



GUESS  
THE  
TOPIC...??





# Role and Responsibilities of the RBI

The RBI acts as the banker to the government, manages currency, and promotes financial stability.

## Monetary Policy

Controls inflation and manages interest rates.

## Financial Stability

Supervises banks and financial institutions.

## Payment Systems

Ensures efficient and secure payment systems.

## Consumer Protection

Protects consumers from unfair practices.





# Monetary Policy and Interest Rate Decisions

The RBI sets interest rates to influence the availability and cost of credit.

- 1** — **Repo Rate**  
Rate at which banks borrow from RBI.
- 2** — **Reverse Repo Rate**  
Rate at which banks deposit with RBI.
- 3** — **Cash Reserve Ratio (CRR)**  
Percentage of deposits banks must hold.
- 4** — **Statutory Liquidity Ratio (SLR)**  
Percentage of deposits banks must invest.





# Banking Regulations and Supervision

The RBI regulates and supervises banks to ensure their stability and safety.

## Licensing and Registration

New banks must meet RBI's criteria.

## Capital Adequacy

Banks must hold enough capital to cover risks.

## Asset Quality Review

Monitors bank loan portfolios.



# Non-Banking Financial Companies (NBFCs) Regulations

The RBI regulates NBFCs to ensure their financial stability.

- 1 Licensing**  
NBFCs must obtain licenses to operate.
- 2 Capital Adequacy**  
NBFCs must maintain sufficient capital.
- 3 Loan-to-Value (LTV) Ratios**  
Limits on loan amounts based on property value.
- 4 Risk Management**  
NBFCs must have robust risk management systems.



# Payment and Settlement Systems Oversight

The RBI oversees payment systems to ensure efficiency and security.

National Payments Corporation of India (NPCI)

Operates UPI, IMPS, and other payment systems.

Real-Time Gross Settlement (RTGS)

System for large-value transactions.

National Electronic Funds Transfer (NEFT)

System for interbank funds transfer.



# Foreign Exchange Management and Regulations



The RBI manages foreign exchange reserves and regulates foreign exchange transactions.



1

## Liberalised Remittance Scheme (LRS)

Allows residents to remit funds abroad.

2

## Foreign Direct Investment (FDI)

Regulates investments from foreign companies.

3

## Foreign Exchange Management Act (FEMA)

Framework for regulating foreign exchange transactions.



# Consumer Protection and Financial Inclusion

The RBI focuses on protecting consumers and promoting financial inclusion.



## Consumer Protection

Addresses complaints and safeguards consumers.



## Financial Inclusion

Extends financial services to underserved populations.



## Digital Financial Services

Promotes digital payments and financial services.



## Financial Literacy

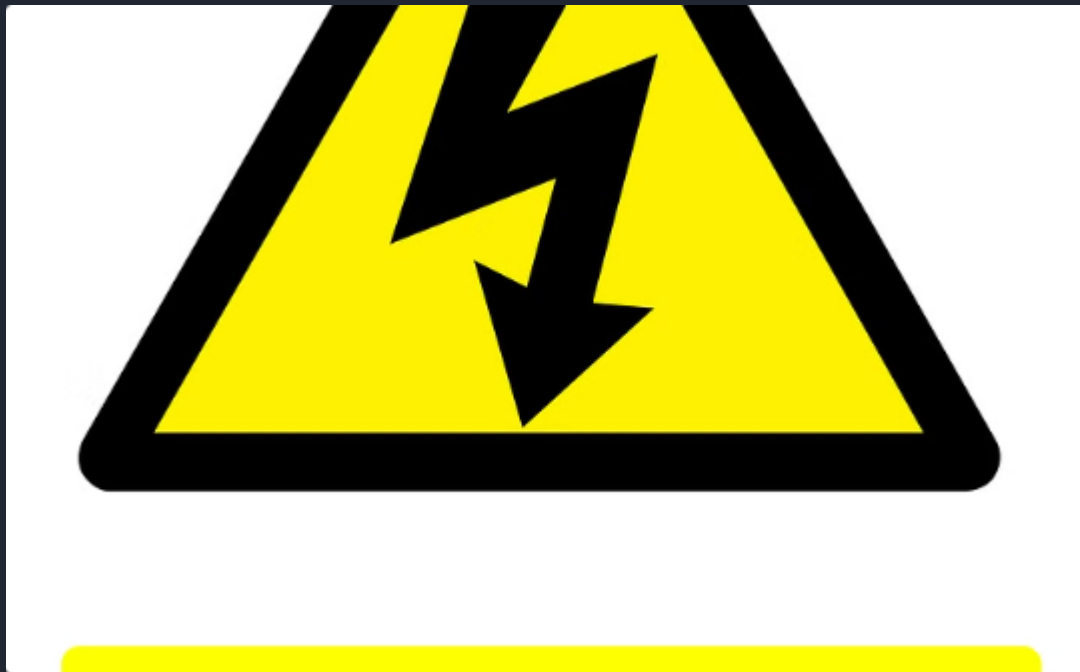
Educates consumers about financial products and services.





# Enforcement and Penalty Mechanisms

The RBI has the authority to enforce regulations and impose penalties.



## Penalties

Financial penalties for violations.



## Legal Action

May take legal action against violators.



## Disciplinary Actions

Disciplinary action against individuals or institutions.



# Conclusion and Key Takeaways



The RBI plays a crucial role in maintaining the stability and integrity of the financial system.

1

## Importance of Regulation

Regulation is essential for a healthy financial system.

2

## Financial Inclusion

The RBI promotes financial inclusion to empower individuals.

3

## Consumer Protection

The RBI protects consumers from unfair financial practices.



# KNOWLEDGE CHECK

NON-BANKING FINANCIAL  
COMPANY LIST...?



THANK YOU.....!!!

