

Event Report

Depositor Education and Awareness (DEA) Programme



CUTS–Reserve Bank of India Partnership

August-October, 2018

Second Quarter of Phase II

Depositor Education and Awareness Fund Scheme

The Reserve Bank of India (RBI) has established a 'Depositor Education and Awareness Fund (DEAF) Scheme 2014' considering unclaimed funds of depositors to utilise the same for the promotion of interests of 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 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 applications from non-governmental 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 rural as well as urban consumers, 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 secure banking. This was followed by four more programmes in a series, including the launch programme in Sawai Madhopur, Bhilwara, Chittorgarh and Kota respectively. All programmes drew adequate participation from customers, bankers and media as well.

The synthesis report can be viewed at

[www.cutsinternational.org/CART/pdf/Report on Launch cum DEA Programme.pdf](http://www.cutsinternational.org/CART/pdf/Report%20on%20Launch%20cum%20DEA%20Programme.pdf).

Extension of Phase I

In continuation of the pilot phase, Depositor Education and Awareness (DEA) Fund Committee decided to extend Phase I to conduct two more pilot programmes focussing on rural and urban consumers, which were organised in Jobner and Dausa in accordance with the pattern conducted by RBI. Besides 'Train the Trainer' programme for concerned NGOs at the College of Agriculture Banking Pune was held. The objective was to bring consistency in depositor awareness programmes in terms of quality, content, target audience and capability of speakers.

Phase II

After the successful completion of Phase I, the organisation has been considered for conducting further programmes by the DEAF Committee. About 36 programmes have been sanctioned for year one, which means at least nine need to be conducted in each quarter of three months. In this year of Phase II, ten programmes in the second quarter from August 24, 2018-October 30, 2018 were successfully organised, which included one urban, seven semi-urban and two in rural areas at district, block as well as village level.

DEA Programme of Second Quarter of Phase II

At a Glance

Details of the Programme Conducted

Programme	Date	No. of Participants	Range of Occupation of the Participants	Local Bankers & CUTS Resource Person	Topics Covered	Mode of Delivery (Talk/ Presentation/ Panel Discussion etc.)	Name of RBI & Other Officials Attended the Programme	Comments
Programme- 1 for Semi-Urban consumers, Gangrar (Chittorgarh)	August 24, 2018	10 Males + 52 Females = 62 Details attached in the activity report	House wife's, Anganwadi workers, Farmers, Students and Daily wage workers	Pukhraj Nahar, FLC Coordinator, Bank of Baroda, Bhilwara; Lokendra Avasthi, M.L. Khatik, Branch Manager, SBI, Gangrar Branch; Sachin Badetiya, DDM, NABARD, Chittorgarh	Overview of Depositor Education and Awareness, Schemes of Govt. available through Banks, Deposit Accounts: Operational Aspects, Electronic Modes of Payment/ Remittance, Grievances Redressal and Awareness (as per the agenda enclosed)	Talk, Presentation and Discussion	None	A good programme and an enthusiasm showed by semi-urban consumers, which has motivated the entire CUTS team to further these programmes at a wider level.
Programme- 2 For Rural Consumers, Mevda Colony (Kapasana, Chittorgarh)	August 30, 2018	42 Males + 19 Females = 61 Details are attached in the activity report	Teachers, College Students, Police Personnel's and Farmers	Pukhraj Nahar, FLC Coordinator, Bank of Baroda, Bhilwara; F.S. Surana, Manager, Bank of Baroda, Kapasana; Rakesh Mahavar, Manager, UBI Bank, Branch Kapasana; Sachin Badetiya, DDM, NABARD, Chittorgarh	Same as above	Same as above	None	A well organised rural level programme, which showed the need to have more such programmes in the entire state of Rajasthan.
Programme-3 For Semi-Urban consumers, Mandalgarh (Bhilwara)	August 31, 2018	36 Males + 26 Females = 62 Details are attached in the activity report	House wife's, Teacher, Traders, Farmer and Students	Pukhraj Nahar, FLC Coordinator Bank of Baroda, Bhilwara; Sivesh Mishra, Manager, SBI; RK Soni, Branch Manager, Bank of Baroda; Mahendra Singh, Assistant Manager, Bank of Baroda	Same as above	Same as above	Mr RC Lakhotia, Assistant Manager, Financial Inclusion & Development Department, RBI, Jaipur	Participants had positive views on the content of the workshop
Programme-4 For Semi-urban Consumers, Raipur (Bhilwara)	September 11, 2018	41 Males + 25 Females = 66 Details are attached in	Teachers, Farmers Students and Traders	Pukhraj Nahar, FLC Coordinator, Bank of Baroda, Bhilwara; TC Gagrani, Branch	Same as above	Same as above	None	Participants raised many questions regarding banking services and shared some basic

Programme	Date	No. of Participants	Range of Occupation of the Participants	Local Bankers & CUTS Resource Person	Topics Covered	Mode of Delivery (Talk/ Presentation/ Panel Discussion etc.)	Name of RBI & Other Officials Attended the Programme	Comments
		the activity report		Manager, SBI, Raipur Branch; Ashish Kabra, Branch Manager, Bank of Baroda, Raipur; and Gaurav Verma, Manager, BRKGB				problems related to financial services
Programme- 5 For Semi-urban Consumers, Shahpura (Bhilwara)	September 12, 2018	41 Males + 23 Females = 64 Details are attached in the activity report	Teachers, Farmers, Students, Shopkeepers and Media Personnel's	Pukhraj Nahar, FLC Coordinator, Bank of Baroda, Bhilwara; Ashok Sharma, Manager, SBI, Shahpura; and Santosh Singh	Same as above	Same as above	None	Participants demanded more such workshops to be organised so that common consumer can be benefited
Programme- 6 For Rural Consumers, Khandel, Jobner (Jaipur)	25/09/18	57 Males + 18 Females = 75 Details are attached in the activity report	Students, Teachers, Farmers, NGO personnels and Traders.	Munish Kothari, Chief Counsellor, Disha Trust, Jaipur; Pukhraj Nahar, FLC Coordinator, Bank of Baroda, Bhilwara; and Navratan Singh, ICICI Bank, Phulera Branch	Same as above	Same as above	None	Participants raised the question regarding redressal mechanism, which was suitably addressed by experts
Programme- 7 For Semi-urban Consumers, Pilani (Jhunjhunu)	28/09/18	45 Females + 16 Males = 61 Details are attached in the activity report	Students, Farmers, SHG Representatives, Anganwadi workers, Labourers and Reporters	Munish Kothari, Chief Counsellor, Disha Trust, Jaipur; Pukhraj Nahar, FLC Coordinator, Bank of Baroda, Bhilwara; Mukesh Meena, Manager UCO Bank, Pilani, Jhunjhunu; Kishori Lal Jangid, Manager BRKGB, Pilani, Jhunjhunu; Shabneet, Assistant Manager BRKGB, Loharu Road, Pilani; and Subhash Agarwal, Sr. Manager ICICI Bank, Pilani, Jhunjhunu	Same as above	Same as above	None	Female participation was outstanding and there was demand of more such programmes at <i>Gram Panchayat</i> level
Programme- 8 For Semi-urban Consumers, Virat Nagar, Jaipur	09/10/18	32 Males + 31 Females = 63 Details are attached in the activity report	Youths, Farmers, SHG Representatives, Anganwadi workers, Labourers, Shopkeepers and Reporters	Munish Kothari, Chief Counsellor, Disha Trust, Jaipur; Mahaveer Prasad Beniwal, Manager, Bank of Baroda; Ashok Kumar, Manager, SBI, Viratnagar, Jaipur; Manoj Meena, Manager, Jaipur	Same as above	Same as above	None	Video showcased regarding the government schemes were appreciated by participants

