



सत्यमेव जयते

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
DATA SNAPSHOT

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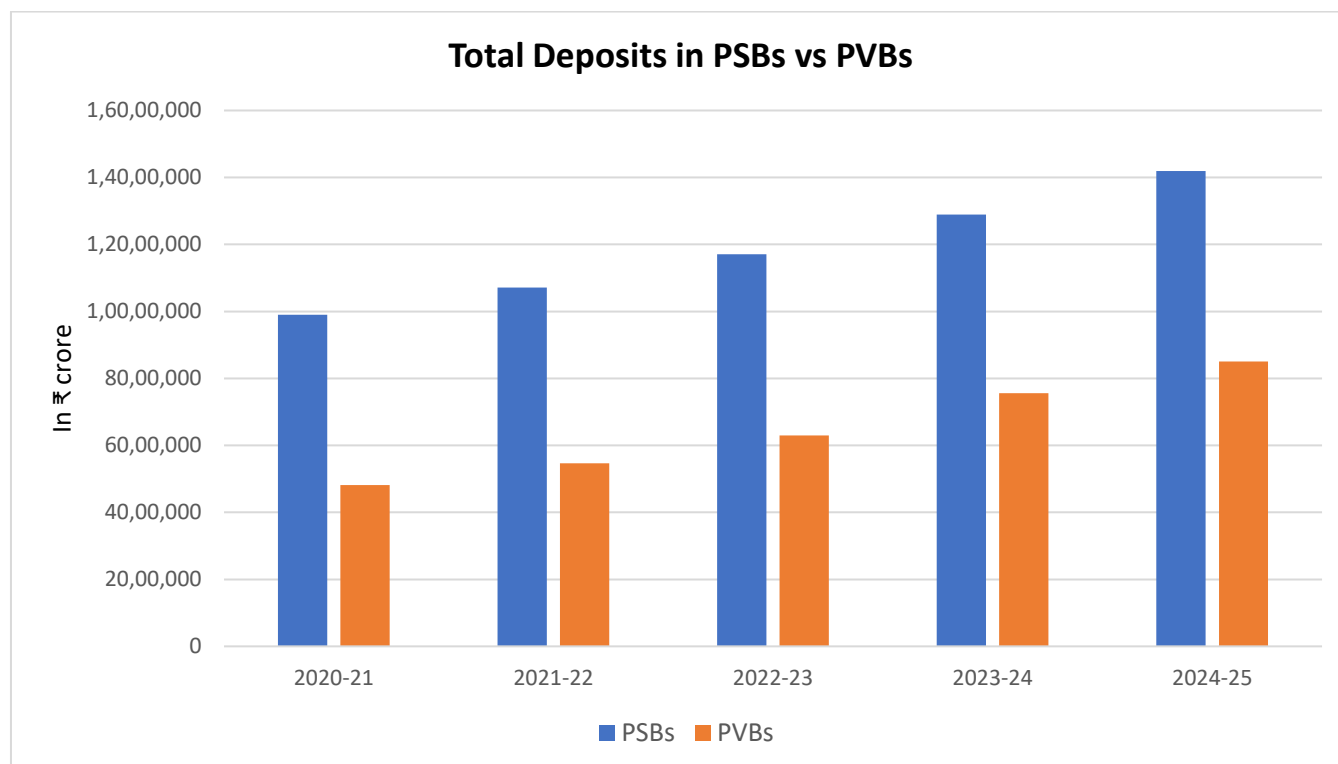
CHAPTER-I

BANKING SECTOR

Banking Sector- The banking sector forms the backbone of financial intermediation, channelling funds into productive investments and driving economic growth. It encompasses Public Sector Banks (PSBs), Private Banks (PVBs), Regional Rural Banks (RRBs), and Co-operative Banks, all operating under the regulatory oversight of the Reserve Bank of India (RBI). Beyond providing credit and deposit facilities, banks also foster financial inclusion, promote digital innovation, and ensure stability in the monetary system, making them a vital pillar of the economy. The prominent numbers relating to Public Sector Banks vis a vis Private Sector Banks are as follows:

PSBs (vs) PVBs						
Sl. No.	Description	2020-21	2021-22	2022-23	2023-24	2024-25
1	Number of PSBs	12	12	12	12	12
	Number of PVBs	22	21	21	21	21
CASA Ratio (%)						
2	PSBs	42.03%	42.40%	40.38%	38.62%	37.13%
	PVBs	44.48%	46.32%	44.06%	39.84%	37.71%
Total Deposits – Public Sector Banks (in crore)						
3*	PSBs	99,00,766	1,07,17,362	1,17,09,581	1,28,96,766	1,41,96,270
	PVBs	48,19,469	54,64,181	62,99,332	75,61,502	85,02,193
Gross Loans & Advances (in ₹ crore)						
4*	PSBs	67,70,363	74,33,006	86,10,115	97,73,488	1,09,77,762
	PVBs	40,97,040	47,00,912	54,62,976	69,59,146	75,74,750
Retail Credit Share (%)						
5	PSBs	55.35%	55.81%	53.10%	46.96%	49.51%
	PVBs	41.86%	41.30%	44.25%	50.64%	48.09%

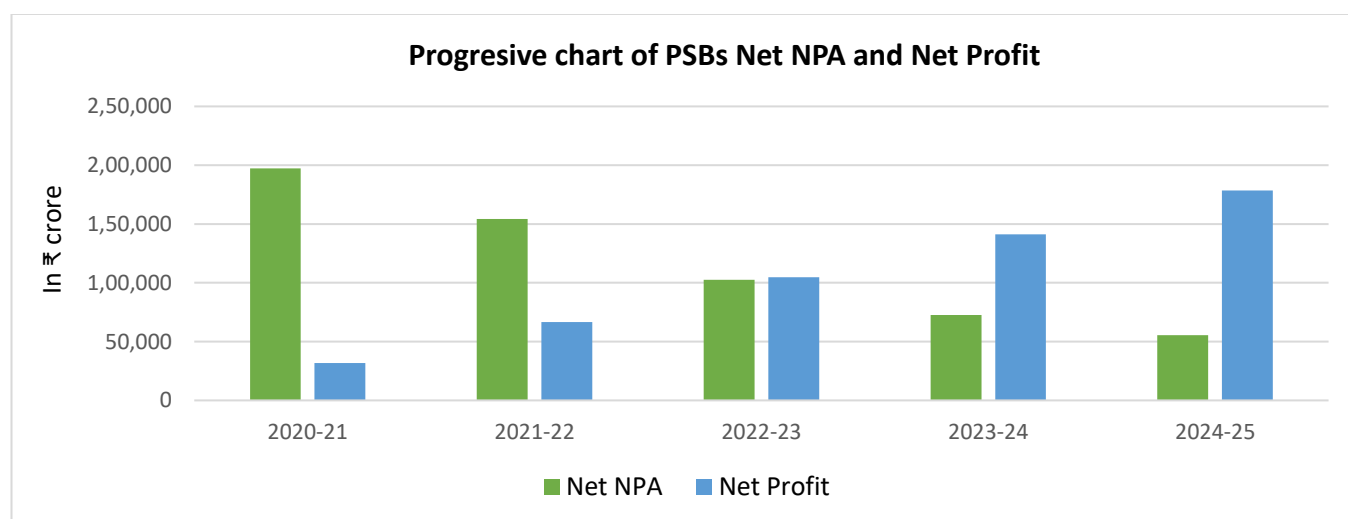
Source: Offsite Returns, Scheduled Commercial Banks (SCBs).



Public sector banks (PSBs) play a pivotal role in the country's financial architecture, serving as instruments of inclusive growth and economic stability. Owned predominantly by the government, these banks are mandated to extend credit to priority sectors such as agriculture, small enterprises, and infrastructure, often balancing commercial viability with social objectives. Over the decades, PSBs have expanded their reach into rural and semi-urban areas, driving financial inclusion through initiatives like Jan Dhan Yojana and digital banking reforms. Despite facing challenges such as non-performing assets and operational inefficiencies, they remain central to policy-driven credit deployment and welfare-linked financial schemes. A few relevant data relating to PSBs are as follows:

PSBs Ratios						
Sl. No.	Description	2020-21	2021-22	2022-23	2023-24	2024-25
1	Gross NPA (in ₹ crore)	6,16,616	5,40,958	4,28,197	3,39,541	2,83,650
2	Gross NPA (%)	9.1%	7.3%	5.0%	3.5%	2.6%
3	Net NPA (in ₹ crore)	1,97,360	1,54,306	1,02,493	72,548	55,423
4	Net NPA (%)	3.1%	2.2%	1.2%	0.8%	0.52%
5	Provisioning coverage Ratio (%)	83.70%	86.65%	90.73%	93.00%	93.14%
6	CRAR (%)	14.04%	14.62%	15.53%	15.53%	16.10%
7	Slippage Ratio (%)	2.44%	2.35%	1.39%	1.13%	0.95%
8	Net Profit (in ₹ crore)	31,820	66,543	1,04,649	1,41,202	1,78,364
9	Dividend paid by PSBs to Govt (in ₹ crore)	2,231	8,719	13,804	18,013	22,699
10	Capital Infusion by Government (in ₹ crore)	20,000	4,600	0	0	0
11	Market Raising by PSBs (in ₹ crore)	58,697	50,719	44,942	57,380	51,656
12	Share of Retail Loans in Gross Loans and Advances (%)	26.82%	27.84%	29.17%	28.88%	30.29%
13	Return on Total Assets (annualized)	0.3	0.5	0.8	1.0	1.1
14	Efficiency (Cost to Income) Ratio	50.66	52.27	50.47	53.32	50.09
15	Net Interest Margin (NIM) (annualized)	2.73	2.84	3.09	3.06	2.91
16	Net Interest Income (in ₹ crore)	2,75,474	2,97,960	3,63,219	4,07,636	4,29,136

Source: Offsite Returns, Scheduled Commercial Banks (SCBs)

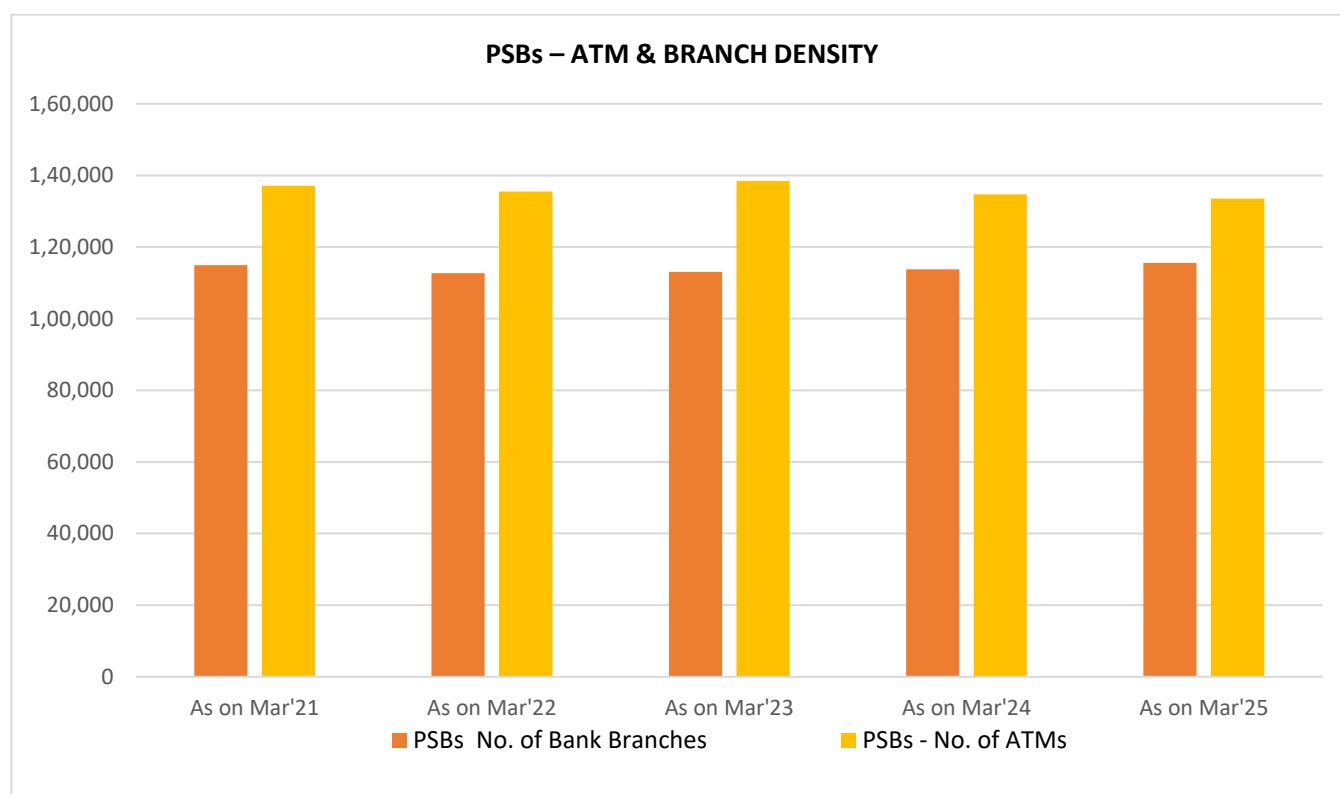


ATM- ATMs provide convenient and accessible means to manage bank accounts, offering services such as cash withdrawals, balance inquiries, and fund transfers. With their round-the-clock availability and user-friendly interfaces, ATMs have become an indispensable part of our modern banking experience. The strength of PSBs' ATMs has been augmented over the years as indicated below:

PSBs – ATM & BRANCH DENSITY						
S. No.	Description	As on Mar'21	As on Mar'22	As on Mar'23	As on Mar'24	As on Mar'25
1	PSBs (including sponsored RRBs) - No. of Bank Branches	1,14,933	1,12,660	1,13,059	1,13,800	1,15,577
2	PSBs - No. of ATMs	1,37,113	1,35,457	1,38,423	1,34,694	1,33,544
3	Villages without a branch / BC / IPPB in 5 km radius	344	231	2,833*	1,024	591

Source: RBI, JDD App

*Previously mapped villages were 5,53,804. Additional 47,524 villages mapped in FY 2022-23 and total mapped villages became 601328

