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राष्ट्रीय वित्तीय शिक्षा केन्द्र
National Centre for Financial Education

Quarterly e-newsletter (April-June 2022)
8th Edition

संचय

'Towards a Better Financial Future'



राष्ट्रीय वित्तीय शिक्षा केन्द्र National Centre for Financial Education

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Events & Achievements

Highlights of Financial Education Programmes

Media Coverage

Activities in Financial Sector

(Banking, Securities Market, Pension & Insurance Sectors)

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D.RAMAN,
CHIEF EDUCATIONAL OFFICER,

CHIEF EDUCATIONAL OFFICE,
THIRUVALLUR,
TAMIL NADU.

D.O.LTR.No.7042/D2/2022, DATED: 20.07.2022

Respected Sir,

We, at the Education Department of Tiruvallur District, want to convey our sincere appreciation and gratitude to the National Centre for Financial Education (NCFE) for facilitating Financial Education Training Program(FETP) for school teachers on the 16th of June, 2022. The program was conducted by the certified trainer in a professional manner.

We are glad to convey that we are conducting the campaign in the select 14 schools and wish to expand to other schools as well. We also hereby acknowledge the receipt of the e-certificates given to 'money smart'teachers.

" With warm Regards "

To
The Chief Executive Officer,
National Centre for Financial Education.

CHIEF EDUCATIONAL OFFICER,
THIRUVALLUR DIST.

**Appreciation Letter from Chief Educational
Office, Thiruvallur - Tamil Nadu**

Financial Literacy Programmes by NCFE in Collaboration with Centre for Financial Literacy (CFLs)



Government Swami Atmanand Excellence English Medium School, Khairagarh Block, Rajnandgaon, Chhattisgarh 17.05.2022

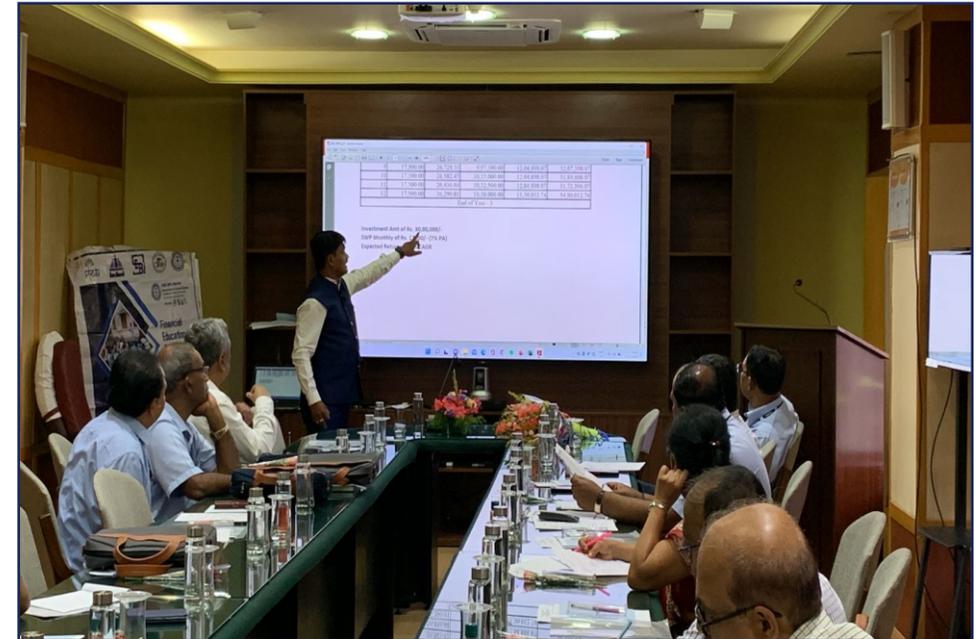


Prithviraj Chauhan Inter College, Barwa Motinagar, Masodha Block, Ayodhya, Uttar Pradesh 19.05.2022

NCFE in coordination with Centre for Financial Literacy conducted two Financial Education Programme for School Students. These 2 programmes were conducted in Khairagarh Block, Rajnandgaon District, Chhattisgarh and Masodha Block, Ayodhya District, Uttar Pradesh. These programmes were conducted with an objective of making the school students of the country Financially Literate and ensure maximum reach of basic financial education. More such programmes are being planned in future.

