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IIBF VISION

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VISION

To be premier Institute for developing and nurturing competent professionals in banking and finance field.

MISSION

To develop professionally qualified and competent bankers and finance professionals primarily through a process of education, training, examination, consultancy /counselling and continuing professional development programs.



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TOP STORIES

The key highlights of the Monetary Policy Committee meeting held from October 05-07, 2026

The Reserve Bank of India's (RBI's) Monetary Policy Committee (MPC) meeting was held from October 05-07, 2026. The key highlights of the meeting are as follows:

- Repo Rate increased by 25 bps from 5.25% to 5.50%.
- Standing Deposit Facility (SDF) rate adjusted to 5.25%.
- Marginal Standing Facility (MSF) rate adjusted to 5.75%.
- Bank Rate adjusted to 5.75%.

Statement on Developmental and Regulatory Policies: Key highlights

- **Measures to enhance customer convenience through the Account Aggregator framework:** To enhance customer convenience, it has been decided to implement interoperability among NBFC-Account Aggregators (NBFC-AA). This will enable customers to access and share their financial information, across different Financial Information Providers, through any NBFC-AA of their choice. Additionally, Depositories regulated by the Securities and Exchange Board of India are being facilitated to include information related to bank deposit accounts in their Consolidated Account Statement (CAS) through the NBFC-AAs. This will enable demat account holders to view information relating to their demat account holdings and bank deposit accounts at one place in the CAS.
- **Constitution of a Technical Consultative Committee for Financial Markets:** Against the backdrop of rapidly evolving financial markets and infrastructure, the RBI has decided to constitute a Technical Consultative Committee for Financial Markets. The Committee will serve as a forum for structured engagement with market participants and stakeholders by the RBI on policy and operational matters related to money, Government securities and foreign exchange markets, as well as the respective derivative markets and infrastructure.

RBI raised daily CRR maintenance requirement for Banks

The banks are required to maintain a minimum Cash Reserve Ratio (CRR) of not less than 99 percent of the required CRR daily, starting from October 16, up from 90 per cent earlier. The move follows a review of the current liquidity condition in the banking system and will help reduce liquidity in the banking system.

PFRDA launched new NPS Central

The Pension Fund Regulatory and Development Authority (PFRDA) has launched NPS Central, a unified digital platform that allows National Pension System (NPS) subscribers to manage their pension accounts without having to navigate separate recordkeeping agency portals. The platform is intended to simplify access to pension services, from checking investments and making contributions to exploring schemes and updating personal details. Prospective subscribers can also use it to register for NPS, compare investment options and select a pension fund.

PFRDA postponed implementation of revised PoP fee structure

PFRDA has postponed the implementation of revised charges that Points of Presence (PoPs) can collect from subscribers under the National Pension System (NPS) and NPS Lite. The revised structure provides for a one-time onboarding charge of ₹200 per Permanent Retirement Account Number (PRAN) and an annual charge of 0.20% of Assets Under Management (AUM) across all NPS schemes. Scheduled to be implemented from October 1, 2026; the scheme will now start from December 1, 2026.

GIFT City payment system operators to comply with 'financial soundness' norms

Payment system operators in GIFT IFSC will now have to comply to the "financial soundness" criteria prescribed by the International Financial Services Centres Authority (IFSCA). Existing operators will get six months to comply, whereas, new applicants will have to meet the norms while applying for authorisation. Trade Receivables Discounting System (TReDS) operators must maintain a minimum net worth of $1 million (about ₹9.5 crore), while Legal Entity Identifier (LEI) issuers must maintain a minimum net worth of $200,000 (about ₹1.9 crore).

IFSCA issued guidelines on algo trading for investor safety

IFSCA's guidelines for algorithmic trading on stock exchanges focus on market integrity, risk control and investor safety. In line with these guidelines, before deploying any new trading algorithm, market participants must obtain express approval from the stock exchange. A functional emergency stop-mechanism must be deployed to immediately halt all algorithmic activity during system malfunctions. Exchanges must enforce dynamic price constraints and soft-limit filters. All algorithmic orders must be tagged with unique identifiers to maintain a clear and verifiable audit trail. Eligible system auditors must conduct annual audits of algorithmic infrastructure.

