



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



## WORKSHOP REPORT



### One Day

### Workshop on Depositor's Education and Awareness

Date	: 29/12/2017
Time	: 11:00 AM to 04:00 PM
Implementing Organization	: Priyasakhi Mahila Sangh, Indore
Funded by	: RBI, Depositor's Education and Awareness Fund Scheme 2014
Venue	: Hotel Royal Residency, Dhamnod Road, Maheshwar, District-Khargone (M.P.)
Village	: Maheshwar
Tehsil	: Maheshwar
District	: Khargone

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## 1. BACKGROUND :

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 Depositor's education and awareness fund scheme 2014 and the RBI has sanctioned a pilot programme to be implemented in the form of participatory workshop, where the target participants will be explained about the advantage of having bank account and their rights as depositors. We have conducted one day workshop on the subject matter at Tehsil Maheshwar, which is a semi-urban place situated at the bank of Narmada.

Maheshwar is a city in Khargone district of Madhya Pradesh state, in central India. It is located 13 km east of National Highway 3 (Agra-Mumbai highway) and 91 km from Indore, the commercial capital of the state. The City lies on the north bank of the Narmada River. It was the capital of the Malwa during the Maratha Holkar reign till 6 January 1818, when the capital was shifted to Indore by Malhar Rao Holkar III.

## 2. SURVEY REPORT :

Retail banks are facing an uphill battle to retain customers. Amidst changing financial scenario incited by recent regulation and demonetization. In these condition customer's loyalty, can be won with exceptional customer services convenience, elimination of the source of dissatisfaction and experience that delight.

To find out the level of satisfaction and 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 having to go 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

Respondents		
Male	Female	Total
44	06	50

and status of customer service pertaining to the bank depositors a survey has been conducted in the city of Maheshwar.

This survey covered the samples from the resident of Tehsil and Block Maheshwar which is a large historical business centre on the bank of river Narmada. Samples from the business community traders, weavers, Govt. servants and employees from the NGOs are taken for survey.

Business	Respondents	%
Labour	16	32%
NGO Employees	14	28%
Govt. Servant	2	4%
Shopkeeper	12	24%
Distributor	4	8%
Dealer	2	4%

Education	Respondents	%
Illiterate	1	2%
Primary School	3	6%
Middle School	12	24%
High School	5	10%
Higher Secondary	8	16%
Graduate	13	26%
Post Graduate	8	16%

While going through the outcome of survey it is found that 98% of respondents are having their bank accounts whereas 88% having their bank account in nationalized bank branch situated in their local area and 10% having saving bank accounts with Regional Rural Bank & Cooperative bank. Only 20% customers having current accounts. All the account holder 94% linked their Aadhar with bank account.

While going through the respondent's educational qualification 26% high school and 42% are graduates and post graduates. Respondents those who are having their bank account are keeping money with saving bank account 92% and 72% respondents are using ATM machines and 44% are using cheque book. Only 6% using NEFT, 6% Net banking and 6% mobile banking. 90% account holder use to visit bank branch for their banking need.

Bank	Respondents	%
Co-operative	1	2%
Nationalized	44	88%
Regional Rural	4	8%
Private Banks	0	0%
No Bank	1	2%



### Outcome of the survey :

1. 42% are aware about the nomination in bank account where only 24% updated their nomination.
2. Almost 76% respondents are unaware about the rules pertaining to closing and transfer of bank account.
3. The benefit of digitization, net banking, mobile banking and use of ATM is to be elaborated.
4. Depositor's right as depositor to be explained.
5. To improve the customer satisfaction level public sector banks keep the trust factor and improve on the interpersonal relationship and other aspect of service quality.
6. In respective of the banks, employees who interface the customer directly ought to be empathetic and should be able to understand the customer need and requirement.
7. The bank should focus on pulling and retention of customers.
8. Efficient and knowledgeable employees are always show the organization.
9. In spite of reducing the branches, establishing branches in every possible area would be better way to expand.

Transaction by	Respondents	%
<b>Cheque</b>	22	44%
<b>ATM</b>	36	72%
<b>Net Banking</b>	3	6%
<b>NEFT</b>	3	6%
<b>RTGS</b>	4	8%
<b>POS Machine</b>	0	0%
<b>Kiosk</b>	1	2%
<b>Bank Branch</b>	45	90%
<b>Mobile Banking</b>	3	6%
<b>Digital Banking</b>	2	4%

Nominee	Yes		No	
<b>Knowledge</b>	21	42%	29	58%
<b>Rules &amp; Process</b>	15	30%	35	70%
<b>Updation</b>	12	24%	38	76%

### 3. OBJECTIVES OF THE WORKSHOP :

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 discuss the problems of under privileged class of depositors and customers and to provide them to safeguard their interest.
- To understand the role of financial / banking institutions in creative customer awareness.
- 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.
- Education participating on available grievance redressal mechanism with bank.

#### **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 speaker, arrangement of food and refreshment, tea, memento for the speakers and guests.

#### **4.2 CO-ORDINATION :**

Priyasakhi Mahila sangh has already a good team of professionals acquainted with the town Maheshwar and who already established good rapport and understanding with all the mechanism and requirement to conduct such workshop and training program.

#### **4.3 MANAGEMENT :**

The team was divided into two group (A and B) and representative nominated to share and communicate the problems and suggestion to team leader from the Sahara Manthan Group of social workers. 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 consultant assign 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 of Maheshwar. The venue of workshop has been selected from the 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 followed by Saraswati Vandana by Shri H.C. Sharma.



Many Govt. and non-Govt. organization officials, bankers, employees of co-operative societies, NGOs, BCs, SHG representatives and Weavers throughout the area attended the inaugural ceremony and workshop.

Welcome speech was delivered by Ms. Arti Kushwah, CEO of Priyasakhi Mahila Sangh (PSMS) with PPT presentation containing the developmental history of Priyasakhi Mahila Sangh and the present financial status. She also elaborated the need of workshop, finding of survey reports and topics which were selected for the panel discussion.





