



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2016-17/275

FIDD.FLC.BC.No.27/12.01.018/2016-17

April 13, 2017

To Chairman/MD & CEO  
Scheduled Commercial Banks  
(Including RRBs)

Dear Sir/Madam,

**Financial Literacy Week**

To emphasize the importance of financial literacy, it has been decided to observe the week June 5-9, 2017 as Financial Literacy Week across the country.

2. The literacy week will focus on four broad themes, viz. [KYC](#), [Exercising Credit Discipline](#), [Grievance Redressal](#) and Going Digital ([UPI](#) and [\\*99#](#)). The five messages that will be communicated to the common man based on the above broad themes are available under "Financial Literacy Week" in the downloads section of the [financial education webpage of RBI](#).

3. Local language versions of the posters (A3 size) to display in bank branches, flyers (A5 size) for distribution to camp participants and charts (A2 size) for use by trainers during camps would be printed and provided by the regional offices of RBI. Each bank branch would be provided with 5 A3 size posters (1 set of 5 posters). Each rural branch would additionally be provided with 500 A5 size flyers (100 sets of 5 flyers) for distribution in camps & bank branches and 5 A2 size charts (1 set of 5 charts) for use by rural branch managers during conduct of camps. Each FLC would be provided with 5 A2 size charts (1 set of 5 charts) for use by FLC Counsellors during conduct of camps and 1000 A5 flyers (200 sets of 5 flyers) for distribution to camp participants during camps by FLCs.

वित्तीय समावेशन और विकास विभाग, केंद्रीय कार्यालय, 10वीं मंजिल, 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 न्यौंरा, 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.



4. Banks are advised to make logistical arrangements to collect the posters/flyers/charts from the Regional offices of RBI during the first two weeks of May and distribute the same to their branches and FLCs well in advance before the Financial Literacy Week.

5. During the week, the following activities have been planned:

- I. Banks to advise their Financial Literacy Centres to conduct special camps on each of the five days in backward/unbanked areas. FLC Counsellors may utilize the charts of A2 size for training purposes. FLCs may distribute the promotional material of A5 sizes to the participants.
- II. All bank branches in the country may display A3 size posters on the five messages in the local language in a prominent place inside the branch premises. These posters will continue to be displayed for at least six months in the branch premises even after the Financial Literacy week is over.
- III. Banks may display one message each day on the home page of their websites in English and Hindi and also display one message each day on the ATM screens across the country in English and the local languages (Annexure)
- IV. All Rural branches may conduct one camp on any of the five days of the week after branch hours.
- V. An online quiz will be hosted for the general public on the four broad themes to generate interest/awareness about financial literacy. Details of the quiz will be intimated shortly through our website [www.rbi.org.in](http://www.rbi.org.in).

6. It is our endeavor to reach out to the common man during the Financial Literacy week and we seek the whole hearted co-operation from the banking fraternity at large in making this event a grand success.

Yours faithfully,

Sd/-

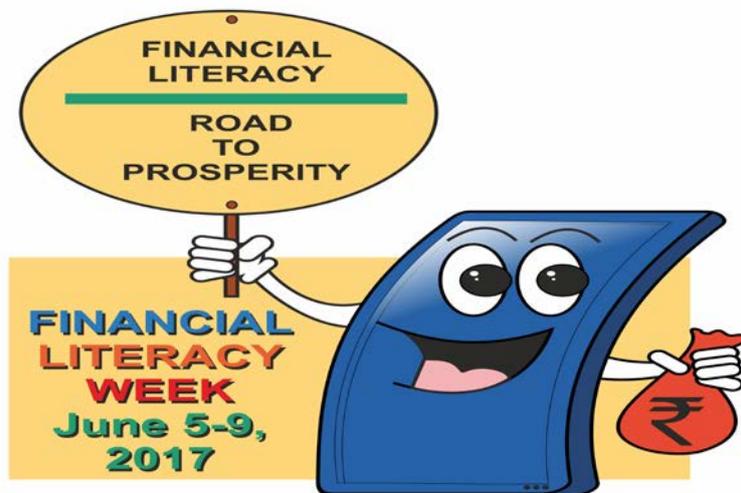
(Uma Shankar)  
Chief General Manager-in-Charge

Enclosures: As above



**Annexure: ATM and Website Messages**

**MESSAGE 1 ON JUNE 5, 2017**



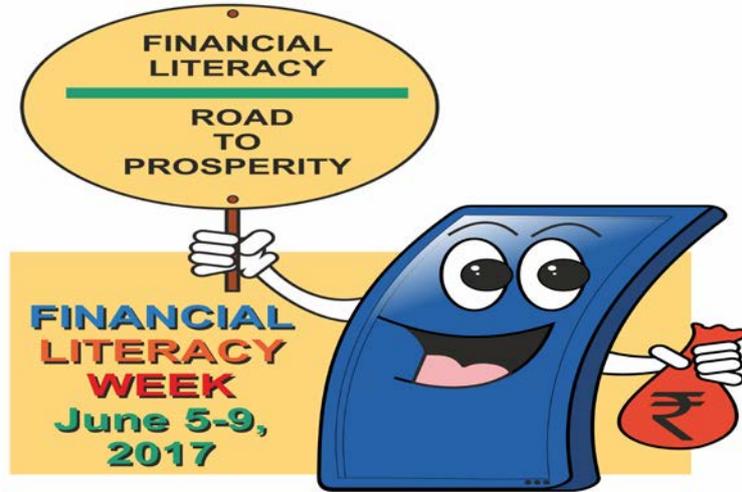
**Know your Customer**

*Have you heard of a small account?*

Even without proof of identity and address, open a savings bank's 'small account' by submitting a recent photograph and signature. Enjoy account balance of up to Rs 50,000, withdrawal up to Rs 10,000 per month and total credits of up to Rs 1 lakh per financial year.



