



संदर्भ सं. राबैं.प्रका डीएफआईबीटी /13076-13084/डीएफआईबीटी-23/2022-23  
27 फ़रवरी 2023  
परिपत्र सं.32/डीएफआईबीटी -02/2023

<b>अध्यक्ष/ प्रबंध निदेशक और मुख्य कार्यपालक अधिकारी</b> भारतीय स्टेट बैंक, पंजाब नेशनल बैंक, यूको बैंक, बैंक ऑफ बड़ौदा, इंडियन बैंक, सेंट्रल बैंक ऑफ इंडिया, यूनियन बैंक ऑफ इंडिया, बैंक ऑफ इंडिया, जम्मू और कश्मीर बैंक लिमिटेड	<b>The Chairman/ MD &amp; CEO</b> State Bank of India, Punjab National Bank, UCO Bank, Bank of Baroda, Indian Bank, Central Bank of India, Union Bank of India, Bank of India, Jammu & Kashmir Bank Ltd
--	--

महोदया/ महोदय,

<b>वित्तीय साक्षरता केंद्र (सीएफएल) परियोजना - स्केलिंग अप</b> <p>कृपया नाबार्ड के दिनांक 25 फरवरी 2021 के परिपत्र सं <a href="#">27/ डीएफआईबीटी-06/2021</a> का संदर्भ ग्रहण करें जिसके माध्यम से स्थायी परिचालन प्रक्रिया के परिशिष्ट के रूप में जारी किए गए अतिरिक्त अनुदेशों को बैंकों के साथ साझा किया गया था।</p> <p>इसी विस्तार में आगे, आपको सूचित किया जाता है कि वित्तीय समावेशन निधि (एफआईएफ) के सलाहकार बोर्ड ने वित्तीय साक्षरता केंद्र (सीएफएल) परियोजना - "स्केलिंग अप" चरण II के अंतर्गत 448 नए सीएफएल स्थापित करने के</p>	<b>Centers for Financial Literacy (CFL) Project – Scaling Up</b> <p>Please refer to NABARD Circular No <a href="#">27/DFIBT-06/2021</a> dated 25 February 2021 wherein additional instructions issued as Addendum to Standing Operating Procedure was shared with the Banks.</p> <p>In continuation of above, we advise that The Advisory Board for Financial Inclusion Fund (FIF) has approved the Centre for Financial Literacy (CFL) Project – “Scaling Up”- Phase II to set up 448 new CFLs and additional OPEX for</p>
--	--

**राष्ट्रीय कृषि और ग्रामीण विकास बैंक**  
**National Bank for Agriculture and Rural Development**

वित्तीय समावेशन और बैंकिंग प्रौद्योगिकी विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0024 •

फ़ैक्स: +91 22 2653 0150 • ई मेल: [dfibt@nabard.org](mailto:dfibt@nabard.org)

Department of Financial Inclusion and Banking Technology

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0024 • Fax: +91 22 2653 0150 • E-mail: [dfibt@nabard.org](mailto:dfibt@nabard.org)

लिए और दुर्गम भौगोलिक क्षेत्रों में स्थापित सीएफएल के लिए अतिरिक्त परिचालन व्यय के लिए रु.15313.40 लाख की लागत के साथ वित्तीय साक्षरता केंद्र (सीएफएल) परियोजना - "स्केलिंग अप" चरण II को मंजूरी प्रदान की गई है। उत्तर प्रदेश के लिए स्केल अप सीएफएल परियोजना के पहले चरण के तहत पहले से स्वीकृत 66 सीएफएल को अब 1933.80 लाख की लागत के साथ स्केल अप सीएफएल परियोजना के दूसरे चरण में लागू किया जाएगा।

2. सीएफएल के परिचालन को सुविधाजनक बनाने के लिए भारतीय रिजर्व बैंक द्वारा हितधारकों के लिए तैयार किए गए अक्टूबर 2022 तक के अनुदेशों का संग्रह संलग्न है।

3. आपके बैंक की पहचान **वित्तीय साक्षरता केंद्र (सीएफएल) परियोजना** - "स्केलिंग अप" चरण II को दिसंबर 2022 तक लागू करने के लिए की गई है, जो कि भारतीय रिजर्व बैंक द्वारा अनुप्रवर्तन की जा रही है।

3.1 भारतीय रिजर्व बैंक ने निम्नलिखित राज्यों में स्थापित सीएफएल की पहचान की है जिन्हें **दुर्गम भौगोलिक क्षेत्रों** के तहत वर्गीकृत किया जाना है, जिसमें अरुणाचल प्रदेश, असम, हिमाचल प्रदेश, जम्मू और कश्मीर, लद्दाख, मणिपुर, मेघालय, मिजोरम, नागालैंड, सिक्किम, त्रिपुरा और उत्तराखंड राज्य शामिल है।

CFLs set up in difficult geographies with a project cost of ₹15313.40 lakh. The 66 CFLs already sanctioned under Phase I of Scaled up CFL Project for Uttar Pradesh will now be implemented in Phase II of Scaled Up CFL Project with a project cost of ₹1933.80 lakh.

2. The Compendium of Instructions for Stakeholders as on October 2022 formulated by RBI for facilitating the operationalization of the CFLs is enclosed.

3. Your Bank has been identified to implement the **Centres for Financial Literacy (CFL) Project** – "Scaling Up" Phase II by December 2022 being anchored and monitored by the Reserve Bank of India.

3.1 RBI has identified CFLs established in the following States to be classified under **difficult geographies** viz. Arunachal Pradesh, Assam, Himachal Pradesh, Jammu & Kashmir, Ladakh, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura and Uttarakhand.

3.2 ऊपर बिंदु 3.1 में दर्शाए गए राज्यों के अलावा अन्य राज्यों में स्थापित सीएफएल को सामान्य भौगोलिक क्षेत्रों के तहत वर्गीकृत किया जाएगा।	3.2 The CFLs established in States other than those indicated in point 3.1 above will be classified under <b>Normal Terrain</b> .
---	---

#### 4. एफआईएफ से सीएफएल परियोजना का वित्तपोषण:

##### Funding of the CFL Project from FIF:

##### i. सामान्य भौगोलिक क्षेत्रों के लिए:

##### For Normal Terrain:

सामान्य भौगोलिक क्षेत्रों में सीएफएल के लिए वित्तपोषण पैटर्न नीचे दी गई तालिका में दर्शाया गया है जिसे "स्केल्ड अप" सीएफएल परियोजना के चरण II में स्थापित किया जाना है। सामान्य भौगोलिक क्षेत्रों में "स्केल्ड अप" सीएफएल परियोजना के चरण I में स्थापित सीएफएल को नीचे दी गई तालिका के अनुसार बची हुई स्वीकृत अनुदान सहायता मिलती रहेगी:

The funding pattern for CFLs to be set up in **Phase II** of the "Scaled Up" CFL Project in **Normal Terrain** is indicated in below table. CFLs established in **Phase I** of the "Scaled Up" CFL Project in **Normal Terrain** will continue to get remaining sanctioned grant assistance as per table below:

विवरण Particulars	प्रति सीएफएल, एफआईएफ से सहायता Funding from FIF per CFL	प्रायोजक बैंक का योगदान Contribution of Sponsor Bank	प्रति सीएफएल कुल सहायता Total per CFL (₹lakh)
पूँजीगत व्यय CAPEX	प्रति सीएफएल ₹5.00 लाख मात्र- एक वर्ष के लिए ₹5.00 lakh only per CFL for one year	शून्य / Nil	₹5.00 lakh
परिचालन व्यय OPEX	तीन वर्ष के लिए प्रति सीएफएल प्रति वर्ष ₹8.10 लाख = ₹24.30 लाख ₹8.10 lakh per year per CFL for 3 years = ₹24.30 lakh	3 वर्ष के लिए प्रति वर्ष रु.0.90 लाख – रु.2.70 लाख ₹0.90 lakh per year for 3 years = ₹2.70 lakh	₹27.00 lakh
कुल Total	₹29.30 लाख	₹2.70 lakh	₹32.00 lakh

<p><b>ii. दुर्गम भौगोलिक क्षेत्रों के लिए:</b></p> <p>एक विशेष वितरण के रूप में, दुर्गम भौगोलिक क्षेत्रों में स्थापित सीएफएल के लिए परिचालन व्यय सीमा को प्रति सीएफएल प्रति माह रु.30,000/- बढ़ाया गया है, जिसे <b>दिसंबर 2022</b> से लागू किया गया है। (कृपया नोट करें कि रु.30,000/- का 90% अर्थात् प्रति सीएफएल प्रति माह रु.27,000/- एफआईएफ द्वारा वहन किया जाएगा और रु.30,000/- का शेष 10% अर्थात् प्रति सीएफएल प्रति माह रु.3,000/- प्रायोजक बैंकों द्वारा वहन किया जाएगा।)</p>	<p><b>ii. For Difficult Geographies:</b></p> <p>As a special dispensation, OPEX limits for CFLs established in difficult geographies has been increased by Rs.30,000/- per month per CFL effective from the month of <b>December 2022</b>. (Please Note that 90% of Rs.30,000/-, i.e., Rs.27,000/- per month per CFL may be borne by FIF and remaining 10 % of Rs.30,000/-, i.e., Rs.3,000/- per month per CFL may be borne by the Sponsor Banks).</p>
<p><b>iii. सीएफएल परियोजना के चरण I में त्रिपुरा में स्थापित किए गए सीएफएल के लिए:</b></p> <p>एफआईएफ के सीएफएल परियोजना के <b>चरण I</b> के तहत त्रिपुरा में स्थापित 10 सीएफएल के लिए अतिरिक्त परिचालन व्यय भी उपरोक्त पैरा 4(ii) के अनुसार दिसंबर 2022 के महीने से प्रभावी कठिन क्षेत्रों के लिए बढ़े हुए परिचालन व्यय के लिए पात्र हैं।</p>	<p><b>iii. For CFLs already set up in Tripura in Phase I of CFL Project:</b></p> <p>Additional OPEX for 10 CFLs set up in Tripura in <b>Phase I</b> of CFL Project under FIF are also eligible for increased OPEX for difficult regions effective from the month of <b>December 2022</b> as per above para 4(ii).</p>
<p><b>iv. वित्तीय वर्ष 2021-22 से वित्तीय वर्ष 2022-23 में परिचालन व्यय की अप्रयुक्त राशि:</b></p> <p>COVID-19 महामारी जैसी अप्रत्याशित घटनाओं के कारण उत्पन्न होने वाली कठिनाइयों को ध्यान में रखते हुए यह निर्णय लिया गया है कि एक बार के उपाय के रूप में, सीएफएल को वित्त वर्ष 2021-22 से वित्त वर्ष 2022-23 में परिचालन</p>	<p><b>iv. Unutilized amount of OPEX in FY 2021-22 to FY 2022-23:</b></p> <p>Considering the difficulties arising due to unforeseen events like the COVID-19 pandemic, it has been decided that as a one-time measure, CFLs are permitted to carry forward the unutilized amount of</p>

व्यय कि अप्रयुक्त राशि को आगे बढ़ाने कि अनुमति है। तदनुसार, गैर सरकारी संगठन वित्तीय वर्ष 2022-23 के दौरान बैंकों से वित्त वर्ष 2021-22 में अप्रयुक्त राशि का दावा करने के लिए पात्र हैं।	OPEX in FY 2021-22 to FY 2022-23. Accordingly, NGOs are eligible to claim the unutilized amount, if any in FY 2021-22 from banks, during the FY 2022-23.
---	--

5. पूंजीगत व्यय और परिचालन व्यय के अंतर्गत उन मदों की नमूना सूची जिन पर विचार किया जा सकता है, निम्नानुसार है:

The Sample list of items that can be considered for reimbursement under CAPEX and OPEX are as under:

पूँजीगत व्यय CAPEX	परिचालनगत व्यय OPEX
फर्नीचर और फिक्स्चर की लागत Cost of furniture & Fixtures	परिसर का किराया Rent of the premises
एलसीडी और लैपटॉप / कंप्यूटर की लागत Cost of LCD and Laptop / computer	स्टाफ का वेतन Salary of staff
सार्वजनिक मंच हेतु ध्वनि यंत्रों की व्यवस्था की लागत Cost of public address system	विद्युत प्रभार Electricity charges
हैंड हैल्ड प्रोजेक्टर Hand Held Projector	टेलीफोन और इंटरनेट प्रभार Telephone and internet charges
पोर्टेबल पावर सिस्टम की लागत – अधिमानतः रीचार्जबल – सोलर पैनल सहित Cost for portable power system preferably rechargeable with solar panel	फील्ड स्तर पर वित्तीय साक्षरता शिविर / संगोष्ठी के आयोजन की लागत Cost of organizing Financial Literacy Camps/seminar at the field level
	प्रचार के प्रयोजन के लिए मुद्रण, लेखन सामग्री, प्रकाशन की लागत Cost of printing, stationery, publications to be used for publicity purpose
वित्तीय साक्षरता के उद्देश्य से प्रासंगिक और आवश्यक कोई अन्य मद Any other item relevant & necessary for the purpose of financial literacy	विषय के विशेषज्ञों आदि को दिए जाने वाले मानदेय सहित विविध व्यय Miscellaneous expenses including honorarium to domain experts, etc.
	वित्तीय साक्षरता के उद्देश्य से प्रासंगिक और आवश्यक कोई अन्य मद Any other item relevant & necessary for the purpose of financial literacy

<p><b>6. योजना के परिचालन की पद्धतियां</b></p> <p><b>i. संसाधन व्यक्ति की पहचान और प्रशिक्षण</b></p> <p>सामान्य तौर पर, जिले में परियोजना के कार्यान्वयन के लिए एलडीएम नोडल अधिकारी होगा।</p> <p>बैंक सीएफएल परियोजना के परिचालन और वित्तीय पहलुओं को संभालने के लिए नामित नोडल अधिकारियों का विवरण एफआईडीडी सीओ, भारतीय रिजर्व बैंक के क्षेत्रीय कार्यालयों और गैर सरकारी संगठनों को स्पष्ट रूप से सूचित करेंगे।</p> <p><b>ii. एफआईएफ से सहायता -वित्तीय दावे और प्रतिपूर्ति</b></p> <ul style="list-style-type: none"> <li>परियोजना के लिए गैर-सरकारी संगठनों के साथ करार करने पर बैंक एफआईएफ के अंतर्गत अनुदान सहायता की मंजूरी के लिए नाबार्ड को एक प्रस्ताव (अनुबंध-1 के अनुसार) प्रस्तुत करेंगे।</li> <li>नाबार्ड एफआईएफ से परियोजना के लिए पूंजीगत व्यय (अधिकतम दो किश्तों में) की प्रतिपूर्ति करेगा। एफआईएफ से</li> </ul>	<p><b>6. Modalities for operationalization of the scheme</b></p> <p><b>i. Identification &amp; Training of Resource Person</b></p> <p>In general, LDM shall be the Nodal Officer for project implementation in a district.</p> <p>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.</p> <p><b>ii. Support from FIF-Financial Claims &amp; Reimbursement</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>NABARD will reimburse capital expenditure (maximum in two instalment) for the project from FIF. The operational expenses would be</li> </ul>
---	--

<p>परिचालन व्यय तीन साल की अवधि के लिए प्रदान किया जाएगा।</p> <ul style="list-style-type: none"> <li>• बैंकों द्वारा नाबार्ड को प्रस्तुत दावों (अनुबंध-II के अनुसार) के आधार पर पूंजीगत व्यय के लिए एफआईएफ के तहत प्रतिपूर्ति अधिकतम दो किश्तों में और परिचालन व्यय के लिए तिमाही आधार पर होगी। बिल, रसीद आदि को भविष्य की किसी भी आवश्यकता के लिए प्रायोजक बैंक द्वारा परियोजना के पूरा होने की तारीख से तीन साल की अवधि के लिए संभालकर रखना है।</li> <li>• प्रायोजक बैंक गैर-सरकारी संगठनों को रोलिंग आधार पर मासिक परिचालन व्यय अग्रिम जारी करेंगे। गैर-सरकारी संगठनों को सूचित किया जाता है कि वे अगले माह के पहले कार्य दिवस पर बैंकों को अपने मासिक बिल जमा करें। बैंक गैर सरकारी संगठनों के साथ एक विस्तृत चेक सूची साझा करेगा। बैंक तिमाही आधार पर एफआईएफ, नाबार्ड से प्रतिपूर्ति की मांग करेंगे। इसके अलावा, बैंक द्वारा गैर-सरकारी संगठनों से पिछले माह के वास्तविक बिलों की प्राप्ति के बाद ही गैर-सरकारी संगठनों को परिचालन व्यय अग्रिम की अगली किस्त जारी की जाएगी।</li> </ul>	<p>provided for a period of three years from FIF.</p> <ul style="list-style-type: none"> <li>• Reimbursement under FIF for CAPEX will be up to maximum in two instalment 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 for a period of three years from the date of completion of the project by the sponsor bank for any future requirement.</li> <li>• Sponsor banks will release monthly OPEX advance to NGOs on a rolling basis. NGOs are advised to submit their monthly bills to banks on the first working day of the following month. The bank shall share a detailed check list with the NGOs upfront. The banks will seek reimbursement from FIF, NABARD on quarterly basis. Further, banks shall release the next instalment of OPEX advance to NGOs only after receipt of the actual bills of the previous month from the NGOs.</li> </ul>
---	--

<ul style="list-style-type: none"> <li>• बैंक सख्ती से यह सुनिश्चित करेगा कि किसी भी परिस्थिति में, पैरा 4 में दर्शाए गए प्रति सीएफएल समग्र सीमा का उल्लंघन नहीं किया जाएगा।</li> </ul>	<ul style="list-style-type: none"> <li>• Banks will strictly ensure that under no circumstances, the overall limit per CFL will be breached as indicated at <b>para 4</b>.</li> </ul>
<p><b>iii. अन्य परिचालनात्मक पद्धतियाँ</b></p> <ul style="list-style-type: none"> <li>• एफआईएफ के तहत सीएफएल के लिए सहायता प्रतिपूर्ति के आधार पर उपलब्ध कराई जाएगी और इस उद्देश्य के लिए कोई अग्रिम राशि नहीं दी जाएगी।</li> <li>• एक से अधिक राज्यों में सीएफएल की स्थापना के लिए किसी बैंक की पहचान होने की स्थिति में, बैंक प्रस्ताव को राज्य-वार विभाजित करें और इसे नाबार्ड के संबंधित क्षेत्रीय कार्यालय को प्रस्तुत करें।</li> <li>• एफआईएफ के तहत किसी भी तरह की सहायता के लिए प्रस्ताव नाबार्ड द्वारा पूर्व-स्वीकृत किया जाना चाहिए। अतः केवल मंजूरी की तारीख के बाद किए गए व्यय पर विचार किया जाएगा। हालांकि, दिसंबर 2022 से सीएफएल परियोजना के दूसरे चरण में स्थापित सीएफएल के संचालन की समय-सीमा को देखते हुए, एनजीओ /प्रायोजक बैंक द्वारा सीएफएल की स्थापना के संबंध में किया गया व्यय, एनजीओ और प्रायोजक बैंक के बीच</li> </ul>	<p><b>iii. Other operational modalities</b></p> <ul style="list-style-type: none"> <li>• Support under FIF for CFLs shall be made available on a reimbursement basis and no advance shall be granted for the purpose.</li> <li>• 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.</li> <li>• 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. However, In view of the timeline for operationalizing the CFLs set up in Phase II of the scaled up CFL Project from December 2022, the expenditure incurred by the NGO(s)/Sponsor Bank(s) in connection with setting up of CFL(s) from the date of signing MoU</li> </ul>

<p>चालू वित्त वर्ष के दौरान समझौता ज्ञापन पर हस्ताक्षर करने की तारीख से नाबार्ड के संबंधित क्षेत्रीय कार्यालय के विवेक के अधीन एफआईएफ के तहत प्रतिपूर्ति के लिए विचार किया जा सकता है।</p> <p><b>iv. बिल प्रस्तुत करने की समय सीमा</b></p> <ul style="list-style-type: none"> <li>• प्रायोगिक परियोजना में यह देखा गया है कि बैंकों द्वारा गैर सरकारी संगठनों को-परिचालन व्यय और पूंजीगत व्यय की प्रतिपूर्ति में काफी विलंब हुआ है। स्केल्ड अप सीएफएल परियोजना में इस तरह के किसी भी विलंब को रोकने के लिए, प्रतिपूर्ति की प्रक्रिया निम्नानुसार सुव्यवस्थित की जाए:</li> <li>• गैर-सरकारी संगठनों को सूचना दी जाए कि वे अगले महीने के पहले कार्य दिवस पर बैंकों को अपने मासिक बिल प्रस्तुत करें।</li> <li>• गैर सरकारी संगठन अपने बिलों को सीधे शाखा / एलडीएम कार्यालय / नियंत्रण कार्यालय में जमा कर सकते हैं जहां से प्रतिपूर्ति की जाएगी।</li> <li>• प्रायोजक बैंक रोलिंग आधार पर गैर-सरकारी संगठनों को मासिक परिचालन व्यय अग्रिम जारी करेंगे। तथापि, बैंक पिछले महीने के वास्तविक बिलों की</li> </ul>	<p>between the NGO and Sponsor Bank during current financial year may be considered for reimbursement under FIF subject to discretion of the concerned Regional Office of NABARD.</p> <p><b>iv. Timelines for Submission of Bills</b></p> <ul style="list-style-type: none"> <li>• In the pilot project it has been observed that there has been substantial delay in reimbursement of OPEX and CAPEX by banks to NGOs. To obviate any such delay in the Scaled up CFL project, the process of reimbursement may be streamlined as under:</li> <li>• NGOs are advised to submit their monthly bills to banks on the first working day of the following month.</li> <li>• NGOs may submit their bills directly to the branch / LDM office / Controlling Office from which reimbursement will be made.</li> <li>• Sponsor banks will release monthly OPEX advance to NGOs on a rolling basis. However, banks shall release the next instalment of OPEX advance to NGOs only</li> </ul>
--	--

<p>प्राप्ति के बाद ही गैर सरकारी संगठनों को परिचालन व्यय अग्रिम की अगली किस्त जारी करेंगे। भारतीय रिजर्व बैंक द्वारा परिचालन व्यय प्रतिपूर्ति के लिए बैंकों को एक निर्देशात्मक चेकलिस्ट पहले ही भेजी जा चुकी है।</p> <ul style="list-style-type: none"> <li>• बैंकों को तिमाही समाप्ती के बाद <b>15</b> दिनों के भीतर तिमाही आधार पर पूंजीगत व्यय (अधिकतम दो किस्तों में) और परिचालन व्यय की प्रतिपूर्ति के लिए नाबार्ड के क्षेत्रीय कार्यालय में दावा प्रस्तुत करना होगा। प्रायोजक बैंक यथासंभव यह सुनिश्चित करें कि उनके कार्यालयों में बिल निपटान और दस्तावेजीकरण के लिए समान पद्धति हो।</li> <li>v. सीएफएल की अनुप्रवर्तन/निरीक्षण/निष्पादन के लिए गैर-सरकारी संगठनों द्वारा नियुक्त अधिकारियों का पारिश्रमिक सीएफएल परियोजना के समग्र वित्तपोषण के तहत प्रदान किया जा सकता है और इसे उनके तहत सीएफएल में संवितरित किया जा सकता है। तथापि, यह सुनिश्चित किया जाए कि इन अधिकारियों का विवरण और उनके द्वारा अनुप्रवर्तन किए गए</li> </ul>	<p>after receipt of the actual bills of the previous month. An indicative checklist has already been forwarded by RBI to banks for OPEX reimbursement.</p> <ul style="list-style-type: none"> <li>• Banks will be required to submit the claim to Regional Office of NABARD, seeking the reimbursement of the CAPEX (maximum in two instalment) &amp; OPEX on quarterly basis within <b>15</b> days from the end of the quarter. Sponsor Banks should ensure to the extent possible that there is a uniform process in place for bill settlement and documentation across its offices.</li> <li>v. The remuneration of the officials appointed by NGOs for monitoring/oversight/execution of the CFLs may be provided under the overall funding of the scaled up CFL project with the same being distributed across the CFLs under them. It should however be ensured that details of these officials and the list of CFLs</li> </ul>
---	---

<p>सीएफएल की सूची गैर-सरकारी संगठन द्वारा प्रस्तुत कार्य योजना का हिस्सा हो। तथापि, इन खर्चों को सीएफएल के सम्पूर्ण उद्देश्य को ध्यान में रखते हुए बेहतर तरीके से किया जाना चाहिए।</p> <p><b>vi. अनुप्रवर्तन पद्धति</b></p> <ul style="list-style-type: none"> <li>सीएफएल के कार्यकरण की बारीकी से अनुप्रवर्तन करने की दृष्टि से, भारतीय रिजर्व बैंक के क्षेत्रीय कार्यालय तिमाही के दौरान ही सभी संबंधित हितधारकों जैसे जिला और ब्लॉक स्तर के सीएफएल सुविधाप्रदाता, प्रायोजक बैंक अधिकारी और अग्रणी जिला प्रबंधक के साथ तिमाही बैठक आयोजित करेंगे। बैठक के दौरान चर्चा किए जाने वाले निर्देशात्मक मुद्दे नीचे सूचीबद्ध हैं:</li> <li>सीएफएल के कर्मचारियों के मुद्दे</li> <li>वित्तीय समावेशन परिदृश्य, संबंधित हितधारकों, संस्थानों / एजेंसियों की मैपिंग</li> <li>सीएफएल स्टाफ का प्रशिक्षण</li> <li>गैर-सरकारी संगठनों द्वारा प्रस्तुत मूल कार्य योजना के अनुसार एफएल गतिविधियों का आयोजन</li> <li>सीएफएल पोर्टल में डाटा एंट्री करना</li> <li>निधियों संबंधी मुद्दे, यदि कोई हो</li> </ul>	<p>under their oversight is part of the Action Plan submitted by the NGO. However, these expenses should be optimally made keeping in the view overall objective of the CFL.</p> <p><b>vi. Monitoring Mechanism</b></p> <ul style="list-style-type: none"> <li>With a view to closely monitor the working of the CFLs, RBI Regional Offices shall be holding a Quarterly Meeting during the quarter itself, 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:</li> <li>CFL Staffing issues</li> <li>Mapping of financial inclusion landscape, relevant stakeholders, institutions/agencies</li> <li>Training of CFL staff</li> <li>Conduct of FL activities as per the original Action Plan submitted by NGOs</li> <li>Data entry in the CFL Portal</li> <li>Funding issues, if any</li> </ul>
---	---

<ul style="list-style-type: none"> <li>• अंतिम लक्ष्य को प्राप्त करने में प्रगति</li> <li>• अन्य परिचालन से संबंधित मुद्दे</li> <li>• ब्लॉक स्तर पर बेहतर समन्वय के लिए, बैंकों के संबंधित एलडीएम/संसाधन व्यक्तियों को भारतीय रिजर्व बैंक के क्षेत्रीय कार्यालयों द्वारा सूचना दी जाएगी कि वे ब्लॉक में काम कर रहे सीएफएल सुविधाप्रदाताओं को ब्लॉक स्तरीय बैंकर्स समिति (बीएलबीसी) की बैठकों में समय-समय पर आमंत्रित करें ताकि ब्लॉक में संचालित बैंक शाखाओं के साथ उनका संपर्क बढ़ाया जा सके।</li> <li>• नाबार्ड के जिला विकास प्रबंधक जिले में सीएफएल परियोजना के कामकाज में बारीकी से शामिल होंगे।</li> </ul> <p><b>vii. एमआईएस और रिपोर्टिंग की प्रक्रिया</b></p> <p>प्रशिक्षण कार्यक्रम का विवरण निरंतर आधार पर भारतीय रिजर्व बैंक के एडेप्ट पोर्टल के सीएफएल मॉड्यूल में दर्ज किया जाना चाहिए। प्रशिक्षण कार्यक्रम का पूर्व डाटा भी पोर्टल में दर्ज किया जाना है।</p>	<ul style="list-style-type: none"> <li>• Progress in achieving the end outcomes.</li> <li>• Any other operational issues</li> <li>• 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.</li> <li>• DDMs of NABARD will be involved closely with the functioning of the CFL Project in the district.</li> </ul> <p><b>vii. MIS &amp; Reporting Mechanism</b></p> <p>The details of the training programme need to be entered in the CFL module of ADEPT portal of RBI on a continuous basis. Past data of the training programme are also to be entered in the portal.</p>
---	--

<p>7. यह परिपत्र सीएफएल परियोजना से संबंधित निम्नलिखित परिपत्रों की जगह उपयोग किया जाएगा।</p> <ul style="list-style-type: none"> <li>परिपत्र संख्या <a href="#">27/डीएफआईबीटी-06/2021</a> दिनांक 25 फरवरी 2021</li> <li>परिपत्र संख्या <a href="#">18/डीएफआईबीटी-05/2021</a> दिनांक 22 जनवरी 2021</li> </ul>	<p>7. This circular supersedes the following circulars on CFL Project:</p> <ul style="list-style-type: none"> <li>Circular <a href="#">No.27/DFIBT-06/2021</a> dated 25 February 2021</li> <li>Circular <a href="#">No.18/DFIBT-05/2021</a> dated 22 January 2021</li> </ul>
--	--

भवदीय

(भल्लामुडी श्रीधर)  
मुख्य महाप्रबंधक

अनुलग्नक : यथोक्त

**बैंक द्वारा नाबार्ड को ब्लॉक स्तर पर वित्तीय समावेशन निधि से वित्तीय साक्षरता केंद्र की स्थापना की सूचना देने के लिए प्रारूप**

बैंक के लेटरहेड पर

दिनांक : .....