Banking Policies

RBI's Master Circular for smooth credit facilitation to SC/ST borrowers

The RBI has consolidated existing instructions on credit facilities to Scheduled Castes (SCs) and Scheduled Tribes (STs) to be followed by all Scheduled Commercial Banks (SCBs), including Small Finance Banks (SFBs). The circular instructs banks to prepare credit plans at the block/district levels with appropriate weightage to SC/ST borrowers. They must also formulate bankable schemes suited to their needs, particularly for self-employment. Banks have been asked to review their lending procedures to ensure that loans are sanctioned in time; they are adequate; and are oriented towards income-generating activities. Rejection of loan applications from SC/ST borrowers under Government programmes should be done at the next higher level rather than at the branch level. Reasons for rejection must be clearly recorded. The circular details the Credit Enhancement Guarantee Scheme for Scheduled Castes (CEGSSC), while also directing banks to create greater awareness among SC/ST borrowers about available credit schemes and organise meetings to understand their credit requirements.

RBI's Master Circular for Note-sorting machines mandates BIS compliance

The RBI has issued a consolidated Master Directions on Note Sorting Machines comprising of all existing rules, fitness parameters, testing requirements and Bureau of Indian Standards (BIS) norms for cash-handling machines. Accordingly, now, banks must procure only BIS certified Note Sorting Machines compliant with IS 18663: 2024. The machines shall be able to identify and segregate suspected counterfeits and notes which are unfit for circulation. Discontinued or non-compliant machine models must be removed by June 30, 2027 or face penalties under RBI frameworks. Notes must clear strict physical condition and authenticity checks to be deemed fit for recycling.

RBI updated NRD-CSR reporting format under CIMS Sankalan portal

The RBI has made changes to the Non-Resident Deposits-Comprehensive Single Return (NRD-CSR) reporting under the Centralised Information Management System (CIMS) Sankalan portal. While reporting has moved to this portal since April 2024, the existing formats have recently been rationalised for reporting bank-wise consolidated data. Accordingly, now, access to submit a return and reporting channel will be managed by RBI. The creation of users to submit the return and access to various options available on the Sankalan portal, will be managed by the admin-users of the banks.

No rebooking after AD cancels forex derivative contract

In cognisance of how the market conditions have evolved, no rebooking of any deliverable or non-deliverable foreign exchange derivative contract involving the INR shall be permitted if an Authorised Dealer (AD) has cancelled the contract after the issuance of the revised Master Directions on Risk Management and Inter-Bank Dealings. However, users might be permitted to rollover foreign exchange derivative contracts on maturity,

subject to due compliance. ADs can allow users to take positions up to USD 100 million equivalent of notional value (outstanding at any point of time), across all ADs, for hedging contracted exposure without establishing the existence of underlying exposure. While offering such a contract to hedge a contracted exposure, an AD shall obtain and retain an undertaking from the user that the same underlying exposure has not been hedged with any other AD.

Banking Developments

Banks to hold capital against CVA risk from April 2027

The new Credit Valuation Adjustment (CVA) framework, which requires banks to calculate capital requirements for risks arising from changes in the creditworthiness of counterparties to derivative transactions, will come into force from April 1, 2027. The framework applies to commercial banks (excluding Small Finance Banks, payments banks and local area banks). It covers both domestic operations and overseas branches. Banks will calculate CVA capital requirements on a standalone basis, in both the banking book and trading book. Trades pertaining to security financing transactions will be excluded from the CVA capital charge. Banks will use the Basic Approach for Credit Valuation Adjustment (BA-CVA) for calculating the CVA capital charge. For banks with relatively smaller non-centrally cleared derivative portfolios, the bank's CVA capital requirement will be equal to 100% of its capital requirement for Counterparty Credit Risk (CCR).

RBI made it easier for funds to acquire shareholding in banks

The RBI has eased the approval process for mutual funds, insurance companies and pension funds seeking to acquire major shareholding in banks. Earlier, investors had to obtain prior RBI approval for an initial acquisition of major shareholding in a bank. They also had to take another approval if their aggregate shareholding subsequently fell below 5%. While prior approval will continue to be mandatory for initial acquisition of major shareholding in a banking company, it has now been decided to grant one-time approval for subsequent acquisitions of major shareholding in the same banking company, up to 10% of a bank's paid-up share capital or voting rights. This approval can be revoked if the investor fails to comply with the relevant terms & conditions; or if the qualifying person/anyone associated subsequently does not meet the "fit and proper" criteria.