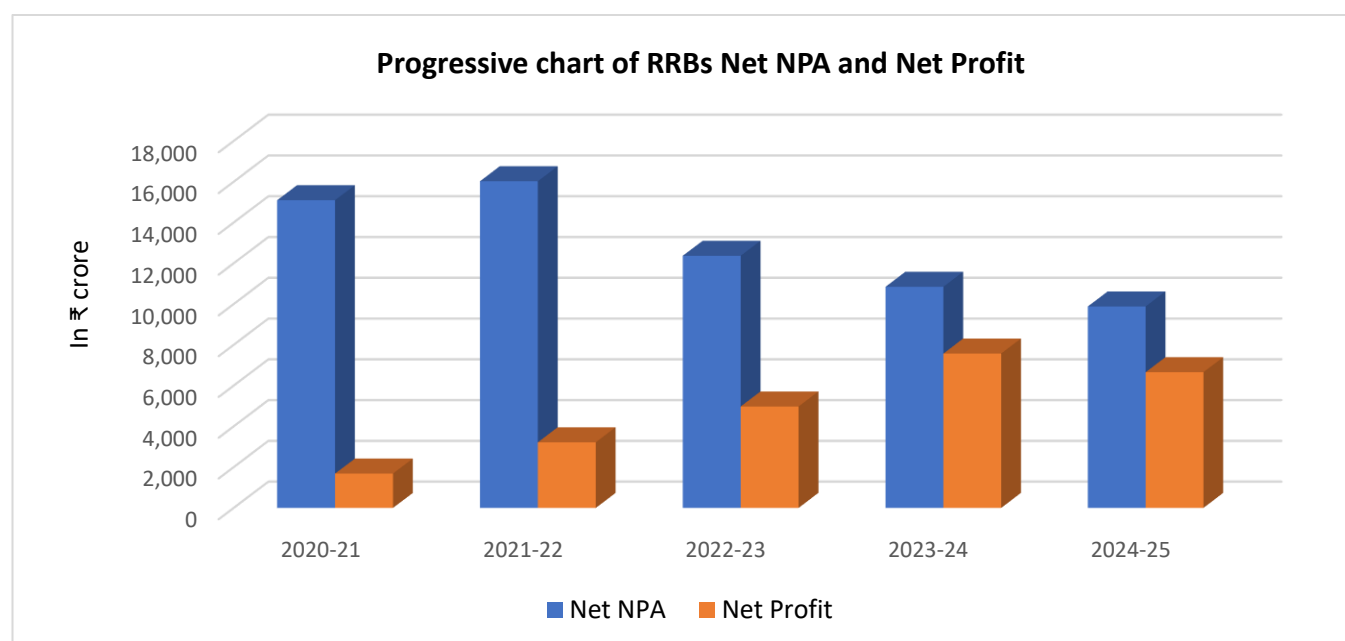


Regional Rural Banks (RRBs)

The Regional Rural Banks (RRBs) were established under the RRBs Act, 1976 to create an alternative channel for credit dispensation to small and marginal farmers, agricultural laborers, rural development, foster financial inclusion socio-economically weaker section of population for development of agriculture, trade, commerce, small scale industry and other productive activities in rural areas. In a recent consolidation effort based on the principle of 'One State – One RRB,' brought together 26 RRBs across 11 States and Union Territories, reducing the total number of RRBs from 43 to 28. As of June 30, 2025, these 28 RRBs operate through a network of 22,164 branches spread across 26 States and 3 Union Territories (Puducherry, Jammu & Kashmir, and Ladakh), covering approximately 700 districts nationwide. Ownership of RRBs is shared among the Central Government, the respective State Governments, and Sponsor Banks in the ratio of 50:15:35, respectively. A comparison of growth over the last financial years in the various parameters of RRBs are as under:

REGIONAL RURAL BANKS - STATISTICS						
Sl. No	Description	2020-21	2021-22	2022-23	2023-24	2024-25
1	Number of RRBs	43	43	43	43	43
2	CASA Ratio (%)	53.88	54.48	54.48	54.43	53.51
3	Total Deposits (in ₹ crore)	5,25,226	5,62,538	6,08,509	6,59,815	7,13,800
4	Gross Loans & Advances (in ₹ crore)	3,34,171	3,62,838	4,10,738	4,70,109	5,26,763
5	Gross NPA (in ₹ crore)	31,381	33,190	29,894	28,913	28,169
6	Gross NPA (%)	9.39	9.15	7.28	6.13	5.35
7	Net NPA (in ₹ crore)	15,094	16,024	12,364	10,846	9,882
8	Net NPA (%)	4.79	4.68	3.20	2.44	1.97
9	Provisioning coverage Ratio (%)	51.08	52.02	59.20	62.60	65.08
10	CRAR (%)	10.16	12.71	13.43	14.21	14.41
11	Net Profit/Loss (in ₹ crore)	1,682	3,219	4,974	7,571	6,655
12	Capital Infusion in RRBs- GoI Share released (in ₹ Crore)	200	3,197	887	1,100	261

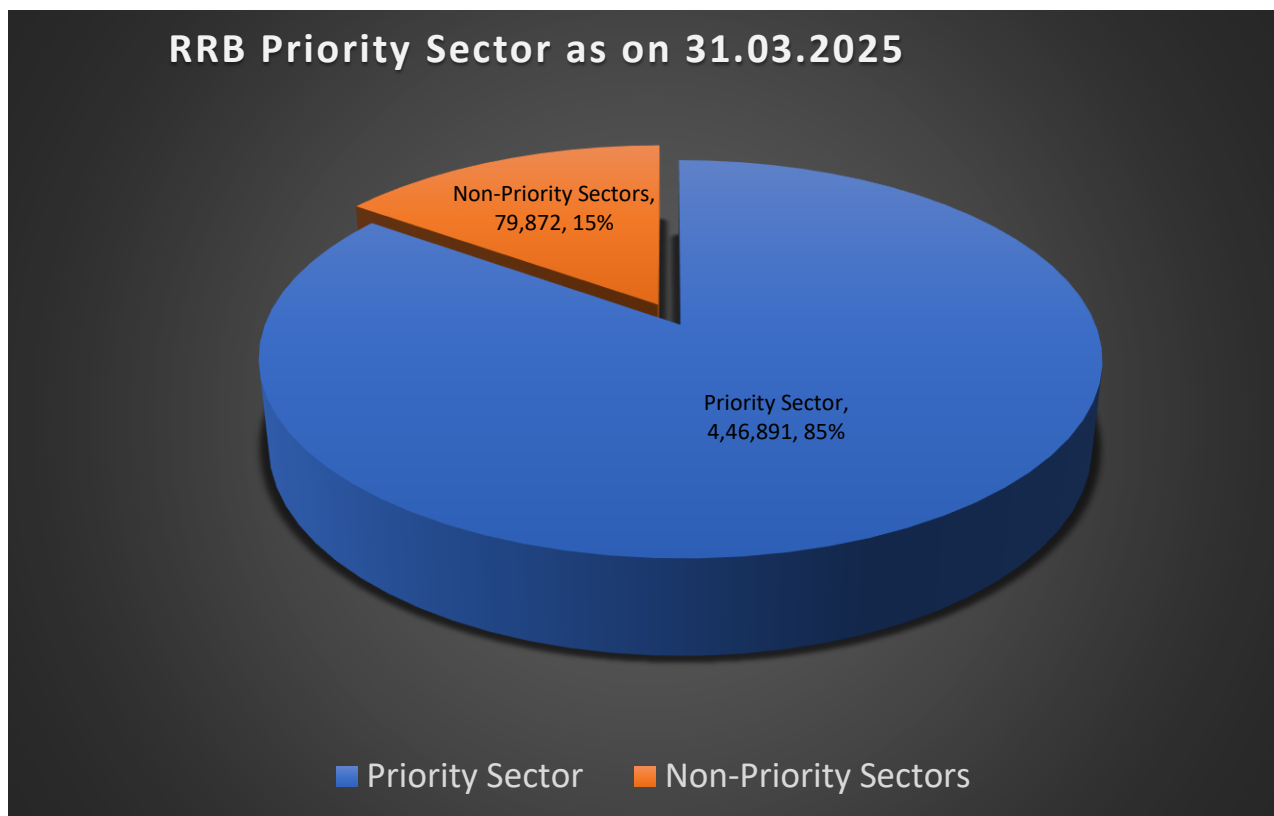
Source- NABARD



SECTORAL LOAN OUTSTANDING OF RRBS AS ON 31.03.2024		*As on 31.03.2025	*As On 30.06.2025
(in ₹ crore)			
Priority Sector	4,08,810	4,46,891	4,52,088
Agriculture	3,16,671	3,47,103	3,52,203
MSME	57,639	58,784	56,623
Housing	26,047	27,411	30,191
Education	1,609	1,582	2,178
Renewable Energy	46	149	181
Social Infrastructure	53	59	77
Other Priority Sectors	6,745	11,802	10,635
Non-Priority Sectors	61,300	79,872	77,413
Total Outstanding	4,70,109	5,26,763	5,29,501

Source- NABARD/

*Provisional



Agriculture Credit

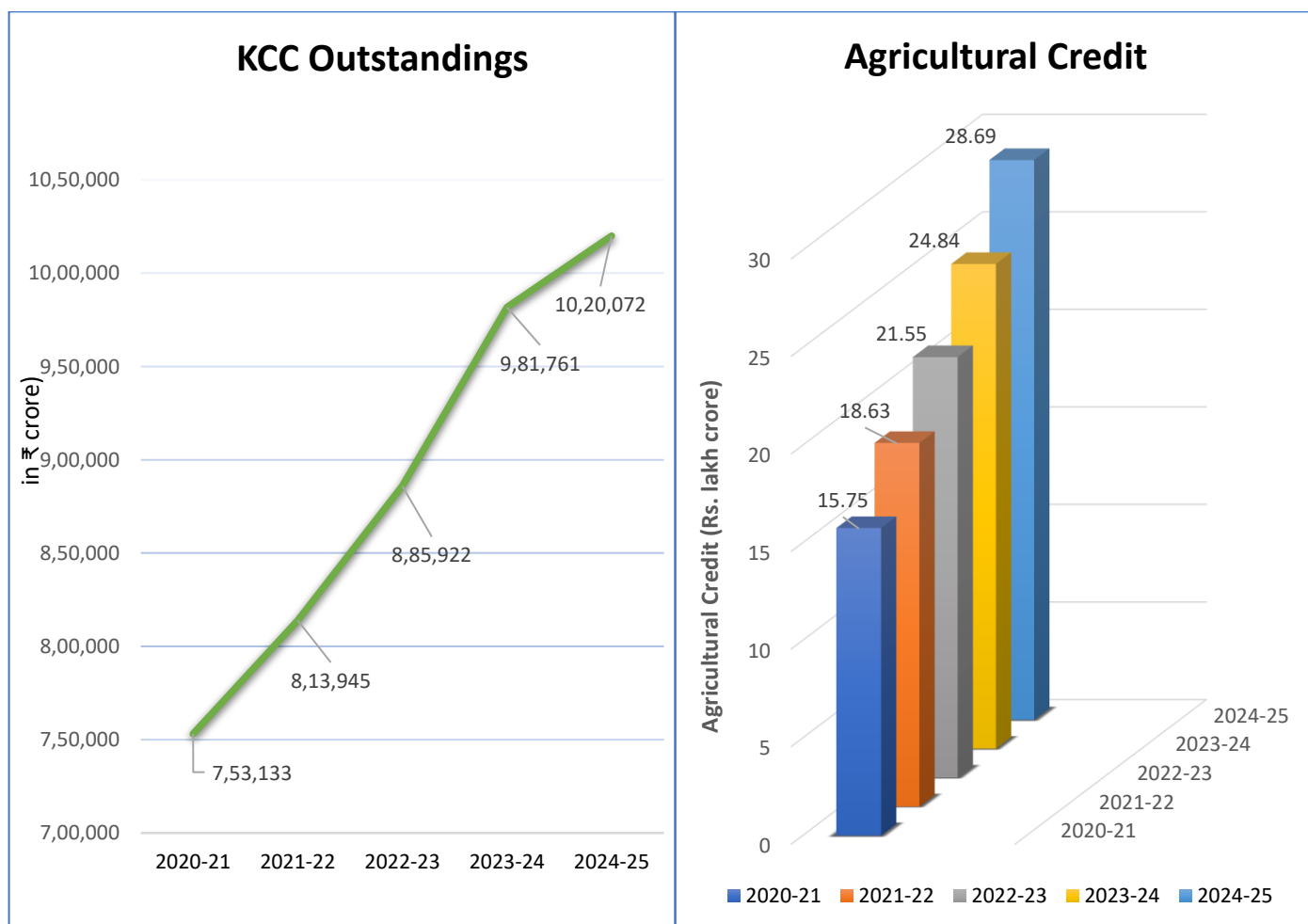
Agricultural credit plays a vital role in supporting farmers, especially in a country like India where farming is still the backbone of rural livelihood. Most farmers depend on timely loans to buy seeds, fertilizers, modern equipment, or even to meet basic household expenses during non-harvest seasons. In order to boost the agriculture sector with the help of effective and hassle-free agriculture credit, the Government has been fixing annual targets for ground level agriculture credit by Scheduled Commercial Banks, Regional Rural Banks (RRBs) and Cooperative Banks.

Kisan Credit Card (KCC)- KCC scheme was introduced in 1998-99, as an innovative credit delivery mechanism that aims at adequate and timely credit support from the banking system to the farmers for their cultivation needs including the purchase of inputs in a flexible, convenient, and cost-effective manner. Banks have been advised to issue Kisan Credit Cards (KCC) to all eligible farmers.

Agricultural credit growth in India among various parameters is given as under:

AGRICULTURAL CREDIT						
S. No	Description	2020-21	2021-22	2022-23	2023-24	2024-25
1	Agricultural Credit Disbursement (Rs. lakh crore)	15.75	18.63	21.55	24.84	28.69
2	Annual Growth Rate of Agri Credit	13%	18%	16%	18%	13%
3	KCC Holders (In lakhs)	737.69	713.48	735.46	775.04	772.11
4	KCC Outstanding (in ₹ crore)	7,53,133	8,13,945	8,85,922	9,81,761	10,20,072

