



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 :



ANNUAL REPORT

2023-24



Registered Office

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Navi Mumbai - 400 703, Maharashtra.**

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Message from Chairman



Shri Randip Singh Jagpal

I am delighted to share with you the Annual Report of NCFE for the financial year 2023-24, marking another significant chapter in our journey towards enhancing financial literacy in India. Since our establishment in 2018, NCFE has been steadfast in implementing the National Strategy for Financial Education (NSFE) approved by the Financial Stability and Development Council (FSDC).

Throughout this year, NCFE has employed a strategic blend of online and offline educational workshops to deliver comprehensive financial education. The E-Learning Management System Portal (ELMS) and the National Financial Literacy Assessment Test (NFLAT) have played a pivotal role in expanding our reach and impact across diverse demographics.

Our efforts during key events like the Financial Literacy Week and Global Money Week have been particularly fruitful. We directly engaged over 6000 college students and interacted with more than 3000 individuals through targeted initiatives. Moreover, our outreach has extended to over 10 million people indirectly, underscoring the depth of our impact on financial awareness nationwide.

Despite challenges, NCFE has demonstrated resilience and adaptability by embracing new technologies and innovative approaches. This adaptability ensures that our educational programs remain relevant and effective in addressing the evolving needs of our audience.

I extend heartfelt gratitude to our regulators and stakeholders whose unwavering support has been instrumental in our achievements this year. Their support has strengthened our efforts and propelled us closer to our vision of fostering a financially aware and empowered India.

Looking forward, NCFE remains committed to advancing our mission and fostering deeper collaborations with all stakeholders. Together, we will continue to strive towards creating a future where financial literacy is universally accessible and impactful.

Message from Chief Executive Officer



Shri Alok Chandra Jena

I am delighted to share with you the fourth edition of NCFE's Annual Report, marking my inaugural year as CEO of this esteemed organization. Fostered by a resolute commitment and a coordinated strategy, NCFE is steadfastly advancing towards its vision of 'A financially aware and empowered India'.

Financial literacy is critical for effective personal finance, covering budgeting, saving, and investing. In India, only 27% of the population possesses adequate financial knowledge, highlighting a significant need for improvement. Enhancing financial literacy empowers individuals to manage money better, make informed decisions about savings and investments, and plan for the future with confidence, contributing to economic stability and growth.

NCFE's initiatives are strategically aligned with the National Strategy for Financial Education (NSFE) 2020:25, focusing on the 5C's - Content, Capacity, Community, Communication, and Collaboration. These goals are supported by specific milestones, guiding our comprehensive efforts to address existing gaps effectively.

Throughout the last year, NCFE has continued to deliver impactful financial education through its flagship programs such as the Financial Education Program for Adults (FEPA), Financial Education Training Program for Teachers (FETP), Money Smart School Programme (MSSP), and Financial Awareness and Consumer Training Programme (FACT). Our outreach has significantly expanded through workshops and innovative initiatives like the E-Learning Management System (E-LMS), the National Financial Literacy Assessment Test (NFLAT), and the NCFE Chat-bot. Our website and active social media presence plays significant role in disseminating financial literacy across diverse segments of society. Looking forward, we are committed to introducing more programs tailored to the diverse needs of various target groups.

Our achievements this year would not have been possible without the unflinching support of Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI), Pension Fund Regulatory and Development Authority (PFRDA) and the collaborative efforts of all stakeholders. I extend my heartfelt thanks to them for their invaluable contributions to our shared success. I am confident that NCFE will play a crucial role in shaping important aspects of financial literacy.

Lastly, I commend Team NCFE for their dedication and hard work in achieving impactful results. Together, we are determined to build on our accomplishments and continue our journey towards creating a financially empowered India.

TABLE

OF

CONTENTS

<u>Topic</u>	<u>Pg.Nos</u>
About NCFE	01
Board of Directors	04
Our History	05
Flagship FE Programmes	07
Outreach, Impact & Glimpses of FE Programmes	09
E-LMS & NFLAT	17
NSFE 2020:25	19
Events	21
Media Coverage	45
Website & Social Media Outreach	53
Independent Auditor's Report & Financial Statements	54



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).

Objectives of the Company

1. To promote Financial Education across India for all sections of the population as per the National strategy for Financial Education of Financial Stability and Development Council.
2. To create financial awareness and empowerment through financial education campaigns across the country for all sections of the population through seminars, workshops, conclaves, training, programmes, campaigns, discussion forums with/without fees by itself or with help of institutions, organisations and provide training in financial education and create financial education material in electronic or non-electronic formats, workbooks, worksheets, literature, pamphlets, booklets, flyers, technical aids and to prepare appropriate financial literature for target-based audience on financial markets and financial digital modes for improving financial literacy so as to improve their knowledge, understanding, skills and competence in finance.

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.

>> **Incorporation**

- ◇ **5th September, 2018**
- ◇ **CIN No: U80301MH2018NPL313514**

>> **Auditor**

- ◇ **M/s Aurora Associates,**
Chartered Accountants,
Office No. 1,
Archana Co-operative Housing Society,
Sector 17, Vashi,
Navi Mumbai - 400 703,
Maharashtra.

>> **Bankers**

- ◇ **State Bank of India,**
Ground Floor, Arenja Building,
Plot No. 71, Sector 17,
Palm Beach Road,
Vashi, Navi Mumbai - 400 703
Maharashtra.
- ◇ **HDFC Bank,**
Plot No. 82,
Sector 17,
Vashi,
Navi Mumbai - 400 703,
Maharashtra.

BOARD

OF

DIRECTORS



Shri Randip Singh Jagpal
Executive Director - IRDAI &
Chairman - NCFE



Smt. Nisha Nambiar
CGM - RBI &
Director - NCFE



Shri Sahil Malik
CGM - SEBI &
Director - NCFE



Shri Raj Kumar Sharma
CGM - IRDAI &
Director - NCFE



Shri Ashish Kumar
CGM - PFRDA &
Director - NCFE



Shri Alok Chandra Jena
CEO & Director - NCFE

Our History

2014

Launch of "National Financial Literacy Assessment Test (NFLAT)" - Globally one of the largest FREE annual financial literacy test for school students.

2015

- (1) Launch of "Financial Education Training Programme (FETP)" - A comprehensive training programme for teachers of class VI to X across India.
- (2) Launch of "NCFE's Official Website" in English, Hindi & 11 other regional languages.

2013

- (1) NCFE set up under NISM with the support of all financial sector regulators i.e. RBI, SEBI, IRDAI and PFRDA to implement the National Strategy for Financial Education (NSFE) under the guidance of the Technical Group on Financial Inclusion and Financial Literacy of the sub-committee of the Financial Stability and Development Council.
- (2) Release of First Financial Literacy and Inclusion Survey (NFLIS - 2013).
- (3) Release of First National Strategy for Financial Education (NSFE 2013-2018).

2016

Launch of FE Workbooks for class VI to X jointly developed by NCFE & CBSE

2017

Launch of "Financial Awareness and Consumer Training (FACT)" programme - A Financial Literacy program for Graduate and Post Graduate Students.

2018

- (1) NCFE incorporated as a Section 8 (Not for Profit) Company, promoted by RBI, SEBI, IRDAI and PFRDA.
- (2) Setting-up of 102 Interactive Kiosk and Informative Digital Signage Software (DSS).

Our History

2020

- (1) Launch of NCFE's "E-LMS" - An e-Learning course on basic financial education covering topics from Banking, Securities Markets, Insurance and Pension products.
- (2) Release of Second National Strategy for Financial Education (NSFE 2020-2025).
- (3) Launch of NCFE's Quarterly Newsletter 'SANCHAY'

2021

- 1) Launch of "Chatbot" on NCFE's Official Website.
- (2) Release of Financial Education Handbook in English, Hindi & 11 other regional languages.
- (3) Release of Financial Education handbook for Braille Readers.
- (4) Launch of Financial Education Handbook for Micro, Small and Medium Enterprises (MSMEs).

2022

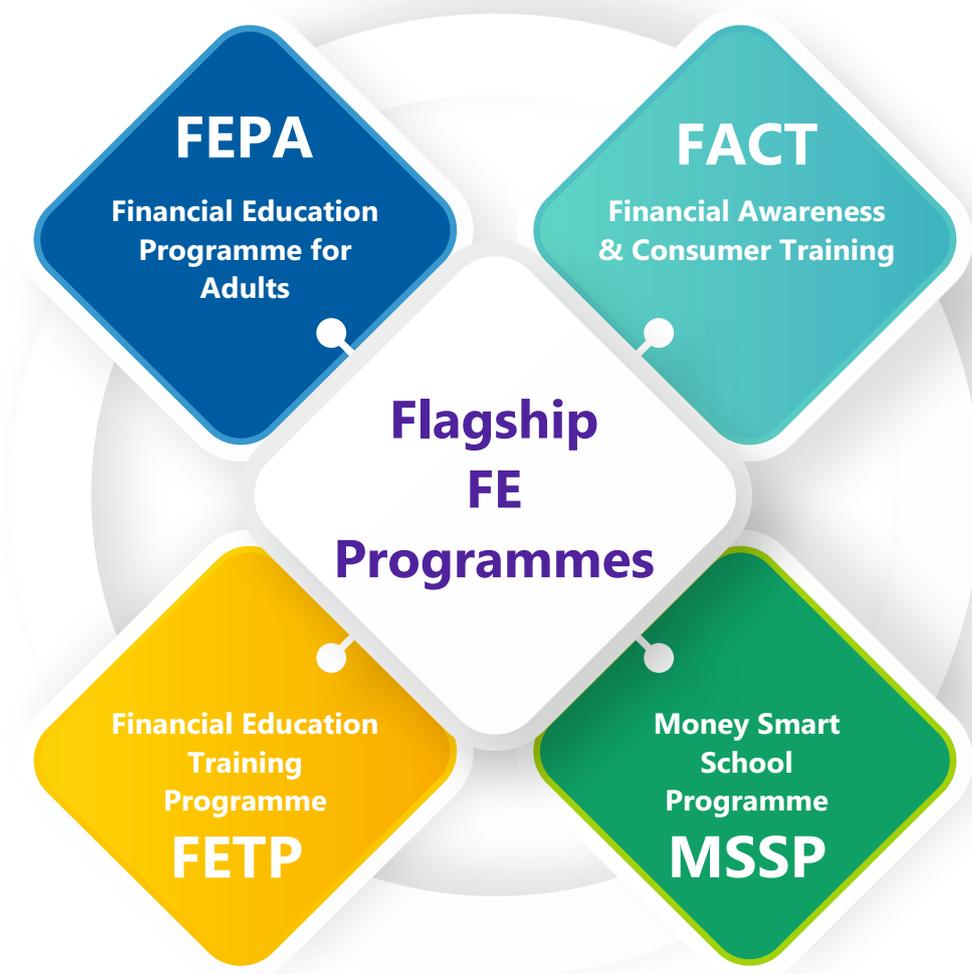
- 1) Release of 'Financial Education Handbook' for Self Help Groups (SHG's) & 15 'Graphic Novels' for School Students.
- 2) Launch of NFLAT Portal with Proctoring and Direct Registration Features.
- 3) Launch of 'NCFE's Trainers' Portal'.
- 4) Inclusion of Financial Literacy Dashboard on NCFE's website.

