

UPSC Current Affairs — 12 July 2026

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Geography

Physical geography (landforms, oceans, climate) · Prelims

In April 2024, scientists from the OHA-GEODAMS project observed the first direct

Why in news: Scientists from the OHA-GEODAMS project observed the first direct in-situ seafloor spreading event along the Southeast Indian Ridge in April 2024.

Key facts: The event involved earthquakes, seabed subsidence, and magma movement resulting in over 160 million cubic metres of lava creating new ocean floor. The findings were published in a Nature study on July 8, 2026.

Prelims pointers

- **Place:** Southeast Indian Ridge: A mid-ocean ridge located in the Indian Ocean where tectonic plates diverge.
- **S&T:** OHA-GEODAMS: A project utilizing in-situ instruments to monitor seafloor spreading and tectonic activity.
- **Fact:** Volume of lava: Over 160 million cubic metres of lava were created during the observed spreading event.

Mains question: Discuss the geological significance of mid-ocean ridge spreading in the context of plate tectonics and the formation of the Earth's oceanic crust.

Source: Times of India · satyadheesh.in/news/82033

Places in news / mapping · Prelims

Ladakh creates 17 new tehsils, slashes residents' travel to services from 300 km

Why in news: The Ladakh administration announced the creation of 17 new tehsils to improve administrative accessibility in the newly formed districts.

Key facts: Ladakh is increasing its total tehsils from 15 to 32 to support five new districts: Nubra, Sham, Changthang, Zaskar, and Drass. The move aims to reduce resident travel distances for public services, which currently exceed 300 km in some areas.

Prelims pointers

- **Place:** Nubra, Sham, Changthang, Zaskar, and Drass are the five newly created districts in Ladakh.
- **Fact:** The total number of tehsils in Ladakh is being increased to 32.
- **Body:** Tehsils are administrative units responsible for land records and revenue collection in India.

Mains question: Discuss how administrative decentralization and the creation of sub-districts can enhance governance in geographically challenging and sparsely populated regions like Ladakh.

Source: NDTV · satyadheesh.in/news/82159

Polity & Constitution

Elections, ECI & electoral reforms · Prelims + Mains

Election Commission Adds New Section to Form 6 Without Legal Amendment

Why in news: The Election Commission (ECI) introduced a new field in the online Form 6 regarding parents' status in previous electoral revisions without a formal legislative amendment.

Key facts: The ECI added a section to the online Form 6 asking if applicants or their parents were in the last Special Intensive Revision (SIR). During the SIR, 5.58 crore names were deleted across 10 states and 3 UTs, leading to concerns regarding the registration of children.

Prelims pointers

- **Act / Bill:** Section 28 of the Representation of the People Act, 1950 governs the procedure for amending electoral rolls.
- **Body:** The Election Commission of India (ECI) is the constitutional body responsible for administering elections.
- **Fact:** 5.58 crore names were deleted from electoral rolls during the Special Intensive Revision (SIR) across 10 states and 3 UTs.

Mains question: *Examine the constitutional and legal implications of the Election Commission making procedural changes to electoral forms without formal legislative amendments under the Representation of the People Act.*

Source: Indian Express · satyadheesh.in/news/81882

Elections, ECI & electoral reforms · Prelims

Election Commission of India Publishes Draft Voter Lists with 24 Lakh Deletions

Why in news: The Election Commission of India (ECI) published draft voter lists for five regions on July 11, 2026, involving the deletion of approximately 24 lakh names to ensure electoral roll integrity.

Key facts: The ECI published draft voter lists for Odisha, Manipur, Mizoram, Sikkim, and Dadra and Nagar Haveli and Daman and Diu. Out of 3.72 crore original electors, 24 lakh names were deleted due to migration, death, or duplicate entries.

Prelims pointers

- **Body:** Election Commission of India (ECI) is the constitutional body responsible for administering elections to Parliament and State Legislatures.
- **Fact:** Odisha recorded the highest deletions at 20.12 lakh names in the July 2026 draft list.
- **Fact:** Dadra and Nagar Haveli and Daman and Diu saw a 30% reduction in the voter list.
- **Fact:** Voters have a one-month window from July 11, 2026, to contest deletions before the final list publication on September 11, 2026.

Mains question: *Discuss the significance of periodic electoral roll revision in ensuring the integrity of the democratic process and the challenges faced by the Election Commission in managing large-scale migrations.*

Source: The Hindu · satyadheesh.in/news/81789

Governance

Bills, Acts & ordinances · Prelims

Bike taxi permits set for Maharashtra, transport unions plan state-wide protests

Why in news: The Maharashtra government announced the issuance of permits for app-based bike taxi services starting August 2024 under new regulatory conditions.

Key facts: The Maharashtra government mandated that bike taxi drivers must hold a Maharashtra domicile certificate to qualify for permits. The move aims to regulate the gig economy while balancing the interests of traditional public transport unions.

Prelims pointers

- **Fact:** Maharashtra bike taxi permits are scheduled to commence from August 2024.
- **Post:** Pratap Sarnaik is the State Transport Minister of Maharashtra.

- **Fact:** A Maharashtra domicile certificate is a mandatory requirement for bike taxi drivers under the new regulations.

Mains question: Discuss the regulatory challenges in balancing the growth of the gig economy with the protection of traditional transport livelihoods in urban India.

Source: Indian Express · satyadheesh.in/news/82180

Transparency, accountability & RTI · Prelims + Mains

Century Club loses appeal, Karnataka High Court upholds 2017 order declaring it public authority

Why in news: The Karnataka High Court upheld the status of Century Club as a 'public authority' under the RTI Act, clarifying the scope of transparency for entities using government land.

Key facts: The Century Club in Bengaluru was granted 7.5 acres of land free of cost by the Maharaja of Mysuru in 1913. The State Information Commission declared it a public authority in 2017, a decision upheld by the High Court.

Prelims pointers

- **Body:** Century Club: A private club in Bengaluru operating on government-provided land since 1913.
- **Act / Bill:** RTI Act: Defines 'public authority' to include bodies owned, controlled, or substantially financed by the government.
- **Fact:** The club occupies 7.5 acres of land provided by the Maharaja of Mysuru.

Mains question: To what extent should private entities utilizing public resources be subject to the Right to Information Act? Discuss the balance between private autonomy and public accountability.

