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CREDIT PLANNING AND DELIVERY FOR FINANCIAL INCLUSION

Guided by its core objective of fostering rural development through improved access to credit, NABARD has, over the past four decades, addressed the diverse financial needs of grassroots communities. Its refinance policy and suite of credit products have contributed significantly to enhanced credit uptake—particularly in the agricultural sector—driving growth in foodgrain and horticulture production.

To advance development through credit, NABARD adopts a three-pronged approach:

- It plays a pivotal role in credit planning and monitoring.
- It ensures last-mile credit delivery through refinance and direct finance products.
- It deepens financial inclusion to stimulate rural credit demand.

6.1 CREDIT PLANNING

In the Indian economy, timely and adequate supply of institutional credit to agriculture and rural sector is paramount for ensuring national food security and rural prosperity. Considering that a majority of cultivators in the country are small and marginal farmers, timely credit flows assume even greater significance. Effective credit planning must, therefore, incorporate a robust assessment of demand-side requirements.

In this context, the government sets annual ground-level credit (GLC) targets for the agriculture sector, to be met by scheduled commercial banks (SCBs), regional rural banks (RRBs), and rural cooperative banks (RCBs).¹

NABARD prepares district-wise potential-linked credit plans (PLPs) annually, which assess the credit potential under the priority sector, identifying opportunities that can be leveraged at the district level. In addition, PLPs offer a comprehensive view of existing infrastructural gaps and required support services.

During FY2025, a total of ₹28.7 lakh crore of agriculture credit was disbursed as on 31 March 2025 (provisional), against a target of ₹27.5 lakh crore—reflecting an achievement of 105% (Figure 6.1). NABARD also prepared 761 PLPs projecting credit flows for FY2026, covering 782 districts and Union Territories. These serve as a critical input for banks in developing their credit plans from a supply-side perspective.

At the state level, the credit potentials assessed in district-level PLPs are consolidated into State Focus Papers (SFPs). These papers outline the overall credit potential, identify sectoral and infrastructural gaps, and propose strategic interventions. They also indicate the support required from government departments to realise the identified potential and opportunities.

To this end, NABARD has positioned 507 district development managers (DDMs) across the country to oversee credit planning, monitor credit flow, and facilitate coordination among district-level development stakeholders and agencies.

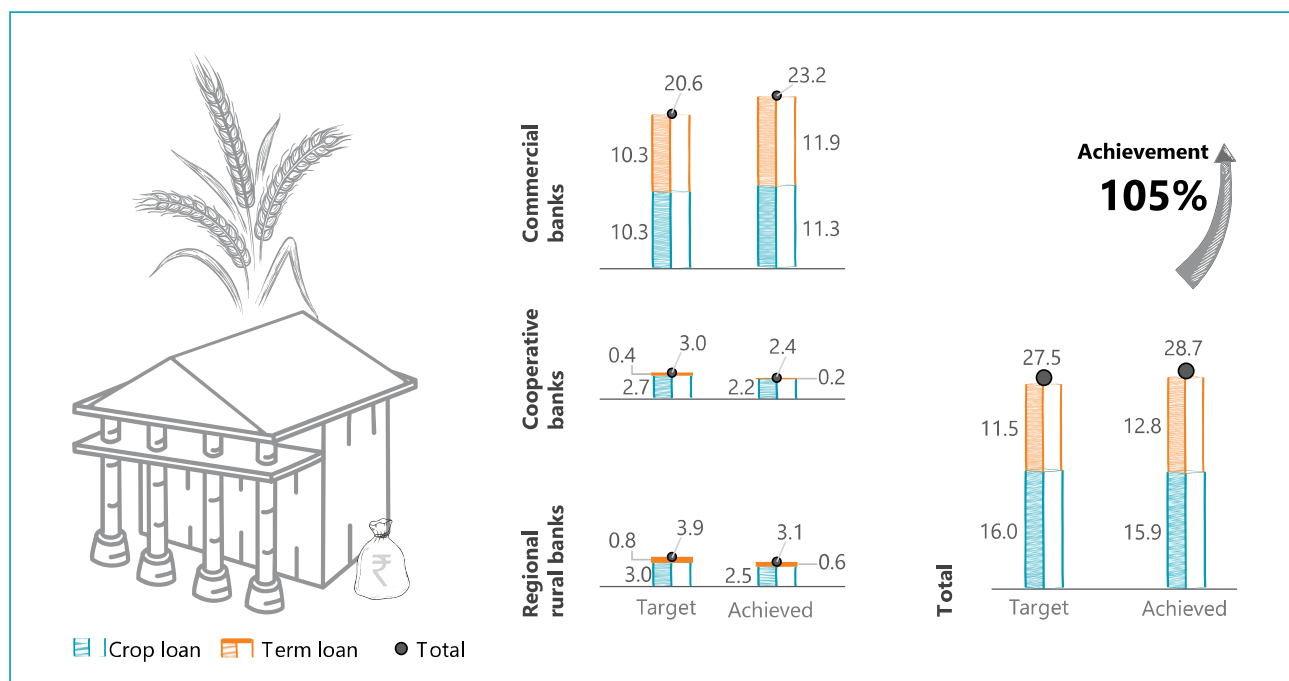
6.1.1 Digitalisation of PLP–SFP process architecture

In FY2025, the process of preparing PLPs and SFPs was fully digitalised to enhance document quality by reducing manual interventions and improving overall readability. Data sourcing for PLPs is now being automated through the ENSURE portal. Likewise, the SFPs for FY2026 have been prepared digitally by collating inputs submitted by DDMs via ENSURE during the PLP preparation process.





Figure 6.1: Agricultural GLC by agency as on 31 March 2025 (provisional) (₹ lakh crore)



GLC = Ground-Level Credit.