संदर्भ. सं. ....

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

महोदय/ महोदया,

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

उपर्युक्त विषय पर कृपया दिनांक ..... के भारतीय रिज़र्व बैंक के एफआईडीडी केंद्रीय कार्यालय के पत्र सं. एफआईडीडी.सीओ.एफएलसी.सं / 12.01.087/2020- 21 का अवलोकन करें. इस संबंध में, यह प्रमाणित किया जाता है कि हमने वित्तीय साक्षरता केंद्र (सीएफएल) की स्थापना के लिए मेसर्स ..... (एजेंसी/ एनजीओ का नाम) के साथ करार किया है जिसका विवरण निम्नानुसार है:

क्रम.सं.	जिले का नाम	गांव/ नगर और ब्लॉक का क्रमांक	पिनकोड	संचालन की तिथि	अनुमानित व्यय		नाबार्ड से मांगी गई अनुदान सहायता
					पूँजीगत	परिचालनगत (3 वर्ष के लिए)	

अनुरोध है कि कृपया वित्तीय समावेशन निधि से से ₹..... (रुपए ..... मात्र) की सहायता मंजूर करें.

भवदीय

(प्राधिकृत हस्ताक्षरकर्ता)

नाम

पदनाम

**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

Date : .....

Letter Ref. No. ....

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

Dear Sir / Madam,

**Proposal for Pilot Project on setting up of Centers 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.

Sr. No	Name of the District	No. of the village/town and Block	Pin-code	Date of Operationalization	Estimated expenditure		Grant Assistance sought from NABARD
					CAPEX	OPEX (for 3 years)	

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

Yours faithfully

**(Authorized Signatory)**

**Name**

**Designation**

**वित्तीय समावेशन निधि से वित्तीय साक्षरता केंद्र (सीएफएल) पर हुए व्यय की प्रतिपूर्ति हेतु दावा - प्रारूप**

बैंक के लेटरहेड पर

दिनांक : .....

संदर्भ. सं. ....

मुख्य महाप्रबंधक  
राष्ट्रीय कृषि और ग्रामीण विकास बैंक  
..... क्षेत्रीय 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 संदर्भ लें जिसके माध्यम से -----  
में वित्तीय साक्षरता केंद्र (सीएफएल) की स्थापना के लिए ₹..... (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:

क्र म सं.	सीएफएल का नाम और पता	संचालन की तिथि	पूंजीगत व्यय (केपैक्स)			परिचालनगत व्यय (ओपैक्स)		
			खरीदे गए सामान का विवरण	सामान की लागत	नाबार्ड से मांगी गई अनुदान सहायता	व्यय की मद	किया गया व्यय	नाबार्ड से मांगी गई अनुदान सहायता @ 90%
1								
2								
3								

2. हम प्रमाणित करते हैं कि ----- सीएफएल के लिए उपर्युक्त विवरण के अनुसार केपैक्स के लिए ₹.....  
(रुपए ..... मात्र) और ओपैक्स के लिए ₹..... (रुपए ..... मात्र) का व्यय किया गया है।  
बिलों/रसीदों की प्रतियां संलग्न हैं। प्रायोजक बैंक द्वारा किसी भविष्य की आवश्यकता के लिए बिल, रसीद आदि को परियोजना  
के पूरा होने की तारीख से तीन साल की अवधि के लिए संरक्षित किया जा सकता है।

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

भवदीय

(प्राधिकृत हस्ताक्षरकर्ता)

नाम

पदनाम

**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

Date : .....

Letter Ref. No. ....

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

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:

Sr. No.	Name & Address of the CFL	Date of Operationalization	Capital Expenditure (CAPEX)			Operational Expenditure (OPEX)		
			Description of item purchased	Cost of the item	Grant assistance sought for from NABARD	Item of Expenditure	Expenditure incurred	Grant Sought for from NABARD @ 90%
1								
2								
3								

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 copies of the bills/receipts are enclosed. The Bills, receipts etc, may be preserved for a period of three years from the date of completion of the project by the sponsor bank for any future requirement.

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**



## Scaling up of CFL Project

### **Compendium of Instructions for Stakeholders as on October 2022**

Set of previously issues guidelines:

- Standard Operating Procedure dated December 10, 2020
- Guidelines on Oversight & Monitoring and training of Trainers vide letter dated January 8, 2021
- Addendum to original instructions vide letter dated January 22, 2021
- Guidelines on Financial Claims and Reimbursement vide letter dated November 15, 2021
- Guidelines on Financial Claims and Reimbursement vide letter dated May 10, 2022
- Guidelines on Additional OPEX in difficult geographies vide letter dated August 8, 2022

## Contents

General Guidelines-	4
A. Instructions for NGOs	6
1. Common name & logo –	6
2. Identification of Target Areas & Definition of Coverage:	6
3. Setting up of CFL	7
4. Demand Survey	9
5. Identification of Target Groups	9
6. Delivery of Content	10
7. MIS & Reporting Mechanism	10
8. Post-training Follow Up and End Outcomes	11
9. Continuity and Sustaining the outcomes	12
10. Monitoring Mechanism	12
11. Financial Claims & Process Flow	13
(i) Process flow for Reimbursement of claims from DEA Fund-	13
(ii) Process flow for reimbursement of claims from Financial Inclusion Fund (FIF)-	15
(iii) Timelines for Submission of Bills-	16
12. Key Learning from Pilot project	17
B. Instructions for Banks	18
1. Identification & Training of Resource Person	18
2. Financial Claims & Reimbursement	18
(i) Support from DEA Fund	18
ii) Support from FIF-	19
(iii) Timelines for Submission of Bills-	20
3. Monitoring Mechanism	21
4. MIS & Reporting Mechanism	22

C. Instructions for Regional Offices of RBI .....	23
1. Identification of Resource Person.....	23
2. Training of NGOs.....	23
3. Setting up of CFL .....	23
4. Monitoring Mechanism.....	23
5. Financial Claims & Reimbursement .....	25
(i) Process flow for Reimbursement of claims from DEA Fund-.....	25
(ii) Process flow for reimbursement of claims from Financial Inclusion Fund (FIF)-.....	27
(iii) Timelines for Submission of Bills- .....	28
6. MIS & Reporting Mechanism .....	29
Annex I.....	30
Annex II.....	31
Annex III.....	32
Annex IV.....	33
Annex V.....	34
Annex VI.....	35
Annex VII.....	36

## 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

Funding Details	CFLs in Normal Terrain	
	Funding from DEA Fund or FIF (as applicable)	Sponsor banks
CAPEX	Rs 5 Lakh	Nil
OPEX	Rs 8.1 Lakh per year for three years= Rs 24.3 Lakh	Rs 0.9 Lakh per year for three years= Rs 2.7 Lakh
Total	Rs 29.3 Lakh	Rs 2.7 Lakh
Grand Total per CFL (for 3 years)	Rs 32 Lakh	

\*all amounts are inclusive of all taxes.

5. As a special dispensation, OPEX limits for CFLs established in difficult geographies (Arunachal Pradesh, Assam, Himachal Pradesh, Jammu & Kashmir, Ladakh, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim,

Tripura and Uttarakhand), has been increased by Rs 30,000/- per month per CFL effective from August 2022. \*Applicable to CFLs established under DEA Fund, 90% of Rs 3,60,000/- additional OPEX per CFL per year (Rs 30,000\*12) amounts to Rs 3.24 Lakh borne by DEA Fund. 10 % is to be borne by Sponsor Banks.

6. Considering the difficulties arising due to unforeseen events like the COVID-19 pandemic, it has been decided that as a **one-time measure**, CFLs are permitted to carry forward the unutilized amount of OPEX in **FY 2021-22 to FY 2022-23**. Accordingly, NGOs are eligible to claim the unutilized amount, if any in FY 2021-22 from banks, during the FY 2022-23.

## A. Instructions for NGOs

### 1. Common name & logo –

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



The name board of all these CFLs should contain the above name and logo in sufficient size with visible font. The word “Moneywise” will be written in local languages as **Moneywise** only whereas 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"). Further the following should also be added to the signage and other publicity material (banners, training materials etc.) as applicable:

- **"Funded under Financial Inclusion Fund, NABARD"**
- **"Under the aegis of Depositors' Education and Awareness Fund, Reserve Bank of India"**

### 2. Identification of Target Areas & Definition of Coverage:

- 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, it should be ensured that 50% of the total villages in a block are covered with at least 30% of the population in the Age Group of 18-60 years in those villages.
- **Coverage:**  
“Any person who has attended (Individually or in a group) at least one face to face training programme or camp can be deemed as covered under the programme. The NGO should

focus on achieving the end outcomes as mentioned under point number 8." NGO may seek the support of the Local Administration / Officials at the block for getting the updated data on village population of that block.

- During the experience of pilot CFL project, it was observed that few CFLs were conducting four or more financial literacy programmes per day. In order to maintain the quality of the programmes, it is recommended that in scaled-up project, maximum 2-3 programmes be conducted in a day. Further, NGOs may share their calendar of FL events with the key stakeholders viz., LDMs, officials of sponsor banks, LDOs, DDMs etc., and display the same in premises of CFL.

### 3. Setting up of CFL

- **CFL Infrastructure and Facilities**

The CFLs should be set up at a rented space at the block level and should have basic facilities like furniture, LCD and laptop, help lines for addressing queries, handheld projectors for use during conduct of camps, stock of financial literacy material etc. The NGOs are 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 in a phased manner as per prescribed timelines. Accordingly, NGOs may identify the CFLs to be opened in each Quarter and forward their Action Plan to the sponsor banks and RBI (both the Regional and Central Office). Any expenses incurred by the NGO while setting up the CFL, including such activities that are operational in nature viz., site visits etc., shall be classified under the head of "Capital Expenditure". NGOs will be advised to submit bills for the same at the earliest to the sponsor banks.

- **Point of Entry:**

NGOs would be identifying the key persons, state wise, for overall monitoring and supervision of the CFLs set up by them. 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.

- **Training of Trainers:**

NGOs would be conducting the master training of their trainers based on the modules provided by RBI, in consultation with sponsor banks. LDOs of RBI may attend some of these master trainings whenever held in their jurisdiction.

- **Engagement Matrix:**

There have been instances wherein NGO has faced issues in initiating the work due to requirement of an authority letter by the community. 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 CFLs are being set up and the same can be circulated to the stakeholders, if required.

- **Facility of subcontracting in some states:**

NGOs will have facility of subcontracting in the States/UTs: Arunachal Pradesh, Assam, Himachal Pradesh, Jammu & Kashmir, Ladakh, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura and Uttarakhand. The special dispensation will be allowed subject to the following conditions:

- I. Primary NGO has to coordinate with the Nodal Officer of the concerned Regional Office of RBI and sponsor banks while shortlisting the local partners.
- II. All outcomes and operational responsibilities will rest with primary NGO.
- III. Any additional expenditure arising out of this arrangement will have to be incurred by the primary NGO within the overall limits sanctioned for CAPEX/OPEX for CFLs.

- IV. Primary NGO will incorporate the details of the selected local partners in their agreement with the sponsor banks.
- V. Primary NGO will ensure appropriate branding of the CFLs.
- VI. The number of such partners should not be more than 3 in a state/UT.
- VII. Primary NGO will ensure the adoption of (Integrity Pact) IP by the sub-contractors.

#### 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 the 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 (in adherence to guidelines issued by authorities) should be towards the following segments:
  - **Women:** 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 that 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 training 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 adults, 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, has been shared by RBI with the NGOs and will be updated as and when necessary.
- 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.
- In case of any disruptions in conducting of physical camps due to certain restrictions imposed by the State/District administration, NGO should strive for conducting these camps virtually.

## 7. MIS & Reporting Mechanism

- The details of training programme need to be entered in the CFL module of ADEPT portal on an ongoing basis, which has gone live w.e.f July 2022. Past data of the training programme are also to be entered in the portal.
- An alternative login shall be provided to the NGO, Sponsor bank & 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 in the CFL online portal.

S.No	Indicative list of End Outcomes
1	Number of accounts opened
2	Number of accounts reactivated
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) visited the village to disburse loans / financial products
7	Persons who were assisted specifically for grievance redressal
8	Persons who were assisted with online banking transactions/mobile wallets/digital payments transactions
9	Persons indebted to moneylenders (informal sector) who were brought to formal sector.
10	Persons who were sensitized to advanced financial products like Mutual Funds etc.
<b>Facilitating access to social welfare schemes/insurance</b>	
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. Moreover, maximum efforts should be made to onboard women trainers in CFLs.
- 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 **during the quarter itself**, 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
  - Progress in achieving the end outcomes
  - Any other operational issues

- For better co-ordination at the block level, concerned LDMs/ resource persons of the banks / DDMs, NABARD 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. They may also periodically be invited to the Lead Bank Forum, if required.
- 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

### (i) Process flow for Reimbursement of claims from DEA Fund-

- Banks will enter into an agreement with NGOs for the project and inform Financial Inclusion and Development Department (FIDD) RBI Regional Office in the concerned state along with a copy of the agreement of the same.
- On signing of the agreement, the sponsor bank will release advance for CAPEX. The NGO/Entity will have to submit bills to the sponsor bank for utilisation of CAPEX within the timeframe mutually decided by the bank and the NGO/Entity.
- For phase I of the scaled-up project, reimbursement under DEA Fund for CAPEX to sponsor banks will be allowed up to a maximum of **two times** during the duration of the three-year project, subject to the overall limit specified per CFL. For phase-II of the project, NGOs are permitted a timeline of **six months'** for CFLs in non-hilly areas and **nine months'** time for CFLs to be set-up in hilly areas / difficult geographies for utilization of entire CAPEX amount after operationalization of the CFLs. Thereafter a certificate may be sought from the sponsor bank regarding the setup of infrastructure of the CFLs.
- To ensure sustainable functioning of the CFLs, sponsor banks will release monthly OPEX advance to NGOs on a rolling basis. NGOs are advised to submit their monthly bills to

banks on the first working day of the following month to continue availing rolling advance as non-submission of bills lead to gaps. The banks shall share a detailed check list with the NGOs upfront. The banks will seek reimbursement from DEA Fund, RBI on quarterly basis. Further, banks shall release the next installment of OPEX advance to NGOs only after receipt of the actual bills of the previous month from the NGOs.

- Banks will be required to submit the claim to FIDD Regional Office, seeking the reimbursement of both the CAPEX & OPEX on quarterly basis within **15 days** from end of the quarter. The sponsor banks need to certify the expenditure and also submit their concurrent auditors' certificate to the effect that payment made by the bank is in order. In their recommendation letter, bank also needs to certify that the work has been completed as per the terms of the agreement. The copies of the supporting bills, receipts etc., may be forwarded to the concerned FIDD Regional Office. Banks need not submit original bills to the Regional Office, however the same would be preserved by the banks for a period of three years from the date of completion of the project for any further reference.
- FIDD Regional Office will consolidate the claims received from banks for reimbursement and would submit to FIDD Central Office on quarterly basis within **7 days** from receipt of claims from banks. Regional Office also needs to forward a covering letter certifying the following: (i) as per certification from sponsor banks, the work has been completed as per the terms of the agreement, (ii) the bills are in order and recommend release of financial assistance from the DEA Fund. Regional office along with sponsor banks shall ensure adherence of tax related matters. The request for release of funds shall be accompanied by CFL-wise and a head wise break up of payments including various tax components, wherever applicable. Regional Office need not submit copies of bills to the FIDD Central Office.
- At the time of forwarding the claim, Regional Office in their recommendation letter shall mention that "We certify that the bills are in order and based on certification from sponsor banks, the work has been completed as per the terms of the Agreement. The requested reimbursement is within the limits approved by DEA Fund Committee for

CAPEX/OPEX per CFL. Therefore, we recommend release of financial assistance from the Fund”.

- FIDD CO will consolidate the claims received from all the Regional Offices and submit a single request mentioning the consolidated amount to DEA Fund Cell for grant of financial assistance on or before the 10<sup>th</sup> of the second month succeeding the quarter.
- Reimbursement of OPEX will be on quarterly basis based on claims submitted by sponsor banks to FIDD Regional Office in the concerned state in the prescribed claim format. The NGOs will have to strictly adhere to the CAPEX amount of Rs.5.00 lakh without fail.
- DEA Fund cell will transfer the claim amount to FIDD Central Office on the first or second working day of the subsequent month of receiving the consolidated claim from FIDD CO. FIDD Central Office will pass the necessary entries for onward credit to FIDD ROs.

(ii) **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 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 for a period of three years from the date of completion of the project by the sponsor bank for any future requirement.
- To ensure sustainable functioning of the CFLs, sponsor banks will release monthly OPEX advance to NGOs on a rolling basis. NGOs are advised to submit their monthly bills to banks on the first working day of the following month. The banks shall share a check list with the NGOs upfront. The banks will continue to seek reimbursement from FIF, NABARD on quarterly basis. Further, banks shall release the next installment of OPEX advance to NGOs only after receipt of the actual bills of the previous month.
- Other operational modalities to be noted while seeking funding support from FIF:

- 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.
- Sponsor banks will release monthly OPEX advance to NGOs on a rolling basis. NGOs are advised to submit their monthly bills to banks on the first working day of the following month. The banks shall share a check list with the NGOs upfront. The banks will continue to seek reimbursement from FIF, NABARD on quarterly basis. Further, banks shall release the next installment of OPEX advance to NGOs only after receipt of the actual bills of the previous month.

### (iii) Timelines for Submission of Bills-

- In the pilot project it has been observed that there has been substantial delay in reimbursement of OPEX and CAPEX by banks to NGOs. To obviate any such delay in the Scaled Up CFL project, the process of reimbursement may be streamlined as under:
  - NGOs are advised to submit their monthly bills to banks on the first working day of the following month as per the checklist shared by the banks.
  - NGOs may submit their bills directly to the branch / LDM office / Controlling Office from which reimbursement will be made.
  - Sponsor banks will release monthly OPEX advance to NGOs on a rolling basis. However, banks shall release the next installment of OPEX advance to NGOs only after receipt of the actual bills of the previous month. An indicative checklist has already been forwarded by RBI to banks for OPEX reimbursement.
  - Banks will be required to submit the claim to Regional Office of RBI / NABARD, seeking the reimbursement of both the CAPEX & OPEX on quarterly basis within **15 days** from end of the quarter. Sponsor Banks should ensure to the extent possible that there is a uniform process in place for bill settlement and documentation across its offices.
  - Regional Office of RBI will consolidate the claims received from banks for reimbursement and would submit to FIDD Central Office on quarterly basis within **7 days** from receipt of claims from banks.

- (iv) The remuneration of the officials appointed by NGOs for monitoring/oversight/execution of the CFLs may be provided under the overall funding of the scaled up CFL project with the same being distributed across the CFLs under them. It should however be ensured that details of these officials and the list of CFLs under their oversight is part of the Action Plan submitted by the NGO. However, these expenses should be optimally made keeping in the view overall objective of the CFL.

## 12. Key Learning from Pilot project

The key learning from the Pilot project Centres for Financial Literacy Project are as under. NGOs are advised to strive to incorporate these finding in their intervention models for the Scaled-up Centres for Financial Literacy Project.

- *Active” participation (in face-to-face meetings or trainings) yields better results than more “passive” forms of participation both for financial literacy and for increasing use and uptake of products, notably savings bank accounts.*
- *In qualitative evidence from our evaluation, community members expressed a need for “sustained” exposure, repeated engagement and “learning by doing approach” (for example, actually using an ATM, rather than being shown or told how to use it).*
- *Financial literacy can be improved by broad-based exposure and leverage network-based transmission of such information and knowledge. Encouraging product use and uptake of financial products and services, on the other hand, needs more focussed, targeted, and sustained efforts with handholding for greater impacts.*

## B. Instructions 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.
- Banks shall designate an authorized official for signing of contract with the NGOs at the appropriate level, preferably state-wise. A draft MOU/Agreement has already been provided by RBI to the banks and NGOs for their guidance.

### 2. Financial Claims & Reimbursement

#### (i) Support from DEA Fund

- On signing of the agreement, the sponsor bank will release advance for CAPEX. The NGO will have to submit bills to the sponsor bank for utilisation of CAPEX within the timeframe mutually decided by the bank and the NGO/Entity. DEA Fund will reimburse capital expenditure maximum of two times for the project.
- For phase I of the scaled-up project, reimbursement under DEA Fund for CAPEX to sponsor banks will be allowed up to a maximum of **two times** during the duration of the three-year project, subject to the overall limit specified per CFL. For phase-II of the project, NGOs are permitted a timeline of **six months'** for CFLs in non-hilly areas and **nine months'** time for CFLs to be set-up in hilly areas / difficult geographies for utilization of entire CAPEX amount after operationalization of the CFLs. Thereafter a certificate may be sought from the sponsor bank regarding the setup of minimum infrastructure of the CFLs.
- Sponsor banks will release monthly OPEX advance to NGOs on a rolling basis. NGOs are advised to submit their monthly bills to banks on the first working day of the following

month. The banks shall share a check list with the NGOs upfront. The banks will seek reimbursement from DEA Fund, RBI on quarterly basis. Further, banks shall release the next installment of OPEX advance to NGOs only after receipt of the actual bills of the previous month from the NGOs.

- Banks will be required to submit the claim to FIDD Regional Office, seeking the reimbursement of both the capital & operational expenditure on quarterly basis within **15 days** from end of the quarter. Sponsor Banks should ensure to the extent possible that there is a uniform process in place for bill settlement and documentation across its offices.
- Banks will strictly ensure that, the overall limit for CAPEX of Rs.5.00 lakh and OPEX of Rs.27.00 lakh per CFL is adhered to. As a special dispensation, OPEX limits for CFLs established in difficult geographies (Arunachal Pradesh, Assam, Himachal Pradesh, Jammu & Kashmir, Ladakh, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura and Uttarakhand), has been increased by Rs 30,000/- per month per CFL effective from August 2022.

\*Applicable as on date for CFLs established under DEA Fund, 90% of Rs 3,60,000/- additional OPEX per CFL per year (Rs 30,000\*12) amounts to Rs 3.24 Lakh borne by DEA Fund. 10 % is to be borne by Sponsor Banks.

## ii) Support 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.
- NABARD will reimburse CAPEX for the project from FIF. The OPEX would be provided for a period of three years from 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 for a period of three years from the date of completion of the project by the sponsor bank for any future requirement.

- Sponsor banks will release monthly OPEX advance to NGOs on a rolling basis. NGOs are advised to submit their monthly bills to banks on the first working day of the following month. The banks shall share a detailed check list with the NGOs upfront. The banks will seek reimbursement from FIF, NABARD on quarterly basis. Further, banks shall release the next installment of OPEX advance to NGOs only after receipt of the actual bills of the previous month from the NGOs.
- Banks will strictly ensure that, the overall limit for CAPEX of Rs.5.00 lakh and OPEX of Rs.27.00 lakh per CFL is adhered to.
- Other operational modalities to be noted while seeking funding support from FIF:
  - 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.

### (iii) Timelines for Submission of Bills-

- In the pilot project it has been observed that there has been substantial delay in reimbursement of OPEX and CAPEX by banks to NGOs. To obviate any such delay in the Scaled up CFL project, the process of reimbursement may be streamlined as under:
  - NGOs are advised to submit their monthly bills to banks on the first working day of the following month.
  - NGOs may submit their bills directly to the branch / LDM office / Controlling Office from which reimbursement will be made.
  - Sponsor banks will release monthly OPEX advance to NGOs on a rolling basis. However, banks shall release the next installment of OPEX advance to NGOs only after receipt of the actual bills of the previous month. An indicative checklist has already been forwarded by RBI to banks for OPEX reimbursement.
  - Banks will be required to submit the claim to Regional Office of RBI / NABARD, seeking the reimbursement of both the CAPEX & OPEX on quarterly basis within **15 days** from end of the quarter

- Regional Office of RBI will consolidate the claims received from banks for reimbursement and would submit to FIDD Central Office on quarterly basis within **7 days** from receipt of claims from banks.
- (iv) The remuneration of the officials appointed by NGOs for monitoring/oversight/execution of the CFLs may be provided under the overall funding of the scaled up CFL project with the same being distributed across the CFLs under them. It should however be ensured that details of these officials and the list of CFLs under their oversight is part of the Action Plan submitted by the NGO. However, these expenses should be optimally made keeping in the view overall objective of the CFL.

### 3. Monitoring Mechanism

- With a view to closely monitor the working of the CFLs, RBI Regional Offices shall be holding a Quarterly Meeting **during the quarter itself**, 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
  - Progress in achieving the end outcomes
  - Any other operational issues
- For better co-ordination at the block level, concerned LDMs/ resource persons of the banks/ DDMs NABARD 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.

#### 4. MIS & Reporting Mechanism

- The details of training programme need to be entered in the CFL module of ADEPT portal on a continuous basis, which was made live w.e.f July 2022. Past data of the training programme are also to be entered in the portal.
- An alternative login shall be provided to the NGO, Sponsor bank & Regional Office of RBI, wherein they shall have access to analytics of the data and with user friendly download options.

## C. Instructions for Regional Offices of RBI

### 1. Identification of Resource Person

- In view of the scaling up of the model, RBI Regional Offices may assign a single point of contact for NGOs and banks for monitoring, submitting reports and financial issues, if any.
- Nodal Officer identified should play a pivotal role in increasing the efficacy of the initiative. The Nodal Officer should be constantly involved throughout the project and would be the single point of contact for banks, NGOs and FIDD, CO for CFL activities along with overseeing the CFL online portal.

### 2. Training of NGOs

- As the experience of Pilot project shows, in certain instances no particular training mechanism was prepared to impart training to staff because of lack of resources with the NGO itself. Based on request from NGOs, RBI Regional Offices can conduct a training for block/Field coordinators at regular intervals.
- **Refresher Training:** On various occasions, CFL staff at the block level request refresher training and training on newly announced govt sponsored schemes where banks are involved so that they can disseminate the same among the public for better availment of the schemes. In consultation with banks, Regional Office should arrange for providing the updated refresher training to the NGOs.

### 3. Setting up of CFL

- LDOs may closely monitor the progress in setting up of CFLs in their respective districts and also coordinate with bank officials & NGOs to sort out any operational issues through the Nodal officer identified in the Regional Office.

