or surviving account holders** without demanding legal documents such as **succession certificates or probate**, provided there is **no will, court order, or dispute**.

Corporates to Access Lower-Cost Funds Under New Reserve Bank of India Non-Fund Based Credit Facility Guidelines

- The **Reserve Bank of India (RBI)** has issued new directives called the **Non-Fund Based (NFB) Credit Facilities Directions, 2025**, effective from **April 1, 2026**.
- These guidelines aim to help **corporates, SPVs, and municipal bodies** raise **cheaper funds** by improving the **credit ratings of corporate bonds** through **Partial Credit Enhancement (PCE)**.
- The directives consolidate and harmonize regulations for NFB instruments like **guarantees, letters of credit, and co-acceptances** across **regulated entities (REs)** including banks, cooperative banks, AIFs, and NBFCs/HFCs in the middle layer and above.

Income Tax Bill 2025 Withdrawn; Revised Version to Be Presented Soon

- **Finance Minister Nirmala Sitharaman** withdrew the **Income Tax Bill, 2025** in the **Lok Sabha**.
- The Bill was initially introduced on **February 13, 2025**, to replace the existing **Income Tax Act, 1961**.
- The withdrawal took place after the House was adjourned, following a request by the Chair, **Krishna Prasad Tenneti**, to move for leave for withdrawal.
- The government announced it will introduce an **updated version** of the Bill incorporating the changes suggested by the **Select Committee**. This fresh Bill is scheduled to be introduced in the Lok Sabha on **August 11, 2025**.

Reserve Bank of India Panel Recommends Keeping weighted average call rate as Monetary Policy Operating Target

- An internal **RBI working group** recommended **retaining the overnight weighted average call rate (WACR)** as the **operating target for monetary policy** due to its effectiveness in policy transmission.
- The group suggested **discontinuing the 14-day variable rate repo (VRR)/reverse repo (VRRR) auctions** as the main liquidity operation.
- Instead, liquidity should be managed primarily through **7-day and shorter-tenor repo/reverse repo operations (up to 14 days)** at RBI's discretion.
- The **liquidity management framework** under review has been in place since **February 2020**.

Central Bank of the UAE Suspends Motor Insurance Operations of State-Owned Oriental Insurance Company in Dubai Over Regulatory Non-Compliance

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- The **Central Bank of the UAE (CBUAE)** has **suspended motor insurance operations** of the state-owned **Oriental Insurance Company (OIC)** in **Dubai** due to **non-compliance with regulatory requirements**.
- OIC has decided to place its **Dubai operations in run-off mode**; the branch began operations in **1960** and generated a total business of **Rs 296 crore in 2024**.
- **CBUAE** ensures that all insurers, owners, and staff comply with **UAE laws** through its **supervisory and regulatory mandates**.

About Central Bank of the United Arab Emirates :

- Established : 11 December 1980
- Headquarters : Abu Dhabi
- Governor : Khaled Mohamed Balama

About The Oriental Insurance Company Ltd :

- Founded : 12 September 1947
- Headquarters : New Delhi, India
- Chairman & MD : Sanjay Joshi

India Post Payments Bank Launches Nationwide Aadhaar-Based Face Authentication for Safer Digital Banking

- **India Post Payments Bank (IPPB)** has begun the **nationwide rollout** of **Aadhaar-based face authentication** for customer transactions to enhance **digital banking security and convenience**, especially for the **elderly and differently-abled**.
- The **face authentication feature** is developed under the **UIDAI (Unique Identification Authority of India)** framework, allowing customers to use **facial recognition** for transactions, eliminating the need for **fingerprints** or **OTPs**.
- **IPPB** is established under the **Department of Posts, Ministry of Communication**, with **100% equity owned by the Government of India** and was launched on **September 1, 2018**.

Indian Banks' Advertising Expenditure Jumps 160% Over 5 Years

- **Indian banks** have significantly increased their **advertising and publicity expenditure**, indicating a major **strategic shift** towards **brand building** and **customer acquisition**.

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- Over the last **five years**, **11 large-cap banks** (public and private sector) reported a **2.5 times (160%) growth** in ad spends.
- Top ad spenders in FY25 include:
- **ICICI Bank – ₹1,952 crore**
- **Kotak Mahindra Bank – ₹1,009 crore**
- **HDFC Bank – ₹592 crore**

India's total demat accounts surpass 200 million, reaching 202.12 million in July 2025

- The **total number of demat accounts** in India crossed the **200 million mark** in **July 2025**, reaching **202.12 million**, up from **199.14 million** in **June**.
- **98 million new demat accounts** were added in July, marking the **highest monthly increase** in the last seven months.
- **Central Depository Services Limited (CDSL)** recorded a **month-on-month increase of 2.47 million accounts**, reaching **161.11 million** in July.
- **National Securities Depository Limited (NSDL)** saw a rise of **0.51 million accounts**, reaching a total of **41 million** in July.

ICICI Lombard Collaborates with Mahindra Finance to Broaden Motor Insurance Reach

- **ICICI Lombard General Insurance** has formed a **strategic partnership** with **Mahindra & Mahindra Financial Services Limited** to distribute **motor insurance products**.
- The partnership aims to leverage **Mahindra Finance's extensive rural and semi-urban network** to **expand insurance penetration across India**.
- **Mahindra Finance customers** will get access to **ICICI Lombard's complete motor insurance portfolio**.
- The collaboration focuses on **financial inclusion** by targeting **over 11 million Mahindra Finance customers** with **integrated insurance solutions**.

HDFC Bank and VinFast Auto India Collaborate for Auto and Inventory Financing

- **VinFast Auto India**, a **Vietnamese multinational automotive company** has partnered with **HDFC Bank** to provide **auto and inventory financing** for its exclusive dealer network.
- The collaboration is formalized through a **Memorandum of Understanding (MoU)** between the two companies.

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- This is **VinFast's first partnership with a banking institution in India**.
- The partnership aims to offer a **seamless suite of credit solutions** ahead of VinFast's upcoming launch in India.

About HDFC Bank:

- Founded: 1994
- Headquarters: Mumbai, Maharashtra, India
- Managing Director & CEO: Sashidhar Jagdishan
- Tagline: "We understand your world"

Securities and Exchange Board of India Plans Unified Access Portal for Verified Foreign

Investors

- The **Securities and Exchange Board of India (Sebi)** has proposed a single-window gateway for trusted foreign investors called **SWAGAT-FI—Single Window Automatic & Generalised Access for Trusted Foreign Investors**.
- The primary goal is to **simplify regulatory compliance** and **boost foreign investment** in India.
- **SWAGAT-FI** will make India's capital markets more accessible to a select group of foreign investors who are objectively verified as low-risk.
- The initiative targets entities like **government-owned funds, central banks, sovereign wealth funds, multilateral entities, and highly regulated public retail funds**, which account for over **70% of foreign portfolio investors' (FPI) assets under custody**.

REPCO Bank Hands Over Rs 22.90 Crore Dividend Cheque for 2024-25 to Home Minister Amit

Shah

- **REPCO Bank** presented a cheque of **Rs 22.90 crore** as **dividend for 2024-25** to **Union Home Minister Amit Shah** in New Delhi on August 4, 2025.
- REPCO Bank is a **Government of India enterprise** under the administrative control of the **Ministry of Home Affairs**.
- The bank posted a **net profit of Rs 140 crore** during **FY 2024-25** and paid a **30% dividend**, the **highest in the history** of the cooperative society.

National Bank for Agriculture and Rural Development and Reserve Bank of India Boost Rural

Financial Literacy with 2,421 Financial Literacy Centres Established Across India

- The **National Bank for Agriculture and Rural Development (NABARD)** and **Reserve Bank of India (RBI)** have undertaken multiple interventions to promote **financial literacy** and awareness among the **rural population**, including **microfinance borrowers**.
- **NABARD** provides financial support for conducting **Financial and Digital Literacy Camps** through rural bank branches and **Financial Literacy Centres (FLCs)** in areas with limited awareness.
- The **Centre for Financial Literacy (CFL)** project, initiated by RBI in **2017**, adopts **community-led, innovative, and participatory approaches** to financial literacy.

About NABARD:

- It is an All India Development Financial Institution (DFI) and an apex Supervisory Body for overall supervision of Regional Rural Banks, State Cooperative Banks and District Central Cooperative Banks in India.
- Headquarters: Mumbai, Maharashtra
- Founded: July 12, 1982 by the Government of India
- Chairman: Shaji K V

Jack Ma's Ant Financial Sells Entire 5.84% Stake in One97 Communications for ₹3,803 Crore

- **Jack Ma's Ant Financial** exited **One97 Communications**, the parent company of **Paytm**, by selling its entire **5.84% stake** for approximately **₹3,803 crore**.
- Following the stake sale, **One97 Communications' shares** declined by about **1.45% on NSE** and **1.23% on BSE**.
- The stake was sold by **Ant Group** through its affiliate **Antfin (Netherlands) Holding BV**.

Securities and Exchange Board of India Proposes Overhaul of Large Initial Public Offerings Structure, Raising Qualified Institutional Buyers Share and Cutting Retail Quota

- The **Securities and Exchange Board of India (SEBI)** has proposed **major changes** to the **structure of large Initial Public Offerings (IPOs)**, including **increasing allocation** for **Qualified Institutional Buyers (QIBs)** and **reducing the limit** for **retail investors**.
- For **IPOs exceeding ₹5,000 crore**:
 - **Retail investor allocation** to be **reduced from 35% to 25%**.

- **Institutional buyer allocation** to be increased from **50% to 60%** in a **graded manner**.

ICICI Bank Hikes Minimum Balance for New Savings Accounts to ₹50,000

- **ICICI Bank** has increased the **minimum balance requirement** for **new savings bank accounts** opened **on or after August 1, 2025** by **five times**, from **₹10,000** to **₹50,000**.
- The **minimum monthly average balance (MAB)** for savings accounts until **July 31, 2025** was **₹10,000**.
- MAB is the minimum balance that a customer is required to maintain in the bank account.

India's fiscal deficit reaches 17.9% of full-year target by June 2025 – Controller General of Accounts

- The **central government's fiscal deficit** stood at **17.9%** of the **full-year target** at the end of **June 2025**, as per **Controller General of Accounts (CGA)** data.
- In **absolute terms**, the fiscal deficit for **April–June 2025-26** was **₹2,80,732 crore**.
- In the **same period** of the **previous financial year**, the fiscal deficit was **8.4%** of **Budget Estimates (BE) 2024-25**.

Securities and Exchange Board of India Proposes Higher Thresholds for Shareholder Approval in Related-Party Transactions

- The **Securities and Exchange Board of India (SEBI)** has proposed **easing norms** for **Related-Party Transactions (RPTs)** by increasing the **transaction limit** that requires **shareholder approval**.
- The term **related-party transaction** refers to a **deal or arrangement made between two parties** who are joined by a **preexisting business relationship** or **common interest**.

ICICI Bank Records Lowest Attrition Among Large Private Lenders for Third Consecutive Year

- **ICICI Bank** has reported the **lowest employee attrition rate** among large **private sector lenders** over the last **three financial years**, indicating **higher employee retention** due to **competitive remuneration** and a **better working environment**.
- **Employee attrition rate** refers to the **percentage of employees** who leave an **organization** within a **specific time period**, either **voluntarily** or **involuntarily**.

- It is a **key metric** for measuring **employee turnover** and provides **insights** into how well a company **retains its workforce**.

Reserve Bank of India to Shift Cheque Truncation System from Batch Processing to Continuous Clearing with Real-Time Settlement

- The **Reserve Bank of India (RBI)** will transition the **Cheque Truncation System (CTS)** from **batch processing** to **continuous clearing** with **settlement on realisation**.
- The transition will happen in **two phases**:
 - **Phase 1: October 4, 2025**
 - **Phase 2: January 3, 2026**
- **All banks** must make their **customers aware** of the changes and be ready to **participate in continuous clearing** on the above dates.
- There will be a **single presentation session** from **10:00 AM to 4:00 PM**.
- **Cheques received** by branches will be **scanned and sent immediately and continuously** to the clearing house.

What is Cheque Truncation System?

- The **CTS** is a **cheque clearing system** by the **Reserve Bank of India (RBI)** for **faster cheque clearing**.
- **Truncation** means **stopping the physical movement of cheques** during the clearing process.

About RBI:

- Established : 1 April 1935
- Headquarters : Mumbai, Maharashtra, India
- Governor : Sanjay Malhotra

Reserve Bank of India Reinstates Licenses of Two non-banking financial companies; 26 Firms Leave the Sector

- The **Reserve Bank of India (RBI)** has restored the **Certificate of Registration (CoR)** of two **NBFCs**:
 1. **Shabros Fin-Vest Private Limited**
 2. **Alpine Finlease Limited**

- The restoration followed **favorable orders** from the **Appellate Authority** and **relevant courts**.
- The **RBI cancelled CoRs of 16 NBFCs** under **Section 45-I of the RBI Act, 1934**, prohibiting them from NBFC-related activities.
 1. Wadhawan Global Capital Limited
 2. Praptee Savings and Investment (India) Limited
 3. Sharmistha Investments Private Limited
 4. □Softfin Investments Private Limited
 5. Tele Link Securities and Finance Limited
 6. Tyche Securities Pvt Ltd
 7. Bharat Monetary Services Pvt. Ltd.
 8. NCS Finance Private Limited
 9. Geopreneur Fincorp Private Limited
 10. Indo-Euro Investments Company Limited
 11. Investrick Securities (India) Private Limited
 12. Jem Fiscal Limited
 13. Karvirvasini Investments and Finance Private Limited
 14. Kaundinya Investment and Finance Private Limited
 15. Silver Golden Property Develop Fin Investment Limited
 16. Simplex Trading and Agencies

Reserve Bank of India Outlines 7 Guiding Principles for AI Adoption in Financial Sector

- A committee set up by the **Reserve Bank of India (RBI)** has submitted a report on a framework for **Responsible and Ethical Enablement of Artificial Intelligence (FREE-AI)** in the financial sector.
- The framework aims to guide the use of **AI** to harness its potential while safeguarding against risks.
- The committee recommended a forward-looking approach with **7 foundational principles** (sutras) and **26 actionable recommendations** under **six strategic pillars**.
- The **7 sutras** are: **Trust is the Foundation, People First, Innovation over Restraint, Fairness and Equity, Accountability, Understandable by Design** and **Safety, Resilience and Sustainability**.
- The **six strategic pillars** are split into two categories:

- **Innovation Enablement: Infrastructure, Policy, and Capacity.**
- **Risk Mitigation: Governance, Protection, and Assurance.**

Public Sector Banks Wrote Off Over ₹5.82 Lakh Crore Bad Loans in Past 5 Years: Minister of State Finance

- **Public Sector Banks (PSBs)** wrote off about **₹5.82 lakh crore** in **bad loans** over the last **five financial years**.
- In **2024-25**, **PSB loan write-offs** stood at **₹91,260 crore**, lower than **₹1.15 lakh crore** in the previous year.
- The **highest write-off** was in **2020-21** at **₹1.33 lakh crore**, followed by **₹1.16 lakh crore (2021-22)** and **₹1.27 lakh crore (2022-23)**.
- **Recoveries** by PSBs in the last five years were about **₹1.65 lakh crore**, which is **28%** of the total write-offs.

Kisan Credit Card accounts in public sector banks fall 1.8% to 22.5 million in FY25

- The number of **Kisan Credit Card (KCC)** accounts in **public sector banks** decreased by **1.8%** year-on-year to **22.5 million** in **FY25**.
- Despite the decline in the number of accounts, the **outstanding loan amount** increased by **2.2%** to **₹41,300 crore**.
- The **KCC scheme**, introduced in **1998**, provides **short-term crop loans** to farmers and those in allied activities at a benchmark interest rate of **9%**.
- To incentivize timely repayment, farmers are offered a **3% prompt repayment incentive**.
- In the **FY26 budget**, **Finance Minister Nirmala Sitharaman** announced an increase in the KCC loan limit for farmers from **₹3 lakh to ₹5 lakh**.
- The minister stated that KCCs facilitate short-term loans for **77 million farmers, fishermen, and dairy farmers**.

Punjab & Sind Bank launches 'PSB Naari Shakti' savings account to empower women with financial and health benefits

- **Punjab & Sind Bank (PSB)** launched **"PSB Naari Shakti"**, a **savings account initiative** to empower **women** with **financial and health benefits**.
- The scheme has **two variants** – **PSB Pink** and **PSB Smile**, offering **exclusive advantages**.

→ **Health coverage** includes:

- **Cancer cover** up to ₹10 lakh
- **Group accidental insurance** up to ₹20 lakh
- The Beneficiaries get **free annual preventive health checkups** and **tele-consultation services** for regular health management.
- It Provides a **complimentary Platinum Rupay debit card** for digital transactions.

About Punjab & Sind Bank :

- **Founded** : 24 June 1908
- **Headquarters** : New Delhi, India
- **MD & CEO** : Swarup Kumar Saha

India's Wholesale Price Index Inflation Drops to Two-Year Low of -0.58% in July 2025

- India's **Wholesale Price Index (WPI)** inflation fell to a **two-year low of -0.58%** in July 2025.
- This is the **second consecutive month** that WPI inflation has been in **negative territory**.
- For context, the WPI stood at **-0.13% in June** and **2.10% in July 2024**.
- The **WPI** tracks **factory-gate prices of goods sold in bulk**, in contrast to the **Consumer Price Index (CPI)**, which measures **retail prices paid by households**.
- The **base year** for the WPI is **2011-12**. The index is divided into three main groups: **primary articles, fuel and power, and manufactured products**.
- The **Reserve Bank of India (RBI)** has projected **CPI inflation at 3.1% for 2025-26**.

State Bank of India Introduces Nominal Immediate Payment Service Charges for Transfers Above ₹25,000 from August 15, 2025

- **State Bank of India (SBI)** has revised its charges for **Immediate Payment Service (IMPS)** fund transfers, effective from **August 15, 2025**.
- The new charges apply only to **online IMPS transfers above ₹25,000**.
- The charges for transfers made through bank **branches remain unchanged**.
- Online transactions exceeding **₹25,000** will now incur nominal charges ranging from **₹2 to ₹10**, plus **Goods and Services Tax (GST)**.

About State Bank of India (SBI):

- **Founded Year**: 1955
- **Headquarters**: Mumbai, Maharashtra, India

- Chairman: Challa Sreenivasulu Setty
- Slogan: "The Banker to Every Indian"

BSE Launches India Defence Index Through Its Index Services

- **BSE Index Services**, a part of the **BSE stock exchange**, has launched the **BSE India Defence Index**.
- The index is designed to **track the performance** of stocks within the **Indian defence sector**.
- The constituents of the new index are selected from the **BSE 1000 Index**.
- It will be **reconstituted semi-annually**, in **June and December**.

PhonePe tops UPI market with 8.93 billion transactions worth ₹12.20 trillion, capturing 45.88% share

- **PhonePe** led the market by processing **8.93 billion UPI transactions** with a value of **₹12.20 trillion**, giving it a **45.88% market share**.
- **Google Pay** was the second-largest player, handling **6.92 billion transactions** worth **₹8.91 trillion** and holding a **35.56% market share**.
- The combined market share of **PhonePe and Google Pay** was **81.44%**.
- **Paytm** processed **1.36 billion transactions** valued at **₹1.43 trillion**, securing a **7.02% market share**.
- According to **NPCI** data, the total value of UPI transactions in July was **₹25.08 lakh crore**, a **4.3% increase** from the **₹24.04 lakh crore** recorded in the previous month.
- Other notable third-party app providers (**TPAPs**) included **Navi (444.06 million transactions)** and **super.money (252.85 million transactions)**.
- Overall, **UPI** recorded a new high of **19.46 billion transactions**, with a total value of **₹25.08 trillion** in July.

About PhonePe:

- Headquarters: Bengaluru, Karnataka, India
- Founded: 2015
- CEO: Sameer Nigam

State Bank of India introduces ₹4 lakh collateral-free loan scheme for Agniveers

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- **State Bank of India (SBI)** has launched a special personal loan scheme specifically for **Agniveers**.
- The scheme was introduced to mark **India's 79th Independence Day**.
- Under the scheme, Agniveers who have a **salary account with SBI** can get loans of up to **₹4 lakh**.
- SBI is also offering a flat interest rate of **10.50%** on personal loans to all **Defence personnel** until **September 30, 2025**.

Reserve Bank of India report says Generative Artificial Intelligence can enhance banking operations in India by up to 46%

- According to an **RBI report**, **Generative Artificial Intelligence (AI)** has the potential to boost banking operations in India by up to **46%**.
- The central bank noted that AI can help banks **better understand customer behavior**, **improve efficiency**, and offer more **personalized services at scale**.
- Globally, **GenAI** adoption in financial services is growing rapidly and is projected to exceed **₹1.02 lakh crore** by **2033**, with an annual growth rate of **28-34%**.

ICICI Bank to enable India's first barrier-free toll payment system

- **ICICI Bank** will manage the **online payment services** for **India's first barrier-less toll collection system**.
- This system is being implemented at the **Choryasi Toll Plaza** on the **NH-48** in **Gujarat**.
- The project is an initiative by the **National Highways Authority of India (NHAI)** to modernize road infrastructure.
- The system uses **multi-lane free flow (MLFF)** technology, which includes **RFID scanners** and **AI-based automatic number plate recognition (ANPR)** cameras to collect tolls.

National Payments Corporation of India directs banks and payment apps to disable Unified Payments Interface peer-to-peer collect requests starting October 1, 2025

- The **National Payments Corporation of India (NPCI)** has directed banks and payment apps to halt all **peer-to-peer (P2P) Unified Payments Interface (UPI) "collect requests"** from **October 1** to curb frauds.
- The "UPI collect" feature allows users to request money from another UPI user by sending a payment request through their UPI app.

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- At present, the maximum amount a UPI user can **collect per transaction** is **₹2,000**.
- The number of successful P2P credit transactions is capped at **50 a day**.

About NPCI:

- Headquarters: Mumbai, Maharashtra, India
- Founded: 2008
- CEO: Dilip Asbe
- Key Initiatives: Unified Payments Interface (UPI), Immediate Payment Service (IMPS), RuPay (domestic card payment network), Bharat Bill Payment System (BBPS), Aadhaar Enabled Payment System (AePS)

S&P upgrades credit ratings of SBI, HDFC Bank, Tata Capital and seven other companies

- **S&P Global Ratings** upgraded the **long-term issuer credit ratings** for **seven Indian banks** and **three financial institutions** on **August 15, 2025**.
- This upgrade followed S&P Global's earlier increase in **India's sovereign credit rating**.
- The **seven Indian banks** whose ratings were upgraded are: **State Bank of India, ICICI Bank, HDFC Bank, Axis Bank Ltd, Kotak Mahindra Bank, Union Bank of India, and Indian Bank**.
- The **three finance companies** that also received an upgrade are: **Bajaj Finance, Tata Capital, and L&T Finance**.