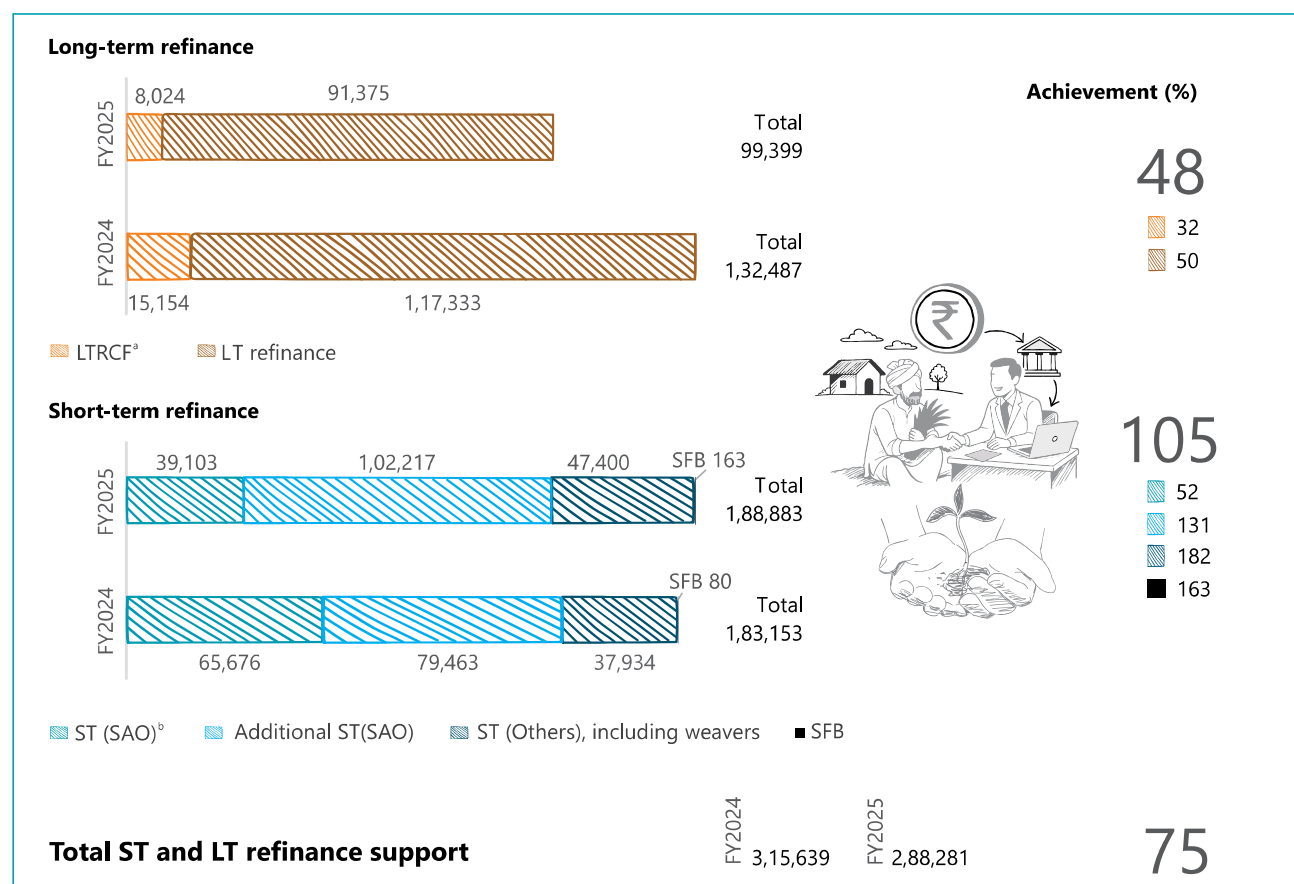


Releasing of the PLPs and SFPs in districts of Rajasthan and Kerala.

6.2 CREDIT REFINANCE SNAPSHOT

Besides credit planning, NABARD augments rural credit flow through refinance activities (Figure 6.2).

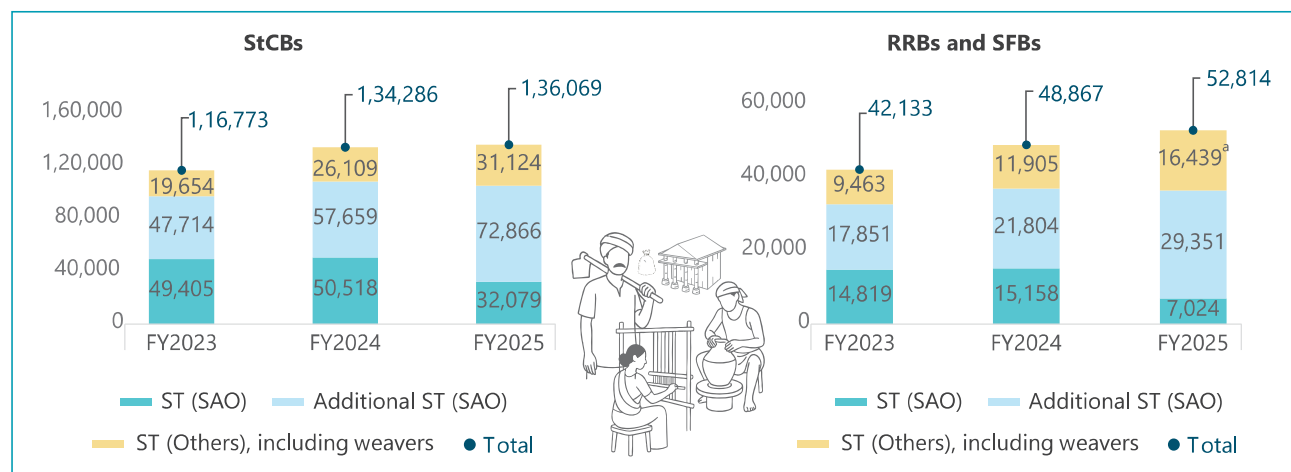
Figure 6.2: Long-term and short-term refinance support (₹ crore)



