Centres for Financial Literacy (CFL) Project – Scaling Up

The XXVII Advisory Board, meeting held on 09 December, 2020 has approved the Scaling up of 200 CFLs project with a project cost of ₹58.60 crore. This scaled up project envisages that one CFL will cater to 3 blocks. The Standard Operating Procedure (SOP) formulated by RBI for facilitating the operationalization of the CFLs is enclosed.

2. Your Bank has been identified to implement the scaled up Centres for Financial Literacy (CFL) Project by 01 December, 2021 being anchored and monitored by Reserve Bank of India.
3. Funding of the CFL Project from FIF:

As approved by the Advisory Board of FIF, NABARD will reimburse capital expenditure (one time) for the project to the extent of ₹5.00 lakhs per CFL from FIF. The operational expenses would be provided to the extent of 90% of expenditure subject to a cap of ₹8.10 lakhs per annum per CFL for a period of three years. Hence, the total funding support from FIF would not be more than ₹29.30 lakh per CFL (one year CAPEX + three years' OPEX). The details of funding pattern is given as under:

<table>
<thead>
<tr>
<th>विवरण Parcetals</th>
<th>प्रति सीएफएल एफआईएफ से सहायता Funding from FIF per CFL</th>
<th>प्रायोजक बैंक Sponsor Bank</th>
<th>प्रति सीएफएल कुल सहायता Total per CFL (₹lakh)</th>
</tr>
</thead>
<tbody>
<tr>
<td>पूर्तीजीत व्यय CAPEX</td>
<td>सीएफएल प्रति ₹5.00 लाख-एक वर्ष के लिए 15.00 lakh only per CFL for one year</td>
<td>शून्य / Nil</td>
<td>5.00 lakh</td>
</tr>
<tr>
<td>परिचालनगत व्यय OPEX</td>
<td>तीन वर्ष के लिए प्रति सीएफएल ₹8.10 लाख वर्ष ₹24.3 लाख ₹8.10 lakh per year per CFL for 3 years = ₹24.3 lakh</td>
<td>₹20.90 lakh per year for 3 years = ₹22.7 lakh</td>
<td>27.00 lakh</td>
</tr>
<tr>
<td>कुल Total</td>
<td>₹29.30 lakh</td>
<td>₹22.70 lakh</td>
<td>32.00 lakh</td>
</tr>
<tr>
<td>कुल योग Grand Total</td>
<td>₹58.60 करोड़ crore ₹29.30 lakh * 200 सीएफएल CFLs</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. पूर्तीजीत व्यय और परिचालनगत व्यय के लिए जिन मदद पर विचार किया जा सकता है उनकी निर्देशी सूची निम्नांकित है:

The Sample list of items that can be considered for reimbursement under CAPEX and OPEX are as under:
<table>
<thead>
<tr>
<th>पौजोबगत व्यय</th>
<th>परिचालनगत व्यय</th>
</tr>
</thead>
<tbody>
<tr>
<td>फॉनिचर और फिक्सचर की लागत</td>
<td>परिसर का किराया Rent of the premises</td>
</tr>
<tr>
<td>Cost of furniture &amp; Fixtures</td>
<td></td>
</tr>
<tr>
<td>एलसीडी और लैपटॉप / कंप्यूटर की लागत</td>
<td>स्टाफ का वेतन Salary of staff</td>
</tr>
<tr>
<td>Cost of LCD and Laptop / computer</td>
<td></td>
</tr>
<tr>
<td>सार्वजनिक मंच हेतु ध्वनि यंत्रों की व्यवस्था की लागत</td>
<td>विद्युत प्रभार Electricity charges</td>
</tr>
<tr>
<td>Cost of public address system</td>
<td></td>
</tr>
<tr>
<td>हैंड हैल्ड प्रोजेक्टर Hand Held Projector</td>
<td>टेलीफोन और इंटरनेट प्रभार Telephone and internet charges</td>
</tr>
<tr>
<td>पोटेंटिएल पावर सिस्टम की लागत – अधिमान्त:</td>
<td>फ्लैट टर्न पर वित्तीय साक्षरता शिविर / संगठन के आयोजन की लागत</td>
</tr>
<tr>
<td>रीच्चंजेबल – सोलर पैनल सहित</td>
<td>Cost of organizing Financial Literacy Camps/seminar at the field level</td>
</tr>
<tr>
<td>Cost for portable power system preferably rechargeable with solar panel</td>
<td></td>
</tr>
<tr>
<td>वित्तीय साक्षरता के उद्देश्य से प्रामाणिक और आवश्यक कोई अन्य मद</td>
<td>प्रचार के प्रयोजन के लिए मुद्रण, लेखन सामग्री, प्रकाशन की लागत</td>
</tr>
<tr>
<td>विषय के विषयों आदि को दिए जाने वाले मानदेय सहित विविध व्यय</td>
<td>Cost of printing, stationery, publications to be used for publicity purpose</td>
</tr>
<tr>
<td>Any other item relevant &amp; necessary for the purpose of financial literacy</td>
<td>Miscellaneous expenses including honorarium to domain experts, etc.</td>
</tr>
</tbody>
</table>

5. योजना के परिचालन के लिए कार्य पद्धति
i. रिसोर्स परसन का चयन और प्रशिक्षण

सामान्यतः, अग्रणी जिला प्रबन्धक (एलडीएम) जिले में परियोजना के कार्यन्वयन के लिए मोडल अधिकारी होगे।

5. Modalities for operationalization of the scheme
i. Identification & Training of Resource Person

In general, LDM shall be the Nodal Officer for project implementation in a district.
Banks shall clearly communicate the details of the nodal officer/s responsible for handling the operational and financial aspects of the CFL project to FIDD CO, Regional Offices of RBI and NGOs.