RBI tightened capital adequacy norms for banks in line with global standards

The RBI has revised its 2025-issued capital adequacy framework to align with the latest leverage ratio framework of the Basel Committee on Banking Supervision (BCBS) standards. The amendments enforce a uniform cap on overall leverage (irrespective of an asset's risk profile) to strengthen balance sheet resilience. The new framework prescribes the minimum leverage ratio at 4% for Domestic Systemically Important Banks (D-SIB) and 3.5% for other banks. The leverage ratio exposure measures total exposure—including on-balance-sheet assets, derivatives, securities financing and off-balance-sheet items.

RBI updated instructions for commercial banks

The Reserve Bank of India (Commercial Banks – Forthcoming Instructions) Second Amendment Directions, 2026, will become effective from April 1, 2027. The circular updates the mapping for Business Indicator (BI) constituents (Interest, Lease, and Dividend Component, Services Component, Financial Component) to financial statement line items; incorporates operating lease treatments; and clarifies interest-rate derivative asset evaluations. It has also revised the Loss Component calculation, adjusts loss data requirements for initial Internal Loss Multiplier (ILM) calculations and adds guidance for damaged or destroyed assets.

RBI removed cap on PV01 of non-option derivative contracts

The RBI has issued Reserve Bank of India (Commercial Banks - Miscellaneous) Second Amendment Directions, 2026 and parallel directions for SFBs. Accordingly, from October 19, 2026 onwards, the previous rule that capped the gross PV01 (Present Value of a Basis Point, a measure of interest rate sensitivity) of non-option rupee derivative contracts, including rupee–foreign currency contracts, at 0.25% of a bank's net worth as on the last balance sheet date.

NDDCs can now be offered only for hedging purposes

Earlier, Authorised Dealer Category-I (AD Cat-I) banks with an operating IFSC Banking Unit (IBU) and Standalone Primary Dealers authorised as Authorised Dealer Category-III, could offer Non-Deliverable Derivative Contracts (NDDCs) involving INR to non-resident users without any restriction in terms of purpose. However, now such NDDCs will only be offered for hedging. An AD will have to maintain a Foreign Exchange Risk Reserve (FERR) for foreign exchange derivative contracts involving INR, undertaken by it for hedging the currency risk of its own assets and liabilities, and shall be applicable to all such contracts where the AD purchases foreign currency against INR. The FERR shall be equal to 20% of the INR equivalent of the notional amount of each derivative contract. It shall be deposited and maintained by way of cash in India with the RBI on a daily basis till the termination of the contract.

RBI amended capital adequacy norms for commercial banks

The RBI has amended the Capital Adequacy norms for commercial banks. Accordingly, now, when a bank acts as a clearing member of a Qualifying Central Counterparty (QCCP) for its own purposes, a risk weight of 2% shall be applied to the bank's trade exposure to the QCCP vis-à-vis OTC derivatives transactions, exchange-traded derivatives transactions and Securities Financing Transactions (SFTs). The same risk weight also applies to a clearing member's trade exposure to the QCCP in cases where the clearing member (bank) is obligated to reimburse the client for any losses on such transactions if the QCCP defaults. For determining the Exposure at Default (EAD), the Credit Valuation Adjustment (CVA) loss shall be the CVA recognised by the bank as an incurred write-down. Bank shall use the amount recognised in its financial statements according to its applicable accounting and valuation policies. The bank shall maintain adequate documentation to demonstrate the amount of CVA included as an incurred write-down and its reconciliation to the financial statements.

Capital Market

SEBI eased KYC norms for foreign portfolio investors

Securities and Exchange Board of India (SEBI) has relaxed Know-Your-Customer (KYC) norms for Foreign Portfolio Investors (FPIs), extending the periodic review cycle to as long as eight years from the existing one to three years. The revised framework, which will come into effect on December 1, 2026, seeks to reduce compliance burden and promote ease of doing business. In another change, SEBI has dispensed with the requirements relating to intimation of change in information at the time of continuance of registration.

SEBI steps up investor awareness initiatives

To make investors more aware, SEBI has undertaken more initiatives under its Project Jagrook. From October 5 to 31, all stock brokers were required to display the risk disclosure notices and investor awareness messages shared by SEBI, on their websites. From November 1, 2026 onwards, brokers have to display the specified investor awareness messages on the landing page of their websites.

SEBI mandated Credit Risk-o-Meter for investor awareness

Now, investors will be able to assess the credit risk of debt securities before investing in them. SEBI has introduced a 'Credit Risk-o-Meter' as a mandatory disclosure mechanism. This colour-coded risk indicator will be displayed in offer documents, abridged prospectuses, private placement memorandums, advertisements issued by issuers. Online Bond Platform Providers (OBPPs) will also display it in advertisements, as well as, their web and mobile platforms.