## **6. FACILITATORS :**

The workshop was facilitated by the following team:

- Mr. Satyendra Rajput, Manager, RBI
- Ms. Arti Kushwah, CEO, PSMS
- Mr. Mukesh Bhatt, LDM, BOI, Indore
- Mr. D.S. Yadav, Consultant Financial Literacy, BOI, Indore
- Mr. P.K. Upadhyay, Manager, NJGB
- Mr. R.S. Dodiya, SHDO, Horticulture, Maheshwar
- Mr. M.S. Joshi, Doctor, Maheshwar
- Mr. Emmanuel Kujur, Manager, Canara Bank, Maheshwar
- Mr. Swapnil Beohar, Sahara Manthan

- Mr. Bharti Kushwah, Co-ordinator, PSMS
- Ms. Deepti Kushwah, Team Leader
- Mr. H.C. Sharma, Consultant
- Mr. Y.S. Panwar, Consultant
- Mr. Arun Modi, Consultant
- Mr. R.K. Yadav, IT Support, PSMS
- Ms. Seema Kushwah, GC, PSMS

### **7. PARTICIPANTS :**

The workshop was attended by a wide range of resident from Town Maheshwar, District-Khargone, which include the participants from private service, Govt. service, small vendors, manufactures, weavers, BCs, Media, NGOs, SHG members, Housewives. The breakup of 86 participants including 30 women is given in table below and the list of participants is annex as annex-1.

Job		Govt. Service		Vendor		Manufacture		Housewife	Agriculture/ Labour		NGOs		Banks	Media	Total	
M	F	M	M	F	M	F	F	M	F	M	F	M	M	M	F	
18	7	7	1	4	12	2	13	1	2	9	2	3	5	56	30	



## 8. APPROACH AND METHODOLOGY :

The approach and methodology was based on the participatory method in order to engage the participants and to motivated them to speak out their problems and issues while operating their bank accounts. The following methodology were used in the workshop.

- ✓ Brain Storming.
- ✓ Address by the panelist and subject expert from banking and financial literacy program.
- ✓ Panel Discussion
- ✓ Skit Play
- ✓ Panel Question Answer.
- ✓ RBI Representative overview.
- **Brain storming :**

Subject experts lead development manager from Bank of India, Lead Bank, Indore, Mr. Mukesh Bhatt who has attended the programme address to the participants and elaborate the efforts for opening *Jandhan* account and the need of having bank accounts. He also emphasized on the efforts for organizing the weavers of Maheshwar and their upliftments.





Mr. Bhatt explained the participants about the use of Kiosk and which are available 24x7 at their door step. He emphasized that the Kiosk transaction are made safer and easy through application of biometric and identity system.

The *Jandhan* accounts facilitated with accidental insurance of the account holders and it is prerequisite to take benefit of such insurance the account should be operative and it is suggested that within the span of 45 days the account should be operated at once. He also emphasis on the *PM Durghatna Bima Yojna* which is available to the saving bank account holder on 12 Rs. annual premium and *PM Jeevam Bima Yojna* which is available on Rs. 330 annual premium. He detailed 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 complaint against such employee to regional and zonal manager of the bank and also to the Bank Lokpal. He motivated the participants for spreading the awareness in their neighbors and relatives for having bank accounts.

Consultant financial literacy Mr. D.S. Yadav motivated the participants to have the Bank accounts. He elaborated the benefits connected with bank accounts and the Govt. scheme and insurances connected with the "*Jandhan*" account, KYC norms.





He spoke on *Jandhan* accounts and basic deposit saving bank account, 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 emphasis on the Aadhar link and link of Mobile number with the bank account for secured transaction. Use of ATM and POS machine to fulfill their urgent need before and after the banking working hours and also mechanism for the redressal of their grievances.

Mr. P.K. Upadhyay, Regional Manager, Narmada Jhabua Gramin Bank appreciated the RBI depositors education and awareness scheme fund and its working while his address to the participants. He motivated the participants specially to women to have their own saving bank account, which is available on zero balance or minimum balance as *Jandhan Khata* or basic deposit saving bank account.

He also motivated for daily saving in any form or a minimum amount and to keep it with the saving bank account to meet their emergency need. He emphasis on the balancing the income and expenditure of the household and encourage for small savings. He also suggested that the weavers of Maheshwar and surrounding rural area will be activated through SHG for generating their income and economic growth.



## 9. PANEL DISCUSSION :

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 consist of Shri Satyendra Rajput, Manager, RBI, Shri D.S. Yadav, Consultant FLC, Shri Mukesh Bhatt, LDM, BOI, Indore, Shri P.K. Upadhyay, RM, NJGB and Shri R.S. Dodiya, SHDO, Horticulture. The major questions from the participants are as under.



Shri Purushottam Gupta, retired Govt. teacher asked about the facility of education loan and problem facing by him being a defaulter. He is ready to pay all the due of bank but the bank officers are denying the loan facility being a defaulter.

Panel response : Shri D.S. Yadav suggested that you can approach to the branch manager and he will certainly help you in getting education loan as he can not deny the loan as you are going to deposit all the dues.

Participant Shri Abhay Dashore asked about why we keep our saving in nationalized bank?

Panel response : The accounts and money in nationalized bank are safe being 51% of capital vested in Govt. of India and the Central Govt. guarantee the repay of money.

Participant Shri Sitaram Solanki raise the fraud in internet banking. How it can be safe ?

Panel response : If you follow the safety instruction given by the bank and protect your PIN and other safety passwords no fraud can be done with your bank account.



One media participant - Why the private bank expanding their business in our town in compare to the nationalized bank and what is the control of RBI on non-banking financial institution?

RBI response : RBI has strict licensing policy to the non-banking financial institution, which can you see on RBI website **Sachet portal**, where you will find all the list of authorized and licensed holding Non-Banking Financial Institution list. While dealing with such NBFC you can ask for RBI license and if the NBFC don't have such license then please do not invest or deposit your harden money with such NBFCs. Our investigation and vigilance team is working to control such type of NBFC and when we find any fraud or fraudulent NBFC we have initiated action for closing of non-license NBFC.



