

**Depositor Education and Awareness (DEA) Fund Scheme of RBI**  
**Plan of Activity for Pilot Programme by CUTS**

**1. Project Coverage:**

The pilot project will be implemented in **five** selected district of Rajasthan. These are **Chittorgarh, Bhilwara, Sikar, Kota and Sawai Madhopur**. The reason of selecting these districts is that CUTS has a good network in these districts and besides, these districts represent almost the entire state as far as divisional wise segregation is concerned.

**2. Objective:**

The objective of the pilot programme is imparting education and awareness for the promotion of depositor's interest and to provide safe and secured deposit lessons to various depositors in five selected districts of Rajasthan. In addition the programme will also encourage public 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.

**3. Timeframe:**

Total time estimated to complete the project is **FIVE months**. The proposed project implementation schedule is provided below:

Activities	Months				
	1	2	3	4	5
Partner's Meeting in Jaipur					
Preparation of IEC Material					
Conducting Education and Awareness Workshops					
Preparation of Project Report and Submission of Accounts and UC					

**4. District Coordinators:**

Name	District	Coordinates
Mr Deepak Saxena	Jaipur	CUTS CART, D 218 (A), Bhaskar Marg, Banipark, Jaipur 302 016
Mr Hari Prasad Yogi	Sawai Madhopur	Consumer Legal Help Society, Alanpur, Opposite Girls School, Sawai Madhopur
Mr Gauhar Mahmood	Chittorgarh and Bhilwara	CUTS Centre for Human Development, Rawla, Senth, Chittorgarh
Mr Anwar Ahmad Khan	Kota	Oxford Sikshan Prashikshan Sansthan, Hiran Bazar, Chandra Ghata, Kota

## **5. Time Schedule:**

<b>Activities</b>	<b>Proposed Dates</b>
Education and Awareness Workshops in Jaipur	Tuesday, 7 <sup>th</sup> June, 2016
Education and Awareness Workshops in Sawai Madhopur	Friday, 15 <sup>th</sup> July, 2016
Education and Awareness Workshops in Bhilwara	Friday, 22 <sup>nd</sup> July, 2016
Education and Awareness Workshops in Chittorgarh	Wednesday, 31 <sup>st</sup> August, 2016
Education and Awareness Workshops in Kota	Thursday, 22 <sup>nd</sup> September, 2016
Preparation of Project Report and Submission of Accounts and UC	Monday, 31 <sup>st</sup> October, 2016

## **6. Expected Outcome:**

More than 200 depositors in 5 target districts of Rajasthan, who have attended the workshops having full knowledge and awareness on various aspects of safe and secure deposits and leading to a safe deposit practice and climate in the target districts. In addition, will have increased financial inclusion, proper knowledge about KYC requirements and enhanced awareness about customer rights as depositors.

## **7. Project Management:**

CUTS will manage the whole project with dedicated staff comprising one project coordinator but guided by CUTS Director and other seniors. We will have five district project partners for local coordination.

## **8. Topics to be Covered**

- Weaning the participants from keeping their hard earned money in illegal non-banking entities.
- Encouraging the participants for having a bank account. Ensuring financial inclusion drive conducted through the flagship schemes of the government such as *Pradhan Mantri Jan Dhan Yojana* (PMJDY)
- Demystifying the participants about the KYC norms of banking system.
- Educating the participants on customer's rights as depositor.
- Educating the participants on mis-selling of banking products dissuading the incentive practices by bank employees.
- Educating participants on Customer's Rights as Banking Consumer
- Educating participants on available grievance redressal mechanism with banks.
- Educating participants against non-disclosure practices prevailing with financial institutions.
- Preparing the participants by stressing on 'Seller's Beware' principle by way of empowering them rather than to protect directly from any mal-practices whatsoever.
- Educating participants on financial planning, risk management and tax savings.