



KAMARAJ IAS ACADEMY
Only IAS Academy by Grandson of "Perunthalaivar Kamarajar"

RBI Unveils New Policy Measures (2026)

Published On: 10-04-2026



The Reserve Bank of India has announced a comprehensive set of developmental and regulatory policy measures covering four key areas—regulations, supervision, payment systems, and financial markets—to improve efficiency, ease of doing business, and strengthen the financial system.

Regulatory Reforms:

Under regulations, RBI proposed:

Easing capital adequacy norms (CRAR) by removing restrictions on inclusion of quarterly profits

Removal of Investment Fluctuation Reserve (IFR) requirement for commercial banks

Review of bank board governance to enhance focus on strategy and risk management instead of routine operations

Concept:

CRAR (Capital to Risk-weighted Assets Ratio): Measures a bank's financial strength and ability to absorb losses

Supervisory Measures:

RBI has consolidated supervisory instructions into 64 Master Directions

Aim:

Simplify compliance

Improve transparency

Kamaraj IAS Academy

Plot A P.127, AF block, 6 th street, 11th Main Rd, Shanthi Colony, Anna Nagar, Chennai, Tamil Nadu 600040

Phone: 044 4353 9988 / 98403 94477 / Whatsapp : 09710729833

Ensure uniform regulatory framework across institutions

Payment Systems Reforms:

Simplification of onboarding of MSMEs on TReDS (Trade Receivables Discounting System)

Removal of certain due diligence requirements to:

Improve access to working capital

Enhance ease of doing business for small enterprises

Financial Market Measures:

Expansion of term money market participation to:

Non-Banking Financial Companies (NBFCs)

Housing Finance Companies (HFCs)

Increase in borrowing limits for primary dealers

Objective:

Improve market liquidity

Strengthen monetary policy transmission