



Event Report

Depositor Education and Awareness (DEA) Programme

CUTS in partnership with RBI

April 25 and May 05, 2017
Rajasthan

Depositor Education and Awareness Programme: Background

The Reserve Bank of India (RBI) has established the 'Depositor Education and Awareness Fund (DEAF) Scheme 2014', considering unclaimed funds of depositors in order to utilise them 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 in Indian Parliament in December 2013, crore of unclaimed deposits are lying in Indian banks comprising banks in major cities of the Rajasthan like Jaipur, Kota, Udaipur, Ajmer, Chittorgarh, Bhilwara and 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 an equivalent amount paid.

The RBI has 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 Reserve Bank of India. The RBI had invited application from the non-government organisations (NGOs) to conduct awareness related programmes from the fund and for this purpose, 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 got 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 about 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 were drew adequate participation from customers, bankers and media as well.

The synthesis report of it can be viewed at: <http://www.cuts-international.org/CART/pdf/Report on Launch cum DEA Programme.pdf>.

In continuation of the pilot phase, 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 to be organised, in respective population area in accordance with the pattern conducted by RBI. Given this background, 'Train the Trainer' programme for the concerned Non-government Organisations (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.



Jobner DEA Programme Held on April 25, 2017

Participants

There were around 93 participants from various sections of the society hailing from rural areas of Jobner. Besides, there were officials from various banks, who participated and shared their valuable views during the workshop. Women and young participants attended the event in good number.


Proceedings

Atma Ram Sharma, Secretary Atma Sansthan and also the local coordinator of the programme welcomed all the participants and speakers. Atma Ram also briefed the audience about the purpose of organising the event. Thereafter, Satyapal Singh, Project Officer, CUTS also joined later in welcoming the participants on behalf of CUTS.





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.



Further, Saxena revealed that as per the information provided in the Indian Parliament in December 2014, about 3,652 crore of unclaimed deposits are 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 elaborating the latest information asked by some citizen about the same and said that, the figure of unclaimed amount later rose to 6835 crore in December 2015.

This Session was followed by the Guest Speaker of RBI, **Leena J Sharma**, Assistant General Manager of Financial Inclusion and Development Department (FIDD). Leena J briefly explained about the types of development banks and how they operate in banking services.



She stated that FIDD mainly works in the field of financial literacy and financial inclusion. With the help of financial inclusion, any individual can utilise the given facilities, and avail the services provided by the banks for their convenience. For this, FIDD-RBI has created a separate department.

Nowadays, RBI has initiated to organise one digital camp every month to spread the awareness about the banking documents, services like KYC (know your customer), credit history of customer, grievance cell and cashless society, so that people can come and know about that services and formalities of opening bank account. Sharma explained as to how grievance cell department actually executes its functioning at RBI. Here any customer can file a complaint before the Banking Ombudsman under the following conditions:

- If the bank does not respond within a month after the concerned bank has received representation once
- The bank rejects the complaint or if the complainant is not satisfied by the bank's response regarding the same.

Further Sharma also briefed about the usage of ATM and how carefully customer can use it in future. For example, if any customer is facing any problem related to ATM services, cash withdrawal from ATM etc. can also file the complaint at concerned department of the bank.

Talking about the cashless society, Sharma explained that the reason behind to bring the cashless society is that every transaction should move forward to digital/digitise as India is currently running on second number in terms of digitisation. Like, if we take a look into the use of Paytm, BHIM, Mobikwik and other digital apps, it is the best and authentic way to pay any expenses for using these apps services.



Kothari speaking on Safe Banking briefed about the initiatives taken by the RBI for protecting consumer rights like, Banking Ombudsman Scheme 1995/2006, Customer Service Department/Consumer Education and Protection Department, Financial Literacy Campaign at all India level and Charter of Customer Rights focussing on Fair Treatment, Transparency, Fair and Honest Dealing, Suitability, Privacy, Grievances redress and Compensation, Banking Codes and Standard Board of India, which was set up in 2006.

