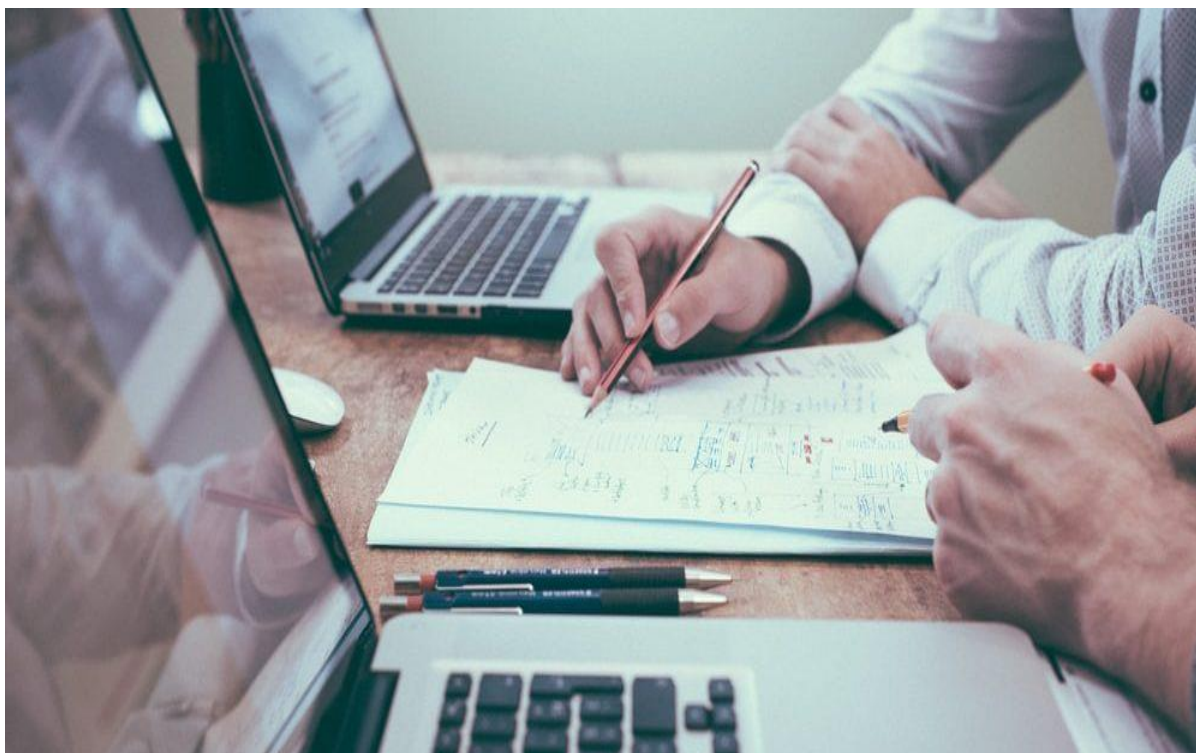


Synthesis Report

Depositor Education and Awareness (DEA) Programme



CUTS-Reserve Bank of India Partnership

October 2019-February 2020

Third 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 a refund from the fund for the paid equivalent amount. The RBI constituted a Committee to administer and manage the fund under 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.

Background

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 the 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 <https://cuts-cart.org/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 extend Phase I to conduct two more pilot programmes focussing on rural and urban consumers, which were organised in Jobner and Dausa under 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.

Details at https://cuts-cart.org/pdf/Event_Report-DEA_Programme_Pilot_Project-2017.pdf

Phase II (Quarter I and II)

After the successful completion of Phase I, the organisation has been considered for conducting further programmes by the DEAF Committee. In Phase II, ten programmes in the first quarter from November 2017-January, 2018 were successfully organised under round one (details can be seen at https://cuts-cart.org/pdf/Event_Report-DEA_Programme_Pilot_Project-2017-18_Phase_2.pdf), which was followed by another set of ten more programmes under quarter two (August-October 2018) (https://cuts-cart.org/pdf/event_report_depositor_education_and_awareness_second_quarter_phase-2.pdf). These two quarters included urban, semi-urban and rural areas at district, blocks and village level.

