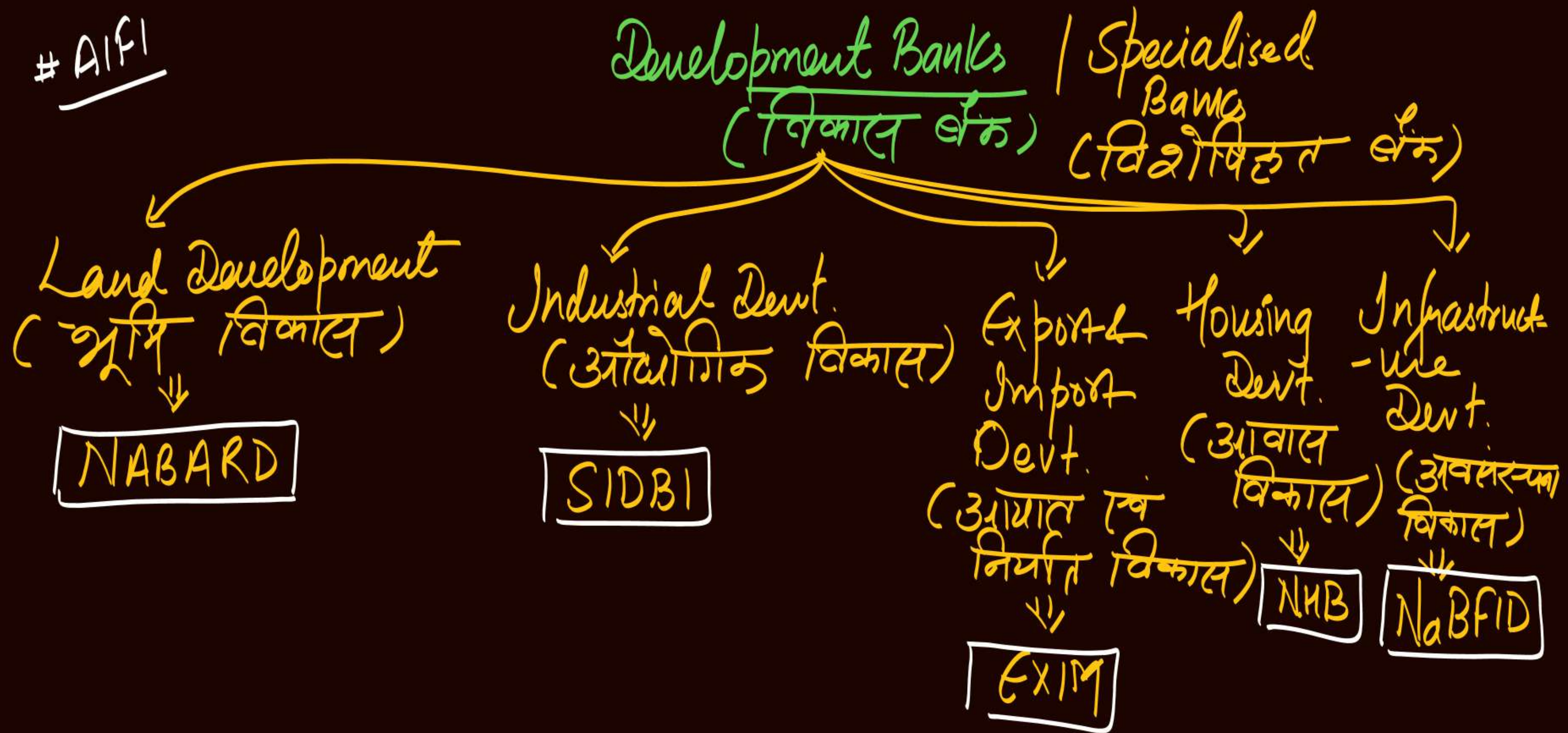


AIFI



NABARD

(National Bank for agriculture &

Rural Devt. (कृषि एवं ग्रामीण

विकास के लिए राष्ट्रीय बैंक)