Participant Shri Pradeep Khede complain about forced insurance given by the branch manager without their consent on loan account and charging the premium by debiting their saving bank account. He asked how the bank can pressurized for getting insurance. Bank

also not providing the policy which they have assigned to borrower.

Panel response : Shri D.S. Yadav explained that no bank officials can pressurized for purchasing insuring policy on any loan or borrowing. He can only suggest to cover the borrowing with insurance in case of any mis happening with the borrowers. He can not pressurize for purchasing any insurance policy, if you have faced such problem then you can launch a complaint to the higher authority of said bank and if he is not giving any response then you can launch a complaint to bank *Lokpal*.





Participant Ms. Saina Mansuri asked how their group can get a guidance and financial assistance to establish a chocolate making unit and what help we can get from the horticulture department ?

Panel response : Shri R.S. Dodiya explained the process to get the technical assistance training and marketing of homemade chocolate. He also explained that the group can get help from PSMS for making the group capable to start a homemade chocolate unit at their own.



Participant - How and when the online transaction or purchase are safe and how we can make it safe while purchasing online.

RBI response : While purchasing through online please check the site where you are going to transact it is safe or not. You can check the security and authenticity of security symbol before ordering online and it is advisable not to make any transaction on unsafe or unsecured site to avoid any fraud, because if it is a safe and secure site then you can make a



complaint and get the money back and if it is unsafe and unsecure site then you will knowingly lost your money.

No schedule nationalized bank or its official make any call for verifying your KYC or ask to confirm your PIN /OTP. If you get any such call please do not reply them.

### **10. SKIT PLAY :**

The participants from Manthan Sahara Group played a skit on the theme of benefit from mobile banking and protection from the fraud connected with mobile banking. All the group members spread message for adopting mobile banking for their convenience.



The play was ended with oath for adoption of mobile net banking.



## **11. PARTICIPANTS FEEDBACK :**

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 topics and methodology. Most participants added that the program was highly effective and it will help them to aware the illiterate people or suffering while operating their bank account and when they visit the bank branch for their small saving deposits. Participants suggested to organize such program and workshop for the depositors in surrounding villages and remote areas. All the participants were happy and satisfied with the contents and method of training and awareness while discussing in group they also got the knowledge about the operation and safeguards of their money with bank.

- **Details of activities :**

- Registration of the participants and guest with welcome tea.
- Inaugural ceremony, garlanding and welcome to the guest with buke.
- Welcome speech by Ms. Arti Kushwah.
- Address by Mr. Mukesh Bhatt, LDM, BOI
- Address by Mr. D.S. Yadav, FLC, BOI
- Address by Mr. P.K. Upadhyay, Regional Manager, NJGB
- Panel Discussion
- Lunch
- Participants feedback
- Vote of thanks by Mr. H.C. Sharma

## **12. CONCLUSION AND SUGGESTION :**

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 will not have been reached this stage without you people who helped us in making great success of our commitment. To educate customer so that they effectively use the opportunity provided by digital empowered knowledge economy.

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 always ready to hear from you and instantly reply the complaint and react on suggestion given by you. For any issue 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.

## **13. RECOMMENDATION :**

- To establish more schedule bank branch to encourage the positive competition in spreading the business and to attract the depositors and to safeguard them from the non-license non-banking financial entities.
- To establish helpdesk corner in nationalized bank to counsel the customer and depositors for Govt. scheme and to resolve the problem while operating their bank account.



- Improve the service quality through customer satisfaction drive and effective customer relationship.
- To train and update the employee of the bank with amended rules and regulations while dealing the customer.
- To have more and more such workshop for depositor education and awareness in remote villages.

#### **14. LEARNING AND OUTCOME OF THE WORKSHOP :**

- To improve the coordination between the Govt. department and bank and all other stakeholders.
- To involve the retired bank personnel while planning the workshop and contents of the workshop.
- The major reasons behind non uses of mobile banking were security concern and technical problem of getting the net connectivity.
- People are afraid from fraud and hacking of mobile and net banking use.
- Respondents mentioned that the use of mobile banking is depending on security and privacy and ease of use.





## महिलाओं को बैंक में बचत के लिए किया जागरूक



इंदौर | महिलाएं आर्थिक नियोजन के साथ परिवार के लिए कार्य करें, छोटी-से छोटी बचत करें, इससे बैंक आगे जाकर आपकी जरूरत पड़ने पर बड़ी मदद कर पाएंगे। महिलाएं आर्थिक उत्थान के लिए जागरूक रहें। यह बात प्रिय सखी महिला संघ बाणगंगा के सहयोग से आरबीआई द्वारा आयोजित जमाकर्ताओं के सम्मेलन में भारतीय रिजर्व बैंक भोपाल के मैनेजर सत्येंद्र सिंह राजपूत ने कही। कार्यक्रम की संयोजिका भारती कुशवाह ने बताया इस दौरान नाटिका के माध्यम से छोटे-बड़े फायदे बताए गए।

