

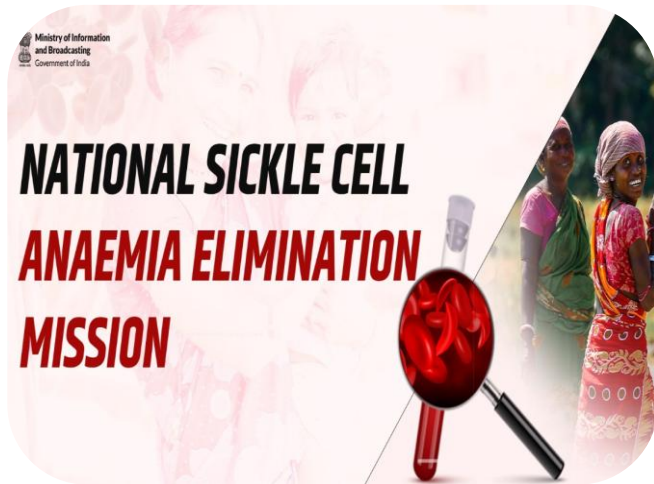


DAILY CURRENT AFFAIRS

>> 24 JULY 2025

NATIONAL AFFAIRS

1. India Achieves Major Milestone with 6 Crore Screenings under National Sickle Cell Anaemia Elimination Mission.



On 22 July 2025, India's Ministry of Health and Family Welfare (MoHFW) announced that 6 crore individuals had been screened for Sickle Cell Disease (SCD) under the National Sickle Cell Anaemia Elimination Mission, bringing the country closer to its 7 crore screening target before 2026.

- Of the 6 crore people screened, approximately 2.15 lakh individuals were diagnosed with Sickle Cell Disease, and 16.7 lakh individuals were identified as carriers of the sickle cell trait—highlighting both the disease burden and genetic predisposition in the population.
- States such as Madhya Pradesh, Gujarat, Rajasthan, Telangana, Karnataka, and Uttarakhand exceeded their screening targets. Overall, 2.6 crore health cards have been issued to screened individuals, integrating them into the continuum of care under the mission.
- Screening is carried out using validated Point-of-Care Testing (POCT) kits, ensuring rapid, reliable, and confirmatory results. The mission also employs a centralized data dashboard and a

national SCD disease portal for real-time tracking and monitoring.

Key Points:-

- (i) The mission was inaugurated on 1 July 2023 by Prime Minister Narendra Modi in Shahdol, Madhya Pradesh, targeting universal screening of 0–40-year-olds in high-prevalence and tribal districts. Its goal is to eliminate SCD as a public health problem by 2047, aligning with India's Amrit Kaal vision.
- (ii) Moving forward, the mission emphasizes intensifying residual screening efforts, especially in underperforming areas. It also seeks to strengthen diagnosis-linked counseling and care services, ensure treatment access, and reduce morbidity through preventive strategies in identified populations.

INTERNATIONAL

1. World Bank Warns Indian Cities to Generate 70% of Jobs by 2030 but Face USD 5 Billion Annual Flood Losses.



A new World Bank report, co-authored with the Union Ministry of Housing and Urban Affairs, states that by 2030, Indian cities will create 70% of new jobs, but without

adaptation measures, urban floods could inflict annual losses of up to USD 5 billion, posing a major climate risk to urban economies.

- India's urban population is projected to nearly double from 480 million in 2020 to 951 million by 2050, requiring massive intervention in housing, transport, water, and sanitation infrastructure to handle this growth sustainably.

- The World Bank projects that 70% of new job creation by 2030 will happen in urban areas, highlighting cities as engines of economic growth; however, unplanned expansion of concrete surfaces intensifies pluvial flooding risks.

- The report warns annual flood-related damages could reach USD 5 billion by 2030, rising to USD 30 billion by 2070, unless cities invest in adaptation strategies such as early warning systems, urban greening, and resilient drainage infrastructure.

Key Points:-

(i) To build resilience, Indian cities need an estimated USD 2.4 trillion by 2050, increasing to USD 10.9 trillion by 2070 under moderate urbanisation; this will require coordinated efforts across central, state, and urban local bodies (ULBs), with enhanced private sector financing.

(ii) The report highlights that greater autonomy for ULBs—under the 74th Constitutional Amendment Act—has enabled some cities to mobilize resources, monetise assets, and improve governance, indicating that enhanced local empowerment may reduce vulnerability to climate shocks.

(iii) By 2030, with rapid urbanisation and rising climate stress, Indian cities face a dual mandate: foster job-centric economic

development while implementing robust flood adaptation systems. This includes adopting cool roofs, early warning systems, and mangrove restoration to safeguard lives, livelihoods, and future growth.

2. India to Resume Issuing Tourist Visas to Chinese Citizens from 24 July, Ending Five-Year Suspension.



In a significant diplomatic development, India will restart issuing tourist visas to Chinese citizens from 24 July 2025, ending a nearly five-year suspension imposed following the 2020 Galwan border clash and the COVID-19 pandemic.

