

Schemes (2)

• CBDC-based DBT under PMGKAY

Detail: Launched **14 Aug 2026** in **Chandigarh** and **Dadra & Nagar Haveli** — food subsidy credited to a **Digital Rupee wallet** instead of a bank account, **purpose-bound** to foodgrains at **empanelled merchants**; **QR code** for smartphones, **OTP** for feature phones. Slogan "**Har Dana, Har Rupya, Har Adhikar**"

Detail: CBDC is money — an **RBI liability** and **legal tender**; UPI is a **rail moving commercial bank deposits**; **crypto** has no issuer and is not legal tender; **e-RUPI** is a **prepaid voucher**. RBI pilots **CBDC-W** and **CBDC-R** from **2022**

Detail: **Programmability** attaches conditions to the money itself — which cash and bank transfers cannot do

Exam hook: DBT savings over **Rs 4 lakh crore**; **ASHA** AI feedback **20 lakh calls**. **NFSA 2013** covers **75% rural + 50% urban ≈ 80 crore**; **AAV 35 kg/household/month**, **PHH 5 kg/person/month**; free grain under **PMGKAY** from **1 Jan 2023**

• Sapt Dhara and Viksit Bharat 2047

Detail: In the **80th Independence Day** address the PM set out the **Sapt Dhara** — **manufacturing · agriculture and food production · technology and innovation · Gati Shakti · defence power · green and blue economy · soft power**

Detail: Announcements — AI skilling of **1 crore youth**, a **Rs 1 lakh crore Innovation Fund**, a talent hunt for the **2036 Olympics**, free online coaching over **DPI**, and a call for **one or two Indian pharma firms** to enter the world's top five under **Heal in India**

Detail: Social security **25 crore over five to seven decades → 100 crore in one decade**; **Ayushman Bharat** covers **70+ up to Rs 5 lakh**; **25 crore** moved out of poverty; India from the **Fragile Five** to the **fastest-growing major economy**

Exam hook: Twelve-year multipliers — digital transactions **100x**, mobile phones **35x**, railway coaches **21x**, electronics **7x**, khadi **5x**, defence production/internet users/patents **4x**. FTAs with **nearly 40 countries** since 2014; **urea Rs 300**, **DAP Rs 1,350**; **Vande Mataram** at the Red Fort for the first time since Independence, in its **150th year**

Welfare (1)

• National Framework for strengthening ITDAs and ITDPs

Detail: Released **15 Aug 2026** by the Ministry of Tribal Affairs, launched by **Jual Oram** with **Dr R. Balasubramaniam** (NITI Aayog). Note the release carries **two figures** — the framework covers **217 ITDAs/ITDPs across 19 States/UTs**, from an exercise initiated **April 2026** with **214 across 17**

Detail: An **ITDP** is an ***area*** of concentrated **ST population**; an **ITDA** is the ***agency*** running it under a **Project Officer**. Both originate in the **Tribal Sub-Plan** of the **Fifth Five Year Plan (1974-79)**

Detail: The reform imports **ranking, real-time monitoring and convergence** from the **Aspirational Districts** model, making ITDAs the vehicle for **saturation of entitlements**

Exam hook: **Article 244; Fifth Schedule** (States other than Assam, Meghalaya, Tripura, Mizoram — **Governor** may modify laws; **Tribes Advisory Council**); **Sixth Schedule** (those four States, **Autonomous District Councils**); **Article 275(1), 342, 338A (NCST)**. **PESA 1996**, **FRA 2006**. **PM-JANMAN** for the **75 PVTGs**

Polity/Bodies (4)

• e-FIR and Section 173 of the BNSS

Law: **Section 173, BNSS 2023** — information on a **cognizable offence** may be given **orally or electronically**, **irrespective of the area** where the offence was committed; electronic information is taken on record **only on being signed by the informant within three days**

Detail: That 'area' clause gives **statutory force to the Zero FIR**. **Section 173(3)** allows a **preliminary enquiry within 14 days**, with permission of an officer **not below DySP**, for offences punishable with **3 years or more but less than 7**

Lineage: Succeeds **Section 154 CrPC 1973**. The three new laws, all in force **1 July 2024** — **BNS** (replaces **IPC 1860**), **BNSS** (**CrPC 1973**), **BSA** (**Evidence Act 1872**)

Exam hook: ***Lalita Kumari* (2013)** made FIR registration **mandatory** for a cognizable offence. **Public order and police = State List Entries 1 and 2**; **criminal law and procedure = Concurrent List Entries 1 and 2**

