



spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



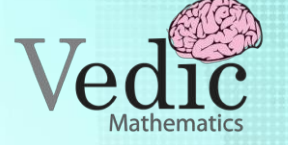
SpardhaGuru



Spardha.guru



www.spardha.guru



## RBI & Banking sector

### Key Developments

The **Reserve Bank of India (RBI)** has acquired a 4.16-acre plot in Mumbai's Nariman Point from the Mumbai Metro Rail Corporation (MMRC) for ₹3,471.82 crore. This government-to-government transaction will provide the RBI with new office space in a prime commercial area.

The **National Payments Corporation of India (NPCI)** has increased the per-transaction limit for UPI for several categories, including insurance, capital markets, and credit card bill payments, to ₹5 lakh. These changes will take effect on September 15, 2025.

The RBI has issued new **Co-Lending Arrangements Directions, 2025**, which expand the scope of co-lending partnerships between regulated entities (REs) beyond just priority sector lending. The new rules also introduce enhanced disclosure requirements and a mandatory "blended interest rate" for borrowers.

**Yes Bank** has received RBI approval for changes to its Articles of Association, which will allow for the appointment of two nominee directors from Japan's Sumitomo Mitsui Banking Corporation (SMBC) once it acquires a stake in the bank. This is part of a larger plan for SMBC to acquire a 20% stake in Yes Bank from the State Bank of India (SBI) and other lenders.

The government is considering a second round of **consolidation for public sector banks (PSBs)** to create a few large, globally competitive lenders. Discussions on this and other strategic

matters will take place at the upcoming PSB Manthan.

A recent commentary from an SBI official suggests that **corporate borrowing** is likely to shift back to the banking system from the debt market as bond yields have started to rise.

**Dear Aspirants,**

Stay updated with **important lessons, tutorials, and announcements** by subscribing to our official **WhatsApp Channel!**

**Scan the QR code below** to join and never miss an update!

Thank you for your continued support and enthusiasm.

**Let's keep learning and growing together!**





spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



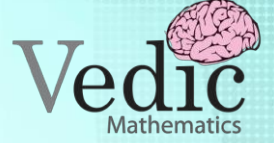
SpardhaGuru



Spardha.guru



www.spardha.guru



## MCQS

**1: From which organization did the Reserve Bank of India (RBI) acquire a 4.16-acre plot in Mumbai?**

- A) Mumbai Metropolitan Region Development Authority (MMRDA)
- B) Mumbai Metro Rail Corporation (MMRC)
- C) State Bank of India (SBI)
- D) Yes Bank

**Answer: B)**

The passage states that the RBI "has acquired a 4.16-acre plot in Mumbai's Nariman Point from the Mumbai Metro Rail Corporation (MMRC)."

**2: What is the new per-transaction limit for UPI for categories like insurance and capital markets, as announced by the NPCI?**

- A) ₹1 lakh
- B) ₹2 lakh
- C) ₹5 lakh
- D) ₹10 lakh

**Answer: C)**

The text specifies that the NPCI "has increased the per-transaction limit for UPI for several categories, including insurance, capital markets, and credit card bill payments, to ₹5 lakh."

**3: What is Japan's Sumitomo Mitsui Banking Corporation (SMBC) planning to do with Yes Bank?**

- A) Merge with Yes Bank
- B) Acquire a 20% stake in Yes Bank
- C) Form a joint venture for a new digital payment platform
- D) Provide a long-term loan to Yes Bank

**Answer: B)**

The passage states that SMBC's involvement is part of a "larger plan for SMBC to acquire a 20%

stake in Yes Bank from the State Bank of India (SBI) and other lenders."

**4: According to the new Co-Lending Arrangements Directions, 2025 issued by the RBI, what is a key new requirement for co-lending partnerships?**

- A) They are limited to only priority sector lending.
- B) They must only be between banks.
- C) They must have a mandatory "blended interest rate" for borrowers.
- D) They are prohibited from offering new types of loans.

**Answer: C)**

The passage mentions that the new rules introduce "a mandatory 'blended interest rate' for borrowers," among other requirements.

**Dear Aspirants,**

Stay updated with **important lessons, tutorials, and announcements** by subscribing to our official YouTube Channel!

**Scan the QR code below** to subscribe and never miss an update!

Thank you for your continued support and enthusiasm. Let's keep learning together!







spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



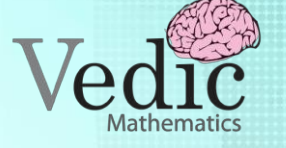
SpardhaGuru



Spardha.guru



www.spardha.guru



**ಸ್ಪರ್ಧಾಗುರು**  
Spardhaguru India Private Limited