- The visa halt began in early March 2020, when tourist visas were suspended amidst escalating tensions after a deadly military confrontation in eastern Ladakh. Subsequent restrictions included bans on Chinese apps, tighter scrutiny on investments, and curtailed direct flights. Although business and student visas were gradually reinstated—China resumed issuing them in 2022—tourism remained off limits until this week's announcement.

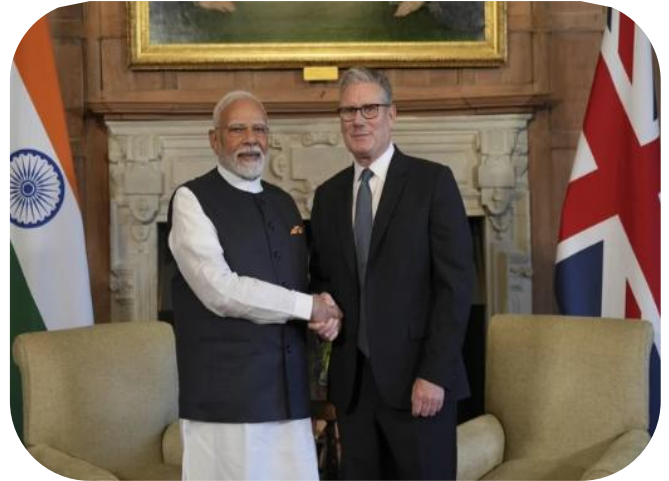
- The decision follows a series of diplomatic dialogues in 2024–25 aimed at thawing relations. High-level officials negotiated

resumption of direct flights, the Kailash Mansarovar pilgrimage, and visa liberalization for smoother people-to-people exchanges.

Key Points:-

- (i) Starting 24 July, Chinese nationals can apply online through Indian Visa Application Centres (IVACs) in Beijing, Shanghai, and Guangzhou. Applicants must complete an online form and submit documents in person; a formal withdrawal letter is required if passports are retracted from the Beijing centre.
- (ii) China welcomed India's move, with its Foreign Ministry stating it is prepared to strengthen bilateral communication and people-to-people exchanges. India emphasized that full normalization will require resolving military friction, troop disengagement, and avoiding restrictive trade policies.
- (iii) This rollback is expected to revive tourism, bolster cultural exchanges, and repair economic ties. There are hopes that this gesture will support future cooperation during high-level engagements, including a potential visit by Prime Minister Narendra Modi to China during the Shanghai Cooperation Organisation (SCO) summit.

3. UK and India Finalize Historic Free Trade Deal with Keir Starmer and Narendra Modi, Slashing Tariffs on Key Exports.



On 24 July 2025, the governments of the United Kingdom and India officially signed a landmark Free Trade Agreement (FTA), following three years of negotiations. Prime Minister Keir Starmer and Prime Minister Narendra Modi hailed the pact as a new era of economic cooperation, boosting bilateral trade and access to each other's key export markets.

- The agreement marks the largest bilateral trade deal the UK has signed since Brexit and the most ambitious trade pact ever concluded by India. Negotiated under India-UK talks that began in 2022 under UK Prime Minister Boris Johnson and concluded after leadership changes in both countries, the FTA aims to double bilateral trade and deliver mutual economic dividends.
- Under the deal, India will eliminate import duties on 99% of its export lines to the UK, benefiting Indian sectors such as textiles, footwear, gems and jewelry, and marine products. Meanwhile, India will reduce tariffs on 90% of British exports, with 85% becoming fully tariff-free within a decade. Tariffs on British spirits such as whisky and gin will be halved from 150% to 75% immediately, eventually dropping to 40%; duties on UK automobiles will

fall from over 100% to just 10% under a quota scheme.

- The agreement is projected to raise UK GDP by £4.8 billion annually, boost British wages by £2.2 billion, and expand bilateral trade by £25.5 billion by 2040. India is expected to gain significant export growth from zero-duty access for engineering goods, chemicals, agricultural and food products, pharmaceuticals, and IT services.

Key Points:-

(i) Innovative concessions include a Double Contribution Convention, under which Indian professionals working in the UK and UK professionals in India are exempt from host-country social security contributions for up to three years. The pact also opens temporary visa routes for chefs, yoga instructors, musicians, and IT talent, increasing people-to-people connectivity and service-sector cooperation.

(ii) Leaders from both countries emphasized broader strategic benefits: Modi described the deal as a "blueprint for shared prosperity", and Starmer called it the most economically significant since Brexit, promising to energize trade, create jobs, and foster innovation. While Indian dairy and rice sectors remain protected, sensitive agricultural goods, services, and trade rules of origin are part of ongoing follow-up negotiations.

(iii) The FTA is expected to act as a template for India's future trade deals with markets such as the European Union and the United States. Its strategic impacts span public procurement access, investment facilitation, digital trade, and cooperative frameworks in defense, healthcare, and energy innovation.

