

28th January 2026

YES OFFICER

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DATE	

* RBI JUNCTION

① Reserve Bank of India and European Securities and Markets Authority sign a Memorandum of Understanding.

- MOU signed to enhance Cooperation & Information exchange regarding Central Counterparties (CCPs) regulated by RBI.
- This MOU replaces the earlier agreement signed on 28 Feb 2017.

② Relief Measures in areas affected by Natural Calamities.

- These guidelines were announced earlier in the statement on Developmental & Regulatory Policies (8 June 2023).
- The final guidelines will be effective from 1 April 2026.

⊙ Key Features of the Draft Guidelines :

i) Principle-Based Resolution Framework.

- Full discretion to Regulated entities (REs) to design and implement resolution plans.

ii) Eligible Exposures

- Relief available only for exposures that are :
Affected by a natural calamity & classified as Standard.
- In default up to 30 days (SMA-0) on the date of calamity.

iii) Dedicated Timelines.

iv) Asset Classification & Provisioning.

- Restructured loans under this framework will continue as Standard Assets.

* BANKING & FINANCIAL

③ Union Budget 2026-27 preparations commence with Halwa Ceremony in New Delhi.

- The Union Budget presented under Article 112 of the Indian Constitution.

④ Qcom platform Blinkit introduces Bharat Yatra national common mobility card (NEMC).

○ Bharat Yatra Card :

- Cost : ₹50 • KYC : No KYC Required.
- Network : Rupay-powered • Issuer : Pine Labs.
- Blinkit has started deliveries of the card in : Delhi NCR, Bengaluru, Mumbai, Chennai, and Ahmedabad.

⑤ Bharti AXA Life Insurance launches deferred annuity "Swabhimaan Retirement" plan.

⑥ Buyfoxx secures In-principle PSP Approval at ^{→ Payment Service Provider} GIFT IFSC.

- EbixCash World Money (a subsidiary of Exaya Lifespaces Limited) announced that its wholly owned entity Buyfoxx received in-principle approval for Payment Service Provider (PSP) authorisation from the IFSCA at GIFT-IFSC, Gujarat.
- Buyfoxx became the first Authorised Dealer Category-II (AD-II) licensed group entity to receive PSP authorisation under GIFT-IFSC.

⑦ Centx's FY27 Capex seen topping Rs 12 lakh crore : SBI.

- Registering a year-on-year growth of around 10%.
- Increased from ₹ 2.5 lakh crore (FY16) to ₹ 11.2 lakh crore (FY26).

★ INTERNATIONAL

⑧ France Moves Bill to Ban Social Media for Under-15s to Protect Mental Health.

⑨ USA officially withdraws from World Health Organization

- The withdrawal followed a one-year notification process. Initiated by Executive Order 14155, signed by Donald Trump on 20 Jan 2025.
- Became effective on 22 Jan 2026.
- USA contributed about 18% of WHO's total funding.
- WHO's estimated budget (2024-25) : USD 6.8 billion.
- WHO (HQ : Geneva, Switzerland) established in 1948.

★ NATIONAL

⑩ India & European Union exchange historic Free Trade Agreement.

- The Summit was attended by : Prime Minister Narendra Modi ; "Antonio Costa" (President of European Council) ; and "Ursula von der Leyen" (President of the European Commission).
- India-EU total Goods Trade (2024-25) : INR 11.5 lakh crore (USD 136.54 bn).
- India-EU Services Trade : INR 7.2 lakh Cr (USD 83.10 bn)

⊙ Key Features of the India-EU FTA.

- Zero tariffs on USD 33 bn exports (up to 10% earlier).
- 99% of Indian exports by value get access to EU market.
- ⊙ EU becomes India's 22nd FTA partner.

⑪ National Culture & Tourism festival Bharat Parv 2026.

- Lok Sabha Speaker Om Birla & Union Culture and Tourism Minister Gajendra Singh Shekhawat inaugurated the six-day national culture and tourism festival "Bharat Parv 2026" at the Red Fort, New Delhi.

⑫ India Participates as partner country at Gulfood 2026.

- India's participation is led by APEDA under the Ministry of Commerce & Industry.

⑬ NITI Aayog launched three Reports in Jaipur.

- NITI Aayog launched three major reports on 22 Jan 2026 at the International Material Recycling Conference (IMRC) organised by the Material Recycling Association of India (MRAI).
 - i) Enhancing Circular Economy of End-of-Life Vehicles (ELVs) in India.
 - ii) Enhancing circular Economy of Waste Tyres in India.
 - iii) Advancing Circular Economy of E-Waste and Lithium-ion Batteries in India.

⑭ India Energy Week 2026.

- Edition : 4th • Date : 27 - 30 Jan 2026.
- Held under the patronage of Ministry of Petroleum and Natural Gas, Government of India.
- Oil & Gas Sector Target by 2030 : \$100 billion investment target in the oil & gas sector.

⑮ India joins WEF initiative to reskill 850 mn people globally.

- WEF launched new national accelerators in India and Jordan.

* DEFENCE

⑯ DRDO displayed LR-ASHM during the 77th Republic Day Parade.

↳ Long Range - Anti-Ship Hypersonic Missile.

①7 Bhairav Battalion and Suryastra Debut at Republic Day Parade.

- Universal Rocket Launcher System (URLS) - 'Suryastra'.

★ MOUs

①8 Ministry of Communications signs agreement with Stock Holding Services Limited.

- Objective : To expand citizens' access to regulated capital market services using the nationwide network of India Post.

①9 Union Minister Ram Mohan Naidu chairs signing of agreement to develop India's Regional Transport Aircraft ecosystem

- Agreement between Brazilian aerospace major Embraer and the Adani Group.

②0 India, EU sign 13 deals.

- The agreements were signed at the 16th India-EU summit, co-chaired by Prime Minister Narendra Modi.

②1 AIIA New Delhi Signs Landmark MoU with CAYEIT.

↳ All India Institute of Ayurveda.

②2 AYUSH EXCIL and ZEPTO to sign MoU.

★ IMPORTANT DAYS

②3 International Data Privacy Day : 28th January.

②4 National Geographic Day 2026 : 27th January.

★ APPOINTMENTS

- (25) Satya Srinivas appointed India's executive director at ADB.
- (26) Former Deputy Director of the Central Institute of Classical Tamil and Tamil Scholar, Dr Anandasundaram passed away.

★ AWARDS / BOOKS

- (27) National Awards for Model Youth Gram Sabha to be conferred.
• Date : 28 Jan 2026 • Venue : New Delhi.
- (28) Indian Doctor Wins Wiley Research Heroes Prize 2025.
• Name of Indian Doctor : Dr. Chandrakant Lahariya.
- (29) Sikkim Police Receives President's Police Colours Award for Distinguished Service.
• Sikkim is the 15th state in India to achieve this Award.
- (30) Victoria Beckham Receives French Knighthood in Paris.

★ SCIENCE & TECH

- (31) NASA's New Star-Hopper 'ExoMiner++' has revolutionized Exoplanet Discovery.

★ SPORTS

- (32) Nat Sciver-Bront creates history with First Century in WPL.
↳ Women's Premier League
- She is playing for Mumbai Indians and hit Century against Royal Challengers Bengaluru in Vadodara.