

Depositor Education and Awareness (DEA) Programme

CUTS-Reserve Bank of India Partnership

Event Report



November, 2017-January, 2018

First Quarter of Phase II

DEAF Scheme

The Reserve Bank of India (RBI) has established the 'Depositor Education and Awareness Fund (DEAF) Scheme 2014' considering unclaimed funds of depositors to utilise the same for promotion of interests of the depositors. The statutory basis of this Fund is Section 26 A of the Banking Regulation Act, 1949 and on such grounds, this Fund was created by taking over inoperative deposit accounts, which have not been claimed or operated for ten years or more or any deposit or any amount remaining unclaimed for more than ten years lying in various banks in India.

It is to be noted that as per the information provided by the Indian Parliament in December 2013, crores of unclaimed deposits that were lying in banks of major cities of Rajasthan like Jaipur, Kota, Udaipur, Ajmer, Chittorgarh, Bhilwara, Jodhpur, etc. However, this does not deny the rights of the depositors/claimants to claim their deposits/unclaimed amount.

Banks on demand, should repay the customer/depositor along with interest, if applicable and lodge a claim for refund from the fund for the paid equivalent amount. The RBI constituted a Committee to administer and manage the fund in accordance with the scheme. The fund needs to be utilised for promotion of depositors' interests and for such other purposes, which might be necessary for the promotion of depositors' interest as might be specified by the RBI.

Pilot Phase I

The RBI had invited application from the non-government organisations (NGOs) to conduct awareness related programmes from the Fund, and keeping this into consideration they registered themselves with such institutes. CUTS as per the mandate given by the RBI, decided to conduct awareness workshops in five cities of the State of Rajasthan comprising Jaipur, Kota, Chittorgarh, Bhilwara and Sawai Madhopur in the initial state of Phase I. The launch of the programme along with first awareness workshop was conducted in Jaipur on June 07, 2016.

The programme witnessed the participation of consumers from rural as well urban, representatives from the RBI along with different banks and media. Various bank officials served as resource persons and provided valuable information and important guidelines regarding safe and secured banking. This was followed by four more programmes in a series, including the launch programme in Sawai Madhopur, Bhilwara, Chittorgarh and Kota respectively. All the programmes drew adequate participation from customers, bankers and media as well.

The synthesis report of it can be viewed at:

http://www.cutsinternational.org/CART/pdf/Report_on_Launch_cum_DEA_Programme.pdf

Extension of Phase I

In continuation of the pilot phase, Depositor Education and Awareness (DEA) Fund Committee decided to further sanction a second lag of phase I to conduct two more pilot programmes focussing on rural and urban consumers, which were organised in Jobner

(Jaipur) and Dausa in accordance with the pattern conducted by RBI. Besides given this background, 'Train the Trainer' programme for the concerned NGOs was organised at College of Agriculture Banking (CAB) Pune. The objective was to bring homogeneity in the nature of the depositor awareness programmes conducted in terms of quality, programme content, target audience and capability of the speakers.

Phase II

After the successful completion of second lag of phase first, the organisation has been considered for conducting further programmes on depositors' education and awareness by the DEA Fund Committee. About 36 programmes have been sanctioned for year one, which means atleast nine need to be conducted in each quarter of three months. In this year of Phase II, nine programmes in the first quarter from November 22, 2017-January 24, 2018 were successfully organised, which included three urban and six semi-urban areas at district as well as block level.

DEA Programme of First Quarter of Phase II

At a Glance

Programme/ Date/ Venue	Date	No. of Participants	Occupation of the Participants	Local Bankers & CUTS Resource Person	Topics Covered	Mode of Delivery (Presentation/ Panel Discussion)	Name of RBI Officials Attending the Programme	Comments
Programme- 1 for Urban Consumers, Hotel Om Complex, Bharatpur	22/11/17	32 Males & 30 Females i.e. 62 details of participants are attached in the activity report	House wife, Anganwadi worker, Doctor and College Students	Munish P Kothari, Chief Counsellor, Disha Trust-FLCC, Jaipur and Former Regional Director, Mumbai Pankaj Kumar Singh Rathore, Ujjivan Small Finance Bank Ltd. Manish Kumar Singhal, Branch Head, Bank of Baroda RK Mittal, Chief Manager, BRKG Bank Deepak Saxena, Assistant Director & Deputy Head, CUTS, Jaipur	Overview of Depositor Education and Awareness, Schemes of Government Available through Banks, Deposit Accounts: Operational Aspects, Electronic Modes of Payment/ Remittance, Grievances Redressal and Awareness	Talk, Presentations and Discussions	Jagdish Prasad Joiya, Assistant General Manager, Financial Inclusion and Development Department	Well organised programme and immense enthusiasm shown by urban consumer. This motivated the entire CUTS team to organise these programmes at a wider level.
Programme- 2 For Urban Consumers, Dholpur at	23/11/17	59 Males + 12 Females = 71 Details are attached in	Teachers, College Students, Police Personnel's	Mr. Munish P Kothari, Chief Counsellor, Disha Trust-FLCC, Mr Prem Singh, Chief LDM, Dholpur	Topics remained the same	Talk, Presentation and Discussion	Mr. Jagdish Prasad Joiya, Assistant General Manager,	Another well organised urban level programme, which showed

Programme/ Date/ Venue	Date	No. of Participants	Occupation of the Participants	Local Bankers & CUTS Resource Person	Topics Covered	Mode of Delivery (Presentation/ Panel Discussion)	Name of RBI Officials Attending the Programme	Comments
Hotel Kailash, Dholpur		the activity report	and Farmers	Mr Rajesh Kumar, Chief Manager, State Bank of India, Dholpur K K Sharma, Counsellor, Financial Literacy Mr Abhay Tiwai, Officer S-1 Bank of Baroda, CUTS Team			Financial Inclusion & Development Department	the need to have more and more such programmes in the entire Rajasthan state.
Programme-3 For Urban Consumers, Karauli at Hotel Prakash	13/12/17	40 Males + 14 Females = 54 Details are attached in the activity report	House wife's, Teacher, Traders, Farmer and Students	Munish P Kothari, Chief Counsellor, Disha Trust-FLCC Vikaram Singh, Assistant Manager, IDBI, Karauli Birbal Meena, Manager, Bank of Baroda Ashok Mangal, Manager, Central Bank of India CUTS, Team		Talk, Presentation and Discussion	Mr. VC Gupta, Assistant Manager, Financial Inclusion & Development Department	Participant had very positive views on the content of workshop
Programme-4 For Semi- urban Consumers,	14/12/17	39 Males + 12 Females = 52 Details are	Teachers, Farmers Students and Traders	Munish P Kothari, Chief Counsellor, Disha Trust-FLCC, SS Meena, Chief		Talk, Presentation and Discussion	Mr. RC Lakhotia, Assistant Manager,	Participants raised many questions regarding the

Programme/ Date/ Venue	Date	No. of Participants	Occupation of the Participants	Local Bankers & CUTS Resource Person	Topics Covered	Mode of Delivery (Presentation/ Panel Discussion)	Name of RBI Officials Attending the Programme	Comments
Gangapur City, Sawai Madhopur at Hotel Mangalam Palace		attached in the activity report		Manager, BRKG Bank Ashish Rawat, Manager, Bank of Baroda Ajay Kumar Meena, Branch Manager, State Bank of India VK Duboliya, Manager, BRKGB CUTS, Team			Financial Inclusion & Development Department	banking services and shared some basic problems about the financial services
Programme- 5 For Semi- urban Consumers, Lalsot, Dausa at Hotel Maandan Palace	20/12/17	44 Males + 22 Females = 66 Details are attached in the activity report	Teachers, Farmers, Students, Shopkeepers and Media Personnel's	Munish P Kothari, Chief Counsellor, Disha Trust-FLCC Gulshan Kumar Jatav, Probationary Officer, Bank of Baroda RC Meena, Deputy Manager, State Bank of India LR Meena, Chief Manager, UCO Bank		Talk, Presentation and Discussion	Viren Mohun, Assistant General Manager, Financial Inclusion & Development Department	Participants demands more and more such workshop should be organised so that common consumer can be benefited by it
Programme- 6 For Semi- urban Consumers, Kotputli, Jaipur at	28/12/17	82 Males + 13 Females = 95 Details are attached in the activity	Students, Teachers, Farmers, NGO personnel's and Traders.	Munish P Kothari, Chief Counsellor, Disha Trust-FLCC Ashish Sengar, Assistant Manager,		Talk, Presentation and Discussion	Mr. RC Lakhotia Assistant Manager, Financial Inclusion &	Participants raised question regarding redressal mechanism,

Programme/ Date/ Venue	Date	No. of Participants	Occupation of the Participants	Local Bankers & CUTS Resource Person	Topics Covered	Mode of Delivery (Presentation/ Panel Discussion)	Name of RBI Officials Attending the Programme	Comments
Morijawala Dharamshala		report		IDBI Bank Mr. Deepak Sharma, S-1, Officer, Yes Bank Mr. Tarun Rajoria, S-1 Officer, Assistant Manager, Union Bank of India			Development Department	which was then addressed by our experts
Programme- 7 For Semi-urban Consumers, Chaksu, Jaipur at Purnima Garden	10/01/18	74 Females + 27 Males = 101 Details are attached in the activity report	Students, Farmers, SHG Representatives, Anganwadi workers, Labourers and Reporters	Mr. Munish P Kothari, Chief Counsellor, Disha Trust-FLCC Mr. OP Meena, Branch Manager, Bank of Baroda Rashmi Meena, Assistant Manager, Union Bank Surendra Meena, Branch Manager, Marudhara Gramin Bank Shruti Chaudhary, Deputy Manager, State Bank of India		Talk, Presentation and Discussion	No one from RBI	Females participation was very good and demanding more and more such programmes at Gram Panchayat level
Programme- 8 For Semi-urban Consumers, at Shahi Bhagh	17/01/18	34 Males & 25 Females i.e. 59. Details are attached in	Youths, Farmers, SHG Representatives, Anganwadi workers,	Mr. Munish P Kothari, Chief Counsellor, Disha Trust-FLCC Deepak Goyal, Branch		Talk, Presentation and Discussion	No one from RBI	Video played regarding the government schemes were appreciated

Programme/ Date/ Venue	Date	No. of Participants	Occupation of the Participants	Local Bankers & CUTS Resource Person	Topics Covered	Mode of Delivery (Presentation/ Panel Discussion)	Name of RBI Officials Attending the Programme	Comments
Palace, Shahpura, Jaipur		the activity report	Labourers, Shopkeepers and Reporters	Manager, Syndicate Bank Anu Mandrawalia, Assistant Manager, Union Bank Gaurav Sekra, Branch Manager, Bank of Baroda Anil Kumar, Assistant Manager, State Bank of India				by the participant
Programme- 9 For Semi- urban Consumers, at Maheshwari Dharamshala, Sarwar, Ajmer	24/01/18	47 Males + 9 Females = 56 Details are attached in the activity report	Students, Farmers, Home Makers, Labourers and Shopkeepers	Mr. Munish P Kothari, Chief Counsellor, Disha Trust-FLCC Lokesh Meena, Officer S-1, Bank of Baroda, Sarwar, Ajmer Mr. Ankur Asawa, Branch Manager, Allahabad Bank		Talk, Presentation and Discussion	No one from RBI	Participants raised many questions regarding linking of <i>Aadhar</i> to bank accounts

DEA Programme Organised at Bharatpur November 22, 2017

Proceedings

Dr Harish Kumar, Secretary, *Manav Mangal Seva Sansthan* and also the local Coordinator of the programme welcomed all the participants and speakers. Thereafter, **Satyapal Singh**, Programme Associate, CUTS also joined him later in welcoming the participants. Satyapal Singh also briefed the audience about the purpose of organising the event.

Deepak Saxena, Assistant Director, CUTS in his opening address briefed the participants about the organisation, and explained the rationale behind the theme selected was part of the organisation's financial literacy drive. He also provided a brief orientation on the theme, advantages of having a bank account and objectives of the DEA workshop. Further, Saxena revealed that as per the information provided in the Indian Parliament in December 2014, about 3,652 crore of unclaimed deposits were found to be lying with various Indian banks. Out of this, nearly ₹3237 crore were found to be with public sector banks, ₹340 crore with the private banks and ₹75 crore with the foreign banks.

Out these unclaimed deposits of about 68 percent are from savings accounts and 13 percent belongs to fixed account category. Moreover, around ₹1.09 crore saving accounts are retaining unclaimed amount of ₹2473.97 crore. Hence, he said, "this is the money of common consumers and there is a need to utilise the same for empowering the consumers of financial services". Saxena further elaborated latest information inquired by a participants about the same and mentioned that the figure of unclaimed amount later rose to 6835 crore in December 2015.

Jagdish Prasad Joiya, Assistant General Manager, Financial Inclusion & Development Department, RBI, Jaipur rendered a brief introduction and an overview of depositor education and awareness scheme, which encompassed the themes: RBI instructions to banks; refunds and interest; preservation of records; constitution of DEA Fund Committee; Fund's objectives; registration and funding of entities procedure. Besides, other initiatives of RBI under Financial Inclusion and Development Department were also explained. Joiya stated that the main objective of such programmes is to educate common people and depositors, so that they can make better use of banking facilities and are able to claim their money easily.