Source: Indian Express · satyadheesh.in/news/81835

e-Governance & citizen services · Prelims

Bihar CM launches 'Sabka Samman-Jeevan Aasaan': Elderly can now register property from home

Why in news: Bihar CM launched 'Sabka Samman-Jeevan Aasaan' to enable elderly citizens (75+) to register property from home via digital means.

Key facts: The initiative was launched on July 11, 2026, by CM Samrat Choudhary at the Hajipur registration office. It is part of the 'Saat Nischay-3' initiative and is currently operational in 10 offices across Patna and Hajipur.

Prelims pointers

- **Scheme:** 'Sabka Samman-Jeevan Aasaan' is a Bihar state initiative for home-based property registration for seniors.
- **Fact:** The scheme specifically targets citizens aged 75 years and older.
- **Body:** The initiative is a component of the 'Saat Nischay-3' state development program.
- **Place:** The pilot launch occurred at the Hajipur registration office in Vaishali district.

Mains question: Discuss how digital governance initiatives can enhance social inclusion for the elderly and improve ease of living in rural and semi-urban India.

Source: The Hindu · satyadheesh.in/news/81799

NGOs, SHGs & civil society · Mains

Shah assures Catholic leaders: No retrospective action on foreign funding rules

Why in news: Union Home Minister Amit Shah met with the Catholic Bishops Conference of India (CBCI) to clarify that the Foreign Contribution (Regulation) Amendment Bill will not be applied retrospectively.

Key facts: The meeting occurred on July 10, 2026, involving the Union Home Minister and the CBCI. The government provided a 12-month window for appeals in cases where properties are attached under new foreign funding regulations.

Prelims pointers

- **Body:** CBCI: Catholic Bishops Conference of India, a representative body of the Catholic Church in India
- **Act / Bill:** Foreign Contribution (Regulation) Act (FCRA): Governs the receipt and utilization of foreign funds by NGOs and individuals
- **Fact:** The government provided a 12-month appeal window for property attachments as of July 2026

Mains question: Examine the balance between national security concerns regarding foreign funding and the protection of civil society's right to receive international support for social development.

Social Justice

Health policy & public health · Prelims + Mains

Drones slash TB diagnosis time to five days, cut costs from ₹9,451 to ₹91

Why in news: AIIMS Bibinagar study revealed that drone-based sputum transport significantly reduces TB diagnosis time and patient costs under the i-DRONE initiative.

Key facts: The study, published in the International Journal of Tuberculosis and Lung Disease on July 12, 2026, showed a reduction in diagnosis time from 15 days to 5 days. Patient expenditure dropped from ₹9,451 to ₹91 per test. The research was conducted under the Indian Council of Medical Research (ICMR) i-DRONE initiative.

Prelims pointers

- **Body:** ICMR: Indian Council of Medical Research is the apex body for biomedical research in India.
- **Fact:** Drone-assisted TB diagnosis reduced patient costs from ₹9,451 to ₹91.
- **Fact:** Diagnosis time was reduced from 15 days to 5 days using drone transport.
- **Place:** AIIMS Bibinagar is the research site for the i-DRONE initiative.

Mains question: Discuss how drone technology can bridge the healthcare delivery gap in remote areas of India while addressing the challenges of last-mile connectivity.

Source: The Hindu · satyadheesh.in/news/82218

Health policy & public health · Prelims

Telangana to conduct National Deworming Day on July 13 for 96.81 lakh children

Why in news: The Telangana government announced National Deworming Day on July 13, 2024, to administer Albendazole tablets to 96.81 lakh children to combat soil-transmitted helminth infections.

Key facts: The initiative targets children aged 1 to 19 years across all 33 districts of Telangana. A Mop-Up Day is scheduled for July 20, 2024, to ensure full coverage at Anganwadi centres, schools, and colleges.

Prelims pointers

- **Fact:** Target population for deworming in Telangana: 96.81 lakh children.
- **Fact:** National Deworming Day date: July 13, 2024.
- **Fact:** Mop-Up Day date: July 20, 2024.
- **S&T:** Albendazole: An anthelmintic drug used to treat soil-transmitted helminth infections.

Mains question: Discuss the role of community-based health interventions in addressing nutritional and parasitic infections among children in rural India.

Source: The Hindu · satyadheesh.in/news/82083

International Relations

India's bilateral relations · Prelims + Mains

Iran attacked Bahrain, Kuwait, Jordan, Qatar, and Oman after US Central Command

Why in news: Iran launched retaliatory strikes against Bahrain, Kuwait, Jordan, Qatar, and Oman following US Central Command (CENTCOM) strikes, leading to the closure of the Strait of Hormuz.

Key facts: Iran closed the Strait of Hormuz following the third round of US CENTCOM strikes within a single week. The escalation prompted Gulf nations to raise security levels and condemned the maritime blockade.

Prelims pointers

- **Place:** Strait of Hormuz: A strategic chokepoint connecting the Persian Gulf with the Gulf of Oman and the Arabian Sea.
- **Body:** US Central Command (CENTCOM): A unified combatant command of the United States Armed Forces responsible for the Middle East.
- **Fact:** Iran attacked five specific Gulf nations: Bahrain, Kuwait, Jordan, Qatar, and Oman.

Mains question: Analyze the geopolitical implications of the Strait of Hormuz's closure on global energy security and the maritime trade routes of the Middle East.

Source: Al Jazeera · satyadheesh.in/news/82051

On July 12, 2026, the US bombed Iranian port cities including Bandar

Why in news: The US launched a third round of airstrikes on Iranian port cities on July 12, 2026, following an alleged attack on a Cyprus-flagged ship in the Strait of Hormuz.

Key facts: The US targeted Iranian port cities including Bandar Abbas, Sirik, Chabahar, Bandar-e Deyr, and Asaluyeh. In retaliation, Iran closed the Strait of Hormuz and launched strikes on Jordan, while Gulf states (Bahrain, Qatar, UAE) reported intercepting Iranian missiles and drones.

Prelims pointers

- **Place:** Strait of Hormuz: A critical maritime chokepoint connecting the Persian Gulf with the Gulf of Oman and the Arabian Sea.
- **Place:** Chabahar: A major Iranian port city on the Gulf of Oman, significant for trade with Afghanistan and Central Asia.
- **Fact:** The US conducted three rounds of strikes on Iranian port cities during the week of July 12, 2026.
- **Place:** Bandar Abbas: A key Iranian port city located on the coast of the Persian Gulf.