Financial Claims & Reimbursement

ii. Support from FIF-

- NABARD will reimburse capital expenditure (maximum of two times) for the project from FIF. The operational expenses would be provided for a period of three years from FIF.
- On entering into agreement with NGOs for the project, banks will submit a proposal (as per Annexure - I) to NABARD for sanction of grant assistance under FIF.
- Reimbursement under FIF for CAPEX will be up to maximum of two times and for OPEX on quarterly basis, based on claims submitted by banks (as per Annexure - II) to NABARD. The Bills, receipt, etc. may be preserved by the sponsor bank for any future requirement.
- Banks will strictly ensure that under no circumstances, the overall limit of ₹32 lakh (CAPEX of ₹5.00 lakh and OPEX of ₹27.00 lakh) per CFL will be breached as indicated at para 3.

iii. Other operational modalities

- Support for CFLs shall be made available on a reimbursement basis
and no advance shall be granted for the purpose.

- In the event of a bank identified for setting up of CFLs in more than one State, the bank may split the proposal state-wise and submit the same to the respective Regional Office of NABARD.

- Support under FIF for any intervention has to be pre-sanctioned by NABARD and therefore the expenditure incurred after the date of sanction shall only be entertained.

iv. Monitoring Mechanism

- For better co-ordination at the block level, concerned LDMs/resource persons of the banks shall be advised by Regional Offices of RBI to periodically invite the CFL facilitators working in the block to the Block Level Bankers’ Committee (BLBC) meetings to increase their interface with the bank branches operating in the block.

- DDMs of NABARD may also be involved closely with the functioning of the CFL Project in the district.
बैंक द्वारा नाबालिक को वर्ल्ड स्तर पर वित्तीय समावेश निधि से
वित्तीय साक्षरता केंद्र की स्थापना की मूल्यांकन देने के लिए फॉर्म

बैंक के लेटरहेड पर

दिनांक : ........................

संदर्भ, सं. ..............................

मुख्य महाप्रबंधक
राष्ट्रीय कृषि और प्रामाणिक विकास बैंक
........................................... क्षेत्रीय कार्यालय

............................................................

महोदय/ महोदया,

............... राज्य में वित्तीय समावेश निधि से वर्ल्ड स्तर पर
वित्तीय साक्षरता केंद्र (सीएफएल) की स्थापना पर प्रायोगिक परियोजना हेतु प्रस्ताव - प्रारूप

उपर्युक्त विषय पर कृपया दिनांक ............... के भारतीय रिजर्व बैंक के एफआईडीएफ केंद्रीय कार्यालय के पत्र सं.
एफआईडीएफ.सी.ओ.एफएल.सी.सं / 12.01.087/2020-21 का अवलोकन करें. इस संबंध में, यह प्रमाणित किया
जाता है कि हमें वित्तीय साक्षरता केंद्र (सीएफएल) की स्थापना के लिए मेंसिंग ......................... (एजी/एनजी का
नाम) के साथ समझौता किया है जिसका विवरण निम्नानुसार है:

<table>
<thead>
<tr>
<th>क्रम.सं.</th>
<th>जिले का नाम</th>
<th>गांव/ शहर और वर्ल्ड का क्रमांक</th>
<th>पिनकोड</th>
<th>अनुमानित क्षेत्र</th>
<th>परिचालनगत (3 वर्ष के लिए)</th>
<th>नाबालिक से मांगी गई अनुदान सहायता</th>
</tr>
</thead>
</table>

अनुमान है कि कुल क्रांति वित्तीय समावेश निधि से से ₹ ............... (रूपए ........................ मात्र) की
सहायता मंजूर करें.

भव्यता

(प्राधिकृत हस्ताक्षरकर्ता)

नाम

पदनाम
Annexure – I

Format for bank to inform NABARD Regional Office about setting up of Centre for Financial Literacy (CFL) at block level under FIF

On the Letter Head of the Bank

Letter Ref. No. ...........................................

Date : ..................

The Chief General Manager
National Bank for Agriculture and Rural Development
........................................ Regional Office

........................................

Dear Sir / Madam,

Proposal for Pilot Project on setting up of Centre for Financial Literacy (CFL) at block level under FIF for the State of .........................

Please refer to RBI FIDD Central office letter No. FIDD.CO.FLC.No 12.01.087/2020-21 dated .......................... 2020 on the captioned subject. In this connection, it is certified that we have entered into an agreement with M/s .................. (Name of Agency/NGO) for setting up of CFL as details under.

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Name of the District</th>
<th>No. of the village/town and Block</th>
<th>Pincode</th>
<th>Estimated expenditure</th>
<th>Grant Assistance sought from NABARD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>CAPEX</td>
<td>OPEX (for 3 years)</td>
</tr>
</tbody>
</table>

We request you to kindly sanction support of ₹.................. (Rupees .................. only) under FIF.

Yours faithfully

(Authorised Signatory)
Name
Designation
ब्रैंड के लेटरहेड पर

दिनांक : 

संख्या, सं .................................

मुख्य महाप्रबंधक
राष्ट्रीय कृषि और ग्रामीण विकास बैंक
.................................................. केंद्रीय कार्यालय
................................................................

