



RBI

MONETARY POLICY

HIGHLIGHTS

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Rate cuts are possible in the future to support the economy hit by the **COVID-19 crisis**.

Benchmark interest rate unchanged at 4%.



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MPC has decided to look at
throughout the current inflation
as a transient hump.

Expect inflation to ease
closer to target by the **Q4FY21**.



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An ease of contraction in various sectors of the economy.

Deep contractions of the first quarter are behind us.

The **Indian Economy** is entering a decisive phase.



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Rural Economy looks resilient.

Foodgrain production set
to cross another record in **FY21**.

Factories and construction
activities restarting.



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Speed recovery on the horizon
in agriculture, consumer goods,
2 wheeler auto, power and pharma
sector to see a **quicker recovery**.

GDP growth may turn
positive by **fourth quarter**.



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Ready to take steps as necessary
to access to **liquidity &
ease financial conditions.**

The weighted average cost of
borrowing in the first half of
2021 is **5.82%** lowest in 16 years.

Faster rebound looks feasible.



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Rationalize risk weights for
all new housing loans until
March 31, 2020.

To extend the scheme for
co-lending to all **NBFC'S HFCs.**



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