

Weekly One Liners 21st To 27th July, 2025

Historic Day! India-UK FTA Signed: ₹ Trillions to Be Gained – Here's What It Means

On July 24, 2025, India and the United Kingdom signed a landmark Free Trade Agreement (FTA) during Prime Minister Narendra Modi's official visit to the UK. This deal marks the culmination of over three years of negotiations, and is expected to significantly boost trade, create jobs, and deepen strategic ties across multiple sectors. As India's most comprehensive FTA to date and the UK's most important since Brexit, it signals a new era in bilateral relations.

Background

Talks for the India-UK FTA began in January 2022, following the announcement of the UK-India Enhanced Trade Partnership. After 14 rounds of negotiations and a political change in the UK, the deal finally materialized under the leadership of PM Keir Starmer and PM Modi. It comes amid growing geopolitical shifts, post-pandemic recovery efforts, and both nations' search for robust global trade partners.

Significance

This agreement is strategically important for both countries,

- For India, it opens access to high-tech UK goods like medical devices and aerospace components at affordable prices.
- For the UK, it unlocks new markets in India's massive consumer base.
- It reflects a rules-based, democratic partnership that aims to set a model for future global cooperation.

Objectives

- Eliminate or reduce tariffs on a wide range of goods and services.
- Promote investment, innovation, and technology exchange.
- Strengthen cooperation on security, climate change, defence, and education.
- Push bilateral trade towards the \$120 billion target by 2030.



Key Features

- India's average tariffs on UK goods will drop from 15% to 3%.
- Key beneficiary sectors in India: textiles, leather, footwear, marine products, engineering goods, gems and jewellery, auto parts, and organic chemicals.
- UK products like medical equipment and aerospace parts will become more affordable in India.

A new strategic partnership – India-UK Vision 2035 – has been unveiled to expand cooperation beyond trade, including,

- Defence Industrial Roadmap
- Technology Security Initiative
- Climate Change Action
- Educational Collaborations

Economic & Strategic Impact

- £25.5 billion boost to bilateral trade annually.
- Thousands of new jobs expected in both countries.
- British companies such as Airbus and Rolls-Royce will begin aircraft deliveries to Indian airlines.
- Enhanced intelligence sharing and cooperation on fraud, crime, and migration issues.
- Both nations condemned terrorism and extremism, affirming shared values of security and democracy.

UK-India FTA Signed: Who Wins, What's Cheaper, and How It Impacts You!

The recently signed India-UK Free Trade Agreement (FTA) on 24 July 2025 marks a transformative moment in bilateral economic ties. With this deal, tariffs on a wide range of products will be reduced or eliminated, making numerous imported goods cheaper for Indian consumers, while simultaneously boosting Indian exports. Key items such as Scotch whisky, British luxury cars, chocolates, and cosmetics will see significant price drops over time. The agreement is expected to benefit both nations' consumers, industries, and employment landscape.

Background

Negotiations for the FTA began in January 2022, and after over three years of talks and several rounds of diplomacy, it was officially signed during PM Narendra Modi's visit to the UK in July 2025. This FTA is being hailed as India's most comprehensive trade pact and the UK's most important bilateral trade deal post-Brexit.

Significance of the Agreement

- It eliminates duties on 99% of Indian exports to the UK.
- For Indians, high-end imports like whisky, cars, chocolates, and medical devices will become more accessible.
- The agreement is forecasted to boost UK's GDP by £4.8 billion (\$6.5 billion) annually.
- Aims to double Indian exports to the UK by 2030.

Objectives

- Promote affordable and wider access to goods and services.
- Encourage investment and innovation.
- Support MSMEs and exporters in both nations.
- Facilitate temporary movement of skilled professionals.
- Reduce non-tariff barriers and improve market access.

What Will Become Cheaper for Indians?

1. Scotch Whisky & Gin

- Tariffs on Scotch whisky and gin will be reduced from 150% to 75% initially, and to 40% over the next 10 years.
- Major boost for premium liquor brands like Diageo.

2. British Luxury Cars

- Import duties on UK-made cars, currently above 100%, will reduce to 10% under a quota-based system.
- This benefits carmakers like Jaguar Land Rover and Aston Martin.

3. Chocolates, Biscuits & Salmon

- Lower duties on British-made chocolates, biscuits, and salmon, bringing them to supermarket shelves at better prices.

4. Cosmetics & Personal Care

- Reduced tariffs on cosmetics and skincare products, especially from leading British brands.

5. Medical Devices

- Easier access to UK-manufactured medical devices and diagnostic equipment at reduced costs.

Who Benefits in India?

1. Textile & Leather Exporters

- Removal of UK duties (up to 12%) on garments, home textiles, and leather goods will boost exports and create jobs.

2. Gems & Jewellery Sector

- Zero tariffs on gold, diamonds, and jewellery will benefit Indian exporters and promote Indian craftsmanship.

3. Agro, Pharma & Processed Foods

- Sectors like rice, spices, shrimp, tea, and processed food will see tariff reductions.
- Indian pharma companies gain easier entry into the UK market.

4. Electric & Hybrid Vehicles

- Preferential access for EV and hybrid vehicle makers under a quota system.
- Companies like Tata Motors, Mahindra Electric, and Bharat Forge stand to gain.

5. Professionals & Skilled Workers

- UK will streamline visa and work permits for Indian professionals including chefs, yoga instructors, musicians, and more.
- Social security exemption for Indian workers in the UK for up to 3 years, saving approx. ₹4,000 crore annually.

National Affairs

- At the **International Mathematical Olympiad (IMO) 2025**, India ranked **7th globally** out of **110 countries**, winning **three golds, two silvers, and one bronze**, while setting a **national score record of 193/252**. With strong support from **HBCSE**, and under the guidance of expert leaders like **Prof. Shanta Laishram**, India's performance highlights the **growing success** of its **Olympiad ecosystem**, and the country's **consistent rise** in **global mathematics competitions**. ([Click here to read article](#))
- **Prime Minister Narendra Modi** will undertake a **two-nation tour** to the **United Kingdom** and the **Maldives** from **July 23–26, 2025**, focusing on strengthening the **India-UK Comprehensive Strategic Partnership** and advancing the **India-Maldives Maritime Security Partnership**. In the UK, Modi will hold talks with **PM Keir Starmer** and meet **King Charles III**, covering areas such as **trade, technology, defence, and climate action**. In the Maldives, he will be the **Guest of Honour** at the **60th Independence Day celebrations** and review bilateral progress under **Vision MAHASAGAR**. The visit reflects India's emphasis on **Neighbourhood First, strategic engagement, and regional leadership**. ([Click here to read article](#))
- Vice President **Jagdeep Dhankhar's** resignation on **July 21, 2025**, has temporarily transferred the **Rajya Sabha chairmanship** to **Deputy Chairperson Harivansh** under **Article 91**. The **Vice Presidential election**, mandated under **Articles 63–71** and the **Vice-President (Election) Rules, 1974**, must occur within **60 days**, involving **788 MPs** as the electoral college. The next Vice President must be an **Indian citizen, 35+ years old, and Rajya Sabha eligible**. Dhankhar's resignation not only initiates a crucial election but also reflects the evolving dynamics within the **executive-legislature framework**. ([Click here to read article](#))
- The **Election Commission of India (ECI)** has asserted that **Aadhaar, voter ID, and ration cards** are *not valid standalone documents* for establishing **voter eligibility** during the **Special Intensive Revision (SIR)** in **Bihar**. Citing powers under **Article 324**, the ECI emphasized its authority to manage elections independently. The exercise aims to **purify electoral rolls**, and as of July 18, over **7.11 crore electors** had submitted forms. The Commission stated that **citizenship**, not mere possession of ID, is the key eligibility criterion, and **denial of registration** does not affect one's **citizenship status**. ([Click here to read article](#))
- India's **IP filings rose by 44%**, led by major reforms in **patent laws, fee concessions** for **startups/MSMEs, digitized IP offices**, and awareness through **NIPAM**. The **380% growth in GI applications, AI tools, IP Dashboard, and SIPP scheme** reflect a modern and inclusive IP ecosystem aimed at encouraging **innovation, ease of filing, and economic value creation**. ([Click here to read article](#))