With regard to recent achievements in protecting consumer rights of financial services, he laid stress on abolition of foreclosure/prepayment penalty on floating rate loans, levying of SMS charges on actual usage basis, abolition of penal charges on non-maintenance of minimum balance in inoperative accounts, uniformity in intersol charges, rationale of bank charges on NEFT/RTGS, ethical behaviour and Customer Compensation Policy. Further, he highlighted about the dos and don'ts of ATM/ Debit Card operation.

Technical Session

Proceeding to the technical session, which was moderated by **Munish P Kothari** who addressed the speakers of the session comprising Subash Saini, Branch Manager of ICICI, Jobner; Suraj Raj, Branch Manager, State Bank of India (SBI), Jobner and K L Pankaj, Branch Manager, Punjab National Bank Jobner.



Subash Saini from ICICI Bank Ltd. explained the difference between **Recurring Deposit (RD)** and **Fixed Deposit (FD)** and also spoke about the interest rate on saving and current account. RD is a special kind of Term Deposit offered by banks in India, which help people with regular incomes to deposit a fixed amount every month (which could be ₹500 or ₹1000 or so) into their RD account and earn the interest benefit also. FD is a financial instrument provided by banks, which provides investors (general public) with a higher rate of interest than a regular savings account, until the given maturity date. Saini also explained about the benefits of using I-mobile banking which can be used anywhere.



Suraj Raj from SBI elucidated about nomination benefits in the user's current bank account and the requirement of updating the nominee too. Raj explained that any person having a bank account should specify the nominee's name, so that in case of any mishap or accident, the amount can be claimed by the nominee at that time.

The updating of name of the nominee is also one of the very important aspects, like in case of nominee's death when the name of any new nominee is not specified, the customers family members cannot withdraw the deposited amount. All resident individuals having single account and deposit should ensure that they update names of their nominees from time to time.

Concluding the session, **K L Pankaj** from Punjab National Bank (PNB) explained about the ECS Return Charges, Rupay Pay Card and their benefits of having that. Pankaj also spoke about the *Atal Pension Yojna*, which is applicable for people in the age group of 18 to 40 years and the duration of this *pension yojna* is 60 years. The deduction amount from *pension yojna* account is ₹5000 every month till the candidate becomes 60 years old.



Open House Session

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

Vote of Thanks

Dharmendra Chaturvedi, Project 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.

Programme Schedule

Time	Subject	
09.30-10.30	Arrival, Registration & Tea	
10.30-12.15	Inaugural Session	
	Welcome Address	Mr Atma Ram Secretary, Awareness, Training and Motivation for Action (ATMA) Sansthan Mr Satyapal Singh , Project Officer, CUTS, Jaipur
	Opening Address	Mr Deepak Saxena Assistant Director & Deputy Head CUTS, Jaipur
	Overview of Depositor Education and Awareness <ul style="list-style-type: none"> • Introduction • DEA Fund Scheme 2014 	Ms Leena J Sharma , Assistant General Manager, Financial Inclusion & Development Department, RBI, Jaipur
	Safe Banking and Dangers of Keeping Money in Illegal Financial Entities Grievances Redressal and Awareness about frauds <ul style="list-style-type: none"> • Scam/frauds/phishing/Ponzi Schemes/fictitious offers • Grievance Redressal Mechanism 	Mr Munish P Kothari , Chief Counsellor, Disha Trust- FLCC, Jaipur
12.15-12.30	Short Break	
12.30-14.30	Technical Sessions	
	Moderator	Mr 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 schemes for Senior Citizens, disabled persons 	Mr Subhash Saini , Branch Manager, ICICI, Jobner, Jaipur

	Deposit Accounts: Operational Aspects <ul style="list-style-type: none"> • KYC • Nomination Facilities • Limits on Transaction • Applicable Charges • Direct Benefit Transfer • Types of Remittances via accounts 	Mr Suraj Raj , Branch Manager, SBI, Jobner, Jaipur
	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 K L Pankaj , Branch Manager, Punjab National Bank, Jobner, Jaipur
	Open House – Suggestions/ Feedback/Questions from the participants	
14.30-14.35	Vote of Thanks	Mr Dharmendra Chaturvedi , Programme Officer, CUTS, Jaipur
14.35 Onwards	Lunch & Departure	