# सिटी एक्सप्रेस

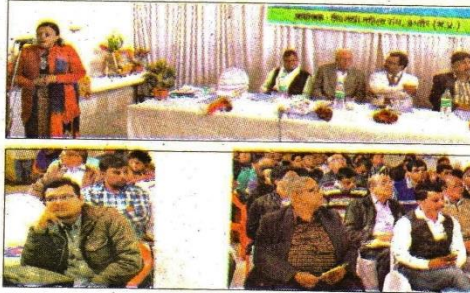
राज एक्सप्रेस

## खरगोन

शनिवार, 30 दिसम्बर, 2017

## बड़वानी बैंक में जागरूकता व शिक्षण-प्रशिक्षण संपन्न

महेश्वर। आपके खाते से बिना कोई जानकारी के कोई भी व्यक्ति पैसा नहीं निकाल सकता। जो बैंक में पैसा आपने जमा करा है वह आपकी मेहनत का पैसा है। कोई भी आपको किसी भी बैंक संबंधित जानकारी के लिए आपको फोन नहीं करता। यह बात आरबीआई भोपाल मैनेजर सत्येंद्र राजपूत ने प्रशिक्षण को संबोधित करते हुए कही। श्री राजपूत ने कहीं की सुविधाएँ %यादा होगी तो समस्याएँ भी %यादा बढ़ेंगी। आपको सभी जागरूकता एवं जानकारी आवश्यक है अगर आपको बैंक संबंध सभी जानकारी है तो आपके साथ कभी ढगी नहीं हो सकेगी। श्री राजपूत ने कहीं की किसी के भी प्रलोभन में आकर रापी का निवेश नहीं करे। किसी भी समस्या के समाधान के लिए शिकायत करे। प्रियसखी महिला संघ इंदौर एवं भारतीय रिजर्व बैंक के संयुक्त तत्वावधान एवं भारतीय रिजर्व बैंक के वित्तीय सहयोग से बैंक



एलडीएम मुकेश भट्ट, नर्मदा झबुआ ग्रामीण बैंक रीजनल मैनेजर पी के गुप्ता, बैंक ऑफ इंडिया सलाहकार डी एस यादव, वरिष्ठ उद्यमिकी विकास अधिकारी आर एस छोडीयार मौजूद थे। कार्यक्रम में विशेषज्ञ सलाहकार, वित्तीय साक्षरता सलाहकार एवं वित्तीय समावेशन प्रबंधक एवं अन्य राष्ट्रीयकृत व निजी बैंकों के विषय विशेषज्ञ ने उपस्थितों को बैंक खाते के लाभ व बैंक द्वारा दी जाने वाली सुविधाओं व उत्पादों की जानकारी दी। साथ ही बैंक खाते के संचालन के संदर्भ में रखी जाने वाली विशेष सावधानियों एवं सुरक्षा बिंदुओं के संबंध में जानकारी दी। कार्यक्रम में नेट बैंकिंग, मोबाइल बैंकिंग, डिजीटल जेप्शन के माध्यमों को बढ़ावा देते हुए इस संबंध में रखी जाने वाली सावधानी आदि के संबंध में विषय विशेषज्ञों द्वारा प्रत्यक्ष में जीवंत प्रदर्शन के माध्यम से जानकारी दी।

में जमाकर्ताओं के लिए जागरूकता व शिक्षण - प्रशिक्षण कार्यक्रम का आयोजन शुक्रवार को होटल रॉयल रेसीडेंसी में आयोजित किया जाएगा। कार्यक्रम के मुख्य अतिथि आरबीआई भोपाल मैनेजर सत्येंद्र राजपूत उपस्थित रहे। कार्यक्रम प्रिय सखी महिला संघ इंदौर सचिव आरती कुशवाह, बैंक ऑफ इंडिया इंदौर



मंगलवार 2 जनवरी 2018



## आर्थिक उत्थान के लिए महिलाएं रहें जागरूक

इन्दौर ( सिटी ब्लास्ट )। महिला संघ के आयोजन में सत्येन्द्रसिंह राजपूत ने कहा कि महिलाएं आर्थिक नियोजन

के साथ छोटी-छोटी बचत करें इससे बैंक आगे आकर बड़ी बचत की ओर ले जाएंगी। इस अवसर पर

मुकेश भट्ट, डीएस यादव, प्रमोद उपाध्याय, भारती कुशवाह, सोनाली बिरला मौजूद थे।

दिसंबर 2017  
रविवार

# पीपुल्स समाचार

## महिलाएं आर्थिक उत्थान के लिए जागरूक रहें

इन्दौर। महिलाएं आर्थिक नियोजन के साथ परिवार के लिए कार्य करें, छोटी से बचत करें, सतत बचाए, इससे बैंक आगे जाकर आपकी जरूरत पड़ने पर बड़ी मदद कर पाएंगी। बैंक में खाता खोलना ही सबकुछ नहीं है, जमाकर्ता सतत बैंक जाएं, बचत को आदत बनाएं, चाहे वह छोटी बचत ही क्यों न हो। ये विचार हैं भारतीय रिजर्व बैंक भोपाल के मैनेजर सत्येंद्र सिंह राजपूत के। वे प्रिय सखी महिला संघ

इन्दौर के सहयोग से आरबीआई लारा इन्दौर व खरगोन जिले के समूहों, किसानों, महिलाओं, जमाकर्ताओं के सम्मेलन को संबोधित कर रहे थे। आयोजन में इन्दौर जिला अग्रणी बैंक मैनेजर मुकेश भट्ट, वित्तीय साक्षरता प्रभारी डीएस यादव, नर्मदा झाबुआ क्षेत्रीय ग्रामीण बैंक इन्दौर के रीजनल मैनेजर प्रमोद उपाध्याय, प्रिय सखी महिला संघ सीईओ आरती कुशवाह आदि प्रमुख रूप से मौजूद थे।

# पीपुल्स समाचार

दिसंबर 2017  
शुक्रवार

## आरबीआई के सहयोग से जागरूकता कार्यक्रम आज

इन्दौर। भारतीय रिजर्व बैंक (आरबीआई) व प्रिय सखी महिला संघ इन्दौर रीजन के तत्वावधान में महेश्वर के होटल रायल रेसीडेंसी में एक दिनी जागरूकता कार्यक्रम 29 दिसंबर को सुबह 11 बजे से आयोजित किया जा रहा है। कार्यक्रम संयोजक भारती कुशवाह ने बताया कि दिनभर चलने वाले विभिन्न सत्रों में आरबीआई भोपाल के मैनेजर सत्येंद्र सिंह राजपूत, संघ सीईओ आरती कुशवाह, खरगोन जिला सहकारी बैंक एमडी एमके बार्चे, भूमि विकास बैंक प्रमुख एसके सिन्हा, नाबार्ड जिला प्रबंधक एसके नवसारे, नर्मदा झाबुआ क्षेत्रीय ग्रामीण बैंक इन्दौर के रीजनल मैनेजर पीके उपाध्याय, डीएस यादव आदि बचत, वित्तीय साक्षरता, महिला जागृति, जनधन खातों का बहु आयामी उपयोग, महिलाओं के स्वावलंबन आदि से जुड़े सत्रों को संबोधित करेंगे। इस दौरान ग्रामीण अर्थव्यवस्था से जुड़ी नाटिकाएं भी प्रस्तुत की जाएंगी। आयोजन में इन्दौर का एक दल मौजूद रहेगा।