Financial Education Programme on Retirement Planning

23rd May, 2022



A financial education programme specifically focussed on 'Retirement planning' was conducted at **Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL), Mysuru**. The participants included employees of BRBNMPL, SPMCIL and BNPMIPL who are going to be retirees.

The participants were provided inputs on various topics such as Banking, Investment, Insurance and Pension. Additionally, they were informed about various government schemes for retired persons in all these four sectors.

The programme was well received by all participants alike.

Financial Education Training Programme (FETP) for Government School Teachers in Coordination with District Education Office, Thiruvallur - 16th June, 2022



NCFE conducted FETP for government school teachers (Standard VI-X) in Thiruvallur District, Tamil Nadu. This programme was conducted in coordination with District Education Office, Thiruvallur, Tamil Nadu.

A total of 28 teachers across the district attended the programme. The participants were informed about basic financial education, financial products, government schemes in financial sector etc. Additionally, the participants were emphasized about the importance of imparting financial education to school students of Standard VI-X and were encouraged to enroll their schools for Money Smart School Program (MSSP).

All the sessions were made interactive with the aid of audio-visuals. The set of five Financial Education Workbooks jointly developed by NCFE and CBSE for students of Standard VI to X were distributed to participants. The programme received a positive response and some schools have already registered for MSSP in order to impart financial education for their respective schools.

Financial Awareness Programme for Parents of School Students

14th June, 2022



A financial awareness programme was conducted at Sanatombi Oriental English Higher Secondary school, Kumbi, Bishnupur District, Manipur. The participants included the parents of school children of Standard VI-X.

The participants were informed on the importance of imparting financial education to children from young age. They were encouraged to inform their school authorities to register for MSSP programme.

The programme was attended by 130+ parents and was very well received by all of them.

Media Coverage

राष्ट्रीय वित्तीय शिक्षा केंद्र द्वारा वित्तीय जागरूकता कार्यशाला का हुआ आयोजन

फतेहपुर (स्वरूप संवाददाता)। राष्ट्रीय वित्तीय शिक्षा केंद्र की रिसोर्स पर्सन सोनी यादव ने विकासखंड अमोली की ग्राम पंचायत अमोली एवं भदरी के प्राथमिक विद्यालय परिसर में सहायता समूह की महिलाओं को वित्तीय शिक्षा कार्यक्रम आयोजन करके जानकारी दी। सोनी यादव ने बचत, बैंकिंग, बीमा, निवेश, सेवानिवृत्ति एवं पेंशन और जालसाजी से सुरक्षा एवं शिकायत निपटारा बिंदुओं पर गहराई से प्रकाश डाला एवं बताया कि किसी भी फाइनेंस कंपनी में पैसा लगाने से पूर्व उसकी वास्तविक स्थिति की जानकारी अवश्य कर लें कि फाइनेंस कंपनी रिजर्व बैंक ऑफ इंडिया से रजिस्टर्ड है अथवा नहीं। सोनी यादव ने बताया कि प्रधानमंत्री आवास योजना, प्रधानमंत्री मुद्रा योजना, प्रधानमंत्री बीमा सुरक्षा योजना, प्रधानमंत्री जीवन ज्योति योजना, अटल पेंशन योजना एवं सुकन्या योजना का लाभ सभी ग्रामीण अपने उज्ज्वल

भविष्य के लिए उठाएं। एटीएम का पिन गोपनीय रखे इसको किसी के साथ शेयर ना करें अन्यथा आप ठगी के शिकार हो सकते हैं



और ऑनलाइन फाइनेंसियल ट्रांजैक्शन में मोबाइल पर आया ओटीपी किसी को भी ना बताएं बच्चों में बचत की आदत डालें और उन्हें वित्तीय पहलियों के बारे में भी बतायें।

सोनी यादव रिसोर्स पर्सन ने बीमा और निवेश के बारे में चार्ट के माध्यम से स्वयं सहायता समूह की महिलाओं को समझाया ग्राम

