



राष्ट्रीय वित्तीय शिक्षा केन्द्र
National Centre for Financial Education
एक आर्थिक रूप से जागरूक और सशक्त भारत
A financially aware and empowered India

Promoted By :



Reaching the *Last* Mile



*A Collection of
Success stories*



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About NCFE

National Centre for Financial Education (NCFE) is a Section 8 (Not for Profit) Company promoted by Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund Regulatory and Development Authority (PFRDA).

Vision

A Financially Aware & Empowered India

Mission

To undertake massive Financial Education campaign to help people manage money more effectively to achieve financial well being by accessing appropriate financial products and services through regulated entities with fair and transparent machinery for consumer protection and grievance redressal.

Contents

Story	Page No.
Big visions are realised Through Small steps - <i>Jakir Hussain</i>	2
Empowering a woman, Empowers a family - <i>Posha Begum</i>	4
The Wisdom of Financial Literacy - <i>Nikhil Sushil</i>	6
Early Start Equals Better Life - <i>Sanjeevi R</i>	8
A Little Awareness Goes a Long Way - <i>Chetna Kumre</i>	10
Journey : From Homemaker to Entrepreneur - सुष्मा करवडे	12
सुरक्षित जीवन एक स्वस्थ जीवन है.. – रेनू जोशी	16
A Ray of Hope for Tomorrow - <i>Sumitra Pathak</i>	18
उज्ज्वल और सुरक्षित भविष्य – मीरा	20
Discovering Hidden Empowerment - <i>Nikki</i>	22
Sky Is The Limit - <i>Mathura Harijan</i>	24
You only become strong when you don't have a choice - <i>Nitaben</i>	26





Jakir Hussain

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***Big visions
are realised
Through
Small steps***

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- Jakir Hussain

I have very sincerely attended Financial Education Program on 25/09/2021 and conducted by NCFE and very carefully listened advices of the Resource person since the beginning of session till the end.

The impact of FE Program conducted by NCFE is very immense & cannot be measured & I take pride in saying that I have never attended such a beautifully crafted program. Being a Taxi Driver now I can happily practice topics such as family budget, savings, investment and retirement planning with my daily earnings.

After attending program I took a oath that I won't consume gutka, pan masala, betel quid and all types of cigars for which I used to spend Rs. 100 to 150 per day. Now I save this money & invest Rs. 2000 per month in a post office recurring deposit account. As a personal Thumb rule I save 20% of regular income & invest the same. At present I hold three life insurance policies for my family members & also subscribed to PMJJBY. I have realized that having different source of incomes is very essential, so I have planted betel nut in 1.5 Acre land which will provide annual earning of 3 lacs p.a in future.

Lastly I would like to express my gratitude to NCFE, even though I don't have a formal education they have helped me in understanding three pillars of investment - SAFE, LIQUIDITY and RETURN. As a result I no more take loans from Moneylenders at high interest rates nor do I run behind Ponzi schemes which are easily accessible in my region nor do from random persons. My fellow villagers treat me as a pioneer in savings & take regular guidance from me.





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***Empowering
a woman,
Empowers a
family***
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**- Posha Begum
(Jammu & Kashmir)**

I took part in a financial education workshop organized recently by NCFE, it had helped me & my family to come out from financial distress.

I have learnt importance of budgeting, savings and planned investment. Earlier I had one cow giving 5-6 liter milk per day. Now I have purchased 2 more cows giving 15-20 liters each. This gives me a good amount of daily income and I am able to save a good part of it. It was possible due to proper financial planning. Through Systematic saving I was able to help my villagers during the pandemic to take care of their medical expenses.

I have subscribed to Ayushman Bharat Golden Card it provides a health cover of Rs. 5 Lakh. I have learnt about PMSBY and PMJJBY which are flagship insurance schemes of GOI and I have protected my family by subscribing to this schemes. It is cost effective and hassle free. I have even insured my cows for which Department of Veterinary helped me a lot.