Programme	Date	No. of Participants	Range of Occupation of the Participants	Local Bankers & CUTS Resource Person	Topics Covered	Mode of Delivery (Talk/ Presentation/ Panel Discussion etc.)	Name of RBI & Other Officials Attended the Programme	Comments
				Central Cooperative Bank, Viratnagar; Rajendra Kumar, Manager, Bank of India, Viratnagar; and B.L Pankaj, Manager, Rajasthan Marudhara Gramin Bank, Viratnagar				
Programme- 9 For Semi-urban Consumers, Kuchaman City, Nagaur	23/10/18	33 Males + 25 Females = 58 Details are attached in the activity report	Students, Farmers, Home Makers, Labourers and Shopkeepers	Pukhraj Nahar, Chief Counselor, FLCC, Bank of Baroda, Bhilwara; Ravi, Branch Manager, PNB, Kuchaman City, Nagaur; Anupam Sharma, Branch Manager, Bandhan Bank; Manish chauhan, Branch Manager, Bank of Baroda; GR Meena, Branch Manager, SBI, Kuchaman City; Ramkrishan Meena, Branch Manager, UCO Bank; and Vivek Sharma, Branch Manager, UCO Bank.	Same as above	Same as above	None	Participants raised many questions regarding linking <i>Aadhar</i> to bank accounts
Programme 10. For Urban Consumers. Jhunjhunu	30/10/18	24 Male+41 Female= 65 Details are attached in the activity Report	Students, Farmers, Home Makers and Shopkeepers, Government officials	Munish Kothari, Chief Counsellor, Disha Trust, Jaipur; Alok Pushpak, NABARD; JP Meena, LDM, Bank of Baroda, Jhunjhunu; Nirdesh, ICICI Bank; and Siddhart, Assistant LDM, Bank of Baroda	Same as above	Same as above	RC Lakhotia, Assistant Manager, FIDD, RBI, Jaipur	

DEA Programme

Gangrar, Chittorgarh, Rajasthan

Proceedings

The DEA programme was organised at Shiv Vatika, Gangrar, Chittorgarh. **Gauhar Mahmood**, Assistant Director of CUTS Centre for Human Development welcomed all the participants and speakers. He also provided a brief overview of the event.

Welcome Address

Deepak Saxena, Assistant Director, CUTS International, Jaipur, gave a brief overview of DEA Programme and explained the background of the Financial Literacy Programme. He also introduced DEA Fund Scheme, 2014 and Charter of Customer's Right of RBI as a depositor, to participants.

Technical Session

Pukhraj Nahar, Financial Literacy Centre (FLC) Coordinator, Bank of Baroda, Bhilwara, explained the importance of savings and its advantage. He briefly discussed various types of small savings and provided details of savings and recurring deposit accounts. He further explained the Basic Savings Bank Account (BSBD), minimum balance requirement etc. He concluded by explaining steps to prevent an account from becoming dormant/inactive.

Lokendra Avasthi covered the operational aspect of the deposit account. He spoke about Know Your Customer (KYC) requirement, nomination facilities, limits on a transaction, applicable charges, direct transfer benefits, ATM/Debit/Credit cards/generation of the PIN.

M L Khatik, Branch Manager SBI, Gangrar branch, Chittorgarh, shared information about the safe banking and explained the cons of keeping money in illegal financial entities. He spoke regarding Debit/Rupay card and what the customer should do and not do while using the card. He further explained the security aspect of PIN and regarding investment in registered entities only. He also cautioned the audience of fraud SMS and phone calls.

Sachin Badetiya, District Development Manager (DDM), National Bank for Agriculture and Rural Development (NABARD), Chittorgarh, introduced schemes of the government available through banks. He stated that different deposit products available in the bank branch viz. deposit products (savings, recurring and fixed), social security initiative of banks for senior citizens, disabled persons and financial inclusion schemes (Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana and Atal Pension Yojana), small insurance schemes, mis-selling of financial products, exercising credit discipline-borrowing wisely and repaying timely.

Pukhraj Nahar, FLC Coordinator, Bank of Baroda, Bhilwara, provided a brief of electronic modes of payment/remittance and ECS, NEFT, RTGS, IMPS. He explained the use of a mobile application for banking and internet banking. He further spoke about business correspondents (BCs), mobile vans, ATMs and other modes of banking services. He covered the topic of digital banking, such as Unified Payment Interface (UPI).

He shed light on the grievances redressal mechanism and made participants aware of fraud. He spoke about the scam/frauds/phishing/ponzi schemes/fictitious offers.

Open House Session

The panel discussion was followed by an open house session headed by **Gayatri Moad**, in which participants shared their views and raised queries on topics covered by various speakers. Their suggestions and feedbacks were addressed, and experts answered their queries.

Vote of Thanks

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

Glimpses



DEA Programme

Mevda Colony, Kapasan, Chittorgarh, Rajasthan

Proceedings

The DEA programme was organised at Model School, Malikheda (Mevda Colony), Kapasan, Chittorgarh, Rajasthan.

Welcome Address

Gauhar Mahmood, Assistant Director, CUTS Centre for Human Development, welcomed all participants and eminent speakers. The DEA programme was organised at Shiv Vatika, Gangrar, Chittorgarh. He also provided a brief overview of the event.

Welcome Address

Deepak Saxena, Assistant Director, CUTS International, Jaipur, gave a brief overview of DEA Programme and explained the background of the Financial Literacy Programme. He also introduced DEA Fund Scheme, 2014 and Charter of Customer's Right of RBI as a depositor, to participants.

Pukhraj Nahar, Financial Literacy Centre (FLC) Coordinator, Bank of Baroda, Bhilwara, explained the importance of savings and its advantage. He briefly discussed various types of small savings and provided details of savings and recurring deposit accounts. He further explained the Basic Savings Bank Account (BSBD), minimum balance requirement etc. He concluded by explaining steps to prevent an account from becoming dormant/inactive.

F S Surana, Manager Bank of Baroda, Kapasan, covered the operational aspect of deposit account. He briefed the audience about the Know Your Customer (KYC) requirement, nomination facilities, limits on a transaction, applicable charges, direct transfer benefits, ATM/Debit/Credit cards/generation of the PIN.

