

# JAN DHAN SHIKSHA -I



*Lessons | Ideas | Resources*



# Video - Ginni



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# Emergencies

Unexpected Expenses like  
Illness, accident, death



## Future Needs

With savings, in the future  
you can buy what you can  
not buy today



## Large Expenses

To meet larger expenses  
like purchasing a house, marriage,  
education

# Drawbacks of Keeping Cash at Home



## Unsafe

Money can be stolen or lost  
due to natural calamities



## Loss of Growth

### Opportunity

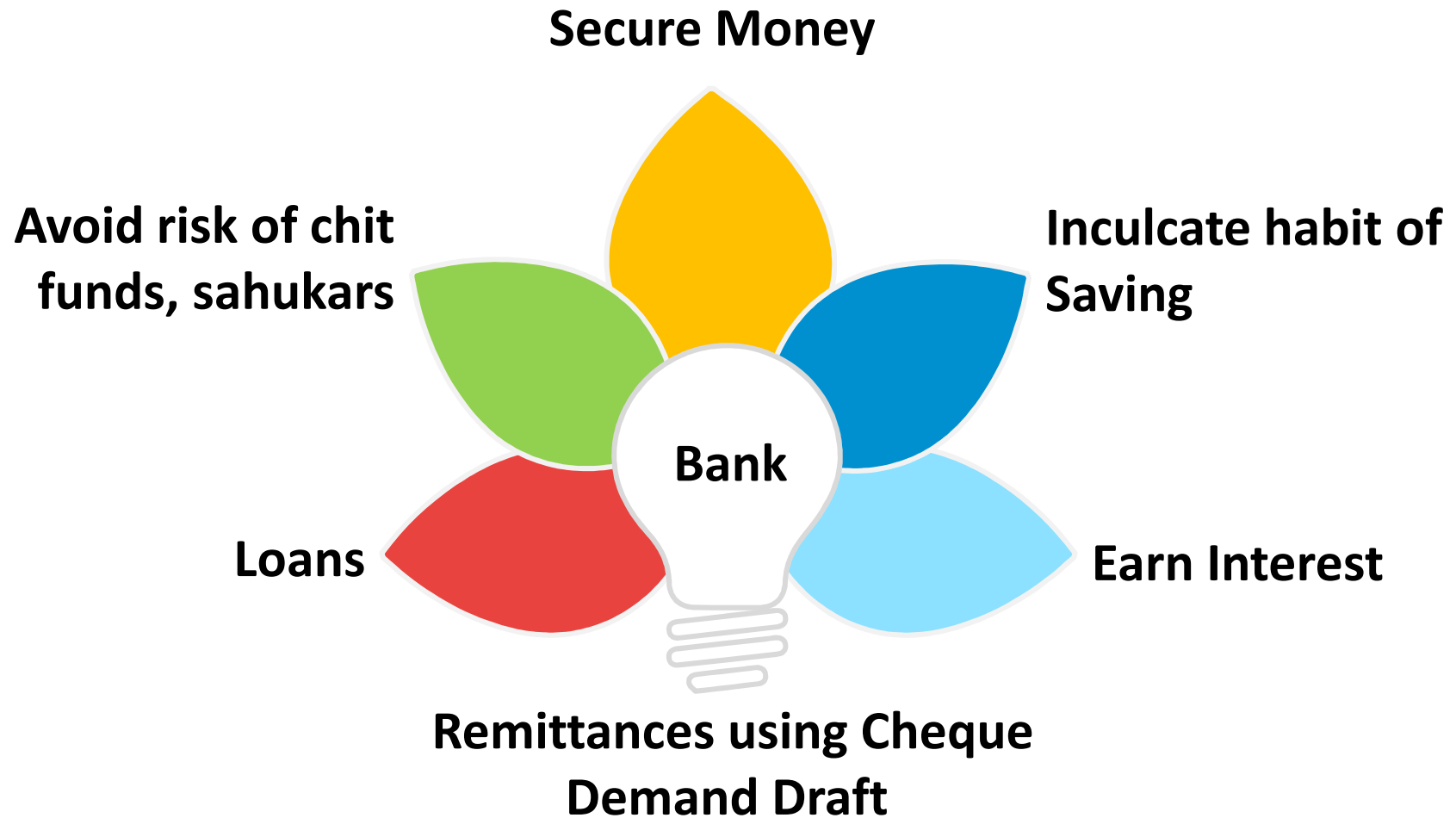
Loss of Interest Income



## No Credit Eligibility

Deposits in Bank  
creates Credit Eligibility

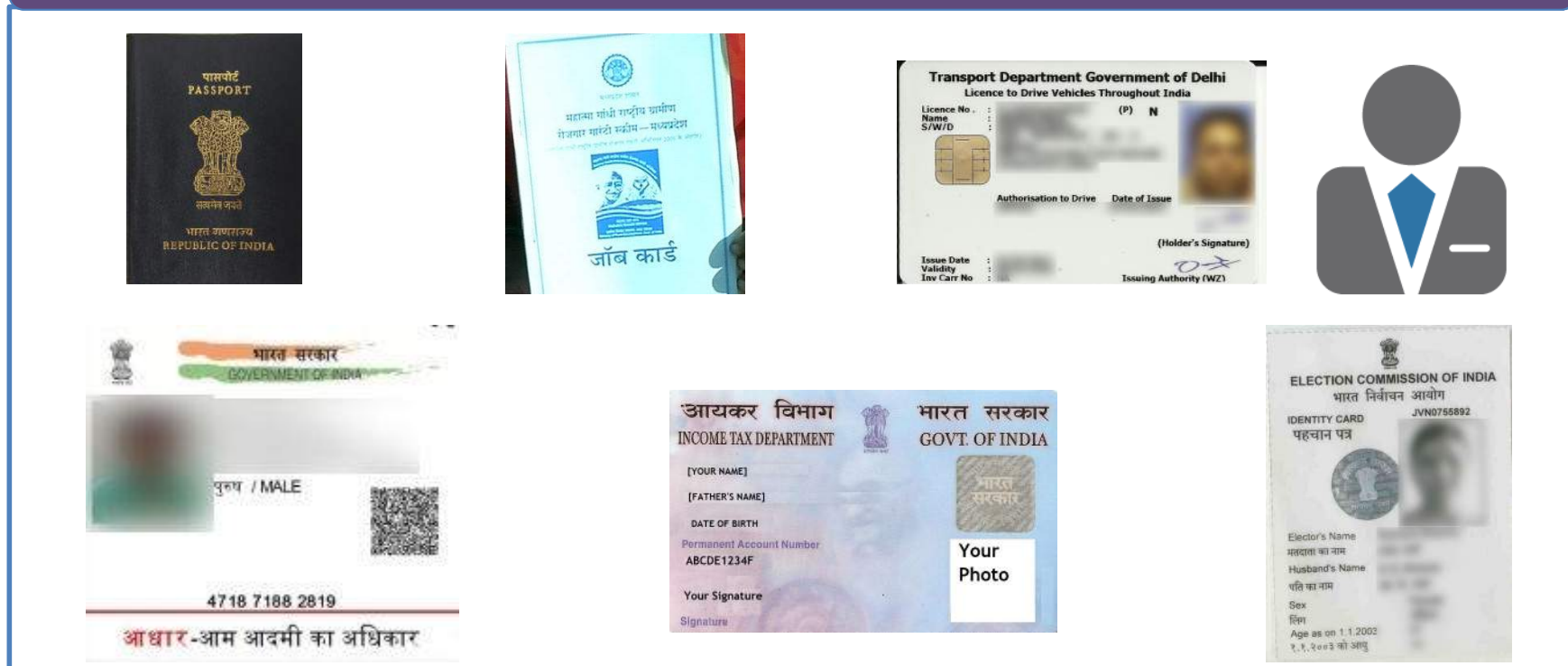
# Why Bank is needed?