Mains question: Analyze the geopolitical implications of the Strait of Hormuz's closure on global energy security and maritime trade routes.

Source: Al Jazeera · satyadheesh.in/news/81908

Indian Express UPSC Key for July 12, 2026, highlights India and New

Why in news: India and New Zealand pledged a strategic partnership and signed pacts on trade, counter-terrorism, and maritime security to bolster bilateral ties.

Key facts: Prime Minister Narendra Modi and PM Christopher Luxon endorsed the partnership. The agreement includes specific pacts on trade, counter-terrorism, maritime security, and sports cooperation.

Prelims pointers

- **Fact:** Target: Double bilateral trade to NZ\$7 billion by 2030
- **Body:** Election Commission of India (ECI) manages voter registration via Form 6
- **Intl. org:** UN experts raised concerns over SIR (Strategic Investment Review/Systemic Issues - context dependent on specific UN report)

Mains question: Analyze the significance of India's deepening strategic partnership with New Zealand in the context of the Indo-Pacific maritime security architecture.

Source: Indian Express · satyadheesh.in/news/82190

India Pauses Indus Waters Treaty, Plans 8.7 km Chenab-Beas Link Tunnel After Pahalgam Attack

Why in news: India has paused the Indus Waters Treaty and initiated the Chenab-Beas Link Tunnel project following the 2025 Pahalgam terror attack to reshape river water management.

Key facts: India plans an 8.7 km Chenab-Beas Link Tunnel to divert Chandra River water into the Beas basin. The Indus Waters Treaty originally allocated 80% of the Indus waters to Pakistan, with India retaining rights over eastern rivers.

Prelims pointers

- **Intl. org:** Indus Waters Treaty: Bilateral water-sharing agreement between India and Pakistan signed in 1960.
- **Fact:** Chenab-Beas Link Tunnel: Planned length of 8.7 km for water diversion.
- **Place:** Chandra River: Source of water for the proposed diversion into the Beas basin.
- **Fact:** Water Allocation: Pakistan was allocated 80% of the Indus waters under the original treaty.

Mains question: Examine how the shift in India's stance on the Indus Waters Treaty reflects the intersection of national security concerns and hydro-diplomacy in the region.

Source: NDTV · satyadheesh.in/news/82080

After US strikes on Iran, missiles and drones hit Gulf states including

Why in news: Escalation of regional conflict as Iran's IRGC launched missiles and drones at Gulf states and US assets following US strikes on Iran.

Key facts: The Iranian Revolutionary Guard Corps (IRGC) claimed to target US military assets in Kuwait, Jordan, Qatar, and Oman. The strikes occurred following a previous Iranian strike on a ship off the coast of Oman and the partial reopening of the Strait of Hormuz.

Prelims pointers

- **Place:** Strait of Hormuz: A strategic chokepoint in the Persian Gulf connecting the Persian Gulf to the Gulf of Oman and the Arabian Sea.
- **Post:** IRGC: The Islamic Revolutionary Guard Corps is an elite branch of the Iranian Armed Forces.
- **Fact:** Affected Gulf States: Qatar, UAE, Kuwait, Bahrain, Oman, and Jordan were targeted or impacted by the strikes.

Mains question: Analyze the implications of escalating tensions in the Persian Gulf on global energy security and maritime trade routes.

Source: Al Jazeera · satyadheesh.in/news/82004

Modi, Subianto inaugurate Rs 65 crore Prambanan temple restoration project in Indonesia

Why in news: PM Modi and President Prabowo Subianto inaugurated a joint Rs 65 crore conservation project for the UNESCO World Heritage Prambanan Temple in Indonesia.

Key facts: The project is a joint initiative between India and Indonesia led by the Archaeological Survey of India (ASI). It involves a 10-year restoration period with a total outlay of Rs 65 crore focusing on Pervara temples.

Prelims pointers

- **Body:** Archaeological Survey of India (ASI): The apex body for archaeological research and conservation in India.
- **Place:** Prambanan Temple: A 9th-century Hindu temple compound located in Yogyakarta, Indonesia.
- **S&T:** LiDAR (Light Detection and Ranging): A remote sensing technology used for high-precision 3D mapping and documentation of heritage sites.
- **Fact:** Project Outlay: Rs 65 crore over a 10-year duration.

Mains question: How does cultural diplomacy and joint heritage conservation serve as a tool for strengthening India-Indonesia bilateral relations and soft power?

Source: Indian Express · satyadheesh.in/news/81728

Modi, Luxon Aim to Double Trade to ₹35,000 Crore by 2030

Why in news: PM Modi and NZ PM Christopher Luxon announced a strategic partnership to double bilateral trade to ₹35,000 crore by 2030.

Key facts: The agreement focuses on doubling trade volume to ₹35,000 crore by 2030. Key areas of cooperation include maritime security, logistics support, and historical ties involving the dairy sector and AIIMS establishment.

Prelims pointers

- **Fact:** Target bilateral trade volume between India and New Zealand is ₹35,000 crore by 2030
- **Post:** Christopher Luxon is the Prime Minister of New Zealand
- **Fact:** Historical cooperation includes New Zealand's assistance in India's dairy sector and AIIMS establishment

Mains question: Examine how strengthening bilateral trade and maritime cooperation with New Zealand can enhance India's position in the Indo-Pacific region.

Source: The Hindu · satyadheesh.in/news/82075

More than a year after the Pahalgam terror attack, over 93,000 devotees

Why in news: The Amarnath Yatra saw over 93,000 devotees in its first four days, highlighting the tension between religious pilgrimage and the rapid melting of the ice lingam due to climate change.

Key facts: Over 93,000 devotees visited the Amarnath cave shrine in the first four days of the yatra. Experts from ATREE and Himalayan researchers report that the ice lingam has melted by over 90% due to accelerated warming and glacier retreat.

Prelims pointers

- **Environment:** Amarnath Cave: A high-altitude cave shrine located in the Himalayas, known for the 'Ice Lingam'.
- **Fact:** The ice lingam at the Amarnath shrine has recorded a melting rate of over 90% in recent observations.
- **Place:** Pahalgam: A significant location in the Kashmir region associated with the Amarnath Yatra route.