Source: NABARD, RBI, SCBs

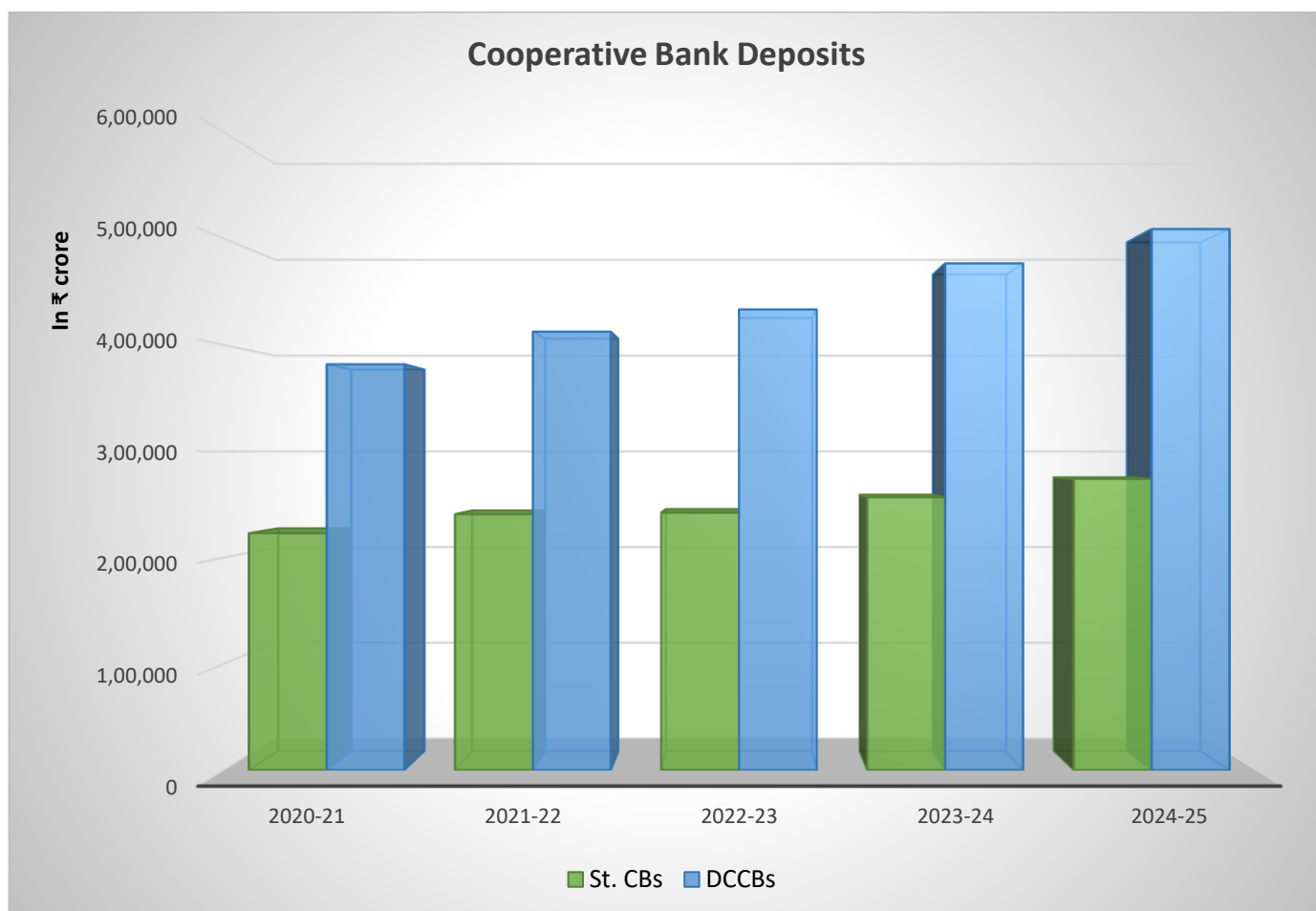


State Cooperative Banks & District Central Cooperative Banks

STATE COOPERATIVE BANKS & DISTRICT CENTRAL COOPERATIVE BANKS						
Sl. No.	Description	2020-21	2021-22	2022-23	2023-24	2024-25 (Provisional)
1	Number of Co-operative Banks					
	St. CBs	34	34	34	34	34
	DCCBs	351	351	351	351	351
2	Total Deposits (in Rs. Crore)					
	St. CBs	2,23,057	2,40,953	2,42,327	2,56,819	2,74,183
	DCCBs	3,81,825	4,12,573	4,33,358	4,76,610	5,08,881
3	CASA Ratio (%)					
	St. CBs	18.23	18.41	19.50	18.57	17.37
	DCCBs	40.83	41.63	40.99	41.7	40.50
4	Gross NPA (in Rs. Crore)					
	St. CBs	14,113	14,332	14,296	14,537	16,788
	DCCBs	34,761	36,330	35,722	36,958	38,704
5	Gross NPA (%)					
	St. CBs	6.7	6	5.4	4.9	5.3
	DCCBs	11.4	10.8	9.6	9.0	8.7
6	Net NPA (in Rs. Crore)					
	St. CBs	6,580	5,669	5,380	5,644	6,287
	DCCBs	14,026	13,946	13,211	12,933	12,509
7	Net NPA (%)					
	St. CBs	3.23	2.47	2.10	2.0	2.0
	DCCBs	4.97	4.48	3.85	3.4	3.0
8	CRAR (%)					
	St. CBs	13.1	13	13.3	12.9	13.7
	DCCBs	12.1	12.2	12.1	11.9	12.2
9	Provision Coverage Ratio (%)					
	St. CBs	57.4	65.1	67.2	68.5	58.35
	DCCBs	65.4	70.7	78.4	83.9	83.9
10	Density of Branches /offices					
	St. CBs	2,078	2,089	2,102	2,140	2,073
	DCCBs	13,610	13,670	13,698	13,759	13,852
11	Net Profit/Loss (in Rs. Crore)					
	St. CBs	1,402	2,288	2,458	2,691	2,616
	DCCBs	1,422	1,358	1,881	1,894	2,077
12	Agricultural Loan outstanding (in Rs. Crore)					
	St. CBs	90,872	1,10,903	1,24,364	1,32,972	1,32,649
	DCCBs	1,62,982	1,86,776	2,07,852	2,25,686	2,77,284
13	Non-agri. Loans outstanding (in Rs. Crore)					
	St. CBs	1,20,922	1,28,016	1,41,216	1,61,605	1,87,366
	DCCBs	1,42,008	1,49,770	1,62,998	1,87,475	1,68,149

14	Total Loans Outstanding (in Rs. Crore)					
	St. CBs	2,11,794	2,38,919	2,65,580	2,94,577	3,20,015
	DCCBs	3,04,990	3,36,546	3,70,851	4,13,161	4,45,433
15	Loans Outstanding to MSME (in Rs. Crore)					
	St. CBs	504	782	3,660	5,450	6,474
	DCCBs	945	980	991	981	1085

Source: Ensure portal

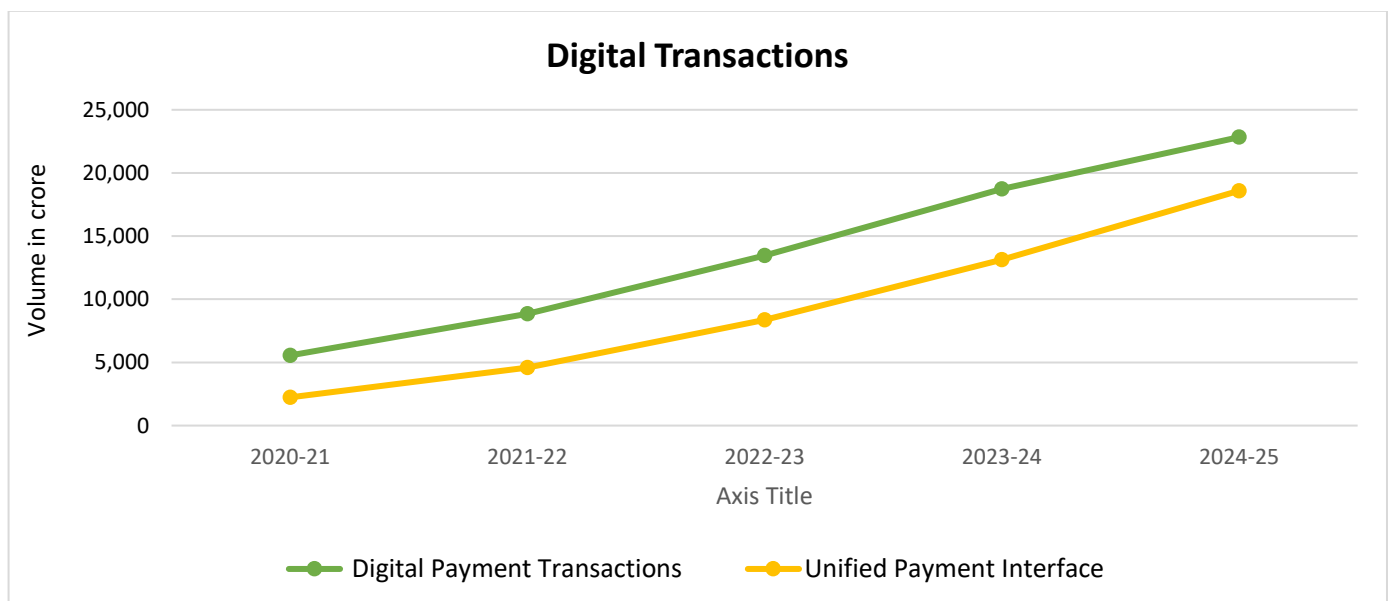


Digital Payments

Digital payments refer to financial transactions conducted through electronic means, eliminating the need for physical cash. These payments can be made online or at physical points of sale using platforms such as UPI, mobile wallets, debit/credit cards, QR codes, and internet banking. Widely adopted across India, digital payments offer speed, convenience, and enhanced security, while promoting financial inclusion and transparency. They have become integral to both personal and business transactions, with UPI alone crossing \$1 trillion in transaction value, reflecting the scale and trust in India's digital payment ecosystem.

DIGITAL TRANSACTIONS						
S. No.	Description	2020-21	2021-22	2022-23	2023-24	2024-25
1	Digital Payment Transactions					
	Volume (in crore)	5,554	8,839	13,462	18,737	22,831
	Value (in Rs. lakh crore)	3,000	3,021	3,355	3,659	3,509
2	Unified Payment Interface					
	Volume (in crore)	2,233	4,597	8,375	13,116	18,587
	Value (in Rs. lakh crore)	41	84	139	200	261
3	RuPay Card (Debit + Credit)					
	Volume (in crore)	138.17	151.60	121.38	93.52	79.87
	Value (in Rs. lakh crore)	2.1	2.44	2.3	2.29	2.71

Source: RBI, NPCI, DIGIDHAN Portal



CHAPTER-II

INSURANCE SECTOR

NUMBER OF PSICs		
Sl. No	Public Sector Insurance Companies in India	Category
1	Life Insurance Corporation of India	Life
2	National Insurance Co. Ltd.	Non-Life
3	The New India Assurance Co. Ltd.	Non-Life
4	The Oriental Insurance Co. Ltd.	Non-Life
5	United India Insurance Co. Ltd.	Non-Life
6	Agriculture Insurance Company of India Ltd.	Specialised Insurer
7	General Insurance Corporation of India	Reinsurer

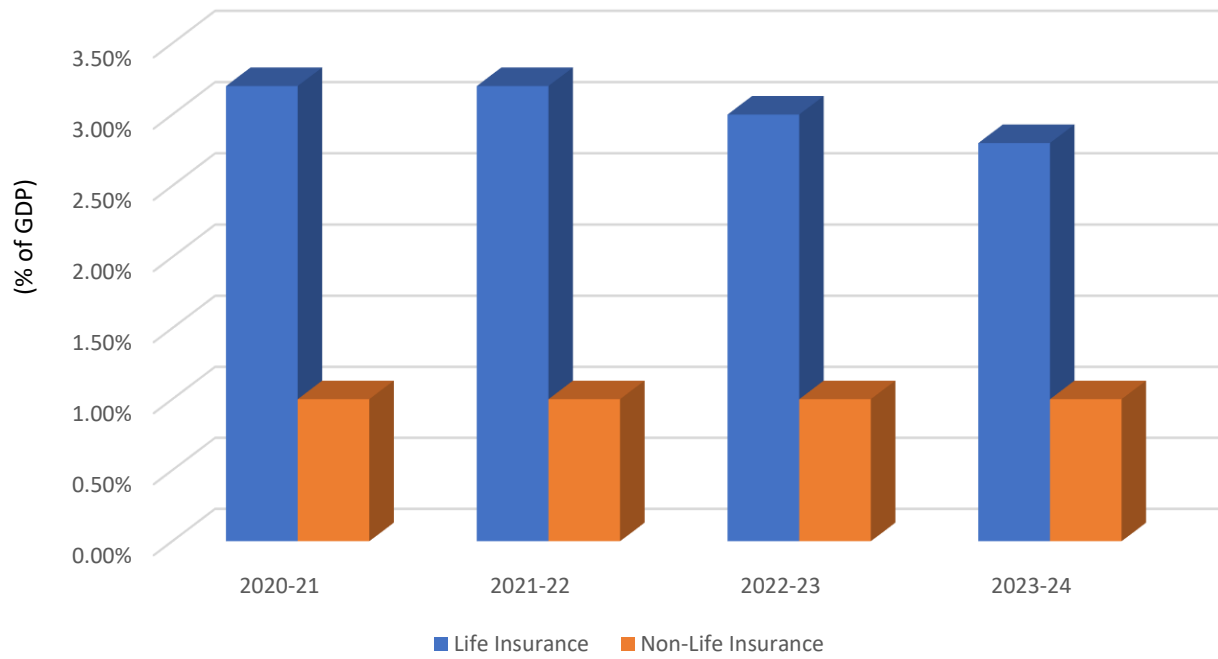
Insurance Sector

The insurance sector is crucial for citizens and the economy alike, providing individuals with protection from unexpected risks such as death, health crisis or property damage, thereby fostering financial security and peace of mind. This stability encourages entrepreneurship and investment, driving economic growth and job creation. Insurance mechanisms mitigate systemic risks, reducing the likelihood of widespread financial crisis and supporting the overall well-being of society. It provides long-term funds for infrastructure development and supports continuous economic transformation.

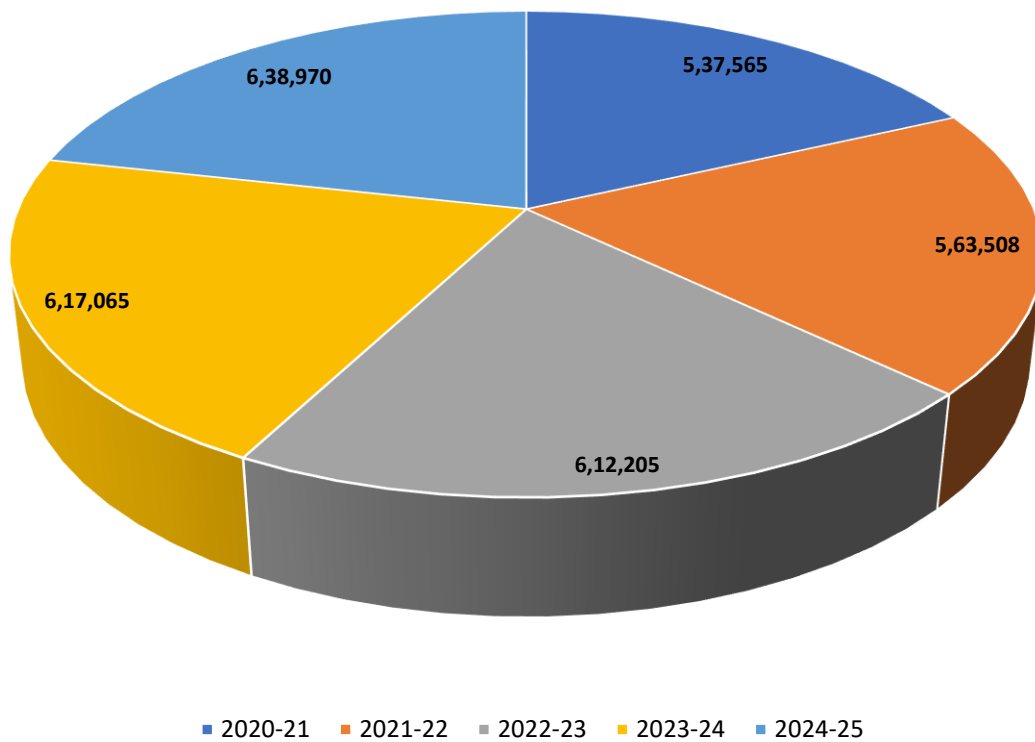
Insurance Sector						
S. No.	Description	2020-21	2021-22	2022-23	2023-24	2024-25
1	Insurance Penetration (% of GDP)					
	Life Insurance	3.20%	3.20%	3.00%	2.80%	NA
	Non-Life Insurance	1.00%	1.00%	1.00%	1%	NA
	Total	4.20%	4.20%	4.00%	3.70%	NA
2	Insurance Density (in USD)					
	Life Insurance	59	69	70	70	NA
	Non-Life Insurance	19	22	22	25	NA
	Total	78	91	92	95	NA
3	Public Sector Insurance Companies					
	No. of PSICs	7	7	7	7	7
	Total Premium collected BY PSICs (in ₹ crore)	5,37,565	5,63,508	6,12,205	6,17,065	6,38,970
	Dividend paid to Govt (in ₹ crore)	0	1,254	2,957	7,820	7614
	Capital Infusion by Government (in ₹ crore) #	9950	5000	0	0	0
# NICL, UIICL and OICL						
4	Insurance Coverage (Increase % over last year)					
	Non -Life	43	41	39	35	35
	(Market share of Public Sector General Insurance Companies including AICL)					
	Life	64	62	61	57	57
	(Market share of Life Insurance Corporation of India)					

Source: Source is IRDAI Handbook, website of GI Council and data collected from Insurers.