MESSAGE 2 ON JUNE 6, 2017



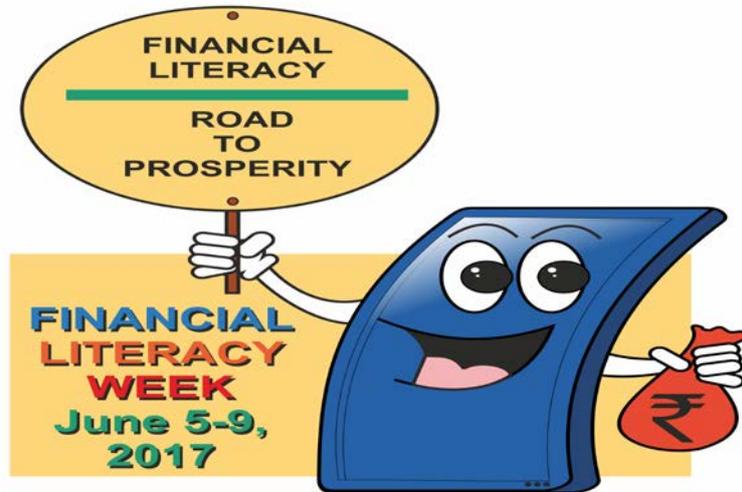
### **Credit Discipline**

*Don't know your credit score?*

Individuals having credit history can get one free full credit report including credit score, once in a year (January - December) from any of the four credit information companies (TransUnion CIBIL, Equifax, Experian or CRIF High Mark).



MESSAGE 3 ON JUNE 7, 2017



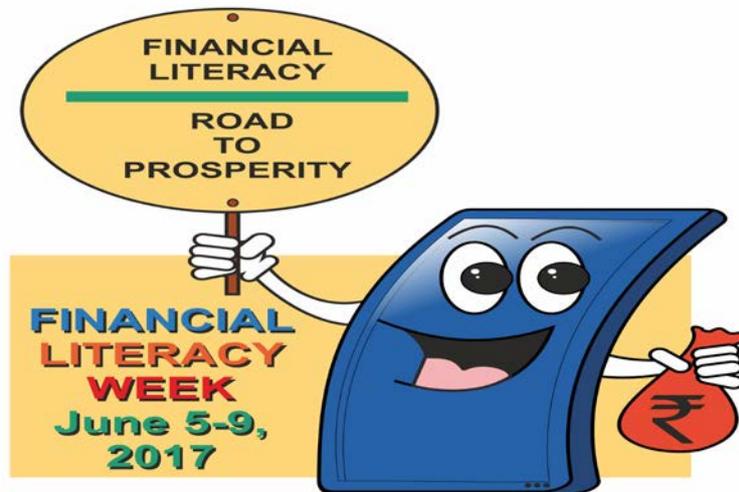
### Grievance Redress

*Failed ATM withdrawal transaction due to non-dispensation of cash?*

Contact the card issuing bank to resolve the issue. If your bank does not resolve your complaint within a month, approach RBI's Banking Ombudsman @ <https://bankingombudsman.rbi.org.in>



## MESSAGE 4 ON JUNE 8, 2017



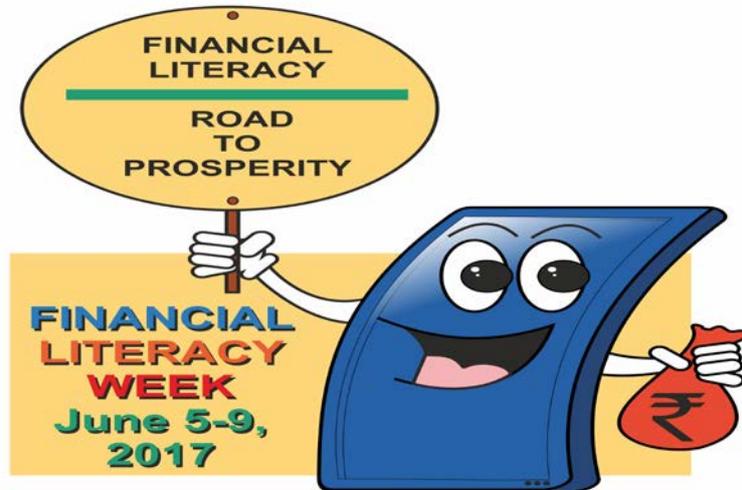
### Unified Payment Interface

*Do you have a smartphone with access to the Internet?*

Go digital on the Unified Payment Interface platform (UPI). A platform that allows seamless transfer of money on a real time basis between two bank accounts using either your bank's app, BHIM or any other third party app on your smartphone.



**MESSAGE 5 ON JUNE 9, 2017**



**\*99#**

*Do not have a smartphone or access to the Internet?*

Go digital using \*99# USSD code. A platform that allows seamless transfer of money on a real time basis between two bank accounts using a feature phone/smart phone without internet connection by dialing code \*99#