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Daily Current Affairs | 04 Nov 2026 | Banking & Competitive Exams

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Daily Current Affairs

04 Nov 2026

Key Highlights of Today's Current Affairs :

- UN Secretary-General's Report 2026: Women, Peace and Security
- India-EFTA Trade and Economic Partnership Agreement
- Pradhan Mantri Viksit Gram Swaraj Yojana
- Ayushman Vay Vandana Initiative
- ESIC New Amnesty Scheme 2025
- Vijay Sankar: FICCI President-Elect
- India's GDP Growth Projection: Q2 FY 2026-27

Daily Current Affairs Quiz – 04 November 2026

Page 01 – Barbara Barrie: American Actress

Q1. American actress Barbara Barrie, who passed away in October 2026 at the age of 95, received an Academy Award nomination for Best Supporting Actress for her performance in which film?

(a) One Potato, Two Potato
(b) Giant
(c) Breaking Away
(d) Things Like This

Correct Answer: (c) Breaking Away

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Explanation – Important Facts:

- Barbara Barrie passed away in October 2026 at age 95 in Manhattan, New York City, USA.
- She received an Academy Award nomination for Best Supporting Actress at the 1980 Oscars.
- Her nominated performance was as Evelyn Stohler in the 1979 film Breaking Away.
- Born: 23 May 1931, Chicago, Illinois, USA.
- Broadway debut: The Wooden Dish (1955).
- Film debut: Giant (1956).
- Won Best Actress at the 1964 Cannes Film Festival for One Potato, Two Potato.
- Television roles: Elizabeth Miller – Barney Miller, Helen Keane – Suddenly Susan (1996–2000).

Information Booster:

Award / Achievement	Original PDF fact
Emmy Awards	Three nominations
Tony Awards	Best Featured Actress in a Musical nomination
Musical	Company (1970)
Role	Sarah
Obie Award	Won for The Killdeer
Drama Desk Award	Won for The Killdeer (1974)
Final screen credit	Things Like This (2025)

Additional Knowledge – Films:

1. One Potato, Two Potato
- 1964 American drama film.
- Directed by Larry Peerce.
- Won Best Actress at Cannes for Barbara Barrie.

2. Giant
- 1956 American epic Western drama.
- Directed by George Stevens.
- Barbara Barrie's film debut.

3. Things Like This
- 2025 romantic comedy.
- Reported as her final screen credit.

Revision Timeline: 1955 → 1956 → 1964 → 1979 → 1980 → 2025 → 2026

1955 – Broadway debut | 1956 – Film debut | 1964 – Cannes Best Actress
1979 – Breaking Away | 1980 – Oscar nomination | 2025 – Final screen credit | 2026 – Passed away

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Page 02 – Discovery of New Land Snail Species

Q2. In October 2026, researchers discovered a new species of microscopic land snail named Dicharax tilariensis in which region of Maharashtra?

(a) Amboli region
(b) Tilari region
(c) Mahabaleshwar region
(d) Bhimashankar region

Correct Answer: (b) Tilari region

Discovery – Important facts:

- Discovered in October 2026.
- Species name: Dicharax tilariensis.
- Discovery location: Tilari region, Kolhapur district, Maharashtra.
- Discovering organisation: Thackeray Wildlife Foundation.
- Currently known only from Tilari region.
- Therefore, it is endemic to this region.
- Research published in the Journal of Conchology.
- Journal published by the Conchological Society of Great Britain and Ireland.

Habitat and collection details:

Particular	Information
Habitat	Semi-evergreen forests
Microhabitat	Forest litter, decaying organic matter and moist soil
Collection location	Near Swapnavel Point
Nearby place	Tilarinagar
Elevation	700–800 metres above sea level

Identification features:

- Distinctive shell pattern.
- Arrangement of the shell structures.
- Prominent internal structure of the operculum.

Information Booster:

Research team:

- Amrut Bhosale
- Tejas Thackeray
- Akshay Khandekar

} All three belonged to the Thackeray Wildlife Foundation.

Important concepts:

- Dicharax tilariensis is the second Dicharax species endemic to the northern Western Ghats.
- Operculum: A lid-like structure that closes the opening of a snail's shell, providing protection.
- Western Ghats:
  - UNESCO World Heritage Site.
  - One of the world's important biodiversity hotspots.
- Endemic species: A species naturally restricted to a particular geographical region.

Additional Knowledge – Maharashtra regions:

Region	District	Important fact
Amboli	Sindhudurg	Hill station; rich biodiversity, forests and monsoon ecosystems
Mahabaleshwar	Satara	Hill station; evergreen forests, biodiversity and strawberry cultivation
Bhimashankar	Pune	Bhimashankar Wildlife Sanctuary; habitat of Indian giant squirrel

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Page 03 – YES BANK: YES vibez Savings Account

Q3. In October 2026, YES BANK launched 'YES vibez' savings account specifically designed for which age group of customers?

