



Priyasakhi Mahila Sangh, Indore (M.P.)
Depositor Education and Awareness Programme



WORKSHOP REPORT

INDORE



One Day
Workshop on Depositor's Education and Awareness

Date	: 29/Jan/2018
Time	: 09:30 AM to 02:30 PM
Implementing Organization	: Priyasakhi Mahila Sangh, Indore
Funded by	: RBI, Depositor's Education and Awareness Fund Scheme 2014
Venue	: Maple Hall, Brilliant Convention Centre, Indore
Tehsil & District	: Indore

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1. BACKGROUND :

The saving bank deposits and term deposits amounting to more than Rs. 60 lakh crore deposited by more than 800 millions in SB account and 150 millions in term deposit accounts are getting interest at the rate of 4% on SB account and 7% on term deposit account. To protect the rights and privilege of the depositors. The Reserve Bank of India, in exercise of the powers conferred by sub-sections (1) and (5) of section 26A of the Banking Regulation Act, 1949 (10 of 1949) has created a Depositors education and awareness fund scheme 2014 and the RBI has sanctioned a pilot programme to be organized in the form of participatory workshop, where the target participants will be explained about the advantage of having bank deposit account and their rights and privileges as depositors. We conducted one day workshop on the subject matter on dated 29th Jan, 2018 at Maple Hall, Brilliant Convention Centre, Indore. Before organizing the workshop we conducted a sample survey of 80 persons drawn from all segments of the society and design the workshop.

2. SURVEY REPORT :

Various rights of depositors of scheduled commercial banks are clearly laid down by Reserve Bank of India/Indian Bank's Association. Bank is ensuring that the products and services offered to the depositors meet the relevant law and regulations. The various rights of the depositors are enumerated as below :

The branch management has to extend guidance/necessary assistance to the customers especially to small depositors in the following areas :

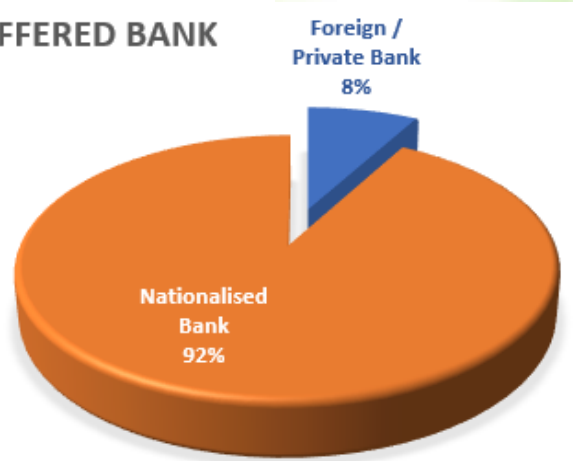
1. Selecting the product which suits their requirements and the financial implication in doing so.
2. Explaining the salient features of deposit products either in English/Hindu/local language.
3. Explaining the rate of interest being paid on SB deposits and term deposits and the method of calculation of interest and full information about the working of the accounts.
4. The procedure in getting statement of accounts from branches at regular intervals with free of cost (additional charges to be paid if the statement of accounts are frequently demanded).

5. Various ways and means through which the changes in terms and conditions of the products are intimated by the bank to the customers.
6. The right to close the account within 30 days from the date of notice of change in the features of the concerned product (if the changes are to the disadvantage of the depositors) without paying any extra charges.
7. The available communication channels to know about any changes made in the rate of interest or increase in charges if any.
8. The terms and conditions and charges while using the Bank's ATMs.
9. The details of tie-up arrangements of the bank with other Banks ATMs and the charges thereon.
10. Full details about the clearing cycle/collection services including the availability of clear balance to draw the money.
11. The facility about immediate credit in their account for outstation cheques upto Rs.15,000/- (presently available to customers having satisfactory operations).
12. Eligibility to get interest on funds involved if collection is delayed beyond the normal period as stipulated by RBI.
13. The procedures about how the unpaid cheques or out of dated cheques are dealt with.
14. The procedure in getting cheque or a copy of the cheque as evidence, if there is any dispute about the paid cheque.
15. Details of the services, exchange rates and charges that are applicable to foreign exchange transactions and the transfer of money to abroad.
16. Details about availability of nomination facility on all deposit products, articles of safe custody, safe deposit lockers etc.
17. Procedure available in exchanging cut notes soiled notes and coins.
18. Systems and procedure prevailing in the bank in handling complains received from depositors and the remedial measures.
19. Explaining the details about Banking Ombudsman Scheme.
20. Details about deduction of TDS if any as per the Income Tax guidelines and providing certificate of tax deducted at source.

Customer service should not be a reactive exercise. Communicating with customer with proactively reduce the cost of managing inbound calls and increase customer satisfaction. Bank customers need the most up-to-date information precisely when and where they choose or they won't be satisfied. They want to check balances on mobile, move money without going into bank branch or to an ATM and get answers to their question quickly and easily. The technology offers businesses new and powerful ways to connect and facilitate these actions but these new technologies will be worthless if brand, messaging and service are not consistent across all channel including mobile, web, email and social media. To find out the level of satisfaction and status of customer service pertaining to the bank depositors a survey was conducted in the city of Indore.

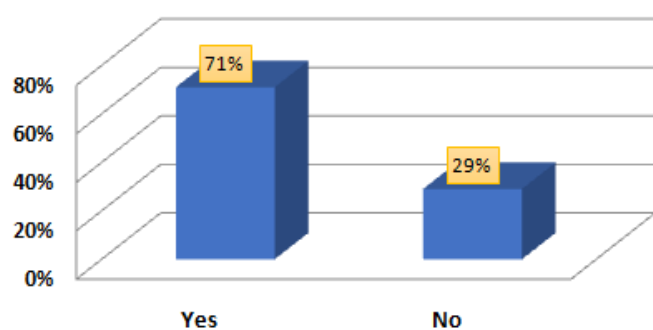
Our survey result shows that even today only one entity that the general public suppose to trust with their hard earned money is the nationalized bank, where 92% respondents shows their trust in nationalized bank in compared to private banks.