# Documents for Opening Accounts

Know Your Customer (KYC): Photo Id Proof, Address Proof, Photo

## Officially Valid Documents (Photo Id/Address Proof)



### In case of no official documents -

**“Small Accounts”** can be opened by submitting recent photograph and putting signature or thumb impression in the presence of Bank Official with certain conditions.

Fresh KYC Documents to be submitted on attaining majority, i.e. 18 years in case of minor accounts

# Banking Products

**ATM Debit Card**  
**RuPay Debit Card**



For cash withdrawal at Automated Teller Machine/Point of Sale (PoS)/Micro ATM through PIN/Password, cashless payment for purchases etc.

# Banking Products



## Recurring Account

Monthly savings.  
Interest paid higher  
than savings bank  
account.



## Saving Account (Basic Saving Bank Account)

Normal transaction,  
flexibility for deposit  
and withdraws,  
passbook and cheque  
book,etc



## Fixed Deposit

Fixed deposit for 7 days  
to 10 years, higher  
interest.



# Banking Products



## Education Loans

Pursuing Higher/Vocational studies in India maximum Rs. 10 lakhs and abroad Rs 20 lakhs. Or more



## Overdrafts

Allows withdrawal of money over and above credit balance in accounts up to limit sanctioned on the basis of eligibility

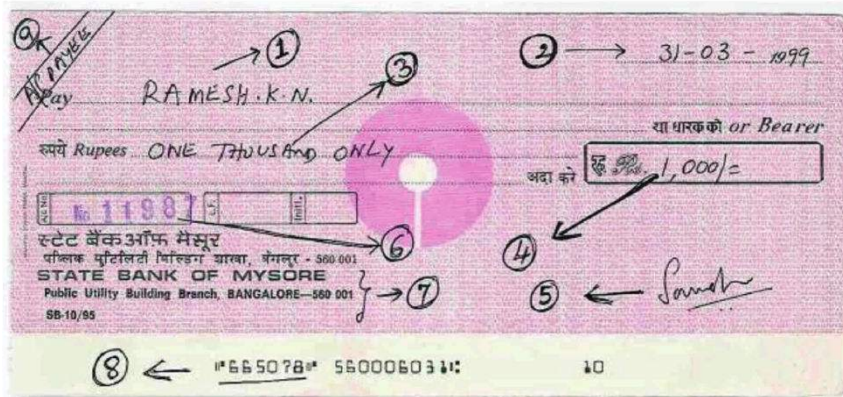
### Do You Know?

Students can also register on GOI Vidya Laxmi Portal for Educational Loan application and tracking.

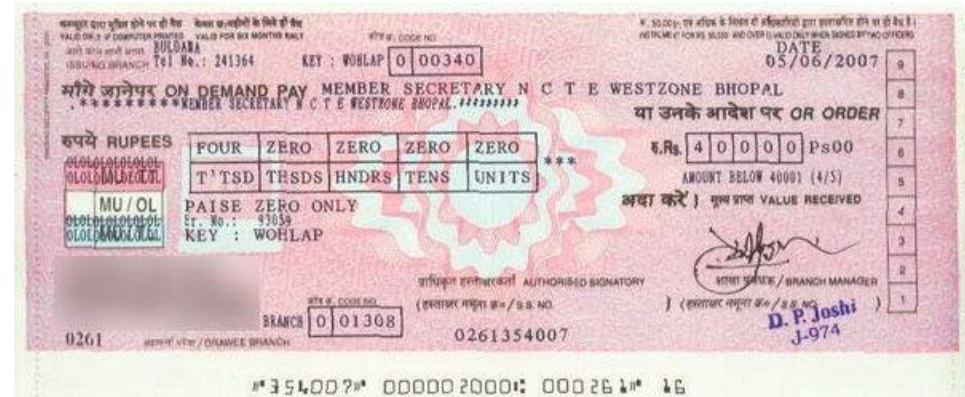


**Facts:** The rate of interest on Bank loans is very low as compared to money lenders. So, if a money lender mentions 3% interest rate, it means 36% per year whereas if a Bank mentions 12% interest rate, it means 12% per year.

