

## Workshop on Depositor Education and Awareness Programme (DEAP)

Phase II Supported by Reserve Bank of India, awareness workshop held in Gangrar Block of Chittorgarh on August 24, 2018. Gauhar Mahmood, Assistant Director CUTS Centre for Human Development welcomed all the participants and briefed about workshop is imparting education and awareness for the promotion of depositor's interest and to provide safe and secured deposit lessons to various depositors. Deepak Saxena, Assistant Director, CUTS International in his opening address briefed the participants about the organisation, objectives of DEAP Workshop, Further, he revealed that as per the information provided in the Indian Parliament in December 2014, about 3,652 crore of unclaimed deposits are lying with various Indian banks. he said this is the money of common consumers and there is a need to utilise the same for empowering the consumers of financial services.



Pukhraj Nahar, Financial Literacy Coordinator, Bank of Baroda spoke on digital literacy is required to spread the awareness about the banking services like grievance cell and cashless society, so that people can come and know about that services and formalities of opening bank account. Talking about the cashless society, Nahar explained that the reason behind to bring the cashless society is that every transaction should move forward to digital/digitise India Like, if we take a look into the use of BHIM and other digital apps, it is the best and authentic way

to pay any expenses for using these apps services.

Lokender Awasti, Branch Manager BRKG Bank and ML Khateek, Branch Manager, SBI, Gangrar encouraged participants to have on bank account, discourage public from keeping money in illegal non-bank entities, demystify KYC requirements, and provide information about customer rights as a depositor, they spoke on Safe Banking about the initiatives taken by the RBI for protecting consumer rights like, Banking Ombudsman Scheme, Grievances redress and Compensation,

Sachin Badetiya , District Development Manager NABARD Chittorgarh elucidated about nomination benefits in the user's current bank account and the requirement of updating the nominee too, he spoke on PMJDY, PMJJY, APY, Labour card, Kisan Credit Card were discussed

Mr Madan Giri Goswami, Sr Programme Officer and Gaytri Moad, Programme Assistant, CUTS CHD conducted open house whereas Kunwar Dheer Singh, Programme Associate given vote of thanks. Total 62 person were attended the event.

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## Workshop on Depositor Education and Awareness Programme (DEAP) Chittorgarh



Workshop on Depositor Education and Awareness Programme (DEAP) Phase II Supported by Reserve Bank of India held at Mali Kheda Village of Block of Kapasan, Chittorgarh on August 30, 2018. Gauhar Mahmood, Assistant Director CUTS Centre for Human Development welcomed all the participants and briefed about workshop is imparting education and awareness for the promotion of depositor's interest and to provide safe and secured deposit lessons to various depositors. Deepak Saxena,

Assistant Director, CUTS International in his opening address briefed the participants about the organisation, objectives of DEAP Workshop, Depositor Fund Scheme, 2014, Charter of Customer rights of RBI as a Depositor; Further, he revealed that as per the information provided in the Indian Parliament in December 2014, about 3,652 crore of unclaimed deposits are lying with various Indian banks. he said this is the money of common consumers and there is a need to utilise the same for empowering the consumers of financial services.

Pukhraj Nahar, Financial Literacy Coordinator, Bank of Baroda spoke on Importance of savings and its advantages, types of small saving, recurring deposit, steps to prevent your inactive account, digital literacy is required to spread the awareness about the banking services like grievance cell and cashless society, so that people can come and know about that services and formalities of opening bank account. Talking about the cashless society, Nahar explained that the reason behind to bring the cashless society is that every transaction should move forward to digital/digitise India . Like, if we take a look into the use of BHIM and other digital apps, it is the best and authentic way to pay any expenses for using these apps services.



Mr Fateh Singh Surana, Chief Manager Bank of Baroda, Kapasan encouraged participants to have on bank account, Demystifying KYC requirement, Nomination facilities, Direct Benefit transfer, Investment in registered entities only, discourage public from keeping money in illegal non-bank entities, demystify KYC requirements, and provide information about customer rights as a depositor, they spoke on Safe Banking about the initiatives taken by the RBI for protecting

consumer rights like, Banking Ombudsman Scheme, Grievances redress and Compensation, PMJDY, PMJJY, APY were discussed.

Madan Giri Goswami, Sr Programme Officer and Gaytri Moad, Programme Assistant, CUTS CHD conducted open house whereas Kunwar Dheer Singh, Programme Associate, CUTS International given vote of thanks. Total 90 Depositor were attended the event.

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## Depositor Education and Awareness Programme (DEAP), Bhilwara



On August 31, 2018 Workshop organised on Depositor Education and Awareness Programme (DEAP) Phase II with supported by Reserve Bank of India at Mandalgarh Bhilwara. Gauhar Mahmood, Assistant Director CUTS Centre for Human Development welcomed all the participants and briefed about workshop, imparting education and awareness for the promotion of depositor's interest and to provide safe and secured deposit lessons to various depositors. Deepak

Saxena, Assistant Director, CUTS International in his opening address briefed the participants about the organisation, objectives of DEAP Workshop. Pukhraj Nahar, Financial Literacy Coordinator, Bank of Baroda spoke on Importance of savings and its advantages, types of small saving, recurring deposit, steps to prevent your inactive account, digital literacy is required to spread the awareness about the banking services. Mr

Rakesh Kumar Soni, Chief Manager Bank of Baroda, Mandalgarh and Suresh Mishra, Assistant Manager SBI Bank Mandalgarh encouraged participants to have on bank account, Demystifying KYC requirement, Nomination facilities, Direct Benefit transfer, Investment in registered entities only, discourage public from keeping money in illegal non-bank entities, demystify KYC requirements, and provide information about customer rights as a depositor, they spoke on Safe Banking about the initiatives taken by the RBI for protecting consumer rights like, Banking Ombudsman Scheme, Grievances redress and Compensation, PMJDY, PMJJY, APY were discussed.



Gourav Chaturvedi, Programme Assistant and Niramala Purohit, Programme Assistant, CUTS CHD Bhilwara conducted open house whereas Kunwar Dheer Singh, Programme Associate, CUTS International given vote of thanks. Total 60 Depositor were attended the event.