



SBI Apprentice 2020 की तैयारी



1:00 PM Sanjay Mahendras
General Awareness



1:30 PM Palak Mahendras
General English



2:00 PM Sunil Mahendras
Quantitative Aptitude



2:30 PM Anand Mahendras
Reasoning Ability

WATCH LIVE ON MAHENDRAS YouTube CHANNEL

<https://www.mahendras.org/store/item/SBI-Apprentice-Combo-ST>

NEW



Bilingual

SBI Apprentice 2020

Combo Test Series



180 Days Validity



SBI Apprentice 2020 की तैयारी

General / Financial Awareness

CRR
SLR

Monetary Policy Tools

Repo, Reverse, Bank Rate



<https://t.me/GSGAWithSanjaySir>



GS Mahendras Live



GA Mahendras Live

14 DEC 2020 1:00 PM



SUBSCRIBE



2016

Sect 45
ZB of RBI -
1234

MONETARY POLICY

मौद्रिक नीति

RBI Bank

2016

4

Gov. of India

Fiscal Policy → Budget → Annual financial statement

RBI Process

Supply of Money / leg. तत्वता

Inflation (मुद्रास्फीति)

Trust ↑

↑ Development ∝ Inflation

MPC

Tools

CRR
SLR

Repo
R. RV

AP - 1st
Jun 2nd

Aug
Oct
Dec

Monday

December 14,
2020

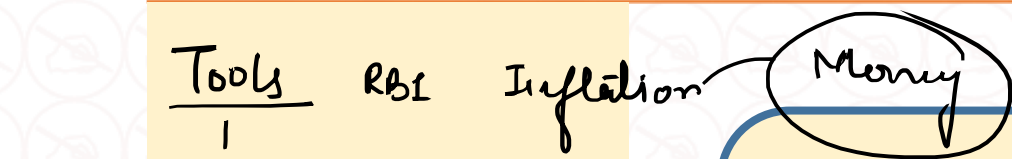
6M

45 day
Unjit Patil
Bimonthly

Expo ⇒ Basic Pandemic

1st MPC ⇒ 3/10/2016
→ Mumbai

like share



Cash Reserve Ratio(CRR)
Statutory Liquidity Ratio(SLR)
Refinance Facility

नकद आरक्षित अनुपात
वैधानिक तरलता अनुपात
पुनर्वित्त सुविधा

Direct

MONETARY POLICY

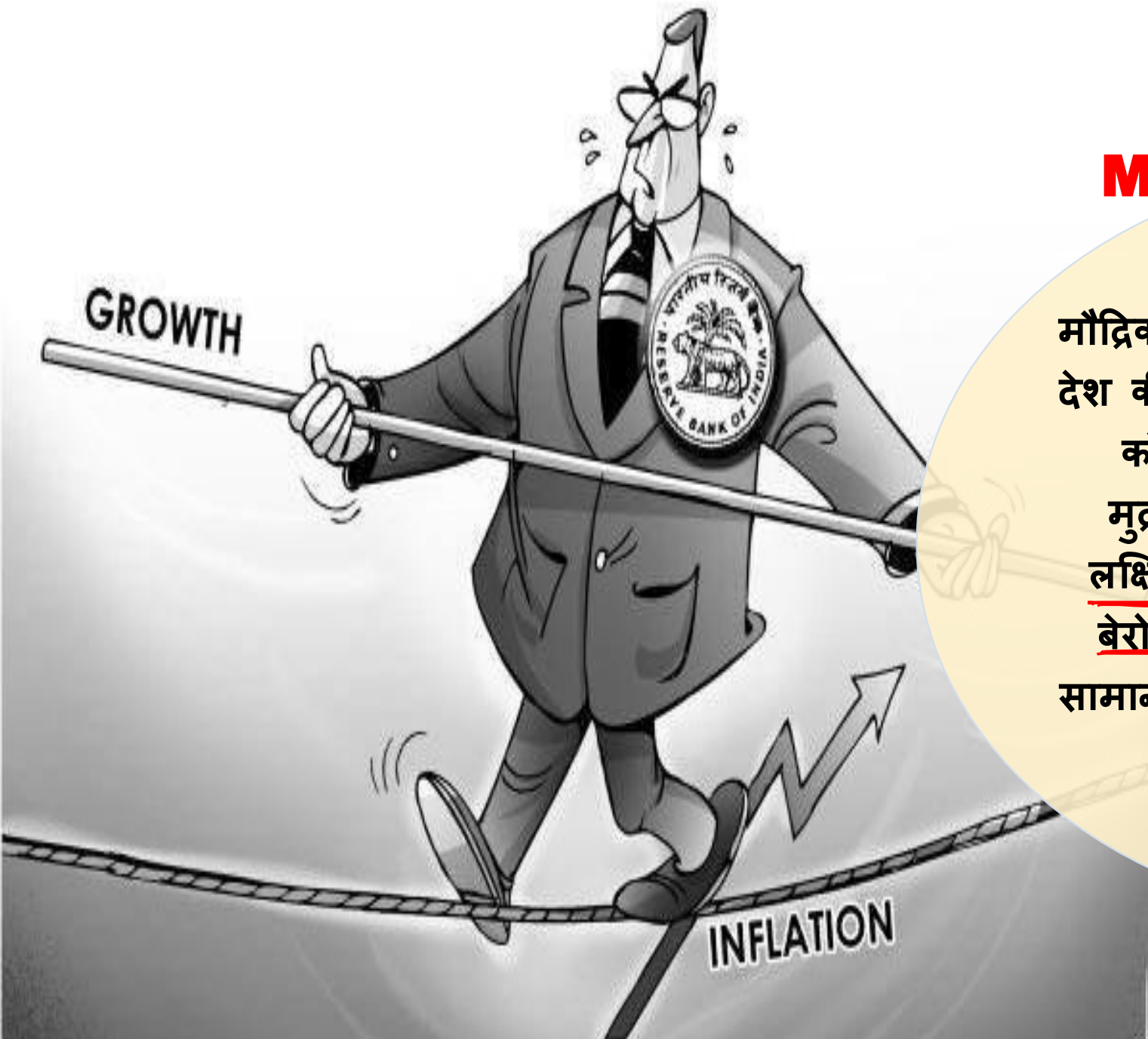
(मौद्रिक नीति)

Indirect

Repo Rate ✓
Reverse Repo Rate ✓
Marginal Standing Facility-MSF ✓
Bank Rate ✓
Open Market Operations (OMO) ✓
Market Stabilization Scheme ✓

रेपो दर
रिवर्स रेपो रेट
सीमांत स्थायी सुविधा
बैंक दर
खुले बाजार का सञ्चालन
मार्केट स्टैबलाइजेशन स्कीम
दीर्घावधि रेपो परिचालन
चलनिधि समायोजन सुविधा

