

SANSKRITI IAS DAILY CURRENT AFFAIRS

04-08-2026

Modified Interest Subvention Scheme (MISS)

 DD News

Every ₹1 invested under KCC-MISS generates ₹2.30 for agriculture, government cites third-party assessment

Every ₹1 invested under the Kisan Credit Card-Modified Interest Subvention Scheme (KCC-MISS) generates ₹2.30 in net value addition for the...



Why in News

- An ISEC, Bengaluru assessment found that every ₹1 invested under KCC-MISS generates ₹2.30 in net value addition to agriculture and allied sectors.

Scheme Highlights

- MISS is a Central Sector Scheme launched in 2006-07.
- It provides affordable short-term credit to farmers through the Kisan Credit Card (KCC).

Implementation

- Implemented by RBI and NABARD.
- Operated through Public Sector Banks, RRBs, Cooperative Banks, and Private Sector Banks.

Key Provisions

- Farmers receive loans up to ₹3 lakh at 7% interest.
- Lending institutions receive 1.5% interest subvention.
- Timely repayment earns a 3% Prompt Repayment Incentive (PRI), reducing the effective interest rate to 4%.
- For animal husbandry and fisheries, benefits are available up to ₹2 lakh.

Baba Baidyanath Dham Temple

DD India

Devotees throng Baba Baidyanath Dham Deoghar on first Monday of Shravan; 2-3 lakh expected to visit temple

A large number of devotees thronged the Baba Baidyanath Dham temple in Jharkhand's Deoghar on the first Monday of the holy month of Shravan,...



Why in News

- Thousands of devotees visited **Baba Baidyanath Dham Temple** in **Deoghar, Jharkhand**, during the holy month of **Shravan**.

Religious Significance

- Dedicated to **Lord Shiva**.
- It is one of the **12 Jyotirlingas**.
- It is mentioned in the **Vedas, Puranas, Ramayana, and Mahabharata**.

Historical Background

- According to legend, **Ravana** placed the **Jyotirlinga** at **Deoghar** while carrying it to Lanka.
- The original temple is believed to have been built by **Puran Mal** of the **Nagavanshi dynasty**.
- The present structure is largely attributed to **Raja Man Singh** in the **16th century**.

Architecture

- Built in the **Nagara style** of North Indian temple architecture.
- The **12-acre** complex comprises **22 temples**.
- The main temple has a **72-foot pyramidal shikhara**.

Dikhow River

 The Times of India

'Our homes will be destroyed': Woman's plea before CM puts Dikhow river stone quarrying under spotlight

Assam CM Himanta Biswa Sarma orders probe into Dikhow river stone quarrying after woman warns mining worsened erosion and floods in...



Why in News

- Flash floods from the **Dikhow River** submerged **Nepali Khuti**, a Gorkha dairy village in **Assam**.

River Profile

- Dikhow River** is an important **south-bank tributary** of the **Brahmaputra River**.
- It originates in **Zunheboto district, Nagaland**.
- It enters the Assam plains through **Naginimara (Sivasagar district)** and joins the Brahmaputra at **Dikhowmukh**.

Important Facts

- Ox-bow lakes** are formed due to **river meandering and channel abandonment**.
- The Dikhow is one of the major **south-bank tributaries** contributing to the **Brahmaputra drainage system**.

Physical Features

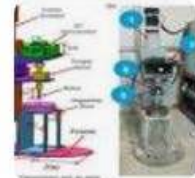
- Total length: **236 km**.
- The basin is bounded by the **Brahmaputra, Buridihing, Jhanji basin**, and the **Naga Hills**.
- The river has formed **more than 15 abandoned channels**, mainly as **ox-bow lakes**.

Magnetorheological (MR) Fluid

DD News

IIT Patna scientists develop hybrid magneto-rheometer to boost smart fluid technologies

Scientists at the Indian Institute of Technology (IIT) Patna have developed an innovative hybrid magneto-rheometer that promises to advance...

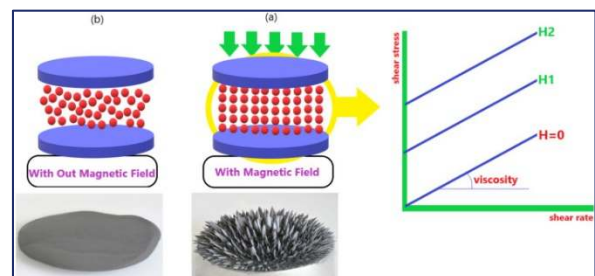


Why in News

- **IIT Patna** has developed a **hybrid magneto-rheometer** to improve research and applications of **Magnetorheological (MR) fluids**.