## बैंक में खाता खोलना ही सबकुछ नहीं है, जमाकर्ता सतत बैंक जाएं : सत्येंद्र सिंह



इंदौर. महिलाएं आर्थिक नियोजन के साथ परिवार के लिए कार्य करें, छोटी सी बचत करें, सतत बचाए, इससे बैंक आगे जाकर आपकी जरूरत पड़ने पर बड़ी मदद कर पाएगी. बैंक में खाता खोलना ही सबकुछ नहीं है. जमाकर्ता सतत बैंक जाएं चाहे वह छोटी बचत क्यों न हो. यह बात भारतीय रिजर्व बैंक के मैनेजर सत्येंद्र सिंह राजपूत ने कही. वे प्रिय सखी महिला संघ इंदौर के सहयोग से आरबीआई द्वारा इंदौर व खरगोन जिले के समूहों किसानों, महिलाओं व जमाकर्ताओं के सम्मेलन को संबोधित कर रहे थे. आयोजन में इंदौर जिला अग्रणी बैंक मैनेजर मुकेश भट्ट, वित्तीय साक्षरता प्रभारी डीएस यादव, नर्मदा झाबुआ क्षेत्रीय ग्रामीण बैंक इंदौर के रीजनल मैनेजर प्रमोद उपाध्याय, प्रिय सखी महिला संघ सीईओ आरती कुशवाह आदि प्रमुख रूप से मौजूद थे. कार्यक्रम का संचालन भारती कुशवाह ने किया.

## इंदौर समाचार

इंदौर, बुधवार 3 जनवरी 2018

आयोजक : प्रियसखी महिला संघ, इंदौर (म.प्र.)



## महिलाएं आर्थिक उत्थान के लिए जागरूक रहे

इंदौर।

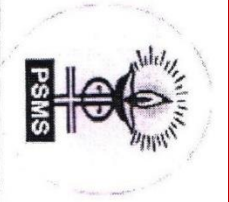
महिलाएं आर्थिक नियोजन के साथ परिवार के लिए कार्य करें, छोटी से बचत करें, सतत बचाए, इससे बैंक आगे जाकर आपकी जरूरत पड़ने पर बड़ी मदद कर पाएगी। बैंक में खाता खोलना ही सबकुछ नहीं है, जमाकर्ता सतत बैंक जाएं, बचत को आदत बनाए, चाहे वह छोटी बचत ही क्यों न हो।

ये विचार हैं भारतीय रिजर्व बैंक भोपाल के मैनेजर सत्येंद्र सिंह राजपूत के। वे प्रिय सखी महिला संघ इंदौर के सहयोग से आरबीआई द्वारा इंदौर व खरगोन जिले के समूहों, किसानों, महिलाओं, जमाकर्ताओं के सम्मेलन को संबोधित कर रहे थे। आयोजन में इंदौर जिला अग्रणी बैंक मैनेजर मुकेश भट्ट, वित्तीय साक्षरता प्रभारी डीएस यादव, नर्मदा झाबुआ

क्षेत्रीय ग्रामीण बैंक इंदौर के रीजनल मैनेजर प्रमोद उपाध्याय, प्रिय सखी महिला संघ सीईओ आरती कुशवाह आदि प्रमुख रूप से मौजूद थे। महेश्वर के बचत समूह ने इस दौरान प्रभावी प्रस्तुति दी। नाटिका के माध्यम से भी छोटे बचत के बड़े फायदे बताए गए। संचालन भारती कुशवाह ने किया। आभार माना सोनाली बिरला ने।



**16. GUEST / RESOURCE PERSON - LIST**



**PRIYASAKHI MAHILA SANGH, INDORE (M.P.)**

**Guest / Resource Person Registration**

Date - 29/Dec./2017, Friday, Area-Maheshwar(Semi urban), District-Khargone (M.P.)

One Day Workshop on Depositor's Education and Awareness Programme



No.	Name	Designation	Department / Institution	Mobile No.	E-Mail	Address	Signature
1.	Dovendrar Singh Yadav	FLC Indore	Bank of India	9826042364	dovendrar.yadav@india.co	617 Saikrupa Indore	
2.	Dr. M.S. Joshi	Doctor	Maleswar	9993103677		Singrupab' Chokar Chokar Malwa.	
3.	Patilshah Joshi	MLM Leader	Maleswar	8109358158			
4.	Pradeep Khare	MLM Leader	Nepwomg	9407474085	pradeep.khara@gmail.com	17/1 Regh-tara Road Malwa	
5.	Nilesh Lodhi	-	Indore	83495-2005	lodhinismita30@gmail.com	24, Regd Bag Colony	
6.	Emmanuel Kujur	Manager	Canara Bank	7049919139	emmanuel@gmail.com	Maleswar	
7.	Ajay Chauran B.C.	B.C.	BOF Malwa	99777 68146	rajaychauran@gmail.com	Maleswar	
8.	KRISHNA SHUKLA	Offices writer	Bank of India	8085237 - 535	Krishna Shukla@gmail.com	Maleswar	





**PRIYASAKHI MAHILA SANGH, INDORE (M.P.)**

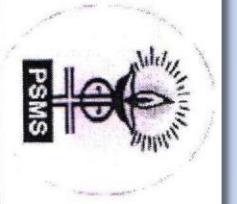
**Guest / Resource Person Registration**

Date - 29/Dec./2017, Friday, Area-Maheshwar(Semi urban), District-Khargone (M.P.)

