



IBS VIGYAN

VISIONING BANKERS



Evangelistically Speaking

Dear Stakeholders,

In today's rapidly changing era of technology, regulations, and customer expectations, bankers' roles extend beyond traditional functions. Public, private, and rural banks now demand both operational expertise and strong conceptual understanding. IIBF's JAIIB and CAIIB certifications provide structured knowledge, building competence, confidence and professional growth for modern bankers.

The Indian Institute of Banking and Finance (IIBF), established in 1928, provides professional education to bankers, with flagship certifications JAIIB and CAIIB designed to build competence and confidence in a dynamic banking landscape.

JAIIB is meant for entry-level bankers, offering foundational knowledge in banking principles, accountancy, economy, and retail banking. Clearing it boosts confidence, credibility and often brings incentives like increments. More importantly, it sharpens core banking skills for better decision-making and customer service. CAIIB, an advanced certification, builds expertise in risk, credit, treasury, IT, HR and international banking, aligning with modern practices like fintech and digital banking to prepare bankers for leadership roles.

In addition to JAIIB and CAIIB, other certification courses like MSME, Cyber Crime & Fraud, Credit, Forex, AML & KYC, Digital Banking, Trade Finance, Treasury are also gaining traction, further broadening the skill base of Indian bankers.

Banks across categories, from SBI to Grameen Banks, stress JAIIB and CAIIB for career growth, promotions and postings. Many banks make these certifications mandatory, support employees by reimbursing exam fees or even arrange preparatory classes through the Institute of Banking Studies (IBS) in Chennai, Bangalore, Hyderabad, Pune, Jaipur and Ahmedabad."

For banking professionals, JAIIB and CAIIB represent a pathway to greater knowledge, industry relevance and career advancement. With recent syllabus revisions, the courses have become more dynamic, incorporating real-world case studies, regulatory updates and emerging technologies. The IIBF has also enhanced its examination process with remote proctoring and a user-friendly digital platform, enabling wider access and participation.

In conclusion, the pursuit of knowledge through formal certifications is no longer optional for today's banker, it is a career imperative. By embracing continuous learning through IIBF and vendor-partnered certifications, bankers are not only elevating their personal growth but also contributing to a more robust and resilient banking ecosystem.

Looking forward to a sustaining engagement with all.

Sincerely yours

Satheesh Kumar. S
Managing Director

Curated Cube

Recent events have offered investors a clear view into the delicate balance between global economic cooperation and national self-interest, as trade developments and central bank actions shaped market sentiment. A major trade agreement between the U.S. and European Union introduced 15% tariffs on selected industrial goods, alongside an EU commitment to invest \$600 billion into U.S. infrastructure and clean energy. Markets reacted positively—S&P futures rose, the Nasdaq rallied and the U.S. dollar strengthened. However, concerns quickly emerged about the asymmetry of the deal. While the U.S. secured financial inflows and trade protections, European firms could face long-term competitive disadvantages, particularly in high-tech and green industries.

Concurrently, investor focus shifted to the Federal Reserve's latest policy meeting, where officials chose to hold interest rates steady. With core PCE inflation around 2.7%, still above the 2% target and persistent wage and service price pressures, the Fed emphasized a data-dependent, cautious stance. Chair Jerome Powell maintained a "wait-and-watch" position, signalling that rate cuts are unlikely in the immediate term, despite growing political pressure. This reinforced market expectations of a possible move only later in the year, leading to increased volatility in the bond market and a pullback in interest-rate-sensitive sectors such as real estate.

This juxtaposition between aggressive fiscal strategies and cautious monetary policy revealed an underlying disconnect in the global economic. On the one hand, governments appear focused on pro-growth strategies through trade and public spending. On the other, central banks are wary of reigniting inflation. This divergence led to speculation of a potential market correction. Vincent Deluard, Director of Global Macro Strategy at StoneX, warned that the combination of delayed policy easing, heightened geopolitical risk—including tensions in the South China Sea and new sanctions on Chinese firms—could trigger capital outflows. Despite strong earnings reports and robust consumer activity, he suggested near-term volatility could rise even if long-term fundamentals stay solid.

Together, these developments represent a complex and multifaceted economic environment—a cube with conflicting faces. While fiscal and trade authorities deploy aggressive tools to spur growth and secure strategic advantages, monetary policymakers remain restrained, concerned about overextension and price instability. For investors, this means navigating a multi-directional landscape, where traditional signals are blurred, and policy actions may no longer move in sync. A cube-like perspective becomes essential—each side offering a different but interconnected angle on the evolving economic narrative.

(Cube gives a third dimension in geometry. Curated Cube endeavors to conflate events in the market over the past month.)

JAIIB/CAIIB NEW BATCH NOV/DEC 2025 - ADMISSION OPEN

Zoom platform live classes, Recorded sessions, Online Mock Tests, Whatsapp interaction, Telegram support & Study materials

FOURTH PILLAR

REVISED GUIDELINES FOR LOAN AGAINST GOLD/SILVER:

W.e.f. 1st Apr 2026 the revised guidelines are applicable. (a) Only Jewellery, Ornaments and coins of Gold/Silver are acceptable as collateral (b) If the loan amount is above ₹2.50 Lakh, lenders are required to undertake credit assessment of the borrower (iii) Renewal of Top-up loans will be granted within the permissible LTV only (iv) If loan is for consumption purpose then the tenure is to be capped at 12 months period (v) The aggregate weight of ornaments pledged for all loans to a borrower shall not exceed 1 kilogram for gold ornaments and 10 kilograms for silver ornaments. The aggregate weight of coin(s) pledged for all loans to a borrower shall not exceed 50 grams in case of gold coins and 500 grams in case of silver coins, (vi) The LTV for consumption loan would be 85%, 80% & 75% respectively for Loan amounts less than ₹2.5 Lakh, from ₹2.5 Lakh to less than ₹5 Lakh and above ₹5 Lakh.