Insurance Penetration (% of GDP)



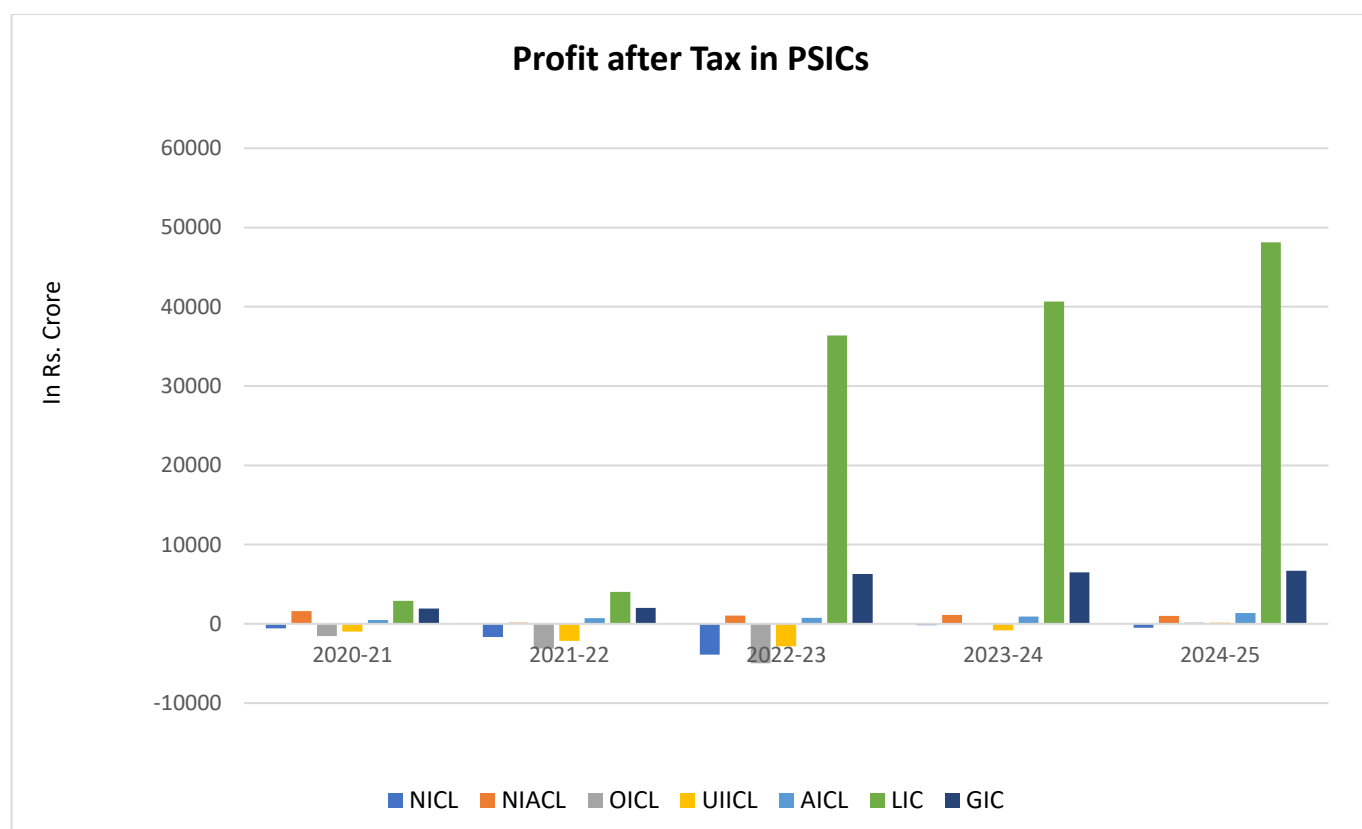
Total Premium collected BY PSICs (₹ in crore)



Department of Financial Services has been continuously reviewing the performance of PSGICs. The total aggregate losses amounting to Rs 10,607 Cr in FY 2022-23 were improved to a profit of Rs 157 Cr in 2023-24.

ANNUAL PSICs PERFORMANCE						
S. No	Public Sector Insurance Companies in India	Profit After Tax (₹ in crore)				
		2020-21	2021-22	2022-23	2023-24	2024-25
1	National Insurance Co. Ltd.	-562	-1,675	-3,865	-187	-483
2	The New India Assurance Co. Ltd.	1,605	164	1,055	1,129	988
3	The Oriental Insurance Co. Ltd.	-1,525	-3,115	-4,968	18	144
4	United India Insurance Co. Ltd.	-985	-2,136	-2,829	-804	154
5	Agriculture Insurance Company of India Ltd.	490	738	766	904	1368
6	Life Insurance Corporation of India	2,901	4,043	36,397	40,676	48,151
7	General Insurance Corporation of India	1,920	2,006	6,313	6,497	6701

Source: Public disclosures and data from insurers



CHAPTER-III

FINANCIAL INCLUSION

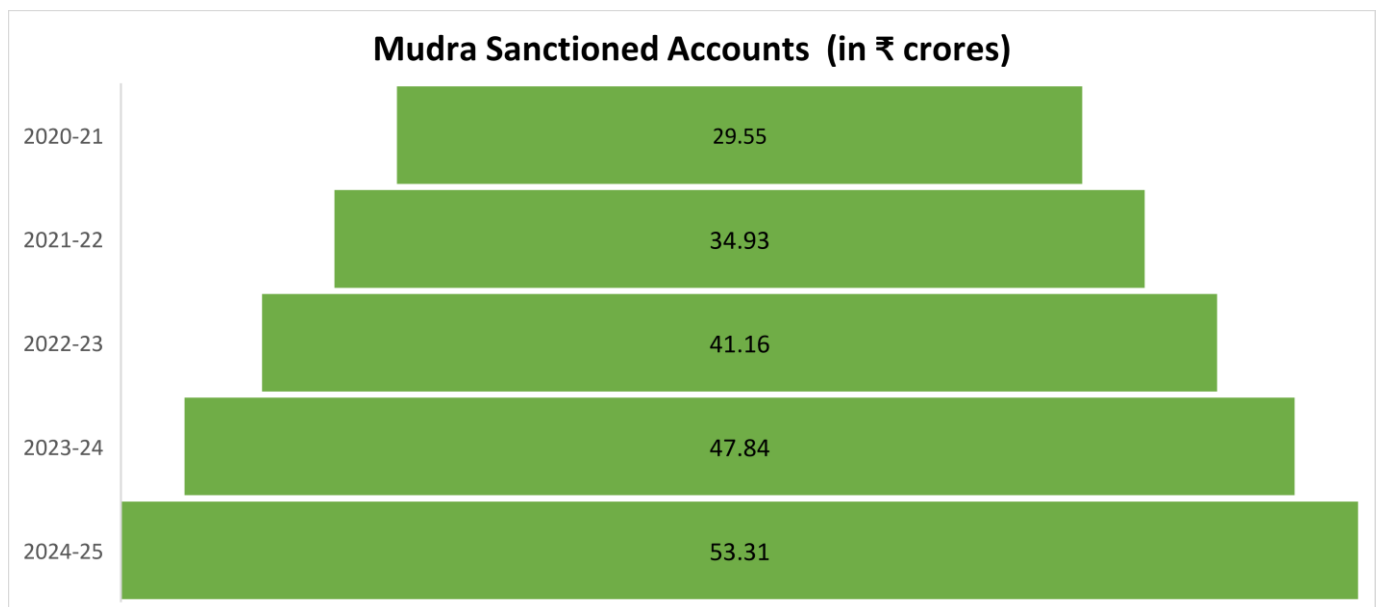
FINANCIAL INCLUSION

Pradhan Mantri Mudra Yojana (PMMY)

Launched in April 2015 to facilitate easy access to collateral-free credit for Micro and Small Enterprises engaged in non-farm income-generating activities. Loans under the scheme are extended through banks, NBFCs, and microfinance institutions across three categories—**Shishu** (up to ₹50,000), **Kishore** (₹50,001 to ₹5 lakh), and **Tarun** (₹5 lakh to ₹10 lakh)—with the recent introduction of **Tarun Plus** (upto 20 Lakh). The scheme has significantly contributed to promoting self-employment, fostering first-time entrepreneurship, and supporting women-led enterprises. Salient data in respect of the scheme are as follows:

Pradhan Mantri Mudra Yojana (PMMY)							
Sl. No.	Description	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26 (June 25)
A	Mudra Sanctioned Accounts (in crore)	29.55	34.93	41.16	47.84	53.31	53.85
B	Sanctioned Amount (in ₹ Lakh crore)	15.52	18.91	23.48	28.89	34.42	35.13
C	Sanction for Women (in ₹ Lakh crore)	6.75	8.41	10.58	12.84	14.92	15.13
D	Sanction for New Entrepreneurs (in ₹ Lakh crore)	5.2	5.93	7.26	8.88	10.54	10.80
E	Credit Guarantee from CGFMU (in ₹ Lakh crore)	1.21	1.54	2.15	3.18	4.48	4.91
The above figures are cumulative.							
F	PMMY - Number of Loans breakup (%)						
	Shishu	87%	86%	83%	80%	77%	77%
	Kishore	11%	12%	15%	18%	21%	21%
	Tarun	2%	2%	2%	2%	2%	2%
	Tarun Plus	NA				0.01%	0.01%
G	PMMY - Amount Sanctioned breakup (%)						
	Shishu	43%	42%	40%	38%	35%	34%
	Kishore	33%	35%	36%	38%	41%	41%
	Tarun	24%	23%	24%	24%	24%	25%
	Tarun Plus	NA				0.12%	0.14%

Source: Mudra Portal & NCGTC Ltd



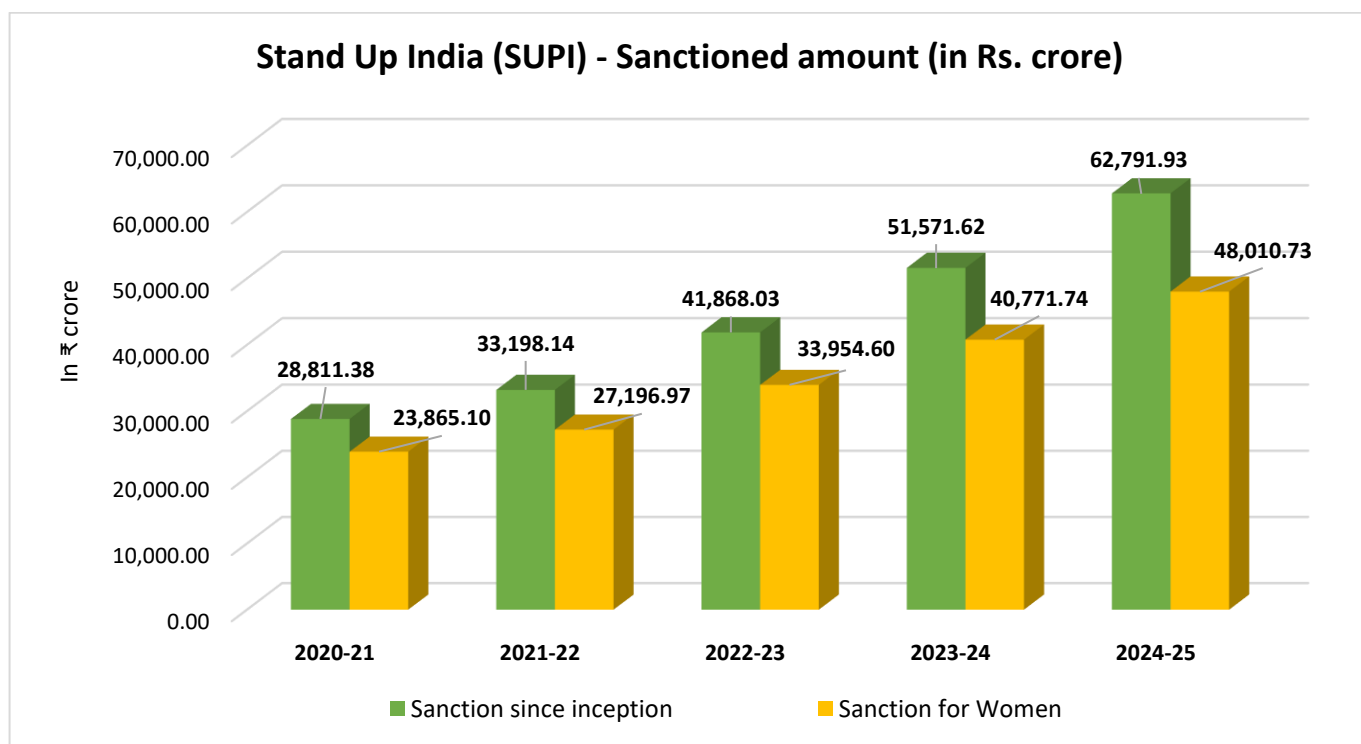
Stand-up India

Facilitates bank loans between ₹10 Lakh and ₹1 Crore to at least one Schedule Caste (SC) or Schedule Tribe (ST) borrower and at least one-woman borrower per bank branch for setting up a greenfield enterprise. The enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or woman entrepreneur. The scheme was operational till 31.03.2025. Salient data in respect of the scheme are as follows:

Stand-up India						
S. No.	Description	2020-21	2021-22	2022-23	2023-24	2024-25
A	Number of Accounts	1,27,403	1,46,770	1,85,748	2,28,127	2,75,291
B	Sanction since inception (in Rs. crore)	28,811.38	33,198.14	41,868.03	51,571.62	62,791.93
C	No. of Accounts for women	103510	118051	148482	177374	205399
D	Sanctioned amount for Women (in Rs. crore)	23,865.10	27,196.97	33,954.60	40,771.74	48,010.73
E	No. of Accounts of SC/ST	23893	28719	37266	50753	69892
F	Sanctioned amount for SC/ST (in Rs. crore)	4946.28	6001.18	7913.43	10799.88	14781.20
G	Increase over previous year (%) No. of A/Cs	13.72%	15.20%	26.55%	22.81%	20.67%

Source: SIDBI

*Except figures at Sl. No. 'G', all above figures are cumulative.