Munish P Kothari, Chief Counsellor, Disha Trust, Financial Literacy and Credit Counselling Centre (FLCC), Jaipur mentioned about the Customer Rights and Safety measures while banking. These include the initiatives taken by the RBI and banks for protecting rights of consumers; introducing Banking Ombudsman Scheme 1995/2006; involving various departments of Customer Service/Consumer Education and Protection Department; Financial Literacy Campaign across India; Charter of Customer Rights; Fair Treatment; Transparency, Fair and Honest Dealing; Suitability, Privacy, Grievances Redress and

Compensation; Banking Codes and Standard Board of India – established in 2006, Self-Regulatory Organizations (SRO).

Besides, Kothari also shared some recent achievements in the field of consumer protection like elimination of foreclosure/prepayment penalty on floating rate loans; Levying SMS charges on actual usage basis; ending penalty charges on non-maintenance of minimum balance in inoperative accounts; uniformity in intersol charges; rationale of bank charges on National Electronics Funds Transfer System (NEFT) and Real Time Gross Settlement (RTGS); and ethical behaviour and Customer Compensation Policy.

Kothari elucidated about the different electronic modes of payment/remittance like Electronic Clearing Service (ECS), National Electronics Funds Transfer System (NEFT), Real Time Gross Settlement (RTGS), Immediate Payment Service (IMPS), mobile and internet banking, use of mobile applications, Banking Correspondents (BCs), Mobile Vans, ATMs and other modes of banking services, debit cards/rupay cards (Do's and Don'ts of card usage) and shared the various information regarding government scheme through playing video of 'Mobile App BHIM (Bharat Interface for Money)', use of ATM, pension schemes, accidentail insurance and life insurance introduced by the Government of India.

Technical Session

Pankaj Kumar Singh Rathore, Cluster Branch Head, Ujjivan Small Finance Bank Ltd. discussed about the various available government schemes through banks. He stated that different deposit products are available in a bank's branch, viz deposit products (savings, recurring, and fixed); special banking facilities; and schemes for senior citizens and disabled persons.

Manish Singhal, Branch Head, Bank of Baroda, during this session, covered the operational aspects of deposit accounts like Know Your Customer (KYC), nomination facilities, transaction forms, limits on transaction, applicable charges, direct transfer benefits, types of remittances through accounts. He also informed the participants about flexi deposits for short term, which can provide better return the deposits.

R K Mittal, Chief Manager, Baroda Rajasthan Kshetriya Gramin Bank (BRKG), shared some informations regarding grievance redressal mechanism which could help common people in dealing with their problems and also made the people aware about frauds taking place in the past. Mittal also discussed about the various aspects of Internal Grievance Redressal in Banks; and Ponzi/Money Circulation Schemes/Prize Chits.

Open House Session

The Panel discussion was followed by an Open Session, where the participants shared their views and raised questions on consumer rights related to the banking sector. The queries

DEA Programme Organised at Dholpur

November 23, 2017

Proceedings

Inaugural session commenced with the welcome address by **Rakesh Kumar Parmar**, President of the *Samajik Vikas Samiti*, Dholpur. Parmar was also the local Coordinator of the programme at Dholpur. Thereafter, **Satyapal Singh**, Programme Associate, CUTS welcomed the eminent Guests including **Jagdish Prasad Joiya**, Assistant General Manager, Financial Inclusion and Development Department, RBI and **Munish P Kothari**, Chief Counsellor, Disha Trust- Financial Literacy and Credit Counselling Centre (FLCC), Jaipur along with other participants. He also briefed the audience about the main purpose of the depositor education and awareness workshop.

Deepak Saxena, Assistant Director, CUTS, in his opening address briefed the participants about the organisation and as to why the theme has been selected as part of its financial literacy drive. He also provided a brief orientation on the theme, advantages of having a bank account and objectives of the DEAF workshop.

Jagdish Prasad Joiya rendered a brief introduction and an overview of depositor education and awareness scheme.

Munish P Kothari mentioned about the Customer Rights and Safety measures while banking. He also played various videos regarding government schemes.

Technical Session

Rajesh Kumar, Chief Manager, State Bank of India, Dholpur discussed about the various available government schemes through banks.

K K Sharma, Counsellor, Financial Literacy PNB, Dholpur, during this session, Sharma addressed the operational aspects of deposit accounts like Know Your Customer (KYC), nomination facilities, transaction forms, limits on transaction, applicable charges, direct transfer benefits, types of remittances through accounts. He also informed the participants about key schemes introduced by the government of India.

Abhay Tiwari, Officer S-1, Bank of Baroda, Dholpur, elucidated about the different electronic modes of payment/remittance like Electronic Clearing Service (ECS), National Electronics Funds Transfer System (NEFT), Real Time Gross Settlement (RTGS), Immediate Payment Service (IMPS), mobile and internet banking, use of mobile applications, Banking Correspondents (BCs) Mobile Vans, ATMs and other modes of Banking Services, Debit Cards/Rupay Cards (Do's and Don'ts of card usage) and shared the video of 'Mobile App Bhim' introduced by Government of India.

Prem Singh, Assistant General Manager, Punjab National Bank, Dholpur shared some information regarding grievance redressal mechanism and also made the people aware about frauds taking place in the past. Singh also discussed about the Internal Grievance Redressal in Banks; and Ponzi/Money Circulation Schemes/Prize Chits.

Open House Session

The Panel discussion was followed by an Open Session, where participants shared their views and raised questions on redressal mechanism and minimum balance to be maintained in the bank account. The queries were successfully addressed by the experts. Some of the major issues raised were pertaining to maintains of minimum balance, internet banking, safety aspects of banking, linking of aadhar etc.

Vote of Thanks

Dharmendra Chaturvedi, Programme Officer of CUTS gave a vote of thanks to all the notable speakers who shed light on various aspects of banking, and provided valuable, informative and useful information specifically related to safe banking. He also thanked the eminent speakers for making the participants more aware towards their rights, and for becoming more enlightened customers of banking services.

Participants

The programme was organised at Hotel Kailash, Dholpur Rajasthan. It was attended by around 71 participants. The bank representatives from State Bank of India, Bank of Baroda and Punjab National Bank were also present.

Photographs and Media Coverage





बैंकिंग ठगी से बचाव आवश्यक-कट्स

उपभोक्ताओं के लिए कार्यशाला का आयोजन

प्रतिका न्यूज नेटवर्क
rajasthanpatrika.com

धौलपुर: भारतीय रिजर्व बैंक के सहयोग से कट्स-जयपुर एवं सामाजिक विकास समिति धौलपुर की ओर से जमाकर्ता शिक्षा जागरूकता कार्यक्रम में मौजूद उपभोक्ता तथा सम्बोधित करते अधिकारी।

जा रही अबैध वसूली की शिकायत अवश्य करें। भारतीय स्टेट बैंक धौलपुर के मुख्य प्रबंधक राजेश कुमार ने बताया कि किसी बैंक द्वारा फोन करके खाते या एटीएम के सम्बंध में कोई जानकारी नहीं ली जाती है। ऐसे फर्जी काल करने वालों से बचना चाहिए। मुनिश कोठारी काउंसलर दिशा, जयपुर ने आनलाइन खरीद-फण्ड ट्रांसफर आदि के बारे में बताया। कट्स जयपुर के सहायक निदेशक दीपक सक्सेना ने कट्स की विभिन्न गतिविधियों पर प्रकाश डाला तथा बैंक आफ बड़ोदा के अभय तिवारी, पोएनबी से केके शर्मा ने भी बैंकिंग सेवाओं पर जानकारी दी। संचालन राकेश कुमार परमार ने किया। आभार कट्स के धर्मेन्द्र चतुर्वेदी ने व्यक्त किया।

कोई शिकायत हो तो सम्बोधित बैंक को लिखित में देकर उसकी प्राप्ति जरूर लें तथा शिकायत का समाधान न होने पर बैंकिंग लोकपाल को अपील प्रस्तुत करें। अध्यक्षता कर रहे चीफ एलडीएम धौलपुर प्रेमसिंह ने बताया कि खाताधारकों के अधिकारों पर जानकारी देते हुए कहा कि आपको

की ओर से एक होटल में जमाकर्ता शिक्षा जागरूकता कार्यक्रम का आयोजन किया गया। कट्स के कार्यक्रम अधिकारी सत्यपाल सिंह ने इस प्रोजेक्ट की रूपरेखा से अवगत कराया। मुख्य अतिथि जगदीश प्रसाद जोईया सहायक जनरल मैनेजर जयपुर ने खाताधारकों के अधिकारों पर जानकारी देते हुए कहा कि आपको

DEA Programme Organised at Karauli

December 13, 2017

Proceedings

The DEA programme was organised at Hotel Prakash in Karauli, Rajasthan. It was attended by as many as 54 participants from various sections of the society from urban areas. Besides, there were officials from various banks, who participated and shared their valuable views during the workshop. Women, senior citizens and youth participants attended the event.

Welcome Note

Gopal Lal Mali, Member, Jyotiba Phule Shiksha Sanchalan Samiti, Karauli also the local Coordinator of the programme welcomed all the participants and speakers. Thereafter, **Satyapal Singh**, Programme Associate, CUTS also joined later in welcoming the participants on behalf of CUTS. Satyapal Singh also briefed the audience about the purpose of organising the event.

Deepak Saxena Assistant Director, CUTS, Jaipur in his opening address briefed the participants about the organisation and as to why the theme has been selected as part of its financial literacy drive. He also provided a brief orientation on the theme, advantages of having a bank account and objectives of the DEAF workshop. He also discussed Charter of customers Rights.

V C Gupta, Assistant Manager, Financial Inclusion & Development Department, RBI, Jaipur provided a brief introduction and an overview of depositor education and awareness schemes.

Munish P Kothari, Chief Counsellor, Disha Trust- Financial Literacy and Credit Counselling Centre (FLCC), Jaipur mentioned about the Customer Rights and Safety measures while banking. These include the initiatives taken by the RBI and banks for protecting rights of consumers and shared the various videos regarding BHIM App, use of ATM, different kind of insurance schemes introduced by the Government of India.

Technical Session

Vikram Singh, Manager, IDBI, Karauli spoke about the various available government schemes through banks. He stated that different deposit products are available in a bank's branch, viz deposit products (savings, recurring, and fixed); special banking facilities; and schemes for senior citizens and disabled persons.

Ashok Mangal, Manager, Central Bank of India during his session covered the operational aspects of deposit accounts like Know Your Customer (KYC), nomination facilities, transaction forms, limits on transaction, applicable charges, direct transfer benefits, types

of remittances through accounts. He also informed the participants about flexi deposits for short term, which can provide better return the deposits.

Birbal Meena, Manager, Bank of Baroda elucidated about the different electronic modes of payment/remittance like Electronic Clearing Service (ECS), National Electronics Funds Transfer System (NEFT), Real Time Gross Settlement (RTGS), Immediate Payment Service (IMPS), mobile and Internet banking, use of mobile applications, Banking Correspondents (BCs), Mobile Vans, ATMs and other modes of Banking Services, Debit Cards/Rupay Cards (Do's and Don'ts of card usage).

Open House Session

The Panel discussion was followed by an Open Session, where participants shared their views and raised questions on redressal mechanism. The queries were successfully addressed by the experts. Some of the major issues raised were pertaining to maintain minimum balance, internet banking, safety aspects of banking, change of nominee, etc.

Vote of Thanks

Kunwar Dheer Singh, Programme Associate, CUTS, Jaipur, gave a vote of thanks to all the notable speakers, who threw light on various aspects of banking, and provided valuable, informative and useful information and tips regarding safe banking. He also thanked the eminent speakers for awakening the participants towards their rights being customers of banking services. Thanked the audience for being a pleasant and active listener.

Photographs and Media Coverage





DEAF Organised at Gangapur City (Sawai Madhopur) December 14, 2017

Proceedings

There were around 52 participants from various sections of the society hailing from semi-urban part of Gangapur City, Sawai Madhopur. Besides, there were officials from various banks, who participated and shared their valuable views during the workshop. House makers, farmers, traders and college students were present.

Welcome Address

Hari Prasad Yogi, President, Consumer Legal Help Society, Sawai Madhopur also the local coordinator of the programme welcomed all the participants and speakers. Thereafter,

Satyapal Singh, Programme Associate, CUTS also joined later in welcoming the participants on behalf of CUTS. Satyapal Singh also briefed the audience about the purpose of organising the depositor education and awareness workshop.

Deepak Saxena, Assistant Director, CUTS, Jaipur in his opening address briefed the participants about the organisation and as to why the theme has been selected as part of its financial literacy drive. He also provided a brief orientation on the theme, advantages of having a bank account and objectives of the DEAF workshop. Saxena also discussed Charter of Customer Rights.

R C Lakhotia, Assistant Manager, Financial Inclusion & Development Department, RBI, Jaipur delivered a brief introduction and an overview of depositor education and awareness scheme and stated that the main purpose of such programmes is to educate common people and depositors and also appealed audience to communicate and share these messages with their family, friends and neighbours.

