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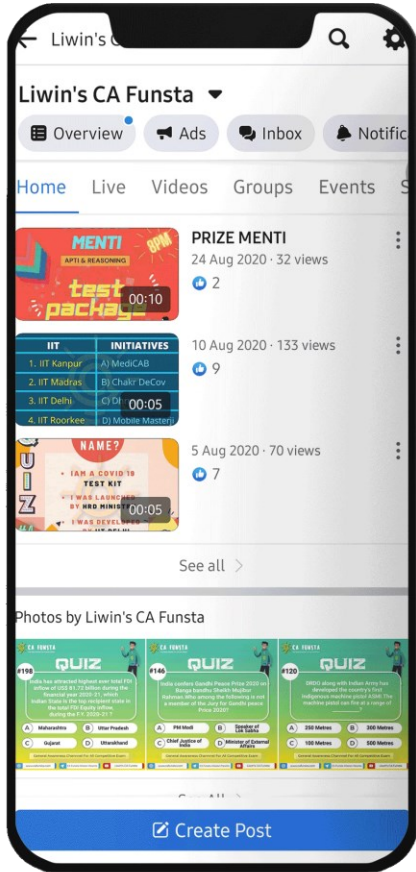


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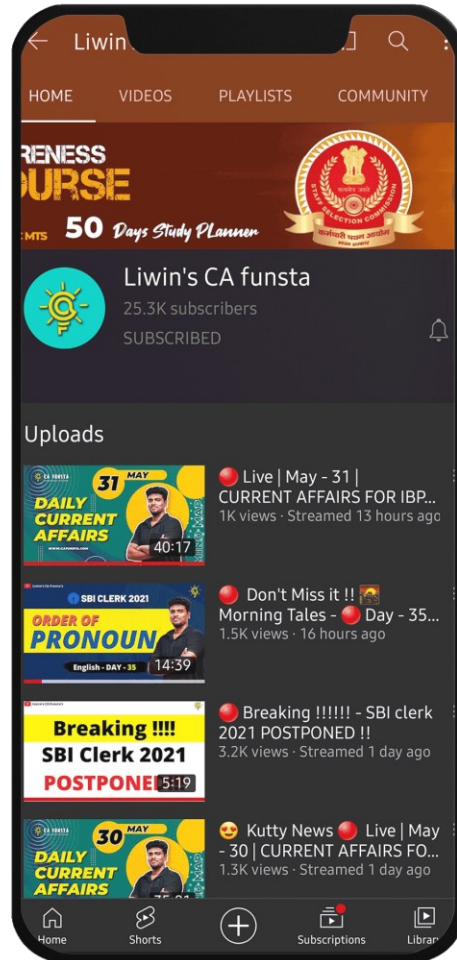
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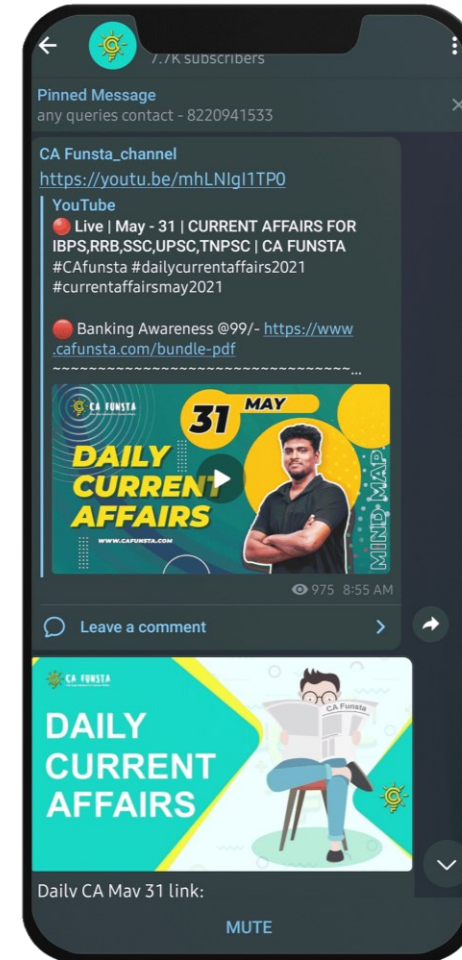
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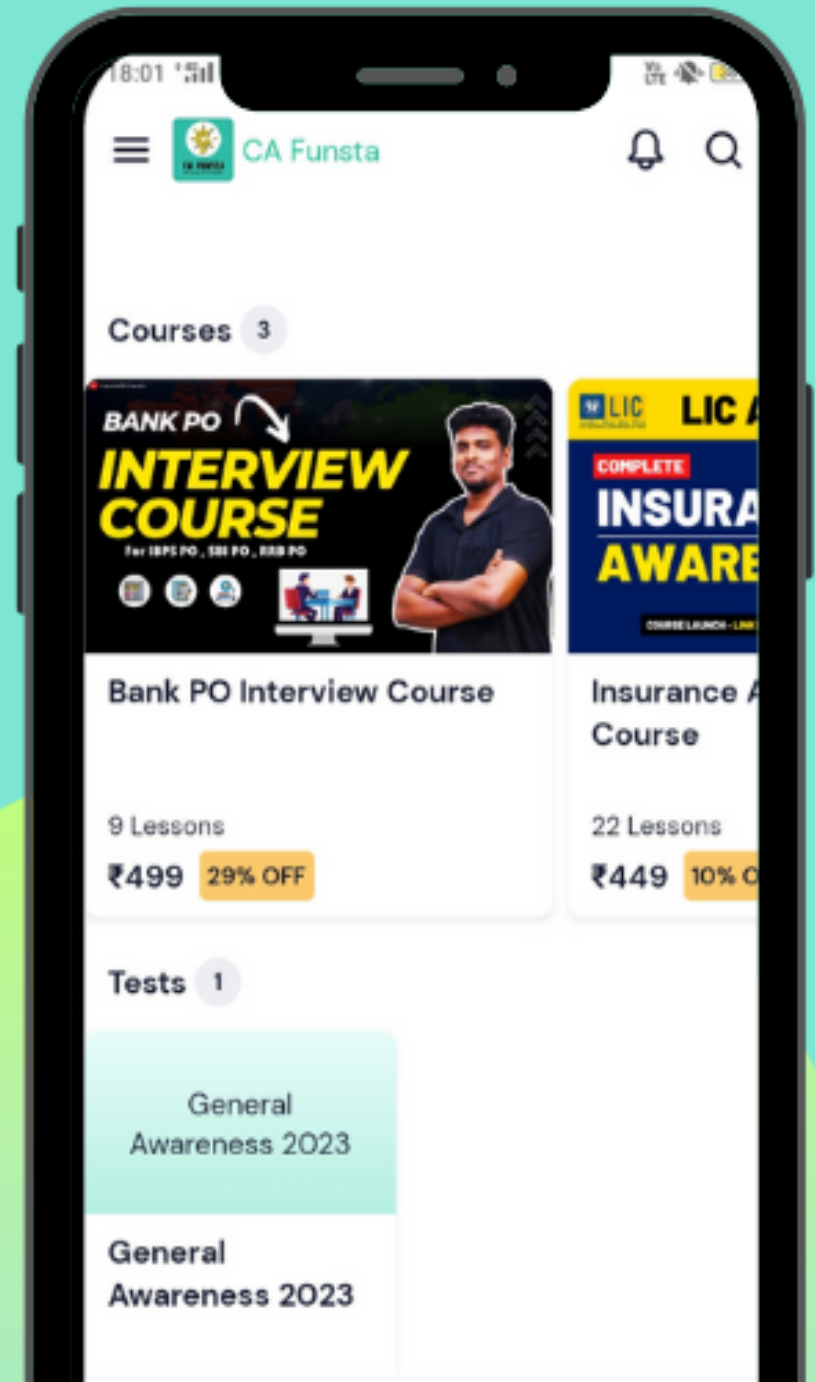
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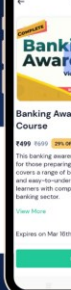