S&P Global upgrades India's sovereign rating to 'BBB' with short-term rating raised to 'A-2'

- **S&P Global** has upgraded **India's sovereign credit rating** to **'BBB'** from **'BBB-'**, with the short-term rating also raised to **'A-2'** from **'A-3'**.
- The outlook remains **Stable**.
- This is **India's first sovereign upgrade by S&P in 18 years**, with the previous one occurring in **2007**.
- In **May 2024**, S&P had already revised its outlook on India from **'Stable'** to **'Positive'**.
- Another rating agency, **Morning Star DBRS**, also recently upgraded India to **"BBB"** status.
- **Moody's** and **Fitch** continue to rate India at the lowest investment grade of **Baa3** and **BBB-**, respectively.
- Following the sovereign upgrade, S&P Global also raised the credit ratings of several public and private sector companies to **'BBB'** from **'BBB-'**. These include **ONGC, Power Grid, NTPC, Tata Power, India Exim, and IRFC**.

National Small Industries Corporation signs Memoranda of Understanding with private banks to boost Micro, Small & Medium Enterprises credit facilitation program

- The **National Small Industries Corporation (NSIC)**, a government enterprise under the **Ministry of Micro, Small & Medium Enterprises (MSME)**, signed **Memoranda of Understanding (MoUs)** with several private sector banks on **August 11, 2025**.
- The banks involved are **Axis Bank, Dhanlaxmi Bank, Karnataka Bank, AU Small Finance Bank, and IndusInd Bank**.
- This collaboration is part of NSIC's **MSME Credit Facilitation Program**.
- The primary goal is to provide **handholding support to MSMEs** and help them access the **formal financial system**.
- The initiative aims for these banks to **expand their outreach** to deserving micro and small enterprises.
- **NSIC** was established in **1955** to promote the growth of **MSMEs** in India.

India's April–July 2025 exports up 5.23% YoY to USD 277.63 billion (merchandise & services)

- India's **total exports** (Merchandise and Services combined) for **July 2025** are estimated at **US\$ 68.27 Billion**, showing a **4.52% positive growth** compared to July 2024.
- **Total imports** (Merchandise and Services combined) for **July 2025** are estimated at **US\$ 79.99 Billion**, marking a **6.07% positive growth** over July 2024.
- For the **April-July 2025** period, India's **total exports** reached an estimated **US\$ 277.63 Billion**, growing by **5.23%**.
- **Total imports** for **April-July 2025** were estimated at **US\$ 308.91 Billion**, with a growth of **4.25%**.
- India has an ambitious target of achieving **USD 1 trillion in exports** for the **financial year 2025-26**.
- India's **top 5 export destinations** showing positive growth in **April-July 2025** compared to the same period in 2024 are:
 - **USA: 21.64%**
 - **China (PRP): 19.97%**
 - **UAE: 4.62%**
 - **Kenya: 64.05%**

- **Germany: 14.37%**

About Ministry of Commerce & Industry :

- Cabinet Minister : Piyush Goyal
- Minister of State : Jitin Prasada

Securities and Exchange Board of India proposes to add definitions of algorithmic and proprietary trading in stock broker regulations

- **The Securities and Exchange Board of India (Sebi)** has proposed to officially include the definitions of **"algorithm"** and **"proprietary trading"** in its stock brokers' regulations.
- **The current rules do not have any definition for such trades done by brokers.**
- **Algorithmic trading** would be defined as any order generated or placed using **automated execution logic**.
- In July 2025, **Sebi** had temporarily barred **US-based Jane Street** from accessing the **securities market** for allegedly manipulating stock indices.
- Furthermore, SEBI has proposed to **discontinue defining "small investors"** based on a trade size of a market value not exceeding **₹50,000 in a single day**.

HDFC ERGO teams up with PhonePe to introduce low-cost health insurance plan

- **HDFC ERGO General Insurance Company** has partnered with **PhonePe** to launch an affordable health insurance product.
- The product is designed to serve the **'missing middle'**, which refers to individuals who are typically not covered by health insurance.
- The affordable premiums start from as low as **₹12 per day**, or around **₹4,380 annually**, for a coverage of **₹3 lakh**.

Indian Overseas Bank partners with Mumbai Metro One to introduce innovative ticketing solutions

- **Indian Overseas Bank (IOB)** has partnered with **Mumbai Metro One Private Limited** to provide **ticketing solutions**.
- The partnership covers the issuance of **smart cards** for regular commuters, as well as **paper tickets** and **QR-based ticketing solutions**.
- The collaboration is expected to boost **commuter convenience** and promote **digital payments** in public transport.

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- **Mumbai Metro Line 1** connects the **Varsova-Andheri-Ghatkopar** areas of the city.

About IOB :

- **Founded:** 10 February 1937
- **Headquarters:** Chennai, Tamil Nadu
- **MD &CEO :** Ajay Kumar Srivastava

Bank of Maharashtra and SBI Card launch co-branded credit cards on RuPay and Visa platforms

- **Bank of Maharashtra (BoM)** has partnered with **SBI Card** to launch a co-branded credit card called the "**Bank of Maharashtra SBI Card.**"
- The card will be available on both the **RuPay and VISA payment platforms.**
- It has been launched in **three variants: ELITE, PRIME, and SimplySAVE.**
- **MD & CEO, SBI Card :** Salila Pande

About BoM :

- **Headquarters:** Pune, Maharashtra
- **Founded:** September 16, 1935
- **MD & CEO:** Nidhu Saxena
- **Tagline:** "One Family One Bank"

Reserve Bank of India reports UAE emerges as largest foreign investor in Indian mutual funds

- According to a survey by the Reserve Bank of India (RBI), The **UAE** has become the **largest foreign investor** in Indian mutual funds.
- The survey covered **45 mutual funds** and their **asset management companies (AMCs).**

The top five foreign investing nations by market value are:

1. **UAE:** ₹52,549 crore
2. **US:** ₹31,903 crore
3. **UK:** ₹24,649 crore
4. **Singapore:** ₹19,523 crore
5. **Qatar:** ₹5,728 crore

Reserve Bank of India Act, Motor Vehicles Act among 10 laws set for amendment

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- The **Jan Vishwas (Amendment of Provisions) Bill, 2025**, was introduced in **Lok Sabha**, **August 18, 2025**, by **Commerce and Industry Minister Piyush Goyal**.
- The Bill aims to amend **355 provisions** across **16 central Acts** to enhance **ease of doing business** and **ease of living**.
- Of these, **288 provisions** relate to ease of doing business, and **67** relate to ease of living.
- The Bill proposes to **replace imprisonment clauses** for minor, technical, or procedural defaults with **monetary penalties or warnings**.
- For **first-time contraventions**, an **advisory or warning** will be issued for **76 offences** under 10 Acts.

Foreign Portfolio Investors pull out ₹21,000 crore from Indian equities in first half of August

- The **Foreign Portfolio Investors (FPIs)** offloaded Indian equities worth nearly **₹21,000 crore** in the first half of **August 2025** (until August 14).
- This outflow brings the total FPI equity withdrawal to **₹1.16 trillion** for the year **2025** so far.
- The primary reasons for the outflow were:
 - **US-India trade tensions**, including the threat of a **25% secondary tariff** on India.
 - **Lacklustre first-quarter corporate earnings**.
 - **A weakening rupee**.

GST rate reduction may cause ₹45,000 crore revenue loss in FY26 -SBI Report

- The **SBI research report** estimates a **₹45,000 crore revenue loss** in FY25 due to GST rate rationalisation, but expects minimal impact on the **fiscal deficit** as lower rates will boost consumption.
- The Centre's **next-generation GST reforms** propose **two basic rates of 5% and 18%**, and a **40% rate for 5–7 sin goods**, replacing the current 28% slab.
- The report projects an **average annual revenue loss of ₹85,000 crore**, but this will be offset by higher **consumption and tax buoyancy**.
- **Consumption boost of ₹1.98 lakh crore** from lower GST rates, combined with tax cuts, could add **₹5.31 lakh crore (≈1.6% of GDP)** to overall expenditure.

ICRA projects India's Q1 GDP growth at 6.7% driven by higher government spending and exports

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- **ICRA**, a credit rating agency, forecasts India's **GDP** to grow by **6.7%** in the first quarter of the current financial year (April-June 2025).
- This projection is higher than the **Reserve Bank of India's (RBI)** recent forecast of **6.5%** for the same quarter.
- The growth is attributed to **upfronted government spending** and a jump in **exports**.
- In the preceding quarter (January-March 2025), India's GDP grew by **7.4%** according to the **National Statistics Office (NSO)**.

Punjab National Bank shifts its corporate website to the safer '.bank.in' domain

- **Punjab National Bank (PNB)** has migrated its corporate website to **www.pnb.bank.in** from **www.pnb.co.in**, becoming the **first Public Sector Bank** in India to adopt the **.bank.in** domain.
- The move is in line with the **RBI circular (April 22, 2025)** on migration to '**.bank.in**' domain, under the guidance of **IDRBT (Institute for Development and Research in Banking Technology)**, which is the **exclusive registrar**.
- **.bank.in** domain is reserved exclusively for **Indian banks**, offering **enhanced cyber security**, protection against **phishing and frauds**, and boosting **public trust in digital banking**.

About Punjab National Bank (PNB):

- Founded: 1894
- Headquarters: New Delhi, India
- Managing Director & CEO: Ashok Chandra
- Tagline: "The Name You Can Bank Upon"

India Exim Bank signs \$40 million credit line deal with ECOWAS Bank for Investment and Development

- The Export-Import Bank of India (India Exim Bank) and the **ECOWAS Bank for Investment and Development (EBID)** have signed a **\$40 million commercial credit line agreement**.
- The agreement aims to **create new opportunities for Indian businesses** in Africa and **strengthen bilateral economic ties**.
- **India Exim Bank** plays a key role in **financing, facilitating, and promoting India's international trade and investments**, and also acts as the **principal financial institution** for coordinating export-import financing.

- **EBID** is a **regional development finance institution**, owned by the **15 member states of ECOWAS (Economic Community of West African States)**.

Reserve Bank of India study shows foreign liabilities of Indian Mutual Funds climb 19.9% to ₹2.6 lakh crore in FY25 from ₹2.1 lakh crore in FY24

- According to a study by the Reserve Bank of India (RBI), **Foreign liabilities of Indian Mutual Funds (MFs)** rose **19.9% in FY25** to **₹2.6 lakh crore** (market value), compared to **₹2.1 lakh crore in FY24**.
- The United Arab Emirates (**UAE**) was the **largest foreign investor**, holding **1/5th share (~₹52,549 crore)** of total Indian MF foreign investment.
- **United States (U.S.) and United Kingdom (U.K.) investors together** accounted for **20% (~₹10,900 crore)** of Indian MF units sold abroad.
- **Australia and Canada investments** in Indian MFs grew the **fastest (>40% growth)** in FY25.
- In contrast, **45 Indian MFs reduced exposure** to most foreign equities, with **Japan investments falling ~20%** and **U.S./U.K. down ~4% each**.
- Only **Hong Kong and Canada** saw a rise in investment exposure by Indian MFs.

Securities and Exchange Board of India proposes easing minimum public offer rules for very large companies to reduce initial public offerings stake dilution burden

- **Securities and Exchange Board of India (SEBI)**, the capital markets regulator of India, has proposed **relaxing minimum public offer (MPO)** requirements for very large companies to ease their burden of diluting large stakes during initial public offerings (IPOs).
- It has decided to **retain the retail quota at 35%**, a reversal from its earlier proposal to reduce it to 25% for large IPOs, addressing issuer concerns by adjusting MPO thresholds instead.
- The new framework sets different MPO and minimum public shareholding (**MPS**) requirements based on a company's market capitalization:
 - For companies with a market cap between **₹50,000 crore and ₹1 lakh crore**, the MPO is at least **₹1,000 crore and 8%** of post-issue capital, with a **five-year timeline** to achieve the 25% MPS.
 - For those valued between **₹1 lakh crore and ₹5 lakh crore**, the MPO is **₹6,250 crore and at least 2.75%** of post-issue capital.

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- For companies valued at **over ₹5 lakh crore**, the MPO is **₹15,000 crore and at least 1%** of post-issue capital, subject to a minimum dilution of **2.5%**.
- The **MPS** is the percentage of a company's shares that must be held by the public (non-promoters).
- The general rule is to have at least **25%** public shareholding.

About SEBI :

- Established : 12 April 1988 as an executive body and was given statutory powers on 30 January 1992 through the SEBI Act, 1992
- Headquarters : Mumbai, Maharashtra
- Chairman : Tuhin Kanta Pandey
- SEBI is the regulatory body for securities and commodity markets in India under the ownership of the Ministry of Finance (MoF), Gol.

IndiGo, IDFC FIRST Bank launch dual-network credit card combining Mastercard and RuPay benefits

- **IndiGo and IDFC FIRST Bank** have launched the **IndiGo IDFC FIRST Credit Card**, a **unique dual-network card** that integrates both **Mastercard and RuPay** benefits through a single application.
- This new card is designed to enhance **IndiGo's BluChip loyalty program** by allowing customers to earn more rewards on their regular spending.
- It offers **wide acceptance** for **domestic, international, and UPI transactions** and features a low forex markup of **1.49%**.

About IDFC FIRST Bank :

- **Founded:** December 2018 (following the merger of **IDFC Bank** and **Capital First Ltd.**)
- **Headquarters:** Mumbai, Maharashtra
- **MD & CEO:** V. Vaidyanathan

Kotak Mahindra International becomes first Indian company to secure UAE SCA license for investment and portfolio management

- **Kotak Mahindra (International)** received a **license** from the **Securities and Commodities Authority (SCA)**, the **capital markets regulator of the United Arab Emirates (UAE)**.
- The license allows **Investment Fund Management** and **Portfolio Management** activities.

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- Kotak Mahindra is the **first Indian firm** to secure such approval from **SCA**—a **milestone** in cross-border financial services.

About Securities and Commodities Authority :

- Formed : January 29, 2000
- Headquarters : Abu Dhabi, UAE
- Chairman : Mohamed Ali Al Shorafa Al Hammadi
- CEO : Dr. Maryam Buti Al Suwaidi

Israel greenlights large West Bank settlement project, risking division of territory

- **Israel approved a major settlement project** in the **West Bank**, specifically in the **E1 area** east of **Jerusalem**, despite **international warnings** about its impact on a **future Palestinian state**.
- The project would effectively **divide the West Bank**, cutting off one of the last **geographical links between Ramallah and Bethlehem**, disrupting **Palestinian territorial continuity**.
- The **E1 settlement plan** includes around **3,500 apartments**, adjacent to **Maale Adumim**, and **350 homes in Ashael near Hebron**.

About Israel :

- President: Isaac Herzog
- Prime minister: Benjamin Netanyahu
- Capital: Jerusalem
- Currency : New shekel

Core sector growth eases to 2% in July on fossil fuel slump, while steel and cement see gains

- The **Index of Eight Core Industries** showed a significant slowdown, with a growth rate of **2%** in **July 2025**.
- This is a sharp decline from the **6.3%** growth recorded in July of the previous year.
- The slowdown was primarily due to **contractions** in **fossil fuel sectors** such as:
 - **Coal**: Down by **12.3%**, the second consecutive monthly decline.
 - **Crude Oil**: Contracted by **1.3%**.
 - **Natural Gas**: Declined by **3.2%**.
 - **Petroleum Refinery Products**: Down by **1%**.

Advisory Board for Banking & Financial Frauds re-formed with a two-year mandate

- The **Advisory Board for Banking and Financial Frauds (ABBFF)** has been reconstituted for a term of **two years**, effective from **August 21, 2025**.
- The board will be chaired by former **Central Vigilance Commissioner (CVC)**, **Suresh N. Patel**.
- Its mandate is to examine the role of officials and whole-time directors of **public sector banks, insurance companies, and financial institutions** in fraud cases involving **₹3 crore and above**.
- The **ABBFF** is required to provide quarterly reports on its activities to the **CVC** and the **Reserve Bank of India (RBI)**.

Reserve Bank of India proposes widening capital charge framework for Counterparty Credit Risk

- The **Reserve Bank of India (RBI)** has proposed to expand the scope of **capital charge** for **Counterparty Credit Risk (CCR)**.
- Counterparty credit risk (CCR) is the risk that the counterparty to a transaction could default before the final settlement of the transaction's cash flows.
- This will now include derivatives in **equity, precious metals (excluding gold), and other commodities**, in addition to existing categories.
- The directive, issued under **Section 35A of the Banking Regulation Act, 1949**, is titled the **Reserve Bank of India (Counterparty Credit Risk: Add-on factors for computation of Potential Future Exposure) (Amendment) Directions, 2025**.

Banks disbursed more than ₹62,000 crore through the Stand-Up India Scheme since 2016

- The **Stand-Up India Scheme** was launched on **April 5, 2016**, to promote entrepreneurship among **women, Scheduled Castes (SC), and Scheduled Tribes (ST)**.
- As of now, banks have sanctioned **₹62,791 crore** to **2,75,291 loan accounts** under the scheme.
- The scheme provides loans between **₹10 lakh and ₹1 crore** from **Scheduled Commercial Banks (SCBs)**.
- The interest rate is capped at the **lowest applicable rate** of the bank for that category, which should not exceed **Base Rate/MCLR + 3% + tenor premium**.
- The repayment period is up to **7 years**, with a maximum moratorium period of **18 months**.

Reserve Bank of India permits Federal Bank to collect Maharashtra government payments via Government Receipt Accounting System portal for hassle-free tax and fee transactions

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- The **Reserve Bank of India (RBI)** has authorized the Federal **Bank** to collect government receipts for the state of **Maharashtra**.
- This will be done through the **Government Receipt Accounting System (GRAS)** portal.
- The GRAS portal, implemented by the state's finance department in 2010, functions as a virtual treasury for the electronic payment of taxes and non-tax revenues.

About Federal Bank :

- Headquarters : **Aluva, Kerala**.
- MD & CEO : **K.V.S. Manian**.

India's textile and apparel exports rise 5.37% year-on-year to \$3.1 billion in July 2025

- India's textile and apparel sector demonstrated resilience, with exports in **July 2025** reaching **\$3.10 billion**.
- This represents a **5.37% year-on-year growth** compared to **\$2.94 billion** in July 2024.
- For the period from **April to July 2025**, cumulative textile exports were **\$12.18 billion**, showing a **3.87% growth** over the same period in the previous year.

NCAER survey shows sharp rise in India's Business Confidence Index in Q1 2025-26

- Based on the Business Expectations Survey from the **National Council of Applied Economic Research (NCAER)**, India's **Business Confidence Index (BCI)** saw a sharp increase in the **April-June quarter (Q1) of 2025-26**
- **BCI Growth:** The BCI rose to **149.4** in Q1 2025-26, up from **139.3** in the previous quarter.
- **Key Components of BCI:** The index is based on business expectations for:
 - Overall economic conditions over the next six months.
 - The financial position of firms in the next six months.
 - The present investment climate.
 - Whether present capacity utilization is at or above optimal levels.

About NCAER

- **NCAER** is an independent, non-profit economic policy research institute.
- It was established in **1956**, making it India's first independent economic policy research institute.
- Its headquarters are located in **New Delhi, India**.

Life Insurance Corporation of India rolls out nationwide drive to reinstate lapsed insurance policies

- **Life Insurance Corporation of India (LIC)** has launched a nationwide campaign to help policyholders revive their lapsed individual insurance policies.
- The campaign is in effect from **August 18 to October 17, 2025**.
- It offers a special concession on late fees of up to **30%**, with a maximum limit of **₹5,000**, for **non-linked insurance plans**.

India's forex reserves increase by \$1.5 billion to cross \$695 billion

- According to the latest Reserve Bank of India (RBI) data, India's **foreign exchange reserves** increased by **\$1.49 billion** to a total of **\$695.11 billion** in the week ending **August 15, 2025**.
- The primary driver of this increase was a **\$1.92 billion** jump in **Foreign Currency Assets (FCA)**, bringing the total to **\$585.90 billion**.
- In contrast, **gold reserves** decreased by **\$493 million**, now valued at **\$85.67 billion**.
- The country's **Special Drawing Rights (SDRs)** rose by **\$41 million** to **\$18.78 billion**.
- India's reserve position with the **International Monetary Fund (IMF)** also slightly increased by **\$15 million** to **\$4.75 billion**.

Reserve Bank of India data shows India's systemic bank credit growth at 10.22% year-on-year

- According to data from the **Reserve Bank of India (RBI)**, **systemic bank credit growth** in India reached **10.22%** year-on-year for the fortnight ending **August 8, 2025**.
- This marks the highest growth rate in over three months.
- Banks' investment in central and state government securities also saw growth, rising **6.7%** year-on-year to **₹67.49 lakh crore**.

VinFast Auto India partners with State Bank of India to offer financing solutions for electric vehicle customers

- **VinFast Auto India**, a subsidiary of the Vietnam-based electric vehicle (EV) manufacturer, has partnered with **State Bank of India (SBI)** to provide financing solutions for its customers.
- The collaboration is part of a Memorandum of Understanding (**MoU**) aimed at offering a "seamless suite of credit solutions" before VinFast's official product rollout in the country.

State Bank of India warns private capex outlook for FY26 weaker than FY25, may fall further due to US tariffs

- According to a report by the **State Bank of India (SBI)**, the intended **private capital expenditure (capex)** for **FY26** is notably lower than that of FY25.
- This downturn is a concern for India's economic growth, as it's not complementing the government's spending.
- **Historical Data:**
 - **2021-22:** ₹3.9 lakh crore
 - **2022-23:** ₹5.7 lakh crore
 - **2023-24:** ₹4.2 lakh crore
 - **FY26 (Intended):** The intended investment is pegged at **₹6.6 lakh crore**, which is still not considered sufficient for sustained high economic growth.

State Bank of India opens Micro, Small and Medium Enterprises Centre of Excellence to boost India's entrepreneurial ecosystem

- The **State Bank of India (SBI)** has established a **Centre of Excellence (CoE)** for **Micro, Small and Medium Enterprises (MSMEs)** at the **State Bank Academy (SBA)** in Gurugram.
- The primary goal of the center is to strengthen the **MSME ecosystem** through **capacity building, research, and industry collaboration**. This initiative aligns with India's vision of becoming a developed nation.
- The CoE was inaugurated by **Financial Services Secretary M. Nagaraju** and **SBI Chairman C.S. Setty**.