पंचायतों में उक्त कार्यक्रम का आयोजन किया गया कार्यक्रम मे कोऑर्डिनेटर सहित समूह की महिलाएं एवं आधा सैकड़ ग्रामीण लोग उपस्थित रहे।

25/04/2022 - Rashtriya Swaroop



वित्तीय शिक्षा पर कार्यशाला

बिछुआ। बिछुआ के शासकीय महाविद्यालय में वाणिज्य विभाग द्वारा प्राचार्य डॉ. आर पी यादव के मार्गदर्शन पर एक दिवसीय कार्यशाला आयोजित की गई जिसमें मुख्य वक्ता पाण्डुर्णा से जितेंद्र धुंडे, रिसोर्स पर्सन द्वारा विभिन्न सामाजिक योजनाएं जैसे पेंशन योजना, जन धन योजना, बीमा योजना, डीमैट अकाउंट, शेयर बाजार म्युचुअल फंड्स आदि विषयों पर समस्त स्टाफ एवं विद्यार्थियों को जानकारी प्रदान की आइक्यूएसी कोऑर्डिनेटर डॉ. पूजा तिवारी ने इस विषय को स्टाफ एवं विद्यार्थियों के लिए काफी महत्वपूर्ण बताया इसके बाद डॉ. साक्षी सहारे विभाग अध्यक्ष भौतिक शास्त्र ने इस कार्यशाला में सभी विद्यार्थियों को आत्मनिर्भर बनने की प्रेरणा दी कार्यक्रम समन्वयक सूर्यकांत शुक्ला ने वित्तीय शिक्षा का महत्व एवं उसकी उपयोगिता के विषय पर संक्षिप्त जानकारी प्रस्तुत की कार्यक्रम का संचालन अजीत सिंह गौतम ने एवं आभार प्रदर्शन कुमारी शिवानी सोनी द्वारा किया गया कार्यक्रम को सफल बनाने में डॉ. नवीन चौरसिया, डॉ. नोखेलाल साहू, मनोज कुमार जैन, डॉ. विवेक तिवारी डॉ. साकेत चर्मकार डॉ. सुनीता सोलंकी डॉ. कविता चहल डॉ. संतोष उपाध्याय डॉ. अजीत डेहरिया ऋषिकेश पवार एवं महाविद्यालय के समस्त स्टाफ व महाविद्यालय के विद्यार्थियों ने उत्साहित होकर इस कार्यशाला में हिस्सा लिया आगे भी इस प्रकार की कार्यशाला आयोजित होती रहे ऐसी अपेक्षा की। महाविद्यालय के प्राचार्य डॉ. आरपी यादव ने इस सफल आयोजन के लिए वाणिज्य विभाग को हार्दिक शुभकामनाएं दी।

14/04/2022 - Pradesh Today, Chhindwara

Media Coverage



इंदौर मध्यप्रदेश

संस्था सचिव शालिनी रमानी ने बताया बस्तियों में महिलाएं केवल लोन के लिए स्वयं सहायता समूह बनाती हैं, उन्हें रोज़गार या बचत के महत्व के बारे में जानकारी नहीं होती, स्वयं सहायता समूह बनाने वाली टीम महिलाओं को केवल लोन की लालच देकर समूह बनवाती हैं और शासकीय संस्थाओं द्वारा कभी काम आ सकता है ऐसा कह कर समूह बनवा लेती हैं।

स्वयं सहायता समूह के 90% लोन डिफॉल्टर लिस्ट में जाते हैं क्योंकि महिलाएं लोन लेकर लोन नहीं चुकातीं ना ही मासिक बचत में उनका कोई रुझान है।

जिसे देखते हुए संस्था ने वित्तीय शिक्षक श्री भारत भूषण से संपर्क करके NCFE(National Centre for Financial Education) की ट्रेनिंग महिलाओं को देने का अनुरोध किया ताकि महिलाओं में बचत व आत्मनिर्भरता के गुण उत्पन्न हो सकें।

12 अप्रैल 2022 को बाबा की बाग एवं देवी नगर में ली गयी वित्तीय शिक्षा वर्क शॉप से महिलाओं ने आत्मनिर्भर भारत की ओर उठाये कदम महिलाओं ने बचत करने की शुरुवात कर स्व रोज़गार की ओर कदम उठाए एवं बंद बैंक खाते चालू करवा के सालाना जीवन बीमा के लाभ भी उठाए