**Dharani**  
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# STUDENT REVIEW



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**Vasanthakumar ykm**

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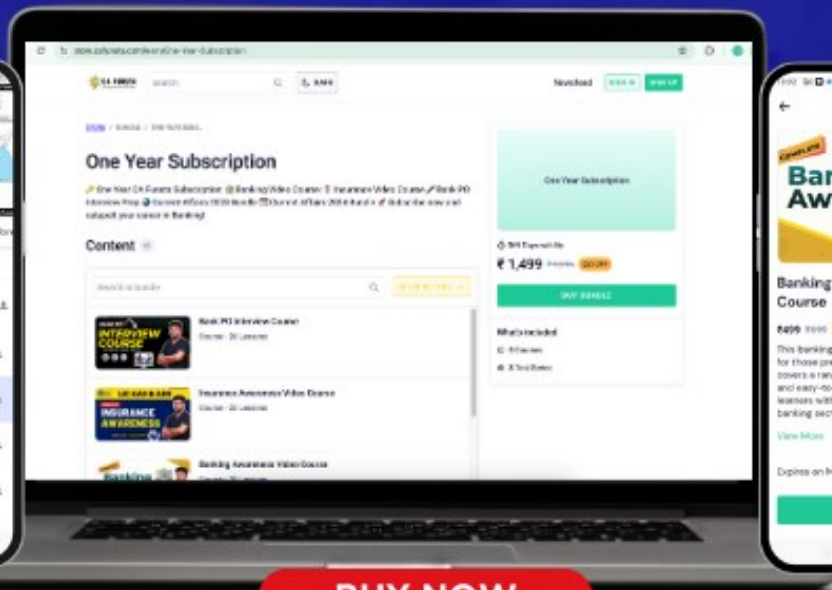
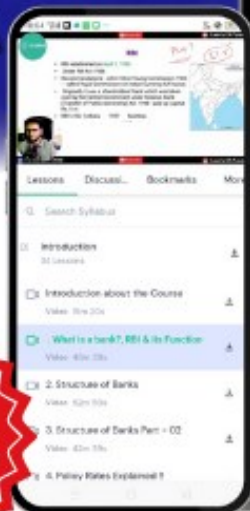
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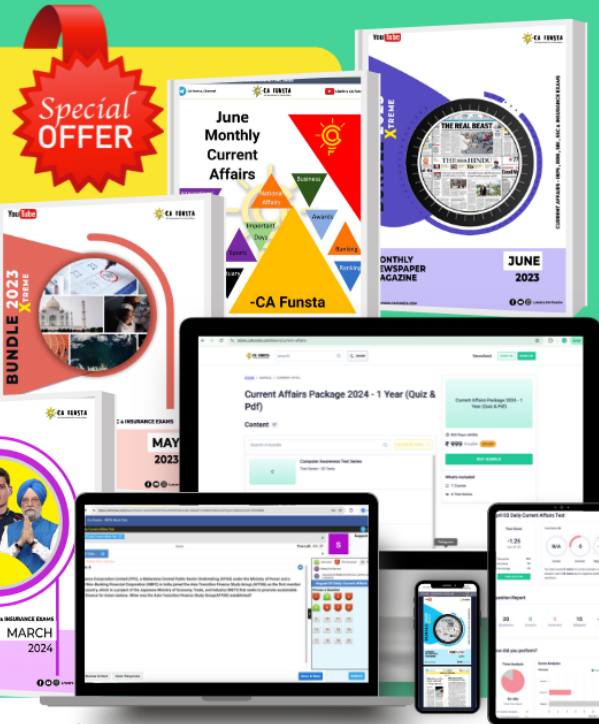


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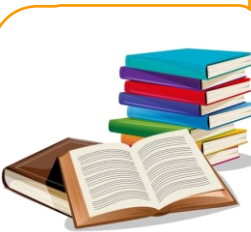
# Important Days



► On which date is World Lion Day 2026 observed?

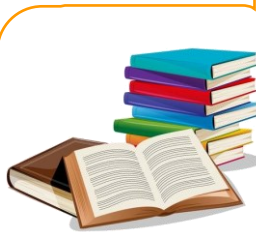
- A) 8 August
- B) 9 August
- C) 10 August
- D) 11 August
- E) 12 August

**Answer**  
**C) 10 August.**



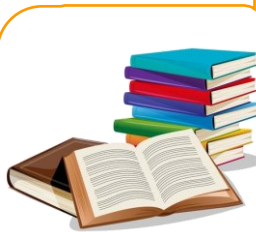
## Event and Location:

- **Event: World Lion Day 2026** is observed to raise awareness about lion conservation and the threats faced by lions in their natural habitats.
- **Location:** The observance is marked globally, with particular significance for India because wild Asiatic lions are mainly found in the Gir landscape of Gujarat.
- **Date: World Lion Day** is observed annually on **10** August, including **10 August 2026**.



