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## RBI & Banking sector

### Regulatory & Corporate News

**Yes Bank Board Restructuring:** The RBI has given the green light for Yes Bank to amend its Articles of Association, allowing Sumitomo Mitsui Banking Corporation (SMBC) to nominate two directors and the State Bank of India (SBI) to nominate one director to its board. This is a key step in a strategic agreement between the banks.

**Analysis of Co-Lending Directions:** A new analysis of the RBI's Co-Lending Arrangements Directions, 2025 reveals a shift from previous regulations. The new directions have expanded the scope of co-lending beyond just priority sector lending and have introduced enhanced disclosure requirements and a blended interest rate for borrowers. It also allows for a Default Loss Guarantee (DLG) of up to 5% of the loan value.

**Bank-Backed Investments Study:** An RBI study highlighted that Gujarat remains the top state for bank-backed investments, with Maharashtra holding the second position. In the fiscal year 2025, banks and financial institutions supported over 900 projects, with Gujarat, Maharashtra, and Uttar Pradesh accounting for nearly 60% of the total project costs.

### Other Announcements

**RBI Recruitment:** The RBI officially opened online applications for the recruitment of Officers in Grade 'B' for the panel year 2025, with a total of 120 vacancies. The application window is open from September 10 to September 30, 2025.

**Sovereign Gold Bonds:** The RBI has announced the premature redemption price for a series of Sovereign Gold Bonds (SGBs) issued in 2020. The redemption price is based on the average gold price of the previous three business days.

**Bank Holidays:** The RBI issued a circular regarding changes to a public holiday in Maharashtra. The public holiday for Eid-e-Milad was moved from September 5 to September 8, 2025, making key markets operational on the 5th but closed on the 8th.

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d) Gujarat and Uttar Pradesh

**Answer:** b) Gujarat and Maharashtra

The news report indicates that "An RBI study highlighted that Gujarat remains the top state for bank-backed investments, with Maharashtra holding the second position."

**3.What regulatory action did the RBI take regarding Yes Bank's board?**

- a) It rejected the proposal for board restructuring.
- b) It gave its approval for a new CEO.
- c) It gave its clearance for the bank to amend its Articles of Association, allowing new directors.
- d) It imposed a penalty for non-compliance.

**Answer:** c) It gave its clearance for the bank to amend its Articles of Association, allowing new directors.

The text states, "The RBI has given the green light for Yes Bank to amend its Articles of Association, allowing Sumitomo Mitsui Banking Corporation (SMBC) to nominate two directors and the State Bank of India (SBI) to nominate one director to its board."

**4.How many vacancies were announced for the RBI Officers in Grade 'B' recruitment for the panel year 2025?**

- a) 120
- b) 900
- c) 500
- d) 250

**Answer:** a) 120

The news clearly states that the RBI opened applications for the recruitment of "Officers in Grade 'B' for the panel year 2025, with a total of 120 vacancies."

## MCQS

**1.According to the new Co-Lending Arrangements Directions, 2025, what is the maximum percentage of the loan value allowed for a Default Loss Guarantee (DLG)?**

- a) 20%
- b) 10%
- c) 5%
- d) 2%

**Answer:** c) 5%

The news states that the new directions allow for a Default Loss Guarantee (DLG) of up to 5% of the loan value.

**2.Which two states were highlighted in the RBI study as the top destinations for bank-backed investments in the fiscal year 2025?**

- a) Maharashtra and Uttar Pradesh
- b) Gujarat and Maharashtra
- c) Karnataka and Tamil Nadu







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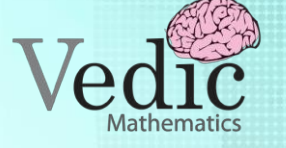
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**5.The premature redemption price for the Sovereign Gold Bonds (SGBs) is based on the average gold price of how many business days?**

- a) The previous two business days.
- b) The previous three business days.
- c) The previous ten business days.
- d) The previous five business days.

**Answer:** b) The previous three business days.  
The news states, "The redemption price is based on the average gold price of the previous three business days."

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