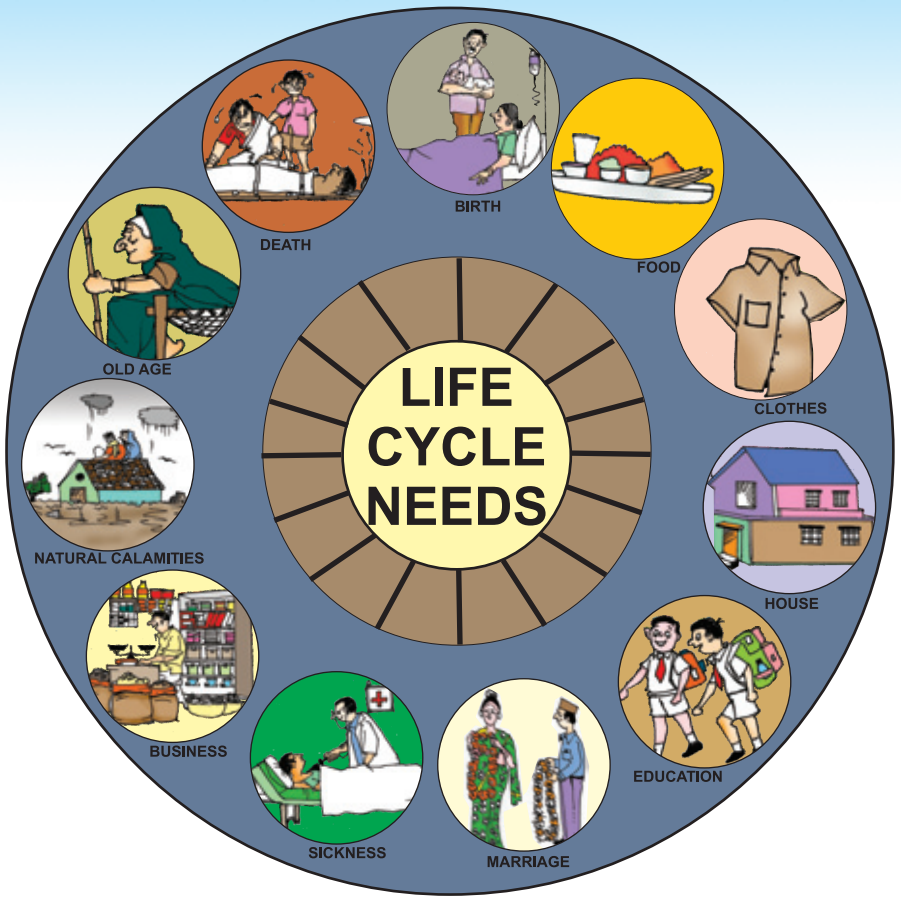


# FINANCIAL DIARY



## RESERVE BANK OF INDIA

Rural Planning and Credit Department

Central Office, Mumbai

January 2013



## **Reserve Bank of India**

The contents of this diary has been developed by Reserve Bank of India, Rural Planning and Credit Department, Central Office, Mumbai for distribution during financial literacy camps organized by Financial Literacy Centres and all the rural branches of the country at monthly intervals. The Financial Diary is also available at [www.rbi.org.in](http://www.rbi.org.in).

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Rural Planning and Credit Department

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Shaheed Bhagat Singh Marg,

Fort, Mumbai- 400001

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## Personal Information

FULL NAME : -----  
-----

ADDRESS : -----  
-----

CITY/DISTRICT: -----

PINCODE: -----

RES TEL: -----

MOBILE: -----

Savings Bank Account details

Date of opening : -----

Bank : -----

Branch : -----

BC : -----

Facilities availed : (Please Tick )

- Recurring Deposit, Fixed Deposit
- Overdraft , KCC, GCC
- Remittance, EBT
- Micro Insurance
- Micro Pension
- Others

# Calendar for Year 2013

## JANUARY 2013

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

## FEBRUARY 2013

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28		

## MARCH 2013

SUN	MON	TUE	WED	THU	FRI	SAT
31					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

## APRIL 2013

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

## MAY 2013

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

## JUNE 2013

SUN	MON	TUE	WED	THU	FRI	SAT
30						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

