


भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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January 31, 2013

RBI releases Financial Literacy Material

Financial Literacy creates demand for financial products & services, thereby accelerating the pace of financial inclusion as it enables the common man to understand the needs and benefits of the products and services offered by the banks. Towards this objective, RBI had issued revised guidelines on the Financial literacy Centres (FLC) on June 6, 2012, advising banks that FLCs and all the rural branches of scheduled commercial banks should scale up financial literacy efforts through conduct of outdoor Financial Literacy Camps, at least once a month, to facilitate financial inclusion through provision of two essentials i.e. 'Financial Literacy' and easy 'Financial Access'.

As advised therein, we have now prepared a comprehensive Financial Literacy [Guide](#) containing Guidance Note for Trainers, Operational Guidelines for conduct of Financial Literacy Camps & Financial Literacy Material as also a Financial [Diary](#) and a set of [16 posters](#). The Financial Literacy Guide contains operational guidelines which clearly spell out the manner in which Financial Literacy Camps should be conducted so as to synchronise it with providing financial access and thus linking the financially excluded section with the banking system. The objective of Financial Literacy material is to aid creating financial awareness and educate common people on management of money, importance of savings, advantages of saving with banks, other facilities provided by banks and benefits of borrowing from banks. This guide is a ready reckoner for trainers involved in Financial Literacy and Financial Inclusion. The Financial Diary has been prepared for distribution to the target audience with the objective of enabling them to keep a record of their income and expenses leading to better financial planning and understanding of how they spend. The posters with simple and appealing slogans, which communicate the messages of money management, savings, borrowings and basic banking products pictorially, may be displayed prominently before, during and after the Financial Literacy Camps.

To start with, the entire material has been prepared in Hindi and English. It will also be translated in other Indian languages in due course of time. It is time for banks to conduct Financial Literacy Camps in a mission mode, with the ultimate objective of making financial inclusion a viable business model by capturing the untapped business opportunities. In order to ensure consistency in the messages reaching the target audience of financially excluded people during the Financial Literacy Camps, we have advised banks to use the Financial Literacy Guide as a standard curriculum to impart basic conceptual understanding of financial products and services. For any further details, we may be contacted by [email](#).

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Press Release : 2012-2013/1287
Related Notification

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