Key Features

- **MR fluid** is a smart fluid whose **viscosity increases** when exposed to a **magnetic field**.
- It can rapidly transform into a **viscoelastic solid**, enabling controlled force transmission.
- It consists of **magnetic iron particles**, a **carrier fluid**, and **additives**.



Composition & Applications

- Carrier fluids include **mineral oil**, **silicone oil**, **castor oil**, **kerosene**, **soybean oil**, etc.
- **Silicone oil** is preferred due to its **high viscosity index**, **low friction**, and **high flash point**.
- Applications include **shock absorbers**, **brakes**, **clutches**, **dampers**, **actuators**, **vibration control systems**, and **medical devices**.
- MR fluids require **less energy** and produce **greater force** than **Electrorheological (ER) fluids**.

Vikram Sarabhai Medal

 The Indian Express

Vikram Sarabhai Medal awarded to Astrophysicist Annapurni Subramaniam

Astrophysicist Annapurni Subramaniam has been awarded the COSPAR Vikram Sarabhai Medal – 2026. She is the director of Indian Institute of...



Why in News

- **Annapurni Subramaniam** received the **COSPAR Vikram Sarabhai Medal–2026**, becoming the **first Indian woman scientist** to receive the award.

Award Highlights

- Instituted in **1990** in honour of **Dr. Vikram Sarabhai**.
- Jointly awarded by **COSPAR** and **ISRO**.
- Recognises scientists from **developing countries** for contributions to **space research**.

Important Facts

- Eligible work must have been carried out mainly during the **five years** preceding the **COSPAR Scientific Assembly**.
- Previous Indian awardees are **U.R. Rao (1996)**, **Gurbax Singh Lakhina (2014)**, and **Anil Bharadwaj (2024)**.
- **COSPAR** was established in **1958** and is affiliated with the **International Science Council (ISC)** and **UN-COPUOS**.

Other Important News of the day

Places in News

Madura Island

 Al Jazeera

At least five dead, 41 missing after ferry catches fire off Indonesia

The ship was carrying 271 passengers and crew members when the blaze broke out as it sailed eastwards from Java.



Why in News

- A ferry accident near **Madura Island, Indonesia**, recently caused multiple casualties.

Location

- Situated off the **northeast coast of Java**.
- Separated from Java by the **Madura Strait**.
- Area: **5,290 sq km**.

Key Facts

- Known as the "**Salt Island**" for its large salt production.
- Inhabited mainly by the **Madurese**, Indonesia's **third-largest ethnic group**.
- Famous for its traditional **bull races** after harvest.

Ethiopia

 The Hindu

Ethiopia landslide kills 14 at monastery ritual, search continues for missing

A landslide on Monday (August 3, 2026) triggered by heavy rainfall in Ethiopia's Amhara region killed 14 people and injured seven others,...



Why in News

- Heavy rainfall triggered a **landslide** in **Ethiopia's Amhara region**, causing multiple casualties.

	Geographical Profile • Ethiopia is a landlocked country in the Horn of Africa. • Capital: Addis Ababa. • It is bordered by Eritrea, Djibouti, Somalia, Kenya, South Sudan, and Sudan. Physical Features • Major landforms include the Rift Valley, Western & Eastern Highlands, and Western & Eastern Lowlands. • Highest peak: Mount Ras Dejen (4,533 m). • Major rivers: Blue Nile, Omo, and Awash. • Largest lake: Lake Tana. Important Facts • The Danakil (Denakil) Plain contains the Kobar Sink, one of Africa's lowest points. • Major natural resources include gold, potash, natural gas, copper, and platinum. • Ethiopia is globally known for coffee production.
Environment	Glaw Lake  Hindustan Times Glaw Lake becomes Arunachal Pradesh's first Ramsar site, India's 101st India News The Glaw Lake in Arunachal Pradesh, tucked in the wilderness of Kamlang Tiger Reserve and Wildlife Sanctuary, was designated as the state's...  Why in News • Glaw Lake in Lohit district, Arunachal Pradesh, was designated as India's 101st Ramsar Site on 3 August 2026, becoming the State's first Ramsar wetland. Geographical & Ecological Features • It is a high-altitude freshwater lake located inside the Kamlang Tiger Reserve and Wildlife Sanctuary in the Eastern Himalayas.