- **Article 67(a)** of the Indian Constitution enables the **Vice President to resign** by writing to the **President**. Along with clauses (b) and (c), it ensures a **well-defined exit mechanism** for the office. If the Vice President resigns or is removed, **Article 68(2)** mandates an election within **60 days**. The Vice President is elected by an **electoral college** of both **Lok Sabha and Rajya Sabha** members. The recent resignation of **Jagdeep Dhankhar** highlights the working of these provisions in practice. ([Click here to read article](#))
- The **Agriculture Minister Shivraj Singh Chouhan** has warned **ICAR scientists and senior officials** over the **rampant sale of fake biostimulants** in India. These **unregulated products**, which claim to improve **plant productivity**, have come under scrutiny due to **numerous farmer complaints**. The minister called for **tougher regulations, scientific review, and accountability**, stating that **farmers must not be misled** by corporate interests. The issue gained prominence after his **Viksit Krishi Sankalp Abhiyan** tour, where he personally engaged with affected farmers. ([Click here to read article](#))
- The **World's Largest Grain Storage Plan in Cooperative Sector** focuses on creating **agri-infrastructure at PACS level**, such as **godowns, processing units, and Fair Price Shops**, with support from **NABARD** and governments. Over **500 PACS** have been identified under this scheme, aiming for **universal coverage** across villages. With a financial outlay of **₹2,925 crore for computerization**, the plan enhances **grain storage, farmer empowerment, and supply chain resilience** in India. ([Click here to read article](#))
- Under the **National Sickle Cell Anemia Elimination Mission**, **6 crore individuals** have been screened using **POCT kits**, with **2.15 lakh diagnosed**, and **2.6 crore health cards** distributed. The mission, launched in **July 2023**, aims to **eliminate sickle cell anemia by 2047** through **universal screening, awareness, and counselling**. States like **Madhya Pradesh, Gujarat, and Odisha** are leading the initiative. A **digital portal** consolidates nationwide data and tracks mission progress. ([Click here to read article](#))
- The **National Cooperation Policy – 2025** aims to **triple GDP contribution**, bring in **50 crore active members**, and promote **grassroots-led development** through at least **one cooperative per village and five model villages per tehsil**. It prioritizes **technology-enabled, transparent, and youth-driven cooperatives** in new sectors like **insurance, tourism, taxi services, and green energy**. With **White Revolution 2.0, Sahkar Taxi**, and a dedicated **cooperative university**, the policy seeks to build an **inclusive, self-reliant, and future-ready** cooperative ecosystem. ([Click here to read article](#))
- The **India-UK Vision 2035** is a strategic blueprint to transform India-UK ties through enhanced cooperation in **trade (CETA, BIT), defence (10-year roadmap, joint R&D), technology (AI, biotech, semiconductors), climate (green finance, clean energy, SMRs), and education (transnational degrees, youth exchange)**. It supports **people-to-people links**, reinforces a **rules-based international order**, and promotes **multilateral reform**. The partnership is guided by annual reviews and high-level dialogues, ensuring dynamic, inclusive, and future-ready collaboration. ([Click here to read article](#))
- India has **achieved 20% ethanol blending in petrol in 2025**, five years ahead of the **2030 target**, marking a major step in its **clean energy transition**. The blending level rose from **1.5% in 2014 to 20% in 2025**, saving **₹1.36 lakh crore in foreign exchange**, reducing **CO₂ emissions by 698 lakh tonnes**, and providing **₹1.18 lakh crore to farmers**. Derived mainly from **sugarcane**, ethanol production has boosted the **biofuel industry**, rural incomes, and supported India's **climate goals and energy security**. ([Click here to read article](#))
- **Narendra Modi** has officially become **India's second-longest serving Prime Minister**, completing **4,078 consecutive days** in office on **July 25, 2025**, surpassing **Indira Gandhi's record**. He is the **first non-Congress PM** to serve **two full terms**, the **longest-serving leader from a non-Hindi-speaking state**, and the **first post-independence born PM** to achieve this feat, marking a **historic moment** in Indian political history. ([Click here to read article](#))
- India has **successfully tested its first hydrogen-powered train coach** at **ICF Chennai**, marking its entry into the group of nations using **hydrogen rail technology**. Under the **Hydrogen for Heritage initiative**, Indian Railways plans to run **35 hydrogen trains**, each costing **₹80 crore**, with **₹70 crore** for supporting infrastructure. A **pilot project** on the **Jind-Sonipat section** is also underway. The **1,200 HP hydrogen train** in development reinforces India's vision of **net-zero emissions and green transport innovation**. ([Click here to read article](#))
- The **60th anniversary of India-Maldives diplomatic ties** was marked by the **release of commemorative stamps** by **PM Modi and President Muizzu**. The stamps showcased the **Indian Uru boat and Maldivian Vadhu Dhoni**, representing the **shared maritime culture, historical Indian Ocean trade, and the deep bilateral relationship** established since **1965**. India was one of the first nations to recognize Maldives' independence. These stamps symbolize the **mutual heritage, regional cooperation, and strengthening of people-to-people ties**. ([Click here to read article](#))
- **PM Modi** gifted a **Sonoma dove tree sapling** to **King Charles III** at **Sandringham Estate** under the initiative '**Ek Ped Maa Ke Naam**', promoting **environmental awareness and India-UK green diplomacy**. The tree, known for its **early and beautiful flowering**, will be planted in **autumn**. This initiative aims to **encourage tree plantation, honour mothers, and strengthen bilateral ties on shared ecological values**. Other key topics discussed included **CETA, Yoga, Ayurveda, and people-to-people connections** through sports. ([Click here to read article](#))

