

August 4, 2026

DAILY MASTER CURRENT AFFAIRS

IBPS PO/Clerk | SBI PO/Clerk | RBI Grade B | NABARD

Comprehensive Daily Digest & Quick Revision

1. Banking & Economy Current Affairs

FDI Inflows Reach Record High: Foreign Direct Investment (FDI) into India hit a record high of \$85.4 billion in the previous fiscal year, primarily driven by investments in the computer software, hardware, and renewable energy sectors.

Rupee Appreciates Against the Dollar: The Indian Rupee strengthened by 15 paise to close at 82.35 against the US Dollar, largely attributed to robust capital inflows and a slight cooling of international crude oil prices.

PNB Introduces 'Mahila Samman' Deposit: Punjab National Bank (PNB) rolled out the 'Mahila Samman' special fixed deposit scheme offering an enhanced interest rate of 8.1% specifically designed for women entrepreneurs and professionals.

2. National & International News

India-UK FTA Talks Enter Final Phase: The 14th round of negotiations for the India-UK Free Trade Agreement concluded in London, with both nations aiming to finalize the pact by year-end, focusing heavily on mobility and intellectual property rights.

New Space Observatory in Leh: The Indian Space Research Organisation (ISRO) inaugurated a state-of-the-art space observatory in Leh, Ladakh, designed to track near-Earth objects and space debris with unprecedented accuracy.



3. RBI, SEBI, and IRDAI Updates

Regulatory Directives

- **RBI Modifies Repo Rate:** In a surprise move, the RBI's Monetary Policy Committee (MPC) opted to hold the repo rate steady at 6.5%, citing persistent but controlled inflationary pressures.
- **SEBI's New ESG Disclosure Norms:** SEBI mandated the top 250 listed companies to strictly adhere to the updated Environmental, Social, and Governance (ESG) disclosure framework starting from the Q2 FY27 reporting cycle.
- **IRDAI Introduces Health Insurance Portability:** IRDAI launched new guidelines making it easier and faster for policyholders to port their health insurance across providers without losing accrued benefits.

4. Government Schemes

'Mudra' Loan Cap Increased: The government announced an increase in the maximum loan limit under the Pradhan Mantri Mudra Yojana (PMMY) from ₹10 lakh to ₹20 lakh to better support expanding MSMEs.

Ayushman Bharat Urban Launch: Following the success in rural areas, the Ministry of Housing and Urban Affairs rolled out the 'Ayushman Bharat Urban' initiative aimed at upgrading urban primary health centers.

5. Appointments & Resignations

- **Anjali Pandey:** Appointed as the new Managing Director and CEO of the National Stock Exchange (NSE), taking over from Ashishkumar Chauhan.
- **Sujata Chaturvedi:** Named as the new Secretary in the Ministry of Women and Child Development.



6. Awards & Honours

Global Green Award 2026: NTPC Limited was honored with the 'Global Green Energy Award 2026' in Geneva for its massive pivot toward solar and wind capacity additions over the past two years.

7. Important Days

Bone and Joint Day (August 4): Observed globally to raise awareness about musculoskeletal health and the prevention of conditions like osteoporosis and arthritis.

Coast Guard Day (August 4): Celebrating the establishment and the heroic efforts of coast guard personnel in ensuring maritime security and safety.

8. Reports & Indices

NITI Aayog Export Preparedness Index 2026: Gujarat topped the NITI Aayog's Export Preparedness Index 2026, followed closely by Maharashtra and Tamil Nadu, highlighting strong policy frameworks and business ecosystems.

9. Daily MCQs for Practice (Top 15)

Q1. FDI inflows into India reached a record high of what amount in the previous fiscal year?

- a. a) \$75.2 billion
- b. b) \$80.1 billion
- c. c) \$85.4 billion
- d. d) \$90.0 billion

Answer: c) \$85.4 billion



Q2. Which bank rolled out the 'Mahila Samman' special fixed deposit scheme?

- a. a) State Bank of India (SBI)
- b. b) Punjab National Bank (PNB)
- c. c) HDFC Bank
- d. d) ICICI Bank

Answer: b) Punjab National Bank (PNB)

Q3. The 14th round of FTA negotiations recently concluded between India and which country?