Munish P Kothari, Chief Counsellor, Disha Trust- Financial Literacy and Credit Counselling Centre (FLCC), Jaipur mentioned about the Customer Rights and Safety measures while banking. These include the initiatives taken by the RBI and banks for protecting rights of consumers and also played various video's regarding financial schemes introduced by the Government of India

Technical Session

S S Meena, Chief Manager, BRKGB, Gangapur City, Sawai Madhopur discussed about the various available government schemes through banks. He stated that different deposit products are available in a bank's branch, viz deposit products (savings, recurring, and fixed); special banking facilities; and schemes for senior citizens and disabled persons.

Ashish Rawat, Manager, Bank of Baroda, during this session, covered the operational aspects of deposit accounts like Know Your Customer (KYC), nomination facilities,

transaction forms, limits on transaction, applicable charges, direct transfer benefits, types of remittances through accounts. He also informed the participants about flexi deposits for short term, which can provide better return the deposits.

Ajay Kumar Meena, Branch Manager, State Bank of India, spoke about the different electronic modes of payment/remittance like Electronic Clearing Service (ECS), National Electronics Funds Transfer System (NEFT), Real Time Gross Settlement (RTGS), Immediate Payment Service (IMPS), mobile and internet banking, use of mobile applications, Banking Correspondents (BCs), Mobile Vans, ATMs and other modes of Banking Services and Debit Cards/Rupay Cards (Do's and Don'ts of card usage).

V K Duboliya, Assistant Manager, Baroda Rajasthan Kshetriya Gramin Bank (BRKGB), shared some information regarding grievance redressal mechanism and also made the people aware about frauds taking place in the past. Bhansali discussed the laws dealing with various banking frauds; State Protection of Interest of Depositors Act; Internal Grievance Redressal in Banks; and Ponzi/Money Circulation Schemes/Prize Chits.

Open House Session

The panel discussion was followed by an Open Session, where the participants shared their views and raised questions on consumer rights related to the banking sector. The queries were successfully addressed by the experts. Besides, few major issues pertaining to internet banking, safety aspects of banking were also raised.

Vote of Thanks

Kunwar Dheer Singh, Programme Associate, CUTS, Jaipur gave a vote of thanks to all the notable speakers, who threw light on various aspects of banking, and provided valuable, informative and useful information and tips regarding safe banking. He also thanked the eminent speakers for awakening the participants towards their rights being customers of banking services. Singh thanked the audience for being pleasant and active listener.

Photographs and Media Coverage



गंगपुर सिटी, बुधवार 15 दिसंबर, 2017 | 20



गंगपुर सिटी. कार्यशाला में मौजूद गणराज्य लोग व विद्यार्थी

ग्राहकों को अपने अधिकारों के प्रति सचेत रहकर कार्य करें बैंक जमाकर्ता शिक्षा एवं जागरूकता कार्यक्रम

नगर संवाददाता | गंगपुर सिटी

भारतीय रिजर्व बैंक और कट्टम इंटरनेशनल उपभोक्ता संस्था एवं केंजुमर लीगल हेल्प सोसायटी के संयुक्त तत्वावधान में जमाकर्ता शिक्षा एवं जागरूकता कार्यक्रम गुरुवार को उदई मोड़ स्थित मंगलम पैलेस होटल में हुआ। कट्टम के महायुक्त निदेशक दीपक मुखर्जी ने बैंक के विभिन्न उपभोक्ताओं को उनके अधिकारों की जानकारी देते हुए कहा कि कट्टम संस्था जून 2016 से आरबीआई के साथ मिलकर उपभोक्ताओं के मुद्दों पर प्रदेश में कार्य कर उन्हें जागरूक करने का काम कर रही है।

ईमानदारी से करें लेन-देन

उपभोक्ताओं के अधिकारों की जानकारी देते हुए कहा कि जमाकर्ताओं के अधिकार हैं कि बैंक ग्राहकों से उचित व्यवहार करें साथ ही पारदर्शिता रखते हुए ईमानदारी से लेन-देन करें। भारतीय रिजर्व बैंक के महायुक्त मैनेजर बीपी गुप्ता ने उपभोक्ताओं के लिए सरकार द्वारा चलाई जा रही बैंक की विभिन्न योजनाओं की जानकारी देते हुए कहा कि बैंक ग्राहकों को अपने अधिकारों के प्रति सचेत रहकर बैंकिंग कार्य करना चाहिए। दिशा ट्रस्ट मुनीश पी कोठारी ने कार्यशाला के दौरान बैंकिंग कार्य प्रणाली, एटीएम, डेबिट कार्ड, भीम एप, शिकानात प्रक्रिया और मायभॉनियाँ आदि की जारीकी से प्रोजेक्टर के माध्यम से उपभोक्ताओं को जानकारी दी। केंजुमर लीगल हेल्प सोसायटी के अध्यक्ष हरिप्रसाद योगी ने उपभोक्ताओं की विभिन्न समस्याओं पर बैंक अधिकारियों से सवाल-जवाब करते हुए उपभोक्ताओं को जागरूक रहने का आह्वान किया। इस अवसर पर गंगपुर बड़ौदा ग्रामीण बैंक के चीफ मैनेजर एसएम मीणा, बड़ौदा बैंक मैनेजर आशीष रावत, एसबीआई गंगपुर के अधिकारी अजयकुमार मीणा सहित कई बैंकों के प्रतिनिधियों ने उपभोक्ताओं की बैंक संबंधित विभिन्न समस्याओं का निराकरण किया और बैंकों की विभिन्न योजनाओं और उपभोक्ता हितों की जानकारी दी। साथ ही अधिकारियों ने कार्यक्रम में बैंकिंग लोकपाल, एटीएम, बैंक लोन, बैंक खाते व राशि संबंधित लोन आदि पर चर्चा की जा रही। इस मौके पर उपस्थित बैंक ग्राहकों ने विभिन्न समस्याओं से बैंक अधिकारियों को अवगत कराते हुए समस्याओं के निराकरण की मांग की।

DEA Programme Organised at Lalsot (Dausa)

December 20, 2017

Proceedings

There were around 66 participants from various sections of the society hailing from semi-urban areas of Lalsot, Dausa. Besides, there were officials from various banks, who participated and shared their valuable views during the workshop. Women, senior citizens and youth participated in the programme in large number.

Welcome Address

Om Prakash Pareek, Chairman, Dausa also the local coordinator of the programme welcomed all the participants and speakers. Thereafter, **Satyapal Singh**, Project Officer, CUTS also joined later in welcoming the participants on behalf of CUTS. Satyapal Singh also briefed the audience about the purpose of organising the event

Deepak Saxena Assistant Director, CUTS, Jaipur in his opening address provided an overview of the organisation and as to why the theme has been selected as part of its financial literacy drive. He also provided a brief orientation on the theme, advantages of having a bank account and objectives of the DEAF workshop. He also discussed Charter of Customers Rights.

Viren Mohun, Assistant General Manager, Financial Inclusion & Development Department, RBI, Jaipur rendered a brief introduction and an overview of depositor education and awareness scheme stated that the main purpose of such programmes is to educate common people and depositors.

Munish P Kothari, Chief Counsellor, Disha Trust- Financial Literacy and Credit Counselling Centre (FLCC) Jaipur mentioned about the Customer Rights and Safety measures while banking. These include the initiatives taken by the RBI and banks for protecting rights of consumers.

Technical Session

Gulshan Kumar Jatav, Probationary Officer, Bank of Baroda, Lalsot, Dausa discussed about the various available government schemes through banks. He stated that different deposit products are available in a bank's branch, viz deposit products (savings, recurring, and fixed); special banking facilities; and schemes for senior citizens and disabled persons.

R C Meena, Deputy Manager, State Bank of India During his session, Meena covered the operational aspects of deposit accounts like Know Your Customer (KYC), nomination facilities, transaction forms, limits on transaction, applicable charges, direct transfer benefits, types of remittances through accounts. He also informed the participants about flexi deposits for short term, which can provide better return the deposits.

L R Meena, Manager, UCO Bank, elucidated about the different electronic modes of payment/remittance like Electronic Clearing Service (ECS), National Electronics Funds Transfer System (NEFT), Real Time Gross Settlement (RTGS), Immediate Payment Service (IMPS), mobile and internet banking, use of mobile applications, Banking Correspondents (BCs), Mobile Vans, ATMs and other modes of Banking Services, Debit Cards/Rupay Cards (Do's and Don'ts of card usage).

Open House Session

The Panel Discussion was followed by an Open Session, where the participants shared their views and raised questions on consumer rights related to the banking sector. The queries were successfully addressed by the experts. Besides, few major issues pertaining to internet banking and safety aspects of banking were also raised.

Vote of Thanks

Kunwar Dheer Singh, Programme Associate, CUTS, Jaipur gave a vote of thanks to all the notable speakers who shed light on various aspects of banking, and provided valuable, informative and useful information specifically related to safe banking. He also thanked the eminent speakers for making the participants more aware towards their rights and for becoming more enlightened customers of banking services.

Photographs and Media Coverage



बैंकिंग सेवाओं का उठाएं लाभ

जमाकर्ता शिक्षा व जागरूकता कार्यक्रम

लालसोट @ पत्रिका भारतीय रिजर्व बैंक के तत्वावधान में एचजीवीएस टीसा व कट्स इन्टरनेशनल जयपुर के सहयोग से जमाकर्ता शिक्षा व जागरूकता कार्यक्रम हुआ। इसमें बैंक अधिकारियों ने लोगों को अधिक से अधिक बैंकिंग सेवाओं का लाभ उठाने पर बल दिया। शहर के गंगपुर सिटी स्थित माडर्न पैलेस में आयोजित कार्यक्रम के मुख्य वक्ता भारतीय रिजर्व बैंक के पूर्व क्षेत्रीय निदेशक मुनीष पी. कोठारी ने कहा कि आज बैंक अमनजन की जरूरत का प्रमुख केंद्र बन चुका है। सभी लोगों को बिना किसी हिचकिचाहट बैंकिंग सेवाओं का लाभ उठाकर अपनी जरूरत को बेहतर ढंग से पूरा करना चाहिए। भारतीय रिजर्व बैंक के सहायक निदेशक वीरन मोहन ने कहा कि आज भी गांवों के बैंकों में रुपया जमा करना, खान लेना समेत कई अन्य कार्यों को काफी कठिन माना जाता है, जब तक वे बैंक की सेवाओं का उपयोग नहीं करेंगे, तब तक वे इस तरह की घातियों में ही उलझे रहेंगे। इस मौके पर विभिन्न बैंकों से आए अधिकारियों ने नेट बैंकिंग, अनिलान बैंकिंग, क्रेडिट कार्ड, डेबिट कार्ड, फंड ट्रांसफर, आर्टीजीएस व नेफ्ट सेवाओं के



लालसोट में आयोजित जमाकर्ता व शिक्षा व जागरूकता कार्यक्रम में संबोधन देते अधिकारी।

बारे में जानकारी दी। उन्होंने कहा कि वे किसी को भी फोन पर अपने गोपनीय पासवर्ड, पिन व ओटीपी की जानकारी नहीं दें। संस्था निदेशक ओ.पी. पारीक ने परियोजना के बारे में जानकारी दी। सहायक निदेशक टोपक सक्सेना, एल.आर. मीन, आर.सी. मीन, गुलशन कुमार ने सरकारी योजनाओं, केवाईसी, मोबाइल इन्टरनेट बैंकिंग के बारे में जानकारी दी। कट्स परियोजना अधिकारी सत्यपाल सिंह एवं कुमार धीरसिंह ने भी विचार व्यक्त किए। (नि.प्र.)

अधिवेशन में शामिल होने का आह्वान: टीसा, महापदम नन्द कम्प्यूटि एनुकेटेड एसोसिएशन की बैठक हुई। प्रदेश संगठन सचिव पूरणमल सैन एवं जिला संरक्षक अशोक मानपुरिया ने

बताया कि समाज सुधार पर चर्चा कर भूलवादा में होने वाले सैन समाज के प्रथम अधिवेशन में शामिल होने का आह्वान किया। विरुनाथ सैन, घनश्याम महुवा, दीनदयाल सैन, रामचन्द्र मनपुरिया, जगदीश निवारण, रामकेशरी सैन, आशादेवी, पार्वती सैन आदि मौजूद थे।

विनोद गर्ग अध्यक्ष

लालसोट @ पत्रिका अग्रवाल नवयुवक सेवा समिति के चुनाव अग्रवाल सेवा सदन में सम्पन्न हुए। इसमें विनोद गर्ग को सर्वसम्मति से अध्यक्ष चुना गया। पदाधिकारियों में उपाध्यक्ष लक्ष्मीकांत गोयल, महामंत्री विनोद गोयल, कोषाध्यक्ष विष्णु कुमार मंगल, सचिव मुरारी लाल अग्रवाल, संगठन मंत्री महेंद्र गर्ग तथा प्रवक्ता मनीष गोयल को चुना गया। (नि.सं.)