Rakesh Mahavar, Manager, UBI Bank, Branch Kapasan, elucidated about the safe banking and dangers of keeping money in illegal financial entities. He told about Debit card/Rupay card and what the customer should do and do not do while using the card. He further explained the security aspect of PIN, regarding investment in registered entities only. He made the audience aware of fraud SMS and phone calls and also explained how to avoid unknown calls/person.

Technical Sessions

Sachin Badetiya, District Development Manager (DDM), National Bank for Agriculture and Rural Development (NABARD), Chittorgarh, introduced schemes of the government available through banks. He stated that different deposit products available in the bank branch viz. deposit products (savings, recurring and fixed), social security initiative of banks for senior citizens, disabled persons and financial inclusion schemes (Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan

Jyoti Bima Yojana and Atal Pension Yojana), small insurance schemes, mis-selling of financial products, exercising credit discipline-borrowing wisely and repaying timely.

Pukhraj Nahar, FLC Coordinator, Bank of Baroda, Bhilwara, provided a brief of electronic modes of payment/remittance and ECS, NEFT, RTGS, IMPS. He explained the use of a mobile application for banking and internet banking. He further spoke about business correspondents (BCs), mobile vans, ATMs and other modes of banking services. He covered the topic of digital banking, such as Unified Payment Interface (UPI).

He shed light on the grievances redressal mechanism and made participants aware of fraud. He spoke about the scam/frauds/phishing/ponzi schemes/fictitious offers.

Open House Session

The panel discussion was followed by an open house session headed by **Gayatri Mode**, CUTS, Chittorgarh, in which participants shared their views and raised queries on topics covered by various speakers. Their suggestions and feedbacks were addressed and experts suitably answered their queries.

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 related explicitly to safe banking. He also thanked the eminent speakers for making the participants more aware of their rights and for becoming more enlightened customers of banking services.

Glimpses



DEA Programme

Mandalgarh, Bhilwara, Rajasthan

Proceedings

The DEA programme was organised at Dangi Plaza, Mandalgarh, Bhilwara, Rajasthan. 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

Gaurav Chaturvedi, Programme Assistant, CUTS Centre for Human Development, Bhilwara welcomed all the participants and eminent speakers.

Deepak Saxena, Assistant Director, CUTS International, Jaipur, gave a brief overview of DEA Programme and explained the background of the Financial Literacy Programme. He also introduced DEA Fund Scheme, 2014 and Charter of Customer's Right of RBI as a depositor, to participants.

Pukhraj Nahar, Financial Literacy Centre (FLC) Coordinator, Bank of Baroda, Bhilwara, explained the importance of savings and its advantage. He briefly discussed various types of small savings and provided details of savings and recurring deposit accounts. He further explained the Basic Savings Bank Account (BSBD), minimum balance requirement etc. He concluded by explaining steps to prevent an account from becoming dormant/inactive.

Sivesh Mishra, Manager SBI covered the operational aspect of deposit accounts. He further stated about Know Your Customer (KYC) requirement, nomination facilities, limits on the transaction, applicable charges, direct transfer benefits, ATM/Debit/Credit cards/generation of the PIN.

R K Soni, Branch Manager, Bank of Baroda covered the topic of safe banking and dangers of keeping money in illegal financial entities. He told participants about Debit card/Rupay card and what the customer should do and do not do while using the card. He explained about the security aspect of PIN, regarding investment in registered entities only. He made the audience aware of fraud SMS and phone calls and also explained how to avoid unknown calls/person.

Technical Sessions

Pukhraj Nahar and **Mahendra Singh**, Assistant Manager, Bank of Baroda, discussed the schemes of government available through banks. The main aspects covered in his speech are different deposit products available in the bank branch viz. deposit products (savings, recurring and fixed), social security initiative of banks for senior citizens, disabled persons and business correspondents (PMJDY, PMSBY, PMJJBY and APY), small

insurance schemes, mis-selling of financial products and lastly exercising credit discipline through borrowing wisely and repaying timely.

Pukhraj Nahar, FLC Coordinator, Bank of Baroda, Bhilwara, provided a brief of electronic modes of payment/remittance and ECS, NEFT, RTGS, IMPS. He explained the use of a mobile application for banking and internet banking. He further spoke about business correspondents (BCs), mobile vans, ATMs and other modes of banking services. He covered the topic of digital banking, such as Unified Payment Interface (UPI).

He shed light on the grievances redressal mechanism and made participants aware of fraud. He spoke about the scam/frauds/phishing/ponzi schemes/fictitious offers.

Open House Session

The panel discussion was followed by an open house session headed by **Jasraj Jat**, in which participants share their views and raised queries on the topics covered by various speakers. Their suggestions and feedbacks were addressed and queries suitably answered by experts.

Vote of Thanks

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

Glimpses



DEA Programme

Raipur, Bhilwara, Rajasthan

Proceedings

The DEA programme was organised at Maheshwari Bhawan, Raipur, Bhilwara, Rajasthan. 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

Gauhar Mahmood, Assistant Director CUTS, Jaipur, welcomed all participants and eminent speakers. He briefed the audience about the purpose of organising the event.

Deepak Saxena, Assistant Director, CUTS International, Jaipur, gave a brief overview of DEA Programme and explained the background of the Financial Literacy Programme. He also introduced DEA Fund Scheme, 2014 and Charter of Customer's Right of RBI as a depositor, to participants.

Pukhraj Nahar, Financial Literacy Centre (FLC) Coordinator, Bank of Baroda, Bhilwara, explained the importance of savings and its advantage. He briefly discussed various types of small savings and provided details of savings and recurring deposit accounts. He further explained the Basic Savings Bank Account (BSBD), minimum balance requirement etc. He concluded by explaining steps to prevent an account from becoming dormant/inactive.

Technical Session

T C Gagrani, Branch Manager, State Bank of India, Raipur Branch, discussed the operational aspect of deposit account. He spoke about various aspects, including demystifying KYC requirement, nomination facilities, limit on a transaction, applicable charges, direct benefit transfer, ATM/Debit/Credit cards/Generation of a PIN.

Mr Pukhraj Nahar, FLC Coordinator, Bank of Baroda, Bhilwara, provided a brief of electronic modes of payment/remittance and ECS, NEFT, RTGS, IMPS. He explained the use of a mobile application for banking and internet banking. He further spoke about business correspondents (BCs), mobile vans, ATMs and other modes of banking services. He covered the topic of digital banking, such as Unified Payment Interface (UPI).

He shed light on the grievances redressal mechanism and made participants aware of fraud. He spoke about the scam/frauds/phishing/ponzi schemes/fictitious offers.

Ashish Kabra, Branch Manager, Bank of Baroda, Raipur branch, threw light on electronic modes of payments/remittance. He elaborated sub-points including different

deposit products available in the bank branch viz. deposit products (savings, recurring and fixed), social security initiative of banks for senior citizens, disabled persons and business correspondents (PMJDY, PMSBY, PMJJBY and APY), small insurance schemes, mis-selling of financial products and lastly exercising credit discipline through borrowing wisely and repaying timely.