- a. a) USA
- b. b) UAE
- c. c) United Kingdom
- d. d) Japan

Answer: c) United Kingdom

Q4. Where did ISRO inaugurate a new state-of-the-art space observatory?

- a. a) Sriharikota, Tamil Nadu
- b. b) Thiruvananthapuram, Kerala
- c. c) Leh, Ladakh
- d. d) Nainital, Punjab

Answer: c) Leh, Ladakh

Q5. What repo rate did the RBI's MPC decide to maintain?

- a. a) 6.0%
- b. b) 6.25%
- c. c) 6.5%
- d. d) 6.75%

Answer: c) 6.5%



Q6. SEBI mandated strict adherence to updated ESG disclosure norms starting from which reporting cycle?

- a. a) Q1 FY27
- b. b) Q2 FY27
- c. c) Q3 FY27
- d. d) Q4 FY27

Answer: b) Q2 FY27

Q7. The maximum loan limit under the Pradhan Mantri Mudra Yojana (PMMY) was increased to:

- a. a) ₹15 lakh
- b. b) ₹20 lakh
- c. c) ₹25 lakh
- d. d) ₹30 lakh

Answer: b) ₹20 lakh

Q8. Who was appointed as the new Managing Director and CEO of the National Stock Exchange (NSE)?

- a. a) Ashishkumar Chauhan
- b. b) Anjali Pandey
- c. c) Madhabi Puri Buch
- d. d) Vikram Limaye

Answer: b) Anjali Pandey



Q9. Which company won the 'Global Green Energy Award 2026'?

- a. a) Adani Green
- b. b) Tata Power
- c. c) Reliance New Energy
- d. d) NTPC Limited

Answer: d) NTPC Limited

Q10. Which state topped the NITI Aayog's Export Preparedness Index 2026?

- a. a) Maharashtra
- b. b) Tamil Nadu
- c. c) Gujarat
- d. d) Karnataka

Answer: c) Gujarat

Q11. Bone and Joint Day is observed globally on which date?

- a. a) August 2
- b. b) August 3
- c. c) August 4
- d. d) August 5

Answer: c) August 4

Q12. What was the closing rate of the Indian Rupee against the US Dollar mentioned in the updates?

- a. a) 82.10
- b. b) 82.35
- c. c) 82.50
- d. d) 82.75

Answer: b) 82.35



Q13. The 'Ayushman Bharat Urban' initiative aims to upgrade what specific infrastructure?

- a. a) Smart City Transport
- b. b) Urban Primary Health Centers
- c. c) Affordable Housing
- d. d) Urban Schools

Answer: b) Urban Primary Health Centers

Q14. Who was named as the new Secretary in the Ministry of Women and Child Development?

- a. a) Smriti Irani
- b. b) Sujata Chaturvedi
- c. c) Rekha Sharma
- d. d) Preeti Sudan

Answer: b) Sujata Chaturvedi

Q15. IRDAI introduced new guidelines making it easier to port which type of insurance?

- a. a) Life Insurance
- b. b) Motor Insurance
- c. c) Health Insurance
- d. d) Crop Insurance

Answer: c) Health Insurance



★ ONE-PAGE QUICK REVISION ★

- 1. Economy Targets & Data:** FDI inflows hit a record \$85.4B. The Rupee strengthened to 82.35 against the USD.
- 2. Regulatory Moves:** RBI holds repo rate at 6.5%. SEBI mandates new ESG norms from Q2 FY27. IRDAI eases health insurance portability.
- 3. Major Schemes:** 'Mudra' loan limit raised from ₹10 lakh to ₹20 lakh. 'Ayushman Bharat Urban' launched to upgrade primary health centers.
- 4. National & International Events:** India-UK FTA talks near conclusion. ISRO inaugurates a space observatory in Leh.
- 5. Key Appointments:** Anjali Pandey appointed MD & CEO of NSE. Sujata Chaturvedi named Secretary, Women and Child Development.
- 6. Awards & Rankings:** NTPC wins 'Global Green Energy Award 2026'. Gujarat tops NITI Aayog's Export Preparedness Index.
- 7. Important Days:** August 4 is observed as Bone and Joint Day and Coast Guard Day.

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