आरबीआई सहायक मैनेजर ने बताए नागरिकों के अधिकार जोबनेर में जमाकर्ता शिक्षा एवं जागरूकता कार्यक्रम

भास्कर न्यूज|जोबनेर

शहर के श्री कर्ण नरेन्द्र कृषि विश्वविद्यालय के सभा भवन में मंगलवार को जमाकर्ता शिक्षा एवं जागरूकता कार्यक्रम के तहत आत्माराम संस्था कट्स के सहयोग से रिजर्व बैंक द्वारा आयोजित कार्यक्रम में भारतीय रिजर्व बैंक द्वारा नागरिकों को दिए जा रहे अधिकार, बैंकिंग परामर्श, क्रेडिट या डेबिट कार्ड की उपयोगिताओं व उनके उपयोग के टिप्स, बीमा पॉलिसी की जिम्मेदारी सहित अन्य योजनाओं की जानकारी दी।

कार्यक्रम के मुख्य अतिथि सहायक जनरल मैनेजर एवं वित्तीय विकास विभाग रिजर्व बैंक जयपुर लीना जे. शर्मा चीफ काउंसलर एफएलसीसी जयपुर मनीष पी. कोठारी, सहायक निदेशक एवं उप प्रमुख कट्स संस्था दीपक सक्सेना, ब्रांच मैनेजर विक्रान्त सिंह, ब्रांच मैनेजर एसबीआई सूरज राज,

ब्रांच मैनेजर देना बैंक निधि सोनी थे। आत्माराम संस्था कट्स सचिव आत्माराम ने अतिथियों का स्वागत कर लोगों को बैंकिंग कार्यों के प्रति जागरूक होने का संदेश दिया। अतिथियों ने आमजन के लिए बैंकिंग व ग्राहक के अधिकार को लेकर जागरूक करते हुए कहा व्यक्ति को अपना धन का सकारात्मक ढंग से प्रबंधन करना व ऋण के जाल में फंसने से बचना चाहिए। उन्होंने बैंक के डेबिट व क्रेडिट कार्ड के उपयोग में सावधानी रखने व रखी जाने वाली सावधानियों के बारे में जानकारी दी। इस मौके पर बैंक में खाता खोलने के फायदे, बचत, ऋण, ऋण का प्रबंध, धन निवेश के साथ गैर जरूरी खर्चे रोकने, पैसा बचाओ और बैंक से जुड़ो की जानकारी देकर जागरूक किया। इस मौके पर लोगों को बैंक नियमों व बचत, समस्या निवारण का लिटरेचर भी वितरण किया। तीन सत्र में आयोजित कार्यक्रम में बैंक से संबंधित जानकारी दी गई।

Dausa DEA Programme Held on 05 May, 2017



Participants

The programme was organised at Hotel Madhuban in Dausa, Rajasthan. It was attended by around 65 participants. The bank representatives from Canara Bank, Bank of Baroda, IDBI Bank and Oriental Bank of Commerce (OBC) officials were also present. Among the dignitaries, local Member of the Parliament and Member of Legislative Assembly also graced the occasion.

Proceedings

Inaugural session commenced with the welcome address of **Kamlesh Kumar Bohara**, President of the K B Social Welfare Society, Dausa. Bohara was also the local coordinator of the programme at Dausa.

Bohara welcomed the Chief Guests, **Jagdish Prasad Joiya**, Assistant General Manager, Financial Inclusion and Development Department, RBI and **Munish P Kothari**, Chief Counsellor, Disha Trust-FLCC, Jaipur along with other participants.



Deepak Saxena, Assistant Director and Deputy Head CUTS, Jaipur in his opening remarks elucidated on the background and main objectives of the Depositor Education and Awareness Fund Scheme and the rationale for establishing DEA Fund.

Jagdish Prasad Joiya rendered a brief introduction and an overview of depositor education and awareness scheme which encompassed these 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 purpose 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, 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 – Set up in 2006 (SRO).