### 4. Monitoring Mechanism

- **Quarterly Review Meetings:** With a view to closely monitor the working of the CFLs, RBI Regional Offices shall be holding a Quarterly Meeting during the quarter itself, 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
  - Progress in achieving the end outcomes
  - Any other operational issues
- While the quarterly meetings may be undertaken by Lead District Officers (LDOs) respectively in their districts, the LDOs may forward the quarterly review reports to the Nodal Officer. The Nodal Officer may submit a consolidated report to FIDD CO on quarterly basis for their respective State/UT within 15 days from the end of the quarter to [flciddco@rbi.org.in](mailto:flciddco@rbi.org.in). The format for submitting quarterly report to FIDD CO is placed as Annex VI.
  - LDOs may also undertake periodic visits to the minimum 3-5 CFLs per quarter set up in blocks in their respective districts. LDOs may ensure that the CFLs visited by them are different in each quarter i.e., repeated visits to same CFL may be avoided. These visits may preferably be clubbed with DCC/DLRC/BLBC meetings. LDOs may also visit the camps conducted by the CFLs on their visit during the quarter. LDOs may try to cover as many districts of CFLs as possible. A checklist of the visit to CFLs and the camps conducted by the CFLs have also been placed as Annex VII. LDOs may refer it during their visits and add any other relevant inputs on the same. The details of the LDO visit as per the checklist and any other comments may be put up by the LDOs to their in-charges. Any major issues/discrepancy found during these visits may be discussed in the quarterly meeting conducted by the LDOs with the CFL stakeholders and may be part of their report to be forwarded to the CFL Nodal Officer at the RO & thereafter to the CO.
  - ROs would be provided access to the analytics of the activities conducted by CFLs in their respective states. The reports so generated can be used for deliberation during the quarterly meetings.

- DDMs of NABARD may also be involved closely with the functioning of the CFL Project in the district

## 5. Financial Claims & Reimbursement

### (i) Process flow for Reimbursement of claims from DEA Fund-

- Banks will enter into an agreement with NGOs for the project and inform Financial Inclusion and Development Department (FIDD) RBI Regional Office in the concerned state along with a copy of the agreement of the same.
- On signing of the agreement, the sponsor bank will release advance for CAPEX. The NGO/Entity will have to submit bills to the sponsor bank for utilisation of CAPEX within the timeframe mutually decided by the bank and the NGO/Entity.
- For Phase I of the project, reimbursement under DEA Fund for CAPEX to sponsor banks will be allowed up to a maximum of **two times** during the duration of the three-year project, subject to the overall limit specified per CFL. For phase-II of the project, NGOs are permitted a timeline of **six months'** for CFLs in non-hilly areas and **nine months'** time for CFLs to be set-up in difficult geographies for utilization of entire CAPEX amount after operationalization of the CFLs. Thereafter a certificate may be sought from the sponsor bank regarding the setup of minimum infrastructure of the CFLs.
- To ensure sustainable functioning of the CFLs, sponsor banks will release monthly OPEX advance to NGOs on a rolling basis. NGOs are advised to submit their monthly bills to banks on the first working day of the following month. The banks shall share a check list with the NGOs upfront. The banks will seek reimbursement from DEA Fund, RBI on quarterly basis. Further, banks shall release the next installment of OPEX advance to NGOs only after receipt of the actual bills of the previous month from the NGOs.
- Banks will be required to submit the claim to FIDD Regional Office, seeking the reimbursement of both the CAPEX & OPEX on quarterly basis within **15 days** from end of the quarter. The sponsor banks need to certify the expenditure and also submit their concurrent auditors' certificate to the effect that payment made by the bank is in order. In their recommendation

letter, bank also needs to certify that the work has been completed as per the terms of the agreement. The copies of the supporting bills, receipts etc., may be forwarded to the concerned FIDD Regional Office. Banks need not submit original bills to the Regional Office, however the same would be preserved by the banks for a period of three years from the date of completion of the project for any further reference.

- FIDD Regional Office will consolidate the claims received from banks for reimbursement and would submit to FIDD Central Office on quarterly basis within **7 days** from receipt of claims from banks. Regional Office also needs to forward a covering letter certifying the following: (i) as per certification from sponsor banks, the work has been completed as per the terms of the agreement, (ii) the bills are in order and recommend release of financial assistance from the DEA Fund. Regional office along with sponsor banks shall ensure adherence of tax related matters. The request for release of funds shall be accompanied by CFL-wise and a head wise break up of payments including various tax components, wherever applicable. Regional Office need not submit copies of bills to the FIDD Central Office.
- At the time of forwarding the claim, Regional Office in their recommendation letter shall mention that “We certify that the bills are in order and based on certification from sponsor banks, the work has been completed as per the terms of the Agreement” The requested reimbursement is within the limits approved by DEA Fund Committee for CAPEX/OPEX per CFL. Therefore, we recommend release of financial assistance from the Fund”.
- FIDD CO will consolidate the claims received from all the Regional Offices and submit a single request mentioning the consolidated amount to DEA Fund Cell for grant of financial assistance on or before the 10<sup>th</sup> of the second month succeeding the quarter.
- Reimbursement of OPEX will be on quarterly basis based on claims submitted by sponsor banks to FIDD Regional Office in the concerned state in the prescribed claim format. The NGOs will have to strictly adhere to the CAPEX amount of Rs.5.00 lakh without fail.

- DEA Fund cell will transfer the claim amount to FIDD Central Office on the first or second working day of the subsequent month of receiving the consolidated claim from FIDD CO. FIDD Central Office will pass the necessary entries for onward credit to FIDD ROs.

## (ii) 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.
- NABARD will reimburse CAPEX for the project from FIF. The OPEX would be provided for a period of three years from 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 for a period of three years from the date of completion of the project by the sponsor bank for any future requirement.
- Sponsor banks will release monthly OPEX advance to NGOs on a rolling basis. NGOs are advised to submit their monthly bills to banks on the first working day of the following month. The banks shall share a check list with the NGOs upfront. The banks will seek reimbursement from DEA Fund, RBI/FIF, NABARD on quarterly basis. Further, banks shall release the next installment of OPEX advance to NGOs only after receipt of the actual bills of the previous month from the NGOs.
- Banks will strictly ensure that, the overall limit for CAPEX of Rs.5.00 lakh and OPEX of Rs. 27.00 lakh per CFL is adhered to.
- Other operational modalities to be noted while seeking funding support from FIF:
  - 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.

### (iii) Timelines for Submission of Bills-

- In the pilot project it has been observed that there has been substantial delay in reimbursement of OPEX and CAPEX by banks to NGOs. To obviate any such delay in the Scaled Up CFL project, the process of reimbursement may be streamlined as under:
  - NGOs are advised to submit their monthly bills to banks on the first working day of the following month as per the checklist shared by the banks.
  - NGOs may submit their bills directly to the branch / LDM office / Controlling Office from which reimbursement will be made.
  - Sponsor banks will release monthly OPEX advance to NGOs on a rolling basis. However, banks shall release the next installment of OPEX advance to NGOs only after receipt of the actual bills of the previous month. An indicative checklist has already been forwarded by RBI to banks for OPEX reimbursement.
  - Banks will be required to submit the claim to Regional Office of RBI / NABARD, seeking the reimbursement of both the CAPEX & OPEX on quarterly basis within **15 days** from end of the quarter
  - Regional Office of RBI will consolidate the claims received from banks for reimbursement and would submit to FIDD Central Office on quarterly basis within **7 days** from receipt of claims from banks.

- (iv) The remuneration of the officials appointed by NGOs for monitoring/oversight/execution of the CFLs may be provided under the overall funding of the scaled up CFL project with the same being distributed across the CFLs under them. It should however be ensured that details of these officials and the list of CFLs under their oversight is part of the Action Plan submitted by the NGO. However, these expenses should be optimally made keeping in the view overall objective of the CFL.

## 6. MIS & Reporting Mechanism

- The details of training programme need to be entered in the CFL module of ADEPT portal on an ongoing basis, which was made live w.e.f July 2022. Past data of the training programme are also to be entered in the portal.
- An alternative login shall be provided to the NGO, Sponsor bank & Regional Office of RBI, wherein they shall have access to analytics of the data and with user friendly download options.

**Format for bank to inform FIDD Regional Office about setting up  
of Centres for Financial Literacy (CFL) at block level under DEA Fund**

On the Letter Head of the Bank

Date: .....

Letter Ref. No. ....

The General Manager-in-Charge  
Financial Inclusion Development Department  
..... Regional Office  
.....

Dear Sir / Madam,

**Setting up of Centres for Financial Literacy (CFL) at block level under DEA Fund for the State of .....**

Please refer to FIDD Central office letter No. FIDD.CO.FLC.No. /12.01.087/202 -2 dated ..... 202 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:

Sr.No.	Name of the District	Name of the village/town and Block	Pin Code	Date of operationalization of CFL	Estimated expenditure		Grant Assistance sought from DEA Fund
					CAPEX	OPEX (for 3 years)	

Yours faithfully

**(Authorised Signatory)**

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

On the Letter Head of the Bank

Date: .....

Letter Ref. No. ....

The General Manager-in-Charge  
Financial Inclusion Development Department  
..... Regional Office  
.....

Dear Sir / Madam,

**Reimbursement towards CAPEX and OPEX for Centres for Financial  
Literacy (CFL) at block level under DEA Fund 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:

Sr . N o	Name & Addres s of the CFL	Date of operati onalizat ion of CFL	Capital Expenditure (CAPEX)		Operational Expenditure (OPEX) For Quarter.....	
			Expenditure incurred	Grant assistance sought for from DEA Fund	Expenditure incurred	Grant Sought for from DEA Fund@90%
1						
2						
3						

2. We certify bills presented by the NGO are in order and the work has been completed as per the terms of the Agreement. Further it is also certified that an amount of Rs. .... (Rupees ..... only) has been incurred towards the CAPEX and Rs. .... (Rupees ..... only) towards OPEX in respect of ..... CFLs for quarter ended .....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. The amount of reimbursement may be credited to Account No.....

Yours faithfully

**(Authorised Signatory**

**Format for claim submitted by RO to FIDD CO**  
**Centres for Financial Literacy (CFL) at block level under DEA Fund**

Date: .....

Letter Ref. No. ....

The Chief General Manager-in-Charge  
 Financial Inclusion Development Department  
 Reserve Bank of India, Central Office  
 10<sup>th</sup> floor, Central Office Building  
 Shahid Bhagat Singh Road  
 Mumbai-400001

Dear Sir / Madam,

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

In adherence to the terms of SOP on Scaling up of CFL project, various sponsor banks viz., ..... have submitted claims to FIDD, ..... RO, seeking reimbursement of both capital expenditure (CAPEX) & Operational expenditure (OPEX) for the quarter ended..... The banks have certified that the bills are in order and the work has been completed as per the terms of the Agreement. Banks have also submitted copies of the supporting bills, receipts etc. Further, concurrent auditor's certificate to the effect that payments made are in order is also submitted by the banks. The letters from the sponsor banks and auditor's certificate are indexed in the Annex. The summary of the claims is placed below:

S.no	Sponsor Banks	CAPEX		OPEX		Total Grant sought from DEA Fund
		Expenditure Incurred	Grant Sought from DEA Fund	Expenditure Incurred	Grant Sought from DEA Fund	

In this connection, we certify that the bills are in order and based on the certification from sponsor banks, the work has been completed as per the terms of the Agreement. The request of reimbursement of Rs..... is within the approved limits. Therefore, we recommend for release of total financial assistance of Rs ...../- for transferring to the respective banks as per the claims indicated above.

(Authorised Signatory)

**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

Date : .....

Letter Ref. No. ....

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

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:

Sr.No.	Name of the District	Name of the village/town and Block	Pin Code	Date of operationalization of CFL	Estimated expenditure		Grant Assistance sought from FIF
					CAPEX	OPEX (for 3 years)	

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

Yours faithfully

**(Authorised Signatory)**

**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

Date : .....

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:

Sr. No	Name & Address of the CFL	Date of Operatio nalization	Capital Expenditure (CAPEX)			Operational Expenditure (OPEX)		
			Description of item purchased	Cost of the item	Grant assistance sought for from FIF	Item of Expenditu re	Expen diture incurre d	Grant Sought for from FIF@9 0%
1								
2								
3								

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 Bills, receipt etc, may be preserved for a period of three years from the date of completion of the project by the sponsor bank for any future requirement.

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)**

**Meeting held with the NGO and other Associated Stakeholders**  
**For the Quarter: \_\_\_\_\_**

**Regional Office:** \_\_\_\_\_

**Date of Meeting:** \_\_\_\_\_

**A. Details of Attendees:**

Sr. No.	Name	Designation	Institution	Contact Details (Mobile Number / Email)

Details of the Meeting:

Sr. No.	Particulars	RO Comments
1	CFL Staffing: <ul style="list-style-type: none"> <li>Staff Strength</li> <li>Training / Capacity Building</li> </ul>	
2	Mapping of Financial Inclusion landscape, relevant stakeholders, institutions/agencies	
3	Conduct of FL activities as per the original Action Plan submitted by NGOs: <ul style="list-style-type: none"> <li>Number of camps conducted</li> <li>Number of participants covered</li> <li>% of overall achievement</li> </ul>	
4	Data entry in the CFL portal	
5	Funding issues, if any	
6	Progress in achieving the end outcomes	
7	Any other issues discussed:	

### Visiting a Centre for Financial Literacy-Check list for LDOs

S.No.	Parameter	Comments
1	Name and Address of CFL	
2	Date of Visit to CFL	
3	Whether the essential infrastructure viz. Chairs, table, handheld projector laptops etc are available in the CFL	
4	Whether sufficient space is available for the participants visiting the CFL premises (10-15 people)	
5	Whether sufficient material viz. pamphlets, booklets, etc poster is available to distribute among the outdoor participants	
6	Whether a calendar has been prepared for conduct of monthly activities	
7	Whether the calendar of activities has been shared with LDMs/sponsor banks	
8	Whether records of participants is being maintained by the CFL staff	
9	Whether all the CFL staff contact details are prominently displayed in the CFL premises	
10	Any other related comments by the LDO on the activities of the CFL, budget utilization by the CFL, Content & quality of material etc.,	

### Visiting a camp conducted by Centre for Financial Literacy-Check list

S.No.	Parameter	Comments
1	Date and Location of camp	
2	Name and Address of CFL which is conducting the camps	
3	Name of the CFL trainer conducting the camps	
4	Whether the camp is being conducted as per monthly calendar	
5	Whether appropriate branding such as MoneyWise name and logo, sponsor banks, FIF and DEA Fund is being mentioned	
6	Whether the participants were made aware of the conduct of camp in advance	
7	Whether the participants were gathered through a survey or the participants were gathered randomly	
8	Whether the trainers are covering the relevant	

	modules in the vernacular language	
9	Whether financial literacy material is being distributed among the participants	
10	Whether the participant details are being collected by the CFL trainers	
11	Any other related comments by the LDO	

**Details of the 514 CFLs (448 New CFLs sanctioned in Phase II of CFL Project and 66 CFLs already sanctioned under Phase I of CFL Project in Uttar Pradesh) proposed to be set up in Phase II of Scaled up CFL Project to be supported under Financial Inclusion Fund (FIF)**

Sr No.	State/UT	Name of the District	Name of Sponsor Bank	Name of the CFL	Additional Block 1	Additional Block 2	Additional Block 3	Name of NGO
1	Arunachal Pradesh	Anjaw	State Bank of India	Hayuliang	Hawai Circle	Hawai-Walong	Manchal	CRISIL Foundation
2	Arunachal Pradesh	Changlang	State Bank of India	Bordumsa	Diyun	Miao		CRISIL Foundation
3	Arunachal Pradesh	Changlang	State Bank of India	Jairampur	Kharsang	Vijoy nagar		CRISIL Foundation
4	Arunachal Pradesh	Kamle	State Bank of India	Tamen-Raga	Puchi Geko	Kimin		CRISIL Foundation
5	Arunachal Pradesh	Kra dadi	State Bank of India	Palin	Gangte	Chambang		CRISIL Foundation
6	Arunachal Pradesh	Kurung Kumey	State Bank of India	Nyapin	Sangram	Parsi Parlo		CRISIL Foundation
7	Arunachal Pradesh	Kurung Kumey	State Bank of India	Koloriang	Damin	Sarli		CRISIL Foundation
8	Arunachal Pradesh	Leparada	State Bank of India	Basar	Daring	Tirbin		CRISIL Foundation
9	Arunachal Pradesh	Lohit	State Bank of India	Tezu	Wakro	Changlagam		CRISIL Foundation
10	Arunachal Pradesh	Longding	State Bank of India	Longding	Wakka	Yatdam		CRISIL Foundation
11	Arunachal Pradesh	Lower Subansiri	State Bank of India	Ziro-I	Pistana	Hong-Hari		CRISIL Foundation
12	Arunachal Pradesh	Pakke Kessang	State Bank of India	Pakke Kessang	Seijosa	Banderdewa		CRISIL Foundation
13	Arunachal Pradesh	Siang	State Bank of India	Kaying	Pangin	Rebo-Perging		CRISIL Foundation
14	Arunachal Pradesh	Tawang	State Bank of India	Jang	Kitpi	Lumla		CRISIL Foundation
15	Arunachal Pradesh	Tirap	State Bank of India	Khonsa	Laju	Khimiyong		CRISIL Foundation
16	Arunachal Pradesh	Upper Siang	State Bank of India	Jengging	Singa	Tuting		CRISIL Foundation
17	Arunachal Pradesh	Upper Subansiri	State Bank of India	Daporjo	Siyum	Payeng		CRISIL Foundation
18	Arunachal Pradesh	West Kameng	State Bank of India	Bhalukpong	Bomdila	Dirang		CRISIL Foundation
19	Arunachal Pradesh	West Siang	State Bank of India	Along	Bagra	Mehchuka		CRISIL Foundation
20	Arunachal Pradesh	Tawang	State Bank of India	Tawang	Mukto Bongkhar	Zemithang Dudunghar		CRISIL Foundation
21	Arunachal Pradesh	Kra Daadi	State Bank of India	Tali	Pipsorang	Yangte		CRISIL Foundation
22	Arunachal Pradesh	East Kameng	State Bank of India	Pipu	Sawa			CRISIL Foundation
23	Arunachal Pradesh	Lower Siang	State Bank of India	Likabali	Ramle Bango	Darak		CRISIL Foundation
24	Arunachal Pradesh	Papum Pare	State Bank of India	Doimukh	Kimin			CRISIL Foundation
25	Arunachal Pradesh	Upper Subansiri	State Bank of India	Chetam	Limeking			CRISIL Foundation
26	Arunachal Pradesh	West Kameng	State Bank of India	Singchung	Thrizino			CRISIL Foundation
27	Nagaland	Dimapur	Bank of Baroda	Chumukidima*	Medziphema	Dhansiripar		CRISIL Foundation
28	Nagaland	Dimapur	State Bank of India	Niuland	Kuhuboto	Aghunaqa		CRISIL Foundation
29	Nagaland	Wokha	State Bank of India	Wokha	Chukitong	Wozhuro		CRISIL Foundation
30	Nagaland	Wokha	State Bank of India	Sanis	Baghty	Ralan		CRISIL Foundation
31	Nagaland	Mokokchung	State Bank of India	Tuli	Changtongya	Chuchuyimlang		CRISIL Foundation
32	Nagaland	Mokokchung	State Bank of India	Mangkolemba	Longchem	Tsurangkong		CRISIL Foundation
33	Nagaland	Mokokchung	State Bank of India	Ongpangkong (S)	Ongpangkong (N)	Kubolong		CRISIL Foundation
34	Nagaland	Phek	State Bank of India	Meluri	Weziho	Phek Sadar		CRISIL Foundation
35	Nagaland	Phek	State Bank of India	Pfutsero	Chizami	Kikruma		CRISIL Foundation
36	Nagaland	Phek	State Bank of India	Sekruzu	Chetheba	Chozuba		CRISIL Foundation
37	Nagaland	Zunheboto	State Bank of India	Zunheboto	Satakha	Ghathashi		CRISIL Foundation
38	Nagaland	Zunheboto	State Bank of India	Akuluto	Akuhaito	Suruhoto		CRISIL Foundation
39	Nagaland	Zunheboto	State Bank of India	Satoi	Tokiye			CRISIL Foundation
40	Nagaland	Noklak	State Bank of India	Thonoknyu	-			CRISIL Foundation
41	Nagaland	Wokha	State Bank of India	Bhandari	Changpang			CRISIL Foundation
42	Assam	Barpeta	UCO Bank	Barpeta	Gumafulbari	Sarukhetri		CRISIL Foundation
43	Assam	Barpeta	UCO Bank	Gobardhana	Paka Betbari	Chakchaka		CRISIL Foundation
44	Assam	Biswanath	Punjab National Bank	Biswanath	Behali	Naduwar		CRISIL Foundation
45	Assam	Biswanath	Punjab National Bank	Chaiduar	Pub-Chaidur	Narayanpur		CRISIL Foundation
46	Assam	Bongaigaon	State Bank of India	Manikpur	Dangtol	Manikpur (Part)		CRISIL Foundation
47	Assam	Cachar	Punjab National Bank	Katigora	Kalain	Salchapra		CRISIL Foundation
48	Assam	Cachar	Punjab National Bank	Udarbond	Rajabazar	Narsingpur		CRISIL Foundation
49	Assam	Darrang	UCO Bank	Sipajhar	Kalaigaon Pt	Bechimari		CRISIL Foundation
50	Assam	Dhubri	UCO Bank	Gauripur	Hatidura	Debitola		CRISIL Foundation

51	Assam	Dhubri	UCO Bank	Mahamaya	Birshing Jorua	Jamadarhat		CRISIL Foundation
52	Assam	Dibrugarh	Punjab National Bank	Lahowal	Borboruah	Dhemaji		CRISIL Foundation
53	Assam	Dibrugarh	Punjab National Bank	Tengakhat	Panitola	Margherita		CRISIL Foundation
54	Assam	Dima Hasao	State Bank of India	Harangajao	Diyungbra	Borkhola		CRISIL Foundation
55	Assam	Goalpara	UCO Bank	Matia	Balijana	Rampur		CRISIL Foundation
56	Assam	Golaghat	Punjab National Bank	Gomariguri	Golaghat South	Golaghat East		CRISIL Foundation
57	Assam	Golaghat	Punjab National Bank	Golaghat West	Morongi	Kaliabor		CRISIL Foundation
58	Assam	Hailakandi	Punjab National Bank	Algapur	South Hailakandi	Badarpur		CRISIL Foundation
59	Assam	Hojai	Punjab National Bank	Binakandi	Lumding	Amri		CRISIL Foundation
60	Assam	Jorhat	Punjab National Bank	Baghchung (jorhat)	Kaliapani	North West Jorhat		CRISIL Foundation
61	Assam	Kamrup	UCO Bank	Bongaon	Chhaigaon	Chayani Barduwa		CRISIL Foundation
62	Assam	Kamrup	UCO Bank	Rangia	Bihdai Jajikona	Goreswar		CRISIL Foundation
63	Assam	Kamrup	UCO Bank	Bezera	Kamalpur	Rani		CRISIL Foundation
64	Assam	Kamrup	UCO Bank	Suakuchi	Hajo	Tihu		CRISIL Foundation
65	Assam	Karbi Anglong	State Bank of India	Nilip	Rongmongve	Bokajan		CRISIL Foundation
66	Assam	Karimganj	Punjab National Bank	North Karimganj	South Karimganj,	Dulabhchera		CRISIL Foundation
67	Assam	Kokrajhar	UCO Bank	Kokrajhar (Titaguri)	Chapor Salkosha (part)	Golakganj (part)		CRISIL Foundation
68	Assam	Kokrajhar	UCO Bank	Debitola (part)	Rupshi (part)	Hatidura (part)		CRISIL Foundation
69	Assam	Lakhimpur	Punjab National Bank	Lakhimpur	Telahi	Boginodi		CRISIL Foundation
70	Assam	Lakhimpur	Punjab National Bank	Dhakuakhana	Ghilamora	Bordoloni		CRISIL Foundation
71	Assam	Morigaon	Punjab National Bank	Mayong	Juria	Dalongghat (Part)		CRISIL Foundation
72	Assam	Morigaon	Punjab National Bank	Moirabari	Moirabari (Part)	Batadraba (part)		CRISIL Foundation
73	Assam	Nagaon	Punjab National Bank	Rupahi	Bajigaon	Kapili Part		CRISIL Foundation
74	Assam	Nagaon	Punjab National Bank	Pakhimoria	Raha	Kathiatoli		CRISIL Foundation
75	Assam	Nalbari	UCO Bank	Pub Nalbari	Borigog Banbhag	Madhupur		CRISIL Foundation
76	Assam	Sivasagar	Punjab National Bank	Demow	Sivasagar	West Abhiapur		CRISIL Foundation
77	Assam	Sonitpur	UCO Bank	Gabharu	Dhekiajuli	Barchalla		CRISIL Foundation
78	Assam	Tinsukia	Punjab National Bank	Saikhowa	Sadiya	Kakopathar		CRISIL Foundation
79	Assam	Udaiguri	State Bank of India	Bechimari (part)	Borsola	Dalgaon-Sialmari		CRISIL Foundation
80	Assam	Kokrajhar	UCO Bank	Mahamaya (part)	Bilashipara (part)			CRISIL Foundation
81	Assam	Bajali	UCO Bank	Bajali	Bhabanipur	Barama		CRISIL Foundation
82	Assam	Cachar	Punjab National Bank	Silchar	-			CRISIL Foundation
83	Assam	Kamrup (Metro)	UCO Bank	Dimoria	Chandrapur			CRISIL Foundation
84	Chhatisgarh	Balod	Bank of Baroda	Gurur	Balod			SAMARPIT
85	Chhatisgarh	Gariaband	Bank of Baroda	Manipur	Deobhog			SAMARPIT
86	Chhatisgarh	Mahasamund	Bank of Baroda	Baghbahara	Mahasamund	Abhanpur(Raipur)		SAMARPIT
87	Chhatisgarh	Kanker	State Bank of India	Charama	Koylibeda	Kanker		SAMARPIT
88	Chhatisgarh	Kondagaon	State Bank of India	Makri	Kondagaon			SAMARPIT
89	Chhatisgarh	Korba	State Bank of India	Kartala	Korba	Sakti(JC)		Aprajita Mahila Sangh
90	Chhatisgarh	Raigarh	State Bank of India	Khasriya	Malkharoda(JC)	Tamnar		SAMARPIT
91	Chhatisgarh	Raigarh	State Bank of India	Ghargoda	Raigarh	Lailunga		SAMARPIT
92	Chhatisgarh	Balrampur	Central Bank of India	Balrampur	Ramchandrapur	Wadrafanagar		Aprajita Mahila Sangh
93	Chhatisgarh	Bastar	State Bank of India	Jagdulpur	Bakaband			SAMARPIT
94	Chhatisgarh	Bastar	State Bank of India	Lohariguda	Bastar	Bastanar	Katekalyan(Dantewada )	SAMARPIT
95	Chhatisgarh	Jashpur	State Bank of India	Duldula	Farsabahr			Aprajita Mahila Sangh
96	Chhatisgarh	Jashpur	State Bank of India	Bagicha	Manora	Jashpur		Aprajita Mahila Sangh
97	Chhatisgarh	Korea	Central Bank of India	Sonhat	Baikunthpur			Aprajita Mahila Sangh
98	Chhatisgarh	Surajpur	Central Bank of India	Ramanujnagar	Surajpur	Premnagar		Aprajita Mahila Sangh
99	Chhatisgarh	Surguja	Central Bank of India	Lakhanpur	Ambikapur			Aprajita Mahila Sangh
100	Chhatisgarh	Surguja	Central Bank of India	Mainpat	Udaipur	Dharamrajgarh( Raigarh)		Aprajita Mahila Sangh
101	Chhatisgarh	Raipur	Bank of Baroda	Dharsiwa	Tilda	Arang	Nawagarh (Bemetara)	SAMARPIT
102	Chhatisgarh	Durg	Bank of Baroda	Dhamdha	Patan	Durg		SAMARPIT