About SBI :

- Founded : 1 July 1955
- Headquarters : Mumbai, Maharashtra, India
- Chairman : Challa Sreenivasulu Setty

Securities and Exchange Board of India takes action against 886 entities for fraudulent trade practices between Apr 2024 and Jun 2025

- The **Securities and Exchange Board of India (SEBI)** has taken enforcement action against **886 entities** for fraudulent and unfair trade practices in the securities market between **April 2024 and June 2025**.
- These actions were taken under the **SEBI (Prohibition of Fraudulent and Unfair Trade Practices) Regulations, 2003 (PFUTP)**.
- The main objective of these regulations and the subsequent enforcement actions is to **protect investors** and ensure **fair play** and **integrity** in the securities market.

South Indian Bank launches new gold loan scheme 'SIB Gold Xpress'

- **South Indian Bank (SIB)**, a private-sector bank headquartered in **Thrissur, Kerala**, has launched a new gold loan product called **SIB Gold Xpress**.
- The scheme is designed to offer quick and convenient credit to a targeted audience of Micro, Small and Medium Enterprises (**MSMEs**), **non-MSMEs**, and **small businesses** to help with their business expansion.
- **Managing Director (MD) and Chief Executive Officer (CEO)** of South Indian Bank : **Mr. P. R. Seshadri**.

Bandhan Bank introduces Legacy Savings Account for affluent customers

- **Bandhan Bank** has launched the **Legacy Savings Account**, a new premium product for its affluent customers.
- The launch coincides with the bank's **10th anniversary** of operations.
- The account offers a wide range of exclusive benefits, including a **World Elite Mastercard debit card**.

About Bandhan Bank :

- Founded : 23 August 2015
- Headquarters : Kolkata, West Bengal, India
- MD & CEO : Partha Pratim Sengupta

Reserve Bank of India releases discussion paper on inflation targeting framework before March review

- The **Reserve Bank of India (RBI)** is reviewing its **flexible inflation targeting (FIT)** framework, a process required by law ahead of its next five-year term starting in March 2026.

- The framework's statutory basis is rooted in amendments to the **RBI Act, 1934**.
- **Statutory Basis:** The **FIT framework** was given statutory backing in **May 2016** through an amendment to the **RBI Act, 1934**.
- **Legal Mandate:** As per **Section 45ZA** of the Act, the government, in consultation with the RBI, must set a **Consumer Price Index (CPI)** inflation target every **five years**.

Reserve Bank of India Imposes ₹1 Lakh Monetary Penalty on Ayodhya Finlease Limited

- The **Reserve Bank of India (RBI)** imposed a monetary penalty of **₹1 lakh** on **Ayodhya Finlease Limited**.
- The company is a **Non-Banking Financial Company (NBFC)**
- This penalty was imposed using powers granted to the RBI under **Section 58G(1)(b)** read with **Section 58B(5)(aa)** of the **Reserve Bank of India Act, 1934**.

Unique Identification Authority of India launches Aadhaar-based authentication system for Cooperative Banks across India

- The **Unique Identification Authority of India (UIDAI)** has implemented a new framework to onboard **Cooperative Banks** to provide **Aadhaar-based authentication services**.
- This is a major step toward promoting last-mile banking and digital inclusion.
- The framework was developed in consultation with the **Ministry of Cooperation, NABARD, and NPCI**.
- It will cover all **34 State Cooperative Banks (SCBs)** and **352 District Central Cooperative Banks (DCCBs)** across India.
- Chairman, UIDAI : Neelkanth Mishra
- CEO, UIDAI : Bhuvnesh Kumar

PhonePe launches affordable home insurance product for homeowners

- **PhonePe** has introduced a new **home insurance** product line designed to be a simple and affordable solution for homeowners.
- The plan is an end-to-end digital offering available directly on the **PhonePe app**.
- **Affordable Premiums:** Premiums start at just **₹181 per year**, including GST.

About PhonePe:

- Headquarters: Bengaluru, Karnataka, India

- Founded: 2015
- CEO: Sameer Nigam

Finance Ministry Launches One-Time Option to Shift from Unified Pension Scheme to National Pension System

- The Union Finance Ministry has introduced a **one-time, one-way switch facility** allowing central government employees to move from the **Unified Pension Scheme (UPS)** to the **National Pension System (NPS)**.
- **Switch Facility:** The facility allows employees who have opted for the UPS to switch to the NPS.
- This is a **one-way** switch, meaning the decision is irreversible.
- **Timeline:** The switch can be exercised at any time, but not later than **one year before superannuation** or **three months before voluntary retirement**.
- **Eligibility:** Employees facing disciplinary action, dismissal, or removal are **not eligible** for this facility.
- **Background:** The **UPS** was introduced on **April 1, 2025**, as an option under the NPS for central government employees.

Fitch Ratings Reaffirms India's Sovereign Credit Rating at 'BBB-' with Stable Outlook, Lowest Investment Grade

- **Fitch Ratings** has affirmed India's sovereign credit rating at **'BBB-'** with a **stable outlook**.
- This is the **lowest investment-grade rating**.
- The agency's decision is underpinned by India's **robust economic growth** and **solid external finances**.
- Fitch's forecast for India's **GDP growth** is **6.5%** for the fiscal year ending March 2026 (**FY26**), which is unchanged from FY25.

Securities and Exchange Board of India Proposes Reforms to Block Deal Framework to Enhance Transparency and Curb Manipulation

- The **Securities and Exchange Board of India (SEBI)** has proposed key changes to the **block deal** framework to improve market transparency and reduce the potential for manipulation in large trades.

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- A block deal is a large, single-share transaction executed between two parties during a specific trading window.
- **Minimum Order Size:** SEBI has proposed increasing the minimum order size for a block deal to **₹25 crore** from the current **₹10 crore**.
- This threshold has been in place since 2017.

Sundaram Home Finance Rolls Out Affordable Housing Scheme under 'Anugraha' Brand

- **Sundaram Home Finance**, a subsidiary of **Sundaram Finance Ltd**, has launched a new brand, '**Anugraha**', to specifically cater to the affordable housing segment.
- This move is part of the company's strategy to strengthen its presence in **Tier II and III towns**.
- **Managing Director (MD)** of Sundaram Home Finance : **D. Lakshminarayanan**

Income Tax Dept Increases Prosecution Threshold for Undisclosed Foreign Assets to ₹20 Lakh from ₹5 Lakh

- The **Income Tax Department** has raised the threshold for initiating prosecution in cases of undisclosed foreign assets (excluding immovable property) to **₹20 lakh** from the previous **₹5 lakh**.
- This change, which is effective from **October 1, 2024**, is designed to provide relief and reduce compliance issues for employees working overseas.
- **Increased Threshold:** The value of undisclosed foreign assets (excluding real estate) that can lead to prosecution has been raised to **₹20 lakh**.
- **Legal Framework:** This relief pertains to offenses under the **Black Money Act (BMA), 2015**.

Power Finance Corporation Limited Signs €150 Million Loan Agreement with Germany's KfW

- The **Power Finance Corporation Limited (PFC)** has signed a loan agreement of **€150 million** with **Germany's KfW**.
- The loan will finance projects under the Government of India's **Revamped Distribution Sector Scheme (RDSS)**.
- The agreement was signed by **PFC Chairman and Managing Director Parminder Chopra** and **KfW CEO Stefan Wintels**.
- The **RDSS** scheme, launched in **2021**, has an outlay of **₹3,03,758 crore**.

Utkarsh Small Finance Bank Partners with Hitachi Payment Services to Enhance Payment Processing and Debit Card Management

- **Utkarsh Small Finance Bank (SFB)** has partnered with **Hitachi Payment Services** to upgrade its **payment processing** and **debit card management**.
- This partnership aims to streamline the **debit card lifecycle management** for over **2.1 million** cardholders.
- **MD & CEO of Utkarsh SFB : Mr. Govind Singh**

Punjab National Bank Opens First Startup-Focused Branch in New Delhi

- **Punjab National Bank (PNB)** inaugurated its **first startup-centric branch** in **New Delhi**.
- The branch is aligned with the **Startup India initiative** to **promote entrepreneurship** and **support innovation** with complete **banking solutions**.
- An **MoU** was signed between **PNB** and **STPI (Software Technology Parks of India)** to extend **financial support** to eligible startups.

About Punjab National Bank (PNB):

- Founded: 1894
- Headquarters: New Delhi, India
- Managing Director & CEO: Ashok Chandra
- Tagline: "The Name You Can Bank Upon"

Securities and Exchange Board of India Chief Tuhin Kanta Pandey proposes extra incentives for first-time women mutual fund investors

- The **Securities and Exchange Board of India (SEBI)** Chairman **Tuhin Kanta Pandey** announced that **women** who are **first-time mutual fund investors** may receive **additional incentives**.
- This initiative is part of a broader effort to achieve complete **financial inclusion** by increasing the participation of women.
- A new initiative, '**Bharat Nivesh Rail Yatra**', has also been started to provide **investor education** to passengers on **Vande Bharat trains**.
- The **Mutual Funds Sahi Hai website** has been relaunched with **multi-language support** and improved navigation

Narayana Health Introduces Aira, an AI Tool to Ease Doctors' Documentation and Enhance Patient

Care

- **Narayana Health** has launched **Aira**, an **AI-powered documentation tool** to help doctors reduce paperwork and improve patient care.
- Aira is built on the company's own **Electronic Medical Record (EMR) platform, Athma**.
- **Founder and chairman of Narayana Health : Dr. Devi Shetty**.

Nomura lowers India's FY26 Gross Domestic Product forecast to 5.8% amid sustained 50% US tariff

- **Nomura** has cut India's **FY26 Gross Domestic Product (GDP) forecast to 5.8% (worst-case scenario)** from 6.2%, assuming the **50% US tariff on India** remains in place throughout the year.
- In the **base case**, **GDP growth is revised to 6%**, if the **25% penalty on Russian oil imports** is removed after **three months**.

India's July Industrial production growth rises 3.5% driven by manufacturing and consumer goods

- **Industrial production growth (IIP)** rose to a **four-month high of 3.5%** in July 2025, compared to 1.5% in June 2025.
- **Manufacturing output** increased to a **six-month high of 5.4%** in July, up from 3.7% in June.
- **Electricity sector output** turned **positive at 0.6%** in July after being negative for **three consecutive months**.
- **Mining output contracted 7.2%** in July, remaining in the **negative for the fourth straight month**.

Securities and Exchange Board of India clears Life Insurance Corporation of India's reclassification as public shareholder in IDBI Bank post divestment

- The **Securities and Exchange Board of India (Sebi)** has approved the **reclassification of Life Insurance Corporation of India (LIC)** as a **public shareholder in IDBI Bank**, a move connected to the government's **strategic disinvestment** process.
- **LIC's voting rights** have been **capped at 10%**, even though it holds a **49.24% equity stake** in IDBI Bank as of **June 2025**.

Government selects Goldman Sachs as advisor for stake divestment in four public sector banks

- The **Government of India** has appointed **Goldman Sachs** as a transaction advisor for the divestment of its stake in four public sector banks: **Indian Overseas Bank (IOB)**, **Central Bank of India**, **UCO Bank**, and **Punjab & Sind Bank**.
- The **Centre** holds **over a 90% stake** in each of these banks.

L&T Finance partners with Google Pay to provide loan products through the app

- **L&T Finance Limited. (LTF)**, a leading **non-banking financial company (NBFC)**, has announced a **collaboration with Google Pay** to offer **loan products directly through the payments app**.
- The partnership supports **LTF's digital-first lending strategy** and strengthens its **product diversification efforts**.
- **Managing Director & CEO of L&T Finance : Sudipta Roy**

India's foreign exchange reserves fall by \$4.38 billion to \$690.72 billion

- According to the **Reserve Bank of India (RBI)**, **India's forex reserves** fell by **\$4.386 billion** to **\$690.72 billion** for the week ended **August 22, 2025**.
- In the **previous week**, reserves had increased by **\$1.488 billion** to **\$695.106 billion**.
- **Foreign Currency Assets (FCA)**, the largest component, declined by **\$3.652 billion** to **\$582.251 billion**.

Fairfax-backed CSB Bank to Make Overseas Debut with Dubai Representative Office

- **CSB Bank**, backed by **Fairfax**, is set to **expand overseas** for the **first time** by applying to open a **representative office in Dubai**.
- The office will cater to **Non-Resident Indians (NRIs)** and help strengthen its position in the **NRI deposit market**.
- The **Reserve Bank of India (RBI)** has already **approved** the plan, while approval from the **Dubai regulator** is awaited.

About CSB Bank Limited :

- **Established : 1920**
- **Headquarters : Thrissur, Kerala**
- **MD & CEO : Pralay Mondal**

Flipkart and SBI Card Launch Co-Branded ‘Flipkart SBI Credit Card’

- **SBI Card** and **Flipkart** have jointly launched the ‘**Flipkart SBI Credit Card**’, a co-branded credit card.
- The launch was attended by **SBI Chairman Challa Sreenivasulu Setty** and **SBI MD Ashwini Kumar Tewari**.
- The card is designed to provide **curated cashback benefits** for a **rewarding shopping experience**.
- **Salila Pande**, the **MD & CEO of SBI Card**, is associated with this initiative.

AWARDS AND HONOUR**71st National Film Awards 2023—Winners Announced Across Categories**

- The winners of the **71st National Film Awards for the year 2023** have been declared.
- The awards featured **332 entries** in the **Feature Film** category, **115** in **NonFeature Films**, **27** in the **Books** category, and **16** critics’ submissions.
- The announcement was made by **Shri Ashutosh Gowariker** (Feature Film Jury Chair), **Shri P. Sheshadri** (Non-Feature Film Jury Chair), and **Ajay Nagabhushan MN**, Joint Secretary (Films), in the presence of **Ms. Mattu J. P. Singh**, Director General.
- **Best Feature Film**: *12th Fail* (Hindi)
- **Best NonFeature Film**: *Flowering Man* (Hindi)
- **Best Documentary**: *God Vulture and Human* (English, Hindi & Telugu) — both films won their **first National Awards**
- **Best Actor (shared)**: Shah Rukh Khan (*Jawan*) and Vikrant Massey (*12th Fail*) — **first National Award for Shah Rukh Khan**
- **Best Actress**: Rani Mukerji (*Chatterjee Vs Norway*) — **first National Award for Rani Mukerji**

Telangana awarded with maximum number of organ donations in the country

- **Telangana** recorded the **highest number of organ donations** in India and was recognised during **National Organ Donation Day** in Delhi.
- **Union Health Minister J.P. Nadda** presented the award to representatives of Telangana’s **Jeevandan** programme.

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- As per the Union Health Ministry, **Telangana's organ donation rate** in 2024 was **4.88 per 10 lakh population**, compared to the **national average of 0.8 per 10 lakh population**.

1,090 Police, Fire, Home Guard, Civil Defence and Correctional Services Personnel Awarded Gallantry and Service Medals

- On the occasion of **Independence Day 2025**, a total of **1,090 personnel** of **Police, Fire, Home Guard & Civil Defence (HG&CD)** and **Correctional Services** were conferred with Gallantry and Service Medals.

Total Distribution of Medals (All Services):

- GM – 233
- PSM – 99
- MSM – 758
- **Grand Total – 1,090**

Gallantry Awards for Indian Armed Forces on Independence Day 2025

- The **Government of India** also announced gallantry awards for **Armed Forces personnel**, recognising exceptional bravery during **Operation Sindoor** – a tri-services mission conducted in retaliation to the **Pahalgam terror attack** (claimed by **The Resistance Front – TRF**, a proxy of Lashkar-e-Taiba).
- **Key Operation Highlights:**
 - **Indian Army:** Destroyed **9 terror bases** in Pakistan & PoK.
 - **Indian Air Force (IAF):** Conducted precision strikes on **4 targets in Pakistan** and **5 in PoK**.
 - **Indian Navy:** Provided operational support from Indian soil.

Awards Announced:

- **Sarvottam Yudh Seva Medal (SYSM):** 04 officers (Highest wartime distinguished service award).
- **Uttam Yudh Seva Medal (UYSM):** 05 officers.
- **Vir Chakra:** 09 officers (acts of exceptional bravery).
- **Shaurya Chakra:** 01 officer.
- **Yudh Seva Medal (YSM):** 13 officers.

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- **Vayu Sena Medal (Gallantry):** 26 officers.
- **Mention-in-Despatches:** 167 officers (162 for Operation Sindoor + 05 for miscellaneous operations).

Neeraj Ghaywan's Homebound Wins Big at IFFM 2025

- Acclaimed filmmaker **Neeraj Ghaywan's** drama *Homebound* won **Best Film** and earned him the **Best Director** award at the **Indian Film Festival of Melbourne (IFFM) 2025**.
- The film stars **Ishaan Khatter, Vishal Jetwa, and Janhvi Kapoor**, praised for their authentic and emotionally powerful performances.

Manika Vishwakarma Crowned Miss Universe India 2025; Opal Suchata Wins Miss World 2025

- **Manika Vishwakarma** from **Ganganagar, Rajasthan** crowned **Miss Universe India 2025** in **Jaipur, Rajasthan**.
- Crowned by outgoing Miss Universe India **Riya Sinha (2024 winner)**.
- She will represent India at the **74th Miss Universe 2025** in **Thailand**.
- **Miss World 2025: Opal Suchata (Thailand)** crowned winner at the **72nd Miss World 2025** held on **31st May 2025** at **Hitex Exhibition Center, Hyderabad, Telangana**.
- She became the **first woman from Thailand** to win Miss World.
- India has hosted **Miss World** three times: **1996 (Bengaluru), 2024 (Mumbai), 2025 (Hyderabad)**.
- **First Miss World (1951, England): Kerstin Margareta Hakansson (Sweden)**.
- **Six Indians** crowned Miss World: **Reita Faria (1966), Aishwarya Rai (1994), Diana Hayden (1997), Yukta Mookhey (1999), Priyanka Chopra (2000), Manushi Chhillar (2017)**.

APPOINTMENTS & RESIGNATIONS

Lieutenant General NS Raja Subramani, Vice Chief of Army Staff, Retires After 39 Years of Distinguished Service

- **Lieutenant General NS Raja Subramani** has **superannuated**, concluding an **illustrious military career spanning 39 years**.
- He also relinquished the appointment of **Vice Chief of the Army Staff (VCOAS)**.
- His military journey began at the **National Defence Academy (NDA)** and he was **commissioned into The Garhwal Rifles** in **December 1985**.

- He holds a **Master of Arts** degree from **King's College, London**, and an **Phil. in Defence Studies** from the **University of Madras**.

About Ministry of Defence:

- **Cabinet Minister:** Rajnath Singh
- **Minister of State (MoS):** Sanjay Seth

Vice Admiral Sanjay Vatsayan Takes Over as 47th Vice Chief of Naval Staff

- **Vice Admiral Sanjay Vatsayan, AVSM, NM** assumed charge as the **47th Vice Chief of the Naval Staff (VCNS)** on **01 Aug 2025**.
- On assuming charge, he paid solemn homage to the Bravehearts who made the supreme sacrifice by laying a floral wreath at the **National War Memorial, New Delhi**.
- **Commissioned** into the Indian Navy on **01 Jan 1988**; alumnus of the **71st course National Defence Academy, Pune**.

K J Patel Appointed as New Managing Director of Indian Farmers Fertiliser Cooperative Limited

- **Indian Farmers Fertiliser Cooperative Limited (IFFCO)** appointed **K J Patel** as its new **Managing Director (MD)**.
- **K J Patel** succeeded **U S Awasthi**, who retired at the age of **80** after serving as MD since **1993**.
- Patel was formerly **Director (Technical)** and has over **32 years of experience**.
- He previously headed IFFCO's **Paradip plant**, which is **India's largest complex fertiliser facility**.

About IFFCO :

- The **Chairman of IFFCO** is **Dileepbhai Sanghani**.
- IFFCO is a **multi-state cooperative society** engaged in the **manufacture and marketing of fertiliser**.
- The cooperative is **headquartered in New Delhi, India**.
- IFFCO has **offices and operations outside India** in countries including **Oman, Jordan, Senegal, and the United Arab Emirates**.

Vice Admiral CR Praveen Nair Takes Over as Controller Personnel Services

- **Vice Admiral CR Praveen Nair, AVSM, NM** assumed charge as the **Controller Personnel Services (CPS)** on **31 July 2025**. On assuming charge, he paid solemn homage at the **National War Memorial, New Delhi**.
- **Commissioned** in the **Indian Navy** on **01 July 1991**.
- A **Surface Warfare Officer**, specialist in **Communications and Electronic Warfare**.
- Over **three decades** of distinguished naval career with wide-ranging **command, operational, and staff appointments**.

Vice Admiral Krishna Swaminathan Appointed as Flag Officer Commanding-in-Chief, Western Naval Command

- **Vice Admiral Krishna Swaminathan, AVSM, VSM** assumed charge as the **Flag Officer Commanding-in-Chief (FOC-in-C), Western Naval Command** on **31 Jul 2025**.
- He succeeded **Vice Admiral Sanjay J Singh, PVSM, AVSM, NM**, who superannuated after **four decades of distinguished service**.
- On assuming charge, VAdm Swaminathan paid homage at the **Gaurav Stambh, Naval Dockyard, Mumbai**.

Lieutenant General Pushpendra Singh Appointed as Vice Chief of the Army Staff

- **Lieutenant General Pushpendra Singh** assumed the appointment of the **Vice Chief of the Army Staff (VCOAS)** on **31 July 2025**.
- Prior to this, he was appointed **Director General Operational Logistics & Strategic Movement** at **Army Headquarters**
- Commissioned into the **4th Battalion, The Parachute Regiment (Special Forces)** in **December 1987**.

Shri Raj Kumar Arora assumes charge as Controller General of Defence Accounts.

- **Shri Raj Kumar Arora** took over as the **Controller General of Defence Accounts (CGDA)**.
- He is a **1990-batch Indian Defence Accounts Service (IDAS)** officer with extensive experience in **financial policy, accounting, audit, budget, procurement, and personnel matters**
 - His prestigious assignments include:
 - **Additional Secretary** in the **Union Public Service Commission (UPSC)**

- **Finance Manager (Air)** in the **Acquisition Wing, Ministry of Defence**
- **Director** in the **Ministry of Finance**

Dr. Mayank Sharma takes charge as Financial Advisor (Defence Services)

- **Dr. Mayank Sharma** assumed office as the **Financial Advisor (Defence Services)** on **August 01, 2025**
- He is a **1989-batch Indian Defence Accounts Service (IDAS)** officer with over **three decades** of service
- He previously served as **Controller General of Defence Accounts (CGDA)**
- He held key roles in the **Cabinet Secretariat** as **Under Secretary, Deputy Secretary, and Joint Secretary**

Ms. Sonali Mishra Takes Charge as Director General of Railway Protection Force

- **Mr. Sonali Mishra**, an **IPS officer** of the **1993 batch, Madhya Pradesh cadre**, has been appointed as the new **Director General (DG) of the Railway Protection Force (RPF)**
- This is a **historic first** in the 143-year history of the RPF, as she is the first woman to hold this position
- Her appointment as **DG/RPF** was approved by the **Appointments Committee of the Cabinet** and will last until her **superannuation on October 31, 2026**

About RPF :

- Formed : 2 July 1872
- Headquarters : New Delhi, India
- The **Railway Protection Force (RPF)** is responsible for the **security of railway property, passenger safety, and crime prevention** across one of the world's **largest rail networks**.