महोदय/ महोदया,

................... राज्य में वित्तीय समावेशन निधि से ब्लॉक स्तर पर
वित्तीय साक्षरता केंद्र (सीएफएल) हेतु पूंजीगत और परिचालनगत व्यय का दावा

उपर्युक्त विषय पर कृपया दिनांक .......................................................... के अपने मंजूरी पत्र सं...................................................... का अवलोकन करें जिसके
माध्यम से ............................. में वित्तीय साक्षरता केंद्र (सीएफएल) की स्थापना के लिए । र............................................ (रुपए
.................................................. मात्र) की सहायता मंजूर की गई थी. इस संबंध में अनुरोध है कि कृपया निम्नलिखित व्यय
(विवरण नीचे दिया गया है) के लिए अनुदान सहायता जारी करें:

<table>
<thead>
<tr>
<th>क्रम सं.</th>
<th>सीएफएल का नाम और पता</th>
<th>पूंजीगत व्यय (केपेक्स)</th>
<th>परिचालनगत व्यय (आपेक्ष)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>सैलान का विवरण</td>
<td>सामान का लागत</td>
<td>नाबालिक से मांगी गई अनुदान सहायता</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. हम प्रमाणित करते हैं कि ------------------ सीएफएल के लिए उपर्युक्त विवरण के अनुसार केपेक्स के लिए
र............................................ (रुपए ........................................ मात्र) और आपेक्ष के लिए । र............................................ (रुपए
.................................................. मात्र) का व्यय किया गया है. इस व्यय से संबंधित मूल बिल, रसीद आदि संरक्षित रखे जाएगी
ताकि भविष्य में आवश्यकता पड़ने पर वे प्रमाणण के लिए उपलब्ध रहें.

3. यह भी प्रमाणित किया जाता है कि मंजूरी पत्र (सं........................................... दिनांक..........................) में निहित
निवडन और शर्तों का पालन किया गया है.

भवदीय

(प्राचीन धर्माश्रमकर्ता)

नाम

पदनाम
Annexure – II

Format for claim for reimbursement of expenditure for Centres for Financial Literacy (CFL) at block level under FIF

On the Letter Head of the Bank

Letter Ref. No. .........................

The Chief General Manager
National Bank for Agriculture and Rural Development
.......................... Regional Office
..........................................

Date : .................

Dear Sir / Madam,

Claim towards CAPEX and OPEX for Centres for Financial Literacy (CFL) at block level under FIF for the State of .........................

Please refer to your sanction letter No. ......................... dated ......................... extending a sanction of an amount of ₹ ......................... (Rupees ......................... only) towards setting up of CFL at ................. In this connection, you are requested to release the grant assistance as per the details of expenditure given below:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name &amp; Address of the CFL</th>
<th>Capital Expenditure (CAPEX)</th>
<th>Operational Expenditure (OPEX)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Description of item purchased</td>
<td>Cost of the item</td>
<td>Grant assistance sought for from NABARD</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. We certify that an amount of ₹ ......................... (Rupees ......................... only) has been incurred towards the CAPEX and ₹ ......................... (Rupees ......................... only) towards OPEX in respect of ................. CFL as per the details given above. The original bills/receipts will be preserved for verification requirements in future, if any.

3. It is further certified that the terms and conditions of the sanction letter (letter No. ......................... dated .........................) has been complied with.

Yours faithfully

(Authorised Signatory)
Name
Designation
SOP for Stakeholders
Scaling up of CFL Project

Contents
General Guidelines

A. SOP for NGOs
1. Common name & logo
2. Identification of Target Areas
3. Setting up of CFL
4. Demand Survey
5. Identification of Target Groups
6. Delivery of Content
7. MIS & Reporting Mechanism
8. Post-training Follow Up and End Outcomes
9. Continuity and Sustaining the outcomes
10. Monitoring Mechanism
11. Financial Claims & Process Flow

B. SOP for Banks
1. Identification & Training of Resource Person
2. Financial Claims & Reimbursement
3. Monitoring Mechanism

Process flow for reimbursement of claims from Financial Inclusion Fund (FIF)
General Guidelines-

The CFL pilot project on financial literacy was initiated by RBI in 2017 in nine states across eighty blocks by six Non-Government Organizations (NGOs) in collaboration with eight Sponsor banks for a three-year period, with funding support from Financial Inclusion Fund (FIF of NABARD) and respective sponsor banks. The NGOs (registered with DEA Fund Cell, DoR) for the project were selected through a rigorous process of screening. The project was initiated with the objective of exploring innovative and participatory approaches to financial literacy.

2. The project was subsequently extended to twenty tribal/economically backward blocks in three states in 2019 with funding from the Depositor Education and Awareness (DEA) Fund and sponsor banks for a period of two years (to sync with the three years 80 CFL project).

3. One of the milestones of the National Strategy for Financial Inclusion (NSFI: 2019-2024) is to expand the reach of CFLs to every block in the country. Accordingly, it has been decided to scale up the outreach of CFLs to every block in the country, in a phased manner with one CFL serving three blocks.