103	Chhatisgarh	Dhamtari	Bank of Baroda	Nagri	Dhamtari	Narharpur(Kanker)		SAMARPIT
104	Chhatisgarh	Dhamtari	Bank of Baroda	Kurud	Magarlod			SAMARPIT
105	Chhatisgarh	Baloda Bazaar	State Bank of India	Simga	Bhatpara	Baloda bazaar	Kawardha(Kabeerdham)	SAMARPIT
106	Chhatisgarh	Baloda Bazaar	State Bank of India	Kasdol	Bilaigarh	Dabhra (Janjgir-Champa)	Palari	SAMARPIT
107	Chhatisgarh	Janjgir Champa	State Bank of India	Jaijapur	Pamgarh	Nawagaon		SAMARPIT
108	Chhatisgarh	Janjgir Champa	State Bank of India	Akaltara	Baloda	Champa		SAMARPIT
109	Himachal Pradesh	Chamba	State Bank of India	Pangi	Bharmaur			Yet to be allotted
110	Himachal Pradesh	Chamba	State Bank of India	Salooni	Tissa			Yet to be allotted
111	Himachal Pradesh	Hamirpur	Punjab National Bank	Bhoranj	Bamsan	Bijhari		MSAJVS
112	Himachal Pradesh	Kangra	Punjab National Bank	Dharamshala	Kangra	Nagrota Bagwan		Yet to be allotted
		(Dharamshala)						
113	Himachal Pradesh	Kangra	Punjab National Bank	Sulah	Lambagaon	Baroh		Yet to be allotted
		(Dharamshala)						
114	Himachal Pradesh	Kangra	Punjab National Bank	Dehra	Fatehpur			Yet to be allotted
		(Dharamshala)						
115	Himachal Pradesh	Kangra	Punjab National Bank	Nagrota Suriyan	Paragpur			Yet to be allotted
		(Dharamshala)						
116	Himachal Pradesh	Kullu	Punjab National Bank	Naggar*	Kullu	Bhuntar		MSAJVS
117	Himachal Pradesh	Lahaul & Spiti	State Bank of India	Lahaul	Spiti			Yet to be allotted
118	Himachal Pradesh	Mandi	Punjab National Bank	Balh*	Dhanotu	Sundernagar		MSAJVS
119	Himachal Pradesh	Mandi	Punjab National Bank	Gopalpur*	Dharampur			MSAJVS
120	Himachal Pradesh	Mandi	Punjab National Bank	Mandi Sadar*	Drang	Chauntra		MSAJVS
121	Himachal Pradesh	Mandi	Punjab National Bank	Gohar*	Seraj	Balichowki		MSAJVS
122	Himachal Pradesh	Shimla	UCO Bank	Chopal*	Kupvi	Kothkai		ARAVALI
123	Himachal Pradesh	Shimla	UCO Bank	Mashobra*	Basantpur	Theog		ARAVALI
124	Himachal Pradesh	Sirmaur	UCO Bank	Pachhad	Rajgarh			ARAVALI
125	Himachal Pradesh	Sirmaur	UCO Bank	Tilordhar*	Shillai	Paonta		ARAVALI
126	Himachal Pradesh	Solan	UCO Bank	Kandaghat*	Darlaghat	Totu (District Shimla)		ARAVALI
127	Himachal Pradesh	Una	Punjab National Bank	Amb	Una	Shri Naina Devi Ji (District Bilaspur)		Yet to be allotted
128	Jammu & Kashmir	Rajouri	J & K Bank Ltd.	Naushera	Qila Darhal	Sunderbani	Lamberi	Responset Development Services
129	Jammu & Kashmir	Rajouri	J & K Bank Ltd.	Kotranka	Dhangri	Budhal		Responset Development Services
130	Jammu & Kashmir	Rajouri	J & K Bank Ltd.	Doongi	Seri	Khawas		Responset Development Services
131	Jammu & Kashmir	Rajouri	J & K Bank Ltd.	Panjgrien	Planger	Manjakote		Responset Development Services
132	Jammu & Kashmir	Bandipora	J & K Bank Ltd.	Bonkoot	Bandipora	Aloosa		Responset Development Services
133	Jammu & Kashmir	Bandipora	J & K Bank Ltd.	Ganastan	Nowgam	Arin		Responset Development Services
134	Jammu & Kashmir	Shopian	J & K Bank Ltd.	chitragam	Barabugh	Zainapora		Responset Development Services
135	Jammu & Kashmir	Kulgam	J & K Bank Ltd.	Frisal	Behibagh	Qaimoh		Responset Development Services
136	Jammu & Kashmir	Kulgam	J & K Bank Ltd.	Kulgam	Pombay	Vessu		Responset Development Services
137	Jammu & Kashmir	Kupwara	J & K Bank Ltd.	Trehgam	Keran	Kupwara		Responset Development Services
138	Jammu & Kashmir	Kupwara	J & K Bank Ltd.	Machil	Hyhama	Drugmulla		Responset Development Services

139	Jammu & Kashmir	Kupwara	J & K Bank Ltd.	Handwara	Langait	Mawar		Responset Development Services
140	Jammu & Kashmir	Kupwara	J & K Bank Ltd.	Tangdar Karnah	Teethwal Karnah	Qadirabad Herri		Responset Development Services
141	Jammu & Kashmir	Kupwara	J & K Bank Ltd.	Nutnussa	Qaziabad Kralgund	Rajwar		Responset Development Services
142	Jammu & Kashmir	Budgam	J & K Bank Ltd.	Sukhnag	SK Pora	Waterhail		Responset Development Services
143	Jammu & Kashmir	Budgam	J & K Bank Ltd.	Parnewa	Khansahib	Suryasar		Responset Development Services
144	Jammu & Kashmir	Budgam	J & K Bank Ltd.	Pakherpora	Chararisharif	Keller		Responset Development Services
145	Jammu & Kashmir	Ganderbal	J & K Bank Ltd.	Gandebal	Harwan	Qamawari		Responset Development Services
146	Jammu & Kashmir	Anantnag	J & K Bank Ltd.	Sahabad	Anantnag	Verinag		Responset Development Services
147	Jammu & Kashmir	Anantnag	J & K Bank Ltd.	Hiller*	Qazigund	Larnoo		Responset Development Services
148	Jammu & Kashmir	Pulwama	J & K Bank Ltd.	Lassipora	Aripal	Shadimarg		Responset Development Services
149	Jammu & Kashmir	Jammu	State Bank of India	Miransahib	Phallian Mandal	Bishnah		Responset Development Services
150	Jammu & Kashmir	Jammu	State Bank of India	Nagrota	Dansal	Marh		Responset Development Services
151	Jammu & Kashmir	Jammu	State Bank of India	Maira Mandrian	Chowki Chaura	Bhalwal Bhramana		Responset Development Services
152	Jammu & Kashmir	Jammu	State Bank of India	Samwan	Karahalli	Khour		Responset Development Services
153	Jammu & Kashmir	Jammu	State Bank of India	Jammu Urban	Satwari	Pargwal		Responset Development Services
154	Jammu & Kashmir	Kishtwar	State Bank of India	Nagseni	Padder	Thakarie kishwar		Responset Development Services
155	Jammu & Kashmir	Udhampur	State Bank of India	Majalta	Khoon	Jaganoo		Responset Development Services
156	Jammu & Kashmir	Udhampur	State Bank of India	Udhampur	Tikari	Ghordi		Responset Development Services
157	Jammu & Kashmir	Udhampur	State Bank of India	Panchari	Moungli			Responset Development Services
158	Jammu & Kashmir	Poonch	J & K Bank Ltd.	Mendhar	Mankote	Balakote		Responset Development Services
159	Jammu & Kashmir	Poonch	J & K Bank Ltd.	Mandi	Loran			Responset Development Services
160	Jammu & Kashmir	Ramban	State Bank of India	Ramban	Khari	Gool		Responset Development Services
161	Jammu & Kashmir	Baramulla	J & K Bank Ltd.	Nadihal	Rohama	Rafiabad		Responset Development Services
162	Jammu & Kashmir	Baramulla	J & K Bank Ltd.	Narvaw	Baramulla	Sangrama		Responset Development Services
163	Jammu & Kashmir	Baramulla	J & K Bank Ltd.	Shirabad	Singhpura	Pattan		Responset Development Services
164	Jammu & Kashmir	Baramulla	J & K Bank Ltd.	Wailoo	Khaipora	Kandi Rafiabad		Responset Development Services
165	Jammu & Kashmir	Baramulla	J & K Bank Ltd.	Buniyar	Bijhama	Wagoora		Responset Development Services
166	Jammu & Kashmir	Baramulla	J & K Bank Ltd.	Chandil Wanigam	Harduaboora			Responset Development Services

167	Jammu & Kashmir	Kathua	State Bank of India	Baggan	Duggain	Lohai Malhar		Responset Development Services
168	Jammu & Kashmir	Kathua	State Bank of India	Bani	Bhoond	Duggan		Responset Development Services
169	Jammu & Kashmir	Kathua	State Bank of India	Kathua	Barnoli	Keerian Kandyal	Nagri	Responset Development Services
170	Jammu & Kashmir	Reasi	State Bank of India	Reasi	Pouni	Chassana		Responset Development Services
171	Jammu & Kashmir	Reasi	State Bank of India	Katra	Panthal	Bhomag		Responset Development Services
172	Jammu & Kashmir	Doda	State Bank of India	Kahara	Chili Pingal	Jakyas		Responset Development Services
173	Jammu & Kashmir	Doda	State Bank of India	Udhyanpur	Gundna	Khellani		Responset Development Services
174	Jammu & Kashmir	Doda	State Bank of India	Bhalessa	Changa	Chiralla		Responset Development Services
175	Jammu & Kashmir	Doda	State Bank of India	Kashtigar	Rajgarh(District Ramban)			Responset Development Services
176	Ladakh	Kargil	State Bank of India	Bhimbat	Drass	Barsoo		CRISIL Foundation
177	Ladakh	Kargil	State Bank of India	Lotsum	Shargole	Soudh		CRISIL Foundation
178	Ladakh	Kargil	State Bank of India	karsha	-			CRISIL Foundation
179	Ladakh	Kargil	State Bank of India	Chah Lungnak	-			CRISIL Foundation
180	Ladakh	Leh	State Bank of India	Nimoo	Shakar Chiktan	Leh		CRISIL Foundation
181	Ladakh	Leh	State Bank of India	Kharu	Thiksey	Chuchot		CRISIL Foundation
182	Ladakh	Leh	State Bank of India	Durbuk	-			CRISIL Foundation
183	Ladakh	Leh	State Bank of India	Singhlalol	-			CRISIL Foundation
184	Jharkhand	BOKARO	Bank of India	GOMIA	PETARBAR	MANDU(RAMGARH)		Aragati
185	Jharkhand	CHATRA	Bank of India	PRATAPPUR	KUNDA	HUNTERGANJ		Aragati
186	Jharkhand	CHATRA	Bank of India	MAYURHAND	CHAUPARAN (HAZARIBAGH)	PADMA (HAZARIBAGH)		Aragati
187	Jharkhand	DEOGHAR	State Bank of India	KARON	SARATH	KARMATANR(JAMTA RA)		GRAM SATHI
188	Jharkhand	DHANBAD	Bank of India	TUNDI	TOPCHANCHI	NARAYANPUR (JAMTARA)		GRAM SATHI
189	Jharkhand	DHANBAD	Bank of India	BAGHMARA	CHANDANKIYARI (BOKARO)	EGARKUND		GRAM SATHI
190	Jharkhand	DUMKA	Indian Bank	JARMUNDI	JAMA	MOHANPUR(DEOGH AR)		GRAM SATHI
191	Jharkhand	DUMKA	Indian Bank	MASALIYA	RANESHWAR	KUNDHIT(JAMTARA)		GRAM SATHI
192	Jharkhand	DUMKA	Indian Bank	DUMKA	KATHIKUND	SIKARIPARA		GRAM SATHI
193	Jharkhand	EAST SINGHBHUM	Bank of India	GHATSHILA	DHALBUMGARH	GAMAHARIA(SERAIK ELA-KHARSAWAN)		SAKH Foundation
194	Jharkhand	GARHWA	State Bank of India	DANDAI	CHINIYA	RAMNA		Aragati
195	Jharkhand	GARHWA	State Bank of India	SAGMA	DHURKI	NAGAR UNTARI		Aragati
196	Jharkhand	GARHWA	State Bank of India	BARDIHA	BISHNUPURA	BHWANATHPUR		Aragati
197	Jharkhand	GARHWA	State Bank of India	BHANDARIYA	BARGAD	SARYU (LATEHAR)		Aragati
198	Jharkhand	GARHWA	State Bank of India	MANJHIAON	MERAL	UNTARI(PALAMU)		Aragati
199	Jharkhand	GIRIDIH	Bank of India	GANDEY	BENGABAD	MARGO MUNDA (DEOGHAR)		GRAM SATHI
200	Jharkhand	GIRIDIH	Bank of India	BAGODAR	SURIYA	BISHNUGARH (HAZARIBAGH)		GRAM SATHI
201	Jharkhand	GIRIDIH	Bank of India	JAMUA	DEORI	BIRNI		GRAM SATHI
202	Jharkhand	GODDA	Indian Bank	GODDA	SUNDARPAHARI	POREYAHAT		GRAM SATHI
203	Jharkhand	GODDA	Indian Bank	BOARIJORE	THAKURGANGTI	MEHARMA		GRAM SATHI
204	Jharkhand	GUMLA	Bank of India	GUMLA	DUMRI	PALKOT		SAKH Foundation

205	Jharkhand	HAZARIBAGH	Bank of India	HAZARIBAGH	KATKAMSANDI	KATKAMDAG		SAKH Foundation
206	Jharkhand	HAZARIBAGH	Bank of India	BARKATTHA	BARHI	CHALKUSHA		SAKH Foundation
207	Jharkhand	LATEHAR	State Bank of India	LATEHAR	CHANDWA	BISHNUPUR (GUMLA)		Aragati
208	Jharkhand	LATEHAR	State Bank of India	BALUMATH	KHELARI (RANCHI)	TANDWA(CHATRA)		Aragati
209	Jharkhand	PAKUR	State Bank of India	MAHESHPUR	HIRANPUR	PAKURIA		GRAM SATHI
210	Jharkhand	PALAMU	State Bank of India	HAIDAR NAGAR	HUSSAINABAD	MOHAMMADGANJ		Aragati
211	Jharkhand	PALAMU	State Bank of India	PIPRA	HARIHARGANJ	CHHATARPUR		Aragati
212	Jharkhand	PALAMU	State Bank of India	PATAN	NAWADIH	MANATU		Aragati
213	Jharkhand	PALAMU	State Bank of India	LESLIGANJ	PANDWA	TARHASI		Aragati
214	Jharkhand	PALAMU	State Bank of India	CHAINPUR	DALTANGONJ	RAMKANDA (GARHWA)		Aragati
215	Jharkhand	PALAMU	State Bank of India	PANKI	SATBARWA	LAWALONG (CHATRA)		Aragati
216	Jharkhand	PALAMU	State Bank of India	BISHRAMPUR	PANDU	NAWA BAZAAR		Aragati
217	Jharkhand	RAMGARH	Bank of India	PATRATU	RAMGARH	KEREDARI (HAZARIBAGH)		Aragati
218	Jharkhand	RANCHI	Bank of India	BERO	LAPUNG	BHANDRA(LOHARDA GA)		SAKH Foundation
219	Jharkhand	RANCHI	Bank of India	MANDAR	ITKI	KANKE		SAKH Foundation
220	Jharkhand	RANCHI	Bank of India	RANCHI TOWN	ORMANJHI	NAMKUM		SAKH Foundation
221	Jharkhand	RANCHI	Bank of India	RAHE	SILLI	ANGADA		SAKH Foundation
222	Jharkhand	RANCHI	Bank of India	TAMAR	BUNDU	SONAHATU		SAKH Foundation
223	Jharkhand	SAHIBGANJ	State Bank of India	RAJMAHAL	UDHWA	TALJHARI		GRAM SATHI
224	Jharkhand	SERAIKELA-KHARSAWAN	Bank of India	SERAIKELA	RAJNAGAR	ICHAGARH		SAKH Foundation
225	Jharkhand	SIMDEGA	Bank of India	THETHATNAGAR*	BANSJOR	ANANDPUR (WEST SINGHBHUM)		SAKH Foundation
226	Jharkhand	WEST SINGHBHUM	Bank of India	KHUNTPANI	CHAKRADHARPUR	TONTO		Aragati
227	Jharkhand	WEST SINGHBHUM	Bank of India	KUMARDUNGI	MAJHGAON	NOAMUNDI		Aragati
228	Madhya Pradesh	Neemuch	State Bank of India	Neemuch	Jawad	Manasa		Swadhaar FinAccess
229	Madhya Pradesh	Mandsaur	Central Bank of India	Sitamau	Mandsaur	Badod (Agar Malwa district)		Swadhaar FinAccess
230	Madhya Pradesh	Mandsaur	Central Bank of India	Garoth	Bhanpura	Malhargarh		Swadhaar FinAccess
231	Madhya Pradesh	Ujjain	Bank of India	Ghatiya	Ujjain	Tarana		Priyasakhi Mahila Sangh
232	Madhya Pradesh	Ujjain	Bank of India	Khachrod	Mahidpur	Badnagar		Priyasakhi Mahila Sangh
233	Madhya Pradesh	Agar Malwa	Bank of India	Nalkheda	Susner	Agar		Priyasakhi Mahila Sangh
234	Madhya Pradesh	Dewas	Bank of India	Dewas	Tonk Khurd	Sanwer (Indore district)		Priyasakhi Mahila Sangh
235	Madhya Pradesh	Indore	Bank of India	Indore	Mhow	Depalpur		Priyasakhi Mahila Sangh
236	Madhya Pradesh	Dewas	Bank of India	Kannod	Khategaon	Bagli		Swadhaar FinAccess
237	Madhya Pradesh	Dewas	Bank of India	Sonkatch	Shajapur (Shajapur district)	Ashta (Sehore district)		Priyasakhi Mahila Sangh
238	Madhya Pradesh	Shajapur	Bank of India	Shujalpur	Moman Badodia	Kalapipal		Swadhaar FinAccess
239	Madhya Pradesh	Sehore	Bank of India	Ichhawar	Sehore	Nasrullaganj		Swadhaar FinAccess
240	Madhya Pradesh	Hoshangabad	Central Bank of India	Hoshangabad	Seoni Malwa	Budni (Sehore district)		Aprajita Mahila Sangh
241	Madhya Pradesh	Khandwa	Bank of India	Chhaigaon Makhan*	Khandwa	Pandhana		Priyasakhi Mahila Sangh
242	Madhya Pradesh	Khandwa	Bank of India	Harsud	Punasa	Baladi		Swadhaar FinAccess
243	Madhya Pradesh	Harda	State Bank of India	Harda	Khirakiya	Timarni		Swadhaar FinAccess
244	Madhya Pradesh	Betul	Central Bank of India	Multai	Amla	Prabhat Pattan		Aprajita Mahila Sangh
245	Madhya Pradesh	Betul	Central Bank of India	Ghoradongri	Kesla (Hoshangabad district)	Chhindwara (Chhindwara district)		Aprajita Mahila Sangh
246	Madhya Pradesh	Hoshangabad	Central Bank of India	Sohagpur	Babai	Pipariya		Aprajita Mahila Sangh

247	Madhya Pradesh	Narsinghpur	Central Bank of India	Sainkheda	Babai Chichali	Bankhedi (Hoshangabad district)		Aprajita Mahila Sangh
248	Madhya Pradesh	Narsinghpur	Central Bank of India	Kareli	Chawarpatha	Narsimhapur		Aprajita Mahila Sangh
249	Madhya Pradesh	Jabalpur	Central Bank of India	Shahpura	Patan	Goteagaon (Narsinghpur district)		Aprajita Mahila Sangh
250	Madhya Pradesh	Jabalpur	Central Bank of India	Panagar	Kundam	Jabalpur		Aprajita Mahila Sangh
251	Madhya Pradesh	Jabalpur	Central Bank of India	Majholi	Sihora	Bahoriband (Katni district)		Aprajita Mahila Sangh
252	Madhya Pradesh	Katni	State Bank of India	Katni	Rithi	Dheemerkheda		Aprajita Mahila Sangh
253	Madhya Pradesh	Katni	State Bank of India	Vijayraghavgarh	Badwara	Maihar (Satna district)		Aprajita Mahila Sangh
254	Madhya Pradesh	Panna	State Bank of India	Panna	Ajaygarh	Nagod (Satna district)		Aprajita Mahila Sangh
255	Madhya Pradesh	Satna	Indian Bank	Amarpatan	Unchahara	Ramnagar		Aprajita Mahila Sangh
256	Madhya Pradesh	Satna	Indian Bank	Sohawal	Rampur Baghelan	Majhgawan		Aprajita Mahila Sangh
257	Madhya Pradesh	Rewa	Union Bank of India	Raipur Karchuliyan	Rewa	Gangev		Aprajita Mahila Sangh
258	Madhya Pradesh	Rewa	Union Bank of India	Jawa	Sirmour	Teonthar		Aprajita Mahila Sangh
259	Madhya Pradesh	Rewa	Union Bank of India	Mauganj	Naigarhi	Hanumana		Aprajita Mahila Sangh
260	Madhya Pradesh	Balaghat	Central Bank of India	Waraseoni	Khairlanji	Katangi	Lalbarra	Aprajita Mahila Sangh
261	Madhya Pradesh	Balaghat	Central Bank of India	Kirnapur	Balaghat	Lanji		Aprajita Mahila Sangh
262	Madhya Pradesh	Morena	Central Bank of India	Kailaras	Sabalgarh	Joura		Aprajita Mahila Sangh
263	Madhya Pradesh	Morena	Central Bank of India	Ambah	Morena	Porsa		Aprajita Mahila Sangh
264	Madhya Pradesh	Gwalior	Central Bank of India	Ghatigaon	Morar	Pahadgarh (Morena district)		Aprajita Mahila Sangh
265	Madhya Pradesh	Gwalior	Central Bank of India	Bhitarwar	Dabra	Narwar (Shivpuri district)		Aprajita Mahila Sangh
266	Madhya Pradesh	Datia	Punjab National Bank	Bhander	Seondha	Datia		Aprajita Mahila Sangh
267	Madhya Pradesh	Shivpuri	State Bank of India	Shivpuri	Kolaras	Pohri		Aprajita Mahila Sangh
268	Madhya Pradesh	Shivpuri	State Bank of India	Pichhore	Khaniadhana	Karera		Aprajita Mahila Sangh
269	Madhya Pradesh	Ashoknagar	State Bank of India	Isagarh	Chanderi	Badarwas (Shivpuri district)		Aprajita Mahila Sangh
270	Madhya Pradesh	Guna	State Bank of India	Raghaogarh	Chachoda	Lateri (Vidisha district)		Aprajita Mahila Sangh
271	Madhya Pradesh	Ashoknagar	State Bank of India	Mungaoli	Ashoknagar	Bina (Sagar district)		Aprajita Mahila Sangh
272	Madhya Pradesh	Vidisha	State Bank of India	Vidisha	Gyaraspur	Nateran		Aprajita Mahila Sangh
273	Madhya Pradesh	Sagar	Central Bank of India	Rahatgarh	Khurai	Sagar		Aprajita Mahila Sangh
274	Madhya Pradesh	Sagar	Central Bank of India	Deori	Kesli	Rehli		Aprajita Mahila Sangh
275	Madhya Pradesh	Raisen	Central Bank of India	Begamganj	Gairatganj	Jaisingnagar (Sagar district)		Aprajita Mahila Sangh
276	Madhya Pradesh	Sagar	Central Bank of India	Banda	Shahgarh	Malthone		Aprajita Mahila Sangh
277	Madhya Pradesh	Bhopal	Bank of India	Phanda	Berasia	Sanchi (Raisen district)	Obaidallaganj (Raisen district)	Aprajita Mahila Sangh
278	Madhya Pradesh	Raisen	Central Bank of India	Udaipura	Silwani	Badi		Aprajita Mahila Sangh
279	Madhya Pradesh	Dhar	Bank of India	Nisarpur	Pati (Barwani district)			Priyasakhi Mahila Sangh
280	Manipur	Senapati	State Bank of India	Purul TD	Phaibung Khullen TD	Willong TD		CRISIL Foundation
281	Manipur	Kangpokpi	State Bank of India	Saikul TD	Lhungtin TD	Island TD	Khetrigao TD	CRISIL Foundation
282	Manipur	Kangpokpi	State Bank of India	Kangchup Geljang TD	Bungte Chiru TD	Tuijang Waichong TD		CRISIL Foundation
283	Manipur	Churachandpur	State Bank of India	Lanva TD	Lamka TD	Henglep TD		CRISIL Foundation
284	Manipur	Churachandpur	State Bank of India	Suangdoh TD	Singhat TD	Mualnuam TD		CRISIL Foundation
285	Manipur	Churachandpur	State Bank of India	Samulamlan TD	Kangvai TD	Sangaikot TD		CRISIL Foundation
286	Manipur	Pherzawl	State Bank of India	Tipaimukh TD	Vangai Range TD	Thanlon TD		CRISIL Foundation
287	Manipur	Thoubal	State Bank of India	Thoubal CD	Lilong CD	WangjingTentha CD	Wangoi CD	CRISIL Foundation
288	Manipur	Noney	Punjab National Bank	Longmai (Noney) TD	Khoupum TD	Haochong TD		CRISIL Foundation
289	Manipur	Jiribam	Punjab National Bank	Jiribam CD	Borobekra CD	Nungba TD		CRISIL Foundation

