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# ANTIM ASSURED 100+

PART I • HEADLINES TO ECONOMY

Wednesday, 22 July 2026

*"The Topper's Last Read. Every Morning."*

## §1 · TOP 10 HEADLINES — 22 JULY 2026

1. **Parliament Monsoon Session Day 3** — Both Houses adjourned amid NEET paper-leak protests; Opposition demands Pradhan resignation; CJP crackdown protests; Prevention of Insults Bill listed for RS. **GS2**
2. **INS Malvan commissioned at Karwar** — 2nd Mahe-class ASW-SWC; Cochin Shipyard; 80%+ indigenous; motto "Silent Claws"; 7th warship commissioned in 2026. **GS3-DEF**
3. **NSA Ajit Doval selected for Lokmanya Tilak National Award 2026** — for Operation Sindoor, counter-terrorism, border security; ceremony August 1, Pune; Amit Shah to present. **GS2**
4. **India-Israel FTA 2nd round** — negotiations moved to Israel; 1st round concluded Feb 2026 New Delhi; covers goods, services, digital trade, IPR; trade \$3.9B annually. **GS2-IR**
5. **CITI-EURATEX Textile Apparel Dialogue (TAD) signed** — India-EU FTA implementation platform; concluded at Bharat Tex July 14; \$44B→\$100B textile export target. **GS3**
6. **RBI Polymer Banknotes** — BRBNMPL invites bids for ₹10 and ₹20 polymer substrate; pilot late 2026; printing cost ₹6,372.8 crore FY25. **GS3**
7. **Wild Water Buffalo translocation** — 15 buffaloes from Kaziranga to Kanha TR; 2,000+ km journey; 1st batch (4) arrived April 28; locally extinct in MP for 100+ years. **ENV**
8. **NSTL Naval Stealth Beyond 2030 Workshop** — DRDO + Navy + Industry brainstorm at Visakhapatnam July 20-21; future acoustic, infrared, radar cross-section stealth systems. **GS3-DEF**
9. **Windfall gains tax revised** — Centre increases tax on diesel and ATF exports; reduces tax on petrol exports; global energy price flux rationale. **GS3**
10. **Ganges River Dolphin 2nd Range-Wide Survey** — Phase I: Ganga from Bijnor to Ganga Sagar; Phase II: Brahmaputra + tributaries; baseline 6,327 (2025). **ENV-GS3**

## §2 · POLITY & GOVERNANCE

GS2

Parliament · Polity

22 July 2026 · Lok Sabha + Rajya Sabha · Source: Deccan Herald / PIB

### Parliament Monsoon Session Day 3 — Both Houses Adjourned; NEET Protest + Vande Mataram Bill in Rajya Sabha

**Why in News:** Day 3 of Parliament's Monsoon Session (July 20–Aug 13) saw repeated adjournments in both Houses as the Opposition pressed for a discussion on NEET-UG 2026 paper leak and the police crackdown on student protesters during the July 20 'Chalo Sansad' march, demanding Education Minister Dharmendra Pradhan's resignation.

**Background:** The NEET-UG paper leak controversy has intensified with CBI filing a chargesheet. The 'Chalo Sansad' march by student groups (July 20) was dispersed by police — the Opposition alleges disproportionate force. Simultaneously, the Prevention of Insults to National Honour (Amendment) Bill, 2026 (Vande Mataram protection) was listed for introduction in Rajya Sabha — but proceedings were disrupted before it could be tabled.

#### ⚡ KEY FACTS

- Rule 267 (Rajya Sabha): "suspension of Question Hour" — the Opposition's primary tool to force discussion; requires Deputy Chairman's consent; government argued NEET is being handled by CBI + SC.
- Vande Mataram Bill (listed RS, July 22): amends Prevention of Insults to National Honour Act, 1971 — adds Vande Mataram alongside National Anthem (Art 51A) protection; 3-year jail for public insult.
- 'Chalo Sansad' march: organised by student groups post-NEET leak; July 20 crackdown by Delhi Police became an Opposition rallying point; Students' Federation of India + NSUI prominent.