4. The project cost is being funded from Depositor Education Awareness Fund, Financial Inclusion Fund (as applicable) and part portion is being funded by sponsor banks as elucidated under-

<table>
<thead>
<tr>
<th>Funding Details</th>
<th>Funding from DEA Fund or FIF (as applicable)</th>
<th>Sponsor banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>CAPEX</td>
<td>Rs 5 Lakh</td>
<td>Nil</td>
</tr>
<tr>
<td>OPEX</td>
<td>Rs 8.1 Lakh per year for three years= Rs 24.3 Lakh</td>
<td>Rs 0.9 Lakh per year for three years= Rs 2.7 Lakh</td>
</tr>
<tr>
<td>Total</td>
<td>Rs 29.3 Lakh</td>
<td>Rs 2.7 Lakh</td>
</tr>
<tr>
<td>Grand Total per CFL</td>
<td></td>
<td>Rs 32 Lakh</td>
</tr>
</tbody>
</table>
The Standard Operating Procedure governing the funding and operational guidelines are as under:

A. SOP for NGOs

1. Common name & logo –

The CFLs will be set up under a common name and logo as under:

![MoneyWise Centre for Financial Literacy](image)

The name board of all these CFLs should contain the above name and logo. The words “Centre for Financial Literacy” will be translated into different local languages as required. The sponsor banks and the NGO can mention their names below the common name and logo. (Eg. Operated by “bank” in collaboration with "NGO")

2. Identification of Target Areas

- In the scaled-up CFL model, each centre is expected to cater to 3 blocks. The list of blocks allotted to each NGO shall be shared by FIDD, Central Office

- Given the established trade-off between reach & intensity, coverage of each village in a block may be defined in a realistic manner to ensure Coverage of 50% Population in Age Group of 18-60 years

3. Setting up of CFL

- **CFL Infrastructure and Facilities**
  The CFLs should be set up at rented space at the block level and should have basic facilities like furniture, LCD and laptop, help lines for addressing queries, hand held projectors for use during conduct of camps, stock of financial literacy material etc. NGOs to co-ordinate with the sponsor banks to set up the CFLs at rented premises with the required infrastructure

- **Timeline:**
  Once the blocks are allotted to the NGO, it shall start setting up the CFL to make the center operational by December 1, 2021. Any expenses incurred by the NGO
while setting up the CFL, including such activities that are operational in nature, shall be classified under the head of “Capital Expenditure”.

- **Point of Entry:**
  It is ideal that NGO should select the CFL trainer/facilitator from the local community. Generally, in pilot phase, NGOs have been selecting these resource persons after discussions with local community leaders / panchayat officials. It also facilitates better liaison in future.

- **Engagement Matrix:** There have been instances wherein NGO has faced issues in initiating the work as community is expecting communication from an authority. In such cases, it is desirable to get the recommendation from the following persons with same escalation order:
  - Panchayat Officials
  - Block Officials
  - LDM/ Bank Officials
  - RBI Regional Office

  The Bank Officials shall be sensitized to intervene promptly in such cases. Alternatively, Regional Office of RBI can issue letters while CFL are being set up and the same can be circulated to the stakeholders, if required.

4. **Demand Survey**

- There have been instances wherein due to previous experience with Ponzi schemes, there was a lack of co-operation from the beneficiaries. Sometimes, the communities are grappling with past issues which makes them resistant to any outside intervention.

- In such cases, it is desirable that to establish trust with the community, a demand survey should be conducted in the initial session, duly seeking the views and insights from the end users. The same shall facilitate NGO to critically understand region specific issues and problems of financial exclusion. It will also allow assigning appropriate focus to required portion of the content.

5. **Identification of Target Groups**

- While NGOs have been including all segments of the population in their training activities, it is desirable that primary and focused intervention (with adequate attention to social distancing and other guidelines issued by authorities) should be towards the following segments:
  - **Women:** If available in the area, it is desirable to engage with female members as impact assessment study has shown they are more likely to attend the meetings. Additionally, it has been observed the knowledge disseminated to female members has higher positive spillover effect to other members of the family.
- **Working Member**: It has been observed that working members of the family are unlikely to be available during normal working hours. In such cases, the training programmes can be conducted in evening or if possible, at the worksite where critical mass is available.

- **Young Adults**: The impact assessment study has observed an impressive increase in likelihood of using savings accounts among those individuals having active exposure to the trailing programmes. However, there are more limited impact on other services like online/ mobile banking services. Accordingly, the content related to digital literacy may be focused towards the younger generation, who are more likely to adopt the digital modes.

In general, greater focus should be given towards vulnerable segments of the community.

6. **Delivery of Content**
   - A standardized content structure incorporating the different themes of financial literacy and ‘depositor awareness’ in particular, shall be shared by RBI with the NGOs.
   - The delivery of the content can continue to be distributed as per requirement of the target group. It is desirable that programmes should be interactive and conducted in local language/ dialect. The broad objective of the programme should be made clear at the beginning by outlining the non-commercial nature of the activities.

7. **MIS & Reporting Mechanism**
   - The details of training programme need to be entered in the CFL online portal on a continuous basis.
   - An alternative login shall be provided to the NGO & Regional Office of RBI, wherein they shall have access to analytics of the data and with user friendly download options.

8. **Post-training Follow Up and End Outcomes**
   - While delivering the programme content, the NGO should have end outcomes in sight. The data regarding end outcomes shall be part of the MIS and will have to entered on the CFL online portal.

<table>
<thead>
<tr>
<th>S.No</th>
<th>Indicative list of End Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Number of accounts opened</td>
</tr>
<tr>
<td>2</td>
<td>Number of accounts reactivated</td>
</tr>
</tbody>
</table>
3. Persons for whom debit/credit cards were obtained/reactivated

4. Persons who were taught to use a debit/ATM card

5. Persons who were assisted at the bank with bank operations (e.g. depositing money, updating pass book, withdrawing money)

6. Number of times bank officials or Business Correspondents (BCs) were invited to the village to disburse loans/sell financial products

7. Persons who were assisted specifically for grievance redressal (including those who might have been counted under)

8. Persons who were assisted with online banking transactions/mobile wallets/digital payments transactions

**Facilitating access to social welfare schemes/insurance**

1. Persons assisted in getting PAN card

2. Persons assisted with getting Aadhar card/correcting errors in Aadhar

3. Persons assisted with securing pensions

4. Persons assisted with claiming/applying for insurance

5. Persons assisted with purchasing insurance

6. Persons assisted with securing MGNREGA wages

7. Persons assisted with securing/withdrawing scholarships/other government benefits

9. **Continuity and Sustaining the outcomes**
   - CFL is envisaged as a time-bound project to be executed in mission mode. In order to sustain the outcomes, sufficient focus has to be on the capacity building for the CFL trainer.
   - It shall create a local network of entrepreneurs from the community members who will have the requisite financial skills to provide assistance/services to the village on a continued basis.