6.2.1 Performance of short-term refinance

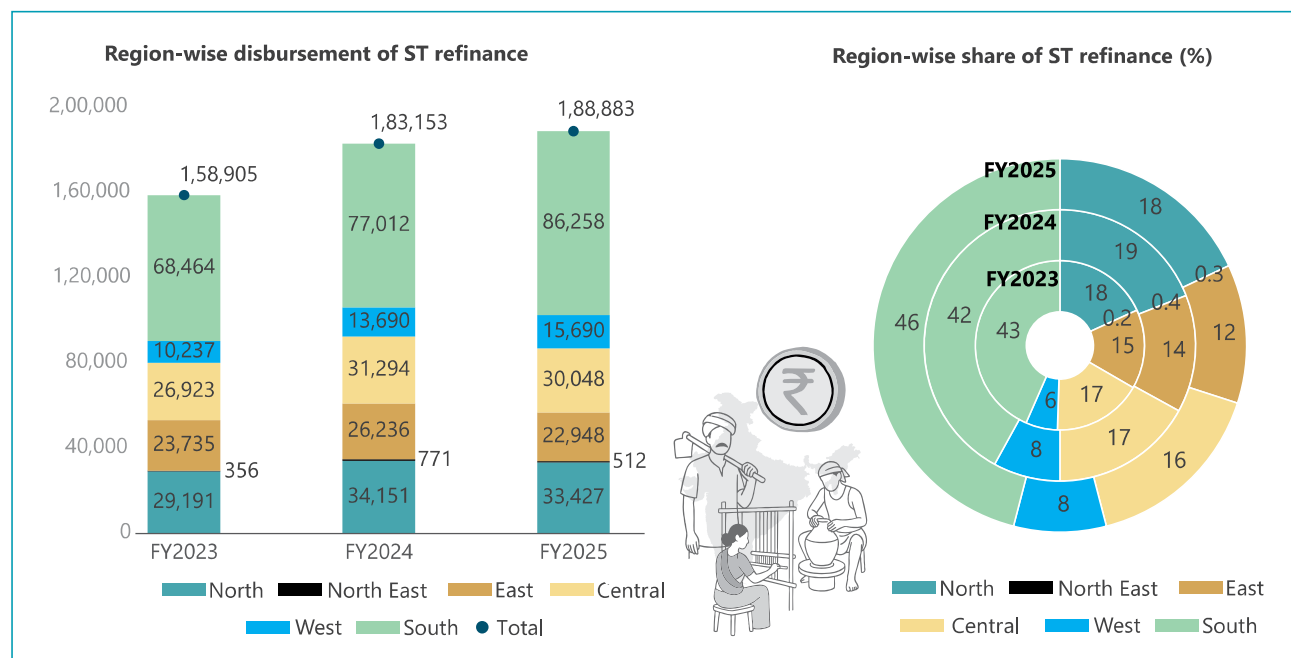
For meeting the production and working capital needs of farmers, weavers, and rural artisans, NABARD provides refinance under the short-term (ST) facility. During FY2025, total ST refinance disbursed is ₹1.9 lakh crore, of which 72% was disbursed to state cooperative banks (StCBs) (Figure 6.3).

Disbursements under NABARD's ST credit support registered a year-on-year increase of 3.1% over FY2024. Region-wise, the southern region accounted for the highest share of ST refinance at 45.7%, followed by the north (17.7%), central (15.9%), and east (12.1%). The western region has a very small share (8.3%) in ST refinance disbursement (Figure 6.4).²


Figure 6.3: Disbursement of short-term refinance by agency (₹ crore)


a. ₹163 crore disbursed to SFBs.

RRB = Regional Rural Bank, SFB = Small Finance Bank, ST = Short-Term, StCB = State Cooperative Bank, ST (SAO) = Short-Term Credit for Seasonal Agricultural Operations.

Figure 6.4: Disbursement and share of short-term refinance by region (₹ crore)


ST = Short-Term.

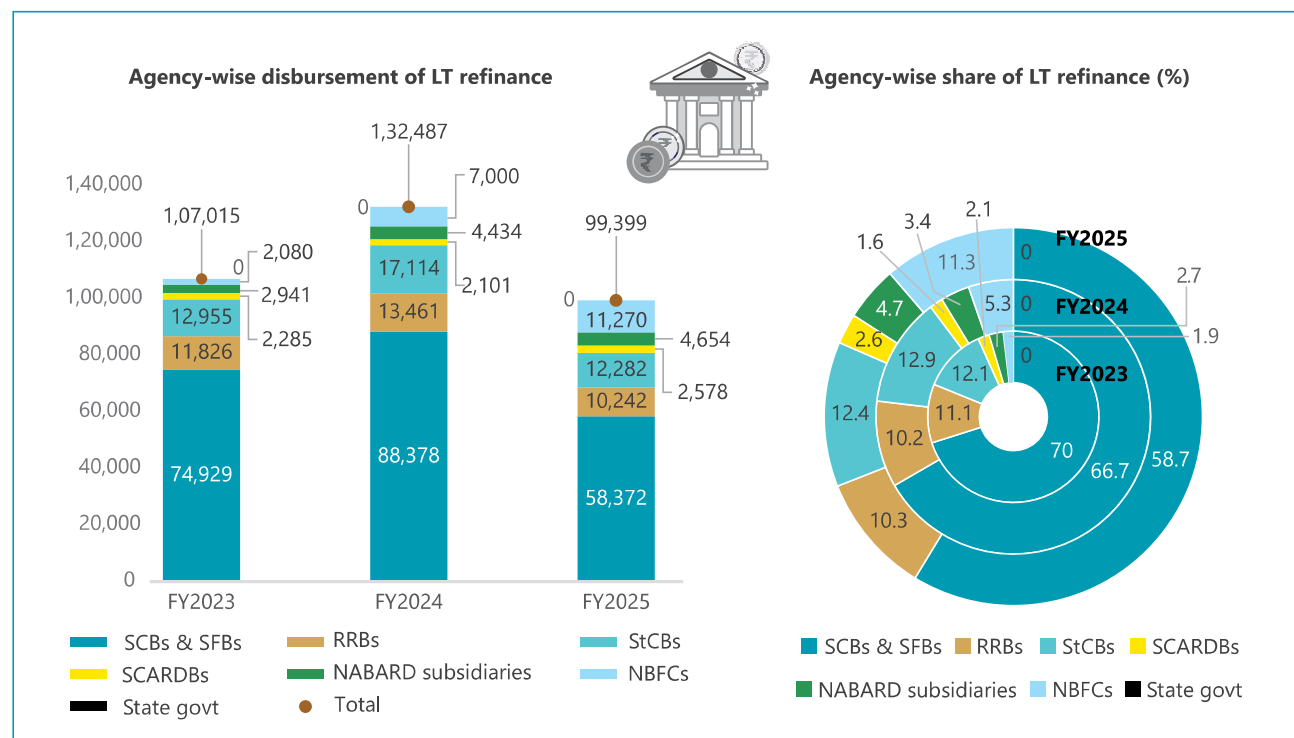
Notes:

- Figures may not add up to total due to rounding off.
- For the list of states and Union Territories by region, see Note 2 at the end of Chapter 6.

6.2.2 Performance of long-term refinance

Disbursements under long-term (LT) refinance were ₹99,399 crore during FY2025 (Figure 6.5). A sizeable share (59%) of the disbursement went to SCBs including small finance banks, followed by StCBs (12%) and NBFCs (11%). Regional disparity is visible even in LT refinance as the major share of refinance offtake was in the south (41.8%), followed by the west (25.9%), north (11.1%), east (9.9%), central (9.5%), and the north-east regions (1.7%) (Figure 6.6).

Figure 6.5: Disbursement of long-term refinance by agency (₹ crore)



LT = Long-Term, NBFC = Non-Banking Financial Company, RRB = Regional Rural Bank, SCARDB = State Cooperative Agriculture and Rural Development Bank, SCB = Scheduled Commercial Bank, SFB = Small Finance Bank, StCB = State Cooperative Bank.