(a) 15–25 years
(b) 18–30 years
(c) 21–35 years
(d) 18–35 years

Correct Answer: (b) 18–30 years

About YES vibez :

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- Launched by YES BANK in October 2026.
- Specially designed for Generation Z (Gen Z).
- Target age group: 18–30 years.
- Combines:
  - → Digital banking
  - → Investment opportunities
  - → Spending rewards
  - → Lifestyle benefits

Important Banking Statistics

₹12,000	₹3,000	₹22,000	₹25,000
Maximum cashback On debit card spends	Maximum rewards On UPI merchant transactions	Onboarding benefits Worth up to this amount	Average Monthly Balance For zero service charges, subject to terms

Information Booster :

- YES BANK established: 2004.
- Headquarters: Mumbai, Maharashtra.
- Demat and trading account through YES Securities.
- Zero brokerage for the first year under this offering.
- Debit card variants:
  1. YES BANK Reflection Debit Card.
  2. YES BANK HealthFit Debit Card.
- FD-backed credit card:
  - → Free for the first year.
  - → Helps customers build credit history.

Leadership :

- MD & CEO: Vinay M. Tonse.

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Page 04 – UN Secretary-General's Report 2026: Women, Peace and Security

Q4. Consider the following statements about the 2026 UN Secretary-General's Report on Women, Peace and Security (WPS):

1. Women and girls accounted for 25% of civilians killed in armed conflicts in 2025, double their share in 2021.
2. The UN verified 9,788 cases of conflict-related sexual violence in 2025, nearly four times the 2022 figure.
3. Around 750 million women and girls lived within 50 km of active conflicts, 40 million more than in 2024.

Which of the statements given above is/are correct?

(a) 1 and 2 only (b) 2 and 3 only
(c) 1 and 3 only (d) 1, 2 and 3

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Correct Answer: (d) 1, 2 and 3

Explanation – All three statements are correct

Statement	Correct Fact
1	Women and girls accounted for 25% (one in four) of civilian deaths in armed conflicts in 2025. This was double their share in 2021.
2	UN verified 9,788 cases of conflict-related sexual violence in 2025, nearly four times the 2022 figure.
3	Around 750 million women and girls lived within 50km of active conflicts in 2025, an increase of 40 million over 2024.

Other important report findings

- The report highlighted increasing vulnerability of women and girls because of:
  - Armed conflicts – Sexual violence – Poverty – Inadequate representation in peace negotiations
- More than 37,000 civilians were killed in armed conflicts worldwide in 2025.
- Approximately 170 million women and girls faced conflict and extreme poverty, surviving on less than USD 3 per day.
- Women in conflict-affected countries spent five times as many hours on unpaid care work as men.
- Haiti: Reported cases of conflict-related sexual violence increased by 163%.
- The report called for greater women's participation in:
  - Conflict prevention – Peacebuilding – Post-conflict reconstruction

Additional Knowledge – UNSC Resolution 1325

- Adopted: 31 October 2000.
- Adopted by: United Nations Security Council (UNSC).
- Established: Women, Peace and Security (WPS) Agenda.
- Emphasises women's participation in peace negotiations, conflict prevention and post-conflict reconstruction.
- Calls for protection of women and girls against gender-based violence, especially sexual violence during armed conflicts.

Four pillars of WPS Agenda

01 Participation	02 Protection
03 Prevention	04 Relief & Recovery

UN Secretary-General publishes an annual report to assess progress in implementing the WPS Agenda.

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Page 05 – India-EFTA Trade and Economic Partnership Agreement

Q5. Consider the following statements regarding the India-European Free Trade Association (EFTA) Trade and Economic Partnership Agreement (TEPA):

1. The agreement entered into force on October 1, 2025.
2. Under the agreement, EFTA countries committed to increase Foreign Direct Investment (FDI) into India by USD 100 billion over 15 years.
3. The agreement aims to facilitate the creation of 1 million direct jobs in India within 10 years.
4. Liechtenstein is one of the four member countries of EFTA.

Which of the statements given above are correct?

(a) 1, 2 and 4 only (b) 1 and 3 only
(c) 2, 3 and 4 only (d) 1, 2, 3 and 4

Correct Answer: (a) 1, 2 and 4 only

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Statement-wise Explanation:

Statement	Status	Explanation
1	Correct	TEPA entered into force on 1 October 2025.
2	Correct	EFTA countries pledged to facilitate USD 100 billion FDI into India over 15 years.
3	Incorrect	One million direct jobs are targeted over 15 years, NOT 10 years.
4	Correct	Liechtenstein is one of the four EFTA members.