10. **Monitoring Mechanism**
    - With a view to closely monitor the working of the CFLs, RBI Regional Offices shall be holding a Quarterly Meeting, with all the concerned stakeholders viz. District and Block level CFL facilitators, Sponsor bank officials and Lead District Manager. The indicative issues to be discussed during the meeting are listed below:
      - CFL Staffing issues
Mapping of financial inclusion landscape, relevant stakeholders, institutions/agencies
- Training of CFL staff
- Conduct of FL activities as per the original Action Plan submitted by NGOs
- Data entry in the CFL Portal
- Funding issues, if any
- Any other operational issues

- For better co-ordination at the block level, concerned LDMs/ resource persons of the banks shall be advised by RBI Regional Offices to periodically invite the CFL facilitators working in the block to the Block Level Bankers’ Committee (BLBC) meetings to increase their interface with the bank branches operating in the block.

- RBI Based on request from NGOs, RBI Regional Offices can conduct a training for block/Field co-ordinators at regular intervals.

- District Development Managers (DDMs) of NABARD may also be involved closely with the functioning of the CFL Project in the district

11. Financial Claims & Process Flow

Process flow for reimbursement of claims from Financial Inclusion Fund (FIF):
- On entering into agreement with NGOs for the project, banks will submit a proposal to NABARD for sanction of grant assistance under FIF.
- Reimbursement under FIF for CAPEX will be upto maximum of two times and for OPEX on quarterly basis based on claims submitted by bank to NABARD. The Bills, receipt etc, may be preserved by the sponsor bank for any future requirement.
- Other operational modalities to be noted while seeking funding support from FIF:
  - Support for CFLs shall be made available on a reimbursement basis and no advance shall be granted for the purpose.
  - In the event of a bank identified for setting up of CFLs in more than one State, the bank may split the proposal on a state specific basis and submit the same to the respective Regional Office of NABARD.
  - Support under FIF for any intervention has to be pre-sanctioned by NABARD and therefore the expenditure incurred after the date of sanction shall only be entertained.
B. SOP for Banks

1. Identification & Training of Resource Person
   - In general, LDM shall be the Nodal Officer for project implementation in a district. In such cases, wherein the duty has been assigned to a bank other than Lead Bank, the concerned bank should identify and communicate the details of concerned resource person. Banks shall clearly communicate the details of the nodal officer/s responsible for handling the operational and financial aspects of the CFL project to FIDD CO, Regional Offices of RBI and NGOs.

2. Financial Claims & Reimbursement
   - Support from FIF-
     - NABARD will reimburse capital expenditure (maximum of two times) for the project from FIF. The operational expenses would be provided for a period of three years from FIF.
     - On entering into agreement with NGOs for the project, banks will submit a proposal to NABARD for sanction of grant assistance under FIF.
     - Reimbursement under FIF for CAPEX will be up to maximum of two times and for OPEX on quarterly basis based on claims submitted by bank to NABARD. The Bills, receipt etc., may be preserved by the sponsor bank for any future requirement.
     - Banks will strictly ensure that under no circumstance, the overall limit for capex of Rs.5.00 lakh and opex of Rs.27.00 lakh per CFL will be breached

   - Other operational modalities to be noted while seeking funding support from FIF:
     - Support for CFLs shall be made available on a reimbursement basis and no advance shall be granted for the purpose.
     - In the event of a bank identified for setting up of CFLs in more than one State, the bank may split the proposal on a state specific basis and submit the same to the respective Regional Office of NABARD.
     - Support under FIF for any intervention has to be pre-sanctioned by NABARD and therefore the expenditure incurred after the date of sanction shall only be entertained.

3. Monitoring Mechanism
   - For better co-ordination at the block level, concerned LDMs/ resource persons of the banks shall be advised by Regional Offices of RBI to periodically invite the CFL facilitators working in the block to the Block Level Bankers’ Committee (BLBC) meetings to increase their interface with the bank branches operating in the block.
   - DDMs of NABARD may also be involved closely with the functioning of the CFL Project in the district
Annexure – I

Format for bank to inform NABARD Regional Office about setting up of Centres for Financial Literacy (CFL) at block level under FIF

On the Letter Head of the Bank

Letter Ref. No. …………………………..

Date : …………………

Dear Sir / Madam,

**Setting up of Centres for Financial Literacy (CFL) at block level under FIF for the State of …………………**

Please refer to FIDD Central office letter No. FIDD.CO.FLC.No. /12.01.087/2020-21 dated ………….. 2020 on the captioned subject. In this connection, it is certified that we have entered into an agreement with M/s                   (Name of Agency/NGO) for setting up of CFL as detailed under:

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Name of the District</th>
<th>Name of the Village/town and Block</th>
<th>Pincode</th>
<th>Estimated expenditure</th>
<th>Grant Assistance sought from FIF</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>CAPEX</td>
<td>OPEX (for 3 years)</td>
</tr>
</tbody>
</table>

2. We request you to kindly sanction support of Rs……………… (Rupees ……………………… only) under FIF.

Yours faithfully

(Authorised Signatory)
On the Letter Head of the Bank

Letter Ref. No. ………………………

The Chief General Manager
National Bank for Agriculture and Rural Development
………………………… Regional Office
…………………………………………………………

Dear Sir / Madam,

Reimbursement towards CAPEX and OPEX for Centres for Financial Literacy (CFL) at block level under FIF for the State of ……………………..

