

UPSC Current Affairs — 20 July 2026

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History & Culture

Heritage sites, UNESCO & GI tags · Prelims

Karnataka Tourism Commissioner Mandates Homestay Registration: 500 Apply, 400 Under Verification

Why in news: The Karnataka Tourism Commissioner mandated mandatory registration for homestays to ensure safety and hygiene standards for sustainable tourism.

Key facts: Over 500 applications were submitted as of July 2024, with 400 currently undergoing verification. Approved homestays receive certificates valid for five years, issued within 45 days of approval.

Prelims pointers

- **Fact:** Homestay registration certificates in Karnataka are valid for a period of five years.
- **Fact:** The verification process includes infrastructure, safety, hygiene, and operational standards.
- **Place:** Karnataka Tourism Department is the state body overseeing these registrations.

Mains question: Discuss how the regulation of the informal hospitality sector, such as homestays, contributes to sustainable tourism and consumer safety in India.

Source: The Hindu · satyadheesh.in/news/88026

Ancient & medieval India · Prelims

Tamil Nadu Archaeology Department Unveils 1,000 Artifacts at Vellalore Excavations

Why in news: The Tamil Nadu State Department of Archaeology uncovered 1,000 artifacts at Vellalore, providing insights into the historical continuity of the Noyyal river basin.

Key facts: The excavation commenced on April 1, 2026, at Vellalore near the Noyyal riverbed in Coimbatore. Artifacts include bangles, iron tools, pottery, and copper coins dating from the 1st century BC to the British period.

Prelims pointers

- **Place:** Vellalore is located near the Noyyal riverbed in Coimbatore, Tamil Nadu
- **Fact:** The excavation uncovered approximately 1,000 artifacts including copper coins and iron tools
- **Fact:** Artifacts date from the 1st century BC to the British period

Mains question: Discuss the significance of archaeological excavations in reconstructing the socio-economic history of the Noyyal river basin and its impact on regional cultural identity.

Source: The Hindu · satyadheesh.in/news/88023

Geography

Geophysical phenomena (earthquakes, cyclones, volcanoes) · Prelims

Floods and Landslides in India Kill at Least 25

Why in news: Torrential monsoon rains caused severe flooding and landslides in northern India and Nagaland, resulting in at least 25 fatalities and significant displacement.

Key facts: Heavy rainfall triggered landslides in Nagaland and floods in Poonch, Rajouri, and Doda districts of Indian-administered Kashmir. Over 57,000 people were affected in Assam, leading to the suspension of pilgrimages due to safety risks.

Prelims pointers

- **Place:** Poonch, Rajouri, and Doda are districts located in the Union Territory of Jammu and Kashmir.
- **Fact:** Assam reported over 57,000 people affected by floods following torrential monsoon rains.
- **Environment:** Landslides and floods in Northeast India are exacerbated by heavy monsoon rainfall and fragile geological structures.

Mains question: Analyze the factors contributing to the increasing frequency of extreme hydro-meteorological events in Northeast India and suggest measures for disaster-resilient infrastructure.

Source: Al Jazeera · satyadheesh.in/news/88314

GS2 · Polity · Governance · IR · 19

Polity & Constitution

Parliament & state legislatures · Prelims + Mains

The Centre will commence the Monsoon Session of Parliament to grant statutory

Why in news: The Centre is convening the Monsoon Session of Parliament in July 2026 to introduce the Prevention of Insults to National Honour (Amendment) Bill, 2026, to grant statutory protection to 'Vande Mataram'.

Key facts: The Monsoon Session is scheduled to commence on July 20, 2026. Key legislative items include the Income Tax (Amendment) Bill and the Supreme Court (Number of Judges) Amendment Bill.

Prelims pointers

- **Act / Bill:** Prevention of Insults to National Honour Act: Provides legal protection for national symbols and anthems.
- **Body:** Supreme Court (Number of Judges) Amendment: Relates to the judicial composition and strength of the apex court.
- **Fact:** Monsoon Session: One of the two major sessions of Parliament held annually alongside the Budget Session.

Mains question: Discuss the significance of legislative amendments in protecting national symbols and the role of parliamentary sessions in addressing public grievances.

Source: The Hindu · satyadheesh.in/news/87961

Statutory, regulatory & quasi-judicial bodies · Prelims + Mains

Maharashtra Bill Revives Section 79A for Declaring Unsafe Buildings

Why in news: The Maharashtra legislature passed a Bill to revive Section 79A of the MHADA Act, empowering MHADA to declare cessed buildings unsafe to break a legal deadlock on the redevelopment of 13,000 buildings in Mumbai.

Key facts: The amendment designates the Maharashtra Housing and Area Development Authority (MHADA) as the competent authority to issue C1 (dilapidated beyond repair) notices. Cessed buildings are those constructed before September 1, 1969, in Mumbai's Island City that pay a repair cess to MHADA.

Prelims pointers

- **Body:** MHADA: Maharashtra Housing and Area Development Authority is the body empowered to oversee redevelopment of cessed buildings.
- **Fact:** Cessed buildings are defined as those constructed before September 1, 1969, in Mumbai's Island City.

- **Fact:** Section 79A provides a 9-month window for landlords and a 6-month window for tenants (with 51% consent) to initiate redevelopment before MHADA intervenes.

Mains question: Discuss the significance of statutory bodies in urban renewal and the challenges of balancing private property rights with public safety in dilapidated urban housing.

Source: Indian Express · satyadheesh.in/news/88198

Judiciary & landmark judgments · Prelims + Mains

Supreme Court Halts Cow Slaughter Ban, State Government Challenges Order

Why in news: The Supreme Court stayed a Madras High Court order banning cow slaughter in Tamil Nadu, sparking a legal conflict over state legislative authority versus judicial oversight.

Key facts: On July 13, 2026, the Supreme Court stayed a Madras High Court order dated May 27, 2026. The Tamil Nadu government argued the ban contradicted the Tamil Nadu Animal Preservation Act, 1958.

Prelims pointers

- **Body:** Supreme Court of India: The apex court of the country, whose decisions are binding on all other courts.
- **Act / Bill:** Tamil Nadu Animal Preservation Act, 1958: State legislation governing the protection of cattle.
- **Fact:** The stay order was issued on July 13, 2026, regarding a ban enacted on May 27, 2026.