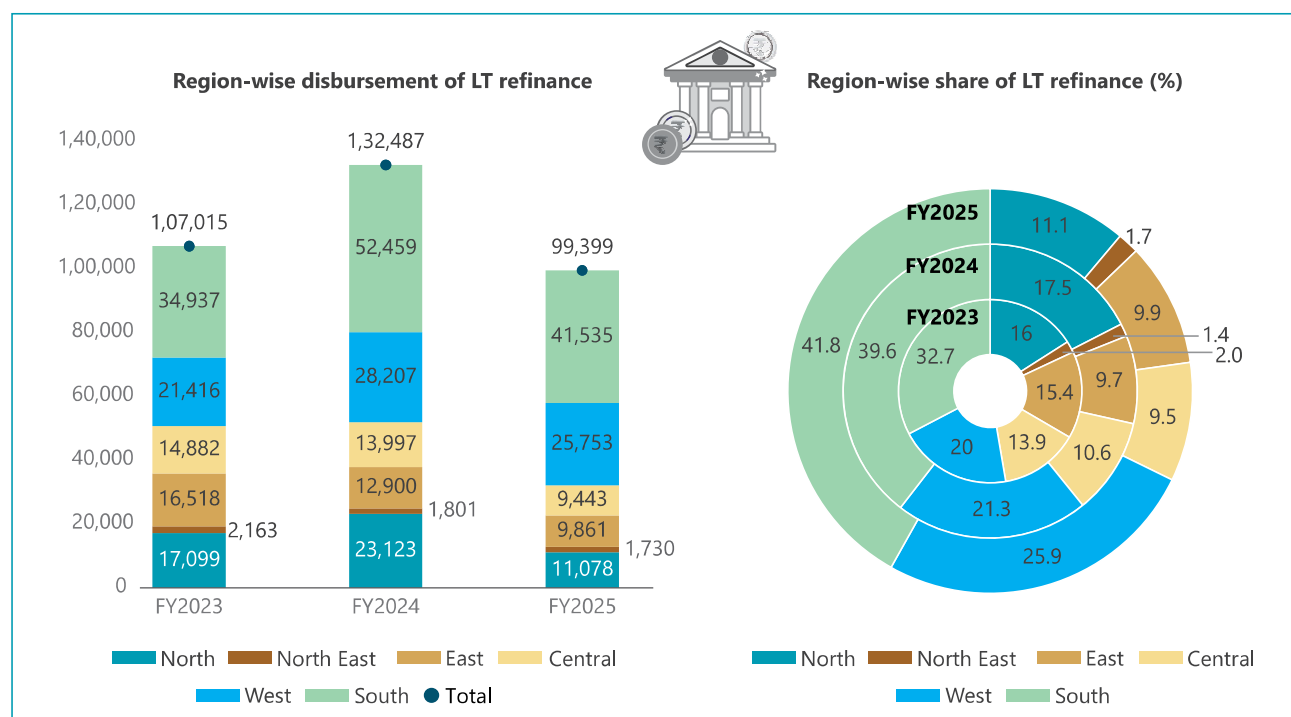
Note: Figures may not add up to total due to rounding off.



LT and ST refinance from NABARD enhances capacity of RFIs for sustainable lending.



Figure 6.6: Disbursement and share of long-term refinance by region (₹ crore)



LT = Long-Term.

Notes:

- Figures may not add up to total due to rounding off.
- For the list of states and union territories by region, see Note 2 at the end of Chapter 6.

6.3 NEW INITIATIVES IN CREDIT REFINANCE IN FY2025

6.3.1 Special refinance schemes

- Installation of Solar Rooftop Systems in the Residential Sector:** This scheme aims to promote solar energy adoption in rural areas and small towns by providing concessional refinance for rooftop solar systems ranging from 200 watt (W) to 10 kW. Refinance is sanctioned under the Automatic Refinance Facility (ARF), streamlining access for financial institutions.
- Rural Housing with Solar Rooftop:** This initiative encourages the integration of solar power in rural residential housing by bundling home loans with rooftop solar systems. Implemented by NABARD, the scheme offers a 0.5% interest rebate on a reimbursement basis, supported by a corpus of ₹200 crore. Refinance is sanctioned under the ARF.
- Aspirational Districts:** This scheme supports sustainable economic activities, livelihoods, and employment generation in aspirational districts and those with low coverage under priority sector lending (PSL). By offering concessional refinance, the scheme seeks to boost credit offtake and improve the socio-economic conditions of rural populations in these regions.

- Animal Husbandry Infrastructure Development:** Designed to address infrastructure gaps and attract investment in the animal husbandry sector, this scheme provides concessional refinance for activities eligible for support from the Animal Husbandry Infrastructure Development Fund of the Government of India (GOI).

6.3.2 Launch of ENSURE 2.0 and integration with the AIF portal

NABARD has been implementing the Agriculture Marketing Infrastructure (AMI) Scheme, with claims submitted online via the ENSURE 1.0 portal over the past few years. To enhance functionality and ease of operations, NABARD has developed and launched ENSURE 2.0, incorporating advanced features.

Following GOI approval for convergence of the AMI Scheme with the Agriculture Infrastructure Fund (AIF) Scheme, ENSURE 2.0 has been integrated with the AIF portal. This integration enables seamless transfer of eligible claims to ENSURE for processing and disbursement of subsidies under the AMI Scheme.

6.4 OTHER CREDIT EXPANSION INSTRUMENTS

Apart from the ST and LT refinance support, NABARD also channels funds into special schemes which are summarised below along with new refinance products (Figure 6.7).