4. China Begins Construction of World's Largest Hydropower Dam on Yarlung Tsangpo River (Brahmaputra).



On 19 July 2025, Chinese Premier Li Qiang inaugurated construction of an unprecedented hydroelectric project—the Yarlung Zangbo (Tsangpo) Hydropower Project—in Nyingchi, Tibet Autonomous Region, near the disputed Indian border region of Arunachal Pradesh. This monumental venture is slated to become the largest dam in the world and marks a turning point in China's renewable energy drive.

- China is investing approximately 1.2 trillion yuan (around USD 170 billion) into the project, which spans five cascade hydroelectric stations along a 50 km stretch of steep gorge—where the Yarlung Tsangpo drops nearly 2,000 meters. Once operational by the early 2030s, it will generate around 300 billion kWh annually, tripling the output of the Three Gorges Dam.

- India and Bangladesh, both downstream nations, have expressed alarm. With millions dependent on the Brahmaputra's waters for drinking, irrigation, and ecosystems, Delhi has repeatedly raised concerns about potential disruptions to seasonal flow, sediment transport, and flood patterns. Experts warn that the dam could be used strategically during

conflicts to manipulate downstream water flows.

- Environmental and seismic risks add to the controversy. The canyon is one of Earth's deepest and most biodiverse, situated in an active seismic zone. Resettlement of indigenous Tibetan communities and habitat loss has already triggered local protests and harsh government crackdowns. Critics warn of irreversible impact to fragile ecosystems.

Key Points:-

(i) China has defended the project, describing it as a “run-of-the-river” design with minimal storage and asserting it has undergone rigorous environmental and geological assessment. Officials claim downstream water levels will be unaffected and assert the project supports disaster prevention, climate goals, and local economic development.

(ii) Meanwhile, India is evaluating its own hydropower responses, including plans for the Upper Siang Multipurpose Project on the Siang River in Arunachal Pradesh to safeguard its downstream water rights and bolster energy security.

BANKING & FINANCE

1. SEBI Launches Centralised Compliance Platform 'Samuhik Prativedan Manch' for Brokers Effective August 1, 2025.



In a significant move to simplify and digitize regulatory reporting for market participants, the Securities and Exchange Board of India (SEBI), in collaboration with the National Stock Exchange (NSE), has launched a unified compliance reporting platform named 'Samuhik Prativedan Manch'. The initiative will become operational from August 1, 2025, and aims to reduce redundancy and compliance burdens for stockbrokers registered with multiple exchanges.

- The Samuhik Prativedan Manch has been designed to streamline compliance procedures by offering a single, transparent, and cost-efficient mechanism for brokers to fulfill their regulatory obligations. Until now, brokers had to submit repetitive compliance data to each stock exchange individually, resulting in duplicated efforts and inefficiency.

- The platform will officially roll out on August 1, 2025, in a phased manner. In the first phase, 40 types of compliance reports will be included in the unified interface. These reports are currently being submitted separately to different stock exchanges by brokers, which will now be integrated and submitted through this centralized system.

- With this platform, brokers operating across multiple stock exchanges will now be able to

upload their compliance data once via a single interface, thereby eliminating the need for multiple submissions. This will significantly reduce administrative burdens, ensure consistency, and lower the cost of compliance.

Key Points:-

- (i) In later phases, additional compliance documents will be standardized and incorporated into the same portal. This complete integration will eventually benefit all brokers in India, including those operating at the intermediary and investor-service levels, thereby supporting SEBI's larger reform agenda.
- (ii) As per SEBI's internal estimates, approximately 990 stockbrokers that maintain memberships across more than one exchange are expected to immediately benefit from this compliance platform. The initiative aligns with SEBI's strategic efforts to enhance ease of doing business, simplify regulation, and reduce duplication of work in the Indian securities market.
- (iii) This move is part of SEBI's broader digital transformation vision aimed at building a seamless investor and intermediary ecosystem. The Securities and Exchange Board of India was constituted as a non-statutory body in 1988 and became a statutory body on April 12, 1992 under an Act of Parliament.

2. RBI's Financial Inclusion Index Rises 4.3% to 67 in FY 25.



In July 2025, the Reserve Bank of India (RBI) reported that its composite Financial Inclusion Index (FI-Index) increased by 4.3% in FY 24–25, rising to 67—up from 64.2 in March 2024—with notable improvements across Access, Usage, and Quality sub-indices, driven by deeper service usage and literacy efforts.

- The FI-Index, a composite of Access (35%), Usage (45%), and Quality (20%), measures inclusion across banking, insurance, investments, postal services, and pensions. Each of the sub-indices recorded growth, indicating enhanced service reach, improved usage frequency, and better consumer experience.
- RBI highlighted that the primary drivers of the FI-Index increase were the Usage and Quality dimensions—reflecting more frequent use of financial products and improved service quality, supported by greater financial literacy and consumer protection initiatives.

