

29/07/2026 Daily Current News

1. *Regional Rural Banks (RRBs):*

Context: RRBs posted the highest ever consolidated net profit of Rs. 10,177 crores during FY 2025-26. RRBs have also shown consistent improvement in key financial parameters like Capital to Risk Weighted Asset Ratio (CRAR), deposits, advances, Non-Performing Asset (NPA), Credit-Deposit Ratio (CD ratio) etc.

About Regional Rural Banks (RRBs):

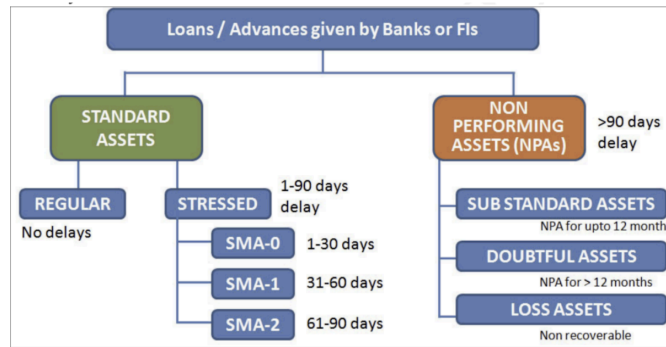
- ❖ Regional Rural Banks established to promote financial inclusion in rural areas.
- ❖ Formed jointly by Central Government, State Government, and sponsoring commercial banks.
- ❖ Aim to provide credit to small farmers, agricultural labourers, artisans, and weaker sections.
- ❖ Established under Regional Rural Banks Act 1976 on recommendation of Narasimham Committee on Rural Credit.
- ❖ First RRB was Prathama Grameen Bank, set up on 2 October 1975.
- ❖ Designed as hybrid institutions combining cooperative and commercial banking features.
- ❖ Mobilise deposits from rural/semi-urban areas and provide loans mainly to priority groups.
- ❖ Provide banking services in rural and semi-urban regions.
- ❖ Perform government functions like MGNREGA wage disbursement and pension payments.
- ❖ Offer para-banking services like ATM cards, mobile banking, UPI, lockers, etc.
- ❖ Reserve Bank of India mandates 75% PSL target for RRBs (higher than 40% for commercial banks).
- ❖ Ownership pattern: Centre (50%), State (15%), Sponsor Bank (35%).
- ❖ Operate in limited notified districts within a State.
- ❖ Regulated by RBI and supervised by NABARD.
- ❖ Sources of funds include own capital, deposits, borrowings from NABARD, sponsor banks, SIDBI and National Housing Bank.

2. *Non-Performing Assets (NPA):*

Context: Gross Non-Performing Assets (GNPA) of Public Sector Banks (PSBs) at historic low of 1.9% in FY 2025–26, achieve highest-ever net profit of ₹ 1.98 lakh crore; aggregate business reaches over ₹283 lakh crore.

About Non-Performing Assets (NPA):

- ❖ Non-Performing Assets (NPA) are loans and arrears lent by banks or financial institutions whose principal and interests are delayed beyond 90 days.
- ❖ In the case of agricultural loans, NPAs are declared if the interest and/or instalment or principal remain unpaid for two harvest seasons. However, this period should not be longer than two years.



3. Hepatitis:

Context: Union Ministry of Health and Family Welfare today observed World Hepatitis Day 2026 under the global theme “Hepatitis: Let’s Break It Down”, marking eight years of the National Viral Hepatitis Control Programme (NVHCP). Launched on World Hepatitis Day in 2018 under the National Health Mission, Ministry of Health and Family Welfare, the programme reflects India’s commitment to eliminating viral hepatitis as a public health threat by 2030, in line with Sustainable Development Goal (SDG) Target 3.3.

About Hepatitis:

- ❖ Hepatitis is inflammation of the liver— the irritation or swelling of the liver cells from any cause.
- ❖ Usually caused by a group of viruses known as the “hepatotropic” (liver directed) viruses, including A, B, C, D and E.

