



Chaitanya Godavari Grameena Bank
(A Government Undertaking Sponsored by Union Bank of India)
Head office, Guntur

Reference No:099/51/RFQ/2023-24/02, Date:20.04.2023

**REQUEST FOR QUOTATION (RFQ)FOR
CONDUCTING FINANCIAL LITERACY PROGRAMS (FLPS)**

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Document Owner

: General Manager

BID DETAILS

Sr. No.	Subject	Date/time
1.	RFQ Ref. Number & Date	No.099/51/RFQ/2023-24/02 Dt.20.04.2023
2.	Last date for receipt of Bids	12.05.2023 at 10.30 A.M
3.	Date & Time of Opening of Technical Bids*	12.05.2023 at 11.00A.M
4.	Address for submission of Bid & Place of Opening of Bids	1. Dr. B V Ramana Rao, General Manager, Chaitanya Godavari Grameena Bank, Head office, 4 th Floor, Raghu Mansion, 4/1, Brodipet, Guntur - 522 002. 2. Mohammad Mazeed, Senior Manager - FI, Chaitanya Godavari Grameena Bank, Head office, 4 th Floor, Raghu Mansion, 4/1, Brodipet, Guntur - 522 002. Phone No: 93904 78379
5.	Website address	www.cggb.in
6.	E-mail address	fi@cggb.co.in gm-ho@cggb.co.in
7.	R F Q Fee	Rs.3,000/-

*In the presence of the authorized representative of the bidders (authorization letter from Company to be submitted) Technical bids will be opened. Only one representative will be allowed to represent the Company.

FI Department
Chaitanya Godavari Grameena Bank,
IV Floor, Raghu Mansion,4/1 Brodipet, Guntur - 522 002,
Andhra Pradesh.
Phone No: 0863 2261126, 93904 78379.

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1.Introduction:

Chaitanya Godavari Grameena Bank (CGGB) was formed by the amalgamation of two Regional Rural Banks namely 'Chaitanya Grameena Bank' and 'Godavari Grameena Bank' with effect from March 1,2006. Bank was formed as per RRB act 1976.

Bank is sponsored by Union Bank of India.

Profile of Chaitanya Godavari Grameena Bank (CGGB).

The shareholding pattern of the bank

Government of India	50%
Union Bank of India	35%
Government of Andhra Pradesh	15%

Chaitanya Godavari Grameena Bank is herein after called "Bank" which term or expression unless excluded by or repugnant to the context or the meaning thereof, shall be deemed to include its successors and permitted assigns herein after called "Chaitanya Godavari Grameena Bank" or "Bank" or "bank", issues this Request for Quotation, hereinafter called "RFQ".

2. Broad Scope of Work:

Chaitanya Godavari Grameena Bank invites sealed quotes for conducting Financial Literacy Programs (FLPs) in the villages of its service area of the Banks' various Branches/Offices as per the schedule prescribed by the Bank. The Branches/Offices are spread over in the erstwhile East Godavari, West Godavari and Guntur districts of Andhra Pradesh State.

The scope of work includes conducting FDLCs/FLPs in line with the guidelines of NABARD/RBI/Sponsor Bank/SLBC/CGGB that are in extant.

The topics to be covered under different FDLCs/FLPs are provided in the Annexure-III.

Accordingly, relative scripts are to be prepared for each of the subject in colloquial Telugu language to play in the villages with prescribed number of artists.

The required subject material will be provided by the Bank to the successful bidder and separate scripts are to be provided by the bidder in accordance to the above mentioned subjects and submit to the Bank for approval. The scripts are to be modified as and when required.

The list of activities is only indicative and not exhaustive. However, the broad guidelines on FDLCs/FLPs are to be followed. The vendor is supposed to carry out Programmes with focused topics as advised by the bank.

3. Bidders' Eligibility Criteria:

Only those bidders, who fulfill the criteria as given below, only need to apply for the work.