12/04/2022 - AT Samachar

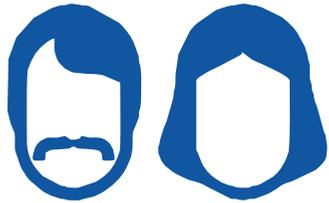


30/06/2022 - Dinakaran

कार्यशाला का आयोजन
इटावा : राष्ट्रीय वित्तीय शिक्षा केंद्र द्वारा वित्तीय जागरूकता एवं उपभोक्ता प्रशिक्षण कार्यशाला का आयोजन किया गया। केंद्र की रिसोर्स पर्सन सोनी यादव द्वारा सर मदन लाल ग्रुप आफ इंस्टीट्यूशंस में स्नातक एवं परास्नातक कक्षा के विद्यार्थियों के लिए वित्तीय जागरूकता एवं उपभोक्ता प्रशिक्षण कार्यशाला का आयोजन किया गया। निदेशक डा. यूएस शर्मा सहित 70 विद्यार्थी उपस्थित रहे। वि.

13/06/2022 - Dainik Jagran

NCFE - FE PROGRAMMES



FEPA

**Financial Education
Programme for Adults**

Identified Target Groups *



FACT

**Financial Awareness
and Consumer Training**

College Students



FETP

**Financial Education
Training Programme**

School Teachers



MSSP

**Money Smart
School Programme**

School Students

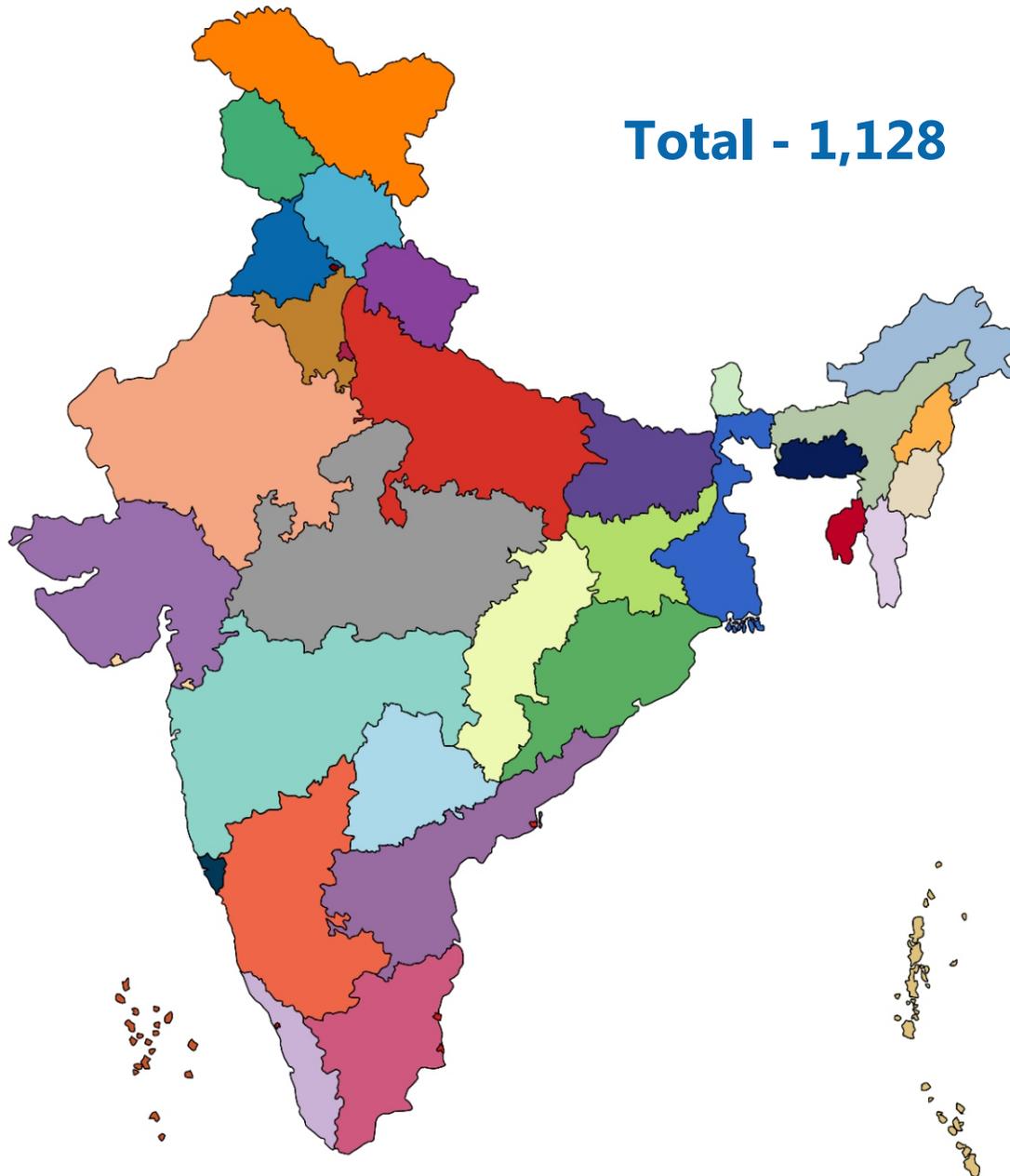
- * **SHG Members, ASHA & Anganwadi Workers, Housewives, MGNREGA Beneficiaries, Rural Folks, Migrant Labours, Farmers/ FPOs, Senior Citizens, Lower & Middle Income Group, Employees of any Organization, MSMEs, Industrial Workers, Potential Entrepreneurs/ Skill Development Trainees, Persons with Disabilities (Divyangjans) etc.**

