



# **DAILY CURRENT AFFAIRS**

**>> 03 JULY 2025**

## NATIONAL AFFAIRS

### 1. GoI's Principal Scientific Adviser Releases Report on 'ZET' Adoption & Its Environmental-Energy Impact.



In July 2025, the Office of the Principal Scientific Adviser (PSA) to the Government of India unveiled a comprehensive report titled 'ZET Adoption in India and Its Impact on Emission and Energy (June 2025)' in New Delhi. The report underlines the strategic importance of accelerating the adoption of Zero-Emission Trucking (ZET) to achieve India's net-zero commitments.

- The report critically emphasizes the role of supportive public policy in catalyzing the transition to Zero-Emission Trucking (ZET), positioning it as a transformative solution for decarbonizing India's freight sector. This shift is crucial to aligning with national climate goals and advancing towards a low-emission economy.

- A key section of the report focuses on India's Medium and Heavy-Duty Truck (M&HDT) segment, advocating a shift towards Battery Electric Trucks (BET). This transition is projected to significantly reduce fossil fuel consumption and emissions from one of the country's most energy-intensive transport sectors.

- The report identifies ZET adoption as a powerful lever for mitigating Greenhouse Gas (GHG) emissions. It also stresses the environmental benefits, including improved air quality, energy security, and public health outcomes, arising from this transition.

#### Key Points:-

(i) Compiled through a year-long study involving stakeholders from industries, policy institutions, and research bodies, the report captures in-depth scenario analyses, offering clear insights into the pathways for India's freight electrification.

(ii) India's freight movement, predominantly driven by the M&HDT sector, handles around 70% of logistics transport. This segment is essential for the nation's economic and industrial development, yet also represents a substantial source of transport-related emissions.

(iii) Despite its economic importance, the M&HDT sector accounts for nearly 40% of India's fuel consumption within the transport sector. The report warns that unless a swift transition is made, the sector will continue to drive a large share of India's emissions footprint, undermining national sustainability targets.

### 2. Union Minister C.R. Patil Launches C-FLOOD, India's First Unified Flood Forecasting Platform.





On July 2, 2025, Union Jal Shakti Minister C.R. Patil launched C-FLOOD (Centralised Flood Forecasting and Inundation Modelling System) at Shram Shakti Bhawan, New Delhi. This is India's first unified flood forecasting platform providing village-level alerts up to 48 hours in advance, enhancing the country's capacity for early warning and disaster preparedness.

- **C-FLOOD generates real-time flood inundation forecasts and water-level alerts at the village level. Designed for hyperlocal accuracy, it supports district authorities, disaster agencies, and communities with location-specific warnings, making India the first country to deploy this scale of forecasting precision in its flood management infrastructure.**
- **Currently, the system covers Mahanadi, Godavari, and Tapi basins. It aggregates data from national agencies such as CWC (Central Water Commission), C-DAC (Centre for Development of Advanced Computing) Pune, NRSC (National Remote Sensing Centre), and various state irrigation departments, using advanced 2D hydrodynamic models under the National Supercomputing Mission (NSM).**
- **C-FLOOD's simulations are powered by satellite-based topographic maps, rainfall telemetry, and Digital Elevation Models (DEMs).**

These enable hourly updates and 48-hour colour-coded flood alerts. The Ministry of Jal Shakti plans to link these forecasts to the National Disaster Management Emergency Response Portal (NDEM) for efficient emergency coordination across regions.

#### Key Points:-

- (i) During the launch, Minister C.R. Patil emphasized awareness and local engagement. He urged district collectors and disaster teams to implement C-FLOOD forecasts in public advisories. He also announced upcoming training modules, panchayat-level workshops, and mock drills to ensure effective last-mile disaster readiness and institutional capacity-building across vulnerable regions.
- (ii) Officials from MoJS (Ministry of Jal Shakti), CWC, NRSC, IMD (India Meteorological Department), and NDMA (National Disaster Management Authority) attended the launch. C-FLOOD supports climate resilience and aligns with national missions like Digital India, Namami Gange, and Smart Cities, improving flood response, planning, and resource protection.
- (iii) The Jal Shakti Ministry plans to expand C-FLOOD across all major basins, including Ganga, Yamuna, Krishna, and Brahmaputra, by December 2025. Future goals include nationwide panchayat-level alerts, field validation, and integration with district disaster portals using automated triggers, ensuring robust community-driven flood forecasting and risk mitigation across India.