2019

- (1) Launch of "Financial Education Programme for Adults (FEPA)" - A Financial Literacy Programme for creating financial awareness for the adult population of India.
- (2) Release of Second Financial Literacy and Inclusion Survey (NFLIS - 2019).

2023

- 1) Release of Success Stories - Reaching the Last Mile - Volume 2.
- 2) Completed Five years on 5th Sept. 2023
- 3) Crossed 10 lakh plus FE beneficiaries cumulatively



Target Groups

FEPA

Identified Target Groups*

FETP

School Teachers

FACT

College Students

MSSP

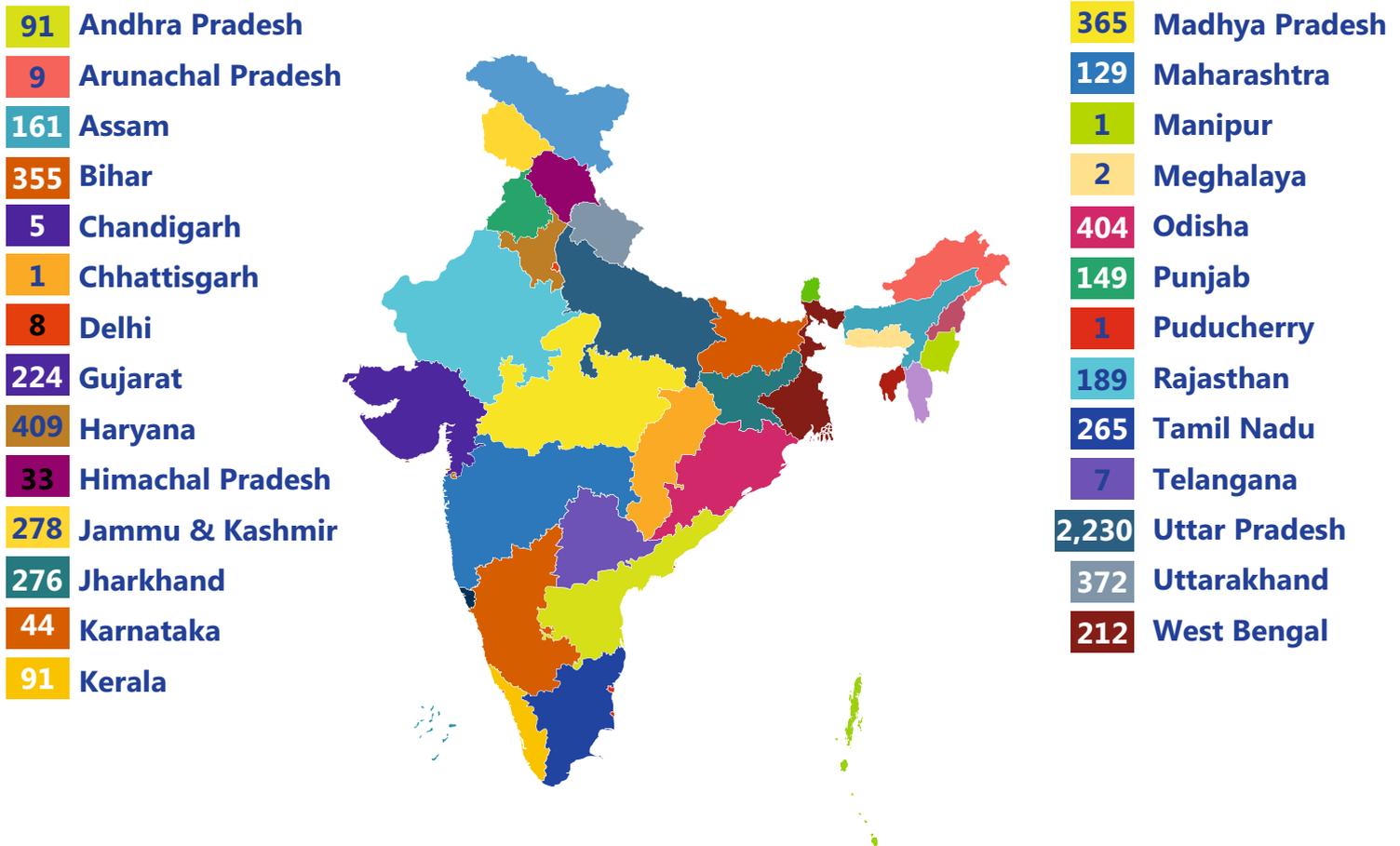
School Students

*

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

Number of Programmes Conducted in Each State/ UT

Total -6,311



**MAP NOT TO SCALE*

Outreach of Financial Education Programmes

Geography, Target & Sector Specific



Geographic Reach
States - 23
UT's - 4



Special Focused & Lagging
Districts 4,110
programmes conducted
and covered 1,43,000+
beneficiaries



School Teachers
8,540 Trained and
Certified
through FETP



School Students
37,600 covered
through MSSP



College Students
23,170 reached
through FACT



Women
1,38,229 covered
through FEPA



Farmers / FPO's
34,335 covered
through FEPA



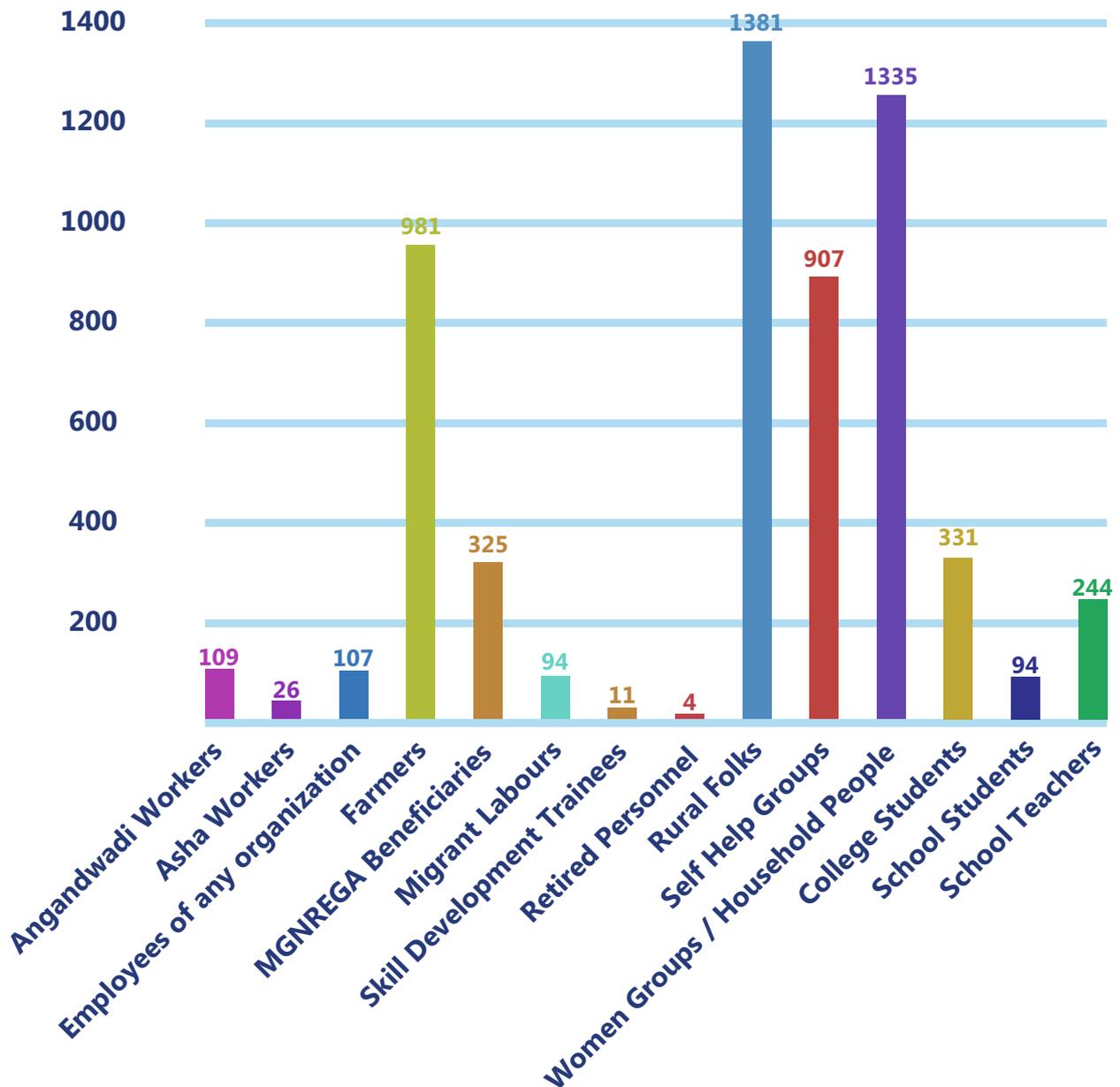
Migrant Labourers
3,290 covered
through FEPA



**Potential Entrepreneurs/
Industrial Workers/
Skill Development Trainees**
6,545 covered through FEPA

Impact of FE Programmes

The below graph shows the number of FE Programmes conducted by NCFE for different target groups for the financial year 2023-24.



Glimpses of FE Programmes



Rural Women - Jammu and Kashmir



Armed forces Personnel - Arunachal Pradesh



Mgnrega Beneficiaries - Assam

Glimpses of FE Programmes



Anganwadi workers - Madhya Pradesh



Woman Farmers - Odisha



Asha Workers - Andhra Pradesh

Glimpses of FE Programmes



College students - Uttar Pradesh



Vadakkethara, Kerala, India
MCXE+M75, Vadakkethara, Kerala 680587, India

College Students - Kerala



Anganwadi workers - Madhya Pradesh

Glimpses of FE Programmes



Armed forces Personnel - Punjab



Skill Development Trainees - Madhya Pradesh



School Teachers - Haryana

Glimpses of FE Programmes



Police Department Officials - Karnataka



Migrant Labourers - Jammu & Kashmir



School Teachers - Tamil Nadu

Glimpses of FE Programmes



College students - Rajasthan



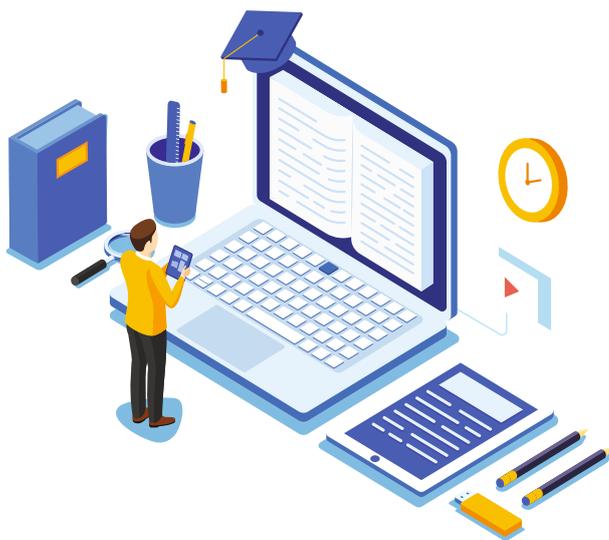
Women Group - Gujarat



Farmers - Maharashtra

E-Learning Management System (E-LMS)

An Online Financial Education Course by NCFE



Scan here to register for the course

NCFE's E-learning Management System (E-LMS) consists of basic Financial Education topics covering Banking, Insurance, Securities Markets and Pension related products. The course is of 5 hours consisting of 20 modules. The registration is free of cost.

