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29 APRIL 2026

Calamity relief without a request

Effective 1 July 2026.

Type I NBFC exemption final.

1 Jul 2026

EFFECTIVE DATE

135 days

OPT-OUT WINDOW

**Rs 1,000
cr**

ASSET LIMIT (DRAFT)

Original concept illustration | Facts from cited sources

RBI

Calamity relief Directions.

Telangana

New DGP.

Price of the Edition: Complimentary Copy

Designed and prepared by CrackExam.co.in Team

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Research cutoff: 29 April 2026, sources dated 29 April 2026

Editor's briefing and contents

RBI's calamity relief Directions and the final NBFC Amendment Directions lead this edition, with a Telangana police appointment.

Research cutoff: 29 April 2026, sources dated 29 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 final Directions on calamity relief: lenders may extend relief without request

29 April 2026 | The Economic Times (PTI)

On Wednesday, 29 April 2026 the RBI issued a series of directions on relief measures in calamity-affected areas for commercial banks, small finance banks, local area banks, co-operative banks, NBFCs and All India Financial Institutions, plus two repeal directions. They come into force on 1 July 2026. Lenders may extend relief to all borrowers without waiting for a request, with an opt-out clause for borrowers who wish to opt out until the end of 135 days from the declaration of the natural calamity.

A bank may run calamity-affected branches from temporary premises under advice to the RBI regional office, set up satellite offices, extension counters or mobile banking, and must restore ATM services at the earliest. It may waive or reduce fees for up to one year. Borrowers eligible for resolution are 'Standard' accounts not in default for more than 30 days on the date of the calamity; accounts that slip into NPA before the plan is implemented are upgraded to Standard on implementation. Banks must keep an additional specific provision of 5 per cent of the outstanding debt for borrowers given a resolution plan.

Key facts

Issued: 29 April 2026; effective 1 July 2026

Relief without borrower request; opt-out within 135 days

Fee waiver: not exceeding one year

Resolution: Standard accounts, not in default over 30 days; extra provision 5%

Exam takeaway: A resolution plan restructures a borrower's loan so it can be repaid after a shock.

One-minute recall: RBI calamity-relief Directions (29 Apr 2026): relief without request, opt-out within 135 days, effective 1 Jul 2026.

The Economic Times (PTI)

RBI exempts small NBFCs with no public funds and no customer interface from registration

29 April 2026 | Reserve Bank of India press release 2026-2027/172

On 29 April 2026 the RBI issued final Amendment Directions to the NBFC Registration, Exemptions and Framework for Scale Based Regulation Directions, 2026. The draft was issued on 10 February 2026 with comments invited until 4 March 2026.

The draft proposed exemption from registration for 'NBFCs not availing public funds and not having customer interface' (including 'Type I NBFCs') with asset size below Rs 1,000 crore, subject to specified conditions, a procedure for deregistration or conversion of existing such NBFCs, and related aspects. The RBI says feedback was examined and changes incorporated in the final Directions, with a statement on the feedback annexed.

Key facts

Issued: 29 April 2026 (draft 10 February 2026)

Covers: NBFCs with no public funds and no customer interface (Type I)

Draft proposal: exemption if assets below Rs 1,000 crore

Also: deregistration or conversion procedure

Exam takeaway: Scale Based Regulation groups NBFCs into layers with stricter rules for larger ones.

One-minute recall: RBI final NBFC Amendment Directions (29 Apr 2026): Type I NBFC registration exemption framework.

Reserve Bank of India press release 2026-2027/172

Appointments, Awards and Important Days

CV Anand appointed Telangana's next DGP

29 April 2026 | The New Indian Express

The New Indian Express reported on 29 April 2026 that the Telangana Government appointed 1991-batch IPS officer CV Anand as the next Director General of Police. He will take charge on 1 May, a day after incumbent DGP B Shivadhar Reddy superannuates on 30 April.

Anand most recently served as Special Chief Secretary, Home, and headed the Hyderabad City Police twice. He is credited with starting SHE Teams, SHE Shuttles and SHE Apps in Cyberabad, and with e-challan systems and automated traffic signalling as Hyderabad traffic chief.

Key facts

Post: Director General of Police, Telangana

Officer: CV Anand, 1991-batch IPS

Takes charge: 1 May 2026

Predecessor: B Shivadhar Reddy (retires 30 April)

Exam takeaway: A DGP is the head of a State police force.

One-minute recall: Telangana: CV Anand named DGP; takes charge 1 May 2026 (NIE).

The New Indian Express

Rapid revision and vocabulary

RBI calamity-relief Directions (29 Apr 2026): relief without request, opt-out within 135 days, effective 1 Jul 2026.

RBI final NBFC Amendment Directions (29 Apr 2026): Type I NBFC registration exemption framework.

Telangana: CV Anand named DGP; takes charge 1 May 2026 (NIE).

NPA: Non-Performing Asset.

NBFC: Non-Banking Financial Company.

Type I NBFC: NBFC with no public funds, no customer interface.

DGP: Director General of Police.

Opt-out: Choice to decline offered relief.

Rapid-revision prompts

What is new in calamity relief?

Which NBFCs are exempt?

Who is Telangana's new DGP?

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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