Long Term Repo Operation-LTRO
Liquidity Adjustment Facility



MONETARY POLICY

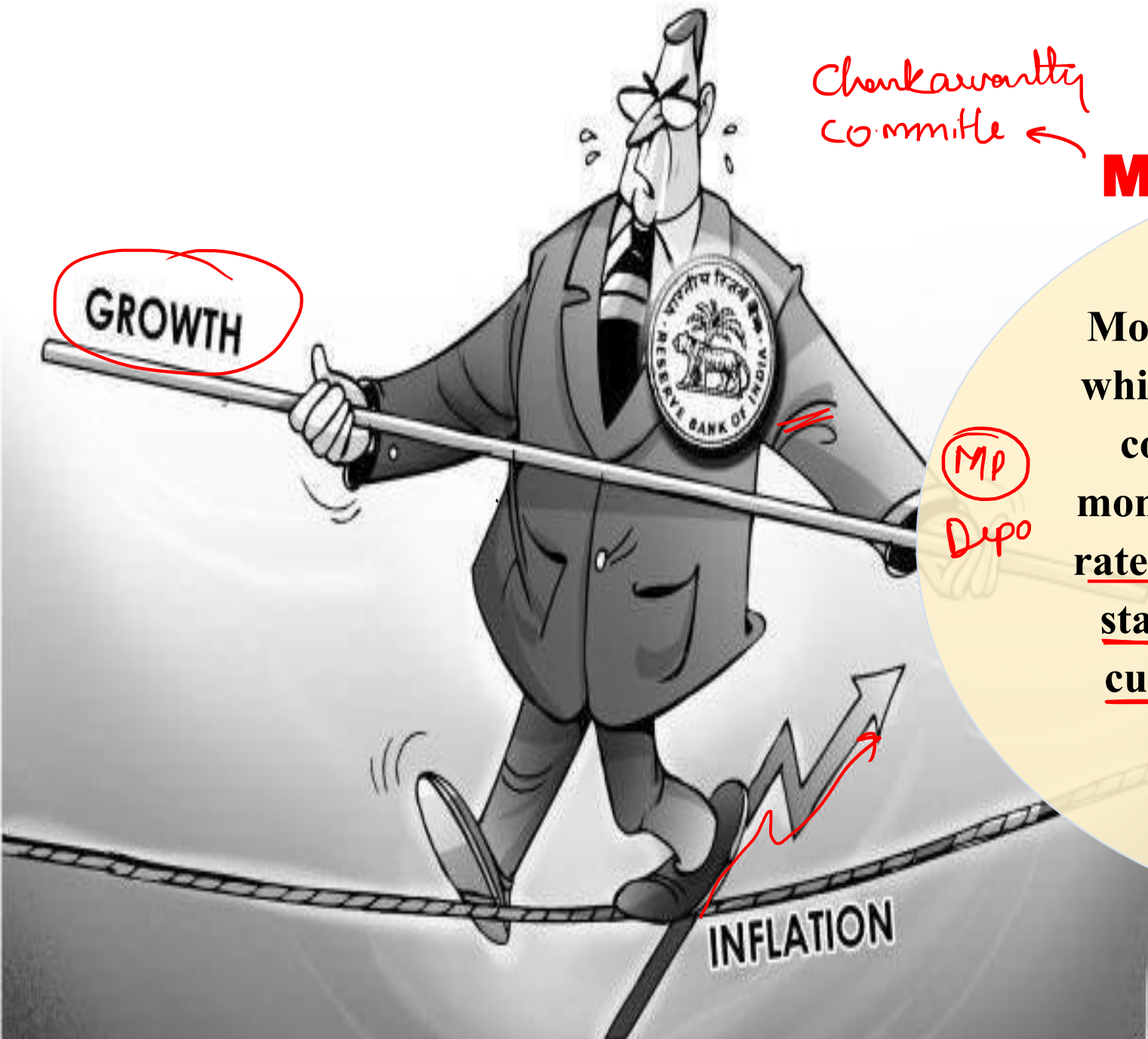
मौद्रिक नीति प्रक्रिया है जिसके द्वारा एक देश की मौद्रिक प्राधिकारी मुद्रा की आपूर्ति को नियंत्रित करता है, अक्सर एक मुद्रास्फीति की दर या ब्याज दर को लक्षित मुद्रा, आर्थिक विकास और कम बेरोजगारी में कीमतों में स्थिरता और सामान्य विश्वास सुनिश्चित करने के लिए है।

Chankawanty
Committee ←

MONETARY POLICY

Monetary Policy is the process by which the monetary authority of a country controls the supply of money, often targeting an inflation rate or interest rate to ensure price stability and general trust in the currency, economic growth and lower unemployment.

(MP)
Dupo





SI ⇒ Mahendra
SP ⇒ SBI APD

MPC (Monetary Policy Committee) = 6

2016
2020

RBI

GOI

Oct
ex-officio chairman
New B.P Kanungo

Pam Dua
Dr Chetan Khate
Or Ravinder Kr Dholakia

Shri Shaktikanta Das
Governor of RBI

Dr. Michael D. Patra
Deputy Governor

MK Sagar
Executive ED at RBI

Ashima Goyal
Shashank Bhide
Jayant Verma

Professor = 1410 R
GPM Advisory Council

RBI governor will have a casting vote in case of a tie.