During April - June 2022, NCFE has conducted **1,128** Financial Education Programmes and reached **54,110+** beneficiaries through **2,256+** training hours.

NUMBER OF FE PROGRAMMES CONDUCTED IN EACH STATE / UT

April - June 2022

Total - 1,128



111	Jammu & Kashmir	20	West Bengal
05	Himachal Pradesh	14	Assam
17	Punjab	02	Manipur
73	Haryana	01	Meghalaya
12	Delhi	51	Maharashtra
89	Uttarakhand	135	Odisha
40	Rajasthan	05	Telangana
318	Uttar Pradesh	21	Andhra Pradesh
54	Bihar	09	Karnataka
10	Gujarat	05	Kerala
55	Madhya Pradesh	39	Tamil Nadu
06	Chhattisgarh	02	Puducherry
34	Jharkhand		

OUTREACH OF FE PROGRAMMES

April - June 2022



Geographic Reach

States - 22

UT's - 03



Aspirational / LWE / Hilly Districts

743+ programmes conducted
and covered 26,000+ beneficiaries



School Teachers

1,890+ Trained and Certified
through FETP



School Students

14,000+ covered
through MSSP



College Students

3,710+ reached through
FACT



Women

22,500+ covered
through FEPA



Farmers / FPO's

11,800+ covered
through FEPA



Migrant Labour

1,680+ covered
through FEPA



Potential Entrepreneurs/ Industrial
Workers/ Members of Skill Development
Training 1,260+ covered through FEPA

GLIMPSES OF FE PROGRAMMES



College Students, Bhiwani, Haryana



College Students, Chennai, Tamil Nadu



School Teachers, Dehradun, Uttarakhand



School Teachers, Indore, Madhya Pradesh

GLIMPSES OF FE PROGRAMMES



Migrant Labours, Budgam, Jammu & Kashmir



Rural Women, Khunti Padar, Odisha



Women Group, Gumla, Jharkhand



Skill Development Trainees, Vizianagaram, Andhra Pradesh



E-LMS (E-Learning Management System)