## JULY 2013

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

## AUGUST 2013

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

## SEPTEMBER 2013

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

## OCTOBER 2013

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

## NOVEMBER 2013

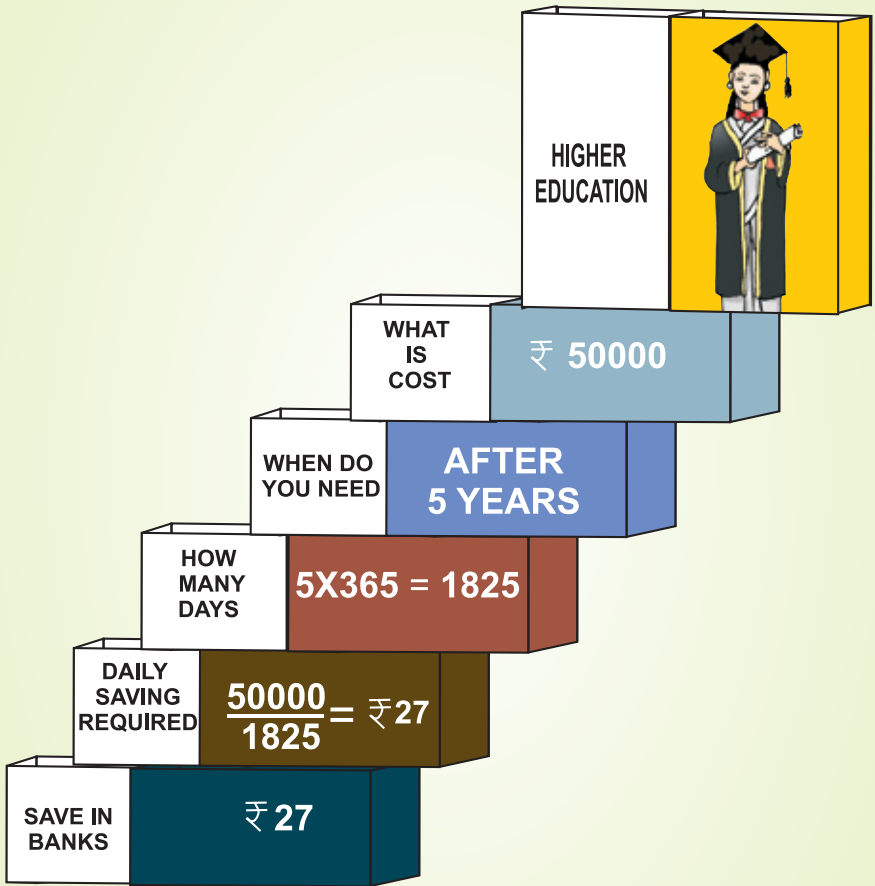
SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

## DECEMBER 2013

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				






## HOUSEHOLD MEMBERS DETAILS

SR	NAME	AGE	RELATIONSHIP	OCCUPATION	MONTHLY INCOME
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					



**ACHIEVE YOUR GOAL WITH  
FINANCIAL PLANNING**

## Set your Goals

SR		Needs	Money required	When?	No. of days	Saving per day
1.		Bicycle	₹1500	3 months	$30 \times 3 = 90$	₹ 1500/90 = ₹ 17
2.		Sewing Machine	₹5000	5 months	$30 \times 5 = 150$	₹ 5000/150 = ₹ 33
3.		Farm tools	₹3600	6 months	$30 \times 6 = 180$	₹ 3600/180 = ₹ 20
4.		Cattle	₹10000	1 year	$365 \times 1 = 365$	₹ 10000/365 = ₹ 27
5.		Small Shop	₹20000	2 years	$365 \times 2 = 730$	₹ 20000/730 = ₹ 27
6.		Higher Education	₹50000	5 Years	$365 \times 5 = 1825$	₹ 30000/1825 = ₹ 27
7.		Marriage of Daughter	₹80000	10years	$365 \times 10 = 3650$	₹ 80000/3650 = ₹ 22
8.		Own house	₹100000	15 Years	$365 \times 15 = 5475$	₹ 100000/5475 = ₹ 18
9.		Secure Old Age	₹300000	25Years	$365 \times 25 = 9125$	₹ 300000/9125 = ₹ 33
10.						
11.						
12.						
13.						
14.						
15.						
<b>TOTAL DAILY SAVINGS REQUIRED</b>						<b>₹ 224</b>