MARKET STABILISATION SCHEME

→ 10% ⇒ ₹ 14267

(CRR)-CASH RESERVE RATIO

नकद आरक्षित अनुपात $\Rightarrow CRR \times \frac{2}{1}$



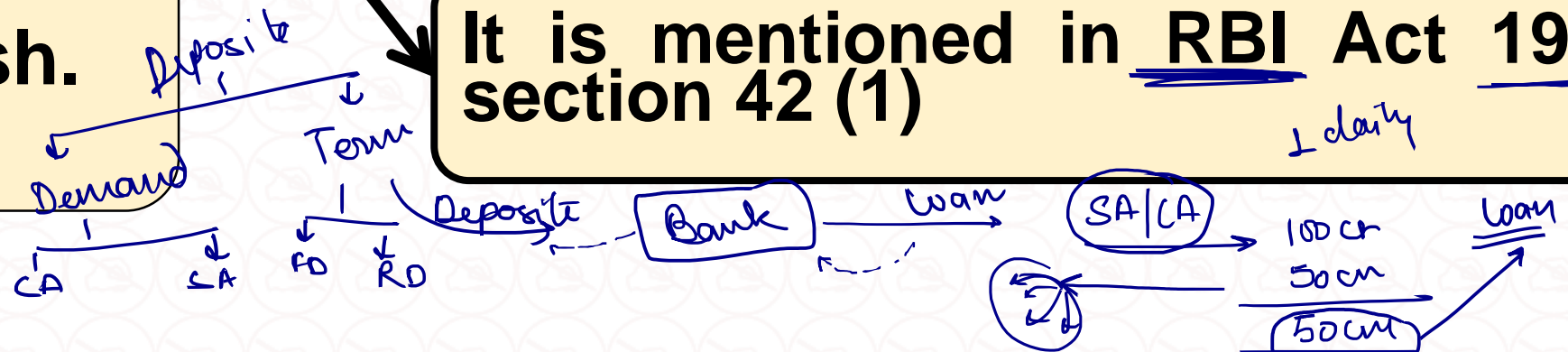
The share of net demand and time liability (NDTL) that a bank must maintain with RBI in cash.

It is applicable on all scheduled commercial banks.

It has no minimum and maximum limits.

No interest is paid on it by RBI.

It is mentioned in RBI Act 1934 section 42 (1)



(SLR)-STATUTORY LIQUIDITY RATIO

Bank Run

Bank
(100cr)

100 customers
25 customers

Loan

SLR

Cash / liquid assets

SLR = ?

10%

Bonds

Gold

CRR

Bank

NDTL

RBI

The share of net demand and time liability (NDTL) that a bank must maintain with itself in cash and liquid assets.

It is applicable on all banks and Financial Institutions.

It has no minimum and 40% maximum limits.

Liquid assets includes gold, bonds, foreign currency etc.

It is mentioned in BR Act 1949 section 24.