Quarter III of Phase II

Now, in a run-up to continuous efforts to garner support to RBI and to make banking consumers aware, RBI again approved the third quarter programme for a set of ten more programmes. The period of this round was October 2019 to February 2020. The detailed report of this quarter is as below:

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	Rural/ Semi-Urban/ Urban Area	Topics Covered	Mode of Delivery (Talk/ Presentation/ Panel Discussion etc.)	Name of RBI & Other Officials Attended the Programme	Comments
Programme- 1 at Bassi (Jaipur)	16/10/ 2019	Total of 67	House wife's, Anganwadi workers, Farmers, Students and Daily wage workers	Semi-Urban	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	Mr Sanjay Sinha, Manager in FIDD, RBI, Jaipur attended.	A good programme and enthusiasm showed by semi- urban consumers, which has motivated the entire CUTS team to further these programmes at a wider level.
Programme- 2 at Dudu (Jaipur)	08/11/ 2019	Total of 71	Teachers, College Students, Police Personnel's and Farmers	Semi-Urban	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 at Sambhar (Jaipur)	18/11/ 2019	Total of 55	House wife's, Teacher, Traders, Farmer and Students	Semi-Urban	Same as above	Same as above	None	None
Programme-4 At Newai (Tonk)	28/11/ 2019	Total of 52	Teachers, Farmers Students and Traders	Semi-Urban	Same as above	Same as above	None	Participants raised many questions regarding banking services and shared some basic problems related to financial services
Programme- 5 at Digg (Tonk)	09/12/ 2019	Total of 70	Teachers, Farmers, Students, Shopkeepers and Media Personnel's	Semi-Urban	Same as above	Same as above	None	Participants demanded more such workshops to be organised so that common consumer can be benefited

Programme	Date	No. of Participants	Range of Occupation of the Participants	Rural/ Semi-Urban/ Urban Area	Topics Covered	Mode of Delivery (Talk/ Presentation/ Panel Discussion etc.)	Name of RBI & Other Officials Attended the Programme	Comments
Programme- 6 at Bassi (Chittorgarh)	23/12/ 2019	Total of 55	Students, Teachers, Farmers, NGO personnel and traders.	Rural	Same as above	Same as above	None	Participants raised the question regarding redressal mechanism, which was suitably addressed by experts
Programme- 7 At Pratapgarh	10/01/ 2020	Total of 67	Students, Farmers, SHG Representative s, Anganwadi workers, Labourers and Reporters	Urban	Same as above	Same as above	None	Female participation was outstanding and there was a demand for more such programmes at <i>Gram Panchayat</i> level
Programme- 8 At Kurgaon (Karauli)	07/02/ 2020	Total of 60	Youths, Farmers, SHG Representative s, Anganwadi workers, Labourers, Shopkeepers and Reporters	Rural, Kurgaon	Same as above	Same as above	None	The video showcased regarding the government schemes were appreciated by participants
Programme- 9 At Hindaun City (Karauli)	17/02/ 2020	Total of 65	Students, Farmers, Home Makers, Labourers and Shopkeepers	Semi-Urban	Same as above	Same as above	None	Participants raised many questions regarding linking <i>Aadhar</i> to bank accounts
Programme 10 at Mahaveer ji (Karauli)	26/02/ 2020	Total of 65	Students, Farmers, Home Makers and Shopkeepers, Government officials	Semi-Urban	Same as above	Same as above	None	A good programme and enthusiasm showed by semi-urban consumers, which has motivated the entire CUTS team to further these programmes at a wider level.

DEA Programme

Bassi, Jaipur
October 16, 2019

Proceedings

The DEA programme was organised at Shivam Marriage Garden, Bassi, Jaipur. Shri Satya Narain Sharma of Gramin Aarthik Samudaik Punanirman evam Vikas Sansthan, who was the local coordinator of the event welcomed all 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 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.

Avinash Patodiya, Branch Manager, SBI, Bassi Branch, Jaipur 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.

C.P. Meena, Branch Manager, Union Bank of India, Bassi Branch, Jaipur, shared information about 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.

Pukhraj Nahar 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.

Sandeep, Manager, United Bank of India, Bassi Branch, Jaipur provided a brief of electronic modes of payments and **Manoj**, Manager, ICICI Bank, Bassi Branch, Jaipur briefed on an 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).

Both the speakers shed light on the grievances redressal mechanism and made participants aware of fraud. They 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 **Deepak Saxena**, 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

Dharmendra Chaturvedi, Programme Officer, 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.