GAMBLING



ALCOHOL



LUXURIOUS GOODS



TOBACCO



MARRIAGE



PILGRIMAGE



SICKNESS



NATURAL CALAMITIES



CLOTHES



FOOD



HOUSE



EDUCATION

**UNDERSTAND YOUR EXPENSES**



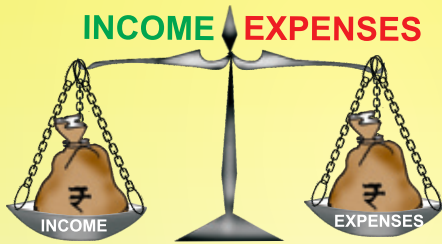
# Monthly Summary

## Income : Month 1

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.	Self						
ii.	Spouse						
iii.							
iv.							
<b>1. Total Income</b>							
<b>2. Loans taken</b>							
<b>3. Total inflow= 1+2</b>							

## Expenses : Month 1

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.							
ii.							
iii.							
iv.							
v.							
vi.							
vii.							
<b>4. Total Expenses</b>							
<b>5. Loan Repaid</b>							
<b>6. Total Outflow = 4+5</b>							
<b>SURPLUS = 3-6</b>							
<b>SHORTAGE= 6-3</b>							



**DO NOT SPEND MORE THAN YOUR INCOME**

# Monthly Summary

## Income : Month 2

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.	Self						
ii.	Spouse						
iii.							
iv.							
<b>1. Total Income</b>							
<b>2. Loans taken</b>							
<b>3. Total inflow= 1+2</b>							

## Expenses : Month 2

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.							
ii.							
iii.							
iv.							
v.							
vi.							
vii.							
<b>4. Total Expenses</b>							
<b>5. Loan Repaid</b>							
<b>6. Total Outflow = 4+5</b>							
<b>SURPLUS = 3-6</b>							
<b>SHORTAGE= 6-3</b>							



**PLUG NON ESSENTIAL EXPENSES**

**&**

**INCREASE YOUR SAVINGS**

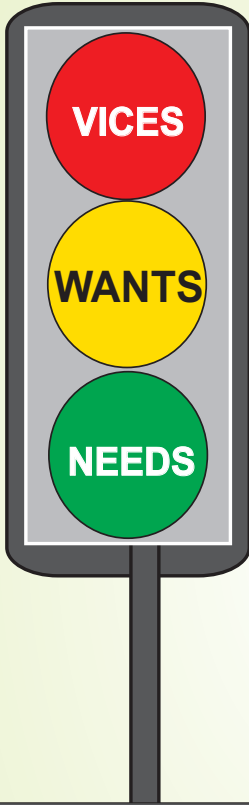
# Monthly Summary

## Income : Month 3

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.	Self						
ii.	Spouse						
iii.							
iv.							
<b>1. Total Income</b>							
<b>2. Loans taken</b>							
<b>3. Total inflow= 1+2</b>							

## Expenses : Month 3

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.							
ii.							
iii.							
iv.							
v.							
vi.							
vii.							
<b>4. Total Expenses</b>							
<b>5. Loan Repaid</b>							
<b>6. Total Outflow = 4+5</b>							
<b>SURPLUS = 3-6</b>							
<b>SHORTAGE= 6-3</b>							



ALCOHOL



GAMBLING



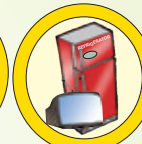
TOBACCO



FESTIVAL



PILGRIMAGE



LUXURIOUS GOODS



HOUSE



EDUCATION



FOOD CLOTHES



**NEEDS ARE LIMITED - SPEND**

**WANTS ARE UNLIMITED - REDUCE**

**VICES ARE RISKY - AVOID**

**THINK TWICE BEFORE SPENDING**

# Monthly Summary

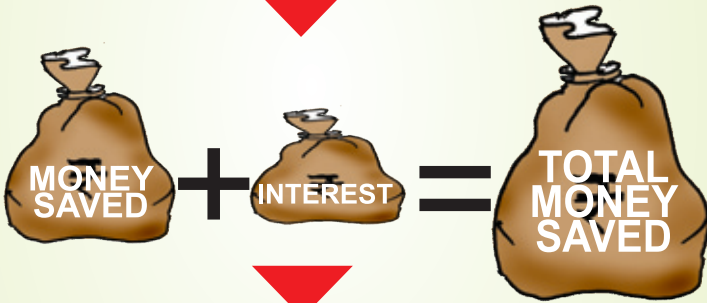
## Income : Month 4

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.	Self						
ii.	Spouse						
iii.							
iv.							
<b>1. Total Income</b>							
<b>2. Loans taken</b>							
<b>3. Total inflow= 1+2</b>							