Q.7 PREFERRED BANK



Yet, in past couple of month it is reveal from survey that the customer feel that they were robbed, hood winked or cheated by the bank while they showed their trust in them. Whereas 48% depositors choose the nationalized bank due to their trust and nearness to office/residence. The depositor also notice the discrimination

Charges levied for breaching minimum balance



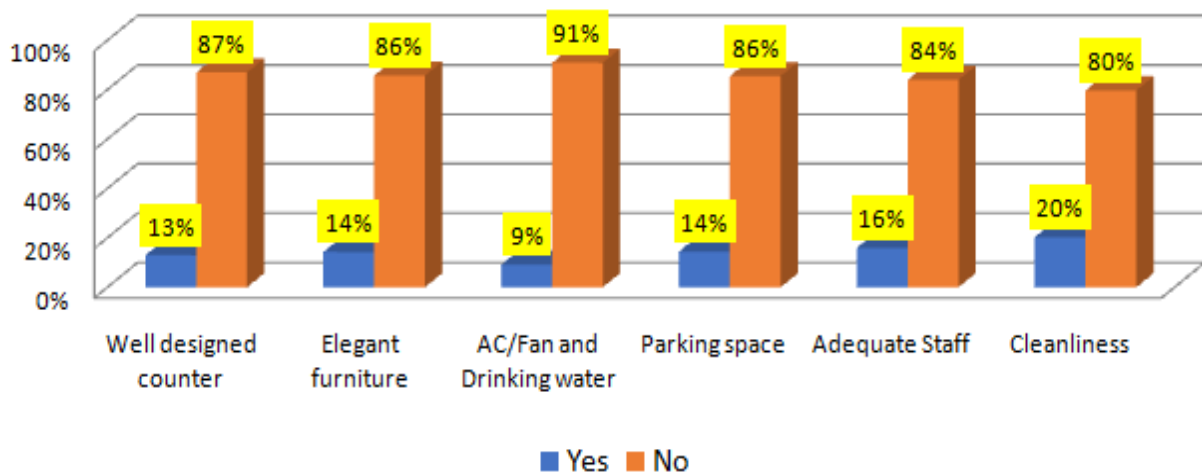
between new and old borrowers of home loan, the difference in rate of interest charged by the bank. Second big flash point anger is the decision to charge customer for withdrawing their own money. As the bank charging Rs. 150/- after every fourth or fifth withdrawal and these charges are levied without any assessment of the situation on the ground and even

without intimation. The pensioner's account also charged with similar charges. 71% respondents are victims of such various not acceptable charges.

82% respondents are having saving bank accounts and 48% chooses particular bank either on nearness to their office/residence or continued with the bank due to absence of alternatives.

Though the 79% respondents reported that their bank provide equal treatment to similar customer for similar services but 84% bank branches does not have adequate staff, 73% respondents felt that the behavior of staff is of average level. 79% staff does not have coordination among themselves and 66% are not taking interest in solving the customer's problem. Whereas 87% branches are not equipped with well designed counter, 86% branches does not have elegant furniture, 91% branches does not have the facility of drinking water and 86% branches are not having sufficient space for vehicle parking. The cleanliness in branches of private bank is good compared to nationalized bank 80%.

Status of Services and Facilities provided by banks

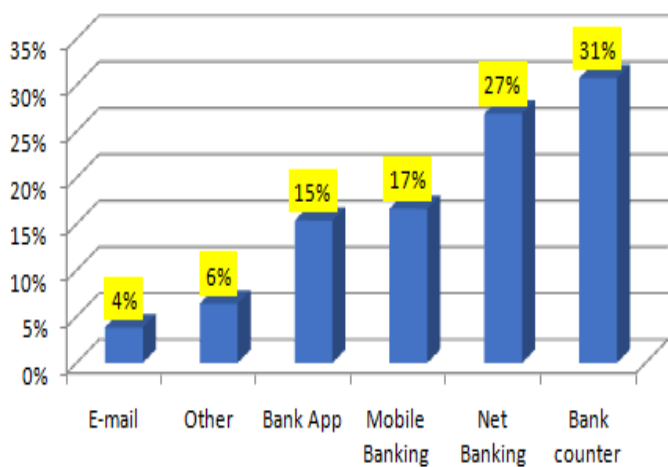


The imperial bank had cashier and front desk employee with metric and SSLC as qualification and most staff operating computers do not know banking regulations and the officers behind the desk are not better. The machines dictate and the man obey. Link fail, server fail are example. Depositor are surprised to notice that when they ask for the deposit schemes for senior citizen or basic deposit saving account, the manager explain the

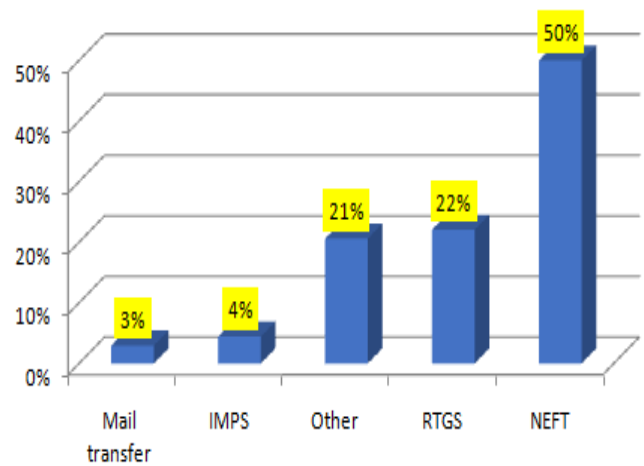
insurance product and the bank mutual funds with the attraction that get higher returns on such off beat product and mutual fund because they get commission on such products.

Only 44% respondents has given standing instruction for fund transfer and 58% respondents believe that their standing instructions are properly executed. 31% respondents getting their bank statement through bank counter and 27% are getting from Net Banking. Whereas 81% respondent clearly understand abbreviation entries made in statement or passbook. While opting the mode of renittance 55% are using NEFT, 22% RTGS, 4% IMPS and 3% Mail transfer, where 21% using other mode of remittance. 84% respondents are believe that their remittance been affected correctly. While the union government is pushing customer into digital transaction but survey show that 57% respondents find error in their transaction, 56% respondents face misbehave and 43% face delay in transaction.

Q 33. Bank Statement Mode



Q.38 : Mode of Remittance



While the union Govt. pushing the customers into digital transaction where the banks continue to the short of currency stock in ATM. 30% ATM and Deposit machine are either non-functional or out of order. This number will be increase substantially. 65% respondents complain about the freezing of account due to unknown reason or failure of server. Many of the customers face the blocking of the RTGS payment sites server issue in order to retain the customer base and avoid transfer the fund outside the bank.

2.1 COMMENTS AND DEMANDS FROM RESPONDENTS FOR ADDITIONAL FACILITIES :

- Customers like senior citizens and women are exempted from bank minimum charges.
- Facilities like sitting arrangement, drinking water and writing space to be arranged.
- The bank branch should have adequate parking space.
- Senior citizen and women should be treated separately.
- Arrangement for helpdesk corner.
- Minimum panel charges.
- ATM should be safe and available with security guard.
- Home service should be offered to aged person. All new charges should be eliminated.
- Fair and equivalent to the customer specially poor and aged.
- Training to staff on updation of technical service.
- Time required for deposit / withdrawal and cheque clearing.
- Update mobile app features and online transaction.

