

July 30, 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

Forex Reserves Hit Record High: India's foreign exchange reserves surged to a new all-time high of \$705 billion for the week ending July 24, 2026, driven by a sharp rise in foreign currency assets and gold reserves.

World Bank Growth Projection: The World Bank has retained India's economic growth forecast at 7.3% for the fiscal year 2026-27 (FY27), citing robust domestic demand and continued public infrastructure investment.

Core Sector Growth: Output in India's eight core infrastructure sectors expanded by 6.5% in June 2026, recovering from a slight dip in the previous month, led by strong performance in coal, electricity, and steel production.

2. National & International News

Deep Ocean Mission Phase 2: The Ministry of Earth Sciences successfully launched the second phase of the 'Deep Ocean Mission' off the coast of Chennai, focusing on deep-sea mining technology and marine biodiversity exploration.

Global Semiconductor Summit 2026: The international summit commenced in Tokyo, Japan, where India pitched itself as a premier destination for chip manufacturing and design, highlighting the success of the PLI scheme.

India-Australia Maritime Exercise: The bilateral naval exercise 'AUSINDEX 2026' began in the Bay of Bengal, aimed at enhancing interoperability and securing the Indo-Pacific region.



3. RBI, SEBI, and IRDAI Updates

Regulatory Directives

- **RBI 'UPI Circle':** The Reserve Bank of India announced the introduction of 'UPI Circle', a new feature allowing primary UPI account holders to delegate payment responsibilities to secondary users (like family members) with set transaction limits.
- **SEBI Delisting Norms:** SEBI relaxed delisting regulations for startup companies listed on the Innovators Growth Platform (IGP), making it easier for promoters to take their companies private.
- **IRDAI 'Bima Vahak':** The Insurance Regulatory and Development Authority of India stated that the 'Bima Vahak' guidelines, aimed at increasing insurance penetration in rural areas through a women-centric distribution model, will come into force on August 1, 2026.

4. Government Schemes

PM Kaushal Vikas Yojana 4.0: The government rolled out the fourth iteration of PMKVY, which heavily focuses on Industry 4.0 skills, including Artificial Intelligence (AI), Robotics, Mechatronics, and Drone Technology.

National Green Hydrogen Hubs: The Ministry of New and Renewable Energy announced the development of three new 'Green Hydrogen Hubs' in Gujarat, Odisha, and Kerala to accelerate the transition to clean energy.

5. Appointments & Resignations

- **Rajiv Kumar:** Appointed as the new Managing Director & CEO of Bank of Baroda for a term of three years.



- **Dr. Neha Sharma:** Renowned Indian economist Dr. Neha Sharma was named the Chief Economist at the Asian Development Bank (ADB), headquartered in Manila.

6. Awards & Honours

Swachh Vayu Sarvekshan 2026: Indore once again clinched the top spot as the cleanest city in the '>1 million population' category in the Swachh Vayu Sarvekshan (Clean Air Survey) conducted by the Central Pollution Control Board (CPCB).

UN Public Service Award: The Government of Kerala won the prestigious UN Public Service Award 2026 for its innovative water management and conservation initiatives.

7. Important Days

World Day Against Trafficking in Persons (July 30): Observed annually by the UN to raise awareness of the situation of victims of human trafficking and for the promotion and protection of their rights. The 2026 theme is "Leave No Child Behind in the Fight Against Human Trafficking."

8. Reports & Indices

Export Preparedness Index 2026: Released by NITI Aayog, Tamil Nadu topped the index, followed closely by Maharashtra and Gujarat, reflecting strong export promotion policies and business ecosystems.



9. Daily MCQs for Practice (Top 15)

Q1. What is the new all-time high of India's foreign exchange reserves as of July 2026?

- a. a) \$650 billion
- b. b) \$680 billion
- c. c) \$705 billion
- d. d) \$720 billion

Answer: c) \$705 billion

Q2. What is the economic growth projection for India for FY27 according to the World Bank?

- a. a) 6.8%
- b. b) 7.0%
- c. c) 7.3%
- d. d) 7.5%

Answer: c) 7.3%

Q3. The second phase of the 'Deep Ocean Mission' was launched off the coast of which city?

