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RBI & Banking sector

Recent reports from September 2, 2025, indicate that the Reserve Bank of India (RBI) and the broader banking sector are actively responding to global economic challenges and implementing new policies to protect consumers.

RBI's Response to US Tariffs and Economic Uncertainty

The RBI is planning to hold discussions with industry stakeholders to assess the sectoral impact of the 50% tariffs recently imposed by the U.S. This consultation is set to occur before the next monetary policy committee meeting, scheduled for September 29. The tariffs are expected to significantly affect India's exports, particularly in labor-intensive sectors like textiles, gems, and marine products.

In response, the RBI is preparing to cushion the economy from the fallout and is also pushing for greater trade in local currencies as part of its effort toward the internationalization of the rupee.

Key Regulatory Changes and Banking Trends

New Savings Account Rules: Effective September 1, 2025, the RBI has rolled out new rules for savings accounts to improve transparency. These changes include a uniform method of interest calculation based on the daily end-of-day balance, a standardized penalty structure for not maintaining a minimum balance, and a ban on hidden charges for digital transactions.

Private Capital Investment: An article in the RBI's August bulletin projects a 21.5% climb in private sector capital investment for the fiscal year 2025-26, reaching ₹2.67 lakh crore. This positive outlook is supported by strong macroeconomic fundamentals, a previous policy rate cut, and improved corporate balance sheets.

Bank Lending Rates: Despite the RBI holding its repo rate steady, some banks like Punjab National Bank (PNB) and Bank of India have reduced their Marginal Cost of Funds Based Lending Rate (MCLR) in early September. This move could provide some relief to borrowers whose loans are linked to the MCLR, potentially lowering their EMIs.

Deutsche Bank's Exit: Deutsche Bank is reportedly exploring the sale of its Indian retail banking business, which includes 17 branches. This move aligns with the German bank's strategy to make its retail business more profitable globally by reducing its headcount and branch numbers.

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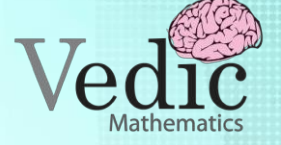
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2. Which of the following is a new rule for savings accounts implemented by the RBI, effective September 1, 2025?

- a) An increase in the minimum balance requirement.
- b) A standardized interest rate across all banks.
- c) A ban on all digital transactions.
- d) A uniform method of interest calculation based on the daily end-of-day balance.

Answer: d)

The text highlights that one of the new rules is a uniform method of interest calculation for savings accounts, based on the daily end-of-day balance, to improve transparency for consumers.

3. What is the projected percentage of growth for private sector capital investment in the fiscal year 2025-26, according to the RBI's August bulletin?

- a) 50%
- b) 15%
- c) 21.5%
- d) 100%

Answer: c)

The RBI's August bulletin projects a "21.5% climb in private sector capital investment" for the fiscal year 2025-26, which is a positive economic sign.

4. What is the primary reason given for Deutsche Bank exploring the sale of its Indian retail banking business?

- a) To enter the Indian corporate banking sector.
- b) To align with a global strategy to make its retail business more profitable by reducing headcount and branches.
- c) To expand its business in other countries.
- d) To avoid the new RBI regulations on savings accounts.

MCQS

1. The RBI is planning to hold a discussion with industry stakeholders to assess the impact of what specific event?

- a) The decline of the Indian Rupee.
- b) The new savings account rules.
- c) The sale of Deutsche Bank's Indian retail business.
- d) The 50% tariffs recently imposed by the U.S.

Answer: d)

The news states that the RBI is planning discussions with industry stakeholders to assess the "sectoral impact of the 50% tariffs recently imposed by the U.S.," which are expected to affect India's exports.





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Answer: b)

The news states that the potential sale is part of Deutsche Bank's global strategy to make its retail business "more profitable" by reducing its number of branches and employees, and it is therefore exploring exiting the Indian retail market.

5. Despite the RBI holding the repo rate steady, which two banks mentioned in the text have reduced their Marginal Cost of Funds Based Lending Rate (MCLR)?

- a) HDFC Bank and ICICI Bank.
- b) State Bank of India and Axis Bank.
- c) Punjab National Bank (PNB) and Bank of India.
- d) Deutsche Bank and Citibank.

Answer: c)

The text specifically mentions that Punjab National Bank (PNB) and Bank of India have reduced their MCLR, which could lead to a reduction in EMIs for borrowers with loans linked to this rate.



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