2.2 SUGGESTIONS :

- Display of Govt. schemes, insurance schemes and other product pamphlets.
- Cash deposit machine and Passbook updation machines must be maintained with hardware updation.
- Teaching of Online bank services to the customer and mobile app through video.
- Increase the rate of interest on FDR and saving bank account.
- Effective orientation training to the staff on change technology and bank regulation.
- Consistent policy in levying the charges.
- Avoid and check the mis selling & misleading by the bank employee on offbeat products.

3. OBJECTIVES OF THE WORKSHOP :

Looking to the present scenario the depositors feel like that they were robbed, hood winked or cheated by the bank while they showed their trust in them. The objectives of the pilot programme is imparting education and awareness for the promotion of depositor's interest and to aware them to secure their hard earned money, weaning the participants from keeping their hard earned money in illegal and non-banking entities. encourage them for having operative bank account, demystifying them about the KYC norms of prevailing system, educate the participant on mis selling of banking products and to educate them on customers rights as depositors and more as under:

- To understand the role of financial / banking institutions in creative customer awareness through digitization.
- To understand the role of regulatory bodies and other key stake holder in enhancing awareness and safeguard the depositor's interest.
- To propagate steps to build common communication strategies to educate the depositors and other customers.
- To strengthen the measures to provide seamless and excellent services to customer.
- To instill the need for empathy and understanding while dealing with customer issue.
- Educating the participants on financial planning, risk management and tax saving.
- Educating participants on available grievance redressal mechanism with bank.
- Insurance scheme linked with the deposit account to safeguard the interest of depositors.

4. WORKSHOP MANAGEMENT :

4.1 PREPARATION :

Preparation of workshop included the task like finalisation of contents, training materials (module and hand-outs) selection of venue, selection of key speakers, selection of participants, session plan, printing of training materials, logistic arrangement including posters, banners, projector, computer, finalisation of topics and logistic arrangement for speakers, arrangement of food and refreshment, tea, memento for the speakers and guests.

4.2 CO-ORDINATION :

Priyasakhi Mahila Sangh has a good team of professionals acquainted with the city of Indore and established good rapport and understanding with all the mechanism and requirements to conduct such workshop and training program.

4.3 MANAGEMENT :

The team leader along with the support of the seniors was responsible for the overall management and insuring the success and quality of the workshop. One senior consultants was assigned to observe and evaluate the speaker's address and group/panel discussion. Quality of delivery, exercises and how these activities are accepted and understood by the participants. The venue of workshop was selected from the best available resources and looking to the approach and accessibility of the participants.

5. OPENING CEREMONY :



The workshop was officially inaugurated with lamp lighting and garlanding on the photo of goddess Saraswati with welcome address by the CEO Ms. Arti Kushwah with PPT presentation containing the developmental history of Priyasakhi Mahila Sangh and the present financial status and the scope of activities and the coverage area.





Dr. Smita Premchander Visiting Faculty, IIMA and Founder, Sampark, Bangalore elaborated the outcome of survey. She also elaborated the need of workshop, finding of survey reports.

6. FACILITATORS :

The workshop was facilitated by the following expert team:

- Mr. Satyendra Rajput, Manager, RBI
- Dr. Smita Premchander, Visiting Faculty, IIMA and Founder, Sampark, Bangalore
- Ms. Arti Kushwah, CEO, PSMS
- Mr. Mukesh Bhatt, LDM, BOI, Indore
- Mr. D.S. Yadav, Consultant Financial Literacy, BOI, Indore
- Mr. N.P. Tiwari, F.C. Dept., BOI
- Mr. B.L. Khandelwal, General Manager, NJGB
- Mr. Nilesh Trivedi, Asst. G.M., MSME
- Mr. Sanjay Kumar Sharma, Manager, LIC

7. PARTICIPANTS :

The workshop was attended by representative from various sphere of the society, which include the participants from private service, Govt. service, business & traders, industries, Media, NGOs, Housewives.

The breakup of 70 participants including 19 women is given in table given below and the list of participants is annex as annex-1.

NGOS/ Institution		Bank	Media	Govt./ Private Service		Housewife	Trade/ Businessman	Independent Professional		Retired
M	F	M	M	M	F	F	M	M	F	M
3	7	11	2	2	3	1	23	6	8	4

8. APPROACH AND METHODOLOGY :

The approach and methodology was based on the participatory method in order to meet it needs and problems of the participants and oriented to spoke out their problems and issues while operating their bank deposit accounts. The following methodology was used in the workshop.

8.1 Brain Storming / Technical Session -

- Address by the panelist and subject expert from banking and financial institutions.

8.2 Panel Discussion (Q & A)

8.3 Skit Play

8.1 BRAIN STORMING / TECHNICAL SESSION :

In the technical session Chief Guest Mr. R.K. Rao, CGM, NABARD elaborated the innovative idea of micro finance initiated by the NABARD in 1992 with a small group of 500 SHGs when all scheduled and private bank even cooperative banks also fear in financing to individuals of under privilege class, off farm labourers and people from tribal areas. The NABARD initiated the process with formation of small groups of minimum 10 to 20 members and financed them considering the group as one entity. This initiative was widely appreciated and now SHGs financed by the NABARD and other schedule banks through MFIs and federations. He also said that till the end of 2011, 51% population was out of banking

arena and now as the survey result after *Jandhan* account 92% population are linked with



the banking process.

NABARD has initiated E-Shakti portal as pilot program in 25 districts and this will be extended to cover 100 districts as pilot project. Now, today the bank, MFIs and SHG Member's interlink on portal and

every stakeholder can see the position, performance of finance, saving and recovery. No one can hide the actual position of their bank transactions. The RBI DEAF programme will definitely help to the depositors considering their grievances and providing solutions for keeping their money in safe deposit and weaning them from the non-banking financial entities.



Subject Expert and Consultant of financial literacy Mr. D.S. Yadav elaborated the benefits connected with bank accounts, the Govt. schemes and insurances connected with the "*Jandhan*" account, KYC norms.

He spoke on *Jandhan* accounts and basic deposit saving bank accounts, Nominations norms and its requirement, importance to open a joint account, Net banking, Mobile banking, Bhim App etc. know their rights and in managing their hard earned money and maintaining their Bank Accounts. He also emphasised on the Aadhar link and link of Mobile number with the bank

account for secured transaction. Use of ATM and digital banking – NEFT/RTGS to fulfill their urgent need before and after the banking working hours and also mechanism for the redressal of their grievances and for safe investment visit the RBI *sachet website* for verification of the institution where they are going to invest their hard earn money. He also emphasised on the *less cash* transaction instead of *cashless* transaction. Bank never ask on phone your bank account number, your PIN number or the details of your OTP.