States in the News

- The **Saara Vizha 2025**, held in **Courtallam**, Tamil Nadu, is a vibrant **monsoon festival** that celebrates **culture, tradition, and community welfare**. Inaugurated by **Revenue Minister K.K.S.S.R. Ramachandran**, the event featured **cultural performances, a flower exhibition, and public competitions**, blending nature with heritage. With strong **government support**, participation from **local officials**, and engagement through **traditional arts** and youth events, the festival underscores Tamil Nadu's focus on **inclusive cultural development**. ([Click here to read article](#))
- The launch of the **Indian Institute of Creative Technology (IICT)** in **Mumbai** by **Union Minister Ashwini Vaishnaw** and **Maharashtra CM Devendra Fadnavis** signals a transformative shift in India's **creative tech economy**. The institute will provide **industry-aligned education** in **VFX, XR, animation, and gaming**, in partnership with global leaders like **Google, Meta, Microsoft, and Apple**. Aimed at nurturing **skilled professionals**, IICT is expected to catalyze growth in the **AVGC-XR sector**, positioning India as a **global digital content hub**. ([Click here to read article](#))
- The **Tamil Nadu government** has approved a **Centre of Excellence for Hornbill Conservation** at the **Anamalai Tiger Reserve** with **₹1 crore funding** from the **Endangered Species Conservation Corpus Fund**. The project targets four hornbill species and includes **population monitoring, habitat restoration, community-based nest adoption, and collaborative research**. It also introduces **citizen science tools and educational support** to promote conservation awareness. This initiative addresses key issues like **habitat loss, climate change, and biodiversity decline** in the **Western Ghats**. ([Click here to read article](#))
- **NeVA Seva Centre** was inaugurated by **Speaker Vijender Gupta** at the **Delhi Legislative Assembly** to promote **paperless governance**. The first phase of the **NeVA project** was completed, offering **digital tools, training, and smartphones** to MLAs. The initiative supports **Digital India**, aims for **transparency**, and enhances **legislative efficiency** through **technology-driven solutions**. ([Click here to read article](#))
- Puducherry's **One-Time Regularisation Scheme 2025** aims to **legalise unauthorised constructions** made between **May 1, 1987 – July 16, 2025**. Applications are accepted **online via OBPS**, with **fixed fees and scrutiny charges**. **Government buildings are exempt**, while aided schools receive **50% fee relief**. **Encroachments and plots without legal ownership are excluded**. This move will **improve urban planning compliance** and offer **legal protection** to existing property owners. ([Click here to read article](#))
- The **ambrosia beetle (*Euplatypus parallelus*)**, first reported in **India in 2012**, is now threatening **Kerala's rubber plantations**. It carries **Fusarium fungi**, which **degrade wood and reduce latex yield**. Symptoms include **leaf fall, trunk drying, and latex loss**. Current **control methods**—like traps and antifungals—have **limited success**. The pest also endangers other **broadleaf crops** like **cashew, teak, and coconut**. Experts recommend **localized strategies**, use of **antagonistic fungi**, and **policy-level intervention** for sustainable management. ([Click here to read article](#))
- **Jharkhand** will soon launch **India's first Mining Tourism Project**, with support from **Central Coalfields Limited (CCL)** and oversight by **Jharkhand Tourism Development Corporation (JTDC)**. The **pilot phase** includes tours to the **North Urimari (Birsa) coal mine** via two routes—**Rajrappa** and **Patratu**—covering **mines, temples, and valleys**. The initiative aims to promote **alternative tourism**, create **employment**, and preserve **industrial heritage**, with further plans for **Eco-Mining Circuits** and a **Religious Circuit**. ([Click here to read article](#))
- The **Delhi Government** has hiked cash rewards for **Olympic and Paralympic medalists** under the **Mukhyamantri Khel Protsahan Yojana**, offering **₹7 crore for Gold, ₹5 crore for Silver, and ₹3 crore for Bronze**, along with **Grade A jobs** for top Olympic winners. The scheme also includes **₹3 crore for Asian Games Gold**, and introduces the **Mukhyamantri Digital Education Scheme** to provide **laptops to 1,200 meritorious students** and upgrade **computer labs** in government schools. ([Click here to read article](#))
- The **Aadi Thiruvathirai Festival (23–27 July 2025)** at **Gangaikonda Cholapuram** honors **Rajendra Chola I's birth anniversary**, marking **1,000 years** of his **maritime expedition and temple construction**. The event includes **Bharatanatyam, Devaram chanting, ASI exhibitions, and a performance by Ilaiyaraaja**, with **PM Modi** as Chief Guest. The festival promotes **Shaiva Siddhanta, Tamil Bhakti tradition, and Chola heritage**, highlighting the ruler's **visionary cultural and political impact**. ([Click here to read article](#))
- The **Madhya Pradesh government** has introduced a new **monthly stipend scheme** offering **₹6,000 to unemployed women and ₹5,000 to men**, tied to **internships in registered industries**. It builds upon the **Ladli Behna Yojana**, aims to **enhance skill development**, and supports **local job creation** via **industrial expansion in areas like Acharpura**. Over **1,600 jobs** are expected initially. This initiative blends **social welfare with industrial growth**, with a focus on **gender inclusion, economic self-reliance, and youth empowerment**. ([Click here to read article](#))

International Affairs

- India's **UN Voting Pattern** has experienced a significant transformation, with **abstentions** hitting a record **44% in 2025**, reflecting a shift towards **strategic autonomy** amid a **polarised global order**. This change underscores India's role as a **middle power**, opting for **nuanced diplomacy** over alignment. By abstaining on contentious resolutions involving issues like **Russia-Ukraine**, **Myanmar**, and **Israel-Palestine**, India maintains **bilateral relations** and avoids global power blocs, thereby strengthening its **non-aligned yet assertive foreign policy**. ([Click here to read article](#))
- Gita Gopinath**, the **First Deputy Managing Director of the IMF**, will step down in **August 2025** to return to **Harvard University** as an economics professor. Known for her role during the **pandemic** and global economic disruptions, she advanced the IMF's work in **fiscal policy**, **international trade**, and **debt analysis**. Her resignation offers the **U.S. Treasury** a chance to name a successor amid changing **global economic dynamics**. Gopinath leaves a lasting legacy of **intellectual leadership**, with her next chapter focused on research and training future **economists**. ([Click here to read article](#))
- A **replica of the Ashoka Pillar** was unveiled at **Waskaduwa Sri Subhuthi Viharaya**, Sri Lanka. Sponsored by **Kyabje Ling Rinpoche** and supported by the **Government of India**, the project honors **Emperor Ashoka's role** in spreading **Buddhism** to Sri Lanka. This act reinforces **India-Sri Lanka Buddhist ties**, complementing India's other initiatives such as **Pali language promotion**, **solar support for temples**, and **preservation of Buddha relics**. The temple's housing of **Kapilavastu relics** further enhances its spiritual value, making it a symbol of **bilateral cultural unity**. ([Click here to read article](#))
- The **India-UK Free Trade Agreement (FTA) 2025**, formally called **CETA**, aims to **boost trade to USD 120 billion by 2030** by **removing tariffs** on key exports like **textiles**, **leather**, and **reducing import duties** on UK goods. It includes provisions on **services**, **innovation**, **social security**, and **IPR**, with ratification pending from the **UK Parliament**. The **Double Contribution Convention Agreement** further supports **Indian professionals abroad**. This deal reinforces India's global economic engagement and sets the stage for future FTAs with major economies. ([Click here to read article](#))
- The **United States**, under **President Donald Trump**, has withdrawn from **UNESCO** for the second time, citing **"woke"** and **anti-Israel biases**. This aligns with the **America First** policy and mirrors the 2017 decision, later reversed by **Joe Biden**. UNESCO's recognition of **Palestine**, alleged **politicization**, and **ideological conflicts** were key reasons. The move has been welcomed by **Israel**, criticized by **UNESCO officials**, and may **reduce US influence** in global education and heritage policy while enhancing **China's role** within the agency. ([Click here to read article](#))
- A series of **earthquakes** hit Russia's **Kamchatka Peninsula**, the strongest at **7.4 magnitude**, highlighting the region's location along the **Pacific Ring of Fire**. The peninsula is a **tectonic meeting point** between the **Pacific** and **North American plates**, prone to frequent **seismic activity**. Despite an initial **tsunami alert**, no major wave threat emerged. Kamchatka's unique geography, with its **UNESCO-listed volcanoes** and **mountain ranges**, makes it both scientifically significant and disaster-prone. ([Click here to read article](#))
- China has started building the **Motuo Hydropower Station** on the **Yarlung Tsangpo River**, aiming to create the **world's largest dam**, triggering **geopolitical and environmental concerns** in **India** and **Bangladesh**. The project, costing **\$167 billion**, involves diverting river flow through tunnels to power **five cascading stations**. While it aligns with China's **energy strategy**, it raises fears over **river control**, **livelihood impacts**, **biodiversity loss**, and **seismic vulnerability**, making it a key **geo-environmental issue** in the region. ([Click here to read article](#))
- India has **resumed tourist visas for Chinese citizens** after a **five-year suspension** caused by COVID-19 and diplomatic tensions. Chinese nationals can apply online and visit Indian consulates in **Beijing**, **Shanghai**, and **Guangzhou** for processing. The move comes soon after the **Kailash Mansarovar Yatra** resumed, reflecting efforts to boost **people-to-people ties**, improve **bilateral relations**, and revitalize **India's tourism sector**. ([Click here to read article](#))
- France** will formally recognise the **State of Palestine** in **September 2025**, becoming the **first G7 nation** to do so. This move aims to push for a **ceasefire**, **rebuild Gaza**, and promote a **two-state solution**. It has been **welcomed by Palestine**, condemned by **Israel**, and **rejected by the US**. The recognition carries **symbolic and diplomatic weight** but faces several **geopolitical challenges**. ([Click here to read article](#))