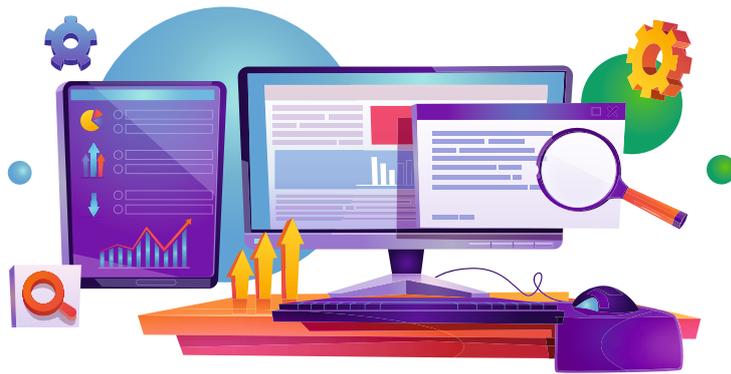
During FY 2023-24, 12,000+ users have been registered in E-LMS

- » **Anywhere anytime learning at own space.**
- » **Interactive AV format, Mobile Responsive**
- » **E-Certificate provided after completion**
- » **Link for sample video: <https://ncfe.org.in/e-lms>**

For Registration kindly visit "https://ncfearthashiksha.in"

National Financial Literacy Assessment Test (NFLAT)

Globally one of the largest FREE Annual Financial Literacy Test for School Students



Scan here for more details

Financial literacy is a core life skill that focuses on knowledge, behaviour and attitude required to make responsible money management decisions. National Financial Literacy Assessment Test (NFLAT) conducted by NCFE, encourages school students of Class VI to XII, to acquire basic financial skills necessary to make informed and effective financial decisions throughout each stage of their lives.

During FY 2023-24, 71,000+ Students from 550+ Schools have registered for NFLAT.



For more information kindly visit
"<https://ncfe.org.in/nflat/>"

NSFE 2020:25

Strategic Goals: Guiding Our Work

5 C's & their Status in FY 2023-24

Major Developments



Content

- » Translated ELMS into Hindi Language.
- » Developed Financial Education videos based on FE Handbook.

Capacity

- » Conducted series of 6 **Capacity building programmes** in coordination with **RBI, SEBI, IRDAI, PFRDA, & NPCI**.
- » Conducted a Capacity building programme on for Rural branch managers of **IDFC first Bank**.
- » Conducted a Capacity building programme for CFLS/NGOs collaboration with **RBI, Pune**.
- » Conducted a Capacity building programme on Financial Literacy in collaboration with **RBI, Shimla** for **FLC's, and RSETI's**.

Community

- » Conducted **5,500+ FEPA programmes, 90% in rural areas, 70% women centric, 4,000+** were in **special focused districts**.
- » 36,000+ community leaders including SHGs, Asha & Anganwadi Workers trained under FEPA and 8,500+ teachers trained under FETP.
- » Conducted 41 workshops for senior citizens and school children in coordination with **CFLs**.
- » Conducted multiple FE workshops in coordination with various NGO's.
- » Conducted 10 FE workshops under DEA fund.

Communication

- » 9 million+ reach through social media channels.
- » Observed '**Financial Literacy Week' (FLW)** with the theme - 'Make a Right Start: Become Financially Smart' from 26th March - 1stFeb, 2024 in collaboration with Financial sector regulators.
- » Observed '**Digital Financial Services Day' (DFSD)** with the theme - 'Digital well being - Balancing safety & connectivity Services' on 1st March, 2024 in collaboration with MeitY & NPCI.
- » Observed '**Global Money week'(GMW)** with the theme 'Protect your money, secure your future' from 18th -24th March 2024

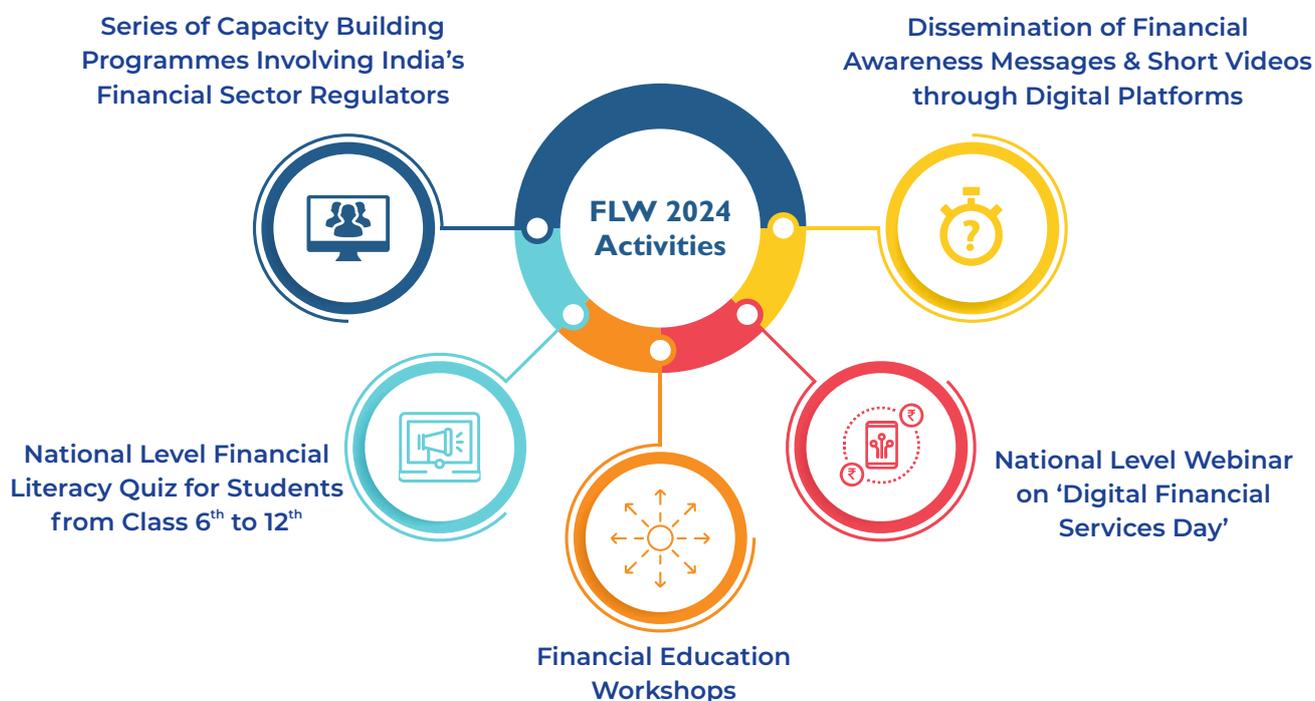
Collaboration

- » Coordination with **MeitY, MSDE, MoE, NCERT, NABARD, SIDBI, NPCI, CAB & BIRD** for implementation of action plan of NSFE.
- » Collaboration with **Handicrafts and Carpet Sector Skill Council (HCSSC), IDFC First Bank & RSETI'S**.

Events

NCFE Observes Financial Literacy Week 26th February to 1st March, 2024

Theme: “Make a Right Start: Become Financially Smart”



As envisioned in NSFE 2020:25, NCFE observed Financial Literacy Week (FLW) 2024 from 26th February to 01st March, 2024. The theme of FLW 2024 was “Make a Right Start: Become Financially Smart”. A Series of Capacity Building Programmes Involving India's Financial Sector Regulators on various financial literacy topics were organized. The speakers included officials from RBI, SEBI, IRDAI and PFRDA. The topics included Insure Your Tomorrow: A Secure Start to Financial Wisdom, Banking Essentials: Manage Your Finance, Invest Wisely: Building a Financially Smart Future, and Retirement Readiness: Secure Your Golden Years. More than 3200 participants attended in all the programmes together.

National Level Financial Literacy quiz (in English & Hindi) for students from Class 6th to 12th was conducted by NCFE. Cash prizes worth Rs. 2,50,000 was awarded to winners. Certificate of participation was issued to all the participants.

Various financial education workshops were conducted across the country to make the participants aware of various financial literacy concepts. These workshops were mainly focused on school & college students and youth.

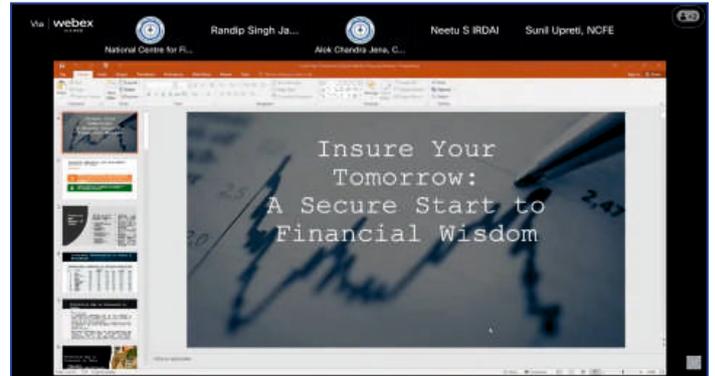
Also, during this week, Financial awareness messages and short videos were promoted through social media channels of NCFE.