	• The lake is fed by perennial mountain streams and supports 150+ tree species and 49 orchid species. • It is an important habitat for rich freshwater and mountain biodiversity. Ramsar Convention • The Ramsar Convention is an international treaty on the conservation and wise use of wetlands, adopted in 1971 at Ramsar, Iran. • India became a Party in 1982. • With the inclusion of Glaw Lake, India's Ramsar Site count reached 101 (up from 26 in 2014). Important Facts • Arunachal Pradesh's first Ramsar Site: Glaw Lake. • The Eastern Himalayas are recognised as a global biodiversity hotspot. • Orchids are considered important indicator species of habitat quality in mountain ecosystems.
Defence	Banderol Missile  Bloomberg.com <u>Russia's Cheap, Upgraded Cruise Missiles Pound Black Sea Ports</u> Ukraine's Black Sea ports are being ravaged by a new type of Russian missile, the Banderol — whose defining feature is its low cost.  Why in News • Russia's \$8000 Banderol cruise missile is increasingly being used in the Ukraine conflict, particularly along the Black Sea coast. Key Features • \$8000 Banderol is a low-cost cruise missile developed by Russia.

	• It is about 5 m long, has a 2.2 m wingspan, and a 500 km range. • It is powered by a Chinese turbojet engine and uses inertial and satellite guidance. Launch Platforms • The primary launch platform is the Orion Unmanned Aerial Vehicle (UAV). • It is also integrated with the Mi-28 Havoc helicopter. • Russia has reportedly developed a compact ground launcher for the missile. Prelims Facts • Maximum speed: 620–650 km/h. • Cruising speed: 520–560 km/h. • Carries a 50 kg high-explosive fragmentation warhead.
Science and Technology	TRAI MyCall  Telangana Today  <u>TRAI launches revamped MyCall app with real-time call quality feedback features</u> TRAI launched a revamped MyCall app with real-time call quality ratings, call-drop reporting and coverage tests. Why in News • TRAI launched a revamped TRAI MyCall app to improve telecom services through consumer feedback. Key Features • Allows users to provide real-time ratings of voice calls. • Reports issues like call drops, echo, audio delay, voice breaking, and delayed call setup.

- Includes **coverage testing**, **interactive feedback maps**, and **BHASHINI-based multilingual support**.

Regulatory Significance

- Feedback is shared with **TRAI** and **Telecom Service Providers (TSPs)** in an **anonymised** form.
- Improves **Quality of Experience (QoE)** and complements technical **Quality of Service (QoS)**.

About TRAI

- Established under the **Telecom Regulatory Authority of India Act, 1997**.
- Regulates **tariffs, QoS, licensing, and consumer protection**.
- **TDSAT** adjudicates telecom disputes and hears appeals against TRAI decisions.

Uttar Pradesh in News

Mukhyamantri Krishak Chhatravritti Yojana

 The Times of India

UP Mukhyamantri Krishak Chhatravriti Yojana: Empowering the Children of Farmers

Education is one of the most effective tools for improving the socio-economic condition of farming families.



Why in News

- **Uttar Pradesh Chief Minister Yogi Adityanath** directed the expansion of the **Mukhyamantri Krishak Chhatravritti Yojana** and approved a **₹3,025.49 crore** budget for the **Uttar Pradesh Rajya Krishi Utpadan Mandi Parishad**.

Farmer-Centric Initiatives

- The **Mukhyamantri Krishak Chhatravritti Yojana** will be expanded to cover more children of farmers pursuing **higher education**.

- The initiative aims to promote **educational opportunities** and strengthen the socio-economic status of farming families.

Agricultural Infrastructure

- A budget of **₹3,025.49 crore** has been approved for the **Uttar Pradesh Rajya Krishi Utpadan Mandi Parishad** for the financial year.
- The allocation will support **modernisation of mandis**, construction of **roads, warehouses, drainage systems**, and other rural infrastructure.
- The measures are expected to improve **post-harvest management**, **agricultural marketing**, and **farmers' income**.

About Uttar Pradesh Rajya Krishi Utpadan Mandi Parishad

- It regulates agricultural markets under the **Uttar Pradesh Krishi Utpadan Mandi Adhiniyam, 1964**.
- It promotes **transparent agricultural marketing**, ensures **fair prices** for farmers, and develops **market infrastructure** across the State.