# Banking Instruments



Cheque



Demand Draft

Circled Number	Detail	Entry in the above Cheque
01	Pay (Name of the person who needs to be paid)	Ramesh K.N.
02	Date (Date on which the money is to be paid)	31-03-1999
03	Rupees (The amount to be paid in words)	One Thousand Only
04	Rs. (The amount to be paid in Figures)	1000
05	Signature of the person issuing cheque	Signature (It should be as per specimen signature card given to the bank)
06	Mode of Payment	A/c Payee
07	Bank branch Address	Public Utility Building, Branch, Bangalore-560001
08	Cheque Number	665078

# Indian Currency



One Rupee Coin



One Rupee Note



Ten Rupee Note

Do you Know?

10 Rupees and above Note is signed by the Governor of Reserve Bank, while One Rupee Note is signed by the Secretary, Ministry of Finance and the Coin is issued by the GOI Mint

# Banking Service Delivery Channels - I



## ATM

Cash Withdrawal through ATM / RuPay Debit Card



## Bank Mitra with Micro ATM

Account Opening, Cash Withdrawal / Deposit, Fund Transfer, Insurance



## Branch

All Banking Services



## Point of Sale (POS)

Purchasing and limited cash withdrawal



# Video - ATM



[Play the Video](#)

# Banking Service Delivery Channels - II

## Mobile Banking

Fund Transfer ,  
IMPS Bill  
payment



## Internet Banking

Fund Transfer , Bill  
payment, online  
shopping ,ticket  
booking



## National Electronic Fund Transfer (NEFT)

Inter-Bank  
Transfer of any  
amount



## Real Time Gross Settlement (RTGS)

Inter-Bank Transfer  
of Rs 2 lac and  
above.

## Mobile wallets

Mobile based virtual  
wallet, preloaded  
certain amount in the  
account for online and  
offline spends





## Pradhan Mantri Jan-Dhan Yojana

- Launched by Hon'ble Prime Minister on 28<sup>th</sup> August 2014.
- The scheme focuses on coverage of households in rural and urban areas.
- RuPay Debit Card provides in-built Accidental Insurance Cover of Rs 1.00 Lac.
- Overdraft facility up to Rs 5000/-

Play Video (Bhola – Haria)

Discussion on Video

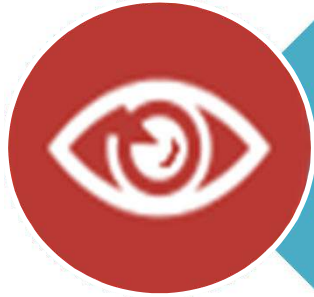
Discussion on Over-Draft, Micro-ATM





## **Pradhan Mantri Mudra Yojana (PMMY)**

- **The Hon'ble Prime Minister launched Pradhan Mantri Mudra Yojana (PMMY) on 08.04.2015, as a subsidiary of Small Industries Development Bank of India (SIDBI).**
- To provide formal access of financial facilities to Non – Corporate Small Business Sector (NCSBS).
- To promote & ensure bank finance to the unfunded segments of the economy such as small manufacturing units, shopkeepers, fruits / vegetable vendors, truck & taxi operators, food service units, repair shops, small industries, artisan's food processors, street vendors and many others.



## **MUDRA Vision**

- To be an integrated financial and support services provider par excellence benchmarked with global best practices and standards for the bottom of the pyramid universe for their comprehensive economic and social development.



## **MUDRA Mission**

- To create an inclusive, sustainable and value based entrepreneurial culture, in collaboration with our partner institutions in achieving economic success and financial security.



## **MUDRA Purpose**

- Our basic purpose is to attain development in an inclusive and sustainable manner by supporting and promoting partner institutions and creating an ecosystem of growth for micro enterprises sector.

## Categories of Loan



**Shishu**

Upto Rs.50,000/-



**Kishore**

Rs.50,000 – 5 Lakh



**Tarun**

Rs.5 lakh – 10 Lakh

Free from collateral security

No processing fee & margin money  
for Shishu Loan

## Eligibility



Any Indian Citizen who has a business plan for a non-farm sector income generating activity such as manufacturing, processing, trading or service sector and whose credit need is less than 10 lakh .