## Mandates and Objectives:

- **Mandates:** The observance highlights threats such as habitat loss, human-wildlife conflict, prey depletion, poaching, disease and climate change while promoting conservation measures for lion populations and their habitats.

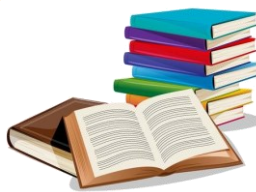


# Important Days



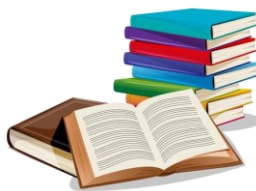
## Mandates and Objectives:

- **Objectives:** The day aims to increase awareness about the ecological importance of lions, strengthen habitat and species protection, promote coexistence with local communities and support long-term conservation efforts.



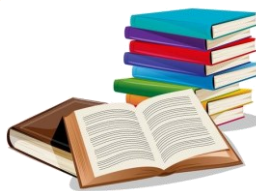
## Important Terms Explained:

- **Apex Predator:** It refers to a predator at the top of a food chain that helps regulate prey populations and maintain ecological balance.
- **Asiatic Lion:** It is the lion population found in India, primarily across the **Gir and Greater Gir** landscapes of Gujarat.



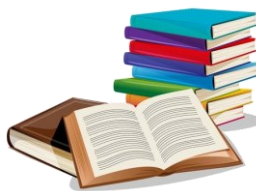
## Important Terms Explained:

- **Project Lion:** It is an Indian government conservation initiative launched in **2020** to strengthen the long-term protection of Asiatic lions through habitat management, monitoring, research, surveillance and human-wildlife conflict mitigation.



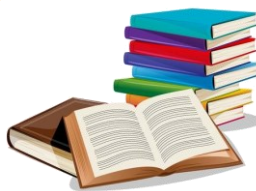
## Important Terms Explained:

- **Greater Gir Landscape:** It refers to the wider lion habitat network beyond **Gir National Park** that includes areas such as Girnar, **Pania** and **Mitiyala** used by dispersing lions.



## Important Terms Explained:

- **CITES:** It is an international framework that regulates trade in wild animals and plants to prevent international commerce from threatening species survival.



# Important Days



## Tabular Summary:

| Parameter                  | Details                                                                                         |
|----------------------------|-------------------------------------------------------------------------------------------------|
| Observance                 | World Lion Day 2026.                                                                            |
| Date                       | 10 August 2026.                                                                                 |
| Main purpose               | To raise awareness about lion conservation and the threats faced by lions in the wild.          |
| India significance         | India is home to the remaining wild Asiatic lions, mainly in the Gir landscape of Gujarat.      |
| Major threats              | Habitat loss, human-wildlife conflict, prey depletion, poaching, disease and climate change.    |
| Key conservation programme | Project Lion was launched by the Government of India in 2020.                                   |
| Alternative habitat        | Barda Wildlife Sanctuary in Gujarat is being developed as another habitat for Asiatic lions.    |
| Ecological role            | Lions help regulate prey populations, influence grazing patterns and support ecosystem balance. |
|                            |                                                                                                 |
|                            |                                                                                                 |



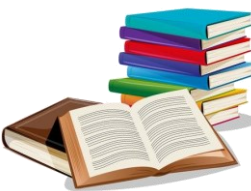
➤ According to the Government of India, which category of UPI transactions will continue to remain free of charge?

- A) All international transactions
- B) Person-to-Person transactions
- C) Credit card transactions
- D) High-value merchant transactions
- E) Cross-border merchant transactions



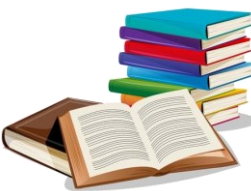
**Answer**

**B) Person-to-Person transactions.**



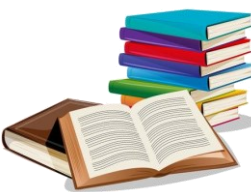
## Event and Location:

- **Event:** The **Government of India** clarified that consumers will not be charged transaction fees for **UPI** payments and that Person-to-Person transactions will continue to remain free.
- **Location:** The clarification applies to the **Unified Payments Interface** ecosystem across India.
- **Date:** The clarification was reported on **10 August 2026** amid discussion over proposed amendments to the **Payment and Settlement Systems Act**.



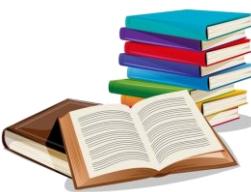
## Mandates and Objectives:

- **Mandates:** The government stated that consumers will not face **UPI** transaction charges, while any future **Merchant Discount Rate (MDR)** may apply only to a limited category of merchant transactions above a specified threshold and at a nominal rate.



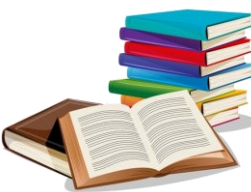
## Mandates and Objectives:

- **Objectives:** The proposed framework aims to keep **UPI** affordable and inclusive while supporting investment in cybersecurity, fraud prevention, payment infrastructure and long-term sustainability of India's digital payments ecosystem.



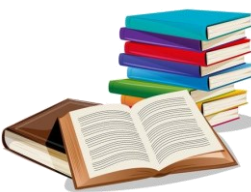
## Important Terms Explained:

- Person-to-Person (P2P) Transactions: These are **UPI** transfers made directly from one individual's bank account to another individual's bank account, and the government has clarified that such transactions will remain free.



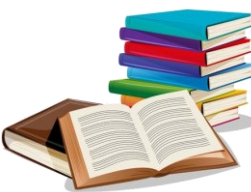
## Important Terms Explained:

- **Payment and Settlement Systems Act (PSS Act):** It is the legal framework governing payment and settlement systems in India, and the proposed amendment is described as an enabling provision rather than an immediate decision to impose **UPI** charges.



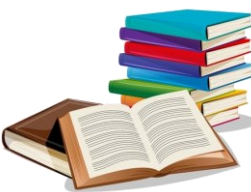
## Important Terms Explained:

- **National Payments Corporation of India (NPCI):** It is the organisation associated with the operation and development of **UPI** and is expected to play a key role through the **UPI** and **Services Steering Committee** in determining any future **MDR** framework.