DEA Programme

Dudu, Jaipur
November 08, 2019

Proceedings

The DEA programme was organised at Panchayat Samiti Hall, Dudu, Jaipur. Shyaji Ram Gurjar, Secretary, Sangrash Sansthan, Dudu, Jaipur, welcomed all participants and eminent speakers. He provided a brief overview of the event.

Welcome Address

Deepak Saxena, Assistant Director, CUTS, 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.

Munish Kothari, Ex-Regional Director, RBI 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.

Shrawan Jat (BM), Bank of Baroda, Dudu Branch, Jaipur, 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.

V. Mishra, Branch Manager, Rajasthan Marudhara Gramin Bank, Dudu Branch, Jaipur and **S P Mahawar**, Branch Manager, SBI, Dudu Branch, Jaipur elucidated about the safe banking and dangers of keeping money in illegal financial entities. They told about Debit card/Rupay card and what the customer should do and do not do while using the card. Both further explained the security aspect of PIN, regarding and in registered entities only. They made the audience aware of fraud SMS and phone calls and also explained how to avoid unknown calls/person.

Munish Kothari, 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.

J P Biyani, Branch Manager, PNB, Dudu 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 **Deepak Saxena**, 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

Dharmendra Chaturvedi, Programme Officer, 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.

DEA Programme

Sambhar, Jaipur
November 18, 2019

Proceedings

The DEA programme was organised at Shakambhari College, Phulera Road, Sambhar, Jaipur. 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

Vinod Sharma, Assistant Secretary, ATMA Sansthan, Jagmalpura, Jobner, Jaipur 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.

Munish Kothari, Ex-Regional Director, RBI, 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.

Chinmoy Goswami (BM), State Bank of India, Sambhar Branch, Jaipur 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.

Vijay Kumar Sharma, Deputy Branch Manager, Punjab National Bank, Sambhar Branch, Jaipur and **Varun Soni, Branch Manager, Union Bank of India, Sambhar Branch, Jaipur** covered the topics of safe banking and dangers of keeping money in illegal financial entities. They explained to the participants about Debit Card/Rupay Card and what the customer should do and 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.

Munish Kothari 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.

Munish Kothari later 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 highlighted 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 **Deepak Saxena**, 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

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

DEA Programme

Newai (Tonk)

November 28, 2019

Proceedings

The DEA programme was organised at NYM Institute, Newai, 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

Munna Lal Rao, Secretary, Samuhik Vikas Sansthan, 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.

Munish Kothari, ex-Regional Director, RBI, 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

Abhishek Khandal, Sr. Branch Manager, Bank of Baroda, Newai, discussed the operational aspect of deposit account. He spoke about various aspects, including demystifying KYC requirement, nomination facilities, a limit on a transaction, applicable charges, direct benefit transfer, ATM/Debit/Credit cards/Generation of a PIN.

Munish Kothari, 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.

M.C. Meena, Chief Manager, State Bank of India, 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.

Munish Kothari, and **Vidyapati Jhakhar**, Branch Manager, Canara Bank, 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 **Deepak Saxena**, 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, Programme Officer, CUTS, Jaipur, gave a vote of thanks to all notable speakers, who 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.

DEA Programme

Diggi (Tonk)

December 09, 2019

Proceedings

The DEA programme was organised at Gangapur City walon ki Dharmshala, Diggi (Tonk), Rajasthan, on December 9, 2020. 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

Shri Mohan Lal Meena, Secretary Shri Kalyan Seva Sansthan, Diggi, 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.

Munish Kothari, ex-Regional Director, RBI, 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.

Sudama Meena, Branch Manager, State Bank of India, Diggi, Tonk 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.

V K Duboliya, Branch Manager, BRKGB, Diggi, Tonk, shared vital information about safe banking and the 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.

Munish Kothari and **Giri Raj Prasad Jat**, Branch Manager, Bank of India 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 **Deepak Saxena**, 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

Dharmendra Chaturvedi, Programme Officer, 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.

DEA Programme

Bassi (Chittorgarh)

December 23, 2019

Proceedings

The DEA programme was organised at Atal Seva Kendra, Bassi, Chittorgarh on December 23, 2019. 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

Gauhar Mahmood, Assistant Director, CUTS Centre for Human Development, Chittorgarh, 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**, ex-Regional Director, RBI, provided a 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

Munish Kothari and **Arvind Purohit**, FLCC, BoB 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.