- i. The bidder should have valid registration in States of Andhra Pradesh / Telangana. A copy of the certificate should be submitted along with the bid.
- ii. The bidder must not have been black listed by any of Government Organizations or Govt. Agencies or Banks in India (A self-declaration to this affect signed by the Authorized Signatory to be enclosed).
- iii. Bidders, who have not satisfactorily completed any of the earlier contracts with Bank, will not be eligible for participation in this tender.
- iv. The bidder should have the experience in carrying out similar programmes for any Public Sector Bank /RRB/Cooperative Bank in the last two Financial Years. Certificates of proof for satisfactory performance are to be submitted.

4. Single stage two envelop bidding:

4.1. The response to the RFQ shall be submitted by way of two stage bidding process comprising of Technical & Commercial Bids as detailed below.

I. Technical Bid:

It indicates the eligibility criteria compliance to the RFQ. It should contain

- i. Organization profile in brief.
- ii. Certificates of proof complying to the eligibility criteria.

II. Commercial Bid:

It should contain all relevant information as per Annexure-I. Please note that no other information other than the price & other information called for should be furnished along with this offer.

4.2. The offer shall be submitted in a sealed cover for all the products offered. The Cover should be super scribed with the headings “**Technical offer for conducting FDLCs/FLPs**” for Technical Bid documents and “**Commercial offer for conducting FDLCs/FLPs**” for Commercial Bid documents, whenever submitted.

4.3. The sealed covers containing the **Technical and Commercial** offers shall in turn be put in a sealed outer envelope to be super scribed “**Technical and Commercial offers for conducting FDLCs/FLPs**”.

4.4. The envelope shall bear the RFQ No., RFQ Details, name & complete postal address of the bidder and authority to whom the Bid is submitted.

4.5. The envelopes should be properly sealed and submitted.

5. RFQ Fees:

The Bidder is required to pay RFQ “Participation Fee” amounting to **Rs. 3,000/- (Rupees Three Thousand only)** through a **Demand Draft** in favor of ‘Chaitanya Godavari Grameena Bank’ payable at Guntur along with the bid. This is to be submitted in a separate envelope along with the Bid response. **This Fee amount is not refundable.**

RFQ Fee is exempted for the Bidders having the NSIC Certificate or MSME Certificate; Bidder has to submit the valid proofs from NSIC at the time of Bid submission.

6. Bid security declaration:

The Bidder is required to submit Bid Security Declaration (Annexure-II) Form with clear undertaking that the bidder shall be disqualified from bidding for any contract with the bank for a period of five years from the date of notification if the bidder is found to breach any of obligations under the bid conditions and also the following terms:

- The bidder withdraws his bid before opening of the bids.
- The bidder withdraws his bid after opening of the bids but before acceptance of “Letter of Intent” or “Purchase Order”.
- The bidder withdraws his bid after the issuance of Purchase Order (PO)/Work Order

7. General Terms of Bid submission:

Please note the following points while submitting your offers.

- i. The bid is non-transferable.
- ii. The offers shall be made strictly as per the formats enclosed. The bids submitted by the bidders should contain the Annexure - I & II and all other requisite documents otherwise the bid is liable for rejection.
- iii. Any bid received by the Bank after the last date for submission of bid prescribed by the bank will be rejected and/or returned unopened to the empaneled bidder, which the concerned bidder has to collect from the Bank.