One Day Workshop on Depositor's Education and Awareness Programme



No.	Name	Designation	Department / Institution	Mobile No.	E-Mail	Address	Signature
9.	Pankaj Rajesh	Marketing Officer	Bank of India	8462908135	pankaj.rajesh@bankofindia.co.in	Plot No. 1, SAMPURNAM	
10.	SUSHIL POTAR	Prinicipal	Excelcare GHSS Maheshwar	9893534392	Potarsushil@gmail.com	158 B Maheshwar	
11.	Rej Kumar Sharma	Lecturer	Govt. Excellence Maheshwar	99934.31582	rej.kumar19sharma@gmail.com	Mandleshwar	
12.	WOMENWEAVE Charitable Trust (Tapsi Maheshwar)	Productions Marketing Coordinator	Womenweave Charitable Trust	9601899088	tapsi@womenweave.org	Gudi Mudi, Gadi Khanna, Maheshwar	
13.	S.M. Khargone	Director	RSETI, Khargone	8719922249	rseti.khargone@gmail.com	RSETI, Kalmipada, Indrawar Road, Khargone	
14.	श्रीमती अश्विनी	श्रीमती अश्विनी	Rseti, Khargone	9691561111	rseti.khargone@gmail.com	Rseti, Khargone	
15.	श्रीमती अश्विनी	S.M.D.O	HOBBILKAR	9425333925	-	Maheshwar	
16.	Prasert Patel	Reporter	Maheshwar	8109639253	88109639253@gmail.com	Maheshwar	



**PRIYASAKHI MAHILA SANGH, INDORE (M.P.)**

**Guest / Resource Person Registration**

Date - 29/Dec./2017, Friday, Area-Maheshwar(Semi urban), District-Khargone (M.P.)

One Day Workshop on Depositor's Education and Awareness Programme



No.	Name	Designation	Department / Institution	Mobile No.	E-Mail	Address	Signature
17.	Prerna P. P. P.	ADMIN NEWS	ASBUI	9577980361	PRN@ASBUI.CO	Maheshwar	AS
18.	Dinashikha Dinesh	DIN NEWS	ASBUI	9407171999	dinashikha@gmail.com	Maheshwar	DP
19.	SINHA S		(RBI)				SINHA S
20.	Arushi K. K.	LECTURER	ASBUI	99933-28250			Arushi K.
21.	Rakesh M. Atri	lectures	State Bank of Sarda. School Edu.	9977158402	atri.rakesh66@gmail.com	Maheshwar	Rakesh
22.	Arijan Patel	Asst	—	9926732685	—	Maheshwar	AP
23.	UMER KHAN	Adhyapak	Tribal Department	9806243786	umerkhan.maheshwar@gmail.com	Maheshwar	Umer
24.	Bhuvanesh Kumar G.M.		PSMS	9350899328	psmsmain@psms.com	Maheshwar	BK





### PRIYASAKHI MAHILA SANGH, INDORE (M.P.)

#### Guest / Resource Person Registration

Date - 29/Dec./2017, Friday, Area-Maheshwar(Semi urban), District-Khargone (M.P.)  
One Day Workshop on Depositor's Education and Awareness Programme



No.	Name	Designation	Department / Institution	Mobile No.	E-Mail	Address	Signature
1.	Arati Kankhade	Secretary @ CGO	PSMS Indore	9320899310	psmsindore@yahoo.co.in	124 Janghri Jethi, Indore	
2.	P. K. Upadhyay	Regional Manager	NS UB Khargone.	9425911953	nkj_bao_khargone@yahoo.com www.nsb.in.	प्रादेशी क्षेत्र स्टाफ फ्लोर खर्गोण	
3.	शुक्रेश शर्मा	L.D.m. Indore.s	B.O.I	984580099		B.O.I. शाखा विनायक गांधी खर्गोण	
4.	श्री अनंता देवी बाबू	Manager, RBI	DBS	9425673098		RBI शाखा	
5.	Seemal Kushwah	GIC	PSMS Gandore	7909343250	Seemal.PSMSIndore@gmail.com	145/B Kushwah Nagar	Seemal
6.	Dr. P. Praveen	PSMS GIM	Priyasakhi Mahilasangh	9111009173	deepdi.psms@gmail.com	28-29/Praveen Bog colony	Dr. P.
7.							
8.							

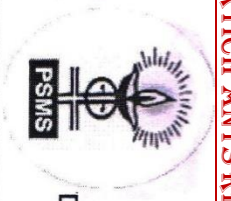
17. PARTICIPANTS REGISTRATION :

PRIYASAKHII MAHILA SANGH, INDORE (M.P.)

Participant Registration

Dec./2017, Friday, Venue - Hotel Royal Residency, Maheshwar, Area-Maheshwar(Semi urban), District-Khargone (M.P.)

One Day Workshop on Depositor's Education and Awareness Programme



S. No.	Name	Postal Address	E-Mail	Mobile	Occupation	Education	Age	Male / Female	Category	Signature
1	शुभांगी पाटील	Khargone	Amulmishra@gmail.com	896482823	MSW FI	MSW III	23	Female	OBC	Amulmishra
2	Pooja Patidar	Khargone	—	94556-91432	Job.	MSW. Final	23	Female	OBC	Patidar
3	Sheetal/salankar khargone	—	—	8964805693	Job.	M.S.W. Final	25	Female	S.T.	Salankar
4	Siyaram Sobarkhi	Khargone	soy.sobarkhi@gmail.com	9662484643	Job	BSc 2nd year	20	male	OBC	Sobarkhi
5	शुभांगी पाटील	Khargone	—	7509382435	Job.	10 <sup>th</sup>	20	male	OBC	Patidar
6	Tamary Kelde	Khargone	—	7049308770	Job.	BE.	20	male	OBC	Patidar
7	Hema Keshar	Khargone	—	84588-52862	Corp. employed	MBA	29	Female	OBC	Keshar
8	शुभांगी पाटील	Khargone	—	9407131463	MSW	12 <sup>th</sup>	53	Female	ST	Patidar