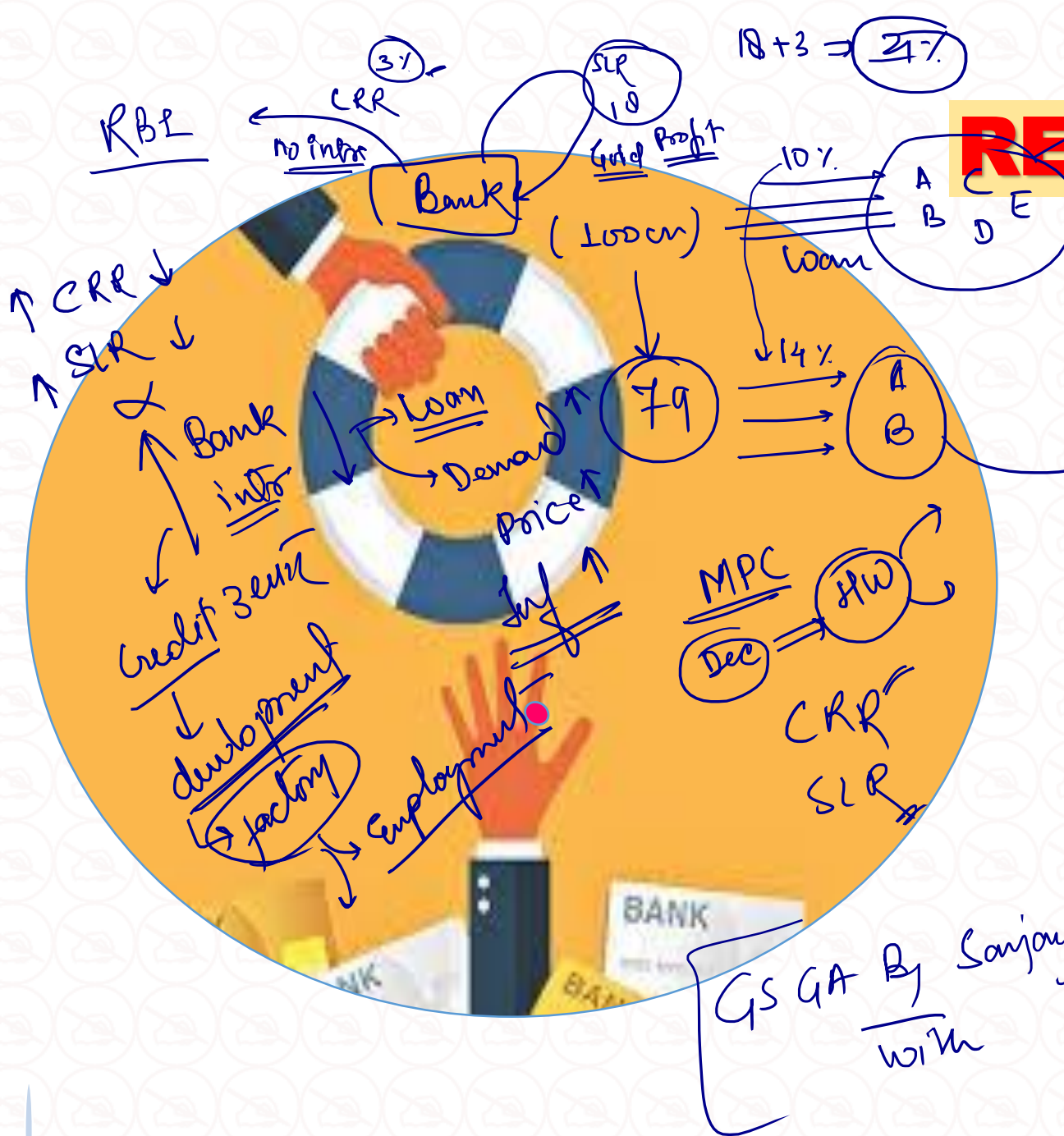
SLR = Sect - 24 of BR Act 1949
CRR = 11 42 of RBI Act 1934