- iv. The Bidder shall bear all the costs associated with the preparation of the documents, submission of its bid and Bank will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.
- v. The bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person duly authorized to bind the bidder to the contract.
- vi. The bid shall contain no interlineations, erasures or over writing except as necessary to correct errors made by the Bidder, in which case the person or persons signing the bid shall initial such corrections.
- vii. The offers submitted to Bank should not bear any corrections, alterations, over writings and additions in hand writing.
- viii. The Bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the Bidding Documents. Failure to furnish all information required by the Bidding Documents or submission of a bid not substantially responsive to the Bidding Documents in every respect will be at the Bidder's risk and may result in the rejection of its bid.
- ix. At any time prior to the deadline for submission of bids, the Bank may, for any reason whether at its own initiative or in response to a clarification requested by a prospective bidder, modify the Bidding documents by amendments. All such amendments will be notified by our website and will be binding on all the bidders. Further, in order to provide, prospective Bidders, reasonable time to take the amendment into account in preparing their bid, the Bank may, at its discretion extend the dead line for submission of bids.
- x. The company having Quality Certification & other certifications, for their operations, can submit.
- xi. Bank will prepare a list of empaneled vendors on the basis of the compliance of pre-qualification criteria as per terms of the tender documents & technical evaluation based on the technical compliance of the product offered by the bidder vis-à-vis the Equipment Configuration & Compliance forms given in the technical bid forms. Bank may call for any clarifications/ additional particulars required, if any, on the technical bids submitted by the bidder. The bidder has to submit the clarifications/ additional particulars in writing within the specified date and time. The bidder's offer will be disqualified, if the clarifications/ additional particulars sought are not submitted within the specified date and time. Bank reserves the right to call for a presentation on the features etc., from the short listed vendors based on the technical bids submitted to make an evaluation.

- xii. Bank reserves the right to reject this invitation to RFQ, in part or full, or cancel the entire RFQ process at any stage without assigning any reason. In such a case, bank will not entertain any correspondence in the matter.
- xiii. The decision of the bank shall be final and binding with regard to technical and financial bids.
- xiv. All documents that comprise the offer should be signed and sealed by the firm, as a token of acceptance to the terms and conditions specified in the tender.
- xv. Bank reserves the right to accept or reject any /all tender/s in part or whole of any firm/ firms without assigning any reasons whatsoever. The decision of the Bank in this regard shall be final. In the event of intending Bidder's failure to satisfy the bank, the bank reserves the right to reject the same tender.
- xvi. Bank reserves right to change/modify/amend any or all provisions of the tender document. Such revision/amendment or corrigendum/addendum, if any, will be made available on Bank official website (www.cggb.in) only. No separate communication will be issued in this regard.
- xvii. Tenders received late on account of any reason whatsoever as also Telegraphic and Faxed Tenders shall not be entertained.
- xviii. The tender shall not include any conditions whatsoever. In case, any conditions are included in the Tender the same shall not be taken in to consideration. The tender in such cases is liable to be rejected. Clarification, if any, shall be obtained from Bank before submission of the tender.
- xix. Bank reserves the right to partly accept any or all the tenders received without assigning any reasons thereof. The Bidder may have to furnish Rate Analysis for the scrutiny of rates by Bank for negotiation etc., if required.

8. Price Composition:

The empaneled bidder should comply with the following terms and conditions with respect to the Commercial Bids enclosed as and when called for and note:

- (a) The pricing structure should be furnished strictly as per our format and price quoted should be only in Indian rupees.
- (b) The quoted price should be **all-inclusive price** (i.e., including Technical GST and if any, Excise Duty, Sales Tax, VAT, any other applicable duties and taxes, Packing, Freight and Forwarding, Transit Insurance, Local transportation, Hamali Charges, completing the Road permit formalities, if required, Installation and warranty period charges. The total price shall also include

cable connectors, Technical/User Manuals, Driver/ Utility Compact Disk) and shall be applicable uniformly to any part of the country in case Bank prefers to place repeat orders for different locations. No additional charges/ management fee of any kind will be reimbursed. However, Octroi/ Entry Tax/ Road Permit will be reimbursed as per actual, subject to production of original receipts and other relevant documents. **(The quoted price should clearly indicate the Base Price (A) + GST, other charges component, separately(B).)**

9. Opening of Bids:

The Techno-Commercial bids will be opened at our Head Office as per the date & time mentioned in the Bid details in brief.

Only one representative will be allowed to represent the Company for opening of the Bids. No separate intimation will be given in this regard to the bidders for deputing their representative. The bid will be opened in the presence of Bidder's representative and Bank Officials.