• The Tribunals Reforms Bill, 2026

Law: Repeals the **Tribunals Reforms Act, 2021** and establishes a **judiciary-led National Tribunals Commission**, giving effect to ***Madras Bar Association v. Union of India***, (2026) 2 SCC 1

Detail: NTC = a **Chairperson** (former SC Judge or HC Chief Justice), **two Judicial Members**, **two Technical Members** (**25 years' experience**); appointed by the Centre **after consulting the CJI**. Functions — selections, performance monitoring, complaint inquiries, the **National Tribunals Data Grid**

Detail: Tenure — NTC members **5 years or age 70**; **tribunal members 5 years or age 67**. Recommendations communicated **within 3 days**, appointment **within 3 months**

Exam hook: **Part XIV-A**, inserted by the **42nd Amendment, 1976**. **Article 323A** — Parliament only; **Article 323B** — Parliament and State Legislatures. ***L. Chandra Kumar* (1997)** — judicial review under **Articles 226, 227 and 32** is **basic structure**

• Monsoon Session 2026 adjourned sine die

Detail: **20 July → 13 August 2026**; **19 sittings over 25 days**; the **8th Session of the 18th Lok Sabha** and **271st of the Rajya Sabha**. **11 Bills** introduced in LS and 2 in RS; **12 passed by both Houses**. Productivity **~19% (LS) and 39% (RS)**

Detail: Two Bills replaced **ordinances** — Supreme Court (Number of Judges) and Income-Tax — reflecting **Article 123** (an ordinance lapses **six weeks after reassembly**). **Excess Grants for 2022-23** passed **LS 4 Aug**, returned by **RS 6 Aug (Article 115)**, regularised after the **PAC**)

Detail: Bills included **Public Examinations (Prevention of Unfair Means) Amendment**, **Prevention of Insults to National Honour Amendment** (Vande Mataram into **Section 3** of the 1971 Act), **Kerala (Alteration of Name) → Keralam** under **Article 3**

Exam hook: **Adjournment and sine die by the presiding officer**; **prorogation by the President**; **dissolution only for the Lok Sabha** (RS permanent under **Article 83**, one-third retiring every two years). **Article 85** — not more than **six months** between sessions

• Atal Bihari Vajpayee's Punya Tithi

Detail: Born **25 December 1924**, Gwalior; died **16 August 2018**. **Padma Vibhushan 1992**, **Bharat Ratna 27 March 2015**; **25 December** is **Good Governance Day**; memorial **Sadaiv Atal**

Detail: Three tenures — **13 days (1996)**, **13 months (1998-99, fell by one vote)**, and a **full term (1999-2004)**, making him the **first non-Congress PM** to complete five years. Earlier, **External Affairs Minister 1977-79** and the first Indian to address the **UNGA in Hindi (1977)**

Detail: **Pokhran-II, 11 and 13 May 1998**, codename **Operation Shakti → No First Use, credible minimum deterrence**. **Lahore Declaration Feb 1999 → Kargil (Operation Vijay)**, **May-July 1999**, India **did not cross the LoC → Agra Summit, July 2001**

Exam hook: Amendments of his term — **86th (2002)** inserted **Article 21A**; **91st (2003)** capped ministers at **15%** and deleted the 'split' exemption from the **Tenth Schedule**; **84th (2001)** and **87th (2003)** froze **delimitation** until the first census after **2026**. **Three States created in 2000**; **NHDP/Golden Quadrilateral, PMGSY (25 Dec 2000)**, **SSA 2001, FRBM 2003**

Economy (7)

• PLFS Quarterly Bulletin, April-June 2026

Detail: For persons **15+ on Current Weekly Status** — **LFPR 54.6%** (prev. 55.5%), rural 56.9%, urban unchanged **50.2%**, urban male **75.3%**, female **33.2%**; **WPR 51.7%**, urban **46.8%**

Detail: **Unemployment** — urban **6.7%**, rural **4.8%**, urban female **8.7%**. Regular wage/salaried share **16.1% rural, 49.3% urban**; rural agriculture down to **52.9%**, urban tertiary **62.0%**

Detail: About **56.6 crore** employed (**40.2 cr male, 16.4 cr female**), from a sample of **5,59,673 persons**

Exam hook: **LFPR and WPR are measured against population**; the **Unemployment Rate against the labour force**. **CWS = 7-day, Usual Status = 365-day**. **PLFS** launched **2017** on the **NSC's recommendation**; redesigned from **January 2025** for monthly estimates