## Important Terms Explained:

- **UPI and Services Steering Committee:** It is the **NPCI**-headed committee that would determine whether **MDR** should be introduced on specified merchant transactions and how such a framework would operate after the proposed legislative changes.



## Tabular Summary:

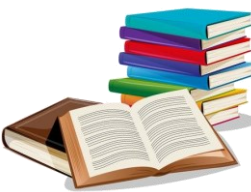
| Parameter                | Details                                                                                                                        |
|--------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| Government clarification | Consumers will not be charged transaction fees for UPI payments.                                                               |
| P2P transactions         | All Person-to-Person UPI transactions will remain free.                                                                        |
| Possible future MDR      | MDR may apply only to a limited category of merchant transactions above a specified threshold.                                 |
| Consumer impact          | Routine UPI users can continue sending money and making payments without a separate transaction fee.                           |
| Relevant law             | The debate relates to proposed changes under the Payment and Settlement Systems Act.                                           |
| Proposed legislation     | The Taxation and Other Laws (Amendment) Bill, 2026 proposes changes to Section 10A of the PSS Act.                             |
| Decision-making body     | The UPI and Services Steering Committee headed by NPCI would determine any future MDR structure.                               |
| Policy objective         | The government aims to keep UPI secure, inclusive, affordable and sustainable while supporting digital payment infrastructure. |
|                          |                                                                                                                                |
|                          |                                                                                                                                |

➤ Who has been recommended by the Supreme Court Collegium to become the Chief Justice of the Calcutta High Court?

- A) Justice M C Tripathi
- B) Justice R V Ghuge
- C) Justice Tapabrata Chakraborty
- D) Justice D K Upadhyaya
- E) Justice Shree Chandrashekhar

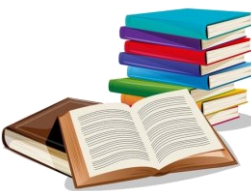


**Answer**  
**B) Justice R V Ghuge.**



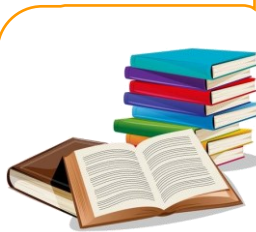
## Event and Location:

- **Event:** The **Supreme Court Collegium** recommended **Justice Ravindra V Ghuge** as **Chief Justice** of the **Calcutta High Court** and **Justice Mahesh Chandra Tripathi** as **Chief Justice** of the **Bombay High Court**.
- **Location:** The recommendations concern the **Calcutta High Court in West Bengal** and the **Bombay High Court in Maharashtra**.
- **Date:** The recommendations were made through a **Collegium Resolution** dated **6 August 2026**.



## Mandates and Objectives:

- **Mandates:** The Collegium recommended Justice R V Ghuge, presently **Acting Chief Justice** of the **Bombay High Court**, for the **Calcutta High Court** and Justice M C Tripathi of the **Allahabad High Court** for the **Bombay High Court**.

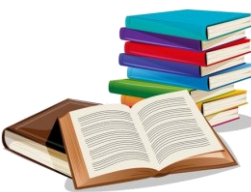


# APPOINTMENTS



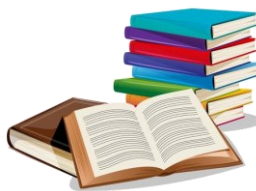
## Mandates and Objectives:

- **Objectives:** The recommendations are intended to fill the leadership positions of the two **High Courts**, subject to approval by the Central government and issuance of the required appointment notifications.



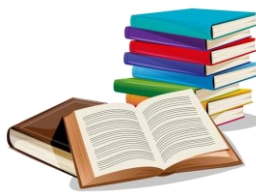
## Important Terms Explained:

- **Supreme Court Collegium:** It is the judicial body comprising senior judges of the **Supreme Court** that recommends appointments and transfers of judges to the higher judiciary.



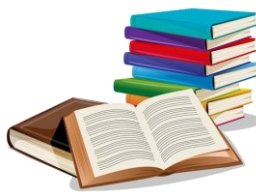
## Important Terms Explained:

- **Chief Justice of a High Court:** It is the senior judicial office responsible for heading a **High Court** and overseeing its judicial and administrative functioning.



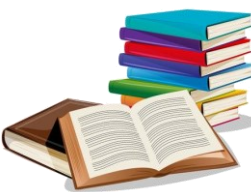
## Important Terms Explained:

- **Acting Chief Justice:** It refers to a judge temporarily performing the duties of the **Chief Justice** until a regular appointment is made.



## Important Terms Explained:

- **Additional Judge:** It refers to a judge appointed to a **High Court** for a specified period before possible confirmation as a permanent judge.



# APPOINTMENTS



## Tabular Summary:

| Parameter                            | Details                                                                                                          |
|--------------------------------------|------------------------------------------------------------------------------------------------------------------|
| Collegium resolution date            | 6 August 2026.                                                                                                   |
| Calcutta High Court recommendation   | Justice Ravindra V Ghuge has been recommended as Chief Justice.                                                  |
| Present position of Justice Ghuge    | He is serving as Acting Chief Justice of the Bombay High Court.                                                  |
| Bombay High Court recommendation     | Justice Mahesh Chandra Tripathi has been recommended as Chief Justice.                                           |
| Present position of Justice Tripathi | He is the second-most senior judge of the Allahabad High Court and heads its principal bench at Allahabad.       |
| Judicial milestone                   | If appointed, Justice Tripathi will become the 50th Chief Justice of the Bombay High Court.                      |
| Justice Ghuge's appointment as judge | He became a judge of the Bombay High Court on 21 June 2013.                                                      |
| Next step                            | The recommendations require Central government approval and formal notification before the judges assume office. |
|                                      |                                                                                                                  |

# SCHEMES & INITIATIVES



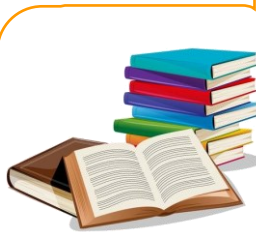
➤ What is the primary purpose of E-Samudra launched on 8 August 2026?

