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Economic & Business

India's Economic and Business News IN

Financial Inclusion Campaign: The Ministry of Finance has reported significant progress in its three-month-long "Financial Inclusion Saturation Campaign." Since its launch on July 1, 2025, the campaign has opened over 61 lakh new bank accounts and facilitated over 2.6 crore fresh enrolments in three key insurance schemes (Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, and Atal Pension Yojana). Camps are being held across all 2.7 lakh gram panchayats and urban local bodies to ensure widespread access to financial services.

India-US Trade Talks: India and the United States are intensifying efforts to finalize a trade deal. The latest discussions between negotiators were described as "constructive and forward-looking," with a focus on resolving tariff issues and boosting bilateral commerce. This comes amidst a broader global context where US tariffs are a point of uncertainty.

Corporate Funding Trends: The Reserve Bank of India (RBI) data shows that Indian corporates are increasingly turning to non-banking channels for funding. In FY25, nearly half of the total financial resources (approximately ₹17.1 lakh crore) came from sources like corporate bonds, NBFC loans, and equity issuances, while demand for traditional bank credit saw a 14% decline. This trend indicates a diversification in funding sources and a shift away from over-reliance on bank loans.

Export Growth: According to the PHD Chamber of Commerce and Industry (PHDCCI), India's overall exports (merchandise and services) grew by 6.18% from April to August 2025. This growth was driven by a robust performance in non-petroleum, non-gems, and jewelry exports. In August alone, overall exports saw a significant **9.34% increase** compared to the same month last year.

Key Corporate Developments:

Larsen & Toubro (L&T) has secured a deal to build 156 km of ballastless track for the Mumbai-Ahmedabad High-Speed Rail (MAHSR) corridor, commonly known as the Bullet Train project.

Adani Enterprises Ltd (AEL) has received a letter of award to construct a ropeway between Sonprayag and Kedarnath.

Tata Power and Suzlon Energy have partnered to develop 838 MW of wind energy projects.

The Competition Commission of India (CCI) has approved JSW Paints' acquisition of up to a 75% stake in Akzo Nobel India.

RBI Regulations: The RBI has issued final guidelines to regulate payment aggregators, introducing stricter rules for merchant verification and bringing physical, offline payment aggregators under its oversight for the first time. This aims to enhance consumer protection and combat fraud.





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MCQS

1. According to RBI data for FY25, what percentage of financial resources for Indian corporates came from non-banking channels?

- A. Approximately 14%
- B. Less than 25%
- C. Nearly half
- D. Over 75%

Answer: C. Nearly half

The Reserve Bank of India (RBI) data for the fiscal year 2025 indicates that approximately half of the total financial resources for Indian corporates were sourced from non-banking channels such as corporate bonds, NBFC loans, and equity issuances.

2. What major project is Larsen & Toubro (L&T) building track for?

- A. The Delhi Metro Phase 4 extension.
- B. The Mumbai-Ahmedabad High-Speed Rail (Bullet Train project).
- C. The Bengaluru Suburban Rail project.
- D. The Chennai Metro Phase 2.

Answer: B. The Mumbai-Ahmedabad High-Speed Rail (Bullet Train project).
L&T has been awarded the contract to construct 156 km of ballastless track for the Mumbai-Ahmedabad High-Speed Rail (MAHSR) corridor, which is popularly known as the Bullet Train project.

3. Which company has received a letter of award to construct a ropeway between Sonprayag and Kedarnath?

- A. Tata Power
- B. Larsen & Toubro
- C. Adani Enterprises Ltd (AEL)
- D. JSW Paints

Answer: C. Adani Enterprises Ltd (AEL)

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Adani Enterprises Ltd (AEL) has been granted the contract to build a new ropeway connecting Sonprayag and Kedarnath.

4.What is the primary goal of the new final guidelines issued by the RBI for payment aggregators?

- A. To increase transaction fees.
- B. To reduce the number of online merchants.
- C. To enhance consumer protection and combat fraud.
- D. To promote international payment gateways.

Answer: C. To enhance consumer protection and combat fraud.

The RBI's new guidelines for payment aggregators introduce stricter rules for merchant verification and bring offline aggregators under its supervision for the first time, with the explicit goal of enhancing consumer protection and combating fraudulent activities.



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