Deepak Reddy Appointed as Chief Executive Officer of Manappuram Finance

- **Manappuram Finance** appointed **Deepak Reddy** as the **Chief Executive Officer (CEO)** effective **August 1, 2025**
- **V P Nandakumar**, the former **Managing Director (MD) and CEO**, now continues as the **Managing Director** from **July 31, 2025**
- **Deepak Reddy** has over **30 years of experience** in the **finance sector**, with previous roles at:

About Manappuram Finance Limited :

- **Manappuram Finance Ltd** is a leading **Non-Banking Financial Company (NBFC)**, headquartered in **Valapad, Thrissur, Kerala**, and was **established in 1949**
- Headquarters : Valapad, Thrissur, Kerala, India

Professor Michele Dougherty Appointed as Astronomer Royal by the United Kingdom

- The **United Kingdom** has appointed **Professor Michele Dougherty** as **Astronomer Royal**
- She is the **first woman** to hold this prestigious title in its **350-year history**.
- The role of **Astronomer Royal** is an **honorary position** established in **1675**.
- The position traditionally involves advising the **UK monarchy** on **astronomical matters** and promoting **public interest** in **space and science**.
- The **JUICE mission** will reach **Jupiter** in **2031** and operate until **2035**.

Sanjiv Goenka Named as Head of Telangana Sports Hub

- The **Telangana government** appointed **Sanjiv Goenka**, Chairman of RP Sanjiv Goenka Group, as **Chairman of the Telangana Sports Hub** to promote the **sports ecosystem** in the state.
- **Upasana Kamineni**, Founder of URLife and granddaughter of Apollo Hospitals founder Prathap Reddy, appointed as **Co-Chairwoman** of the Hub.
- Prominent sports personalities like **former India cricket captain Kapil Dev** and **former badminton player Pullela Gopichand** are members of the Hub.

PB Balaji Becomes First Indian CEO of Tata-Owned Jaguar Land Rover

- **PB Balaji** was appointed as the **Chief Executive Officer (CEO)** of **Jaguar Land Rover (JLR)**, becoming the **first Indian** to hold this position at the British brand.
- He will succeed **Adrian Mardell**, who is retiring after **three years** as **CEO** and **35 years** with JLR.
- Balaji is currently the **Group Chief Financial Officer (CFO)** of the **Tata Motors Group**, the parent company of JLR.
- His appointment as CEO of JLR is effective from **November 2025**, as approved by JLR's **Board of Directors** on **August 4, 2025**.

IndusInd Bank names Rajiv Anand as new Managing Director & Chief Executive Officer

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- **IndusInd Bank** announced the **appointment of Rajiv Anand** as its new **Managing Director (MD) & Chief Executive Officer (CEO)** on **August 4, 2025**.
- The **Board of Directors**, based on **RBI approval**, appointed him as **Additional Director (MD & CEO)** and **Key Managerial Personnel**.
- His **tenure** will be for **three years**, from **August 25, 2025**, to **August 24, 2028**, subject to **shareholder approval**.
- **Rajiv Anand** previously served as **Deputy Managing Director of Axis Bank**, retiring on **August 3, 2025**, after completing his third term.

About IndusInd Bank:

- **Headquarters:** Mumbai, Maharashtra, India
- **Founded Year:** 1994
- **Slogan:** "We Make You Feel Richer"

S. Radha Chauhan takes over as Chairperson of Capacity Building Commission

- **Mr. S. Radha Chauhan** has **assumed charge** as the **Chairperson** of the **Capacity Building Commission (CBC)** in **New Delhi**
- She is a **retired IAS officer** of the **Uttar Pradesh cadre, 1988 batch**
- She has held various positions in both **State and Central Governments**, and is the **former Secretary, Department of Personnel and Training (DoPT)**
- She succeeds **Shri Adil Zainulbhai**, who served as **Chairman** of the **CBC** since **April 2021**.

Karol Nawrocki, pro-MAGA conservative, sworn in as Poland's President

- **Karol Nawrocki**, a **conservative historian** and supporter of **Donald Trump's MAGA movement**, was **sworn in as President of Poland** **August 6, 2025**.
- He was **backed by the nationalist opposition party Law and Justice (PiS)**.
- His election is a **setback** to **Prime Minister Donald Tusk's pro-European Union agenda**, leaving his **centrist government** struggling in polls.
- Nawrocki is expected to **clash with the centrist government**, leading to **political deadlock**, similar to the tenure of outgoing President **Andrzej Duda**.

About Poland :

- **Prime Minister :** Donald Tusk
- **Capital:** Warsaw
- **Currency :** Złoty

Essar appoints Amit Bajaj as MD and Global Head of Corporate Affairs & Public Policy

- **Essar Group** has appointed **Amit Bajaj** as **Managing Director (MD)** and **Global Head of Corporate Affairs & Public Policy**.
- Bajaj is a **former Aditya Birla Group official**, where he served as **Senior President – Corporate Affairs**.
- He brings **over 25 years of experience** in: **Government relations, Regulatory strategy, Public policy**

Jurgen Westermeier to Take Over as Airbus India and South Asia Head from September 1, 2025

- **Jurgen Westermeier** has been appointed as the **President and Managing Director of Airbus India and South Asia**, effective from **September 1, 2025**.
- He is currently **Executive Vice-President and Chief Procurement Officer** at **Airbus**, a position held since **2020**.
- Westermeier will **succeed Remi Maillard**, who becomes **Executive Vice-President Engineering for Commercial Aircraft and Head of Technology** at **Airbus**.

Zomato appoints Shah Rukh Khan as brand ambassador, features him in new campaign

- **Zomato** appointed **Bollywood actor Shah Rukh Khan** as its **brand ambassador**.
- **SRK** featured in **Zomato's latest campaign 'Fuel Your Hustle'**, highlighting the hard work behind India's celebrated names.
- Through the campaign and this association, **Zomato aims** to resonate with every individual who truly believes in hard work and consistency and reinforce its commitment to supporting their journey with food

About Zomato :

- **Zomato**: Indian **online food ordering and delivery service**, owned by **Eternal Limited**.
- **Founded**: **2008**
- **Founders**: **Deepinder Goyal** and **Pankaj Chaddah**
- **Headquarters**: **Gurugram, Haryana, India**

Manipur Governor Ajay Kumar Bhalla assigned additional charge as Nagaland Governor after L. Ganesan's demise

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- **Manipur Governor Ajay Kumar Bhalla** has been given the **additional charge** of performing the duties of the **Nagaland Governor** following the death of **L. Ganesan**.
- **L. Ganesan**, who was serving as the Governor of Nagaland since **February 2023**, passed away on **August 15, 2025**.
- The appointment of Ajay Kumar Bhalla was made by the **President of India** on **August 16, 2025**.
- According to **Article 155** of the **Indian Constitution**, the **Governor of a State** is appointed by the **President of India**.
- **Article 157** outlines the eligibility criteria for the role, stating that the appointee must be a **citizen of India** and at least **35 years old**.

Maharashtra Governor CP Radhakrishnan nominated as NDA's candidate for Vice President election

- The **Bharatiya Janata Party (BJP)** has announced **Maharashtra Governor C.P. Radhakrishnan** was the ruling **NDA's candidate** for the **Vice-Presidential election**, scheduled for **September 9, 2025**.
- **C.P. Radhakrishnan** is a former president of the **Tamil Nadu BJP unit** and an **RSS veteran**.
- He is currently serving as the **24th Governor of Maharashtra**, a position he assumed on **July 31, 2024**.

Odisha names Madhuri Dixit as brand ambassador for handloom sector

- The **Odisha government** has appointed Bollywood actor **Madhuri Dixit** as the **brand ambassador** for the state's **handloom industry**.
- The announcement was made by Chief Minister **Mohan Charan Majhi** during the inauguration of '**EKTA**' (Exhibition-cum-Knowledge Sharing for Textile Advantage), an initiative to promote handloom products.

Indranil Bhattacharyya to join Reserve Bank of India's Monetary Policy Committee as Rajiv Ranjan exits

- **Indranil Bhattacharyya**, the **Executive Director of the RBI's Monetary Policy Department**, is set to join the **Monetary Policy Committee (MPC)**.
- He will replace **Rajiv Ranjan**, who has been a member of the committee since **2022**.

- **Rajiv Ranjan** will reportedly move to lead the **Department of Economic & Policy Research** at the RBI.

Srinivasan K. Swamy chosen as President of the Advertising Agencies Association of India

- **Srinivasan K. Swamy**, Executive Group Chairman of **R. K. Swamy Ltd.**, was elected **President of the Advertising Agencies Association of India (AAAI)** for **2025–26** at the AGM on **August 14, 2025**.
- **Jaideep Gandhi** was elected as the **Vice-President** of AAAI.
- Srinivasan K. Swamy has been **Chairman and World President of the International Advertising Association (IAA)**, and also chaired the **Confederation of Asian Advertising Agencies Association** and the **Asian Federation of Advertising Associations (AFAA)**.

Sudarshan Venu assumes leadership of TVS Motor from August 25

- **Sudarshan Venu** has taken over as the new **Chairman and Managing Director** of **TVS Motor**.
- He succeeded the former chairman, **Ralf Speth**, who stepped down on August 22, 2025.
- The transition officially took place on **August 25, 2025**, making Venu one of the youngest top executives of a major Indian automobile company at age **36**.

YES Bank extends Prashant Kumar's term as MD & CEO for six months till April 5, 2026

- **YES Bank** has reappointed **Prashant Kumar** as its **Managing Director & Chief Executive Officer (CEO)** for a six-month extension, from **October 6, 2025**, to **April 5, 2026**.
- The approval was granted by the bank's members at its **21st Annual General Meeting (AGM)**.
- Kumar was first appointed as the bank's MD & CEO in **March 2020** following the bank's reconstruction and was reappointed for a three-year term in **October 2022**.

Board of Control for Cricket in India extends Ajit Agarkar's tenure as Chief Selector of Senior Men's Team till June 2026

- The **Board of Control for Cricket in India (BCCI)** has extended **Ajit Agarkar's** contract as the **Chief Selector** of the Senior Men's Selection Committee until **June 2026**.
- This extension signifies a vote of confidence in his leadership and vision.
- The current selection committee, led by **Ajit Agarkar**, also includes **SS Das, Subroto Banerjee, Ajay Ratra, and S Sharath**.

About BCCI :

- **Founded : December 1, 1928**
- **Headquarters : Mumbai, Maharashtra, India**
- **President : Roger Binny**

Vishwas Patel unanimously reappointed as chairperson of Payments Council of India

- The **Payments Council of India (PCI)**, an organization representing the non-banking payments sector, has **unanimously re-appointed Vishwas Patel**, Joint MD of Infibeam Avenues Limited., as its **chairperson**.
- This appointment, along with the naming of two new co-chairpersons, is for the **2025–27 term**.
- The new co-chairpersons are **M. N. Srinivasu** (Director, BillDesk) and **Nalin Bansal** (Chief of Corporate Fintech Relationships & Key Initiatives, NPCI).

United States President Donald Trump appoints close aide Sergio Gor as next US Ambassador to India

- **United States (U.S.) President Donald Trump** has announced his nomination of close aide **Sergio Gor** as the next **U.S. Ambassador to India**.
- Gor will also serve concurrently as **Special Envoy for South and Central Asian Affairs**, a new dual role that has been described as a first in recent diplomatic history.
- He will succeed **Eric Garcetti**, who served as ambassador from May 11, 2023, to January 20, 2025.
- Since Garcetti's exit, **Jorgan K. Andrews** has been leading the U.S. Embassy in India as the interim Charge d'Affaires.

Reserve Bank of India's Rajiv Ranjan appointed Vice President of New Development Bank

- **Rajiv Ranjan**, an **Executive Director** at the **Reserve Bank of India (RBI)**, has been appointed as **Vice President and Chief Risk Officer** of the **New Development Bank (NDB)**, a multilateral bank founded by the **BRICS nations** (Brazil, Russia, India, China, South Africa).
- His appointment is for a **five-year term**, and he is expected to assume his new role from **September 2025**.
- He will be replaced in the MPC by **Indranil Bhattacharyya**, who was nominated by the RBI board.

- The **NDB**, which is headquartered in **Shanghai**, aims to mobilize resources for infrastructure and sustainable development projects in emerging and developing countries.

IndusInd Bank board names Rajiv Anand as Managing Director and Chief Executive Officer

- The **IndusInd Bank** board has approved the appointment of **Rajiv Anand** as the new **Managing Director (MD) and Chief Executive Officer (CEO)**.
- His three-year tenure officially began on **August 25, 2025**.
- Following his assumption of charge, the bank's **Committee of Executives** and the **Oversight Committee of the board** have been dissolved.

Appointments Committee of the Cabinet assigns 15 IAS officers to various ministries

- The **Appointments Committee of the Cabinet (ACC)** has approved the **postings of 15 senior IAS and IPS officers** across various government ministries and bodies.
- This significant bureaucratic reshuffle affects key sectors including defence, finance, culture, and women and child development.

Key Appointments :

- **Manish Bhardwaj** (IAS: 1997, Gujarat cadre) has been appointed as **Secretary** of the **National Disaster Management Authority (NDMA)** within the Ministry of Home Affairs.
- **Sanjay Rastogi** (IAS: 1991, Odisha cadre) has been appointed **Director General** of the **National Archives of India** in the Ministry of Culture.
- **Lav Aggarwal** (IAS: 1996, AP cadre) takes over as **Additional Secretary** in the **Ministry of Women and Child Development**, replacing **Gyanesh Bharti** (IAS: 1998), who has been appointed **Deputy Election Commissioner** in the **Election Commission of India**.
- **A. Anbarasu** (IAS: 1996) has been named **Additional Secretary and Director General (Acquisition)** in the **Ministry of Defence**.
- **Pawan Kumar Sharma** (IAS: 1999) has received an in-situ upgradation to the rank of **Additional Secretary** in the Ministry of Defence.
- **Anil Kumar Singhal** (IAS: 1993) has been appointed **Chief Executive Officer** of the **National Rainfed Area Authority** in the Ministry of Agriculture and Farmers' Welfare.
- **Sudeep Jain** (IAS: 1994) is the new **Member Secretary** of the **National Commission for Women (NCW)** under the Ministry of Women and Child Development.

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- **Dheeraj Sahu** (IAS: 1996) has been moved to the **Ministry of Education** as **Additional Secretary** in the Department of School Education and Literacy.

Other Appointments :

- **Hirdesh Kumar** (IAS: 1999) will assume the role of **CEO** of **NATGRID** in the Ministry of Home Affairs.
- **Diwakar Nath Misra** (IAS: 2000) has been appointed **Additional Secretary** in the Department of Revenue, Ministry of Finance.
- **Akhil Kumar** (IPS: 1994) has been named **Managing Director and CEO** of the **Digital India Corporation** under the Ministry of Electronics and IT.

Ex-Central Reserve Police Force director general Anish Dayal Singh named Deputy National Security Adviser

- **Anish Dayal Singh**, a retired **1988-batch Indian Police Service (IPS)** officer from the Manipur cadre, has been appointed as the new Deputy National Security Advisor (NSA).
- His primary mandate in this role is to handle **internal affairs**, including security issues in **Jammu and Kashmir**, as well as **Naxal** and **Northeastern insurgencies**.

Nayara Energy Announces Appointment of Teymur Abasgulyev as Chief Executive Officer, Effective September 2025

- **Nayara Energy** appointed **Teymur Abasgulyev** as new **Chief Executive Officer (CEO)**, effective **September 2025**.
- Teymur has **20+ years international leadership experience** in the **energy sector**, known for **organisational transformation** and **sustainable growth**.

J&K Bank appoints veteran banker S Krishnan as Non-Executive Chairman

- The board of **J&K Bank** has approved the appointment of **S. Krishnan** as its **Non-Executive Chairman** until **March 26, 2028**.
- His appointment is contingent on **RBI approval**, as noted in the bank's regulatory filing
- **Krishnan** currently serves as an **Independent Director** for the **Srinagar-headquartered J&K Bank**.

About J&K Bank :

- **Founded: 1938** (by Maharaja Hari Singh of J&K)

- **Headquarters: Srinagar, Jammu & Kashmir.**

Satish Kumar's term extended by one year as Railway Board Chairman and Chief Executive Officer

- The **Government of India** has **reappointed Satish Kumar** as **Chairman and Chief Executive Officer (CEO)** of the **Railway Board** for a **one-year term**, effective **September 1, 2025**.
- This is the **first extension** for this post in five years.

India names veteran diplomat Dinesh K. Patnaik as new High Commissioner to Canada to mend strained ties

- **India** has appointed **Dinesh K. Patnaik**, a **veteran diplomat**, as the next **envoy to Canada**, in a move aimed at **restoring strained bilateral ties**.
- This appointment coincides with **Canada naming Christopher Cooter** as its **High Commissioner to India**.
- He is currently the **Director General of the Indian Council for Cultural Relations (ICCR)**.

Tata Consultancy Services Names Amit Kapur as Global Chief AI Officer

- **Tata Consultancy Services (TCS)** has appointed **Amit Kapur** as its new **Global Chief AI and Services Transformation Officer**, effective **September 1, 2025**.
- Kapur, who joined **TCS in 1999**, has held various leadership roles, including **Head of UK & Ireland**.
- He will report to **Aarti Subramanian**, who serves as the **Executive Director, President & COO** of TCS.

MOUS AND AGREEMENT

Andhra Pradesh Tourism Partners with MasterCard to Enhance Global Travel Experience

- The **Andhra Pradesh Tourism Department**, in partnership with **MasterCard**, organized a **strategic workshop** at its office in **Vijayawada** to strengthen the state's appeal as a **leading global tourist destination**.
- The workshop aimed to design **immersive and world-class tourism experiences**, specifically curated for **MasterCard holders** and **international travellers**.

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- The session concentrated on developing **innovative tourism circuits**, enhancing **branding strategies**, and improving **digital outreach**, with an overarching goal of turning **ordinary visits into enriching and globally competitive tourism experiences**.

About Andhra Pradesh:

- Chief Minister: N. Chandrababu Naidu
- Governor: S. Abdul Nazeer
- Capital: Amaravati
- National Parks: Sri Venkateswara National Park, Papikonda National Park
- Wildlife Sanctuaries: Coringa Wildlife Sanctuary, Pulicat Lake Bird Sanctuary, Kambalakonda Wildlife Sanctuary, Rollapadu Wildlife Sanctuary, Krishna Wildlife Sanctuary

About MasterCard

- Headquarters: New York, United States
- CEO: Michael Miebach
- CTO: Ed McLaughlin
- CFO: Sachin Mehra, Martina Hund-Mejean
- Founded: 3 November 1966, United States
- Founders: Wells Fargo, Crocker National Bank, Bank of California, First Interstate Bancorp

India and UAE Sign Maritime Security and Safety Cooperation Agreement

- **India** and the **United Arab Emirates (UAE)** have signed a key **Memorandum of Understanding (MoU)** in **New Delhi** to strengthen **bilateral maritime cooperation**.
- The agreement was signed between the **Indian Coast Guard (ICG)** and the **UAE National Guard Command** to promote a **safe, secure, and sustainable maritime environment** in the region.
- The MoU aims to boost collaboration in critical areas such as:
 - **Maritime Search and Rescue (M-SAR)**
 - **Combating transnational maritime crimes**
 - **Maritime Law Enforcement (MLE)**
 - **Marine Pollution Response (MPR)**
 - **Capacity-building through training and joint operations**

About UAE

- Capital: Abu Dhabi

- Currency: United Arab Emirates Dirham
- President: Mohammed bin Zayed Al Nahyan
- Prime minister: Mohammed bin Rashid Al Maktoum

Department for Promotion of Industry and Internal Trade Signs MoU with Roche India to Boost Health Innovation Startups

- The **Department for Promotion of Industry and Internal Trade (DPIIT)** under the **Ministry of Commerce and Industry** has signed a **Memorandum of Understanding (MoU)** with **Roche Products (India) Pvt. Ltd.** to support **DPIIT-recognized startups** working in critical therapeutic areas.
- The MoU aims to support startups in sectors such as **oncology, neurology, ophthalmology, haematology**, and **rare diseases**.

Department for Promotion of Industry and Internal Trade and HDFC Capital Advisors Ltd Sign MoU to Boost Innovation in Affordable Housing and PropTech

- The **Department for Promotion of Industry and Internal Trade (DPIIT)** under the **Ministry of Commerce and Industry** has signed a **Memorandum of Understanding (MoU)** with **HDFC Capital Advisors Limited** to drive innovation and extend support to **startups in the affordable housing and PropTech sectors**.
- This strategic alliance aligns with the vision of **Atmanirbhar Bharat** and **Viksit Bharat@2047**, strengthening efforts to create a robust and inclusive startup ecosystem.

India and Morocco Sign Agreements to Enhance Judicial and Legal Cooperation

- **India and the Kingdom of Morocco** have signed a **Mutual Legal Assistance Treaty (MLAT)** and a **Memorandum of Understanding (MoU)** to foster cooperation in legal and judicial matter
- These agreements aim to promote mutual assistance in **civil and commercial cases** and strengthen **institutional linkages** between the two countries' legal systems.
- **Objective of MLAT:** To facilitate the **widest possible mutual legal assistance** in **civil and commercial matters** in accordance with national laws.

Indo-Tibetan Border Police Force and Department of Biotechnology Sign MoU to Boost Biomedical Research for Forces' Welfare

- The *Indo-Tibetan Border Police Force (ITBPF)* and the *Department of Biotechnology (DBT)*, under the Ministry of Science and Technology, have signed a **Memorandum of Understanding (MoU)** to advance **biomedical research** and innovation specifically for the needs of India's paramilitary forces.
- The MoU was signed at ITBP Headquarters, New Delhi, in the presence of the **Secretary, DBT** and **Director General, ITBPF**.
- **Objective of Collaboration:** The partnership aims to **address scientific and technological challenges** relevant to ITBP's operational conditions, especially in **high-altitude and extreme environments**.

