



AWARENESS CAMPAIGN FOR FINANCIAL INCLUSION

99 YEARS
UNION BY PROGRESS
COMMITTED TO CUSTOMERS

Our commitment - to bring financial independence within the reach of every Indian.

Central Bank has always been committed to bringing the best possible banking services within the reach of the common man. Which is why it has been consistently undertaking initiatives that allow people living even in the most far-flung villages to avail of financial solutions that bring in their wake, progress and opportunities.

<p>For achieving 100% Financial Inclusion</p> <ul style="list-style-type: none"> • Allocated 19000 Villages • Achieved 13500 so far • Over 28 lacs No Frills Accounts opened • Over 1.13 lacs self help groups formed cumulatively • Initiated IT based Financial Inclusion in 11 Districts and 8 States 	<p>Our grand vision</p> <ul style="list-style-type: none"> • To inculcate banking habits among 10 million financially excluded people by 2011 • To provide banking services in all villages having population exceeding 2,000 by 2011 • To expand banking services to the remaining financially excluded villages by 2013
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सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India
CENTRAL TO YOU SINCE 1911
www.centralbankofindia.co.in

*“Let us join, to bring Smile,
to the millions, at the last Mile”*

**CENTRAL BANK OF INDIA, Financial Inclusion, Central Office,
Mumbai**



FOCUS OF AWARENESS CAMPAIGN

1. Target Group :

- ✓ Illiterate (maximum class 9 education), Kuccha (semi pucca – pucca house) i.e Rural Masses
- ✓ Unskilled labor (petty trader/ shop owner) i.e Semi Urban Masses
- ✓ Unbanked Masses comprising
 - i Daily Laborer
 - ii Landless laborers
 - iii Village artisans
 - iv Unskilled labor
 - v Women of the house
 - vi Young Women / Girl Child
 - vii Male Youth
 - viii Senior citizen
 - ix Physically differently abled

- ✓ Under-banked Masses
 - i Farmers
 - ii SHGs / JLGs
 - iii Farmer Clubs
 - iv Village enterprises (Kirana shops – local repair shops etc.), service providers

2. Financial Literacy : Need & Importance

Topics to be covered are as follows:

- (i) Smart Savings
 - How to Save
 - Need & importance to Save
 - Concepts in savings
 - Power of compounding
 - Wise Spending

- (ii) Matured/Productive Borrowings
 - When, How and Why we borrow from whom
 - Pre-post borrowing factors
 - Options available for borrowing
 - Maximum debt one should take

- (iii) Intelligent Investments and Budgeting
 - Meaning of Investment
 - Attributes of investment
 - Financial Budgeting
 - Mitigating Risk

- Financial Independence

3. Introduction of end-beneficiary to :

- i Central Bank of India
- ii FI Products of the Bank
- iii Base Branch
- iv Concerned Base Branch Official
- v Process/Procedures of FI
- vi Field Business Correspondent (FBCs)of the village/Customer Service Points (CSPs)
- vii Hand Held Devices and Smart Card-Biometrics
- viii Enrollment Process
- ix Required documents, if any.
- x Benefits of FI initiatives

4. Mode of Communication:

- i Leaflets in regional language
- ii Posters in regional language
- iii Banners in regional language
- iv Through FBCs /CSPs
- v Mobile Vans
- vi Bulk SMS in regional languages
- vii Street Plays / Folk plays/Road shows
- viii Merchandise
- ix Educating the Sarpanch / Influential people of the village
- x Kirana Shop owners
- xi Newspapers advts.
- xii Local cable network (display of video-film and contact details during breaks)
- xiii Through Farmers Club
- xiv Through discussions in Panchayats

5. Place of Communication:

- i Village Choupals
- ii Weekly Markets/Haats
- iii Schools
- iv Local markets
- v Panchayats
- vi Shops such as Panwala shops, Medical shops etc.
- vii Post Offices
- viii Base Branches
- ix Railway Stations
- x Bus Stands

6. Promotion:

Sr. No.	Mode	Where
1.	Leaflets	Distributed at public places
2.	Posters	Displayed at public places
3.	Banners	Displayed at public places, modes of transport i.e. Buses, Tempos, Autos.
4.	BC	Meetings & interactions with SHGs/JLGs/FC
5.	Bulk SMS	Tie-up with Telecom Companies to send details regarding awareness days, Enrollment days, list of documents etc.
6.	Interactive games	Engage the beneficiary with the process & the products.
7.	Sarpanch/ Kirana Shop owner/ Auto repair shop owner/ School Head master	These are influential people & their lead is followed by the masses.
8.	Newspaper	Informational advts.
9.		Banners at all agri extension centers.
10.		KISAN Mela at Pune in December, other Agri Expos.
11.	Video Films and contact details display	Local Cable Network
12.	Road Shows/Padyatras	In villages on specific days
13.	Help Desk	In prime locations/market areas
14.		Felicitation Programmes conducted for SHGs, Artisan, Social workers