### 3. First ASEAN–India Cruise Dialogue 2025 Inaugurated in Chennai to Strengthen Maritime Cooperation.



In June 2025, Union Minister Sarbananda Sonowal, heading the Ministry of Ports, Shipping and Waterways (MoPSW), inaugurated the first ASEAN–India Cruise Dialogue in Chennai, Tamil Nadu. The dialogue marked a major diplomatic and tourism milestone to enhance maritime ties and cruise tourism between India and ASEAN countries.

- The dialogue featured over 30 high-level delegates from all ten ASEAN (Association of Southeast Asian Nations) countries, including Brunei, Indonesia, Vietnam, Malaysia, Thailand, the Philippines, Myanmar, Singapore, Cambodia, and Laos PDR, as well as Timor Leste. The event focused on strengthening Bay of Bengal and Indo-Pacific maritime engagement.

- Held under the Sagar Mala Initiative launched in 2015, the Government of India aims to expand 5,000 kilometres of navigable inland waterways.

- The focus is on increasing cruise connectivity with ASEAN nations through improved port infrastructure, passenger terminals, and water-based transport systems to support regional maritime tourism and trade.

### Key Points:-

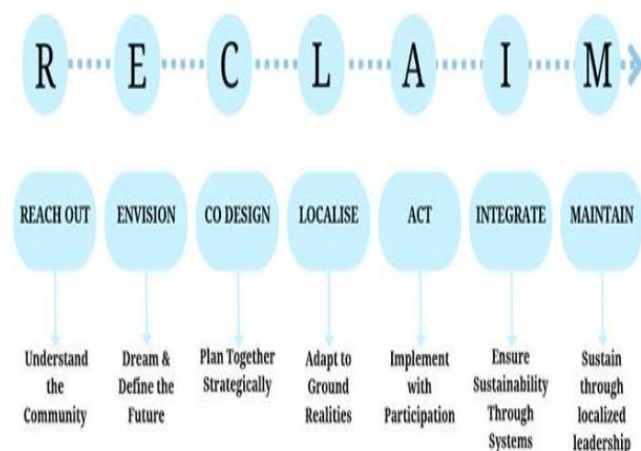
(i) The cruise dialogue highlighted

cooperation in sustainable tourism, port-led development, and cross-border cruise circuits. The sessions discussed investment opportunities, cruise route design, private sector partnerships, and new tourist circuits in the Indo-Pacific to connect heritage destinations across India and Southeast Asian maritime routes.

(ii) The platform served to align policy frameworks, infrastructure planning, and regulatory processes. Delegates shared best practices on port management, cruise ship operations, and visa facilitation to ease travel. Discussions also emphasized upgrading terminals, standardizing regulations, and attracting more cruise lines through better connectivity and services.

(iii) The Government announced its goal to reach 1 million cruise passengers annually by 2029, a sharp increase from just 14,000 in 2025. Ship calls are expected to rise significantly through modern ports, better tourism infrastructure, and collaboration with ASEAN nations to build India into a leading cruise tourism hub.

### 4. Coal Ministry to Launch RECLAIM Framework for Sustainable Mine Closure.



On July 4, 2025, Union Minister of Coal and Mines G. Kishan Reddy launched RECLAIM—an innovative mine closure framework—at a ceremony in New Delhi. The name stands for Reach-Out, Envision, Co-design, Localise, Act, Integrate, Maintain. Developed by the Coal Controller Organisation with the Heartfulness Institute, RECLAIM focuses on community-driven and sustainable mine decommissioning and post-closure planning.

- RECLAIM provides a seven-step roadmap to embed community engagement throughout mine closure and repurposing phases. It formalises local participation in decision-making, ensuring mining-affected populations have a say in land recovery, livelihood restoration, and ecological remediation, strengthening both procedural transparency and social equity.

- The framework places strong emphasis on gender inclusion and the representation of vulnerable groups, ensuring women, tribals, and other marginalised communities are actively included in planning. It further links its processes with Panchayati Raj Institutions, reinforcing local governance and accountability in the closure process.

#### Key Points:-

(i) RECLAIM delivers a suite of practical tools, templates, and field-tested methods tailor-made for India's varied mining contexts. Priorities include ecological restoration—such as afforestation, water table rejuvenation, and converting former mines into eco-parks or farmland—thus transforming closed mines into sustainable community assets.

(ii) The framework supports the development of alternative livelihoods,

promoting skill-building, capacity development, and income-generation initiatives to reduce communities' dependence on mining. This just transition underscores the objective to convert mine closure into an opportunity for economic diversification in coal-dependent regions.

(iii) Backed by the Ministry of Coal, RECLAIM sets a national benchmark in responsible mine closure and is aligned with global best practices. By integrating sustainability, social justice, and environmental recovery, it complements India's climate adaptation goals and the just transition agenda for sectors facing phase-out.