Bharat Sanchar Nigam Limited and Numaligarh Refinery Limited Ink Landmark Memorandum of Understanding to Boost Industry 4.0 Adoption in India

- Bharat Sanchar Nigam Limited (BSNL) and **Numaligarh Refinery Limited (NRL)** signed a **landmark Memorandum of Understanding (MoU)** at the **Industry 4.0 Workshop for CPSEs** organized by the **Ministry of Finance** in **Guwahati**.
- The workshop included senior officials such as the **Secretary, Department of Public Enterprises (DPE)**, **CMD NRL**, **Director (Enterprise Business) BSNL**, and others from CPSEs and the Ministry of Finance.

About Ministry of Communications :

- **Union Minister : Jyotiraditya Scindia**
- **Chairman of Telecom Commission and Telecom Secretary : Neeraj Mittal**

About BSNL :

- **Founded : 15 September 2000**
- **Headquarters : New Delhi, India**
- **Chairman & MD : Shri A. Robert J. Ravi**

About Numaligarh Refinery :

- **Headquarters : Golaghat, Assam, India**
- **Chairman : Dr. Ranjit Rath**
- **The Numaligarh Refinery is a division of Oil India Limited which is under the ownership of the Ministry of Petroleum and Natural Gas, Government of India.**

National Medicinal Plants Board Signs Two Key MoUs to Promote Conservation and Awareness

of Medicinal Plants

- The **National Medicinal Plants Board (NMPB)**, under the **Ministry of Ayush**, signed two **important Memoranda of Understanding (MoUs)** in the presence of Union Minister of State of Ayush (Independent Charge) and Minister of State for Health & Family Welfare, Shri Prataprao Jadhav, at Nirman Bhawan, New Delhi.
- **MoU 1: NMPB & IshVed-Bioplants Venture, Pune**
- **MoU 2: NMPB, All India Institute of Ayurveda (AIIA), and AIIMS, New Delhi**
- Align with **PM Narendra Modi's vision** of a healthier, self-reliant India by 2047.

India–Philippines Elevate Bilateral Relations to Strategic Partnership

- During **Philippine President Ferdinand Marcos Jr.'s first state visit to India**, India and the **Philippines formally elevated their ties to a Strategic Partnership**, strengthening cooperation in defence, maritime security, trade, development, and people-to-people exchanges.
- **Historic Engagement:** Diplomatic relations commenced in **1949**, driven by shared **democratic values, anti-colonial legacies**, and expanding **geopolitical convergence**. India's **Look East** and now **Act East policy** deepened engagement, making the **Philippines a key partner**.
- **Trade Growth and Surplus:** Post-2009 India–ASEAN Trade in Goods Agreement, bilateral trade expanded significantly. Trade crossed **USD 3 billion in 2022–23** and reached **USD 3.53 billion in 2023–24**, with India enjoying a **trade surplus**.

IIT Gandhinagar & Ethiopia's Ministry of Education Launch Joint International Doctoral Program

- The **Indian Institute of Technology Gandhinagar (IITGN)** and the **Ministry of Education, Federal Democratic Republic of Ethiopia** have signed an MoU to jointly offer the **Multidisciplinary International Quality Improvement Doctoral Degree Program (MIQMDDP)**, aimed at strengthening academic collaboration through **joint doctoral research, academic exchange, and co-supervision**.
- To enable **Ethiopian scholars** to pursue PhDs with **mentorship and resources** from both IITGN and Ethiopian institutions.
- To promote **India–Ethiopia academic collaboration** in multidisciplinary research.

India-Russia Hold 11th Working Group Session on Modernization and Industrial Cooperation

- The **11th Session** of the **India-Russia Working Group on Modernization and Industrial Cooperation** was held at **Vanijya Bhawan, New Delhi**, under the framework of the **India-Russia Intergovernmental Commission on Trade, Economic, Scientific, Technological and Cultural Cooperation**.
- **India:** Co-chaired by **Shri Amardeep Singh Bhatia**, Secretary, DPIIT, Ministry of Commerce & Industry.
- **Russia:** Co-chaired by **H.E. Mr. Alexey Gruzdev**, Deputy Minister of Industry & Trade of the Russian Federation.

Atal Innovation Mission, NITI Aayog, and Bhashini Partner to Promote Vernacular Innovation and Language Inclusivity

- **Atal Innovation Mission (AIM)**, **NITI Aayog**, and **Bhashini**, the Digital India Bhashini Division (DIBD) under the **Ministry of Electronics and Information Technology (MeitY)**, have signed a **Statement of Intent (Sol)** in New Delhi to democratize access to innovation by breaking language barriers.
- The partnership aims to foster **vernacular innovation** and promote **language inclusivity** in India's innovation and entrepreneurship ecosystem.

Bharat Sanchar Nigam Limited Signs MoUs with Global Tech Giants to Boost 5G, AI, and Digital Skills in India

- **Bharat Sanchar Nigam Limited (BSNL)** has signed **MoUs** with **Ericsson India**, **Qualcomm Technologies**, **Cisco Systems**, and **Nokia Solutions and Networks India** to launch advanced training programs in **5G, AI/ML, networking, and other digital technologies** at the **Bharat Ratna Bhim Rao Ambedkar Institute of Telecom Training (BRBRAITT)**, Jabalpur.
- This initiative is part of the **Telecom Innovation, Research and Training Centre (TIRTC)** plan, aimed at creating a **national hub for telecom-specific R&D talent** and supporting **product innovation, prototyping, and entrepreneurship**, aligned with **Skill India** and **Atmanirbhar Bharat**.

Unique Identification Authority of India Signs Five-Year Research and Development Agreement with Indian Statistical Institute to Strengthen Aadhaar Operations

- The Unique Identification Authority of India (UIDAI) signed an **umbrella agreement** with the Indian Statistical Institute (ISI) for joint research and development (R&D) aimed at enhancing the **robustness, security, and reliability of Aadhaar operations** through **data-driven innovations**.
- The agreement will be **effective for five years** and will cover areas such as:
 - **Fraud and anomaly detection**
 - **Development of biometric liveness detection tools**
 - **Identification of high-risk enrolment/update categories**
 - **Improvements in biometric matching algorithms**
 - **Other mutually decided priority areas**

Department for Promotion of Industry and Internal Trade Signs MoU with Hero MotoCorp to Support Startups in Future Mobility and Clean Technology

- The Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry, **signed a Memorandum of Understanding (MoU) with Hero MotoCorp Limited** to support and scale early-stage startups and entrepreneurs through its **innovation accelerator programme 'Hero For Startups'**.
- Under the **Startup India** initiative, DPIIT and Hero MotoCorp will jointly support startups working in **future of mobility, clean technology, and deep technology**.

Department for Promotion of Industry and Internal Trade Signs MoU with Zepto to Support Early-Stage Manufacturing Startups

- The Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry, **signed a Memorandum of Understanding (MoU) with Zepto Private Limited** to support and scale early-stage startups in the **manufacturing sector** through its **'Zepto Nova' innovation challenge**.
- The collaboration will run a **six-month programme** to discover and mentor startups developing technologies in **hardware, IoT, packaging, and sustainable manufacturing**, helping them progress from **prototype to market-ready solutions** using Zepto's delivery and digital infrastructure.

MY Bharat and School of Ultimate Leadership Foundation Sign MoU to Create 1 Lakh Youth

Leaders

- **MY Bharat** (Department of Youth Affairs, Ministry of Youth Affairs & Sports) signed an MoU with the **School of Ultimate Leadership Foundation (SOUL)** to collaborate on knowledge sharing, capacity building, and youth leadership development.
- The partnership aims to create **1,00,000 youth leaders** aged **18–29 years** from across India through joint programs in governance, public policy, social entrepreneurship, digital literacy, financial literacy, and other domains.
- The MoU will remain valid for **three years** and can be extended with mutual consent.

The Indira Gandhi National Centre for the Arts and Birbal Sahni Institute of Palaeosciences Sign MoU to Integrate Science and Culture; Orientation Held for 11 PG Diploma Courses

- The **Indira Gandhi National Centre for the Arts (IGNCA)**, New Delhi, and the **Birbal Sahni Institute of Palaeosciences (BSIP)**, Lucknow, signed a **Memorandum of Understanding (MoU)** at IGNCA, New Delhi; an **orientation programme** for the **eleven PG Diploma courses** conducted by IGNCA was held on the occasion.
- The MoU is described as **India's first initiative to integrate science and culture on a unified platform**, aimed at showcasing the nation's scientific and cultural achievements to domestic and international audiences.
- The MoU was signed by **Dr. Sachchidanand Joshi** (IGNCA) and **Prof. Mahesh G. Thakkar** (BSIP). **Nodal officers** appointed are **Dr. Achal Pandya** (Head & Professor, Conservation Division, IGNCA) and **Dr. Shilpa Pandey** (Senior Scientist, BSIP).

India and Zambia Ink Trade Cooperation Pact to Boost Exports

- The **Memorandum of Understanding (MoU)** between **India and Zambia** was signed to promote trade between cooperatives of both countries.
- Cooperation Minister **Amit Shah** informed the Lok Sabha that the ministry is focusing on **developing India's cooperative export network** with the help of **Indian missions abroad**.
- Missions are **supplying market information** to **National Cooperative Exports Ltd. (NCEL)** and **establishing contacts with importers** in targeted countries.

Gujarat International Finance Tec-City and Gujarat Technological University Join Forces for IFSC and Fintech Education

- **Gujarat International Finance Tec-City (GIFT City)** has signed a Memorandum of Understanding (MoU) with **Gujarat Technological University (GTU)** to enhance **education, research, and innovation** in **International Financial Services Centres (IFSC)** and **fintech**.
- Designing **specialized academic courses, certification programs, and training modules** tailored to emerging trends in international finance and financial technology.
- Establishing a **Centre of Excellence** as a hub for **academic research, innovation, and industry engagement** related to **GIFT IFSC** and the **global fintech ecosystem**.

National Health Authority and C-DAC Sign MoU to Launch e-Sushrut@Clinic for Small and Medium Healthcare Providers

- **National Health Authority (NHA)** and **Centre for Development of Advanced Computing (C-DAC)** signed an **MoU** to roll out **e-Sushrut@Clinic** in the presence of **Union Health Secretary Smt. Punya Salila Srivastava**.
- **e-Sushrut@Clinic** is a **lightweight, cloud-based Hospital Management Information System (HMIS)** designed for **outpatient clinics**, especially **small and medium healthcare providers**.
- Part of the **Ayushman Bharat Digital Mission (ABDM)** ecosystem, launched in **September 2021** to create an integrated digital health infrastructure and bridge gaps among healthcare stakeholders through digital highways.

Northeast Frontier Railway Partners with IIT-Guwahati to Introduce Biodegradable Alternatives to Single-use Plastics

- **Northeast Frontier Railway (NFR)** has collaborated with **IIT-Guwahati** to develop and implement **biodegradable alternatives** to **single-use plastics** for **railway operations** and **passenger services**.
- In the first phase, **eco-friendly green bed-roll bags** were introduced on trains, replacing conventional plastic bags used for distributing linen.
- The biodegradable material was developed at **IIT-Guwahati's in-house R&D facility**.

Assam Rifles Signs MoU with IIIT Manipur to Promote Drone Technology for Defence

- **Assam Rifles** and **IIIT Manipur** signed a **Memorandum of Understanding (MoU)** at **Mantripukhri** to promote **drone technology** for **defence and security**.

- The MoU was signed in the presence of **Maj Gen Ravroop Singh, IG Assam Rifles (South)**, and the **Director of IIIT Manipur**, emphasizing **defence– academia collaboration**.

Memorandum of Understanding Signed Between Haryana and Rajasthan for Yamuna Water Pipeline Project

- **Haryana and Rajasthan** signed a **Memorandum of Understanding (MoU)** to develop the **Yamuna Water Pipeline Project** aimed at addressing water scarcity in arid districts of Rajasthan.
- Both states will jointly prepare a **Detailed Project Report (DPR)**, and a **Task Force** will be set up for planning and implementation. Rajasthan has already appointed a consultant for the DPR.
- Under **Phase-1**, the project will transfer **577 Million Cubic Meters (MCM)** of Yamuna River water annually from **Hathnikund Barrage (Haryana)** to Rajasthan districts including **Churu, Sikar, and Jhunjhunu** during the monsoon months (**July–October**).

About Rajasthan:

- Capital: Jaipur
- Governor: Haribhau Bagade
- Chief Minister: Bajan Lal Sharma
- National Parks: Ranthambhore National Park, Sariska Tiger Reserve, Keoladeo National Park (Bharatpur Bird Sanctuary), Desert National Park
- Wildlife Sanctuaries: Kumbhalgarh Wildlife Sanctuary, Darrah Wildlife Sanctuary, Ranthambore Wildlife Sanctuary, Bassi Wildlife Sanctuary

About Haryana:

- Chief Minister: Nayab Singh Saini
- Governor: Ashim Kumar Ghosh
- Capital: Chandigarh
- National Parks: Sultanpur National Park, Kalesar National Park
- Wildlife Sanctuaries: Bhindawas Wildlife Sanctuary, Kalesar Wildlife Sanctuary, Nahar Wildlife Sanctuary

India and Eurasian Economic Union Sign Terms of Reference for Free Trade Agreement

- **India and the Eurasian Economic Union (EAEU)** signed the **Terms of Reference (ToR)** in Moscow to begin negotiations for a **Free Trade Agreement (FTA)**.

- The ToR was signed by **Ajay Bhadoo**, Additional Secretary, Department of Commerce, Government of India, and **Mikhail Cherekaev**, Deputy Director, Trade Policy Department, Eurasian Economic Commission.
- The FTA aims to **boost exports**, provide **market access** for Micro, Small and Medium Enterprises (MSMEs), diversify trade into **non-traditional sectors**, and encourage investments in **infrastructure, energy, pharmaceuticals, and manufacturing**.

Department of Posts & Association of Mutual Funds in India Sign MoU to Boost Mutual Fund Access in Rural India

- In a step towards **deepening financial inclusion**, the **Department of Posts (DoP)** under the **Ministry of Communications, Government of India**, and the **Association of Mutual Funds in India (AMFI)** signed a **Memorandum of Understanding (MoU)** **August 22, 2025** during the **30th Foundation Day Celebration of AMFI in Mumbai**.
- This agreement introduces a **new service model** where **India Post will act as a distributor** to facilitate mutual fund investments through its **extensive postal network**, especially benefitting **citizens in rural and semi-urban areas**.

India-Japan Hold Ministerial-Level Energy Dialogue to Strengthen Clean Energy Partnership

- India and Japan are strengthening their partnership under the **Japan-India Clean Energy Partnership**, focusing on **energy security, clean energy transition, and climate change mitigation**.
- The cooperation is institutionalized through the **India-Japan Energy Dialogue** and sectoral **Joint Working Groups (JWGs)**.
- A **Ministerial-level India-Japan Energy Dialogue** was held via video conferencing.

About Japan

- Capital: Tokyo
- Prime minister: Shigeru Ishiba
- Currency: Japanese yen (¥)

Indian Renewable Energy Development Agency Limited Signs Performance-Based MoU with Ministry of New and Renewable Energy for FY 2025-26

- **Indian Renewable Energy Development Agency Limited (IREDA)** signed a **performance-based Memorandum of Understanding (MoU)** with the **Ministry of New and Renewable Energy (MNRE)**, Government of India.
- The MoU was signed by **Shri Santosh Kumar Sarangi**, Secretary, MNRE and **Shri Pradip Kumar Das**, CMD, IREDA at **Atal Akshay Urja Bhawan, New Delhi**, in the presence of senior officials.

India and World Food Programme Sign Letter of Intent to Supply Fortified Rice for Global Hunger Relief

- The **Government of India** and the **World Food Programme (WFP)** signed a **Letter of Intent (LoI)** to strengthen collaboration in addressing the **global hunger crisis**.
- Under this initiative, the **Department of Food and Public Distribution (DFPD)** will supply **fortified rice** from India to meet the **food and nutritional needs** of vulnerable populations in crisis zones worldwide.

About World Food Programme

- Headquarters: Rome, Italy
- Founders: Food and Agriculture Organization, United Nations General Assembly
- Founded: 1961

MoU Signed Between Ministry of Minority Affairs and ICAR-CMFRI Under PM VIKAS Scheme

- **Union Minister of State George Kurian** chaired the MoU signing between the **Ministry of Minority Affairs** and **ICAR-Central Marine Fisheries Research Institute (CMFRI)** at **Kovalam, Kerala**.
- The project is part of **Pradhan Mantri Virasat Ka Samvardhan (PM VIKAS)** scheme, focusing on **skill training and women entrepreneurship development**.

India-Bhutan Sign MoU to Strengthen Cooperation in Agriculture

- **Shri Devesh Chaturvedi**, Secretary, Ministry of Agriculture and Farmers' Welfare, India, and **Mr. Thinley Namgyel**, Secretary, Ministry of Agriculture and Livestock, Bhutan, signed a **Memorandum of Understanding (MoU)** in **Thimpu**.
- The MoU aims to enhance cooperation in **agriculture and allied sectors**, emphasizing **food security, sustainable farming, and rural prosperity**.

About Bhutan

- Capital: Thimphu
- Currencies: Bhutanese Ngultrum, Indian Rupee
- The current prime minister is Tshering Tobgay

Department of Ex-Servicemen Welfare Partners with QCI to Enhance Services for Veterans

- The **Department of Ex-Servicemen Welfare (DESW)**, Ministry of Defence, signed a **Memorandum of Understanding (MoU)** with the **Quality Council of India (QCI)**, New Delhi to improve pension, healthcare, resettlement, and welfare services for over 63 lakh veterans and their dependents.
- Under the MoU, **QCI** will assist DESW in **digital evaluations, impact assessments, and evidence-based policy recommendations**, while DESW will provide **data access and stakeholder coordination** with State Governments, Zila Sainik Boards, Armed Forces Headquarters, and empanelled hospitals.

India and Japan Sign Memorandum of Cooperation on Joint Crediting Mechanism (JCM) under Paris Agreement

- The **Ministry of Environment, Forest and Climate Change (MoEFCC)**, Government of India signed an **MoC** with the **Government of Japan** on **Joint Crediting Mechanism (JCM)** under **Article 6.2 of the Paris Agreement (UNFCCC)**.
- Demonstrates **India's firm commitment to Climate Action** and strengthens Indo-Japan cooperation on **Green Energy Focus for a Better Future**.

Indian Highways Management Company Limited and ICICI Bank Sign Agreement for India's First Multi-Lane Free Flow Tolling System

- **Indian Highways Management Company Limited (IHMCL)**, promoted by **NHAI**, signed an agreement with **ICICI Bank** to implement **India's first comprehensive Multi-Lane Free Flow (MLFF) tolling system** at **Choryasi Fee Plaza, Gujarat (NH-48)**.
- The agreement was signed in the presence of **NHAI Chairman Shri Santosh Kumar Yadav** and senior officials of **NHAI, IHMCL, and ICICI Bank** at **NHAI Headquarters, New Delhi**.

ACQUISITION AND MERGERS

Zaggle to Acquire 100% Stake in Fintech Startup Rio Money for ₹22 Crore

- **Zaggle Prepaid Ocean Services Limited**, one of India's leading spend management companies, is set to acquire a **100% stake** in fintech startup **Rio Money** for **Rs 22 crore**.
- With this acquisition, Zaggle plans to foray into the **consumer credit card space via UPI**.
- **Rio Money**, founded in **2023** by **Riya Bhattacharya and Vivek Amarnani**, is a fintech company offering **equated monthly instalments (EMIs)** through credit payments on QR codes via UPI.

Competition Commission of India Approves Renault Group's Acquisition of Remaining 51% Stake in Indian Joint Venture

- The **Competition Commission of India (CCI)** approved French auto major **Renault Group's** proposal to acquire the remaining **51% stake** in its Indian joint venture, **Renault Nissan Automotive India Private Limited (RNAIPL)**, from **Nissan Motor Company** and its overseas arm.
- Post-acquisition, **Renault Group B.V.** and **Renault S.A.S.** will hold **100% ownership** of **RNAIPL**.
- **RNAIPL** operates the **Renault-Nissan alliance's Chennai production plant**, manufacturing cars for both Renault and Nissan brands.

About CCI:

- The Competition Commission of India (CCI) is a statutory body within the Ministry of Corporate Affairs and is responsible for enforcing the Competition Act of 2002.
- Founded: October 14, 2003
- Headquarters: New Delhi, India
- Chairperson: Ravneet Kaur

Competition Commission of India clears Dalmia Cement's acquisition of Jaiprakash Associates Limited

- The **Competition Commission of India (CCI)** has approved the acquisition of **Jaiprakash Associates Limited (JAL)** by **Dalmia Cement (Bharat) Limited (DCBL)**.
- The acquisition is part of a **corporate insolvency resolution process (CIRP)** under the **Insolvency and Bankruptcy Code, 2016 (IBC)**.
- **Dalmia Cement (Bharat) Ltd** is a wholly-owned subsidiary of **Dalmia Bharat Limited (DBL)**, which is the **parent company** of the **Dalmia Bharat Group**.

Reserve Bank of India Approves Merger of Hinduja Leyland Finance with NDL Ventures

- The Reserve Bank of India (RBI) has approved the **merger scheme** of Ashok Leyland's subsidiary **Hinduja Leyland Finance** with **NDL Venture**.
- Ashok Leyland will proceed with further steps like **regulatory, shareholder, and other approvals** for the merger.
- The merger aims to strengthen the **financial position** with combined assets exceeding **Rs 29,000 crore**.

Adani Defence to Fully Acquire Indamer Technics via Subsidiary Partnership

- **Adani Defence Systems and Technologies Limited. (ADSTL)**, through a partnership between its subsidiary **Horizon Aero Solutions Ltd.** and **Prime Aero Services LLP**, will acquire a **100% stake** in **Indamer Technics Private Ltd. (ITPL)**.
- **Horizon Aero Solutions** is a **50-50 partnership** between **ADSTL** and **Prime Aero**, which is owned by **Prajay Patel**.
- **ITPL** is located in **Nagpur's MIHAN Special Economic Zone (SEZ)** and operates a facility with **10 hangars** and capacity for **15 aircraft bays**.

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Competition Commission of India approves Dalmia Bharat's acquisition of 100% stake in Jaiprakash Associates

- The **Competition Commission of India (CCI)**, which is the country's primary antitrust regulator, has given its approval for **Dalmia Bharat's** proposal to acquire a **100% stake** in **Jaiprakash Associates (JAL)**.
- The acquisition is being conducted as part of the **Corporate Insolvency Resolution Process (CIRP)** for JAL under the **Insolvency and Bankruptcy Code (IBC), 2016**.
- This approval allows Dalmia Bharat, through its wholly-owned subsidiary **Dalmia Cement Bharat**, to proceed with its expansion plans.