- Session agenda: 28 bills listed; Securities Market Code, FCRA Amendment, Anti-Doping Bill already tabled on Days 1-2; Day 3 saw zero legislative output due to disruptions.

#### 💡 TEACHING HOOK

Parliamentary disruptions have a constitutional cost: Parliament costs ~₹2.5 lakh per minute when in session. Rule 267 (RS) and Rule 193 (LS, discussion without vote) are the two most-used Opposition tools. For UPSC, remember: Zero Hour is 12 noon–1pm, not subject to Speaker's permission. Question Hour is 11am–12noon. "Chalo Sansad" protests connect to India's youth political mobilisation — relevant for GS2 Governance and GS1 Social Issues.

#### 📄 PYQ LINKAGE

GS2 2017: "What are the tools available to the Opposition to express its dissent?" | GS2 2023: "Parliamentary disruptions and legislative productivity — examine." | GS1 2022: "Student movements and political change in India."

#### 🎯 PROBABLE PRELIMS MCQ

**Q.** Rule 267 of the Rajya Sabha Rules of Procedure allows: (a) No-confidence motion (b) Suspension of all business for short-duration discussion (c) Private member bill introduction (d) Zero Hour notice. **Answer: (b)** Rule 267 allows suspension of Question Hour and Rules to take up any matter of urgent public importance.

GS2

Parliament

NEET

Vande Mataram Bill

Rule 267

Zero Hour

GS2

National Security · Awards

20 July 2026 (announced) · Ceremony: 1 Aug 2026 · Source: PIB / BusinessToday

## NSA Ajit Doval Selected for Lokmanya Tilak National Award 2026 — Operation Sindoor, Balakot, Doklam

**Why in News:** National Security Adviser Ajit Doval has been selected for the Lokmanya Tilak National Award 2026 — in recognition of his contributions to national security, counter-terrorism, and border security. Home Minister Amit Shah will present the award on August 1 (Lokmanya Tilak's death anniversary) in Pune.

**Background:** The Lokmanya Tilak National Award is conferred by the Lokmanya Tilak Smarak Trust, Pune, on Lokmanya Bal Gangadhar Tilak's death anniversary (August 1, 1920). Past recipients include PM Narendra Modi (2014), Pranab Mukherjee, Sachin Tendulkar, Sharad Pawar, and Nitin Gadkari (2025). It comprises a memento, citation, and cash prize of ₹1 lakh.

#### KEY FACTS

- Ajit Doval (IPS, 1968 batch, Kerala cadre) — longest-serving NSA in India's history; appointed 2014; reappointed 2019, 2024 (first NSA to serve three consecutive terms).
- Key operations linked to Doval: Operation Sindoor (May 2026 — surgical strikes post-Pahalgam attack); Operation Hot Pursuit (Myanmar 2015); Doklam Standoff resolution (2017); Balakot Air Strike (2019).
- Lokmanya Tilak (1856–1920): Freedom fighter; "Swaraj is my birthright and I shall have it"; started Ganapati Utsav (1893) and Shivaji Utsav (1895) as mass mobilisation tools; Kesari newspaper; Bal-Pal-Lal trio.
- National Security Council (NSC) Secretariat: headed by NSA; Strategic Policy Group (SPG) chaired by Cabinet Secretary; NSC also has PM, Home, Finance, Defence, External Affairs Ministers and CDS as members.

#### TEACHING HOOK

For UPSC: NSA is NOT a constitutional post — it is an executive appointment. The NSC was created in 1998 (Vajpayee govt) post-Pokhran-II nuclear tests. NSA chairs the Strategic Policy Group and National Security Advisory Board. Lokmanya Tilak was the first leader to call for Complete Swaraj (not just self-governance) — Lal Bal Pal connection; Tilak's "Home Rule League" was separate from Annie Besant's.

#### PYQ LINKAGE

GS1 2018: "Discuss the role of Lokmanya Tilak in India's freedom struggle." | GS2 2021: "Examine India's national security architecture — role of NSC, NSA, CDS, and theatreisation."

