

Spardhaguru India Private Limited Economic & Business

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Economic & Business

Indian Economy and Policy:

RBI Monetary Policy Meeting: The Reserve Bank of India's (RBI) Monetary Policy Committee (MPC) began its three-day meeting on August 4, with a decision on interest rates expected on August 6.

There is debate among experts about whether the RBI will cut rates, with some reports suggesting a potential 25 basis points cut to boost credit growth ahead of the festive season. Other analysts, however, believe the MPC will maintain the status quo after recent rate cuts and amid global uncertainties.

Trade and Tariffs: The Indian government is facing pressure to respond to new tariffs from the U.S. government.

A top aide to President Donald Trump has accused India of financing Russia's war by continuing to buy its oil, which could lead to a rise in India's oil import bill by as much as \$11 billion if it were to halt these purchases.

Indian business leaders have pushed back against Trump's characterization of the Indian economy as "dead," asserting its resilience and strong domestic demand.

Exporters are seeking government support and promotion schemes to mitigate the impact of the U.S. tariffs.

Corporate and Market News:

Stock Market: Indian benchmark indices, the Nifty50 and BSE Sensex, opened in the green on August 4, despite a downward trend in other Asian markets following weak U.S. jobs data and new tariffs.

Market analysts are cautious, suggesting a downward outlook until clearer reversal indicators appear, especially in light of the ongoing U.S.-India trade tensions.

Foreign portfolio investors (FPIs) were net sellers on Friday, while domestic institutional investors (DIIs) were net buyers.

Dividends: August 4 is the last day for investors to purchase shares of Hyundai Motor India and several other companies to be eligible for their final dividends.

Financial Schemes: The number of Jan Dhan accounts has crossed 55 crore as the financia celebrates inclusion scheme its 10th anniversary.

Legal: The Enforcement Directorate (ED) made its first arrest in a ₹3,000-crore loan fraud case linked to Anil Ambani's companies. A court also issued a notice to businessman Robert Vadra in a money laundering case.

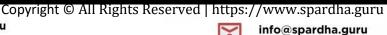
Global Economic Context:

Global Growth: The IMF recently upgraded its global growth outlook for 2025 to 3%, a cautious improvement, but warned of downside risks from trade tensions and geopolitical uncertainty.

International Markets: Asian equities continued downward trend for the consecutive session. U.S. stocks also fell on Friday due to new tariffs and a disappointing jobs report, leading to increased speculation about a Federal Reserve rate cut in September.

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Commodities: Oil prices continued to decrease following an OPEC+ agreement for a production increase, while gold prices slipped as traders took profits.

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MCQS

- 1. What is the amount by which India's oil import bill could rise if it reduces its import of discounted Russian crude oil due to U.S. pressure?
- a) \$5 billion
- b) \$8 billion
- c) \$11 billion
- d) \$15 billion

Answer: c) \$11 billion

The news states, "A top aide to President Donald Trump has accused India of financing Russia's war by continuing to buy its oil, which could lead to a rise in India's oil import bill by as much as \$11 billion if it were to halt these purchases."

- 2. As of August 4, 2025, the Jan Dhan financial inclusion scheme has completed how many years?
- a) 5 years
- b) 8 years
- c) 10 years
- m 12 year Private Limited

Answer: c) 10 years

The news reports, "The Jan Dhan accounts have crossed the 55 crore mark as the scheme completes 10 years."

- 3. The RBI's Monetary Policy Committee began its three-day meeting on August 4. When is the decision on interest rates expected?
- a) August 5
- b) August 6
- c) August 7
- d) August 8

Answer: b) August 6

The news states, "The Reserve Bank of India's (RBI) Monetary Policy Committee (MPC) began its three-day meeting on August 4, with Pare | 2

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decision on interest rates expected on August 6."

- 4. What was the market trend for foreign portfolio investors (FPIs) and domestic institutional investors (DIIs) on the previous trading day?
- a) Both FPIs and DIIs were net sellers.
- b) Both FPIs and DIIs were net buyers.
- c) FPIs were net sellers, and DIIs were net
- d) FPIs were net buyers, and DIIs were net sellers.

Answer: c) FPIs were net sellers, and DIIs were net buyers.

"Foreign The news mentions, portfolio investors (FPIs) were net sellers on Friday, while domestic institutional investors (DIIs) were net buyers."



5. What is the IMF's recently upgraded global growth outlook for 2025?

- a) 2.5%
- b) 3%
- c) 3.5%
- d) 4%

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Answer: b) 3%Explanation: The news states, "The IMF recently upgraded its global growth outlook for 2025 to 3%..."

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