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WestBridge Capital Acquires 15% Stake in Edelweiss Asset Management for ₹450 Crore

- **WestBridge Capital**, a \$7-billion global investment firm, has acquired a **15% stake** in **Edelweiss Asset Management** for **₹450 crore**.
- This acquisition provides WestBridge with a **strategic entry** into the **Mutual Fund (MF) business**.
- **Edelweiss Asset Management** has **equity assets under management (AUM)** of **₹72,600 crore**, which has grown by **53%** over the last **five years**.
- The deal is subject to regulatory approvals from **SEBI** and the **Competition Commission of India (CCI)**.
- **Chairman and MD of Edelweiss Financial Services (EFSL) : Rashesh Shah**

Reserve Bank of India clears Sumitomo Mitsui Banking Corporation to acquire 24.99% stake in Yes Bank

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- The Reserve Bank of India (RBI) has approved Sumitomo Mitsui Banking Corporation (SMBC), a Japanese bank, to acquire up to **24.99%** of Yes Bank's paid-up share capital.
- The approval is valid for **one year** and clarifies that SMBC will **not be classified** as a promoter of Yes Bank.
- This new acquisition allows SMBC to increase its stake by **4.99%**, from its current **20% holding**.

United States Govt Buys 10% Stake in Intel under Trump's New Chip Strategy

- The United States (US) Government acquired a **10% stake in Intel** under President Donald Trump's chip strategy, marking a major policy shift in semiconductor security.
- The deal involves a **9.9% stake worth \$8.9 billion** at **\$20.47 per share**, covering **433.3 million Intel shares**.

JM Financial Credit Solutions to Sell 2.1% Stake in Home Loan Arm to Bajaj Allianz Life for ₹65.5 Crore

- JM Financial Credit Solutions (subsidiary of JM Financial) to sell **2.1% stake in JM Financial Home Loans (JMFHLL)** to Bajaj Allianz Life Insurance for **₹65.5 crore**.
- Post sale, JM Financial Credit's stake in JMFHLL will reduce to **6.88%** (from **8.98%**), and JM Financial's total stake (through subsidiaries) will reduce to **96.66%** (from **98.76%**).
- JMFHLL reported **₹368.45 crore** total income in FY25, contributing **8.27%** to JM Financial's consolidated income.

About Bajaj Allianz Life Insurance :

- Headquarters : Pune, Maharashtra
- Bajaj Allianz Life Insurance is a joint venture between Bajaj Finserv and Germany's Allianz SE, and is among India's leading private life insurers.

APPS & PORTALS

India Post Set to Integrate Services with ONDC and GeM Platforms

- India Post is working to integrate its services with **Open Network for Digital Commerce (ONDC)** and **Government e-Marketplace (GeM)** to enhance accessibility and compete with **third-party logistics companies**.
- This information was shared during a review meeting with **Minister of State for Communications Pemmasani Chandra Sekhar**.

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- The integration will enable features such as **wallet-based prepaid bookings**, **centralised order tracking**, and **automated reconciliation** with ONDC's accounting systems.

Assam to roll out portal for indigenous people to apply for arms licences

- **Assam Chief Minister Himanta Biswa Sarma** announced a **dedicated online portal** will be launched for **indigenous communities** living in **sensitive areas** to apply for **arms licences**.
- The portal is intended for “**original inhabitants or indigenous Indian citizens**” who feel **vulnerable**, especially in **border and remote areas**.
- The initiative was approved by the **Assam State Cabinet** on **May 28, 2025**.

About Assam:

- Chief Minister: Himanta Biswa Sarma
- Governor: Lakshman Prasad Acharya
- Capital: Dispur
- National Parks: Kaziranga National Park, Manas National Park, Dibru-Saikhowa National Park
- Wildlife Sanctuaries: Pobitora Wildlife Sanctuary, Orang National Park, Bura-Chapori Wildlife Sanctuary, Nameri Wildlife Sanctuary

Udyam Sakhi Portal empowers women entrepreneurs to launch, expand and sustain businesses independently

- The **Udyam Sakhi Portal** is an initiative of the **Ministry of Micro, Small & Medium Enterprises (MSME)**.
- Its main purpose is to **support women entrepreneurs** in starting, building, and growing their businesses, helping them become **self-reliant**.
- The portal provides information on various **financial schemes** (like **PMEGP, CGTMSE, MUDRA, TReDS**), policies, and programs for women entrepreneurs.

About Ministry of Micro, Small & Medium Enterprises :

- Cabinet Minister : Jitan Ram Manjhi
- Minister of State : Sushri Shobha Karandlaje

Pradhan Mantri Viksit Bharat Rozgar Yojana registration portal launched following Prime Minister Narendra Modi's 12th Independence Day announcement

- The **Pradhan Mantri Viksit Bharat Rozgar Yojana** is an **Employment Linked Incentive Scheme** approved by the **Union Cabinet** on **July 1, 2025**.
- The scheme was announced by Prime Minister **Narendra Modi** in his **12th Independence Day** address.
- It has an outlay of **₹99,446 crore** and aims to create more than **3.5 crore jobs** over a period of **two years**.
- The scheme provides incentives for jobs created between **August 1, 2025, and July 31, 2027**.
- The scheme is designed to support employment, enhance employability, and provide social security, with a special focus on the **manufacturing sector**

SCIENCE & TECHNOLOGY

India Develops First Scientifically Bio-Authenticated Monofloral Lavender Honey

- India has developed its **first scientifically bio-authenticated monofloral lavender honey**, a significant achievement in **apiculture** and **floriculture** sectors.
- The innovation was led by **CSIR–Indian Institute of Integrative Medicine (CSIR-IIIM)** at its **Field Station in Pulwama, Jammu and Kashmir**.
- This development is expected to enhance **functional foods**, promote **sustainable agriculture**, and support **rural enterprise**.
- The honey was developed under the **Council of Scientific and Industrial Research's (CSIR) Floriculture Mission**.

SpaceX Crew Dragon Successfully Arrives at International Space Station

- An **international team of four astronauts** aboard a **SpaceX Crew Dragon capsule** docked successfully with the **International Space Station (ISS)** over the southeast Pacific Ocean.
- The astronauts are:
 - **American:** Zena Cardman and Mike Fincke
 - **Japanese:** Kimiya Yui
 - **Russian (Roscosmos):** Oleg Platonov
- They launched from **Kennedy Space Center, Florida** with the capsule atop a **Falcon 9 rocket**.

First LVM3 Rocket Featuring Semi-Cryogenic Stage Scheduled for Launch in 2027

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- The **Indian Space Research Organisation (ISRO)** plans to launch its first **LVM3 launch vehicle** equipped with a **semi-cryogenic propulsion stage** in **2027**.
- The **power head tests** on the semi-cryogenic engine are progressing successfully, with **5-6 tests completed**.
- The launch target is set for the **first quarter of 2027**.
- The **LVM3** (formerly **GSLV Mk III**) is ISRO's most powerful rocket, first flown experimentally in **December 2014**.

About ISRO:

- Established: 15 August 1969
- Headquarters: New Delhi, India
- Chairman: V. Narayanan

Hyderabad-based Dhruva Space to send its first commercial satellite on SpaceX's Falcon-9 rocket

- **Dhruva Space**, a Hyderabad-based space tech startup, will launch its **first commercial satellite mission LEAP-1** by the **third quarter of 2025** onboard **SpaceX's Falcon-9 rocket**.
- The mission will use an **indigenously developed P-30 satellite platform**, which was **space-qualified in January 2024** during a test mission with **ISRO's PSLV-C58**.
- The satellite technology has diverse applications including **defence, disaster management, agriculture, mining, and environmental management**.

Indian Space Research Organisation to Launch 6,500 kg U.S.-Built Communication Satellite Soon: Chairman V. Narayanan

- The **Indian Space Research Organisation (ISRO)** began the Indian space programme in **1963** with a **tiny rocket donated by the United States** on **November 21, 1963**.
- On **July 30, 2025**, ISRO successfully launched the **NASA-ISRO Synthetic Aperture Radar (NISAR) satellite** onboard the **GSLV-F16** rocket, marking a **historic milestone**.
- The **NISAR satellite** is the **costliest satellite ever built globally**, featuring an **L Band SAR payload from the U.S.** and an **S Band payload from ISRO**.

About ISRO:

- Established: 15 August 1969
- Headquarters: Bengaluru, Karnataka

- Chairman: V. Narayanan

Indian Space Research Organisation Announces Successful Static Test of Skyroot Aerospace's KALAM 1200 Rocket Motor for Vikram-1 at Sriharikota

- The Indian Space Research Organisation (ISRO) announced that **Skyroot Aerospace** successfully conducted the first **static test** of its **KALAM 1200 solid rocket motor**, the first stage of the **Vikram-1 launch vehicle**, at the **Satish Dhawan Space Centre (SDSC)**, **Sriharikota**.
- **Vikram-1** is built by **Hyderabad-based Skyroot Aerospace Pvt. Ltd.**
- The **KALAM 1200 motor** is an **11-metre-long, 7-metre-diameter** monolithic composite motor carrying **30 tonnes of solid propellant**.
- It is the **longest monolithic motor** developed at the **Solid Propellant Plant** in **Sriharikota**.

Tata's Nelco Partners with Eutelsat to Offer OneWeb Low Earth Orbit Satellite Services in India

- **Tata Group** company **Nelco** signed an agreement with **French satellite services provider Eutelsat** to deliver **OneWeb Low Earth Orbit (LEO) satellite connectivity services** across **India**.
- **Nelco** will partner **OneWeb India Communications** to provide **secure, low-latency LEO connectivity** to customers.
- **Service coverage**: Across **India's borders, territorial waters, and remote regions**, supporting **secure government and enterprise applications**.

Scientists discover possible earliest hominid artifacts in Indonesia's Wallacea

- A team of **Australian and Indonesian archaeologists** discovered **stone tools** in the **Soppeng region** on **Indonesia's Sulawesi island**.
- The tools, found alongside animal teeth, were dated to up to **1.48 million years ago**, making them the **earliest known evidence of humans** in the **Wallacea region**.
- This discovery pushes back the timeline for human presence in the region by nearly **500,000 years**, as the earliest humans (**Homo Erectus**) were previously thought to have settled on **Flores and Luzon islands** around **1.02 million years ago**.
- The findings suggest that **Homo Erectus** may have been capable of more advanced sea travel than previously believed, which could change theories on early human migration.

Bose Institute discovers 'pseudo-intelligence' in immune protein TAK1

- **Bose Institute** researchers, led by **Prof. Shubhra Ghosh Dastidar**, have discovered that the protein **TAK1 kinase** may exhibit **rudimentary intelligence-like behavior**.
- **TAK1 kinase** is crucial for **immune response, cellular stress signaling, inflammation, and survival**.
- The research, published in the **Journal of Chemical Information and Modeling**, suggests that the protein's **three-dimensional folding** and **atom-to-atom interactions** create internal circuits that allow it to process signals and respond in a **context-dependent manner**.

Indian National Space Promotion and Authorisation Centre Picks Pixxel-Space India Consortium to Build Nation's First Indigenous Commercial earth observation Satellite Constellation

- The **Indian National Space Promotion and Authorisation Centre (IN-SPACE)** has selected the **Pixxel-Space India-led consortium** to set up India's first fully indigenous commercial earth observation (EO) satellite constellation.
- This project is being implemented under a **Public-Private Partnership (PPP)** model.
- The consortium is based in **Bengaluru** and includes **Piersight Space, Satsure Analytics India, and Dhruva Space**.
- The private consortium will invest over **₹1,200 crore** over five years to launch a constellation of **12 state-of-the-art EO satellites**.
- These satellites will provide **Analysis Ready Data (ARD)** and **Value-Added Services (VAS)** for various applications, including **climate change monitoring, disaster management, agriculture, marine surveillance, and national security**.

Indian aquanauts set 5,000-metre dive record in Atlantic, unfurl tricolour

- India has achieved its deepest-ever human dive, with an aquanaut descending to a depth of **5,002 meters**.
- This milestone was part of an **Indo-French collaboration** using the French submersible **Nautilie**.
- Two Indian aquanauts, **Jatinder Pal Singh** and **Raju Ramesh**, performed the dives in the **North Atlantic Ocean**.
 - On August 5, **Raju Ramesh** of the National Institute of Ocean Technology dived to **4,025 meters**.

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→ On August 6, **Jatinder Pal Singh** set the new Indian record by descending to **5,002 meters**.

- This current expedition marks a new Indian record, surpassing previous dives by Indian scientists to **3,800 meters** (in the US submersible Alvin in **1997**) and **2,800 meters** (in the Nautila in **2002**).

Deep Ocean Mission: India's Pathway to Exploring the Ocean Floor

- The **Deep Ocean Mission (DOM)** was launched by the **Ministry of Earth Sciences (MoES)** on **September 7, 2021**.
- The mission aims to develop technologies for the **exploration and sustainable utilization** of the deep ocean's resources.
- It has a total investment of **₹4,077 crore** over a period of **five years**.
- The mission is part of India's broader strategy to advance its **Blue Economy**, which includes marine-based industries like fishing, shipping, and tourism.
- The **United Nations (UN)** has named the **2021-2030 decade** as the '**Decade of Ocean Science for Sustainable Development**'.

Russia set to launch Venera-D mission for fresh exploration of Venus

- **Russia** is preparing to launch the **Venera-D interplanetary mission** to revisit the planet **Venus**.
- The launch is planned to take place before **2036** as part of Russia's new national space program.
- Preliminary design work is scheduled to begin in **January 2026**.
- The **Venera-D** mission will consist of a **lander, a balloon probe, and an orbital spacecraft**.
- The mission is a follow-up to the **Soviet Union's Venera probes of 1975 and 1982**, which provided the only images of Venus's surface.
- The project is being developed in collaboration with the **Lavochkin Association**.

About Russia :

- President : Vladimir Putin
- Prime minister: Mikhail Mishustin
- Capital: Moscow
- Currency: Russian Ruble

Tata's Nelco partners with Eutelsat to provide OneWeb low Earth orbit satellite services

- **Nelco Limited**, a **Tata Group** company and satellite communication service provider, has partnered with **Eutelsat** to offer **OneWeb low Earth orbit (LEO)** satellite connectivity services in India.
- The partnership involves **Nelco** working with **OneWeb India Communications**, which is Eutelsat's local operating entity.
- This collaboration aims to provide **secure, low-latency** connectivity for customers in various sectors, including **land, sea, and air**.
- The new services are intended to strengthen **India's digital infrastructure and national security**, while also providing reliable connectivity to **underserved areas**.
- **Nelco** is a subsidiary of **Tata Power**, which is part of the broader **Tata Group**.
- **Eutelsat Communications S.A.** is a major **French satellite operator** headquartered in **Paris**.

Trump administration seeks termination of Orbiting Carbon Observatories program tracking atmospheric carbon dioxide

- The **Trump administration** has requested to shut down the **Orbiting Carbon Observatories (OCO)** program, which consists of a series of satellites designed to monitor atmospheric **carbon dioxide (CO₂)**.
- The **OCO** satellites are dedicated **Earth remote sensing satellites** that collect data to help understand **climate change**.
- The first satellite in the program, **OCO**, failed shortly after its launch in **February 2009**.
- A replacement satellite, **OCO-2**, was launched in **July 2014**.
- A third mission, **OCO-3**, was sent to the **International Space Station (ISS)** in **2019** to enhance CO₂ observation.

Indian Space Research Organisation plans 40-storey rocket capable of carrying 75,000 kg payload to low Earth orbit

- The **Indian Space Research Organisation (ISRO)** is developing a new rocket, described as being the height of a **40-storey building**, which will be capable of lifting a massive **75,000 kg** payload into space.
- This is a huge increase from the **35-kg** payload of its first indigenous rocket, the **SLV-3** in 1980.

Marriott International teams up with Flipkart to launch India's first dual-loyalty programme integrating Bonvoy and SuperCoins

- **Marriott International** and **Flipkart** have partnered to create a **dual-loyalty program** in India, a first-of-its-kind initiative that integrates their respective loyalty platforms, **Marriott Bonvoy** and **Flipkart SuperCoins**.
- The collaboration is a long-term strategy to leverage the rise in **domestic and outbound travel** from India, as well as Flipkart's massive customer base of over **700 million members**.
- Members can now earn and redeem points across both platforms. The conversion rate is **2,000 Bonvoy points for 1,000 SuperCoins** and vice versa, while customers also earn **100 Bonvoy points for every ₹1,000** spent on Flipkart.

Indian Institute of Technology Madras and FedEx inaugurate SMART Centre to advance logistics solutions

- **Indian Institute of Technology Madras (IIT-M)** has partnered with **Federal Express Corporation (FedEx)** to launch the **FedEx SMART Centre** (Supply Chain Modelling, Algorithms, Research and Technology Centre).
- The center is backed by a **\$5 million grant from FedEx** and will focus on developing **sustainable, technology-driven logistics solutions**.
- The research will be **interdisciplinary**, covering areas such as **carbon-neutral operations, autonomous delivery systems, EV infrastructure, predictive analytics, and AI-driven worker safety**.

India Conducts Successful Test of Agni-5 Intermediate Range Ballistic Missile from Chandipur, Odisha

- India successfully tested its **Agni-5 Intermediate Range Ballistic Missile (IRBM)** on **August 20, 2025**, from the **Integrated Test Range (ITR)** in **Chandipur, Odisha**.
- This test was conducted under the **Strategic Forces Command** and validated the missile's operational and technical parameters.
- The test reaffirms India's growing strategic deterrence capability.
- **Type and Range:** It is an **Intermediate Range Ballistic Missile (IRBM)** with a range of over **5,000 km**, capable of reaching most of **Asia** and parts of **Europe**.
- **Payload:** The missile is capable of carrying both **conventional and nuclear warheads**.

- **Launch Platform:** It is **canisterized**, which enables quick launch from **road-mobile platforms**.

Indian Space Research Organisation to launch multiple new remote sensing satellites by 2027-28 to boost data coverage across India, including Ladakh

- The **Indian Space Research Organisation (ISRO)** is planning to launch **several new remote sensing satellites** by **2027-28** to enhance data collection over India, including the Union Territory of Ladakh.
- These upcoming satellites include **Resourcesat-3 & 3A, Resourcesat-3S & 3SA, HRSAT, G20 Satellite**, and **TRISHNA Satellite**.
- Under the **NETRA (Network for Space Object Tracking and Analysis)** project, ISRO is establishing an **optical telescope at Hanle, Ladakh**. The primary purpose of this telescope is to **track objects in Geostationary Earth Orbit (GEO)**, which is crucial for **space situational awareness**.

About ISRO:

- Established: 15 August 1969
- Headquarters: Bangalore, Karnataka
- Chairman: V. Narayanan

National Aeronautics and Space Administration's James Webb Space Telescope discovers 29th moon of Uranus, named S/2025 U1

- The **National Aeronautics and Space Administration's (NASA's) James Webb Space Telescope** has discovered a new, **29th satellite of Uranus**, temporarily designated **S/2025 U1**.
- The discovery was made on **February 2, 2025**, by a team led by the **Southwest Research Institute (SwRI)**.
- The newly discovered moon is approximately **10 kilometers** in diameter and orbits Uranus at a distance of about **56,000 kilometers**.

Indian Space Research Organisation developing next-generation 120m rocket, set to be among tallest in the world

- The **Indian Space Research Organisation (ISRO)** is developing a **next-generation launch vehicle** that will be over **120 meters** tall, making it one of the tallest rockets ever built.
- Its purpose is to place a **75,000 kg (75-tonne) payload** into **low Earth orbit (LEO)**.

- **Elon Musk's SpaceX** currently holds the record for the world's tallest rocket with its **Starship**, which is nearly **122 meters** tall.
- The **Gaganyaan human spaceflight mission** is in its advanced stages, and will send Indian astronauts into space for the first time.
- The **Bhartiya Anthariksha Station (BAS)**, a **52-tonne space station**, is planned to be built by **2035**, with its initial modules beginning as early as **2027**.

Tata Motors Returns to South Africa's Passenger Vehicle Market After Six Years to Challenge Chinese Rivals

- **Tata Motors** has re-entered **South Africa's passenger vehicle market** after a **six-year gap**, aiming to compete with **Chinese carmakers**.
- The company launched **four combustion engine models**: **Punch (compact SUV)**, **Curvv (coupe-inspired SUV)**, **Tiago (compact hatchback)**, and **Harrier (premium SUV)**, which will be available from **September 2025**.
- Tata had exited the market in **2019** due to a mixed response to earlier models like the **Indica hatchback**.

Department of Posts Collaborates with MapmyIndia to Strengthen India's Digital Address System

- The **Department of Posts (DoP)**, under the Ministry of Communications, has signed an Memorandum of Understanding (MoU) **with MapmyIndia - Mappls** to support the development and implementation of **DIGIPIN**.
- The **MoU** was signed at **Dak Bhawan, New Delhi**.
- **MapmyIndia** will provide **base maps** for the **Know Your DIGIPIN** application, which will help generate accurate **DIGIPINs** based on geographic location and enhance visibility.

China Deploys Wukong AI Chatbot on Tiangong Space Station to Assist Taikonauts

- **China** has introduced an **AI chatbot** named **Wukong AI** aboard the **Tiangong Space Station** to assist **taikonauts**.
- **Wukong AI** is named after **Sun Wukong (the Monkey King)**, symbolizing **adaptability, endurance, and the pursuit of knowledge**.
- The chatbot was **launched on July 15, 2025**, and provided support to **three taikonauts** during a **6.5-hour spacewalk** for **space debris protection and inspections**.

Pixxel Space, Dhruva Space Satellites Successfully Launched Aboard SpaceX Falcon-9 from California

- **Pixxel Space and Dhruva Space** successfully launched satellites onboard **SpaceX's Falcon-9 rocket** from **Vandenberg Space Force Base, California**.
- **Pixxel** launched **three Firefly satellites**, completing **Phase 1 of its six-satellite hyperspectral constellation** for high-resolution Earth observation.
- Each **Firefly satellite** captures **135+ spectral bands** at **5-metre resolution** across a **40 km swath**, making it the **most advanced commercial hyperspectral imaging system** deployed.
- **Pixxel** had earlier launched **three Firefly satellites in January 2025**; now it plans to launch **Honeybee satellites** using **SWIR band** technology.