#### PROBABLE PRELIMS MCQ

**Q.** Consider: (1) NSA chairs the Strategic Policy Group. (2) NSA is a constitutional position under Art. 75. (3) The NSC was established in 1998. Which are correct? (a) 1 and 3 (b) 2 and 3 (c) 1 only (d) All three. **Answer: (a) 1 and 3.** NSA is NOT a constitutional post (statement 2 is wrong).

## §3 · INTERNATIONAL RELATIONS

GS2

Bilateral · Trade

July 2026 · New Delhi / Israel · Source: PIB / BusinessToday / Economic Times

### India-Israel FTA 2nd Round: Decade-Old Negotiations Resume — Diamonds, Defence Tech, Agri-Tech on Table

**Why in News:** India and Israel have initiated the 2nd round of FTA negotiations in Israel, following the successful conclusion of Round 1 in New Delhi (February 24-26, 2026). The resumption marks a historic push to finalise a trade deal that was first launched in 2010 but remained dormant for 15 years.

**Background:** India-Israel diplomatic relations were established in 1992. Bilateral trade stands at ~\$3.9 billion annually, dominated by diamonds (India cuts ~60% of Israel's rough diamonds). The Terms of Reference (ToR) was signed November 2025, launching formal FTA negotiations. Israel is India's 3rd largest trading partner in West Asia. India imports defence tech, fertilisers, and semiconductors from Israel; exports polished diamonds, chemicals, machinery.

#### ⚡ KEY FACTS

- FTA covers: trade in goods and services, rules of origin (RoO), SPS measures, technical barriers to trade (TBT), intellectual property rights (IPR), digital trade, investment protection.
- Sectors of interest for India: agri-tech (drip irrigation), water management (desalination), defence (Iron Dome technology, UAVs, Spike missiles), cyber security (Rafael, Elbit Systems, NSO context).
- Post-Operation Sindoor context: India-Israel defence relations deepened; India among first countries to support Israel's right to self-defence while maintaining abstentions on key UNGA resolutions.

- India-Israel trade potential: Bilateral target ~\$10B by 2030; currently \$3.9B; FTA expected to reduce non-tariff barriers in both directions; pharma + diamond sectors will benefit most.

### 💡 TEACHING HOOK

India's Israel policy has evolved from near-invisible ties (Cold War era, solidarity with Palestinian cause) to a strategic partnership. Key milestones: 1992 full diplomatic relations; 2017 PM Modi's visit (first Indian PM); 2025 Operation Sindoor deepened defence ties. For UPSC: remember India-Israel vs India-Palestine — India maintains support for a two-state solution while deepening bilateral ties with Israel. This is India's "strategic autonomy" in action.

### 📄 PYQ LINKAGE

GS2 2020: "How has India's West Asia policy evolved since 1991?" | GS2 2023: "India's 'multi-alignment' foreign policy — discuss with examples from West Asia."

### 🎯 PROBABLE PRELIMS MCQ

**Q.** India and Israel established full diplomatic relations in: (a) 1948 (b) 1975 (c) 1992 (d) 2000.

**Answer: (c) 1992.** India recognised Israel in 1950 but full diplomatic relations were established only in January 1992 under PM Narasimha Rao — the same year India also normalised relations with China post-1962.

GS2

India-Israel FTA

West Asia

Strategic Autonomy

Diamonds

Defence Tech

GS2

GS3

India-EU · Trade

14 July 2026 · Bharat Mandapam · Source: Business Standard / KNN India

## CITI-EURATEX Textile and Apparel Dialogue (TAD): India-EU FTA Implementation Platform Launched

**Why in News:** The Confederation of Indian Textile Industry (CITI) and the European Apparel and Textile Confederation (EURATEX) jointly launched the EU-India Textile and Apparel Dialogue (TAD) at Bharat Tex 2026 (Bharat Mandapam, July 14). TAD is a bilateral industry platform aimed

at supporting the implementation of the India-EU FTA, which concluded negotiations in January 2026.