- Created in consultation with government and sector regulators, the FI-Index was launched in 2021. It uses 97 indicators without a base year to capture inclusion holistically. From a baseline of 43.4 in FY 17, the index rose to 53.9 in FY 21, then to 64.2 in FY 24, and now to 67 in FY 25.

Key Points:-

(i) FY 24–25 saw a 34.8% increase in digital payments volume, with UPI accounting for 48.5% of global real-time payments. This digital acceleration underpinned usage growth and financial access, particularly in underserved areas.

(ii) The rise reflects coordinated efforts under the National Strategy for Financial Inclusion (NSFI 2019-24) and the National Strategy for Financial Education (NSFE 2020-25), which included scaling up Centres for Financial Literacy, national quiz drives, and campaigns using mascots like “Junior Money”.

(iii) RBI emphasised the need for further progress via last-mile outreach, digital infrastructure strengthening, tailored products for vulnerable groups, and improved grievance redressal—working towards a more inclusive and empowered financial ecosystem.

3. Equitas Small Finance Bank Launches FCNR (B) Deposits and Explorer Savings Account for NRIs and Seafarers.



On 22 July 2025, Equitas Small Finance Bank introduced two new offerings—the Foreign Currency Non-Resident FCNR (B) Deposit and the Equitas Explorer Savings

Account. These are designed specifically to empower Non-Resident Indians (NRIs) and seafarers with flexible, secure, and digitally-driven banking solutions reflecting the needs of India’s global workforce.

- **Equitas Small Finance Bank, one of India’s major Small Finance Banks (SFBs), crafted the FCNR (B) Deposit to address cross-border currency risk for Indians abroad. Available in USD, it allows NRIs to preserve their overseas earnings, offering tax-free interest on returns, full repatriability of principal and interest, and ease of renewal, making it a strong wealth management tool.**

- **The Explorer Savings Account caters especially to seafarers, mariners, and Persons of Indian Origin (PIOs) working across oceans. Available in both Non-Resident External (NRE) and Non-Resident Ordinary (NRO) variants, the account offers features like a VISA Platinum Debit Card, ₹1 crore air accidental death insurance, ₹2 lakh home contents insurance, mandate-holder facility for relatives, and discounted locker rentals for account holders.**

Key Points:-

(i) With over 2.85 lakh Indian seafarers employed overseas (as per the Directorate General of Shipping, 2023) and more than 35.4 million NRIs globally, these product launches signify Equitas SFB’s focus on digital-first, customer-centric banking innovation for India’s diaspora. The bank highlights the importance of providing repatriable, high-interest, and secure platforms for their growing global clientele.

(ii) Applicants need only maintain an Average Monthly Balance (AMB) of ₹1 lakh or a Total Relationship Value (TRV) of ₹10 lakhs to qualify for the Explorer Account.

Documentation—such as passports, visas, or Continuous Discharge Certificates (CDC)—is streamlined to minimize friction for those in remote locations.

(iii) Murali Vaidyanathan, Senior President & Country Head (Branch Banking – Liabilities, Products & Wealth) at Equitas SFB, stated these offerings reflect the bank's mission to empower underserved and niche segments with borderless, benefit-rich, and technology-led inclusive banking solutions.

4. PSBs' Gross NPA Ratio Falls from 9.11 % in FY21 to 2.58 % in FY25 and Asset Quality Strengthens.



According to recent Reserve Bank of India (RBI) provisional data, Public Sector Banks' (PSBs) Gross Non-Performing Asset (GNPA) ratio has dramatically declined from 9.11 % (₹6.16 lakh crore) in FY 21 to 2.58 % (₹2.83 lakh crore) in FY 25. This improvement reflects robust recovery, regulatory reforms, and sustained reduction in stressed assets.

- The steep decline in GNPA's over recent years results from persistent recovery efforts. The implementation of the Insolvency and Bankruptcy Code (IBC) led to efficient resolution of NPAs and kept wilful defaulters out of the

resolution process. Stricter identification of stress helped limit fresh slippages in retail and corporate segments.

- PSBs wrote off approximately ₹58,000 crore worth of bad loans in FY 25—part of a strategy to clean up balance sheets. This aggressive write-off policy reduces stale NPAs and improves the asset quality ratio, but also indicates ongoing challenges in loan recovery and fraud prevention.

- The RBI's Financial Stability Report highlighted that scheduled commercial banks are well-capitalized, with common equity Tier-1 (CET-1) and Capital to Risk-weighted Assets Ratio (CRAR) comfortably above regulatory thresholds. However, under severe stress scenarios, PSBs GNPA could rise to 4.1 % by March 2025, showing potential vulnerability.

Key Points:-

(i) GNPA ratios across different loan categories have converged; retail loans saw the lowest stress levels, while agriculture and industrial sectors registered higher NPAs. Notably, retail GNPA was around 1.2 % (Sept 2024), compared to agriculture at 6.2 %. This trend reflects cautious lending and effective credit delivery.