दिव्यांगों के लिए अब घर तक पहुंचेगा बैंक

लालसोट। उपखंड मुख्यालय पर भारतीय रिजर्व बैंक के तत्वावधान में एचजीवीएस एवं कट्स इंटरनेशनल के संयुक्त तत्वावधान में बैंकिंग जमाकर्ता शिक्षा जागरूकता कार्यक्रम का आयोजन किया गया।

आरबीआई के सहायक निदेशक वीरन मोहन एवं पूर्व क्षेत्रीय निदेशक मुनीष पी. कोठारी ने डिजिटल ई बैंकिंग की प्रक्रियाओं के बारे में जानकारी दी। वीरन मोहन ने कहा कि दिव्यांगों को सुविधा देने के लिए बैंक उनके घर तक जाएंगे। उन्होंने बताया कि बैंक में किसी भी तरह की समस्या आने पर संबंधित बैंक के उच्च अधिकारियों को शिकायत करें अगर वह 30 दिन में समस्याओं का निस्तारण नहीं करें तो बैंकिंग लोकपाल रिजर्व बैंक में भी अपनी लिखित में शिकायत दर्ज कर कार्रवाई करवा सकते हैं। पूर्व क्षेत्रीय निदेशक मुनीष पी. कोठारी ने बताया कि मगर शिक्षित लोगों का दायित्व है कि वे अन्य लोगों को प्रशिक्षित करें। बैंकिंग के बारे में जानकारी दें। यूको बैंक के प्रबंधक एल. आर. मीना ने



लालसोट। जागरूकता कार्यक्रम को संबोधित करते अधिकारी

बताया कि नेट बैंकिंग से लेन देन करना अब आसान हो गया है। एसबीआई के शाखा प्रबंधक आर.सी. मीणा ने उच्च शिक्षा के लिए दिए जाने वाले लोन के बारे में जानकारी दी। परियोजना अधिकारी सत्यपाल सिंह, कुमार धीरज सिंह, ने भी कार्यक्रम को संबोधित किया। इस अवसर पर ओपी पारीक, अनिल शर्मा, सहित अनेक लोग मौजूद थे।

DEA Programme Organised at Kotputli (Jaipur)

December 28, 2017

Proceedings

There were around 95 participants from various sections of the society hailing from semi-urban areas of Kotputli, Jaipur. Besides, there were officials from various banks, who participated and shared their valuable views during the workshop. Women, senior citizens and youth participants attended the event in good number

Welcome Address

Gopal Singh, Programme Officer Kotputli, Jaipur also the local coordinator of the programme welcomed all the participants and speakers. Thereafter, **Satyapal Singh**, Project Officer, CUTS also joined later in welcoming the participants on behalf of CUTS. Satyapal Singh also briefed the audience about the purpose of organising the event

Deepak Saxena Assistant Director, CUTS, Jaipur in his opening address briefed the participants about CUTS International and as to why the theme has been selected as part of its financial literacy drive. He also provided a brief orientation on the theme, advantages of having a bank account and objectives of the DEAF workshop. He also discussed Charter of Customers Rights.

R C Lakhota, Assistant Manager, Financial Inclusion & Development Department, RBI, Jaipur rendered a brief introduction and an overview of depositor education and awareness scheme.

Munish P Kothari, Chief Counsellor, Disha Trust- Financial Literacy and Credit Counselling Centre (FLCC), Jaipur mentioned about the Customer Rights and Safety measures while banking.

Technical Session

Ashish Sengar, Assistant Manager, IDBI, Kotputli discussed about the various available government schemes through banks. He stated that different deposit products are available in a bank's branch, viz deposit products (savings, recurring, and fixed); special banking facilities; and schemes for senior citizens and disabled persons.

Tarun Rajoria, Assistant Manager, Union Bank of India, Kotputli During his session, Rajoria covered the operational aspects of deposit accounts like Know Your Customer (KYC), nomination facilities, transaction forms, limits on transaction, applicable charges, direct transfer benefits, types of remittances through accounts. He also informed the participants about flexi deposits for short term, which can provide better return the deposits.

Deepak Sharma, Assistant Manager, Yes Bank, Kotputli elucidated about the different electronic modes of payment/remittance like Electronic Clearing Service (ECS), National Electronics Funds Transfer System (NEFT), Real Time Gross Settlement (RTGS), Immediate

Payment Service (IMPS), mobile and Internet banking, use of mobile applications, Banking Correspondents (BCs), Mobile Vans, ATMs and other modes of Banking Services, Debit Cards/Rupay Cards (Do's and Don'ts of card usage).

Open House Session

The panel discussion was followed by an Open Session, where the participants shared their views and raised questions on consumer rights related to the banking sector. The queries were successfully addressed by the experts. Besides, few major issues pertaining to internet banking, safety aspects of banking were also raised.

Vote of Thanks

Kunwar Dheer Singh, Programme Associate, CUTS, Jaipur, rendered a vote of thanks to all the notable speakers, who threw light on various aspects of banking, and provided valuable, informative and useful information and tips regarding safe banking. He also thanked the eminent speakers for awakening the participants towards their rights being customers of banking services.

Photographs



DEA Programme Organised at Chaksu (Jaipur)

January 10, 2018

Proceedings

There were around 101 participants from various sections of the society come from Semi-urban area of Chaksu, Jaipur. Besides, there were officials from various banks, who participated and shared their valuable views during the workshop. College students, farmers, self help group representatives, anganwadi workers, labourers and media personnels attend the workshop.

Welcome Address

Satya Narayan Sharma, Coordinator, Gramin Aarthik Samudaik Punanirman evam Vikas Sansthan also the local coordinator of the programme welcomed all the participants and speakers. Thereafter, **Satyapal Singh**, Project Officer, CUTS joined later in welcoming the participants on behalf of CUTS. Satyapal Singh also briefed the audience about the purpose of organising the event.

Deepak Saxena, Assistant Director, CUTS, Jaipur in his opening address briefed the participants about the organisation and as to why the theme has been selected as part of its financial literacy drive. He also provided a brief orientation on the theme, advantages of having a bank account and objectives of the DEAF workshop. Saxena rendered a brief introduction and an overview of depositor education and awareness scheme

Munish P Kothari, Chief Counsellor, Disha Trust- Financial Literacy and Credit Counselling Centre (FLCC), Jaipur mentioned about the Customer Rights and Safety measures while banking. These include the initiatives taken by the RBI and banks for protecting rights of consumers. He also shared the video of 'Mobile App BHIM' introduced by the government of India.

Technical Session

O P Meena, Branch Manager, Bank of Baroda, Chaksu, Jaipur discussed about the various available government schemes through banks. He stated that different deposit products are available in a bank's branch, viz deposit products (savings, recurring, and fixed); special banking facilities; and schemes for senior citizens and disabled persons.

Rashmi Meena, Branch Manager, Union Bank, Chaksu, Jaipur during this session, Singhal covered the operational aspects of deposit accounts like Know Your Customer (KYC), nomination facilities, transaction forms, limits on transaction, applicable charges, direct transfer benefits, types of remittances through accounts. He also informed the participants about flexi deposits for short term, which can provide better return the deposits.

Surendra Meena, Branch Manager, *Marudhara Gramin Bank*, Chaksu, Jaipur elucidated about the different electronic modes of payment/remittance like Electronic Clearing Service (ECS), National Electronics Funds Transfer System (NEFT), Real Time Gross

Settlement (RTGS), Immediate Payment Service (IMPS), mobile and internet banking, use of mobile applications, Banking Correspondents (BCs), Mobile Vans, ATMs and other modes of Banking Services, Debit Cards/Rupay Cards (Do's and Don'ts of card usage).

Shruti Chaudhary, Deputy Manager, State Bank of India, Chaksu, Jaipur shared some useful information regarding grievance redressal mechanism and also made the people aware about frauds taking place in the past. Shruti also discussed about Internal Grievance Redressal in Banks; and Ponzi/Money Circulation Schemes/Prize Chits.

Open House Session

The panel discussion was followed by an Open Session, where the participants shared their views and raised questions on consumer rights related to the banking sector. The queries were successfully addressed by the experts. Besides, few major issues pertaining to internet banking, safety aspects of banking were also raised etc.

Vote of Thanks

Kunwar Dheer Singh, Programme Associate, CUTS, Jaipur, gave a vote of thanks to all the notable speakers, who threw light on various aspects of banking, and provided valuable, informative and useful information and tips regarding safe banking. He also thanked the eminent speakers for awakening the participants towards their rights being customers of banking services.

Photographs and Media Coverage



आधुनिक बैंकिंग व्यवस्था का जन सामान्य पर्याप्त लाभ उठाए : कोठारी

खोज खबर

चाकसू। यहां पूर्णिमा गार्डन परिसर में स्वैच्छिक संस्था ग्रामीण आर्थिक सामुदायिक पुनः निर्माण व विकास संस्थान (रिकार्ड) एवं कट्स के सामुहिक सहयोग से जमाकर्ता शिक्षा एवं जागरूकता कार्यक्रम पर आयोजित कार्यशाला में दिशा ट्रस्ट एफ एल सी सी मुख्य समन्वयक मुनीश कोठारी ने अपने संबोधन में कहा कि लोगों के आर्थिक विकास, स्व रोजगार सहित अन्य कार्यों के लिये बैंको की तरफ से कई योजनाओं का आधुनिक पद्धति से शुभारंभ किया गया है। हमको बैंकिंग

प्राप्त कर लाभ उठाना चाहिये। कार्यक्रम के प्रारम्भ में संस्थान के मुख्य समन्वयक सत्यनारायण शर्मा ने कार्यशाला के मूल उद्देश्य की जानकारी देते हुये अतिथियों का स्वागत किया। ऋतिका शर्मा ने भारतीय परम्परानुसार तिलक अक्षत लगा अभिनन्दन किया।

कट्स संस्था के सहायक निदेशक दीपक सक्सेना ने जमाकर्ता शिक्षा व जागरूकता पर विस्तार से जानकारी देते हुए डीईए फण्ड स्कीम 2014 एवं उपभोक्ता अधिकारों पर जानकारी दी। सेल्फ बैंकिंग एवं होने वाले अपराधों से सावधानी रखने के

आधुनिक बैंकिंग व्यवस्था का आमजन लाभ उठाए: कोठारी



डेली न्यूज, चाकसू। यहां पूर्णिमा गार्डन परिसर में स्वैच्छिक संस्था ग्रामीण आर्थिक सामुदायिक पुनः निर्माण व विकास संस्थान (रिकार्ड) एवं कट्स के सहयोग से जमाकर्ता शिक्षा एवं जागरूकता कार्यक्रम हुआ। कार्यक्रम में मुख्य समन्वयक मुनीश कोठारी ने कहा कि लोगों के आर्थिक विकास, स्व रोजगार सहित अन्य कार्यों के लिये बैंको की तरफ से कई योजनाओं का आधुनिक पद्धति से शुभारंभ किया गया है। हमें बैंकिंग व्यवस्था, कार्य विधि की जानकारी प्राप्त कर लाभ उठाना चाहिए। प्रारम्भ में संस्थान के मुख्य समन्वयक

सत्यनारायण शर्मा ने कार्यशाला के मूल उद्देश्य की जानकारी दी। ऋतिका शर्मा ने तिलक लगा अभिनन्दन किया। कट्स संस्था के सहायक निदेशक दीपक सक्सेना ने जमाकर्ता शिक्षा व जागरूकता पर विस्तार से जानकारी देते हुये डीईए फण्ड स्कीम 2014 एवं उपभोक्ता अधिकारों पर जानकारी दी। सेल्फ बैंकिंग एवं होने वाले अपराधों से सावधानी रखने के बारे में बताया। बैंक मैनेजर ओपी मीणा, राकेश मीणा, आरए शर्मा व श्रुति चौधरी ने केवाईएस, नोमिनेशन सुविधा, लिमिट, खाते खोलना व अन्य जानकारी दी।

DEA Organised at Shahpura (Jaipur)

January 17, 2018

Proceedings

There were around 60 participants from various sections of the society hailing from Semi-urban areas of Shahpura, Jaipur. Besides, there were officials from various banks, who participated and shared their valuable views during the workshop. College students, farmers, homemakers, labourers, *anganwadi* workers, shopkeepers and self help group (SHGs) representatives attended the event.

Welcome Address

Gopal Singh, Programme Officer, *Lok Sahbhagi Sansthan*, Viratnagar, Jaipur also the local coordinator of the programme welcomed all the participants and speakers. Singh also briefed the audience about the purpose of organising the event.

Deepak Saxena, Assistant Director, CUTS, Jaipur in his opening address briefed the participants about the organisation and also provided a brief orientation on the theme, advantages of having a bank account and objectives of the DEAF workshop. Further, Saxena also rendered a brief introduction and an overview of depositor education and awareness scheme. He also discussed Charter of customers Rights. Saxena also rendered a brief introduction and an overview of depositor education and awareness scheme.

Munish P Kothari, Chief Counsellor, Disha Trust, Financial Literacy and Credit Counselling Centre (FLCC), Jaipur mentioned about the Customer Rights and Safety measures while banking. These include the initiatives taken by the RBI and banks for protecting rights of consumers and shared various video's on financial literacy.

Technical Session

Deepak Goyal, Branch Manager, Syndicate Bank, Shahpura discussed about the various available government schemes through banks. He stated that different deposit products are available in a bank's branch, viz deposit products (savings, recurring, and fixed); special banking facilities; and schemes for senior citizens and disabled persons.