290	Manipur	Kamjong	Punjab National Bank	Kamjong TD	Phungyar TD	Sahamphung TD	Kasom Khullen TD	CRISIL Foundation
291	Manipur	Chandel	State Bank of India	Khangbarol	-			CRISIL Foundation
292	Manipur	Ukhrul	Punjab National Bank	Jessami TD	-			CRISIL Foundation
293	Meghalaya	Ri-Bhoi	State Bank of India	Umsning*	Umling	Bhoirymbong	Jirang	KKSCO
294	Meghalaya	West Garo Hills	State Bank of India	Dadengiri	Selsella	Tikrikilla		Bakdil
295	Meghalaya	West Garo Hills	State Bank of India	Dalu	Rongram	Gambegre	Demdema	Bakdil
296	Meghalaya	East Khasi Hills	State Bank of India	Khatارشnong Laitkhroh*	Shella Bholaganj	Pynursla		KKSCO
297	Meghalaya	Eastern West Khasi Hills	Punjab National Bank	Mairang	Mawthadraishan			KKSCO
298	Meghalaya	East Khasi Hills	State Bank of India	Mawpat*	Mawlai	Myliem		KKSCO
299	Meghalaya	East Khasi Hills	State Bank of India	Mawryngkneng*	Mawkynrew			KKSCO
300	Meghalaya	East Khasi Hills	State Bank of India	Mawphlang*	Mawsynram	Sohiong		KKSCO
301	Odisha	Balasore	UCO Bank	Jaleswar	Bhogarai	Baliapal		MOTHER
302	Odisha	Balasore	UCO Bank	Oupada	Khaira	Nilagiri		MOTHER
303	Odisha	Jagatsinghpur	UCO Bank	Ersama	Kujang	Tirtol		MOTHER
304	Odisha	Jagatsinghpur	UCO Bank	Nuagoan	Balikuda	Astaranga (puri dist)		MOTHER
305	Odisha	Jagatsinghpur	UCO Bank	Jagatsinghpur	Biridi	Raghunathpur		MOTHER
306	Odisha	Sonepur	State Bank of India	Ulunda	Biramaharajpur	Binka		DHAN Foundation
307	Odisha	Sonepur	State Bank of India	Sonepur	Tarva	Dunguripalli		DHAN Foundation
308	Odisha	Jajpur	State Bank of India	Jajpur	Dasarathpur	Binjharpur		MOTHER
309	Odisha	Jajpur	State Bank of India	Danagadi	Sukinda	Korei		MOTHER
310	Odisha	Angul	UCO Bank	Anugul	Banarpal	Talcher		DHAN Foundation
311	Odisha	Angul	UCO Bank	Kishorenagar	Athamallik	Chhendipada		DHAN Foundation
312	Odisha	Ganjam	Union Bank of India	Chikiti	Rangeilunda	Patrapur		VIDS
313	Odisha	Ganjam	Union Bank of India	Kukudakhandi	Chhatrapur	Hinjilikatu		VIDS
314	Odisha	Ganjam	Union Bank of India	Sankhemundi	Digapahandi	Seragada		VIDS
315	Odisha	Ganjam	Union Bank of India	Khalikote	Kodala (Beguniapada)	Ganjam		VIDS
316	Odisha	Ganjam	Union Bank of India	Kabisuryanagar	Polasara	Purusottampur		VIDS
317	Odisha	Ganjam	Union Bank of India	Dharakote	Aska	Sorada		VIDS
318	Odisha	Ganjam	Union Bank of India	Bhanjanagar	Belaguntha	Jagannathprasad		VIDS
319	Odisha	Nayagarh	State Bank of India	Odagaon	Ranpur	Buguda (Ganjam dist.)		MOTHER
320	Odisha	Nayagarh	State Bank of India	Khandapada	Nayagarh	Bhapur		MOTHER
321	Odisha	KEONJHAR	Bank of India	Telkoi	Banspal	Keonjargarh		MOTHER
322	Odisha	KEONJHAR	Bank of India	Ghatagaon	Harichandanpur	Patana		MOTHER
323	Odisha	KEONJHAR	Bank of India	Anandapur	Ghasipura	Hatadihi		MOTHER
324	Odisha	Mayurbhanj	Bank of India	Sukruli	Raruan	Saharapada (Keonjhor Dist)		DHAN Foundation
325	Odisha	Mayurbhanj	Bank of India	Udala	Khunta-I	Khunta-II(Gopabandhunagar		DHAN Foundation
326	Odisha	Mayurbhanj	Bank of India	Betanati	Badasahi	Rasgovindapur		DHAN Foundation
327	Odisha	Mayurbhanj	Bank of India	Baripada	Suliapada	Morada		DHAN Foundation
328	Odisha	Mayurbhanj	Bank of India	Saraskana	Bisoi	Kuliana		DHAN Foundation
329	Odisha	Mayurbhanj	Bank of India	Bijatola	Jamda	Kusumi		DHAN Foundation
330	Odisha	Mayurbhanj	Bank of India	Bahalada	Tiringi	Rairangpur		DHAN Foundation
331	Odisha	BOUDH	State Bank of India	Boudh	Kantama	Harbhanga		DHAN Foundation
332	Odisha	Puri	UCO Bank	Satyabadi	Delang	Puri		MOTHER
333	Odisha	Puri	UCO Bank	Gop	Kakatpur	Nimapara		MOTHER
334	Odisha	Khurda	State Bank of India	Jatani	Pipili (Puri Dist)	Bhubaneswar		MOTHER
335	Odisha	Khurda	State Bank of India	Begunia	Bolgarh	Khurda		MOTHER
336	Odisha	Khurda	State Bank of India	Chilika	Banpur	Tangi		MOTHER
337	Odisha	SAMBALPUR	State Bank of India	Rairakhol	Naktideul	Jujumura		DHAN Foundation
338	Odisha	SAMBALPUR	State Bank of India	Dhankauda	Maneswar	Rengali		DHAN Foundation
339	Odisha	SAMBALPUR	State Bank of India	Kuchinda	Jamankira	Govindpur (Bamra)		DHAN Foundation
340	Odisha	BARGARH	State Bank of India	Bargarh	Barpali	Bheden		DHAN Foundation

341	Odisha	BARGARH	State Bank of India	Bhatli	Ambabhona	Attabira		DHAN Foundation
342	Odisha	BARGARH	State Bank of India	Sohella	Bijepur	Gaisillet		DHAN Foundation
343	Odisha	JHARSUGUDA	State Bank of India	Jharsuguda	Lakhanpur	Kolabira		DHAN Foundation
344	Odisha	JHARSUGUDA	State Bank of India	Laikera	Kirimira	Hemgiri (Sundargarh Dist.)		DHAN Foundation
345	Odisha	SUNDARGARH	State Bank of India	Sundargarh	Tangarpalli	Bargaon		DHAN Foundation
346	Odisha	SUNDARGARH	State Bank of India	Balisankara	Lephipara	Subdega		DHAN Foundation
347	Odisha	SUNDARGARH	State Bank of India	Kuarmunda	Kutra	Rajgangpur		DHAN Foundation
348	Odisha	Bolangir	State Bank of India	Titlagarh	Bangamunda	Muribahal		DHAN Foundation
349	Odisha	Khurda	State Bank of India	Balianta	Balipatna			MOTHER
350	Odisha	Balasore	UCO Bank	Balasore	Remuna	Basta	Bahanaga	MOTHER
351	Odisha	Jajpur	State Bank of India	Dharmasala	Rasulpur	Barchana	Bari	DHAN Foundation
352	Odisha	SUNDARGARH	State Bank of India	Bishra	Nuagaon	Lathikata	Gurundia	DHAN Foundation
353	Sikkim	West District	State Bank of India	Mangalbarey	Kaluk	Biguney		CRISIL Foundation
354	Sikkim	West District	State Bank of India	Daramdin	Dentam			CRISIL Foundation
355	Sikkim	East District	State Bank of India	Rakdong Tintek	Khamdong	Martam	Kabi Tingda	CRISIL Foundation
356	Sikkim	East District	State Bank of India	Gangtok	Duga	Ranka	Parkha	CRISIL Foundation
357	Sikkim	South District	State Bank of India	Rabong	Temi	YangYang		CRISIL Foundation
358	Sikkim	South District	State Bank of India	Namchi	Namthang			CRISIL Foundation
359	Tripura	Dhalai	Punjab National Bank	Manu	Chaumanu			Bagma
360	Tripura	Gomati	Punjab National Bank	Matabari	Killa	Kakraban	Tepania	Bagma
361	Tripura	North Tripura	Punjab National Bank	Damcherra	-			Bagma
362	Tripura	Khowai	Punjab National Bank	Khowai	Teliamura	Tulashikhar		Bagma
363	Tripura	Sepahijala	Punjab National Bank	Bishalgarh	Jampuijala	Kathalia	Mohanbhog	Bagma
364	Tripura	North Tripura	Punjab National Bank	Kadamtala	-			Bagma
365	Tripura	South Tripura	Punjab National Bank	Hrishyamukh	Poangbari	Silachari (Gomati dist.)		Bagma
366	Tripura	Unakoti	Punjab National Bank	Kumarghat	Gournagar	Pecharthal	Chandipur	Bagma
367	Tripura	West Tripura	Punjab National Bank	Mohanpur	Lefunga	Bamutia		Bagma
368	Tripura	West Tripura	Punjab National Bank	Old Agartala	Dukli	Belbari		Bagma
369	Uttar Pradesh	Allahabad	Bank of Baroda	Bahadurpur	Saidabad	Phulpur		Awoke India
370	Uttar Pradesh	Allahabad	Bank of Baroda	Kaudihar	Mauaima	Soraon		Awoke India
371	Uttar Pradesh	Allahabad	Bank of Baroda	Karchana	Chaka	Kaundhiara		Awoke India
372	Uttar Pradesh	Kaushambi	Bank of Baroda	Manjhanpur	Sirathu	Muratganj		Awoke India
373	Uttar Pradesh	Pratapgarh	Bank of Baroda	Sandwa Chandrika	Sadar	Mandhata		Awoke India
374	Uttar Pradesh	Pratapgarh	Bank of Baroda	Baba Bekharnath Dham	Patti	Kunda		Awoke India
375	Uttar Pradesh	Pratapgarh	Bank of Baroda	Lalganj Ajhara	Aaspur Devsara	Kalakankar		Awoke India
376	Uttar Pradesh	Sultanpur	Bank of Baroda	Kudwar	Baldirai	Dhanpatganj		Awoke India
377	Uttar Pradesh	Sultanpur	Bank of Baroda	Motigarpur	Dostpur	Karaundikala		Awoke India
378	Uttar Pradesh	Sultanpur	Bank of Baroda	Bhadaiya	Lambhua	Pratappur Kamaicha		Awoke India
379	Uttar Pradesh	Basti	State Bank of India	Bahadurpur	Kudara	Dubauliya		Aroh Foundation
380	Uttar Pradesh	Basti	State Bank of India	Rudhauri	Saltaua Gopalpur	Ramnagar		Aroh Foundation
381	Uttar Pradesh	Basti	State Bank of India	Paras Rampur	Vikramjot	Kaptanganj		Aroh Foundation
382	Uttar Pradesh	Sant Kabir Nagar	State Bank of India	Belharkala	Pauli	Santha		Aroh Foundation
383	Uttar Pradesh	Ballia	Central Bank of India	Rasda	Chilkahar	Nagra		Awoke India
384	Uttar Pradesh	Ballia	Central Bank of India	Maniyar	Nawanagar	Bansdeeh		Awoke India
385	Uttar Pradesh	Ballia	Central Bank of India	Reoti	Bairiya	Murli Chhapda		Awoke India
386	Uttar Pradesh	Balrampur	Indian Bank	Utraula	Gendas Buzurg	Rehra Bazaar		Awoke India
387	Uttar Pradesh	Deoria	Central Bank of India	Bankata	Lar	Bhatpar Rani		Awoke India
388	Uttar Pradesh	Deoria	Central Bank of India	Barhaj	Rudrapur	Bhalauni		Awoke India
389	Uttar Pradesh	Deoria	Central Bank of India	Tarkulwa	Desahi Deoria	Rampur Karkhana		Awoke India
390	Uttar Pradesh	Kushi Nagar (Padrauna)	Central Bank of India	Captainganj	Ramkola	Nebua Naurangiya		Awoke India
391	Uttar Pradesh	Kushi Nagar (Padrauna)	Central Bank of India	Kasia	Sukrauli	Hata		Awoke India
392	Uttar Pradesh	Kushi Nagar (Padrauna)	Central Bank of India	Tamkuhi	Fazilnagar	Seorahi		Awoke India
393	Uttar Pradesh	Bahraich	Indian Bank	Huzurpur	Visheshwarganj	Payagpur		Awoke India

394	Uttar Pradesh	Bahraich	Indian Bank	Mihirpurwa	Risia	Nawabganj		Awoke India
395	Uttar Pradesh	Bahraich	Indian Bank	Shivpur	Mahsi	Tejwapur		Awoke India
396	Uttar Pradesh	Banda	Indian Bank	Baberu	Bisanda	Kamasin		Aroh Foundation
397	Uttar Pradesh	Chitrakoot	Indian Bank	Manikpur	Ramnagar	Mau		Aroh Foundation
398	Uttar Pradesh	Gonda	Indian Bank	Colonelganj	Haldharmau	Paraspur		Awoke India
399	Uttar Pradesh	Gonda	Indian Bank	Katra Bazar	Rupaidih	Itiyathok		Awoke India
400	Uttar Pradesh	Gonda	Indian Bank	Tarabganj	Wazirganj	Nawabganj		Awoke India
401	Uttar Pradesh	Gorakhpur	State Bank of India	Khorabar	Sardarnagar	Brahmpur		Aroh Foundation
402	Uttar Pradesh	Gorakhpur	State Bank of India	Sahjanwa	Piprauli	Khajni		Aroh Foundation
403	Uttar Pradesh	Gorakhpur	State Bank of India	Chagawan	Jungle Kaudiya	Campianganj		Aroh Foundation
404	Uttar Pradesh	Jalaun	Indian Bank	Rampura	Kuthond	Nadigaon		Aroh Foundation
405	Uttar Pradesh	Maharajganj	State Bank of India	Laxmipur	Dhani	Brijmanganj		Aroh Foundation
406	Uttar Pradesh	Maharajganj	State Bank of India	Partawal	Paniyara	Ghughuli		Aroh Foundation
407	Uttar Pradesh	Maharajganj	State Bank of India	Mithaura	Siswa	Nichlaul		Aroh Foundation
408	Uttar Pradesh	Mahoba	Indian Bank	Jaitpur	Kabrai	Charkhari		Aroh Foundation
409	Uttar Pradesh	Mirzapur	Indian Bank	Shikhar	Majhwa	Chunar		Aroh Foundation
410	Uttar Pradesh	Mirzapur	Indian Bank	Marihan	Rajgarh	Pahari		Aroh Foundation
411	Uttar Pradesh	Mirzapur	Indian Bank	Lalganj	Haliya	Chhanbey		Aroh Foundation
412	Uttar Pradesh	Shravasti	Indian Bank	Jamunaha	Ikauna	Gilaula		Awoke India
413	Uttar Pradesh	Siddharth Nagar	State Bank of India	Birdpur	Lotan	Uska		Aroh Foundation
414	Uttar Pradesh	Siddharth Nagar	State Bank of India	Shohratgarh	Barhni	Itwa		Aroh Foundation
415	Uttar Pradesh	Siddharth Nagar	State Bank of India	Mithwal	Khuniyawn	Kheshraha		Aroh Foundation
416	Uttar Pradesh	Sonbhadra	Indian Bank	Dudhi	Myorepur	Babhani		Aroh Foundation
417	Uttar Pradesh	Sonbhadra	Indian Bank	Robertsganj	Chatra	Nagwa		Aroh Foundation
418	Uttar Pradesh	Hamirpur	Indian Bank	Kurara*	Bharua Sumerpur	Maudaha		Aroh Foundation
419	Uttar Pradesh	Jhansi	Punjab National Bank	Baragaon	Babina	Chirgaon		Aroh Foundation
420	Uttar Pradesh	Lalitpur	Punjab National Bank	Mehroni	Madawra	Talbahet		Aroh Foundation
421	Uttar Pradesh	Azamgarh	Union Bank of India	Tarwa	Mehnagar	Lahuwakhurd Palhna		Aroh Foundation
422	Uttar Pradesh	Azamgarh	Union Bank of India	Mohmadpur	Tahbarpur	Rani Ki Sarai		Aroh Foundation
423	Uttar Pradesh	Azamgarh	Union Bank of India	Jahanaganj	Sathiyon	Azmatgarh		Aroh Foundation
424	Uttar Pradesh	Azamgarh	Union Bank of India	Haraiya	Mahrajganj	Bilariyaganj		Aroh Foundation
425	Uttar Pradesh	Chandauli	Union Bank of India	Chakia	Shahabganj	Naugarh		Aroh Foundation
426	Uttar Pradesh	Ghazipur	Union Bank of India	Deokali	Karanda	Manihari		Aroh Foundation
427	Uttar Pradesh	Ghazipur	Union Bank of India	Birno	Jakhania	Mardah		Aroh Foundation
428	Uttar Pradesh	Ghazipur	Union Bank of India	Bhawarkol	Barachawar	Reotipur		Aroh Foundation
429	Uttar Pradesh	Jaunpur	Union Bank of India	Kerakat	Muftiganj	Dobhi		Aroh Foundation
430	Uttar Pradesh	Jaunpur	Union Bank of India	Rampur	Barsethi	Ramnagar		Aroh Foundation
431	Uttar Pradesh	Jaunpur	Union Bank of India	Badlapur	Buxa	Maharajganj		Aroh Foundation
432	Uttar Pradesh	Mau (Mau Nath Bahnjan)	Union Bank of India	Pardaha	Kopaganj	Ghosi		Aroh Foundation
433	Uttar Pradesh	Sant Ravidas Nagar (Bhadohi)	Union Bank of India	Deegh	Abholi	Suriyawan		Aroh Foundation
434	Uttar Pradesh	Varanasi	Union Bank of India	Arajilne	Kashi Vidyapeeth	Sewapuri		Aroh Foundation
435	Uttarakhand	Almora	State Bank of India	Lamgara	Dhauladevi	Bhaisiachana		CRISIL Foundation
436	Uttarakhand	Almora	State Bank of India	Tarikhet	Chaukhutiya	Betalghat (District - Nainital)		CRISIL Foundation
437	Uttarakhand	Tehri Garhwal	State Bank of India	Hindolakhil	Kirtinagar	Narendranagar		CRISIL Foundation
438	Uttarakhand	Pithoragarh	State Bank of India	Dharchula	Munakot	Munsyari		CRISIL Foundation
439	Uttarakhand	Pithoragarh	State Bank of India	Gangolihat	Berinag	Pati (District - Champawat)		CRISIL Foundation
440	Uttarakhand	Nainital	Bank of Baroda	Haldwani	Bhimtal	Khatima (District - Udham Singh Nagar)		CRISIL Foundation
441	Uttarakhand	Nainital	Bank of Baroda	Kotabag	Ramnagar			CRISIL Foundation
442	Uttarakhand	Pauri Garhwal	State Bank of India	Kot	Pauri	Kaljikhal		CRISIL Foundation
443	Uttarakhand	Pauri Garhwal	State Bank of India	Pabau	Thailisain	Khirsu		CRISIL Foundation

444	Uttarakhand	Pauri Garhwal	State Bank of India	Pokhra	Ekeswar	Duggada		CRISIL Foundation
445	Uttarakhand	Uttarkashi	State Bank of India	Dunda	Bhatwari	Chinyalisour		CRISIL Foundation
446	Uttarakhand	Chamoli	State Bank of India	Karanprayag	Pokhari	Gairsain		CRISIL Foundation
447	Uttarakhand	Chamoli	State Bank of India	Dasholi	Ghat	Joshimath		CRISIL Foundation
448	Uttarakhand	Udham Singh Nagar	Bank of Baroda	Gadarpur	Rudrapur	Sitarganj		CRISIL Foundation
449	Uttarakhand	Haridwar	Punjab National Bank	Bhagwanpur	Laksar	Bahadrabad		CRISIL Foundation
450	Uttarakhand	Dehradun	Punjab National Bank	Sahaspur	Raipur	Doiwala		CRISIL Foundation
451	Mizoram	Aizawl	State Bank of India	Tiangnuam	Thingdawl	Bilkhawthlir		CRISIL Foundation
452	Mizoram	Lunglei	State Bank of India	Lunglei	Lungsen	Bungmun		CRISIL Foundation
453	Mizoram	Siaha	State Bank of India	Siaha	Sangau	Bungtlang South		CRISIL Foundation
454	Mizoram	Aizawl	State Bank of India	Darlawn	Phullen			CRISIL Foundation
455	West Bengal	Cooch Behar	Central Bank of India	Haldibari	Mekliganj	Maynaguri (Jalpaiguri)		CRISIL Foundation
456	West Bengal	Dakshin Dinajpur	Punjab National Bank	Gangarampur	Balurghat			CRISIL Foundation
457	West Bengal	Darjeeling	Central Bank of India	DARJEELING PULBAZAR	Rangli Rangliot	Kurseong		CRISIL Foundation
458	West Bengal	Darjeeling	Central Bank of India	MIRIK	JOEBUNGLOW SUKHIA POKHARI	Naxalbari		CRISIL Foundation
459	West Bengal	Darjeeling	Central Bank of India	MATIGARA	KHORIBARI	PHANSIDEWA		CRISIL Foundation
460	West Bengal	Hooghly	UCO Bank	Chinsurah Magra	Balagarh	Kalyani (Nadia)		CRISIL Foundation
461	West Bengal	Hooghly	UCO Bank	Polba Dadpur	Singur	Pandua		CRISIL Foundation
462	West Bengal	Hooghly	UCO Bank	Cnaditala II	Chanditala I	Serampur Uttarpara		CRISIL Foundation
463	West Bengal	Hooghly	UCO Bank	Haripal	Dhaniakhali	Jangipara		CRISIL Foundation
464	West Bengal	Hooghly	UCO Bank	Pursura	Arambag	Tarakeswar		CRISIL Foundation
465	West Bengal	Hooghly	UCO Bank	Goghat I	Khanakul I	Khanakul II		CRISIL Foundation
466	West Bengal	Howrah	UCO Bank	Sankrail	Panchla	Jagatballavpur		CRISIL Foundation
467	West Bengal	Howrah	UCO Bank	Amta I	Udaynarayanpur	Uluberia II		CRISIL Foundation
468	West Bengal	Howrah	UCO Bank	Uluberia I	Shyampur I	Shyampur II		CRISIL Foundation
469	West Bengal	Howrah	UCO Bank	Begnan I	Bagnan II	Amta II		CRISIL Foundation
470	West Bengal	Howrah	UCO Bank	Bally Jagachha	Barrackpur II (North 24 Parganas)	Domjur		CRISIL Foundation
471	West Bengal	Jalpaiguri	Central Bank of India	Nagrakata	Dhupguri	Banarhat		CRISIL Foundation
472	West Bengal	Jalpaiguri	Central Bank of India	Jalpaiguri	Rajganj	Kranti		CRISIL Foundation
473	West Bengal	Jhargram	Punjab National Bank	Jhargram	Gopiballavpur II	Kharagpur I (Paschim Medinipur)		CRISIL Foundation
474	West Bengal	Kalimpong	State Bank of India	Kalimpong I	Pedong	Mal (Jalpaiguri)		CRISIL Foundation
475	West Bengal	Kalimpong	State Bank of India	Gorubathan	Lava	Matiali (Jalpaiguri)		CRISIL Foundation
476	West Bengal	Malda	Punjab National Bank	Ratua I	Ratua II	Chanchal II		CRISIL Foundation
477	West Bengal	Malda	Punjab National Bank	English Bazar	Maldah	Manikchak		CRISIL Foundation
478	West Bengal	Murshidabad	Punjab National Bank	Suti I	Ragunathganj I	Ragunathganj II		CRISIL Foundation
479	West Bengal	Murshidabad	Punjab National Bank	Murshidabad Jiaganj	Sagardighi	Nabagram		CRISIL Foundation
480	West Bengal	Murshidabad	Punjab National Bank	Beldanga I	Raninagar I	Berhampur	Tehatta II	CRISIL Foundation
481	West Bengal	Nadia	Punjab National Bank	Chakdah	Ranaghat II	Haringhata		CRISIL Foundation
482	West Bengal	North 24 Parganas	Indian Bank	Bongaon	Bagda	Gaighata		CRISIL Foundation
483	West Bengal	North 24 Parganas	Indian Bank	Amdanga	Barrackpur 1	Habra 2		CRISIL Foundation
484	West Bengal	North 24 Parganas	Indian Bank	Baduria	Habra 1	Swarupnagar		CRISIL Foundation
485	West Bengal	North 24 Parganas	Indian Bank	Sandeskhali I	Hingalganj	Sandeskhali II		CRISIL Foundation
486	West Bengal	North 24 Parganas	Indian Bank	Hasnabad	Minakhan	Basirhat I		CRISIL Foundation
487	West Bengal	North 24 Parganas	Indian Bank	Basirhat II	Deganga	Haroa		CRISIL Foundation
488	West Bengal	North 24 Parganas	Indian Bank	Barasat II	Barasat I	Rajarhat		CRISIL Foundation
489	West Bengal	Paschim Medinipur	Punjab National Bank	Narayanganj	Kharagpur II	Keshiary		CRISIL Foundation
490	West Bengal	Paschim Medinipur	Punjab National Bank	Chandrakona I	Chandrakona II	Goghat II (Hooghly)		CRISIL Foundation
491	West Bengal	Paschim Bardhaman	State Bank of India	Barabani	Salanpur	Jamuria		CRISIL Foundation
492	West Bengal	Paschim Bardhaman	State Bank of India	Ondal	Raniganj	Pandabeswar		CRISIL Foundation
493	West Bengal	Paschim Bardhaman	State Bank of India	Kanksa	Faridpur Durgapur	Galsi I (Purba Bardhaman)		CRISIL Foundation

494	West Bengal	Purba Bardhaman	UCO Bank	Pubasthali II	Pubasthali I	Krishnanagar II (Nadia)		CRISIL Foundation
495	West Bengal	Purba Bardhaman	UCO Bank	Ausgram II	Ausgram I	Galsi II		CRISIL Foundation
496	West Bengal	Purba Bardhaman	UCO Bank	Raina I	Raina II	Khandaghosh		CRISIL Foundation
497	West Bengal	Purba Bardhaman	UCO Bank	Burdwan I	Burdwan II	Bhatar		CRISIL Foundation
498	West Bengal	Purba Bardhaman	UCO Bank	Memari I	Kalna II	Jamalpur		CRISIL Foundation
499	West Bengal	Purba Bardhaman	UCO Bank	Memari II	Kalna I	Manteswar		CRISIL Foundation
500	West Bengal	Purba Bardhaman	UCO Bank	Katwa I	Katwa II	Ketugram II		CRISIL Foundation
501	West Bengal	Purba Bardhaman	UCO Bank	Ketugram I	Bharatpur I	Bharatpur II (Both in Murshidabad)		CRISIL Foundation
502	West Bengal	Purba Medinipur	Punjab National Bank	Contai I	Egra II	Contai II		MOTHER
503	West Bengal	Purba Medinipur	Punjab National Bank	Bhagwanpur I	Bhagwanpur II	Chandipur		MOTHER
504	West Bengal	Purba Medinipur	Punjab National Bank	Nandigram I	Haldia			MOTHER
505	West Bengal	Purba Medinipur	Punjab National Bank	Panskura	Kolaghat	Nandakumar		MOTHER
506	West Bengal	Purulia	Punjab National Bank	Purulia II	Purulia I			CRISIL Foundation
507	West Bengal	South 24 Parganas	Punjab National Bank	Patharpratima	Mathurapur I	Mathurapur II		CRISIL Foundation
508	West Bengal	South 24 Parganas	Punjab National Bank	Canning I	Sonarpur			CRISIL Foundation
509	West Bengal	Uttar Dinajpur	Punjab National Bank	Islampur	Chopra	Goalpokhar 1		CRISIL Foundation
510	West Bengal	Uttar Dinajpur	Punjab National Bank	Karandighi	Raiganj	Goalpokhar 2		CRISIL Foundation
511	West Bengal	Uttar Dinajpur	Punjab National Bank	Kaliaganj	Hemtabad	Itahar		CRISIL Foundation
512	West Bengal	Birbhum	UCO Bank	Sainthia	Mangalkote (Paschim Bardhaman)			CRISIL Foundation
513	West Bengal	Bankura	Punjab National Bank	Bankura I	-			CRISIL Foundation
514	West Bengal	Cooch Behar	Central Bank of India	Cooch Behar I	-			CRISIL Foundation

\*Modifications made in the CFLs after Decemember 13, 2022.