We refer to our letter No. …………………….. dated ……………….. towards setting up CFL at ……... In this connection, you are requested to release the financial assistance as per the details of expenditure given below:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name &amp; Address of the CFL</th>
<th>Capital Expenditure (CAPEX)</th>
<th>Operational Expenditure (OPEX)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Description of item purchased</td>
<td>Cost of the item</td>
<td>Grant assistance sought for from FIF</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. We certify that an amount of Rs. …………………….. (Rupees …………………….. only) has been incurred towards the CAPEX and Rs. …………………….. (Rupees …………………….. only) towards OPEX in respect of ……………… CFL as per the details given above. The copies of the bills/receipts are enclosed. The original bills/receipts will be preserved for verification requirements in future, if any.

3. It is further certified that the terms and conditions of the sanction letter (letter No…………….. dated ……………..) has been complied with.

Yours faithfully

(Authorised Signatory)
Standard Content for NGOs
Scaling up of CFL Project

Contents
Module (i): Financial Planning & Budgeting ................................................................. 2
Module (ii): Removal of Inhibitions of a Depositor - The First Step ................................ 2
Module (iii): Introduction to types of Deposit Accounts .................................................. 2
Module (iv): Account opening and how to do transactions .............................................. 3
Module (v): Additional Benefits with Deposit Accounts & Loan Facility ....................... 3
Module (vi): Insurance & Pension Products ..................................................................... 4
Module (vii): Consumer Education & Grievance Redressal .......................................... 4
Module (viii): Special facilities for the elderly and disabled customer, as prescribed by RBI .... 5
Module (ix) Settlement of claims in respect of deceased depositors ................................ 5
Module (x) Doorstep Banking Services for Senior Citizens and Differently Abled Persons ...... 5
Module (xi)-Limiting Liability of Customers in Unauthorised Electronic Banking Transactions 5
Module (xii) – Electronic Banking .................................................................................. 5
Module (xiii): Others ........................................................................................................ 5
Module (i): Financial Planning & Budgeting

- Setting Financial Goals: Short Term, Medium Term & Long Term; Lifecycle Needs
- Difference between wants & needs
- Understanding Income & Expenses
- Inculcate the habit of making a household budget and recording financial transactions
- Understanding the need & scope of savings

Module (ii): Removal of Inhibitions of a Depositor - The First Step

➢ Savings
- Meaning and importance of ‘savings’
- Importance of Liquidity
- Maintaining purchasing power over inflation
- Difference between formal & informal saving options
- Savings through SHGs

➢ Why should you go to a bank?
- Safety of deposits: Availability of DICGC Insurance cover upto ₹5 lakh
- Different types of banks; (the difference between a society and a cooperative bank).
- Need & Importance of Documentation; KYC Requirement

Module (iii): Introduction to types of Deposit Accounts

- Savings Bank Account
- Fixed Deposit Account
- Recurring Deposit Account
- Current Account
- Basic Savings Bank Deposit (BSBD) Account & PMJDY Account
- Tax Liability of FD/RD accounts
- Unauthorized deposit schemes
- Small Accounts

Module (iv): Account opening and how to do transactions

- Account Opening Procedure
- KYC is not a burden - documents required for opening an account
- Operating the Deposit Account
- Other Facilities in Deposit Accounts
- Depositor Education and Awareness Fund (DEA Fund)
- Importance of Nomination

Module (v): Additional Benefits with Deposit Accounts & Loan Facility

➢ Digital Banking
  • Net Banking
  • Mobile Banking
  • e-Wallets
  • UPI/USSD
  • AePS

➢ Locker Facility

➢ Loan Facility
  • Need of Borrowing
  • Benefit of borrowing from formal sources over informal sources.
  • Importance of timely loan repayment and building credit history
  • Farmers’ Loan
  • Education Loan
  • Housing Loan (Vidyalakshmi portal)
  • MSME loans (Udyami Mitra portal)
- Credit Cards

➢ Government Schemes/Subsidies
  - Gas Subsidy
  - PMSBY (Pradhan Mantri Suraksha Bima Yojana)/ PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana)
  - Pradhan Mantri Mudra Yojana
  - Atal Pension Yojana
  - Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM), meant for rural areas
  - Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM), meant for urban areas

Module (vi): Insurance & Pension Products

- Types of Insurance: Selection of suitable insurance product
- Importance of regular & timely payment of premium, renewal
- Types of Pension Schemes: Eligibility
- Other long term saving option similar to pension: NSC, PPF etc.

Module (vii): Consumer Education & Grievance Redressal

➢ Awareness about frauds/ Ponzi Schemes/ Mis-selling of financial products

➢ Grievance Redressal
  - Lodging of complaint at the bank branch
  - Approaching officials responsible for complaint resolution
  - Register your complaint online on bank’s website
  - RBI's Banking Ombudsman Scheme
Module (viii): Special facilities for the elderly and disabled customer, as prescribed by RBI

Module (ix) Settlement of claims in respect of deceased depositors

Module (x) Doorstep Banking Services for Senior Citizens and Differently Abled Persons

Module (xi)-Limiting Liability of Customers in Unauthorised Electronic Banking Transactions

Module (xii) – Electronic Banking

- Good Practices for a Safe Digital Banking Experience
- Encourage transactions through Electronic means- NEFT, RTGS, IMPS, Internet Banking, Mobile Banking, UPI (Unified Payment Interface), etc.