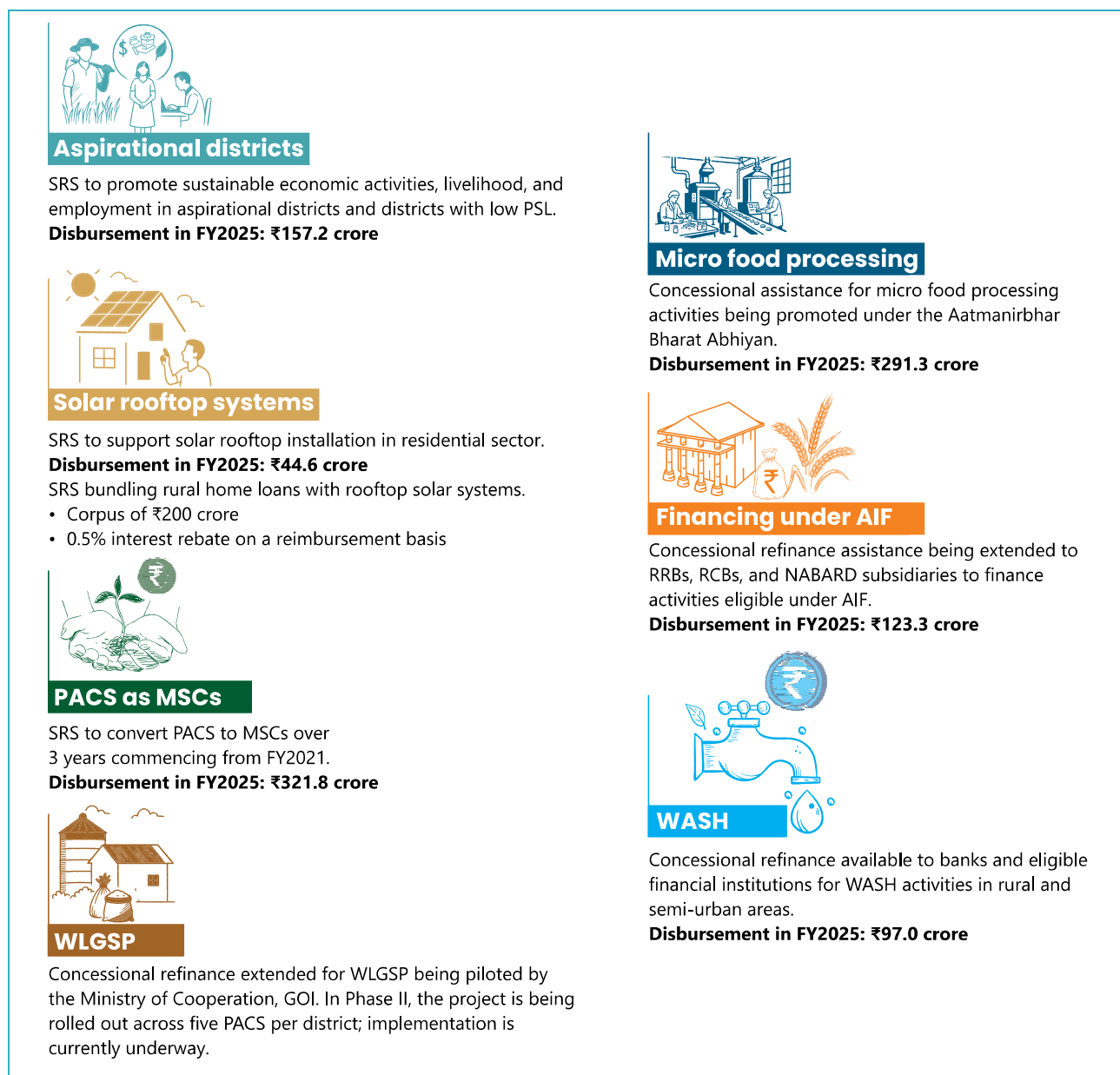


Special schemes and new products in refinancing are changing lives (clockwise): PACS as MSCs, solar rooftop systems, micro food processing, and WLGSP.





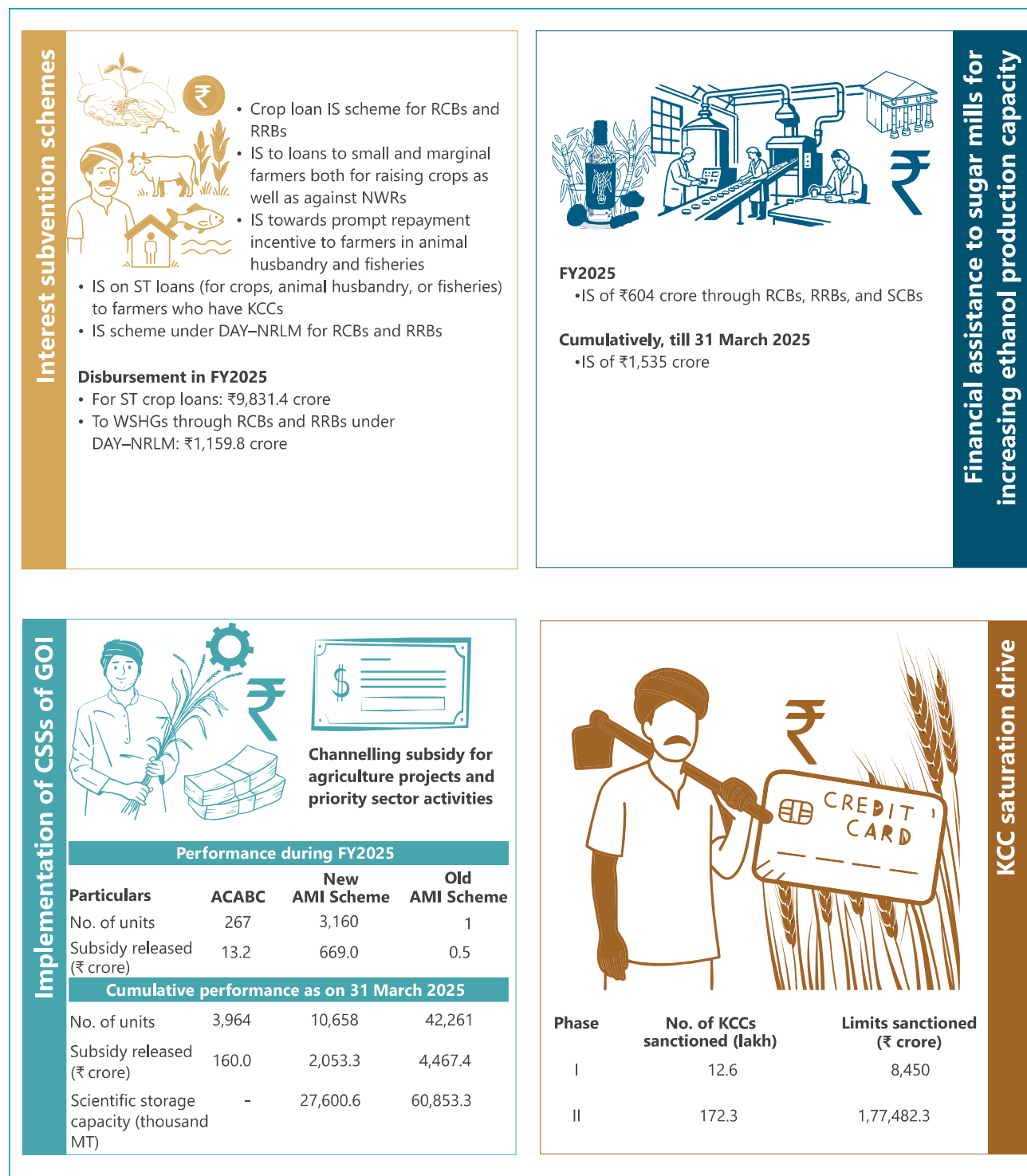
Figure 6.7: Performance of special refinance schemes and new refinance products in FY2025



AIF = Agriculture Infrastructure Fund, GOI = Government of India, MSC = Multi-Service Centre, PACS = Primary Agricultural Credit Society, PSL = Priority Sector Lending, RCB = Rural Cooperative Bank, RRB = Regional Rural Bank, SRS = Special Refinance Scheme, WASH = Water, Sanitation, and Hygiene, WLGSP = World's Largest Grain Storage Plan in the Cooperative Sector.