FIF: Financial Inclusion Fund

**Details of 200 CFLs proposed to be set up in Phase I (December 2021) to be supported by Financial Inclusion Fund**

SI No.	State/UT	District	Sponsor Bank	Block Identified for Setting up of CFL	Adjacent Block 1	Adjacent Block 2	NGO allotted
1	Odisha	MALKANGIRI	State Bank of India	KALIMELA	PODIA,	KORUKUNDA	DHAN Foundation
2	Odisha	MALKANGIRI	State Bank of India	MALKANGIRI	KHAIRAPUT,	KUDUMULGUMA	DHAN Foundation
3	Odisha	Koraput	Bank of India	BOIPARIGUDA	LAMTAPUT (KORAPUT Dist),	MATHILI (MALKANGIRI Dist)	DHAN Foundation
4	Odisha	Koraput	Bank of India	SEMLIGUDA	NANDAPUR,	POTTANGI	DHAN Foundation
5	Odisha	Koraput	Bank of India	JEYPORE	KUNDRA,	KOTPAD	DHAN Foundation
6	Odisha	Koraput	Bank of India	KORAPUT	DASMANPUR,	BORIGUMMA	DHAN Foundation
7	Odisha	Koraput	Bank of India	LAXMIPUR	BANDHUGAON,	NARAYANPATNA	DHAN Foundation
8	Odisha	Nabarangpur	State Bank of India	NABARANGPUR / NAWRANGPUR	TENTULIKHUNTI,	NANDAHANDI	DHAN Foundation
9	Odisha	Nabarangpur	State Bank of India	KOSAGUMUDA	PAPADAHANDI,	DABUGAM / DABUGAON	DHAN Foundation
10	Odisha	Nabarangpur	State Bank of India	UMARKOTE	RAIGHAR,	JHARIGAM/ JHARIGAON	DHAN Foundation
11	Odisha	KALAHANDI	Bank of India	KOKSARA	CHANDAHANDI (NABARANGPUR District),	DHARAMGARH (KALAHANDI District)	DHAN Foundation
12	Odisha	KALAHANDI	Bank of India	KALAMPUR	JAIPATNA,	THUAMUL-RAMPUR	DHAN Foundation
13	Odisha	KALAHANDI	Bank of India	BHAWANIPATNA	JUNAGARH,	LANJIGARH	DHAN Foundation
14	Odisha	KALAHANDI	Bank of India	KESINGA	MADANPUR-RAMPUR,	NARLA	DHAN Foundation
15	Odisha	NUAPADA	State Bank of India	KHARIAR	GOLAMUNDA(KALAHANDI District),	SINAPALLI (NUAPADA District)	DHAN Foundation
16	Odisha	NUAPADA	State Bank of India	NUAPADA	KOMNA,	BODEN	DHAN Foundation
17	Odisha	Bolangir (Balangir)	Bank of India	GUDVELLA	KARLAMUNDA(KALAHANDI District),	SAINTALA (BOLANGIR District)	DHAN Foundation
18	Odisha	Bolangir (Balangir)	Bank of India	TUREIKELA	BELPARA,	KHAPRAKHOL	DHAN Foundation
19	Odisha	Bolangir (Balangir)	Bank of India	LOISINGHA	AGALPUR,	PUINTALA	DHAN Foundation
20	Odisha	Bolangir (Balangir)	Bank of India	BOLANGIR	PATNAGARH,	DEOGAON	DHAN Foundation
21	Odisha	GAJAPATI	Union Bank of India	MOHANA	NUAGADA,	R.UDAYAGIRI	DHAN Foundation
22	Odisha	GAJAPATI	Union Bank of India	PARLAKHEMUNDI (GOSANI)	RAYAGADA,	GUMMA	DHAN Foundation
23	Odisha	RAYAGADA	State Bank of India	GUNUPUR	KASINAGAR(GAJAPATI District),	PADMAPUR (RAYAGADA District)	DHAN Foundation
24	Odisha	RAYAGADA	State Bank of India	RAMANAGUDA	GUDARI,	KOLNARA	DHAN Foundation
25	Odisha	RAYAGADA	State Bank of India	MUNIGUDA	CHANDRAPUR,	BISSAMCUTTACK	DHAN Foundation
26	Odisha	RAYAGADA	State Bank of India	RAYAGADA	KASHIPUR,	KALYANSINGHPUR	DHAN Foundation
27	Odisha	KANDHAMAL	Bank of India	BALLIGUDA	TUMUDIBANDH,	KOTAGARH	DHAN Foundation
28	Odisha	KANDHAMAL	Bank of India	RAIKIA	K. NUAGAON,	DARINGBADI	DHAN Foundation
29	Odisha	KANDHAMAL	Bank of India	TIKABALI	CHAKAPAD	, G. UDAYAGIRI	DHAN Foundation
30	Odisha	KANDHAMAL	Bank of India	PHULBANI	PHIRINGIA,	KHAJURIPADA	DHAN Foundation
31	Odisha	Cuttack	UCO Bank	BADAMBA	NARASINGPUR,	TIGIRIA	DHAN Foundation
32	Odisha	Cuttack	UCO Bank	SALEPUR	MAHANGA,	NISCHINTAKOILI	DHAN Foundation
33	Odisha	Cuttack	UCO Bank	CUTTACK	KANTAPADA,	NIALI	DHAN Foundation
34	Odisha	Cuttack	UCO Bank	BARANGA	BANKI,	DAMPARA	DHAN Foundation
35	Odisha	DHENKANAL	UCO Bank	GONDIA (DHENKANAL DIST)	ATHAGARH (CUTTACK DISTRICT)	CHOUDWAR (CUTTACK DISTRICT)	DHAN Foundation
36	Odisha	DHENKANAL	UCO Bank	DHENKANAL	OLAPADA	HINDOL	DHAN Foundation
37	Odisha	DHENKANAL	UCO Bank	KAMAKHYANAGAR	PARJANG	BHUBAN	DHAN Foundation
38	Odisha	DHENKANAL	UCO Bank	KANKADAHAD	KANIHA (ANGUL DISTRICT)	PALAHADA (ANGUL DISTRICT)	DHAN Foundation
39	Odisha	BHADRAK	UCO Bank	BHANDARIPOKHARI	BHADRAK	BANT/BONTH	DHAN Foundation
40	Odisha	BHADRAK	UCO Bank	TIHIDI	CHANDABALI	DHAMNAGAR	DHAN Foundation
41	Odisha	BHADRAK	UCO Bank	BASUDEVPUR	SIMULIA (BALASORE / BALESWAR District)	SORO ((BALASORE / BALESWAR District)	DHAN Foundation
42	Odisha	KENDRAPARA	Bank of India	AUL	RAJKANIKA	RAJNAGAR	DHAN Foundation
43	Odisha	KENDRAPARA	Bank of India	MARSAIGAI	GARADPUR	MAHAKALPARA	DHAN Foundation

44	Odisha	KENDRAPARA	Bank of India	KENDRAPARA	PATTAMUNDAI	DERABIS	DHAN Foundation
45	Odisha	Mayurbhanj	Bank of India	JASHIPUR	BANGRIPOSI	SAMAKHUNTA	DHAN Foundation
46	Odisha	Mayurbhanj	Bank of India	THAKURMUNDA	KARANJIA	KAPTIPADA	DHAN Foundation
47	Odisha	KEONJHAR	Bank of India	JHUMPURA	JODA	CHAMPUA	DHAN Foundation
48	Odisha	Sundargarh	State Bank of India	LAHUNIPADA	KOIDA	BONAI / BONAIGARH	DHAN Foundation
49	Odisha	DEOGARH	Bank of India	TILEIBANI	REAMAL	BARKOTE	DHAN Foundation
50	Odisha	Bargah	Bank of India	RAJBORASOMBAR (PADAMPUR)	JHARBANDH	PAIKMAL	DHAN Foundation
51	Odisha	Puri	UCO Bank	BRAHMAGIRI	KANAS	KRUSHNAPRASAD	DHAN Foundation
52	Odisha	Nayagarh	State Bank of India	DASPALLA	GANIA	NUAGAON	DHAN Foundation
53	Tripura	Dhalai	Punjab National Bank	Salema	Durga Chowmuhan,	Ambassa	CRISIL Foundation
54	Tripura	Dhalai	Punjab National Bank	Dumbur Nagar	GangaNagar,	Raishyabari	CRISIL Foundation
55	Tripura	North Tripura	Punjab National Bank	Dasda	Jampui Hills	Laljuri	CRISIL Foundation
56	Tripura	North Tripura	Punjab National Bank	Jubraj Nagar	Kalacherra,	Panisagar	CRISIL Foundation
57	Tripura	West Tripura	Punjab National Bank	Mandwi	Jirania,	Hezamara	CRISIL Foundation
58	Tripura	Khowai	Punjab National Bank	Kalyanpur	Mungiakami,	Padmabil	CRISIL Foundation
59	Tripura	South Tripura	Punjab National Bank	Rajnagar	Bharatchandranagar,	Bokafa	CRISIL Foundation
60	Tripura	South Tripura	Punjab National Bank	Satchand	Rajnagar,	Rupaichari	CRISIL Foundation
61	Tripura	Gomati	Punjab National Bank	Amarpur	Ompi	Karbook	CRISIL Foundation
62	Tripura	Sepahijala	Punjab National Bank	Boxanagar	Charilam	Nalchar	CRISIL Foundation
63	Uttar Pradesh	Agra	Canara Bank	Fatehpur Sikri	Achnera	Akola	CRISIL Foundation
64	Uttar Pradesh	Agra	Canara Bank	Bah	Pinahat	Jaitpur Kalan	CRISIL Foundation
65	Uttar Pradesh	Agra	Canara Bank	Fatehabad	Kheragarh	Sainyan	CRISIL Foundation
66	Uttar Pradesh	Aligarh	Canara Bank	Atrauli	Bijauli	Gangiri	CRISIL Foundation
67	Uttar Pradesh	Aligarh	Canara Bank	Khair	Tappal	Chandaus	CRISIL Foundation
68	Uttar Pradesh	Aligarh	Canara Bank	Dhanipur	Jawan	Lodha	CRISIL Foundation
69	Uttar Pradesh	Allahabad	Bank of Baroda	Bahadurpur	Saidabad	Phulpur	Swadhaar FinAccess
70	Uttar Pradesh	Allahabad	Bank of Baroda	Kaudihar	Mauaima	Soraon	Swadhaar FinAccess
71	Uttar Pradesh	Allahabad	Bank of Baroda	Karchana	Chaka	Kaundhiara	Swadhaar FinAccess
72	Uttar Pradesh	Ambedkar Nagar	Bank of Baroda	Baskhari	Tanda	Alapur (Ramnagar)	ISMW
73	Uttar Pradesh	Auraiya	Central Bank of India	Bidhuna	Sahar	Etwakatra	ISMW
74	Uttar Pradesh	Azamgarh	Union Bank of India	Tarwa	Mehnagar	Lahuwakhurd Palhna	Swadhaar FinAccess
75	Uttar Pradesh	Azamgarh	Union Bank of India	Mohmadpur	Tahbarpur	Rani Ki Sarai	Swadhaar FinAccess
76	Uttar Pradesh	Azamgarh	Union Bank of India	Jahanaganj	Sathiyon	Azmatgarh	Swadhaar FinAccess
77	Uttar Pradesh	Azamgarh	Union Bank of India	Haraiya	Mahraiganj	Bilariyaganj	Swadhaar FinAccess
78	Uttar Pradesh	Baghpat	Canara Bank	Baraut	Chhaprauli	Binauli	CRISIL Foundation
79	Uttar Pradesh	Bahraich	Indian Bank	Huzurpur	Visheshwarganj	Payagpur	Swadhaar FinAccess
80	Uttar Pradesh	Bahraich	Indian Bank	Mihirpurwa	Risia	Nawabganj	Swadhaar FinAccess
81	Uttar Pradesh	Bahraich	Indian Bank	Shivpur	Mahsi	Tejwapur	Swadhaar FinAccess
82	Uttar Pradesh	Ballia	Central Bank of India	Rasda	Chilkahar	Nagra	Swadhaar FinAccess
83	Uttar Pradesh	Ballia	Central Bank of India	Maniyar	Nawanagar	Bansdeeh	Swadhaar FinAccess
84	Uttar Pradesh	Ballia	Central Bank of India	Reoti	Bairiya	Murli Chhapda	Swadhaar FinAccess
85	Uttar Pradesh	Balrampur	Central Bank of India	Utraula	Gendas Buzurg	Rehra Bazaar	Swadhaar FinAccess
86	Uttar Pradesh	Banda	Indian Bank	Baberu	Bisanda	Kamasin	Swadhaar FinAccess
87	Uttar Pradesh	Barabanki	Bank of India	Bani Kodar	Dariyabad	Puredalai	ISMW
88	Uttar Pradesh	Barabanki	Bank of India	Suratganj	Sirauli Gauspur	Ramnagar	ISMW
89	Uttar Pradesh	Barabanki	Bank of India	Harakh	Masauli	Siddhaur	ISMW
90	Uttar Pradesh	Bareilly	Bank of Baroda	Bhuta	Bithari Chainpur	Faridpur	CRISIL Foundation
91	Uttar Pradesh	Bareilly	Bank of Baroda	Richha (Damkhoda)	Bhojipura	Baheri	CRISIL Foundation
92	Uttar Pradesh	Basti	Bank of India	Bahadurpur	Kudraha	Dubauliya	Swadhaar FinAccess
93	Uttar Pradesh	Basti	Bank of India	Rudhauri	Saltana Gopalpur	Ramnagar	Swadhaar FinAccess
94	Uttar Pradesh	Basti	Bank of India	Paras Rampur	Vikramjot	Kaptanganj	Swadhaar FinAccess
95	Uttar Pradesh	Bhim Nagar	Canara Bank	Gunnaur	Rajpura	Junawai	CRISIL Foundation
96	Uttar Pradesh	Bijnor	Punjab National Bank	Kiratpur	Afzalgarh	Aakoo	CRISIL Foundation

97	Uttar Pradesh	Bijnor	Punjab National Bank	Noorpur	Haldaur	Budhanpur	CRISIL Foundation
98	Uttar Pradesh	Budaun	Punjab National Bank	Qadar Chowk	Usanwa	Dehgawan	CRISIL Foundation
99	Uttar Pradesh	Budaun	Punjab National Bank	Bisauli	Islamnagar	Asafpur	CRISIL Foundation
100	Uttar Pradesh	Budaun	Punjab National Bank	Samrer	Data Ganj	Miaon	CRISIL Foundation
101	Uttar Pradesh	Bulandshahr	Punjab National Bank	Jahangirabad	Anoopsahar	Unchagaon	CRISIL Foundation
102	Uttar Pradesh	Bulandshahr	Punjab National Bank	Lakhaoti	Siyana	BB Nagar	CRISIL Foundation
103	Uttar Pradesh	Bulandshahr	Punjab National Bank	Shiarpur	Debai	Danpur	CRISIL Foundation
104	Uttar Pradesh	Chandauli	Union Bank of India	Chakia	Shahabganj	Naugarh	Swadhaar FinAccess
105	Uttar Pradesh	Chhtrapati Sahuji Maharaj Nagar	Bank of Baroda	Sangrampur	Bhetua	Bhadar	ISMW
106	Uttar Pradesh	Chhtrapati Sahuji Maharaj Nagar	Bank of Baroda	Tiloi	Shukul Bazar	Singhpur	ISMW
107	Uttar Pradesh	Chitrakoot	Indian Bank	Manikpur	Ramnagar	Mau	Swadhaar FinAccess
108	Uttar Pradesh	Deoria	Central Bank of India	Bankata	Lar	Bhatpar Rani	Swadhaar FinAccess
109	Uttar Pradesh	Deoria	Central Bank of India	Barhaj	Rudrapur	Bhalauni	Swadhaar FinAccess
110	Uttar Pradesh	Deoria	Central Bank of India	Tarkulwa	Desahi Deoria	Rampur Karkhana	Swadhaar FinAccess
111	Uttar Pradesh	Etah	Canara Bank	Jaithra	Sakit	Aliganj	CRISIL Foundation
112	Uttar Pradesh	Etawah	Central Bank of India	Bharthana	Chakarnagar	Takha	ISMW
113	Uttar Pradesh	Faizabad	Bank of Baroda	Masodha	Bikapur	Sohawal	ISMW
114	Uttar Pradesh	Faizabad	Bank of Baroda	Amaniganj (Kumarganj)	Haringtonganj (Shahganj)	Milkipur	ISMW
115	Uttar Pradesh	Faizabad	Bank of Baroda	Maya Bazar	Pura Bazar	Tarun	ISMW
116	Uttar Pradesh	Farukhabad	Bank of India	Shamshabad	Nawabganj	Kaimganj	ISMW
117	Uttar Pradesh	Fatehpur	Bank of Baroda	Airaya	Dhata	Vijayipur	ISMW
118	Uttar Pradesh	Fatehpur	Bank of Baroda	Bahua	Asothar	Haswa	ISMW
119	Uttar Pradesh	Fatehpur	Bank of Baroda	Deomai	Khajuha	Amauli	ISMW
120	Uttar Pradesh	Firozabad	Bank of India	Jasrana	Eka	Araon	CRISIL Foundation
121	Uttar Pradesh	Ghazipur	Union Bank of India	Deokali	Karanda	Manihari	Swadhaar FinAccess
122	Uttar Pradesh	Ghazipur	Union Bank of India	Birno	Jakhania	Mardah	Swadhaar FinAccess
123	Uttar Pradesh	Ghazipur	Union Bank of India	Bhawarkol	Barachawar	Reotipur	Swadhaar FinAccess
124	Uttar Pradesh	Gonda	Indian Bank	Colonelganj	Haldharmau	Paraspur	Swadhaar FinAccess
125	Uttar Pradesh	Gonda	Indian Bank	Katra Bazar	Rupaidih	Itiyathok	Swadhaar FinAccess
126	Uttar Pradesh	Gonda	Indian Bank	Tarabganj	Wazirganj	Nawabganj	Swadhaar FinAccess
127	Uttar Pradesh	Gorakhpur	Indian Bank	Khorabar	Sardarnagar	Brahmpur	Swadhaar FinAccess
128	Uttar Pradesh	Gorakhpur	Indian Bank	Sahjanwa	Piprauli	Khajni	Swadhaar FinAccess
129	Uttar Pradesh	Gorakhpur	Indian Bank	Chagawan	Jungle Kaudiya	Campierganj	Swadhaar FinAccess
130	Uttar Pradesh	Hamirpur	Punjab National Bank	Bharua Sumerpur	Kurara	Maudaha	Swadhaar FinAccess
131	Uttar Pradesh	Hardoi	Bank of India	Shahabad	Todarpur	Pihani	ISMW
132	Uttar Pradesh	Hardoi	Bank of India	Harpalpur	Bharkhani	Sandi	ISMW
133	Uttar Pradesh	Hardoi	Bank of India	Ahirori	Bawan	Tandiyawan	ISMW
134	Uttar Pradesh	Jalaun	Indian Bank	Rampura	Kuthond	Nadigaon	Swadhaar FinAccess
135	Uttar Pradesh	Jaunpur	Union Bank of India	Kerakat	Muftiganj	Dobhi	Swadhaar FinAccess
136	Uttar Pradesh	Jaunpur	Union Bank of India	Rampur	Barsethi	Ramnagar	Swadhaar FinAccess
137	Uttar Pradesh	Jaunpur	Union Bank of India	Badlapur	Buxa	Maharajganj	Swadhaar FinAccess
138	Uttar Pradesh	Jhansi	Punjab National Bank	Baragaon	Babina	Chirgaon	Swadhaar FinAccess
139	Uttar Pradesh	Jyotiba Phule Nagar (Amroha)	Canara Bank	Gajraula	Hasanpur	Gangeshwari	CRISIL Foundation
140	Uttar Pradesh	Kannauj	Bank of India	Saurikh	Talgram	Haseran	ISMW
141	Uttar Pradesh	Kanpur Dehat-Rural	Bank of Baroda	Akabarpur	Derapur	Malasa	ISMW
142	Uttar Pradesh	Kanpur Dehat-Rural	Bank of Baroda	Amraudha	Sarvankheda	Rajpur	ISMW
143	Uttar Pradesh	Kansi Ram Nagar (Kasganj)	Canara Bank	Amanpur	Saharwar	Sidhpura	CRISIL Foundation
144	Uttar Pradesh	Kaushambi	Bank of Baroda	Manjhanpur	Sirathu	Muratganj	Swadhaar FinAccess
145	Uttar Pradesh	Kushi Nagar (Padrauna)	Central Bank of India	Captainganj	Ramkola	Nebua Naurangiya	Swadhaar FinAccess

146	Uttar Pradesh	Kushi Nagar (Padrauna)	Central Bank of India	Kasia	Sukrauli	Hata	Swadhaar FinAccess
147	Uttar Pradesh	Kushi Nagar (Padrauna)	Central Bank of India	Tamkuhi	Fazilnagar	Seorahi	Swadhaar FinAccess
148	Uttar Pradesh	Lakhimpur-Kheri	Indian Bank	Mohammadi	Gola (Kumbhi)	Lakhimpur	ISMW
149	Uttar Pradesh	Lakhimpur-Kheri	Indian Bank	Nighasan	Ramiyabehar	Dhaurahara	ISMW
150	Uttar Pradesh	Lakhimpur-Kheri	Indian Bank	Pasgawan	Mitauli	Behjam	ISMW
151	Uttar Pradesh	Lakhimpur-Kheri	Indian Bank	Phool Behar	Issanagar	Nakaha	ISMW
152	Uttar Pradesh	Lakhimpur-Kheri	Indian Bank	Palia	Bijuwa	Bankeyganj	ISMW
153	Uttar Pradesh	Lalitpur	Punjab National Bank	Mehroni	Madawra	Talbahet	Swadhaar FinAccess
154	Uttar Pradesh	Lucknow	Bank of India	Maal	Malihabad	Kakori	ISMW
155	Uttar Pradesh	Mahamaya Nagar (Hathras)	Canara Bank	Sasni	Sadabad	Mursan	CRISIL Foundation
156	Uttar Pradesh	Maharajganj	Indian Bank	Laxmipur	Dhani	Brijmanganj	Swadhaar FinAccess
157	Uttar Pradesh	Maharajganj	Indian Bank	Partawal	Paniyara	Ghughuli	Swadhaar FinAccess
158	Uttar Pradesh	Maharajganj	Indian Bank	Mithaura	Siswa	Nichlaul	Swadhaar FinAccess
159	Uttar Pradesh	Mahoba	Indian Bank	Jaitpur	Kabrai	Charkhari	Swadhaar FinAccess
160	Uttar Pradesh	Mainpuri	Bank of India	Jagir	Sultanganj	Barnahal	CRISIL Foundation
161	Uttar Pradesh	Mathura	Canara Bank	Manth	Raya	Naujheel	CRISIL Foundation
162	Uttar Pradesh	Mathura	Canara Bank	Chhata	Nandgaon	Gobardhan	CRISIL Foundation
163	Uttar Pradesh	Mau (Mau Nath Bahnjan)	Union Bank of India	Pardaha	Kopaganj	Ghosi	Swadhaar FinAccess
164	Uttar Pradesh	Mirzapur	Indian Bank	Shikhar	Majhwa	Chunar	Swadhaar FinAccess
165	Uttar Pradesh	Mirzapur	Indian Bank	Marihan	Rajgarh	Pahari	Swadhaar FinAccess
166	Uttar Pradesh	Mirzapur	Indian Bank	Lalganj	Haliya	Chhanbey	Swadhaar FinAccess
167	Uttar Pradesh	Moradabad	Canara Bank	Bhagatpur	Bilari	Kunderki	CRISIL Foundation
168	Uttar Pradesh	Muzaffarnagar	Punjab National Bank	Khatauli	Budhana	Jansath	CRISIL Foundation
169	Uttar Pradesh	Pilibhit	Bank of Baroda	Bisalpur	Bilsanda	Barkhera	CRISIL Foundation
170	Uttar Pradesh	Prabudh Nagar (Shamli)	Punjab National Bank	Unn	Kairana	Thanabhwani	CRISIL Foundation
171	Uttar Pradesh	Pratapgarh	Bank of Baroda	Sandwa Chandrika	Sadar	Mandhata	Swadhaar FinAccess
172	Uttar Pradesh	Pratapgarh	Bank of Baroda	Baba Bekharnath Dham	Patti	Kunda	Swadhaar FinAccess
173	Uttar Pradesh	Pratapgarh	Bank of Baroda	Lalganj Ajhara	Aaspur Devsara	Kalakankar	Swadhaar FinAccess
174	Uttar Pradesh	Rae Bareilly	Bank of Baroda	Jagatpur	Deenshah Gaura	Dalmau	ISMW
175	Uttar Pradesh	Rae Bareilly	Bank of Baroda	Sareni	Kheero	Sataon	ISMW
176	Uttar Pradesh	Rae Bareilly	Bank of Baroda	Salon	Deeh	Chhatoh	ISMW
177	Uttar Pradesh	Rampur	Bank of Baroda	Milak	Chamrauwa	Bilaspur	CRISIL Foundation
178	Uttar Pradesh	Saharanpur	Punjab National Bank	Puwarka	Saholi Qadeem	Muzafrabad	CRISIL Foundation
179	Uttar Pradesh	Saharanpur	Punjab National Bank	Baliakheri	Rampur Maniharan	Nanauta	CRISIL Foundation
180	Uttar Pradesh	Sant Kabir Nagar	Bank of India	Belharkala	Pauli	Santha	Swadhaar FinAccess
181	Uttar Pradesh	Sant Ravidas Nagar (Bhadohi)	Union Bank of India	Deegh	Abholi	Suriyawan	Swadhaar FinAccess
182	Uttar Pradesh	Shahjahanpur	Bank of Baroda	Banda	Khutar	Powayan	CRISIL Foundation
183	Uttar Pradesh	Shahjahanpur	Bank of Baroda	Jalalabad	Kanth	Mirzapur	CRISIL Foundation
184	Uttar Pradesh	Shahjahanpur	Bank of Baroda	Tilhar	Katra Khudaganj	Nigohi	CRISIL Foundation
185	Uttar Pradesh	Shravasti	Indian Bank	Jamunaha	Ikauna	Gilaula	Swadhaar FinAccess
186	Uttar Pradesh	Siddharth Nagar	Indian Bank	Birdpur	Lotan	Uska	Swadhaar FinAccess
187	Uttar Pradesh	Siddharth Nagar	Indian Bank	Shohratgarh	Barhni	Itwa	Swadhaar FinAccess
188	Uttar Pradesh	Siddharth Nagar	Indian Bank	Mithwal	Khuniyawn	Kheshraha	Swadhaar FinAccess
189	Uttar Pradesh	Sitapur	Indian Bank	Biswan	Mahmoodabad	Pahla	ISMW
190	Uttar Pradesh	Sitapur	Indian Bank	Khairabad	Pasendi	Aliya	ISMW
191	Uttar Pradesh	Sitapur	Indian Bank	Sidhauli	Misrikh	Gondla Mau	ISMW
192	Uttar Pradesh	Sonbhadra	Indian Bank	Dudhi	Myorepur	Babhani	Swadhaar FinAccess
193	Uttar Pradesh	Sonbhadra	Indian Bank	Robertsganj	Chatra	Nagwa	Swadhaar FinAccess

194	Uttar Pradesh	Sultanpur	Bank of Baroda	Kudwar	Baldirai	Dhanpatganj	Swadhaar FinAccess
195	Uttar Pradesh	Sultanpur	Bank of Baroda	Motigarpur	Dostpur	Karaundikala	Swadhaar FinAccess
196	Uttar Pradesh	Sultanpur	Bank of Baroda	Bhadaiya	Lambhua	Pratappur Kamaicha	Swadhaar FinAccess
197	Uttar Pradesh	Unnao	Bank of India	Miyaganj	Auras	Hasanganj	ISMW
198	Uttar Pradesh	Unnao	Bank of India	Purwa	Asoha	Hilauli	ISMW
199	Uttar Pradesh	Unnao	Bank of India	Sikandarpur Karan	Bighapur	Sumerpur	ISMW
200	Uttar Pradesh	Varanasi	Union Bank of India	Arajiline	Kashi Vidyapeeth	Sewapuri	Swadhaar FinAccess

संदर्भ सं.राबैं.डीएफआईबीटी.प्रका/ 6104 – 6112 / डीएफआईबीटी-23/ 2020-21

25 फरवरी 2021

परिपत्र सं. 27 / डीएफआईबीटी – 06 / 2021

अध्यक्ष/ प्रबंध निदेशक एवं मुख्य कार्यपालक अधिकारी

बैंक ऑफ इंडिया, स्टेट बैंक ऑफ इंडिया, यूको बैंक, यूनियन बैंक ऑफ इंडिया,

पंजाब नेशनल बैंक, बैंक ऑफ बड़ौदा, कैनरा बैंक, सेंट्रल बैंक ऑफ इंडिया, इंडियन बैंक

महोदया / महोदय,

**वित्तीय साक्षरता केंद्र (सीएफएल) परियोजना –  
परियोजना को बड़े पैमाने पर आगे बढ़ाना**

उपर्युक्त विषय पर दिनांक 22 जनवरी 2021 के हमारे परिपत्र सं.018/डीएफआईबीटी-5/2020-21 का संदर्भ लें। इस अंकाज्ञा के साथ वित्तीय साक्षरता केंद्र (सीएफएल) को बड़े पैमाने पर आगे बढ़ाने से संबंधित मानक संचालन प्रक्रिया भेजी गई है। इस संबंध में, हम इसके साथ भारतीय रिज़र्व बैंक के दिनांक 22 जनवरी के पत्र.एफआईडीडी. एफएलसी.सं. 819/12.01.087/2020-21 के अनुसार उनके द्वारा जारी की गई विज्ञप्ति के माध्यम से **स्थायी संचालन प्रक्रिया के परिशिष्ट** के रूप में जारी अतिरिक्त अनुदेश संलग्न कर रहे हैं।

**Centres for Financial Literacy (CFL)  
Project – Scaling Up**

Please refer to our circular No.018/DFIBT-5/2020-21 dated 22 January 2021 on the captioned subject forwarding therewith the Standard Operating Procedure for operationalization of the Centre for Financial Literacy (CFL) – Scaling up Project. In this connection, we enclose herewith, additional instructions issued as **Addendum to Standing Operating Procedure** as per communique from RBI, in their letter No FIDD.FLC.No.819/12.01.087/2020-21 dated 22 January for your information.