Module (xiii): Others

- Risk vs Return
- Fictitious mails
- RBI Cautions
<table>
<thead>
<tr>
<th>S.No.</th>
<th>State/UT</th>
<th>District</th>
<th>Sponsor Bank</th>
<th>NGO allotted</th>
<th>Block Identified for Setting up of CFL</th>
<th>Adjacent Block 1</th>
<th>Adjacent Block 2</th>
<th>Funding Source</th>
</tr>
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<tbody>
<tr>
<td>1</td>
<td>Odisha</td>
<td>Malkangiri</td>
<td>State Bank of India</td>
<td>DHAN Foundation</td>
<td>KALIMELA</td>
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<td>TENTULKIUNTI</td>
<td>NANDAHANDI</td>
<td>Financial Inclusion</td>
</tr>
</tbody>
</table>

Details of 200 CFLs proposed to be set up in Phase I (December 2021) to be supported by Financial Inclusion Fund
60 Tripura South Tripura Punjab National Bank CRISIL Foundation Satchand Rajnagar, Rupaichari Financial Inclusion Fund
61 Tripura North Tripura Punjab National Bank CRISIL Foundation Karbrook Oranga Financial Inclusion Fund
62 Tripura Sepahijala Punjab National Bank CRISIL Foundation Boxanagar Chaniam Naichar Financial Inclusion Fund
63 Uttar Pradesh Agra Canara Bank CRISIL Foundation Fatehpur Sikri Achna Akola Financial Inclusion Fund
64 Uttar Pradesh Agra Canara Bank CRISIL Foundation Bari Pinahar Jaipur Kalan Financial Inclusion Fund
65 Uttar Pradesh Agra Canara Bank CRISIL Foundation Fatehpur Sikri Aharyan Financial Inclusion Fund
66 Uttar Pradesh Aligarh Canara Bank CRISIL Foundation Atrauli Bijuali Gangri Financial Inclusion Fund
67 Uttar Pradesh Aligarh Canara Bank CRISIL Foundation Kai Tappal Chandaus Financial Inclusion Fund
68 Uttar Pradesh Allahabad Bank Canara Bank CRISIL Foundation Lodha Allahabad Financial Inclusion Fund
69 Uttar Pradesh Allahabad Bank Allahabad Hardupur Bank of Baroda Swadhar FinAccess Sadabad Phulpur Financial Inclusion Fund
70 Uttar Pradesh Allahabad Bank Allahabad Swadhar FinAccess Kaudhar Mauaima Soraon Financial Inclusion Fund
71 Uttar Pradesh Allahabad Bank Allahabad Swadhar FinAccess Hardupur Bank of Baroda Financial Inclusion Fund
72 Uttar Pradesh Ambedkar Nagar Bank of Baroda SYM Bakhshi Tanda Allahabad (Ramnagar) Financial Inclusion Fund
73 Uttar Pradesh Ayodhya Central Bank of India SYM Bithuna Sahar Eweakatra Financial Inclusion Fund
74 Uttar Pradesh Ayodhya Canara Bank SYM Unison Bank of India Swadhar FinAccess Mursagar Lakhwadur Patna Financial Inclusion Fund
75 Uttar Pradesh Azamgarh Union Bank of India SYM Azamgarh Mohmadpur Talabpur Rani Ki Sarai Financial Inclusion Fund
76 Uttar Pradesh Azamgarh Union Bank of India SYM Azamgarh Jahanagan Sathyion Azmatgarh Financial Inclusion Fund
77 Uttar Pradesh Azamgarh Union Bank of India SYM Azamgarh Mohmadpur Haraya Biliyaganj Financial Inclusion Fund
78 Uttar Pradesh Bahraich Canara Bank SYM Canara Bank CRISIL Foundation Binaul Chhap.ForeignKey Financial Inclusion Fund
79 Uttar Pradesh Bahraich Indian Bank SYM Indian Bank Swadhar FinAccess Huzpurpur Visheshwar Jhajpur Financial Inclusion Fund
80 Uttar Pradesh Bahraich Indian Bank SYM Indian Bank Swadhar FinAccess Mirpurwa Reoal Untilbajgarh Financial Inclusion Fund
81 Uttar Pradesh Bahraich Indian Bank SYM Indian Bank Swadhar FinAccess Sajpur Mahites Teelagar Financial Inclusion Fund
82 Uttar Pradesh Bahraich Central Bank of India SYM Central Bank of India Swadhar FinAccess Kada Burdha Chikakher Najra Financial Inclusion Fund
83 Uttar Pradesh Bahraich Central Bank of India SYM Central Bank of India Swadhar FinAccess Maniyar Nawangan Banrsdeeth Financial Inclusion Fund
84 Uttar Pradesh Bahraich Central Bank of India SYM Central Bank of India Swadhar FinAccess Rocobi Bariya Multichapada Financial Inclusion Fund
85 Uttar Pradesh Bahrampur Central Bank of India SYM Central Bank of India Swadhar FinAccess Utrual Gendas Buzung Rehra Bazaar Financial Inclusion Fund
86 Uttar Pradesh Banda Indian Bank SYM Indian Bank Swadhar FinAccess Baberu Bisanda Kamasin Financial Inclusion Fund
87 Uttar Pradesh Barabanki Bank of India SYM Bank of India SYM Bare Daryabad Puredaite Financial Inclusion Fund
88 Uttar Pradesh Barabanki Bank of India SYM Bank of India SYM Suratganj Siraul Gaupsaur Ramnagar Financial Inclusion Fund