Mains question: Discuss the ecological challenges posed by high-altitude religious pilgrimages in the Himalayas and suggest measures to balance cultural practices with environmental conservation.

Source: NDTV · satyadheesh.in/news/82018

India's Commerce Official and Reliance Battle US Tariffs, Challenge Forced Labour Claims

Why in news: Indian commerce officials and Reliance Industries contested proposed 12.5% US tariffs and forced labour claims during a USTR Section 301 investigation hearing.

Key facts: The U.S. Trade Representative (USTR) is conducting a Section 301 investigation into forced labour concerns. India's Department of Commerce and Reliance Industries argued that the proposed 12.5% tariffs lack sufficient evidence and would negatively impact US industries.

Prelims pointers

- **Body:** USTR: The United States Trade Representative is the principal trade negotiator for the United States.
- **Fact:** Proposed tariff rate: 12.5% on specific Indian imports under Section 301 investigation.
- **Fact:** Hearing deadline: July 24, 2024.
- **Body:** APEDA: Agricultural and Processed Food Products Export Development Authority, an autonomous body under the Ministry of Commerce.

Mains question: Examine how trade barriers and labor-related investigations under Section 301 can impact India's export-led growth and bilateral trade relations with the United States.

Source: Indian Express · satyadheesh.in/news/81871

PM Modi Acknowledges New Zealand's Role in Chandrayaan-3 Success

Why in news: PM Modi acknowledged New Zealand's contribution to the Chandrayaan-3 mission during a visit to Auckland, highlighting space sector cooperation.

Key facts: Chandrayaan-3 was India's lunar mission that successfully landed on the Moon's South Pole. India became the fourth country to achieve a lunar landing, with the mission's success acknowledged by PM Modi in August 2023.

Prelims pointers

- **Fact:** India became the fourth country to successfully land a spacecraft on the Moon's South Pole.
- **S&T:** Chandrayaan-3 was India's lunar mission launched by ISRO.
- **Post:** Narendra Modi is the Prime Minister of India.

Mains question: Discuss how international cooperation in space exploration can catalyze economic growth and technological advancement for emerging economies like India.

Source: NDTV · satyadheesh.in/news/81743

Economy

Fiscal policy, budget & taxation (GST) · Prelims + Mains

Telangana Spends ₹29,679 Crore on Interest Payments, Surpasses Pension Outlay

Why in news: The CAG report for 2024-25 revealed that Telangana's interest payments on debt exceeded its pension outlays, highlighting fiscal stress and heavy reliance on RBI ways and means advances.

Key facts: Telangana spent ₹29,679 crore on interest payments in the last fiscal year, accounting for 12.74% of total expenditure. The state ranked among 11 states with interest payments exceeding 10% of total expenditure.

Prelims pointers

- **Body:** CAG (Comptroller and Auditor General of India) is the supreme audit institution of India.
- **Fact:** Telangana's interest payment expenditure reached ₹29,679 crore in the fiscal year preceding July 2026.
- **Body:** Ways and Means Advances (WMA) are short-term credit facilities provided by the RBI to the government to meet temporary mismatches in receipts and payments.

Mains question: Analyze the fiscal implications of high debt-servicing costs on state-level development expenditure and the sustainability of state-level fiscal health in India.

Source: The Hindu · [satyadheesh.in/news/82176](https://www.satyadheesh.in/news/82176)

Capital markets & SEBI · Prelims + Mains

NSE IPO eyed for better governance, paving way for MSCI, FTSE inclusion

Why in news: A report suggests an IPO for the National Stock Exchange (NSE) to enhance governance and transparency, aiming for inclusion in global indices like MSCI and FTSE.

Key facts: The NSE is one of India's primary stock exchanges. The proposed IPO aims to complete the 'trioka' of India's market structure alongside CDSL and BSE. Inclusion in MSCI and FTSE indices is expected to improve global access and market depth.

Prelims pointers

- **Body:** NSE: National Stock Exchange of India, a premier stock exchange in India.
- **Body:** MSCI and FTSE: Global stock market indices used to track international investment flows.
- **Fact:** CDSL and BSE: Key components of India's capital market infrastructure alongside NSE.

Mains question: Discuss how improving corporate governance and transparency in domestic stock exchanges can enhance India's integration into global capital markets.

Source: Economic Times · [satyadheesh.in/news/82076](https://www.satyadheesh.in/news/82076)

Infrastructure (energy, ports, roads, railways) · Prelims

One Tunnel, One Highway: Rs 14,115-Crore Bet To Transform UP, Delhi-NCR

Why in news: The Union Cabinet approved two major road projects worth Rs 14,115 crore to enhance connectivity and logistics efficiency in Delhi-NCR and Bundelkhand.

Key facts: The projects include an 8.1-km six-lane tunnel linking Dwarka Expressway with South Delhi and IGI Airport, and a 117.7-km Kanpur-Kabrai highway in Uttar Pradesh. The Kanpur-Kabrai highway is designed to reduce travel time from 3.5 hours to 90 minutes.

Prelims pointers

- **Fact:** Total approved budget for the two road projects is Rs 14,115 crore.
- **Place:** The Kanpur-Kabrai highway is located in the Bundelkhand region of Uttar Pradesh.
- **Fact:** The tunnel project covers a distance of 8.1 km to link Dwarka Expressway with South Delhi and IGI Airport.

Mains question: Discuss how the expansion of high-speed road infrastructure and tunnel projects can act as a catalyst for regional economic integration and logistics efficiency in India.

Source: NDTV · [satyadheesh.in/news/82072](https://www.satyadheesh.in/news/82072)

FPIs Invest Rs 49,340 Crore in July, Reversing Previous Outflows

Why in news: FPIs recorded a significant net inflow of Rs 49,340 crore in July 2026, reversing a trend of previous outflows due to improved global risk appetite.

Key facts: FPIs invested Rs 49,340 crore in July 2026. Debt securities saw inflows of Rs 6,625 crore via the Fully Accessible Route (FAR) and Rs 3,228 crore via the general route. However, net outflows from Indian equities reached Rs 2.6 lakh crore in 2026.

Prelims pointers

- **Fact:** FPI net inflow in July 2026: Rs 49,340 crore
- **Fact:** Total net outflow from Indian equities in 2026: Rs 2.6 lakh crore
- **Fact:** Debt security inflow via FAR: Rs 6,625 crore
- **Fact:** Debt security inflow via general route: Rs 3,228 crore

Mains question: Analyze the factors influencing Foreign Portfolio Investment (FPI) volatility in India and its implications for the stability of the domestic capital markets.

