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YES OFFICER

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* RBI JUNCTION

① Include digital currency link on BRICS agenda :
RBI to government.

- RBI has suggested that a proposal to connect official Central Bank Digital Currencies (CBDCs) of BRICS members be placed on the agenda of the 2026 BRICS Summit.
- India is the host country for the 2026 BRICS Summit.
- If accepted, this would be the first formal proposal to interlink BRICS' digital currencies.
- 1st BRIC Summit (2009) : Hosted by Russia.

② RBI Amends Rules for Priority Sector Lending (PSL)

- The Reserve Bank of India (RBI) has issued amended Master Directions for Priority Sector Lending (PSL), which took effect on April 1, 2025, superseding the 2020 guidelines.
- National Cooperative Development Corporation (NCDC) has been included as an eligible entity under the on-lending provisions of the PSL framework.
- Housing Loans : Limits raised for metropolitan areas to ₹ 50 lakh & non-metropolitan areas to ₹ 35 lakh.
- Education loans : per individual ₹ 20 lakh to ₹ 25 lakh.
- Renewable Energy : Loans limits increased from ₹ 30 crore to ₹ 35 crore per borrower.
- Incentives for Underserved Districts : Banks receive extra weight (125%) on credit extended to districts with low PSL availability and a disincentive (90% weight) for lending in high-availability areas.

③ SEBI to label 'Significant Indices' based on total investment size.

- An index would be considered "significant" if it is tracked by domestic mutual fund schemes with a cumulative Assets Under Management (AUM) exceeding ₹ 20,000 crore.
- Assessments would occur twice a year, as of June 30 & December 31.
- Key Entities Regulated by SEBI: Stock exchanges, Mutual Funds, Depositories: NSDL & CDSL Credit Rating Agencies: CRISIL, ICRA, etc. Foreign Portfolio Investors.

* BANKING & FINANCIAL

④ IMF raises India's GDP growth projection to 7.3% for FY26.

↳ International Monetary Fund

- Source: World Economic Outlook (WEO)
- Fiscal year 2026-27 (FY27) GDP growth Forecast: 6.4%.
- Same growth projection for 2027-28: 6.4%

⑤ Public banks approve ₹ 52,300 crore in digital loans for small businesses.

- Total Amount: Over ₹ 52,300 crore sanctioned to MSMEs as of early 2026.
- Loans are processed using the Digital Lending Platform (DLP), which utilizes the "Indian Stack" to assess creditworthiness instantly.

⑥ Mandatory digital sanction at pan India for below ₹ 10 lakh loan from Feb 1: PNB MD Chandra.

- Plans to further reduce slippage (Banking/ credit risk).
- 80% of slippages were observed in loan accounts below ₹ 10 lakh.
- Mandatory digital sanctioning introduced for loans ≤ ₹ 10 lakh. Effective from : 1 November 2025.

⑦ Sasyoday Small Finance Bank partners with HyperVerge for video KYC.

- Sasyoday Small Finance Bank has entered into a strategic partnership with HyperVerge to deploy an AI-powered video KYC (VKYC) solution

⑧ Tata AIA introduces premium offset option for long-term life insurance savings plan.

- Tata AIA Life Insurance has introduced enhancements to its Fortune Guarantee Supreme Savings plan.

⑨ India to be strongest growing insurance market, premium growth to rise to 6.9% by 2030 : Swiss Re.

⑩ Key Forecast (2026 - 2030)

- India : 6.9% • China : ~4% • United States : ~2%

⑩ SBI Life Launches 'Smart Platina Advantage' Guaranteed Savings Plan.

* INTERNATIONAL

⑪ What is Trump's Gaza Peace Board and who are its members?

- The Gaza Peace Board, formally referred to as the "Board of Peace", is an international body unveiled by Donald Trump as part of the second phase of the ceasefire agreement between Israel & Hamas in Gaza.
- India is among around 60 countries invited to join the Board.

* NATIONAL

⑫ India, UAE agree to double bilateral trade to 200 billion dollars by 2032.

- High-Level Meeting : Held btw Narendra Modi and Sheikh Mohamed bin Zayed Al Nahyan in New Delhi.

⑬ Dabolim International Airport will remain fully operational for civilian traffic : Rajnath Singh.

- Dabolim International Airport is located in South Goa.

⑭ Former President Ramnath Kovind launches Responsible Nations Index.

- Launched in : New Delhi
- Under the aegis of : World Intellectual Foundation (WIF).
- Responsible Nations Index (2026).
- 1st - Singapore • 2nd - Switzerland • 3rd - Denmark
- India's Rank : 16th • Score : 0.551513.

⑮ India achieves record electronics exports of \$ 47 billion in 2025.

- Smart phone exports : ~ USD 30 billion.

⑩ Open-Sea Marine Fish Farming Project.

- Union Minister of State for Earth Sciences launched India's first-ever open-sea Marine Fish Farming project from Andaman Sea.
- Objective : Focus on open-sea cultivation of marine finfish & seaweed in natural ocean conditions, integrating with livelihood generation.

⑪ Centre announces India's first tailings policy for critical minerals.

- Issued By : Ministry of Mines, Government of India.
- Announced in the Union Budget as a policy for recovery of critical minerals from tailings.
- Critical Minerals may exist as companion elements in ores already being mined.
- The following agencies will conduct sampling & analysis of tailings & dumps :
 - > Indian Bureau of Mines (IBM).
 - > Central Mine Planning & Design Institute (CMPDI).
 - > Atomic Minerals Directorate (AMD).