Glimpses of Capacity Building Webinars FLW 2024

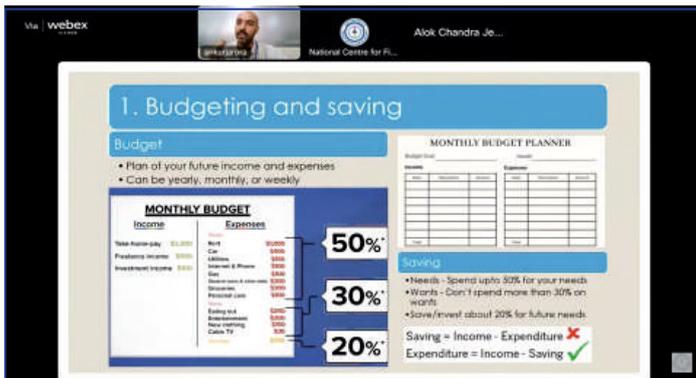
26th February to 1st March, 2024



26th Feb, 2024
Shri Randip Singh Jagpal, ED, IRDAI & Chairman, NCFE



26th Feb, 2024
Shri Raj Kumar Sharma, CGM, IRDAI



27th Feb, 2024
Shri Ankur Jarora, AGM, RBI



28th Feb, 2024
Shri Sahil Malik, CGM, SEBI

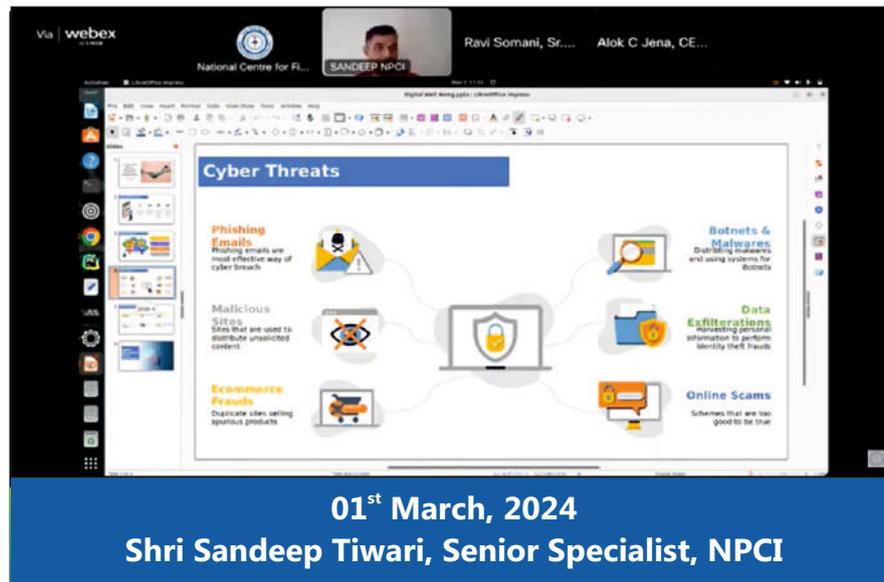


29th Feb, 2024
Shri Sachin Joneja, GM, PFRDA & Shri Nitin Hansda, AM, PFRDA

NCFE Observed Digital Financial Services Day - DFSD 2024

01st March, 2024

Theme: 'Digital Wellbeing: Balancing Safety and Connectivity'



NCFE in coordination with Ministry of Electronics and Information Technology (MeitY) and NPCI observed "Digital Financial Services Day" on 1st March, 2024. A National level webinar for on the topic of "Digital Wellbeing: Balancing Safety and Connectivity" was conducted. The Speaker Shri Sandeep Tiwari, Senior Specialist, NPCI explained various aspects of Digital Literacy such as 'Social, Psychological, and Mental well-being, Deep & Dark web, SSL Certification, Types of frauds & modus operandi, Customers journey of entrapment, Do's and Dont's for safe digital transactions'. More than 500 trainers attended the programme.



Outreach of FLW 2024



Website & Social Media Outreach FLW 2024

Extensive Campaign through Social Media
Attractive Creatives, Videos, & Ad Campaign Runs

**7 MILLION +
WEBSITE HITS**

**135K +
IMPRESSIONS ON YOUTUBE**

**2.8 MILLION +
IMPRESSIONS ON FACEBOOK & INSTAGRAM**

**27 CREATIVES & 2 VIDEOS
ON FINANCIAL EDUCATION PROMOTION
WERE DISSEMINATED**



Glimpses of Financial Literacy Messages Promoted During FLW 2024



Presented By: 

MAKE A RIGHT START: BECOME FINANCIALLY SMART

Join **NFCE's Financial Literacy Week 2024**, Feb 26 - Mar 01.
Learn, grow, and secure your future!

www.ncfe.org.in
info@ncfe.org.in

"We help you to Unlock Financial Wisdom"



Presented By: 

हाल ही के तमिलनाडु बाढ़ से हम सीख सकते हैं

कि बीमा कितना जरूरी है। यह प्राकृतिक आपदा से संपत्ति को होने वाले नुकसान की भरपाई करने में मदद करता है।

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Presented By: 

Exciting Quiz Alert!

Online National Level Financial Literacy Quiz For

- Juniors: 6th-8th std
- Intermediates: 9th-10th std
- Seniors: 11th-12th std

Win prizes worth 2.5 Lakhs.
Be ready for the challenge!

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Presented By: 

3 सबसे जरूरी सामान्य बीमा:

- स्वास्थ्य बीमा
- वाहन बीमा
- संपत्ति बीमा

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Presented By: 

GEAR UP FOR THE Online National level Financial Literacy Quiz For School Students

Spark your Intellect!

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Presented By: 

क्या आप जानते हैं?

निजी क्षेत्र के 10 में से 9 कर्मचारियों के पास पेंशन योजना नहीं है।

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Glimpses of FE Programms - FLW 2024



Arthuna, Rajasthan, India
School Teachers - Rajasthan



College Students - Uttar Pradesh



Women Groups - Uttar Pradesh



Asha workers - Haryana

NCFE Observed Global Money Week (GMW) 2024

18th to 24th March, 2024



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National Centre for Financial Education Observes

GLOBAL MONEY WEEK

'PROTECT YOUR MONEY, SECURE YOUR FUTURE'

18th to 24th March, 2024

www.ncfe.org.in

Global Money Week (GMW), 2024 an OECD/INFE initiative was observed in India from March 18th-24th, 2024 under the theme "Protect Your Money, Secure Your Future". SEBI was the National Coordinator and NCFE participated in the event as knowledge partner. As a part of GMW-2024 celebrations, a Capacity building programme for FE trainers was conducted by NCFE. The speaker was Ms Deepti Agrawal, General Manager, Office of Investor Assistance and Education (OIAE), SEBI. She talked about 'Market Trends and Return on Investments (Planning & goal setting) Importance of Systematic Investment Plans (SIP) and Long Term Investment policies, Money management and Passive Investments for a secured future, Social media Scam in detail'. More than 700 trainers attended the programme.

Various financial education workshops were conducted across the country to make the participants aware regarding various financial literacy topics. Multiple financial literacy messages in the form of creatives and short videos were promoted through social media channels of NCFE.

All the activities were very well received by the participants especially school and college students across the country.

Webinar Highlights - GMW 2024




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GLOBAL MONEY WEEK 2024

WEBINAR

THEME:
**Protect Your Money,
Secure Your Future**

 **22nd March 2024**

 **11:00 am to 12:00 pm
(1 Hour)**

GET STARTED



Scan QR to Attend >>

 info@ncfe.org.in  www.ncfe.org.in

Ms Deepti Agrawal
SPEAKER
General Manager
Office of Investor Assistance
and Education (OIAE), SEBI



 
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Summary

Protect Your Money, Save Your Future
Mode of Programme: Online (Webex & YouTube)
Target Audience: Financial Educa
Welcome: **Shri Sunil Upreti**, Sr. Manager, NCFE
Speaker: **Smt. Deepti Agrawal**, GM, SEBI

Market Trends and Return on Investments(Planning & goal se

Importance of Systema Investment Plan(SIP) and Long term investment policies

Money management and Passive Investments for a secured future

Social media Scam in detail

700+ FE Trainers attended the webinar

Glimpses of FE Programms - GMW 2024



College Students - Tamil Nadu



College Students - Assam



Women Groups - Gujarat



School Students - Sikkim

FINANCIAL LITERACY PROGRAMMES UNDER DEA FUND, RBI

NCFE has successfully conducted 10 Financial Literacy programmes under Depositor Education and Awareness (DEA) Fund of RBI. 500+ participants were reached through these programmes. Some of the topics covered in the programmes were: Importance of savings, Why should you go to a bank?, Introduction to all types of Deposit Accounts, Awareness regarding unauthorized deposit schemes, Small Accounts, Account opening procedure and how to do transactions, Depositor Education and Awareness Fund (DEA Fund), Digital Banking, Locker Facility, Loan facility, Government Schemes/Subsidies, Grievance Redressal, Special facilities for the elderly and disabled customers, Risk vs Return, Basics of Insurance and Pension etc.

The programmes were concluded by emphasizing on the importance of depositors' education & awareness on using financial products and services. All the programmes were made interactive and were well received by participants with positive feedbacks on the content and delivery.

STATE	DISTRICT	NO. OF PROGRAMMES
Madhya Pradesh	Chhindwara, Khargone	4
Maharashtra	Mumbai, Gadchiroli	4
Gujarat	Bharuch	2



30th Aug, 2023 - Mumbai, MH



29th July, 2023 - Pipalgaon, MP



7th Aug, 2023 - Kasrawad, MP



8th Aug, 2023 - Sanwer, MP

FINANCIAL LITERACY PROGRAMMES UNDER DEA FUND, RBI



14th Aug, 2023 - Gadchiroli, MH



17th Aug, 2023 - Jambusar, GJ



1st Aug, 2023 - Chamorshi, MH



30th July, 2023 - Surbhi, MP



16th Aug, 2023 - Runaad, GJ



27th Sept, 2023 - Mumbai, MH

FINANCIAL EDUCATION PROGRAMME IN NEW DELHI UNDER G20 JAN BHAGIDARI EVENT



NCFE in coordination with **Handicrafts & Carpet Sector Skill Council (HCSSC)** and **Additional District Magistrate** office, South East district, Delhi conducted a FE programme for female participants. The female participants were mobilized from One Stop Sakhi Centre and Self Help Groups (SHGs) of the district. A total of 30 women attended the programme.

NCFE's resource person delivered the programme. Some of the topics included importance of Savings, Investment, Insurance, Early Retirement planning, Consumer Grievance Redressal, Fraud Protection etc. Additionally, the women were informed about government schemes related to them like MUDRA, Stand Up India, etc.

The programme received a positive response from all participants.

VISIT OF NCAER IEPF CHAIR PROFESSOR DR. C. S. MOHAPTRA TO NCFE



National Council of Applied Research (NCAER) IEPF Chair Professor, Dr. C. S. Mohapatra (Retd. IES) had an interactive session at NCFE on 22nd November 2023. He guided NCFE officials on various aspects of National Strategy for Financial Education (NSFE) 2020-25.

Dr. C. S. Mohapatra stressed the importance of a sustainable financial awareness program, emphasizing the inclusion of modern cyber issues, extensive training, and certifications. He highlighted that the key to achieving comprehensive financial well-being lies in combining the right attitude with knowledge and skills.