Types of Hepatitis

	TRANSMISSION	PREVENTION	TREATMENT
Hepatitis A	Eating contaminated food or drinking contaminated water	- Practicing good hygiene - Vaccine	No treatment
Hepatitis B	Through contact with the blood or bodily fluids of an infected person	- Practicing good hygiene - Vaccine - Blood screening	- Alpha interferon - Peginterferon
Hepatitis C	Blood-to-blood contact	- Practicing good hygiene - Avoid sharing needles, toothbrushes, razors or nail scissors	Direct-acting antiviral drugs
Hepatitis D	Contact with infected blood (only occurs in people already infected with hepatitis B)	- Hepatitis B vaccine - Avoid sharing needles, toothbrushes, razors or nail scissors	Interferon
Hepatitis E	Eating contaminated food or drinking contaminated water	- Practicing good hygiene - Avoid drinking water that has come from a potentially unsafe source	No treatment

4. *International Tiger Day:*

Context: International Tiger Day, observed every year on 29 July, highlights the global importance of tiger conservation. International Tiger Day traces its origins to the Saint Petersburg Tiger Summit held in November 2010. Leaders from 13 tiger-range countries, including India, adopted the ambitious Tx2 goal to double the global wild tiger population by 2022. Today, it serves as a global platform to review conservation progress, strengthen international cooperation and raise awareness.

More details:



- ❖ The All India Tiger Estimation (2022) places India's tiger population at 3,682. The 2022 All India Tiger Estimation covered 20 States and surveyed over 6.41 lakh kilometres on foot.
- ❖ Project Tiger is a flagship Centrally Sponsored Scheme of the Government of India.
- ❖ It is implemented by the Ministry of Environment, Forest and Climate Change (MoEFCC).
- ❖ The scheme aims to secure viable tiger populations in their natural habitats. It provides financial and technical assistance to tiger range States for conservation efforts.
- ❖ The programme combines habitat protection, scientific management and regular field based monitoring. This approach has strengthened conservation measures over time.
- ❖ NTCA oversees the implementation of Project Tiger and related conservation initiatives. NTCA provides scientific, technical and financial guidance to tiger range States. It approves Tiger Conservation Plans and issues standard operating procedures for reserve management.
- ❖ NTCA is chaired by the Union Minister for Environment, Forest and Climate Change. It also includes Members of Parliament, senior government officials and experts.

5. *Eco-Sensitive zones:*

Context: The Union Environment Ministry has reissued, for the seventh time in over a decade, its draft notification proposing an ecologically sensitive area (ESA) across the Western Ghats, after the previous draft lapsed on July 27 without being finalised. The latest notification retains the proposed ESA at 56,825.7 sq. km, spread across the six States, with Karnataka accounting for 20,668 sq. km, Maharashtra 17,340 sq. km, Kerala 9,993.7 sq. km, Tamil Nadu 6,914 sq. km, Goa 1,461 sq. km and Gujarat 449 sq. km.

About Eco-Sensitive zones:

- ❖ ESZs are ecologically fragile areas around protected areas (PAs) designated so under the Environment Protection Act (EPA), 1986

- ❖ Land within 10 km of the boundaries of national parks and wildlife sanctuaries is to be notified as eco-fragile zones or Eco-Sensitive Zones (ESZ).
- ❖ While the 10-km rule is implemented as a general principle, the extent of its application can vary.
- ❖ These were issued by the Union Ministry of Environment, Forest and Climate Change under the National Wildlife Action Plan (2002-2016)
- ❖ Eco-Sensitive Zones are created as “shock absorbers” for the protected areas, to minimize the negative impact on the “fragile ecosystems” by certain human activities taking place nearby.
- ❖ These areas are meant to act as a transition zone from areas requiring higher protection to those requiring lesser protection.
- ❖ They are not meant to hamper the daily activities of people living in the vicinity, but are meant to guard the protected areas and “refine the environment around them”.
- ❖ Prohibited activities: Commercial mining, saw mills, commercial use of wood, etc., apart from regulated activities like felling of trees.
- ❖ Permitted activities: Ongoing agricultural or horticultural practices, rainwater harvesting, organic farming, among others.
- ❖ India has more than 600 Ecologically Sensitive Zones declared across different states.