The knowledge gained in the workshop on long term planning changed my perspective towards life and money & also encouraged me to open Atal Pension Yojna (APY) account for me & my husband. I am now convinced that financial literacy is an essential life skill that everyone should possess. Hence I am trying to disseminate the knowledge that I have gained through the workshop to as many people as possible.

I am thankful to NCFE for organizing this workshop at our place, which helped me view my life optimistically.



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***The
Wisdom of
Financial
Literacy***



- Nikhil Sushil

Nikhil Sushil, living in Palappuram, a small village of Palakkad District, Kerala, is a student of Laksmi Narayana Arts and Science college Mayannur - Kerla. He has undergone NCFE's Financial Education programme which helped him to understand the necessity of opening a saving account and need to save money for future Needs.

I personally have never taken into consideration the importance of saving, I always used to spend the most of the earning that I used to get, and never thought about saving. But after attending the workshop of NCFE, it made me understand the saving should be a part of life and it is very much necessary in order to be financially secure and meet emergency situations in life.

The workshop helped me to understand that in the earning period there should be a need of budgeting. Budgeting can help get things done in a short, medium and long term. I learned to differentiate between the Needs and Wants of life. An investment is a great way to save and earn money for a long term.

The workshop made me to understand the Financial education is very much essential for every student and earning person in order to fulfil his/her wishes/dreams. The habit of savings & investments have helped me to buy many things that I could't afford previousoly. By the help of NCFE I learned to differentiate between the Needs and Wants of life. It showed me the best life lesson for living a life.



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**Early Start
Equals
Better
Life**
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- **Sanjevi R**

Hello there,
I'm Sanjeevi R. a student from KIT - kalaighnarkar karunanidhi Institute of Technology, Coimbatore.

"I learned from NCFE program the importance of investments and savings for future. I also realised my family members and I must be insured to Financially protect ourself against any unforeseen event.

Before this workshop I had no idea about stock markets or stock exchanges. But this program helped me to realize what is stock market and what are the functions revolving around the market. After this program I gathered some information fom NCFE website related to this topic which was very much helpful to understand the concept with more clarity.

After Attending the Program I was able to analyse the stock market performances. I've open Demat and Trading account with SEBI register stock broking company after attending the program. The knowledge gained in the programme on long-term planning changed my perspective towards trading and money.

I learned that if you trade time for money you will never find freedom. So it is important to find a source of earning which can offer you a good amount of free time. And also realized, learning to trade will help you to achieve the financial freedom, because it is a way to earn a lot of passive income.

I am now convinced that financial literacy is an essential life skill that everyone should possess. Hence, I am trying to disseminate the knowledge I gained in the workshop to as many people as possible.

I am thankful to NCFE for organising this workshop in our college, which made me to think high and dream high.



“ A Little Awareness Goes a Long Way ”

- Chetna Kumre

Chetna Kumre is resident of Sitatola village. This village has sent percent primitive tribes (Madia-gond) population. Chetna Kumre is Chairperson of Mahavaishavi Mahila Bachat Gat in the village itself. She runs a small grocery shop at the porch of her small house. There is village around Sitatola. At the distance of 2 Km is the village with the population of 19 houses called Ghotevihir and at the distance of 4 Km there is

Jambhli village of 80 houses. Her grocery shop is run on the trust of the citizens of these villages only.

In January of this year, a certified Financial education trainer, conducted a financial education program for women in Self Help Groups on behalf of National Centre for Financial Education (NCFE). Members of SHGs of Sitatola and Ghotevihir were attended this program. During the event, I came to know about ponzi schemes. I was able to understand the hidden agenda of private companies behind giving very high rate of interest in a short period of time. Also, it helped me to understand the modus of operendi adopted by the private companies to acquire the attraction of common people.

A few days later a 55 year old tribal man from the same village was asked by an agent to get double money against his investment in just three years. He gave offer to the villagers to sell out his half an acre land and he will receive two lakh fifty thousand rupees, If he invest all that amount, he will get five lakh rupees in just three years. He said he could purchase the big land and also use the remaining amount for her daughters and plan the career of the daughter who is studying 12th standerd. For this purpose agent found the customer also, for purchasing his land.

