

Government Schemes

- **Kisan Credit Card (KCC):** This scheme provides short-term credit for agricultural purposes to small and marginal farmers, sharecroppers, and tenant farmers.
- **Pradhan Mantri Mudra Yojana (PMMY):** While not exclusively for farmers, this scheme provides loans up to Rs. 10 lakh to non-corporate, non-farm small/micro-enterprises. Many farmers benefit from this scheme.
- **National Agricultural Cooperative Marketing Federation of India (NAFED) Schemes:** NAFED offers various loan schemes to farmers, including crop loans, input loans, and processing unit loans.

Target Customers: Poor and Low-Income Groups

- **Pradhan Mantri Awaas Yojana (PMAY):** This scheme provides subsidized housing loans to economically weaker sections (EWS) and lower-income groups (LIG) for affordable housing.
- **Mudra Yojana:** As mentioned above, this scheme benefits a wide range of borrowers, including small businesses owned by the poor.
- **Stand-Up India:** This scheme provides loans to SC, ST, and women entrepreneurs to set up greenfield enterprises.

Target Customers: Specific Groups

- **Loans for Women:** Several banks offer specific loan schemes for women entrepreneurs, such as Mahila Udyam Nidhi and other schemes focused on women empowerment.
- **Loans for Students:** Education loans are available for students pursuing higher education, with various government-backed schemes offering interest subsidies.

Government Pension Schemes Rolled Out Through Banks

- **Atal Pension Yojana (APY):** This scheme guarantees a minimum pension of Rs. 1,000 to Rs. 5,000 per month after the age of 60. It is open to individuals between 18 and 40 years of age with a bank account.
- **National Pension System (NPS):** This is a voluntary retirement savings scheme available to all Indian citizens between the ages of 18 and 70.

Bank of Baroda Schemes

Loan

- [Baroda Home Loan](#)
- [Baroda Max Savings Home Loan](#)
- [Home Loan Takeover](#)

Investment

Health Insurance

Arogya Sanjeevani Policy - National

- Eligibility: Individuals aged 18-65 years can apply. Dependent children from 3 months onwards can be covered.
- Features: Standard health insurance policy covering hospitalization, pre and post-hospitalization expenses, ambulance charges, and more. Offers cumulative bonus for claim-free years.

National Mediclaim Plus Policy - National

- Eligibility: Individuals aged 40 years and above or opting for a sum insured of INR 6,00,000 and above.
- Features: Comprehensive health insurance policy with additional benefits compared to the Arogya Sanjeevani policy. May include critical illness cover as an optional add-on.

CholaMS Group Health Insurance

- Eligibility: Offered to groups of employees by employers.
- Features: Customized coverage based on the group's needs, including hospitalization, OPD expenses, maternity benefits, and more. Often includes wellness programs and preventive care options.

Non-Health Insurance

Burglary Insurance

- Eligibility: Homeowners.
- Features: Covers loss or damage to property due to burglary, theft, or housebreaking.

Householders Insurance Policy - National Insurance

- Eligibility: Homeowners.
- Features: Comprehensive coverage for home structure, contents, and liability. Includes protection against fire, theft, natural disasters, and personal accidents.

Personal Accident - National Insurance

- Eligibility: Individuals.
- Features: Covers accidental death, disability, and medical expenses incurred due to accidents.

Shopkeepers Insurance - National Insurance

- Eligibility: Shop owners.
- Features: Covers loss or damage to shop property, stock, and business interruption due to various perils. Also includes public liability coverage.

Two Wheeler - National Insurance

- Eligibility: Two-wheeler owners.

- **Features: Covers loss or damage to the vehicle due to accidents, theft, fire, and natural disasters. Also includes third-party liability coverage.**