Also, he expressed his appreciation for NCFE and its officials, acknowledging their dedicated efforts in advancing financial education throughout the country.

FINANCIAL EDUCATION PROGRAMME IN COORDINATION WITH HCSSC IN NORTH EASTERN STATES

NCFE in coordination with **Handicrafts & Carpet Sector Skill Council (HCSSC)** conducted online Financial Education program for artisans and weavers of Handicrafts and Carpet SSC in the North Eastern states. The program was organized to help the artisans and weavers of North east states to develop a better understanding of important financial concepts and tools that can enable them to manage their finances more effectively and make informed financial decisions.

The participants were provided with inputs on various Financial Education (FE) topics such as Banking, Investment, Insurance, Pension, Fraud Protection and Consumer Greivance Redressal. Additionally, they were informed about various government schemes for in all these four sectors.

A total of 500+ participants attended the program.

SR. NO	LOCATION	DISTRICT	STATE
1	Lohajani PO-Moragadadhar PS Galakganj Dist Dhubri, Assam-783335	Dhubri	Assam
2	Bashbari, Belsing, South West Garo Hills, Betasing, Meghalaya-794115	South West Garo Hills	Meghalaya
3	East Nalchar, Somamura, Ps-Melaghar, Post Office -East Nalchar, District-Sepahijala, Tripura-799115	Sepahijala	Tripura
4	Vill-Mirbuk, P/O+P/S-Pasighat Dist-East Siang, Arunachal Pradesh-791102	East Siang	Arunachal Pradesh
5	Chakma Autonomous District Council (CADC). City Kamalanagar,PO+PS-Chawngte, District Lawngtlai , Mizoram-796772	Lawngtlai	Mizoram
6	Bakhin, North Sikkim, Sikkim-737101	North Sikkim	Sikkim



FINANCIAL EDUCATION PROGRAMME IN COORDINATION WITH JSP FOUNDATION



NCFE in coordination with **Jindal Steel and Power (JSP) Foundation** conducted **6 financial** education programmes in Angul, Barbil and Tensa districts of Odisha on 29th, 30th June 2023 and 27th July 2023.

The programmes were conducted by NCFE's resource person. More than 200 participants were covered through these programmes. Various financial education topics were covered, including the significance of savings, investment, insurance, early retirement planning, consumer grievance redressal, fraud protection, and more. In addition, the participants were informed about government schemes tailored for them, such as MUDRA and Stand Up India.

The programme received a positive response from all participants.

FINANCIAL EDUCATION PROGRAMME IN COORDINATION WITH RESPONSETNET DEVELOPMENT SERVICES



NCFE in coordination with **Responsetnet Development Services** conducted two Financial Literacy programmes on 22 July, 2023 for women farmers and young adolescent groups in Bejini Village, Sonapur Block, Kamrup-Dist, Assam.

This programme was a part of "**Champions of Hope - Women Empowerment, Skill & Livelihood Development Program (Assam)**" NCFE's resource person delivered the programme. Some of the topics included importance of Savings, Debt management, Investment, Insurance, Early Retirement planning, Consumer Grievance Redressal Fraud Protection etc. Additionally, they were informed about government schemes for women.

The programme received a positive response from all participants.

FINANCIAL EDUCATION PROGRAMME FOR SUPERANNUATING OFFICIALS



Department of Pension & Pensioners' Welfare, Ministry of Personnel, Public Grievances and Pensions, Government of India conducted Pre-Retirement Counselling workshops on 23rd October 2023 and 20th December 2023 at New Delhi and 5th March,2024 at Ahmedabad, as a part of Good Governance, to facilitate officials who were about to retire in superannuation process.

NCFE was invited to deliver a session on "Investment Opportunities" for the near retirees. Mr. Sunil Dutt Upreti, Senior Manager, NCFE delivered the sessions covering the axial points on Investments, Insurance, Grievance redressal, Fraud protection, Budgeting and post retirement planning.

CAPACITY BUILDING PROGRAMME FOR NGO OFFICIALS & COUNSELLORS



A One day Capacity Building Workshop for NGO Officials /Counselors was arranged by College of Agricultural Banking (CAB), Pune. NCFE was invited to deliver a session on Basic Financial literacy concepts and Social Security schemes in Banking, Investment, Insurance, Pension etc.

Shri Sunil Upreti, Senior Manager represented NCFE in this session. He talked about NCFE and its role in promoting financial literacy across the country, NSFE 2020:25 strategy document, Basic Financial literacy concepts, Social Security schemes in all the 4 sectors of finance.

The programme was attended by officials from various NGOs/CFLs.

The programme received a positive response from all the participants.

CAPACITY BUILDING PROGRAMME FOR RURAL BRANCH MANAGERS OF IDFC FIRST BANK



NCFE in association with IDFC First Bank, Mumbai organized One Day Online 'Capacity Building Programme' for its rural branch managers. 280+ rural branch managers of IDFC First Bank participated in the programme. The participants were provided inputs on various topics such as Banking, Investment, Insurance, Pension and Consumer Grievance Redressal. Additionally, they were informed about various government schemes for retired persons in all these four sectors.

Ms. Jyotsna Suvarna, Training Lead, Rural Banking, IDFC First Bank addressed the participants and introduced the resource person of NCFE.

After the introduction, NCFE's resource person delivered the Capacity Building program. The programme received a positive response from all the rural branch managers.

CAPACITY BUILDING PROGRAMME AT HIMACHAL PRADESH



NCFE in association with RBI regional office, Shimla conducted a Capacity Building Programme at Solan. The participants were primarily from the Financial Literacy Centres (FLCs), Rural Self Employment Training Institutes (RSETIs), and bank officials who are actively involved in financial literacy training.

More than 40 participants were trained in detail on the importance of Banking, Investments opportunities, Importance of Insurance, National Pension Scheme (NPS), Atal Pension Yojana (APY), Grievance Redressal and Fraud Protection etc.

The participants were also informed about the Financial Education content developed by NCFE for various target groups and initiatives undertaken by NCFE and financial sector regulators for promotion of financial literacy across the country.

The programme received positive response from all the participants.

FINANCIAL EDUCATION PROGRAMME IN COLLABORATION WITH CFLs'

NCFE in collaboration with Centres for Financial Literacy (CFLs) conducted More than Forty five Financial Education Programmes.



More than 2500 participants attended in all the programmes together. Conducted with an objective of making the senior citizens and school students financially literate, the participants were trained in detail about the importance of Banking, Investments opportunities, Importance of insurance for all, SSY, NPS & APY, Grievance Redressal and Fraud protection etc. Additionally, they were informed about various government schemes in all the sectors and their benefits.

ONLINE PRINCIPALS' CONCLAVE IN COORDINATION WITH CISCE



NCFE in coordination with **Council for the Indian School Certificate Examinations (CISCE)** conducted an online **Principals' Conclave** on 8th August, 2023 on the theme "**Integration of Financial Education in School Curriculum**".

The conclave was conducted in the presence of **Shri Gerry Arathoon**, Chief Executive and Secretary, CISCE, **Shri Randip Singh Jagpal**, Executive Director, IRDAI & Chairman, NCFE, **Shri Satyajit Dwivedi**, CEO, NCFE and other officials of CISCE & NCFE.

More than **900 principals and teachers** from different schools across the country attended the conclave. The speakers included officials from CISCE & NCFE. The participants were informed about the importance of integrating financial education in School Curriculum. Additionally a session on 10 basic principles of financial literacy was also included. The conclave concluded with experience sharing of participants and vote of thanks.

Media Coverage

राष्ट्रीय वित्तीय साक्षरता कार्यक्रम का आयोजन किया

आगर मालवा। विकासखंड बड़ोद जिला आगर मालवा दिनांक 22/5/2023 सोमवार को गांव देवली आगर में राष्ट्रीय वित्तीय साक्षरता कार्यक्रम का आयोजन किया गया जिसमें उज्जैन से आई सेबी और एनसीएफई द्वारा अधिकृत वित्तीय साक्षरता प्रशिक्षक रिजवाना खान द्वारा विभिन्न जानकारी दी गई जिसमें ग्राम विकास प्रस्फुटन समिति के अध्यक्ष घनश्याम बैरागी सचिव गोविंद बैरागी व गांव की महिलाएं एवं पुरुष उपस्थित रहे जिसमें रिजवाना खान द्वारा कार्यशाला में ग्रामीण जनों को बचत बीमा का महत्व समझाया गया व प्रधान मंत्री जीवन ज्योति बीमा, प्रधानमंत्री जीवन सुरक्षा बीमा, अटल पेंशन योजना, श्रम योगी पेंशन योजना, डिजिटल बैंकिंग, एटीएम से संबंधित सुरक्षा, फ्रॉड कंपनियों से कैसे बचा जाए और वहां उसकी शिकायत कैसे की जाए एवं वित्तीय साक्षरता के बारे में जानकारी दी गई जिसका श्री मोहन लाल बालोदिया जी ने आभार व्यक्त किया।



May 24, 2023 - Malwa Karanti



राष्ट्रीय वित्तीय शिक्षा केंद्र मुंबई द्वारा कार्यशाला का आयोजन

पाण्डुर्ना। स्थानीय कैम्पस महाविद्यालय में प्राचार्य आशुतोष देवहरे के मार्गदर्शन में राष्ट्रीय शिक्षा केंद्र मुंबई द्वारा एफएसीटी के अंतर्गत कार्यशाला का आयोजन किया गया। कार्यशाला में एनसीएफई ट्रेनर जितेंद्र धुंडे द्वारा विद्यार्थियों को बचत एवं निवेश, पावर ऑफ कंपाउंडिंग, नियम- 72, डिजिटल बैंकिंग, डिजिटल पेमेंट, म्यूज्यूअल फंड, बीमा, डेबिट कार्ड, क्रेडिट कार्ड इत्यादि के बारे में विस्तृत जानकारी दी गई। भारत सरकार द्वारा संचालित सुकन्या समृद्धि योजना प्रधानमंत्री सुरक्षा बीमा योजना, प्रधानमंत्री जीवन ज्योति योजना, जन आरोग्य बीमा योजना, प्रधानमंत्री श्रम योगी मानधन पेंशन योजना की जानकारी पी.पी.टी. के माध्यम से दी गई। कार्यशाला में महाविद्यालय के प्राध्यापक गण सारिका ढोबले, कोमल घाटोडे, हर्षिका घागरे, भुवनेश्वरी कोरडे, टिक्रल पराडकर, वनिता पराडकर, पिकी देशमुख, अंकिता खवसे प्रमुख रूप से उपस्थित रहे। कार्यक्रम को सफल बनाने में आशीष आशीष देशभ्रतार और वैभव आखरे का विशेष सहयोग रहा।

April 10, 2023 - Raj Express

Media Coverage

चायल ब्लॉक के ग्राम में जनता को जागरूक करने हेतु राष्ट्रीय वित्तीय शिक्षा कार्यक्रम का किया जा रहा है आयोजन