While speaking on the subject matter G.M., NJGB Mr. B.L. Khandelwal spoke on the frauds pertaining to online transaction, purchase and fraud related to ATM block. He elaborated saying that no bank employee can ask your OTP, PIN number and other details pertaining to your deposit account. On receiving such calls

you can file a complain with the Branch Manager and verify from him about such calls. If any fraud or false deduction or transaction failure occurred in your ATM or bank account you can immediately approach the concerned branch for correction of wrong entries or failure of the transaction for reversing the wrong entries. Mr. Khandelwal spoke on the linked insurance and pension plan available with the deposit account or their related branch.



Mr. Sanjay Sharma, Manager, LIC elaborated the insurance coverage linked with the income source as the social security scheme initiated by Govt. of India through LIC. He also explained the benefits of small insurance scheme with minimum premium investment

and maximum coverage in organized as well as unorganized sector. Insurance available for not only for the regular Govt. and Private employees, it is also available for the students, unorganized labourers, daily wage workers, the street hawker and vendors, if they form a small group for insurance coverage. He also elaborated the benefit and coverage under employee's gratuity and pension linked schemes available in corporate sector.



Subject expert lead development manager, Bank of India, Mr. Mukesh Bhatt while addressing the participants elaborated the need of having bank accounts. He also explained in details the Govt. scheme attached with the bank accounts and available loan facility like PM / CM Swarojgar Yojna, Education Loan and loan for small manufacturer. He suggested in case of any problem or discomfort of the working of the employees of the branch the bank account holder can launch complain against such employee to regional and zonal manager of the bank and also to the Bank Lokpal.

8.2. QUESTION-ANSWER / PANEL DISCUSSION :

The technical session concluded with question-answer and panel discussion initiated on the subject matter and all the participants were invited to put their doubts and questions for appropriate resolution from the panelist consisting of Mr. Satyendra Rajput, Manager, RBI, Mr. D.S. Yadav, Consultant FLC, Mr. Mukesh Bhatt, LDM, BOI, Indore, Mr. N.P. Tiwari, F.C. Dept., BOI, Mr. B.L. Khandelwal, G.M., NJGB, Mr. Sanjay Kumar Sharma, Manager, LIC, Mr. Nilesh Trivedi, Asst. G.M., MSME and Dr. Smita Premchander, Visiting Faculty, IIMA and Founder, Sampark, Bangalore. Major questions raised by the participants are as under.



One female participant asked a question about the foreclosing charges charged by the bank on repayment of balance loan amount. She said the bank asking for deposition of further amount where I have already deposited the remaining balance of loan amount.

Panel response : Mr. Satyendra Rajput, Manager, RBI said that if your loan is a personal loan and if the interest is based on fixed rate interest then bank will charge the foreclosing charges being the bank plan for future depending on the advances and loan extended by the bank to its customer and Mr. Khandelwal elaborated that you can go through the term and condition enumerated in the

sanctioned letter and while choosing the product you can also negotiate with the bank.



Senior citizen Participant asked a question pertaining to the font size of bank loan form why letters are so tiny, which is unreadable and after getting the

loan and closing the loan account these conditions are applied.

Panel response : Because of the number and type of fraud the conditions are embodied after one by one for safeguard of recovery of loan from defaulters account holder and being the number of conditions are emerging the size of font is going small and small in loan form but while sanctioning the loan you have been provided detailed sanction letter which contain all the terms and condition pertaining to your loan product and same is applicable while repayment of loan. The branch manager is suppose to explain all the terms and conditions while delivering the sanction letter. If he does not explain the conditions you can complain for the same to the higher authority. Mr. Rajput also explained the hierarchy of making a complain to the higher authority.

He also asked about the frequency of calculating the interest on term deposit. Which is normally either on quarterly basis or six month basis.

Mr. Rajput said that as per RBI guideline the bank has to calculate on daily product basis.



One female participant has asked about the non receipt of policy of PM Suraksha Bima Yojna where the premium amount of policy has been deducted and emerged in the passbook but we have not received the policy document.

Panel response : Mr. D.S. Yadav explained that if the amount of premium which is deducted from your account and the entry of such deduction is appearing in the passbook then you are covered under PM Suraksha Bima Yojna and you can share such information with your family members for the same.



One participant Mr. Vijay Deshmukh asked about the forced selling of insurance coverage on their loan account by the bank manager.

Panel response : Mr. D.S. Yadav replied that no bank employee is supposed to sell the insurance product without your permission and consent, if it happens with you, you can complain about the forced selling of insurance of such branch manager or employee.



One participant Mr. K.L. Rathod asked about the different rate of interest on Education loan by different banks and security deposit. There is no rational on while interest rate and frequency differ from bank to bank.

Panel response : Mr. D.S. Yadav replied that the product of Education Loan is vary from bank to bank and the rate of interest also varied but no security or collateral guarantee would be asked by the bank on the loan up to Rs. 7.5 lakh. If the amount of loan is more than 7.5 lakh the bank will ask for the collateral security.

8.3 SKIT PLAY AND MOVIE :

Arunoday Sarveshwari Lok Kalyan Samiti Group presented a skit play with a script and theme on the financial inclusion and depositor's education and awareness, benefit of bank deposit account with the other benefit connected with the bank deposit account.



The play started and ended with a folk song in local dialect *Malvi* language based on the bank transaction, digital banking & Education Loan. This was followed by a video clip *Buddhimoney*.



All the participants expressed their satisfaction in feedback session about the RBI approach and support extended by the depositor's education and awareness fund scheme. They also expressed their satisfaction on workshop contents and methodology. Participants added that the program was highly effective and it will help them to aware the people and senior citizens while operating their bank account and when they visit the bank branch for their saving bank and term deposits. Participants suggested to organize such program and workshop for the depositors of different class and category like for student, industrial workers, Govt. employee and small traders and businessmen. All the participants were happy and satisfied with the venue, synchronization of program and methods of deliberation on awareness while discussing in group they also got the knowledge about the operation and safeguards of their money with bank. The deliberation cleared their doubts and misunderstanding at large.

9. CONCLUSION :



While presenting the overview Mr. Satyendra Rajput, Manager, RBI expressed his thanks and appreciation for organising such a workshop in a well designed manner. He said

that our journey is long and laden with thorns but our commitment towards the target surely achieved with the support of you all the leaders. Of course, we would have not been reached this stage without you people who helped us in making great success of our commitment. To educate customers so that they effectively use the opportunities provided by digital empowered knowledge economy. He closed the session by explaining to the audience that each one of them represents an institution, so must go back from this workshop and teach the learnings from this workshop to 25 to 50 persons each, so that the message of depositor safety can be passed on to many individuals.