(ii) Starting in 2015, the Government of India rolled out the 4R framework—Recognition, Resolution, Recapitalization, and Reforms—to tackle bad loans. Post Asset Quality Review (AQR) under the RBI, systemic recognition of NPAs and recapitalization measures significantly strengthened PSB balance sheets. CRAR rose from 11.45 % (March 2015) to 15.43 % (Sept 2024).

(iii) Improved asset quality translated into record profits—PSBs reported aggregate net profits of ₹1.41 lakh crore in FY 24—one of

the strongest showings ever. Enhanced ADS (advances-to-deposits), better provisioning buffers, and continued rollout of welfare schemes like Atal Pension Yojana and PM Jeevan Jyoti Bima Yojana highlight a stronger, inclusive banking sector.

5. RBI Approves Warburg Pincus Investment in IDFC First Bank via 9.99% Stake Acquisition.



The Reserve Bank of India (RBI) has granted approval to Currant Sea Investments B.V., an affiliate of global private equity firm Warburg Pincus, to acquire up to 9.99% stake in IDFC First Bank. The approval, announced in mid-July 2025 via the bank's stock exchange filing, comes after the Competition Commission of India (CCI) gave its clearance on 3 June 2025.

- Warburg Pincus plans to invest approximately ₹4,876 crore (around USD 587 million) by purchasing 81.27 crore compulsorily convertible preference shares (CCPS) priced at ₹60 each. Once converted, these shares will amount to a maximum permissible stake of 9.99% in the bank.

Key Points:-

(i) The capital infusion is part of a larger ₹7,500 crore fundraiser, including ₹2,624

crore from the Abu Dhabi Investment Authority (ADIA) through its Platinum Invictus arm. Upon conversion, the combined foreign investment will represent nearly 15% of IDFC First Bank's paid-up share capital, enhancing its capital adequacy ratio from ~16.1% to ~18.9%, and CET-1 ratio to around 16.5%.

(ii) However, corporate governance concerns remain. A shareholder resolution to appoint a Warburg-affiliated nominee to the bank's board recently failed, receiving only 64.1% approval, short of the mandatory 75% threshold. Despite this, the management is confident of resolving the issue while moving ahead with regulatory approvals and capital deployment plans.

6. Fino Payments Bank Launches "GATI" Savings Account in West Bengal to Rapidly Boost UPI Adoption.



On 24 July 2025, Fino Payments Bank introduced its zero-balance digital savings account named "GATI", specifically targeting rural and semi-urban areas of West Bengal. Designed for fast onboarding and instant UPI (Unified Payments Interface) activation, the initiative aims to accelerate digital financial inclusion across underserved regions.

- The GATI account—“gati” meaning speed in several Indian languages—can be opened instantly via eKYC authentication at over 40,000 merchant points across West Bengal. This model leverages Fino’s merchant-led network to simplify onboarding and support users in transitioning from physical (phygital) to digital banking.

- Aimed at digitally-inclined yet underserved groups—such as youth, women, welfare beneficiaries, and senior citizens—the GATI account requires no minimum balance and entails a ₹100 one-time opening fee and a ₹50 quarterly maintenance charge, making it affordable and accessible. UPI ID is auto-generated via the FinoPay app, enabling immediate transaction capability.

Key Points:-

(i) The launch is aligned with Fino’s broader digital inclusion strategy: transitioning underserved users into active participants in the formal financial system. This move supports the Digital India mission by offering instant, low-cost financial access via mobile banking in remote areas.

(ii) Fino aims to significantly raise UPI adoption across semi-urban and rural Bengal, where smartphone usage is rising rapidly but digital banking penetration is limited. The GATI initiative empowers users to conduct instant P2P (peer-to-peer) and P2M (person-to-merchant) transactions, contributing to financial inclusion and cashless economy goals.

7. PhonePe and SBI Card Launch Two Co-Branded Credit Cards to Boost Digital Spending.



On July 22, 2025, digital payments platform PhonePe joined hands with SBI Cards and Payment Services Ltd (a subsidiary of State Bank of India – SBI) to roll out two co-branded credit cards named ‘PhonePe SBI Card PURPLE’ and ‘PhonePe SBI Card SELECT BLACK’. This strategic move aims to promote digital credit access and encourage everyday spending through formal financial channels.

- Both these newly launched contactless credit cards will operate on Visa and RuPay networks. The VISA cards are supported for tokenization via the PhonePe App, while RuPay versions can be directly linked with UPI (Unified Payments Interface), enabling seamless digital transactions across platforms.

- The PhonePe SBI Cards offer reward-based incentives on a wide range of daily expenses including grocery shopping, utility bill payments, insurance premiums, and all other transactions conducted via the PhonePe application. These cards are targeted toward diverse customer segments.

- The premium variant, PhonePe SBI Card SELECT BLACK, provides up to 10% cashback on spends made on the PhonePe app and Pincode, and 5% cashback on other merchant platforms. It also includes benefits like a welcome e-gift

voucher worth ₹1,500, a milestone voucher worth ₹5,000 on annual spends exceeding ₹5 lakhs.