- a. a) Mumbai
- b. b) Kochi
- c. c) Visakhapatnam
- d. d) Chennai

Answer: d) Chennai



Q4. Where did the Global Semiconductor Summit 2026 commence?

- a. a) New Delhi
- b. b) Taipei
- c. c) Tokyo
- d. d) Seoul

Answer: c) Tokyo

Q5. Which new feature was introduced by the RBI to allow primary UPI account holders to delegate payment responsibilities?

- a. a) UPI Family
- b. b) UPI Circle
- c. c) UPI Share
- d. d) UPI Delegate

Answer: b) UPI Circle

Q6. When will the IRDAI's 'Bima Vahak' guidelines come into force?

- a. a) August 1, 2026
- b. b) September 1, 2026
- c. c) October 1, 2026
- d. d) January 1, 2027

Answer: a) August 1, 2026

Q7. The PM Kaushal Vikas Yojana 4.0 heavily focuses on which of the following?

- a. a) Traditional handicrafts
- b. b) Agricultural techniques
- c. c) Industry 4.0 skills (AI, Robotics)
- d. d) Hospitality management

Answer: c) Industry 4.0 skills (AI, Robotics)



Q8. Who has been appointed as the new Managing Director & CEO of Bank of Baroda?

- a. a) Sanjiv Chadha
- b. b) Rajiv Kumar
- c. c) Debadatta Chand
- d. d) Ashwani Kumar

Answer: b) Rajiv Kumar

Q9. Dr. Neha Sharma was named the Chief Economist at which international organization?

- a. a) World Bank
- b. b) IMF
- c. c) Asian Development Bank (ADB)
- d. d) New Development Bank (NDB)

Answer: c) Asian Development Bank (ADB)

Q10. Which city topped the Swachh Vayu Sarvekshan 2026 in the >1 million population category?

- a. a) Surat
- b. b) Bhopal
- c. c) Mysore
- d. d) Indore

Answer: d) Indore



Q11. On which date is the World Day Against Trafficking in Persons observed?

- a. a) July 28
- b. b) July 29
- c. c) July 30
- d. d) July 31

Answer: c) July 30

Q12. What is the theme for the World Day Against Trafficking in Persons 2026?

- a. a) Use and abuse of technology
- b. b) Leave No Child Behind in the Fight Against Human Trafficking
- c. c) Reach every victim of trafficking
- d. d) Victims' Voices Lead the Way

Answer: b) Leave No Child Behind in the Fight Against Human Trafficking

Q13. Which state topped NITI Aayog's Export Preparedness Index 2026?

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

Answer: c) Tamil Nadu

Q14. SEBI relaxed delisting regulations for startup companies listed on which platform?

- a. a) SME Exchange
- b. b) Innovators Growth Platform (IGP)
- c. c) Main Board
- d. d) Institutional Trading Platform

Answer: b) Innovators Growth Platform (IGP)



Q15. Which state's government won the UN Public Service Award 2026 for water management?

- a. a) Rajasthan
- b. b) Kerala
- c. c) Telangana
- d. d) Madhya Pradesh

Answer: b) Kerala



★ ONE-PAGE QUICK REVISION ★

- 1. Economy Targets & Data:** Forex reserves hit a record \$705 billion; World Bank projects India's FY27 growth at 7.3%.
- 2. Regulatory Moves:** RBI introduces 'UPI Circle' for delegated payments; SEBI relaxes startup delisting on IGP; IRDAI 'Bima Vahak' to start Aug 1, 2026.
- 3. Major Schemes:** PM Kaushal Vikas Yojana 4.0 launched (Focus: AI, Drones); 3 New Green Hydrogen Hubs announced.
- 4. National & International Events:** Deep Ocean Mission Phase 2 off Chennai coast; Global Semiconductor Summit 2026 held in Tokyo; AUSINDEX 2026 begins.
- 5. Key Appointments:** Rajiv Kumar (MD & CEO, Bank of Baroda); Dr. Neha Sharma (Chief Economist, ADB).
- 6. Awards & Rankings:** Indore wins Swachh Vayu Sarvekshan 2026; Kerala gets UN Public Service Award for water management; Tamil Nadu tops Export Preparedness Index 2026.
- 7. Important Days:** July 30 is World Day Against Trafficking in Persons (Theme: "Leave No Child Behind in the Fight Against Human Trafficking").