Free E-learning Course on Basic Financial Education

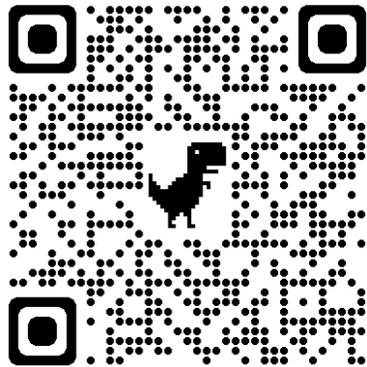
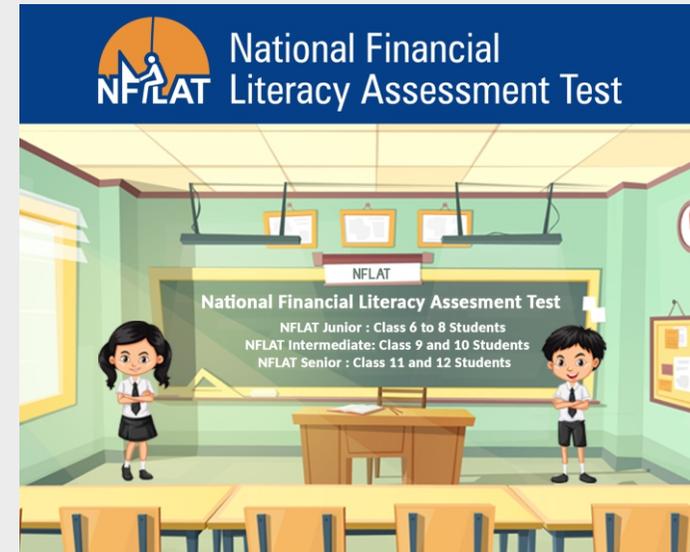
For Registration, Please Visit :
<https://ncfearthashiksha.in>



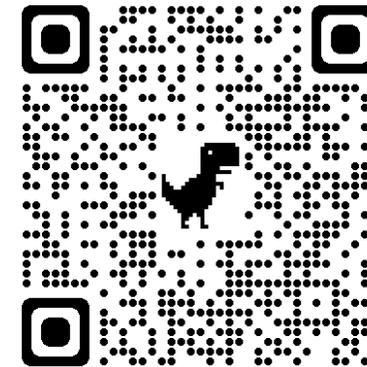
NFLAT

Globally One of the Largest FREE Annual Financial Literacy Test For School Students of Class 6 to 12

For School Registration, Please Visit :
<https://schoolexam.ncfe.org.in>



Scan to know more





- Fraudsters send emails or make phone calls that a customer has won a huge lottery. However, in order to receive the money, the fraudsters ask the customers to confirm their identity by entering their bank account / credit card details on a website from which data is captured by the fraudsters.
- Fraudsters also ask the customers to pay taxes/ forex charges / upfront or pay the shipping charges, processing / handling fee, etc., to receive the lottery / product.
- Fraudsters in some cases, may also pose as a representative of RBI or a foreign bank / company / international financial institution and ask the customer to transfer a relatively small amount in order to receive a larger amount in foreign currency from that institution.
- Since the requested money is generally a very small percentage of the promised lottery / prize, the customer may fall into the trap of the fraudster and make the payment.

Precautions

- Beware of such unbelievable lottery or offers - nobody gives free money, especially such huge amounts of money.
- Do not make payments or share secure credentials in response to any lottery calls / emails.
- RBI never opens accounts of members of public or takes deposits from them. Such messages are fraudulent.
- RBI never asks for personal / bank details of members of public. Beware of fake RBI logos and messages.



- Fraudsters create fake job search websites and when the job seekers share secure credentials of their bank account / credit card / debit card on these websites during registration, their accounts are compromised.
- Fraudsters also pose as officials of reputed company(s) and offer employment after conducting fake interviews. The job seeker is then induced to transfer funds for registration, mandatory training program, laptop, etc.

Precautions

- For any job offer, including from overseas entities, first confirm the identity and contact details of the employing company / its representative.
- Always remember that a genuine company offering a job will never ask for money for offering the job.
- Do not make payments on unknown job search websites.

Success Stories



"I had participated in financial education program for adults organized by NCFE on April, 2022 at our block. I made it a point to listen to the programme very keenly and with enthusiasm. I made a note of all important points and government schemes in my diary so as to refer at any given point of time and also disseminate the same content to my fellow colleagues. I came to know how much we excessively spend on unnecessary things and activities. I have since stopped spending much and started investing by opening a Recurring Deposit RD A/C in the bank. I have also availed Government schemes like NPS, PPF and PMJJBY to fulfill my financial obligations and financial well-being. Thanks to NCFE for organizing such an eye opener programme not only for me but also for people across the country. I assure you I will do my part in spreading financial literacy across my near and dear ones, colleagues and society at large.