- India extended a **₹4,850 crore Line of Credit** to the **Maldives** during **PM Modi's state visit** in July 2025, reinforcing the **Neighbourhood First** and **MAHASAGAR** vision. Talks for a **Free Trade Agreement (FTA)** and **Bilateral Investment Treaty (BIT)** were launched. A key development was the restructuring of earlier credit terms, reducing the Maldives' **debt repayment burden by 40%**. This outreach reflects India's role as a **development partner**, aiding **infrastructure** and **regional security** in the face of geopolitical competition with China. ([Click here to read article](#))

Agreements/MoUs Signed

- The **Bima Sakhi Yojana**, a joint initiative between **LIC** and the **Ministry of Rural Development**, aims to empower rural women through a **stipend-based LIC agency career**, aligning with the **DAY-NRLM** mission. With benefits like **monthly stipends**, **long-term financial independence**, and integration into the **insurance sector**, the scheme promotes **financial inclusion**, enhances **rural incomes**, and supports the government's push for **women-led development** in India. ([Click here to read article](#))
- The **Centre of Excellence on PESA** at **IGNTU, Amarkantak** was launched through a tripartite MoU involving the **Ministry of Panchayati Raj**, the **Madhya Pradesh Government**, and **IGNTU** to improve **grassroots governance** in tribal regions. Its **objectives** include **capacity building**, **research**, **participatory planning**, and **preservation of tribal knowledge**, aligning with **PESA** and **LSDGs**. The launch of the "**PESA in Action**" compendium underscores efforts toward showcasing **best practices** in tribal self-governance, ultimately contributing to a **Viksit Bharat** rooted in **inclusive development and cultural respect**. ([Click here to read article](#))

Banking/Economy/Business News

- In **July 2025**, **HSBC** exited the **Net-Zero Banking Alliance (NZBA)**, sparking backlash from **green clients** like **Ecotricity**, who questioned the bank's **climate credibility**. The move, prompted by internal concerns over bias against carbon sectors, contrasts sharply with growing global expectations for **sustainable finance**. This development puts HSBC at the center of a critical debate on the future of **net-zero banking**, **ethical investing**, and the **financial sector's role in climate action**. ([Click here to read article](#))
- NSDL Payments Bank Limited** was added to the **Second Schedule** of the **RBI Act, 1934**, making it a **scheduled bank**. This status enables the bank to **access RBI facilities**, gain **clearinghouse membership**, and enhances its **regulatory credibility**. Specializing in **digital savings** and **remittance services** for **underserved populations**, NSDL Payments Bank's inclusion reflects its **financial health**, **regulatory compliance**, and alignment with **RBI's public interest criteria**. ([Click here to read article](#))

- India's **tea exports** rose by **2.85%** in FY 2024–25 to **257.88 million kg**, led by **North India's 8.15%** growth. **South India** saw a **4.92%** decline. The **average export price** increased by **12.65%** to **Rs 290.97 per kg**, boosting value realization. In **calendar year 2024**, total exports stood at **256.17 million kg**, a **10.57%** rise ([Click here to read article](#))
- India aims to raise the **tourism sector's contribution to GDP to 10% by 2047**, from the current **5–6%**, aligning with its vision of a **\$32 trillion economy**. Key types include **spiritual, adventure, medical, and cultural tourism**. Challenges such as **infrastructure gaps**, **environmental concerns**, and **lack of standardization** are being addressed through initiatives like **Swadesh Darshan**, **PRASHAD**, and **medical tourism promotion**. The government also focuses on **employment generation**, **e-visa facilitation**, and **sustainable practices** to ensure inclusive and resilient tourism growth. ([Click here to read article](#))
- India's largest lender, the **State Bank of India (SBI)**, executed a **₹25,000 crore QIP**, which was **oversubscribed 4.5 times**, with **LIC and other domestic investors** receiving two-thirds of the allotment, and **foreign investors accounting for 64.3% of demand**. The capital raised will boost SBI's **CET-1 ratio to 11.50%**, enabling **credit growth** in **retail, MSME, and corporate sectors**. The QIP underscores **strong investor confidence**, the robustness of India's **banking sector**, and the country's **economic resilience**. ([Click here to read article](#))
- India's **core sector** grew **1.7%** in **June 2025**, marking a **three-month high**. Positive growth was seen in **steel (9.3%)**, **cement (9.2%)**, and **refinery products (3.4%)**, while **coal (-6.8%)**, **electricity (-2.8%)**, and **natural gas (-2.8%)** saw declines. The **April–June growth** stood at **1.3%**, reflecting an overall **sluggish industrial trend**. The **Index of Core Industries**, which represents **40.27%** of the **IIP**, remains a key indicator for economic planning and assessment. ([Click here to read article](#))
- Between **March 2021 and March 2025**, **Gross NPAs** dropped from **9.11% to 2.58%**, thanks to **IBC reforms**, **amendments to SARFAESI & DRT Acts**, **RBI's prudential framework**, and **specialized bank mechanisms**. Use of **e-auctions**, **valuation norms**, and penalties for misvaluation have increased **transparency and efficiency** in **NPA recovery**. ([Click here to read article](#))
- Between **FY16 and FY25**, **Public Sector Banks (PSBs)** wrote off **₹12.08 lakh crore** in **non-performing assets (NPAs)**, following **RBI guidelines**, yet continued **loan recovery** efforts via **DRT, SARFAESI, and IBC** routes. While **10 PSBs** reduced write-offs, **SBI and Canara Bank** saw an increase. As of **March 2025**, **1,629 wilful defaulters** owed over **₹1.62 lakh crore**, with assets worth **₹25,000+ crore** recovered under **PMLA and FEOA**. Moreover, **48,570 employees** are being recruited, as **PSBs maintain 96% staff coverage**, reflecting focused efforts in both asset recovery and human resource management. ([Click here to read article](#))