• The MSMED (Amendment) Bill, 2026

Detail: Passed **August 2026** to reduce payment constraints, make dispute resolution time-bound and simplify compliance. Per Economic Survey 2025–26, MSMEs are **31.1% of GDP, 35.4% of manufacturing output, 48.58% of exports; 9.16 crore on Udyam, employing 40 crore+**

Detail: Classification on **investment AND turnover** (both), from **1 April 2025** — Micro **Rs 2.5 cr / Rs 10 cr**, Small **Rs 25 cr / Rs 100 cr**, Medium **Rs 125 cr / Rs 500 cr**

Detail: Mediation **within 90 days** of first appearance → arbitration referral **within 30 days** → award **within 90 days** of pleadings. Setting aside still needs a **75% deposit**; courts **must release at least 50%** if pending beyond six months

Exam hook: **Section 15** — payment within 45 days; **Section 16** — compound interest at **three times the RBI bank rate**. CPSEs must settle via **TREDS**

• India becomes the world's leading ship recycling nation

Detail: Per UNCTAD, India led globally in **2025** — market share **30.1%** → **35.4%**, volume **1.86** → **2.99 million GT**, nearly **60% growth**, meeting the **Maritime India Vision 2030** target **five years early**

Detail: **Alang-Sosiya** (Gujarat) is the **world's largest hub** — **~98%** of India's activity, capacity **~6 million GT**, **~3.50 MMT of steel** a year; its Safety Training and Labour Welfare Institute has trained **over 1.5 lakh workers**

Law: **Recycling of Ships Act 2019** (DG Shipping the National Authority), Ship Recycling Rules 2021, Regulations 2026

Exam hook: The **Hong Kong International Convention (IMO)** entered into force **26 June 2025**; India acceded **2019**. The **Inventory of Hazardous Materials** is the core compliance document

• CPI for July 2026 on the new 2024=100 base

Detail: Headline **4.45%** combined (June **4.38%**), rural **4.84%**, urban **3.96%**; index **108.34 rural / 107.45 urban / 107.94 combined**; **CFPI 5.52%** combined; highest item **silver jewellery +109.84%**, lowest **potato -16.56%**

Detail: The new series from **January 2026** replaces the **2012** base — weights from the **HCES 2023-24**, groups **6** → **12** under **COICOP 2018**, basket **299** → **358** items, and the **food weight substantially reduced**, consistent with **Engel's Law**

Detail: **CPI** — NSO under **MoSPI**, covers **goods and services**. **WPI** — Office of the Economic Adviser, **DPIIT**, **goods only**, base **2022-23**

Exam hook: Combined CPI has anchored monetary policy since **2014** (**Urjit Patel Committee**); **flexible inflation targeting** from **2016** — target **4% ± 2%**, six-member MPC, Governor holds a **casting vote**; failure = outside **2-6% for three consecutive quarters**

• The MMDR Amendment Bill, 2026

Law: Amends the **Mines and Minerals (Development and Regulation) Act, 1957** — extends Union regulation to **mineral-bearing lands** and inserts **Section 9D: no State tax, cess or levy on mineral rights or mineral-bearing lands** except as prescribed by the Centre; **Section 13** gives the rule-making power

Detail: Levies **not paid before commencement** are **invalid**; amounts **already recovered** are **not refundable**

Detail: Entries — **Union List 54** (mines, to the extent declared by Parliament), **State List 23** (subject to it), **49** (taxes on lands and buildings), **50** (taxes on mineral rights, **expressly subject to Parliament's limitations**)

Exam hook: ***Mineral Area Development Authority v. SAIL***, **25 July 2024**, **nine judges, 8:1**, **Nagarathna J. dissenting** — held **royalty is not a tax but contractual consideration**, upheld States' taxing power, and confirmed **Parliament may restrict it**. Earlier amendments: **2015** (auctions, DMF, PMKKKY, NMET), **2021, 2023 (24 critical minerals)**

• WPI, Output PPI and the shift to a Producer Price Index

Detail: Released **14 Aug 2026** by the **Office of the Economic Adviser, DPIIT**, on the **new 2022-23 base** — WPI inflation **9.78%** (June **9.87%**), index **110.0**; Primary Articles **8.52%**, Fuel & Power **20.05%**, Manufactured Products **8.29%**, WPI Food **6.65%**

Detail: Weights — Manufactured Products **63.13%**, Primary Articles **22.76%**, Fuel & Power **14.11%**

Detail: Wholesale **9.78%** sits far above retail **4.45%** because **WPI excludes services**, is dominated by manufactured goods and commodities, and is measured **near the point of production**