The Bank reserves the right to open the Bids on the date and time mentioned in the Bid details irrespective of presence of any Bidder's representative.

Non-attendance at the bid opening will not be a cause for disqualification of the bidder.

10. Evaluation process:

10.1 The Bids which are qualified in Eligibility/Technical Criteria would be considered for Commercial Evaluation.

10.2 The bidders who have qualified with eligible criteria will be asked to do a demo.

10.3 For Commercial evaluation, total bid price i.e. total amount will be the basis of comparison amongst the eligible bidders to rank them, in order to determine the **Lowest Evaluated Bid separately for each Going Digital Awareness camp for students& Target Specific camp.**

10.4 After completing the above process, the Bank will finalise the Bidder based on the Item-wise Lowest Evaluated Bidder(L1) separately for each Going Digital Awareness camp for students & Target Specific camp.

The number of camps to be allotted to the bidder is at the sole discretion of the bank. The number of camps may be increased or decreased at any stage at the sole

discretion of the bank. No communication or correspondence or requests with respect to allotment of camps will be entertained.

10.5 Bank reserves the right to reject any or all offers under any of the following circumstances: -

- i. Demand Draft for RFQ fee is not submitted.
- ii. Offer is incomplete and / or not accompanied by all stipulated documents.
- iii. Offer is not in conformity with the terms and conditions stipulated in this document.

11. Period of validity:

The Bids should remain valid for the period of 90 days after the last date for submission of bid prescribed. A bid valid for a shorter period shall be rejected by the Bank as nonresponsive. Bank may seek extension of bid validity, if required.

However, Bank will be free to either reduce or increase the quantity to be sold on the same terms and conditions, during the commercial bid validity period of 90 days. The Bank reserves the right to alter quantities.

The bank is at discretion to call for fresh quotes at any stage. The latest quotes supersede all the past quotes.

12. Term of execution of work:

The bidder is to carry out the camps immediately after receiving the work order from the bank.

The empaneled bidder shall conduct the FDLCs/FLPs as per the schedule given by bank. The schedule will have to be followed by the successful bidder/s on instructions from the Bank.

Bank will enter into separate contract with item-wise L1 bidder of Going Digital Awareness camp for students & Target Specific camp.

The bidder/s is/are to carry out approximately FDLCs/FLPs (i.e., 200 Going Digital Awareness Camps for students and 800 camps for Target Specific Groups) by 31-Dec-2023 without fail.

The empaneled bidder has conduct a minimum of 125 camps per month (i.e., either or both Going Digital Awareness Camps for students and Target Specific Camps).

Bank will not release the PO to the bidder/s at one go. Initially PO will be released for one month. Bank will monitor the performance of the bidder and release the PO's on monthly basis/ after completion of the allotted camps. The number of camps is only indicative. The number of camps may be varied at the discretion of the bank.

The L1 bidder has to complete the allotted camps within the given scheduled time. If the L1 bidder fails to conduct the camps within the given timeline, then Bank may allot the remaining camps to next bidder i.e., L2.

The bidder is to deploy 4 teams in field at any point of time and 1 team as reserve without fail.

The bidder is expected to deploy a team to conduct only one Programme in a day. However, the bank is at discretion to advise the bidder to conduct more than one camp.

The composition of team should be arranged in such a way that the team strength for target specific group is not less than 5 members and for going digital camps for school children is not less than 2 members.

Any change in composition should have prior approval of bank. Any Camp /Programme conducted with less than specified team strength will not be considered as camp conducted. No payments will be paid for camps not conducted.

The duration of the Camp /Programme shall not be less than half a day to suit the timings/availability of participants in rural areas. The bidder has to ensure minimum presence of 75 members for FDLCS/FLPs.

The bank is at its sole discretion in deciding the number of Camps to be organized and bidder/s shall have no role in allotment or number of camps to be conducted.