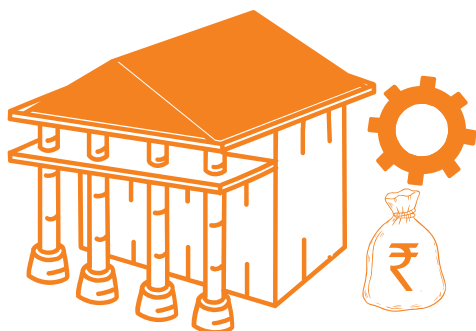
Note: For greater details on these refinance products, please see NABARD (2023), *Annual Report 2022–23*, National Bank for Agriculture and Rural Development, Mumbai, p.75. <https://www.nabard.org/pdf/2023/annual-report-2022-23-full-report.pdf>.

Interest subvention, assistance to sugar mills for ethanol production, Kisan Credit Card (KCC) saturation and credit-linked subsidies are some of the other products that NABARD has been effectively managing for the GOI (Figure 6.8).

Figure 6.8: Performance of other credit products in FY2025




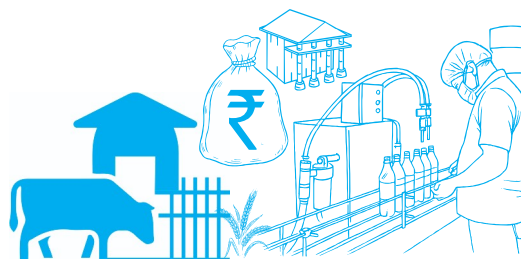
DRA to cooperative banks



DRA is extended to StCBs and DCCBs for them to meet credit needs related to working capital, repair and maintenance of farm equipment and other productive assets; storage/grading/packaging of produce; marketing activities; food credit consortium; non-farm activities; working capital loans against pledge limits sanctioned to cooperative and private sugar factories; etc.

In FY2025

- Sanction: ₹38,002.5 crore; 41.7% higher than FY2024
- Disbursement: ₹37,216.6 crore; 38.5% higher than FY2024
- The outstanding position as on 31 March 2025 was ₹27,767.6 crore against ₹20,504.1 crore as on 31 March 2024.
- Credit availed by StCBs and DCCBs of Andhra Pradesh, Bihar, Chhattisgarh, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh, Uttarakhand, and West Bengal.



Credit facility to federations

ST credit is extended to agricultural marketing federations, civil supplies corporations, dairy cooperatives, milk unions, and federations to support procurement of inputs and agricultural commodities, and marketing operations.

In FY2025

- Sanction: ₹51,950 crore; 34.2% higher than FY2024
- Disbursement: ₹65,991 crore; 68% higher than FY2024
- The outstanding position as on 31 March 2025 was ₹41,677 crore against ₹20,583 crore as on 31 March 2024.
- Support to marketing federations and state civil corporations procuring food grains, to ensure timely payment to farmers at MSP.
- Assistance to Andhra Pradesh, Bihar, Chhattisgarh, Haryana, Odisha, Tamil Nadu, and Telangana, aiding over 73 lakh farmers by procurement of foodgrains of over 509 lakh MT.

ACABC = Agri-Clinics and Agri-Business Centres, AMI = Agriculture Marketing Infrastructure, CSS = Capital Subsidy Scheme, DAY-NRLM = Deendayal Antyodaya Yojana–National Rural Livelihood Mission, DCCB = District Central Cooperative Bank, DRA = Direct Refinance Assistance, GOI = Government of India, IS = Interest Subvention, KCC = Kisan Credit Card, MSP = Minimum Support Price, MT = metric tonne, NWR = Negotiable Warehouse Receipt, RCB = Rural Cooperative Bank, RRB = Regional Rural Bank, SCB = Scheduled Commercial Bank, ST = Short-Term, StCB = State Cooperative Bank, WSHG = Women Self-Help Group.

Notes:

- AMI scheme supports the development and upgrading of gramin haats to Gramin Agriculture Markets.
- ACABC scheme supplements the efforts of public extension by facilitating the setting up of agri-ventures by qualified agricultural professionals.
- For more details, please see NABARD (2023). *Annual Report 2022–23*, National Bank for Agriculture and Rural Development, Mumbai, p.76–77. <https://www.nabard.org/pdf/2023/annual-report-2022-23-full-report.pdf>.

6.5 IMPROVING CREDIT DELIVERY ECOSYSTEM EFFICIENCY

NABARD remains committed to driving innovation and bringing about impactful change in the rural credit landscape by adopting modern technologies and agile strategies. Over the past year, NABARD has both strengthened its existing credit ecosystem and launched new initiatives aimed at enhancing transparency, efficiency, and data-driven decision-making.

- **Core Banking Solutions (CBS) in RCBs:** To align RCBs with commercial banking standards, NABARD has enabled 216 banks to adopt cloud-based CBS platforms. In FY2025, support continued for upgrading to advanced platform versions, consistent with industry norms.