Anu Mandrawalia, Assistant Manager, Union Bank, Shahpura during this session, she covered the operational aspects of deposit accounts like Know Your Customer (KYC), nomination facilities, transaction forms, limits on transaction, applicable charges, direct transfer benefits, types of remittances through accounts. She also informed the participants about flexi deposits for short term, which can provide better return the deposits.

Gaurav Sekra, Branch Manager, Bank of Baroda, Shahpura elucidated about the different electronic modes of payment/remittance like Electronic Clearing Service (ECS), National Electronics Funds Transfer System (NEFT), Real Time Gross Settlement (RTGS), Immediate Payment Service (IMPS), mobile and Internet banking, use of mobile applications, Banking

Correspondents (BCs) Mobile Vans, ATMs and other modes of Banking Services, Debit Cards/Rupay Cards (Do's and Don'ts of card usage) and shared the video of 'Mobile App Bhim' introduced by Government of India.

Anil Gupta, Assistant Manager, State Bank of India, Shahpura shared some valuable information regarding grievance redressal mechanism and also made the people aware about frauds taking place in the past. Anil Gupta discussed about the Internal Grievance Redressal in Banks; and Ponzi/Money Circulation Schemes/Prize Chits.

Open House Session

The Panel Discussion was followed by an Open Session, where the participants shared their views and raised questions on consumer rights related to the banking sector. The queries were successfully addressed by the experts. Besides, few major issues pertaining to internet banking, safety aspects of banking were also raised etc.

Vote of the Thanks

Jeetali Agnani, Programme Associate, CUTS, Jaipur gave a vote of thanks to all the notable speakers, who threw light on various important aspects of banking; provided valuable, informative and useful information; and guidelines and tips regarding safe banking. She also thanked the eminent speakers for awakening the participants towards their rights being customers of banking services.

Photographs





DEA Programme Organised at Sarwar (Ajmer)

January 24, 2018

Welcome Address

Ashok Vaishnav, Secretary, Lok Vikas Sansthan, Sarwar, Ajmer also the local Coordinator of the programme welcomed all the participants and speakers. Thereafter, **Satyapal Singh**, Project Officer, CUTS also joined later in welcoming the participants on behalf of CUTS. Satyapal Singh also briefed the audience about the purpose of organising the event

Deepak Saxena, Assistant Director, CUTS, Jaipur in his opening address briefed the participants about the organisation. He provided a brief orientation on the theme, advantages of having a bank account and objectives of the DEAF workshop. He also discussed Charter of customers Rights. **Saxena** also rendered a brief introduction and an overview of depositor education and awareness scheme.

Munish P Kothari, Chief Counsellor, Disha Trust, Financial Literacy and Credit Counselling Centre (FLCC), Jaipur mentioned about the Customer Rights and Safety measures while banking. These include the initiatives taken by the RBI and banks for protecting rights of consumers and and shared the video's of 'Mobile App Bhim' introduced by Government of India.

Technical Session

Lokesh Meena, Officer S-1, Bank of Baroda, Sarwar, Ajmer elucidated about the different electronic modes of payment/remittance like Electronic Clearing Service (ECS), National Electronics Funds Transfer System (NEFT), Real Time Gross Settlement (RTGS), Immediate Payment Service (IMPS), mobile and Internet banking, use of mobile applications, Banking Correspondents (BCs), Mobile Vans, ATMs and other modes of Banking Services, Debit Cards/Rupay Cards (Do's and Don'ts of card usage).

Ankur Asawa, Branch Manager, Allahabad Bank shared some information regarding grievance redressal mechanism and also made the people aware about frauds taking place in the past. Asawa discussed about the Internal Grievance Redressal in Banks; and Ponzi/Money Circulation Schemes/Prize Chits.

Open House Session

The Panel discussion was followed by an Open Session, where the participants shared their views and raised questions on consumer rights related to the banking sector. The queries were successfully addressed by the experts. Besides, few major issues pertaining to internet banking, safety aspects of banking were also raised etc.

Vote of the Thanks

Kunwar Dheer Singh, Programme Associate, CUTS Jaipur rendered a vote of thanks to all the notable speakers who shed light on various aspects of banking and provided valuable and useful information specifically related to safe banking. He also thanked the eminent speakers for sparing their valuable time for making the participants more aware towards their rights and for becoming more enlightened customers of banking services.

Participation

There were around 56 participants from various sections of the society from semi-urban area of *Sarwar*, Ajmer. Besides, there were officials from various banks, who participated and shared their valuable views during the workshop. Shopkeepers, Students, labourers and participants attended the event in large number.

Photographs



List of Participants

Depositors Education and Awareness Programme Bharatpur, November 22, 2017

S.No.	Name	Address	Mob. No.
1.	Mohani Devi	Aanganbari worker, Bharatpur	9413836612
2.	Chanda Devi	Aanganbari worker, Bharatpur	8764810183
3.	Neha	Bharatpur	
4.	Dhiraj Tripathi	Brij Nagar, Bharatpur	9057500392
5.	Rinki	Anand Nagar, Bharatpur	8875547997
6.	Puja Devi	Bharatpur	7665787684
7.	Kiran Devi	Anand Nagar, Bharatpur	7073231336
8.	Hem Lata	Namak ka Katra	9887887405
9.	Raj Kumari	Namak ka Katra	9887887405
10.	Rani Devi	Asha Sahayogini, Bharatpur	8764810195
11.	Kajal Kumari	Gopalgarh, Bharatpur	8764810195
12.	Archana Singh	Nagra Tikaita, Bharatpur	7688881536
13.	Rachna Singh	Subhash Nagar, Bharatpur	7014317556
14.	Anjali Singh	Gaon Tikaita, Bharatpur	7733853947
15.	Sadhana singh	Ashok Vihar, Bharatpur	8104644540
16.	Naresh Chaturvedi	Manav Mangal Seva Sansthan, Bharatpur	9461068056
17.	Parmanand	Bharatpur	8952864802
18.	Sadhana Jaggi	Seva Bharti Samiti, Bharatpur	8875274713
19.	Pushpa Khanna	Aanganbari worker, Bharatpur	7791013558
20.	Suman	Purana Laxman Mandir, Bharatpur	7062764319
21.	Laxmi Devi	Arya Samaj Road, Bharatpur	8058463485
22.	Rameshwari	Pratap Colony, Bharatpur	8101346088
23.	Babli	Near Anah Gate, Bharatpur	9887738037
24.	Satyavati	Bharatpur	
25.	Neelam	Manav Mangal Seva Sansthan, Bharatpur	9461548433
26.	Somesh Kumar	Disha Foundation, Bharatpur	9649817779
27.	Rajesh Gupta	Seva Bharti Samiti, Bharatpur	8104138416
28.	Rina Kumari	Gopalgarh, Jatav Basti, Bharatpur	7220061675
29.	Siya Rani	Gopalgarh, Bharatpur	8386977643
30.	Rajeshwari	Gopalgarh, Jatav Basti, Bharatpur	8058165043

S.No.	Name	Address	Mob. No.
31.	Sagarh Chauhan	Ring Road, Bharatpur	9166447366
32.	Dr. R.M. Gupta	Gopalgarh, Bharatpur	9799239117
33.	Rekha	Kotwali ke pichhe, Bharatpur	8503091632
34.	Shivani	Kotwali ke pichhe, Bharatpur	8441885316
35.	Jitendra Kumar	Kodiyan Mohalla, Bharatpur	7740933104
36.	Usha Chaturveid	Near Kailashpuri Station, Bharatpur	9530445121
37.	Mithlesh Chaturvedi	Near Kailashpuri Station, Bharatpur	8952488602
38.	Kapil Singh	Kumher Gate, Bharatpur	9785196016
39.	Akash Singh	Kumher Gate, Bharatpur	9694405195
40.	Lokesh Singh	Anah Gate, Bharatpur	9413104108
41.	Manish Kuntal	Near Kotwali, Bharatpur	8058080489
42.	Nitin Singh	Deen Dayal Nagar, Bharatpur	9414023555
43.	Vishwendra Singh	Tatavad, Bharatpur	9257500906
44.	Raghvendra Singh	Deen Dayal Nagar, Bharatpur	9414023555
45.	Brijendra Singh	Shastri Nagar, Bharatpur	8770474369
46.	Gaurav Chahar	Surajmal Nagar, Bharatpur	9610303939
47.	Indra	Tufani Mohalla, Bharatpur	7062630205
48.	Trilok Chand	Seva Bharti Samiti, Bharatpur	8875274713
49.	Radha Raman Mittal	Jivan Sanchay Mahila Utthan Samiti, Bhratpur	8413835160
50.	Sachin Mittal	Rohti Mittal Memorial Trust, Bharatpur	9413735620
51.	Jagvir Singh	601, Mukherjee Nagar, Bharatpur	9414823555
52.	Chetan	Gopalgarh, Bharatpur	8003500658
53.	Vishal Patel	Agrasen Nagar, Bharatpur	8937883330
54.	Mukesh Parashar	Nadiya Mohalla, Bharatpur	9413836612
55.	Deepak	Seva Bharti, Bharatpur	9785499127
56.	Vivek	Nadiya Mohalla, Bharatpur	7610050237
57.	Dharmendra Sharma	Gopalgarh, Bharatpur	7062623243
58.	Atul Sharma	Gopalgarh, Bharatpur	8946929093
59.	Chandra Mohan	Chungi Chowki, Bharatpur	9414715333
60.	Dr. Harish	Manav Mangal Seva Sansthan, Bharatpur	9950941623
61.	Rohit Singh	Bharatpur	9950941623
62.	Pranav Tiwari	148, Krishna Nagar, Bharatpur	9649817779

(Bankers)

1.	Pratap Singh	Bank of India, Kumher Gate, Bharatpur	9413591015
2.	Roop Kishore Sharma	SBI, Nai Mandi, Bharatpur	9414878013
3.	Manish Kumar Singhal	Bank of Baroda, Neemda Gate, Bharatpur	8094004767
4.	G.D. Goyal	ICICI Bank, N.M., Bharatpur	8694968556
5.	Prashant Kumar	Ujjivan Small Finance Bank, Bharatpur	8560855684
6.	Jeetendra Kumar	Ujjivan Small Finance Bank, Bharatpur	7665642850
7.	A.C. Mittal	BRKG Bank, Bharatpur	9772212554
8.	J.P. Joiya	RBI	9650050166

**Depositors Education and Awareness Programme
Dholpur, November 23, 2017**

S.No.	Name	Address	Mob. No.
1.	Mahavir Singh Dagur	Lok Shikshan Kendra, Bhagpura	8058408033
2.	Mohan Singh Yadav	Lok Shikshan Kendra, Purani Chhavni	8058565041
3.	Arun Singh	Maharana Agrasen ITI, Dholpur	8440030074
4.	Avdesh	Jarga, Baseri, Dholpur	7891824172
5.	Rahul	Luhari, Sada	8696842851
6.	Akash	Luhari, Sada	8739881432
7.	Gita Devi	Dholpur	
8.	Pushpendra Yadav	Dholpur	8769090294
9.	Shivkant Sharma	Shiv Nagar	9785558223
10.	Suraj Jadon	Kailash Vihar, Dholpur	8740846989
11.	Ashish Parmar	New Adarsh Nagar, Dholpur	8440082096
12.	Pushpendra Singh	Ambedkar Nagar Colony, Dholpur	9414674249
13.	Vipin Tomar	Maharana Pratap Nagar	8442043680
14.	Shailendra	Jiroli ka Pura, Dholpur	9460013732
15.	Dharmendra Tomar	Dholpur	7597884673
16.	Shivam Solanki	Jiroli ka Pura, Dholpur	8890266754
17.	Amit Kumar	Maharana Pratap Nagar, Dholpur	9772553142
18.	Amit Kumar	Housing Board	7500066131

S.No.	Name	Address	Mob. No.
19.	Santosh Kumar	Dholpur	7375012748
20.	Mohit Kumar	Pragati Coaching Centre, Dholpur	9983649709
21.	Rakhi Kumari	Dholpur	8058373842
22.	Ashok Sharma	Shiv Nagar, Dholpur	7568628887
23.	Brijesh Kumar	Umrara, Dholpur	9610770609
24.	Neelam	Pushpanjali Vihar, Dholpur	9785456135
25.	Govind Upadhyay	Uma Nagar Colony, Dholpur	9664211126
26.	Poonam	Rohini Colony, Dholpur	7891688134
27.	Chandani	Biloni, Dholpur	8696032918
28.	Pinky Sharma	Dholpur	9927169637
29.	Jagat Rajpur	Gaushala, Dholpur	9057214957
30.	Neeraj Kumar	Dholpur	7733095740
31.	Vinod Kumar	Dholpur	8502818780
32.	Babi	Dholpur	9549874644
33.	Chhotu Kumhar	Kharagpur	9649164644
34.	Mukesh Kumar	Ganesh Nagar, Dholpur	7793060104
35.	Umesh Sharma	Adhampur, Dholpur	8875340047
36.	Pawan Kumar	Rupwas, Dholpur	7891989477
37.	Jaipal Singh	Dholpur	9588894260
38.	Sadhu Singh	Dholpur	
39.	Lakhan Singh	Dholpur	
40.	Mohan Prakash	Dholpur	
41.	Virendra Singh	Dholpur	
42.	Raju Singh	Dholpur	
43.	Rajvir Singh	Dholpur	
44.	Mohit Singh	Dholpur	
45.	Jitendra Kumar	Dholpur	
46.	Devendra Singh	Dholpur	
47.	Ramvir Singh	Dholpur	