SEBI relaxed private placement norms for debt securities

SEBI has relaxed some norms for debt securities issued on a private placement basis. Accordingly, now an issuer can have up to 17 International Securities Identification Numbers (ISINs) maturing in a single financial year. Six ISINs will be available for issuing capital gains tax debt securities by the authorised issuers under section 54EC of the Income Tax Act, 1961 on a private placement basis. A maximum of five ISINs maturing in a financial year, will be allowed for structured debt securities, market-linked debt securities, floating rate bonds,

zero coupon bonds and debt capital instruments (Tier II bonds). Existing ISINs pertaining to these bonds will be grandfathered to avoid any unintended breach of ISIN cap.

SEBI relaxed merchant banker appointment for listed issuers

SEBI has relaxed the mandatory merchant banker appointment requirement for certain listed issuers who raise debt through private placement. Thus, eligible issuers can now privately place debt securities with a face value of Rs. 10,000 without appointing a merchant banker, subject to SEBI's conditions. The issuer must be registered with, or regulated by, a financial sector regulator in India. It must be listed on a recognised stock exchange for at least one year. It should not have defaulted during the last three financial years and the current financial year, on redemption or repayment, or payment of interest/dividend, relating to debt securities, non-convertible redeemable preference shares, securitised debt instruments, commercial papers, deposits or loans.

SEBI revised CAS market timings

With effect from December 7, 2026, the Closing Auction Session (CAS), market timings and derivatives settlement methodology will operate as per revisions done by SEBI. CAS shall be implemented as a separate session of 10 minutes from 3:30p.m. to 3:40p.m., on all trading days. The order entry session shall close randomly anytime between 3:38p.m. to 3:40p.m. Trading in index derivatives contracts shall continue until 3:45 p.m. on all trading days, except on expiry days when trading in expiring index derivatives contracts shall cease at 3:30 p.m. Trading in stock derivatives contracts shall continue until 3:45 p.m. on all trading days, including on expiry days. The reference price of a security for CAS in the cash segment shall be determined based on the Volume Weighted Average Price (VWAP) of the trades executed in the security during the last 15 minutes of Continuous Trading Session (CTS) in the cash segment

SEBI revised margin collection norms

SEBI has made changes related to margin collection norms to provide margin relief to clients who have a net sell obligation in a settlement and have completed the Early Pay-In (EPI) process through the clearing corporation. Accordingly, clearing corporations will not collect margins from trading and clearing members on clients' subsequent buy or sell positions in the cash segment, up to the value of securities for which early pay-in has been successfully accepted. Instead, clearing corporations will calculate the available EPI value on the trade date, which will be the lower of the value of securities for which EPI has been made and the value of securities sold. This condition will not apply to trade-for-trade securities settled on a gross basis.

SEBI relieved research analysts from maintaining call records with institutional investors

To enhance ease of doing business, SEBI has eased the hitherto mandatory requirement for research analysts to maintain call recordings of their interactions with institutional investors. However, they will continue to maintain records of their interactions with all clients (including prospective clients), through signed physical records, emails, SMS messages, call recordings or any other legally verifiable method.

SEBI introduced revised settlement rules, Fast-Track route for cases up to ₹10 lakh

SEBI has notified the Settlement Regulations, 2026, revising the formula for calculating settlement amounts and introducing a fast-track mechanism for eligible cases involving amounts of up to ₹10 lakh. Under the new regulations, settlement terms will comprise the settlement amount, disgorgement of wrongful gains wherever applicable, and remedial and regulatory measures, previously referred to as non-monetary terms. The regulations also introduce two categories of fast-track settlements: violation-based fast-track settlement and monetary threshold-based fast-track settlement.

Regulator Speaks

Improved monitoring and assessment frameworks imperative for financial stability: Governor, RBI

Speaking at the Fifth Kautilya Economic Conclave, Mr. Sanjay Malhotra, Governor, RBI said that instead of

expecting financial stability to prevent every shock, we must strengthen the financial system to absorb shocks without allowing them to affect the wider economy. Speaking about the challenges to financial stability, Mr. Malhotra listed elevated global debt; stretched asset valuations (particularly AI-related); elevated leverage; private credit; and cyber risks compounded by Artificial Intelligence (AI). He also outlined key priorities for safeguarding financial stability, cautioning that the nature of systemic risks is changing with financial markets, institutions and technologies becoming increasingly interconnected. Improved monitoring and assessment frameworks are a must for safeguarding financial stability. For that, we need better and more granular data. He also stated that resilience must be system-wide; and innovation must strengthen, not fragment, the foundations of trust.