- **Centralised Account Aggregator (AA) Platform for RCBs and RRBs:** In line with directions from the Department of Financial Services (DFS), Ministry of Finance (MOF), GOI, NABARD initiated the development of a centralised AA infrastructure for hosting Financial Information Provider (FIP) and Financial Information User (FIU) modules. With in-principle approval from the Reserve Bank of India (RBI), this platform will be offered as a service to willing RCBs and RRBs, promoting financial inclusion, secure data-sharing, and cost efficiency.
- **Shared Aadhaar Data Vault (ADV) for RCBs:** To strengthen Aadhaar data security, NABARD is exploring a shared ADV model for rural financial institutions (RFIs), with the aim of reducing costs and enhancing compliance.
- **BASE platform implementation for direct benefit transfers:** To facilitate direct benefit transfers, NABARD is enabling RCBs to adopt the Bharat Aadhaar Seeding Enabler (BASE) platform. It allows citizens to seed, deseed, or transfer Aadhaar information online. The platform will be implemented in approximately 200 RCBs initially, with phased expansion. NABARD is also working with Unique Identification Authority of India (UIDAI) to streamline Aadhaar verification infrastructure for client institutions.
- **Development of digital technology for credit delivery, interest subvention, etc.**
 - ◇ **eKCC Portal:** In collaboration with 24x7 Moneyworks Consulting Pvt. Ltd., NABARD developed a portal integrated with the RBI Innovation Hub's Unified Lending Interface to digitise the KCC process. Farmers can apply for loans online with in-principle approvals granted within minutes. In FY2025, 12 banks joined the portal, with over 300 live loan cases tested. Future phases will expand offerings to include other loans such as personal loans or loans to micro, small, and medium enterprises. The portal integrates with state land records, satellite imagery, CIBIL, and UIDAI for streamlined underwriting.
 - ◇ **AIF Interest Subvention portal:** Launched on 28 June 2024 by the Hon'ble Union Agriculture Minister, this portal (<https://aifis.nabard.org>) automates processing of interest subvention and credit guarantee fee claims under the AIF scheme. As on 31 March 2025, 27 banks have submitted approximately 14,000 claims worth ₹41 crore.³ Further onboarding and dashboard integration for real-time tracking are planned for FY2026.





- ◇ **NRLM Interest Subvention (NRLM-IS) portal:** This platform processes claims under the Deendayal Antyodaya Yojana–National Rural Livelihood Mission for RRBs and RCBs financing women self-help groups (SHGs). Since its launch on 11 January 2024, 202 banks have been registered. Claims worth ₹1,376 crore have been processed for 22.7 lakh SHG accounts, saving rural banks an estimated ₹9.6 crore in processing costs. This marks the first instance of RCBs submitting NRLM-IS claims through a digital process.
- **Digitalising Agri-Value Chain Finance (AVCF):** A pilot AVCF initiative focused on input provision, crop production, and post-harvest procurement was implemented in Bihar, Karnataka, and Maharashtra. Loans totalling ₹5.1 crore were disbursed via State Bank of India and Bank of India. Insights from the purpose-bound Programmable Central Bank Digital Currency pilot under the UNNATI initiative will be utilised in future implementation.
- **Technology Facilitation Fund (TFF):** Launched on 14 September 2023, TFF supports agri-tech startups addressing rural challenges. With a ₹50 crore corpus, it funds tech solutions aimed at improving agricultural productivity and sustainability. A proof of concept under TFF enabled traceability in the apple supply chain in Jammu & Kashmir. Using QR-coded boxes, the initiative mapped 622 farmers and 887 farms, enhancing product traceability and consumer confidence through a total grant support of ₹10.3 lakh. In addition, an equity investment of ₹3.8 crore was made in 24X7 Moneyworks Consulting Pvt. Ltd.
- **Cyber insurance for RCBs:** To bolster cyber resilience, NABARD secured cyber insurance for RCBs and RRBs for the second consecutive year. A centralised bidding process yielded industry-low premium rates, saving ₹9 crore. The 12-month policy (effective from 1 April 2025) offers a consolidated Limit of Liability of ₹2,000 crore, with premiums at 0.54%—notably lower than the market average of 0.75%–1.25%. This initiative relieves RFIs from issuing individual RFPs while ensuring broad coverage.

6.6 DEEPENING FINANCIAL INCLUSION

NABARD's renewed strategy for financial inclusion focuses on bridging regional disparities and ensuring equitable access to formal financial services across the country. Priority is accorded to Special Focus Districts (SFDs), including aspirational districts, left-wing extremism (LWE)-affected areas, credit-deficient regions, and districts in hilly states, the North East Region, and the Andaman & Nicobar Islands. With targeted support from the Financial Inclusion Fund (FIF), NABARD has reinforced last-mile connectivity through infrastructure creation, digital enablement, policy advocacy, and financial literacy initiatives tailored for underserved rural communities.

6.6.1 Financial literacy and capacity building

Financial literacy remained central to NABARD's inclusion strategy. The organisation supported a range of initiatives to enhance understanding of financial products and digital services, particularly in unbanked areas. These included financial and digital literacy camps, reimbursement of examination fees for banking correspondents, deployment of demonstration vans and kiosks, and *nukkad nataks* (street plays) to drive behavioural change.



Nukkad natak for financial literacy and awareness; Kota, Rajasthan.

6.6.2 Technology adoption and infrastructure support

To strengthen the financial ecosystem on the supply side, NABARD facilitated the onboarding of banks to digital platforms and supported improvements in connectivity and regulatory compliance. Key activities included deployment of micro-ATMs and point-of-sale devices, introduction of dual-authentication facilities at banking correspondent points, and provision of connectivity and power infrastructure in SFDs.

6.6.3 New activities supported under FIF during FY2025

As on 31 March 2025, cumulative sanctions under FIF stood at ₹6,233.3 crore, with disbursements totalling ₹3,540.5 crore. During FY2025 alone, ₹290.3 crore was sanctioned, and ₹191.6 crore disbursed. New initiatives include:

- **Learning Management System (LMS) for rural self-employment training institutes (RSETIs):** NABARD, in collaboration with Indian Institute of Technology Madras, is developing REAP—RSETI e-Learning AI Platform, a centralised LMS to support skill development across 64 courses in 12 languages with 4,400 hours of curated content. The initiative aims to benefit around 6 lakh rural trainees annually with a sanctioned budget of ₹18.6 crore. So far, IIT Madras has developed 85 hours of content for 15 courses.
- **Automation of JanSuraksha Schemes for RRBs:** To digitise and streamline the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY), NABARD is facilitating onboarding of all 43 RRBs⁴ to the JanSuraksha portal,⁵ implemented by Online PSB Loans Ltd. As on 31 March 2025, 26 RRBs are live on the platform, enabling end-to-end digital enrolment and claim settlement.
- **Incentive scheme for customer service points (CSPs)/business correspondents (BCs) of banks operating in hilly states/Union Territories:** Launched on 26 April 2024, this scheme offers ₹1,000 per month to the top two performing CSPs/BCs per village in Tier 5 and Tier 6 centres in Himachal Pradesh, Uttarakhand, Jammu & Kashmir, and Ladakh. A total of ₹688.8 lakh has been sanctioned, benefitting 5,740 BC agents during FY2025 (Showcase 6.1).
- **Support under the FIF for rural connectivity—HTS-VSAT, Dual LTE and SD-WAN technologies:** To enhance banking connectivity in remote areas, NABARD extended grant-based reimbursement to banks for deploying HTS-VSAT, Dual LTE, and SD-WAN technologies.⁶ So far, 163 devices have been deployed with a sanction of ₹373.1 lakh, improving network reliability across over 1,000 villages.
- **Special Campaign 4.0—Rural Financial Literacy:** Organised during 17 September–31 October 2024 under the guidance of the DFS, MOF, GOI, this campaign combined *swachhata* (cleanliness) with financial awareness. NABARD partnered with 43 RRBs to conduct 591 camps and street plays, with grant support of ₹96.8 lakh. Outcomes included:
 - ◇ 1,29,354 new Pradhan Mantri Jan Dhan Yojana accounts
 - ◇ 1,73,147 fresh PMJJBY enrolments
 - ◇ 4,09,915 new PMSBY enrolments
 - ◇ 66,601 new Atal Pension Yojana enrolments