**Background:** India and the EU concluded the landmark FTA in January 2026 after negotiations launched in October 2022. The textile sector is critical: India's textile + apparel exports stand at \$44 billion (target: \$100 billion by 2030), with the EU being India's second largest market. TAD will represent industry to both the European Commission and the Indian government — a "Track 1.5" diplomacy mechanism.

#### **KEY FACTS**

- CITI (Confederation of Indian Textile Industry): apex industry body for India's textile sector; represents spinning, weaving, technical textiles, garmenting; linked to PLI Textiles ₹31,687 crore.
- EURATEX: Brussels-based European Apparel and Textile Confederation; represents 160,000 companies in the EU textile sector; includes Germany, Italy, France, Spain, Portugal.
- TAD structure: equal CITI + EURATEX representatives; rotating annual chairmanship; develops joint industry recommendations to policymakers; first meeting of joint monitoring committee held at Bharat Tex.
- India-EU FTA scope: goods, services, investment, IPR, SPS/TBT, geographical indications; ratification by EU member states (all 27) required before entry into force — expected 2027.

#### **TEACHING HOOK**

India-EU FTA (2026) is India's most significant trade agreement since CEPA with UAE and CETA with UK. The EU is India's largest trading bloc (\$130 billion trade). "Track 1.5" = government + industry dialogue (vs Track 1 = government-to-government, Track 2 = academic-to-academic). 5F Vision in textiles: Farm to Fibre to Factory to Fashion to Foreign — India wants to capture all five stages domestically. PM MITRA (7 textile parks) is the infrastructure backbone.

#### **PYQ LINKAGE**

GS3 2022: "Examine India's textile sector performance under the PLI scheme." | GS2 2021: "India-EU FTA negotiations — opportunities and challenges." | GS3 2023: "Export-led growth strategy — critical analysis."

#### **PROBABLE PRELIMS MCQ**

**Q.** The "5F Vision" in India's textile policy refers to: (a) Five-Factor productivity (b) Farm-Fibre-Factory-Fashion-Foreign (c) Five flagship PM MITRA parks (d) Five-year PLI target. **Answer: (b) Farm-Fibre-Factory-Fashion-Foreign.** This represents India's ambition to control the entire textile value chain from raw material to exports.

GS2

GS3

India-EU FTA

CITI

EURATEX

TAD

Textiles

**ANTIM 2027**

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## §4 · DEFENCE & SECURITY

GS3

Defence · Indigenous Production

22 July 2026 · Naval Base Karwar · Source: ANI / Bharat Shakti / Wikipedia

### INS Malvan Commissioned at Karwar — 2nd Mahe-Class ASW-SWC; "Silent Claws"; 80%+ Indigenous

**Why in News:** The Indian Navy commissioned INS Malvan — the 2nd Mahe-class Anti-Submarine Warfare Shallow Water Craft (ASW-SWC) — at Naval Base Karwar (INS Kadamba) on July 22, 2026. Built by Cochin Shipyard Limited (CSL), Kochi, it is the first warship commissioned at Karwar and the 7th warship inducted by the Indian Navy in 2026.

**Background:** India has identified underwater threats in the Indian Ocean Region (IOR) as its primary security challenge, with China's PLAN expanding submarine operations into the IOR. The Mahe-class programme is a direct response — designed for coastal ASW operations in shallow waters where large destroyers and frigates are less effective. The first vessel, INS Mahe, was commissioned in April 2026 at Kochi.

#### ⚡ KEY FACTS

- Specifications: Length 78.8 m; displacement ~1,150 tonnes; water-jet propulsion; speed 25 knots; range 1,800 nautical miles at 14 knots; crew 57 (7 officers + 50 sailors); endurance 14

days.

- Weapons: 30mm naval gun; lightweight torpedo launchers; rocket launchers; Abhay sonar system (BEL); modern Combat Management System (CMS) developed by Bharat Electronics Limited (BEL).
- Programme scale: INS Malvan is 2nd of 8 Mahe-class ships + 6th of 16 ASW-SWCs total; Cochin Shipyard = builder; programme under DAP 2020 (Make-I category — 70%+ GoI R&D funding).
- INS Kadamba (Project Seabird), Karwar: India's largest naval base; Western Naval Command; strategic significance — 500 km from Pakistan's Karachi and 300 km from key IOR shipping lanes.