13. No Price Variations:

The commercial offer shall be on a fixed price basis. No upward revision in the prices would be considered during the offer validity period.

14. No commitment to accept lowest or any tender:

Bank shall be under no obligation to accept the lowest or any other offer received in response to this RFQ and shall be entitled to reject any or all offers without assigning any reason whatsoever.

The bank is at its discretion to call for fresh quotes at any stage. The latest quotes supersede all the past quotes.

15. Right to alter quantities:

15.1 Bank will be free to either reduce or increase the quantity on the same terms and conditions. Bank reserves the right to alter quantities.

15.2 Bank also reserves the right to place further / repeat order at the special rates offered.

16. Order Cancellation:

If the vendor fails to conduct the FDLs/FLPs within the stipulated time schedule or by the date indicated by Bank, it will be a breach of contract. In such case, Bank reserves the right to cancel the order without assigning any reason there for.

17. Right to Accept/Reject the Offer:

Bank reserves the right to accept or reject any offer submitted in response to this RFQ and to annul the process at any time prior to placing of sale order, without thereby incurring any liability to the affected vendor or any obligation to inform the affected vendors of the grounds for Bank's action.

No columns of the tender should be left blank. Offers with insufficient information and Offers, which do not strictly comply with the stipulations given above, are liable to be rejected.

Bank may accept or reject, in full or in part, any or all the offers, without assigning any reason thereof whatsoever in writing.

The Bank will not be obliged to meet and have discussions with any bidder and / or to entertain any representations in this regard.

18. Dispute Resolution, Governing Law and Jurisdiction:

All disputes and differences of any kind, whatsoever, shall be referred by either party (the Bank or the Bidder), after issuance of 30 days' notice on writing to the other, clearly mentioning the nature of the dispute/differences, to a single arbitrator, acceptable to both the parties, for initiation of arbitration proceedings and settlement of the disputes and differences strictly under the terms and conditions of this contract, executed between the Bank and the Bidder. The arbitration shall be governed by the provisions of the applicable Indian Laws. The award shall be final and binding on both the parties. The venue for arbitration shall be at Guntur, AP.

19. Force Majeure:

Notwithstanding the above provisions, the Successful bidder shall not be liable for penalty or termination for default if and to the extent that its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure. For purposes of this clause, "Force Majeure" means an event beyond the control of the Bidder and not involving the Bidder's fault or negligence and not foreseeable. Such events may include, but are not restricted to, wars or revolutions and epidemics. If a Force Majeure situation arises, the Bidder shall promptly notify the Bank in writing of such condition and the cause thereof. Unless otherwise directed by the Bank in writing, the Bidder shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means of performance not prevented by the Force Majeure event.

20. Confidentiality:

The RFQ document contains confidential information proprietary to the Bank. The Bank is bound by an agreement of confidentiality and secrecy with regard to the dealings of all customers, particularly the borrowers. The selected Bidder shall take all precautions necessary to keep the information totally confidential and under no circumstances it will be disclosed to any third party or competitors. The Bidder shall render himself liable for disqualification/premature termination of contract apart from other legal action as may be warranted for any laxity on his part. The Bank is entitled to be indemnified by the Bidder for any loss/damage to reputation and / or for any breach of confidentiality. The information referred to shall include but not restricted to any and every information concerning the Bank and its customers which the Bidder comes to know only on account of his being associated with the Bank through the contract which the Bidder otherwise would not have had access to.

The Bidder shall also not make any news release, public announcements or any other reference on RFQ or contract without obtaining prior written consent from the Bank. Any reproduction of this RFQ by Photostat/Electronic or any other means is strictly prohibited without prior consent of the Bank.

Dr. B V Ramana Rao
General Manager
Encl: Annexure - I to III

COMMERCIAL BID FORM

To
The General Manager,
Chaitanya Godavari Grameena bank,
Head office, 3rd Floor, Raghu Mansion,
4/1, Brodipet,
Guntur - 522 002.

