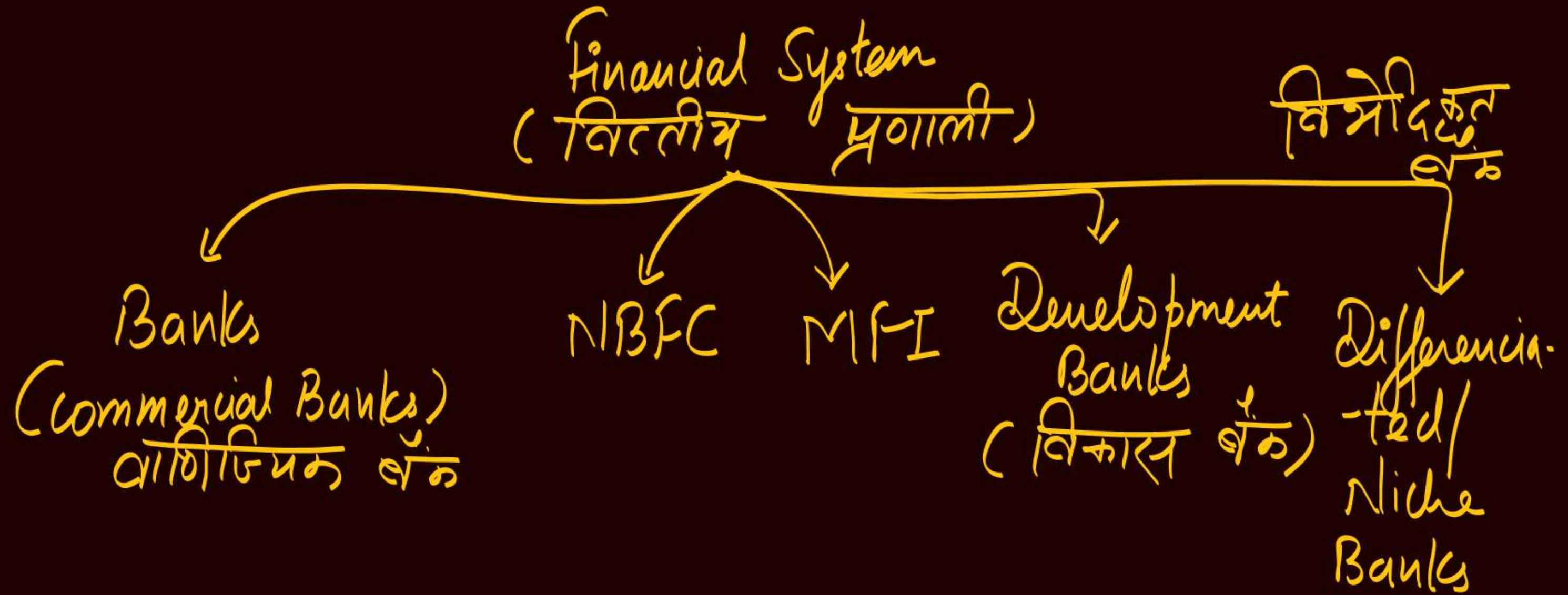




Differentiated Banks (विभेदित बैंक)



Small Finance Banks (SFB)
(लघु वित्त बैंक)

Payment Banks
(भुगतान बैंक)

Differentiated Banks/
Niche Banks
(विभेदित बँक)

Recommended by Nachiket Mor (2013)

Objectives (उद्देश्य) → Financial Inclusion (वित्तीय समावेशन) → Report Submit 2014

Small Finance Banks (लघु वित्त बैंक)

AD & AL



Demand & time
Deposits Deposits
(मांग जमाएं एवं सावधि जमाएं)

लघु उद्योग

They provide financial services → Small Entrepreneurs,
Small & Marginal Farmers,
Micro & Small Industries,
Unorganised Sector

MF1,
NIBFC,
Payment
Bank,
LAB

- # They have to follow the guidelines of CRR & SLR
- # They have to Lend 75% → PS
- # Max^m Loan → ₹ 25 Lk.
(अधिक से अधिक ऋण)
- # Branches → 25% → Unbanked Areas & Underbanked Areas
(बैंक रहित क्षेत्र) (कम बैंक वाले क्षेत्र)
- # Currently → 12
- # India's first SFB → Capital Small Finance Bank.
- # Capital → ₹ 200 Cr.