#### **TEACHING HOOK**

ASW = Anti-Submarine Warfare — the art of finding and neutralising submarines. Shallow-water ASW is hardest: submarines hide in "acoustic clutter" (noise from ships, marine life, seabed). Abhay sonar = active + passive sonar system developed by NPOL (Naval Physical & Oceanographic Lab, DRDO Kochi). For UPSC Prelims: Cochin Shipyard builds ASW-SWC; Mazagon Dock (MDL) builds submarines and P17A frigates; Garden Reach (GRSE) builds corvettes and OPVs. These three builders cover India's naval indigenisation.

#### **PYQ LINKAGE**

GS3 2021: "How has the Atmanirbhar Bharat initiative impacted India's defence production?" |  
GS3 2023: "Examine India's naval indigenisation — key milestones and remaining gaps."

#### **PROBABLE PRELIMS MCQ**

**Q.** INS Malvan was built by: (a) Mazagon Dock Shipbuilders (b) Garden Reach Shipbuilders (c) Cochin Shipyard Limited (d) Hindustan Shipyard Limited. **Answer: (c) Cochin Shipyard Limited (CSL), Kochi.** CSL is under the Ministry of Ports, Shipping and Waterways.

GS3

INS Malvan

ASW-SWC

Mahe Class

CSL Kochi

Karwar

Atmanirbhar

**EMP**

EMP (Ethics & Moral Philosophy) covers civil-military relations and national security ethics —

## §5 · SCIENCE & TECHNOLOGY

GS3

DRDO · Naval Technology

20–21 July 2026 · NSTL, Visakhapatnam · Source: ANI / PIB

### NSTL Naval Stealth Beyond 2030 Workshop — DRDO + Navy + Industry Roadmap for Future Stealth Ships

**Why in News:** The Naval Science and Technological Laboratory (NSTL), DRDO's premier naval R&D lab at Visakhapatnam, organised a two-day brainstorming workshop "Naval Stealth — Beyond 2030" (July 20–21, 2026), bringing together the DRDO, Indian Navy, defence shipyards, and the defence industry to chart future directions in naval stealth technologies.

**Background:** Naval stealth is the multi-signature management of a warship — reducing its acoustic (propeller/machinery noise), radar cross-section (RCS), infrared (IR), electromagnetic (EM), and pressure signatures to avoid enemy detection. NSTL has been developing India's sonar systems (Abhay, HUMSA-NG, USHUS) since the 1980s. The workshop connects to the broader thrust of Make-I defence technology development.

#### ⚡ KEY FACTS

- NSTL (Naval Science and Technological Laboratory): DRDO lab at Visakhapatnam; specialises in naval systems — sonars, underwater weapons, hydrodynamics, stealth systems; established 1969.
- Naval stealth signatures: (1) Acoustic — propeller cavitation + machinery vibration; (2) Radar Cross-Section (RCS) — hull geometry and RAM coatings; (3) Infrared (IR) — hot exhaust suppression; (4) Magnetic — degaussing; (5) Pressure — for mine avoidance.
- INS Malvan (commissioned July 22) features NSTL-developed Abhay sonar — showing direct R&D-to-induction pipeline. Workshop outcomes will inform design of future ASW ships beyond 2030.

- India's stealth achievements: INS Shivalik (Project 17, 2010 — India's first stealth frigate); Project 17A (P17A) Nilgiri class — enhanced stealth features; DRDO's HSTDV hypersonic vehicle (2020, Mach 6 demonstrated).

#### 💡 TEACHING HOOK

Stealth in warfare is not just about aircraft (F-35, Rafale); naval stealth is equally critical. A ship that can reduce its acoustic signature below ocean ambient noise is effectively invisible to passive sonar. India's sonar R&D at NSTL is why Indian submarines and surface ships can hunt Chinese PLAN submarines in the IOR. For UPSC: DRDO labs are organised by service domain — NSTL (Navy), DRDL (missiles), HEMRL (explosives), SSPL (electronics). DRDO HQ is in New Delhi.