PAYMENT OF AGENCY COMMISSION TO BANKS FOR DOING GOVT. BUSINESS:

W.e.f. 1st April 2025 the revised commission payable by RBI to Banks for carrying out Govt. business are as under: Receipts - physical mode - ₹40 per transaction; Receipts - electronic mode - ₹12 per transaction; Pension Payment - ₹80 per transaction and Payments other than Pension - ₹0.07 per ₹100.

PSU BANKS INITIATE COMMON PLATFORM FOR DEBT RECOVERY:

SBI, PNB and BOB have launched a common platform under PSB Alliance Ltd., to recover Retail and MSME loans below ₹5 Crore. This platform will streamline the process of recovery of such loans, where more PSBs are going to join soon.

SEBI-Check: To enhance investor protection and curb cyber-fraud in security market related transactions, SEBI is launching a new tool called SEBI-Check w.e.f. 1st Oct 2025, which will enable retail investors to verify the authenticity of UPI addresses used in securities transactions, ensuring that transfers are made only to SEBI-mandated intermediaries.

EMPLOYEE STRENGTH STARTS DECLINING IN PUBLIC SECTOR BANKS DESPITE BRANCH EXPANSION:

Most of the PSBs though they have expanded their branch networks in the country, have

witnessed a constant decline in employee headcount over the past three financial years. Apart from the automation, the tremendous increase in digital and online banking have reduced the demand for manpower, especially in the clerical cadre, thereby constantly lowering the headcount.

AADHAAR ENABLED PAYMENT SYSTEM (AePS):

AePS is a payment system operated by the National Payments Corporation of India (NPCI) that facilitates interoperable transactions using Aadhaar-based authentication through biometrics or OTP. It enables a range of financial services such as cash withdrawal, deposit, fund transfer and non-financial services like balance enquiry and mini statements. AePS plays a significant role in promoting financial inclusion across the country.

KNOW YOUR DIGIPIN, KNOW YOUR PINCODE:

In a major stride toward digital transformation and geospatial governance, the Department of Posts has launched two innovative digital platforms – 'Know Your DIGIPIN' and 'Know Your PIN Code'. These portals aim to revolutionize the way addresses are identified, accessed and verified across India. The launch of these user-friendly portals empowers citizens, government agencies and private sector organizations to easily identify and retrieve their DIGIPIN linked to their physical address and locate and verify conventional PIN codes for any area within India.

COST-OVERRUN/BUDGET OVERRUN:

These terms refer to the situation where the actual cost of a project exceeds the initially estimated or budgeted cost. It essentially means spending more money than planned on a project. This can occur due to various factors, including inaccurate estimations, uncontrolled changes, unexpected price increases, or unforeseen issues during project execution.

(Fourth Pillar strives to position beyond the three pillars of Basel and is culled from the Four Estates)

INQUISITIVELY SPEAKING

1. One of the following is not included in Market Risk coverage to enhance risk representation?

- a) Corporate Bonds
- b) Domestic Equity Shares
- c) Foreign Currency Assets in minor currencies
- d) Foreign Currency Assets in major currencies

2. Contingent Risk Buffer acts as a cushion to absorb unexpected losses and maintain financial stability. The current recommended range to maintain CRB in terms of RBI's balance sheet size is:

- a) 5% - 6%
- b) 5.5% - 6.5%
- c) 5% - 7%
- d) 6% - 7.5%

3. Inter Bank Participation Certificates (IBPCs) bought by banks, on a _____ basis, are eligible for classification under the respective priority sector categories, provided the underlying assets are eligible to be classified from purchasing bank's perspective for priority sector categorization.

- a) Risk Sharing
- b) Without Risk Sharing
- c) Discretion of the Bank
- d) Risk Transferring

4. Under the revised surplus distribution policy, what happens if realised equity exceeds 7.5% of the RBI's balance sheet size?

- a) The entire amount is distributed to banks
- b) The excess is added to the Gold Reserve
- c) The excess is transferred to Central Govt.
- d) The excess is retained as Contingency Fund

5. RBI has aligned the definition of 'Qualifying assets' of NBFC-MFIs with the definition of 'microfinance loans'. The minimum requirement of microfinance loans for NBFC-MFIs stands revised to _____ per cent of the total assets.:

- a) 80
- b) 75
- c) 70
- d) 60

6. What provision is made for shortfalls in revaluation balances due to currency depreciation?

- a) Written off from Equity Reserves
- b) Can be ignored if it is temporary
- c) Based on market risk buffer assessment
- d) Covered through Govt. Guarantees

7. With effect from June 9, 2025, the Reserve Bank of India has removed the restrictions on the use of credit ratings of which of the following agencies by banks?

- a) CARE
- b) ICRA
- c) CRISIL
- d) BRIPL

ANSWER KEY

1.c 2.b 3.a 4.c 5.d 6.c 7.d

Stretch n Speak

DPiP: Digital Payment Intelligence Platform

SMFCL: Sagarmala Finance Corporation Ltd.

LEF: Large Exposure Framework

IBJA: India Bullion & Jewellers' Association

SBCF: Standby Credit Facility

CRILC: Central Repository of Information on Large Credit