Information Booster:

- EFTA = European Free Trade Association.
- India-EFTA TEPA aims to strengthen:
  - Trade, - Investment, - Economic cooperation

Four EFTA Member Countries

Switzerland	Norway	Iceland	Liechtenstein

Page 06 : Pradhan Mantri Viksit Gram Swaraj Yojana

MCQ (Original Question) :

Which of the following statements about the Pradhan Mantri Viksit Gram Swaraj Yojana (PM VGSY) is incorrect?

(a) It is a Centrally Sponsored Scheme (CSS) with a total outlay of Rs. 7,395.55 crore.
(b) Its duration is FY 2026-27 to FY 2030-31, co-terminus with the Sixteenth Finance Commission period.
(c) It is implemented by the Ministry of Rural Development through State Governments.
(d) The Central Share is Rs. 4,869.48 crore and the State Share is Rs. 2,526.07 crore.

Correct Answer : (c)

Correct Statement :

It is implemented by the Ministry of Panchayati Raj through State Governments and Union Territory Administrations.

Scheme Overview :

Particular	Details
Scheme	PM VGSY
Type	Centrally Sponsored Scheme (CSS)
Total outlay	₹7,395.55 crore
Duration	FY 2026-27 to FY 2030-31
Period	Five years
Implementing Ministry	Ministry of Panchayati Raj
Implementing agencies	State Governments and UT Administrations

Financial Distribution :

Total Financial Outlay ₹7,395.55 crore	
Central Share	State Share
₹4,869.48 crore	₹2,526.07 crore

Scheme Objectives :

- Strengthen grassroots governance.
- Comprehensive Gram Panchayat Development Plans (GPDPs).
- Capacity building.
- Digital support.
- Enhanced financial accountability.

Coverage :

- All States and Union Territories.
- More than 2.55 lakh Panchayats and Traditional Local Bodies.

Information Booster :

- Sixteenth Finance Commission recommended approximately ₹4.35 lakh crore in grants for Rural Local Bodies for FY 2026-27 to FY 2030-31.

Additional Knowledge – Ministries :

Ministry	Important Information
Ministry of Panchayati Raj	Established in May 2004; responsible for promoting and strengthening Panchayati Raj Institutions (PRIs).
Ministry of Rural Development	Responsible for major rural development and poverty alleviation programmes.
Schemes under Rural Development	MGNREGA and Pradhan Mantri Awaas Yojana-Gramin (PMAY-G).

Page 07 : Ayushman Vay Vandana Initiative

MCQ (Original Question) :

Which of the following statements about the Ayushman Vay Vandana (AVV) initiative, which completed two years in October 2026, is correct?

(a) It is meant only for BPL citizens aged 60 years and above.

(b) It provides health coverage of up to Rs 5 lakh per family per year to all senior citizens aged 70 years and above, irrespective of socio-economic status.

(c) It is implemented by NITI Aayog.

(d) Senior citizens aged 70 years and above from families already covered under AB PM-JAY get no additional cover.

Correct Answer : (b)

Explanation – Scheme Overview :

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- Ayushman Vay Vandana is a healthcare initiative.
- Covers all senior citizens aged 70 years and above.
- Eligibility is irrespective of socio-economic status.
- Provides up to ₹5 lakh per family per year.
- Covers secondary and tertiary care hospitalisation.

Implementing Organisation :

- National Health Authority (NHA).
- Under the Ministry of Health and Family Welfare.

Special Provision for existing AB PM-JAY families
Additional Top-up Cover
Up to ₹5 lakh/year
Senior citizens aged 70 years and above belonging to families already covered under AB PM-JAY receive an additional top-up cover exclusively for themselves.

Information Booster :

- The initiative aims to strengthen:
  - Healthcare access.
  - Financial protection for India's elderly population.
- Completed two years of implementation in October 2026.

Quick Revision :

Question	Answer
Initiative	Ayushman Vay Vandana
Age eligibility	70 years and above
Socio-economic restriction	None
Annual coverage	Up to ₹5 lakh per family
Implementing authority	NHA
Ministry	Health and Family Welfare
Two years completed	October 2026

Page 08 : ESIC New Amnesty Scheme 2025

MCQ (Original Question) :

In October 2026, the Employees' State Insurance Corporation (ESIC) extended the deadline of the New Amnesty Scheme 2025 by three months. What is the revised deadline for the scheme?

(a) November 30, 2026
(b) December 31, 2026
(c) January 31, 2027
(d) March 31, 2027

Correct Answer : (b)

Explanation :

- ESIC extended the New Amnesty Scheme 2025 by another three months in October 2026.
- Original operational period :
  - Start : 1 October 2025.
  - End : 30 September 2026.
- Revised deadline : 31 December 2026.
- Extension was granted after reviewing representations received from various stakeholders.
- Existing terms and conditions remain unchanged.