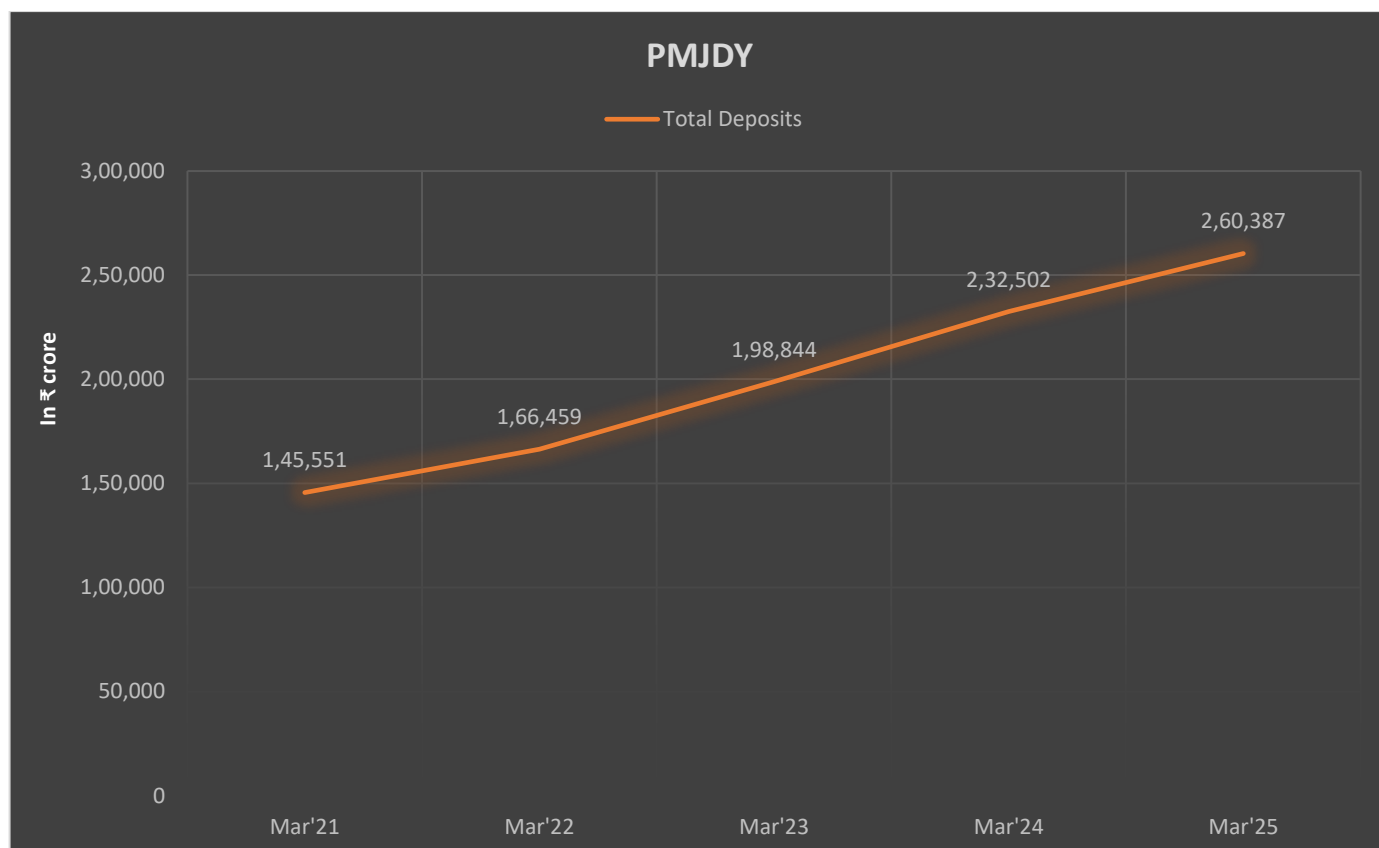
Pradhan Mantri Jan Dhan Yojana

It envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension facility. In addition, the beneficiaries would get RuPay Debit card having inbuilt accident insurance cover of ₹ 1 lakh. The plan also envisages channeling all Government benefits (from Centre / State / Local Body) to the beneficiaries accounts and pushing the Direct Benefits Transfer (DBT) scheme of the Union Government. Salient data in respect of the scheme are as follows:

Pradhan Mantri Jan Dhan Yojana							
Sl. No.	Description	As on Mar'21	As on Mar'22	As on Mar'23	As on Mar'24	As on Mar'25	As on June'25
A*	Number of Accounts (in Crore)	42.2	45.06	48.65	51.95	55.18	56.04
B*	Total Deposits (in Rs. Crore)	1,45,551	1,66,459	1,98,844	2,32,502	2,60,387	2,60,858
C	Ratio of Women Account	55.40%	55.66%	55.60%	55.63%	55.72%	55.75%
D	Increase in deposit amount over previous year (%)	22.90%	14.40%	19.50%	16.90%	11.99%	0.18%

Source: Banks

*The figures at Sl No. 'A' and 'B' are cumulative.



Pradhan Mantri Suraksha Bhima Yojana (PMSBY)

Launched in June 2015, the Pradhan Mantri Suraksha Bima Yojana offers low-cost accident insurance to individuals aged 18 to 70 years, with an annual premium of just ₹20 auto-debited from their savings account. The scheme provides ₹2 lakh in case of accidental death or total and irrecoverable loss of both eyes or use of both hands or feet, and ₹1 lakh for total and irrecoverable loss of sight in one eye or use of one hand or foot. Salient data in respect of the scheme are as follows:

Pradhan Mantri Suraksha Bhima Yojana (PMSBY)							
S. No.	Description	As on Mar'21	As on Mar'22	As on Mar'23	As on Mar'24	As on Mar'25	As on June'25
A	Enrolment (in crores)	23.26	28.19	33.78	43.81	50.78	51.73
B	Women Enrolment	8.87	11.63	14.72	20.06	23.71	24.22
C	Number of Claims received	58,540	1,20,755	1,46,717	1,75,564	2,06,838	2,15,725
D	Number of Claims settled	45,472	96,453	1,15,294	1,34,573	1,55,162	1,60,840
E	Claim amount disbursed (in ₹crores)	909.44	1,915.20	2,289.25	2,672.63	3,081.37	3,194.26
F	Increase over previous year (%)	25.46%	21.20%	19.83%	29.69%	15.91%	1.87%

Source: Banks & Insurance Cos.

*Except figures at Sl. No. 'F', all above figures are cumulative.

Pradhan Mantri Jeevan Jyoti Bhima Yojana (PMJJBY)

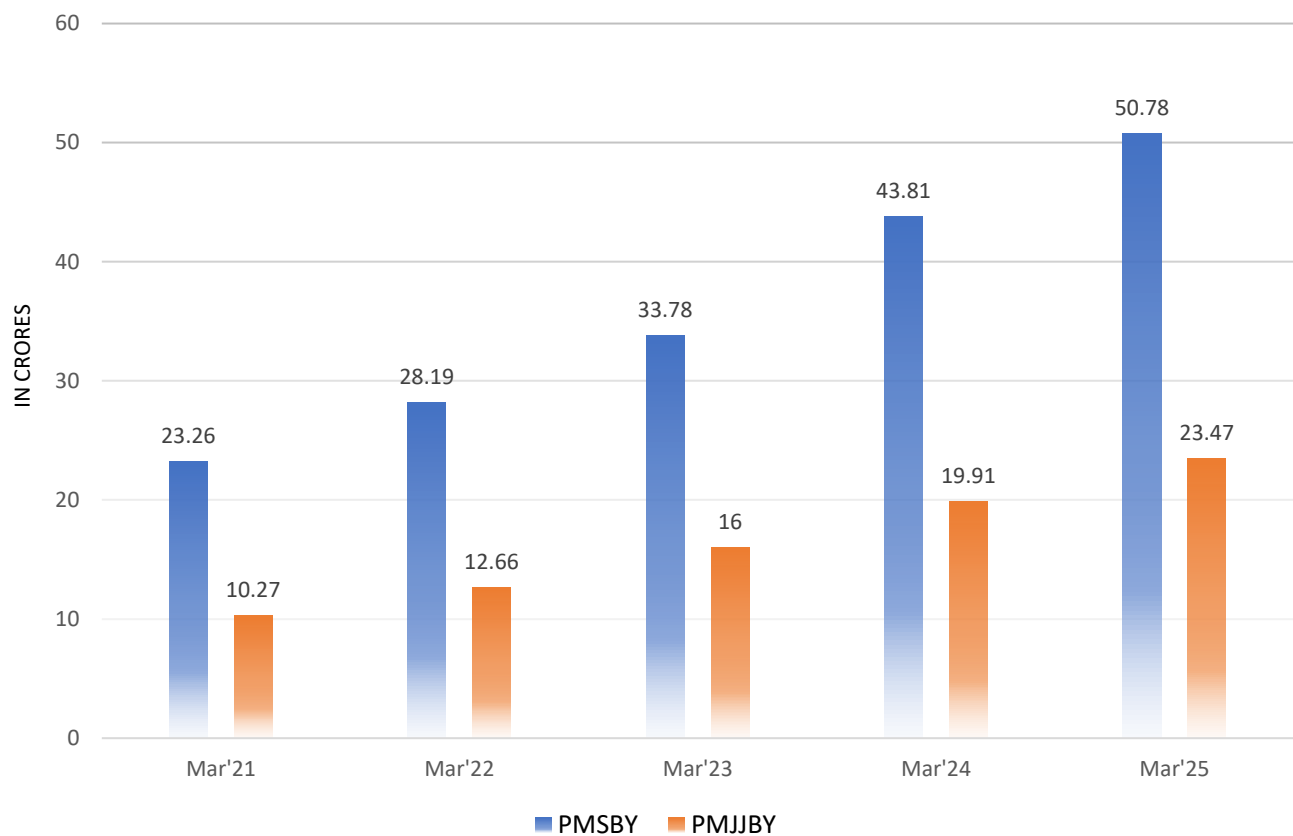
It is a government-backed life insurance scheme launched in 2015 to provide affordable life insurance coverage to all eligible citizens. It is open to individuals aged 18–50 years who have a savings bank account and consent to auto-debit of the premium. The scheme offers a life cover of ₹2 lakh in the event of the insured's death, regardless of the cause. The annual premium is highly affordable at ₹436, making it accessible to low-income groups. Salient data in respect of the scheme are as follows:

Sl. No.	Description	As on Mar'21	As on Mar'22	As on Mar'23	As on Mar'24	As on Mar'25	As on June'25
A	Enrolment (In crore)	10.27	12.66	16	19.91	23.47	23.99
B	Women Enrolment	2.88	4.26	6.24	8.49	10.55	10.85
C	Number of Claims received	2,50,351	5,99,418	6,90,509	8,09,366	9,42,805	9,76,557
D	Number of Claims settled	2,34,905	5,71,007	6,60,383	7,77,919	9,10,490	9,43,759
E	Claim amount disbursed	4,698.10	11,420.14	13,207.66	15,558.38	18,209.80	18,875.18
F	Increase over previous year (%)	47.56%	23.27%	26.38%	24.44%	17.88%	2.22%

Source: Banks & Insurance Cos.

*Except figures at Sl. No. 'F', all above figures are cumulative.

PMSBY & PMJJBY ENROLLMENTS



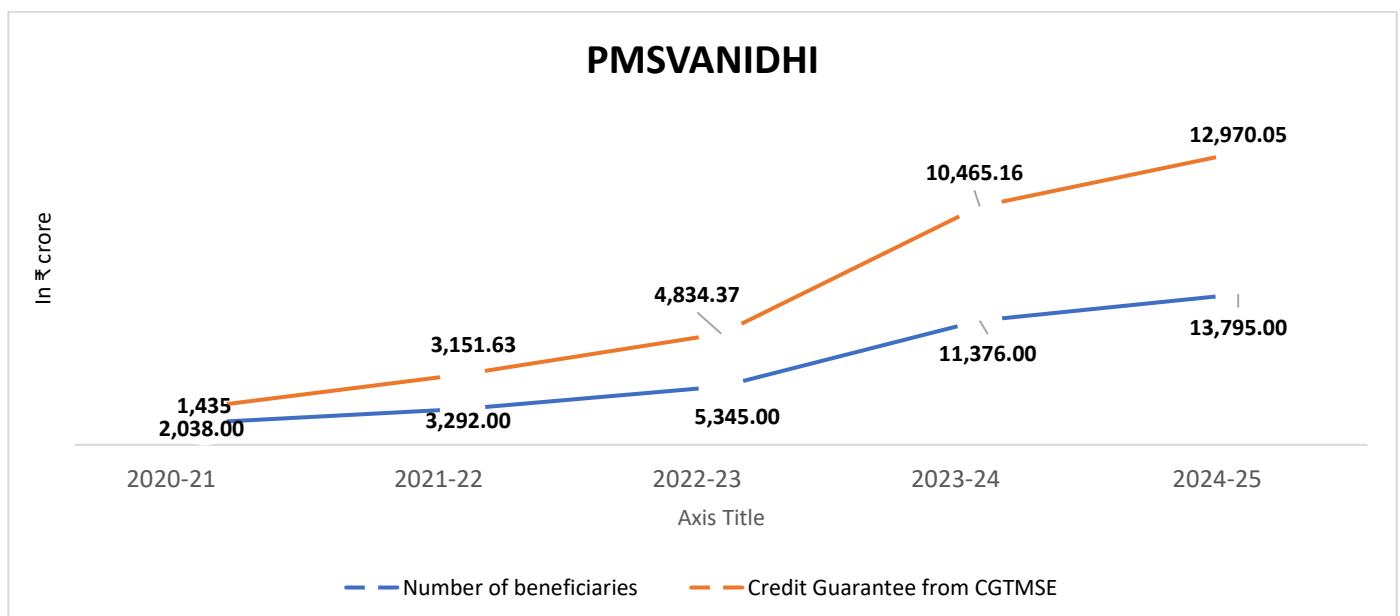
PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi):

Street vendors constitute a very important part of the urban informal economy and play a significant role in ensuring the availability of affordable goods and services at the doorstep of city dwellers. The COVID-19 pandemic and consequent lockdowns have adversely impacted the livelihoods/ businesses of street vendors, who usually work with a small capital base and often had to resort to borrowing from the local money lenders at exorbitant rates. In view of the above, Government launched PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme on June 01, 2020, to facilitate collateral free working capital loan to street vendors, to help them restart and strengthen their businesses. Salient data in respect of the scheme are as follows:

PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)							
Sl. No.	Description	Parameter	2020-21	2021-22	2022-23	2023-24	2024-25
A	Number of beneficiaries (Term 1 Disbursed)	Count	0.21	0.30	0.35	0.64	0.68
	(in ₹ crore)	Amount	2,038.00	2,922.00	3,471.00	6,372.00	6,778.00
B	PM SVANidhi Loan Accounts (All Term Disbursed)	Count	0.21	0.32	0.44	0.85	0.96
	(in ₹ crore)	Amount	2,038.00	3,292.00	5,345.00	11,376.00	13,795.00
C	Applications Sanctioned (All Term)	Count	0.22	0.31	0.45	0.86	0.98
	(in ₹ crore)	Amount	2,199.00	3,385.00	5,591.00	11,548.00	14,168.00
D	Applications Sanction for Women (All Term)	Count	0.09	0.13	0.18	0.37	0.43
	(in ₹ crore)	Amount	881.00	1,416.00	2,303.00	5,052.00	6,309.00
E	Increase over previous year (%) (amt sanctioned to women)	%	---	60%	62%	119%	25%
F	Credit Guarantee from CGTMSE	Count	14,47,266	30,32,816	40,57,410	80,01,272	92,61,554
	(in ₹ crore)	Amount	1,435	3,151.63	4,834.37	10,465.16	12,970.05

Source: MoHUA

*Except figures at Sl. No. 'E', all above figures are cumulative.