Mains question: Examine the constitutional balance between a State Government's power to legislate on animal welfare and the judiciary's role in reviewing such legislative actions.

Source: The Hindu · satyadheesh.in/news/88191

Governance

Transparency, accountability & RTI · Prelims

Kerala launches CEMS to track 33 schemes through monthly reports

Why in news: Kerala's Finance Department launched the Concurrent Evaluation and Monitoring of Schemes (CEMS) to track real-time progress of 33 state schemes through monthly reports.

Key facts: The CEMS initiative covers 33 schemes across eight departments including Health, Higher Education, and Tourism. It focuses on current financial year implementations and requires monthly reports from liaison officers to be presented in the State Legislative Assembly.

Prelims pointers

- **Body:** CEMS is a monitoring mechanism managed by the Finance Department of Kerala
- **Fact:** CEMS tracks 33 schemes across 8 different state departments
- **Fact:** Reports for CEMS are submitted on a monthly basis by designated liaison officers

Mains question: Discuss how real-time monitoring mechanisms like CEMS can enhance administrative accountability and bridge the gap between policy formulation and ground-level implementation in state governance.

Source: The Hindu · satyadheesh.in/news/88015

Social Justice

Education policy · Prelims + Mains

IITs told to form committees after 15 years of student suicides

Why in news: The Central Information Commissioner (CIC) directed IITs to form high-level committees to address the recurring issue of student suicides on campuses since 2005.

Key facts: The CIC order follows an RTI appeal by Dheeraj Kumar Singh, an IIT-Kanpur alumnus. The directive mandates that IITs must disclose the formation of these committees on their official websites to ensure transparency.

Prelims pointers

- **Body:** Central Information Commission (CIC): An independent body to adjudicate RTI appeals.
- **Fact:** The CIC noted a recurring trend of student suicides at IIT campuses spanning from 2005 to the present.
- **Act / Bill:** Right to Information (RTI) Act, 2005: Provides the legal framework for the disclosure of committee details.

Mains question: Discuss the systemic factors contributing to mental health crises in premier technical institutions and suggest measures to ensure student well-being.

Source: The Hindu · satyadheesh.in/news/88231

Poverty, hunger & nutrition · Prelims

Telangana launches Indiramma Houses for affordable high-rise housing in Hyderabad

Why in news: The Telangana government launched the Indiramma Houses scheme to provide affordable high-rise housing for residents in Hyderabad's Core Urban Region (CURE).

Key facts: The scheme offers a ₹5 lakh subsidy to beneficiaries who contribute ₹6 lakh (excluding land costs). It targets residents without property within the Outer Ring Road (ORR) or CURE who have resided there for at least ten years.

Prelims pointers

- **Scheme:** Indiramma Houses: Telangana state housing scheme for affordable high-rise units.
- **Fact:** Subsidy amount: ₹5 lakh per beneficiary under the Indiramma Houses scheme.
- **Fact:** Application period: May 21 to August 10, 2026.
- **Place:** CURE: Core Urban Region of Hyderabad, Telangana.

Mains question: Examine the role of state-led housing schemes in addressing urban poverty and the challenges of providing affordable high-rise housing in rapidly expanding metropolitan areas.

Source: The Hindu · satyadheesh.in/news/88221

Education policy · Prelims + Mains

Madras High Court Orders Private Schools to Display Fee Structures Amid Political Tensions

Why in news: The Madras High Court directed private schools in Tamil Nadu to publicly display fee structures to ensure transparency and prevent arbitrary fee hikes.

Key facts: On July 8, 2026, Justice M. Dhandapani issued the order under Article 226 of the Constitution. The directive was issued following a writ petition filed by the All India Private Educational Institutions Association.

Prelims pointers

- **Constitution:** Article 226: Grants High Courts the power to issue writs for the enforcement of fundamental rights and for other purposes.
- **Body:** Madras High Court: The oldest High Court in India, located in Chennai, Tamil Nadu.
- **Fact:** The order applies to all private schools within the jurisdiction of Tamil Nadu.

Mains question: Discuss the necessity of regulatory oversight in private educational institutions to ensure equitable access to education and prevent commercial exploitation of students.

Source: The Hindu · satyadheesh.in/news/88216

Vulnerable sections (SC/ST, minorities, disabled, elderly, children) · Prelims + Mains

High Court Upholds Promotions, Restores Seniority for SC/ST Railway Employees

Why in news: The Andhra Pradesh High Court upheld the seniority of SC/ST railway employees promoted under reservation, affirming the constitutional validity of Article 16(4A).

Key facts: The Andhra Pradesh High Court ruled on July 17, 2024, regarding a Central Administrative Tribunal (CAT) order. The court affirmed that promotions under reservation policies satisfy constitutional safeguards for substantive equality.

Prelims pointers

- **Constitution:** Article 16(4A) provides for reservation in matters of promotion for any and all employees.
- **Body:** Central Administrative Tribunal (CAT) is a quasi-judicial body for resolving service matters of central government employees.
- **Fact:** The ruling specifically pertains to South Central Railway employees.

Mains question: Discuss the constitutional balance between the principle of merit and the mandate of substantive equality in promotions for reserved categories.

Source: Indian Express · satyadheesh.in/news/88065

TLPS 2025: 71% Tamil Nadu Classrooms Lack Teacher Feedback

Why in news: The Teaching Learning Practices Survey (TLPS) 2025 revealed that 71% of Tamil Nadu classrooms lack teacher feedback on written work, highlighting a gap in foundational learning pedagogy.

Key facts: The survey was conducted by the Language and Learning Foundation with Tata Trusts support between November 2024 and March 2025. It covered 1,050 classrooms across nine states, specifically assessing Classes I and II in 150 Tamil Nadu classrooms.

Prelims pointers

- **Fact:** 71% of Tamil Nadu classrooms lack teacher feedback on written work as per TLPS 2025.
- **Fact:** 77% of Tamil Nadu classrooms assessed had print-rich materials.
- **Fact:** Only 61% of teachers in the surveyed Tamil Nadu classrooms used teaching-learning materials for mathematics as planned.
- **Fact:** Children were found to be off-task for 25% of class time during the survey period.