- A) Regulating inland waterways
- B) Integrating maritime services through a single digital window
- C) Building new international ports
- D) Financing private shipping companies
- E) Monitoring marine pollution only



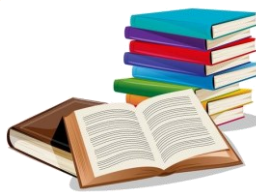
**Answer**

**B) Integrating maritime services through a single digital window.**



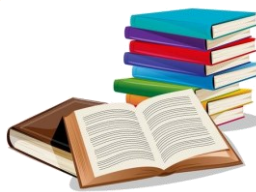
## Event and Location:

- **Event:** E-Samudra was launched as a comprehensive digital maritime governance platform integrating services for seafarers, shipping companies, ports and other maritime stakeholders.
- **Location:** The platform is designed for India's maritime sector and provides digital access to maritime services, including for seafarers working aboard ships.
- **Date:** E-Samudra was launched on **8 August 2026**.



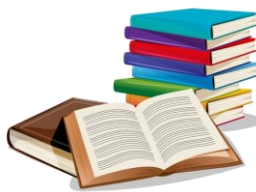
## Mandates and Objectives:

- **Mandates:** The platform provides single-window digital services, online payments, digital certificates, real-time tracking, grievance redressal and integrated services related to seafarer safety, employment and welfare.



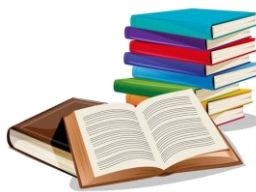
## Mandates and Objectives:

- **Objectives:** The initiative aims to establish **Digital First and Faceless Governance**, reduce paper-based procedures, improve transparency and accessibility, and strengthen the safety, dignity and welfare of Indian seafarers.



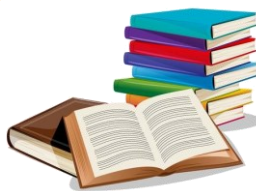
## Important Terms Explained:

- **e-NAVIK**: It is a **24×7** grievance redressal mechanism designed to enable seafarers to contact maritime authorities at any time regarding their concerns.



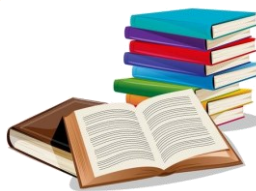
## Important Terms Explained:

- **d-SEA:** It refers to the **Digital Seafarer's Employment Agreement**, intended to digitise employment-related documentation for seafarers.
- **Seafarer Tracking Dashboard:** It is an upcoming digital system intended to improve monitoring and tracking of Indian seafarers.



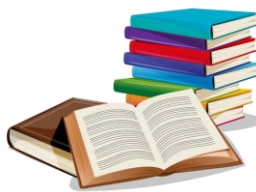
## Important Terms Explained:

- **Maritime Amrit Kaal Vision 2047:** It is India's long-term maritime development framework aimed at modernising and strengthening the maritime sector up to **2047**.



## Important Terms Explained:

- **Sagar Mein Yog:** It is an initiative aimed at promoting fitness and wellness among seafarers.



# SCHEMES & INITIATIVES



## Tabular Summary:

| Parameter                 | Details                                                                                                                         |
|---------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| Platform name             | E-Samudra.                                                                                                                      |
| Launch date               | 8 August 2026.                                                                                                                  |
| Responsible ministry      | Ministry of Ports, Shipping and Waterways.                                                                                      |
| Main beneficiaries        | Seafarers, shipping companies, ports and other maritime stakeholders.                                                           |
| Core services             | Single-window services, online payments, digital certificates and real-time tracking.                                           |
| Grievance mechanism       | e-NAVIK provides 24×7 grievance redressal for seafarers.                                                                        |
| Seafarer welfare measures | Measures include d-SEA, the Seafarer Tracking Dashboard, SWFS support and Sagar Mein Yog.                                       |
| Policy linkage            | The initiative supports Maritime India Vision 2030, Maritime Amrit Kaal Vision 2047 and Minimum Government, Maximum Governance. |
|                           |                                                                                                                                 |
|                           |                                                                                                                                 |



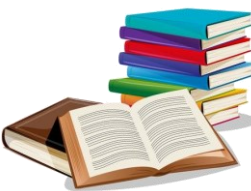
➤ What is the primary purpose of Bank in a Box launched for Urban Cooperative Banks?

- A) Providing agricultural subsidies
- B) Offering shared banking technology and compliance solutions
- C) Establishing new cooperative banks
- D) Regulating foreign banks
- E) Financing only rural branches



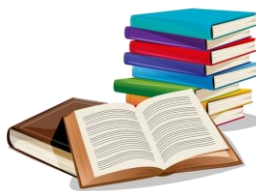
**Answer**

**B) Offering shared banking technology and compliance solutions.**



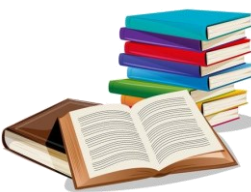
## Event and Location:

- **Event: Union Home Minister and Minister of Cooperation Amit Shah** launched Bank in a Box and a dedicated **Security Operations Centre for Urban Cooperative Banks** at the **Sahkar Nav-Kranti** programme.



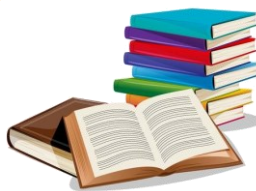
## Event and Location:

- **Location:** The initiatives were launched in Mumbai, Maharashtra, where **Amit Shah** also inaugurated the new premises of the **National Urban Cooperative Finance and Development Corporation**.
- **Date:** The initiatives were reported as launched in August **2026** during the **Sahkar Nav-Kranti** programme.



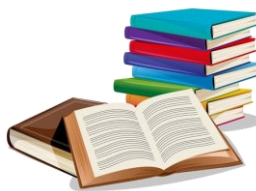
## Mandates and Objectives:

- **Mandates:** Bank in a Box provides shared core banking, digital payments, cloud infrastructure, loan origination, Aadhaar-based services, artificial intelligence-based fraud prevention and regulatory compliance solutions, while the **Security Operations Centre** provides round-the-clock cybersecurity monitoring and support.



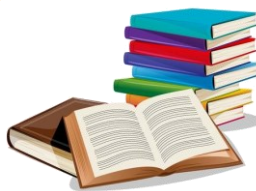
## Mandates and Objectives:

- **Objectives:** The initiatives aim to modernise **Urban Cooperative Banks**, reduce individual technology costs, strengthen cybersecurity, improve regulatory compliance and enable smaller banks to access advanced banking infrastructure through a shared platform.