Pukhraj Nahar, FLC Coordinator, Bank of Baroda, Bhilwara, and **Gaurav Verma**, Manager, BRKGB, explained grievances redressal and awareness about frauds. They shed light on the grievances redressal mechanism.

Open House Session

The panel discussion was followed by an open house session headed by **Gaurav Chaturvedi**, CUTS, Bhilwara, in which participants shared their views and raised queries on the topics covered by various speakers. Their suggestions and feedbacks were addressed, and experts answered their queries.

Vote of Thanks

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

Glimpses



DEA Programme

Shahpura, Bhilwara, Rajasthan

Proceedings

The DEA programme was organised at Bohra Marriage Hall, Shahpura, Bhilwara, Rajasthan, on September 12, 2018. 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

Gauhar Mahmood, Assistant Director CUTS, Jaipur, welcomed all participants and eminent speakers. He briefed the audience about the purpose of organising the event.

Deepak Saxena, Assistant Director CUTS, Jaipur, in the opening address provided the overview of Depositor Education and Awareness Programme. He introduced the purpose of literacy drive and elaborated DEA Fund Scheme, 2014 and Charter of Customer's Rights of RBI as a depositor.

Pukhraj Nahar, Financial Literacy Centre (FLC) Coordinator, Bank of Baroda, Bhilwara, explained the importance of savings and its advantage. He briefly discussed various types of small savings and provided details of savings and recurring deposit accounts. He further explained the Basic Savings Bank Account (BSBD), minimum balance requirement etc. He concluded by explaining steps to prevent an account from becoming dormant/inactive.

Technical Session

Ashok Sharma, Manager, State Bank of India, Shahpura, in his session discussed the operational aspect of deposit account. He spoke about Know Your Customer (KYC) requirement, nomination facilities, limits on the transaction, applicable charges, direct transfer benefits, ATM/Debit/Credit cards/generation of the PIN.

Santosh Singh shared vital information about safe banking and danger of keeping money in illegal financial entities. He stated about debit cards/Rupay cards and what should be done or not done while using the card., the security aspect of PIN, investment in registered entities only and how to avoid fraud SMS and phone calls.

Pukhraj Nahar, FLC Coordinator, Bank of Baroda, Bhilwara, provided a brief of electronic modes of payment/remittance and ECS, NEFT, RTGS, IMPS. He explained the use of a mobile application for banking and internet banking. He further spoke about business correspondents (BCs), mobile vans, ATMs and other modes of banking services. He covered the topic of digital banking, such as Unified Payment Interface (UPI).

He shed light on the grievances redressal mechanism and made participants aware of fraud. He spoke about the scam/frauds/phishing/ponzi schemes/fictitious offers.

Open House Session

The panel discussion was followed by an open house session headed by **Gaurav Chaturvedi**, CUTS, Bhilwara, in which participants shared their views and raised queries on topics covered by various speakers. Their suggestions and feedbacks were addressed, and experts answered their queries.

Vote of Thanks

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

Glimpses



DEA Programme

Khandel, Sambhar, Rajasthan

Proceedings

The DEA programme was organised at Atal Seva Kendra, Khandel, Sambhar, Jaipur on September 25, 2018. 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

Atma Ram Sharma, Secretary, Awareness Training and Motivation for Action (ATMA), village Jagmalpura, *panchayat* Jorpura, via - Jobner, Jaipur, welcomed all participants and eminent speakers. He briefed the audience about the purpose of organising such a literary drive and welcomed them on behalf of CUTS.

Deepak Saxena, Assistant Director, CUTS and **Munish Kothari**, Chief Counsellor, Disha Trust, Jaipur, provided the brief overview of Depositor Education and Awareness Programme and its background. He shed light on DEA Fund Scheme, 2014 and the Charter of Customer's Rights of RBI as a depositor.

Technical Sessions

Pukhraj Nahar, Financial Literacy Centre (FLC) Coordinator, Bank of Baroda, Bhilwara, explained the importance of savings and its advantage. He briefly discussed various types of small savings and provided details of savings and recurring deposit accounts. He further explained the Basic Savings Bank Account (BSBD), minimum balance requirement etc. He concluded by explaining steps to prevent an account from becoming dormant/inactive.

Navratan Singh, ICICI Bank, Phulera Branch, mentioned the operational aspect of deposit account. He briefed the KYC requirement, nomination facilities, limit on the transaction, applicable charges, direct benefit transfer, ATM/Debit/Credit cards/Generation of the PIN.

Open House Session

In this session, participants shared their views and raised queries on topics covered by various speakers. Their suggestions and feedbacks were addressed, and experts answered their queries.

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 of their rights and for becoming more enlightened customers of banking services.

Glimpses



DEA Programme

Pilani, Jhunjhunu, Rajasthan

Proceedings

The DEA programme was organised at NL Forman Hotel, Pilani, Jhunjhunu, Rajasthan on September 28, 2018. 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

Rajesh Devi, Secretary, Azad Hind Jan Kalyan Sansthan, welcomed all speakers and audience and elucidated the purpose for organising this literary drive.

Deepak Saxena, Assistant Director CUTS, Jaipur, in the opening address gave an overview of Depositor Education and Awareness Programme. He introduced the DEA program and explained its background. At last, he explained DEA Fund Scheme, 2014 and Charter of Consumer Rights of RBI as a Depositor.

Technical Sessions

Pukhraj Nahar, Financial Literacy Centre (FLC) Coordinator, Bank of Baroda, Bhilwara, explained the importance of savings and its advantage. He briefly discussed various types of small savings and provided details of savings and recurring deposit accounts. He further explained the Basic Savings Bank Account (BSBD), minimum balance requirement etc. He concluded by explaining steps to prevent an account from becoming dormant/inactive.

Munish Kothari, Chief Counsellor, Disha Trust, Jaipur, gave a brief background about the operational aspect of deposit accounts. He provided information on Know Your Customer (KYC) requirement, nomination facilities, limits on the transaction, applicable charges, direct transfer benefits, ATM/Debit/Credit cards/generation of the PIN.

He elaborated the topic of safe banking and the danger of keeping money in illegal financial entities. He told about Debit card/Rupay card and what the customer should do and don't do while using the card. He stated the security aspect of PIN, investment in registered entities only. He also mentioned fraud SMS and phone calls and also explained how to avoid unknown calls/person.

Pukhraj Nahar, FLC Coordinator, Bank of Baroda, Bhilwara, provided a brief of electronic modes of payment/remittance and ECS, NEFT, RTGS, IMPS. He explained the use of a mobile application for banking and internet banking. He further spoke about business correspondents (BCs), mobile vans, ATMs and other modes of banking services. He covered the topic of digital banking, such as Unified Payment Interface (UPI).

He shed light on the grievances redressal mechanism and made participants aware of fraud. He spoke about the scam/frauds/phishing/ponzi schemes/fictitious offers.