Source: Economic Times · satyadheesh.in/news/82027

Indian insurance premature payouts rise to 38.3% in FY2026: IRDAI

Why in news: IRDAI reported a significant rise in premature insurance payouts to 38.3% in FY2026, signaling a shift in policyholder behavior toward liquidity over long-term maturity.

Key facts: In FY2026, total insurance benefits paid reached Rs 7.3 lakh crore. Premature payouts (surrenders/withdrawals) rose to Rs 2.8 lakh crore, surpassing maturity benefits of Rs 2.69 lakh crore.

Prelims pointers

- **Body:** IRDAI: Insurance Regulatory and Development Authority of India, the apex regulator for the insurance sector.
- **Fact:** Premature payout rate increased from ~30% in FY2022 to 38.3% in FY2026.
- **Fact:** Maturity benefits declined from ~48% in FY2022 to 36.9% in FY2026.
- **Body:** RBI: Reserve Bank of India, which monitors systemic risks to asset-liability management in financial sectors.

Mains question: Analyze the factors contributing to rising premature insurance surrenders in India and its implications for the long-term stability of the domestic insurance sector.

Source: Indian Express · satyadheesh.in/news/81774

Iran faces shipping difficulties through Strait of Hormuz, raising rice import costs

Why in news: Shipping disruptions in the Strait of Hormuz are inflating freight costs and causing vessel shortages, impacting India's rice and coffee exports to Iran and global markets.

Key facts: The cost of a 20-foot container has surged to approximately \$5,000, a significant increase from the pre-crisis level of \$1,500. Logistics are being diverted around the Cape of Good Hope, leading to longer transit times and increased pressure on Indian ports like Nhava Sheva.

Prelims pointers

- **Place:** Strait of Hormuz: A strategic maritime chokepoint connecting the Persian Gulf with the Gulf of Oman and the Arabian Sea.
- **Fact:** Container cost escalation: From \$1,500 to \$5,000 due to geopolitical disruptions and vessel shortages.
- **Place:** Nhava Sheva: A major container port in Maharashtra, India, currently absorbing diverted cargo.
- **Fact:** Cape of Good Hope: The primary alternative maritime route for vessels avoiding the Red Sea/Strait of Hormuz region.

Mains question: Analyze how maritime chokepoints and geopolitical instability influence India's trade dynamics and discuss the necessity of a national shipping line to ensure maritime security.

Source: The Hindu · satyadheesh.in/news/81734

Agriculture

Cropping patterns & irrigation · Prelims

Rajasthan signs MoUs with 32 institutions to modernize agriculture and boost farmers' income

Why in news: The Rajasthan government signed MoUs with 32 institutions to modernize the agricultural sector through natural farming and agritech innovations.

Key facts: The Rajasthan Agriculture Department signed MoUs with 32 entities, including the National Institute of Agricultural Marketing, 10 agritech startups, and 20 civil society organizations. The initiative focuses on climate-resilient agriculture and sustainable income growth for farmers.

Prelims pointers

- **Body:** National Institute of Agricultural Marketing (NIAM): A premier institute for agricultural marketing and management.
- **Fact:** Rajasthan government signed MoUs with 32 institutions including 10 agritech startups and 20 civil society organizations.
- **Place:** Rajasthan: State government initiative to promote natural farming and climate-resilient agriculture.

Mains question: Discuss how public-private-civil society partnerships can facilitate the transition from traditional farming to climate-resilient, technology-driven agriculture in India.

Source: The Hindu · [satyadheesh.in/news/82000](https://www.satyadheesh.in/news/82000)

Science & Technology

Space technology (ISRO, missions) · Prelims

ISRO Successfully Conducts Three Critical Gaganyaan Tests Ensuring Astronaut Safety

Why in news: ISRO successfully conducted three critical crew module system tests for the Gaganyaan mission to ensure astronaut safety during re-entry and splashdown.

Key facts: On July 12, 2026, ISRO tested three systems: a stored cold-gas-based uprighting system, the umbilical mechanism separation between crew and service modules, and the crew module's structural integrity during apex cover separation.

Prelims pointers

- **S&T:** Gaganyaan: India's first human spaceflight mission aimed at sending a crew of three to an orbit of 400 km.
- **S&T:** Cold-gas-based uprighting system: A mechanism used to orient the spacecraft in an upright position after landing in water (splashdown).
- **S&T:** ISRO: The space agency under the Department of Space, Ministry of Science and Technology.
- **Fact:** The tests were conducted on July 12, 2026, as part of the final mission readiness phase.

Mains question: Discuss the technological challenges and safety protocols involved in developing indigenous human spaceflight capabilities for India's Gaganyaan mission.

Source: The Hindu · [satyadheesh.in/news/82269](https://www.satyadheesh.in/news/82269)

IT, AI, semiconductors & computing · Prelims + Mains

AI Development Outpaces Safety, Panel Warns

Why in news: The Independent International Scientific Panel on AI released a UN-commissioned report warning that rapid AI advancement is outstripping safety protocols and governance frameworks.

Key facts: The 40-member panel is co-chaired by Yoshua Bengio and Maria Ressa. The report identifies a 'compute divide' favoring the US and China and warns of concentration risks in the global AI ecosystem.

Prelims pointers

- **S&T:** Independent International Scientific Panel on AI: A 40-member body commissioned by the UN to assess AI safety.
- **Fact:** Compute Divide: A term referring to the unequal distribution of high-performance computing power between nations.
- **Post:** Yoshua Bengio: Co-chair of the Independent International Scientific Panel on AI.

Mains question: Discuss the risks associated with the concentration of AI compute power and the necessity of international governance frameworks to ensure equitable technological distribution.

Nuclear & new energy technology · Prelims

World's Longest Hydrogen Train to Run 356 km Daily on Jind-Sonipat Section

Why in news: The Ministry of Railways sanctioned the operation of one of the world's longest hydrogen trainsets on the Jind-Sonipat section to promote green hydrogen in rail transport.

Key facts: The trainset can carry 682 passengers at a maximum speed of 75 km/h, covering 356 km daily using 300 kg of hydrogen. It features two driving power cars with integrated fuel cells and batteries generating 2400 kW of power, supported by a 3000-kg-capacity fueling facility at Jind.