भवदीया

ह/-

(एन गुईटे)

महाप्रबंधक

अनुलग्नक : यथोक्त

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

**National Bank for Agriculture and Rural Development**

वित्तीय समावेशन और बैंकिंग प्रौद्योगिकी विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0024 • फ़ैक्स: +91 22 2653 0150 • ई मेल: [dfibt@nabard.org](mailto:dfibt@nabard.org)

**Department of Financial Inclusion and Banking Technology**

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0024 • Fax: +91 22 2653 0150 • E-mail: [dfibt@nabard.org](mailto:dfibt@nabard.org)

गाँव बढ़े >> तो देश बढ़े

[www.nabard.org](http://www.nabard.org)

Taking Rural India >> Forward



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

www.rbi.org.in

FIDD.FLC.No. 819/12.01.087/2020-21

January 22, 2021

The Chairman/MD&CEO  
All Lead Banks

Madam/Dear Sir,

**Addendum to Standard Operating Procedure**

Please refer to our letter FIDD.FLC.No 622/12.01.087/2020-21 dated December 10, 2020 on Scaling up of Centres for Financial Literacy (CFL) Project forwarding therewith Standard Operating Procedure for operationalization of the project and modules to be developed in the form of content to be used as part of the project

2. In this connection, based on further discussions with the NGOs and select banks, few additional instructions are being issued as Addendum to the Standard Operating Procedure as detailed in the Annex.

3. You are requested to initiate necessary action to operationalize the project. Please address any queries in this regard to flcfiddco@rbi.org.in.

Yours faithfully,

(Gautam Prasad Borah)

Chief General Manager-in-Charge

वित्तीय समावेशन और विकास विभाग, केंद्रीय कार्यालय, 10वीं मंज़िल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, पो.बा.सं. 10014, मुंबई 400 001

टेलीफोन: Tel: 022-22601000 फैक्स Fax: 91-22-22621011/22619048 ईमेल E-mail: cgmincfidd@rbi.org.in

Financial Inclusion and Development Department, Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg, P.Box No.10014  
Mumbai 400001

हिंदी आसान है, इसका प्रयोग बढ़ाइए

चेतावनी: रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्याँरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.



1. To facilitate operationalization of the CFLs, sponsor banks are advised to release one month OPEX per CFL in advance to the NGOs, on receiving a claim from the NGO concerned. NGOs are required to submit the bill in this regard in the first regular bill after operationalization of the CFL.
2. All NGOs are advised to commence operation of the CFLs in a phased manner over the quarters ending March 2021, June 2021, September 2021 so that all allotted CFLs are operationalized by December 2021. Accordingly, NGOs may identify the CFLs to be opened in each Quarter and forward the Action Plan to the sponsor banks and RBI (both the Regional and Central Office). NGOs which have been allocated CFLs in North Eastern, Eastern & Central Region of the country may accord priority to operationalize the allocated CFLs in these regions preferably by June 2021.
3. The remuneration of officials appointed by NGOs for monitoring/oversight/execution of the CFLs may be provided under the overall funding of the scaled up CFL project with the same being distributed across the CFLs under them. It should however be ensured that details of these officials and the list of CFLs under their oversight is part of the Action Plan submitted by the NGO. However, these expenses should be optimally made keeping in the view overall objective of the CFL.
4. In the pilot CFL project it has been observed that there has been substantial delay in reimbursement of OPEX by banks to NGOs. To obviate any such delay in the Scaled Up CFL project, the process of reimbursement may be streamlined as under:
  - i) NGOs are advised to submit their monthly bills to banks on the first working day of the following month.
  - ii) NGOs may be advised to submit the bills directly to the branch / LDM office / Controlling Office from which reimbursement will be made.
  - iii) An indicative checklist will be separately forwarded by RBI to banks and NGOs for OPEX reimbursement. The bank shall reimburse the NGOs within a week of submission of the bills, if the bills are in order and in accordance with the checklist.

*Burch*



5. A draft MoU/Agreement shall be provided by RBI to the banks and NGOs for their guidance which is being sent separately.

6. In partial modification of the SOP, under the head "Identification of Target Areas", NGOs are now advised to ensure coverage of 50% of the total villages in a block with coverage of at least 30% of the population in the Age Group of 18-60 years in those villages.

7. As indicated in the SOP under the head "Setting up of CFL", initial expenses incurred by the NGO while setting up the CFL, including such activities that are operational in nature viz., site visits etc shall be classified under the head of "Capital Expenditure". NGOs will be advised to submit bills for the same at the earliest to banks.

8. The overall CAPEX limit of Rs 5 lakh per CFL and Rs 9 lakh per CFL per year is inclusive of all taxes.

9. Banks shall designate an authorised official who may enter into a contract signing with the NGOs at the appropriate level, preferably state-wise.

*S. Borkh*

Overridden



संदर्भ सं.राबैं.डीएफआईबीटी.प्रका/ 5599 – 5607 / डीएफआईबीटी-23/ 2020-21

22 जनवरी 2021

परिपत्र सं. 18 / डीएफआईबीटी – 05 / 2021

अध्यक्ष/ प्रबंध निदेशक एवं मुख्य कार्यपालक अधिकारी

बैंक ऑफ इंडिया, स्टेट बैंक ऑफ इंडिया, यूको बैंक, यूनियन बैंक ऑफ इंडिया, पंजाब नेशनल बैंक, बैंक ऑफ बड़ौदा, कैनरा बैंक, सेंट्रल बैंक ऑफ इंडिया, इंडियन बैंक,

महोदया / महोदय,

**वित्तीय साक्षरता केंद्र (सीएफएल) परियोजना -  
परिवर्धन (स्केलिंग अप)**

वित्तीय समावेशन निधि के सलाहकार बोर्ड की दिनांक 09 दिसंबर, 2020 को आयोजित 27वीं बैठक में रु.58.60 करोड़ की परियोजना लागत के साथ 200 सीएफएल की परियोजना के परिवर्धन की स्वीकृति दी है। इस परिवर्धित परियोजना के तहत एक सीएफएल द्वारा 3 ब्लॉक हेतु सेवा प्रदान किए जाने की परिकल्पना की गई है। सीएफएल के परिचालन की सुविधा के लिए भारतीय रिज़र्व बैंक द्वारा तैयार मानक परिचालन प्रक्रिया (एसओपी) संलग्न है।

2. भारतीय रिज़र्व बैंक में आधारित और उनके द्वारा अनुप्रवर्तित परिवर्धित (स्केलड अप) वित्तीय साक्षरता केंद्र (सीएफएल) परियोजना को 01 दिसंबर, 2021 से कार्यान्वित करने के लिए आपके बैंक का चयन किया गया है।

**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.

1

**राष्ट्रीय कृषि और ग्रामीण विकास बैंक**  
**National Bank for Agriculture and Rural Development**

**वित्तीय समावेशन और बैंकिंग प्रौद्योगिकी विभाग**

**Department of Financial Inclusion & Banking Technology**

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051. • Tel.: +91 22 2653 0024 • Fax : +91 22 2653 0150 • E-mail : dfibt@nabard.org

<p>3. सीएफएल परियोजना के लिए वित्तीय समावेशन निधि (एफआईएफ) सहायता</p> <p>वित्तीय समावेशन निधि के सलाहकार बोर्ड के अनुमोदन के अनुसार नाबार्ड इस परियोजना हेतु वित्तीय समावेशन निधि से पूंजीगत व्यय की एकबारगी प्रतिपूर्ति करेगा जो ₹5.00 लाख प्रति सीएफएल की सीमा तक होगी. साथ ही, इस योजना के तहत तीन वर्ष के लिए परिचालनगत व्यय भी उपलब्ध कराया जाएगा जो कुल परिचालनगत व्यय का 90% होगा. किंतु, यह राशि प्रति सीएफएल ₹8.10 लाख प्रति वर्ष से अधिक नहीं होगी. इसलिए, वित्तीय समावेशन निधि से कुल सहायता ₹29.30 लाख प्रति सीएफएल से अधिक नहीं होगी (एक वर्ष हेतु पूंजीगत व्यय + तीन वर्ष हेतु परिचालनगत व्यय). निधि सहायता की पद्धति निम्नानुसार होगी:</p>	<p>3. <b>Funding of the CFL Project from FIF:</b></p> <p>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:</p>
---	---

विवरण Particulars	प्रति सीएफएल एफआईएफ से सहायता Funding from FIF per CFL	प्रायोजक बैंक Sponsor Bank	प्रति सीएफएल कुल सहायता Total per CFL (₹lakh)
पूँजीगत व्यय CAPEX	सीएफएल प्रति ₹5.00 लाख- एक वर्ष के लिए ₹5.00 lakh only per CFL for one year	शून्य / Nil	5.00 lakh
परिचालनगत व्यय OPEX	तीन वर्ष के लिए प्रति सीएफएल ₹8.10 लाख प्रति वर्ष = ₹24.3 लाख ₹8.10 lakh per year per CFL for 3 years = ₹24.3 lakh	₹0.90 lakh per year for 3 years = ₹2.7 lakh	27.00 lakh
कुल Total	₹29.30 lakh	₹2.70 lakh	32.00 lakh
कुल योग Grand Total	₹58.60 करोड़ crore (₹29.30 lakh * 200 सीएफएल CFLs)		

4. पूंजीगत व्यय और परिचालनगत व्यय के लिए जिन मदों पर विचार किया जा सकता है उनकी निदर्शी सूची निम्नानुसार है:

The Sample list of items that can be considered for reimbursement under CAPEX and OPEX are as under:

पूँजीगत व्यय	परिचालनगत व्यय
फर्नीचर और फिक्स्चर की लागत Cost of furniture & Fixtures	परिसर का किराया Rent of the premises
एलसीडी और लैपटॉप / कंप्यूटर की लागत Cost of LCD and Laptop / computer	स्टाफ का वेतन Salary of staff
सार्वजनिक मंच हेतु ध्वनि यंत्रों की व्यवस्था की लागत Cost of public address system	विद्युत प्रभार Electricity charges
हैंड हैल्ड प्रोजेक्टर Hand Held Projector	टेलीफोन और इंटरनेट प्रभार Telephone and internet charges
पोर्टेबल पावर सिस्टम की लागत – अधिमानतः रीचार्जेबल – सोलर पैनल सहित Cost for portable power system preferably rechargeable with solar panel	फील्ड स्तर पर वित्तीय साक्षरता शिविर / संगोष्ठी के आयोजन की लागत Cost of organizing Financial Literacy Camps/seminar at the field level
	प्रचार के प्रयोजन के लिए मुद्रण, लेखन सामग्री, प्रकाशन की लागत Cost of printing, stationery, publications to be used for publicity purpose
वित्तीय साक्षरता के उद्देश्य से प्रासंगिक और आवश्यक कोई अन्य मद Any other item relevant & necessary for the purpose of financial literacy	विषय के विशेषज्ञों आदि को दिए जाने वाले मानदेय सहित विविध व्यय Miscellaneous expenses including honorarium to domain experts, etc.
	वित्तीय साक्षरता के उद्देश्य से प्रासंगिक और आवश्यक कोई अन्य मद Any other item relevant & necessary for the purpose of financial literacy

<p><b>5. योजना के परिचालन के लिए कार्य पद्धति</b></p> <p><b>i. रिसोर्स पर्सन का चयन और प्रशिक्षण</b></p> <p>सामान्यतः, अग्रणी जिला प्रबन्धक (एलडीएम) जिले में परियोजना के कार्यान्वयन के लिए नोडल अधिकारी होंगे.</p>	<p><b>5. Modalities for operationalization of the scheme</b></p> <p><b>i. Identification &amp; Training of Resource Person</b></p> <p>In general, LDM shall be the Nodal Officer for project implementation in a district.</p>
--	--

<p>बैंक सीएफएल परियोजना के परिचालन और वित्तीय पहलुओं के लिए जिम्मेदार नोडल अधिकारियों का विवरण स्पष्ट रूप से एफआईडीडी, सीओ, भारतीय रिज़र्व बैंक के क्षेत्रीय कार्यालयों और गैर सरकारी संगठनों को देंगे.</p> <p><b>वित्तीय दावे और प्रतिपूर्ति</b></p> <p><b>ii. एफआईएफ से सहायता</b></p> <ul style="list-style-type: none"> <li>• नाबार्ड परियोजना के लिए एफआईएफ से पूंजीगत व्यय (अधिकतम दो बार) की प्रतिपूर्ति करेगा. परिचालनगत व्यय एफआईएफ से तीन वर्ष की अवधि के लिए प्रदान किया जाएगा.</li> <li>• परियोजना के लिए गैर सरकारी संगठनों के साथ समझौता करने के बाद बैंक एफआईएफ के तहत अनुदान सहायता की मंजूरी के लिए नाबार्ड को प्रस्ताव (अनुबंध- I के अनुसार) प्रस्तुत करें.</li> <li>• पूंजीगत व्यय के लिए एफआईएफ के तहत प्रतिपूर्ति अधिकतम दो बार और परिचालनगत व्यय के लिए तिमाही आधार पर होगी, जो बैंकों द्वारा नाबार्ड को प्रस्तुत किए गए दावों (अनुलग्नक- II के अनुसार) के आधार पर दी जाएगी. प्रायोजक बैंक, बिल, रसीद आदि संरक्षित रखें, भविष्य में इनकी आवश्यकता पड़ सकती है.</li> <li>• बैंक कड़ाई से यह सुनिश्चित करें कि, जैसा कि पैरा 3 में निर्दिष्ट किया गया है, किसी भी परिस्थिति में, प्रति सीएफएल ₹32 लाख (पूँजीगत व्यय ₹5.00 लाख और परिचालनगत व्यय ₹27.00 लाख का) की कुल सीमा का उल्लंघन न किया जाए.</li> </ul> <p><b>iii. अन्य परिचालनगत कार्य पद्धतियाँ</b></p> <ul style="list-style-type: none"> <li>• सीएफएल के लिए सहायता प्रतिपूर्ति के आधार</li> </ul>	<p>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.</p> <p><b>Financial Claims &amp; Reimbursement</b></p> <p><b>ii. Support from FIF-</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• Reimbursement under FIF for CAPEX will be upto 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.</li> <li>• 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.</li> </ul> <p><b>iii. Other operational modalities</b></p> <ul style="list-style-type: none"> <li>• Support for CFLs shall be made available on a reimbursement basis</li> </ul>
---	---

<p>पर उपलब्ध कराई जाएगी और इस प्रयोजन के लिए कोई अग्रिम नहीं दिया जाएगा.</p> <ul style="list-style-type: none"> <li>• किसी बैंक को एक से अधिक राज्यों में सीएफएल की स्थापना के लिए चयनित किए जाने की स्थिति में, बैंक राज्य-वार प्रस्ताव को विभाजित करे और नाबार्ड के संबंधित क्षेत्रीय कार्यालय को प्रस्तुत करे.</li> <li>• किसी भी उपाय के लिए एफआईएफ के तहत सहायता नाबार्ड द्वारा पूर्व-अनुमोदित होनी चाहिए और इसलिए मंजूरी की तिथि के बाद किए गए व्यय पर ही विचार किया जाएगा.</li> </ul> <p><b>iv. अनुप्रवर्तन प्रणाली</b></p> <ul style="list-style-type: none"> <li>• ब्लॉक स्तर पर बेहतर समन्वय के लिए, भारतीय रिज़र्व बैंक के क्षेत्रीय कार्यालयों द्वारा बैंकों के संबंधित एलडीएम/ रिसोर्स पर्सन को सूचित किया जाएगा कि वे समय-समय पर ब्लॉक में काम करने वाले सीएफएल फ़ैसिलिटेटरों को ब्लॉक स्तरीय बैंकर्स समिति (बीएलबीसी) की बैठकों में आमंत्रित करें ताकि ब्लॉक में सक्रिय बैंक शाखाओं के साथ उनका संपर्क बढ़ सके.</li> <li>• नाबार्ड के डीडीएम को भी जिले में सीएफएल परियोजना के कार्यान्वयन में शामिल किया जाए.</li> </ul>	<p>and no advance shall be granted for the purpose.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> </ul> <p><b>iv. Monitoring Mechanism</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• DDMs of NABARD may also be involved closely with the functioning of the CFL Project in the district.</li> </ul>
--	--

भवदीया



(अंजना लामा)

महाप्रबंधक

अनुलग्नक : यथोक्त

बैंक द्वारा नाबार्ड को ब्लॉक स्तर पर वित्तीय समावेशन निधि से वित्तीय साक्षरता केंद्र की स्थापना की सूचना देने के लिए फॉर्मेट

बैंक के लेटरहेड पर

दिनांक : .....

संदर्भ. सं. ....

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

महोदय/ महोदया,

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

उपर्युक्त विषय पर कृपया दिनांक ..... के भारतीय रिजर्व बैंक के एफआईडीडी केंद्रीय कार्यालय के पत्र सं. एफआईडीडी.सीओ.एफएलसी.सं / 12.01.087/2020- 21 का अवलोकन करें. इस संबंध में, यह प्रमाणित किया जाता है कि हमने वित्तीय साक्षरता केंद्र (सीएफएल) की स्थापना के लिए मेसर्स ..... (एजेंसी/ एनजीओ का नाम) के साथ समझौता किया है जिसका विवरण निम्नानुसार है:

क्रम.सं.	जिले का नाम	गांव/ शहर और ब्लॉक का क्रमांक	पिनकोड	अनुमानित व्यय		नाबार्ड से मांगी गई अनुदान सहायता
				पूँजीगत	परिचालनगत (3 वर्ष के लिए)	

अनुरोध है कि कृपया वित्तीय समावेशन निधि से से ₹..... (रुपए ..... मात्र) की सहायता मंजूर करें.

भवदीय

(प्राधिकृत हस्ताक्षरकर्ता)

नाम

पदनाम

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

Date : .....

Letter Ref. No. ....

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

Dear Sir / Madam,

**Proposal for Pilot Project on setting up of Centres 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.

Sr.No.	Name of the District	No. of the village/town and Block	Pincode	Estimated expenditure		Grant Assistance sought from NABARD
				CAPEX	OPEX (for 3 years)	

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

Yours faithfully

**(Authorised Signatory)**

**Name**

**Designation**

वित्तीय समावेशन निधि से वित्तीय साक्षरता केंद्र (सीएफएल) पर हुए व्यय की प्रतिपूर्ति हेतु दावा - प्रारूप

बैंक के लेटरहेड पर

दिनांक : .....

संदर्भ सं. ....

मुख्य महाप्रबंधक  
राष्ट्रीय कृषि और ग्रामीण विकास बैंक  
..... क्षेत्रीय 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 ₹..... (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:

क्रम सं.	सीएफएल का नाम और पता	पूंजीगत व्यय (केपैक्स)			परिचालनगत व्यय (ओपैक्स)		
		खरीदे गए सामान का विवरण	सामान की लागत	नाबार्ड से मांगी गई अनुदान सहायता	व्यय की मद	किया गया व्यय	नाबार्ड से मांगी गई अनुदान सहायता @ 90%
1							
2							
3							

2. हम प्रमाणित करते हैं कि ----- सीएफएल के लिए उपर्युक्त विवरण के अनुसार केपैक्स के लिए ₹..... (रुपए ..... मात्र) और ओपैक्स के लिए ₹..... (रुपए ..... मात्र) का व्यय किया गया है. इस व्यय से संबंधित मूल बिल, रसीद आदि संरक्षित रखे जाएंगे ताकि भविष्य में आवश्यकता पड़ने पर वे प्रमाणन के लिए उपलब्ध रहें.

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

भवदीय

(प्राधिकृत हस्ताक्षरकर्ता)

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

Date : .....

Letter Ref. No. ....

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

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:

Sr . N o.	Name & Address of the CFL	Capital Expenditure (CAPEX)			Operational Expenditure (OPEX)		
		Descript ion of item purchas ed	Cost of the item	Grant assistan ce sought for from NABARD	Item of Expe ndit ure	Expendi ture incurre d	Grant Sought for from NABARD @ 90%
1							
2							
3							

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- .....	2
A. SOP for NGOs .....	3
1. Common name & logo – .....	3
2. Identification of Target Areas .....	3
3. Setting up of CFL .....	3
4. Demand Survey .....	4
5. Identification of Target Groups.....	4
6. Delivery of Content .....	5
7. MIS & Reporting Mechanism .....	5
8. Post-training Follow Up and End Outcomes.....	5
9. Continuity and Sustaining the outcomes.....	6
10. Monitoring Mechanism.....	6
11. Financial Claims & Process Flow .....	7
Process flow for reimbursement of claims from Financial Inclusion Fund (FIF)- .....	7
B. SOP for Banks .....	8
1. Identification & Training of Resource Person .....	8
2. Financial Claims & Reimbursement .....	8
Support from FIF- .....	8
3. Monitoring Mechanism .....	8

## 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-

Funding Details	Funding from DEA Fund or FIF (as applicable)	Sponsor banks
CAPEX	Rs 5 Lakh	Nil
OPEX	Rs 8.1 Lakh per year for three years= Rs 24.3 Lakh	Rs 0.9 Lakh per year for three years= Rs 2.7 Lakh
Total	Rs 29.3 Lakh	Rs 2.7 Lakh
Grand Total per CFL	Rs 32 Lakh	

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:



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 training 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 be entered on the CFL online portal.

S.No	Indicative list of End Outcomes
1	Number of accounts opened
2	Number of accounts reactivated

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
<b>Facilitating access to social welfare schemes/insurance</b>	
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 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.
- 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

**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

Date : .....

Letter Ref. No. ....

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

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:

Sr.No.	Name of the District	Name of the village/town and Block	Pincode	Estimated expenditure		Grant Assistance sought from FIF
				CAPEX	OPEX (for 3 years)	

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

Yours faithfully

**(Authorised Signatory)**

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

Date : .....

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:

Sr. No.	Name & Address of the CFL	Capital Expenditure (CAPEX)			Operational Expenditure (OPEX)		
		Description of item purchased	Cost of the item	Grant assistance sought for from FIF	Item of Expenditure	Expenditure incurred	Grant Sought for from FIF@90%
1							
2							
3							

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)

Overridden



# 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

Details of 200 CFLs proposed to be set up in Phase I (December 2021) to be supported by Financial Inclusion Fund

S.No.	State/UT	District	Sponsor Bank	NGO allotted	Block Identified for Setting up of CFL	Adjacent Block 1	Adjacent Block 2	Funding Source
1	Odisha	MALKANGIRI	State Bank of India	DHAN Foundation	KALIMELA	PODIA,	KORUKUNDA	Financial Inclusion Fund
2	Odisha	MALKANGIRI	State Bank of India	DHAN Foundation	MALKANGIRI	KHAIRAPUT,	KUDUMULGUMA	Financial Inclusion Fund
3	Odisha	Koraput	Bank of India	DHAN Foundation	BOIPARIGUDA	LAMTAPUT (KORAPUT Dist),	MATHILI (MALKANGIRI Dist)	Financial Inclusion Fund
4	Odisha	Koraput	Bank of India	DHAN Foundation	SEMLIGUDA	NANDAPUR,	POTTANGI	Financial Inclusion Fund
5	Odisha	Koraput	Bank of India	DHAN Foundation	JEYPORE	KUNDRA,	KOTPAD	Financial Inclusion Fund
6	Odisha	Koraput	Bank of India	DHAN Foundation	KORAPUT	DASMANTPUR,	BORIGUMMA	Financial Inclusion Fund
7	Odisha	Koraput	Bank of India	DHAN Foundation	LAXMIPUR	BANDHUGAON,	NARAYANPATNA	Financial Inclusion Fund
8	Odisha	Nabarangpur	State Bank of India	DHAN Foundation	NABARANGPUR / NAWRANGPUR	TENTULIKHUNTI,	NANDAHANDI	Financial Inclusion Fund
9	Odisha	Nabarangpur	State Bank of India	DHAN Foundation	KOSAGUMUDA	PAPADAHANDI,	DABUGAM / DABUGAON	Financial Inclusion Fund
10	Odisha	Nabarangpur	State Bank of India	DHAN Foundation	UMARKOTE	RAIGHAR,	JHARIGAM/ JHARIGAON	Financial Inclusion Fund
11	Odisha	KALAHANDI	Bank of India	DHAN Foundation	KOKSARA	CHANDAHANDI (NABARANGPUR District),	DHARAMGARH (KALAHANDI District)	Financial Inclusion Fund
12	Odisha	KALAHANDI	Bank of India	DHAN Foundation	KALAMPUR	JAIPATNA,	THUAMUL-RAMPUR	Financial Inclusion Fund
13	Odisha	KALAHANDI	Bank of India	DHAN Foundation	BHAWANIPATNA	JUNAGARH,	LANJIGARH	Financial Inclusion Fund
14	Odisha	KALAHANDI	Bank of India	DHAN Foundation	KESINGA	MADANPUR-RAMPUR,	NARLA	Financial Inclusion Fund
15	Odisha	NUAPADA	State Bank of India	DHAN Foundation	KHARIAR	GOLAMUNDA(KALAHANDI District),	SINAPALLI (NUAPADA District)	Financial Inclusion Fund
16	Odisha	NUAPADA	State Bank of India	DHAN Foundation	NUAPADA	KOMNA,	BODEN	Financial Inclusion Fund
17	Odisha	Bolangir (Balangir)	Bank of India	DHAN Foundation	GUDVELLA	KARLAMUNDA(KALAHANDI District),	SAINTALA (BOLANGIR District)	Financial Inclusion Fund
18	Odisha	Bolangir (Balangir)	Bank of India	DHAN Foundation	TUREIKELA	BELPARA,	KHAPRAKHOL	Financial Inclusion Fund
19	Odisha	Bolangir (Balangir)	Bank of India	DHAN Foundation	LOISINGHA	AGALPUR,	PUINTALA	Financial Inclusion Fund
20	Odisha	Bolangir (Balangir)	Bank of India	DHAN Foundation	BOLANGIR	PATNAGARH,	DEOGAON	Financial Inclusion Fund
21	Odisha	GAJAPATI	Union Bank of India	DHAN Foundation	MOHANA	NUAGADA,	R.UDAYAGIRI	Financial Inclusion Fund
22	Odisha	GAJAPATI	Union Bank of India	DHAN Foundation	PARLAKHEMUNDI (GOSANI)	RAYAGADA,	GUMMA	Financial Inclusion Fund
23	Odisha	RAYAGADA	State Bank of India	DHAN Foundation	GUNUPUR	KASINAGAR(GAJAPATI District),	PADMAPUR (RAYAGADA District)	Financial Inclusion Fund
24	Odisha	RAYAGADA	State Bank of India	DHAN Foundation	RAMANAGUDA	GUDARI,	KOLNARA	Financial Inclusion Fund
25	Odisha	RAYAGADA	State Bank of India	DHAN Foundation	MUNIGUDA	CHANDRAPUR,	BISSAMCUTTACK	Financial Inclusion Fund
26	Odisha	RAYAGADA	State Bank of India	DHAN Foundation	RAYAGADA	KASHIPUR,	KALYANSINGHPUR	Financial Inclusion Fund
27	Odisha	KANDHAMAL	Bank of India	DHAN Foundation	BALLIGUDA	TUMUDIBANDH,	KOTAGARH	Financial Inclusion Fund
28	Odisha	KANDHAMAL	Bank of India	DHAN Foundation	RAKIA	K. NUAGAON,	DARINGBADI	Financial Inclusion Fund
29	Odisha	KANDHAMAL	Bank of India	DHAN Foundation	TIKABALI	CHAKAPAD	, G. UDAYAGIRI	Financial Inclusion Fund
30	Odisha	KANDHAMAL	Bank of India	DHAN Foundation	PHULBANI	PHIRINGIA,	KHAJURIPADA	Financial Inclusion Fund
31	Odisha	Cuttack	UCO Bank	DHAN Foundation	BADAMBA	NARASINGPUR,	TIGIRIA	Financial Inclusion Fund
32	Odisha	Cuttack	UCO Bank	DHAN Foundation	SALEPUR	MAHANGA,	NISCHINTAKOILI	Financial Inclusion Fund
33	Odisha	Cuttack	UCO Bank	DHAN Foundation	CUTTACK	KANTAPADA,	NIALI	Financial Inclusion Fund
34	Odisha	Cuttack	UCO Bank	DHAN Foundation	BARANGA	BANKI,	DAMPARA	Financial Inclusion Fund
35	Odisha	DHENKANAL	UCO Bank	DHAN Foundation	GONDIA (DHENKANAL DIST)	ATHAGARH (CUTTACK DISTRICT)	CHOUDWAR (CUTTACK DISTRICT)	Financial Inclusion Fund
36	Odisha	DHENKANAL	UCO Bank	DHAN Foundation	DHENKANAL	OLAPADA	HINDOL	Financial Inclusion Fund
37	Odisha	DHENKANAL	UCO Bank	DHAN Foundation	KAMAKHYANAGAR	PARJANG	BHUBAN	Financial Inclusion Fund
38	Odisha	DHENKANAL	UCO Bank	DHAN Foundation	KANKADAHAD	KANIHA (ANGUL DISTRICT)	PALAHADA (ANGUL DISTRICT)	Financial Inclusion Fund
39	Odisha	BHADRAK	UCO Bank	DHAN Foundation	BHANDARIPOKHARI	BHADRAK	BANT/BONTH	Financial Inclusion Fund
40	Odisha	BHADRAK	UCO Bank	DHAN Foundation	TIHIDI	CHANDABALI	DHAMNAGAR	Financial Inclusion Fund
41	Odisha	BHADRAK	UCO Bank	DHAN Foundation	BASUDEVPUR	SIMULIA (BALASORE / BALESWAR District)	SORO ((BALASORE / BALESWAR District)	Financial Inclusion Fund
42	Odisha	KENDRAPARA	Bank of India	DHAN Foundation	AUL	RAJKANIKI	RAJNAGAR	Financial Inclusion Fund
43	Odisha	KENDRAPARA	Bank of India	DHAN Foundation	MARSAGAI	GARADPUR	MAHAKALPARA	Financial Inclusion Fund
44	Odisha	KENDRAPARA	Bank of India	DHAN Foundation	KENDRAPARA	PATTAMUNDAI	DERABIS	Financial Inclusion Fund
45	Odisha	Mayurbhanj	Bank of India	DHAN Foundation	JASHIPUR	BANGRIPOSI	SAMAKHUNTA	Financial Inclusion Fund
46	Odisha	Mayurbhanj	Bank of India	DHAN Foundation	THAKURMUNDA	KARANJIA	KAPTIPADA	Financial Inclusion Fund
47	Odisha	KEONJHAR	Bank of India	DHAN Foundation	JHUMPURA	JODA	CHAMPUA	Financial Inclusion Fund
48	Odisha	Sundargarh	State Bank of India	DHAN Foundation	LAHUNIPADA	KOIDA	BONAI / BONAIGARH	Financial Inclusion Fund
49	Odisha	DEOGARH	Bank of India	DHAN Foundation	TILEIBANI	REAMAL	BARKOTE	Financial Inclusion Fund
50	Odisha	Bargah	Bank of India	DHAN Foundation	RAJBORASOMBAR (PADAMPUR)	JHARBANDH	PAIKMAL	Financial Inclusion Fund
51	Odisha	Puri	UCO Bank	DHAN Foundation	BRAHMAGIRI	KANAS	KRUSHNAPRASAD	Financial Inclusion Fund
52	Odisha	Nayagarh	State Bank of India	DHAN Foundation	DASPALLA	GANIA	NUAGAON	Financial Inclusion Fund
53	Tripura	Dhalai	Punjab National Bank	CRISIL Foundation	Salema	Durga Chowmuhan,	Ambassa	Financial Inclusion Fund
54	Tripura	Dhalai	Punjab National Bank	CRISIL Foundation	Dumbur Nagar	GangaNagar,	Raishyabari	Financial Inclusion Fund
55	Tripura	North Tripura	Punjab National Bank	CRISIL Foundation	Dasda	Jampur Hills	Laljuri	Financial Inclusion Fund
56	Tripura	North Tripura	Punjab National Bank	CRISIL Foundation	Jubaraaj Nagar	Kalacherra,	Panisagar	Financial Inclusion Fund
57	Tripura	West Tripura	Punjab National Bank	CRISIL Foundation	Mandwi	Jirania,	Hezamara	Financial Inclusion Fund
58	Tripura	Khowai	Punjab National Bank	CRISIL Foundation	Kalyanpur	Munglakami,	Padmabil	Financial Inclusion Fund
59	Tripura	South Tripura	Punjab National Bank	CRISIL Foundation	Rajnagar	Bharatchandranagar,	Bokafa	Financial Inclusion Fund