He 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 interest charges; rationale of bank charges on NEFT/RTGS; and ethical behaviour and Customer Compensation Policy.

Harish Meena, Hon'ble Member of Parliament, Dausa spoke about the importance of the awareness programmes for the common people, which would surely make the citizens aware about their rights. Meena also stated that there are numerous government schemes,



which are unable to achieve their goals and objectives due to lack of awareness. This results in the failure of many welfare schemes. However, NGOs like CUTS try to bridge the gap by spreading awareness among the masses, so that optimum utilisation of the welfare schemes can take place. In addition Meena also appreciated the collaborative efforts of the CUTS International and K B Social Welfare Society for organising such a instructive workshop.

Kinchit Sharma, Branch Manager, Bank of Baroda, 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.



During his session, Sharma also 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.



Amit Athiya, Branch Manager, Canara Bank, Dausa elucidated about the different electronic modes of payment/remittance like ECS, NEFT, RTGS, IMPS, mobile and internet banking, use of mobile applications, 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' introduced by Canara Bank.

Akshat Bhansali, Branch Manager, IDBI Bank, Dausa 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 etc.

Vote of Thanks

Dharmendra Chaturvedi 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.

Programme Schedule

Time	Subject	
09.30-10.30	Arrival, Registration & Tea	
10.30-12.15	Inaugural Session	
	Welcome Address	Mr Kamlesh Kumar Bohara , K B Social Welfare Society, Dausa Mr Satyapal Singh , Project Officer, CUTS, Jaipur
	Opening Address	Mr Deepak Saxena Assistant Director CUTS, Jaipur
	Overview of Depositor Education and Awareness <ul style="list-style-type: none"> • Introduction • DEA Fund Scheme 2014 	Mr Jagdish Prasad Joiya , Assistant General Manager, Financial Inclusion & Development Department, RBI, Jaipur
	Safe Banking and Dangers of Keeping Money in Illegal Financial Entities	Mr Munish P Kothari , Chief Counsellor, Disha Trust- FLCC, Jaipur
12.15-12.30	Short Break	
12.30-14.30	Technical Sessions	
	Moderator	Mr 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 schemes for Senior Citizens, disabled persons 	Mr Kinchit Sharma , Branch Manager, Bank of Baroda, Dausa Rural

	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 • Electronic Modes of Payment/ Remittance • 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 Amit Athiya , Branch Manager, Canara Bank, Dausa
	Grievances Redressal and Awareness about Frauds <ul style="list-style-type: none"> • Scam/frauds/Ponzi Schemes/fictitious offers • Grievance Redressal Mechanism 	Mr Akshit Bhansali , Branch Manager, IDBI Bank, Dausa
	Open House Suggestions/Feedback/Questions from the participants	
14.30-14.35	Vote of Thanks	Mr Dharmendra Chaturvedi , Programme Officer, CUTS Jaipur
14.35 Onwards	Lunch & Departure	

Media Coverage

कार्यशाला रिजर्व बैंक के अधिकारी ने उपभोक्ताओं को किया जागरूक

गलत जानकारी देकर निवेश कराया, तो बैंक की लापरवाही

कार्यालय संवाददाता | दौसा

भारतीय रिजर्व बैंक के सहयोग से जमाकर्ता शिक्षा एवं जागरूकता कार्यशाला शुरुवार को होटल मधुवन में आयोजित हुई।

कार्यशाला में बैंक ऑफ इंडिया के एजीएम जे.पी. जोया ने आरबीआई द्वारा जमाकर्ताओं का पैसा बैंक में किस तरीके से सुरक्षित है। इस बारे में जानकारी दी। उन्होंने कहा कि बैंक द्वारा उपभोक्ताओं को गलत जानकारी देकर निवेश कराया जाता है, तो संबंधित बैंक की लापरवाही होगी।