सुनील साह/
रोशन पहल हिन्दी दैनिक

चायल/कौशाम्बी...चायल ब्लॉक के ग्राम में जनता को जागरूक करने हेतु राष्ट्रीय वित्तीय शिक्षा कार्यक्रम का आयोजन किया जा रहा है। निजामपुर पुरेनी वा महोम्मदपुर में आयोजित सरकार के द्वारा चलाई जाने वाली वित्तीय योजना के बारे में राष्ट्रीय वित्तीय शिक्षा केंद्र की एन.सी.एफ.ई की रिसोर्स पर्सन आरती हरिचंद्र के द्वारा प्रत्येक ग्राम में वर्तमान में चल रही धोखाधड़ी को रोकने हेतु एवम सरकार के सही निर्देशों अनुसार चलाई जाने वाली योजना के बारे में लोगों को अवगत कराया जा रहा है। इस कार्यक्रम में सही निर्देशों अनुसार आरबीआई, सेबी,

आईआरडीए, पीएफआरडीए के बैंक, पोस्ट ऑफिस, में वित्तीय से सम्बन्धित योजना का लाभ उठा सकते हैं जिसमें सुकन्या समृद्धि योजना, प्रधानमंत्री जीवन ज्योति बीमा योजना, प्रधानमंत्री सुरक्षा बीमा योजना, प्रधानमंत्री भ्रम धन योजना, अटल पेंशन योजना, एन. पी. एस (न्यू पेंशन स्कीम) की योजना, ई. एल. एस. एस. (इंक्विटी लिंक सेविंग स्कीम, एस. आई. पी (सिस्टमेटिक इन्वेस्टमेंट प्लान म्यूचुअल फंड्स, प्रधानमंत्री फसल बीमा योजना, वृद्ध पेंशन, विकलांग पेंशन वा पोस्ट ऑफिस में प्राप्त की जाने वाली वित्तीय योजना रूल लार्ड पोस्टल स्कीम, टहम डिपोजिट अकाउंट, मंथली इनकम स्कीम, नेशनल



सेविंग सर्टिफिकेट, किसान विकास पत्र, सोनिवर सिटीजन सेविंग स्कीम, प्रधानमंत्री वाय वंदना योजना, कन्यादान शादी योजना, प्रधानमंत्री जन धन योजना वा ई - भ्रम कार्ड की योजना एवं सेबी स्कोर वा आरबीआई का टोल फ्री नंबर 18002667575 अधिक प्राप्ति और प्रसंस्करण केंद्र

भारतीय रिजर्व बैंक चंडीगढ़ 160017 पर लिखत दर्ज करें। वा आरबीआई भी विनियमित संस्थाओं के विरुद्ध शिकायतों के निवारण के लिए एकल सुविधा 14448 प्रदान की गई है। सेबी का टोल फ्री नंबर 1800227575, 18002667575 अधिक जानकारी प्राप्त किया जा सकता

है।आई.आर.डी.ए डिपॉजिट टोल फ्री नंबर 155255 ,1800 4254 732 इसके अतिरिक्त पेंशन जुड़ी सरकारी योजना का लाभ लेने के लिए पी.एफ.आर.डी.ए डिपॉजिट का टोल फ्री नंबर एन.पी.एस 1800110708 अटल पेंशन हेतु 1800110069 पर कॉल कर जानकारी प्राप्त कर सकते हैं किसी भी वित्तीय लेनदेन में हो रही ऑनलाइन धोखाधड़ी को रोकने हेतु 1930 पर सर्वोपल कॉल कर सकते हैं इस कार्यक्रम में ग्राम प्रधान रंजेश कुमार, मोहम्मद अकीब, सटीप कुमार, नरेश कुमार फुलपति देवी वा अन्य सहयोगी गण उपस्थित होकर कार्यक्रम को सफल बनाया।

May 24, 2023 - Roshan Pahal



குடியாத்தம் அபிராமி மகளிர் கல்லூரி சார்பில் கிராம மக்களுக்கு கல்வி விழிப்புணர்வு நிகழ்ச்சி

குடியாத்தம், மே. 25-
குடியாத்தம் ஸ்ரீ அபிராமி கலை மற்றும் அறிவியல் மகளிர் கல்லூரி மற்றும் தேசிய நிதி கல்வி மையம் இணைந்து கீழ் ஆலத்தூர் ஊராட்சி அலுவலகத்தில் கிராம மக்களுக்கான நிதி கல்விக்கான விழிப்புணர்வு நிகழ்ச்சியை நடத்தியது. அபிராமி கல்வி நிறுவனங்களின் தலைவர் எம்.என்.ஜோதிசுமார் தலைமை தாங்கினார். கல்லூரி முதல்வர் ஆர்.எஸ். வெற்றிவேல் வரவேற்றார். கல்லூரி நிர்வாக அலுவலர் கே.முருகவேல் வாழ்த்துரை வழங்கினார்.

கீழ் ஆலத்தூர் ஊராட்சி மன்ற தலைவர் வி.ஆர்.கரேஷ் முகாமை தொடங்கி வைத்தார். இந்நிகழ்ச்சியில் தேசிய நிதி கல்வி மையத்தின் பயிற்சியாளர் எஸ்.என்.ஜெயபாலன் கிராம மக்களுக்கு பட்டுஜெட், திட்டமிடல், சேமிப்பு, வைப்புத் தொகை, முதலீடுகள் காப்பீடு, ஓய்வூதிய திட்டங்கள், சொத்துக்களுக்கான நாமினி, வங்கி மோசடிகள் மற்றும் நாமினிகள் புதுப்பித்தல் குறித்து மக்கள் விழிப்புடன் இருக்க வேண்டியது குறித்து வலியுறுத்தினார். நிகழ்ச்சியில் டி.ராஜேந்திரன் அனைவருக்கும் மரக்கன்றுகளை வழங்கினார். இதில் கிராம மக்கள் 50-க்கும் மேற்பட்டோர் கலந்து கொண்டனர். திட்ட ஒருங்கிணைப்பாளர் ஸ்ரீவன் நன்றி கூறினார்.

May 25, 2023 - Dinamani

Media Coverage



भूमिका भास्कर

www.bhumikabhaskar.com



E-Paper

मंगलवार, 11 जुलाई 2023

एल एंड टी गुना में रिजर्व बैंक ऑफ इंडिया की एक दिवसीय वित्तीय साक्षरता कार्यशाला आयोजित की गयी

जेपी भार्गव, गुना

लीड बैंक अधिकारी गुना प्रवीण गुजरे द्वारा बताया गया कि एल एंड टी गुना में बयस्कों के लिए वित्तीय शिक्षा (हस्तक्षेत्र) के प्रवक्ता भरत भूषण शुक्ला के द्वारा वित्तीय साक्षरता के बारे में कार्यशाला का आयोजन किया गया। जिसमें बी0बी0 शुक्ला द्वारा युवाओं को बैंकिंग फ़ॉण्ड, फायनेंसियल लिटरेसी, क्रेडिट/ डेबिट कार्ड की सेक्सोरिटी कैसे करें, हैकरों से



कैसे बचा जाए, अपनी इनकम कैसे बढ़ाई जाए, सेविंग कैसे की जाए, कैसे अपने आय के स्रोत को बढ़ाया जाये, अपने सेविंग को

इंवेस्टमेंट में बदलकर कैसे अधिकतम लाभ अर्जित किया जाए, आदि विषयों पर युवाओं को सम्बोधित कर जीवन पथ पर आगे बढ़ने के लिए प्रेरित किया गया। कार्यक्रम के अंत में एल एंड टी प्रबंधक श्री सुनील कुमार पारीक ने श्री बी0बी0 का आभार व्यक्त किया।

July 11, 2023 - Bhoomikabhaskar

वित्तीय जागरूकता, उपभोक्ता प्रशिक्षण पर सेमिनार



पांढा साहिब। हिमाचल इंस्टीट्यूट ऑफ फार्मसी पांढा साहिब में वित्तीय जागरूकता और उपभोक्ता प्रशिक्षण विषय पर सेमीनार का आयोजन किया गया। जिसका उद्घाटन कालेज के चेयरमैन मिस्टर यथार्थ गुप्ता, डायरेक्टर डा. प्रीति गुप्ता एवं हेड ऑफ डिपार्टमेंट द्वारा द्वीप प्रज्वलित कर किया गया। कार्यक्रम के शुभारंभ में सचिन प्रतीक शर्मा लेक्चरर एप्लाइड साइंसेज राजकीय पोलटेक्नीक पांढा साहिब द्वारा वित्तीय जागरूकता और उपभोक्ता प्रशिक्षण विषय पर विद्यार्थियों के समक्ष जानकारी उपलब्ध करवाई गई। इस मौके पर डायरेक्टर डा. प्रीति गुप्ता ने आयोजन को सफल बनाने के लिए डा. रमनदीप सिंह, डा. योगेश कुमार, मुख्यातिथि सचिन प्रतीक शर्मा एवं सभी अध्यापकों और विद्यार्थियों को बधाई दी।

दिव्य हिमाचल

दिव्य हिमाचल

Sat, 30 September 2023

<https://epaper.divyahimac>



September 30, 2023 - Divya Himachal

Media Coverage

राष्ट्रीय वित्तीय शिक्षा केंद्र के प्रशिक्षक हैलाकांडी में कर रहे हैं वित्तीय जागरूकता कार्यक्रम

त्रिपुरा (हमारा वतन)। राष्ट्रीय वित्तीय शिक्षा केंद्र के प्रशिक्षक डॉ. मनीष राय ने असम के हैलाकांडी जिले के कतलीचेरा के रागांवाक में वित्तीय जागरूकता कार्यक्रम आयोजित किया। जिसमें गांव के लोगों को उन्होंने वित्तीय रूप से जागरूक किया। इस दौरान डॉ. मनीष राय ने लोगों को भारत सरकार की जनकल्याणकारी योजना के बारे में बताया जिससे आमजनता को फायदा हो सकता है। डॉ. राय बताते हैं कि सरकार की ऐसी बहुत सी वित्तीय योजना आती है जो गांवों के सभी लोगों को पता नहीं चल पाता जिसकी वजह से वो लोग इस सुविधा का फायदा नहीं उठा पाते हैं। सभी को जागरूक होकर आगे बढ़ते हुए स्वयं लाभ प्राप्त कर दुसरे लोगों को भी जागरूक करना होगा, सभी की उन्नति ही राष्ट्र की उन्नति है। डॉ. राय खास तौर से उन लोगों को जागरूक कर रहे हैं, जिनको भारत



सरकार की जनकल्याणकारी योजनाओं के बारे में पता नहीं है। डॉ. राय संचय और निवेश के उपर विशेष ध्यान देते हुए सभी को बता रहे कि आप सभी संचय के साथ - साथ निवेश भी किजिए। संचय आपातकाल में काम आता है एवं निवेश से आमदनी बढ़ता है। इस अच्छे काम के