Exam hook: **WPI is being replaced by a Producer Price Index** measuring **factory-gate prices received by producers**, excluding indirect taxes and margins — avoiding **multiple counting** and allowing **services** to be covered. WPI runs **five years in parallel** before discontinuation, per **IMF** recommendation

• DRI uncovers a Rs 2,500 crore SAFTA origin fraud

Detail: DRI dismantled a syndicate importing **South-East Asian areca nuts** declared as **Bangladeshi origin** to claim **SAFTA** exemption — revenue loss **over Rs 2,500 crore**, **9 arrested**, **Rs 75 lakh** cash and **160 MT** seized; searches at **Kolkata and Visakhapatnam**; a **Customs Broker's licence** suspended

Detail: The incentive: areca nut **BCD is 100%**, while eligible **SAFTA imports from Bangladesh are fully exempt**. The method: source from **Indonesia/Thailand/Malaysia** → route through an **EPZ in Bangladesh** → **merely change containers and bags** → **fraudulently obtain SAFTA Certificates of Origin** → launder via **hawala** and dummy entities

Detail: **SAFTA** signed at the **12th SAARC Summit, Islamabad, January 2004**, in force **1 January 2006**, succeeding **SAPTA**; each member keeps a **Sensitive List**

Exam hook: **CAROTAR 2020**, in force **21 September 2020** under **Section 28DA** of the Customs Act 1962 (inserted by the **Finance Act 2020**) — a **Certificate of Origin alone is not enough**; the importer must exercise **reasonable care** and hold origin information

IR/Diplomacy (2)

• India-SACU Preferential Trade Agreement talks

Detail: Terms of Reference signed at **Vanijya Bhawan, 12 Aug 2026** — India's **first ToR signing with the African region**

Detail: **SACU**, established **1910**, is the **world's oldest existing customs union** — Botswana, Eswatini, Lesotho, Namibia, South Africa; HQ **Windhoek**; operates a **common external tariff** and a **shared revenue pool**

Detail: **Eight chapters** — goods and market access, rules of origin, customs procedures, trade remedies with a bilateral safeguard, SPS, TBT, dispute settlement, legal and horizontal provisions

Exam hook: The ladder — **PTA** → **FTA** → **Customs Union (common external tariff)** → **Common Market (free factor movement)** → **Economic Union**. Rules of origin prevent **trade deflection** and are **unnecessary within a customs union**. Permitted under **GATT Article XXIV** and the **Enabling Clause, 1979**

• India hosts the BRICS Environment Ministers' Meeting

Detail: **17-18 August 2026** at **Bharat Mandapam** — Senior Officers' Meeting on 17th, the **12th BRICS Environment Ministers' Meeting** on 18th, presided over by **Bhupender Yadav**; Chairship theme "**Building for Resilience, Innovation, Cooperation and Sustainability**"

Detail: India's **four EWG priorities** — **I. Promoting Sustainable Lifestyles, II. Afforestation, Forest Fire Management and Disaster Resilience, III. Circular Economy** (Extended Producer Responsibility), **IV. Adaptation** (community-led, built on traditional knowledge). **Mitigation targets** are notably absent

Detail: **BRIC** from 2006, first summit **2009**; **South Africa 2010**; **2024** expansion added **Egypt, Ethiopia, Iran, UAE**; **Indonesia 2025** → **ten full members**. **Saudi Arabia** was invited but has not formalised **membership**

Exam hook: **EWG** established **2015** (first Ministers' Meeting, **Moscow**); **Contact Group on Climate Change 2024**. **New Development Bank** — **Fortaleza 2014**, HQ **Shanghai**; the **Contingent Reserve Arrangement** is a **currency-swap facility, not a bank**. India chairs in **2026** — its **fourth time**

Environment (2)

• Asiatic lion population reaches 891

Detail: Population series — **411 (2010)** → **523 (2015)** → **674 (2020)** → **891 (2025)**

Detail: The **16th Lion Population Estimation, 10-13 May 2025**, across **~35,000 sq km** in **11 Saurashtra districts** — **196 adult males, 330 adult females, 140 sub-adults, 225 cubs**

Detail: Lions **outside notified forest areas** rose **340** → **507**; **Barda WLS** near **Porbandar** recorded **17 lions**, the first since **1879**, after natural recolonisation in **2023**

Exam hook: ***Panthera leo persica*** — wild only in **Gujarat**; **IUCN** **Endangered**, **CITES Appendix I**, **WPA 1972 Schedule I**. **Project Lion** announced **15 Aug 2020**. The SC's **2013 Kuno translocation order** was **never implemented**; Kuno now hosts **Project Cheetah**

