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Business Finance, Financial Services & Taxation

RBI Transfers Records ₹2.87 Lakh Crore Surplus to Government

The Reserve Bank of India (RBI) announced a record surplus transfer of ₹2.87 lakh crore to the Central Government for FY 2025–26, the highest in its history. This remarkable increase was driven by a 52% rise in foreign exchange trading gains, a 26.4% increase in gross income, and the expansion of the RBI's balance sheet to ₹91.97 lakh crore.

Source: https://economictimes.indiatimes.com

RBI Keeps Repo Rate Unchanged at 5.25%

In its latest Monetary Policy Committee meeting, the RBI decided to maintain the repo rate at 5.25% while retaining a neutral policy stance. The central bank cited concerns over global Geopolitical tensions, crude oil price volatility and inflation risks. Along with the rate decision, the RBI projected India's GDP growth for FY 2026-27 at 6.9% and estimated inflation at 4.6%. The decision aims to balance economic growth while keeping inflation under control.

Source: https://www.financialexpress.com

Public Sector Banks Report Record Profit of ₹1.98 Lakh Crore

India's Public Sector Banks (PSBs) achieved their highest-ever annual profit of approximately ₹1.98 lakh crore during FY 2025–26. The strong performance was supported by lower non-performing assets (NPAs), improved loan recovery, higher lending activity, and better operational efficiency. The achievement reflects the significant improvement in the financial health of India's banking sector over recent years.

Source: https://economictimes.indiatimes.com

Government Strengthens MSME Financing Through New SIDBI Initiatives

Union Finance Minister Nirmala Sitharaman announced several initiatives to strengthen the MSME sector during SIDBI's 37th Foundation Day. The government committed ₹5,000 crore capital support to SIDBI and introduced ECLGS 5.0, aimed at improving credit availability for small business facing Economic challenges. The measures are expected to support employment generation, export.

Source: https://economictimes.indiatimes.com

NITI Aayog Pushes for ₹120–150 Billion Semiconductor Ecosystem

NITI Aayog recommended building a semiconductor value chain worth $120–150 billion by 2035 to strengthen India's position in the global electronics and technology industry. The report suggested that the government should contribute nearly one-third of the required investment to encourage private sector participation and reduce dependence on imports.

Source: https://economictimes.indiatimes.com

DPIIT Approves More Startups for Tax Exemption

The Department for Promotion of Industry and Internal Trade (DPIIT) continued expanding tax benefits for startups. Recently, 187 startups received approval for income tax exemption under the revamped Section 80-IAC framework. The government stated that these measures are intended to strengthen India's startup ecosystem and promote innovation-led economic growth.

Source: https:// economictimes.indiatimes.com

“An investment in knowledge pays the best interest”

– Benjamin Franklin

DATA FACTS
(As on 29th May 2026)

Sensex 1	₹ 74,775.74
Nifty 50 2	₹ 23,547.75
Nifty Bank 2	₹ 54,239.20
CRR 3	3%
SLR 3	18%
REPO 3	5.25%
R REPO 3	3.35%
USD/INR 3	₹ 95.01

Source: 31st May, 2026

1. *www.bseindia.com*
2. *www.nseindia.com*
3. *www.moneycontrol.com*

UPCOMING IPO

Company Name	IPO size
CMR Green Technologies Ltd	IPO Size: ₹ 630.88 Cr

Source: www.moneycontrol.com

Top FinTech Trends that Will Take Place in 2026 and Beyond

Increased Adoption of Blockchain Technology

Blockchain technology is expected to play a larger role in financial services due to its ability to enhance security, transparency, and transaction efficiency. Financial institutions are likely to adopt blockchain-based solutions for payments, trade finance, identity verification, and asset management. The technology may also support faster cross-border transactions and reduce operational costs by minimizing the need for intermediaries.

Banking-as-a-Service (BaaS) and FinTech Ecosystems

Banking-as-a-Service allows non-financial companies to offer banking products through partnerships with licensed financial institutions. Businesses can integrate accounts, payments, lending, and financial management tools directly into their platforms using APIs. As digital ecosystems continue to expand, BaaS is expected to become a key driver of financial inclusion and innovation. Experts believe that many future financial services will operate invisibly in the background of everyday digital platforms.

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