S.No.	Name	Address	Mob. No.
48.	Prahlad Singh	Dholpur	
49.	Mitthan Yadav	Dholpur	8502829972
50.	Harendra Singh	Dholpur	7691839000
51.	Rajesh Kumar	Dholpur	8742856407
52.	Parikshit	Dholpur	
53.	Ashok Kumar	Lok Shiksha Kendra, Dholpur	9929360337
54.	Neelam Sharma	Lok Shiksha Kendra, Dholpur	
55.	Brij Mohan Rajpur	Dholpur	9719680518
56.	Dinesh Kumar	Kanchanpura	9799728373
57.	Bharat Singh	Gaushala, Dholpur	8209524570
58.	Pramod Kumar	Lok Shiksha Kendra, Basai	8233940149
59.	Murari Lal	Saipau, Dholpur	9694062253
60.	Shiv Ram	Saipau, Dholpur	9694062253
61.	Om Pal	Jarga, Baseri	7568892532
62.	Bansi Singh	Collectorate, Dholpur	9414710672
63.	Laxmi	Lok Shiksha Kendra, Saipau	8094215498
64.	Ram Dinesh Sharma	Lok Shiksha Kendra, Bari	8058757850
65.	Dharam Veer singh		8104681677
66.	Sadhana	Sakhthara, Dholpur	9660904189
67.	Usha Kumari	Musalpur, Dholpur	9928534646
68.	Neeraj	Lok Shiksha Kendra, Soha	9636908956
69.	Manoj Devi	Lok Shiksha Kendra, Kasimpur	7737815874
70.	Anita Sharma	Lok Shiksha Kendra, Kaswa Nagar	7742049727
71.	Neelam Sharma	Lok Shiksha Kendra, Bamai Neem	9680848952
72.	Laxman Prasad Sharma	Lok Shiksha Kendra, Virondha	9414945521

(Bankers)

1.	Mahendra Kumar	BRLGC	7073457409
2.	Prem Singh	Dholpur	8003898461
3.	K.K. Sharma	FLC, Dholpur	9414144512
4.	Rajesh Kumar	SBI, Dholpur	9413396659
5.	Abhay Tiwari	Bank of Baroda	8107331567
6.	J.P. Joiya	RBI	9650050166
7.	Ashok Kumar Mishra	PM RSCDE, Dholpur	9414807576
8.	K.S. Chahdel	PM RSCDE, Dholpur	9413415448

**Depositors Education and Awareness Programme
Karauli, December 13, 2017**

S.No.	Name	Address	Mob. No.
1.	Bhunesh Chand Mali	VP- Ata, Karauli	9928199215
2.	Bhavna Mali	Karauli	7240306449
3.	Neha Mali	Karauli	7568588413
4.	Radha Saini	Karauli	9799309127
5.	Kajal Saini	Karauli	8503849019
6.	Himanshu	Karauli	8739927738
7.	Usha Rani	Karauli	
8.	Mamta Mali	Karauli	7792020158
9.	Rajesh Saini	Karauli	9649000930
10.	Radhe Shyam Gupta	Karauli	9460704590
11.	Lokesh Mali	Karauli	7240342129
12.	Bhaskar Saini	Karauli	7891987071
13.	Juhi Saini	Karauli	9694447089
14.	Puja Kanwar	Chatkina, Karauli	9462296394
15.	Manisha Yadav	KVS, Alwar	9667906082
16.	Shiv Charan Mali	Shikarganj, Karauli	7950552829
17.	Seema Goyal	Karauli	9828363549
18.	Rang Lal Saini	Sec. School, Karaili	9887038051

S.No.	Name	Address	Mob. No.
19.	Damodar Prajapat	Dudapura	9694968793
20.	Hari Singh Meena	Sapotara, Karauli	9785529303
21.	Suman Kumari Gaur	Vil- Dargava, Teh- Mandaroyal, Distt.- Karauli	7014201920
22.	Shikha Singhal	Bhudara Bazar, Karauli	9881196410
23.	Virma Banshiwal	Shikarganj, Karauli	9694368998
24.	Pinky Banshiwal	Nathua Nagar, Shikarganj	9694568998
25.	Ram Gopal Saini	Hindon Road, Karauli	9654015723
26.	Durjan singh	Parshad, Ward No. 11, Karauli	9828888329
27.	Babu Lal Mali	Parshad, Ward No. 36, Karauli	9829283716
28.	Faruq Ahmed	Near Jama Masjid, Karauli	9887725741
29.	Majid Khan	Karauli	9660075050
30.	Prakash	Bhanwar Vilas, Karauli	9636056664
31.	Ashfaq		7891110062
32.	Radhey Shyam	Shikargang, Karauli	9314674095
33.	Hem Raj Saini	Karauli	9887810314
34.	Surendra Saini	Teen Bar, Karauli	9785692537
35.	Jitendra Singh Kumawat	Shikarganj, Karauli	9414302972
36.	Dwarika Prasad Lodha	Karauli	9782124025
37.	Amrat Lal Meena	Teen Bar, Karauli	9649149017
38.	Kanhaiya Lal Mali	Near Gas Godam, Karauli	7090993238
39.	Ramraj Rathore		9460935263
40.	Dharam Singh Mali		9782079512
41.	Hanuman Singh		9782704133
42.	Karam Singh	Adarsh Colony, Karauli	9649503526
43.	Prajesh Mali	Karauli	9610223315
44.	Bahadur Singh	Ward No. 4, Karauli	9672420955
45.	Ghan Shyam	Karauli	9610517884
46.	Veer Singh	Bugdar	9829531929
47.	Mahir Khan		8258893838

S.No.	Name	Address	Mob. No.
48.	Dharmendra Sharma	ETV	9649229777
49.	Jagdish	Karauli	
50.	Roshan	Subhash Nagar, Karauli	9588843051
51.	Dharam Singh	Shikarganj, Karauli	9875099456
52.	Akalesh Sharma	Duda Colony, Karauli	9887861518
53.	Anil Mittal	Mahatma Jyotiba Phule Hr. Sec. School, Gangapur Road, Karauli	9694328433
54.	Mohd. Arif Khan	Karauli	9785067789

(Bankers)

1.	Vikram Singh Meena	IDBI Bank, Karauli	9983330743
2.	V.K. Sharma	BRKMD, Karauli	8603993070
3.	Manoj	BRKMD, Karauli	
4.	Birbal Meena	BOB, Karauli	8094018361
5.	Shankar Lal Gurjar	IOB, Karauli	9468910268
6.	Ashok Mangal	Central Bank of India	8696930682
7.	Ramakant Vashistha	ICICI Bank	8696948500
8.	Samsay Sharma	ICICI Bank	9828879797
9.	V.C. Gupta	RBI	9414780769

**Depositors Education and Awareness Programme
Gangapur City, December 14, 2017**

S.No.	Name	Address	Mob. No.
1.	Suresh Chandra Sharma	Agarwal Coaching Centre	8104509849
2.	Babu Lal Sharma	Karmachari Colony, Gangapur City	9461966335
3.	Yudhishthar Gurjar	Agarwal Coaching Centre	9024242810
4.	Shiv Kumar Chaturvedi		9587614313
5.	Prof. G.L. Goyal	Vice Principal, College Road, Gangapur City	8279150004
6.	Dr. Darshi Chaturvedi	Agarwal Kanya Mahavidyalaya, Gangapur City	9928196008
7.	Dr. Ritu Sharma	Agarwal Kanya Mahavidyalaya, Gangapur City	

S.No.	Name	Address	Mob. No.
8.	Isha Tanwar	49/50, Amit Colony, Gangapur City	9602592074
9.	Nisha Garg	Opp. S.K. Hospital, Gangapur City	9829238976
10.	Neelam Meena	Near Sadar Thana, Gangapur City	9571433781
11.	Priya Agarwal	Shriram Colony, Gangapur City	7221959042
12.	Reena Gupta	Near Agarwal Dharamshala, Kudgaon, Karauli	9828959811
13.	Kirti Kuntal	Police Thana, Gangapur City	9460778111
14.	Laxmi Meena	Near Gyan Rashmi School, Gangapur City	9983832126
15.	Ruchika Meena	Vil.- Audach, Sapotara	9414449330
16.	Payal Soni	Munim Pada, Gangapur City	9694561026
17.	Nagma Bano	Station Road, Gangapur City	7726076400
18.	Ram Kishore	Near Gulkandi School, Gangapur City	7610024038
19.	Roop Singh Meena	Danalpur, Hindon City, Karauli	9667888569
20.	Bharat Gupta	Saloda Road, Gangapur City	9413503902
21.	Rajendra Singh	Shiv Shakti Enterprises, Gangapur City	9252999940
22.	Ram Singh Meena	Mokhiyapur	9610969499
23.	Mahendra Meena	Todabhim, Karauli	9300232426
24.	Vishnu Kumar	Gangapur City	9529808563
25.	Mahendra Kumar		7062666508
26.	V.S. Yogi		7891217307
27.	I.P. Agarwal	Vijay Textile, Gangapur City	9414336300
28.	S.K. Meena		9414712702
29.	Vinedra Yogi	Gangapur City	9694550972
30.	Purushottam Agarwal		9351534666
31.	Pradeep Kumar Soni		9001981313
32.	Pintu Meena	Sainik Nagar	8094790283
33.	V.K. Dubiliya	Baroda Rajasthan Kshetriya Gramin Bank, Gangapur City	9829256410
34.	S.S. Meena	Baroda Rajasthan Kshetriya Gramin Bank, Gangapur City	8003490854
35.	Ram Khiladi	Gangapur City	9460097400

S.No.	Name	Address	Mob. No.
36.	Vikram Singh	Gangapur City	8504855151
37.	Jitendra Saini	Gangapur City	9950125289
38.	Shakeel Ahmed	Gangapur City	7739158820
39.	Mani Raj Meena	Gangapur City	9461699000
40.	Tika Ram Gupta	Gangapur City	9413051959
41.	Ajay Pareek	Dainik Bhaskar	9928014110
42.	Hari Prasad Yogi	Consumer Legal Help Society, Sawai Madhopur	9950161423
43.	Dinesh Chand Meena	Gangapur City	9868052655
44.	Dinesh Singhal	Bajariya ki Bhar, Gangapur City	9414401570
45.	Kailash Gupta	Manglam Showroom, Gangapur City	9413503868
46.	Amit Gupta		9414180181
47.	Harkesh	Hotel Management	9929155708
48.	Rajesh Gurjar	Sewar	9829914064
49.	Nirmal Mangal	Gangapur City	9649673450
50.	Vijay Singh		
51.	Babu Lal		9982218039

(Bankers)

1.	Ashish Rawat	Bank of Baroda, Gangapur City	9887846253
2.	R.C. Lakhotia	RBI, Jaipur	8890459414
3.	S.S. Meena	BRKGB, Gangapur City	8003490354
4.	V.K. Duboliya	BRKGB, Gangapur City	9116154154
5.	Ajay Kumar Meena	State Bank of India, Gangapur City	9887100020

**Depositors Education and Awareness Programme
Lalsot (Dausa), December 28, 2017**

S.No.	Name	Address	Mob. No.
1. 1	Arti Meena	SDM Court, Lalsot	8104144058
2.	Neha Kumawat	SDM Court, Lalsot	9928284057
3.	Neha Sharma	Opp. ICICI Bank, Lalsot	9462622859

S.No.	Name	Address	Mob. No.
4.	Kavita Yadav	Near SDM Court, Lalsot	8949710327
5.	Satya Jyoti Pareek	Sangam Vihar Colony, Dausa	9461664895
6.	Megha pareek	Sangam Vihar Colony, Dausa	9461664895
7.	Veena Meena		9950384531
8.	Kaila Devi		
9.	Janta Devi	Deoli	9660727217
10.	Nirma Devi	Deoli	9166586048
11.	Rajanti Meena	Deoli	
12.	Sajjan Devi	Karnpura	
13.	Anita Devi	Deoli	9799896150
14.	Kaila Devi	Karnpura	
15.	Rasali Devi		9950935377
16.	Riku Gupta	Lalsot	8952072824
17.	Lila Devi	Lalsot	7791845604
18.	Manju Devi Gupta	Lalsot	9784910391
19.	Shrawan Lal Bairwa	Runda ki Dhani, Dhakra, Didwana	7062400593
20.	Mohan Lal Bairwa	Didwana	9929344326
21.	Shambhu Lal Meena		9829623691
22.	Kishan Lal Bairwa	Baredi	9928729144
23.	Hira Lal Bairwa	Lalsot	9929602502
24.	Rajesh Kumar Bairwa	Lalsot	9602582330
25.	Ashok Kumar Saini	Lalsot	9929263707
26.	Basram Saini	Lalsot	9758883209
27.	Ram Kishan Bairwa	Lalsot	9610775392
28.	Amar Singh Bairwa	Lalsot	8239466417
29.	Lokesh Kumar Bairwa	Lalsot	8058425238
30.	Kailash Chandra	Lalsot	8058425238
31.	Jagdish Prasad Bairwa	Lalsot	9799045634
32.	Prahlad Bairwa	Lalsot	9587898374