MUDRA Card will be a RuPay Debit Card which will provide a facility of working capital arrangement in the form of OD, it can be used at ATM, Bank Mitra & PoS.

## How to avail of PMMY?



Borrowers



Proper Business Idea



Loan Application



Public/ Private Sector  
Commercial Bank, RRB  
or Co-operative Bank



Due processing of  
Loan Application



Execution of  
Loan Documents



Sanction/  
Disbursement of  
Loan

For more details visit any of the nearest Bank Branch or log on to [www.mudra.org.in](http://www.mudra.org.in)

# Assign Roles For Next Day Activities

## Activity:

Please Work With your Bank Manager to understand all the roles and prepare a small skit based on the topics discussed and using some of the characters below.

## Sample Characters



**Bank Manager**



**Customer**



**Front Desk Officer**



**Cashier**



**Bank Mitra**

**Sample Skit:** A group of 2-3 Students can discuss the importance of opening a bank account and then proceed to branch to open an account. One student can come to withdraw scholarship amount received in his account by filling the withdrawal slip available with the cashier and then inquiring about Education Loan for further Studies.

Assign Roles to Students -> Create Script with them -> Perform the 10-15 min skit in the Next Session

End of Day 1

**DAY 2 BEGIN**

# Insurance

## Protection against future loss

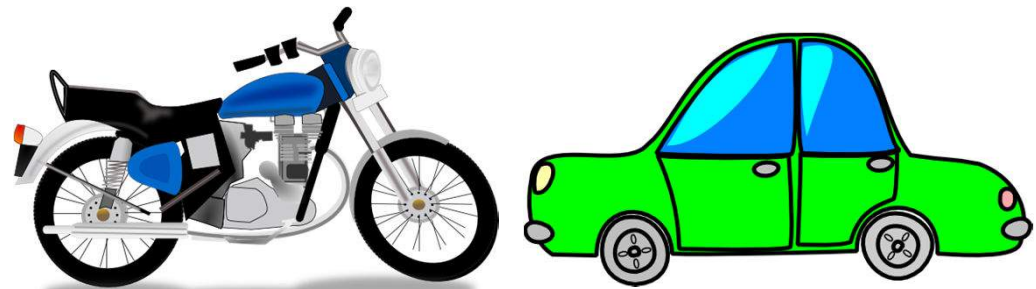
On regular payments of premium to insurance company where company promises to pay money up to the insured amount if the person is injured or dies, or to pay money equal to the value of something (such as a house or car) if it is damaged, lost, or stolen.



## Life Insurance



## Non-Life Insurance



# Social Security Schemes

## **Pradhan Mantri Suraksha Bima Yojana**

Accidental insurance coverage of Rs 2 lacs at a premium of Rs 12/- per annum/ member (Age 18 – 70)

## **Pradhan Mantri Jeevan Jyoti Bima Yojana**

Life insurance coverage of Rs 2 lacs at a premium of Rs 330 /- per annum/ member (Age 18-50)

## **Atal Pension Yojana**

Assured pension of Rs 1000/- to Rs 5000/- (Age 18-40)



# Pension & Public Provident Fund (PPF)

## Pension

A plan for setting aside money to be spent after retirement



## PPF



The Public Provident Fund is a savings-cum-tax-saving instrument.

It mobilizes small savings by offering an investment with reasonable returns combined with income tax benefits.



### Quick Check:

Ask your Parents and Grandparents if they have a pension plan.