#### 5. Virudhunagar Selected as Global Textile Hub Under PM-MITRA Scheme, ₹1,900 Crore Park Approved.



In July 2025, the Union Ministry of Textiles, led by Minister Giriraj Singh, approved the establishment of a PM-MITRA (Pradhan Mantri Mega Integrated Textile Region and Apparel) Park in Virudhunagar, Tamil Nadu. Spread across 1,052 acres, this park marks a major milestone in India's drive to become a global leader in technical textiles.



- The PM-MITRA Park will feature world-class infrastructure, including 13 lakh sq ft plug-and-play units, accommodation for 10,000 workers, and zero-liquid-discharge systems such as a 15 MLD common effluent treatment plant and a 5 MLD sewage treatment plant. It aims to support technical textile production and attract large-scale investment.

- With a combined investment target nearing ₹10,000 crore, the park is expected to generate approximately 100,000 direct jobs and catalyse a total investment of ₹19,000 crore in Tamil Nadu's textile sector. It aligns with India's ambition to boost exports and global competitiveness.

#### Key Points:-

(i) The establishment of the Virudhunagar park consolidates the textile value chain—from spinning and weaving to processing and garment manufacturing—all in one location. Developed under Tamil Nadu's SIPCOT, the park will also include testing facilities and support services to encourage innovation and efficiency.

(ii) Construction is scheduled for completion by September 2026, with planning rooted in longstanding collaboration between the Tamil Nadu government, led by CM M.K. Stalin, and the Union Textiles Ministry. Local officials describe the project as a key step and "relentless follow-up" by both levels of government.

(iii) Virudhunagar is one of seven PM-MITRA parks selected across India—in states including Gujarat, Karnataka, UP, MP, Telangana, and Maharashtra. Collectively, these parks are expected to attract ₹70,000 crore in investments and create 200,000 jobs, strengthening India's position as a key

global textile exporter

#### 6. Bengaluru City University to Be Renamed as Dr. Manmohan Singh City University, ₹123.5 Cr Sanctioned for Expansion.



In July 2025, the Karnataka Cabinet, under the leadership of Chief Minister Siddaramaiah, approved the renaming of Bengaluru City University to Dr. Manmohan Singh City University.

- This honours the former Prime Minister's significant contributions to infrastructure development and economic transformation, especially in Bengaluru's urban and educational growth.

- The decision acknowledges Dr. Manmohan Singh's critical role in initiating Bengaluru's major urban infrastructure, such as the Bengaluru Metro, Elevated Express Highway, and the Kempegowda International Airport, which were approved or implemented during his tenure as Prime Minister between 2004 and 2014, under the UPA government.

#### Key Points:-

(i) The Karnataka government also approved a funding of ₹123.5 crore for Phase-2 development of the University's

North Campus, which will include new academic and administrative buildings, upgraded classrooms, green spaces, and digital infrastructure in line with NEP 2020 (National Education Policy 2020) goals for higher education reform.

(ii) The renaming is seen as a tribute to Dr. Singh's legacy in promoting inclusive economic reforms, boosting India's global IT footprint, and fostering policies that helped transform Bengaluru into a leading hub for science, research, and technology during the early 21st century.

(iii) Once formalized by the Department of Higher Education, the renaming will be reflected in university records and academic documents. It is also viewed as a symbolic gesture that reinforces the importance of visionary governance and acknowledges long-term impact on public infrastructure and educational ecosystems.

## BANKING & FINANCE

### 1. SBI Celebrates 70 Years with Plan to Solarise 4 Million Homes by FY27.



On July 1, 2025, the State Bank of India (SBI) marked its 70th anniversary by unveiling a major green energy initiative during an event at Dr. Ambedkar International

Centre, New Delhi. The bank announced its ambitious Solar Rooftop Programme to contribute to India's renewable energy and net zero emission targets.

- Under this new initiative, SBI plans to solarise 4 million homes across India by Financial Year 2026–27 (FY27).

- The programme will support the adoption of rooftop solar systems at the household level, helping reduce carbon footprints and enhancing access to affordable, sustainable energy across urban and rural regions.

#### Key Points:-

(i) SBI's solar plan aligns with India's goal of reaching net zero carbon emissions by 2070 and complements national efforts under schemes like PM Surya Ghar: Muft Bijli Yojana. It also encourages local entrepreneurship and decentralized solar power generation as part of India's green economy transition.

(ii) Alongside solarisation, SBI has launched a tree plantation drive, committing to plant 9 lakh trees in the Cauvery River Basin. This drive focuses on ecological restoration and will especially benefit underprivileged students and people with disabilities, reinforcing the bank's social responsibility mission.