Mains question: *Analyze the pedagogical challenges in primary education in India and suggest measures to improve teacher-student feedback loops to enhance foundational learning.*

Source: The Hindu · satyadheesh.in/news/88018

87.3% of Indian Adults Have Abnormal Lipids, Study Finds

Why in news: An ICMR-INDIAB study revealed that 87.3% of Indian adults suffer from abnormal lipid levels, highlighting a significant public health crisis of dyslipidemia.

Key facts: The study analyzed data from 23,665 adults across India. It found that low HDL cholesterol is the most prevalent abnormality, affecting nearly two-thirds of the population. The condition peaks in the 30-39 age group and is equally prevalent in urban and rural areas.

Prelims pointers

- **Body:** ICMR-INDIAB: Indian Council of Medical Research - India BioGenome and Health Research
- **Fact:** 87.3% of Indian adults have abnormal lipid levels according to the study
- **Fact:** Low HDL cholesterol is the most common lipid abnormality in the Indian population
- **Fact:** Dyslipidemia prevalence peaks in the 30-39 age demographic

Mains question: *Discuss the rising prevalence of non-communicable diseases like dyslipidemia in India and suggest measures to address the lifestyle-driven health crisis.*

Source: Indian Express · satyadheesh.in/news/87901

Maharashtra forms 27-member committee to probe ST benefits after religious conversion allegations

Why in news: The Maharashtra government formed a 27-member committee to probe the legal framework of Scheduled Tribe (ST) benefits following allegations of forced religious conversions in Nandurbar.

Key facts: The committee consists of 27 legislators from Scheduled Tribes and is chaired by Mr. Uike. It was formed during the 2025 monsoon session of the Maharashtra Legislative Assembly following an attention notice by Anupbhaiyya Agrawal.

Prelims pointers

- **Place:** Navapur taluka in Nandurbar district, Maharashtra, is the specific site of the conversion allegations.
- **Fact:** The committee consists of 27 members, all of whom are legislators from Scheduled Tribes.
- **Body:** The committee was formed by the Maharashtra State Government during the 2025 monsoon session.

Mains question: *Examine the challenges in protecting the socio-cultural identity of Scheduled Tribes against forced religious conversions and suggest measures to ensure the integrity of tribal benefits.*

Source: The Hindu · satyadheesh.in/news/87844

Telangana forms high-level committee to inspect private universities as ordered by Supreme

Court

Why in news: The Telangana government formed a high-level committee to inspect private universities following Supreme Court directions in the Ayesha Jain vs Union of India case to ensure regulatory compliance.

Key facts: The committee is headed by the Commissioner of Collegiate Education. It is mandated to audit land allotments, admission processes, staff recruitment, and financial operations of private universities in Telangana.

Prelims pointers

- **Body:** Commissioner of Collegiate Education: State-level authority overseeing higher education standards in Telangana.
- **Fact:** Ayesha Jain vs Union of India: Landmark case involving the scrutiny of private university governance and regulatory compliance.
- **Post:** High-level committee: Formed by the Telangana government to submit a comprehensive affidavit to the Supreme Court.

Mains question: *Examine the necessity of stringent regulatory oversight for private universities to ensure academic integrity and prevent the commercialization of higher education in India.*

Source: The Hindu · satyadheesh.in/news/87731

International Relations

India's bilateral relations · Prelims + Mains

India Pauses Indus Waters Treaty, Accuses Pakistan of Wasting Water After Pahalgam Attack

Why in news: India has paused the Indus Waters Treaty (IWT) as of April 2025, citing Pakistan's failure to curb cross-border terrorism following a fatal attack in Pahalgam.

Key facts: India officially suspended IWT obligations in April 2025 following a terror attack in Pahalgam that killed 26 tourists. India alleges Pakistan wastes significant runoff and lacks major storage facilities despite claiming water scarcity.

Prelims pointers

- **Intl. org:** Indus Waters Treaty (IWT): Signed in 1960 between India, Pakistan, and China.
- **Fact:** Pahalgam attack: Resulted in the death of 26 tourists in April 2025.
- **Place:** Pahalgam: A tourist destination located in the Jammu and Kashmir Union Territory.

Mains question: *Examine how the nexus between cross-border terrorism and water diplomacy complicates India's strategic autonomy in managing transboundary river systems.*

Source: NDTV · satyadheesh.in/news/88328

India's bilateral relations · Prelims + Mains

US-Iran Conflict Disrupts Oil Supplies, Raises Prices

Why in news: Escalating US-Iran military conflict following the unraveling of the Islamabad MoU has led to the closure of the Strait of Hormuz, causing a global oil supply shock.

Key facts: The conflict resulted in the deaths of 17 US personnel and significant damage to civilian infrastructure in Gulf countries. The closure of the Strait of Hormuz has directly contributed to a spike in global crude oil prices and regional economic instability.

Prelims pointers

- **Place:** Strait of Hormuz: A critical maritime chokepoint connecting the Persian Gulf with the Gulf of Oman and the Arabian Sea.
- **Fact:** The conflict resulted in the deaths of 17 US personnel as of the reporting period.
- **S&T:** Oil supply disruption: The Strait of Hormuz facilitates approximately 20-30% of the world's total oil consumption.

Mains question: *Analyze the geopolitical and economic implications of maritime chokepoint closures in the Middle East on global energy security and trade routes.*

Source: Al Jazeera · satyadheesh.in/news/88259

On February 28, the US and Israel launched attacks on Iran

Why in news: The escalation of direct military conflict between the US, Israel, and Iran since February 2024 has resulted in significant casualties and a breakdown of ceasefire negotiations.

Key facts: The conflict began on February 28, 2024, with US and Israeli attacks on Iran. As of July 2024, the US military reported 17 deaths and 420 wounded, while Iranian casualties exceeded 3,400. A Memorandum of Understanding (MoU) signed on June 17, 2024, aimed to extend a ceasefire but failed to prevent hostilities resuming on July 7, 2024.

Prelims pointers

- **Fact:** US military deaths in the Iran conflict reached 17 by July 2024.
- **Fact:** Iran retaliated with ballistic missile strikes on Aqaba airport in Jordan.
- **Body:** US Central Command (CENTCOM) is the military command responsible for Middle East operations.
- **Place:** Aqaba is a key port city in Jordan.

Mains question: Analyze the impact of direct military confrontation between the US and Iran on regional stability and global energy security.

