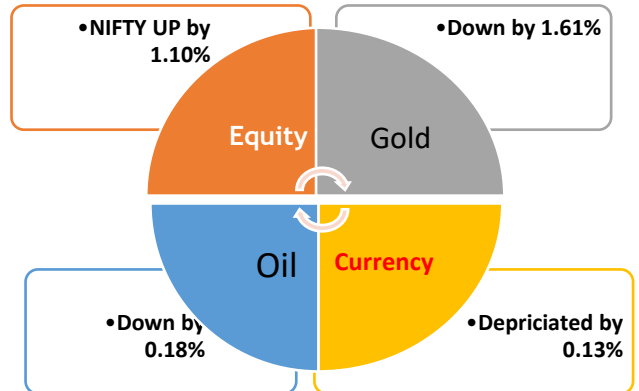


Wrapping Up the Week..... (11.08.2025 -16.08.2025)

Market Movers

Highs & Lows of Key Market Indicators			
Indicators	High	Low	Average
USD/INR	87.71	87.44	87.59
10 Yr G-Sec	6.49	6.40	6.45
US 10Yr T Bill	4.29	4.24	4.27
Crude Brent) \$/BL	66.80	65.69	66.29
Canara Bank	109.55	108.99	109.32

Movement Over Previous Week



News that Made News

Global

- China's consumer prices were flat in July 2025, surpassing market expectations for a 0.1%.
- Russia's GDP grew 1.1% in Q2 2025, slowing sharply from 4% a year earlier.
- US president extended a pause of sky-high tariffs on Chinese goods for another 90 days.

Domestic

- India's CPI inflation for the month of July 2025 touched an 8-year low of 1.55%.
- India and Oman have concluded negotiations for a comprehensive trade deal.
- The Central government released ₹3,200 crore as the first installment of the PMFB Yojana.

Banking

- PSBs posted Rs 44,218 crore profit in Q1FY26, driven by higher treasury gains amid NIM pressure.
- RBI released new rules for co-lending between banks and NBFCs, effective January 1, Lender must keep 10% of each loan.
- PSBs wrote off Rs 5.82 lakh crore in bad loans over the past five financial years, with Rs 91,260 crore written off in 2024-25 alone.

Scenario Analysis

SBI revised its IMPS charges, effective Aug 15th. Online fund transfers exceeding Rs 25000 will now incur nominal charges ranging from Rs 2 to Rs 10+ GST.

ICICI lowered its minimum average balance requirement for SB accounts, Rs 15,000 for metro & urban areas, with lower thresholds for semi-urban and rural areas.

BOB revised MCLR-based lending rates across tenors with effect from Aug 12. Bank revised its 1-year MCLR to 8.80% from 8.90%.

Peer's Signals Sensed

Policy Moves

RBI

RBI will launch a faster cheque clearing system aims to clear cheques within hours. Phase 1 starts on October 4, 2025. Phase 2 will begin on January 3, 2026.

Govt.

The government is planning to provide credit support to shield small businesses with loans overdue up to 90 days, working on a credit guarantee scheme for small exporters amid higher tariffs imposed by the U.S.

Event /News of the Week:

Major announcement on Independence Day

Major announcement on 79th Independence Day by PM Shri Narendra Modi:

- ✓ Setting up of Semiconductors factories on mission mode by the end of this year.
- ✓ Increasing nuclear power capacity to grow 10-fold by 2047.
- ✓ Revision in GST slab, only 5% and 18% slabs to be retained, 12% and 28% slab will be removed.
- ✓ Creation of dedicated Reform Task Force for a \$10 Trillion economy by 2047.
- ✓ Launched a major employment scheme worth Rs 1 lakh crore with an aim to benefit 3 crore youth.
- ✓ Launch of the National Deepwater Exploration Mission to tap Ocean resources alongside major expansion in solar, hydrogen, hydro and nuclear power.