# Video – PMJDY Influencer



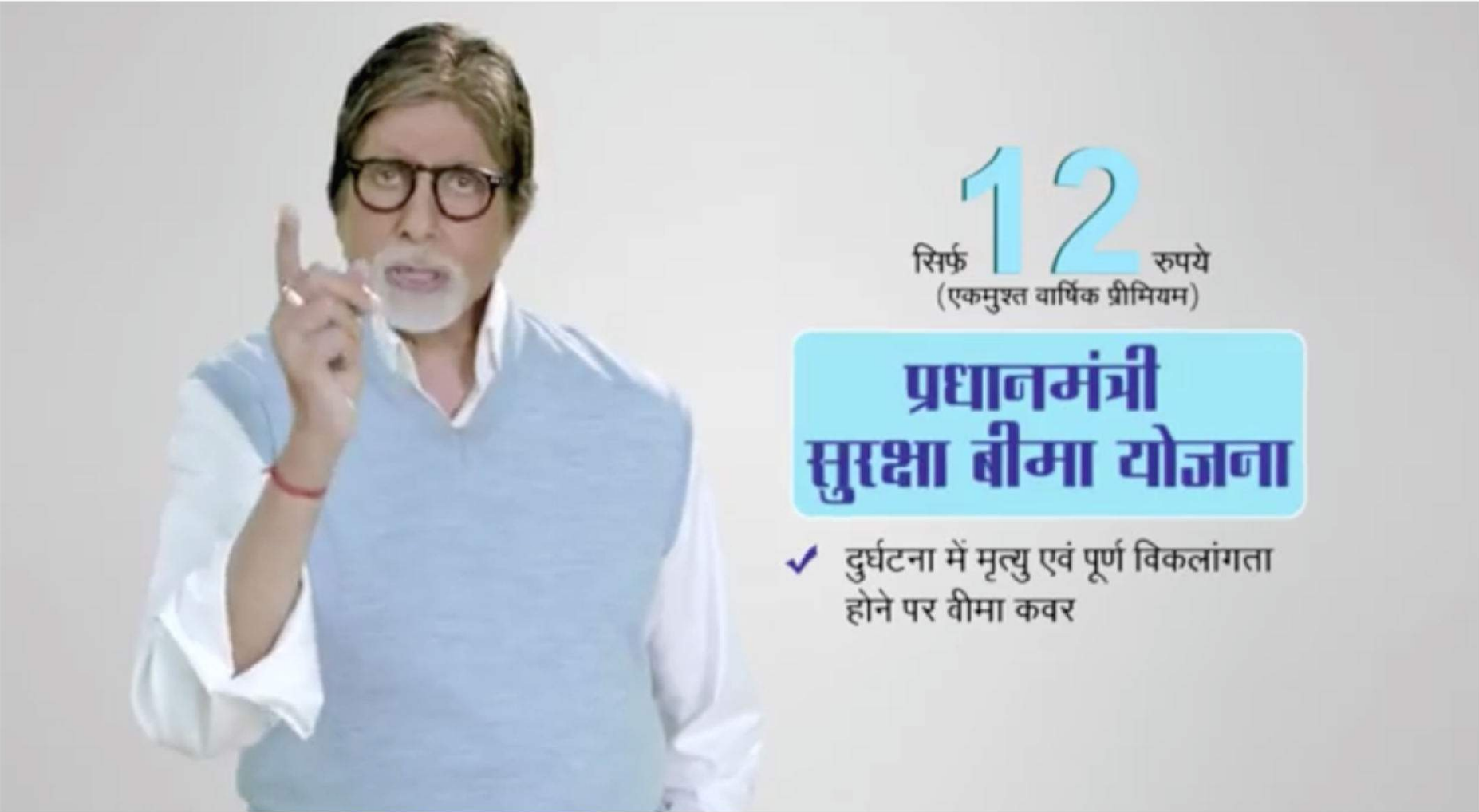
[Play the Video](#)

# Video: Suraksha Bima Yojana (Grocery)



[Play the Video](#)

# Video: Suraksha Bima Yojana (AutoRickshaw)



सिर्फ **12** रुपये  
(एकमुस्त वार्षिक प्रीमियम)

**प्रधानमंत्री  
सुरक्षा बीमा योजना**

✓ दुर्घटना में मृत्यु एवं पूर्ण विकलांगता होने पर बीमा कवर

Play the Video

## Video: Atal Pension Yojna (APY)



[Play the Video](#)

# Video: Jeevan Jyoti



Play the Video

Group Activity

Quiz

Prize