6. *PM Surya Ghar: Muft Bijli Yojana:*

Context: During the year 2025-26, a total of 18.71 lakh RTS systems have been installed with a cumulative installed solar capacity of 6.7 GW, benefitting 22.71 lakh households across the country, including the rural households under the PMSG: MBY. Under the PMSG: MBY, since its launch in February 2024, a total of 39,72,447 RTS systems have been installed, benefitting 48,02,717 households across the country including the households in rural areas, as on 22.07.2026.

About PM Surya Ghar: Muft Bijli Yojana:

- ❖ PM Surya Ghar: Muft Bijli Yojana was launched by Narendra Modi on 13 February 2024 with an outlay of ₹75,021 crore.
- ❖ The scheme aims to install rooftop solar systems and provide up to 300 units of free electricity per month to one crore households.
- ❖ It offers Central Financial Assistance (CFA) of 60% for systems up to 2 kW and 40% for additional capacity between 2–3 kW, capped at 3 kW.
- ❖ Beneficiaries can apply for subsidies through the National Portal and select approved vendors for installation.
- ❖ Households can avail collateral-free loans at around 7% interest for residential rooftop solar systems up to 3 kW.
- ❖ The scheme includes a “Model Solar Village” component to establish one model village per district to promote rural solar adoption.
- ❖ ₹800 crore has been allocated for Model Solar Villages, with ₹1 crore awarded to each selected village to promote energy self-reliance.
- ❖ Launched on 13 February 2024 with an outlay of ₹75,021 crore, PM Surya Ghar: Muft Bijli Yojana has become the world’s largest domestic rooftop solar programme.
- ❖ Over 1 crore households have registered on the National Portal, with more than 33 lakh rooftop systems installed as of May 2026, adding over 12 GW capacity.

Quick Bites:

- ☐ The Prime Minister, Shri Narendra Modi, has congratulated Shilpa Kanchugarakoppalu Shyla on winning the Bronze medal in the Women's Shot Put F57 Final at the Glasgow Commonwealth Games 2026.
- ☐ The Prime Minister, Shri Narendra Modi, has congratulated Sarvesh Kushare on winning the Silver medal in the Men's High Jump event at the Glasgow Commonwealth Games 2026.
- ☐ The Prime Minister, Shri Narendra Modi, has congratulated Valluri Ajaya Babu on winning the Silver medal in the Men's 79 kg weightlifting event at the Glasgow Commonwealth Games 2026.
- ☐ The Prime Minister, Shri Narendra Modi, has congratulated Sharmila on winning the Gold medal in the Women's Shot Put F57 event at the Glasgow Commonwealth Games 2026.
- ☐ The Prime Minister, Shri Narendra Modi, has congratulated Weightlifter, Bindyarani Devi Sorokhaibam on winning the Bronze medal in the women's 58 kg weightlifting event at the Commonwealth Games 2026.
- ☐ The Ministry of Civil Aviation today inaugurated Hub & Spoke International Flight Operations from Amritsar, making it the second airport in the country to be integrated into India's pioneering Hub & Spoke framework for international passenger movement. The launch follows the successful commencement of India's first Hub & Spoke operations from Varanasi on 25 June 2026.
- ☐ India recorded highest-ever exports in FY 2025-26 reaching a record US\$ 863.1 billion, with merchandise exports reaching US\$ 441.8 billion and services exports expanding further to US\$ 421.3 billion, reflecting the combined strength of India's merchandise and services sectors in driving export growth.
- ☐ Cell Broadcast Alert System for Disaster Warnings is operated through the Integrated Alert System based on the Common Alerting Protocol (CAP) implemented by National Disaster Management Authority (NDMA). The system integrates five Warning Generating Agencies, namely the India Meteorological Department (IMD), Central Water Commission (CWC), Indian National Centre for Ocean Information Services (INCOIS), Defence Geoinformatics Research Establishment (DGRE) and Forest Survey of India (FSI), with the State Disaster Management Authorities (SDMAs) of all States/UTs.
- ☐ Indian Railways has achieved a major milestone in strengthening India-Nepal freight connectivity with the successful operation of the first-ever direct commercial container freight train from Kolkata Port to Biratnagar Customs Yard, Nepal. The train, comprising 40 wagons carrying a consignment of canola, completed its journey under the revised India-Nepal Rail Transit Protocol, marking a new chapter in rail-based cross-border freight movement.
- ☐ The Government of India approved a proposal of the Reserve Bank of India to introduce one billion polymer banknotes each in the ₹10 and ₹20 denominations on 27 July 2026. The approval covers field trials, and regular issuance will begin only after successful trials. The proposal was placed under Section 25 of the Reserve Bank of India Act, 1934, after a recommendation from the RBI Central Board. Polymer banknotes are currency notes printed on a plastic-based substrate instead of conventional paper pulp. Countries such as Australia, Canada, New Zealand, and the United Kingdom have used polymer notes in different denominations. Polymer substrates are known for resistance to moisture, dirt, and tearing, and they generally have a longer circulation life than paper-substrate notes.