$D \uparrow$ $P \uparrow$ $Inf \uparrow$

Market

like
share

Refinancing.
to a new transact
vided to you
curity



FY - 2010 - 21
 ↳
 Apr Jun Aug Oct

Dec

Feb

Bimonthly

T-9

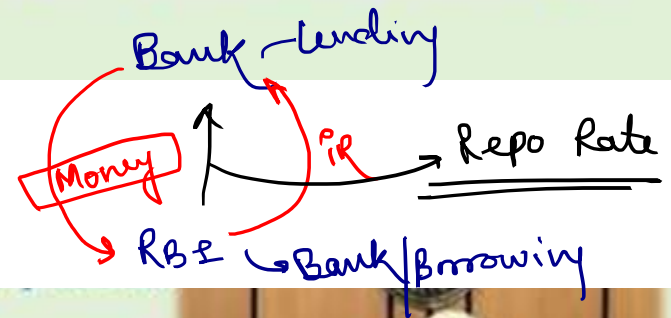
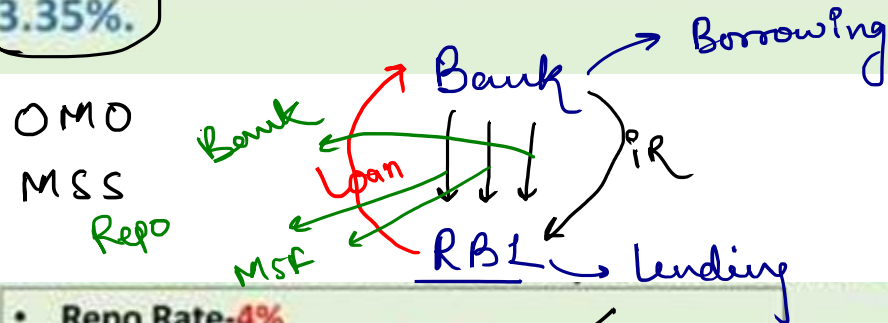
GS, GA with Sanjay Sir

In direct

{ Repo Rate
 Rev Repo Rate
 MSF
 Bank

RBI Monetary Policy on 4th Dec 2020

The RBI recently held its Monetary Policy Committee meet. During the meet, the Reserve Bank of India has kept the repo rate unchanged at 4%. Repo rate is the rate at which RBI lends to banks. The Reverse Repo Rate is to continue at 3.35%.



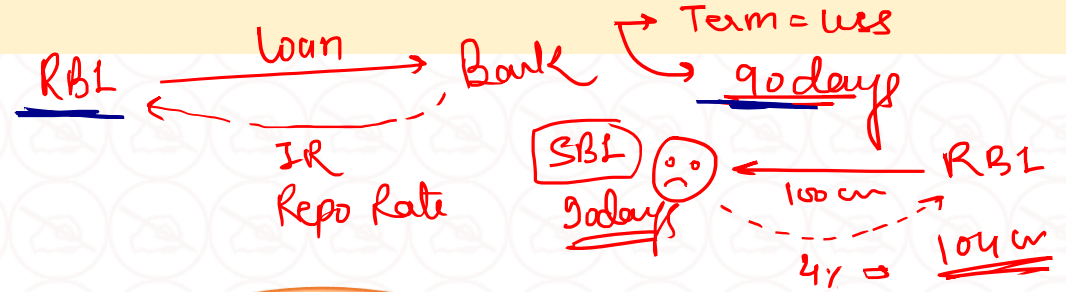
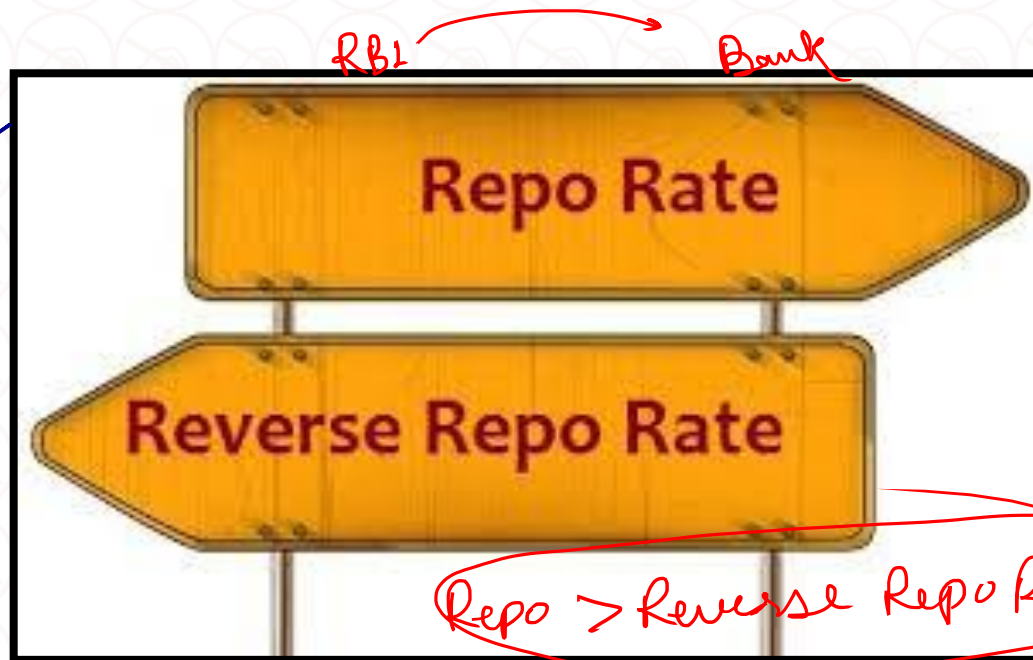
- Repo Rate - 4%
- Reverse Repo Rate - 3.35%
- Marginal Standing Facility (MSF) Rate - 4.25%
- Bank Rate - 4.25%
- Cash reserve Ratio (CRR) - 3%
- Statutory Liquidity Ratio (SLR) - 18%