Prelims pointers

- **S&T:** Hydrogen fuel cells generate electricity through a chemical reaction between hydrogen and oxygen, emitting only water as a byproduct.
- **Fact:** The Jind-Sonipat hydrogen train project has a total estimated cost of Rs 136 crore.
- **Fact:** The train is capable of making two round trips daily, consuming 300 kg of hydrogen per trip.
- **Body:** The Ministry of Railways granted the operational sanction for the project on May 22, 2024.

Mains question: Discuss the potential of hydrogen fuel cell technology in decarbonizing the Indian railway network and the logistical challenges in establishing a nationwide hydrogen infrastructure.

Source: Indian Express · satyadheesh.in/news/81830

Space technology (ISRO, missions) · Prelims

On July 15, Dr Anil Menon, a NASA astronaut of Indian origin

Why in news: Dr. Anil Menon, a NASA astronaut of Indian origin, is scheduled to launch to the International Space Station (ISS) on July 15, 2024, highlighting India's growing human spaceflight footprint.

Key facts: Dr. Anil Menon, a former flight surgeon, will launch from Kazakhstan aboard the Soyuz MS-29 spacecraft. He will spend approximately eight months on the ISS conducting research before returning to Earth in 2027.

Prelims pointers

- **S&T:** Soyuz MS-29: A Russian spacecraft used to transport crew to the International Space Station (ISS).
- **Post:** Dr. Anil Menon: NASA astronaut of Indian origin and former flight surgeon.
- **Fact:** Mission Duration: Dr. Menon is scheduled to remain on the ISS for approximately eight months, returning in 2027.
- **Place:** Kazakhstan: The primary launch site for the Soyuz spacecraft missions.

Mains question: Discuss the significance of India's growing participation in international human spaceflight missions and its implications for India's position in the global space economy.

Source: NDTV · satyadheesh.in/news/82054

IT, AI, semiconductors & computing · Prelims + Mains

Scientists Use Quantum Computer to Boost AI Drug Discovery Efforts

Why in news: Scientists at the Technical University of Denmark integrated a quantum computer into an AI drug discovery model to generate more effective peptides for vaccine development.

Key facts: The research team led by Timothy Patrick Jenkins utilized a quantum computer from ORCA Computing. The hybrid model successfully generated peptides with higher binding effectiveness to proteins compared to classical AI models.

Prelims pointers

- **S&T:** Quantum computing: Uses qubits to perform calculations that are exponentially faster than classical bits for specific complex problems.
- **S&T:** Peptides: Short chains of amino acids that play crucial roles in biological processes and are key targets in drug discovery.
- **Fact:** ORCA Computing: A provider of quantum computing hardware and cloud services.

Mains question: Discuss how the integration of quantum computing and artificial intelligence can revolutionize the pharmaceutical industry and accelerate the development of personalized medicines.

Source: Wired · satyadheesh.in/news/82067

Environment & Ecology

Species, protected areas & wetlands · Prelims + Mains

The delayed southwest monsoon has caused landslides in the Western Ghats, including

Why in news: Delayed southwest monsoon and intense rainfall triggered fatal landslides in the Western Ghats, highlighting ecological vulnerability and recurring disaster risks.

Key facts: Landslides occurred in Wayanad and Madikeri (Kodagu district) following a rain-deficient June. A retaining wall collapse at Garodi-Naguri in Mangaluru on July 1, 2024, also resulted in fatalities.

Prelims pointers

- **Place:** Western Ghats: A mountain range in Western India, recognized as a UNESCO World Heritage site and a biodiversity hotspot.
- **Fact:** Wayanad and Kodagu (Madikeri) are districts in the state of Kerala and Karnataka respectively, prone to landslide risks.
- **Environment:** Western Ghats: Part of the Sahyadri mountain range, characterized by high endemism and heavy monsoon-driven rainfall.

Mains question: Discuss the ecological and geological factors contributing to increasing landslide frequency in the Western Ghats and suggest measures for disaster-resilient infrastructure.

Source: The Hindu · [satyadheesh.in/news/82119](https://www.satyadheesh.in/news/82119)

Pollution (air, water, plastic) · Prelims

Kerala Water Authority launches ₹185 crore sewage project to clean Kochi canals

Why in news: The Kerala Water Authority (KWA) initiated a ₹185 crore sewage project in Kochi to mitigate canal pollution and improve urban sanitation.

Key facts: The project involves a 27-km sewage pipeline, a 5-MLD Sewage Treatment Plant (STP), and 1,400 manholes. It utilizes Moving Bed Biofilm Reactor (MBBR) technology and is designed for a 30-year operational period.

Prelims pointers

- **Body:** Kerala Water Authority (KWA): State body responsible for water supply and sewerage management in Kerala
- **S&T:** MBBR (Moving Bed Biofilm Reactor): A fixed-film activated sludge process used for wastewater treatment
- **Fact:** Project Scope: 27-km pipeline, 5-MLD STP, and 1,400 manholes in Kochi
- **Place:** Kochi: Major port city in Kerala, Kerala's commercial hub

Mains question: Discuss the challenges of urban waste management in coastal cities and evaluate the role of decentralized sewage treatment in preserving aquatic ecosystems.

Source: The Hindu · [satyadheesh.in/news/82275](https://www.satyadheesh.in/news/82275)

Pollution (air, water, plastic) · Prelims

Delhi's Air Plunges to 'Poor' as Dust from Afghan Storms Hits AQI 261

Why in news: Delhi's AQI hit 261 due to transnational mineral dust from Afghanistan, Iran, and Pakistan, highlighting the transboundary nature of air pollution.

Key facts: The Commission for Air Quality Management (CAQM) identified mineral dust from Afghan storms as the primary driver for the AQI spike. The air quality reached its highest level since April 17, 2024, without necessitating the immediate invocation of GRAP Stage-I.

Prelims pointers

- **Body:** CAQM: Commission for Air Quality Management is a statutory body established to oversee air quality management in the NCR.
- **Fact:** Delhi AQI reached 261 on Sunday, the highest recorded since April 17, 2024.
- **Fact:** GRAP: Graded Response Action Plan is a set of emergency measures to be implemented based on AQI levels.