- ☐ A pyrocumulonimbus cloud, also called a fire cloud or pyroCb, formed over a wildfire near Saumos in the Gironde region of southwest France on 24 July 2026.
- ☐ India and China are set to resume border trade through the Nathu La Pass in East Sikkim from 1 August 2026. The trade route remained suspended from 2020 for six years because of the COVID-19 pandemic and border tensions.
- ☐ Kerala has begun integrating ANNAM.AI smart weather stations under its 100-day action plan for climate-smart agriculture as of 28 July 2026. The stations use artificial intelligence to provide hyper-local weather and farm data for decision-making at the field level.
- ☐ AstraZeneca India announced an Integrated Genomic Solutions Centre in Amaravati, Andhra Pradesh, on 28 July 2026. The centre is part of India's first Integrated Precision Oncology programme and focuses on genetic research for cancer diagnosis and therapy. Precision oncology is a cancer treatment approach that uses genetic and molecular information to match diagnosis and therapy with a patient's disease profile.
- ☐ Astronomers have used data collected by the Hubble Space Telescope to piece together the clearest yet map of star formation across most of the Andromeda Galaxy over the last 500 million years. The Andromeda is 2-2.5-times wider than the Milky Way, and the two galaxies have a coin-toss's chance of colliding within the next 10 billion years.

Practice questions:

Objective questions:

The Cell Broadcast Alert System for disaster warnings is operated through the Integrated Alert System based on:

- (a) INSAT Protocol
- (b) Common Alerting Protocol (CAP)
- (c) National Warning Protocol (NWP)
- (d) Digital India Protocol (DIP)

A pyrocumulonimbus (pyroCb) cloud is commonly associated with:

- (a) Volcanic eruptions
- (b) Dust storms
- (c) Cyclones
- (d) Wildfires

India's first Integrated Genomic Solutions Centre is being established in:

- (a) Hyderabad, Telangana
- (b) Bengaluru, Karnataka
- (c) Amaravati, Andhra Pradesh

(d) Khuri, Rajasthan

Which one of the following statements is not correct? (CSP 2019)

- (a) Hepatitis B virus is transmitted much like HIV.
- (b) Hepatitis B, unlike Hepatitis C, does not have a vaccine.
- (c) Globally, the number of people infected with Hepatitis B and C viruses are several times more than those infected with HIV.
- (d) Some of those infected with Hepatitis B and C viruses do not show the symptoms for many years

Consider the following statements regarding Regional Rural Banks (RRBs):

1. They were created on the recommendation of the Narasimham Committee on Rural Credit.
2. They were established under an Act enacted after the first RRB had already started functioning.
3. Prathama Grameen Bank was the first RRB established in India.
4. Sponsor banks hold a majority stake in RRBs.

Which of the statements given above are correct?

- (a) 1, 2 and 3 only
- (b) 2 and 4 only
- (c) 1 and 3 only
- (d) 1, 2, 3 and 4

With reference to Eco-Sensitive Zones (ESZs), consider the following statements:

1. The concept of Eco-Sensitive Zones was introduced under the National Forest Policy, 1988.
2. Eco-Sensitive Zones are meant to separate one protected area from another.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

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