(iii) The bank also announced the establishment of a Centre of Excellence (CoE) to finance emerging sectors like renewable energy (RE), e-mobility, green hydrogen, semiconductors, data centres, and smart infrastructure—a move aimed at positioning SBI as a key financial catalyst in India's green transformation.

## 2. RBI to Ban Prepayment Penalty on Floating Rate Loans for MSEs from 2026.



The Reserve Bank of India (RBI) has announced that from January 1, 2026, banks and NBFCs will not be allowed to levy prepayment or foreclosure charges on floating-rate loans granted to Micro and Small Enterprises (MSEs) up to ₹7.5 crore.

- In its Monetary Policy Committee (MPC) meeting held on October 6, 2024, RBI Governor Shaktikanta Das declared that Micro and Small Enterprises (MSEs) would receive the same protections as individuals by being exempted from foreclosure and prepayment penalties on floating-rate loans, starting January 1, 2026. This reform ensures uniform borrower rights.

- RBI issued a draft circular on February 21, 2025, inviting public comments until March 21, 2025. The draft proposes that all regulated entities (REs) like banks, NBFCs, and housing finance companies must allow prepayment without charges for MSEs and individuals, enhancing credit flexibility and transparency in the lending process.

- The exemption will apply to all floating-rate loans granted to MSEs up to an aggregate credit limit of ₹7.5 crore, as defined under the MSMED Act, 2006. The rule covers both business and

personal purposes, regardless of the source of repayment, enabling easier refinancing and improved credit terms.

### Key Points:-

(i) The RBI's supervisory findings revealed that several lenders imposed hidden or restrictive clauses that discouraged MSEs from switching to better lenders. This policy correction aims to eliminate such anti-competitive practices and empower borrowers to make credit decisions based on merit, pricing, and service quality.

(ii) Lenders will now be required to clearly disclose all terms related to prepayment and foreclosure in the Key Fact Statement (KFS) provided at the time of loan sanction. They will also be prohibited from imposing retrospective charges or penalties triggered by lender-initiated events such as loan recalls or restructuring.

(iii) This initiative supports India's Ease of Doing Business agenda and promotes financial inclusion in the MSME sector. Welcomed by the Ministry of Finance under Union Finance Minister Nirmala Sitharaman, it is expected to reduce the cost of credit and promote competitive interest rates among lenders serving MSEs nationwide.

## 3. RBI Mandates Banks to Adopt DoT's Financial Fraud Risk Indicator for Cybersecurity.





From June 30, 2025, the RBI has mandated all scheduled commercial banks, small finance banks, payments banks, and co-operative banks to integrate DoT's Financial Fraud Risk Indicator (FRI) via API, bolstering real-time fraud detection and cybersecurity.

- The RBI advisory issued on June 30, 2025, requires scheduled commercial banks, small finance banks, payments banks, and co-operative banks to integrate DoT's FRI system into their fraud management frameworks, enabling real-time classification of mobile numbers involved in financial fraud—tagged as Medium, High or Very High risk
- Launched by DoT's Digital Intelligence Unit in May 2025, the FRI aggregates intelligence from multiple sources including I4C's National Cybercrime Reporting Portal, DoT's Chakshu platform, Mobile Number Revocation Lists and financial institutions to classify mobile numbers based on multi-dimensional analysis
- The RBI emphasised API-based integration with DoT's Digital Intelligence Platform, enabling banks and UPI players to decline suspicious transactions, delay or flag them for verification, thereby strengthening consumer protection in the UPI system, which averaged 596 million daily transactions in April 2025

#### Key Points:-

- Early adopters like PhonePe, PNB, HDFC Bank, ICICI Bank, Paytm, Google Pay, and India Post Payments Bank have already integrated FRI, using it to block transactions from "Very High" risk numbers and issue alerts on "Medium" risk ones, demonstrating predictive accuracy and risk mitigation
- DoT officials describe RBI's move as a "watershed moment" in cyber-fraud prevention and highlight the significance of telecom–financial collaboration, noting the capacity for continuous feedback loops to refine fraud-risk modelling over time
- This RBI mandate aligns with broader cybersecurity policy direction, including RBI's zero-trust and AI-aware defence approach, as recently reiterated by Governor Sanjay Malhotra urging banks to enhance third-party oversight and proactive fraud prevention systems

#### 4. IndusInd Bank Launches 'INDIE for Business' Digital Platform to Empower MSMEs.



In July 2025, IndusInd Bank launched 'INDIE for Business', a dedicated digital banking platform aimed at strengthening financial services for India's 60+ million Micro, Small

and Medium Enterprises (MSMEs), with a strategic focus on boosting MSME revenue over the next three years.