When I got to know this information, I explained him the risks involved in such transactions, based on the information what I acquired during financial education program. I showed the training module to him and explain how the companies cheat with common peoples by showing attractive rate of interest. I asked question, if government is not able to provide this kind of high rate of interest, how can any private companies give this in very short period.

Following all the information said by me, the man cancelled a possible land sale deal and refused to make such an investment to the agent. I called the trainer and said that guidance he had given during NCFE workshop had averted a financial calamities on a poor tribal family.



/// Journey : From Homemaker to Entrepreneur ///

सुष्मा करवड़े



Sushma is a young Woman from Ujjain M.P, a Naghjhiri village in ujjain district's ujjain Block in Madhya pradesh. She took part in a financial education workshop organised recently by National Centre for Financial Education (NCFE), which was, in her own words, a life-changing experience.

नमस्कार,

मेरा नाम सुष्मा करवड़े है, मैंने NCFE के माध्यम से एक वित्तीय साक्षरता कार्यक्रम में उपस्थिति की थी जिसके वक्ता सोहेल खान जी थे उन्होंने हमें बहुत सी बैंक की योजनाओं, जैसे, प्रधानमंत्री सुरक्षा बिमा योजना (PMSBY), प्रधानमंत्री जीवन ज्योति बीमा योजना (PMJJBY), नेशनल पेंशन स्कीम (NPS), सुकन्या समृद्धि योजना (SSY), पब्लिक प्रोविडेंट फंड (PPF), APY आदि के बारे में जानकारी दी और उसके साथ ही अल्प कालीन एवं दीर्घ कालीन निवेश किस तरह करके एक पूँजी बनाई जा सकती है। इसके बारे में जानकारी दी, की यह जमा पूँजी भविष्य में हमारे सपनों को या जरूरतों को पूरा करने में कितनी महत्वपूर्ण हो सकती है जैसे की बच्चों की पढ़ाई, घर बनाने, रिटायरमेंट के बाद कैसे जीवनयापन करे, बच्चों की शादी और किसी भी अनिश्चित काल में होने वाले व्यय आदि. सोहेल जी ने यह भी बताया की किस तरह से हम हमारा पारिवारिक बजट बनाकर अपनी सारी जरूरत पूरी करने के साथ बचत भी कर सकते हैं। और यह की पारिवारिक बजट कितना महत्वपूर्ण है।

लेकिन हमारी मुख्य समस्या यह थी की हम कैसे रोजगार से जुड़े। हम ज्यादा शिक्षित न होने के कारण कोई रोजगार नहीं ढूँड पा रहे थे तब NCFE के सोहेल खान जी की वर्कशॉप में उन्होंने हमें स्वयं सहायता समूह (SHG) से जुड़ कर हम किस तरह एक रोजगार निर्माण कर सकते हैं और हम कैसे एक संघटन बनाकर थोड़े-थोड़े पैसे बचाकर एक बड़ी पूँजी सकते हैं. साथ ही सोहेल जी ने हमें रूरल मार्ट के बारे में भी जानकारी दी और कहा की नगरपालिका निगम और नाबार्ड आवंटन देकर आपकी मदद कर सकते हैं यदि आप अपनी जमा पूँजी को एक संघटन के माध्यम से लगाए तो, तब हमने एक संघटन बनाया जिसका नाम 'कोहिनूर SHG' रखा। संघटन बनाने के बाद हमें नगरपालिका निगम से समय-समय पर सिलाई का कार्य मिला।

थोड़े समय बाद हमने अपनी जमा पूँजी से एक दुकान खोली जिसमें हमने महिलाओं द्वारा हाथ से बनी चीजें जैसे की खाद्य सामग्री, आचार, पापड़, नमकीन, दीये, कपड़े, चादरे, कालीन, अगरबत्ती, इत्यादि बेचने लगे और थोड़े समय बाद धीरे-धीरे खरीददार मिलने लगे और हमारा सामान धीरे-धीरे बिकने लगा तथा हमारे रोजगार के लिए आवंटन राशि मदद के तौर पर मिली जिससे हमारे रोजगार को सुचारु रूप से चलाने में काफी लाभ मिला उस राशि को हमने निवेश करके दुकान में सामान बढ़ाया जो ग्राहकों की डिमांड थी।