To empower the vulnerable customer against the protection threats that online banking bring with itself.

Though the number of smartphone uses is all set to cross 300 million by the end of 2017. Many specially the vulnerable section of the society are not aware of its use especially when it comes to digital banking or availing of essential services of Govt. making consumer digitally literate and empowering them to use the internet and mobile banking safety and using them to make the gradual shift from offline to online is a humongous task.

RBI is always ready to hear from you and instantly reply the complaint and react on suggestion given by you. For any issues pertaining the services, product or employee's behavior, you first approach to the customer care center of the concern bank and then if the problem or issue does not resolve then the regional / zonal head of the office of the said bank and in case of no response then to RBI for the final resolution of such problem.

10. RECOMMENDATIONS / SUGGESTIONS :

- The policy on the issue pertaining to interest application frequency. The bank branch manager has to display the frequency and the change of rate of interest on a prominent place.

- The policy on issue of bank applying TDS on accrual of interest on either calendar quarter or anniversary quarter.
- The bank recover TDS on anniversary quarter as well as last day of financial year.
- The RBI guidelines on rate of interest on deposits which are changing frequently is to be display.
- The paper work for senior citizen is to be minimized and the significant numbers of senior citizen false below the income tax bracket and most of them are live on income from the interest. Such people may not have the skills capacity of tenacity to comply with the complex papers work either for the exemption from the TDS or claim of tax refunds.
- To establish helpdesk corner in nationalized bank to counsel the customers and depositors for Govt. schemes and to resolve the problems while operating their bank account.
- To improve the service quality through customer satisfaction drive and effective customer relationship.
- To train and update the employees of the bank with amended rules and regulations while with dealing the customer.
- To have more and more such workshop for depositor education and awareness in all the groups and category of citizens separately.

11. LEARNING AND OUTCOME OF THE WORKSHOP :

- The major reasons behind non uses of mobile banking were security concern and technical problem of getting acquainted with the applications.
- People are afraid of fraud and hacking of mobile and net banking use and leakage while using the electronic mode.
- People feel that the available applications are not as user friendly and some time the links also disturb the process.
- Respondents mentioned that the use of mobile banking is depending on security and privacy and ease of use.
- To establish more and more digital banking education / literacy centres to promote use of safe and smooth digital banking.

इंदौर भारतीय रिजर्व बैंक के प्रमुख खाता संचालन 12 एमएचए प्रोडि जिनट गौड़, अती अफसर...
 12. NEWS at a Glance
 सत्येंद्र सिंह, प्रमुख, आरबीआई, इंदौर, प्रोडि गौड़, आभार माना।
 उत्थान व वित्तीय साक्षरता के लिए प्रिय सखी महिला संघ को भारती नजदीक जग

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INDORE | TUESDAY | JANUARY 30, 2018

RBI workshop for depositors



Reserve Bank of India holds workshop for depositor education and awareness at Brilliant Convention Centre on Monday FP PHOTO

प्रभातकिरण

6 इंदौर, मंगलवार
 30 जनवरी 2018



ब्रिलियंट कन्वेंशन सेंटर में रिजर्व बैंक व प्रियसखी महिला संघ ने ग्राहक जागरूकता अभियान किया। नाबार्ड मप्र के सीजीएम केआर राव, आईआईएम अहमदाबाद की डॉ. स्मिता प्रेमचंदर, रिजर्व बैंक भोपाल के मैनेजर सत्येंद्र सिंह राजपूत, नाबार्ड डीडीएम दीपक घोरपड़े, महिला संघ प्रमुख आरती कुशवाह, पद्मश्री डॉ. जनक पलटा ने विचार रखें।

स्वदेश

मंगलवार, 30 जनवरी 2018

जागरूकता
कार्यक्रम कल

इंदौर। भारतीय रिजर्व बैंक के सहयोग से प्रिय सखी महिला संघ बैंक खाताधारकों व जमाकर्ताओं के लिए जागरूकता कार्यक्रम 29 जनवरी को त्रिलियंट कन्वेंशन सेंटर में आयोजित कर रहा है। कार्यक्रम संयोजक भारती कुशवाह ने बताया कि इस पांच घंटे के आयोजन में विभिन्न सत्रों में रिजर्व बैंक अधिकारी, आईआईएम के विशेषज्ञ, बैंक पदाधिकारी जानकारी देंगे।

सफलता के लिए समर्पण जरूरी



पत्रिका @ इंदौर • बैंकिंग कार्यों में सफलता के लिए जागरूकता, नियमितता व समर्पण जरूरी है। ये बात नाबार्ड के मुख्य महाप्रबंधक के.आर. राव ने त्रिलियंट कन्वेंशन में हुए रिजर्व बैंक व महिला संघ के जागरूकता कार्यक्रम में कही। रिजर्व बैंक और प्रिय सखी महिला संघ द्वारा

आयोजित कार्यक्रम में रिजर्व बैंक प्रबंधक सत्येन्द्र राजपूत, बचत अधिकारी के.आर. यादव, संजय शर्मा, मुकेश भट्ट, आईआईएम अहमदाबाद की डॉ. स्मिता प्रेमचंदर और संजय विजयवर्गीय ने विचार रखे। वित्तीय मामलों, बचत व बीमा के संबंध में सवाल जवाब भी हुए।

इंदौर, सामवार 29 जनवरी 2018

खाताधारकों व जमाकर्ताओं के लिए जागरूकता कार्यक्रम आज इंदौर। खाताधारकों व जमाकर्ताओं के लिए 29 जनवरी को सुबह 9.30 बजे त्रिलियंट कन्वेंशन सेंटर में आयोजित होगा। रिजर्व बैंक और प्रियसखी महिला संघ आयोजन करेगा। संयोजक भारती कुशवाह ने बताया इसमें रिजर्व बैंक अधिकारी, आईआईएम के विशेषज्ञ, बैंक पदाधिकारी जानकारी देंगे। मुख्य वक्ता अग्रणी बैंक प्रबंधक मुकेश भट्ट होंगे।