- Launched in Mumbai, Maharashtra, the platform 'INDIE for Business' is part of IndusInd Bank's broader digital innovation strategy and MSME growth roadmap. It offers an all-in-one interface for MSMEs covering payments, collections, loans, tax payments, and account management, aiming to double MSME revenues by FY2028.

- INDIE for Business introduces several industry-first features, including a 360-degree consolidated view of all business accounts, real-time tracking of loan balances, EMIs, and due dates. It also supports profile switching for entrepreneurs handling multiple business entities, improving control and visibility over multi-account financial operations.

- The platform supports seamless financial operations by enabling bulk payments for vendor invoices and employee salaries. It also allows digital payment of statutory dues such as Goods and Services Tax (GST), income tax, and customs duties—making it a unified destination for regulatory and financial compliance for MSMEs.

#### Key Points:-

(i) To simplify MSME onboarding, the platform offers a fully digital, paperless registration process. Businesses can onboard instantly using Aadhaar-based verification, debit card authentication, or internet banking credentials. This self-service digital approach is designed to eliminate manual paperwork and physical branch visits entirely.

(ii) Post-onboarding, MSMEs gain access to a wide range of payment acceptance

options, including Point of Sale (POS) terminals, QR codes, and digital payment links. These tools aim to enhance revenue collection, enable smoother transactions, and provide digital solutions to MSMEs irrespective of their scale or sector.

(iii) The platform also addresses cross-border payment needs by offering fast, paperless solutions to MSMEs engaged in international trade. With 'INDIE for Business', IndusInd Bank seeks to position itself as a digital banking leader in the MSME segment by combining convenience, compliance, and scalability into one secure interface.

#### 5. Slice Launches India's First UPI-Powered Bank Branch in Bengaluru.



In late June 2025, fintech firm Slice, newly merged with North East Small Finance Bank, launched India's first UPI-centric physical bank branch and ATM in Koramangala, Bengaluru, alongside its UPI credit card to revolutionize digital banking and credit access.

- The Koramangala branch in Bengaluru features full UPI integration at every customer touchpoint, including kiosks for instant account opening and a UPI-enabled ATM allowing cash

deposits and withdrawals simply by scanning a QR code—no debit or credit card needed.

- Slice concurrently rolled out its flagship UPI credit card, the “Slice Super Card,” offering zero joining or annual fees, up to 3 % cashback on all purchases, and a “Slice in 3” feature allowing users to convert transactions into three interest-free installments.

#### Key Points:-

- As a full-stack bank post-merger with North East Small Finance Bank, Slice controls its entire banking infrastructure—from core systems to underwriting—aiming to democratize credit via UPI for over 200 million underserved digital users.
- Slice CEO Satish Kumar Kalra emphasized that integrating UPI at the point-of-sale and in banking transforms credit access: “Credit on UPI will be the next big leap,” targeting 300 million new users and providing seamless, secure, and inclusive financial services

## ECONOMY & BUSINESS

### 1. Jio Becomes World’s Largest Fixed Wireless Access (FWA) Provider.



In June 2025, Reliance Jio Infocomm Ltd. became the world’s largest Fixed Wireless Access (FWA) provider by subscriber base, overtaking T-Mobile and Airtel, powered by its Jio AirFiber expansion and strong rural penetration strategy across India’s broadband landscape.

- As of May 2025, Jio’s total Fixed Wireless Access (FWA) subscriber base, including Ultra Broadband Router (UBR) users, reached 6.88 million, surpassing T-Mobile’s 6.85 million globally. This makes Jio the largest FWA provider in the world by subscriber count, according to ICICI Securities and Informa Tech data.
- In May alone, Reliance Jio added approximately 1.03 million new FWA users, compared to Bharti Airtel’s 1.82 lakh additions.
- After excluding Ultra Broadband Router (UBR) figures, Jio’s core FWA user base stood at 5.9 million. The growth reflects aggressive market expansion powered by 5G Standalone (SA) infrastructure.

#### Key Points:-

- A report by Credit Lyonnais Securities Asia (CLSA) showed that Jio’s total home broadband subscriber base reached 1.7 crore (17 million) in Q3 of Financial Year 2024–25 (FY25), nearly double Airtel’s 92 lakh (9.2 million). Nearly 70% of Jio’s FWA users are located outside India’s top 1,000 towns, marking a significant rural and Tier 3–4 market footprint.
- In the Uttar Pradesh East (UP-East) telecom circle, Jio AirFiber achieved 87.7% Fixed Wireless Access (FWA) market share by March 2025, with 4.26 lakh active users out of a total 4.86 lakh FWA connections. This regional dominance underscores Jio’s efficiency in last-mile broadband delivery



where Fiber-to-the-Home (FTTH) access is still limited.

