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27 APRIL 2026

RBI finalises asset classification rules

13 amendments issued.
Basel III credit risk from April 2027.

13

AMENDMENT
DIRECTIONS

1 Apr
2027

BASEL III EFFECTIVE

Rs
2,584.60
cr

SMALL HYDRO

Original concept illustration | Facts from cited sources

RBI

Final Directions.

Cabinet

Small hydro scheme.

Price of the Edition: Complimentary Copy

Designed and prepared by CrackExam.co.in Team

<https://crackexam.co.in/>

Research cutoff: 27 April 2026, sources dated 27 April 2026

Editor's briefing and contents

The RBI's final Directions on asset classification and Basel III credit risk lead this edition, with a forex reporting direction and a Cabinet-approved small hydro scheme.

Research cutoff: 27 April 2026, sources dated 27 April 2026

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Reading guide

4 verified stories, each linked to its source. Earlier developments are explicitly carried forward. Not every possible update is covered. The separate 11-question test uses this same dataset. Original practice, not an actual previous-year paper.



Banking and RBI

RBI issues final Directions on Asset Classification, Provisioning and Income Recognition

27 April 2026 | Reserve Bank of India press release

On 27 April 2026 the RBI issued the final Reserve Bank of India (Commercial Banks - Asset Classification, Provisioning and Income Recognition) Directions. The draft had been issued on 7 October 2025 for stakeholder feedback, which was examined and incorporated as deemed appropriate, with a statement on the feedback annexed.

Alongside, the RBI issued 13 Amendment Directions and one Repeal Direction as consequential changes. They cover areas such as Resolution of Stressed Assets, Concentration Risk Management, Investment Portfolio, Credit Risk Management, Credit and Debit Cards, Asset Liability Management, Credit Facilities, Financial Statements, Urban Cooperative Banks' stressed assets resolution, Transfer and Distribution of Credit Risk and Treatment of Wilful Defaulters and Large Defaulters.

Key facts

Final Directions issued: 27 April 2026 (draft: 7 October 2025)

Applies to: Commercial Banks

Consequential: 13 Amendment Directions and 1 Repeal Direction

Topics: classification, provisioning, income recognition

Exam takeaway: Asset classification groups loans as standard or stressed, which decides provisioning.

One-minute recall: RBI final Directions on asset classification, provisioning, income recognition (27 Apr 2026) with 13 amendments, 1 repeal.

Reserve Bank of India press release

RBI issues final Basel III credit risk standardised approach Directions, effective 1 April 2027

27 April 2026 | Reserve Bank of India press release 2026-2027/149

The RBI issued the Reserve Bank of India (Scheduled Commercial Banks - Capital Charge for Credit Risk - Standardised Approach) Directions, 2026 on 27 April 2026. They are final Directions on Basel III capital charge for credit risk, and take effect from 1 April 2027.

The draft was issued on 7 October 2025. It proposed amendments to the existing standardised approach framework to enhance robustness, granularity and risk sensitivity, and to converge with international standards. Stakeholder feedback was examined and incorporated, with a feedback statement annexed.

Key facts

Directions: SCB Capital Charge for Credit Risk - Standardised Approach, 2026

Issued: 27 April 2026

Effective: 1 April 2027

Aim: more granular, risk-sensitive, convergence with international standards

Exam takeaway: The standardised approach assigns risk weights to exposures to compute the capital a bank must hold.

One-minute recall: RBI Basel III credit risk (standardised approach) Directions 2026: effective 1 Apr 2027.

Reserve Bank of India press release 2026-2027/149

RBI directs AD Category-I banks to report related parties' INR derivatives to CCIL

27 April 2026 | Reserve Bank of India press release 2026-2027/152

On 27 April 2026 the RBI issued directions on 'Reporting Instructions for Authorised Dealer Category - I Banks'. To improve transparency in the

foreign exchange market, they require AD Category-I banks to report forex derivative transactions involving INR undertaken by their related parties globally to the Trade Repository of the Clearing Corporation of India Limited (CCIL).

The draft was issued on 16 February 2026. Feedback was examined and incorporated, and certain feedback on reporting formats and operational aspects was shared with CCIL for examination.

Key facts

Directions: Reporting Instructions for AD Category-I Banks

Issued: 27 April 2026 (draft 16 February 2026)

Report to: Trade Repository of CCIL

Covers: INR forex derivatives by banks' related parties globally

Exam takeaway: AD Category-I banks are banks authorised to deal in foreign exchange.

One-minute recall: RBI: AD-I banks to report related parties' INR forex derivatives to CCIL Trade Repository.

Reserve Bank of India press release 2026-2027/152

Economy and Finance

Cabinet approves Rs 2,584.60 crore Small Hydro Power scheme

27 April 2026 | ESG News (citing PIB)

ESG News reported on 27 April 2026 that the Union Cabinet approved a small hydro power development scheme with Rs 2,584.60 crore for FY 2026-27 to FY 2030-31. It targets small hydro projects of 1 to 25 MW, especially in the North Eastern and hilly States, with higher assistance for North Eastern States and International Border Districts.

The scheme is projected to generate 51 lakh person-days of employment during construction and supports preparation of detailed project reports for at least 200 new sites. It prioritises indigenous plant and machinery. This item is based on a trade-media report that cites PIB; the PIB release itself was not read.

Key facts

Outlay: Rs 2,584.60 crore, FY 2026-27 to FY 2030-31

Project size: 1 to 25 MW

Employment: about 51 lakh person-days in construction

DPRs: at least 200 new sites

Exam takeaway: Small hydro projects use river or canal flow with limited ecological impact.

One-minute recall: Cabinet: Small Hydro scheme Rs 2,584.60 crore, 1-25 MW projects, DPRs for 200 sites (ESG News citing PIB).

ESG News (citing PIB)

Rapid revision and vocabulary

RBI final Directions on asset classification, provisioning, income recognition (27 Apr 2026) with 13 amendments, 1 repeal.

RBI Basel III credit risk (standardised approach) Directions 2026: effective 1 Apr 2027.

RBI: AD-I banks to report related parties' INR forex derivatives to CCIL Trade Repository.

Cabinet: Small Hydro scheme Rs 2,584.60 crore, 1-25 MW projects, DPRs for 200 sites (ESG News citing PIB).

Provisioning: Funds set aside against loan losses.

Basel III: International bank capital framework.

AD-I: Authorised Dealer Category-I.

CCIL: Clearing Corporation of India Limited.

DPR: Detailed Project Report.

Rapid-revision prompts

What did RBI finalise?

When do Basel III credit risk norms start?

What is the small hydro scheme?

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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