पीपुल्स
समाचार

इंदौर, सोमवार, 29 जनवरी 2018

न्यूज ब्रीफ

जागरूकता कार्यक्रम
त्रिलियंट सेंटर में आज

इंदौर। इंदौर भारतीय रिजर्व बैंक और प्रिय सखी महिला संघ इंदौर की ओर से बैंक ग्राहक जागरूकता कार्यक्रम 29 जनवरी को त्रिलियंट कन्वेंशन सेंटर में सुबह 9.30 से आयोजित किया जा रहा है। कार्यक्रम संयोजक भारती कुशवाह ने बताया कि इसमें आईआईएम अहमदाबाद, बीमा निगम, नाबार्ड, ग्रामीण बैंक, एसबीआई, महिला संघ के पदाधिकारी पांच घंटे के विभिन्न सत्रों में विचार रखेंगे।

इंदौर, सामवार 29 जनवरी 2018

इन्दौर समाचार

रिजर्व बैंक के सहयोग से
जागरूकता कार्यक्रम आज

इन्दौर। भारतीय रिजर्व बैंक के सहयोग से प्रिय सखी महिला संघ बैंक खाताधारकों व जमाकर्ताओं के लिए जागरूकता कार्यक्रम 29 जनवरी को त्रिलियंट कन्वेंशन सेंटर में सुबह 9.30 बजे से आयोजित कर रहा है।

कार्यक्रम संयोजक भारती कुशवाह ने बताया कि इस पांच घंटे के आयोजन में विभिन्न सत्रों में रिजर्व बैंक अधिकारी, आईआईएम के विशेषज्ञ, बैंक पदाधिकारी जानकारी देंगे। मुख्य रूप से आईआईएम अहमदाबाद की डॉ. स्मिता प्रेमचंदर, रिजर्व बैंक भोपाल के मैनेजर सत्येन्द्र राजपूत, नाबार्ड के सीजीएम के.आर. राव, एसबीआई मैनेजर संजय विजयवर्गीय, एमडी गुप्ता, संजय कुमार शर्मा, बीमा विशेषज्ञ एनपी तिवारी, महिला संघ प्रमुख भारती कुशवाह, डीएस यादव, जिला अग्रणी बैंक प्रबंधक मुकेश भट्ट मुख्य वक्ता रहेंगे।

इंदौर
1 फरवरी 2018

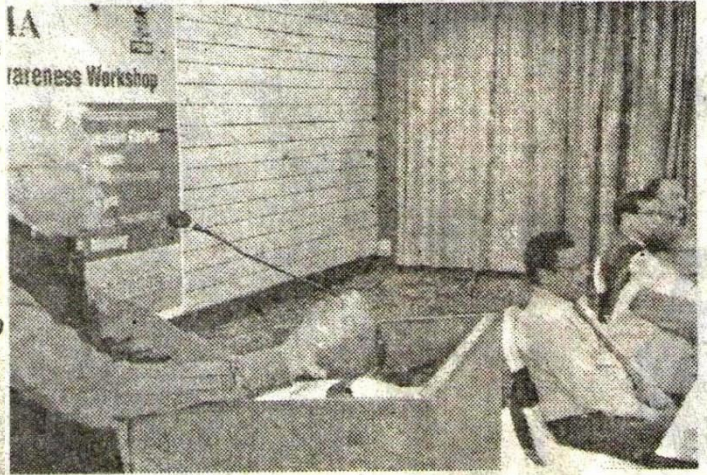
अग्निबाण

11



सफलता के लिए समर्पण जरूरी

बैंकिंग कार्यों में सफलता के लिए जागरूकता, नियमितता व समर्पितता जरूरी हैं, इसी से ग्राहक, बचतकर्ता को लाभ मिल सकता है। ये विचार हैं नाबार्ड के मुख्य महाप्रबंधक के.आर. राव के। वे त्रिलियंट कन्वेंशन सेंटर में बोल रहे थे। रिजर्व बैंक व प्रिय सखी महिला संघ के तहत जागरूकता कार्यक्रम में रिजर्व बैंक प्रबंधक सत्येन्द्र राजपूत, बचत अधिकारी के.आर. यादव, संजय शर्मा, मुकेश भट्ट, आईआईएम अहमदाबाद की डॉ. स्मिता प्रेमचंदर, पद्मश्री डॉ. जनक पलटा, महिला संघ प्रमुख भारती कुशवाह, संजय विजयवर्गीय, दीपक गोरवड़े ने भी विचार रखे।



इंदौर। ब्रिलियंट कन्वेंशन सेंटर में रिजर्व बैंक व प्रियसखी महिला संघ ने बैंक ग्राहक जागरूकता अभियान संचालित किया। इस मौके पर नाबार्ड मप्र के सीजीएम के आर राव, आईआईएम अहमदाबाद की डा स्मिता प्रेमचंदर, रिजर्व बैंक भोपाल के मैनेजर सत्येंद्र सिंह राजपूत, नाबार्ड डीडीएम दीपक घोरपड़े, महिला संघ प्रमुख आरती कुशवाह, पद्मश्री डा जनक पलटा आदि ने विचार रखें।

बदलते जमाने का अखबार
पीपुल्स समाचार

इंदौर, बुधवार, 31 जनवरी 2018 **04**

जागरूक रहकर ही हो सकता है विकास और विश्वास कायम

पीपुल्स संवाददाता ● इंदौर
मो.नं. 7879619664

जागरूकता, नियमितता व समर्पितता के साथ ही वित्तीय मामलों में सफलता अर्जित की जा सकती है। कोई भी उद्यम धैर्य मांगता है, साथ ही विश्वास भी जरूरी होता है। महिलाएं वित्तीय मामलों में मेहनत एवं तकनीकी सोच ग्रहण कर आगे बढ़ने का कार्य करें।

ये विचार हैं नाबार्ड के सीजीएम के आर राव के। वे ब्रिलियंट कन्वेंशन सेंटर में रिजर्व बैंक व प्रिय सखी महिला संघ के तत्वावधान में जागरूकता शिविर में बोल रहे थे। इस मौके पर रिजर्व बैंक भोपाल के मैनेजर सत्येंद्र राजपूत ने कहा कि हम हर ग्राहक के शुभ चिंतक बनकर

कार्य करत हैं, ग्राहक को बैंकों व खाता संचालन के प्रति अपने दायित्वों व सजगता का ध्यान रखना होगा, बैंक खाताधारण को बहुत कम दर पर बीमित कर सुरक्षा कवच देती हैं, इसके लिए खाते का नियमित संचालन परमावश्यक है। नाबार्ड के डीडीएम दीपक घोरपड़े ने कहा कि बैंक, नाबार्ड, रिजर्व बैंक व प्रिय सखी महिला संघ के साथ ग्राहक जागरूकता एवं लोक कल्याण के क्षेत्र में बेहतर कार्य किए जा रहे हैं। आईआईएम अहमदाबाद की डा स्मिता प्रेमचंदर ने कहा कि प्रत्येक कार्य जागरूकता, तत्परता व लगन के साथ बेहतर हो सकता है, महिलाएं जागरूक होगी तो घर के साथ आर्थिक व्यवस्थाओं का संचालन भी अच्छी तरह कर पाएगी।