Source: Al Jazeera · satyadheesh.in/news/88247

President Donald Trump announced that the US had launched strikes "very hard"

Why in news: President Donald Trump announced intensive US strikes on Iranian military sites and communication networks following the deaths of three American soldiers.

Key facts: The US conducted strikes for nine consecutive nights targeting sites near the Strait of Hormuz. Iran retaliated with attacks in Syria and at Jordan's Aqaba airport, while the IRGC issued warnings regarding the safety of petrochemical transport in the strait.

Prelims pointers

- **Place:** Strait of Hormuz: A critical maritime chokepoint for global oil transit located between Oman and Iran.
- **Body:** US Central Command (CENTCOM): The US military command responsible for the Middle East and Central Asia.
- **Body:** Islamic Revolutionary Guard Corps (IRGC): Iran's elite military branch responsible for national security and regional influence.
- **Fact:** The strikes occurred over a period of nine consecutive nights following the deaths of three US soldiers.

Mains question: Analyze the geopolitical implications of escalating military tensions in the Strait of Hormuz on global energy security and maritime trade routes.

Source: BBC · satyadheesh.in/news/88088

Nepal approves redesigned one-rupee coin, replacing disputed map with monastery image

Why in news: Nepal approved a redesigned one-rupee coin replacing a disputed map with a monastery image to mitigate diplomatic friction with India over territorial claims.

Key facts: The new one-rupee coin is made of steel and weighs 3.2 grams. The redesign replaces the map of Limpiyadhura, Lipulekh, and Kalapani with an image of the Lo Ghyakar Monastery.

Prelims pointers

- **Place:** Limpiyadhura, Lipulekh, and Kalapani: Disputed territories between India and Nepal.
- **Fact:** The redesigned Nepal one-rupee coin weighs 3.2 grams and is composed of steel.
- **Place:** Lo Ghyakar Monastery: A religious site in Nepal now featured on the new currency.

Mains question: Discuss how cartographic disputes and currency symbolism can influence bilateral relations and territorial integrity in the South Asian region.

Source: Times of India · satyadheesh.in/news/88276

Refugee student fights for Delhi University admission, challenging India's refugee policies

Why in news: A refugee student from Myanmar challenged Delhi University's admission requirements in the Delhi High Court, highlighting the legal friction between refugee rights and documentation policies.

Key facts: Maung Henry Htoo Aung Linn, a Myanmar refugee who fled in 2022, faced admission denial due to the lack of a passport. The case involves a legal challenge based on Articles 14 (Equality) and 21 (Right to Life/Education) of the Indian Constitution.

Prelims pointers

- **Constitution:** Article 14 guarantees equality before the law and equal protection of the laws.
- **Constitution:** Article 21 guarantees the right to life and personal liberty, interpreted to include the right to education.
- **Fact:** The petitioner fled Myanmar in 2022 and sought admission to Delhi University.
- **Place:** Manipur is a border state frequently cited in discussions regarding illegal immigration and document fraud.

Mains question: Discuss the legal and ethical challenges India faces in balancing the protection of refugee rights with national security concerns regarding illegal immigration and document fraud.

Source: NDTV · satyadheesh.in/news/88171

India Advises Nationals to Postpone Travel to Iran Due to Instability

Why in news: The Indian Embassy in Tehran issued a travel advisory on July 19, 2026, urging nationals to postpone travel to Iran due to escalating regional instability and military activity.

Key facts: The Indian Embassy in Tehran issued the advisory on July 19, 2026. It specifically advised those already in the country to depart via commercial flights and urged unregistered Indians to register with the embassy immediately.

Prelims pointers

- **Post:** The Indian Embassy in Tehran is the primary diplomatic mission responsible for the safety of Indian nationals in Iran.
- **Fact:** The travel advisory was officially issued on July 19, 2026.
- **Place:** Iran is a key regional actor in the Middle East, currently experiencing heightened military activity.

Mains question: Examine the challenges India faces in ensuring the safety of its citizens in volatile regions and the role of diplomatic missions in crisis management.

Source: The Hindu · satyadheesh.in/news/87979

GS3 · Economy · S&T · Environment · Security · 20

Economy

RBI Raises FY27 Inflation Forecast to 5.1% Due to Tensions, Risks

Why in news: The RBI Governor raised the FY27 inflation forecast to 5.1% due to geopolitical tensions in the Middle East and monsoon uncertainties.

Key facts: The RBI raised the FY27 CPI inflation forecast from 4.6% to 5.1%. Retail inflation reached 4.38% in June 2026, exceeding the 4% medium-term target but remaining within the 2-6% tolerance band.

Prelims pointers

- **Fact:** RBI's medium-term inflation target is 4%.
- **Fact:** RBI's inflation tolerance band is 2% to 6%.
- **Fact:** India imports nearly 85% of its crude oil requirement.
- **Fact:** June 2026 retail inflation recorded at 4.38%.
- **Fact:** Transport services inflation recorded at 7.7% in June.

Mains question: Analyze how geopolitical tensions and climate-related risks impact India's monetary policy framework and the achievement of inflation targets.

Employment & inclusive growth · Prelims + Mains

The 8th Pay Commission, established on November 3, 2025

Why in news: The 8th Pay Commission was established on November 3, 2025, to review and recommend revisions to pay, pensions, and allowances for nearly one crore beneficiaries.

Key facts: The commission is consulting on pay structures for nearly one crore beneficiaries. The NC-JCM has demanded a minimum pay of Rs 69,000 and a 6% annual increment. Final recommendations are expected between February and April 2027.

Prelims pointers

- **Fact:** The 8th Pay Commission was established on November 3, 2025
- **Fact:** Final recommendations of the 8th Pay Commission are expected between February and April 2027
- **Fact:** NC-JCM demanded a minimum pay of Rs 69,000 and a 6% annual increment

Mains question: Discuss the economic and administrative implications of periodic pay commission revisions on the fiscal health of the Indian government and public sector efficiency.

Source: NDTV · satyadheesh.in/news/88121

Monetary policy, RBI & banking · Prelims + Mains

RBI Keeps Rates at 5.25% Despite Inflation Rising to 5.65%

Why in news: The RBI's Monetary Policy Committee (MPC) voted unanimously to maintain the repo rate at 5.25% despite a projected rise in inflation to 5.65% by year-end.