YouTube Expands “Hype” Feature to 39 Countries Including United States, United Kingdom, Japan, Korea, Indonesia, and India

- **YouTube** has expanded its **“Hype” feature** to **39 countries**, including the **United States (US), United Kingdom (UK), Japan, Korea, Indonesia, and India**.
- The feature, which was launched in **2024**, is designed to **boost the visibility of smaller creators** who have **less than 5 lakh subscribers**.

DEFENCE NEWS**Indian Naval Ship Satpura Reaches Singapore for 32nd Edition of SIMBEX-25 Naval Exercise**

- **Indian Naval Ship (INS) Satpura** arrived in **Singapore** to participate in the **32nd edition** of the **Singapore-India Maritime Bilateral Exercise (SIMBEX-25)**.
- **SIMBEX** symbolizes the **strong and enduring maritime partnership** between the **Indian Navy** and the **Republic of Singapore Navy (RSN)**.
- The exercise began with the **Harbour Phase**, including: **Subject Matter Expert Exchanges (SMEEs) – Professional interactions – Operational-level discussions – Deck familiarisation visits** onboard **RSN Vigilant** and **RSN Supreme**.

Indian Navy Receives Indigenous Advanced Stealth Frigate Himgiri under Project 17A

- **Himgiri (Yard 3022)**, the **third ship** of the **Nilgiri Class (Project 17A)** and the **first of the class** built at **Garden Reach Shipbuilders & Engineers (GRSE), Kolkata**, was delivered to the **Indian Navy** on **31 Jul 2025**.

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- Represents a **major milestone in achieving self-reliance (Aatmanirbharta)** in warship design and construction.
- **Project 17A frigates** are **versatile multi-mission platforms**, designed to meet **current and future maritime challenges**.
- Named after the **erstwhile INS Himgiri**, a **Leander-class frigate decommissioned on 06 May 2005** after **30 years of service**.

Indian Army Conducts 'Exercise Divya Drishti' in East Sikkim to Evaluate High-Tech Military Systems

- **Exercise Divya Drishti** is a **high-altitude technology demonstration exercise** conducted by the **Indian Army** in the **high-altitude regions of East Sikkim**.
- The exercise is aimed at testing **advanced military technologies** to improve **battlefield awareness, real-time surveillance, and quick decision-making**.
- Troops from the **Trishakti Corps**, headquartered at **Sukna** near **Siliguri**, participated.
- The exercise used a combination of **ground-based systems** and **aerial platforms** such as **UAVs (Unmanned Aerial Vehicles)** and **drones** to simulate **realistic battle scenarios**.

Indian Naval Ships Visit Manila, Philippines to Boost Maritime Cooperation in Southeast Asia.

- As part of the Indian Navy's **ongoing operational deployment to South East Asia**, **INS Delhi, INS Shakti, and INS Kiltan** of the **Eastern Fleet**, commanded by **Rear Admiral Susheel Menon, Flag Officer Commanding Eastern Fleet (FOCEF)**, arrived at **Manila, Philippines**.
- The ships received a **warm welcome** from the **Philippine Navy**, highlighting the **strong and growing maritime ties** between **India and Philippines**.
- The visit underscores the Indian Navy's commitment to **strengthening partnerships** in the **Indo-Pacific region**.

Indian Navy's Eastern Fleet Reaches Manila to Strengthen Indo-Pacific Relations

- The **Indian Navy's Eastern Fleet**, including **INS Delhi, INS Shakti, and INS Kiltan**, arrived in **Manila, Philippines**, reaffirming **maritime ties** and commitment to the **Indo-Pacific region**.
- The fleet is commanded by **Rear Admiral Susheel Menon, Flag Officer Commanding Eastern Fleet (FOCEF)**.

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- The ships were welcomed by the **Philippine Navy personnel**, marking a significant step in **strengthening bilateral naval partnerships**.
- The visit promotes **understanding, trust, and cooperation** between the two navies, showcasing India's **maritime outreach** in South East Asia.

Brightcom Plans Entry into Aerospace and Defence Technology Sector

- **Brightcom Group Limited**, a digital technologies company, has forayed into **aerospace intelligence** and **autonomous aerial defence software**.
- The company will establish a **dedicated division** to focus on this new business area.
- **AI-powered autonomous flight systems** for **Unmanned Aerial Vehicles (UAVs)**.
- **Real-time threat detection and response algorithms**.
- **Cybersecurity architectures** tailored for **aerial platforms**.

Thailand clears \$600 million purchase of Swedish fighter aircraft

- **Thailand** has approved the purchase of four **Swedish-made Gripen fighter jets** on **August 5, 2025**.
- The deal is worth **\$600 million** and involves the **Saab JAS 39 Gripens**, manufactured in **Sweden**.
- The decision follows a **ceasefire** with **Cambodia** after **deadly border clashes** that left **over 40 people dead**.
- The **Royal Thai Air Force** used its **F-16s** during the five-day conflict to strike targets in **Cambodia**.

About Thailand :

- **Prime Minister** : Phumtham Wechayachai
- **Capital** : Bangkok
- **Currency** : Thai baht

India's Defence Production Hits Record ₹1.51 Lakh Crore in FY 2024-25

- The **Annual Defence Production** in **FY 2024-25** reached an **all-time high** of **₹1,50,590 crore**, showing **18% growth** from **₹1.27 lakh crore** in **FY 2023-24** and a **90% increase** from **₹79,071 crore** in **FY 2019-20**.

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- **Defence Public Sector Undertakings (DPSUs)** & other PSUs contributed **≈77%** of production; **private sector** share rose from **21%** (FY 2023-24) to **23%** (FY 2024-25).

Indian Navy to Commission Advanced Stealth Frigates Udaygiri and Himgiri

- The **Indian Navy** is set to commission **two advanced frontline frigates**, **Udaygiri (F35)** and **Himgiri (F34)**, simultaneously on **26 August 2025** at **Visakhapatnam**.
- This is the **first time** two major surface combatants from **two prestigious Indian shipyards—Mazagon Dock Shipbuilders Limited (MDL), Mumbai** and **Garden Reach Shipbuilders & Engineers (GRSE), Kolkata**—will be commissioned together.

India, Sri Lanka hold 12th SLINEX-25 naval exercise from August 14–18, 2025

- The **12th edition of SLINEX-25**, a bilateral naval exercise between **India and Sri Lanka**, is being held from **August 14-18, 2025**.
- The exercise is taking place in **Colombo, Sri Lanka**, and involves two phases: a **Harbour phase** and a **Sea phase**.
- The Indian Navy is represented by **INS Rana** (a guided missile destroyer) and **INS Jyoti** (a fleet tanker).
- The Sri Lankan Navy is participating with **SLNS Gajabahu** and **SLNS Vijayabahu**.
- The exercise, which began in **2005**, aims to strengthen **maritime cooperation and interoperability** between the two navies.

Indian Navy's newest stealth frigate INS Tamal docks in Naples, Italy

- **INS Tamal**, the latest **stealth frigate of the Indian Navy**, arrived in **Naples, Italy**, on **August 13, 2025**.
- The frigate's visit took place during its return passage to India after its commissioning in **Russia** on **July 1, 2025**.
- This visit highlights the deepening **bilateral relations** between **India and Italy**, which were elevated to a '**Strategic Partnership**' in 2023.
- Before its arrival in Naples, **INS Tamal** participated in a **Passage Exercise (PASSEX)** with the Italian Navy's **ITS Trieste**.

Indian Navy receives Ikshak (Yard 3027), third Survey Vessel (Large) and 102nd ship designed by

Warship Design Bureau

- **Ikshak (Yard 3027)**, the **third of four Survey Vessel (Large) ships**, **102nd ship** steered by the **Indian Navy's Warship Design Bureau** was delivered to the **Indian Navy** on **August 14, 2025**.
- It was built by **Garden Reach Shipbuilders & Engineers (GRSE), Kolkata**, and overseen by the **Warship Overseeing Team (Kolkata)**.
- The contract for these four Survey Vessel (Large) ships was signed on **October 30, 2018**.
- The first ship of this class, **INS Sandhayak**, was commissioned on **February 3, 2024**, and the second, **INS Nirdeshak**, on **December 18, 2024**.
- Notably, **Ikshak** is the **first Survey Vessel (Large) ship** to be delivered with accommodation for women officers and sailors.

China hands over third of eight advanced Hangor-class submarines to Pakistan

- **China** has delivered the **third of eight new "advanced" Hangor-class submarines** to **Pakistan**.
- This delivery is part of China's efforts to enhance **Pakistan's naval strength** and support its presence in the **Indian Ocean**.
- The launching ceremony for the third submarine took place in **Wuhan, Hubei province, Central China**.
- The **second** Hangor-class submarine was delivered in **March** of the current year.
- The **Hangor-class submarines** are based on **China's Type 039B Yuan-class diesel-electric attack submarine**.

About China:

- Capital: Beijing
- Currency: Renminbi (CNY)
- President: Xi Jinping

Defence Research and Development Organisation successfully carries out first flight-tests of Integrated Air Defence Weapon System

- The **Defence Research and Development Organisation (DRDO)** has successfully conducted the maiden flight-tests of the **Integrated Air Defence Weapon System (IADWS)** off the coast of Odisha on **August 23, 2025**.
- The **IADWS** is a multi-layered, **indigenous air defence system**.

- It integrates three distinct weapon systems:
 - **Quick Reaction Surface to Air Missiles (QRSAM)**.
 - **Advanced Very Short Range Air Defence System (VSHORADS)** missiles.
 - A high-power, laser-based **Directed Energy Weapon (DEW)**.
- The **VSHORADS** was developed by **Research Centre Imarat (RCI)**, and the **DEW** was developed by the **Centre for High Energy Systems and Sciences (CHESS)**.

About DRDO:

- Founded: 1958
- Headquarters: New Delhi, India
- Parent Ministry: Ministry of Defence, Government of India
- Chairman: Dr. Samir V. Kamat

Indian Naval Ship Kadmatt completes three-day port visit to Surabaya, Indonesia

- Indian Naval Ship (INS) **Kadmatt**, an indigenously built **anti-submarine warfare (ASW) corvette**, successfully completed a three-day port call in **Surabaya, Indonesia**.
- The visit strengthened maritime cooperation and reinforced the partnership between the **Indian Navy** and the **Indonesian Navy (TNI AL)**.

Indian Navy Commissions Stealth Frigates INS Udaygiri and INS Himgiri in Vizag in Presence of Defence Minister

- In a major step toward achieving naval self-reliance, the **Indian Navy** has simultaneously commissioned two **Project 17A multi-mission stealth frigates**, **INS Udaygiri** and **INS Himgiri**.
- The commissioning ceremony, presided over by **Defence Minister Rajnath Singh**, took place at Visakhapatnam on **August 26, 2025**.
- This is the first time in the Navy's history that two such major frontline warships, built by different shipyards, were commissioned at the same time.

Indian Army Launches Military-Civil Integration Drill in Assam and Manipur

- The **Indian Army** has initiated **Exercise Samanvay Shakti 2025**, a **Military-Civil Integration Exercise** in collaboration with the state governments of **Assam** and **Manipur**.

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- The exercise, which will run from **August 20-30, 2025**, aims to improve synergy and cooperation between security forces, government departments, and civil institutions in addressing the complex challenges of the region.

INS Tamal Visits Souda Bay to Boost India-Greece Maritime Cooperation

- **INS Tamal**, a **stealth frigate** of the **Indian Navy**, called at **Souda Bay, Greece** from **August 19-22, 2025**.
- This port call is part of the ship's passage to her **home base in India**.
- The crew engaged with the **Hellenic Navy** and **NATO** officials.

700+ Armed Forces Personnel Set to Join 'Exercise Bright Star 2025'

- **Exercise BRIGHT STAR 2025** is a **multilateral military exercise** taking place from **August 28 to September 10, 2025**.
- More than **700 personnel** from the **Indian Armed Forces** and **Headquarters Integrated Defence Staff** are participating.
- It is a **tri-service exercise** involving the **Indian Army, Indian Navy, and Indian Air Force**, which will conduct **live-firing exercises** and **Command Post Exercises** to improve joint operations.
- The exercise is **biennial** and has been hosted by **Egypt** in conjunction with the **United States** since **1980**.

Raksha Rajya Mantri Sanjay Seth launches MILMEDICON-2025

- **Raksha Rajya Mantri Sanjay Seth** inaugurated **MILMEDICON-2025** on **August 28, 2025**, at **Manekshaw Centre, New Delhi**.
- Organised by **DGMS (Army)**, the conference focuses on innovations, challenges and reforms in military medicine
- The conference's theme is “**International Conference on Physical and Mental Trauma in Military Settings**”, and it was organized by the **Directorate General of Medical Services (Army)**.

India, Thailand to hold 14th edition of Exercise Maitree at Umroi, Meghalaya from Sept 1–14, 2025

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- The **14th edition of Exercise Maitree**, a bilateral military exercise between India and Thailand, is scheduled to take place at Umroi, Meghalaya, from **September 1 to 14, 2025**.
- The main objective is to **enhance operational skills** for both armies in conducting **joint counter-terrorism operations** in semi-urban areas.
- The **13th edition of Exercise Maitree** was held in Tak Province, Thailand, from 1st to 15th July 2024 with each country deploying **76 soldiers**.
- **India's representation** was the **Ladakh Scouts**, while **Thailand's** was the **1st Battalion of the 14th Infantry Regiment**.

Indian Army holds first-ever Exercise Aarogya Setu in Assam's Tinsukia district

- The Indian Army organized the **maiden Exercise Aarogya Setu** at Rupai, Doomdooma, Tinsukia district, Assam.
- This was the **first-ever civil-military medical fusion exercise** in the region.
- The exercise aimed to **strengthen cooperation** between the **Army Medical Corps**, senior civil doctors from reputed hospitals, Primary Health Centres (PHCs) of Tinsukia, and the Northern Frontier Railway Hospital, Tinsukia.

Indian Army to Organize Tri-Service Dialogue 'RAN SAMWAD-2025' Starting August 26

- '**RAN SAMWAD-2025**', a two-day tri-service dialogue, will begin on **August 26, 2025**, at the Army War College, Dr Ambedkar Nagar, Madhya Pradesh.
- It is being organised by **Headquarters Integrated Defence Staff (HQ IDS)** and the **Centre for Joint Warfare Studies (CENJOWS)**, in collaboration with the **Army Training Command (ARTRAC)**.
- The dialogue serves as a **unique platform** where **serving officers** will share **first-hand operational insights** from **modern battlefields**.

RANKING AND REPORTS

MSCI Rejig August 2025: Vishal Mega Mart, Swiggy, Hitachi & Waaree Energies may join MSCI Standard Index

- The **MSCI India Index**, which consists of **158 large and mid-sized Indian companies**, represents about **85% of the Indian equity universe**.

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- It is used by **global investors, mutual funds, and exchange-traded funds (ETFs)** to assess and invest in the Indian market.

- **New Additions in August 2025 Review:**

The following **four Indian stocks** are set to be **added to the MSCI Standard Index**:

- **Vishal Mega Mart** – expected inflow of **US\$287 million**
- **Swiggy** – expected inflow of **US\$285 million**
- **Hitachi Energy India** – expected inflow of **US\$240 million**
- **Waaree Energies** – expected inflow of **US\$217 million**

These additions may collectively attract **foreign inflows of over US\$1.03 billion**.

Gujarat Retains Top Spot as India's Leading Exporting State in 2024–25

- **Gujarat** continued to dominate **India's export landscape in FY 2024–25** with outbound shipments worth **Rs 9.83 lakh crore**, according to the **Federation of Indian Export Organisations (FIEO)**.
- The state accounted for **26.6% of the country's total exports**, maintaining a substantial lead over other states.
- **Top Exporting State:** Gujarat retained its **top position** with **Rs 9.83 lakh crore** in exports, despite a marginal decline from the previous year.
- **Other Leading States:** Following Gujarat and Maharashtra, the top exporting states include **Tamil Nadu, Karnataka, Uttar Pradesh, Andhra Pradesh, and Telangana**.

Bengaluru Ranked 26th Globally in AI City Index; Leads India as Top AI R&D and Data Centre Hub

- **Bengaluru** has secured the **26th position** in the **2025 global Artificial Intelligence (AI) City Index**, emerging as **India's leading AI research and development hub** as well as a major **data centre powerhouse**, according to a report by market research firm **Counterpoint Research**.
- The report identifies Bengaluru alongside **Riyadh, Hangzhou, and São Paulo** as some of the **fastest-growing AI cities globally**.
- **Top Indian AI City:** Bengaluru ranked **first in India** in AI R&D and data centre infrastructure, followed by **Mumbai, Delhi, Chennai, and Kolkata** in the national standings.
- **AI Use in Other Indian Cities:**

- **Mumbai & Delhi:** Leveraging AI for **traffic management** and **public safety**, with potential to rise in global rankings.
- **Need for Policy Support:** Report notes Indian cities would benefit from a **clearer AI roadmap** and **robust regulatory environment** to accelerate growth.
- **Global Ranking Context:**
 - **Top Five AI Cities:**
- **Singapore** (1),
- **Seoul** (2),
- **Beijing** (3),
- **Dubai** (4),
- **San Francisco** (5).

Microsoft Tops TopBrand 2025 Global Brands List; NVIDIA and Apple Follow

- At the **19th China Brand Festival** held in Shenzhen (August 7–11, 2025), the **TopBrand Union** released the **Top 500 Global Brands List 2025**.
- The theme of the event was “**AI and Global Expansion**”, which saw participation from over **10,000** entrepreneurs, policymakers, and brand leaders worldwide.
- **Microsoft** ranked **1st** with a **brand value of \$1,062.505 billion**, showcasing strength in **AI, cloud computing, and enterprise software**.
- **NVIDIA** secured **2nd position** with **\$1,046.760 billion brand value**, driven by the **AI chip revolution** and next-gen technology dominance.
- **Apple** ranked **3rd** with **\$997.685 billion brand value**, maintaining a strong consumer ecosystem despite competition.
- **Amazon, Alphabet (Google), Saudi Aramco, Walmart, Meta (Facebook), Berkshire Hathaway, and Broadcom** completed the **Top 10 Global Brands list**.
- **Saudi Aramco** emerged as the **highest-ranked energy brand**, while **Broadcom’s** inclusion highlighted the **growing strength of semiconductors**.
- **PetroChina (Rank 14)** was the **highest-valued Chinese brand** in the list.
- Despite **China having 130 firms in the Fortune Global 500 (2025)**, it has **less than half of the US’s representation in TopBrand rankings**, indicating a gap in **brand visibility and global soft power**.

Ambanis Lead 2025 Hurun India Most Valuable Family Businesses List

- Ambani family topped the **2025 Barclays Private Clients Hurun India Most Valuable Family Businesses** list for the **second consecutive year**.
- Their family business empire, **Reliance Industries**, led by **Mukesh Ambani**, reached a valuation of **₹28.2 lakh crore**, which is nearly **one-twelfth of India's GDP**.

Top 10 Indian Family Businesses in 2025

Rank	Family Name	Company	Valuation (₹ crore)	Leader	Sector
1	Ambani	Reliance Industries	28,23,100	Mukesh Ambani	Energy
2	Birla	Aditya Birla Group	6,47,700	Kumar Mangalam Birla	Cement
3	Jindal	JSW Steel	5,70,900	Sajjan Jindal	Metals
4	Bajaj	Bajaj Group	5,64,200	Sanjiv Bajaj	Financial Services
5	Mahindra	Mahindra & Mahindra	5,43,800	Anand Mahindra	Automobiles
6	Nadar	HCL Technologies	4,68,900	Roshni Nadar Malhotra	IT Services
7	Murugappa	Cholamandalam Finance	2,92,400	Vellayan Subbiah	Finance
8	Premji	Wipro	2,78,600	Rishad Premji	IT Services
9	Anil Agarwal	Hindustan Zinc	2,55,000	Anil Agarwal	Metals
10	Dani-Choksi-Vakil	Asian Paints	2,20,900	R. Seshasayee	Chemicals

IMD Smart City Index 2025 Released: Zurich Tops, Indian Cities Lag Outside Top 20

- The **IMD Smart City Index 2025** was released by the **International Institute for Management Development (IMD)**.
- A **smart city** is defined as an **urban setting that applies technology to enhance urban life for citizens**.

- Rankings are based on **five parameters** – **Health & Safety, Mobility, Activities, Opportunities, and Governance.**
- **Top 5 Smart Cities 2025:**
 1. **Zurich (Switzerland)** – Rank 1 (unchanged)
 2. **Oslo (Norway)** – Rank 2 (unchanged)
 3. **Geneva (Switzerland)** – Rank 3 (▲1)
 4. **Dubai (UAE)** – Rank 4 (▲8)
 5. **Abu Dhabi (UAE)** – Rank 5 (▲5)
- **Zurich remains the world's smartest city.**
- **Indian City Rankings 2025:**
 1. **Delhi** – Rank 104 (CC rating) – highest ranked Indian city.
 2. **Mumbai** – Rank 106 (CC rating).
 3. **Hyderabad** – Rank 109 (CCC rating).
 4. **Bengaluru** – Rank 110 (CC rating).

SPORTS NEWS

Khalid Jamil Appointed as Head Coach of Senior Men's Indian Football Team

- **The All-India Football Federation (AIFF)** Executive Committee has appointed **Khalid Jamil** as the **Head Coach of the Senior Men's Indian National Football Team** during its virtual meeting held.
- The decision was based on the **recommendation of the Technical Committee (TC).**
- AIFF's Technical Director Syed Sabir Pasha and National Teams Director Subrata Paul presented a SWOT analysis of three shortlisted candidates — **Khalid Jamil, Stephen Constantine, and Štefan Tarkovič.**

About AIFF

- The All India Football Federation (AIFF) was formed in 1937, when representatives of football associations of six regions met at the Army Headquarters, Simla.

Archery Association of India Launches First-Ever Franchise-Based Archery League

- The **Archery Association of India (AAI)** has announced the launch of the **first-of-its-kind Archery League**, where both **men and women recurve and compound archers** from around the world will compete in a **franchise-styled tournament.**

- The **inaugural edition** is scheduled to be held in **October 2025**, spanning **11 days** at the **Yamuna Sports Complex**, Delhi.
- This unique league format is being supported by **World Archery**, **World Archery Asia**, and the **Ministry of**
- **Youth Affairs and Sports**, Government of India.

India's First FIFA Talent Academy for Girls Launched in Hyderabad

- India marked a historic step in youth football with the launch of the **first FIFA Talent Academy for girls** in **Hyderabad**, following a **Memorandum of Understanding (MoU)** between the **All India Football Federation (AIFF)** and the **Government of Telangana** during the **Telangana Sports Conclave** at the **Hyderabad International Convention Centre**.
- **First FIFA Talent Academy for Girls in India**: Located at **Gachibowli Stadium Complex**, this is the **first such academy for girls in India** and among the **few globally** under **FIFA's Talent Development Scheme (TDS)**.