## 2. Reliance Defence and US-Based Coastal Mechanics Partner to Establish ₹20,000 Crore Defence MRO Facility in Maharashtra.



In June 2025, Reliance Defence Limited (RDL), a subsidiary of Reliance Infrastructure Limited (RIL), entered into a strategic joint venture with the United States-based Coastal Mechanics Company Inc. to set up a ₹20,000 crore MRO facility for the Indian defence sector in Maharashtra.

- The partnership aims to create one of India's largest MRO (Maintenance, Repair and Overhaul) hubs dedicated to supporting the Indian Armed Forces, under the 'Make in India' and 'Atmanirbhar Bharat' initiatives. This facility will address the full spectrum of defence maintenance, from upgrade and lifecycle support to end-to-end MRO services.
- The MRO joint venture will be based at the Multi-modal International Cargo Hub and Airport at Nagpur (MIHAN) in Maharashtra. It will operate as a Joint Venture (JV) between Reliance Defence Limited and Coastal Mechanics, combining domestic defence

capacity with American aerospace engineering capabilities.

- The upcoming MRO facility will serve both Indian and global defence markets, offering complete servicing for land-based and air-based platforms. It is designed to reduce reliance on imported components and enable indigenous support capabilities for critical defence platforms.

### Key Points:-

- (i) As part of its scope, the JV will offer MRO solutions for major defence platforms including Jaguar fighter aircraft, Mikoyan MiG-29 fighter jets, Boeing Apache attack helicopters used by the Indian Army, and L-70 air defence guns. It also aims to support modernization of legacy systems used by the Indian Armed Forces.
- (ii) This initiative aligns with India's defence production vision under the Ministry of Defence, which saw production touch ₹1.46 trillion in Financial Year 2024–25 (FY25), marking a 15% rise over FY24. Simultaneously, India's defence exports climbed to ₹24,000 crore, reinforcing its role as a defence manufacturing hub.
- (iii) Reliance Defence Limited (RDL), headquartered in Mumbai, was established in 2015 and is currently led by CEO Rajesh Kumar Dhingra. The company is focused on strategic defence partnerships and infrastructure aimed at strengthening India's self-reliance in advanced military technologies and logistics support systems.

## 3. India's GST Revenue Touches ₹1.85 Lakh Crore in June 2025 and Maharashtra Leads Among States.



In June 2025, India's Goods and Services Tax (GST) collections reached ₹1.85 lakh crore, with Maharashtra topping the chart by contributing over ₹30,553 crore—highlighting its economic dominance in industrial output, finance, and urban consumption.

- Total gross GST revenue for June 2025 stood at ₹1,84,597 crore, reflecting a 6.2 % year-on-year increase from ₹1,73,813 crore in June 2024. This growth is supported by strong performance in import GST (+11.4 %) and robust domestic collections (+4.6 %).

- Maharashtra emerged as the largest GST contributor, collecting ₹30,553 crore in June—a 6 % rise from ₹28,881 crore the previous June—driven by its finance, manufacturing, real estate, and retail sectors.

#### Key Points:-

(i) Karnataka claimed the second spot with ₹13,409 crore (8 % growth), followed by Gujarat with ₹11,404 crore (flat YoY), and Tamil Nadu at ₹10,676 crore (4 % growth). These states underscore India's strong regional economic hubs.

(ii) Nagaland recorded the highest percentage growth at 71 % (₹84 crore), while Tripura and Bihar grew by 18 % and

12 % respectively. Meanwhile, Manipur (-36 %), Mizoram (-29 %), and Uttar Pradesh (-4 %) saw contractions, reflecting varied regional demand.

(iii) This analysis highlights how GST data acts as a proxy for state-level economic activity—showing major states like Maharashtra, Karnataka, Gujarat, and Tamil Nadu at the forefront, while revealing uneven recoveries in smaller or less urbanised regions.

## AWARDS

### 1. PM Modi Honoured in Ghana with 'Officer of the Order of the Star of Ghana'.



In early July 2025, during a state visit to Ghana, Prime Minister Narendra Modi was conferred with the prestigious Officer of the Order of the Star of Ghana by President John Dramani Mahama—making him the first Indian PM in 30 years to receive this honour.

- On July 2, 2025, President John Dramani Mahama bestowed upon PM Modi the Officer grade of Ghana's Order of the Star of Ghana, the country's second-highest civilian honour, recognising his "distinguished statesmanship and influential global leadership".