S.No.	Name	Address	Mob. No.
33.	Ram Khiladi Meena	Balera ki Dhani, Lalsot	9166439839
34.	Prabhu Dayal Sharma	Vil.- Bilog Kalan	9667087053
35.	Hari Shankar Sharma	Vil.- Bilog Kalan	9571608682
36.	Babu Lal Khatik	Niwai, Tonk	9667167439
37.	Rewar Mal Saini	Khadwa, Lalsot, Dausa	9772770857
38.	Ramdh Saini	Khadwa, Lalsot, Dausa	9784313584
39.	Kamlesh Meena	Balera ki Dhani, Lalsot	9660998653
40.	Shaitan Singh	Balera ki Dhani, Lalsot	9668586048
41.	Ganesh Ram Sharma		9887748834
42.	Ajay Kumar	SDM Court, Lalsot	7688998828
43.	Kanhaiya Lal Saini	SDM Court, Lalsot	7688929011
44.	Aman Deep	SDM Court, Lalsot	9057001622
45.	Sanjay Kumar	Shiv Nagar Colony	8386007216
46.	Murari Lal Gupta		9530454530
47.	Shiv Shankar Sharma		9351787713
48.	Ishwar Shastri	Lalsot	9468701192
49.	Lali Devi Meena	Deoli, Balera	9929195937
50.	Rampati Devi Meena	Deoli, Balera	
51.	Phula Devi Meena	Deoli, Balera	
52.	Dholi Devi Bairwa	Karanpura	8058792933
53.	Jamna Devi Bairwa	Karanpra	9602110824
54.	Santosh Devi Meena	Govindpura	7240417889
55.	Laddu Lal Gurjar	Badabar	9789459114
56.	Subhash Chandra Sharma	Abhayapura	9166995293
57.	Ramesh Chandra Sharma	Lalpura	9887782510
58.	Dinesh Kumar Sharma	Lalsot, Dausa	9414844688
59.	Himanshu	Lalsot	9785979574
60.	Raju Lal Bairwa	Ramgarh, Pachwara	9929064764
61.	Sonu Sharma	Shalagrampura	8290198360

S.No.	Name	Address	Mob. No.
62.	Raj Kumar Vaishnav		9929170741
63.	Dinesh Pareek	CEO, NABARD, Lalsot	9460304633
64.	Mukesh Devi Meena	Balera, Deoli	9928276383
65.	Ketan Pareek		8952804380
66.	Ramavtar Meena		7742548982

(Bankers)

1.	L.R. Meena	UCO Bank, Lalsot	8764149958
2.	Gulshan Kumar Jatav	Bank of Baroda, Lalsot	9682732398
3.	Pawan Kumar Meena	Punjab National Bank, Lalsot	9950182232
4.	Viren Mohan	Reserve Bank of India	9475477173
5.	Damodar Prasad Pareek	SBI, Lalsot	9783254330
6.	R.C. Meena	SBI, Lalsot	9413397811

**Depositors Education and Awareness Programme
Kotputli (Jaipur), December 28, 2017**

S.No.	Name	Address	Mob. No.
1.	Shyam Singh	Lok Sahabhagi Sanstha	9929615372
2.	Prakash Chandra Gurjar	Kotputali	9829942842
3.	Subhash Chandra Saini	Kotputali	8952944532
4.	Ram Karan	Kotputali	7734081374
5.	Nanchha Ram	Kotputali	8258490423
6.	Bhanwar Lal	Kotputali	9602879229
7.	Shrawan Lal	Kotputali	9950361141
8.	Lakha Ram	Kotputali	7357236603
9.	Banshidhar	Kotputali	
10.	Nanaga Ram	Kotputali	8890372544
11.	Bheru Ram	Kotputali	8739862237
12.	Mool Chand	Kotputali	
13.	Nanchhu Ram	Kotputali	9672724561
14.	Ram Chandra	Kotputali	

S.No.	Name	Address	Mob. No.
15.	Lachhu Ram	Kotputali	8107476413
16.	Pankaj Kumar Meena	Kotputali	9950126323
17.	Suman Soni	Kotputali	8387845296
18.	Kavita Yadav		7793821667
19.	Dal Singh Meena	Kotputali	9030987030
20.	Rakesh Meena	Kotputali	9145826783
21.	Jitendra Kumar Meena		9602725859
22.	Dev Karan Rawat	Kotputali	9929085365
23.	Sampat Ram	Kotputali	9462882480
24.	Vijay Kumar Saini	Kotputali	9414359927
25.	R.K. Meena	Kotputali	9610417783
26.	Radhey Shyam Meena	Virat Nagar	7891269884
27.	Vimla Devi	Kotputali	9829842941
28.	Anita Devi	Kotputali	
29.	Krishna Kumar Yadav	Kotputali	9782630080
30.	Keshav Kumar Meena	Kalyanpura, Kotputali	9602979727
31.	Ajay Kumar Meena	Kalyanpura, Kotputali	7610077200
32.	Shrawan Kumar Gurjar	Kotputali	9660475817
33.	Pradeep Kumar	Kotputali	9001390148
34.	Avinash	Kotputali	9636403743
35.	Rajendra Kumar	Kotputali	9352210524
36.	Rohitash Kumar Meena	Lok Sahabhagi Sanstha	9928552059
37.	Chandra Prakash Meena	Kotputali	9694053821
38.	Fateh Chand		7742163946
39.	Ram Swaroop		7742014005
40.	Radhe Shyam Sharma	Kotputali	8058134749
41.	Ghanshyam	Kotputali	9636625618
42.	Amar Singh Yadav	Kotputali	9414437817
43.	Subhash Gurjar	Sardarpura, Kotputali	8107006806

S.No.	Name	Address	Mob. No.
44.	Suresh	Kotputali	7665053753
45.	Anil	Kotputali	9602955549
46.	Vijay	Kotputali	9694793126
47.	Dhuli Chand	Kotputali	8742828575
48.	Mata Deen	Kotputali	
49.	Radhey Shyam Meena		9875034186
50.	Mahesh	Kotputali	
51.	Amar Singh	Kotputali	9784529527
52.	Anup Sharma	Kotputali	9950508137
53.	Ramesh Chandra Saini	Kotputali	9680905773
54.	Praveen Kumar Meena	Kotputali	9529112790
55.	Narendra Kumar Gupta	Kotputali	9352211785
56.	Hardan Singh	Kotputali	9462881528
57.	Dataram yadav	Kotputali	9799234424
58.	Kalyan Sahay	Kotputali	
59.	Ram KUmar	Kotputali	
60.	Jagdish	Kotputali	
61.	Ashok Saini	Kotputali	9636403743
62.	Mata Deen	Kotputali	9928331448
63.	Ram Niwas Yadav	Kotputali	9649309507
64.	Rajesh Kumar	Kotputali	9001400219
65.	Ramavatar	Kotputali	9950933243
66.	Balwant Meena	Kotputali	8432507641
67.	Chiranjilal	Kotputali	
68.	Raj Kumar	Kalyanpura Khurd	9988341001
69.	Ajay Arya	Kalyanpura Khurd	8559898788
70.	Deshraj	Kalyanpura Khurd	9024232262
71.	Vijay Kasal	Kalyanpura Khurd	9001400533
72.	Amit Yadav	Kalyanpura Khurd	9887501515

S.No.	Name	Address	Mob. No.
73.	Ashok Kasana	Kalyanpura Khurd	9950400001
74.	J.P.	Kalyanpura Khurd	9649766009
75.	Lokesh	Kalyanpura Khurd	9887558000
76.	Mukesh	Kalyanpura Khurd	9887979935
77.	Ummed Arya	Narihada	9636901363
78.	Vijay Kasana	Kotputali	9001400333
79.	Surendra Gurjar	Kotputali	9610961397
80.	Rajendra Meena	Kotputali	9366920254
81.	Rakesh Meena	Kotputali	9145826783
82.	Ishwar Singh	Kotputali	7665004847
83.	Dharam Singh Kasana	Kotputali	9649766009
84.	Ramphal Gurjar	Kotputali	9667337018
85.	Manoj Gurjar	Kotputali	8441979903
86.	Saroj Devi	Kotputali	8824161410
87.	Sarita Sharma	Kotputali	9687207440
88.	Chandra Moji	Kotputali	9950537274
89.	Rajbala	Kotputali	
90.	Rekha Agarwal	Kotputali	9509107420
91.	Rinki Sharma	Kotputali	7877557878
92.	Anita Sharma	Kotputali	
93.	Priya	Kotputali	
94.	Krishna Sharma	Kotputali	
95.	Manohar	Kotputali	9001365689

(Bankers)

1.	Ashish Sengar	IDBI Bank	9547730530
2.	Deepak Sharma	YES Bank	7229861000
3.	Tarun Rajoria	Union Bank of India	9983293265
4.	R.V. Meena	PNB	9610447287
5.	R.C. Lakhotia	RBI	8890459414

**Depositors Education and Awareness Programme
Chaksu (Jaipur), January 10, 2018**

S.No.	Name	Address	Mob. No.
1.	Mukesh Meena	Chaksu	9680844871
2.	Sunil Prajapat	Chaksu	
3.	Shanti Devi	Ward- 3, Chaksu	
4.	Ramdhan Gurjar	Chaksu	
5.	Suraj Swami	Ward- 7, Chaksu	
6.	Kusum Meena	Ward- 14, Chaksu	9829192131
7.	Shanti Devi	Chaksu	8619819416
8.	Vimla Devi	Chaksu	9610801241
9.	Sunita Devi	Chaksu	9829996838
10.	Girraj Devi	Chaksu	
11.	Shanti Devi	Chaksu	9252020169
12.	Ashok Gurjar	Ward- 19, Chaksu	7297999208
13.	Praveen Joshi	Chaksu	7733086210
14.	Sumit Prajapati	Chaksu	8562029454
15.	Vishnu Kumhar	Chaksu	9799218645
16.	Deepak Kumar Saini	Chaksu	8440085266
17.	Ram Dayal Sharma	Chaksu	9929158068
18.	Kanti Devi	Ward- 21, Chaksu	
19.	Krishna Pareek	Chaksu	8561942561
20.	Poonam Bairwa	Chaksu	7568401496
21.	Nirmala Sain	Ward- 19, Chaksu	8947807450
22.	Rekha Bairwa	Ward- 19, Chaksu	
23.	Mooli Devi	Chaksu	
24.	Maya Devi	Chaksu	
25.	Vimla Devi	Chaksu	
26.	Vimla Devi	Chaksu	
27.	Pinky	Ward- 5, Chaksu	
28.	Archana	Ward- 5, Chaksu	

S.No.	Name	Address	Mob. No.
29.	Dakha Devi	Ward- 21, Chaksu	
30.	Sumitra Sharma	Garudwasi	9950571972
31.	Barma Choudhary	Garudwasi	8107725674
32.	Rekha Sharma	Garudwasi	7062100953
33.	Sunita Jangir	Garudwasi	
34.	Deepa Jangir	Chaksu	
35.	Nirmala Sharma	Garudwasi	9145890287
36.	Santosh Sharma	Garudwasi	7611968879
37.	Lali	Garudwasi	7568372517
38.	Suman Sharma	Garudwasi	9829139608
39.	Anita	Garudwasi	9829612578
40.	Mamta Jat	Garudwasi	
41.	Geeta Sharma	Garudwasi	
42.	Chanda Devi	Ward- 6, Chaksu	9829308328
43.	Sugna Devi	Chaksu	
44.	Chand Devi	Chaksu	9928476284
45.	Sampati Devi	Chaksu	9829317324
46.	Santra Devi	Chaksu	8107118792
47.	Arti Devi	Chaksu	
48.	Rajvati Devi	Ward- 21, Chaksu	7166882625
49.	Ragal Devi	Chaksu	
50.	Ajidhan	Chaksu	
51.	Soubha Devi	Chaksu	
52.	Uganti	Chaksu	8003102335
53.	Shakuntla Devi	Ward- 11, Chaksu	9784813670
54.	Manju Devi	Chaksu	8890776646
55.	Uganti Devi	Chaksu	
56.	Ram Prasad Meena	Samajik Arthik Vikas Samiti, Chaksu	9414228071
57.	Sugana Devi	Ward- 3, Chaksu	