Y K Sharma, Branch Manager, Bank of Baroda, Bassi, Chittorgarh and **Praveen Soni**, Branch Manager, SBI, Bassi, Chittorgarh, 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

Dharmendra Chaturvedi, Program Officer, 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.

DEA Programme

Pratapgarh

January 10, 2020

Proceedings

The DEA programme was organised at Hotel Sohan Palace Garden, Pratapgarh, 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

Madan Giri Goswami, Senior Programme Officer, CUTS CHD, 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

Munish Kothari, ex-Regional Director, RBI, 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, 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.

Ashwani Kumar, Field Officer, State Bank of India, Pratapgarh 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 spoke on the grievances redressal mechanism and made participants aware of fraud. He spoke about the scam/frauds/phishing/Ponzi schemes/fictitious offers.

Kirti Vyas, Branch Manager, Axis Bank, Pratapgarh and **Ved Ratan Pal**, Branch Manager, Punjab National Bank, Pratapgarh 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).

Ved Ratan Pal, Branch Manager, Punjab National Bank, Pratapgarh 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

Dharmendra Chaturvedi, Programme Officer, 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.

DEA Programme

Kurgaon, Karauli
February 07, 2020

Proceedings

The DEA programme was organised at **Laxmi Marriage Garden, Near Punjab National Bank, Kurgaon, Karauli** on February 7, 2020. 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

Prem Singh Mali, Secretary, Jyotiba Phule Siksha Sanchalan Samiti, Karauli 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, 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.

Sneh Kumar, Branch Manager, Bank of Baroda, Kurgaon, Karauli, 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 put forward vital information on the topic of safe banking and the 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.

N N Meena, Branch Manager, PNB, Kurgaon, Karauli, 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.

Munish Kothari, 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).

Kothari also briefed 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.

DEA Programme

Hindaun City, Karauli

February 17, 2020

Proceedings

The DEA program was organised **Shree Rajiv Gandhi Sarvodaya Vikas Sansthan, Banki Road, Hindaun City, Karauli**. 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

Shri Prem Singh Mali, Secretary, Jyotiba Phule Siksha Sanchalan Samiti, Karauli, 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 Programme 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

Munish Kothari, ex-Regional Director, RBI, 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.

Sanjay Kumar, Branch Manager, Punjab National Bank, Hindaun City, Karauli, 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.

Munish Kothari, and Sanjay Kumar, Branch Manager, Punjab National Bank, Hindaun City, Karauli and Prabha Kumar, Branch Manager, Oriental Bank of Commerce, Hindaun City, Karauli, 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.

Vikas Kataria, Branch Manager, HDFC Bank, Hindaun City, Karauli and Shambhu Dayal Meena, Branch Manager, State Bank of India, Hindaun City, Karauli 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.

M R Meena, Branch Manager, Bank of India, Hindaun City, Karauli, 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).

Bharat Lal Meena, Branch Manager, Bank of Baroda, Hindaun City, Karauli and Munish Kothari 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

Dharmendra Chaturvedi, Programme Officer, 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.

DEA Programme

Mahaveer ji, Karauli

February 26, 2020

Proceedings

The DEA programme was organised at Anand Bhawan, Mahaveer ji, Karauli on February 26, 2020.

Welcome Address

Prem Singh Mali, Secretary, Jyotiba Phule Siksha Sanchalan Samiti, Karauli, 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 programme 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.

Uttam Kumar, Branch Manager, Punjab National Bank, Mahaveer ji, Karauli, discussed the operational aspect of the deposit account. He addressed demystifying KYC requirement, nomination facilities, a limit 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.

Kothari 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.

Rituraj Sharma, Branch Manager, SBI, Mahaveer ji, Karauli, 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 and **Ajay Singh Meena**, Branch Manager, BRKGB, Mahaveer ji, Karauli, 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

Dharmendra Chaturvedi, Programme Officer, 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.