Payment Banks (भुगतान बैंक)

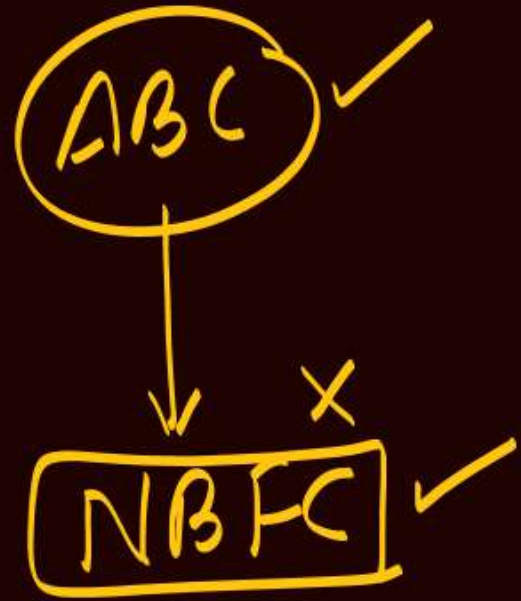
- # यह जमाओं को स्वीकार कर सकती है लेकिन ये ऋण नहीं दे सकती है।
- # ये सावधि जमाओं को स्वीकार नहीं करती हैं। (NRI के जमाएं भी स्वीकार नहीं करती हैं।)
- # They provide financial help to:-
 - (a) Small Entrepreneurs.
 - (b) Migrant Labourers.
 - (c) Low Income Group (निम्न आय समूह)

ये निम्नलिखित वित्तीय
सेवाएं प्रदान करती हैं।

(a) Help in Savings.
(बचत में मदद)

(b) Remittance Service (प्रेषण सुविधाएं)

(c) Internet Banking.
① — ₹ —→ ②



Min^m Capital → ₹100 cr.

they are not allowed to start NBFC as their subsidiary

6 Payment Bank.

On-lap
Licencing
By RBI

- ① Airtel —→ First Payment Bank.
- ② Paytm
- ③ Fino
- ④ Jio
- ⑤ NSDL
- ⑥ India Post Payment Bank

National Payment Corporation of India [NPCI] (भारतीय राष्ट्रीय भुगतान निगम)

Estd. → 2008

It is the umbrella org. → Retail Payment
(चुदरा भुगतान)

RBI & Indian Banking Association (IBA)

It also helps in Financial Inclusion.

It is a not for Profit org. (नॉट-फॉर-प्रॉफिट संगठन)

It is under → Section 25 of Companies Act, 1956

P&S Act, 2007 & Section 8 of Companies Act, 2013

H/O

Mumbai

NIPCI નિમ્નલિખિત સેવાઓ :-

- ① UPI (Unified Payment Interface)
- ② BHIM (Bharat Interface for Money)
- ③ RuPay (Rupee & Payment)
- ④ BBPS (Bharat Bill Payment System)
- ⑤ NACH (National Automated Clearing House)
- ⑥ NFS (National Financial Switch)
- ⑦ CTS (Cheque Truncated System) → 2010
- ⑧ AEPs (Aadhaar Enabled Payment System)

Credit Rating Agencies (CRA)

They are those companies which provide financial health Report of people, Companies & Countries.



Report $\rightarrow$ Loan.

Main Credit Rating Agencies

⑧ CIBIL
↓
Individuals.

Companies →

- ① CRISIL (Credit Rating Infⁿ Services of India Ltd.) → Oldest & Largest
→ 1987, Mumbai
- ② ICRA → 1991, ND
- ③ CARE → 1993, Mumbai
- ④ Acute Rating & Research (SMERA) → Mu
- ⑤ Brickwork Ratings India Pvt. Ltd. → Bang.
- ⑥ India Rating & Research, Mu
- ⑦ Infomexics Valuation & Rating, ND