S.No.	Name	Address	Mob. No.
58.	Deepak	Gramin Arthik Samudayik Puna Nirman evam Vikas Sansthan	
59.	Naresh Sharma	Ward- 20, Chaksu	
60.	Kurshida	Ward- 20, Chaksu	
61.	Kamlesh Kumar	Ward- 13, Chaksu	8890610605
62.	Bina Devi	Ward- 5, Chaksu	9875121183
63.	Kanhaiya Lal	Ward- 13, Chaksu	9352299105
64.	Ashok Devi	Ward- 21, Chaksu	
65.	Prem Lata	Ward- 21, Chaksu	
66.	Manju Gupta	Vrindavan Vihar, Chaksu	9928409569
67.	Sulekha Jangir	Vrindavan Vihar, Chaksu	8104671120
68.	Sunita Sharma	Vrindavan Vihar, Chaksu	9680714510
69.	Rani	Ward- 20, Chaksu	
70.	Muskan	Chaksu	
71.	Abida	Chaksu	
72.	Mukesh Kesirra	ETV News, Chaksu	9829126238
73.	Babu Lal Saini	Z Media, Chaksu	9829314361
74.	Kapuri Devi	Mahesh Vihar, Chaksu	9928301502
75.	Babita Devi	Ward- 19, Chaksu	9667843304
76.	Sushila Kanwar	Chaksu	
77.	Lalit Kanwar	Ward- 21, Chaksu	7062523001
78.	Lokesh Kumar Gupta	Mahanagar Times	9929912227
79.	Fakrudin Khan	Chaksu	9782518786
80.	Azin Mohammad	Raj. Patrika, Punjab Kesari, News Today	9829222537
81.	Kailash Chand Gurjar	Kalwara Times	9950071579
82.	Om Shankar Goswami	Morning News	9413965439
83.	Mukesh Jogi	Chaksu	9024551073
84.	Manbhar Saini	Ward- 12, Chaksu	
85.	Nen Kanwar	Ward- 12, Chaksu	
86.	Manbhar Devi	Ward- 12, Chaksu	

S.No.	Name	Address	Mob. No.
87.	Anita Devi	Ward- 21, Chaksu	
88.	Deepak Sharma	Garudwasi	9772666649
89.	Sharda	New Colony, Chaksu	9549970412
90.	Mahendra Kumar Sharma	CECOEDCON	9414992230
91.	Anita Chawla	Maharana Pratap Colony, Chaksu	8104185850
92.	Ritika Sharma	Gramin Arthik Samudayik Puna Nirman evam Vikas Sansthan	9549888833
93.	Hari Shankar	Ward- 5, Chaksu	
94.	Munni Bairwa	Chaksu	
95.	Ratni devi	Chaksu	
96.	Raju Lal Gurjar	K.D. College	9928555149
97.	Ram Niwas Gurjar	Chaksu	9521987470
98.	Mota Devi	Ward- 4, Chaksu	
99.	Mamta Devi	Ward- 4, Chaksu	7737771031
100.	Chhoti	Chaksu	
101.	Shanti Devi	Chaksu	

(Bankers)

1.	Surendra Meena	Raj. Marudhara Gramin Bank, Chaksu	9116014307
2.	D.K. Pancholi	Raj. Marudhara Gramin Bank, Chaksu	7073454699
3.	Ms. Rashmi Meena	Branch Manager, Union Bank, Chaksu, Jaipur	
4.	O.P. Meena	Bank of Baroda, Chaksu	8094018421
5.	Ms. Shruti Chaudhary	SBI, Chaksu	9910032091
6.	Ajeej	SBI, Chaksu	9928234470
7.	R.A. Sharma	SBI, Chaksu	9829328216
8.	J.K. Meena	SBI, Chaksu	9223582321

**Depositors Education and Awareness Programme
Shahpura (Jaipur), January 17, 2018**

S.No.	Name	Address	Mob. No.
1.	Laxmi Devi	Shahpura	9414483473
2.	Sushila	Shahpura	8290780347
3.	Jyoti	Shahpura	9950972731
4.	Sunita	Shahpura	9660138770
5.	Mali	Shahpura	
6.	Suraj Devi	Shahpura	9983375135
7.	Suman Sharma	Shahpura	9602664737
8.	Meva Devi	Shahpura	
9.	Sangita	Shahpura	9828846770
10.	Kavita Kumawat	Shahpura	8426080661
11.	Prem Devi	Shahpura	
12.	Krishna	Shahpura	9875051458
13.	Aruna Sharma	Shahpura	9649381526
14.	Prem Kanwar	Shahpura	9782971313
15.	Vimla Sharma	Shahpura	8107946434
16.	Babu Lal Meena	Shahpura	9828356556
17.	Sitaram Jat	Shahpura	9413476852
18.	Banwari Lal	Shahpura	9462881478
19.	Hanuman Sahai Jat	Shahpura	9462881518
20.	Shimbhu Dayal Yadav	Shahpura	9462881753
21.	Deepak Nayak	Shahpura	9610896141
22.	Ram Kumar Yadav	Shahpura	8239207511
23.	Prakash Chand Sharma	Shahpura	9829062604
24.	Daya Shankar	Shahpura	9462881499
25.	Chhaja Lal Yadav	Shahpura	9462881482
26.	Laxmi Narayan	Shahpura	9462881603
27.	Bharat Singh Shekhawat	Shahpura	9928201917
28.	Ruda Ram Jat	Shahpura	9828611735

S.No.	Name	Address	Mob. No.
29.	Deshraj Meena	Shahpura	7688890585
30.	Shyam Singh	Shahpura	9929615372
31.	Mukesh Kumar Meena	Shahpura	9828608449
32.	Narendra Singh	Shahpura	9828888498
33.	Dinesh Kumar	Shahpura	9784414339
34.	Anil Kumar Sharma	Shahpura	9660559570
35.	Aanchi Devi	Shahpura	
36.	Bala Devi	Shahpura	
37.	Santra Devi	Shahpura	8854025019
38.	Komal	Shahpura	
39.	Saroj Devi	Shahpura	
40.	Munni Devi	Shahpura	9460149318
41.	Kamlesh Kumawat	Shahpura	9928573606
42.	Shivani Devi	Shahpura	9440903921
43.	Prem Lata Saini	Shahpura	8504085143
44.	Durga Devi Jangir	Shahpura	8386844871
45.	Hetram Gurjar	Shahpura	7737540992
46.	Rohitash Kumar	Shahpura	9928552059
47.	Radhey Shyam Meena	Shahpura	7891269084
48.	Banwari Lal Gurjar	Shahpura	9829097205
49.	Surgyani Ram Meena	Shahpura	9784321290
50.	Pankaj Kumar Meena	Lok Sambhagi Sanstha	9950126323
51.	Bhairu Lal Yogi	Shahpura	9784140183
52.	Kanaram Jat	Shahpura	
53.	Pritam Singh	Shahpura	
54.	Jhabar Singh Shekhawat	Shahpura	9462881541
55.	Sadhuram Tailor	Shahpura	9460149318
56.	Ishant Kumar	Shahpura	
57.	Rajendra Kumar	Shahpura	

S.No.	Name	Address	Mob. No.
58.	Anil Kumar Sharma	Shahpura	9660559570
59.	Gopal Singh	Lok Sambhagi Sanstha	9001183371

(Bankers)

1.	Gaurav Sekra	Bank of Baroda, Shahpura	9785457358
2.	Pratap Kumar Choudhary	Bank of Baroda, Shahpura	9413990601
3.	Deepak Goyal	Syndicate Bank, Shahpura	9414069437
4.	Anu Mandrawalia	Union Bank of India, Shahpura	9468856493
5.	Jitendra Natwaria	ICICI Bank	8432635667
6.	Vijendra Maan	ICICI Bank, Shahpura	9772515104
7.	Anil Kumar Swarnkar	SBI, Shahpura	8130278855

**Depositors Education and Awareness Programme
Sarwar (Ajmer), January 24, 2018**

S.No.	Name	Address	Mob. No.
1.	Prabhakar Sharma	Ajmer	9462324871
2.	Harish Saini	Ajmer	9929305858
3.	Shankar Lal	Sarsunda	9602698924
4.	Ghanshyam Prasad	Sarwar	9269239131
5.	Rameshwar Prasad	Sameliya	9799176276
6.	Jagdish Prasad Sharma	Sarwar	9461532500
7.	Sushila Devi	Sarwar	9929136969
8.	Satya Narain Vaishnav	Sarwar	9828350019
9.	Purushottam Vaishnav	Sarwar	9601413025
10.	Banwari Lal Sharma	Sarwar	9910705576
11.	Jagdish Prasad Mali	Sarwar	
12.	Devendra Kumar Tailor	Sarwar	9001433225
13.	Satya Narain Rao	Sarwar	9784062422
14.	Bhanu Pratap Singh	Jadana	8890620637
15.	Imamuddin	Jadana	9549749571

S.No.	Name	Address	Mob. No.
16.	Aziz	Sarwar	9001331179
17.	Sonu Kharol	Sarwar	
18.	Rajendra Singh	Fatehgarh	9001450127
19.	Madan Lal	Sarwar	9680215222
20.	Raju Mali	Sarwar	9587823313
21.	Rachna	Sarwar	7425067743
22.	Suraj	Sarwar	7597724671
23.	Shashi Kala	Sarwar	9928882121
24.	Manju Lata Sharma	Sarwar	8104611063
25.	Vimla	Sarwar	7300326977
26.	Shiv Prasad Janthaliya	Sarwar	9928072047
27.	Bhagwan Ram	Sarwar	9461083211
28.	Om Prakash Sharma	Sarwar	9461018304
29.	Kishan Gopal Sharma	Sarwar	9413948683
30.	Mohan Singh	Sarwar	9252066819
31.	Mangal Chand	Sarwar	9413154572
32.	Amit Maheshwari	Sarwar	9414554308
33.	Bhita Ram	Sarwar	8107768570
34.	Kailash Chand	Sarwar	
35.	Om Prakash	Sarwar	8290238140
36.	Gajrja	Sarwar	9799893631
37.	Mahaveer	Sarwar	9799243543
38.	Rukmani Sharma	Sarwar	9352657279
39.	Himanshu Tripathi	Sarwar	9214054661
40.	Govind Prasad Bhatt	Sarwar	9001750321
41.	Rajesh Bana	Sarwar	7023121799
42.	Sushil Kumar Saini	Sarwar	9549457728
43.	Bhanwar Lal Bangar	Sarwar	9468895777
44.	Hari Ram Damami	Sarwar	9799243543

S.No.	Name	Address	Mob. No.
45.	Ram Avatar	Sarwar	
46.	Ratan Lal	Sarwar	
47.	Ankush	Sarwar	9769054620
48.	Ghisa Lal	Sarwar	9929213478
49.	Babu Lal	Sarwar	7792461591
50.	Ganesh Mali	Sarwar	9784575292
51.	Moti Lal Mali	Sarwar	9784136548
52.	Govind Swaroop	Sarwar	7597819103
53.	Ashok Vaishnav	Sarwar	9928765818
54.	Krishan Gopal Sharma	Sarwar	9928670799
55.	Madan Gopal	Sarwar	9413043451
56.	Bharat	Sarwar	7619787961
57.	Ramu Singh	Dhanva	9928765821
58.	Bindu Prakash	Sarwar	9828572625

(Bankers)

1.	Jogendra Singh Rathore	AU Small Finance Bank Ltd.	9446181697
2.	Abhishek Pareek	AU Small Finance Bank Ltd.	9610669000
3.	Sitaram	BRKGB, Sarwar	8107768570
4.	Ankur Aswa	Allahabad Bank	8878444466
5.	Lokesh Meena	BoB, Sarwar	8003517919

Programme Schedule

Agenda Followed at All Places

Time	Subject	
9.30-10.30	Arrival, Registration & Tea	
11.00-12.15	Inaugural Session	
	Welcome Address	Local Coordinator Satyapal Singh , Programme Associate, CUTS, Jaipur
	Opening Address	Deepak Saxena Assistant Director, CUTS, Jaipur
	Overview of Depositor Education and Awareness <ul style="list-style-type: none"> • Introduction • DEA Fund Scheme 2014 	Official from Financial Inclusion & Development Department, RBI, Jaipur
	Safe Banking and Dangers of Keeping Money in Illegal Financial Entities Electronic Modes of Payment/ Remittance <ul style="list-style-type: none"> • ECS, NEFT, RTGS, IMPS • Mobile and Internet Banking-Use of Mobile application • BCs, Mobile Vans, ATMs and other modes of Banking services Debit Cards/ Rupay Cards (Do's and Don'ts of card usage)	Mr. Munish P Kothari , Chief Counsellor, Disha Trust- FLCC, Jaipur
12.15-12.30	Short Break	
12.30-14.30	Technical Sessions	
	Moderator	Deepak Saxena Assistant Director & Deputy Head CUTS, Jaipur
	Schemes of Government Available through Banks <ul style="list-style-type: none"> • Different deposit products available in a bank branch, viz deposit products (savings, recurring, fixed) • Special banking facilities and 	Local Bank Official

Time	Subject	
	schemes for Senior Citizens, disabled persons	
	Deposit Accounts: Operational Aspects <ul style="list-style-type: none"> • KYC • Nomination Facilities • Limits on Transaction • Applicable Charges • Direct Benefit Transfer • Types of remittances through accounts 	Local Bank Official
	Grievances Redressal and Awareness about Frauds <ul style="list-style-type: none"> • Scam/frauds/phishing/Ponzi Schemes/fictitious offers • Grievance Redressal Mechanism 	Local Bank Official
	Open House – Suggestions/ Feedback/Questions from the participants	
14.30-14.35	Vote of Thanks	CUTS Staff
14.35 Onwards	Lunch & Departure	