Details of the Programme

Programme	Date	Venue	Duration of the Prog.	Rural/ Semi- Urban/ Urban Area	No. of Participants	Range of Occupation of the Participants
Programme- 1 at Bassi (Jaipur)	16/ 10/ 2019	Shivam Marriage Garden , Bassi, Jaipur	4 Hours	Semi-Urban, Bassi, Jaipur	Total of 67 Details are attached in the activity report	House wife's, Anganwadi workers, Farmers, Students and Daily wage workers
Programme- 2 at Dudu (Jaipur)	08/ 11/ 2019	Panchayat Samiti Hall, Dudu	4 Hours	Semi-Urban Dudu, Jaipur	Total of 71 Details are attached in the activity report	Teachers, College Students, Police Personnel's and Farmers
Programme-3 at Sambhar (Jaipur)	18/ 11/ 2019	Shakambhari College, Sambhar	4 Hours	Semi-Urban, Sambhar, Jaipur	Total of 55 Details are attached in the activity report	House wife's, Teacher, Traders, Farmer and Students
Programme-4 At Newai (Tonk)	28/ 11/ 2019	NYM Institute, Newai	4 Hours	Semi-urban, Newai (Tonk)	Total of 52 Details are attached in the activity report	Teachers, Farmers Students and Traders
Programme- 5 at Diggi (Tonk)	09/ 12/ 2019	Gangapur City walon ki Dharmshala, Diggi (Tonk)	4 Hours	Semi-urban, Diggi (Tonk)	Total of 70 Details are attached in the activity report	Teachers, Farmers, Students, Shopkeepers and Media Personnel's
Programme- 6 at Bassi (Chittorgarh)	23/ 12/ 2019	Gram Panchayat Bhawan, Bassi	4 Hours	Rural, Bassi (Chittorgarh)	Total of 55 Details are attached in the activity report	Students, Teachers, Farmers, NGO personnel and traders
Programme- 7 At Pratapgarh	10/ 01/ 2020	Hotel Sohan Palace Garden	4 Hours	Urban, Pratapgarh	Total of 67 Details are attached in the activity report	Students, Farmers, SHG Representatives, Anganwadi workers, Labourers and Reporters
Programme- 8 At Kurgaon (Karauli)	07/ 02/ 2020	Laxmi Marriage Garden, Kurgaon	4 Hours	Rural, Kurgaon, Karauli	Total of 60 Details are attached in the activity report	Youths, Farmers, SHG Representatives, Anganwadi workers, Labourers, Shopkeepers and Reporters
Programme- 9 At Hindaun City (Karauli)	17/ 02/ 2020	Shri Rajiv Gandhi Sarvodaya Vikas Sansthan, Hindaun City	4 Hours	Semi-urban, Hindaun City	Total of 65 Details are attached in the activity report	Students, Farmers, Home Makers, Labourers and Shopkeepers
Programme 10 at Mahaveer ji (Karauli)	26/ 02/ 2020	Anand Bhawan, Mahaveer ji	4 Hours	Semi-Urban, Mahaveer ji	Total of 65 Details are attached in the activity Report	Students, Farmers, Home Makers and Shopkeepers, Government officials

Brief Details/Profile of Speakers in Ten Programmes

S. N.	Programme	Name of the Speaker	Profile of the Speaker
1.	Programme- 1 at Bassi (Jaipur) 16/ 10/ 2019	• Pukhraj Nahar	FLC Coordinator, Bank of Baroda, Bhilwara
		• Avinash Patodiya	Avinash Patodiya, Branch Manager, SBI, Bassi Branch, Jaipur
		• C.P. Meena,	Branch Manager, Union Bank of India, Bassi Branch, Jaipur
		• Sandeep Kumar	United Bank of India, Bassi Branch, Jaipur
		• Manoj Kumar	ICICI Bank, Bassi Branch, Jaipur
2.	Programme- 2 at Dudu (Jaipur) 08/ 11/ 2019	• Munish Kothari	Ex-Regional Director, RBI, Mumbai
		• V. Mishra	Branch Manager Rajasthan Marudhara Gramin Bank, Dudu Branch, Jaipur
		• J P Biyani	Branch Manager, PNB, Dudu Branch, Jaipur
		• S P Mahawar	Branch Manager, SBI, Dudu Branch, Jaipur.
3.	Programme-3 at Sambhar (Jaipur) 18/ 11/ 2019	• Munish Kothari	Ex-Regional Director, RBI, Mumbai
		• Chinmoy Goswami	Branch Manager, State Bank of India, Sambhar Branch, Jaipur
		• Varun Soni	Branch Manager, Union Bank of India, Sambhar Branch, Jaipur
		• A V Gaur	HDFC Bank, Sambhar Branch, Jaipur
4.	Programme-4 At Newai (Tonk) 28/ 11/ 2019	• Munish Kothari	Ex-Regional Director, RBI, Mumbai
		• Abhishek Khandal	Sr. Branch Manager, Bank of Baroda, Newai Branch, Tonk
		• Vidyapati Jhakhar	Branch Manager Canara Bank, Newai Branch, Tonk
		• M.C. Meena	Chief Manager, State Bank of India, Newai Branch, Tonk
5.	Programme- 5 at Diggi (Tonk) 09/ 12/ 2019	• Munish Kothari	Ex-Regional Director, RBI, Mumbai
		• Sudama Meena	Branch Manager, State Bank of India, Diggi, Tonk
		• V K Duboliya	Branch Manager BRKGB, Diggi, Tonk
		• Giri Raj Prasad Jat	Branch Manager Bank of India, Diggi, Tonk