CHAPTER – IV

DEVELOPMENT FINANCIAL INSTITUTIONS

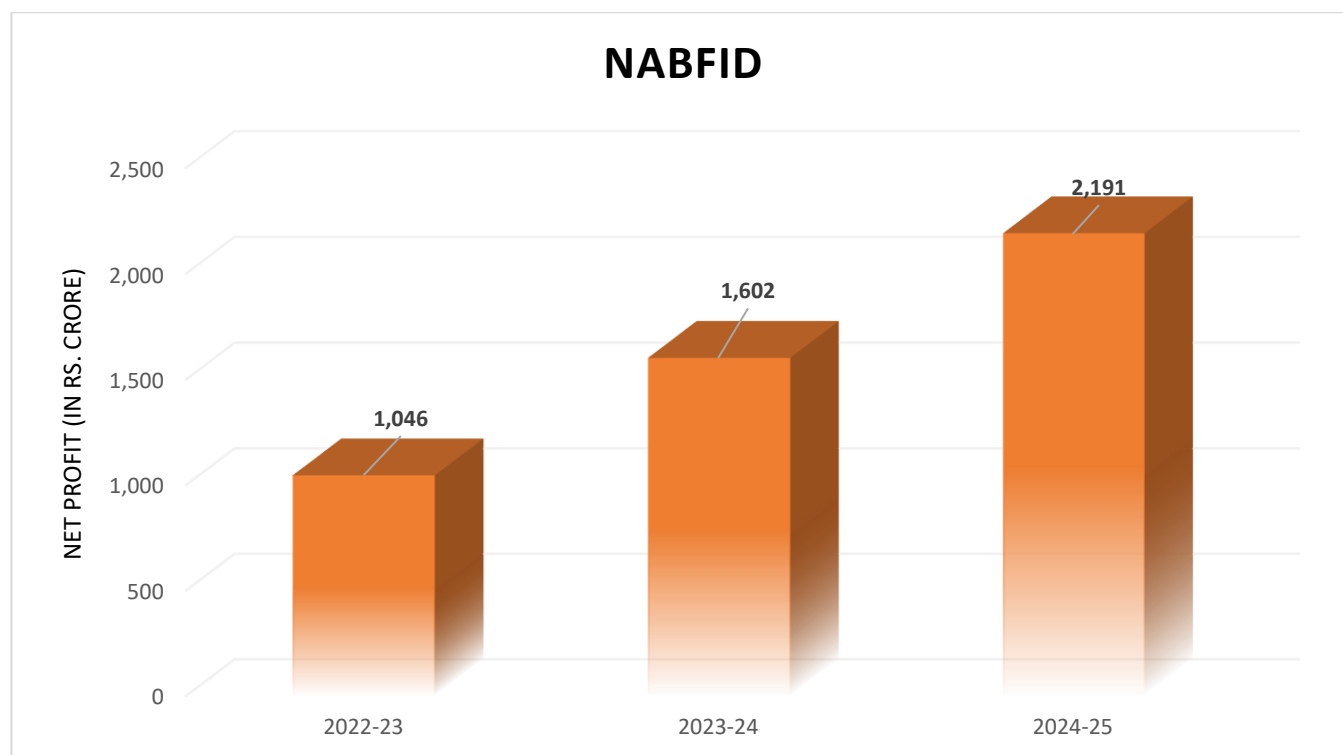
DEVELOPMENT FINANCIAL INSTITUTIONS

National Bank for Financing Infrastructure and Development (NaBFID)

NaBFID was set up as an infrastructure focused Development Financial Institution (DFI) under the NBID Act on March 28, 2021 to support the development of long-term non-recourse infrastructure financing in India including the development of the bonds and derivatives markets necessary for infrastructure financing and to carry on the business of financing infrastructure. The Institution has been set-up with both financial and developmental objective, as defined in its Act.

NaBFID					
Sl. No.	Description	2022-23	2023-24	2024-25	2025-26 (1 st QTR)
1	Cumulative Credit Outstanding	9,754	35,442	59,365	63,687
2	CRAR (%)	423.56	115.05	73.93	70.94
3	Net Profit/Loss (in crore)	1,046	1,602	2,191	714
4	Capital Infusion (in crore)	20,000	-	-	-
5	*Market Raising (in crore)	-	19,516	16,851	7,809
6	Return on Assets (%)	5.07	4.81	3.48	3.53
7	Government Holding (%)	100	100	100	100

Source: NaBFID



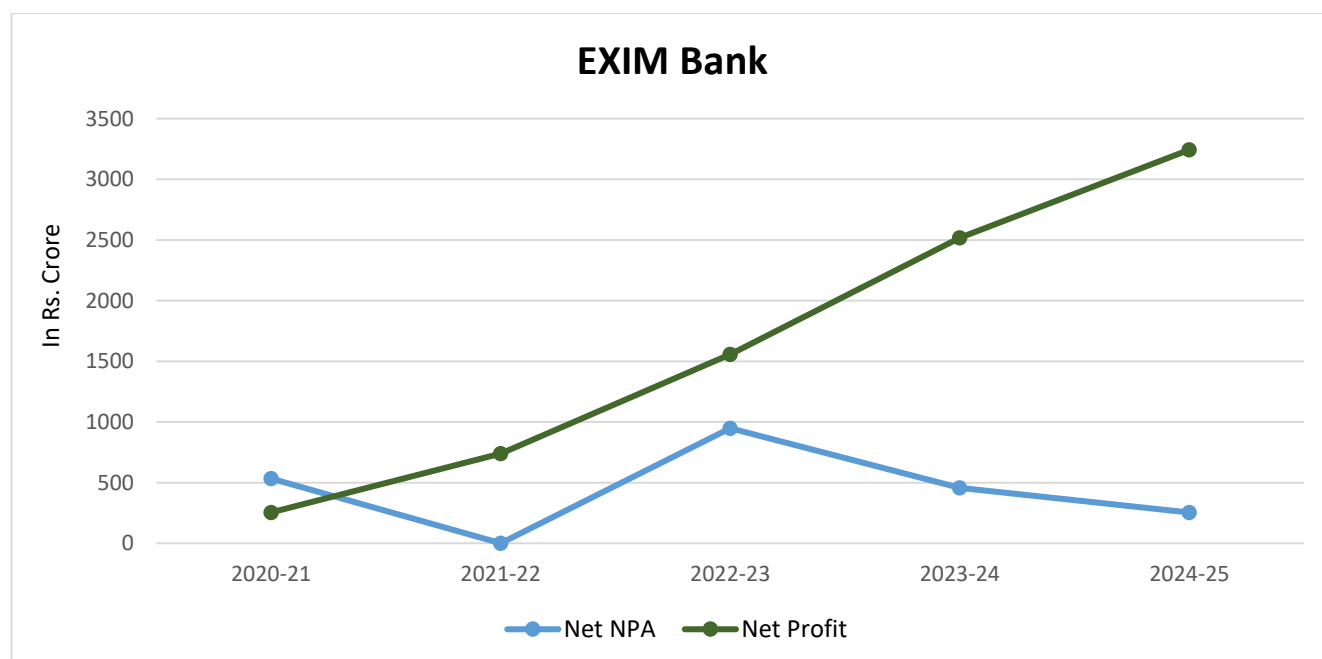
Export - Import Bank of India (EXIM Bank)

Exim Bank was established as a statutory, apex financial institution in 1982 under an Act of the Parliament of India, for financing, facilitating and promoting India's international trade and investment, for functioning as the principal financial institution for coordinating the working of institutions engaged in financing export and import of goods and services with a view to promoting the country's international trade, and to function as a key policy-input provider to the Government of India (GoI).

Exim Bank especially distinguishes itself in the areas of Project Exports, Lines of Credit (LOCs) and Overseas Investment Finance (OIF) and Ubharte Sitaare Programme (USP), which benefit a gamut of externally oriented Indian companies, including MSMEs. The Bank's Trade Assistance Programme (TAP) is also working towards addressing the trade finance gap to businesses, especially MSMEs, by providing an effective bridge between local banks in partner countries and banks in India.

EXIM Bank						
Sl. No.	Description/FY	2020-21	2021-22	2022-23	2023-24	2024-25
1	Cumulative Credit Outstanding (in ₹ crore)	1,03,851	1,17,619	1,34,523	1,57,602	1,85,739
2	Gross NPA (in ₹ crore)	7,413	4,347	5,697	3,101	3,220
3	Gross NPA (%)	6.69%	3.56%	4.09%	1.94%	1.71%
4	Net NPA (in ₹ crore)	533	-	948	457	253
5	Net NPA (%)	0.51%	0.00%	0.71%	0.29%	0.14%
6	Provisioning coverage Ratio (%)	96.74%	100.00%	94.56%	96.83%	98.26%
7	CRAR (%)	25.89%	30.49%	25.43%	21.18%	25.29%
8	Net Profit (in ₹ crore)	254	738	1,556	2,518	3,243
9	Capital Infusion (in ₹ crore)	1,300	750	-	-	-
10	Market Raising (in crore)	1,09,617	1,07,477	1,28,423	1,54,611	1,79,181
11	Return on Assets (%)	0.19%	0.54%	1.04%	1.47%	1.61%
12	Government Holding (%)	100.00%	100.00%	100.00%	100.00%	100.00%

Source: EXIM BANK

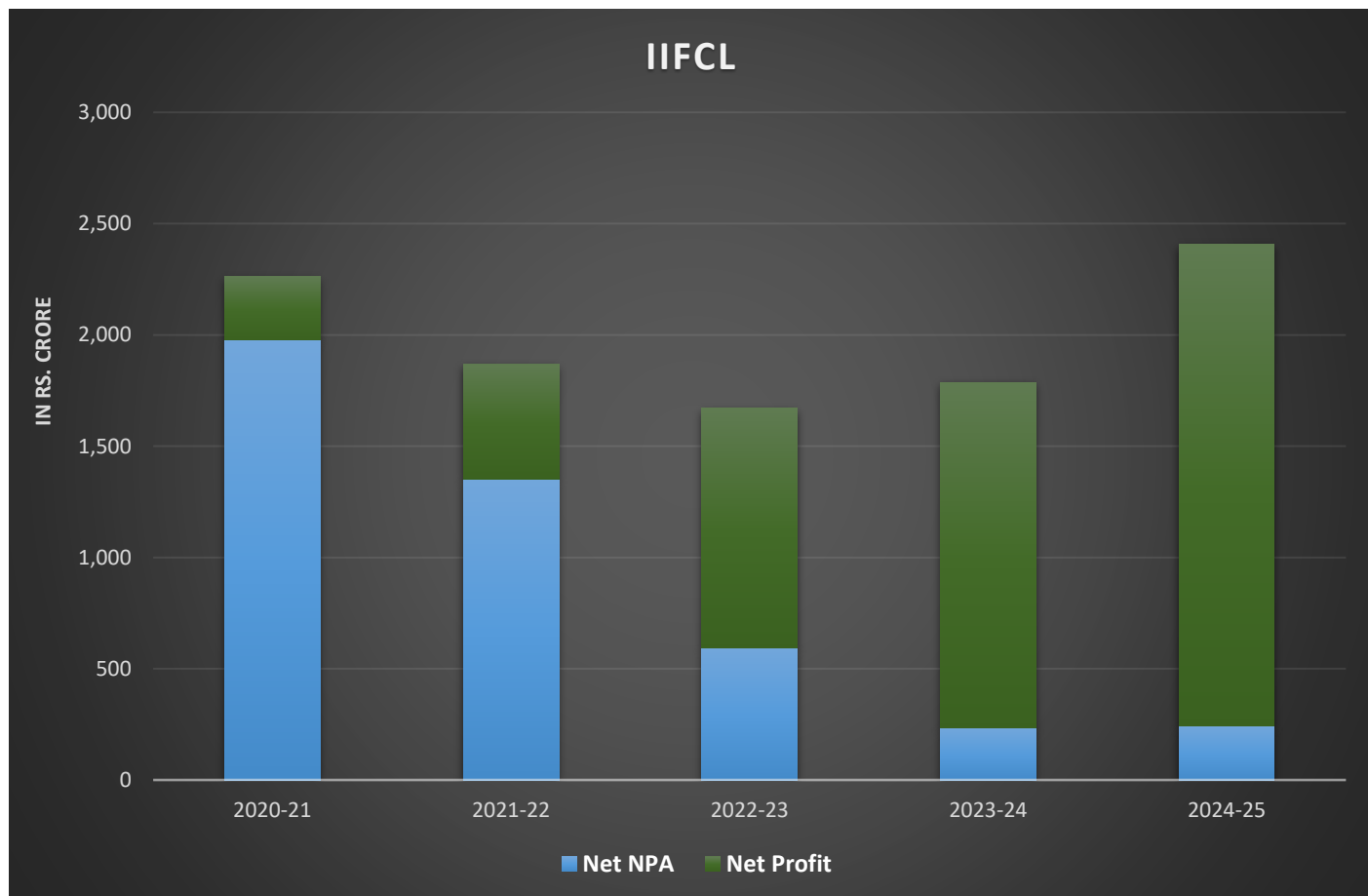


India Infrastructure Finance Company Limited (IIFCL)

IIFCL is a wholly-owned Government of India company set up in 2006 to provide long-term financial assistance to viable infrastructure projects. It is amongst the most diversified public sector infrastructure lenders in terms of eligible infrastructure sub-sectors and product offerings. IIFCL is also active in providing inputs and policy support in infrastructure financing space to the Government through various forums, with an aim to promote and develop world class infrastructure in India

IIFCL						
Sl. No.	Description	2020-21	2021-22	2022-23	2023-24	2024-25
1	Cumulative Credit Outstanding (in ₹ crore)	36,689	39,352	42,271	51,017	69,904
2	Gross NPA (in ₹ crore)	5,100	3,632	2,014	823	778
3	Gross NPA (%)	13.90%	9.22%	4.76%	1.61%	1.11%
4	Net NPA (in ₹ crore)	1,977	1,353	594	234	243
5	Net NPA (%)	5.39%	3.65%	1.45%	0.46%	0.35%
6	Provisioning coverage Ratio (%)	61.24%	62.75%	70.48%	71.53%	68.71%
7	CRAR (%)	30.86%	29.03%	27.65%	28.15%	23.44%
8	Net Profit (in ₹ crore)	285	514	1,076	1,552	2,165
9	Market Raising (in ₹ crore)	39,701	40,807	43,051	49,902	63,601
10	Return on Assets (%)	0.53%	0.91%	1.85%	2.53%	2.96%
11	Government Holding (%)	100%	100%	100%	100%	100%