Sub: CONDUCTING OF FINANCIAL LITERACY PROGRAMMES (FLPs).

Ref: Reference No:099/51/RFQ/2023-24/02 Date: 20.04.2023

With reference to the above, we are pleased to inform our offer for Financial Literacy Programmes as detailed below:

1. Digital Awareness Camps for students:

S. No	Item Description	Unit Rate
1	Remuneration for KALAJATHA team (2members)	
2	Travelling expenses(Auto with material)	
3	Mike &Lighting expenses	
4	LCD projector & screen and its operation	
5	Gifts for Quiz program, mementoes for Scholl teaching Staff @ Rs.1,000/-	
6	Snacks for 150members @each Rs.5/- to participants	
7	Program arrangements with School Rs.250/-	
	Total Amount(A)	
	Taxes/Charges component on A = (B)	
	Total(A+B) = (X)	

The amount quoted in words: _____

2. Target specific camps for Farmers, SHGs, MSME, NIFS & Mobile Banking and Senior Citizens:

S. No	Item Description	Unit Rate
1	Remuneration for KALAJATHA Team (5 members)	
2	Mike &Lighting expenses	
3	Chaitanya Radham (decorated with banners of RBI, NABARD, Sponsor Bank, CGG Bank) expenses (Mobile Van)	
4	Public Mobilization/Program arrangement charges for Business Correspondent/Bank Agent/Villager/NGO Rs.500/-	
5	Snacks for 75 members @each Rs.5/- to audience	
6	75 chairs & 2 tables Hire charges (includes transportation)	
	Total Amount(A)	
	Taxes/Charges component on A =(B)	
	Total(A+B) = (Y)	

The amount quoted in words: _____

The total price is inclusive of all misc. charges like transportation, labor, all taxes or any other expenses.

We understood the terms and conditions of tender and also we will abide by the rules and regulations of Bank applicable for this tender.

Date:

Seal

(Signature of the Bidder)

Name:

Authority:

Mobile No.:

Email:

Address of the Bidder with telephone No.:

Bid Security Declaration Form

To
The General Manager,
Chaitanya Godavari Grameena Bank,
Head office, 3rd Floor, Raghu Mansion,
4/1, Brodipet, Guntur - 522 002.

We, the undersigned and declare that:

We understand that bids must be supported by a Bid Securing Declaration.

We accept that we may be disqualified from the bidding for any contract with the bank for a period of five years from the date of notification if we are found to be in a breach of any obligation under the bid conditions and also the following terms:

- The bidder withdraws his bid before opening of the bids.
- The bidder withdraws his bid after opening of the bids but before acceptance of “Letter of Intent” or “Purchase Order”.
- The bidder withdraws his bid after the issuance of Purchase Order (PO)/Work Order
- The bidder violates any of the provisions of the terms and conditions of the RFQ in the process of evaluation.
- In case of failure to deposit the DD/Online Transfer for full amount quoted in the Commercial bid by the successful bidder within one week from the date of Sale Order.

We understand this Bid Securing Declaration shall cease to be valid if we are not the successful Bidder or after the expiration of the validity of our Bid.

With kind regards

Yours sincerely

Authorised Signatory:

Name:

Title/position:

Date:

Company Seal:

duly authorised for and on behalf of

Topics to be covered under different Financial Literacy Programmes

1. Programmes for the people inducted newly in the financial system and Programmes for Adults

- a. Income, Expenses and Budgeting
- b. Saving
- c. Credit and Debt Management
- d. Insurance (Life and non-life), Term Insurance
- e. Investment
- f. Retirement and Pension
- g. Financial Planning
- h. Govt. Schemes viz., PMJDY, PMJJBY, PMSBY and APY
- i. Fraud Protection - Good practices for a safe digital banking experience
- j. Grievance Redressal- banking related, insurance related and pension related
- k. Risk Vs. Return
- l. Customer Liability for Unauthorised Electronic Banking Transactions