## Expenses : Month 4

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.							
ii.							
iii.							
iv.							
v.							
vi.							
vii.							
<b>4. Total Expenses</b>							
<b>5. Loan Repaid</b>							
<b>6. Total Outflow = 4+5</b>							
<b>SURPLUS = 3-6</b>							
<b>SHORTAGE= 6-3</b>							





## SPEND YOUR OWN MONEY



**EDUCATION**



**BUSINESS**

**THE LESS YOU SPEND, THE MORE YOU CAN SAVE**

# Monthly Summary

## Income : Month 5

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.	Self						
ii.	Spouse						
iii.							
iv.							
<b>1. Total Income</b>							
<b>2. Loans taken</b>							
<b>3. Total inflow= 1+2</b>							

## Expenses : Month 5

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.							
ii.							
iii.							
iv.							
v.							
vi.							
vii.							
<b>4. Total Expenses</b>							
<b>5. Loan Repaid</b>							
<b>6. Total Outflow = 4+5</b>							
<b>SURPLUS = 3-6</b>							
<b>SHORTAGE= 6-3</b>							



**DO NOT LOSE YOUR HARD EARNED MONEY,  
ALWAYS SAVE IN A BANK ACCOUNT**

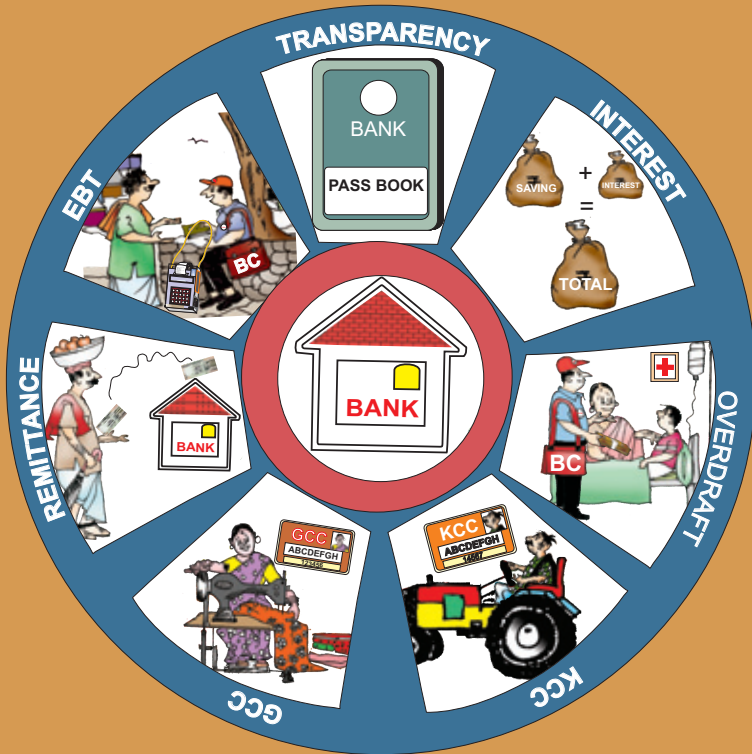
# Monthly Summary

## Income : Month 6

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.	Self						
ii.	Spouse						
iii.							
iv.							
<b>1. Total Income</b>							
<b>2. Loans taken</b>							
<b>3. Total inflow= 1+2</b>							

## Expenses : Month 6

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.							
ii.							
iii.							
iv.							
v.							
vi.							
vii.							
<b>4. Total Expenses</b>							
<b>5. Loan Repaid</b>							
<b>6. Total Outflow = 4+5</b>							
<b>SURPLUS = 3-6</b>							
<b>SHORTAGE= 6-3</b>							