Mains question: Discuss the challenges in managing transboundary air pollution in the Indo-Gangetic Plain and suggest a multi-lateral framework for regional air quality governance.

Source: NDTV · [satyadheesh.in/news/82236](https://www.satyadheesh.in/news/82236)

Around noon on July 4, 2026, local residents found a 200-kg Indian

Why in news: The death of an endangered Indian Ocean humpback dolphin and an Indo-Pacific finless porpoise on Kozhikode beach due to plastic net entanglement highlights the threat of marine debris to marine biodiversity.

Key facts: On July 4, 2026, a 200-kg Indian Ocean humpback dolphin and an Indo-Pacific finless porpoise were found dead on Kozhikode beach, Kerala. A necropsy revealed the dolphin died from a 2 kg plastic fishing net lodged in its oesophagus, causing fatal fermentation.

Prelims pointers

- **Environment:** Indian Ocean humpback dolphin: An endangered marine mammal species found in the Indian Ocean.
- **Environment:** Indo-Pacific finless porpoise: A marine mammal species found in the Indo-Pacific region.
- **Fact:** The dolphin carcass weighed approximately 200 kg.
- **Place:** Kozhikode beach: Located in the state of Kerala, India.

Mains question: Discuss the impact of marine plastic pollution on marine biodiversity and suggest measures to mitigate the hazards posed by abandoned fishing gear in coastal ecosystems.

Source: The Hindu · satyadheesh.in/news/82107

Researchers from India and Sri Lanka, including Athira Jose, Prof

Why in news: Researchers from India and Sri Lanka discovered three new jumping spider species and rediscovered a fourth in the Western Ghats and Sri Lankan forests.

Key facts: The study, published in the journal Zootaxa, identified three new species: Onomastus brahmagiri (Brahmagiri Hills), O. silentvalley (Silent Valley National Park), and O. wijesinghei (Sri Lankan mountain forests). It also confirmed the rediscovery of O. patellaris in Tamil Nadu after more than 100 years.

Prelims pointers

- **Environment:** Onomastus brahmagiri: New jumping spider species discovered in the Brahmagiri Hills.
- **Environment:** Onomastus silentvalley: New jumping spider species discovered in Silent Valley National Park.
- **Environment:** Onomastus wijesinghei: New jumping spider species discovered in Sri Lankan mountain forests.
- **Environment:** Onomastus patellaris: Rediscovered in Tamil Nadu after over a century.
- **Place:** Silent Valley National Park: Located in the Western Ghats of Kerala, India.

Mains question: Discuss how the discovery of new species in the Western Ghats highlights the importance of biodiversity conservation amidst escalating climate change threats.

Source: The Hindu · satyadheesh.in/news/81749

Internal Security

Indian Navy inducts advanced stealth frigate INS Mahendragiri with 75% indigenous content

Why in news: The Indian Navy inducted INS Mahendragiri, an advanced stealth frigate with 75% indigenous content, into its Eastern Fleet to bolster maritime security.

Key facts: INS Mahendragiri is the sixth ship of the Project 17A class commissioned since January 2025. It was constructed by Mazagon Dock Shipbuilders Limited (MDL) and features advanced stealth technology and state-of-the-art weaponry.

Prelims pointers

- **S&T:** Project 17A: A class of stealth frigates designed for high-speed and advanced electronic warfare capabilities.
- **Body:** Mazagon Dock Shipbuilders Limited (MDL): A prominent public sector shipyard under the Ministry of Defence.
- **Fact:** INS Mahendragiri features over 75% indigenous content as part of the 'Make in India' initiative.
- **Post:** The Indian Navy's Eastern Fleet is headquartered in Visakhapatnam.

Mains question: Discuss how the 'Make in India' initiative in the defence sector contributes to India's maritime security and strategic autonomy.

Source: Indian Express · satyadheesh.in/news/81838

Terrorism & insurgency (J&K, North-East) · Prelims + Mains

IDC recommends blocking "Satluj" over fears it may fuel pro-Khalistan narrative under UAPA

Why in news: The Inter-Departmental Committee (IDC) recommended blocking the film 'Satluj' to prevent the spread of pro-Khalistan narratives and separatist propaganda.

Key facts: The IDC recommendation was issued on July 9 regarding the film 'Satluj' directed by Honey Trehan. The film depicts the death of activist Jaswant Singh Khalra in police custody during the Punjab militancy era.

Prelims pointers

- **Act / Bill:** UAPA: Unlawful Activities (Prevention) Act, 1967, provides the legal framework for tackling terrorism and secessionist activities.
- **Body:** IDC: Inter-Departmental Committee tasked with reviewing content for national security implications.
- **Fact:** The film 'Satluj' focuses on the historical events of Punjab's militancy period.

Mains question: Discuss the challenges in balancing freedom of artistic expression with the state's obligation to prevent the dissemination of narratives that threaten national integrity.

Source: Indian Express · satyadheesh.in/news/81874

Border management · Prelims + Mains

J&K Orders Audit, Banning Content Seen as Threatening National Security

Why in news: The Jammu & Kashmir government ordered a comprehensive audit of academic materials in educational institutions to ban content deemed a threat to national security.

Key facts: On July 11, 2026, the J&K government mandated an audit of books, journals, and digital repositories in colleges and public libraries. The move follows a 2025 ban on 25 books identified as promoting secessionism.

Prelims pointers

- **Fact:** Audit covers books, journals, research publications, and digital repositories in J&K.
- **Fact:** 25 books were previously banned in 2025 for promoting secessionism.
- **Place:** Jammu & Kashmir: Union Territory of India.

Mains question: Discuss the tension between ensuring national security and upholding academic freedom in the context of educational content regulation in sensitive regions.

Source: Indian Express · satyadheesh.in/news/81812

Left-wing extremism · Prelims + Mains

Kuki Mob Thwarted in Attack on Illegal Block in Imphal Valley

Why in news: Security forces intervened to thwart a mob of 600-700 Kuki individuals attempting to attack an 'illegal block' in Imphal West, signaling an escalation of ethnic conflict into the Imphal Valley.

Key facts: On July 11, 2026, a mob from Kangpokpi district attempted to advance toward the Kanto Sabal area in Imphal West. The incident involved the burning of at least three houses and marked a shift from hill-based clashes to valley-based conflict.