Key Points:-

- (i) On the other hand, the PhonePe SBI Card PURPLE, targeting regular users, offers 3% rewards on PhonePe and Pincode transactions, and 2% on other online purchases.
- (ii) Additional travel and e-gift vouchers include a ₹500 welcome gift, and ₹3,000 annual travel vouchers on spending ₹3 lakh per year.
- (iii) The application process is fully digital and embedded into the PhonePe mobile application, enabling users to seamlessly apply, view reward points, track bills, and redeem vouchers. The platform also provides users with the flexibility to pay their dues or redeem vouchers directly through the app.

SPORTS

1. Japan Badminton Open 2025 – Shi Yu Qi Wins Men’s Singles and An Se-young Claims Women’s Singles Title.



The Japan Open 2025, a prestigious event under the BWF (Badminton World Federation) World Tour Super 750 category, held from 15th to 20th July 2025 at the Tokyo Metropolitan Gymnasium, concluded with remarkable victories. China's Shi Yu Qi clinched the men's singles title, while South Korea's An Se-young maintained her dominant form by winning the women's singles crown.

- In the men's singles final, Shi Yu Qi, the top-seeded Chinese shuttler, defeated France's Alex Lanier in straight sets with a score of 21–17, 21–15. This victory marks Shi's third BWF World Tour title of the 2025 season, following wins at the Malaysia Open and the All England Open. His triumph also ended China's ten-year title drought in men's singles at the Japan Open, with the last win by Lin Dan in 2015.

- His victory not only brought him 11,000 BWF ranking points but also reaffirmed his place among the world's top contenders heading into the upcoming China Open 2025.

- In the women's singles final, An Se-young, the current World No. 1 and reigning World Champion, dominated China's Wang Zhiyi with a commanding score of 21–12, 21–10. The match lasted just 38 minutes, reflecting An's superior court coverage, shot selection, and mental resilience. This win marked her sixth BWF World Tour title of 2025 and strengthened her lead in the global rankings.

Key Points:-

- (i) An's outstanding 2025 season now includes a 37–1 match record, with six consecutive final appearances and victories. Her success at the Japan Open came just weeks after recovering from a minor injury, showcasing her fitness, focus, and

adaptability. She continues to be South Korea's strongest hope for Olympic gold in the coming years.

(ii) Beyond individual accolades, this edition of the Japan Open was significant for both nations. China secured three titles—men's singles, women's doubles, and mixed doubles—while South Korea claimed two, including men's doubles and women's singles.

(iii) With a total prize pool of USD 950,000, the Japan Open 2025 reaffirmed its status as a critical stop in the BWF calendar for Olympic qualification and world ranking boosts.

2. Young Indian Diver Palak Sharma Among Youngest to Compete at 2025 World Aquatics Championships in Singapore.



Palak Sharma, a promising diving talent from Indore, Madhya Pradesh, is set to represent India at the World Aquatics Championships 2025 in Singapore, taking place July 11 – August 3. At just around 16–17 years old, she is one of the youngest divers from India to compete in this global event.

● Being selected for three diving events—scheduled on 28 July, 30 July, and 3 August—

Palak marks her second consecutive appearance at the World Championships, making her one of the rare Indian women to achieve this milestone. Her return reflects consistent trust in her potential by the Swimming Federation of India.

● Palak's training journey is remarkable. Coached by Vishwamitra Awardee Ramesh Vyas, she puts in nearly eight hours daily, even practicing during school changes and the COVID-19 lockdown—from terrace designs to home setups.

● Her dedication earned her three golds at the 38th National Games (U-19) and silver and bronze at the 2024 Singapore International Aquatic Championships, along with honors like the Pradhan Mantri Rashtriya Bal Puraskar and Madhya Pradesh's Eklavya Award.

Key Points:-

(i) Palak Sharma is set to compete in three diving events at the 2025 World Aquatics Championships: 1m springboard, 3m springboard, and 10m platform, showcasing her versatility across diving disciplines. Her qualification is backed by consistent national-level performances and trials conducted by the Swimming Federation of India (SFI).

(ii) The World Aquatics Championships 2025, organized by World Aquatics (formerly FINA – Fédération Internationale de Natation), will be hosted from July 11 to July 27, 2025, in Singapore—marking the country's first time as host. This edition includes six aquatic disciplines and serves as a qualifier for the 2026 Youth Olympics and the 2028 Los Angeles Olympics.

(iii) Palak, who previously represented India at the 2023 Asian Age Group

Championships and secured podium finishes, has been training under coach Kamlesh Nanak at the MP State Aquatic Academy, Bhopal. Her progress reflects the success of India's Khelo India initiative and the growing state support for women in aquatic sports.

3. Andre Russell Announces Retirement from All Forms of International Cricket.



West Indies' dynamic all-rounder Andre Dwayne Russell has officially announced his retirement from all forms of international cricket, stepping away after the first two T20 International (T20I) matches against Australia at Sabina Park in Kingston, Jamaica in July 2025.