Estd. → 12th July, 1982

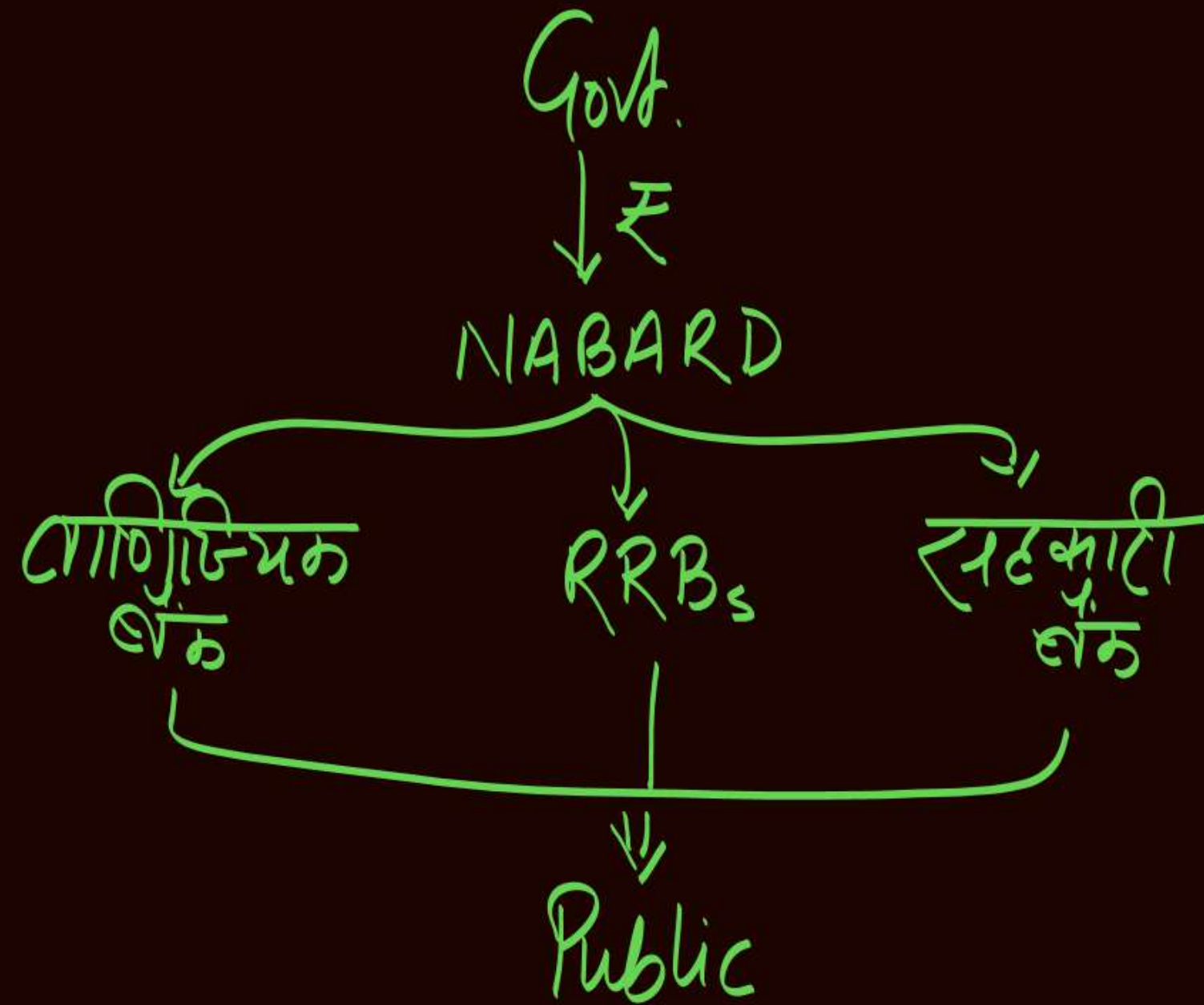
(6th FYP → 1980-85)

Sivaraman समिति

H/Q → Mumbai

Head → Shaji KV

It provides guidelines
for agricultural Credit
& providing Loan for
Rural Devt.



SIDBI

(Small Industries Devt. Bank of India)
(भारत की लघु उद्योग विकास बैंक)

- # Estd. → 2nd Apl. 1990
- # H/Q → Lucknow
- # Head → Sivasubrahmanyam Raman
- # It is also working under govt. of India.
- # MSMEs → Loan provide → guidelines

MSMEs → Micro, Small &
Medium Enterprise
(શ્રેષ્ઠ, લઘુ (અથવા) મધ્યમ
ઉદ્યોગ)

Old Definition

Classification	Micro	Small	Medium
Manufacture (निर्माण) ↓ Goods (Inv. on Plant & Machine)	upto ₹ 25L.	₹ 25L - ₹ 5Cr.	₹ 5Cr. - ₹ 10Cr.
Service (सेवा) (Inv. on Equipments)	upto ₹ 10L.	₹ 10 - ₹ 2Cr.	₹ 2Cr - ₹ 5Cr.