Komalpreet Kaur, CDPO - Block Gurdaspur, Punjab



श्रीमान,

आपके द्वारा दिनांक 10/05/2022 को हमारे संस्था ग्राम पंचायत- सेमरा जिला चंदौली जो अत्यंत नक्सल प्रभावित क्षेत्र है के प्रतिभागियों के लिए जो वित्तीय शिक्षण कार्यशाला का आयोजन किया गया था उक्तकार्यशाला के पश्चात हमारे यहां के प्रतिभागियों के व्यवहार में बहुत बदलाव आया। अब हम लोग अपना बजट का निर्माण स्वयं करते हैं, जिससे हम प्रति माह अपने भविष्य के लिए बचत करके उसे उपयुक्त स्थान पर नियमित रूप से निवेश करते हैं। हमें अब बैंकों में खुलने वाले विभिन्न प्रकार के खातों की जानकारी हो गई है। पोस्ट ऑफिस द्वारा प्रदान की जाने वाली विभिन्न सेवाओं तथा सरकार की विभिन्न कल्याणकारी योजनाओं जैसे प्रधानमंत्री जीवन सुरक्षा बीमा योजना एवं प्रधानमंत्री जीवन ज्योति बीमा योजना के द्वारा हमने अपने जीवन को सुरक्षित भी किया है साथ में सरकार द्वारा चलाई जा रही अटल पेंशन स्कीम के द्वारा हमने अपने वृद्धावस्था के लिए भी व्यवस्था कर रखी है। साइबर क्राइम तथा पॉजी स्कीम से अब हम अत्यधिक सतर्क रहते हैं और उसके दुष्प्रभाव से होने वाले नुकसान से बचे रहते हैं। आपके द्वारा विभिन्न नियामक प्राधिकरण जैसे रिजर्व बैंक ऑफ इंडिया, आई आर डी ए आई, पी एफ आर डी ए एवं सेबी के शिकायत निवारण प्रकोष्ठ (SCORES) प्रणाली की जानकारी प्राप्त करके हम अब अपने विभिन्न कंपनियों में डूबे हुए निवेश को प्राप्त करने के लिए उचित प्रक्रिया का पालन करते हममें से बहुत से लोगों ने अपने डूबे धन को प्राप्त करने के लिए उचित ढंग से प्रयास करते हैं। उक्त कार्यक्रम अत्यंत ही लाभदायक रहा है और हम यह आशा करते हैं कि भविष्य में इस तरह के और भी कार्यक्रम आयोजित करके आप हमें जागरूक करेंगे

प्रार्थी

प्रसन्न कुमार मौर्य

पंचायत सहायक - सेमरा

Activities in Financial Sector

RBI

RBI Increases Market Trading Hours

The trading hours for various markets regulated by the Reserve Bank of India have been restored to their pre-pandemic timing of 9:00 a.m. Accordingly, with effect from April 18, 2022, the trading hours for the markets regulated by the Reserve Bank would be as under:

Market	Extant Timing	Revised Timing
Call/Notice/ Term Money	10:00 am to 3:30 pm	9:00 am to 3:30 pm
Market repo in Government Securities	10:00 am to 2:30 pm	9:00 am to 2:30 pm
Tri-party repo in Government Securities	10:00 am to 3:00 pm	9:00 am to 3:00 pm
Commercial paper and Certificates of Deposit	10:00 am to 3:30 pm	9:00 am to 3:30 pm
Repo in Corporate Bonds	10:00 am to 3:30 pm	9:00 am to 3:30 pm
Government Securities (Central Government Securities, State Development Loans and Treasury Bills)	10:00 am to 3:30 pm	9:00 am to 3:30 pm
Foreign Currency (FCY) / Indian Rupee (INR) Trades Including Forex Derivatives	10:00 am to 3:30 pm	9:00 am to 3:30 pm
Rupee Interest Rate Derivatives*	10:00 am to 3:30 pm	9:00 am to 3:30 pm

(Source: Press Release: 2022-2023/55
dated April 11, 2022)