प्रति नजर रखते हुए गांवों के लोगो ने राष्ट्रीय वित्तीय शिक्षा केंद्र के प्रशिक्षक तथा संतोष कुमार राय कॉलेज के अध्यापक डॉ. मनीष राय की सराहना की। इसके साथ - साथ स्वयं सहायता समूह के महिलाओं ने भी डॉ. मनीष राय की सराहना की।

November 23, 2023 - Hamara Watan - Tripura

राष्ट्रीय शिक्षा केंद्र मुंबई द्वारा शिक्षकों के लिए वित्तीय शिक्षा प्रशिक्षण कार्यक्रम का आयोजन



छिंदवाड़ा, पांढुर्णा, अग्निबाण। पांढुर्णा स्थानीय न्यू सनफ्लावर इंग्लिश मीडियम हायर सेकेंडरी स्कूल के प्राचार्य श्री दयाराम पातुरकर के मार्गदर्शन में राष्ट्रीय वित्तीय शिक्षा केंद्र मुंबई के द्वारा स्कूल शिक्षकों के लिए वित्तीय शिक्षा ट्रेनिंग कार्यक्रम का आयोजन विद्यालय में किया गया। वित्तीय शिक्षा प्रशिक्षण कार्यक्रम में स्कूल संचालिका श्रीमती वनीता गुर्वे मैडम प्रमुख रूप से उपस्थित रही। प्रशिक्षक जितेंद्र धुन्डे द्वारा बचत एवं निवेश, नियम 72, पावर आफ

कंपाउंडिंग, ई एल एम एस ईलर्निंग मैने जनेट मैनेजमेंट - मैनेजमेंट सिस्टम, डिजिटल बैंकिंग, म्युचुअल फंड जन धन योजना, पेंशन योजना, प्रधानमंत्री श्रम योगी मानधन पेंशन योजना, शिकायत निवारण प्रणाली के चारों में विस्तारपूर्वक जानकारी शिक्षकों को दी गई। कार्यक्रम में वैशाली वघाले, वैशाली नीलाम पूरे, प्रफुल्ल श्रीखंडे, देवेन्द्र हाटेकर सर तथा तथा अन्य शिक्षक व शिक्षिकाएं प्रमुख रूप से उपस्थित रहे।

August 03, 2023 - Samarth Sahara

Media Coverage

भारतीय शिक्षा केंद्र सरकार की ओर से महिलाओं, पुरुषों हेतु कार्यशाला का आयोजन



वतन की धारा, बदायूं। विकास खंड सलारपुर जनपद बदायूं ग्राम पंचायत भिदुंलिया प्लासी में भारतीय शिक्षा केंद्र भारत सरकार की ओर से महिलाओं और पुरुषों हेतु दो कार्यशाला आयोजित की गई। जिला रिसोर्स पर्सन शिशुपाल मौर्य ने वचत और निवेश के अंतर को समझाया और प्राइमरी मार्केट और सेकेंडरी मार्केट के उद्देश्य पर चर्चा की उन्होंने बताया कि उपभोक्ता सरछन और शिकायत निवारण हेतु निष्पक्ष पारदर्शी तंत्र के साथ विनिमित्त संस्थाओं के माध्यम से

उपयुक्त वित्तीय उत्पादों एवं सेवाओं के द्वारा वित्तीय हित कल्याण प्राप्त करने के लिए वित्तीय शिक्षा की जानकारी ही समाधान है। आर्थिक रूप से जागरूक और सशक्त भारत के निर्माण हेतु जन जन की भागीदारी जरूरी है, इसलिए प्रलोभन से दूर रहे। सरकार द्वारा अधिकृत वित्तीय योजनाओं में ही निवेश करें यदि कोई आर्थिक अपराध का शिकार हो जाता है। उसे तुरंत सम्बंधित भारतीय रेगुलेटर के पास निशुल्क शिकायत करें म्यूचल फंड, कन्यासुमंगला, जनसुरक्षा, मुद्रालोन, सामुहिक विवाह, किसान मानधन आदि योजनाओं के विषय में ग्रामवासियों को जानकारी दी और वित्तीय क्षेत्र के नियामकों के सभी को मो० न० मेल के पते उपलब्ध कराए कार्यशाला की अध्यक्षता और प्रबंधन ग्राम प्रधान ब्रजपाल सिंह ने किया शेर सिंह, रणजीत, रामनिवास, उपासना, आदि रहे।



December 15, 2023 - Watan - Uttar Pradesh

एनसीएफएफई का राधा माधव में ट्रेनिंग प्रोग्राम आयोजित

बरेली (आज समाचार सेवा)। नेशनल सेंटर फार फाइनेंशियल एजुकेशन, मुंबई द्वारा राधा माधव पब्लिक स्कूल में अध्यापक प्रशिक्षुओं के लिए विभिन्न वित्तीय विषय वस्तुओं के लिए मयुचुअल फंड आदि पर ट्रेनिंग प्रोग्राम का

आयोजक किया गया। इस कार्यशाला में विभिन्न वित्तीय विषयों पर मौलिक व्याख्यान वित्तीय विषय विशेषज्ञ सुशील सक्सेना द्वारा दिया गया आर्थिक योजना में आने वाले बदलाव अनुसार डिजिटल परिवेश में वित्तीय लेनदेन जागरूकता, जोखिम से बचाव, बचत, निवेश, नियोजन, बजट, स्टॉक मयुचुअल फंड, बीमा, बैंकिंग, सरकारी योजनाओं की जानकारी, डिजिटल बैंकिंग, व इसमें जोखिम से बचाव, क्रेडिट व डेबिट कार्ड, सावधानीपूर्वक लेनदेन, आदि

विभिन्न वित्तीय विषयों पर प्रतिभागियों हेतु व्यापक जानकारी दी गई। यह विशेष प्रशिक्षण आडियो विजुअल माध्यम से सुशील सक्सेना द्वारा सभी प्रतिभागियों को दिया गया। इस शिक्षक सेमिनार में नई शिक्षा नीति पर आधारित ई एल.एम.एस. की विशेष जानकारी दी गई। प्रशिक्षण कार्यक्रम हेतु, संस्था के मैनेजर प्रेम शंकर अग्रवाल ने आभार जताया और प्रधानाचार्य सोमेश आर्या ने इस प्रकार के ट्रेनिंग प्रोग्राम को प्रशिक्षण के क्षेत्र में शामिल होना



बहुत महत्वपूर्ण बताया इससे वित्तीय जागरूकता हेतु जीवनोपयोगी स्वतंत्र आर्थिक निर्णय लेने में मदद मिलेगी कार्यक्रम का संचालन दीपक कुंजरु व पवन कुमार ने किया।

राजा रानी कूपन

December 24, 2023 - Aaj - Uttar Pradesh

Media Coverage

फाइनेशियल लिटरेसी एंड फाइनेशियल समावेशन विषय पर एक विस्तृत व्याख्यान का आयोजन

डबवाली (लहू की ली) डॉ भीमराव अंबेडकर राजकीय महाविद्यालय में हिंदी विभाग की प्रभारी डॉ शोभा देवी व चाण्डिय विभाग की प्रभारी डॉ भारती बरार के संयुक्त तत्वावधान में फाइनेशियल लिटरेसी एंड फाइनेशियल समावेशन विषय पर एक विस्तृत व्याख्यान का आयोजन किया गया।

इस कार्यक्रम की अध्यक्षता महाविद्यालय के परिचय प्रवक्ता डॉ रणवीर यादव ने की। मुख्य वक्ता के रूप में जिला सिरसा हरियाणा के सुरेंद्र कुमार एनसीएफडी ट्रेनर ने शिरकत की जोकि वित्तीय शिक्षा कार्यशालाएं, कार्यक्रम आयोजित करने के अधिकृत हैं।

उन्होंने अपने संबोधन में युवाओं को हमारे देश की रीढ़ की हड्डी बताया। उनका मानना है युवा शक्ति जितनी जागरूक होगी उतना ही देश वित्तीय रूप से जागरूक होगा। अपने विस्तृत व्याख्यान में उन्होंने बताया धन के सही ढंग से उपयोग को समझने की क्षमता दूसरे शब्दों में इसका मतलब है किसी व्यक्ति में मौजूद कुछ कौशलों तथा ज्ञान

से है जिनके बल पर वह सोच समझकर प्रभावशाली निर्णय ले पाता है। विभिन्न देशों में वित्तीय साक्षरता की नीति अलग-अलग है, धन के बारे में सही जानकारी प्राप्त करना जिससे हम अपने धन का सही प्रबंधन करते हुए अपने वित्तीय भविष्य को सुरक्षित एवं बेहतर बना सकें। वित्तीय साक्षरता, स्मार्ट निर्णय ज्ञान और कौशल का होना यह सबसे जरूरी चीज है। जागरूकता के लिए इसमें प्रत्येक व्यक्ति आय, खर्च, बचत, निवेश और धन का प्रबंध कर सकता है। यह तभी हो सकता है जब वित्तीय रूप से हम सभी साक्षर हो। सूक्ष्म से सूक्ष्म बातें जैसे फाइनेशियल जागरूकता, वित्तीय सेवाएं, जीवन के लक्ष्य, मानसिक और सामाजिक नुकसान से कैसे बचें, आर्थिक स्थिति का सुदृढ़ आधार हम कैसे प्राप्त कर सकते हैं आदि विषयों पर अत्यधिक चारोंकी से विद्यार्थियों को जानकारी उपलब्ध करवाई।

आजकल इंटरनेट के समय में हम किस प्रकार से फाइनेशियल चुनौतियों का सामना कर सकते हैं, फ्राँड से कैसे बचा जा सकता



है, उसके भी सूक्ष्म तरीके जैसे एक स्ट्रांग पासवर्ड का होना, मोबाइल बैंकिंग नेट बैंकिंग प्रयोग करते समय सावधानी का ध्यान रखना, फेक मेल से बचना आदि से अवगत करवाया।

विद्या लक्ष्मी पोर्टल के बारे में भी जानकारी दी जिससे कि बैंकों में विद्यार्थी रजिस्ट्रेशन करवा करके धन का सही ढंग से उपयोग कर सकता है। ग्रामीण विकास योजना के अंतर्गत विभिन्न उदाहरणों के द्वारा हम किस प्रकार से ₹ 20 से लेकर के 436 तक का बीमा करवा सकते हैं और उसके क्या लाभ है, आदि की जानकारी दी। वित्तीय साक्षरता

सभी के लिए महत्वपूर्ण है चाहे आयु कुछ भी हो आय या शिक्षा का स्तर कोई भी हो वह अपने आप को वित्तीय भविष्य को नियंत्रित करने और वित्तीय लक्ष्य को प्राप्त करने में यह सारी चीज मदद कर सकती हैं।