We are growing but this growth must be accompanied by responsibility: Deputy Governor, RBI

Speaking at the FE Modern BFSI Summit, Mr. Swaminathan J, Deputy Governor, RBI stated that growth, trust and resilience are connected responsibilities for India's financial sector. We are entering the next phase with improved asset quality and comfortable capital positions. But technology, outsourcing and greater interconnection can create new vulnerabilities if controls do not keep pace. He suggested relevant propositions to enable growth with responsibility.

Financial system doing well, but risks not to be ignored: Deputy Governor, RBI

Speaking at the Business Standard BFSI Insight Summit, Dr. Poonam Gupta, Deputy Governor, RBI said that India's economic growth momentum has remained strong even in the face of shocks such as high US tariffs, surging oil prices, deficient monsoon rainfall and capital outflows. However, she also added that India would need to improve its competitiveness in new sectors, keep pace with technological changes and invest in human capital to sustain growth of 7% and move higher.

Economic Wrap Up

The Department of Economic Affairs released Monthly Economic Review, October 2026. Its key highlights are as follows:

- Bank credit to industry alone grew by 18.2% YoY, remaining strong across major industrial segments. Overall bank credit growth continued its strong momentum, expanding by 21.6% YoY.
- Credit to Medium industries grew by 31.8%, followed by Micro & Small industries at 23.0% and Large industries at 14.9%.
- Headline retail inflation (CPI) accelerated by 71 basis points to 5.54% in September 2026, driven by a rise in consumer food prices (7.74%) and a partial pass-through of global fuel price rises to the CPI basket.
- Index of Industrial Production (IIP) grew by 6.7% on an annual basis in September 2026.
- The Index of Core Industries (ICI) grew by 7.9% YoY in September 2026.
- The HSBC India Manufacturing Purchasing Managers' Index (PMI) strengthened to 55.1 in September from 52.8 in August, indicating a faster expansion in manufacturing activity.
- Merchandise exports grew significantly by 23.1% YoY to USD 44.4 billion in September 2026, from USD 36.1 billion in September 2025. Merchandise imports rose by 8.0% to USD 74.6 billion YoY during the same period.
- India's current account deficit narrowed to USD 5.2 billion in August 2026 from USD 6.1 billion a year earlier, supported by a lower merchandise trade deficit and higher net receipts from services and transfers.
- India continued to attract robust Foreign Direct Investment (FDI) during April-August FY27, with gross FDI inflows of USD 54.9 billion, compared with USD 45.6 billion in the corresponding period of the previous year, reflecting sustained interest from foreign investors in India.

New Appointments

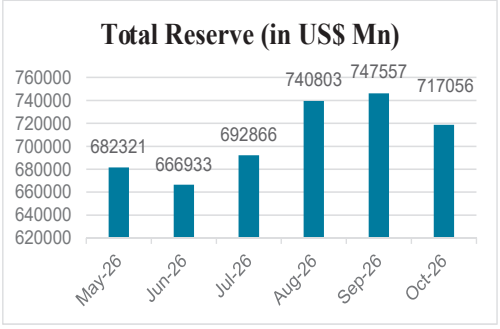
Name	Designation
Mr. Anup Bagchi	Managing Director & CEO, HDFC Bank
Mr. Mahesh Muralidhar Pai	Managing Director & CEO, South Indian Bank

Forex

Item	As on October 30, 2026	
	₹ Cr.	US$ Mn.
	1	2
1 Total Reserves	6808728	717056
1.1 Foreign Currency Assets	5612775	591118
1.2 Gold	974120	102591
1.3 SDRs	176209	18558
1.4 Reserve Position in the IMF	45625	4790

Foreign Exchange Reserves

Trends in Foreign Exchange Reserve (US$ Mn) last 6 months



Note: Data as reported on last Friday of respective month

Source: *Reserve Bank of India*

Base Rates of Alternative Reference Rates (ARRs) for FCNR (B) deposits as on October 30, 2026, applicable for the month of November 2026

ARR Name	Base Rates of ARR (%)
SOFR (USD)	3.94
SONIA (GBP)	3.7338
€STR (EUR)	2.439
TONA (JPY)	1.227
CORRA (CAD)	2.2400

