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RBI/2014-15/118 RPCD.FLC.No. 218-348/12.01.018/2014-15

July 7, 2014

To Chairman/CMD of Scheduled Commercial Banks (including RRBs)

Dear Sir

## Financial Literacy activities conducted by Financial Literacy Centres and rural branches of banks – monitoring system

Please refer to our <u>circulars RPCD.FLC.No.12452/12.01.018/2011\_12 dated June 6, 2012</u> and <u>RPCD.FLC.No.7641/12.01.018/2012-13 dated January 30, 2013</u> issuing operational guidelines for conduct of financial literacy camps by FLCs and rural branches of banks.

- 2. We have been reviewing the financial literacy activities undertaken by Financial Literacy Centres (FLCs) for last two years on the basis of a quarterly report received through SLBC of the respective states and it is observed that FLCs have achieved considerable progress in creating awareness and linking the excluded segment to the banking system. Since rural branches of banks are also mandated to conduct a minimum of one financial literacy camp in a month, it has been decided to monitor their activities also on quarterly basis as per reporting format given in Annex II.
- 3. Since the literacy camps are being conducted for last two years, it is time now to measure the extent of financial inclusion achieved through these camps. For the purpose, the existing quarterly report on financial literacy activities conducted by FLCs has been modified as given in Annex I.
- 4. As hitherto, SLBC/UTLBCs are advised to submit the above mentioned quarterly reports in the prescribed formats given in Annex I and Annex II, to the respective Regional Offices of RBI within 20 days after the end of each quarter. The reports for the quarter ended June 2014 may be submitted to our Regional Office on or before August 14, 2014.

Yours faithfully

(A Udgata)
Principal Chief General Manager

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"चेतावनी Caution: रिज़र्व बैंक द्वारा मेल-डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

**Caution:** RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

## Financial literacy Centres - Report for the quarter ended -----

							No. of literacy			
							camps		Out of persons	Out of
							undertaken	No. of	participated,	persons
							during the	persons	no. of persons	participated,
			Location				quarter as per	participated in	already having	no. of persons
			(Metro,				RBI guidelines	literacy camps	bank account	opened bank
			Urban,				using	during the	at the time of	account after
			Semi-		Date of	Name of	standardized \	quarter	attending the	attending the
Sr.			Urban,		start of	Sponsoring	financial literacy		camp	camp
No.	State	District	Rural)	Address	functioning	Bank	material of RBI			

Withdrawn w.e.f. M

## Rural Branches - Report of conduct of Financial Literacy camps for quarter ended ----

SR	State	District	No.of Rural Branches in the State	No. of Rural Branches which have conducted literacy camps as per RBI guidelines using standardized financial literacy material of RBI in the quarter	No. of literacy camp conducted as per RBI guidelines using standardized financial literacy material of RBI	No. of persons participated	Out of persons participated, no. of persons already having bank account at the time of attending the camp	Out of persons participated, no. of persons opened bank account after attending the camp
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