SHOP VISITED BY SHREEMAN CHAIRMAN OF NABARD AND CGM OF NABARD

अब हमारी दुकान अच्छी चलती हैं जिससे हमे एक स्थाई रोजगार मिल सका।

हम ये सब नहीं कर पाते, यहाँ तक नहीं पहुँच पाते यदि सोहेल खान जी ने हमें मार्गदर्शन और हौसला न दिया होता, तो आज भी हम अच्छे रोजगार की तलाश में रहते और रोजमर्रा की जिंदगी से जुड़े वित्तीय संकट को दूर नहीं कर पाते। NCFE के माध्यम से ली गई वित्तीय साक्षरता कार्यक्रम हमारे लिए बहुत ही लाभकारी साबित हुआ हम NCFE और सोहेल खान जी का आभार प्रकट करते हुए उनका धन्यवाद करते हैं.

धन्यवाद

सादर आभारी
सुष्मा करवड़े



“ सुरक्षित जीवन
एक स्वस्थ
जीवन है..

”
– रेनू जोशी

मेरा नाम रेनू जोशी है। मैं उत्तराखंड के जिला उधम सिंह नगर के खटीमा शहर में रहती हूँ। खटीमा को शहर नहीं कस्बा कहें तो ज्यादा सटीक होगा। इसकी आबादी लगभग 2.5 से 3 लाख के बीच होगी। हमारे यहाँ अप्रैल (वर्ष 2022) महीने में राष्ट्रीय वित्तीय शिक्षा केंद्र

(NCFE) द्वारा वित्तीय शिक्षा एवं जागरूकता के सम्बन्ध में एक कार्यक्रम का आयोजन किया गया। इस कार्यक्रम में डॉ गोपाल दत्त ने, बतौर ट्रेनर वित्तीय शिक्षा एवं जागरूकता से सम्बंधित तमाम सारी जानकारियाँ सभी प्रतिभागियों से साझा की।

इस कार्यक्रम को सुनने के बाद मेरे जीवन में बहुत सारे बदलाव आये। मुझे सबसे पहले इस बात का पता लगा की अपने परिवार का बजट निर्धारण कितना जरूरी है। इसके साथ – साथ समय रहते भविष्य के लिए आर्थिक नियोजन बहुत आवश्यक है। जब से मैंने ये जाना की किसी भी परिवार के लिए जीवन बीमा और स्वास्थ्य बीमा किसी कठिन समय से निपटने के लिए बहुत आवश्यक है। इस बात को मैं औरों को भी बताती हूँ।

इस कार्यक्रम से छोटी बचत को निवेश में कैसे परिवर्तित कर सकते हैं, ऐसा जानने का मौका मिला। बचत और सुरक्षित निवेश से सम्बंधित बहुत सारी सरकारी योजनाओं के बारे में जानने और समझने का भी मौका मिला। जैसे— अटल पेंशन योजना (APY), सुकन्या समृद्धि योजना (SSY), प्रधानमंत्री जीवन ज्योति बीमा योजना (PMJJBY), प्रधानमंत्री जीवन सुरक्षा बीमा योजना (PMJSBY), लोक भविष्य निधि (PPF), इत्यादि। इन सब बातों के साथ – साथ जो सबसे महत्वपूर्ण लगा वो ये कि आप वित्तीय ठगी से कैसे सावधान रहें, जैसे— लॉटरी के फोन कॉल, अधिक व्याज वाली स्कीम्स में जमा, नौकरी/मोबाइल टॉवर लगाने के ऑफर, इत्यादि से सचेत रहना होगा।

सच कहूँ तो इस कार्यक्रम में प्रतिभाग करने के बाद मेरे और मेरे परिवार के लोगों के जीवन में एक अलग अलख जगी है। यह कार्यक्रम मेरे जीवन को बदलने वाला एक विशेष अनुभव रहा। मैं राष्ट्रीय वित्तीय शिक्षा केंद्र की इस पहल का हृदय से आभार करती हूँ, और अनुरोध भी करती हूँ की इस तरह के कार्यक्रम आप समय समय पर करते रहें।



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***A Ray of
Hope for
Tomorrow***

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-Sumitra Pathak

Thanks to NCFE, National Centre for Financial Education Mumbai for conducting teacher's training programme at our Stree Sudhan Girls Inter College Bareilly.