2. Programmes for Farmers

- a. Kisan Credit Card Scheme
- b. Rupay Kisan Card - Why to use, how to use and benefits thereof
- c. Crop Insurance - Pradhan Mantri Fasal Bima Yojana (PMFBY)
- d. Prompt repayment of crop loan
- e. Interest subvention schemes
- f. Insurance (Life and non-life)
- g. Pension schemes
- h. Fraud Protection - Good practices for a safe digital banking experience
- i. Grievance Redressal- banking related, insurance related and pension related
- j. Risk Vs. Return
- k. Customer Liability for Unauthorised Electronic Banking Transactions

3. Programme for School Children

- a. Needs versus Wants (must have and good to have)
- b. Budgeting
- c. Introduction to Banking - SB Account, Current Account, Recurring Deposits, Fixed Deposits
- d. Different types of Loans - Crop loan, Personal loan, Home loan, Vehicle loan, Education loan, etc.
- e. Introduction to Insurance
- f. Introduction Pension
- g. Fraud Protection - Good practices for a safe digital banking experience
- h. Grievance Redressal- banking related, insurance related and pension related
- i. Risk Vs. Return
- j. Customer Liability for Unauthorised Electronic Banking Transactions @NABARD

4. Programme for Senior Citizens

- a. Beware of Ponzi Schemes - Signs of Ponzi Schemes and Scams
- b. Reporting of Scams to Regulators
- c. Grievance Redressal - How to lodge complaints with banks and Banking Ombudsman
- d. Investment products suitable for post-retirement life
- e. Banking operations for old/sick/incapacitated persons
- f. Fraud Protection - Good practices for a safe digital banking experience
- g. Grievance Redressal- banking related, insurance related and pension related
- h. Risk Vs. Return
- i. Customer Liability for Unauthorised Electronic Banking Transactions

5. Programme for Entrepreneurs

- a. Who you will turn to for funds to start the unit
- b. Loan Application Process
- c. Security, Collaterals and Guarantees,
- d. Credit Guarantee Trust (The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) e. Terminologies - Assets, Liabilities, Profit & Loss, Current Assets, Fixed Assets, etc.
- f. Insurance schemes
- g. Pension schemes
- h. Fraud Protection - Good practices for a safe digital banking experience
- i. Grievance Redressal- banking related, insurance related and pension related
- j. Risk Vs. Return
- k. Customer Liability for Unauthorised Electronic Banking Transactions

6. Programme for SHGS

- a. KYC for opening of SB account by SHG
- b. Good Principles of SHGS
- c. Voluntary Savings
- d. Margin and Security Norms
- e. Insurance schemes
- f. Pension schemes
- g. Fraud Protection - Good practices for a safe digital banking experience
- h. Grievance Redressal- banking related, insurance related and pension related
- i. Risk Vs. Return
- j. Customer Liability for Unauthorised Electronic Banking Transactions

7. Programme on Mobile Banking

- a. Steps for availing mobile banking services
- b. Mobile Banking App, BHIM App, BHIM-UPI App with live Demo
- c. NUUP (*99#), IMPS, with live demo
- d. What is Mobile Wallet and how to use it @Mn4xt
- e. Precautions to be taken while using Mobile Banking services
- f. Insurance schemes
- g. Pension schemes

8. Programme on Internet Banking, PoS, Micro-ATM, ATM

- a. What is Internet Banking and how to avail internet banking services
- b. What is a PoS, micro-ATM, ATM,
- c. How to use them
- d. How to do AADHAAR enabled transactions on these machines
- e. Precautions to be taken
- f. Insurance schemes
- g. Pension schemes

Banks may develop their own literacy material prepared by them and may also make use of the material and videos developed by other Regulators viz., RBI, SEBI, PFRDA, IRDA, NISM and other organizations like National Centre for Financial Education (NCFE), Data Security Council of India (DSCI) etc. Necessary permission for using the contents may be obtained from the concerned regulator/ agency. The topics provided above are indicative and not exhaustive