• NBA releases Rs 15.52 crore in access and benefit sharing

Detail: Released 13 Aug 2026 from M/s Pioneer Overseas Corporation, which developed **ten commercial mustard (*Brassica juncea*) hybrids** using Indian biological resources; distributed to **26 State Biodiversity Boards** and **3 UT Councils** by **area under mustard** — Rajasthan Rs 6.43 cr (~42% of area), UP Rs 2.28 cr, MP Rs 1.86 cr

Detail: Because parental lines came from the **open market**, with **no identifiable community**, an NBA **Expert Committee** ruled that resources accessed **from intermediaries** are shared among the **Boards/Councils where the resource is cultivated**

Law: Funds used under **Section 32** of the **Biological Diversity Act, 2002** — People's Biodiversity Registers, in-situ/ex-situ conservation, **Biodiversity Heritage Sites**, **BMC** capacity. Cumulative ABS Rs 182.5 crore

Exam hook: NBA is statutory, at **Chennai**; three tiers NBA → SBB → BMC. **CBD 1992** (three objectives) · **Cartagena Protocol 2000** (LMOs) · **Nagoya Protocol 2010**, in force **2014**, **India ratified 2012** · **Target 13**, Kunming-Montreal GBF 2022

Infra (1)

• Interlinking of rivers: status of the National Perspective Plan

Detail: NPP for **Inter-Basin Water Transfer, 1980** — identified **30 links**, **16 Peninsular** and **14 Himalayan**; NWDA established **1982** prepares feasibility studies and DPRs

Detail: **Ken-Betwa** is the **only priority link under implementation** — Rs **44,605 crore**, irrigation **11.88 lakh ha**, drinking water to **62 lakh people**, **103 MW hydro + 27 MW solar**; foundation stone **Khajuraho, 25 Dec 2024**; both rivers are **tributaries of the Yamuna**

Detail: **Polavaram** (Godavari) incorporates the **Godavari-Krishna link** — **7.2 lakh acres** irrigated, **80 TMC** diverted, **960 MW**, central assistance Rs **20,658 crore**

Exam hook: **Water is Entry 17 of the State List**, subject to **Entry 56 of the Union List**; **Article 262** enables the **Inter-State River Water Disputes Act 1956**

Culture/Sport (2)

• Partition Horrors Remembrance Day

Detail: Observed **14 August**, announced **14 August 2021**

Detail: The sequence — **Lahore Resolution 1940** → **Cripps Mission 1942** fails → **Direct Action Day, 16 Aug 1946** → **Cabinet Mission Plan 1946** (three-tier, groupings) collapses → **Mountbatten / 3 June Plan 1947**, dividing **Punjab and Bengal**, with referendums in **NWFP and Sylhet**
Law: **Indian Independence Act 1947** — royal assent **18 July 1947**; **two dominions from 15 August 1947**; a Governor-General for each; Constituent Assemblies became **sovereign legislatures**; **British paramountcy lapsed**

Exam hook: The **Radcliffe Line** was drawn by **Sir Cyril Radcliffe**, who had **never visited India**, in **~five weeks**, and was **published 17 August 1947** — **two days after independence**. Displacement **10-15 million**. **J&K** acceded **26 October 1947**

• Sri Aurobindo at 154

Detail: Born **15 August 1872**, Calcutta — India became independent on his **75th birthday**; died **5 December 1950**, Pondicherry. Educated at **St Paul's, London** and **King's College, Cambridge**; **passed the ICS examination but did not join**; served the **Gaekwad of Baroda**

Detail: Drawn in by the **Partition of Bengal, 1905**; a leading **Extremist** alongside **Lal-Bal-Pal**; edited **Bande Mataram**, later **Karmayogin** and **Dharma**; argued for **complete Swaraj** and **passive resistance**; principal of the **Bengal National College**

Detail: Principal accused in the **Alipore Bomb Case (1908-09)**, defended by **Chittaranjan Das**, **acquitted 6 May 1909**; delivered the **Uttarpara Speech on 30 May 1909**. Moved to **Pondicherry in 1910**; developed **Integral Yoga** and the **Supermind**; the **Ashram** organised **1926** under **Mirra Alfassa, The Mother**; **Auroville 1968**

Exam hook: Works — ***The Life Divine***, ***Savitri*** (~24,000 lines), ***The Synthesis of Yoga***, ***Essays on the Gita***. His **15 August 1947** message set out **five dreams**