दबंग दुनिया

इंदौर, सोमवार, 29 जनवरी 2018

बैंक ग्राहक जागरूकता कार्यक्रम आज

इंदौर। भारतीय रिजर्व बैंक और प्रिय सखी महिला संघ इंदौर की ओर से बैंक ग्राहक जागरूकता कार्यक्रम सोमवार को ब्रिलियंट कन्वेंशन सेंटर में सुबह 9.30 से आयोजित किया जा रहा है। कार्यक्रम संयोजक भारती कुशवाह ने बताया कि इसमें आईआईएम अहमदाबाद, बीमा निगम, नाबार्ड, ग्रामीण बैंक, एसबीआई, महिला संघ के पदाधिकारी पांच घंटे के विभिन्न सत्रों में विचार रखेंगे

13. GUEST / RESOURCE PERSON - LIST :



Date - 29/Jan/2018, Monday, Venue - Mapel Hall, Brilliant Convention Centre, Indore, Area-Indore(Urban), District-Indore (M.P.)



PRIYASAKHI MAHILA SANGH, INDORE (M.P.)

One Day Workshop on Depositor's Education and Awareness Programme

Guest / Resource Person Registration

No.	Name	Designation	Department / Institution	Mobile No.	E-Mail	Address	Signature
1.	Smriti KEMCHANDER Rajput	SECRETARY PRIYASAKHI MAHILA SANGH	RAJ	9099013203	skrajput@rbi.org.in		Smriti
2.	Setyendang Kumar Rajput	Manager	RAJ	9425673092			Setyendang
3.	D. S. Yadav	FLC Indore	BOI	9826042361	dsyadav@boi.gov.in 617@gmail.com		D. S. Yadav
4.	K. R. Rao	CA NABAM	NARSABAD MP RO	9769055953	kr.rao@nabam.org		K. R. Rao
5.	Sangay Kumar Sharma	Branch Manager (Indore)	LIC	9425362126	sangaykumar@licindia.com		Sangay Kumar Sharma
6.	गणेश शर्मा	CA	RAJ	9826580089			Ganesh Sharma
7.	Nilesh Tiwari	Asstt. - Auditor	MSME	9926681437	nilesh.tiwari72@gmail.com		Nilesh Tiwari
8.							

14. PARTICIPANTS REGISTRATION :



Date - 29/Jan/2018, Monday, Venue - Mapal Hall, Brilliant Convention Centre, Indore, Area-Indore(Urban), District-Indore (M.P.)



PRIYASAKHI MAHILA SANGH, INDORE (M.P.)

One Day Workshop on Depositor's Education and Awareness Programme

Participant Registration

S. No.	Name	Postal Address	E-Mail	Mobile	Occupation	Education	Age	Male / Female	Category	Signature
1	Sandeep Rathore	Indore		9826462299	Pharmacist	B.A.M	26	M	OBC	Sandeep
2	MANISH ARTEL	ISMALAHAR DANDIN		98260 17216	"	M.Com.	51	M	GEN	Manish
3	A.K. Modi			99530 11850	Advocate	M.Com. M.B.A LLB	60	M	J	A.K. Modi
4	Blanka Kishu Rajguroy	Calcutta		9300859308	Principal Cedars		35	F	OBC	Blanka
5	Deepthi meyer	"		9911007193	PSYRS		33	F	OBC	Deepthi
6	श्रीमती विस्तारणी	शिवर					52	w.	SC	Shrimati
7	रिती डोचरे	Burglore		90990 13203			59	F		Ritika
8	Mohana Neeraj	208-B Sahagan Nagpur, Indore	Mohana Neeraj @mnp.com	9415320080	Refinery Daily office	B.A. L.C.B. CAZIN	60	M	SC	Mohana

Category : General / ST / SC / OBC



PRIYASAKHI MAHILA SANGH, INDORE (M.P.)
One Day Workshop on Depositor's Education and Awareness Programme



Date - 29/Jan/2018, Monday, Venue - Mapei Hall, Brilliant Convention Centre, Indore, Area-Indore(Urban), District-Indore (M.P.)

Participant Registration

S. No.	Name	Postal Address	E-Mail	Mobile	Occupation	Education	Age	Male / Female	Category	Signature
9	K. R. Rathod	C.T.C. Indore, 304 Kaban 51 307	—	9826031410	Self	M.A.	59	M.	OBC	[Signature]
10	Faraj Khan	304 Kaban 51 307	—	9827330148	Home maker	Bsec	67	F	G	Faraj Khan
11	Yashraj Singh	304 Kaban 51 307	yashraj pawar@gmail.com	99227330148	Road	M.A. & L2B KDC	79	M	G	Yashraj
12	Ramkrishan Yadav	Indore	ram24919 @gmail.com	9893500737	Service	MCA	38	M	OBC	[Signature]
13	Vijay Deshmukh	Indore	—	992504908	—	M.Com	52	M	G	[Signature]
14	B. Chaturvedi	Indore	shengineer2 @gmail.com	992604888	Business	M.E. GDA	49	M	G	[Signature]
15	Shruti Singh	5-912	—	9826039045	Teacher	12th	39	M	OBC	[Signature]
16	Murteen	Indore	—	9102379396	Aluminium and Glass	G1	38	M	G	[Signature]

Category : General / ST / SC / OBC



PRIYASAKHI MAHILA SANGH, INDORE (M.P.)

One Day Workshop on Depositor's Education and Awareness Programme

Participant Registration

Date - 29/Jan/2018, Monday, Venue - Maple Hall, Brilliant Convention Centre, Indore, Area-Indore(Urban), District-Indore (M.P.)

S. No.	Name	Postal Address	E-Mail	Mobile	Occupation	Education	Age	Male / Female	Category	Signature
11	Ashwanu Jain & Khanderaj	Indore		98297 94940	NSGK Indore.			M		
15	Ravindra Singh Bhopal	Prof R + Mohan		9993147223	Owner	BH	51	M	Tepper	
19	शरील शर्मा	श्रीम शर्मा		9003001611		10th	41	F		
20	Mansi Kishorey	Sch. nos 1		9303030515		M.A	43	F	Tepper	
21	Ramparsi Kishorey Bhadrastri Nagark			9300899306		10th	50	F	-	
22	Ashwanu Kishorey	Yadav Nagar		9977505383		12th	31	M		
23	Tejashwari	ICICI Bank		834999 1823		Post graduate	30	M		
24	Mamori	ICICI BANK		93400 71893		Graduate	22	M.		