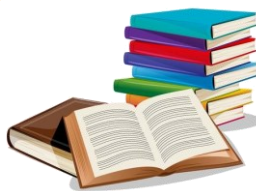
## Important Terms Explained:

- **National Urban Cooperative Finance and Development Corporation (NUCFDC):** It is the **Umbrella Organization for Urban Cooperative Banks**, providing technical, institutional and regulatory support to strengthen the cooperative banking sector.



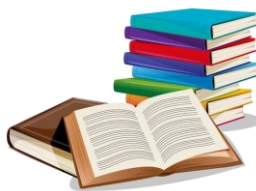
## Important Terms Explained:

- **Security Operations Centre (SOC):** It is a dedicated facility that continuously monitors cybersecurity threats and provides round-the-clock security support to participating **Urban Cooperative Banks**.



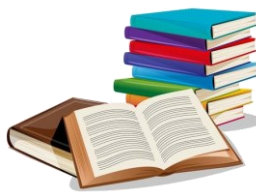
## Important Terms Explained:

- **Urban Cooperative Banks (UCBs):** These are cooperative banking institutions primarily serving urban and semi-urban communities while providing banking and credit services to members and customers.



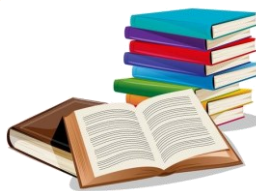
## Important Terms Explained:

- **MuleHunter:** It is a technology tool used to help identify suspicious transactions and mule accounts that may be involved in fraudulent financial activity.



## Important Terms Explained:

- **Core Banking:** It is a centralized banking technology system that allows customers to access banking services across interconnected branches and digital channels.



# SCHEMES & INITIATIVES



## Tabular Summary:

| Parameter                 | Details                                                                                                            |
|---------------------------|--------------------------------------------------------------------------------------------------------------------|
| Initiatives launched      | Bank in a Box and a dedicated Security Operations Centre.                                                          |
| Launched by               | Union Home Minister and Minister of Cooperation Amit Shah.                                                         |
| Venue                     | Sahkar Nav-Kranti programme in Mumbai, Maharashtra.                                                                |
| Implementing organisation | National Urban Cooperative Finance and Development Corporation.                                                    |
| Bank in a Box services    | Core banking, digital payments, cloud infrastructure, loan origination, compliance and fraud-prevention solutions. |
| Cybersecurity support     | The Security Operations Centre provides 24x7 monitoring and protection for participating UCBs.                     |
| NUCFDC membership         | Around 650 of approximately 1,400 Urban Cooperative Banks have joined the organisation.                            |
| Headquarters announcement | NUCFDC headquarters will be shifted from Delhi to Maharashtra, which has 449 Urban Cooperative Banks.              |
|                           |                                                                                                                    |
|                           |                                                                                                                    |



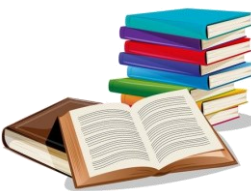
# SCHEMES & INITIATIVES



- Where has Prakriti Gyan Dham, the first eco-educational centre of CSIR-NBRI, been established?

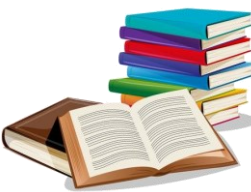
- A) Kanpur
- B) Lucknow
- C) Prayagraj
- D) Varanasi
- E) Agra

**Answer**  
**B) Lucknow.**



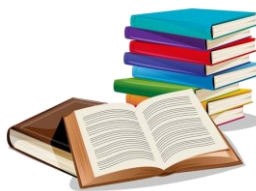
## Event and Location:

- **Event: Prakriti Gyan Dham** was inaugurated as the first eco-educational centre of **CSIR-National Botanical Research Institute** to integrate biodiversity conservation, scientific learning and environmental education.
- **Location:** The centre is located at the **Maharishi Parashar Bioresource Center in Banthra, Lucknow, Uttar Pradesh.**
- **Date:** The inauguration was reported in August **2026.**



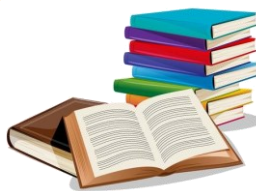
## Mandates and Objectives:

- **Mandates:** The centre uses heritage trees, plant collections, interactive exhibits, QR-code-based information systems and specialised botanical displays to provide experience-based environmental learning.



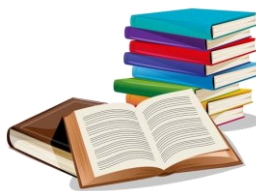
## Mandates and Objectives:

- **Objectives:** It aims to connect science with society, promote awareness of India's botanical and cultural heritage, support biodiversity conservation, encourage sustainable livelihoods and demonstrate the role of plant resources in ecological restoration and green development.



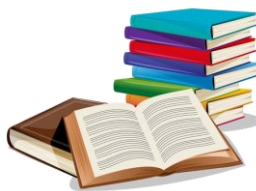
## Important Terms Explained:

- **CSIR-National Botanical Research Institute (CSIR-NBRI)**: It is the scientific institution that developed **Prakriti Gyan Dham** as an eco-educational facility focused on plant science, biodiversity and environmental learning.



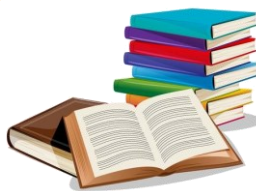
## Important Terms Explained:

- **PAaVan Path:** It stands for **Plants and Associated Vegetations for Appreciating Nature** and is a heritage pathway designed to help visitors understand plant diversity and vegetation within their ecological settings.



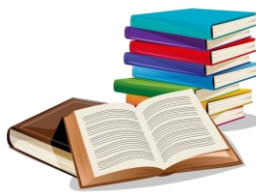
## Important Terms Explained:

- **Indian Heritage Garden:** It is a collection of historically and culturally significant trees, including specimens linked to **Bawan Imli, Mother Dussehri Mango, Patalpuri Banyan and Mahatma Gandhi.**



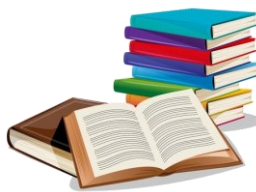
## Important Terms Explained:

- **Bamboosteum:** It is a specialised display containing **43** examples of bamboo species and highlighting their role in ecological restoration, carbon management, sustainable products and livelihoods.



## Important Terms Explained:

- QR-code Digitalisation: It refers to the use of QR codes on trees and exhibits to provide visitors with digital information and make botanical learning more interactive.