REPO/REVERSE REPO RATE

RR = 4%
RRR = 3.35%

Repo rate, also called repurchase rate, is the rate of interest that banks pay when they borrow money from the Reserve Bank of India to meet their short-term fund requirements.



Repo > Reverse Repo Rate

Time \Rightarrow 14 days
24 days

Reverse repo rate is the rate of interest that banks get when they keep their surplus money with the RBI. Repo rate is always higher than the reverse repo rate.

Central

RBI IR - Repo \downarrow 3.35%

MARGINAL STANDING FACILITY

*Schedule 2
2 RBI Act - 1934*

Marginal Standing Facility is a window for banks to borrow from Reserve Bank of India in emergency situation when inter-bank liquidity dries up completely.

Emergency lending / over night borrowing / 24 hrs

SBI *←→* *Canara*
RBI *MSF*

Introduced with effect from May 9, 2011

4.25%

Minimum amount of Rs. 1 crore and in multiples of Rs. One crore thereafter.

SBI *100 cr* *RBI*
104.25 cr

Available on all working days in Mumbai, excluding Saturdays between 5.30 P.M. and 7.30 P.M.

Amount that can be availed is upto two percent of their respective Net Demand and Time Liabilities (NDTL).

2%
100 cr
2 cr

Policy Corridor \Rightarrow Bimonthly report

Repo Rate

4.00%

25 \uparrow

like share

Basis Point

\hookrightarrow

diff B/w two or more financial instrument

Car \rightarrow 12%
loan

\rightarrow 0.75%

\rightarrow 11.25%

0.01% \Rightarrow 1 BP

\Rightarrow 60 BP = 0.60%

45 BC

Reverse Repo

3.35

\rightarrow 3.60%

MSF

Bank

4.25

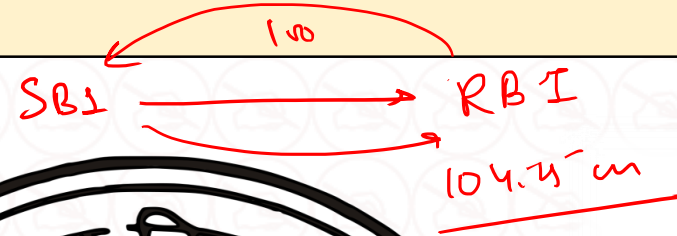
4.50 %

MSF Bank Rate \gg Repo Rate $>$ Reverse Repo Rate

CRR \uparrow SLR \uparrow $\propto \frac{1}{\text{Inflation}}$



Bank rate is the rate at which Central Bank lends money to the Commercial Banks by buying or re-discount their eligible rated securities - Bills of Exchange or Commercial Paper.



Bank Rate

Up or Down?





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