



## RBI & Banking sector

As have been brought under the central bank's oversight. Non-bank entities seeking authorization must meet stringent capital requirements, including a minimum net worth of ₹15 crore at the time of application, which must increase to ₹25 crore by the end of the third financial year.

### Banking & Corporate Lending

**Diversification of Funding:** According to RBI data for FY25, Indian companies are increasingly relying on non-banking channels for their funding needs. In the last fiscal year, nearly half of the total financial resources raised by corporates came from sources like corporate bonds, non-banking financial company (NBFC) loans, and equity issuances. This trend signals a shift away from traditional bank credit, which saw a 14% decline in demand.

**Infrastructure Finance:** The government is in talks with the RBI to potentially ease regulations that limit how much banks can lend to a single corporate entity. The current rules, which have been in place since 2016, make loans more expensive if a single borrower's exposure to the banking system exceeds ₹10,000 crore. The discussions are part of a broader push to encourage more financing for large-scale infrastructure projects.

### Bank Holidays & Other News

**Bank Holidays:** Despite Vishwakarma Puja on September 17, banks are not closed today, according to the RBI's official list of bank holidays. The only regional bank holiday for the week is on Thursday, September 18, for

Unitarian Anniversary Day in Jammu and Srinagar.

**Treasury Bills Auction:** The RBI has announced an auction of Government of India Treasury Bills (T-Bills) with payment by successful bidders due on September 17, 2025.

**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



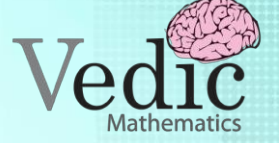
SpardhaGuru



Spardha.guru



www.spardha.guru



## MCQS

1.What is the new minimum net worth requirement for a non-bank entity to be a payment aggregator at the time of application, as per the new RBI guidelines?

- A. ₹10 crore
- B. ₹15 crore
- C. ₹25 crore
- D. ₹50 crore

**Answer:** B. ₹15 crore

The RBI has mandated that non-bank entities seeking to operate as payment aggregators must have a minimum net worth of ₹15 crore at the time they apply for authorization.

2.According to RBI data for FY25, what was the primary trend in corporate funding for Indian companies?

- A. An increase in reliance on traditional bank credit.
- B. A decline in the use of corporate bonds and equity.
- C. A significant shift toward non-banking channels for funding.
- D. A decrease in total financial resources raised.

**Answer:** C. A significant shift toward non-banking channels for funding.

The data from the RBI for FY25 shows a clear trend of Indian corporates diversifying their funding sources, with nearly half of their financial resources coming from non-banking channels like corporate bonds and NBFC loans.

3.What is the main reason behind the government's discussions with the RBI to potentially ease regulations on bank lending?

- A. To reduce interest rates for retail loans.
- B. To limit the number of new banks being established.

C. To encourage more financing for large-scale infrastructure projects.

D. To increase foreign investment in the banking sector.

**Answer:** C. To encourage more financing for large-scale infrastructure projects.

The government is in discussions with the RBI to relax regulations that cap a bank's lending exposure to a single borrower. This is part of a broader strategy to facilitate and encourage greater financing for large-scale infrastructure projects.

4.According to the provided news, why are banks not closed on September 17 despite the Vishwakarma Puja festival?

- A. Vishwakarma Puja is not a recognized bank holiday.
- B. The RBI's official list of bank holidays does not include it for today.
- C. Only government banks are closed, not private ones.
- D. The holiday was postponed to a later date.

**Answer:** B. The RBI's official list of bank holidays does not include it for today.

According to the provided news, banks are not closed on September 17 for Vishwakarma Puja because the RBI's official list of bank holidays does not include it as a non-working day. The only regional bank holiday this week is on September 18.

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!







spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



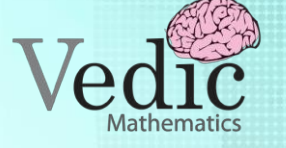
SpardhaGuru



Spardha.guru



www.spardha.guru



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



**Spardhaguru India Private Limited**