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One Day Workshop on Depositor's Education and Awareness Programme

**PRIYASAKHIMAHILA SANGH, INDORE (M.P.)**  
Participant Registration



S. No.	Name	Postal Address	E-Mail	Mobile	Occupation	Education	Age	Male / Female	Category	Signature
9,	देवराज चोरप	मन्डलापुर मन्डला	-	9692916198	R.T.D. P.P.	B.A.	65	Male	SC	<i>[Signature]</i>
10	रुतारामाई	रवराज	-	942244 17141	House Hold	B.A	61	F	G	<i>[Signature]</i>
11	Majkul Bechar	Bhopal	majkul.bechar @Gmail.com	9977044 984	CE civil ER.	B.E	24	M	G	<i>[Signature]</i>
12	विजय चोप्रा	वज्राना विक्रम भद्रवदर कानोनी म.ग. 22	-	98265737 84	Hosur wife	M.A.	45	F	G.	<i>[Signature]</i>
13	सोनी पयका	खला भोडी म.ग. 3 भद्रवदर	-	9977158303	दादी	5वीं	50	F	OBC	-
14	जीति खिलारी	वकीलादे सोला 85 ग. भद्रवदर	-	9893952406	दादी	12th	35	F	G.	<i>[Signature]</i>
15	आशा योगदा चोरप	मौं जेनेरवदि गोला कु थल माली गोला भद्रवदर	-	9074284458	च्युटी पयार	12th	33	F	OBC	<i>[Signature]</i>
16	सोना शर्मा	भद्रवदी भोली भद्रवदर	-	8780025890	डुजान कारि	12th	45	F	G	<i>[Signature]</i>

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**PRIYASAKHIMAHILA SANGH, INDORE (M.P.)**  
Participant Registration

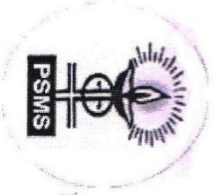
Dec./2017, Friday, Venue - Hotel Royal Residency, Maheshwar, Area-Maheshwar(Semi urban), District-Kharagone (M.P.)

One Day Workshop on Depositor's Education and Awareness Programme



S. No.	Name	Postal Address	E-Mail	Mobile	Occupation	Education	Age	Male / Female	Category	Signature
17	Nowmenweave Chashtable Trust	Gudhudi, Kadi Khana, Maheshwar	tapsi@ nowmenweave. org	9601899088	Service	MBA	24	F	General	
18	Thanking Maskle	Kharagone	vikasmaskle@gmail.com	99264 26431	job	B.A.	31	M	SB	
19	Mulchand Shrivastava	MAHESHWAR KhadolPadi Mary, Maheshwar	-	99939 76050	Handloom Business	12th	45	M	OBC	
20	शिवानाथ	शिवानाथ	-	-	शेड	8th	60	F	U.	
21	सोनीया शिवानाथ	शिवानाथ	-	9899248 105	एग्रीकल्चर	10th	37	M	ST	
22	शुभा निख	शुभा महेश्वर	-	70491 92437	STUDENT	12th	19	M	OBC	
23	शरदा शिवानाथ	शरदा शिवानाथ	-	774981 457	STUDENT	10th	19	M	ST	
24	Pooja Verma	Badla Maheshwar	-	9111482170	Student	12th	19	F	OBC	

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# PRIYASAKHI MAHILA SANGH, INDORE (M.P.)

## Participant Registration

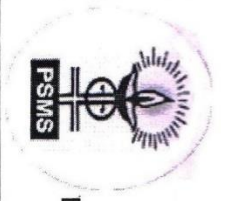
Dec./2017, Friday, Venue - Hotel Royal Residency, Maheshwar, Area-Maheshwar(Semi urban), District-Khargone (M.P.)  
One Day Workshop on Depositor's Education and Awareness Programme



S. No.	Name	Postal Address	E-Mail	Mobile	Occupation	Education	Age	Male / Female	Category	Signature
25	Sukhlal Bhosare	Maheshwar	-	9340626249	गोठरी	12th	38	m.	ST.	
26	प्रदुभासराय गुट्टा	हरेश्वर	-	99933126463	पेन्सिल वॉल ब्रांडिंग	8th	67	m	MLA	
27	जनीश शेख	हरेश्वर	-	-	डॉरी कार्ड	5th	50	F	m.	जनीश
28	करीश वीरव	हरेश्वर	-	-	हरेश्वर	साधार'	45	F.	G.	करीश
29	सोनादी वीरव	हरेश्वर	-	-	हरेश्वर	साधार'	45	F.	m.	सोनादी
30	मुनाश वी वेंकरी	हरेश्वर	-	-	हरेश्वर	साधार'	40	F.	G.	
31	मुषाशिव वीरवगं	हरेश्वर	-	-	हरेश्वर	साधार'	45	F.	G.	मुषाशिव वीरवगं
32	राजु भासकर	हरेश्वर	-	90098034	साधार'	8th	28	M.	S.T.	राजु

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**PRIYASAKHI MAHILA SANGH, INDORE (M.P.)**  
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Dec./2017, Friday, Venue - Hotel Royal Residency, Maheshwar, Area-Maheshwar(Semi urban), District-Khargone (M.P.)