89 Uttar Pradesh Barabanki Bank of India SYM Bank of India HYM Harakh Masauli Siddhaur Financial Inclusion Fund
90 Uttar Pradesh Bareilly Bank of Baroda SYM Bank of Baroda CRISIL Foundation Bihara Pandarpur Farmpur Financial Inclusion Fund
91 Uttar Pradesh Baroda Bank of Baroda SYM Bank of Baroda CRISIL Foundation Richha (Damkhoda) Bhopura Bahen Financial Inclusion Fund
92 Uttar Pradesh Basti Bank of India SYM Bank of India Swadhar FinAccess Bahadupur Kaderarh Dubauliya Financial Inclusion Fund
93 Uttar Pradesh Basti Bank of India SYM Bank of India Swadhar FinAccess Basti Rudhauli Safaara Gopalpur Ramnagar Financial Inclusion Fund
94 Uttar Pradesh Basti Bank of India SYM Bank of India Swadhar FinAccess Basti Pasir Ramsing Bank of India Kaptangar Financial Inclusion Fund
95 Uttar Pradesh Bhim Nagar Canara Bank SYM Canara Bank CRISIL Foundation Gunuartr Rajpur Junawal Financial Inclusion Fund
96 Uttar Pradesh Bisaur Punjab National Bank SYM Punjab National Bank CRISIL Foundation Kratpur Atalgarh Aakoo Financial Inclusion Fund
97 Uttar Pradesh Bisaur Punjab National Bank SYM Punjab National Bank CRISIL Foundation Jhaltaur Budhanpur Financial Inclusion Fund
98 Uttar Pradesh Budhan Bank of India SYM Bank of India Swadhar FinAccess Jhargram Rudhapur Usamea Delhagawan Financial Inclusion Fund
99 Uttar Pradesh Budhan Bank of India SYM Bank of India Swadhar FinAccess Budhan Bank of India Asalpur Financial Inclusion Fund
100 Uttar Pradesh Budhan Punjab National Bank SYM Punjab National Bank CRISIL Foundation Deshni Asalpur Financial Inclusion Fund
102 Uttar Pradesh Bulandshahr Punjab National Bank SYM Punjab National Bank CRISIL Foundation Lakhauti Siyana B Bil Nagar Financial Inclusion Fund
103 Uttar Pradesh Bulandshahr Punjab National Bank SYM Punjab National Bank CRISIL Foundation Daryaup Daryaup Financial Inclusion Fund
104 Uttar Pradesh Chandauli Union Bank of India SYM Union Bank of India Swadhar FinAccess Chakia Shahaboganj Nauparh Financial Inclusion Fund
105 Uttar Pradesh Chitrakuti Sahaj Mahanagar Bank of Baroda SYM Bank of Baroda Swadhar FinAccess Sangrampur Bhelwa Bhodar Financial Inclusion Fund
106 Uttar Pradesh Chitrakuti Sahaj Mahanagar Bank of Baroda SYM Bank of Baroda Swadhar FinAccess Teli Shukul Bazar Singhpur Financial Inclusion Fund
107 Uttar Pradesh Chitrakoot Indian Bank SYM Indian Bank Swadhar FinAccess Manjpur Mau Financial Inclusion Fund
108 Uttar Pradesh Deoria Central Bank of India SYM Central Bank of India Swadhar FinAccess Bankata Lur Bhatpar Rani Financial Inclusion Fund
109 Uttar Pradesh Deoria Canara Bank SYM Central Bank of India Swadhar FinAccess Deoria Bankat Lur Bhatpar Rani Financial Inclusion Fund
110 Uttar Pradesh Deoria Central Bank of India SYM Central Bank of India Swadhar FinAccess Tufukwa Desahi Deonia Rampur Karkhana Financial Inclusion Fund
111 Uttar Pradesh Etah Canara Bank SYM Canara Bank CRISIL Foundation Jaiithra Sakit Ailganj Financial Inclusion Fund
112 Uttar Pradesh Etawah Central Bank of India SYM Central Bank of India Swadhar FinAccess Bhantha Chakamagor Takha Financial Inclusion Fund
113 Uttar Pradesh Faizabad Bank of Baroda SYM Bank of Baroda Swadhar FinAccess Masari Bikanpur Shihal Financial Inclusion Fund
114 Uttar Pradesh Faizabad Bank of Baroda SYM Bank of Baroda Swadhar FinAccess Amanogani (Kumarganj) Haringlongtan (Shahganj) Miktipur Financial Inclusion Fund
115 Uttar Pradesh Faizabad Bank of Baroda SYM Bank of Baroda Swadhar FinAccess Maya Bazar Pura Bazar Tarun Financial Inclusion Fund
116 Uttar Pradesh Faizabad Bank of Baroda SYM Bank of Baroda Swadhar FinAccess Bankat Lur Bhatpar Rani Financial Inclusion Fund
117 Uttar Pradesh Fatehpur Bank of Baroda SYM Bank of Baroda Swadhar FinAccess Ayara Dhata Vijaypur Financial Inclusion Fund
118 Uttar Pradesh Fatehpur Bank of Baroda SYM Bank of Baroda Swadhar FinAccess Aiyara Asothar Haswa Financial Inclusion Fund
119 Uttar Pradesh Fatehpur Bank of Baroda SYM Bank of Baroda Swadhar FinAccess Deonai Khajura Amsaul Financial Inclusion Fund
120 Uttar Pradesh Fatehpur Bank of India SYM Bank of India CRISIL Foundation Arun Bank of India Financial Inclusion Fund
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