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21 APRIL 2026

RBI E-mandate Framework 2026

Rs 15,000 no-AFA limit.

Rs 1 lakh for insurance premiums.

Rs 15,000

NO-AFA LIMIT

24 hrs

PRE-DEBIT ALERT

65

INSURANCE BILLERS

Original concept illustration | Figures from cited sources

Bharat Connect

PLI added as biller.

Civil Services Day

21 April.

Price of the Edition: Complimentary Copy

Designed and prepared by CrackExam.co.in Team

<https://crackexam.co.in/>

Research cutoff: 21 April 2026, sources dated 21 April 2026

Editor's briefing and contents

The RBI's consolidated E-mandate Framework leads this edition, with Postal Life Insurance joining Bharat Connect and Civil Services Day figures.

Research cutoff: 21 April 2026, sources dated 21 April 2026

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Reading guide

3 verified stories, each linked to its source. Earlier developments are explicitly carried forward. Not every possible update is covered. The separate 10-question test uses this same dataset. Original practice, not an actual previous-year paper.



Banking and RBI

RBI issues Digital Payments E-mandate Framework, 2026

21 April 2026 | Reserve Bank of India press release 2026-2027/116; The Hindu BusinessLine

On 21 April 2026 the RBI issued consolidated directions titled Digital Payments - E-mandate Framework, 2026. The RBI says they consolidate existing instructions with a few minor changes based on stakeholder feedback, and take effect immediately.

As reported by The Hindu BusinessLine: customers must complete a one-time registration with additional factor authentication (AFA), and issuers must send a pre-transaction notification at least 24 hours before a debit and a post-transaction notification. Recurring transactions up to Rs 15,000 can be authorised without AFA; for insurance premiums, mutual fund subscriptions and credit card bill payments the limit is Rs 1,00,000 per transaction. No charges can be levied on customers for the e-mandate facility, and existing card e-mandates can be mapped to re-issued cards.

Key facts

Framework: Digital Payments - E-mandate Framework, 2026

Effective: immediately, 21 April 2026

Without AFA: up to Rs 15,000; Rs 1,00,000 for insurance, MF, card bills

Pre-debit notification: at least 24 hours before

Exam takeaway: AFA means additional factor authentication, an extra check beyond the normal login.

One-minute recall: RBI E-mandate Framework 2026: Rs 15,000 no-AFA limit (Rs 1 lakh for insurance/MF/card bills); 24-hour pre-debit alert.

Reserve Bank of India press release 2026-2027/116; The Hindu BusinessLine

Economy and Finance

NPCI Bharat BillPay adds Postal Life Insurance as a biller

21 April 2026 | CNBC TV18

NPCI Bharat BillPay Limited (NBBL) has onboarded Postal Life Insurance (PLI) as a biller in the insurance category on the Bharat Connect platform, CNBC TV18 reported on 21 April 2026. Policyholders of PLI and Rural Postal Life Insurance (RPLI) can pay renewal premiums via Bharat Connect-enabled online platforms and offline agent networks. State Bank of India acted as the Biller Operating Unit (BOU).

PLI, operated by India Post under the Department of Posts, services over 1.25 crore active policies and processes about 2.5 lakh transactions daily. Insurance billers on Bharat Connect have risen to 65. The platform supports more than 22,600 billers across 29 categories. NBBL is a wholly owned subsidiary of NPCI.

Key facts

Biller added: Postal Life Insurance (PLI and RPLI)

Biller Operating Unit: State Bank of India

Insurance billers on Bharat Connect: 65

Platform: 22,600+ billers, 29 categories

Exam takeaway: A Biller Operating Unit (BOU) is the bank that onboards and supports billers on Bharat Connect.

One-minute recall: NBBL onboards Postal Life Insurance on Bharat Connect; SBI is BOU; 65 insurance billers.

CNBC TV18

Appointments, Awards and Important Days

Civil Services Day 2026: Minister cites governance reform figures

21 April 2026 | Daily Excelsior

Union Minister Dr Jitendra Singh, in charge of DoPT, Personnel, Public Grievances and Pensions, addressed Civil Services Day in New Delhi on 21 April 2026. He said entries for the Prime Minister's Awards for Excellence rose from 1,216 in 2023 to 1,588 in 2024 and 2,035 in 2025 across over 750 districts.

He cited more than 88 lakh officials on the iGOTKarmayogi platform who have accessed over 2,000 courses, and CPGRAMS grievances rising from about 2 lakh a year in 2014 to 25-30 lakh now, with over 95 per cent disposed of and average resolution time down from 60 days to about 12 days. He also mentioned removal of nearly 2,000 obsolete rules.

Key facts

Day: Civil Services Day, 21 April 2026

PM Excellence Awards entries: 1,216 (2023), 1,588 (2024), 2,035 (2025)

iGOTKarmayogi: 88 lakh+ officials, 2,000+ courses

CPGRAMS resolution time: about 60 days to about 12 days

Exam takeaway: Civil Services Day is observed on 21 April each year.

One-minute recall: Civil Services Day 21 Apr 2026: PM Awards entries 2,035 (2025); CPGRAMS resolution about 12 days.

Daily Excelsior

Rapid revision and vocabulary

RBI E-mandate Framework 2026: Rs 15,000 no-AFA limit (Rs 1 lakh for insurance/MF/card bills); 24-hour pre-debit alert.

NBBL onboards Postal Life Insurance on Bharat Connect; SBI is BOU; 65 insurance billers.

Civil Services Day 21 Apr 2026: PM Awards entries 2,035 (2025); CPGRAMS resolution about 12 days.

AFA: Additional Factor Authentication.

E-mandate: Standing instruction for recurring digital payments.

BOU: Biller Operating Unit.

NBBL: NPCI Bharat BillPay Limited.

CPGRAMS: Centralised Public Grievance Redress and Monitoring System.

Rapid-revision prompts

What is the no-AFA limit?

Which biller joined Bharat Connect?

When is Civil Services Day?

Sources and publication information

Every figure comes from the linked source page for that story. Where an official page was not read, the story names the publication that reported it. Items we could not verify, or whose outcome was not settled, were left out. This edition has 3 stories because that is what we could verify for the day.

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