It has really been an unprecedented Financial Education Program never done before consequent upon which , I personally was so motivated and felt that I should spread the same content to my girls students of 10th class. In turn, they were very much inspired for basic financial knowledge.

I discussed the excerpts to my family members the same days. I encouraged my maid to get open SSY for her girl child, convinced her too.

I asked my colleagues and relative's rule of 72, none of them knew it, I explained to them and they appreciated it I myself planned to start investment in stock through Mutual fund, to remove my fear for no knowledge for dealing in share, Bond etc, now I feel confident to use my money and yes my misconception for money removed to a large extent. I started spending only after saving first, that too from the money left after saving and investments.

Now my attitude has been absolutely transformed since attending the workshop. My other students have also expressed their desire to take such class for themselves on basic Financial education. My principal madam also appreciates my new approach in teaching. I am heartily thankful to NCFE for such indispensable training session in my school.

Sincerely influenced

With regards

Sumitra Pathak



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उज्ज्वल
और
सुरक्षित भविष्य
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— मीरा

मेरा नाम मीरा है। मैं NRML सुलतानपुर ब्लॉक-दूबेपुर में कार्यरत हूँ। मैं NCFE द्वारा आयोजित वित्तीय साक्षरता कार्यक्रम में प्रतिभागी थी। जिसका आयोजन डा. अर्चना मैडम द्वारा किया गया था। कार्यक्रम में भाग लेने के पहले अपने द्वारा

अर्जित धन के सदुपयोग के बारे में मुझे इतनी सजगता नहीं थी। हम तो सिर्फ धन कमाना और उसको कैसे खर्च करना है, यही जानते थे। अपने और अपने बच्चों के लिए अर्थिक जिम्मेदारियों को पूरी करना एवं भविष्य की आवश्यकताओं को कैसे पूरा किया जाय और इसके लिए क्या-क्या निवेश के कदम उठाये जाएं। यह हमें अर्चना मैम के द्वारा इस वर्कशाप में विस्तृत रूप में बताया गया। बचत कैसे हो सकती है, अभी तक हम आय से खर्च करने के बाद जो बचत करते थे उसी को भविष्य के लिए निवेश करते थे, परन्तु यह नया अदभुत सूत्र हमें आज पता चला कि आय से बचत का छोटा भाग निकालकर खर्च करना ही भविष्य की चुनौतियों के लिए ही एक नागरिक को तैयार करता है। बचत करने के लिए मैंने छोटी-छोटी FD करना और साथ में ही एक PPF अकाउंट अपना और अपने बच्चों के लिए खुलवाया। इसी के साथ अटल पेंशन योजना में भी जुड़ी। बच्चों के लिए शिक्षा का लोन कैसे प्राप्त हो सकता है और गोल्ड इन्वेस्टमेंट के बारे में जानकारी प्राप्त हुई। इस वर्कशॉप के बाद ही मैंने आपने और अपने पति के लिए प्रधानमंत्री जीवन ज्योति और प्रधानमंत्री जीवन सुरक्षा बीमा योजना भी ली। ऑनलाइन पेमेंट करते वक्त क्या-क्या सावधानियाँ रखनी चाहिए, इसकी भी जानकारी इस वर्कशॉप में प्राप्त हुई। इस वर्कशॉप के बाद मैंने अपने कार्य एवं ग्राम्य क्षेत्र से जुड़ी महिलाओं को सुकन्या समृद्धि योजना के बारे में बताया। अब किसी भी तरीके के धन निवेश से पहले यह जरूर देखती हूँ कि निवेश सुरक्षित जगह पर हो और ब्याज की दर भी बेहतर हो।