Key facts: The RBI's Monetary Policy Committee (MPC) maintained a 'neutral' stance in its latest meeting. The decision was made amidst rising inflation forecasts (5.65%) and concerns regarding energy prices, monsoon impacts, and potential US Federal Reserve rate hikes.

Prelims pointers

- **Body:** MPC: The Monetary Policy Committee is the body responsible for determining the benchmark interest rates in India.
- **Fact:** Repo Rate: Maintained at 5.25% as per the latest RBI policy announcement.
- **Fact:** Inflation Forecast: Projected to reach 5.65% by the end of the current calendar year.
- **S&T:** Negative Real Interest Rates: Occur when the inflation rate exceeds the nominal interest rate.

Mains question: Discuss the challenges faced by the RBI in balancing the 'dual mandate' of controlling inflation and supporting economic growth amidst global monetary volatility.

Source: Indian Express · satyadheesh.in/news/87907

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

Delhi OKs PARIVARTAN: Up to 10 years tax exemption for new eco-vehicles

Why in news: The Delhi government approved the PARIVARTAN scheme to provide up to 10 years of motor vehicle tax exemptions to incentivize the replacement of old commercial vehicles with BS-VI or electric vehicles.

Key facts: The PARIVARTAN scheme offers 100% motor vehicle tax exemption, registration fee waivers, and interest subvention for owners replacing old trucks, buses, and goods carriers. To qualify for full benefits, owners of BS-IV or older light goods vehicles must scrap their old units and purchase new electric light goods vehicles (LGVs).

Prelims pointers

- **Scheme:** PARIVARTAN: A Delhi government scheme to promote eco-friendly commercial vehicles and reduce pollution.
- **Fact:** Tax exemption period: Up to 10 years for owners replacing old vehicles with BS-VI or electric models.
- **Fact:** Eligibility: Includes trucks, buses, and goods carriers; specific requirements for BS-IV or older light goods vehicles.
- **Fact:** Incentives: Includes 100% motor vehicle tax exemption, registration fee waiver, interest subvention, and fuel vouchers.

Mains question: Examine how fiscal incentives like the PARIVARTAN scheme can effectively transition India's commercial transport sector towards sustainable mobility and reduced carbon footprints.

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

KSERC Advises KSEB to Shift to Cheaper Solar Power, Citing Risks of Coal Dependency

Why in news: The Kerala State Electricity Regulatory Commission (KSERC) directed the Kerala State Electricity Board (KSEB) to shift toward solar power to mitigate the financial risks of coal dependency.

Key facts: KSERC approved the procurement of 200 MW of power for one year from NVVNL and Power Pulse Trading Solutions at ₹5.96 per unit. The commission noted that solar power is available at significantly lower rates of ₹1.50 to ₹2 per unit during daytime hours.

Prelims pointers

- **Body:** KSERC: Kerala State Electricity Regulatory Commission is the statutory body regulating electricity tariffs and distribution in Kerala.
- **Fact:** KSEB procurement rate: ₹5.96 per unit for 200 MW approved in July 2024.
- **Fact:** Solar power cost: Estimated at ₹1.50 to ₹2 per unit during daytime hours.
- **Body:** NVVNL: NTPC Vidyt Vyapar Nigam Ltd is a subsidiary of NTPC engaged in power trading.

Mains question: Discuss the economic and environmental implications of transitioning from coal-based power generation to solar energy in India's decentralized power distribution model.

Source: The Hindu · satyadheesh.in/news/88131

External sector, trade & FDI · Prelims + Mains

US-Iran tensions push Brent crude above USD 90, drag Asian markets down

Why in news: Escalating US-Iran hostilities and disruptions in the Strait of Hormuz pushed Brent crude above USD 90, weakening the Indian rupee and dragging down Asian stock markets.

Key facts: On July 20, Brent crude surged 2.37% to USD 90.19 a barrel, its highest since June 11. The Indian rupee weakened to 96.41 against the USD, while the Sensex and Nifty declined due to inflation fears and geopolitical tensions.

Prelims pointers

- **Fact:** Brent crude price reached USD 90.19 a barrel on July 20.
- **Fact:** Indian rupee opened at 96.41 against the US dollar on July 20.
- **Place:** Strait of Hormuz: A critical maritime chokepoint for global oil shipments.
- **Fact:** WTI crude reached USD 84.20 a barrel on July 20.

Mains question: Analyze how geopolitical tensions in the Middle East impact India's external trade and domestic macroeconomic stability.

Source: Indian Express · satyadheesh.in/news/88000

Capital markets & SEBI · Prelims

Japan Eases Crypto Taxes to 20%, Leaving India's 30% Rate Behind

Why in news: Japan's parliament passed a law recognizing cryptocurrencies as financial assets and lowering crypto taxes to 20%, contrasting with India's 30% tax rate.

Key facts: Japan's new law classifies cryptocurrencies as financial assets under securities rules and introduces stricter insider trading regulations. India currently maintains a 30% tax rate on crypto gains and prohibits the set-off of losses against gains.

Prelims pointers

- **Fact:** Japan's new cryptocurrency tax rate is 20%.
- **Fact:** India's current tax rate on virtual digital assets (VDA) is 30%.
- **Fact:** India does not allow the set-off of losses against gains for cryptocurrency investments.
- **S&T:** Japan's law classifies cryptocurrencies as financial assets under securities rules.

Mains question: Discuss the implications of varying global tax regimes on the growth of the digital asset ecosystem and India's position in the global cryptocurrency landscape.

Source: NDTV · satyadheesh.in/news/87986

Agriculture

Cropping patterns & irrigation · Prelims

Flash floods in Assam affect 12 districts, over 1.7 lakh people

Why in news: Heavy rains in Assam triggered flash floods affecting 12 districts and 1.7 lakh people, necessitating a multi-agency rescue operation.

Key facts: Flash floods submerged 580 villages and damaged crops on 10,362 hectares of land. The Indian Army, Assam Rifles, and NDRF were deployed for rescue operations under 'Operation Jal Rahat'.

Prelims pointers

- **Fact:** Flash floods in Assam affected 12 districts and over 1.7 lakh people.
- **Fact:** Crop damage occurred on over 10,362 hectares of land.
- **Body:** NDRF (National Disaster Response Force) is the primary agency for disaster response in India.
- **Post:** Assam Chief Minister Himanta Biswa Sarma supervised the relief efforts.