New Definition

Classification	Micro	Small	Medium
Manufacture & Service निवेश ↓ ₹ 1Cr. तक	Invest. ↓ ₹ 10Cr.	Inv. ↓ ₹ 50Cr.	Annual Turnover वार्षिक वाणिज्य ₹ 5Cr.
	Annual Turnover वार्षिक वाणिज्य ₹ 5Cr.	Annual Turn ₹ 50Cr.	Annual Turn ₹ 250Cr.

SIDBI

↓ Subsidiary
(सहायक निकाय)

MUDRA Bank
(Micro Unit Devt. & Refinance Agency)

Est. → Estd. → 2015

Under → PMMY^{Appl.}

There are three kinds
of products of MUDRA Banks

Shishu



Can provide
Loan → Upto ₹50,000

Kishore



₹50,000 से
₹5L.

Tarun



₹5L
से
₹10L.

NHBB (National Housing Bank)

- # Estd. → 9th July 1988
- # H/O → New Delhi
- # Head → Sanad Kumar Hota
- # यह भारत सरकार के अधीन कार्य करती है
(2019 से → RBI)

Exim (Export & Import Bank)

- # Estd. → 1982
- # H/Q → Mumbai
- # Head → Harsha Bangari
- # इसे 100% share → GOI

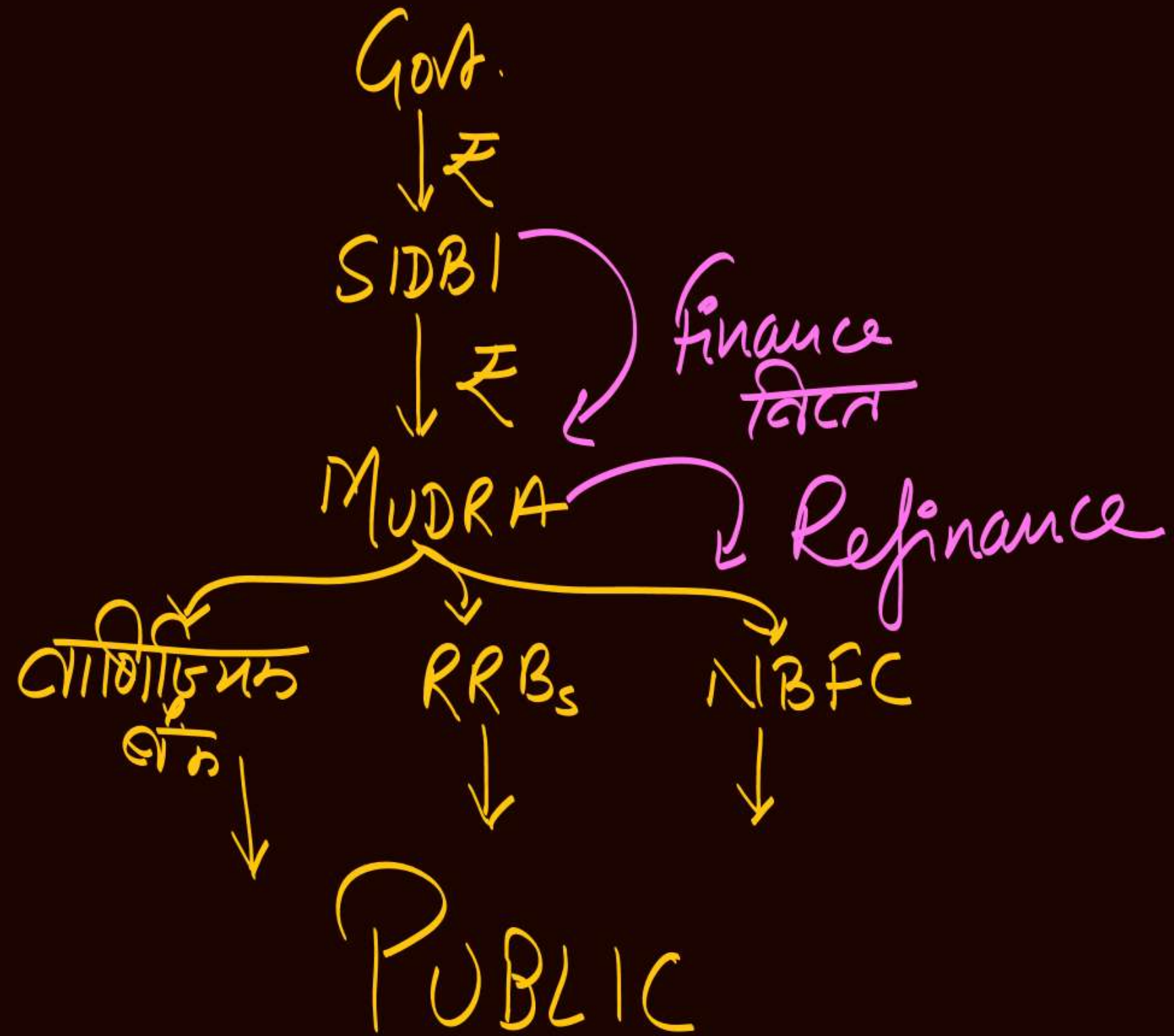
NaBFID (National Bank for Financing Infrastructure & Devt.)