मैं ही नहीं जितने भी प्रतिभागी थे। उन सबकों काफी मार्गदर्शन मिल रहा है। समय-समय पर किसी और जानकारी के लिए हम फोन से भी मैडम से संपर्क कर लेते हैं। मैं संस्था NCFE और अर्चना मैडम दोनों को धन्यवाद देती हूँ, जिन्होंने इस तरीके के कार्यक्रमों से हमें ही नहीं, हमारे पूरे क्षेत्र को जागरूक किया है।

मीरा (कर्मचारी) NRLM दूबेपुर सुलतानपुर



// Discovering Hidden Empowerment //

-Nikki

Nikki is a young woman from Bahedeki, a remote village in Saharanpur district's Baliakheri Block in Uttar Pradesh. She took part in a financial education workshop organised recently by National Centre for Financial Education (NCFE), which was, in her own words, a life-changing experience.

"I learned the importance of budgeting, savings and planned investment. I also realised my family members and I must be insured to protect ourselves financially against any unforeseen event," she said.

The workshop encouraged Nikki to subscribe to Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), which are the flagship insurance schemes of the Government of India (GoI).

"Enrolling for PMSBY and PMJJBY was cost effective and hassle-free. I am now willing to go for another set of life and health insurances with a higher sum assured and better features to ensure greater financial stability," she added.

The knowledge gained in the workshop on long-term planning changed Nikki's perspective towards life and money, and enthused her to open an Atal Pension Yojana (APY) account for her husband and herself. Notably, APY is a pension scheme run by GoI, primarily for the unorganised sector.

"I am now convinced that financial literacy is an essential life skill that everyone should possess. Hence, I am trying to disseminate the knowledge I gained in the workshop to as many people as possible," she said with a glimpse of satisfaction on her face.

Ever since Nikki attended the workshop, she has been motivating people to avail the benefits of various government-sponsored schemes. Moreover, she is educating villagers not to get lured by ponzi schemes.

"I am thankful to NCFE for organising this workshop in our place, which helped me view my life differently, optimistically," she concluded.



A Success Story from Odisha...

**“ ... Sky Is The
Limit ... ”**



Mathura Harijan, is a school teacher who stays in Nandahandi Block of Nabarangpur District, Odisha. He attended the financial education workshop conducted by NCFE resource person. The programme was specially conducted in local language so as to make the local tribal people understand more about financial education and government schemes in financial sector. After attending the programme, he became aware of various financial products for himself and his family. He writes

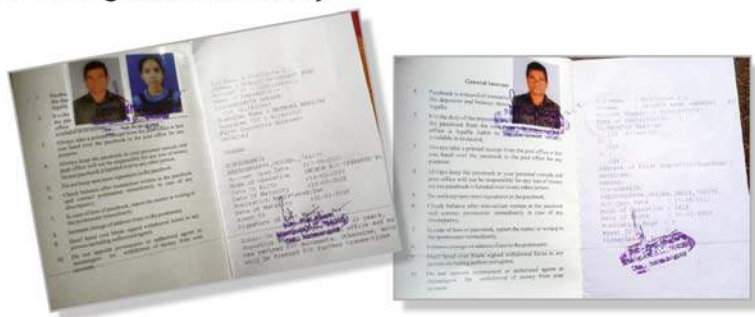
“After learning the importance of savings account, I have opened Basic Savings Bank Deposit Account (BSBDA) not only for my children but also some children in my school. Additionally, I

have encouraged the family members of such students to open savings account in nearby post office. I have also enrolled for PMJJBY and PMSBY schemes through the post office in my village and suggesting the same for my colleagues. I have started a SIP of Rs.500 in mutual fund scheme after learning the power of compounding. My colleagues were very happy after knowing the power of compounding especially the Rule of 72.

I have personally informed many people in my area to go to Banks and Post Offices for subscribing government schemes such as PMSBY, PMJJBY etc. to become more financially secure.