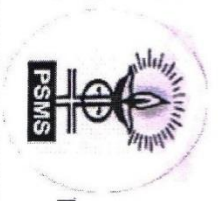
One Day Workshop on Depositor's Education and Awareness Programme



S. No.	Name	Postal Address	E-Mail	Mobile	Occupation	Education	Age	Male / Female	Category	Signature
33	अनामिका देव	आर्यभट्ट नगर सहैदपुर	—	88279 95693	ग्रामिणी	B.A.	35	M.	OBC	
34	सुनील धारडे	पानी शिंदेवा सहैदपुर	—	—	कॉन्सल्टिंग	B.A.	25	M.	O.B.C.	
35	विश्वं कोज	ग्राम आर्यभट्ट ग्रामवासी	—	7088830101	बुनकर	B.S.C.	24	M.	S.C.	
36	अशोक शीर्षा	अशोक सहैदपुर	—	9644966224	बुनकर	प्राथमिक	35	M.	S.T.	
37	सुश्री <del>शिंदे</del> शिंदे	सहैदपुर	—	93999336606	बुनकर	B.A.	33	M.	O.B.C.	
38	राजेश शेंकर	सहैदपुर श्रीनिवासापुर	—	9770856387	बुनकर	B.A.	46	M.	S.C.	
39	सुश्री सुनी	वसुधा विहार कोलार सहैदपुर	—	8226008923	बुनकर	B.A. Final Year	40	M.	O.	
40	हेमलता	Govt. Angikar opp. Maheshwar	—	9039518795	MFI Bank	B.A. Final	27	M.	G.	

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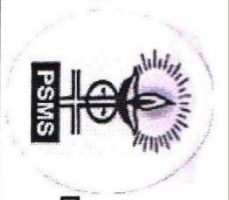
**PRIYASAKHIMAHILA SANGH, INDORE (M.P.)**  
Participant Registration



Dec./2017, Friday, Venue - Hotel Royal Residency, Maheshwar, Area-Maheshwar(Semi urban), District-Khargone (M.P.)  
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S. No.	Name	Postal Address	E-Mail	Mobile	Occupation	Education	Age	Male / Female	Category	Signature
41)	वर्षा ना शेरव	महेश्वर	-	-	उत्प्रेषिणी	राष्ट्रिय	45	F.	G.	वर्षा शेरव
42)	रामिना शेरव	महेश्वर	-	-	गृहणी	10वीं	38	F.	G.	R.H. शेरव
43)	कमला अंशारी	महेश्वर	-	9809802018	गृहणी	5वीं	27	M.	G.	कमला
44)	दीपाजन अंशारी	अहमदनगर	-	8602213149	गृहणी	10वीं	28	M.	G.	दीपाजन
45)	शोभा अंशारी	अहमदनगर	-	8109915948	गृहणी	12वीं	27	M.	G.	शोभा
46)	वसुधा अंशारी	महेश्वर	-	9903695765	गृहणी	5वीं	29	M.	G.	वसुधा
47)	रंजिता कश्यप	महेश्वर	Sankash Pansole J. O. Cam.	9826747206	S.B.I Kiyask	M.A	40	M.	OBC	रंजिता
48)	शोभा शेरव	महेश्वर	-	9893582083	उत्प्रेषिणी	12TH	32	F.	G.	शोभा शेरव

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**PRIYASAKHI MAHILA SANGH, INDORE (M.P.)**  
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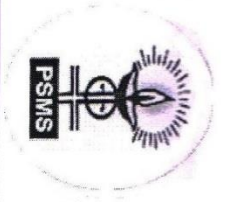


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One Day Workshop on Depositor's Education and Awareness Programme

S. No.	Name	Postal Address	E-Mail	Mobile	Occupation	Education	Age	Male / Female	Category	Signature
49	व्याजिजा कुमारी	भारती आर्ज पुणे जिल्हा पीर कुपर थरकर	-	9131335836	गर्ल्स	12th	34	F	O.B.C	व्याजिजा
50	शोभा श्री	एलमोद	-	-	गर्ल्स	प्राथमिक	35	F	O.B.C	शोभा
51	सुखलता मंगेश	मनसा निवासी	-	9827236670	गृहणी	12th	35	M	ST	सुखलता
52	सुरेश राने	भई भंदर	-	9993771003	ब्रह्मचर	8th	36	M	OBS	सुरेश
53	अश्विनी	भई भंदर	-	997332825	गृहणी	5th	33	F	OBC	अश्विनी
54	वर्षा मंगेशी	भई भंदर	-	9575312332	गृहणी	7th	30	M	OBC	वर्षा मंगेशी
55	अश्विनी	भई भंदर	Shrignmail.com	769921015	Pc PSMS	MBA	29	male	OBC	अश्विनी
56	अश्विनी कुंदे	मण्डळ	ashwinikunde@gmail.com	9467171999	गृहणी	M.A.	43	M	SC	अश्विनी

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One Day Workshop on Depositor's Education and Awareness Programme



S. No.	Name	Postal Address	E-Mail	Mobile	Occupation	Education	Age	Male / Female	Category	Signature
57	मीनावार पूरुषोत्तम	महेश्वर	-	9575312869	रिपयर्स	12th	28	F.	G.	Mina
58	अपेता मीर	महेश्वर	-	-	अपेता	-	30	F.	S.T.	अपेता
59	रंजना मीर	महेश्वर	-	-	महेश्वर	5th	25	F.	S.T.	रंजना
60	अनंद शंकर	महेश्वर	-	9981136552	एग्रीकल्चर	8th	28	M	G.	अनंद
61	सोहनराज	महेश्वर	-	9575256711	महेश्वर	8th	32	M	S.T.	सोहनराज
62	दिलीपराज भास्कर	महेश्वर	-	-	अपेता विभागाध्यक्ष	B.A.	55	m.	S.C.	दिलीप
63	श्रीमति धर्मिणी	महेश्वर	-	750984666	महेश्वर	10th	39	F.	O.B.C.	श्रीमति
64	नरनारायण केशव	महेश्वर	-	-	महेश्वर	6th	34	F.	O.B.C.	नरनारायण

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One Day Workshop on Depositor's Education and Awareness Programme



S. No.	Name	Postal Address	E-Mail	Mobile	Occupation	Education	Age	Male / Female	Category	Signature
65	विदिता देवा	महेश्वर	—	—	स्टेफ	5th	40	F	OBC	विदिता
66	सुखिला योगिनी	महेश्वर	—	—	रिजिटि स्पोर्ट्स	6th	24	F	OBC	सुखिला

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