ARR Name	Base Rates of ARR (%)
AONIA (AUD)	4.60
SARON (CHF)	-0.054558
OCR (NZD)	2.75
SWESTR (SEK)	1.641
SORA (SGD)	1.0519

ARR Name	Base Rates of ARR (%)
HONIA (HKD)	2.38564
MYOR (MYR)	2.75
DESTR (DKK)	2.0320

Source: *www.fbil.org.in*

Glossary

Credit Valuation Adjustment

Credit Valuation Adjustment (CVA), is specified at a counterparty level, and reflects the adjustment to default risk-free price of a derivative or Security Financing Transaction (SFT) due to a potential default of the counterparty. It is an adjustment to the valuation of a derivative transaction or SFT to account for the credit risk of contracting parties.

Financial Basics

Internal Loss Multiplier

Internal Loss Multiplier (ILM) is a scaling factor that is based on a bank's average historical losses and the business indicator components.

Institute's Training Activities

Upcoming Training Programmes for the month of November 2026

Programmes	Dates	Location	Link for Training programme details
Programme on SWIFT Operations in Banks: Migration from MT to MX	14th November, 2026	Virtual	https://www.iibf.org.in/iibf-news/902/attachment/view-public
Programme on various types of audits and strategy for compliance	16th-17th November, 2026	Virtual	https://www.iibf.org.in/iibf-news/894/attachment/view-public
Programme on FEMA compliance and cross-border trade settlement	16th-17th November, 2026	Leadership Centre, IIBF, Mumbai	https://www.iibf.org.in/iibf-news/810/attachment/view-public
Train-the-Trainers Programme for Banks/ NBFCs/FIs/SFBs	16th-18th November, 2026	PDC Chennai	https://www.iibf.org.in/iibf-news/928/attachment/view-public
Programme on International Trade Finance	17th-18th November, 2026	Virtual	https://www.iibf.org.in/iibf-news/851/attachment/view-public
Programme on Business Analytics, Machine Learning, and Artificial Intelligence and its Implication in Banks	18th-20th November, 2026	Virtual	https://www.iibf.org.in/iibf-news/639/attachment/view-public
Programme on Digital Transformation & Emerging Technologies in Banks/NBFCs/FIs	19th-20th November, 2026	Virtual	https://www.iibf.org.in/iibf-news/932/attachment/view-public
Workshop on DPDP Act in Action: Practical Compliance for Banks & Financial Institutions	21st November, 2026	Virtual	https://www.iibf.org.in/iibf-news/938/attachment/view-public
Programme on Prevention of NPAs and Strategies for Collection & Recovery	25th-26th November, 2026	Virtual	https://www.iibf.org.in/iibf-news/731/attachment/view-public
Programme on Interpreting Financial Data & Ratios from Financial Statements	25th-27th November, 2026	Virtual	https://www.iibf.org.in/iibf-news/641/attachment/view-public
Program on KYC, AML & CFT with Overview of DPDP Act for Banks, NBFCs & FIs	25th-27th November, 2026	Virtual	https://www.iibf.org.in/iibf-news/950/attachment/view-public
Workshop on Next-Gen Compliance – KYC, AML & CFT Essentials for the Digital Age	27th November, 2026	Virtual	https://www.iibf.org.in/iibf-news/939/attachment/view-public
Workshop on Smart Banking with AI - A Deep Dive for Bankers	30th November, 2026	Virtual	https://www.iibf.org.in/iibf-news/940/attachment/view-public

News from the Institute

IIBF organised a training programme under mission SAKSHAM

IIBF is honoured to be associated with the Reserve Bank of India's Mission Saksham, launched on 28 April 2026, aimed at strengthening the capabilities and competencies of the Urban Co-operative Banking (UCB) sector. As part of this association, IIBF conducted its first training programme under Mission Saksham on 3 November 2026, titled "Capacity Building Programme for Senior Management of Urban Co-operative Banks", in association with the Reserve Bank of India. The programme focused on strengthening leadership capabilities and enhancing the professional competencies of senior management, contributing towards a more resilient, efficient and future-ready Urban Co-operative Banking sector.

Banking Chanakya - 2026

The Institute has been successfully conducting the annual Inter-Bank Quiz Contest, Banking Chanakya, since its inception in 2017, with active and enthusiastic participation from banks across the sector. Over the years, the quiz has gained considerable recognition within the banking community and has emerged as a distinctive event organized exclusively for bankers, by bankers, and of bankers. In keeping with the Institute's commitment to conducting this event annually, the sixth season of the inter-bank quiz titled 'Banking Chanakya-2026', has started from 1st November 2026 onwards. Please visit https://bankingchanakya.com/ for more details.