S. N.	Programme	Name of the Speaker	Profile of the Speaker
6	Programme- 6 at Bassi (Chittorgarh) 23/ 12/ 2019	<ul style="list-style-type: none"> Munish Kothari 	Ex-Regional Director, RBI, Mumbai
		<ul style="list-style-type: none"> Y K Sharma 	Branch Manager, Bank of Baroda, Bassi, Chittorgarh
		<ul style="list-style-type: none"> Praveen Soni 	Branch Manager, SBI, Bassi, Chittorgarh
		<ul style="list-style-type: none"> Arvind Purohit 	FLCC, BoB, Chittorgarh
7.	Programme- 7 At Pratapgarh 10/ 01/ 2020	<ul style="list-style-type: none"> Munish Kothari 	Ex-Regional Director, RBI, Mumbai
		<ul style="list-style-type: none"> Ashwani Kumar 	Ashwani Kumar Field Officer, State Bank of India, Pratapgarh
		<ul style="list-style-type: none"> Kirti Vyas 	Branch Manager, Axis Bank, Pratapgarh
		<ul style="list-style-type: none"> Ved Ratan Pal 	Branch Manager, Punjab National Bank, Pratapgarh
8.	Programme- 8 At Kurgaon (Karauli) 07/ 02/ 2020	<ul style="list-style-type: none"> Munish Kothari 	Ex-Regional Director, RBI, Mumbai
		<ul style="list-style-type: none"> Sneh Kumar 	Branch Manager Bank of Baroda, Kurgaon, Karauli
		<ul style="list-style-type: none"> N N Meena 	Branch Manager, PNB, Kurgaon, Karauli
9.	Programme- 9 At Hindaun City (Karauli) 17/ 02/ 2020	<ul style="list-style-type: none"> Munish Kothari 	Ex-Regional Director, RBI, Mumbai
		<ul style="list-style-type: none"> Sanjay Kumar 	Branch Manager, Punjab National Bank, Hindaun City, Karauli
		<ul style="list-style-type: none"> Prabha Kumar 	Branch Manager, Oriental Bank of Commerce, Hindaun City, Karauli
		<ul style="list-style-type: none"> Vikas Kataria 	Branch Manager, HDFC Bank, Hindaun City, Karauli
		<ul style="list-style-type: none"> Shambhu Dayal Meena 	Branch Manager, State Bank of India, Hindaun City, Karauli
		<ul style="list-style-type: none"> M R Meena 	Branch Manager, Bank of India, Hindaun City, Karauli
		<ul style="list-style-type: none"> R K Khandelwal 	Branch Manager, Corporation Bank, Hindaun City, Karauli
		<ul style="list-style-type: none"> Bharat Lal Meena 	Branch Manager, Bank of Baroda, Hindaun City, Karauli
		<ul style="list-style-type: none"> R A Sharma 	Branch Manager, United Bank of India, Hindaun City, Karauli
10.	Programme 10 at Mahaveer ji (Karauli) 26/ 02/ 2020	<ul style="list-style-type: none"> Munish Kothari 	Ex-Regional Director, RBI, Mumbai
		<ul style="list-style-type: none"> Uttam Kumar 	Branch Manager, Punjab National Bank, Mahaveer ji, Karauli
		<ul style="list-style-type: none"> Rituraj Sharma 	Branch Manager, SBI, Mahaveer ji, Karauli
		<ul style="list-style-type: none"> Ajay Singh Meena 	Branch Manager, BRKGB, Mahaveer ji, Karauli

