APRIL 2026

IBS VIGYAN

VISIONING BANKERS

Evangelistically Speaking

Dear Stakeholders,

Beyond Exams: Building Future-Ready Bankers

The journey from an aspirant to a successful banker is not defined by examinations alone, but by the ability to adapt, learn, and grow continuously. While clearing professional examinations such as JAIIB and CAIIB is an important milestone, it is only the beginning of a much larger professional journey. We also extend our heartfelt congratulations to all those who have qualified in the SBI written examinations and wish them all the very best for their upcoming interviews.

At IBS, we strongly believe in preparing candidates not just for exams, but for the evolving demands of the banking industry. Today's banking environment is rapidly changing, driven by regulatory updates, technological advancements, and increasing customer expectations. A banker must therefore go beyond textbooks and develop a deeper understanding of practical banking, digital transformation, and emerging trends.

Our approach focuses on creating future-ready bankers who are equipped with both conceptual clarity and real-world insights. We ensure that our programmes cover not only examination-oriented content but also key areas such as RBI updates, digital banking practices, and industry developments. This holistic approach enables our students to confidently handle challenges in their professional roles.

Equally important is the mindset with which one approaches learning. Discipline, consistency, and a willingness to understand concepts rather than merely memorising them are essential for long-term success. At IBS, we emphasise structured preparation, regular practice, and continuous revision, supported by guidance from experienced faculty.

As we move forward, our commitment remains the same—to support every aspirant in transforming into a competent, confident, and responsible banking professional. Let us aim not just to pass examinations, but to build careers that are strong, adaptable, and future-ready.

Wishing all our students continued success in their journey ahead.

Sincerly yours

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Curated Cube

Banking Sector Trends – A Strong Start to the Financial Year

As we begin a new financial year, the Indian banking sector enters this phase with a sense of strength, stability, and cautious optimism. Over the past year, banks have demonstrated resilience and adaptability, positioning themselves well to support economic growth in the months ahead.

One of the most encouraging trends is the strong credit growth across sectors. Retail, MSME, and corporate lending have shown healthy momentum, reflecting improved demand and increased economic activity. This growth is expected to continue, driven by infrastructure spending, consumption, and expansion in key industries.

At the same time, there is a rising concern regarding unsecured retail lending. Rapid growth in personal loans and credit cards has prompted regulators and banks to adopt a more cautious approach. Strengthening credit appraisal systems and maintaining disciplined lending practices will be crucial for ensuring long-term stability.

Another positive development is the significant improvement in asset quality. Non-performing assets (NPAs) have reduced considerably, supported by better recovery mechanisms, improved underwriting standards, and proactive monitoring by banks.

Technology continues to play a transformative role, with banks increasingly leveraging data analytics in lending decisions. The use of both traditional and alternative data sources enables more accurate risk assessment, faster credit decisions, and improved customer experience. This shift towards analytics-driven banking is expected to further redefine credit processes.

As the financial year unfolds, banks must balance growth with prudence. A strong focus on risk management, regulatory compliance, and technology adoption will be key to sustaining this positive momentum. The sector is well-positioned to contribute meaningfully to India's economic progress.

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

JAIIB CRASH COURSE - IE&IFS , AFM ONLY - MAY 2026 BATCH - ADMISSION STARTED

START YOUR JAIIB/CAIIB PREPARATION AT THE EARLIEST WITH IBS

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FOURTH PILLAR

NEW RISK BASED PREMIUM STRUCTURE FOR DICGC: Since 1962, DICGC was charging a flat uniform rate of premium @ ₹0.12 per ₹100 of assessable deposits for all banks. From 1st April 2026, DICGC has introduced a risk-based premium framework under which deposit insurance premium will depend on the risk profile of banks, thereby incentivizing those banks which have sound risk management. Banks will be evaluated based on financial and supervisory indicators, such as Capital Adequacy, Asset Quality, Earnings & Profitability, Liquidity position, Governance, Risk Management practices and Supervisory Ratings from RBI. Risk categories have been classified into 4 groups (A, B, C & D), with A being the lowest Risk level and D being highest Risk level, where the premiums would be 8 paise, 10 paise, 11 paise and 12 paise per ₹100 of assessable deposit respectively.

GOLD & SILVER CAN BE ACCEPTED AS COLLATERAL AGAINST MSE LOANS: RBI has announced that banks can now accept gold and silver pledged voluntarily as collateral for micro and small enterprise (MSE) loans. Further under the revised guidelines, collateral-free loans of up to Rs.20 lakh will be available to eligible MSEs which comes into effect from April 1, 2026.