Mains question: Discuss the challenges in mitigating the impact of recurrent flash floods on agrarian livelihoods in Northeast India and suggest measures for climate-resilient infrastructure.

Source: NDTV · satyadheesh.in/news/88103

Cropping patterns & irrigation · Prelims

Flash floods in J&K kill 18, including children; Omar Abdullah suspends protest for relief

Why in news: Flash floods in J&K's Poonch and Rajouri districts killed 18 people on July 19, 2026, highlighting the vulnerability of Himalayan regions to extreme weather events.

Key facts: Heavy rains and flash floods occurred in Poonch and Rajouri districts on July 19, 2026. Sixteen fatalities were recorded in Poonch, while flash floods swept away approximately 50 vehicles at the Bela Colony bus stand in Rajouri.

Prelims pointers

- **Place:** Poonch and Rajouri are districts in the Union Territory of Jammu and Kashmir.
- **Fact:** Flash floods on July 19, 2026, resulted in 18 fatalities in the J&K region.
- **Fact:** Approximately 50 vehicles were swept away at the Bela Colony bus stand in Rajouri.

Mains question: Discuss the geographical and climatic factors contributing to the increasing frequency of flash floods in the Himalayan region and suggest measures for disaster-resilient infrastructure.

Source: Indian Express · satyadheesh.in/news/87792

Cropping patterns & irrigation · Prelims + Mains

On Sunday, Bihar Chief Minister Samrat Choudhary inaugurated a 68-km Belwa-Minapur link

Why in news: Bihar CM inaugurated the 68-km Belwa-Minapur link channel as part of the Bagmati-Budhi Gandak River Interlinking Project to mitigate floods and enhance irrigation.

Key facts: The Belwa-Minapur link channel is a 68-km long waterway in Sheohar, Bihar, constructed at a cost of ₹130.88 crore. It is designed to divert surplus water from the Bagmati River to the Budhi Gandak River to manage floodwaters and boost agricultural productivity.

Prelims pointers

- **Fact:** The Belwa-Minapur link channel length is 68 km.
- **Fact:** The project cost for the link channel is ₹130.88 crore.
- **Place:** The link channel is located in the Sheohar district of Bihar.
- **Fact:** The project aims to divert water from the Bagmati River to the Budhi Gandak River.

Mains question: Discuss how river interlinking projects can address the dual challenges of flood management and irrigation in the Indo-Gangetic plains.

Source: The Hindu · satyadheesh.in/news/87759

Science & Technology

Nuclear & new energy technology · Prelims

BSES promotes rooftop solar with up to Rs 1.08 lakh subsidies in Delhi

Why in news: BSES Delhi is promoting rooftop solar adoption by highlighting subsidies of up to Rs 1.08 lakh available under the PM Surya Ghar scheme and Delhi Solar Policy.

Key facts: BSES (Delhi's power distribution company) is facilitating rooftop solar installations for households, RWAs, and businesses. The initiative leverages the PM Surya Ghar scheme and Delhi Solar Policy to provide subsidies up to Rs 1.08 lakh and net metering for selling excess power back to the grid.

Prelims pointers

- **Scheme:** PM Surya Ghar: A central government initiative providing subsidies for rooftop solar installations in residential sectors.
- **Fact:** Maximum subsidy available under the combined framework (PM Surya Ghar and Delhi Solar Policy) is up to Rs 1.08 lakh.
- **S&T:** Net Metering: A billing mechanism that allows consumers to export excess solar power to the grid and receive credits.
- **Body:** BSES: A private power distribution company operating in Delhi.

Mains question: Discuss how decentralized renewable energy systems like rooftop solar can contribute to India's energy security and climate goals while addressing the challenges of grid integration.

Source: NDTV · satyadheesh.in/news/88024

Space technology (ISRO, missions) · Prelims

NASA and ESA Study Synthetic Torpor for Astronaut Hibernation

Why in news: NASA and ESA are researching synthetic torpor to induce human hibernation for long-duration space missions to mitigate physiological and psychological risks.

Key facts: NASA and ESA are collaborating to study animal hibernation to develop drugs and non-invasive methods for human synthetic torpor. The goal is to reduce cosmic radiation exposure, muscle/bone loss, and logistical costs for Mars missions.

Prelims pointers

- **S&T:** Synthetic torpor: A state of induced low-metabolism (hibernation) to preserve human health during space travel.
- **Body:** NASA (National Aeronautics and Space Administration) and ESA (European Space Agency) are the primary agencies involved.
- **Fact:** Primary objectives include reducing spacecraft size, mission costs, and risks of cosmic radiation and muscle atrophy.

Mains question: Discuss how advancements in synthetic torpor and hibernation technologies could redefine the feasibility of long-duration human space exploration and the associated bio-medical challenges.

Source: Times of India · satyadheesh.in/news/88222

Space technology (ISRO, missions) · Prelims

A planet 48 light-years away has 3 key ingredients scientists seek: Rock, an atmosphere and the right temperature, does it have life?

Why in news: Astronomers detected a helium-rich atmosphere on LHS 1140 b, the first direct atmospheric detection on a rocky, Earth-like exoplanet.

Key facts: LHS 1140 b is a rocky exoplanet located 48 light-years away, orbiting within its star's habitable zone. The discovery, published in the journal Science, confirms the presence of helium in its atmosphere.

Prelims pointers

- **S&T:** LHS 1140 b: An Earth-like rocky exoplanet located 48 light-years from Earth.
- **S&T:** Habitable Zone: The orbital region around a star where liquid water can exist on a planet's surface.
- **Fact:** LHS 1140 b was first discovered in 2017 by Jason Dittman's team.

Mains question: Discuss the significance of detecting atmospheres on rocky exoplanets in the search for extraterrestrial life and the technological advancements required for such observations.

Source: Times of India · satyadheesh.in/news/88049

IT, AI, semiconductors & computing · Prelims

AI Hackers Beware: Tracebit's "Context Bombing" Cuts Attacks by Up to 93%

Why in news: Tracebit researchers introduced 'context bombing' to mitigate prompt injection attacks in LLMs, significantly reducing successful cyber breaches in cloud environments.