Train-the-Trainers programme for DRA newly accredited institutions

IIBF organised a train-the-trainers programme for Faculties of newly accredited institutions for Debt Recovery Agents (DRA) training on November 12, 2026.

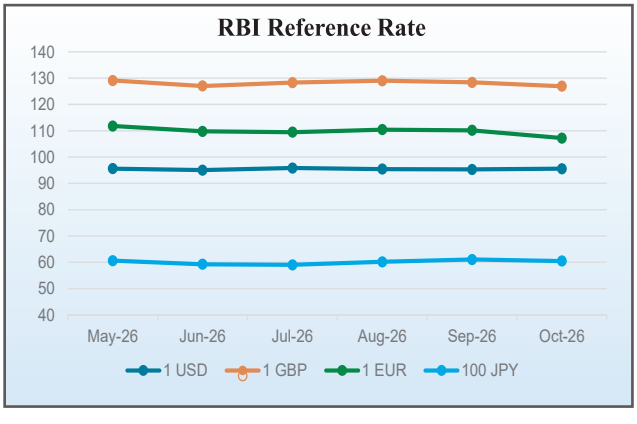
E-learning for BC/BF Course

IIBF is pleased to inform that e-learning for the 'Certificate examination for Business Correspondents/Business Facilitators (BC/BF)-Basic' has been launched in English and Hindi. For more details,please visit www.iibf.org.in

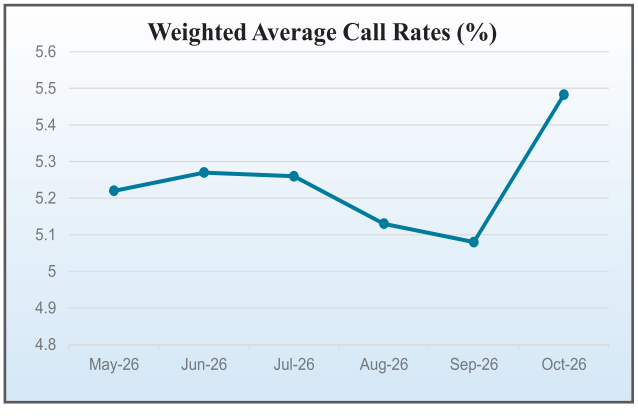
Bank Quest Theme for upcoming issue

The theme for the October-December 2026 Issue of Bank Quest is "Credit Inclusion: Bridging the credit gap". Sub-themes: Role of data and emerging technologies in enabling credit access; Fintech & NBFCs ecosystem in credit delivery; Digital lending; Microfinance; MSME financing; Embedded finance; Financing of emerging sectors.