- At 37 years old, Russell concludes a career marked by explosive performances and global T20 dominance.
- Russell made his debut for the West Indies in 2010, featuring in all three formats of the game: Test cricket, One Day Internationals (ODIs), and T20Is. Over his international career, he played a solitary Test match, 56 ODIs scoring 1,034 runs and taking 70 wickets, and 84 T20Is, with 1,078 runs and 61 wickets.

- Russell is renowned for being a pivotal member of the West Indies squads that won the ICC (International Cricket Council) Men's T20 World Cups in 2012 and 2016. His final T20Is in July 2025 brought a celebratory tone to his departure—most notably receiving a guard of honour from teammates and opponents at Sabina Park.

Key Points:-

- (i) In his emotional farewell, Russell blasted a trademark 36 off 15 balls, including six sixes and two fours, leaving the field to thunderous applause despite West Indies losing by eight wickets.
- (ii) He reflected on his career, saying, "Words cannot explain what it meant. To represent the West Indies has been one of the proudest achievements in my life," and expressed his wish to inspire the next generation of Caribbean cricketers.
- (iii) Looking ahead, Russell leaves a significant legacy as one of T20 cricket's most feared all-rounders. Moving forward, the Caribbean side will evolve with fresh talents like Matthew Forde, Jewel Andrew, and Jediah Blades, who were called up for the Australian T20I series.

AWARDS

1. Chhatrapati Shivaji Maharaj International Airport Ranks 9th Among World's Top 10 Favourite International Airports.



In July 2025, New York-based Travel + Leisure magazine recognized Istanbul Airport as the world's favourite international airport, followed by Singapore's Changi. Mumbai's Chhatrapati Shivaji Maharaj International Airport secured 9th place, becoming the only Indian airport featured in the global top-10 list for the third consecutive year.

- **Istanbul Airport retained its number-one ranking in the Travel + Leisure 2025 awards with a stellar reader score of 98.57, up from 95.79 in 2024. Its modern design, increasing global connectivity, and enhanced passenger experience made it the top choice for global travellers.**

- **Singapore's Changi Airport took the second position with a score of 95.20, known for its iconic indoor waterfalls, lush indoor gardens with roughly 600,000 plants, exceptional shopping experiences, and seamless operations.**

- **Other top-rated airports in the top five included Hamad International Airport in Doha (3rd), Zayed International Airport in Abu Dhabi (4th), and Dubai International Airport (5th). Airports from Hong Kong, Finland, and Tokyo also ranked within the top eight.**

Key Points:-

(i) Mumbai's Chhatrapati Shivaji Maharaj

International Airport (CSMIA) ranked 9th globally with a score of 84.23, surpassing South Korea's Incheon Airport. It is the only Indian airport among the top 10 and has achieved this recognition for the third year in a row.

(ii) Managed by Mumbai International Airport Ltd (MIAL) under Adani Airport Holdings Ltd, CSMIA handled approximately 55.12 million passengers in FY 2024–25 and maintains direct connectivity to over 54 international and 67 domestic destinations, with nearly 1,000 daily air traffic movements.

(iii) The airport recently became the first in India and third globally to receive Level 5 Airport Customer Experience accreditation from the Airports Council International (ACI). Notable upgrades include a new Airport Operations Control Centre, 68 electronic gates, self-service check-in terminals, and expansion of the DigiYatra biometric passport-free system.

IMPORTANT DAYS

1. India Observed National Broadcasting Day 2025 on July 23, Marked 98th Anniversary of Indian Broadcasting Company.

INDIA OBSERVED NATIONAL BROADCASTING DAY 2025 ON JULY 23

MARKED 98TH ANNIVERSARY OF INDIAN BROADCASTING COMPANY



India celebrated National Broadcasting Day on 23rd July 2025, commemorating the

inception of radio broadcasting with the establishment of the Indian Broadcasting Company (IBC) in Bombay (now Mumbai) in 1927. This day honors the legacy of radio as a powerful medium of mass communication and its evolution in the digital age.

- **The Indian Broadcasting Company (IBC) was a privately owned radio station that marked the beginning of organized radio broadcasting in India on July 23, 1927.**
- **It was later taken over by the government and renamed All India Radio (AIR) on June 8, 1936. As of 2025, this event completes 98 years, underlining the historical significance of radio in India's public communication system.**
- **Prior to IBC, the first radio broadcast in India was conducted by the Radio Club of Bombay in June 1923. This experimental transmission laid the groundwork for structured broadcasting and highlighted the potential of radio in delivering news, information, and cultural content to a wide audience.**

Key Points:-

- (i) All India Radio (AIR), officially Akashvani, became India's national public radio broadcaster, playing a key role in national integration, rural outreach, and public awareness across regional languages, especially before the TV era.
- (ii) AIR operates under Prasar Bharati (PB), which is India's autonomous public service broadcasting agency, established under the Prasar Bharati Act, 1990. PB also governs Doordarshan, the national television broadcaster. Through AIR and Doordarshan, Prasar Bharati continues to uphold the mission of delivering unbiased news and educational programming across the nation.
- (iii) In the digital age, while newer platforms

have emerged, radio remains vital, especially in remote regions. On National Broadcasting Day 2025, the nation acknowledges radio's adaptability and its role in disaster response, education, and connecting communities, thus reaffirming its relevance in the 21st century.