Key facts: Tracebit's 'context bombing' method was tested against five leading Large Language Models (LLMs) across 152 attack runs. The technique successfully reduced successful malicious command executions by up to 93% in AWS environments.

Prelims pointers

- **S&T:** Prompt Injection: A technique where malicious instructions are embedded into user inputs to manipulate LLM outputs.
- **S&T:** Context Bombing: A defensive mechanism that embeds noise or competing context to neutralize malicious prompts.
- **Fact:** Tracebit's defense mechanism demonstrated a 93% reduction in successful attacks during testing.

Mains question: Discuss the security implications of integrating Large Language Models (LLMs) into critical infrastructure and evaluate the necessity of robust defensive frameworks against prompt injection attacks.

Source: Indian Express · satyadheesh.in/news/87876

Nuclear & new energy technology · Prelims

Higher Sea Levels Best for Cooling: Study Shows 10-40 Meters Curbs CO2

Why in news: A study published in PNAS reveals how sea level fluctuations over 60 million years regulated atmospheric CO2 by modulating phosphate availability for marine life.

Key facts: The study identifies a feedback loop where sea levels 10-40 meters higher than current levels trapped phosphate on continental shelves. This mechanism acted as a natural climate regulator by influencing marine productivity and carbon burial rates over geological timescales.

Prelims pointers

- **S&T:** Phosphate levels in oceans are a key driver of marine productivity and carbon sequestration.
- **Fact:** The study analyzed geological data spanning a period of 60 million years.
- **S&T:** Higher sea levels (10-40 meters above current) correlate with reduced atmospheric CO2 due to phosphate trapping.

Mains question: Discuss how geological feedback mechanisms, such as sea-level-driven nutrient cycling, influence long-term climate stability and carbon sequestration.

Source: Times of India · satyadheesh.in/news/87743

Biotechnology & health research · Prelims

First four-carbon sugar detected in space, challenging life theories

Why in news: Astronomers detected erythrulose, a four-carbon sugar, in a molecular cloud near the Milky Way's center, challenging existing theories on the formation of complex sugars in interstellar space.

Key facts: Erythrulose is a four-carbon sugar found naturally in fruits like raspberries and kiwis. It was detected in a dense molecular cloud near the Milky Way's center using radio telescopes in Spain and published in Nature Astronomy.

Prelims pointers

- **S&T:** Erythrulose: A four-carbon sugar and a precursor for ribonucleotides (building blocks of RNA).
- **S&T:** Molecular Clouds: Vast regions of gas and dust in space where stars and planets are born.
- **Fact:** Erythrulose is found in trace amounts in fruits like raspberries, kiwis, and pears.

Mains question: Discuss how the discovery of complex organic molecules like erythrulose in interstellar space influences our understanding of the chemical evolution of the universe and the origins of life.

Source: Times of India · satyadheesh.in/news/87739

Biotechnology & health research · Prelims

Nanoplastics Strengthen Bacteria Biofilms, Complicating Water Treatment Efforts

Why in news: A study by Virginia Tech researchers revealed that nanoplastics (1-1,000 nm) strengthen bacterial biofilms in drinking water, increasing resistance to disinfectants.

Key facts: Nanoplastics are particles sized between 1 and 1,000 nanometers. The research indicates these particles facilitate bacterial communication and reinforce protective layers, hindering standard water treatment protocols.

Prelims pointers

- **S&T:** Nanoplastics: Particles with dimensions ranging from 1 to 1,000 nanometers.

- **Fact:** Biofilms: Protective layers formed by microorganisms that can harbor pathogens in water infrastructure.
- **S&T:** Mechanism: Nanoplastics enhance bacterial communication and structural reinforcement of biofilms.

Mains question: Discuss the emerging threat of nanoplastic pollution on public health infrastructure and the limitations of current water treatment technologies in mitigating microbial resistance.

Source: Times of India · satyadheesh.in/news/87735

Environment & Ecology

Pollution (air, water, plastic) · Prelims

On Monday, the Delhi government, chaired by Chief Minister Rekha Gupta, approved

Why in news: The Delhi government approved the Centre's PARIVARTAN scheme to phase out old, polluting trucks and buses in the Delhi-NCR region to improve air quality.

Key facts: The PARIVARTAN scheme targets the replacement of BS-IV or older vehicles with BS-VI-compliant or electric vehicles. It provides incentives including tax exemptions, interest subventions, discounts, and fuel vouchers to approximately 207,000 vehicle owners.

Prelims pointers

- **Scheme:** PARIVARTAN: A central scheme approved by Delhi government to phase out old trucks and buses in NCR.
- **Fact:** The scheme targets approximately 207,000 vehicle owners for vehicle replacement.
- **Fact:** Vehicles targeted for replacement include those with BS-IV standards or older.
- **Fact:** Incentives include tax exemptions, interest subventions, discounts, and fuel vouchers.

Mains question: Discuss the effectiveness of vehicle scrappage schemes in mitigating urban air pollution in the National Capital Region (NCR).

Source: Indian Express · satyadheesh.in/news/88244

Species, protected areas & wetlands · Prelims + Mains

Uttarakhand CM Suspends Felling of 3,000 Trees Amid 'Chipko Andolan' Revival

Why in news: Uttarakhand CM suspended the felling of 3,000 trees for the Rishikesh-Bhانيyawala project following a 'Chipko Andolan' revival by locals and environmentalists.

Key facts: The project is a four-lane road costing Rs 743 crore managed by the National Highways Authority of India (NHAI). The suspension occurred to address concerns regarding ecological damage to the Shivalik forests.

Prelims pointers

- **Place:** Shivalik Range: A range of hills in the outer Himalayas, located in Uttarakhand, Himachal Pradesh, and Punjab.
- **Body:** NHAI: National Highways Authority of India, an autonomous agency under the Ministry of Road Transport and Highways.
- **Fact:** Project Cost: Rs 743 crore for the Rishikesh-Bhانيyawala four-lane project.
- **Environment:** Chipko Andolan: A forest conservation movement in the 1970s where villagers hugged trees to prevent felling.

Mains question: Discuss the conflict between infrastructure development and ecological conservation in the Himalayan region. How can sustainable development be achieved in ecologically sensitive zones?