Mukesh Meena, Manager UCO Bank, Pilani, Jhunjhunu and **Kishori Lal Jangid**, Manager BRKGB, Pilani, Jhunjhunu put forward information regarding electronic mode of payment and remittance. He provided information about ECS, NEFT, RTGS, IMPS; use of mobile via mobile application and internet banking; BCs, mobile vans, ATMs and other modes of banking services and digital banking (UPI platform).

Shabneet, Assistant Manager BRKGB, Loharu Road, Pilani and **Subhash Agarwal**, Senior Manager ICICI bank, Pilani, Jhunjhunu shared vital information about grievances redressal and awareness about frauds. They mentioned about scam/frauds/phishing/ponzi schemes/fictitious offers. They concluded by elucidating grievances redressal mechanism.

Open House Session

The panel discussion was followed by an open house session headed by **Dharmendra Chaturvedi**, Programme Officer, CUTS Jaipur in which participants shared their views and raised queries on topics covered by various speakers. Their suggestions and feedbacks were addressed, and experts answered their queries.

Vote of Thanks

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

Glimpses



DEA Programme

Virat Nagar, Jaipur, Rajasthan

Proceedings

The DEA programme was organised at Prem Garden, Virat Nagar, Jaipur on October 09, 2018. 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

Gopal Singh, Secretary of Lok Sabhangi Sansthan, Khora Ladkhani, Virat Nagar, Jaipur welcomed all eminent speakers and participants.

Deepak Saxena, Assistant Director of CUTS, Jaipur, in his opening address, gave a brief overview of Depositor Education and Awareness Programme and explained the background of the financial literacy programme. He gave a brief introduction about the DEA Fund Scheme, 2014 and Charter of Customer's Right of RBI as a depositor.

Technical Sessions

Munish Kothari, Chief Counsellor, Disha Trust, Jaipur, started by stating banking at your doorstep. He elucidated the topic by further stating the importance of savings and its advantages, types of small savings, details on savings and recurring deposit accounts, BSBD accounts and minimum balance requirement, meaning of either or survivor, submission of life certificate in November every year and lastly on the steps to prevent your account from becoming dormant/inactive.

Mahaveer Prasad Binwal, Manager, Bank of Baroda, expound on the topic of the operational aspect of deposit account. To further delineate the topic, he stated demystifying KYC requirement, nomination facilities, the limit on the transaction, applicable charges, direct benefit transfer, ATM/Debit/Credit cards/Generation of the PIN.

Munish Kothari, Chief Counsellor, Disha Trust, Jaipur and **Ashok Kumar**, Manager SBI, Viratnagar, Jaipur put forward vital information on the topic of safe banking and danger of keeping money in illegal legal entities. He expanded debit cards/Rupay cards and what should be done or not done while using the card., the security aspect of PIN, investment in registered entities only and how to avoid fraud SMS and phone calls.

Manoj Meena, Manager, Jaipur Central Cooperative Bank, Viratnagar, Jaipur, discussed schemes of government available through banks. He further explained various subheads under the topic including different deposit products available in the bank branch viz. deposit products (savings, recurring and fixed), social security initiative of banks for senior citizens, disabled persons and business correspondents (PMJDY, PMSBY, PMJJBY

and APY), small insurance schemes, mis-selling of financial products and exercising credit discipline through borrowing wisely and repaying timely.

Rajendra Kumar, Manager, Bank of India, Viratnagar, Jaipur, spoke about the electronic modes of payment /remittance. He explained ECS, NEFT, RTGS, IMPS; use of mobile via mobile application and internet banking; BCs, mobile vans, ATMs and other modes of banking services and digital banking (UPI platform).

B L Pankaj, Manager, Rajasthan Marudhara Gramin Bank, Viratnagar, Jaipur, shed light on grievances redressal and awareness about frauds. He explained scam/frauds/phishing/Ponzi schemes/fictitious offers. He ended by stating about grievances redressal mechanism.

Open House Session

The panel discussion was followed by an open house session headed by **Deepak Saxena**, Assistant Director, CUTS Jaipur, in which participants shared their views and raised queries on the topics covered by various speakers. Their suggestions and feedbacks were addressed, and experts answered their queries.

Vote of Thanks

Dharmendra Chaturvedi, 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 related explicitly to safe banking. He also thanked eminent speakers for making participants aware of their rights and becoming more enlightened customers of banking services.

Glimpses



DEA Programme

Kuchaman City, Nagaur, Rajasthan

Proceedings

The DEA program was organised at Kuchaman Vikas Samiti, Nagaur, Rajasthan. 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

Sushila Chauhan, Secretary, SAMPRC Sansthan, Kuchaman City, Nagaur, welcomed all the audience and notable speaker for attending literary drive and elucidated the purpose for organising this literary drive.

Deepak Saxena, Assistant Director, CUTS, Jaipur, in the opening address provided the overview of Depositor Education and Awareness Program with brief introduction and background. He expounded the DEA Fund Scheme, 2014 and Charter of Costumer's Rights of RBI as a depositor.

Technical Sessions

Pukhraj Nahar, Chief Counselor, FLCC, Bank of Baroda, stated banking at your doorstep. He stated the importance of savings and its advantages, types of small savings, details on savings and recurring deposit accounts, BSBD accounts and minimum balance requirement, the meaning of either or survivor, submission of life certificate in November every year and on the steps to prevent your account from becoming dormant/inactive.

Ravi, Branch Manager, PNB, Kuchaman City, Nagaur, discussed the operational aspect of deposits account. He also discussed demystifying KYC requirement, nomination facilities, the limit on the transaction, applicable charges, direct benefit transfer, ATM/Debit/Credit cards/Generation of the PIN.

Pukhraj Nahar, Chief Counselor, FLCC, Bank of Baroda, **Anupam Sharma**, Branch Manager, Bandhan Bank, Kunchaman City and **Manish Chauhan**, Branch Manager, Bank of Baroda, made participants aware of the safe banking and danger of keeping money in illegal financial entities. He elucidated Debit card/Rupay card and what the customer should do and do not do while using the card. They further stated about the security aspect of PIN, regarding investment in registered entities only. They mentioned about fraud SMS and phone calls and also explained how to avoid unknown calls/person.

G R Meena, Branch Manager, SBI, Kuchaman City and **Mr Ramkrishan Meena**, Branch Manager, UCO Bank, Kuchaman City threw light on schemes available through banks. They mentioned different deposit products available in the bank branch viz. deposit products (savings, recurring and fixed), social security initiative of banks for senior

citizens, disabled persons and business correspondents (PMJDY, PMSBY, PMJJBY and APY), small insurance schemes, mis-selling of financial products and exercising credit discipline through borrowing wisely and repaying timely.

Vivek Sharma, Branch Manager, UCO bank, Kuchaman City, spoke about the electronic mode of payment and remittances. He discussed ECS, NEFT, RTGS, IMPS; use of mobile via mobile application and internet banking; BCs, mobile vans, ATMs and other modes of banking services and lastly digital banking (UPI platform).

