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30 JULY 2026

RBI final Pillar 3 disclosure norms

Bulk deposit rules.
Exam integrity bill.

10

AMENDMENT
DIRECTIONS

1 Oct
2026

DEPOSIT RULES

Voice
vote

RAJYA SABHA

Original concept illustration | Figures from cited sources

RBI

Pillar 3.

Bill

Exam integrity.

Price of the Edition: Complimentary Copy

Designed and prepared by CrackExam.co.in Team

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

Research cutoff: 30 July 2026, sources dated 30 July 2026

Editor's briefing and contents

Two RBI regulatory updates and a Parliament bill lead this edition.

Research cutoff: 30 July 2026, sources dated 30 July 2026

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Reading guide

3 verified stories, each linked to its source. Earlier developments are explicitly carried forward. Not every possible update is covered. The separate 6-question test uses this same dataset. Original practice, not an actual previous-year paper.



Banking and RBI

RBI issues final Basel Pillar 3 disclosure directions for banks

30 July 2026 | Reserve Bank of India

The RBI said on 30 July 2026 that, after examining feedback on the draft Amendment Directions of 19 May 2026 on Basel Pillar 3 disclosures, it issued ten Amendment Directions revising instructions applicable to banks. These include the Commercial Banks and Small Finance Banks Prudential Norms on Capital Adequacy Amendment Directions, 2026.

A statement on the feedback received is annexed to the press release.

Key facts

Final directions issued: 30 July 2026

Draft issued: 19 May 2026

Number of Amendment Directions: ten

Subject: Basel Pillar 3 disclosures

Exam takeaway: Pillar 3 of Basel norms deals with market discipline through disclosures.

One-minute recall: RBI final Basel Pillar 3 directions issued (RBI, 30 July 2026).

Reserve Bank of India

RBI revises bulk deposit interest rate rules for commercial banks, effective 1 October 2026

30 July 2026 | Reserve Bank of India

The RBI issued the Commercial Banks (Interest Rate on Deposits) Second Amendment Directions, 2026 on 30 July 2026, effective 1 October 2026. They revise instructions on rupee bulk deposits and disclosure of deposit interest rates.

Interest rates on deposits, including bulk deposits, must strictly follow the schedule disclosed in advance on the bank's website, with bulk deposit rates disclosed at 10:00 AM, with a grace period up to 10:10 AM, on every business day.

Key facts

Directions: Interest Rate on Deposits Second Amendment, 2026

Issued: 30 July 2026

Effective: 1 October 2026

Bulk deposit rates disclosed: 10:00 AM daily

Exam takeaway: Bulk deposit rates must now follow a rate schedule disclosed in advance.

One-minute recall: RBI revises bulk deposit rate directions; effective 1 Oct 2026 (RBI).

Reserve Bank of India

National and International Affairs

Rajya Sabha passes Public Examinations (Prevention of Unfair Means) Amendment Bill, 2026

30 July 2026 | Press Information Bureau

PIB said the Rajya Sabha on 30 July 2026 passed the Public Examinations (Prevention of Unfair Means) Amendment Bill, 2026, as passed by the Lok Sabha, by voice vote.

Replying to the discussion, Dr Jitendra Singh said the Bill is not confined to question paper leaks alone and seeks to prevent the entire spectrum of unfair means in public examinations.

Key facts

Bill: Public Examinations (Prevention of Unfair Means) Amendment Bill, 2026

Passed by: Rajya Sabha, by voice vote

Replied by: Dr Jitendra Singh

Scope: entire spectrum of unfair means

Exam takeaway: The original Act is the Public Examinations (Prevention of Unfair Means) Act, 2024.

One-minute recall: Rajya Sabha passes public examinations amendment bill (PIB, 30 July 2026).

Press Information Bureau

Rapid revision and vocabulary

RBI final Basel Pillar 3 directions issued (RBI, 30 July 2026).

RBI revises bulk deposit rate directions; effective 1 Oct 2026 (RBI).

Rajya Sabha passes public examinations amendment bill (PIB, 30 July 2026).

Pillar 3: Basel disclosure requirements for market discipline.

Bulk deposit: Large-value rupee term deposit.

Voice vote: Passing a bill by oral assent.

Unfair means: Malpractice in examinations.

Amendment Directions: RBI instruments revising earlier directions.

Rapid-revision prompts

What is Pillar 3?

What are bulk deposits?

What does the exam bill cover?

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 3 stories because that is what we could verify for the day.

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