Annex -XI b

Rural Finance Matrix by Type of Market

Type of Market	CBs	ABDP	MFI	РО	Rural Banks
Agriculture Credit with Collateral	XXX	XXX	Х		XXX
Agriculture credit without Collateral.			XXX		Х
Corporate Agriculture Credit.	XXX				
Medium to Large "Aarties"	XXX				XX
Small to Medium "Aarties"	Х				XXX
Agri. Processing medium industry, eg. Ginning, Rice Sheller, etc.	xxx				XX
Small Savings			xxx	XX	XXX
Large Savings	XXX	XX		XX	XX
Insurance				XXX	XXX
Payment System	XXX			XXX	XXX

X = Presence, XX = Medium Player,

XXX = Main Player.

Notes:

- 1.1. Insurance
- 1.2. Rural Banks backed with insurance.
- 1.3. Insuring account holder as a multiple of his savings account.
- 1.4. Banking should benefit
- 1.5. Bank ----- popular in Europe.
- 1.6. Insurance companies to provide products. Rural Banks to co-operate and offer insurance.