Category : General / ST / SC / OBC



PRIYASAKHI MAHILA SANGH, INDORE (M.P.)

One Day Workshop on Depositor's Education and Awareness Programme

Participant Registration



Date - 29/Jan/2018, Monday, Venue - Mapel Hall, Brilliant Convention Centre, Indore, Area-Indore(Urban), District-Indore (M.P.)

S. No.	Name	Postal Address	E-Mail	Mobile	Occupation	Education	Age	Male / Female	Category	Signature
25	P. B. Rajwanshi	NSGB Muzakhera	rajwanshi.nsb@gmail.com	9325712665				M		
26	Deepak Ghoshal	HARRO Indore	india@de ghoshal.org	98936 55473				M		
27	S. N. Maheshwari	A 0131 Scheme No 94	-	9320338889	Business	M.Com. LL.B.	78	M	G	
28	Shubham To	21-6 Wagon Maya	Shubham.to 1990@gmail.com	9500924111	Job			M		
29	Ms Sarini	25 Naya Sarkari	-	2021491		B-Ph.	80	M		
30	S. K. Sharma	PG Talar	sharmasankar@gmail.com	942536719	Sevika	M.Sc.		M		
31	Deepak Shri	130 Vishnu Magan		982639558	Business	M.A. in L.L.B.	59	M		
32	Deekhin Sharma	18, TALKAR INDORE	Shard's Sectam@gmail.com	9300- 999551	Business	M.Com	32	Male		

Category : General / ST / SC / OBC



PRIYASAKHI MAHILA SANGH, INDORE (M.P.)
One Day Workshop on Depositor's Education and Awareness Programme
Participant Registration



Date - 29/Jan/2018, Monday, Venue - Mapel Hall, Brilliant Convention Centre, Indore, Area-Indore(Urban), District-Indore (M.P.)

S. No.	Name	Postal Address	E-Mail	Mobile	Occupation	Education	Age	Male / Female	Category	Signature
33	Nargak Sharma	130 Vithwarkar Nagar	nargaksharma450@gmail.com	9826295102	Business	M.Tech	30	Male		
34	Nandini Bhatia	CHS Sakti		9320583330	Self employed	Mcom	67	Male		
35	Rajkumari Gupta	N-9 Saket Nagar		9826063334	ajind	MA	62	Male		
36	NITisha	10/3 musai Mahula		9981804317		MA	58	F		
37	Umita Chakravarty	cc Bangaly, Goley, Indor		9174053350		MA-BEd	58	F		
38	Vishal Chaudhary	RoRo ES Ghat		9827051312	Pass (day)		34	M.		
39	Seema Kashwan	Kashwan Hg		9909343250	-	12th	36	F	OBC	
40	Pratiksha	Rajpuri Refinery		9320583330	Practising			F		

Category : General / ST / SC / OBC



PRIVASAKHI MAHILA SANGH, INDORE (M.P.)
 One Day Workshop on Depositor's Education and Awareness Programme
 Participant Registration



Date - 29/Jan/2018, Monday, Venue - Maple Hall, Brilliant Convention Centre, Indore, Area-Indore(Urban), District-Indore (M.P.)

S. No.	Name	Postal Address	E-Mail	Mobile	Occupation	Education	Age	Male / Female	Category	Signature
41	Maurek Renuwar	30-A, Sck 51 Indore		7389144811	IT	MCA	43	Male		
42	Anudharshee	Sargol		9425032009				M		
43	Arvind Bapna	27/5 samud Nagar Indore		9826960200		Grad Engineer	41	M		
44	Breeta Bapna	27/5 Samud Nagar		9826988602				F		
45	Ms. Tansu	Willow St Samud Nagar Indore	vikasgupta1981@gmail.com	9893719609		Phd -	44	F		
46	vinay km eastar	Nemi Nagar indore	vinaykumar@gmail.com	7524998224	Manager	B.E.	37	M		
47	VIPIN KUMHAR	Ri. Phandhri Jharia	vikumarvss01@gmail.com	8871600305	Artist	MSc	26	Male		
48	Shwambharan Verma	mandaram Ganesh Ujjain		7982950692	Artist	B.A	24	male		

Category : General / ST / SC / OBC



PRIYASAKHI MAHILA SANGH, INDORE (M.P.)
 One Day Workshop on Depositor's Education and Awareness Programme
 Participant Registration



Date - 29/Jan/2018, Monday, Venue - Mapel Hall, Brilliant Convention Centre, Indore, Area-Indore(Urban), District-Indore (M.P.)

S. No.	Name	Postal Address	E-Mail	Mobile	Occupation	Education	Age	Male / Female	Category	Signature
49	Sanchid Rathore	23/c Ajwasthori Colony-ujjn.	K.Ramania. facebook.com	9713973838	Artist	B.Com Final	25	male		
50	Shubham Rathore	N60-314 Delite Link Ujjain	Shub. Anil rathore@gmail.com	7000558299	Artist	B.Com	24	Male		
51	Deepak Sen	Deshai Nagaur Ujjain	Deepak.sen 3110@gmail.com	8305356718	Artist	B.C.A.	20	male		
52	Somrrell.Kumar	T.S.S.		789046385	Service	10th	36	mal		
53	Arvind Kashyap	T.S.C		982722814	Service	B.A.	65	Male	O.P.	
54	K. S. QADAR		ksqadar@gmail.com	987016854	DATA			M.		
55	Vidya Raval	69A/2 Goyal Nagar INDORE		9881168548		B.A	72	F.		
56	Vijay Mishra	Chelate Chambur	vijaymishra@gmail.com	94012117		C.A.	35	M		

Category : General / ST / SC / OBC/SMN



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S. No.	Name	Postal Address	E-Mail	Mobile	Occupation	Education	Age	Male / Female	Category	Signature
57	Sharnal	M.G. Road	Ratala Community Centre	900999 2707	Business	B.Lom	35	M		Sh
58	Harsh	M.G. Road	Ratala Community Centre	889112 90	Business	B.com	31	M		Harsh
59	Aevis walia	20/Forest						M		Aevis
60	Ms. S. V. Gaud Mr. A. N. K. Mr. P. Saha	SAIMS SAIMS SAIMS		98931042	Master		45	M		SR
61	NRICE. N. K	SAIMS SAIMS			Master		40	M		
62	Mr. P. Jain	Shobha					42	M		

Category : General / ST / SC / OBC



Glimpse of Last two workshop held in Rural Area-Datoda & Semi Urban Area - Maheshwar



Priyasakhi Mahila Sangh, Indore (M.P.)

Depositor Education and Awareness Programme