Pukhraj Nahar, Chief Counsellor, FLCC, Bank of Baroda, discussed grievances redressal and awareness about frauds. He discussed scam/frauds/phishing/ponzi schemes/fictitious offers. He ended his speech by stating about the grievances redressal mechanism.

Open House Session

The panel discussion was followed by an open house session headed by **Deepak Saxena**, Assistant Director, CUTS Jaipur, in which participants shares their views and raised queries on topics covered by various speakers. Their suggestions and feedbacks were addressed, and experts answered their queries.

Vote of Thanks

Satyapal Singh, 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 of their rights and for becoming more enlightened customers of banking services.

Glimpses



DEA Programme

Chirawa Road, Jhunjhunu, Rajasthan

Proceedings

The DEA programme was organised at Jamuna Resort, Chirawa Road, Jhunjhunu, Rajasthan, on October 30, 2018.

Welcome Address

Rajesh Devi, Secretary, Azad Hind Jan Kalyan Sansthan, Pilani, Jhunjhunu, welcomed all the eminent speaker and audience. He briefed the purpose of organising DEA literacy drive and introduced its background.

Deepak Saxena, Assistant Director CUTS, Jaipur, in the opening address gave an overview of Depositor Education and Awareness Programme. He introduced the DEA program and explained its background. At last, he explained DEA Fund Scheme, 2014 and Charter of Consumer Rights of RBI as a Depositor.

Technical Sessions

Manish Kothari, Chief Counsellor, Disha Trust, Jaipur, started his speech by stating the banking at your doorstep. He stated the importance of savings and its advantages, types of small savings, details on savings and recurring deposit accounts, BSBD accounts and minimum balance requirement, the meaning of either or survivor, submission of life certificate in November every year and lastly on the steps to prevent your account from becoming dormant/inactive.

Alok Pushpak, NABARD, discussed the operational aspect of the deposit account. He addressed demystifying KYC requirement, nomination facilities, limits on the transaction, applicable charges, direct benefit transfer, ATM/Debit/Credit cards/Generation of the PIN.

Munish Kothari, Chief Counsellor, FLCC, Jaipur, discussed safe banking and danger of keeping money in illegal financial entities. He stated the debit cards/rupay cards and what should be done or not done while using the card., the security aspect of PIN, investment in registered entities only and how to avoid fraud SMS and phone calls.

Munish Kothari, Chief Counsellor, FLCC, Jaipur and **J P Meena**, LDM, Bank of Baroda, Jhunjhunu, discussed the schemes of government available through banks. They explained different deposit products available in the bank branch viz. deposit products (savings, recurring and fixed), social security initiative of banks for senior citizens, disabled persons and business correspondents (PMJDY, PMSBY, PMJJBY and APY), small insurance schemes, mis-selling of financial products and exercising credit discipline through borrowing wisely and repaying timely.

Munish Kothari, Chief Counsellor, FLCC, Jaipur and **Nirdesh**, ICICI Bank, Jhunjhunu, spoke about electronic modes of payment/remittances. They discussed ECS, NEFT, RTGS, IMPS; use of mobile via mobile application and internet banking; BCs, mobile vans, ATMs and other modes of banking services and digital banking (UPI platform).

Munish Kothari, Chief Counsellor, FLCC, Jaipur and **Siddhart**, Assistant LDM, Bank of Baroda, Jhunjhunu, spoke about grievances redressal and awareness about frauds. They explained scam/frauds/phishing/ponzi schemes/fictitious offers.

Open House Session

The panel discussion was followed by an open house session headed by **Deepak Saxena**, Assistant Director, CUTS Jaipur, in which participants shared their views and raised queries on the topics covered by various speakers. Their suggestions and feedbacks are addressed, and the experts answered their queries.

Vote of Thanks

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

Glimpses



Media Coverage

कुचामन में बैंकिंग

जागरूकता कार्यशाला आज

कुचामन सिटी। शहर में न्यू कॉलोनी विकास भवन में भारतीय रिजर्व बैंक के सहयोग से उपभोक्ता संस्था कट्स, जयपुर एवं संपर्क संस्थान कुचामन सिटी द्वारा जमाकर्ता शिक्षा एवं जागरूकता कार्यक्रम (डीईएपी) के दूसरे चरण में कार्यशाला का मंगलवार को आयोजन किया जाएगा। सुबह 10 बजे से दोपहर 2 बजे तक आयोजित कार्यशाला में रिजर्व बैंक के जयपुर कार्यालय से आए सहायक महाप्रबंधक व विभिन्न बैंकों के विषय विशेषज्ञ बैंकिंग के विभिन्न विषयों के बारे में जानकारी देंगे। कार्यशाला में समाज के विभिन्न क्षेत्रों के व्यक्ति-कॉलेज के विद्यार्थी, किसान, महिलाएं, स्वयं सहायता समूह सदस्य, समाजसेवक, अधिकारी-कर्मचारी आदि शामिल होंगे।

साइबर क्राइम से बचने के उपाय सुझाए

बैंकिंग संबंधी जानकारी देने के साथ बताई योजनाएं

न्यूज सर्विस/नवज्योति, कुचामनसिटी

कुचामन विकास समिति के केन्द्रीय कार्यालय में सोमवार को रिजर्व बैंक ऑफ इंडिया के जमाकर्ताओं के शिक्षा जागरूकता अभियान का आयोजन किया गया। इस अवसर पर सम्पर्क संस्था की सचिव श्रीमती सुरीला चौहान ने समागत बैंक अधिकारियों एवं कट्स संस्था के अधिकारियों का स्वागत किया गया। सभा में सुरीला चौहान ने बैंक गतिविधियों के बारे में बताया। कट्स संस्था के सहायक निदेशक दीपक रावसेना ने बैंकीय साइबर क्राइम के बारे में बताया एवं साइबर क्राइम से बचने के उपाय सुझाए। इसके साथ ही वित्तीय सलाहकार भीलवाड़ा पुष्करज मीणा ने बैंक से संबंधित सरकारी योजनाओं के बारे में विस्तार से समझाया।

पीएनबी बैंक के शाखा प्रबन्धक रवि ने एटीएम कार्ड डेबिट कार्ड केडिट कार्ड के बारे में उन्होंने रुपये कार्ड के द्वारा हर तीन माह में एक बार चार्जनेशियल एवं नॉन चार्जनेशियल ट्रांजैक्शन कार्ड के लक्ष्य रुपये तक के दुर्भटना बीमा या सकते हैं। एटीएम कार्ड से होने वाले फ्रॉड के बारे में विस्तार से बताया एवं बचने के सुझाव दिए। यूको बैंक के सहायक प्रबन्धक विवेक ने नेट बैंकिंग के एच के बारे में विस्तार से बताया तथा डिजिटल



कुचामनसिटी। बैंकिंग सम्बन्धी जानकारी देते अधिकारी तथा कार्यक्रम में मौजूद महिला-पुरुष।

