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20 MAY 2026

Loan recovery conduct: revised RBI drafts

USD 5 billion swap auction.
World Bee Day.

31 May

COMMENTS DUE

USD 5 bn

3-YEAR SWAP

20 May

WORLD BEE DAY

Original concept illustration | Figures from cited sources

RBI

Drafts and swap.

CCI

Cube Trust deal.

Price of the Edition: Complimentary Copy

Designed and prepared by CrackExam.co.in Team

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Research cutoff: 20 May 2026, sources dated 20 May 2026

Editor's briefing and contents

RBI regulation and liquidity measures lead, with a CCI approval and World Bee Day.

Research cutoff: 20 May 2026, sources dated 20 May 2026

Banking and RBI / 3

Appointments, Awards and Important Days / 3

Reports, Indices, Science and Technology / 4

Rapid revision and vocabulary / 4

Sources and publication information / 4

Reading guide

4 verified stories, each linked to its source. Earlier developments are explicitly carried forward. Not every possible update is covered. The separate 9-question test uses this same dataset. Original practice, not an actual previous-year paper.



Banking and RBI

RBI issues revised draft directions on loan recovery conduct and recovery agents; comments till 31 May

20 May 2026 | Reserve Bank of India

Following the Statement on Developmental and Regulatory Policies of 6 February 2026, the RBI had issued draft Amendment Directions on 'Conduct of Regulated Entities in Recovery of Loans and Engagement of Recovery Agents' on 12 February 2026. After substantial feedback changed many key provisions, the RBI on 20 May 2026 issued revised drafts for another round of public consultation.

Stakeholders had also sought regulatory enablement for lenders to use technology-based mechanisms that restrict some functions of a financed mobile device to recover dues on default. The revised drafts cover commercial banks, small finance banks, local area banks, RRBs, UCBs, rural co-operative banks, AIFIs, NBFCs and housing finance companies. Comments are invited till 31 May 2026.

Key facts

Revised drafts: 20 May 2026; first draft 12 February 2026

Subject: conduct in loan recovery and engagement of recovery agents

Covers: banks, AIFIs, NBFCs and HFCs

Comments till: 31 May 2026

Exam takeaway: Draft directions are issued for public comment before they become final.

One-minute recall: RBI revised drafts on loan recovery conduct, 20 May 2026; comments till 31 May (RBI).

[Reserve Bank of India](#)

RBI announces USD 5 billion, three-year USD/INR buy/sell swap auction for 26 May

20 May 2026 | Reserve Bank of India

On a review of liquidity conditions the RBI decided on 20 May 2026 to conduct a USD/INR Buy/Sell swap auction of USD 5 billion for a tenor of three years. The auction is on 26 May 2026 from 10:30 to 11:30 AM, with near leg/spot date 29 May 2026 and far leg date 29 May 2029.

Bids are placed as the premium participants will pay the RBI, in paisa up to two decimal places, in a multiple price-based auction. Authorised Dealers Category-I banks are among the eligible entities.

Key facts

Amount and tenor: USD 5 billion; three years

Auction: 26 May 2026, 10:30 to 11:30 AM

Near leg 29 May 2026; far leg 29 May 2029

Bidding: premium in paisa; multiple price-based

Exam takeaway: In a buy/sell swap the RBI buys dollars now and sells them back later, which adds rupee liquidity.

One-minute recall: RBI USD 5 bn 3-year buy/sell swap auction on 26 May 2026 (RBI, 20 May).

[Reserve Bank of India](#)

Appointments, Awards and Important Days

World Bee Day, 20 May: chosen for the birth of beekeeping pioneer Anton Janša

20 May 2026 | [FAO on the UN observances page](#)

The page says World Bee Day, observed on 20 May since 2018, was declared by the UN General Assembly after efforts by the Government of Slovenia with the support of Apimondia, to raise awareness of the role of bees and other pollinators.

The date was chosen as the birthday of Anton Janša, a pioneer of modern apiculture from a Slovenian beekeeping family.

Key facts

Day: World Bee Day, 20 May

Observed since: 2018

Proposed by: Slovenia, with Apimondia

Date marks: birth of Anton Janša

Exam takeaway: Pollinators such as bees keep food systems and ecosystems healthy.

One-minute recall: World Bee Day: 20 May; since 2018; Slovenia; Anton Janša (UN/FAO).

[FAO on the UN observances page](#)

Reports, Indices, Science and Technology

CCI approves Cube Highways Trust's acquisition of four road SPVs

20 May 2026 | Press Information Bureau

PIB said the Competition Commission of India approved the proposed acquisition of 100% equity of Baharampore-Farakka Highways, Devanahalli Tollway, Western MP Infrastructure and Toll Roads and Chenani Nashri Tunnelway by Cube Highways Trust, announced on 20 May 2026.

Cube Trust is an infrastructure investment trust registered with SEBI under the SEBI (Infrastructure Investment Trusts) Regulations, 2014. The four target SPVs operate roads and highways under government concessions.

Key facts

Approved by: Competition Commission of India

Acquirer: Cube Highways Trust (InvIT)

Targets: four road SPVs, 100% equity

Law cited: SEBI (InvITs) Regulations, 2014

Exam takeaway: An InvIT pools money from investors to own infrastructure assets such as roads.

One-minute recall: CCI approves Cube Highways Trust acquisition of four road SPVs (PIB, 20 May).

[Press Information Bureau](#)

Rapid revision and vocabulary

RBI revised drafts on loan recovery conduct, 20 May 2026; comments till 31 May (RBI).

RBI USD 5 bn 3-year buy/sell swap auction on 26 May 2026 (RBI, 20 May).

World Bee Day: 20 May; since 2018; Slovenia; Anton Janša (UN/FAO).

CCI approves Cube Highways Trust acquisition of four road SPVs (PIB, 20 May).

Revised draft: Second round of public comment.

Buy/sell swap: Buy dollars now, sell later.

Far leg: Reversal date of a swap.

InvIT: Infrastructure Investment Trust.

SPV: Special purpose vehicle.

Rapid-revision prompts

What did the RBI revise?

What is the swap auction?

What is World Bee 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 4 stories because that is what we could verify for the day.

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