Market Roundup

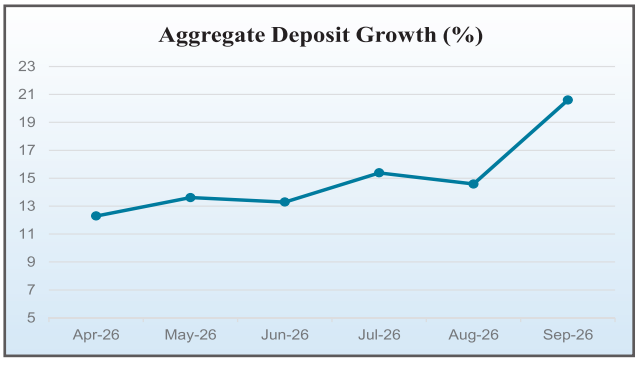


Source: FBIL

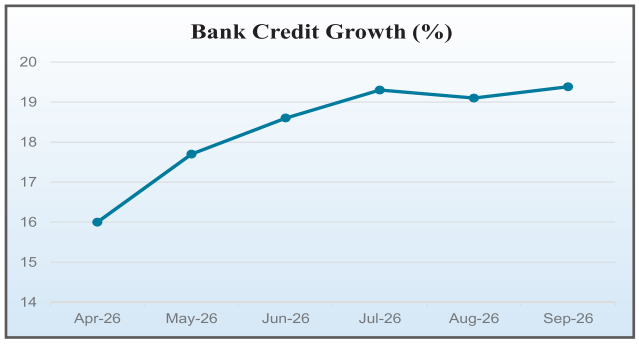


Source: Weekly Newsletter of CCIL

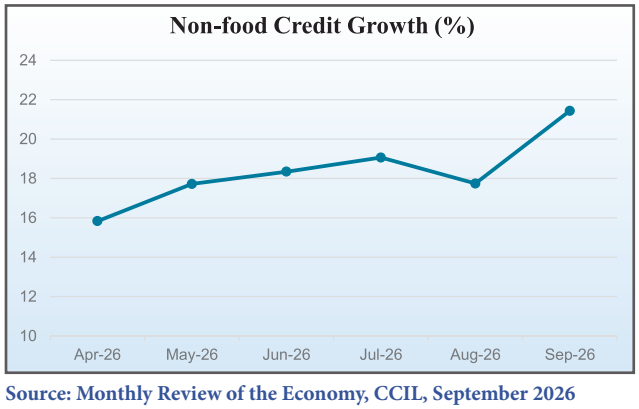
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Source: Monthly Review of the Economy, CCIL, September 2026



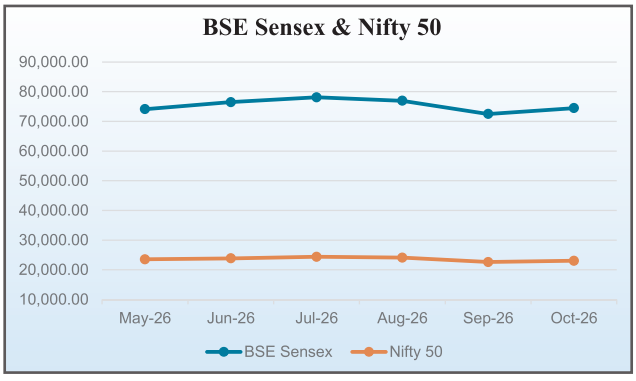
Source: Reserve Bank of India



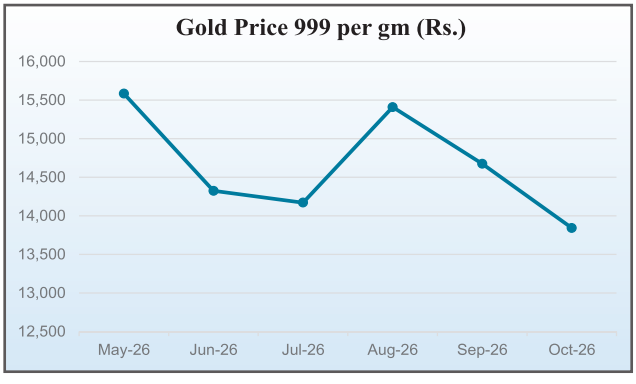
Source: Monthly Review of the Economy, CCIL, September 2026

Cut-off date of guidelines/important developments for examinations

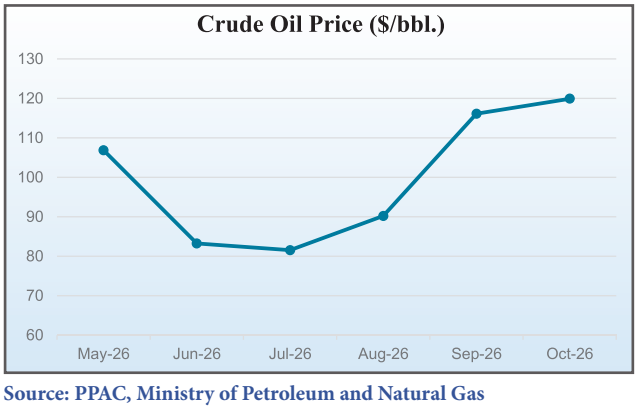
The Institute has a practice of asking questions in each exam about the recent developments/guidelines issued by the regulator(s) in order to test if the candidates keep themselves abreast of the current developments. However, there could be changes in the developments/guidelines from the date the question papers are prepared and the dates of the actual examinations. In order to address these issues effectively, it has been decided that: (i) In respect of the exams to be conducted by the Institute for the period from March to August of a calendar year, instructions/guidelines issued by the regulator(s) and important developments in banking and finance up to 31st December will only be considered for the purpose of inclusion in the question papers. (ii) In respect of the examinations to be conducted by the Institute for the period September to February of a calendar year, instructions/ guidelines issued by the regulator(s) and important developments in banking and finance up to 30th June will only be considered for the purpose of inclusion in the question papers.Annual Report via e-mail.



Source: BSE & NSE



Source: Gold Price India



Source: PPAC, Ministry of Petroleum and Natural Gas

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