**SAVING ACCOUNT IN A BANK IS THE KEY  
TO ALL OTHER SERVICES**

# Monthly Summary

## Income : Month 7

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.	Self						
ii.	Spouse						
iii.							
iv.							
<b>1. Total Income</b>							
<b>2. Loans taken</b>							
<b>3. Total inflow= 1+2</b>							

## Expenses : Month 7

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.							
ii.							
iii.							
iv.							
v.							
vi.							
vii.							
<b>4. Total Expenses</b>							
<b>5. Loan Repaid</b>							
<b>6. Total Outflow = 4+5</b>							
<b>SURPLUS = 3-6</b>							
<b>SHORTAGE= 6-3</b>							





**BANK IS NOW AVAILABLE AT YOUR DOOR STEP**



# Monthly Summary

## Income : Month 8

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.	Self						
ii.	Spouse						
iii.							
iv.							
<b>1. Total Income</b>							
<b>2. Loans taken</b>							
<b>3. Total inflow= 1+2</b>							

## Expenses : Month 8

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.							
ii.							
iii.							
iv.							
v.							
vi.							
vii.							
<b>4. Total Expenses</b>							
<b>5. Loan Repaid</b>							
<b>6. Total Outflow = 4+5</b>							
<b>SURPLUS = 3-6</b>							
<b>SHORTAGE= 6-3</b>							



**MANAGE YOUR DEBT OTHERWISE  
DEBT WILL DAMAGE YOU**

# Monthly Summary

## Income : Month 9

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.	Self						
ii.	Spouse						
iii.							
iv.							
<b>1. Total Income</b>							
<b>2. Loans taken</b>							
<b>3. Total inflow= 1+2</b>							

## Expenses : Month 9

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.							
ii.							
iii.							
iv.							
v.							
vi.							
vii.							
<b>4. Total Expenses</b>							
<b>5. Loan Repaid</b>							
<b>6. Total Outflow = 4+5</b>							
<b>SURPLUS = 3-6</b>							
<b>SHORTAGE= 6-3</b>							

## BORROW FOR



**BORROW TO UNDERTAKE AN ACTIVITY  
WHICH ENHANCES YOUR INCOME**

# Monthly Summary

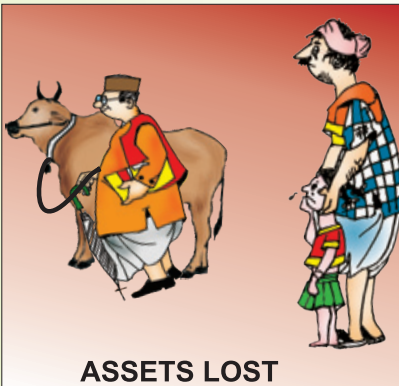
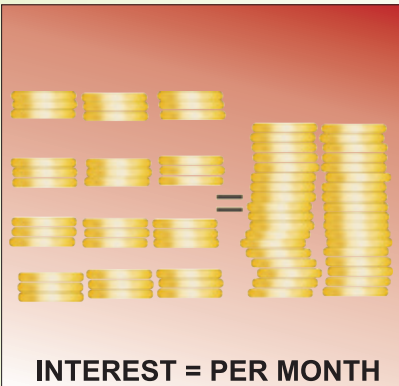
## Income : Month 10

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.	Self						
ii.	Spouse						
iii.							
iv.							
<b>1. Total Income</b>							
<b>2. Loans taken</b>							
<b>3. Total inflow= 1+2</b>							

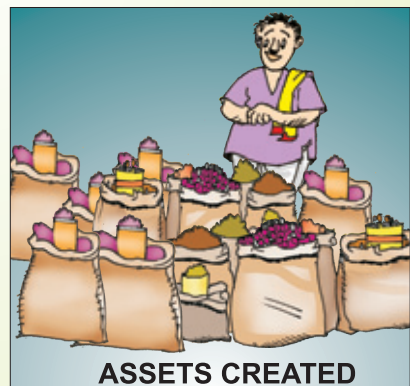
## Expenses : Month 10

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.							
ii.							
iii.							
iv.							
v.							
vi.							
vii.							
<b>4. Total Expenses</b>							
<b>5. Loan Repaid</b>							
<b>6. Total Outflow = 4+5</b>							
<b>SURPLUS = 3-6</b>							
<b>SHORTAGE= 6-3</b>							