- **India Ratings & Research (Ind-Ra)** has cut India's FY26 GDP growth forecast to 6.3%, citing global headwinds like US tariff hikes and weak investment climate. Despite monetary easing, low CPI inflation (expected at 3%), and above-normal rainfall projections, sectors like telecom and manufacturing may see a capex slowdown. However, power, logistics, and retail real estate are likely to retain growth. The RBI's target inflation of 4% has been consistently undercut, boosting rural demand and easing loan burdens. ([Click here to read article](#))
- The **Asian Development Bank (ADB)** forecasts India's GDP to grow at 6.5% in 2025 and 6.7% in 2026, driven by strong domestic demand, a normal monsoon, and monetary easing. Inflation is projected to stay within RBI's target range, with CPI at a six-year low in June. While the broader Asia-Pacific outlook has weakened due to trade tensions and geopolitical risks, India remains the world's fastest-growing major economy, according to the Asian Development Outlook 2025. ([Click here to read article](#))
- **Fino Payments Bank** has launched **GATI**, a zero-balance digital savings account, aimed at boosting UPI transactions in West Bengal. Customers can open accounts instantly at any of 40301 merchant points, with an affordable fee structure and eKYC-based onboarding. The initiative promotes financial inclusion, targets rural and semi-urban populations, and supports features like auto UPI ID, FinoPay app, and access to insurance, digital gold, and loans. GATI caters to the digitally curious segment, especially the youth, women, and senior citizens. ([Click here to read article](#))
- The **RBI Financial Inclusion Index (FY25)** improved to 67.0 from 64.2 in the previous year. This growth across Access, Usage, and Quality sub-indices reflects the success of government schemes, digital financial platforms, and financial literacy programs. It is a comprehensive tool that measures inclusion in banking, pensions, insurance, postal services, and more, helping shape India's inclusive financial ecosystem. ([Click here to read article](#))
- The RBI held a surprise ₹50,000 crore VRR auction on July 23, 2025, accepting bids worth ₹50,001 crore at a 5.58% average rate, addressing tight liquidity caused by GST outflows and VRRR locks. This reflects RBI's proactive liquidity management and signals policy consistency. ([Click here to read article](#))
- **State Bank of India (SBI)** has been awarded the title of **World's Best Consumer Bank for 2025** by Global Finance magazine, based on global expert analysis. The award acknowledges SBI's digital innovation, vernacular voice banking, omni-channel engagement, and AI-based personalization, particularly benefiting rural and semi-urban customers. This achievement showcases SBI's role in shaping the future of consumer banking and enhancing India's financial reputation globally. ([Click here to read article](#))
- **Public Sector Banks (PSBs)** have identified 1,629 wilful defaulters with outstanding dues of ₹1.62 trillion as of March 31, 2025, as per the Union Finance Ministry. The government has implemented several legal and administrative measures to recover NPAs, including action through SARFAESI, IBC, and public disclosure via credit bureaus like CIBIL and Experian. This issue remains a major concern for the health of the banking sector, especially given the slowing deposit growth and rising credit risk. ([Click here to read article](#))
- The RBI has approved **Warburg Pincus** to invest ₹4,876 crore in **IDFC First Bank** via its affiliate **Currant Sea Investments B.V.**, acquiring up to 9.99% stake through **Compulsorily Convertible Preference Shares (CCPS)**. The move, already cleared by the CCI, will boost the bank's capital base, expand its lending ability, and accelerate its growth trajectory, marking a major foreign investment milestone in India's banking sector. ([Click here to read article](#))
- India's net FDI inflows dropped by 98% YoY to \$35 million in May 2025, due to 24% rise in repatriation and 11% fall in gross inflows, as per the RBI Bulletin. Singapore, Mauritius, UAE, and USA were major sources, with inflows into manufacturing, financial, and IT services. Outward FDI rose to \$2.1 billion, mainly into transport and business services. Despite this dip, India's FX reserves stood at \$696.7 billion, covering 11 months of imports and 95% of external debt. ([Click here to read article](#))

Appointments/Resignations

- **Sanjay Kaul**, a seasoned IAS officer, has been appointed as the MD & Group CEO of GIFT City, India's first smart city and International Financial Services Centre (IFSC). Backed by his experience in public policy, infrastructure, and technology, his leadership is expected to boost GIFT City's transformation into a global financial hub, strengthen international collaborations, and enhance India's footprint in the financial services sector. ([Click here to read article](#))
- **Deepak Bagla** has been appointed as **Mission Director** of the **Atal Innovation Mission (AIM)**, under **NITI Aayog**. Previously, he led **Invest India** and represented India in global forums like **WAIPA**. With a renewed mandate, AIM will implement outcome-driven initiatives aligned with India's innovation and development priorities. ([Click here to read article](#))
- **Ajay Seth**, a 1987-batch IAS officer and former **Finance Secretary**, has been appointed as the new **IRDAI Chairman**. His prior roles in economic affairs, fiscal policy, and infrastructure position him as a strong reform-oriented leader. His appointment is likely to strengthen regulatory oversight, enhance insurance penetration, and support policy innovation in India's insurance sector. ([Click here to read article](#))

- **Prof Uma Kanjilal**, a veteran in **Open and Distance Learning (ODL)**, has become the **first woman Vice-Chancellor of IGNOU** since its inception in **1985**. With **36+ years of experience**, she is known for her **digital education initiatives**, notably as **National Coordinator of SWAYAM and SWAYAM PRABHA**. Her international experience, including a **Fulbright Fellowship** and work with **UNRWA**, adds to her global academic perspective. Her appointment is a **historic milestone** for IGNOU and a significant step toward **inclusive, technology-driven education** in India. ([Click here to read article](#))

Defence News

- India is enhancing **military surveillance** by sourcing **high-resolution satellite imagery** from **global players** like Maxar, following **China's support to Pakistan** during **Operation Sindoor**. The **SBS-III programme** aims to launch **52 satellites** by **2029**, operated by the **Defence Space Agency**, with a **\$3.2 billion budget**. This move ensures **real-time monitoring**, **improved border surveillance**, and **strategic preparedness**, while challenges like **data security** and **external dependency** remain. ([Click here to read article](#))
- The **Indian Air Force** will retire **MiG-21 fighter jets** by **September 2025**, ending **60 years** of service. These **Soviet-origin supersonic aircraft**, inducted in **1963**, played major roles in wars including **1971 and Kargil**. Their replacement with the **indigenous LCA Tejas Mark 1A** signifies a move towards **modernization**, despite challenges like **delays in jet engine supply**. The shift supports the **Atmanirbhar Bharat** initiative and strengthens **IAF's air defense capability**. ([Click here to read article](#))
- The **Indian Army** has received its **first Apache AH-64E helicopters** from the **United States**, aimed at **boosting firepower** in **challenging terrains**. These **state-of-the-art attack helicopters** feature **advanced targeting systems**, **precision strike capabilities**, and **night operation functionality**. The move enhances **Army Aviation Corps' autonomy**, supports **defense modernization**, and fortifies India's **tactical strength along borders**. ([Click here to read article](#))
- The **Indian Coast Guard's** new vessel '**Samudra Prachet**', launched on **July 23, 2025**, is the final **Pollution Control Vessel (PCV)** constructed by **Goa Shipyard Ltd (GSL)** to enhance India's **oil spill response** and **maritime pollution control** capabilities within its **Exclusive Economic Zone (EEZ)**. With a **displacement of 4,170 tonnes** and **cutting-edge response equipment**, it supports **Atmanirbhar Bharat**, aligns with **MARPOL obligations**, and represents a milestone in **indigenous shipbuilding** and **coastal environmental protection**. ([Click here to read article](#))