# SCHEMES & INITIATIVES



## Tabular Summary:

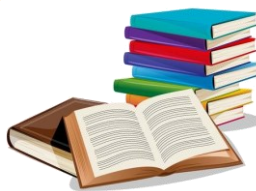
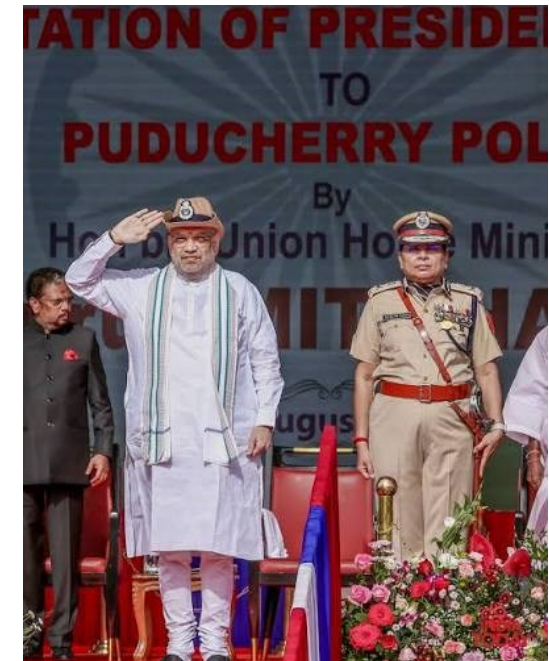
| Parameter        | Details                                                                                                            |
|------------------|--------------------------------------------------------------------------------------------------------------------|
| Centre name      | Prakriti Gyan Dham.                                                                                                |
| Developed by     | CSIR-National Botanical Research Institute.                                                                        |
| Inaugurated by   | Union Minister of State for Science and Technology Dr Jitendra Singh.                                              |
| Location         | Maharishi Parashar Bioresource Center, Banthra, Lucknow.                                                           |
| Main purpose     | To integrate biodiversity conservation, environmental education, botanical heritage and experience-based learning. |
| Major attraction | PAaVan Path showcases plant collections and vegetation types in their ecological context.                          |
| Heritage feature | The Indian Heritage Garden preserves trees associated with important historical and cultural locations in India.   |
| Bamboo display   | Bamboosteum features 43 examples of bamboo species and demonstrates their sustainable uses.                        |
|                  |                                                                                                                    |
|                  |                                                                                                                    |



➤ Which police force was awarded the President's Colours by Union Home Minister Amit Shah on 9 August 2026?

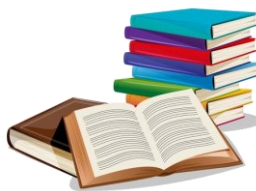
- A) Delhi Police
- B) Chandigarh Police
- C) Puducherry Police
- D) Goa Police
- E) Lakshadweep Police

**Answer**  
**C) Puducherry Police.**



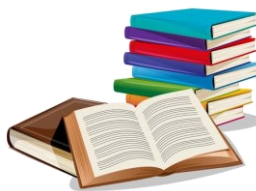
## Event and Location:

- **Event:** Union Home Minister and Minister of Cooperation **Amit Shah** presented the President's Colours to the **Puducherry Police** in recognition of its courage, dedication and distinguished service.
- **Location:** The ceremony was held in Puducherry, a **Union Territory of India** comprising four geographically separate regions.
- **Date:** The President's Colours were presented to the **Puducherry Police** on **9 August 2026**.



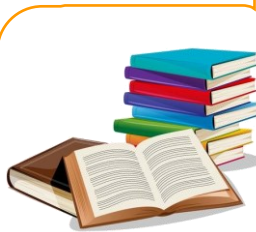
## Mandates and Objectives:

- **Mandates:** The honour recognises the **Puducherry Police** for maintaining law and order, providing security across the **Union Territory** and demonstrating commitment and service during challenging situations, including the **COVID-19** pandemic.



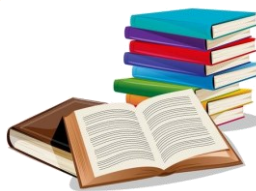
## Mandates and Objectives:

- **Objectives:** The award aims to acknowledge the force's distinguished service, valour, diligence and contribution to public safety and internal security in Puducherry.



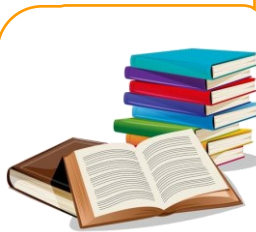
## Important Terms Explained:

- President's Colours: It is one of the highest honours bestowed upon a disciplined force in recognition of distinguished service, courage, dedication and professional excellence.



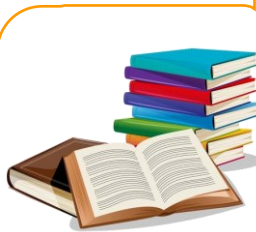
## Important Terms Explained:

- **Disciplined Force:** It refers to an organised uniformed force governed by established rules, command structures and professional standards for maintaining security, order or defence.



## Important Terms Explained:

- **Director General of Police (DGP):** It is the senior-most police leadership position responsible for overseeing the administration and functioning of a state or **Union Territory** police force.



## Tabular Summary:

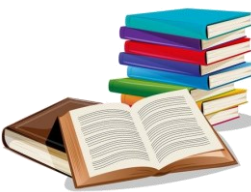
| Parameter                | Details                                                                                                       |
|--------------------------|---------------------------------------------------------------------------------------------------------------|
| Award                    | President's Colours.                                                                                          |
| Recipient                | Puducherry Police.                                                                                            |
| Presented by             | Union Home Minister and Minister of Cooperation Amit Shah.                                                    |
| Date                     | 9 August 2026.                                                                                                |
| Key dignitaries          | Puducherry Lieutenant Governor K. Kailashnathan and Chief Minister N. Rangasamy attended the ceremony.        |
| Reason for honour        | The force was recognised for courage, dedication, diligence and distinguished service.                        |
| Operational significance | Puducherry Police maintains law and order across four geographically separate regions of the Union Territory. |
| Historical fact          | The post of Director General of Police for Puducherry was established on 1 October 1963.                      |
|                          |                                                                                                               |
|                          |                                                                                                               |