60	Tripura	South Tripura	Punjab National Bank	CRISIL Foundation	Satchand	Rajnagar,	Rupaichari	Financial Inclusion Fund
61	Tripura	Gomati	Punjab National Bank	CRISIL Foundation	Amarpur	Ompi	Karbook	Financial Inclusion Fund
62	Tripura	Sepahijala	Punjab National Bank	CRISIL Foundation	Boxanagar	Charilam	Nalchar	Financial Inclusion Fund
63	Uttar Pradesh	Agra	Canara Bank	CRISIL Foundation	Fatehpur Sikri	Achnera	Akola	Financial Inclusion Fund
64	Uttar Pradesh	Agra	Canara Bank	CRISIL Foundation	Bah	Pinahat	Jaitpur Kalan	Financial Inclusion Fund
65	Uttar Pradesh	Agra	Canara Bank	CRISIL Foundation	Fatehabad	Kheragarh	Sainyan	Financial Inclusion Fund
66	Uttar Pradesh	Aligarh	Canara Bank	CRISIL Foundation	Atrauli	Bijauli	Gangiri	Financial Inclusion Fund
67	Uttar Pradesh	Aligarh	Canara Bank	CRISIL Foundation	Khair	Tappal	Chandaus	Financial Inclusion Fund
68	Uttar Pradesh	Aligarh	Canara Bank	CRISIL Foundation	Dhanipur	Jawan	Lodha	Financial Inclusion Fund
69	Uttar Pradesh	Allahabad	Bank of Baroda	Swadhaar FinAccess	Bahadurpur	Saidabad	Phulpur	Financial Inclusion Fund
70	Uttar Pradesh	Allahabad	Bank of Baroda	Swadhaar FinAccess	Kaudihar	Mauaima	Soraon	Financial Inclusion Fund
71	Uttar Pradesh	Allahabad	Bank of Baroda	Swadhaar FinAccess	Karchana	Chaka	Kaundhiara	Financial Inclusion Fund
72	Uttar Pradesh	Ambedkar Nagar	Bank of Baroda	ISMW	Baskhari	Tanda	Alapur (Ramnagar)	Financial Inclusion Fund
73	Uttar Pradesh	Auraiya	Central Bank of India	ISMW	Bidhuna	Sahar	Etwakatra	Financial Inclusion Fund
74	Uttar Pradesh	Azamgarh	Union Bank of India	Swadhaar FinAccess	Tarwa	Mehnagar	Lahuwakhurd Pathna	Financial Inclusion Fund
75	Uttar Pradesh	Azamgarh	Union Bank of India	Swadhaar FinAccess	Mohmadpur	Tahbarpur	Rani Ki Sarai	Financial Inclusion Fund
76	Uttar Pradesh	Azamgarh	Union Bank of India	Swadhaar FinAccess	Jahanaganj	Sathiyon	Azmatgarh	Financial Inclusion Fund
77	Uttar Pradesh	Azamgarh	Union Bank of India	Swadhaar FinAccess	Haralya	Mahrajganj	Bilariyaganj	Financial Inclusion Fund
78	Uttar Pradesh	Baghpat	Canara Bank	CRISIL Foundation	Baraut	Chhaprauli	Binauli	Financial Inclusion Fund
79	Uttar Pradesh	Bahraich	Indian Bank	Swadhaar FinAccess	Huzurpur	Visheshwarganj	Payagpur	Financial Inclusion Fund
80	Uttar Pradesh	Bahraich	Indian Bank	Swadhaar FinAccess	Mihirpurwa	Risia	Nawabganj	Financial Inclusion Fund
81	Uttar Pradesh	Bahraich	Indian Bank	Swadhaar FinAccess	Shivpur	Mahsi	Tejwapur	Financial Inclusion Fund
82	Uttar Pradesh	Ballia	Central Bank of India	Swadhaar FinAccess	Rasda	Chilkahar	Nagra	Financial Inclusion Fund
83	Uttar Pradesh	Ballia	Central Bank of India	Swadhaar FinAccess	Maniyar	Nawanagar	Bansdeeh	Financial Inclusion Fund
84	Uttar Pradesh	Ballia	Central Bank of India	Swadhaar FinAccess	Reoti	Bairiya	Murli Chhapda	Financial Inclusion Fund
85	Uttar Pradesh	Balrampur	Central Bank of India	Swadhaar FinAccess	Utrala	Genidas Buzurg	Rehra Bazaar	Financial Inclusion Fund
86	Uttar Pradesh	Banda	Indian Bank	Swadhaar FinAccess	Baberu	Bisanda	Kamasin	Financial Inclusion Fund
87	Uttar Pradesh	Barabanki	Bank of India	ISMW	Bani Kodar	Dariyabad	Puredalai	Financial Inclusion Fund
88	Uttar Pradesh	Barabanki	Bank of India	ISMW	Suratganj	Sirauli Gauspur	Ramnagar	Financial Inclusion Fund
89	Uttar Pradesh	Barabanki	Bank of India	ISMW	Harakh	Masauli	Siddhaur	Financial Inclusion Fund
90	Uttar Pradesh	Bareilly	Bank of Baroda	CRISIL Foundation	Bhuta	Bithan Chainpur	Faridpur	Financial Inclusion Fund
91	Uttar Pradesh	Bareilly	Bank of Baroda	CRISIL Foundation	Richha (Damkhoda)	Bhojipura	Baheri	Financial Inclusion Fund
92	Uttar Pradesh	Basti	Bank of India	Swadhaar FinAccess	Bahadurpur	Kudara	Dubauliya	Financial Inclusion Fund
93	Uttar Pradesh	Basti	Bank of India	Swadhaar FinAccess	Rudhali	Sallaia Gopalpur	Ramnagar	Financial Inclusion Fund
94	Uttar Pradesh	Basti	Bank of India	Swadhaar FinAccess	Paras Rampur	Vikramjot	Kaptanganj	Financial Inclusion Fund
95	Uttar Pradesh	Bhim Nagar	Canara Bank	CRISIL Foundation	Gunnaur	Rajpura	Junawai	Financial Inclusion Fund
96	Uttar Pradesh	Bijnor	Punjab National Bank	CRISIL Foundation	Kiratpur	Afzalgarh	Aakoo	Financial Inclusion Fund
97	Uttar Pradesh	Bijnor	Punjab National Bank	CRISIL Foundation	Noorpur	Haldaur	Budhanpur	Financial Inclusion Fund
98	Uttar Pradesh	Budaun	Punjab National Bank	CRISIL Foundation	Qadar Chowk	Usanwa	Dehgawan	Financial Inclusion Fund
99	Uttar Pradesh	Budaun	Punjab National Bank	CRISIL Foundation	Bisauli	Islamnagar	Asafpur	Financial Inclusion Fund
100	Uttar Pradesh	Budaun	Punjab National Bank	CRISIL Foundation	Samner	Data Ganj	Miaon	Financial Inclusion Fund
101	Uttar Pradesh	Bulandshahr	Punjab National Bank	CRISIL Foundation	Jahangirabad	Anoopsahar	Unchagaon	Financial Inclusion Fund
102	Uttar Pradesh	Bulandshahr	Punjab National Bank	CRISIL Foundation	Lakhaoti	Siyana	BB Nagar	Financial Inclusion Fund
103	Uttar Pradesh	Bulandshahr	Punjab National Bank	CRISIL Foundation	Shiarpur	Debai	Danpur	Financial Inclusion Fund
104	Uttar Pradesh	Chandauli	Union Bank of India	Swadhaar FinAccess	Chakia	Shahabganj	Naugarh	Financial Inclusion Fund
105	Uttar Pradesh	Chhtrapati Sahuji Maharaj Nagar	Bank of Baroda	ISMW	Sangrampur	Bhetua	Bhadar	Financial Inclusion Fund
106	Uttar Pradesh	Chhtrapati Sahuji Maharaj Nagar	Bank of Baroda	ISMW	Tiloi	Shukul Bazar	Singhpur	Financial Inclusion Fund
107	Uttar Pradesh	Chitrakoot	Indian Bank	Swadhaar FinAccess	Manikpur	Ramnagar	Mau	Financial Inclusion Fund
108	Uttar Pradesh	Deoria	Central Bank of India	Swadhaar FinAccess	Bankata	Lar	Bhatpar Rani	Financial Inclusion Fund
109	Uttar Pradesh	Deoria	Central Bank of India	Swadhaar FinAccess	Barhaj	Rudrapur	Bhalauni	Financial Inclusion Fund
110	Uttar Pradesh	Deoria	Central Bank of India	Swadhaar FinAccess	Tarkulwa	Desahi Deoria	Rampur Karkhana	Financial Inclusion Fund
111	Uttar Pradesh	Etah	Canara Bank	CRISIL Foundation	Jaithra	Sakit	Aliganj	Financial Inclusion Fund
112	Uttar Pradesh	Etawah	Central Bank of India	ISMW	Bharthana	Chakarnagar	Takha	Financial Inclusion Fund
113	Uttar Pradesh	Faizabad	Bank of Baroda	ISMW	Masodha	Bikapur	Sohawal	Financial Inclusion Fund
114	Uttar Pradesh	Faizabad	Bank of Baroda	ISMW	Amaniganj (Kumarganj)	Haringtonganj (Shahganj)	Milkipur	Financial Inclusion Fund
115	Uttar Pradesh	Faizabad	Bank of Baroda	ISMW	Maya Bazar	Pura Bazar	Tarun	Financial Inclusion Fund
116	Uttar Pradesh	Farukhabad	Bank of India	ISMW	Shamshabad	Nawabganj	Kaimganj	Financial Inclusion Fund
117	Uttar Pradesh	Fatehpur	Bank of Baroda	ISMW	Airaya	Dhata	Vijayipur	Financial Inclusion Fund
118	Uttar Pradesh	Fatehpur	Bank of Baroda	ISMW	Bahua	Asothar	Haswa	Financial Inclusion Fund
119	Uttar Pradesh	Fatehpur	Bank of Baroda	ISMW	Deomai	Khajuha	Amauli	Financial Inclusion Fund
120	Uttar Pradesh	Firozabad	Bank of India	CRISIL Foundation	Jasrana	Eka	Araon	Financial Inclusion Fund
121	Uttar Pradesh	Ghazipur	Union Bank of India	Swadhaar FinAccess	Deokali	Karanda	Manihari	Financial Inclusion Fund
122	Uttar Pradesh	Ghazipur	Union Bank of India	Swadhaar FinAccess	Birno	Jakhania	Mardah	Financial Inclusion Fund
123	Uttar Pradesh	Ghazipur	Union Bank of India	Swadhaar FinAccess	Bhawarkol	Barachawar	Reotipur	Financial Inclusion Fund
124	Uttar Pradesh	Gonda	Indian Bank	Swadhaar FinAccess	Colonelganj	Haldharmau	Paraspur	Financial Inclusion Fund
125	Uttar Pradesh	Gonda	Indian Bank	Swadhaar FinAccess	Katra Bazar	Rupaidih	Itiyathok	Financial Inclusion Fund

126	Uttar Pradesh	Gonda	Indian Bank	Swadhaar FinAccess	Tarabganj	Wazirganj	Nawabganj	Financial Inclusion Fund
127	Uttar Pradesh	Gorakhpur	Indian Bank	Swadhaar FinAccess	Khorabar	Sardarnagar	Brahmpur	Financial Inclusion Fund
128	Uttar Pradesh	Gorakhpur	Indian Bank	Swadhaar FinAccess	Sahjanwa	Piprauli	Khajni	Financial Inclusion Fund
129	Uttar Pradesh	Gorakhpur	Indian Bank	Swadhaar FinAccess	Chagawan	Jungle Kaudiya	Campianganj	Financial Inclusion Fund
130	Uttar Pradesh	Hamirpur	Punjab National Bank	Swadhaar FinAccess	Bharua Sumerpur	Kurara	Maudaha	Financial Inclusion Fund
131	Uttar Pradesh	Hardoi	Bank of India	ISMW	Shahabad	Todarpur	Pihani	Financial Inclusion Fund
132	Uttar Pradesh	Hardoi	Bank of India	ISMW	Harpalpur	Bharkhani	Sandi	Financial Inclusion Fund
133	Uttar Pradesh	Hardoi	Bank of India	ISMW	Ahlori	Bawan	Tandiawan	Financial Inclusion Fund
134	Uttar Pradesh	Jalaun	Indian Bank	Swadhaar FinAccess	Rampura	Kuthond	Nadigaon	Financial Inclusion Fund
135	Uttar Pradesh	Jaunpur	Union Bank of India	Swadhaar FinAccess	Kerakat	Muftiganj	Dobhi	Financial Inclusion Fund
136	Uttar Pradesh	Jaunpur	Union Bank of India	Swadhaar FinAccess	Rampur	Barsethi	Ramnagar	Financial Inclusion Fund
137	Uttar Pradesh	Jaunpur	Union Bank of India	Swadhaar FinAccess	Badlapur	Buxa	Maharajganj	Financial Inclusion Fund
138	Uttar Pradesh	Jhansi	Punjab National Bank	Swadhaar FinAccess	Baragaon	Babina	Chirgaon	Financial Inclusion Fund
139	Uttar Pradesh	Jyotiba Phule Nagar (Amroha)	Canara Bank	CRISIL Foundation	Gajraula	Hasanpur	Gangeshwari	Financial Inclusion Fund
140	Uttar Pradesh	Kannauj	Bank of India	ISMW	Saurikh	Talgram	Haseran	Financial Inclusion Fund
141	Uttar Pradesh	Kanpur Dehat-Rural	Bank of Baroda	ISMW	Akabarpur	Derapur	Malasa	Financial Inclusion Fund
142	Uttar Pradesh	Kanpur Dehat-Rural	Bank of Baroda	ISMW	Amraudha	Sarvankheda	Rajpur	Financial Inclusion Fund
143	Uttar Pradesh	Kansi Ram Nagar (Kasganj)	Canara Bank	CRISIL Foundation	Amanpur	Saharwar	Sidhpura	Financial Inclusion Fund
144	Uttar Pradesh	Kaushambi	Bank of Baroda	Swadhaar FinAccess	Manjhanpur	Sirathu	Muratganj	Financial Inclusion Fund
145	Uttar Pradesh	Kushi Nagar (Padrauna)	Central Bank of India	Swadhaar FinAccess	Captainganj	Ramkola	Nebua Naurangiya	Financial Inclusion Fund
146	Uttar Pradesh	Kushi Nagar (Padrauna)	Central Bank of India	Swadhaar FinAccess	Kasia	Sukrauli	Hata	Financial Inclusion Fund
147	Uttar Pradesh	Kushi Nagar (Padrauna)	Central Bank of India	Swadhaar FinAccess	Tamkuhi	Fazilnagar	Seorahi	Financial Inclusion Fund
148	Uttar Pradesh	Lakhimpur-Kheri	Indian Bank	ISMW	Mohammadi	Gola (Kumbhi)	Lakhimpur	Financial Inclusion Fund
149	Uttar Pradesh	Lakhimpur-Kheri	Indian Bank	ISMW	Nighasan	Ramiyabehar	Dhaurahara	Financial Inclusion Fund
150	Uttar Pradesh	Lakhimpur-Kheri	Indian Bank	ISMW	Pasgawan	Mitauli	Behjam	Financial Inclusion Fund
151	Uttar Pradesh	Lakhimpur-Kheri	Indian Bank	ISMW	Phool Behar	Issahagar	Nakaha	Financial Inclusion Fund
152	Uttar Pradesh	Lakhimpur-Kheri	Indian Bank	ISMW	Palia	Bijuwa	Bankeyganj	Financial Inclusion Fund
153	Uttar Pradesh	Lalitpur	Punjab National Bank	Swadhaar FinAccess	Mehroni	Madawra	Talbahet	Financial Inclusion Fund
154	Uttar Pradesh	Lucknow	Bank of India	ISMW	Maal	Malihabad	Kakori	Financial Inclusion Fund
155	Uttar Pradesh	Mahamaya Nagar (Hathras)	Canara Bank	CRISIL Foundation	Sasni	Sadabad	Mursan	Financial Inclusion Fund
156	Uttar Pradesh	Maharajganj	Indian Bank	Swadhaar FinAccess	Laxmipur	Dhani	Brijmanganj	Financial Inclusion Fund
157	Uttar Pradesh	Maharajganj	Indian Bank	Swadhaar FinAccess	Partawal	Paniyara	Ghughuli	Financial Inclusion Fund
158	Uttar Pradesh	Maharajganj	Indian Bank	Swadhaar FinAccess	Mithaura	Siswa	Nichlaul	Financial Inclusion Fund
159	Uttar Pradesh	Mahoba	Indian Bank	Swadhaar FinAccess	Jaitpur	Kabrai	Charkhari	Financial Inclusion Fund
160	Uttar Pradesh	Mainpuri	Bank of India	CRISIL Foundation	Jagir	Sultanganj	Barnahal	Financial Inclusion Fund
161	Uttar Pradesh	Mathura	Canara Bank	CRISIL Foundation	Manth	Raya	Naujheel	Financial Inclusion Fund
162	Uttar Pradesh	Mathura	Canara Bank	CRISIL Foundation	Chhata	Nandgaon	Gobardhan	Financial Inclusion Fund
163	Uttar Pradesh	Mau (Mau Nath Bahnan)	Union Bank of India	Swadhaar FinAccess	Pardaha	Kopaganj	Ghosi	Financial Inclusion Fund
164	Uttar Pradesh	Mirzapur	Indian Bank	Swadhaar FinAccess	Shikhar	Majhwa	Chunar	Financial Inclusion Fund
165	Uttar Pradesh	Mirzapur	Indian Bank	Swadhaar FinAccess	Marihan	Rajgarh	Pahari	Financial Inclusion Fund
166	Uttar Pradesh	Mirzapur	Indian Bank	Swadhaar FinAccess	Lalganj	Haliya	Chhanbey	Financial Inclusion Fund
167	Uttar Pradesh	Moradabad	Canara Bank	CRISIL Foundation	Bhagatpur	Bilari	Kunderki	Financial Inclusion Fund
168	Uttar Pradesh	Muzaffarnagar	Punjab National Bank	CRISIL Foundation	Khatauli	Budhana	Jansath	Financial Inclusion Fund
169	Uttar Pradesh	Pilibhit	Bank of Baroda	CRISIL Foundation	Bisalpur	Bilsanda	Barkhera	Financial Inclusion Fund
170	Uttar Pradesh	Prabudh Nagar (Shamli)	Punjab National Bank	CRISIL Foundation	Unn	Kairana	Thanabhwan	Financial Inclusion Fund
171	Uttar Pradesh	Pratapgarh	Bank of Baroda	Swadhaar FinAccess	Sahdwa Chandrika	Sadar	Mandhata	Financial Inclusion Fund
172	Uttar Pradesh	Pratapgarh	Bank of Baroda	Swadhaar FinAccess	Baba Bekharnath Dham	Patti	Kunda	Financial Inclusion Fund
173	Uttar Pradesh	Pratapgarh	Bank of Baroda	Swadhaar FinAccess	Lalganj Ajhara	Aaspur Devsara	Kalakankar	Financial Inclusion Fund
174	Uttar Pradesh	Rae Bareli	Bank of Baroda	ISMW	Jagatpur	Deenshah Gaura	Dalmau	Financial Inclusion Fund
175	Uttar Pradesh	Rae Bareli	Bank of Baroda	ISMW	Sareni	Kheero	Sataon	Financial Inclusion Fund
176	Uttar Pradesh	Rae Bareli	Bank of Baroda	ISMW	Salon	Deeh	Chhatoh	Financial Inclusion Fund
177	Uttar Pradesh	Rampur	Bank of Baroda	CRISIL Foundation	Milak	Chamrauwa	Bilaspur	Financial Inclusion Fund
178	Uttar Pradesh	Saharanpur	Punjab National Bank	CRISIL Foundation	Puwarka	Saholi Qadeem	Muzafabad	Financial Inclusion Fund
179	Uttar Pradesh	Saharanpur	Punjab National Bank	CRISIL Foundation	Baliakheri	Rampur Maniharan	Nanauta	Financial Inclusion Fund
180	Uttar Pradesh	Sant Kabir Nagar	Bank of India	Swadhaar FinAccess	Belharka	Pauli	Santha	Financial Inclusion Fund
181	Uttar Pradesh	Sant Ravidas Nagar (Bhadohi)	Union Bank of India	Swadhaar FinAccess	Deegh	Abholi	Suriyawan	Financial Inclusion Fund
182	Uttar Pradesh	Shahjahanpur	Bank of Baroda	CRISIL Foundation	Banda	Khutar	Powayan	Financial Inclusion Fund
183	Uttar Pradesh	Shahjahanpur	Bank of Baroda	CRISIL Foundation	Jalalabad	Kanth	Mirzapur	Financial Inclusion Fund
184	Uttar Pradesh	Shahjahanpur	Bank of Baroda	CRISIL Foundation	Tilhar	Katra Khudaganj	Nigohi	Financial Inclusion Fund
185	Uttar Pradesh	Shravasti	Indian Bank	Swadhaar FinAccess	Jamunaha	Ikauna	Gilaula	Financial Inclusion Fund
186	Uttar Pradesh	Siddharth Nagar	Indian Bank	Swadhaar FinAccess	Birdpur	Lotan	Uska	Financial Inclusion Fund
187	Uttar Pradesh	Siddharth Nagar	Indian Bank	Swadhaar FinAccess	Shohratgarh	Barhni	Itwa	Financial Inclusion Fund
188	Uttar Pradesh	Siddharth Nagar	Indian Bank	Swadhaar FinAccess	Mithwal	Khuniyawn	Kheshraha	Financial Inclusion Fund
189	Uttar Pradesh	Sitapur	Indian Bank	ISMW	Biswan	Mahmoodabad	Pahla	Financial Inclusion Fund
190	Uttar Pradesh	Sitapur	Indian Bank	ISMW	Khairabad	Pasendi	Aliya	Financial Inclusion Fund
191	Uttar Pradesh	Sitapur	Indian Bank	ISMW	Sidhauli	Misrikh	Gondla Mau	Financial Inclusion Fund

192	Uttar Pradesh	Sonbhadra	Indian Bank	Swadhaar FinAccess	Dudhi	Myorepur	Babhani	Financial Inclusion Fund
193	Uttar Pradesh	Sonbhadra	Indian Bank	Swadhaar FinAccess	Robertsganj	Chatra	Nagwa	Financial Inclusion Fund
194	Uttar Pradesh	Sultanpur	Bank of Baroda	Swadhaar FinAccess	Kudwar	Baldirai	Dhanpatganj	Financial Inclusion Fund
195	Uttar Pradesh	Sultanpur	Bank of Baroda	Swadhaar FinAccess	Motigarapur	Dostpur	Karaundikala	Financial Inclusion Fund
196	Uttar Pradesh	Sultanpur	Bank of Baroda	Swadhaar FinAccess	Bhadaiya	Lambhua	Pratappur Kamaicha	Financial Inclusion Fund
197	Uttar Pradesh	Unnao	Bank of India	ISMW	Miyaganj	Auras	Hasanganj	Financial Inclusion Fund
198	Uttar Pradesh	Unnao	Bank of India	ISMW	Purwa	Asoha	Hilauli	Financial Inclusion Fund
199	Uttar Pradesh	Unnao	Bank of India	ISMW	Sikandarpur Karan	Bighapur	Sumerpur	Financial Inclusion Fund
200	Uttar Pradesh	Varanasi	Union Bank of India	Swadhaar FinAccess	Arajilne	Kashi Vidyapeeth	Sewapuri	Financial Inclusion Fund

Overridden