## MONEY LENDER



## BANK



**BANKS ARE TRANSPARENT  
AND CHARGE LESS INTEREST**

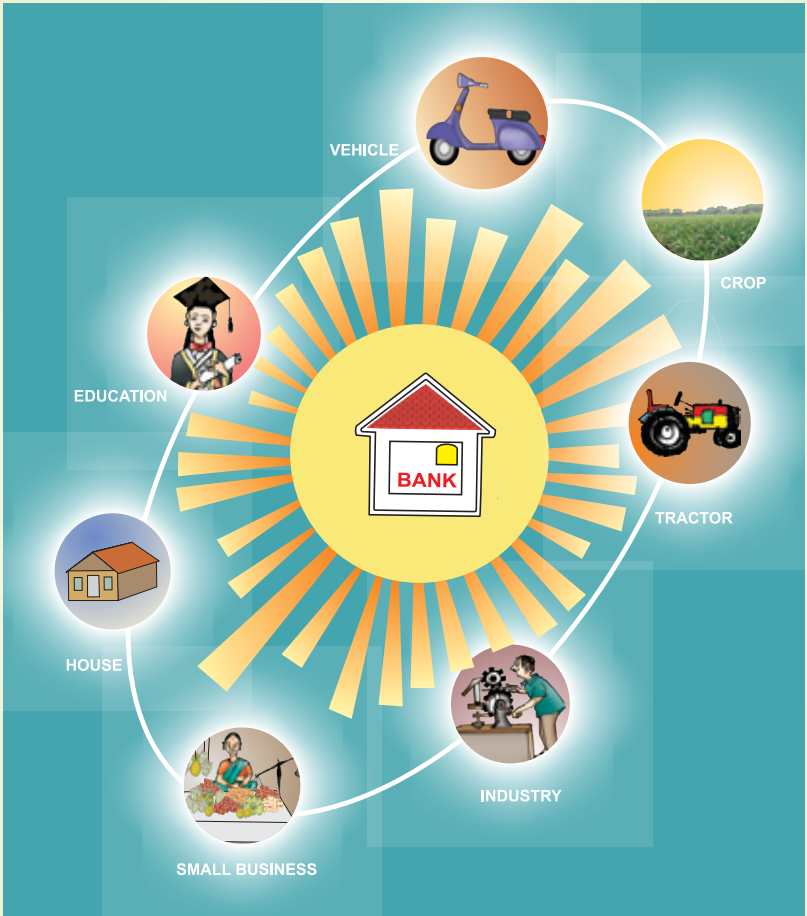
## Income : Month 11

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.	Self						
ii.	Spouse						
iii.							
iv.							
<b>1. Total Income</b>							
<b>2. Loans taken</b>							
<b>3. Total inflow= 1+2</b>							

## Expenses : Month 11

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.							
ii.							
iii.							
iv.							
v.							
vi.							
vii.							
<b>4. Total Expenses</b>							
<b>5. Loan Repaid</b>							
<b>6. Total Outflow = 4+5</b>							
<b>SURPLUS = 3-6</b>							
<b>SHORTAGE= 6-3</b>							





**A BANK MEETS ALL YOUR REQUIREMENTS**

## Income : Month 12

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.	Self						
ii.	Spouse						
iii.							
iv.							
<b>1. Total Income</b>							
<b>2. Loans taken</b>							
<b>3. Total inflow= 1+2</b>							

## Expenses : Month 12

SR	Source /Member	Week1	Week2	Week3	Week4	Week5	Total
i.							
ii.							
iii.							
iv.							
v.							
vi.							
vii.							
<b>4. Total Expenses</b>							
<b>5. Loan Repaid</b>							
<b>6. Total Outflow = 4+5</b>							
<b>SURPLUS = 3-6</b>							
<b>SHORTAGE= 6-3</b>							

## Yearly Summary

Month	Inflow	Outflow	Surplus	Shortage
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				
<b>TOTAL</b>				

## Notes

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## Reserve Bank of India

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# Step into a Bank, Step out of Poverty

.. NOW



THEN



# RESERVE BANK OF INDIA