SCIENCE AND TECHNOLOGY

1. BITS Pilani-Based Start-Up Apollyon Dynamics Delivers Indigenous Drones to Indian Army.



Apollyon Dynamics, a defence-tech start-up from BITS (Birla Institute of Technology and Science) Pilani–Hyderabad Campus, recently delivered India-made UAVs (Unmanned Aerial Vehicles) to the Indian Army in July 2025. This marks a major step in India's indigenous defence manufacturing and drone warfare capability.

- **Founded by Jayant Khatri and Sourya Choudhury, Apollyon Dynamics started as a hostel project and evolved into a defence-tech firm developing fully in-house drones tailored for Indian military operations. The startup was established at BITS Pilani's Hyderabad campus.**
- **The Indian Army deployed these drones at four key forward bases: Jammu (Jammu & Kashmir), Chandimandir (Haryana), Panagarh**

(West Bengal), and Arunachal Pradesh. These bases are strategically significant and represent different conflict zones, from borders to counter-insurgency regions.

Key Points:-

- (i) The radar-evading kamikaze drones can fly at speeds exceeding 300 km/h and carry payloads up to 1 kg. These high-speed drones are designed for precision strikes, and their stealth features allow them to bypass radar detection in sensitive areas.
- (ii) To ensure operational readiness, Apollyon Dynamics has also provided hands-on training to Indian Army personnel. The training modules are designed so that soldiers without prior drone experience can operate them effectively in field conditions.
- (iii) The startup's team includes six second-year BITS students working on next-generation technologies, including VTOL (Vertical Take-Off and Landing) drones and fixed-wing UAVs. These systems are being developed for extended range, improved mobility, and better payload adaptability.

ENVIRONMENT

1. Uttarakhand Launches India's First Systematic Plant Conservation Programme to Restore Critically Endangered Himalayan Species.



In July 2025, the Research Wing of the Uttarakhand Forest Department launched India's first-ever systematic plant conservation programme, aiming to reintroduce 14 critically endangered plant species to their native habitats in the Western Himalayas. The initiative, timed with the monsoon season, ensures suitable growth conditions and marks a major step in India's biodiversity restoration efforts.

- The conservation programme is being implemented with the support of the Uttarakhand State Biodiversity Board, and is aligned with international standards like the IUCN (International Union for Conservation of Nature) Red List.
- This marks India's first formal plant reintroduction initiative, aiming to revive species that are on the brink of extinction due to ecological pressures.
- The 14 selected plant species include Himalayan Gentian, White Himalayan Lily, Red Crane Orchid, Golden Himalayan Spike, Doon Cheese Wood, Kumaon Fan Palm, Indian Spikenard, Patwa, and Himalayan Arnebia, among others. These plants hold immense medicinal, ecological, and cultural value, and have been severely impacted by overharvesting, habitat loss, and climate change.

Key Points:-

(i) Each plant species is being propagated using species-specific techniques in high-altitude nurseries. Methods such as seed germination, bulb planting, rhizome division, and stem cuttings are being employed to prepare healthy saplings for reintroduction into the wild.

(ii) The replantation process covers a wide range of Himalayan ecological zones, including alpine meadows, deciduous forests, and the Terai belt. Global Positioning System (GPS) mapping is being used to track each planting site, ensuring post-plantation monitoring and long-term conservation success.

(iii) This initiative not only aims to restore native biodiversity, but also sets a precedent for future climate-resilient conservation models in India's Himalayan and forest ecosystems.

Static GK

SEBI	Chairman: Tuhin Kanta Pandey	Headquarter : Mumbai
RBI	Governor : Sanjay Malhotra	Headquarter : Mumbai
World Bank	CFO: Anshula Kant	Headquarters: Washington, D.C., United States
Travel + Leisure Co	CEO : Michael D. Brown	Headquarters : Florida, United States of America (USA)
Uttarakhand	Chief minister: Pushkar Singh Dhami	Governor: Gurmit Singh
Badminton World Federation (BWF)	President : Khunying Patama Leeswadtrakul	Headquarters : Kuala Lumpur, Malaysia
China	President: Xi Jinping	Official languages: Mandarin, Putonghua
United Kingdom	Capital: London	Prime minister: Keir Starmer
MoHFW	Minister : Shri Jagat Prakash Nadda	Headquarters: New Delhi

PhonePe	CEO: Sameer Nigam	Headquarters: Salarpuria Softzone, Bengaluru, Karnataka
Prasar Bharati (PB)	Chief Executive Officer (CEO) : Gaurav Dwivedi	Headquarters: New Delhi