चम्पाला कुमावत ने साइबर भारत मिशन के अंतर्गत किए जाने वाले बैंक लेनदेन तथा व्यवहारों से सम्बन्धित व्यावहारिक कठिनाइयों से अवगत कराते हुए कहा कि बैंककर्तियों को रिजर्व बैंक के निर्देशानुसार पूर्ण सहयोग करना चाहिए तभी वित्तीय साक्षरता के उद्देश्यों को प्राप्ति सम्भव हो सकती।

जमाकर्ता शिक्षा एवं जागरूकता कार्यक्रम की कार्यशाला आज

कुचामनसिटी। शहर के विकास भवन में मंगलवार प्रातः 10 बजे भारतीय रिजर्व बैंक के सहयोग से उपभोक्ता संस्था कट्स जयपुर एवं सम्पर्क संस्थान कुचामन द्वारा जमाकर्ता शिक्षा एवं जागरूकता कार्यक्रम (डीईएपी.) दूसरे चरण में कार्यशाला का आयोजन किया जाएगा। कार्यशाला में भारतीय रिजर्व बैंक के जयपुर कार्यालय के सहायक महाप्रबंधक एवं विभिन्न बैंकों के विषय विशेषज्ञ, बैंकिंग के विभिन्न विषयों-जमाकर्ता शिक्षा एवं जागरूकता का परिचय, पृष्ठभूमि, जमाकर्ता, ग्राहक के अधिकार, बचत के प्रकार, बचत का महत्व व लाभ, बचत व सावधि जमा, न्यूनतम जमा आवश्यकता, जीवित होने का प्रमाण-पत्र, के.वाई.सी. नामांकन, लेन-देन की सीमा, शुल्क, डी.बी.टी. (डायरेक्ट बेनिफिट ट्रान्सफर), विभिन्न प्रकार के कार्ड आदि पर उपभोक्ता हितार्थ जानकारी देंगे। कार्यशाला में कुचामन के शाखा प्रबंधक सेण्ट्रल बैंक ऑफ इण्डिया के नरेन्द्रसिंह राठौड़, आई.सी.आई.सी.आई. बैंक के नीतू पूनिया, पी.एन.बी. के रवि, बैंक ऑफ बड़ौदा के हरिमोहन जांगीड़, बन्धन बैंक के अनुपम शर्मा, एस.बी.आई. बैंक के रामकिशन मीणा एवं जी.आर. मीणा, यूको बैंक के भरतसिंह विभिन्न जानकारी देंगे। कार्यशाला में समाज के विभिन्न क्षेत्रों के व्यक्ति, कॉलेज के छात्र-छात्राएं, किसान, महिलाएं, स्वयं सहायता समूह की सदस्य, समाजसेवक, अधिकारी-कर्मचारी, आंगनवाड़ी कार्यकर्ता भाग लेंगे।

बैंकिंग पर कार्यशाला आज

पत्रिका न्यूज नेटवर्क
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कुचामनसिटी। कुचामन विकास समिति के विकास भवन में भारतीय रिजर्व बैंक के सहयोग से उपभोक्ता संस्था कट्स, जयपुर एवं सम्पर्क संस्थान कुचामन सिटी की ओर से जमाकर्ता शिक्षा एवं जागरूकता कार्यक्रम (डीईएपी.) दूसरे चरण में कार्यशाला का आयोजन मंगलवार को प्रातः 10 बजे से दोपहर 2 बजे तक आयोजित होगा। आयोजित कार्यशाला में भारतीय रिजर्व बैंक के जयपुर कार्यालय के सहायक महाप्रबंधक व विभिन्न बैंकों के विषय-विशेषज्ञ बैंकिंग के विभिन्न विषयों-जमाकर्ता शिक्षा एवं

जागरूकता का परिचय व पृष्ठभूमि, जमाकर्ता व ग्राहक के अधिकार, बचत के प्रकार, बचत का महत्व व लाभ, बचत व सावधि जमा, न्यूनतम जमा आवश्यकता, जीवित होने का प्रमाण-पत्र, के.वाई.सी. नामांकन, लेन-देन की सीमा, शुल्क, डी.बी.टी. (डायरेक्ट बेनिफिट ट्रान्सफर), विभिन्न प्रकार के कार्ड आदि पर उपभोक्ता को जानकारी देंगे। कार्यशाला में अलग-अलग बैंकों के शाखा प्रबंधक भी मौजूद रहेंगे। वित्तीय समावेशन पर रिजर्व बैंक की अस्सी वर्ष की यात्रा, बचत का महत्व व केडिट, डेबिट व ए.टी.एम. कार्ड्स का महत्व पर ऑडियो-वीडियो के माध्यम से जानकारी दी जाएगी।

पत्रिका Tue, 23 October 2018
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बैंक गतिविधियों की दी जानकारी

कुचामन सिटी। कुचामन सिटी विकास समिति के भवनगार में रिजर्व बैंक ऑफ इण्डिया के जमाकर्ता शिक्षा जागरूकता अभियान का आयोजन किया गया। इसमें सम्पर्क संस्था की सचिव श्रीमती सुशीला चौहान ने बैंक अधिकारियों एवं कट्स संस्था के अधिकारियों का स्वागत किया। सभी को सम्बोधित करते हुए चौहान ने बैंक गतिविधियों के बारे में बताया। कट्स संस्था के सहायक निदेशक दीपक सक्सेना ने बैंकीय साइबर फ्राडम के बारे में बताया एवं बचने के उपाय सुझाए। इसके साथ ही एफएलसीसी के काउन्सिलर वित्तीय सहायक बीओबी भीलवाड़ा के पुखराज मीणा ने बैंक से सम्बंधित सरकारी योजनाओं के बारे में समझाया। पीएनबी बैंक के शाखा प्रबन्धक रवि ने एटीएम कार्ड, डेबिट कार्ड, क्रेडिट कार्ड के बारे में बताया। यूको बैंक के सहायक प्रबन्धक विवेक ने इसीएस, नेफ्ट, आरपीजीएस आदि के बारे में बताया। बीपीसी के सहायक प्रबन्धक मनीष चौहान ने एच बंधन बैंक के शाखा प्रबन्धक अनुपम शर्मा ने एटीएम पिन सुरक्षा के बारे में तथा निवेश के बारे में बताया।

