



From the Desk of Dr. Aditya Vijay Kashyap
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Do You Know How Many Types of Banks Operate in India?

India’s banking landscape is far more diverse than just public and private sector banks. It is a robust and strategically layered financial ecosystem designed

As we engage in financial structuring, strategic advisory, and inclusive growth initiatives, it becomes essential to recognize and understand the various types

Key Classifications:

Central Bank - The Reserve Bank of India (RBI) regulates the financial system.

Public Sector Banks - Government-majority-owned (e.g., SBI, PNB).

Private Sector Banks - Agile, tech-driven (e.g., HDFC, ICICI).

Foreign Banks - Global players (e.g., HSBC, DBS, Citibank).

RRBs & Co-operative Banks - Focused on rural and agri development.

Small Finance & Payments Banks - Driving inclusion for underserved sectors.

Why This Matters:

- Structuring the right financing solution
- Choosing the best strategic partner
- Navigating regulatory frameworks effectively
- Unlocking sector-specific growth opportunities

In a country as economically diverse as India, the strength of its banking architecture lies in its inclusivity and adaptability. Let us leverage it wisely.

- Dr. Aditya Vijay Kashyap
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