- India's **DRDO** has successfully test-fired the **UAV-Launched Precision Guided Missile (ULPGM)-V3** at **Kurnool**, marking a major boost in **drone-launched precision strike capabilities**. The **12.5 kg missile**, powered by a **dual-thrust solid motor**, uses **infrared imaging** for **day-night targeting**, supports **two-way datalink**, and offers **multiple warhead options**. Developed with support from **MSMEs, startups**, and major firms like **Adani and BDL**, the **ULPGM programme** has three variants, with **V3 (ULM-ER)** being the most advanced. This achievement enhances India's defence preparedness and aligns with **Aatmanirbhar Bharat** goals. ([Click here to read article](#))
- India and Singapore launched the **joint military exercise 'Bold Kurukshetra 2025'** in **Jodhpur**, focusing on **urban warfare, counter-terrorism, and interoperability**. The drill uses **modern weaponry, real-time simulations, and advanced communication systems**, reinforcing defence cooperation under India's **Act East Policy**. This exercise showcases growing **regional strategic synergy** and highlights the importance of **coordinated action** in complex battlefield scenarios. ([Click here to read article](#))

Awards and Recognitions

- The **Meri Panchayat App**, developed by **Ministry of Panchayati Raj and NIC**, won the **WSIS Prizes 2025 Champion Award** under the theme of **local content and linguistic diversity**. It supports **real-time governance, GPDP access, multilingual interface, and citizen engagement** across **2.65 lakh Gram Panchayats**, promoting **transparency, participation, and rural empowerment** through technology. ([Click here to read article](#))
- **Suhani Shah**, a mentalist from **Rajasthan**, made history by becoming the **first Indian** to win the '**Best Magic Creator 2025**' award at the **FISM World Championship** held in **Torino, Italy**. This prestigious event is known as the **Oscars for magicians**. She triumphed in the **online magic category**, outperforming global participants. Her journey began at age **six**, and she's now known for fusing **magic with psychology and storytelling**. Her victory marks a **significant moment for India** in the world of magic. ([Click here to read article](#))
- **Dr. V. Narayanan**, **ISRO Chairman**, was awarded the **GP Birla Memorial Award 2025** for his pivotal role in advancing India's **space programme**, especially in **cryogenic propulsion and strategic missions**. The award, previously called the **Lifetime Achievement Award**, has been conferred on **Nobel Laureates and iconic scientists** like **Dr. APJ Abdul Kalam** and **Dr. Venkataraman Ramakrishnan**, showcasing its **prestige and global relevance**. ([Click here to read article](#))

- **Geetanjali Shree**, the celebrated Hindi author, has won the **PEN Translates Award 2025** for her book *Once Elephants Lived Here*, translated into English by **Daisy Rockwell**. The award, conferred by **English PEN**, recognizes outstanding literary translations and highlights voices from 13 languages across 11 regions. This recognition boosts **Hindi literature**, promotes **linguistic diversity**, and strengthens **India's global cultural presence**. ([Click here to read article](#))

Ranks and Reports

- The **World Bank 2025 report** reveals that Indian cities will generate **70% of new jobs by 2030**, but face **climate risks** like **heatwaves** and **flooding**, potentially causing **\$5 billion in annual losses** by 2030. It calls for over **\$2.4 trillion in resilient infrastructure investments** by 2050. Key cities like **Delhi, Chennai, Surat, and Lucknow** are especially at risk. Case studies from **Ahmedabad, Indore, and Kolkata** show promising mitigation actions. **Urban resilience** is vital for sustainable economic growth and climate safety. ([Click here to read article](#))
- **Chhatrapati Shivaji Maharaj International Airport (CSMIA)** has ranked among the **world's top 10 international airports** in the *Travel + Leisure World's Best Awards 2025* with a **reader score of 84.23**. It is the **only Indian airport** on the list and has earned this distinction for the **third straight year**. CSMIA is India's **busiest single-runway airport**, handling over **55 million passengers** annually, and offers **direct connectivity to 121 destinations**. Recent **digital upgrades, customer experience accolades**, and ownership under the **Adani Group** further solidify its position as a **global aviation leader**. ([Click here to read article](#))
- **India's passport ranking** has improved significantly in the **Henley Passport Index 2025**, rising from **85th to 77th** — its **biggest annual gain**. Indian citizens now enjoy **visa-free or visa-on-arrival access to 59 countries**, including **Malaysia, Thailand, the Maldives, Sri Lanka, and others**. The improvement reflects India's **strengthening diplomatic ties**, though the **mobility gap** with leading countries like **Singapore (193 destinations)** remains wide. The Index shows the rising importance of **passport power** as a marker of **national influence and global integration**. ([Click here to read article](#))

Sports News

- The **Japan Open Badminton 2025**, a key **BWF World Tour** event, saw **Shi Yuqi** of China win the **men's singles title**, while **South Korea's An Se-young** claimed her **sixth championship** of the year in the **women's singles**. China emerged as the **top-performing nation**, winning **three gold medals** in total, while **South Korea** and **Malaysia** also registered strong finishes. The tournament reinforced the **dominance of Asian countries in global badminton**, showcasing world-class talent and resilience across all events. ([Click here to read article](#))

- The **Fit India Sundays on Cycle** program, under the **Ministry of Youth Affairs and Sports**, is a national-level campaign promoting **fitness, youth empowerment, and a drug-free lifestyle**. With large-scale participation, including events like the one held at **BHU Varanasi**, the initiative integrates **cycling, yoga, games, and public awareness** to support the vision of **Viksit Bharat**. It fosters **healthy habits**, encourages **community involvement**, and delivers a **strong social message**, making it a cornerstone of India's public health and youth development strategy. ([Click here to read article](#))
- The **England and Wales Cricket Board (ECB)** has been awarded hosting rights for the **2027, 2029, and 2031 ICC World Test Championship Finals**, following its successful execution of the **2021, 2023, and 2025 finals**. The announcement came during the **ICC Annual Conference 2025** in **Singapore**. This decision, underpinned by England's rich cricketing legacy and strong infrastructure, is set to reinforce the global standing of **Test cricket**, enhance **fan engagement**, and ensure continuity in staging this prestigious event. ([Click here to read article](#))
- The **MRF MMSC FMSCI Indian National Car Racing Championship 2025** began at **Kari Motor Speedway**, featuring top performances by **teen drivers** like **Ishaan Madesh, Arjun Chheda, Bhuvan Bonu, and others** across **F2000, F1600, and Touring Cars**. Key names included **Biren Pithawalla, Arjun Balu, and Rithwik Thomas**. The event marked the **rising dominance of youth** in Indian motorsport and highlighted India's growing presence in **competitive racing circuits**. ([Click here to read article](#))
- The **FIDE World Cup 2025** will be held in **India from October 30–November 27** with **206 players** in a **knockout format**. The event offers **3 qualification spots** for the **2026 Candidates Tournament**. India's strong performance in recent international events and its chess culture make it an ideal host. **Qualification routes** include champions, ratings, continental events, and nominations. With stars like **Gukesh, Praggnanandhaa, and Erigaisi**, India is cementing its role as a **chess powerhouse**. ([Click here to read article](#))
- The **National Sports Governance Bill, 2025** seeks to bring **BCCI under the RTI Act**, officially recognise it as an **NSF**, and streamline Indian sports governance. It proposes a **National Sports Tribunal**, raises the **age limit to 75** for sports officials, enforces **gender and athlete inclusion** in governing bodies, and mandates transparent **election procedures**. The bill aligns Indian sports laws with the **Olympic Charter**, vital for India's **2036 Olympic bid** and ensures **legal oversight** via new regulatory bodies like the **National Sports Board**. ([Click here to read article](#))
- **Joe Root** has become the **second-highest run-getter in Test cricket**, surpassing **Dravid, Kallis, and Ponting** in a single innings at **Old Trafford**. With **38 centuries** (equal to **Sangakkara**) and **104 fifties**, he is second only to **Tendulkar** in both major milestones. Root also became the **first batter to score 1,000+ Test runs at Old Trafford**, solidifying his status as a **modern legend** of the game. His form has been particularly dominant in the last five years, marked by consistency and big hundreds. ([Click here to read article](#))