Prelims pointers

- **Place:** Imphal West: A district in the state of Manipur.
- **Fact:** The mob involved in the July 11, 2026 incident consisted of approximately 600 to 700 individuals.
- **Fact:** The ethnic conflict in Manipur escalated from hill-based clashes starting in May 2023.

Mains question: Analyze the factors contributing to the escalation of ethnic violence in Manipur and suggest measures to ensure communal harmony and internal security.

Source: The Hindu · satyadheesh.in/news/81796

Practice — Mains questions

1. Analyze the geopolitical implications of the Strait of Hormuz's closure on global energy security and the maritime trade routes of the Middle East. · GS2
2. Analyze the geopolitical implications of the Strait of Hormuz's closure on global energy security and maritime trade routes. · GS2
3. Discuss the technological challenges and safety protocols involved in developing indigenous human spaceflight capabilities for India's Gaganyaan mission. · GS3
4. Analyze the significance of India's deepening strategic partnership with New Zealand in the context of the Indo-Pacific maritime security architecture. · GS2
5. Discuss the risks associated with the concentration of AI compute power and the necessity of international governance frameworks to ensure equitable technological distribution. · GS3
6. Examine how the shift in India's stance on the Indus Waters Treaty reflects the intersection of national security concerns and hydro-diplomacy in the region. · GS2
7. Discuss the geological significance of mid-ocean ridge spreading in the context of plate tectonics and the formation of the Earth's oceanic crust. · GS1
8. Analyze the implications of escalating tensions in the Persian Gulf on global energy security and maritime trade routes. · GS2

Prelims quick revision

- **Place:** Strait of Hormuz: A strategic chokepoint connecting the Persian Gulf with the Gulf of Oman and the Arabian Sea.
- **Body:** US Central Command (CENTCOM): A unified combatant command of the United States Armed Forces responsible for the Middle East.
- **Fact:** Iran attacked five specific Gulf nations: Bahrain, Kuwait, Jordan, Qatar, and Oman.
- **Place:** Strait of Hormuz: A critical maritime chokepoint connecting the Persian Gulf with the Gulf of Oman and the Arabian Sea.
- **Place:** Chabahar: A major Iranian port city on the Gulf of Oman, significant for trade with Afghanistan and Central Asia.
- **Fact:** The US conducted three rounds of strikes on Iranian port cities during the week of July 12, 2026.
- **S&T:** Gaganyaan: India's first human spaceflight mission aimed at sending a crew of three to an orbit of 400 km.
- **S&T:** Cold-gas-based uprighting system: A mechanism used to orient the spacecraft in an upright position after landing in water (splashdown).
- **S&T:** ISRO: The space agency under the Department of Space, Ministry of Science and Technology.
- **Fact:** Target: Double bilateral trade to NZ\$7 billion by 2030
- **Body:** Election Commission of India (ECI) manages voter registration via Form 6
- **Intl. org:** UN experts raised concerns over SIR (Strategic Investment Review/Systemic Issues - context dependent on specific UN report)
- **S&T:** Independent International Scientific Panel on AI: A 40-member body commissioned by the UN to assess AI safety.
- **Fact:** Compute Divide: A term referring to the unequal distribution of high-performance computing power between nations.
- **Post:** Yoshua Bengio: Co-chair of the Independent International Scientific Panel on AI.

- **Intl. org:** Indus Waters Treaty: Bilateral water-sharing agreement between India and Pakistan signed in 1960.
- **Fact:** Chenab-Beas Link Tunnel: Planned length of 8.7 km for water diversion.
- **Place:** Chandra River: Source of water for the proposed diversion into the Beas basin.
- **Place:** Southeast Indian Ridge: A mid-ocean ridge located in the Indian Ocean where tectonic plates diverge.
- **S&T:** OHA-GEODAMS: A project utilizing in-situ instruments to monitor seafloor spreading and tectonic activity.
- **Fact:** Volume of lava: Over 160 million cubic metres of lava were created during the observed spreading event.
- **Place:** Strait of Hormuz: A strategic chokepoint in the Persian Gulf connecting the Persian Gulf to the Gulf of Oman and the Arabian Sea.
- **Post:** IRGC: The Islamic Revolutionary Guard Corps is an elite branch of the Iranian Armed Forces.
- **Fact:** Affected Gulf States: Qatar, UAE, Kuwait, Bahrain, Oman, and Jordan were targeted or impacted by the strikes.
- **S&T:** Project 17A: A class of stealth frigates designed for high-speed and advanced electronic warfare capabilities.
- **Body:** Mazagon Dock Shipbuilders Limited (MDL): A prominent public sector shipyard under the Ministry of Defence.
- **Fact:** INS Mahendragiri features over 75% indigenous content as part of the 'Make in India' initiative.
- **S&T:** Hydrogen fuel cells generate electricity through a chemical reaction between hydrogen and oxygen, emitting only water as a byproduct.
- **Fact:** The Jind-Sonipat hydrogen train project has a total estimated cost of Rs 136 crore.
- **Fact:** The train is capable of making two round trips daily, consuming 300 kg of hydrogen per trip.
- **Body:** Archaeological Survey of India (ASI): The apex body for archaeological research and conservation in India.
- **Place:** Prambanan Temple: A 9th-century Hindu temple compound located in Yogyakarta, Indonesia.
- **S&T:** LiDAR (Light Detection and Ranging): A remote sensing technology used for high-precision 3D mapping and documentation of heritage sites.
- **Place:** Western Ghats: A mountain range in Western India, recognized as a UNESCO World Heritage site and a biodiversity hotspot.
- **Fact:** Wayanad and Kodagu (Madikeri) are districts in the state of Kerala and Karnataka respectively, prone to landslide risks.
- **Environment:** Western Ghats: Part of the Sahyadri mountain range, characterized by high endemism and heavy monsoon-driven rainfall.
- **S&T:** Soyuz MS-29: A Russian spacecraft used to transport crew to the International Space Station (ISS).
- **Post:** Dr. Anil Menon: NASA astronaut of Indian origin and former flight surgeon.
- **Fact:** Mission Duration: Dr. Menon is scheduled to remain on the ISS for approximately eight months, returning in 2027.
- **Body:** Kerala Water Authority (KWA): State body responsible for water supply and sewerage management in Kerala

Notes are generated automatically from SatyaDheesh's news feed and mapped to the UPSC CSE syllabus. Check facts against the original report or PIB before using them in an answer.

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