- PM Modi accepted the award on behalf of 1.4 billion Indians, dedicating it to India's youth, cultural traditions, and longstanding India–Ghana bonds; he pledged to build on shared democratic values and deepen bilateral ties.

#### Key Points:-

- (i) This historic honour coincided with PM Modi becoming the first Indian Prime Minister to address Ghana's Parliament in over three decades, where MPs in traditional Indian attire welcomed him warmly—symbolising deep cultural respect.
- (ii) The award ceremony forms part of Modi's extensive five-nation tour, which also included receiving Trinidad and Tobago's highest civilian award and slated visits to Argentina and Brazil, enhancing India's global diplomatic footprint.
- (iii) This accolade—and the warmth of its reception—underscores India's growing soft power and marks a significant milestone in India–Ghana relations, affirming a shared commitment across culture, democracy, and development.

## SUMMITS & CONFERENCE / COMMITTEES & MEETINGS

### 1. India Hosts First National Conference of Urban Local Body Chairpersons in Gurugram.



On July 3–4, 2025, India hosted its inaugural National Conference of Chairpersons of Urban Local Bodies (ULBs) at Manesar, Gurugram, bringing together over 500 delegates to bolster municipal governance under the theme of constitutional democracy and nation-building.

- The two-day conference, held at the International Centre for Automotive Technology (i-CAT), Manesar, was inaugurated by Lok Sabha Speaker Om Birla, alongside Union Housing & Urban Affairs Minister Manohar Lal, Haryana CM Nayab Singh Saini, and Assembly Speaker Harvinder Kalyan, emphasising the importance of grassroots democracy.

- Over 500 ULB chairpersons from all states and Union Territories participated, sharing best practices on topics like General Council conduct, fiscal management, women's leadership, and preparing ULBs to contribute to the vision of Viksit Bharat by 2047.

- Lok Sabha Speaker Om Birla urged ULBs to institutionalise structured sessions, question and zero hours, and embrace civic consultation and accountability—mirroring improved parliamentary processes—to enhance local governance efficiency and citizen trust.

#### Key Points:-



(i) Union Minister Manohar Lal highlighted ULB capacity-building through digital platforms and sustainability, announcing ₹1 lakh crore in funding via the Urban Challenge Fund. He also noted India's MoU with Spain for global urban model exchanges.

(ii) A cultural evening celebrated India's diverse heritage, featuring Gandharva-style instrumental music by Pandit Chetan Joshi, energetic Haryanvi folk dances by Monty Sharma's troupe, and performances by Sanjay Sharma's ensemble—underscoring cultural unity.

(iii) Municipal Corporations from Indore, Pune, Lucknow, and Surat presented innovative city-level governance models—ranging from GPS-enabled waste management to biogas power generation—earning national recognition among top-performing ULBs.

professionals and promotes ethical sports journalism worldwide under the theme “Championing Fair Play” this year.

- **World Sports Journalists Day** was first celebrated in 1994, marking the 70th anniversary of AIPS's founding during the Paris Summer Olympics on July 2, 1924. Since then, over 160 member organisations globally have participated annually to spotlight journalistic excellence in sports.

- The 2025 theme, “Championing Fair Play: Reporting with Integrity and Impact,” stresses the critical role of sports journalists in upholding transparency, fairness, and credibility in reporting across print, broadcast, and digital platforms.

#### Key Points:-

(i) Historically, sports journalism began in the early 1800s with niche coverage of horse racing and boxing but expanded significantly in the 1920s—newspapers allocated up to 20% of their pages to sports—which eventually led to dedicated sports desks.

(ii) Annual observances include panel discussions, webinars, award ceremonies, and social media campaigns. These activities reinforce journalists' professional rights, encourage ethical practice, and inspire the next generation of sports media practitioners.

## IMPORTANT DAYS

1. **World Sports Journalists Day 2025 — Celebrated on July 2.**



Observed annually on July 2, World Sports Journalists Day honours the founding of the International Sports Press Association (AIPS) in 1924. The day celebrates sports media

## SCIENCE AND TECHNOLOGY

1. **Indian Navy Inducts Indigenous Stealth Frigate 'Udaygiri' Under Project 17A.**



On 1st July 2025, the Indian Navy commissioned its indigenous stealth frigate Yard 12652 (Udaygiri) under Project 17A, built by Mazagon Dock Shipbuilders Limited (MDL), Mumbai. This is the second frigate delivered under P17A and marks a key milestone in India's defence self-reliance.