Source: IIFCL

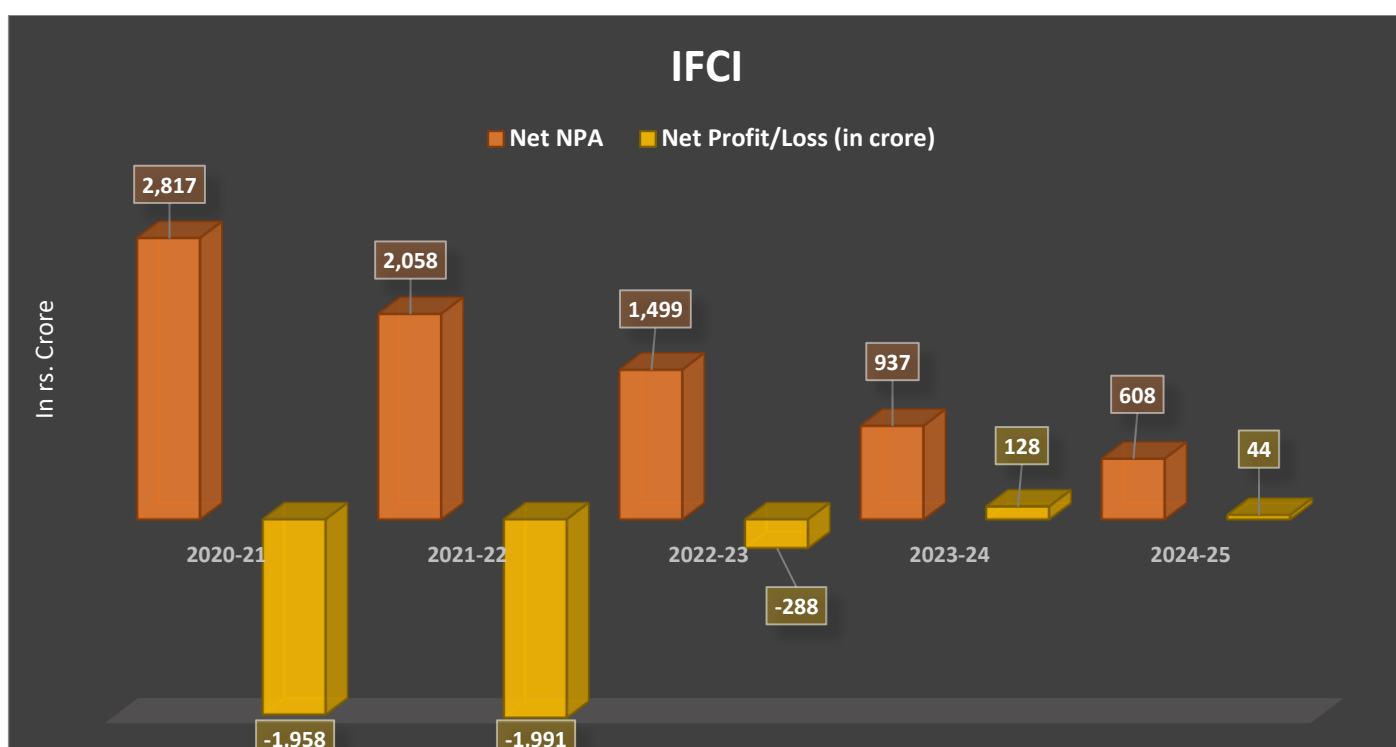


The Industrial Finance Corporation of India (IFCI)

IFCI was set up as a Statutory Corporation in 1948, as independent India's first Development Financial Institution, for providing medium and long term finance to industry. IFCI became a Government Company in April 2015. IFCI also provides Government Advisory services and Corporate Advisory services. In Government Advisory, IFCI is appointed as a Project Management Agency (PMA) for various Production Linked Incentive (PLI) schemes launched under the aegis of "Atmanirbhar Bharat" by the Government of India. These schemes are aimed at boosting domestic manufacturing and to attract large investment in the identified sectors. IFCI is also the Verifying & Monitoring Agency for various capital subsidy schemes. Under Corporate Advisory, IFCI is offering financial advisory, ESG advisory and other Project advisory services to the Corporate & Government sectors. IFCI is also the Nodal Agency for monitoring loans of Sugar Development Fund (SDF) since 1984.

IFCI						
Sl. No.	Description	2020-21	2021-22	2022-23	2023-24	2024-25
1	Cumulative Credit Outstanding (in ₹ crore)	10,582	7,185	6,223	4,797	3,849
2	Gross NPA (in ₹ crore)	7,801	6,515	5,749	4,616	3,694
3	Gross NPA (%)	74%	91%	92%	96%	96%
4	Net NPA (in ₹ crore)	2,817	2,058	1,499	937	608
5	Net NPA (%)	51%	75%	76%	84%	80%
6	Provisioning coverage Ratio (%)	77.76%	82.68%	86.47%	74.11%	69.37%
7	CRAR (%)	-10.81%	-64.85%	-70.66%	-48.35%	-23.04%
8	Net Profit/Loss (in crore)	-1,958	-1,991	-288	128	44
9	Capital Infusion (in ₹ crore)	200	100	500	500	500
10	Market Raising (in ₹ crore)	200	-	-	-	-
11	Market Capitalisation (in ₹ crore)	2,281	2,334	2,159	9,884	11,259
12	Return on Assets (%)	-11.51%	-16.69%	-3.55%	0.93%	0.22%
13	Government Holding (%)	61.02%	64.86%	66.35%	70.32%	72.57%

Source: IFCI

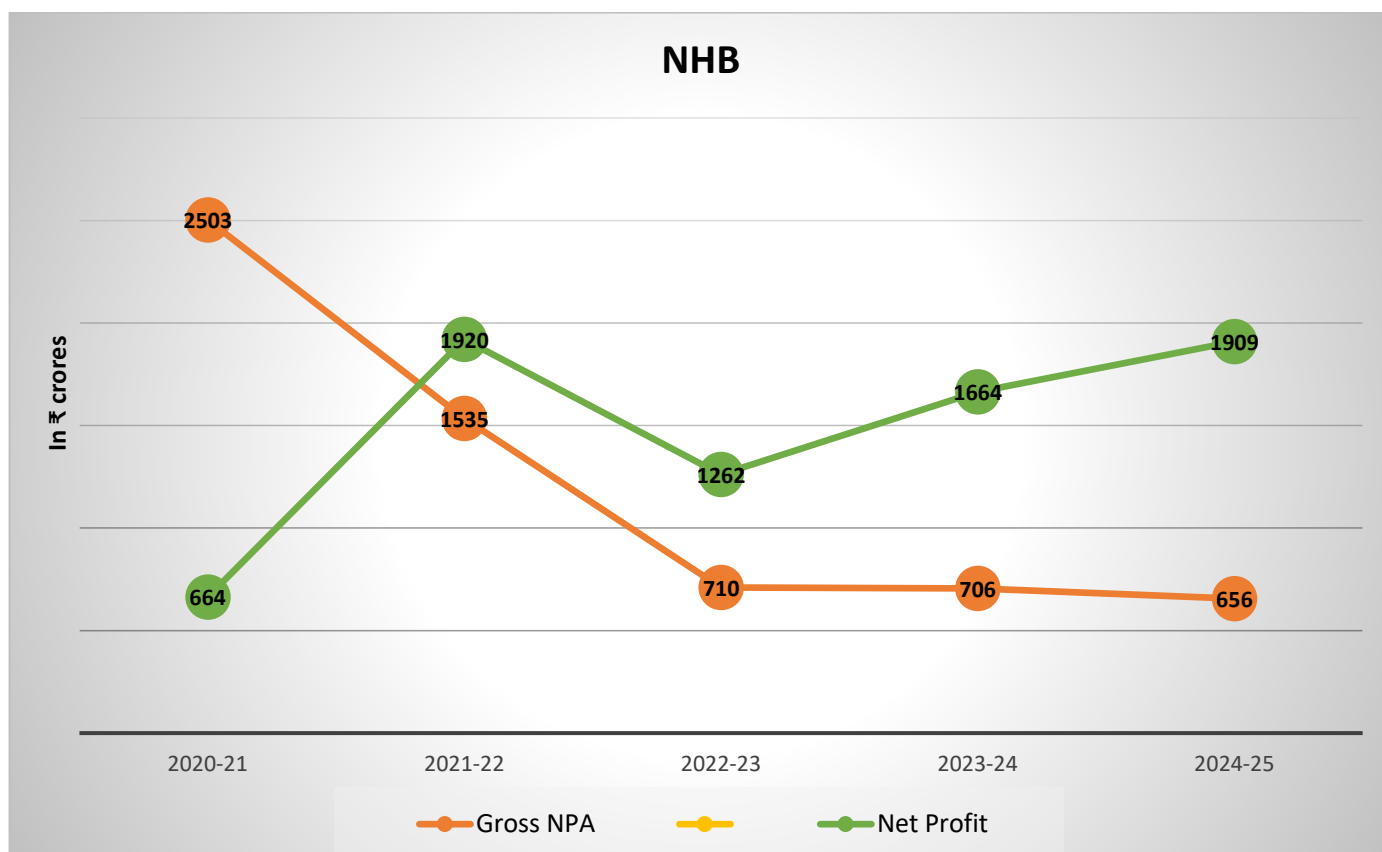


National Housing Bank (NHB)

The NHB is a development financial institution, established in 1988 to promote housing finance institutions and to provide financial and other support to such institutions. NHB's three broad functions are Supervision of Housing Finance Companies (HFCs), Financing and Promotion & Development. NHB provides finance to the housing sector through two windows namely Refinance and Project Finance. NHB's business includes refinancing individual housing loans of HFCs, SCBs, Regional Rural Banks and Small Finance Banks (SFBs) and financing public agencies and public private partnerships for their housing projects.

NHB						
Sl. No.	Description	2020-21	2021-22	2022-23	2023-24	2024-25
1	No. of Branches	10	10	15	16	16
2	Cumulative total Deposits Inc. Allocation of funds & Market Raising (in ₹ crore)	78,017	65,633	84,418	94,403	97,947
3	Cumulative Credit Outstanding	83,354	72,640	91,373	1,01,560	1,08,372
4	Gross NPA (in ₹ crore)	2503	1535	710	706	656
5	Gross NPA (%)	2.91	2.07	0.77	0.69	0.60
6	Net NPA (in ₹ crore)	Nil	Nil	Nil	Nil	Nil
7	Net NPA (%)	Nil	Nil	Nil	Nil	Nil
8	Provisioning coverage Ratio (%)	100	100	100	100	100
9	CRAR (%)	12.14	16.02	15.17	16.38	43.43
10	Net Profit (in ₹ crore)	664	1920	1262	1664	1909
11	Return on Assets (%)	0.75	2.33	1.45	1.59	1.68
12	Government Holding (%)	100	100	100	100	100

Source: NHB

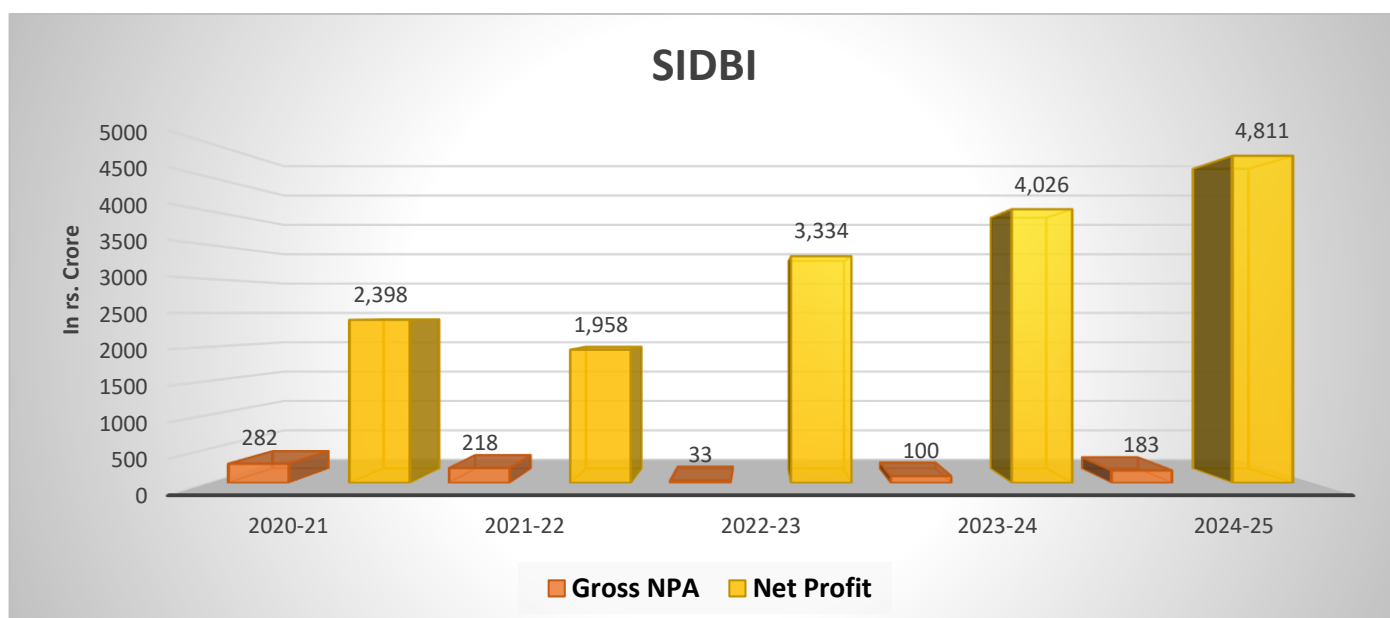


Small Industries Development Bank of India (SIDBI)

SIDBI was established under an Act of Parliament in 1990. SIDBI is the Principal Financial Institution engaged in Promotion, Financing & Development of the Micro, Small and Medium Enterprises (MSME) sector and coordinating the functions of various Institutions engaged in similar activities. SIDBI extends financial assistance to MSMEs by way of (a) Direct Finance through its branch network as also in partnership with other Institutions and (b) Indirect Finance/Refinance through Banks (including Small Finance Banks), NBFCs, MFIs and other institutions by extending refinance/ resource support assistance against MSME portfolio of such institutions. Apart from the above, SIDBI is also engaged in various developmental and ecosystem building initiatives for the MSME sector in India such as, Cluster Level Interventions, Promotional & Development Initiatives, Government Scheme Management, Digital Innovations, Venture Capital Support for Start-ups, etc.