CUTS Programme Managing Team

S. N.	Name of the Staff	Designation
1.	Deepak Saxena	Assistant Director, CUTS International
2.	Gauhar Mahmood	Assistant Director, CUTS Centre for Human Development, Chittorgarh
3.	Dharmendra Chaturvedi	Programme Officer, CUTS International
4.	Aradhana Gupta	Programme Associate, CUTS International
5.	Madan Giri Goswami	Programme Coordinator, CUTS Centre for Human Development, Chittorgarh
6.	Satyapal Singh	Programme Associate, CUTS International
7.	Gaurav Chaturvedi	Programme Assistant, CUTS Centre for Human Development, Bhilwara

Glimpses of Programme

Programme 1 at Bassi (Jaipur) on October 16, 2019



Programme 2 at Dudu, Jaipur on November 08, 2019



Programme 3 at Sambhar (Jaipur) on November 18, 2019



Programme 4 at Newai (Tonk) on November 28, 2019



Programme 5 at Diggi (Tonk) on December 09, 2019



Programme 6 at Bassi (Chittorgarh) on December 23, 2019



Programme 7 at Pratapgarh on January 10, 2020



Programme 8 at Kurgaon (Karauli) on February 07, 2020



Programme 9 at Hindaun City (Karauli) on February 17, 2020



Programme 10 at Mahaveer ji (Karauli) on February 26, 2020



A Sample Agenda
Quarter III, Phase II
Category: Rural/Semi-Urban/Urban
Date:
Venue:

Time	Subject	
9.30-11.00	Arrival, Registration	
11.00-14.30	Welcome Address	
	Opening Address Overview of Depositor Education and Awareness <ul style="list-style-type: none"> • Introduction and Background • DEA Fund Scheme, 2014 • Charter of Customer's Rights of RBI as a Depositor Video No. 1 (Financial Inclusion RBI's Journey through 80 Years)	CUTS Team
	Banking at Your Door Step <ul style="list-style-type: none"> • 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 • Steps to Prevent Your Accounts from Becoming Dormant/Inactive Video No. 2 (Importance of Savings)	
	Deposit Accounts: Operational Aspects <ul style="list-style-type: none"> • Demystifying KYC Requirements • Nomination Facilities • Limits on Transaction • Applicable Charges • Direct Benefit Transfer • ATM/Debit/Credit Cards/Generation of PIN Video No. 3 (Importance of Credit/Debit/ATM Cards) Video No. 4 (KYC)	
	Safe Banking and Dangers of Keeping Money in Illegal Financial Entities <ul style="list-style-type: none"> • Debit Cards/Rupay Cards (Do's and Don'ts of Card Usage) • Security Aspects of PIN • Investment in Registered Entities Only 	

Time	Subject	
	<ul style="list-style-type: none"> Fraud SMS/Phone Calls-How to Avoid Unknown Calls/Persons Video No. 5 (ATM Fraud)	
	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 and Fixed) Social Security Initiatives of Banks for Senior Citizens, Disabled Persons, School Children and Business Correspondents (PMJDY, PMSBY, PMJJBY and APY) Small Insurance Schemes Mis-selling of Financial Products Exercising Credit Discipline-Borrowing Wisely and Repaying Timely Video No. 6 (Pradhan Mantri Suraksha Beema Yojna_First) Video No. 7 (Pradhan Mantri Suraksha Beema Yojna_Second) Video No. 8 (Jeevan Jyoti Yojna) Video No. 9 (Atal Pension Yojna)	
	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 Digital Banking (Unified Payment Interface Platform) Video No. 10 (Bhim_Going Digital) Video No. 11 (Unified Payments Interface)	
	Grievances Redressal and Awareness about Frauds <ul style="list-style-type: none"> Scam/Frauds/Phishing/Ponzi Schemes/fictitious Offers Grievance Redressal Mechanism Video 12 (Security Features of Rs 2000 Notes)	
	Open House –Suggestions/Feedback/Questions from the Participants	CUTS Team
14.30-14.35	Vote of Thanks	CUTS Team
14.35 Onwards	Lunch & Departure	