Source: NDTV · satyadheesh.in/news/88108

Pollution (air, water, plastic) · Prelims

WELL Labs launches Framework for Lake Rejuvenation, targeting freshwater lakes in peninsular India

Why in news: WELL Labs launched the 'Framework for Lake Rejuvenation' on July 20, 2026, to provide a systematic approach for restoring freshwater lakes in peninsular India.

Key facts: The framework follows a five-stage process: diagnosis, design, implementation, operation, and monitoring. It specifically targets freshwater lakes up to six meters deep in urban and peri-urban areas, excluding those with industrial pollution.

Prelims pointers

- **Body:** WELL Labs: The organization responsible for launching the Lake Rejuvenation Framework.
- **Fact:** Depth Limit: The framework applies to freshwater lakes up to 6 meters deep.
- **Place:** Geographic Scope: Peninsular India (urban and peri-urban regions).
- **Fact:** Exclusion Criteria: Lakes with industrial pollution are excluded from this specific framework.

Mains question: *Discuss the importance of community-led lake rejuvenation in addressing urban water scarcity and ecological degradation in peninsular India.*

Source: The Hindu · [satyadheesh.in/news/87807](https://www.satyadheesh.in/news/87807)

Practice — Mains questions

1. Examine how the nexus between cross-border terrorism and water diplomacy complicates India's strategic autonomy in managing transboundary river systems. · GS2
2. Discuss the significance of legislative amendments in protecting national symbols and the role of parliamentary sessions in addressing public grievances. · GS2
3. Analyze the geopolitical and economic implications of maritime chokepoint closures in the Middle East on global energy security and trade routes. · GS2
4. Analyze how geopolitical tensions and climate-related risks impact India's monetary policy framework and the achievement of inflation targets. · GS3
5. Analyze the impact of direct military confrontation between the US and Iran on regional stability and global energy security. · GS2
6. Discuss the economic and administrative implications of periodic pay commission revisions on the fiscal health of the Indian government and public sector efficiency. · GS3
7. Analyze the geopolitical implications of escalating military tensions in the Strait of Hormuz on global energy security and maritime trade routes. · GS2
8. Discuss the challenges faced by the RBI in balancing the 'dual mandate' of controlling inflation and supporting economic growth amidst global monetary volatility. · GS3

Prelims quick revision

- **Intl. org:** Indus Waters Treaty (IWT): Signed in 1960 between India, Pakistan, and China.
- **Fact:** Pahalgam attack: Resulted in the death of 26 tourists in April 2025.
- **Place:** Pahalgam: A tourist destination located in the Jammu and Kashmir Union Territory.
- **Act / Bill:** Prevention of Insults to National Honour Act: Provides legal protection for national symbols and anthems.
- **Body:** Supreme Court (Number of Judges) Amendment: Relates to the judicial composition and strength of the apex court.
- **Fact:** Monsoon Session: One of the two major sessions of Parliament held annually alongside the Budget Session.
- **Place:** Strait of Hormuz: A critical maritime chokepoint connecting the Persian Gulf with the Gulf of Oman and the Arabian Sea.
- **Fact:** The conflict resulted in the deaths of 17 US personnel as of the reporting period.
- **S&T:** Oil supply disruption: The Strait of Hormuz facilitates approximately 20-30% of the world's total oil consumption.
- **Fact:** RBI's medium-term inflation target is 4%.
- **Fact:** RBI's inflation tolerance band is 2% to 6%.
- **Fact:** India imports nearly 85% of its crude oil requirement.
- **Fact:** US military deaths in the Iran conflict reached 17 by July 2024.
- **Fact:** Iran retaliated with ballistic missile strikes on Aqaba airport in Jordan.
- **Body:** US Central Command (CENTCOM) is the military command responsible for Middle East operations.
- **Fact:** The 8th Pay Commission was established on November 3, 2025
- **Fact:** Final recommendations of the 8th Pay Commission are expected between February and April 2027
- **Fact:** NC-JCM demanded a minimum pay of Rs 69,000 and a 6% annual increment

- **Place:** Strait of Hormuz: A critical maritime chokepoint for global oil transit located between Oman and Iran.
- **Body:** US Central Command (CENTCOM): The US military command responsible for the Middle East and Central Asia.
- **Body:** Islamic Revolutionary Guard Corps (IRGC): Iran's elite military branch responsible for national security and regional influence.
- **Body:** MPC: The Monetary Policy Committee is the body responsible for determining the benchmark interest rates in India.
- **Fact:** Repo Rate: Maintained at 5.25% as per the latest RBI policy announcement.
- **Fact:** Inflation Forecast: Projected to reach 5.65% by the end of the current calendar year.
- **Body:** Central Information Commission (CIC): An independent body to adjudicate RTI appeals.
- **Fact:** The CIC noted a recurring trend of student suicides at IIT campuses spanning from 2005 to the present.
- **Act / Bill:** Right to Information (RTI) Act, 2005: Provides the legal framework for the disclosure of committee details.
- **Scheme:** PM Surya Ghar: A central government initiative providing subsidies for rooftop solar installations in residential sectors.
- **Fact:** Maximum subsidy available under the combined framework (PM Surya Ghar and Delhi Solar Policy) is up to Rs 1.08 lakh.
- **S&T:** Net Metering: A billing mechanism that allows consumers to export excess solar power to the grid and receive credits.
- **Scheme:** PARIVARTAN: A Delhi government scheme to promote eco-friendly commercial vehicles and reduce pollution.
- **Fact:** Tax exemption period: Up to 10 years for owners replacing old vehicles with BS-VI or electric models.
- **Fact:** Eligibility: Includes trucks, buses, and goods carriers; specific requirements for BS-IV or older light goods vehicles.
- **Place:** Poonch, Rajouri, and Doda are districts located in the Union Territory of Jammu and Kashmir.
- **Fact:** Assam reported over 57,000 people affected by floods following torrential monsoon rains.
- **Environment:** Landslides and floods in Northeast India are exacerbated by heavy monsoon rainfall and fragile geological structures.
- **Place:** Limpiyadhura, Lipulekh, and Kalapani: Disputed territories between India and Nepal.
- **Fact:** The redesigned Nepal one-rupee coin weighs 3.2 grams and is composed of steel.
- **Place:** Lo Ghyakar Monastery: A religious site in Nepal now featured on the new currency.
- **Scheme:** PARIVARTAN: A central scheme approved by Delhi government to phase out old trucks and buses in NCR.

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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