# QUICK RECALL



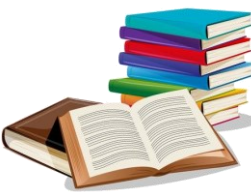
- **World Lion Day is observed every year on 10 August to promote awareness about lion conservation.**
- **The Government of India has clarified that UPI consumers will not face transaction charges.**
- **Justice Ravindra V Ghuge has been recommended to head the Calcutta High Court.**



# QUICK RECALL



- **E-Samudra was launched on 8 August 2026 to accelerate digital transformation in India's maritime administration.**
- **Bank in a Box is designed to help even small and single-branch Urban Cooperative Banks adopt modern banking technology.**
- **Prakriti Gyan Dham is the first eco-educational centre developed by CSIR-NBRI.**
- **President's Colours is regarded as one of the most prestigious honours for a disciplined force.**



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**STUDENT REVIEW**

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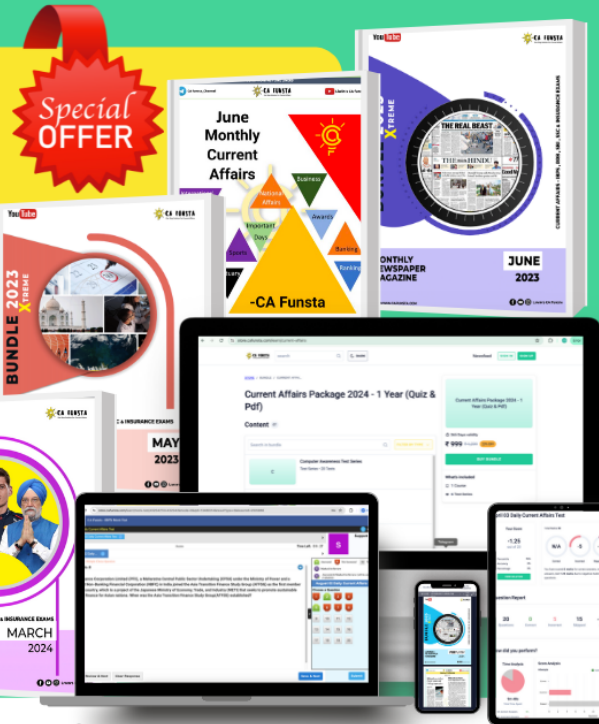


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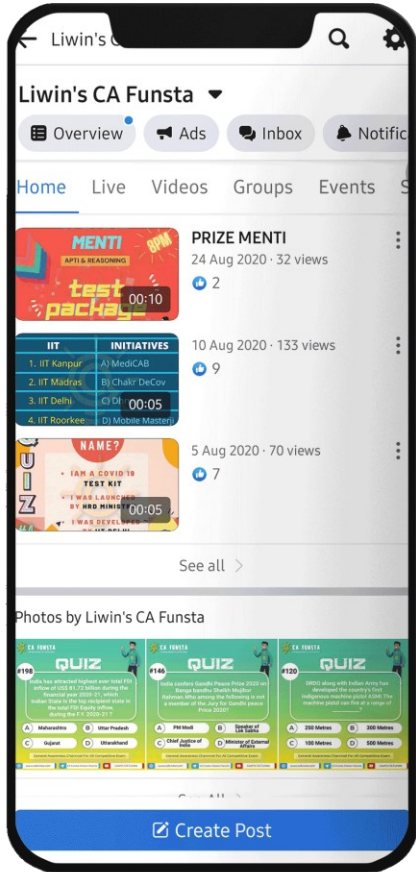
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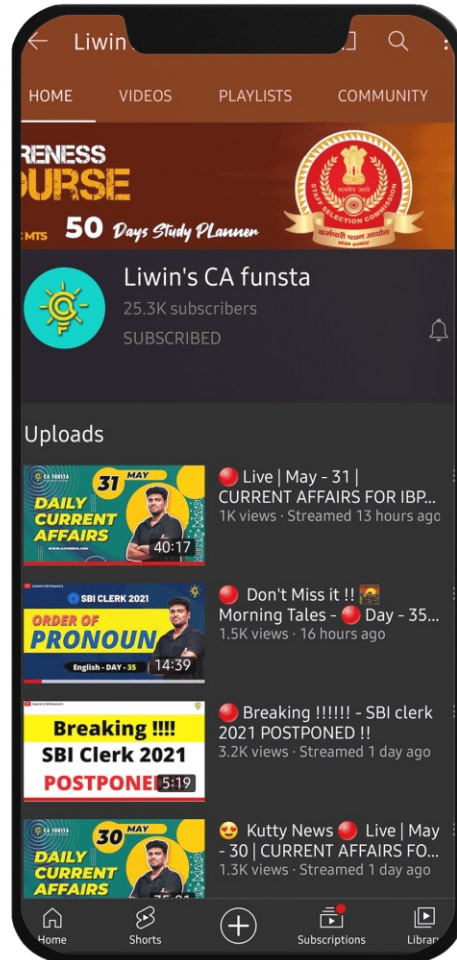


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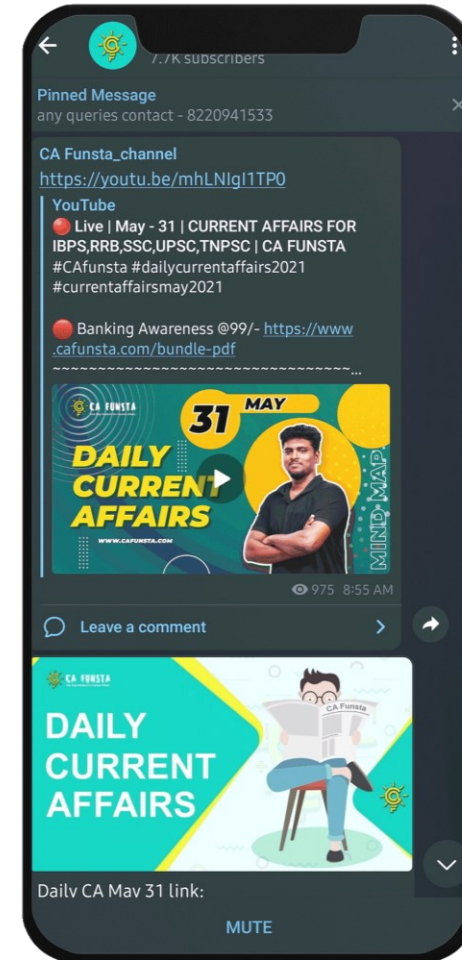
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