- The new frigate INS Udaygiri is named after the decommissioned INS Udaygiri, which served the Navy from 1976 until 2007. The new vessel features advanced stealth capabilities, modular weapons systems, and multi-mission readiness, enhancing India's blue water naval power projection.

- Project 17A involves building a total of seven advanced stealth frigates for the Indian Navy, designed for combat in blue water environments and built to counter both conventional and asymmetric threats. It is a major follow-up to the older Project 17 (Shivalik-class) warships.

- These ships are designed by the Warship Design Bureau (WDB), New Delhi, and are being built at two Indian shipyards — Mazagon Dock Shipbuilders Limited (MDL) in Mumbai, and Garden Reach Shipbuilders & Engineers (GRSE) in Kolkata, West Bengal.

### Key Points:-

(i) Udaygiri represents the 100th warship

designed by the WDB, highlighting a major achievement in India's indigenous naval capability. This addition reaffirms India's focus on building a self-reliant and technologically modernized Navy under the 'Aatmanirbhar Bharat' vision.

(ii) The hull of Udaygiri is designed with 5.44% more length than its predecessors under Project 17, offering better stability, stealth, and capacity. It is equipped to function effectively in deep-sea combat roles with reduced radar signature and improved survivability features.

(iii) Udaygiri includes a Combined Diesel and Gas (CODAG) propulsion system, advanced weaponry like Supersonic Surface-to-Surface missiles, Medium-Range Surface-to-Air Missiles (MRSAMs), 76mm and 30mm naval guns, and Close-in Weapon Systems (CIWS) for layered defence. Its Combat Management System is fully automated for high-response capability.

## ENVIRONMENT

**1. India Adds 683 Faunal Species and 433 Flora Taxa to National Biodiversity Records in 2024.**



In June 2025, the Ministry of Environment, Forest and Climate Change (MoEF&CC), led by Union Minister Bhupender Yadav,

released the 'Annual Biodiversity Report 2024' in Kolkata, West Bengal, announcing the addition of 683 faunal and 433 floral species to India's biodiversity database.

- The discoveries were published in two national biodiversity compendiums — “Animal Discoveries 2024” by the Zoological Survey of India (ZSI) and “Plant Discoveries 2024” by the Botanical Survey of India (BSI), both headquartered in Kolkata, West Bengal. These reports are critical in tracking India's ecological wealth and scientific advancements.

- Out of the 683 faunal species added, 459 were new species, while 224 were new records—species not previously recorded in India but known elsewhere. This includes amphibians, reptiles, fishes, birds, and invertebrates, marking a significant expansion of India's known animal diversity.

- The 433 new flora taxa comprise 410 new plant species and 23 new intraspecific taxa such as varieties and subspecies. These include discoveries from mountain ecosystems, coastal zones, and bio-rich tropical forests—contributing to sustainable biodiversity management.

#### Key Points:-

(i) Among the faunal discoveries, the highest number came from Karnataka (101 species), followed by Arunachal Pradesh (72 species). These findings reaffirm the ecological richness of the Eastern Himalayas and Western Ghats—both identified as global biodiversity hotspots by IUCN.

(ii) In terms of floral diversity, Kerala led with 58 new plant discoveries, followed by Maharashtra with 45 and Uttarakhand with 40 species. The Western Ghats, a UNESCO World Heritage Site, continue to be a key

zone for endemic and medicinal plant research.

(iii) Union Minister Bhupender Yadav emphasized that such biodiversity records support India's commitments under the Convention on Biological Diversity (CBD) and are aligned with Mission LiFE (Lifestyle for Environment) and SDG 15 (Life on Land), aimed at protecting, restoring, and promoting sustainable use of ecosystems.



**Static GK**

<b>Mazagon Dock Shipbuilders Limited (MDL)</b>	Chairman and Managing Director (CMD) : Captain Jagmohan (Retd)	Headquarter : Mumbai
<b>Zoological Survey of India (ZSI)</b>	Director : Dhriti Banerjee	Headquarters : Kolkata (West Bengal, WB)
<b>Office of Principal Scientific Adviser (PSA) to Gol</b>	Principal Scientific Advisor (PSA) to Gol : Ajay Kumar Sood	Headquarters: New Delhi
<b>Ministry of Coal (MoC)</b>	Minister : Shri G. Kishan Reddy	Headquarters: New Delhi
<b>Tamil Nadu</b>	Chief minister: M K Stalin	Governor: R. N. Ravi
<b>SBI</b>	Chairman : Challa Sreenivasulu Setty	Headquarter : Mumbai
<b>IndusInd Bank</b>	CEO: Sumant Kathpalia	Headquarter : Mumbai