*: other than those traded on recognised stock exchanges

Activities in Financial Sector

SEBI

Risk value of commodities for risk-o-meter

SEBI has assigned a risk score for evaluation of risk value of commodities in which mutual funds are permitted to invest. It is as follows:

Annualized volatility	Risk value on risk-o-meter (Risk)
<10%	3 (Moderate)
10-15%	4 (Moderately High)
15-20%	5 (High)
>20%	6 (Very High)

(Source: SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/49
April 11, 2022)

Revision of UPI limits in Public Issue of Equity Shares

The per transaction limit for UPI based Application Supported by Blocked Amount (ASBA) in Initial Public Offers (IPOs) has been raised from Rs. 2 lakh to Rs. 5 lakh. Accordingly, it has been decided that all Individual Investors applying in Public Issues where the application amount is upto 5 Lakhs shall use UPI for IPOs.

(Source: SEBI/HO/CFD/DIL2/CIR/P/2022/45 Dated April 05,2022)

Activities in Financial Sector

IRDAI

More choice for policyholders for Home Insurance, Micro and Small Businesses to get tailor-made products

In its continuous endeavour to increase insurance penetration and provide wider choice to Policyholders, IRDAI has allowed insurance companies to design new and customised products for dwellings, micro and small enterprises for Fire and Allied Perils. This move will enable insurance companies to broaden the coverage already provided in the standard products by offering innovative add-ons or varying the existing provisions to meet the needs of the policyholders in terms of suitability and affordability.

(Source : Press Note dated May 12, 2022)

PFRDA

eAPY - Ease of onboarding through Aadhaar

The enrollment under the Atal Pension Yojana (APY) scheme occurs through physical, net banking or other digital modes provided by the respective APY-SPs. Now in order to increase the outreach and further simplify the process of subscription, PCRA (Protean e-Governance Technologies Central Recordkeeping agency) has provided eAPY, the digital on boarding facility through Aadhaar eKYC/XML as an additional option. eAPY offers seamless digital enrollment without the need to visit the one's bank branch, thus saving time, effort, cost and offers a great convenience. There are no additional charges for availing the facility.

For more information all eligible customers can visit eAPY link <https://enps.nsdl.com/eNPS/ApySubRegistration.html>

(Source: CIR No.: PFRDA/2022/08/SUP-CRA/02 dated April 21, 2022)

Traditionally we tend to invest in instruments that are very commonly advertised or made available to us through easy mediums. We very much rely on our dear ones and friends for investment tips which they also source from various advertisement bombarded on them. Through this article we will look into various scams that take place through heavy marketing/advertisements of false products which traps hard earned money of investors or can even make them indebted for life.

Ponzi Schemes /Multi-level Marketing :

Ponzi schemes are investment scams that pay existing investors with funds collected from new investors. There is NO real investment. Ponzi scheme promoters use money deposited by early investors to pay the first 'dividend'. Investors feel comfortable and decide to invest more. Investors often encourage their family and friends to join. Eventually all Ponzi schemes fall apart. They collapse when the promoter spends the money too quickly or the pool of investors dries up.

Cyber attack /Phishing :

Phishing (pronounced: fishing) is an attack that attempts to steal your money, or your identity, by getting you to reveal personal information such as credit card numbers, bank information, or passwords on websites that pretend to be legitimate. Cybercriminals typically pretend to be reputable companies, friends, or acquaintances in a fake message, which contains a link to a phishing website.

Tips to identify Cyber attack :

- Whenever you see a message asking for immediate action
- First time or infrequent senders
- Spelling and bad grammar
- Mismatched email domains
- Suspicious links or unexpected attachments

Loan Apps :

Around 600 illegal lending apps have been found by a Reserve Bank of India (RBI) working group, while the government has blocked 25+ such apps. The RBI received as many as 2,500+ complaints against such digital lending apps. These complaints have been received on RBI's "Sachet" portal, which was set up by the central bank under the State Level Coordination Committee mechanism for registering complaints by public against such unregistered entities. As a preventive mechanism, the RBI cautions general public not to fall prey to unscrupulous activities of unauthorised digital lending platforms or mobile apps. It advises people to verify antecedents of companies offering such loans.



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