SIDBI						
Sl. No.	Description	2020-21	2021-22	2022-23	2023-24	2024-25
1	No. of Branches	79	82	83	96	127
2	Cumulative total Deposits Inc. Allocation of funds & Market Raising (in ₹ crore)	1,24,412	1,40,878	1,65,036	2,06,384	1,95,602
3	Cumulative Credit Outstanding (Net of Provision)	1,56,233	2,02,252	3,56,439	4,56,015	4,96,282
4	Gross NPA (in ₹ crore)	282	218	33	100	183
5	Gross NPA (%)	0.18	0.11	0.01	0.02	0.04
6	Net NPA (in ₹crore)	185	132	9	0	0
7	Net NPA (%)	0.12	0.07	0	0	0
8	Provisioning coverage Ratio (%)	93	96	99.69	100	100
9	CRAR (%) *	27.49	24.28	19.29	15.94	19.62
10	Net Profit (in ₹crore)	2,398	1,958	3,334	4,026	4,811
11	Capital Infusion (in ₹crore)	-	36.62	-	-	-
12	Market Raising (in ₹crore)	44,095	69,902.84	1,93,434	2,83,193	3,31,814
13	Return on Assets (%)	1.33	0.96	1.00	0.87	0.89
14	Government Holding (%)	15.40	20.85	20.85	20.85	20.85

Source: SIDBI

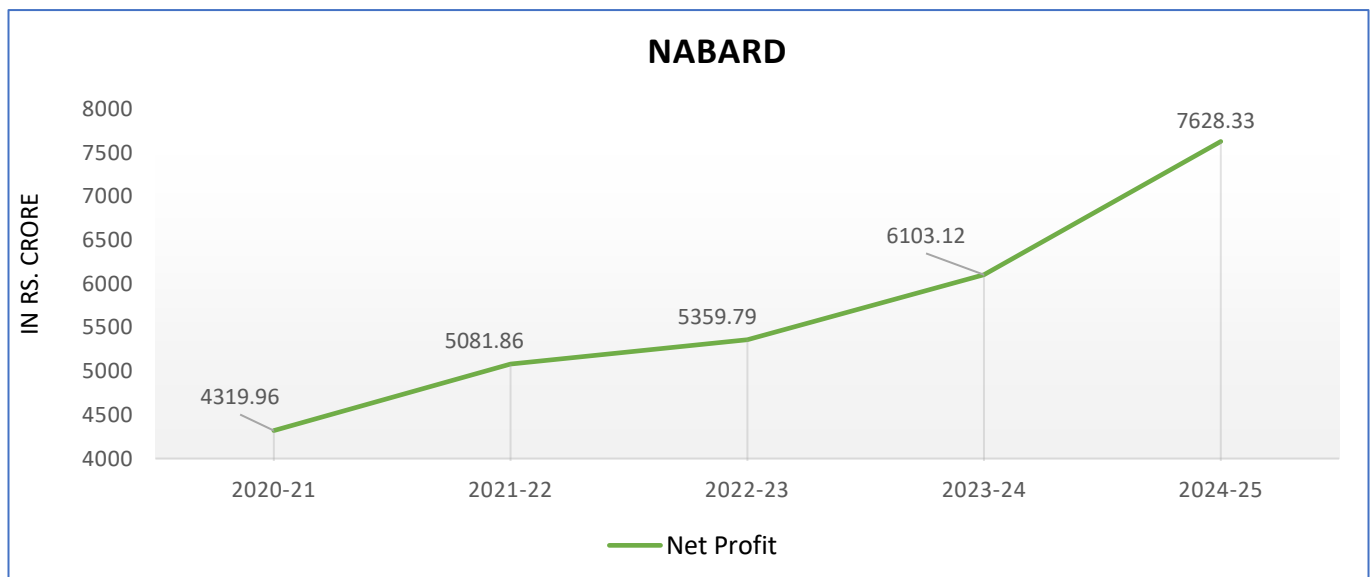


NABARD

NABARD, an apex development financial institution, was established in 1982, for providing and regulating credit and other facilities for the promotion and development of agriculture, small-scale industries, cottage and village industries, handicrafts and other rural crafts and other allied economic activities in rural areas with a view to promoting integrated rural development and securing prosperity of rural areas. Major functions of NABARD are Financial, Developmental and Supervision. Several funds such as Rural Infrastructure Development Fund (RIDF), Long Term Irrigation Fund (LTIF), Micro Irrigation Fund (MIF), Short Term Cooperative Rural Credit (Refinance) Fund, Short Term Regional Rural Bank (Refinance) Fund, Long Term Rural Credit Fund (LTRCF), etc are available with NABARD for creation of rural infrastructure and providing credit to the agriculture sector.

NABARD						
Sl. No.	Description	2020-21	2021-22	2022-23	2023-24	2024-25
1	Cumulative total Deposits Inc. Allocation of funds & Market Raising (in ₹ crore)	559112.33	646377.17	688859.02	789190.75	854578.94
2	Cumulative Credit Outstanding (in ₹ crore)	603000.10	680272.25	731145.36	795238.25	839120.22
3	Gross NPA (in ₹ crore)	1240.88	2109.59	2041.78	1983.29	2005.34
4	Gross NPA (%)	0.21	0.31	0.28	0.25	0.24
5	Net NPA (in ₹ crore)	0.00	0.00	0.00	0.00	0.00
6	Net NPA (%)	0.00	0.00	0.00	0.00	0.00
7	Provisioning coverage Ratio (%)	100.00	100.00	100.00	100.00	100.00
8	CRAR (%)	18.80	16.07	16.89	16.45	25.58
9	Net Profit (in ₹ crore)	4319.96	5081.86	5359.79	6103.12	7628.33
10	Capital Infusion (in ₹ crore)	1000.00	2000.00	0.00	0.00	0.00
11	*Market Raising (in ₹ crore) &&	2,19,813	2,14,220	2,03,959	3,07,716	4,29,898
12	Return on Assets (%)	0.76	0.76	0.74	0.77	0.86
13	Government Holding (%)	100	100	100	100	100

Source: NABARD



CHAPTER – V

PENSION SECTOR

PENSION SECTOR

The Interim Pension Fund Regulatory and Development Authority (PFRDA) was established by the Government of India on 23rd August 2003 to promote, develop, and regulate the pension sector in India. Initially set up as an interim body, it became a statutory entity following the enactment of the PFRDA Act, on 19th September 2013, which came into effect on 1st February 2014.

The authority aims to promote old age income security by establishing, developing, and regulating pension funds, to protect the interests of subscribers to schemes of pension funds and for matters connected therewith or incidental thereto.

The PFRDA regulates the National Pension System (NPS) through an unbundled architecture consisting Pension Funds, Central Recordkeeping Agencies, Trustee Banks, NPS Trust, Points of Presence (PoPs) etc.

Overview of the Schemes

NPS: Under NPS, employees of the Central Government, State Governments, individuals from the private sector, employees of private institutions/organizations, and individuals from the unorganized sector are eligible to subscribe. Under NPS, a unique PRAN is created for each individual subscriber. A subscriber can periodically contribute to their Permanent Retirement Account during the accumulation phase, and upon retirement, use the accumulated corpus to purchase an annuity and lumpsum withdrawal during the deaccumulation phase. NPS offers subscribers several flexibilities and choices such as the freedom to choose Pension Funds, investment schemes, including the portability of the NPS account across jobs and locations.

Subscribers under NPS Architecture are categorized as under:

1. Government Sector

The NPS was made mandatory for new recruits (except Armed Forces) joining Central Government services on or after January 01, 2004. NPS was further made applicable to the employees of the CABs w.e.f. January 01, 2004. Also, NPS has been adopted by most State Governments for their employees. As against the uniform date of adoption for all the Central Government employees, each State Government has adopted the same for its employees on different dates, in accordance with the notifications issued by respective State Governments.

Unified Pension Scheme (UPS)

The Central Government introduced UPS, as an option under NPS, vide notification dated 24.01.2025. The UPS is implemented w.e.f. 01.04.2025. The salient features of UPS inter-alia, include:

- Assured payout: 50% of last twelve months average basic pay.
- Assured family payout: 60% of the payout admissible to the payout holder, immediately before his demise.
- Assured minimum payout: A minimum guaranteed payout of Rs. 10,000 per month shall be assured in case superannuation is after ten years or more of qualifying service.
- Inflation indexation: On assured payout and family payout, Dearness Relief will be worked out in the same manner as Dearness Allowance applicable to serving employees. Dearness Relief will be payable only when payout commences.
- Lump sum payment at superannuation in addition to gratuity: 1/10th of monthly emoluments (basic pay + Dearness Allowance) for every completed six months of qualifying service. This lump sum payment will not affect the quantum of assured payout.

2. Private Sector

NPS under the Private Sector includes NPS – Corporate, NPS – All Citizen, and NPS – Vatsalya. NPS offers tailored models to cater to diverse segments of society, ensuring inclusive retirement planning. NPS – Corporate enables employers to provide structured pension benefits to their employees, combining long-term financial security with tax advantages for both employers and employees. NPS – All Citizen extends voluntary pension coverage to all Indian citizens aged 18 to 70, including self-employed individuals and those in the unorganized sector. It offers flexible contributions and a choice of investment options, empowering individuals to build a secure retirement corpus.

NPS-Vatsalya- The recently launched NPS – Vatsalya is a contributory pension scheme exclusively for minors with an objective to create a pensioned society, emanating from the vision of "*Viksit Bharat@2047*", and to encourage empowerment of children. All minors who are Citizens of India are eligible to participate in the scheme on a voluntary basis by allowing parents or legal guardians to contribute towards a dedicated pension account, ensuring financial protection and dignity in the long term.

The Central Government and State Governments sector continues to form the core of the NPS ecosystem, with steady Y-o-Y growth. The Corporate and All Citizen witnessed significant expansion, reflecting increased adoption of voluntary pension savings among private sector employees and self-employed individuals.

Atal Pension Yojana

The Government of India introduced a voluntary, periodic contribution-based pension scheme called the Atal Pension Yojana, with effect from June 01, 2015, pursuant to the announcement in the budget for 2015-16 for creating a universal social security system for *any citizen except, who is or has been an income-tax payer*, especially the poor, the under-privileged and the workers in the unorganised sector.

APY is open for all Indian Citizens in the age group of 18-40 years. Under the APY, a minimum guaranteed pension of ₹ 1,000/- or ₹ 2,000/- or ₹ 3,000/- or ₹ 4,000/- or ₹ 5,000/- per month will start once the subscriber attains the age of 60 years, depending on the pension amount opted for and contributions made by him.

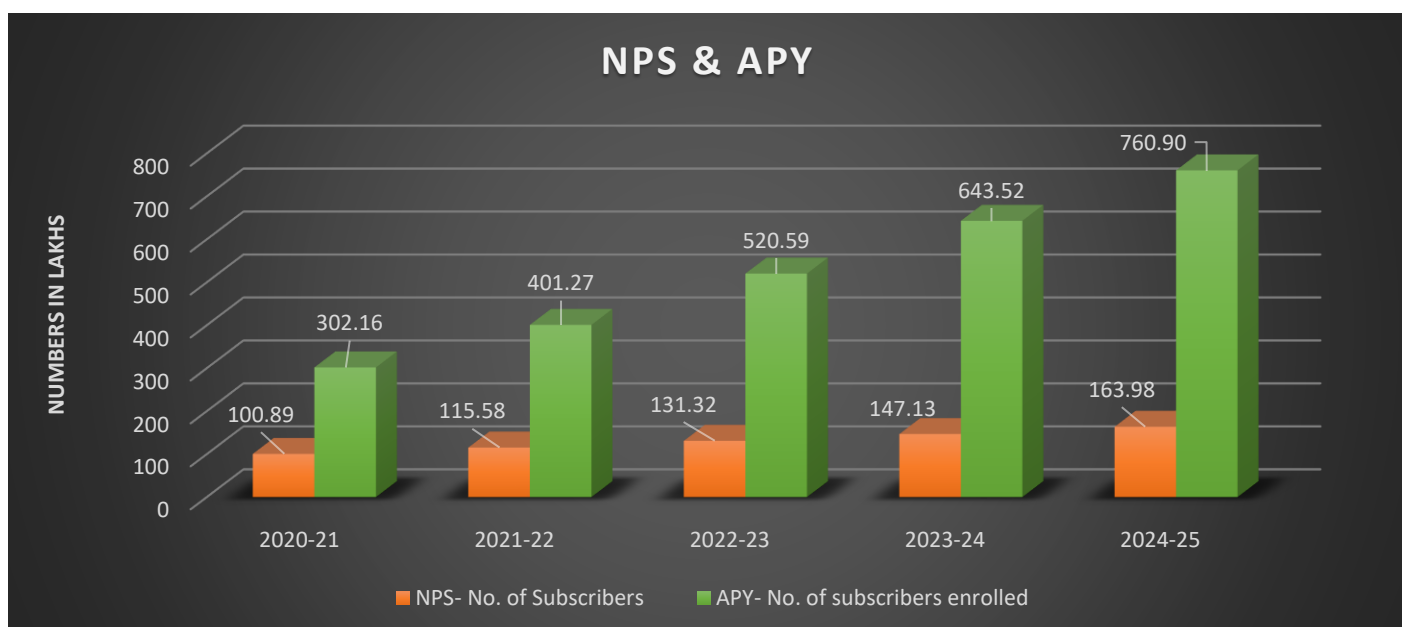
APY has achieved tremendous success in term of enrolments in the F.Y. 2024-25. The remarkable achievement includes crossing a significant milestone of 7.60 crore total gross enrolments as of March 31, 2025, and more than 1.17 crore new enrolments in F.Y. 2024-25 alone.

The major salient data in respect of the Pension sector are as follows:

PENSION SECTOR						
Sl. No.	Description	2020-21	2021-22	2022-23	2023-24	2024-25
1.	National Pension System (NPS) - Subscribers					
A.	No. of Subscribers* (in lakhs)	100.89	115.58	131.32	147.13	163.98
	Central Government	21.76	22.84	23.97	26.07	27.26
	State Government	51.41	55.77	60.96	65.95	71.32
	Corporate	11.25	14.05	16.82	19.48	22.75
	All Citizen model	16.47	22.92	29.57	35.62	42.65
	NPS Vatsalya#	-	-	-	-	1.07
	Increase over previous year (%)	11%	15%	14%	12%	12%
B.	Total Investment – AUM* (in ₹crore)	5,55,812	7,07,576	8,62,752	11,26,013	13,85,721
	Central Government	1,81,788	2,18,577	2,57,638	3,22,215	3,84,017
	State Government	2,91,381	3,69,427	4,49,186	5,82,673	7,16,725
	Corporate	62,609	90,633	1,17,282	1,66,729	2,18,550
	All Citizen model	20,034	28,939	38,646	54,396	66,336
	NPS Vatsalya#	-	-	-	-	93
	Increase over previous year (%)	38%	27%	22%	31%	23%
#NPS-Vatsalya was launched on 18 th September, 2024						
2.	Atal Pension Yojana (APY)					
	No. of subscribers enrolled*	3,02,15,800	4,01,27,279	5,20,58,664	6,43,52,154	7,60,90,481
	Yearly achievement	79,14,142	99,11,479	1,19,31,385	1,22,93,490	1,17,38,327
	Increase over previous year (%)	53.28%	23.27%	26.38%	24.43%	18.24%

Source: PFRDA

* Cumulative



List of Abbreviation used in the book

Abbreviation	Description
AICL	Agriculture Insurance Company of India Ltd.
APY	Atal Pension Yojana
AUM	Assets Under Management
BC	Business Correspondent
CASA	Current Account and Saving Account
CGFMU	Credit Guarantee Fund for Micro Units
CRAR	Capital to Risk (Weighted) Assets Ratio
DCCB	District Central Cooperative Banks
EXIM	Export-Import Bank of India
GIC	General Insurance Corporation of India
IFCI	Industrial Finance Corporation of India
IIFCL	India Infrastructure Finance Company Limited
IPPB	India Post Payments Bank
KCC	Kisan Credit Card
LIC	Life Insurance Corporation of India
MSME	Micro, Small and Medium Enterprises
NABARD	National Bank for Agriculture and Rural Development
NaBFID	National Bank for Financing Infrastructure and Development
NCGTC	National Credit Guarantee Trustee Company
NHB	National Housing Bank
NIACL	The New India Assurance Co. Ltd.
NICL	National Insurance Co. Ltd.
NIM	Net Interest Margin
NPA	Non Performing Asset
NPS	National Pension System
OICL	The Oriental Insurance Co. Ltd.
PFRDA	Pension Fund Regulatory and Development Authority
PM SVANidhi	PM Street Vendor's AtmaNirbhar Nidhi
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bhima Yojana
PMMY	Pradhan Mantri Mudra Yojana
PMSBY	Pradhan Mantri Suraksha Bhima Yojana
PSB	Public Sector Bank
PVB	Private Bank
RRB	Regional Rural Bank
SCB	State Cooperative Banks
SIDBI	Small Industries Development Bank of India
SuPI	Stand-up India
UIICL	United India Insurance Co. Ltd.