Showcase 6.1: Empowering rural banking agents in Meghalaya

Melodis Syiemlieh, a member of a self-help group for six months, was appointed as a business correspondent (BC) by the Meghalaya State Rural Livelihoods Society (MSRLS) on 14 September 2021. Linked to the Meghalaya Rural Bank, Rynjah Branch, she was tasked with advancing financial inclusion in five remote villages, reaching approximately 4,500–5,000 households.

In her role, Syiemlieh has actively supported financial literacy initiatives and facilitated services such as account opening, cash deposits and withdrawals, fund transfers, and online banking transactions. Equipped with a NABARD-sponsored micro-ATM, she provides doorstep banking services, including balance enquiries and real-time transactions, in regions with limited banking infrastructure.

Under NABARD's Incentive Scheme for BCs operating in the North East Region, hilly states, and Union Territories, Syiemlieh received a total incentive of ₹12,000 during FY2025 upon achieving the benchmark of 50 successful transactions per month. This recognition has further strengthened her commitment to delivering accessible and responsive financial services.

Impact highlights:

- **Financial empowerment:** Through regular financial literacy sessions, she has raised awareness among rural residents on banking practices and government welfare schemes.
- **Doorstep banking:** She provides essential banking services to senior citizens and underserved groups in isolated areas, eliminating the need to travel to bank branches.
- **Recognition for excellence:** In acknowledgment of her service and dedication, she was conferred an award by MSRLS, Shillong on 2 February 2024.

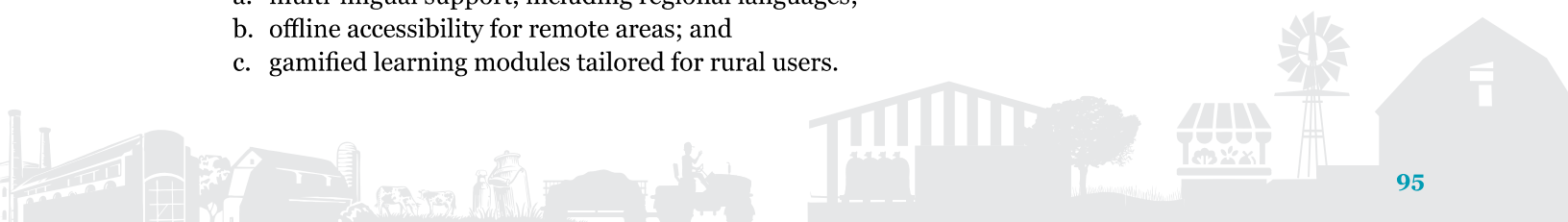


Melodis Syiemlieh, supported under NABARD's Incentive Scheme for BCs, awarded for excellence in service; MSRLS, Shillong.

6.7 WAY FORWARD

To further deepen and sustain financial inclusion, NABARD is undertaking forward-looking initiatives that integrate gender sensitivity, digital engagement, and grassroots-level capacity building:

1. **Gender Intentionality Scorecard (GIS) cum dashboard:** This digital monitoring tool is being developed in collaboration with Women's World Banking. This tool is designed to assess how deliberately financial institutions, particularly RRBs, incorporate women in their financial inclusion strategies. The GIS evaluates performance across five key dimensions—accounts, social security, credit, digital footprint, and workforce participation—using a comprehensive set of 62 parameters. The dashboard will enable comparative assessments and inform targeted gender-responsive interventions.
2. **Development of interactive financial literacy game:** To address persistent gaps in financial literacy through an innovative approach, NABARD and the National Centre for Financial Education (NCFE) signed a Memorandum of Understanding on 22 May 2024. Under this collaboration, NCFE will develop a next-generation, mobile-based interactive financial literacy game. The game will leverage advanced technologies and will feature:
 - a. multi-lingual support, including regional languages;
 - b. offline accessibility for remote areas; and
 - c. gamified learning modules tailored for rural users.



3. **Pilot project on community resource entities in skilling ecosystem:** In accordance with RBI recommendations, NABARD will pilot the concept of community resource entities (CREs) to act as a trusted intermediary layer within the skilling and livelihood ecosystem. The pilot will be launched across 20 blocks in Bihar and Chhattisgarh over one year. These CREs will serve as facilitators, linking rural aspirants with skilling centres, financial institutions, and employers—thereby improving alignment between skill supply and demand, and enhancing access to livelihood opportunities.

NOTES

1. Rural financial institutions include RCBs, RRBs, SCBs, small finance banks, non-banking financial companies—micro-finance institutions, and local area banks.
2. States and Union Territories by region
 - South: Andhra Pradesh, Telangana, Karnataka, Kerala, Tamil Nadu, Puducherry, and Lakshadweep
 - West: Gujarat, Goa, Maharashtra, Dadra & Nagar Haveli, and Daman & Diu
 - North: Haryana, Himachal Pradesh, Punjab, Rajasthan, Jammu & Kashmir, Delhi, and Chandigarh
 - Central: Madhya Pradesh, Chhattisgarh, Uttar Pradesh, and Uttarakhand
 - East: Bihar, Jharkhand, Odisha, West Bengal, and Andaman & Nicobar Islands
 - North East: Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Tripura, Nagaland, and Sikkim
3. As on 31 May 2025, a total of 99,724 claims amounting to ₹205.8 crore have been submitted for settlement.
4. With effect from 1 May 2025, 43 RRBs were merged into 28 RRBs as part of the ‘One State, One RRB’ policy.
5. JanSuraksha portal enables end-to-end digital enrolment and claim settlement with respect to PMJJBY and PMSBY.
6. HTS = High Throughput Satellites, LTE = Long-Term Evolution, SD-WAN = Software-Defined Wide Area Network, VSAT = Very Small Aperture Terminal.