#### 📄 PYQ LINKAGE

GS3 2022: "What role does DRDO play in India's defence self-reliance? Give examples of successful systems." | GS3 2024: "How is India balancing defence R&D with private sector participation?"

#### 🎯 PROBABLE PRELIMS MCQ

**Q.** The Naval Science and Technological Laboratory (NSTL) of DRDO is located at: (a) Kochi, Kerala (b) Pune, Maharashtra (c) Visakhapatnam, Andhra Pradesh (d) Chennai, Tamil Nadu.

**Answer: (c) Visakhapatnam, AP.** NSTL specialises in naval systems including sonars, underwater weapons, and stealth technologies.

GS3

NSTL DRDO

Naval Stealth

Acoustic Signature

Make-I

Visakhapatnam

#### LAKSHYAM AIR1

LAKSHYAM AIR1 covers DRDO R&D programmes and defence technology with map-based memory techniques — India's only course that teaches defence S&T as a narrative, not a list. Details at [theiasakademia.com](https://theiasakademia.com).

### RBI Polymer Banknotes — BRBNMPL Invites Bids for ₹10 & ₹20 Pilot; Late-2026 Launch Expected

**Why in News:** The Reserve Bank of India (RBI) is reviving its plan to introduce polymer banknotes, starting with ₹10 and ₹20 denominations. Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL) has invited eligible Indian and international manufacturers to submit bids for producing opacified polymer substrate sheets — the raw material for polymer currency — with bids due by August 18, 2026.

**Background:** India first piloted polymer notes in 5 cities for ₹10 denomination in 2012, but had to abandon the exercise due to ATM compatibility issues. Since then, ATM technology has advanced (now polymer-compatible), currency printing costs have surged (₹6,372.8 crore in FY25 vs ₹5,101.4 crore in FY24), and polymer's 2-4x higher durability is more attractive. Australia, UK, Canada, Singapore, and 40+ countries already use polymer banknotes.

#### ⚡ KEY FACTS

- Polymer vs cotton paper: Polymer notes last 4-5 years vs 1-2 years for paper; polymer is waterproof, tear-resistant; smaller in size; has transparent "windows" for counterfeit detection; cost per note higher but lifecycle cost lower.
- BRBNMPL: Government of India undertaking; prints currency notes for RBI at Mysuru (Karnataka) and Salboni (West Bengal) presses; jointly owned by RBI (51%) and Govt of India (49%).
- Security features of polymer notes: optically variable ink (OVI), holographic strips, transparent windows, microprinting — all easier to embed in polymer than paper substrate.
- RBI's currency operations: RBI manages currency in circulation (~₹35 lakh crore); ₹500 and ₹2,000 notes dominate by value; ₹10 and ₹20 dominate by volume — hence polymer pilot starts there.

### 💡 TEACHING HOOK

Polymer notes = "plastic money" that you can wash. The transparent "window" in polymer notes is the easiest counterfeit check — hold it to light. For UPSC: BRBNMPL prints notes; Security Printing and Minting Corporation of India Ltd (SPMCIL) mints coins and prints passports/stamps. RBI doesn't print notes itself — it contracts BRBNMPL + SPMCIL. Key fact: RBI can issue notes of all denominations except ₹1 (which is issued by the Government of India, signed by Finance Secretary — not RBI Governor).

### 📄 PYQ LINKAGE

GS3 2018: "Describe RBI's functions as the Currency Authority of India." | GS3 2020: "Discuss counterfeit currency menace and RBI's response measures."

### 🎯 PROBABLE PRELIMS MCQ

**Q.** The ₹1 note in India is issued by: (a) RBI, signed by the Governor (b) RBI, signed by the Finance Secretary (c) Government of India, signed by the Finance Secretary (d) BRBNMPL on behalf of RBI. **Answer: (c) Government of India, signed by the Finance Secretary.** This is a classic Prelims trap — all other denominations are issued by RBI.

GS3

RBI

Polymer Banknotes

BRBNMPL

Currency

Monetary Policy

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# 7

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A SINGLE DOCUMENT

# 6

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