- **Riley Powell**, a **16-year-old Welsh cueist**, defeated **Pankaj Advani** in the final of the **IBSF World 6-Red Snooker Championship 2025** held in **Manama, Bahrain**, with a **5-4 victory**. Advani, on his 40th birthday, was denied his **29th world title**. The win is a **major milestone** for Powell and reflects the **rise of young global talent** in snooker. ([Click here to read article](#))
- India made **history at the Badminton Asia Junior Championships 2025** as **Tanvi Sharma** and **Vennala Kalagotla** became the **first Indian women's singles duo** to win medals at the same edition. **Tanvi**, the **junior World No. 1**, showcased dominance with straight-game victories, while **Vennala**, ranked **World No. 103**, showed resilience in tight matches. This **unprecedented feat** highlights India's rising stature in **junior women's badminton** and marks a **significant milestone** in the nation's sporting achievements. ([Click here to read article](#))
- India won its **first gold medal** at the **FISU World University Games 2025** as **Parneet Kaur** and **Kushal Dalal** triumphed in the **compound mixed team archery** event. India also secured a **silver** in **compound men's team** and a **bronze** in **compound women's team**. This performance boosts India's prospects ahead of the **LA 2028 Olympics**, where **compound archery** will debut. The event underscores the **rising standards in university-level sports**, especially for **women athletes** and **non-mainstream sports**. ([Click here to read article](#))

Schemes and Committees News

- Prime Minister **Narendra Modi** announced a new employment scheme providing **₹15,000 incentives** to first-time **private sector employees**, starting **August 1, 2025**. With a funding of **₹1 lakh crore**, the scheme supports **youth employment**, targets **eastern states** like **Bihar**, and promotes **job creation** in the **formal sector** through direct government intervention. ([Click here to read article](#))
- The **Bima Sakhi Scheme**, launched in **December 2024**, empowers rural women by appointing them as **Mahila Career Agents** under LIC. They receive a **monthly stipend (₹7000 to ₹5000)** for the first three years, alongside commissions. With over **2 lakh women enrolled**, the scheme has a **₹520 crore budget** for FY 2025–26. It also provides career progression, allowing **graduates to apply for ADO posts after five years**. It promotes **women empowerment**, **financial inclusion**, and **insurance penetration** across India. ([Click here to read article](#))
- The **Palna Scheme**, launched in **April 2022**, aims to support **working mothers** by providing **day-care and crèche facilities** for children aged **6 months to 6 years**. Integrated with **Anganwadi centres**, the scheme ensures **nutrition, health monitoring, and early learning**. It targets **17,000 centres** under the **15th Finance Commission cycle**, with **14,599 already approved**. Palna supports **SDG 8**, women's empowerment, and promotes **inclusive development** by easing the burden of **unpaid caregiving**. ([Click here to read article](#))

- **Skill India Mission (2015–2025)** has trained **over 6 crore individuals**, integrating schemes like **PMKVY 4.0**, **PM-NAPS**, and **JSS** under one framework. Key features include alignment with **NSQF**, use of **Skill India Digital Hub**, and focus on **AI, robotics, and green energy**. Major achievements include **1.63 crore trained under PMKVY**, **26 lakh under JSS**, and **43.47 lakh apprentices** under PM-NAPS. The mission supports India's demographic dividend, with a strong focus on **inclusion, employability, and future-readiness**. ([Click here to read article](#))

Science and Technology News

- India is setting bold milestones in **space exploration**, with ISRO announcing plans for a **space station by 2035** and a **human moon mission by 2040**. Under the leadership of **Chairman V. Narayanan**, ISRO has already achieved technological feats like the **Aditya-L1 solar mission** and **docking experiments**, and is preparing for missions like a **Venus orbiter**. These developments signal India's rise as a **global space power**, reflecting the nation's commitment to innovation, **strategic autonomy**, and **Viksit Bharat**. ([Click here to read article](#))
- A **Martian meteorite** named **NWA 16788**, weighing **54 pounds**, was discovered in **Niger** in **2023** and sold at **Sotheby's** for a **record \$5.3 million** in July 2025. The rock, ejected from **Mars** about **5 million years ago**, traveled **140 million miles** to Earth and is now the **largest known Martian meteorite** found. Its journey and discovery highlight key areas of **space science, geology, and global interest in extraterrestrial artifacts**. ([Click here to read article](#))
- The **Indian Council of Medical Research (ICMR)** has invited **Expressions of Interest (EoIs)** from eligible companies for **technology transfer and commercialisation** of its indigenous **malaria vaccine candidate, AdFalcivax**, developed by **ICMR-RMRC Bhubaneswar**. The vaccine targets **Plasmodium falciparum**, the most dangerous malaria parasite, aiming to prevent infection and reduce **community transmission**. ICMR will provide **technical support** throughout the **seven-year development process**, which is divided into **four stages** with buffer time to ensure timely progress. ([Click here to read article](#))



- **NISAR**, to be launched on **July 30, 2025** by **ISRO's GSLV-F16**, is the **first joint satellite** between **ISRO and NASA**, featuring **dual-frequency SAR (L-band & S-band)**. Weighing **2392 kg**, it will operate from a **Sun-synchronous orbit (743 km)** and use **SweepSAR technology** for **12-day global coverage**. Key applications include **disaster management, climate monitoring, soil moisture tracking, and ice sheet movement**, reinforcing its **global scientific importance**. ([Click here to read article](#))
- **Indian scientists** from **Bose Institute** have identified and **overexpressed the AcSERK3 gene** in **pineapple** to enhance **resistance against Fusariosis**, caused by *Fusarium moniliforme*. This is the **first documented case** of such a native gene's overexpression in pineapple, resulting in **stronger stress response, better survival, and potential multi-fungal tolerance**. The genetically modified plants showed **increased levels of stress-fighting enzymes** and may offer a **sustainable disease-resistant crop** for future farming. ([Click here to read article](#))
- **NASA** has launched the **TRACERS Mission** with **two satellites** to study **magnetic reconnection** in Earth's **polar cusp**, protecting the planet from **solar storms**. The satellites will provide **real-time data** on how space weather affects **satellites, communication systems, and power grids**. It launched alongside **Athena EPIC, PExT, and REAL** satellites on a **SpaceX Falcon 9** rocket, and is significant for **global space research**, including for countries like **India**. ([Click here to read article](#))
- **National Flag Day 2025** marks the **78th anniversary** of the **adoption of the Indian National Flag** by the **Constituent Assembly** on **July 22, 1947**. Known as the **Tiranga**, the flag's **saffron, white, and green** colours stand for **sacrifice, peace, and growth** respectively, while the **Ashoka Chakra** signifies **dharma and progress**. The day is commemorated through **flag hoisting ceremonies, awareness campaigns, and educational programs**, promoting **patriotism, national pride, and adherence to the Flag Code of India**. ([Click here to read article](#))
- **National Broadcasting Day 2025**, celebrated on **July 23**, marks the legacy and evolution of **radio broadcasting in India**, beginning with the **Indian Broadcasting Company (IBC)** in **1927**. It commemorates milestones from the first radio transmission in **1923** by the **Radio Club of Bombay** to the transformation into **All India Radio (AIR)** and later **Akashvani**. AIR, with **591 stations** in **23 languages** and **146 dialects**, has played a crucial role in **public communication, freedom struggle, education, and disaster communication**, evolving with **digital innovations** like **mobile apps, DTH, YouTube, and AI-based services**. ([Click here to read article](#))
- The **International Day for Women and Girls of African Descent**, observed on **25 July**, emphasizes the **intersectional challenges** faced by this community due to **racism, sexism, and socio-economic bias**. It calls for **transformative action** through **education, leadership, inclusive policies, and protection of rights**. Their **strength, creativity, and leadership** are essential for achieving **equity and sustainable development**. ([Click here to read article](#))
- **World Drowning Prevention Day**, observed annually on **25 July**, was declared by the **UN General Assembly** in **2021** to address the alarming yet preventable issue of **drowning**, which kills over **236,000 people every year**. It emphasizes **child safety, community engagement, and low-cost interventions** like **barriers, swimming lessons, and rescue training**. Over **90% of drowning deaths** occur in **low- and middle-income countries**, especially in the **Western Pacific and South-East Asia** regions. The day promotes **multi-sectoral action, awareness, and stronger policy initiatives** to reduce drowning-related deaths worldwide. ([Click here to read article](#))
- **25 July** is observed globally as the **International Day for Judicial Well-being**, declared by the **UN General Assembly** through **Resolution A/RES/79/266**. It was inspired by the **Nauru Declaration (2024)** and pioneered by **Justice Rangajeeva Wimalasena**. The day highlights the critical link between **judicial wellness and quality justice**, and aims to combat stigma, encourage institutional reforms, and promote **global awareness**. The resolution was adopted with **overwhelming support**, and the observance now invites active participation from **judicial institutions, UN bodies, academia, and civil society**. ([Click here to read article](#))