दिशा ट्रस्ट के चीफ कार्ड्सलर मनीष कोठारी ने कहा कि किसी भी बैंक द्वारा वरिष्ठ नागरिकों को गलत व अधूरी जानकारी देकर निवेश नहीं कराएँ। बैंकर्स द्वारा ऐसा कार्य किया जाता है, तो दोषी ठहराया जाएगा। इसकी शिकायत बैंकिंग लोकपाल व आरबीआई के अधिकारियों के पास की जा सकती है। कट्स के सहायक निदेशक दीपक सक्सेना ने बताया कि लोगों के बीच जाकर जागरूकता कार्यक्रम चलाया जा रहा है। जिसमें बैंकिंग सुरक्षा, बैंकों के खाता धारकों की पूर्ण सुरक्षा की जिम्मेदारी बैंक की होगी। यदि खाताधारक के साथ धोखाधड़ी होती है, तो उसके लिए बैंक जिम्मेदार होगा। प्रोजेक्ट अधिकारी सतपाल सिंह व धर्मेन्द्र चतुर्वेदी ने भी विचार व्यक्त किए।

सांसद हरीश चंद मीणा, विधायक शंकर शर्मा ने कहा बैंक योजनाओं की जानकारी नहीं होने से लोग ठगी का शिकार हो रहे हैं। ठगी रोकने के लिए जागरूकता कार्यक्रम जरूरी है। के.बी. मेमोरियल के अध्यक्ष कमलेश बोहरा ने आरबीआई द्वारा कार्यक्रम आयोजित करने पर खुशी जाहिर की। धर्मेन्द्र चतुर्वेदी ने धन्यवाद ज्ञापित किया। दौसा राजस्थान वाणिज्यिक कर विभाग व सेंट्रल एक्साइज के संयुक्त तत्वावधान में जीएसटी पर जागरूकता कार्यशाला लालसोट मंडी में हुई।

वाणिज्यिक कर विभाग के डिप्टी कमिशनर फनालाल मेघवाल, सीटीओ चंदन सिंह, भागचंद सेनी, सेंट्रल एक्साइज सुपरिटेण्डेंट एस.के. भगत, जेसीटीओ विजेंद्र कुमार शर्मा ने जीएसटी में रजिस्ट्रेशन, माइग्रेशन, रिटर्न फाइलिंग, टैक्स लायबिलिटी, रिफंड, वर्क्स कांटेक्ट आदि के बारे में जानकारी दी। मेघवाल ने कहा कि व्यापारी जीएसटी संबंधी प्रमाणिक जानकारी प्राप्त करें। कहींसुनी बातों या अफवाहों पर विश्वास न करें। कार्यशाला में विशेषज्ञों ने व्यापारियों की शंकाओं का समाधान किया।

दौसा, जागरूकता कार्यशाला में उपस्थित अतिथि।

कार्यशाला आयोजित



दौसा में शुरुवार को आयोजित कार्यशाला में मौजूद लोग।

दौसा @ पत्रिका. उपभोक्ता संस्था कट्स एवं कल्याणबक्स शर्मा मेमोरियल सोसियल वेलफेयर सोसायटी के तत्वावधान में शुरुवार को एक होटल में शिक्षा जागरूकता कार्यक्रम के तहत कार्यशाला हुई। इसमें आरबीआई के एजीएम जे.पी. जोया ने जमाकर्ताओं का पैसा बैंकों में किस तरह सुरक्षित से की जानकारी दी। उन्होंने कहा कि बैंक द्वारा उपभोक्ताओं को गलत जानकारी देकर निवेश कराया जाता है तो संबंधित बैंक की लापरवाही होगी। दिशा ट्रस्ट के चीफ काउन्सलर (एफएलसीसी), कट्स संस्था के दीपक सक्सेना, सतपाल सिंह, धर्मेन्द्र चतुर्वेदी, सांसद हरीश मीना, विधायक शंकर शर्मा, कमलेश बोहरा आदि ने भी विचार व्यक्त किए।

Participants: At a Glance

S.No.	Place	Date	Bank Representatives	Public Participation (Male & Female)
1.	Jobner, Rural Jaipur	April 25, 2017	6	87
2.	Dausa, Rajasthan	May 05, 2017	6	59
Total Participants 158				

Open House Sessions

Glimpses