CHANGE IN BASE YEAR FOR CONSUMER PRICE INDEX CALCULATION: The Ministry of Statistics and Programme Implementation (MoSPI) revised the base year of the Consumer Price Index (CPI) from 2012=100 to 2024=100, effective from the January 2026 inflation data. The revision is based on the 2023–24 Household Consumption Expenditure Survey, reflecting updated consumption patterns. Under the new series, the weight of food has declined, while the share of services has increased, and digital consumption items such as streaming services have been added. The first CPI inflation under the new base year was 2.75% for January 2026.

CORRUPTION PERCEPTIONS INDEX: As per the 2025 Corruption Perceptions Index, India's score stood at 39, rising 1 point from the year 2024. India's current rank is 91 out of 182 countries, reflecting moderate public sector corruption. Denmark, Finland & Singapore are the top being least corrupt countries, while Somalia, South Sudan & Venezuela are at the bottom of the table being most corrupt countries of the world.

PHONEPE ENABLES BIOMETRIC UPI PAYMENTS: PhonePe now has allowed its users to complete UPI transactions up to ₹5000 using fingerprint or facial recognition. This feature enhances the speed and security during transaction and is currently available on Android.

ALL MD & CEO POSTS IN NATIONALISED BANKS ARE NOW OPENED FOR PRIVATE SECTOR CANDIDATES: The Government has opened the door of top posts in Nationalised Banks to the private sector. All MD & CEO posts in nationalised banks, one Managing Director post in the State Bank of India, and one Executive Director post in large nationalised banks have been opened for private sector candidates. This has been done with a view to widening the talent pool and aligning senior management appointments in PSBs with global best practices. Earlier, the post of Managing Director and Chief Executive Officer (MD&CEO) in four large nationalised banks (Bank of Baroda, Bank of India, Canara Bank and Punjab National Bank) was open to candidates from public sector and private sector. The issue was raised in Parliament and in reply, the government clarified that MD & CEOs of public sector banks can now be appointed from the private sector.

ECONOMIC GROWTH OUTLOOK: India's real GDP for FY 2025-26 is estimated at 7.4%. The growth impulse has been largely driven by robust private consumption and steady fixed capital formation, indicating strengthening domestic demand conditions. However, net exports had a negative growth due to considerable increase in imports, particularly of capital goods and commodities.

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

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INQUISITIVELY SPEAKING

1. The revised directions on Internal Ombudsman is applicable to commercial banks (other than SFB, Payment Banks & LABs) having …. or more banking outlets in India as on March 31, 2025, whether such bank is incorporated in India or outside?
a) 10 b) 20 c) 25 d) 51

2. As per the revised guidelines, where exports are involved in Indian Rupees, the realization and repatriation of export proceeds period have since been increased to ….. months?
a) 12 b) 15 c) 18 d) 24

3. The Sustainable Development Goals (SDGs) replaced which earlier Global Development Framework?
a) Human Development Index
b) Green Revolution Goals
c) Millennium Development Goals
d) Kyoto Protocol

4. Under the Foreign Exchange Management (Export and Import of Goods and Services) Regulations, 2026, an exporter of services must furnish the declaration in EDF within:
a) 15 days from invoice date
b) 30 days from invoice date
c) 30 days from the end of the month in which invoice is raised
d) 60 days from invoice date

5. As per the Fraud Monitoring Framework of RBI, the Red Flagged Account concept applies to loan accounts with exposure of ₹ …. Crore and above at the bank level:
a) 5 b) 10 c) 25 d) 50

6. A Bank shall not hold shares in any company whether as a pledgee/ mortgagee or absolute owner, of an amount exceeding ____% of the paid-up share capital of the company or ____% of Bank's paid-up share capital and reserves, whichever is less:
a)20, 20 b) 30, 30 c) 25, 30 d) 30, 50

7. Which organisation initiated and adopted the concept of Sustainable Development Goals?
a) World Bank
b) International Monetary Fund
c) World Trade Organisation
d) United Nations

ANSWER KEY

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

Stretch n Speak

SoF: Scale of Finance

GSDP: Gross State Domestic Product

MTT: Merchanting Trade Transactions

EDPMS: Export Data Processing & Monitoring System

IDPMS: Import Data Processing & Monitoring System

MAMP: Minimum Average Maturity Period