सीमा सन्देश



ग्राहकों को बताई बैंक योजना और शिकायत निवारण प्रणाली

भीलवाड़ा। स्वयंसेवी संगठन कट्स की ओर से शुक्रवार को माण्डलगढ़ स्थित डांगी प्लाजा में जमाकर्ता शिक्षा और जागरूकता कार्यक्रम का आयोजन किया गया। कट्स समन्वयक गौहर महमूद ने बताया कि भारतीय रिजर्व बैंक के सहयोग से जमाकर्ता शिक्षा और जागरूकता कार्यक्रम के तहत ग्राहकों को बैंकिंग के बारे में जागरूक किया जा रहा है। कार्यक्रम में कट्स कार्ट जयपुर के सहायक निदेशक दीपक सक्सेना ने बताया कि बैंक खाता खुलवाने समय नोमिनी का हवाला नहीं देने से धारक की मृत्यु के बाद या अन्य कारणों से ग्राहकों का पैसा बैंक में जमा ही रह जाता है। कार्यशाला में राकेश कुमार सोनी, शाखा प्रबन्धक सुरेश मिश्रा, एफएलसी कोऑर्डिनेटर पुखराज नाहर, सहायक शाखा प्रबन्धक महेन्द्र सिंह, कट्स की निर्मला पुरोहित एवं जसराज जाट ने विचार व्यक्त किए। संचालन गौरव चतुर्वेदी ने तथा आभार धीर सिंह ने जताया।

बैंक खाता खुलवाते समय नोमिनी का हवाला जरूर दें

जाशमा। स्वयंसेवी संगठन कट्स की ओर से गुरुवार को मालीखेड़ा स्थित मॉडल स्कूल के सभागार में जमाकर्ता शिक्षा और जागरूकता कार्यक्रम का आयोजन किया गया। कट्स के समन्वयक गौहर महमूद ने बताया कि भारतीय रिजर्व बैंक के सहयोग से चित्तौड़गढ़ जिले के ग्रामीण क्षेत्रों में चलाए जा रहे जागरूकता कार्यक्रम के तहत ग्राहकों को बैंकिंग कार्यप्रणाली के बारे में जानकारी दी जा रही है। उन्हें ग्राहक पहचान प्रक्रिया, शिकायत निवारण प्रणाली, ग्राहकों के अधिकार और वित्तीय जागरूकता के बारे में बताया गया। कार्यशाला में कट्स जयपुर के सहायक निदेशक दीपक सक्सेना बताया कि बैंक खाता खुलवाते समय नोमिनी उपभोक्ताओं का रूपया बैंक में जमा रह जाता है। इसे डेफफण्ड के नाम से जाना जाता है। इस तरह 36 52 करोड़ रुपए रिजर्व बैंक के पास पड़े हैं। इसी से जागरूकता कार्यशाला आयोजित की जा रही है। कार्यशाला में मुख्य अतिथि बैंक ऑफ बड़ौदा के वरिष्ठ शाखा प्रबन्धक फतेहसिंह सुराणा ने कहा कि किसान अपने क्षेत्र के बैंक से किसान क्रेडिट कार्ड, मुद्रा लोन आदि के माध्यम से अपनी वित्तीय जरूरतों को पूरा कर सकते हैं। इसके लिए बैंक में जाकर इसकी प्रक्रिया के बारे में जानकारी ले सकते हैं। उन्होंने ब्राह्मण करने की प्रक्रिया की भी जानकारी दी। इस अवसर पर बैंक आफ बड़ौदा एफएलसी कोऑर्डिनेटर पुखराज नाहर ने बैंकिंग

फूँकने निष्ठाओं में प्राण, कराने दुखितों को निज भान।
जगाने को आई 'नवज्योति', जनों में त्याग और बलिदान।।

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जमाकर्ता शिक्षा व जागरूकता कार्यशाला आयोजित

भीलवाड़ा। कट्स इंटरनेशनल द्वारा शाहपुरा में जमाकर्ता शिक्षा और जागरूकता कार्यशाला का आयोजन किया गया। केन्द्र के सहायक निदेशक गौहर महमूद ने बताया कि भारतीय रिजर्व बैंक के सहयोग से जिले में चलाए जा रहे जमाकर्ता शिक्षा और जागरूकता कार्यक्रम के तहत ग्राहकों को जागरूक कर उन्हें बैंकिंग कार्यप्रणाली के बारे में जागरूक किया गया। इसके तहत ग्राहक पहचान प्रक्रिया, शिकायत निवारण प्रणाली, ग्राहकों के अधिकार और वित्तीय जागरूकता के बारे में जानकारी प्रदान की जा रही है। इस अवसर पर बैंक ऑफ बड़ौदा के एफएलसी कोऑर्डिनेटर पुखराज नाहर ने बैंकिंग सेवाओं की विषय वार जानकारी देते हुए ग्राहकों को बैंक योजना और शिकायत निवारण प्रणाली के बारे में जानकारी प्रदान की। इस अवसर पर कट्स के हेमन्त सिंह सिसोदिया, राधेश्याम गुर्जर ने भी विचार व्यक्त किये।

जमाकर्ता शिक्षा और जागरूकता पर कार्यशाला सम्पन्न

सूत्र सौजन्य/नवज्योति, भीलवाड़ा

स्वयंसेवी संगठन कट्स द्वारा शुक्रवार को माण्डलगढ़ में जमाकर्ता शिक्षा और जागरूकता कार्यशाला का आयोजन किया गया। समन्वयक गौहर महमूद ने बताया कि भारतीय रिजर्व बैंक के सहयोग से जिले के ग्रामीण क्षेत्रों में चलाए जा रहे जमाकर्ता शिक्षा और जागरूकता कार्यक्रम के तहत ग्राहकों को जागरूक कर उन्हें बैंकिंग कार्यप्रणाली के बारे में जागरूक किया जा रहा है। इसके तहत ग्राहक पहचान प्रक्रिया, शिकायत निवारण प्रणाली, ग्राहकों के अधिकार और वित्तीय जागरूकता पर जानकारी प्रदान की जा रही है। कट्स कार्ट जयपुर के सहायक निदेशक दीपक सक्सेना बताया कि बैंक खाता खुलवाते समय

नोमिनी का हवाला नहीं देने से खाता धारक की मृत्यु के पश्चात या अन्य कारणों से ग्राहकों का पैसा बैंक में जमा ही रह जाता है जिसको डेफ फण्ड के नाम से जाना जाता है। इस फण्ड से भारतीय रिजर्व बैंक ग्राहकों को जागरूकता के लिए कार्यशाला चला रहा है। ताकि बैंक ग्राहक जागरूक बन सकें। कार्यशाला में बैंक शाखा प्रबंधकों राकेश कुमार सोनी, सुरेश मिश्रा, ने बैंकिंग सेवाओं के प्रति ग्राहकों को जानकारी लेकर बैंक से जुड़ने के लिए प्रेरित किया। बैंक आफ बड़ौदा के एफएलसी कोऑर्डिनेटर पुखराज नाहर ने बैंकिंग सेवाओं की विषय वार जानकारी देते हुए ग्राहकों को बैंक योजना और शिकायत निवारण प्रणाली पर प्रकाश डाला। इस अवसर पर महेन्द्र

सिंह, निर्मला पुरोहित एवं जसराज जाट ने भी विचार व्यक्त किये। कार्यशाला में पंचायत समिति क्षेत्र माण्डलगढ़ से 60 सहभागियों ने भाग लिया। संचालन गौरव चतुर्वेदी ने किया, धीर सिंह ने आभार जताया।