Important Days News

- **World Brain Health Day 2025** Observed on **22nd July**, themed "**Brain Health for All Ages**", calls attention to the need for **early intervention, lifestyle awareness, and equal access to neurological care**. Established by the **World Federation of Neurology**, the day promotes practices like **quality sleep, exercise, healthy diet, and mental engagement** to enhance brain function. It reinforces that maintaining brain health is a **lifelong responsibility** vital for overall well-being. ([Click here to read article](#))
- The **44th Foundation Day** of **NABARD** highlighted its significant contributions to **rural development**, including **₹42,842 crore** in loans in **Andhra Pradesh**, and **₹4,613 crore** infrastructure projects in **Arunachal Pradesh**. New **DDM offices** were opened, exemplary **PACS** and **DCCBs** were honored, and key publications like "**Roots of Change**" and "**NIDHI**" were launched. The theme of **cooperatives building a better world** was emphasized, aligning with the **International Year of Cooperatives**. NABARD continues to focus on **financial inclusion, credit support, digitisation, and climate-resilient rural growth**. ([Click here to read article](#))

- **Income Tax Day (July 24)** commemorates the **introduction of income tax** in India in **1860**. It highlights the nation's journey from **colonial taxation** to a **digitally empowered, transparent, and citizen-centric tax system**. Over the years, reforms such as **CPC, TIN 2.0, Faceless Assessments**, and the **Annual Information Statement (AIS)** have modernized tax administration. The **Gross Direct Tax Collection** has **doubled** in five years, while the **updated ITR window** and **NUDGE theory** foster **voluntary compliance**. ([Click here to read article](#))
- **World Mangrove Day** is celebrated every year on **July 26**, established by **UNESCO in 2015**. **Mangrove forests**, found in **tropical coastal areas**, are known for their **salt-tolerant roots, biodiversity, and carbon sequestration** abilities. They act as **natural barriers** against tsunamis and storms. Major threats include **shrimp farming, logging, and urban development**. Observing the day includes **plantation drives, awareness programs, and supporting sustainable livelihoods**. The **Sundarbans** is the world's largest mangrove forest, and **mangroves play a vital role** in climate regulation and marine conservation. ([Click here to read article](#))

Obituaries News

- **Alan Bergman**, an iconic **Oscar-winning lyricist**, passed away in **2025** after decades of crafting timeless songs with his wife **Marilyn Bergman**. With **3 Academy Awards, 16 nominations**, and **collaborations** with industry legends like **Barbra Streisand** and **Michel Legrand**, he helped shape **Hollywood's musical legacy**. His work, including hits like **"The Way We Were"** and **"Nice 'n' Easy,"** continues to inspire the **film, music, and cultural sectors** worldwide. ([Click here to read article](#))

- **VS Achuthanandan**, a **veteran CPI(M) leader** and **former Kerala CM**, passed away at **101** in **2025**. Known for his **mass appeal**, he began as a **coir worker** and rose to become a **chief minister**. His work focused on **land reforms, farmers' rights, and anti-corruption**. He was part of the **1964 split** forming CPI(M) and was admired for his **oratory** and **simplicity**. His legacy continues to inspire **ethical leadership** and **public service**. ([Click here to read article](#))
- **Hulk Hogan**, a **two-time WWE Hall of Famer**, died at **71** due to **cardiac arrest** in Florida. Known for iconic phrases like **"Whatcha gonna do when Hulkamania runs wild on you?"**, Hogan helped transform **professional wrestling** into a **mainstream global phenomenon** in the 1980s. Despite controversies—including a **Gawker lawsuit** and a **racism scandal**—he remained a central figure in sports entertainment. He headlined **eight WrestleMania main events**, starred in films, and rejoined WWE as host in his later years, leaving behind a **massive legacy** in pop culture. ([Click here to read article](#))

Miscellaneous News

- **Sundar Pichai**, CEO of **Alphabet Inc.**, has reached a **net worth of \$1.1 billion**, driven by **Alphabet's soaring stock** and **heavy AI investments**. His rise—from a modest background in **Tamil Nadu** to leading one of the world's biggest tech companies—illustrates the power of strategic leadership and innovation. With only **0.02% stock ownership**, Pichai's wealth stems largely from **stock sales** and compensation, alongside his pivotal role in Alphabet's **AI infrastructure boom**. **DeepMind's acquisition**, a **120% stock rise**, and **\$50 billion AI investment in 2024** were key factors. ([Click here to read article](#))

Static Takeaways

Sr. No	Static Name	Static Details
1	SBI	Chairman - Challa Sreenivasalu Setty
2	RBI	Governor - Sanjay Malhotra
3	Asian Development Bank	HQ - Manila, Philipines
4	ISRO	Chairman - V Narayanan
5	NASA	Head - Sean Duffy
6	ICC	Chairman - Jay Shah
7	Fino Payments Bank	CEO - Rishi Gupta
8	France	President - Emmanuel Macron Capital - Paris
9	Maldives	President - Mohammed Muizzu Capital - Male
10	China	President - Xi Jinping Capital - Beijing

Sr. No	Static Name	Static Details
11	Russia	President - Vladimir Putin Capital - Moscow
12	USA	President - Donald trump Capital - Washington D.C.
13	Sri Lanka	President - Anura Kumara Disenayake Capital - Colombo
14	Madhya Pradesh	CM - Mohan Yadav Governor - Mangubhai Patel
15	Tamil Nadu	CM - M K Stalin Governor - R N Ravi
16	Delhi	CM - Rekha Gupta L. Governor - Vinai Saxena
17	Jharkhand	CM - Hemant Soren Governor - Santosh Gangwar
18	Maharashtra	CM - Devendra Fadnavis Governor - Radhakrishanan
19	Gujarat	CM - Bhupendra Patel Governor - Acharya Devvrat