Media Coverage DEA Programme

जमाकर्ता शिक्षा एवं जागरूकता कार्यशाला
में दी बैंकिंग योजनाओं की जानकारी
राजीव गांधी सर्वोदय विकास संस्थान में हुआ कार्यक्रम

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हिजरीन मिट्टी हावीब गांधी मसीदी विकास मंडलन पीरमन में जयकारा
 शिवा एवं जयकारा कार्यक्रम का आयोजन हुआ। भाषांतर रिजल्ट के
 के माध्यम से कटम जयपुर एवं जयकारा जयपुर शिवा मंडलन मंडलन के
 उल्लेखजनक में हुए हैं। कायदाजनक में कटम, जयपुर के माध्यम निदेशक
 टीका मंडलन में जयकारा शिवा एवं जयकारा कार्यक्रम के माध्यम में
 विचार में जयकारा टीकाजीब गांधी मसीदी विकास मंडलन के मंडलन
 पीरमन वृजिजीब गांधी में कायदा कि कार्यक्रम में जयकारा मंडलन

जमाकर्ता शिक्षा और जागरूकता कार्यक्रम का हुआ आयोजन



सीधा सवाल । छोटीसादड़ी। कदस द्वार
सहयोग से प्रतापगढ़ जिला मुख्यालय पर किए
के बारे में विस्तृत जानकारी दी गई। लोकेश
में विद्यार्थियों को वित्तीय जागरूकता संदेश, व
साक्षरता का महत्व, स्कूली बच्चों के लिए ज
विषयों को लेकर जमाकर्ता शिक्षा और ज
बैठक का आयोजन हुआ। कार्यक्रम में बंसीर
सभी विद्यार्थियों ग्रामीणों एवं मीडियासाथि
गोस्वामी, सीनियर कार्यक्रम अधिकारी ने
दिया। दीपक सक्सेना सहायक
जागरूकता के बारे में जानकारी
बैंकिंग आपके डोर, बचत और
जमा खातों पर छोटे बचत वि
शेष आवश्यकता, नवंबर में

महाविद्यालय में नेट बैंकिंग
कार्यशाला का आयोजन सम्पन्न हुआ
फुलेरा / कानाराम प्रजापति - मरुधर भारती

फुलेरा / कानाराम प्रजापति - मरुधर भारती

फुलेरा / कानाराम प्रजापति

कस्बे के समीपवर्ती क्षेत्र राजकीय शाकम्भर स्नातकोत्तर महाविद्यालय में आर बी आई एवं नेचर कंजर्वेशन एवं कंज्यूमर यूनिटी एंड ट्रष्ट सोसायटी कट्स जयपुर के आर्थिक सहयोग एवं मार्गदर्शन से अवेयरनेस ट्रेनिंग एण्ड मोटिवेशन फोर एल्शन (आत्मा) संस्था जगमलपुरा द्वारा नेट बैंकिंग की जानकारी दी गई इस कार्यशाला में मनीष कोठारी दीपक शर्मा, व विनोद कुमार शर्मा ने नेट बैंकिंग की जानकारी से सभी को अवगत कराया इस मौके पर बुजेश शर्मा आशीष सेन ने सभी उपस्थित सदस्यों को धन्यवाद देकर कार्यशाला का समापन किया।

कार्यशाला में विद्यार्थियों को बताया बचत का महत्व

January 10, 2020, Pratapgarh, Rajasthan



द संस्था व बैंक पदाधिकारी।

जय में जागरूकता संदेश, वरिष्ठ नागरिकों के लिए वित्तीय साक्षरता का महत्व संचालन किया। दीपक सम्मेलना सहायक निदेशक ने भी जानकारी

विद्यार्थियों को बैंक की कार्यप्रणाली समझाई



प्रतापगढ़। जमाकर्ता शिक्षा और जागरूकता कार्यक्रम में मंचासीन अतिथि।
व्योमवज्र्योति, प्रतापगढ़

शिक्षा और जागरूकता (डीएफ) कार्यक्रम की बैठक होटल, सोहन सैन्ड्स मार्जिन रोड, मुनीश कोठारी व बैंक ऑफ इंडिया के जिला अग्रणी प्रबंधक

जमाकर्ता शिक्षा और जागरूकता कार्यक्रम का हुआ आयोजन

which is the same

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