I want more such programmes to be conducted by NCFE in my area and school to promote financial literacy. As I have gained immense knowledge from the workshop, I want that the concepts of NCFE's financial literacy programs should reach all the people in the country especially the uneducated and poor people by which they can know how to save and invest their hard earning income.

I have sincerely appealed to my school colleagues to refer Financial Education handbooks developed by NCFE to understand basic financial concepts. The teachers have appreciated the efforts of NCFE in bringing out such a comprehensive book on basic financial education and that too in regional language. All thanks to NCFE for their untiring efforts to promote financial education throughout the country.”





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***You only
become strong
when you
don't have a
choice***

//

- Nitaben

It is said “You only become strong when you don’t have a choice”. Here is how Nitaben Makwana had an experience of the same.

Nitaben, a regular housewife looking after daily household chores and taking care of kids. Her husband was working in a company at Dubai and life was all good for a typical middle class household. Her husband used to send the money which she was using for payments of bills and groceries. She had a few fixed deposits in her and kids name. She writes,

“On one unfortunate day, my world was torn apart when my husband passed away in an accident at Dubai. I was left all alone with 2 kids Hetansh and Nishant to be taken care of. One who has hardly went to any financial institution had a tough time to run post to pillars to get all the finances together. Not being financial literate I was anxious and worried of my kids’ future.

I once got a chance to attend one of the financial education programmes of NCFE. After the programme, I felt a ray of hope and strong-willed to learn financial knowledge. I got to know about various asset classes like gold, equity and mutual fund. I am now managing money by learning the financial planning and asset allocation. I have reduced unnecessary expenses and investing before saving. I have also started tailoring work and am on the path of financial planning. I sincerely appreciate the efforts of NCFE for bringing financial literacy to the doorsteps of common man which made this happen.”



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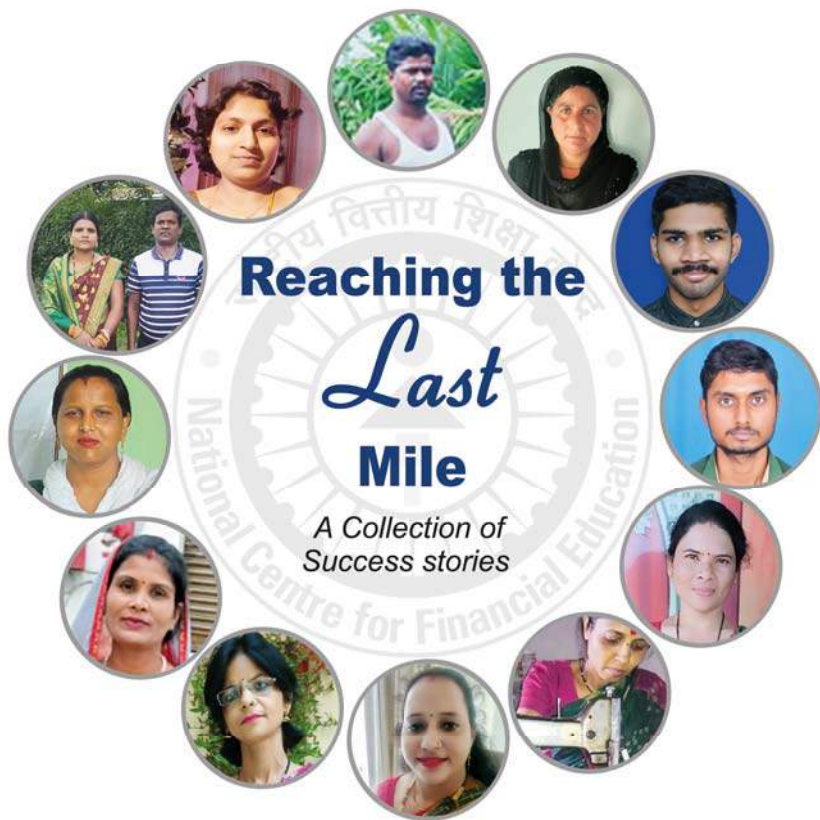
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Reaching the *Last* Mile

A Collection of
Success stories



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