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Timeline :

1 October 2025	→	30 September 2026	→	October 2026	→	31 December 2026
Original scheme commencement.		Original deadline.		Three-month extension announced.		Revised deadline.

Objective of the Scheme :

- Reduce pending court cases.
- Encourage compliance with the Employees' State Insurance Act, 1948.

Organisation :

- ESIC = Employees' State Insurance Corporation.
- Functions under the Ministry of Labour and Employment, Government of India.

Information Booster – Important Provisions :

1. One-time dispute resolution initiative launched by ESIC.
2. Facilitates out-of-court settlement of eligible disputes.
3. Employers can settle ad-hoc assessments by paying:
   - Actual contributions.
   - Interest.
   - No damages.
4. Cases where employers have already paid dues can be withdrawn subject to payment of 10% of disputed damages.
5. Court cases filed up to 31 March 2025 are eligible, subject to prescribed conditions.

Page 09 : Vijay Sankar: FICCI President-Elect

MCQ (Original Question) :

In October 2026, who was appointed as the President-Elect of the Federation of Indian Chambers of Commerce and Industry (FICCI) for the 2026-27 term?

(a) Anant Goenka
(b) Vijay Sankar
(c) Harsha Vardhan Agarwal
(d) Sanjiv Mehta

Correct Answer : (b) Vijay Sankar

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Appointment Details :

- Appointed in October 2026.
- Position: President-Elect of FICCI.
- Term: 2026-27.
- Appointment decision taken at FICCI's National Executive Committee Meeting (NECM).
- Meeting location: Mumbai, Maharashtra.
- Vijay Sankar currently serves as FICCI's Senior Vice-President.
- He will succeed Anant Goenka as FICCI President.
- The succession will follow the conclusion of the AGM and Annual Convention scheduled for 18-19 November 2026 in New Delhi.

Professional Profile – Vijay Sankar :

Particular	Information
Position	FICCI President-Elect
Organisation	FICCI
Group	The Sanmar Group
Position in group	Chairman
Other role	Chairman and Non-Executive Director, Chemplast Sanmar Limited
Other directorships	Independent Director, TVS Motor Company Limited and Larsen & Toubro Limited
Diplomatic role	Denmark's Honorary Consul General in Chennai, Tamil Nadu

The Sanmar Group :

Business interests include:

- Chemicals
- Speciality chemicals
- Engineering
- Steel foundries
- Shipping

FICCI – Important Facts :

- Full form: Federation of Indian Chambers of Commerce and Industry.
- Established: 1927.
- Headquarters: New Delhi.

Appointment Revision Card :

Vijay Sankar FICCI President-Elect	Term: 2026-27	Appointed: October 2026	Predecessor: Anant Goenka
AGM & Annual Convention: 18-19 November 2026		Venue: New Delhi	

Page 10 : India's GDP Growth Projection: Q2 FY 2026-27

MCQ (Original Question) :

According to the Ministry of Finance's Monthly Economic Review for October 2026, what is the projected GDP growth rate of India in the second quarter (Q2) of FY 2026-27?

(a) 7.00% (b) 7.25%
(c) 7.35% (d) 7.80%

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Correct Answer : (c) 7.35%

Explanation :

- Ministry of Finance released the Monthly Economic Review for October 2026.
- India's projected GDP growth rate for Q2 FY 2026-27: 7.35%.
- Q2 period: July-September.
- This projection was 45 basis points lower than the 7.8% growth recorded in the preceding quarter.
- Based on the Economic Division's nowcasting model.
- The model was introduced in the Economic Survey of FY26.

Economic Indicators – Statistics Dashboard

7.35%	15%	7%	25%	8%	45 bps
Projected GDP growth	Annual growth in gross GST collections	Increase in ie-way bill generation	Approximate growth in domestic automobile sales	IIP annual growth in August 2026	Lower than preceding quarter's 7.8%

Information Booster – Sectoral Performance

Sector	Growth
Electricity and gas supply	12.3%
Manufacturing	9%
Mining and quarrying	-5.6%

- IIP recorded 8% annual growth in August 2026, emerging as the strongest indicator.

Private Capital Expenditure

Financial Year	Estimated project pipeline
FY26	₹2.6 lakh crore
FY27	₹3.2 lakh crore

Potential Risks to Economic Growth

1. Higher crude oil prices.
2. Geopolitical tensions in West Asia.
3. Inflationary pressures.

Organisation :

- Economic Division functions under the Department of Economic Affairs (DEA).
- DEA comes under the Ministry of Finance.

Source : Original PDF, pages 8-9.

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