About AIFF

- Founded: 23 June 1937
- Headquarters: Football House, Dwarka, Delhi
- AFC affiliation: 1954
- FIFA affiliation: 1948
- General Secretary: Anilkumar Prabhakaran

Annu Rani Wins Gold at Wiesław Maniak Memorial in Poland

- India's **Annu Rani**, the reigning Asian Games champion, **secured gold in the women's javelin throw** at the **International Wiesław Maniak Memorial in Poland** with a **season-best throw of 62.59m**.
- The 32-year-old's dominant performance placed her ahead of competitors from Turkey and Australia.
- Her winning distance ranks her among the **top 15 women's javelin throwers** globally this season.
- **Medal Winners:**
 - **Gold:** Annu Rani (India) – 62.59m (*Season Best*)
 - **Silver:** Eda Tugsuz (Turkey) – 58.36m

- **Bronze:** Lianna Davidson (Australia) – 58.24m

Minerva Academy FC Wins U-14 Norway Cup 2025 with Record-Breaking Performance

- India's **Minerva Academy FC** from Chandigarh made history by winning the **U-14 Norway Cup 2025**, defeating Norwegian side **SIF** 14-1 in the final.
- The team set a new tournament record by scoring **130 goals in eight matches**, averaging **16.57 goals per game**.

India Wins 27 Medals at Asian U19 & U22 Boxing Championships 2025

- India's boxing contingent finished their campaign at the **Asian Under-19 & Under-22 Boxing Championships 2025** in **Bangkok** with an impressive **27 medals**.
- **Ritika won gold** in the **women's 80+ kg category** for the U22 team, ending the tournament on a high note.
- **U19 team – 14 medals: 3 gold, 7 silver, 4 bronze**; finished **second overall**, just behind Uzbekistan.
- **U22 team – 13 medals: 1 gold, 4 silver, 8 bronze**; Ritika was the **only gold medalist**.

Shubman Gill wins ICC Men's Player of the Month for July 2025

- The **International Cricket Council (ICC)** has named **Shubman Gill** as the **Men's Player of the Month** and **Sophia Dunkley** as the **Women's Player of the Month** for **July 2025**, recognising their exceptional performances.
- **Men's Player of the Month – Shubman Gill (India)**
 - In his **first series as India's Test captain**, Gill excelled against England in the **Anderson–Tendulkar Trophy**, which ended in a **2–2 draw**.
 - He beat **Ben Stokes** (England) and **Wiaan Mulder** (South Africa) to claim the award.

David Warner Surpasses Virat Kohli in All-Time T20 Run-Scorers List

- **Australian cricket star David Warner**, who retired from international cricket earlier this year but continues to play in global T20 leagues, has now **overtaken Virat Kohli** to become the **fifth-highest run-scorer in T20 cricket history**.

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- **This milestone** came during London Spirit's match against Manchester Originals in **The Hundred 2025** competition in England, where Warner scored **71 runs off 51 balls**, hitting **12 fours** and **one six** at a strike rate above **139**.

India's Bid to Host Commonwealth Games 2030 Formally Approved by Indian Olympic Association

- **Indian Olympic Association (IOA)** has formally approved **India's bid to host the Commonwealth Games (CWG) 2030** during its **Special General Meeting in Delhi**.
- India will now submit its **final bid proposal by 31st August 2025**.
- **2030 marks 20 years** since India hosted the Games for the first and only time in **New Delhi (2010)**.
- Besides India, **Nigeria** and two other countries had shown interest.
- **Canada withdrew** from the race in June 2025.
- A **Commonwealth Sport delegation**, led by **Director of Games Darren Hall**, visited **Ahmedabad** to inspect venues and meet Gujarat government officials.
- **Final host nation** will be announced in the **last week of November 2025** at the **General Assembly of Commonwealth Sport in Glasgow**.
- India Hosted CWG in **New Delhi 2010 – 101 medals** (38 gold, 27 silver, 36 bronze), India's **best-ever performance**, finishing **2nd in medal tally**. Second-best haul – **69 medals** (30 gold) at **Manchester 2002**. CWG 2022 (Birmingham, UK) – **61 medals** (22 gold, 16 silver, 23 bronze).

German GM Vincent Keymer Wins Quantbox Chennai Grand Masters 2025

- **Vincent Keymer** clinched the **Quantbox Chennai Grand Masters 2025** title with one round to spare, becoming the **first sole champion** in the event's history.
- The **20-year-old** secured the title after **drawing with Dutch GM Jorden van Foreest**, with other results confirming his victory.
- This win pushed Keymer into the **world's Top 10 in live ratings** for the **first time**.
- In the **Masters section**, all **Round 8** games ended in **draws**, keeping the battle for **2nd and 3rd place** open.
- **Arjun Erigaisi** and **Karthikeyan Murali**, who face each other in the **final round**, are among the **contenders** for the remaining podium spots.

Himalayan Kingfisher Unveiled as Mascot for First-Ever Khelo India Water Sports Festival

- **Himalayan Kingfisher was unveiled in Srinagar as mascot for the first-ever Khelo India Water Sports Festival (KIWSF) to be held at Dal Lake from 21–23 August 2025.**
- The festival is part of the **expanding Khelo India calendar**; follows the **first-ever Khelo India Beach Games** held in **Diu** in May 2025.
- Organised by **Jammu & Kashmir Sports Council** in collaboration with **Union Ministry of Youth Affairs & Sports** and **Sports Authority of India (SAI)**.
- **Second Khelo India event** for Jammu & Kashmir after **Gulmarg hosted Khelo India Winter Games** (snow events) in March 2025.

Real Madrid Tops Brand Finance Football 50–2025 Rankings with €1.921 Billion Brand Value

- **Real Madrid has been crowned the world's most valuable football club in the Brand Finance Football 50–2025 report.**
- With a brand value of €1.921 billion and a near-perfect brand strength score of 94.9, the Spanish powerhouse has secured the top spot for the fourth consecutive year, underlining its dominance in both sporting and commercial spheres.
- **Top 5 most valuable clubs in 2025:**
 - o Real Madrid – **€1.921bn** | Strength Score: **94.9/100** | Success driven by fanbase, merchandising, sponsorships, and Champions League triumphs.
 - o FC Barcelona – **€1.7bn** | Up **11%**, regains 2nd spot for first time since 2021.
 - o Manchester City – **€1.4bn** | Brand value fell **11%**, impacted by controversies and sponsorship dynamics.
 - o Liverpool – **€1.4bn** | Grew **2%**, backed by global engagement and commercial strength.
 - o Paris Saint-Germain (PSG) – **€1.4bn** | Rose **13%**, driven by global marketing, youth academy expansion, and European success.
- **Global brand rankings (6–10):** Bayern Munich – €1.3bn (↑ 1%), Manchester United – €1.2bn, Arsenal – €1.2bn, Chelsea – €961m, Tottenham Hotspur – €798m.

India to Host Asian Open Short Track Speed Skating Trophy 2025

- **India will host the Asian Open Short Track Speed Skating Trophy 2025 for the first time, the country's biggest international winter sports event.**

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- The event will be held from **20 to 23 August 2025** at **Maharana Pratap Sports College, Raipur, Dehradun**.

Devika Sihag Wins Malaysia International Challenge 2025

- Indian shuttler **Devika Sihag** clinched her **first International Challenge title** by winning the **women's singles event at Malaysia International Challenge 2025** in Ipoh.
- The **20-year-old** defeated compatriot **Isharani Baruah (5th seed) 15-7, 15-12** in the final.

Carlos Alcaraz Wins First Cincinnati Open Title After Jannik Sinner's Retirement

- **Carlos Alcaraz** won his maiden **Cincinnati Open title 2025** after **Jannik Sinner** retired just 23 minutes into the final.
- This is **Alcaraz's sixth title of 2025**, **22nd career tour-level trophy**, and **eighth ATP Masters 1000 crown** — second only to **Novak Djokovic (40)** among active players.

Mohamed Salah Creates History with Third PFA Player of the Year Award

- **Mohamed Salah (Liverpool)** became the **first player in football history to win the PFA Player of the Year award three times (2018, 2022, 2025)**.
- In the **2024–25 Premier League season**, Salah achieved a **historic treble** by winning:
 - **PFA Player of the Year**
 - **Premier League Player of the Season**
 - **Golden Boot (29 goals)**
 - **Playmaker Award (18 assists)**

Other PFA Awards 2025

- **Men's Young Player of the Year** – **Morgan Rogers (Aston Villa, England)** | 8 league goals, 4 UCL goals (including hat-trick vs Celtic), Age: 23.
- **Women's Player of the Year** – **Mariona Caldentey (Arsenal & Spain)** | 9 league goals, 8 UCL goals | Helped Arsenal beat Barcelona in UCL final.
- **Women's Young Player of the Year** – **Olivia Smith (Canada & Liverpool)** | 9 goals in all competitions | First female player to break **£1 million transfer mark** (to Arsenal).

India Shines at World Under-20 Wrestling Championships 2025

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- At the **World Under-20 Wrestling Championships 2025** held in **Samokov, Bulgaria**, **Sumit Malik** won the **silver medal** in the **57 Kilogram freestyle category**, losing 5-8 to **European Under-20 bronze medallist Magomed Ozdamirov** in the final.
- In women's wrestling, **Tapasya (57 Kilogram)** reached the final after defeating **Dolzhon Tsyngueva (pinned)**, **Romaissa El Kharroubi of France (pinned)**, and registering a **4-3 victory over Sowaka Uchida of Japan**, ensuring another medal for India.

Ahmedabad to Host Major International Sports Events in 2025

- **Ahmedabad will host three major international sports events in 2025**, strengthening its role as a global sports hub.
- **Commonwealth Weightlifting Championship**: Scheduled from **24–30 August 2025** at **Naranpura Sports Complex, Ahmedabad**, with participation from **over 350 athletes from 29 countries**.
- **Asian Aquatics Championship**: To be held in **September–October 2025**, featuring swimming, diving, water polo, and synchronized swimming with athletes from **China, Japan, Korea, and other Asian nations**.

Khelo India Water Sports Festival Concludes at Dal Lake

- The **three-day Khelo India Water Sports Festival** concluded at **Dal Lake, Srinagar, Jammu & Kashmir**.
- **Madhya Pradesh** emerged as the **overall topper**, winning **18 medals**, including **10 Gold, 3 Silver, and 5 Bronze**, and claimed the **team championship**.
- A total of **21 Khelo India athletes**, all from **rowing**, participated in the festival. They collectively won **2 Gold, 2 Silver, and 2 Bronze** medals across **10 rowing events**.
- The event was **jointly organized by the Sports Authority of India (SAI) and the J&K Sports Council**.

NorthEast United FC Retains Durand Cup 2025

- **NorthEast United FC** defeated **Diamond Harbour FC** 6–1 in the **final of the 134th Durand Cup** at **Vivekananda Yuba Bharati Krirangan, Kolkata**.
- With this win, NorthEast United became the **first team in 25 years** to defend the Durand Cup title (last team in 2000).

India Sweeps Mixed Air Rifle Golds at Asian Shooting Championship

- India won **all three gold medals** in **mixed air rifle events** at the **16th Asian Shooting Championship** in **Shymkent, Kazakhstan**.
- **Senior Mixed Team (10m Air Rifle)**: Elavenil Valarivan & Arjun Babuta defeated China's Peng Xinlu & Lu Dingke **17-11**; Elavenil's **second gold** after winning the individual women's 10m air rifle.
- **Junior Mixed Team (10m Air Rifle)**: Shambhavi Kshirsagar & Naraen Pranav beat China's Tang Huiqi & Han Yinan to win gold.
- **Youth Mixed Team (10m Air Rifle)**: Ameerah Arshad & Ansh Dabas defeated Korea's Kim Minseo & Shin Sungwoo in the final.
- India is **leading the medal tally** with **41 medals: 23 Gold, 8 Silver, 10 Bronze**.

Sourav Ganguly Appointed Head Coach of Pretoria Capitals for SA20 2026

- **Former India captain Sourav Ganguly** has been appointed as **Head Coach of Pretoria Capitals** for the **SA20 2026 season**.
- This marks **Ganguly's first-ever coaching role** in professional cricket.
- His appointment came a day after **former England batter Jonathan Trott** stepped down from the role.

Cheteshwar Pujara Retires from All Forms of Cricket

- **Cheteshwar Pujara**, one of India's most reliable Test batsmen, retired from all forms of cricket.
- Born in **Rajkot, Gujarat**, he trained under his father and made his **Test debut in 2010 against Australia**.
- Played **103 Tests**, scored **7,195 runs** with **19 centuries** and a **batting average of 43.60**.
- Became **India's 8th highest run-scorer in Test history**.

Ravichandran Ashwin Announces Retirement from IPL

- **Ravichandran Ashwin**, legendary off-spinner and one of India's finest cricketing minds, has **retired from the Indian Premier League (IPL)** after playing his last season with **Chennai Super Kings (CSK)** in 2025.

- With his exit from both **international and IPL cricket**, Ashwin can now explore opportunities in **global T20 leagues**, in line with BCCI's policy.

FIDE World Cup 2025 to be Hosted in Goa, India

- The **FIDE World Cup 2025** will be held in **Goa** from **October 30 to November 27, 2025**.
- A total of **206 players** will compete in a **knockout format** for a **USD 2,000,000 prize pool** and **three spots in the 2026 Candidates Tournament**.

About The International Chess Federation or World Chess Federation (FIDE)

- Headquarters: Lausanne, Switzerland
- Membership: 203 national
- President: Arkady Dvorkovich
- Deputy President: Viswanathan Anand

Union Minister Unveils Trophy for Men's Hockey Asia Cup 2025 in Bihar

- **Union Minister for Youth Affairs & Sports and Labour & Employment, Dr. Mansukh Mandaviya** unveiled the **Hockey Men's Asia Cup 2025 Trophy** in New Delhi is the 12th edition of the tournament.
- The tournament will be held from **August 29 to September 7, 2025**, at the **Rajgir Hockey Stadium, Bihar**.
- This will be the **first major international hockey tournament hosted in Bihar**.

Mirabai Chanu Wins Gold at Commonwealth Weightlifting Championships 2025

- **Tokyo Olympics silver medallist Mirabai Chanu** made a **triumphant return** by winning the **women's 48kg title** at the Commonwealth Weightlifting Championships in Ahmedabad.
- She lifted **84kg in snatch** and **109kg in clean & jerk**, with a **total of 193kg**, securing the **gold medal** with a **record-breaking performance**.
- This was her **first competition since finishing fourth at the Paris Olympics 2024**.

Neeraj Chopra Secures 2nd Place at Zurich Diamond League Final 2025

- **Neeraj Chopra**, Olympic and World Champion, finished **2nd place** at the **Zurich Diamond League Final 2025** with a **final throw of 85.01m**.
- This marked his **26th consecutive top-two finish** in international javelin competitions.

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- Chopra's throw sequence: **84.35m (1st)**, **82.00m (2nd)**, **3rd–5th fouls**, **85.01m (6th)**, secured **2nd position**).
- **Germany's Julian Weber** clinched **gold** with a **world-leading throw of 91.51m** (2nd attempt, personal best).
- **Keshorn Walcott (Trinidad & Tobago)** secured **3rd place** with **84.95m**.

Minerva Academy FC Creates History with European Treble in Youth Football

- **Union Minister for Youth Affairs & Sports and Labour & Employment, Dr. Mansukh Mandaviya**, felicitated young footballers of **Minerva Academy Football Club, Mohali** in New Delhi.
- The **U-14/15 squad (22 players)** made history in **July–August 2025** by winning the **Gothia Cup (Sweden)**, **Dana Cup (Denmark)**, and **Norway Cup (Norway)** — completing a **European treble**, never achieved before by an Indian team.

India Shines at Commonwealth Weightlifting Championships 2025

- **At the Commonwealth Weightlifting Championships**, **Ajaya Babu Valluri** won **gold** in the **men's 79kg category**, lifting a total of **335 kg** in Ahmedabad.
- He defeated **Malaysia's Muhammad Erry (333 kg)** and **Nigeria's Adedapo Adeleke (306 kg)**.
- With this victory, **Ajaya Babu** also **qualified for the Commonwealth Games in Glasgow 2026**.
- In the **women's 69kg category**, **Harjinder Kaur** secured **bronze**, lifting **222 kg**.

BOOKS AND AUTHOR

The Rise of the Hitman – Biography of Rohit Sharma by R. Kaushik

- **"The Rise of the Hitman: The Rohit Sharma Story"** is a book that chronicles the journey of **Indian cricketer Rohit Sharma** from his early days to his current status as a legendary player, particularly in white-ball cricket.
- This was **published** recently by **Rupa Publications**
- **Written by R. Kaushik**, the book offers a warm, personal narrative covering Rohit's triumphs and challenges, enriched with stories from teammates, coaches, and friends.

M.S. Swaminathan: The Man Who Fed India – Biography written by Priyambada Jayakumar

- The book *"M.S. Swaminathan: The Man Who Fed India"* is written by Priyambada Jayakumar and published by HarperCollins.
- **Launched in New Delhi**, the biography is a tribute to one of India's greatest agricultural scientists.
- The book presents a **deeply human and inspiring portrait** of M.S. Swaminathan, the visionary who played a **pivotal role in making India self-sufficient in food during the Green Revolution**.

Sugata Srinivasaraju's Book The Conscience Network Is Released

- The book **"The Conscience Network"** is authored by **Sugata Srinivasaraju**, a veteran journalist and historian, and published by **Penguin Random House**.
- It narrates the story of a group of **young Indian diaspora in the United States** who actively opposed **Prime Minister Indira Gandhi's Emergency (1975–77)**.
- The Emergency, declared in **June 1975**, was a period when **civil liberties were suspended**, **press freedom was curbed**, and **political opponents were imprisoned**.

OBITUARIES

Padma Shri Awardee and Former ICAI President T N Manoharan Passed Away

- **T N Manoharan** was the **former President** of the **Institute of Chartered Accountants of India (ICAI)** from **2006-07** passed away on **July 30, 2025**, in **Mumbai, Maharashtra**.
- Manoharan served as **Chairman** of the **Accounting Research Foundation (ICAI)** and the **National Committee on Accounting Standards** of the **Confederation of Indian Industry (CII)**.
- He was a member of the **Board of Insurance Regulatory and Development Authority (IRDAI)** during **2006-07**.

About Institute of Chartered Accountants of India :

- **Formation : 1 July 1949**
- **Headquarters : New Delhi**
- **President : CA. Charanjot Singh Nanda**
- The ICAI, is India's largest professional accounting body under the administrative control of the **Ministry of Corporate Affairs, Government of India**.

Renowned Critic and Orator M.K. Sanoo Passed Away

- **M.K. Sanoo**, distinguished Malayalam critic, biographer, orator, retired professor, and former member of the Kerala Legislative Assembly passed away at the age of **96**.
- Born on **October 27, 1928**, at **Thumpoly, Alappuzha district, Kerala** (erstwhile Travancore Kingdom).
- Influenced early by **Kerala's renaissance**, and by literary figures **Kumaran Asan** and **Sree Narayana Guru**.

Veteran tribal leader and former Jharkhand CM Shibu Soren Passed away

- **Shibu Soren**, influential tribal leader and three-time Chief Minister of Jharkhand, passed away on **4 August 2025** at the age of **81**, after a prolonged illness.
- He was the **co-founder of Jharkhand Mukti Morcha (JMM)**, a regional party instrumental in the creation of **Jharkhand**, a tribal-dominated eastern state.
- Despite becoming **Chief Minister of Jharkhand three times**, he **never completed a full term** due to **political instability**.

William H. Webster, Only Person to Lead Both FBI and CIA, passed away at 101

- **William H. Webster**, former **FBI** and **CIA** director known for his **integrity** and **troubleshooting skills**, has passed away at the age of **101**.
- He Led the **FBI (1978–1987)** and the **CIA (1987–1991)** — the **only person** to head both agencies in U.S. history.
- He was appointed **FBI Director** by **President Jimmy Carter** in **1978** to restore the bureau's **image after scandals**.

Apollo 13 commander and veteran astronaut Jim Lovell passed away at 97

- **Jim Lovell**, the astronaut who commanded the **Apollo 13** mission, has died at the age of **97**.
- He was a veteran of **four spaceflights: Gemini VII, Gemini XII, Apollo 8, and Apollo 13**.
- The **Apollo 13** mission, launched on **April 11, 1970**, was intended to be the third moon landing but became famous for a near-disastrous failure that was successfully averted.
- Lovell holds the distinction of being the **first person to journey to the Moon twice** (on Apollo 8 and Apollo 13) but **never actually landed** on its surface.
- He retired from **NASA** in **1973** after spending a total of **715 hours in orbit**.

Nagaland Governor and senior BJP leader L. Ganesan Passed away

- **L. Ganesan**, the **Governor of Nagaland** and a senior **BJP leader** from Tamil Nadu, passed away in Chennai at the age of **80**.
- He had previously served as the **Governor of Manipur** and held the additional charge as the **Governor of West Bengal**.

Australian cricket legend Bob Simpson, former player, captain and coach, passed away at 89

- **Bob Simpson**, a highly influential figure in **Australian cricket** as a former player, captain, and coach, has died at the age of **89**.
- He represented **Australia** in **62 Tests** and **two One-Day Internationals** between **1957** and **1978**.
- He is one of only **seven Australians** to have scored a **triple-century** in Test cricket.
- His contributions were recognized with several honors, including being made a **Member of the Order of Australia (1978)** and an **Officer of the Order of Australia (2007)**.
- He was inducted into the **Sport Australia Hall of Fame in 1985** and the **Australian Cricket Hall of Fame in 2006**.

Frank Caprio, Former Judge and "Caught in Providence" Star, Passed Away

- **Frank Caprio**, the retired municipal judge and star of "**Caught in Providence**," has died at the age of **88** after a battle with **pancreatic cancer**.
- Born in **Providence, Rhode Island**, he graduated from **Providence College** and **Suffolk University Law School**.
- He served as a municipal court judge from **1985** until his **retirement in 2023**, holding the position of chief judge.

Lord Swraj Paul, India-Born Caparo Group Chairman, passed away in London at 94

- **Lord Swraj Paul**, the India-born Chairman of the **UK-based Caparo Group**, passed away in **London** at the age of **94**.
- He moved to the UK in **1966** and founded the **Caparo Group** in **1968**.
- The company has operations in the UK, India, USA, Canada, and UAE, with its headquarters in **London**.
- He was awarded the **Padma Bhushan** in **1983**.