Estd. → 2021

H/Q → Mumbai

Head → K. V. Kamath

₹ 1 Lk Cr.



**Non - Scheduled Commercial
Banks**

**(गैर-अनुसूचित वाणिज्यिक
बैंक)**



Local Area Banks

Local Area Banks

- # Started → 1996
- # Private Banks & Profit motive
- # Rural areas → Savings.
- # Two / Three → Adjoining Districts
- # 4 LABs



Lead Bank Scheme (लीड बैंक योजना)

Launched → 1969

1 Bank for 1 Area.



Differentiated / Niche
Banks
(विभेदित बैंक)

Development Banks (विकास बैंक)



NABARD

- **NABARD came into existence on 12 July 1982**
- **It was set up with an initial capital of Rs.100 crore, its' paid up capital stood at Rs.17,080 crore as on 31 March 2022.**
- **It wholly owned by Government of India.**
- **NABARD MD :Shaji KV**



SIDBI

- **Set up on 2nd April 1990**
- **It acts as the principal financial institution for financing of MSMEs.**
- **SIDBI headquarters: Lucknow**
- **SIDBI Chairman: Sivasubramanian Ramann**



SIDBI

The shareholding pattern of the SIDBI :

- **Government of India: 20.85%**
- **State bank of India: 15.65%**
- **LIC: 13.33 %**
- **NABARD: 9.36%**
- **Others: 40.81 %**

Earlier MSME Classification



Criteria: Investment in Plant & Machinery or Equipment

Classification	Micro	Small	Medium
Manufacturing Enterprises	Investment < ₹ 25 lac	Investment < ₹ 5 cr.	Investment < ₹ 10 cr.
Services Enterprise	Investment < ₹ 10 lac	Investment < ₹ 2 cr.	Investment < ₹ 5 cr.

Revised MSME Classification

Composite Criteria: Investment and Annual Turnover

Classification	Micro	Small	Medium
Manufacturing & Services	Investment < ₹ 1 cr. & Turnover < ₹ 5 cr	Investment < ₹ 10 cr. & Turnover < ₹ 50 cr.	Investment < ₹ 20 cr. & Turnover < ₹ 100 cr.



PRADHAN MANTRI MUDRA YOJANA (PMMY)

Under PMMY loans of upto Rs. 10 Lakh extended by Member Lending Institutions (MLIs) viz Scheduled Commercial Banks, Regional Rural Banks (RRBs), Small Finance Banks (SFBs), Non Banking Financial Companies (NBFCs), Micro Finance Institutions (MFIs) etc. for income-generating activities.

Loans provided in three categories namely, 'Shishu', 'Kishore' and 'Tarun' which signifies stage of growth or development and funding needs of borrowers.

Shishu : covering loans upto Rs. 50,000/-

Kishore : covering loans above Rs. 50,000/- and upto Rs. 5 lakh

Tarun : covering loans above Rs. 5 lakh and upto Rs. 10 lakh





NHB

- **Set up on July 9, 1988 under the National Housing Bank Act, 1987**
- **H/Q – New Delhi**
- **NHB Chairman – Sarada Kumar Hota**
- **Reserve Bank of India initially contributed the entire paid-up capital. However, in terms of the amendment made to the NHB Act, 1987 in 2019, shares stand transferred from Reserve Bank of India to Government of India. The entire capital of NHB is now contributed by the Government of India**



EXIM

- It is established in 1982 under Export-Import Bank of India Act 1981.
- It is wholly owned by Government of India.
- H/Q - Mumbai
- MD: Harsha Bangari
- It was set up for the purpose of financing, facilitating and promoting foreign trade in India.
- It is one of the five All India Financial institution which is regulated by RBI.