इनका उत्कृष्ट देशभर में आबादी के सभी वर्गों के बीच वित्तीय समावेशन को सक्षम करने के लिए वित्तीय शिक्षा को बढ़ावा देना है। व्याख्यान के अंत में डॉ शोभा देवी ने मुख्य वक्ता सुरेंद्र कुमार का धन्यवाद किया। इस अवसर पर डॉ उषा भाटी, दीपक राज, डॉ भारती सनेजा आदि उपस्थित रहे।

February 27, 2024 - Lahoo Ki Lou

वित्तीय जागरूकता कार्यशाला

बांसवाड़ा राष्ट्रीय वित्तीय शिक्षा केन्द्र और सेबी की ओर से वित्तीय जागरूकता एवं प. शिक्षा का कार्यशाला का आयोजन परतापुर में किया गया।



प्रशिक्षक रिजवान खान ने छात्राओं को बचत, निवेश, बजट, पेंशन प्लान, क्रेडिट कार्ड, बीमा सहित अन्य विषयों की जानकारी दी।

March 02, 2024 - Rajasthan Patrika

Media Coverage

वित्तीय शिक्षा का जीवन में महत्वपूर्ण स्थान

बरवाला। राजकीय महाविद्यालय मे वाणिज्य विभाग व राष्ट्रीय सेवा योजना के संयुक्त तत्वावधान मे वित्तीय साक्षरता व जागरूकता को लेकर सेमिनार का आयोजन किया गया। सेमिनार में मुख्य वक्ता के रूप मे नेशनल सेंटर ऑफ फाइनेंशियल एजुकेशन के रिसोर्स पर्सन राजीव कुमार ने शिरकत की। प्राचार्य डॉ. रमेश आर्य ने छात्र-छात्राओं को कहा कि वित्तीय शिक्षा का प्रत्येक व्यक्ति के जीवन मे महत्वपूर्ण स्थान हैं। मुख्य वक्ता राजीव कुमार ने वित्तीय सुरक्षा एटीएम कार्ड, क्रेडिट कार्ड व यूपीई सुरक्षा आदि व शिक्षा लोन, विद्या लक्ष्मी पोर्टल, ऑनलाइन विक्रय सुरक्षा, आयुष्मान कार्ड, उपलब्ध विभिन्न निवेश विकल्पों आदि के बारे मे विस्तारपूर्वक बताया।

March 06, 2024 - Barwala Bhaskar

आपकी खबरें

जिला शिक्षा एवं प्रशिक्षण संस्थान में वर्कशॉप का आयोजन



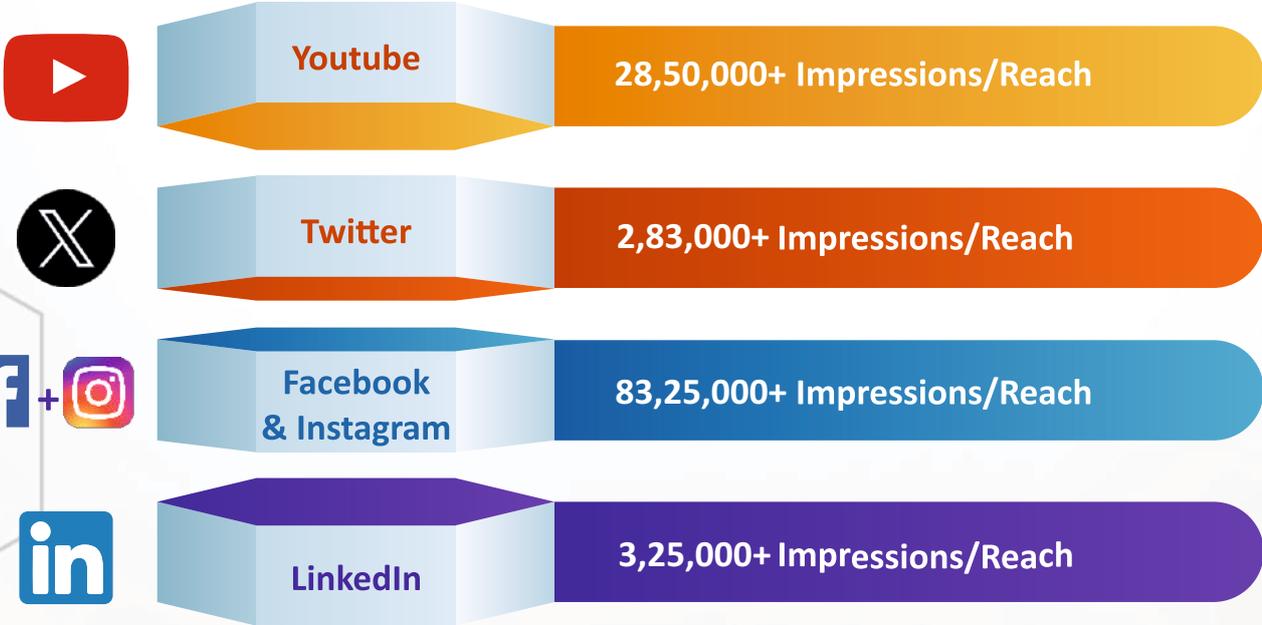
उज्जैन। जिला शिक्षा एवं प्रशिक्षण संस्थान डार्ट में वित्तीय जागरूकता और उपभोक्ता प्रशिक्षण विषय पर वर्कशॉप का आयोजन गत दिनों संपन्न हुआ। वर्कशॉप में राष्ट्रीय वित्तीय शिक्षा केंद्र एनसीएफई और एसईबी आई द्वारा अधिकृत वित्तीय साक्षरता प्रशिक्षक रिजवाना खान द्वारा विद्यार्थियों को बचत, निवेश, पेंशन, प्लान, म्युचल फंड, शेयर मार्केट, डिजिटल बैंकिंग, पॉजी स्कीम आदि के बारे में जानकारी दी गई। इस अवसर पर वरिष्ठ व्याख्याता रज्जाक खान द्वारा वर्कशॉप को वित्तीय जागरूकता के लिए महत्वपूर्ण बताया ' वर्कशॉप में प्राचार्य सुरेश द्विवेदी के निदेशां नुसार स्टॉप के समस्त कर्मचारी उपस्थित थे।

March 27, 2024 - Dainik Avantika

Website & Social Media Outreach



12 Million+ Hits on Website



12 million+ Social Media Reach in FY 2023-24

INDEPENDENT AUDIT REPORT

(Draft)

To,

The Members of **National Centre for Financial Education**,

Report on the Financial Statements

We have audited the accompanying financial statements of **National Centre for Financial Education**, which comprises the Balance Sheet as at 31 March 24, the Statement of Income and Expenditure for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

The Company's Board of Directors is responsible for the matters in section 134(5) of the Companies Act, 2013 ('the Act') preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Company following the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014. This responsibility also includes the maintenance of adequate accounting records following the provision of the Act for the safeguarding of the assets of the Company and for preventing and detecting the frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent: and design, implementation, and maintenance of internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We have taken into account the provisions of the Act, the accounting and auditing standards, and matters which are required to be included in the audit report under the provisions of the Act and the Rules made thereunder,

We conducted our audit following the Standards on Auditing specified under section 143(10) of the Act. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including assessing the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments; the auditor considers internal financial control relevant to the Company's preparation of the financial statements that give the true and fair view to design audit procedures that are appropriate in the circumstances but not to express an opinion on whether the company has in place an adequate internal financial controls system over financial reporting and the operating

effectiveness of such controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the Company's Directors and evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate for our audit opinion on the financial statements.

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India,

1. In the case of the Balance Sheet, of the state of affairs of the Company as of 31st March 2024
2. In the Statement of Income and Expenditure, for the year ended on that date.

Report on other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2015 ('the Order'), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013, we report that the said order does NOT apply to the Company

2. As required by section 143(3) of the Act, we report that:

3. We have sought and obtained all the information and explanations, which were necessary for our audit to the best of our knowledge and belief.

4. In our opinion, proper books of account as required by law have been kept by the Company so far as appears from our examination of those books.

5. The Balance Sheet, The Statement of Income & Expenditure Statement dealt with by this Report agrees with the books of account.

6. In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014

7. Based on written representations received from the directors as of 31 March, 2024, taken on record by the Board of Directors, none of the directors is disqualified as of 31 March 2024, from being appointed as a director in terms of Section 164(2) of the Act.

8. Concerning the adequacy of Internal Financial Controls over the financial reporting of the company and the operating effectiveness of such controls, refer to our separate Report in '**Annexure A.**' and

9. Concerning the other matters included in the Auditor's Report following rule 11 of the Companies (Audit & Auditors) Rules, 2014, in our opinion and to our best of our information and according to the explanations given to us;

10. The Company has disclosed the impact of pending litigations on its financial position in its financial statements;

11. As required under the applicable law or accounting standards, the Company has made provision for material foreseeable losses, if any.

On long term contracts, including derivative contracts;

There were no amounts required to be transferred to the Investor Education and Protection Fund by the Company.

For Aurora Associates

Chartered Accountants

FRN: 118112W

Place:

(Rajkumar C Aurora - Partner)

Date:

Membership No. : 038223

ANNEXURE 'A' TO THE INDEPENDENT AUDITORS' REPORT

(Referred to in Paragraph 1 under the heading of "Report on other Legal and Regulatory Requirements" in our independent Auditor's Report on even date, to the members of National Centre for Financial Education on the financial statements for the year ended on 31st March, 2024)

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

We have audited the internal financial controls over financial reporting of National Centre for Financial Education ('the Company') as of 31st March, 2024 in conjunction with our audit of the financial statements of the Company for the year ended on that date

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls. These responsibilities include the design, implementation, and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit following the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting were established and maintained and if such controls operated effectively in all material respects. Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgment, including assessing the risks of material misstatement of the financial statements, whether due to fraud or error. We believe that the audit evidence I/we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the

preparation of financial statements for external purposes following generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that

- (1) Pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company
- (2) Provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements following generally accepted accounting principles), and that receipts and expenditures of the company are being made only following authorizations of management and directors of the company, and
- (3) Provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, the Company has, in all material respects, an adequate internal financial controls system over financial reporting, and such internal financial controls over financial reporting were operating effectively as of 31 March 2024, based on internal control over financial reporting criteria established by the company considering the essential components of internal control stated in the Guidance Note on Audit of Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants Of India.

For Aurora Associates

Chartered Accountants

FRN: 118112W

Place:

(Rajkumar C Aurora - Partner)

Date:

Membership No. : 038223

Balance Sheet

As on 31st March, 2024

(Draft)

NATIONAL CENTRE FOR FINANCIAL EDUCATION			
(A section 8 (Not for Profit) Company promoted by RBI, SEBI, IRDAI & PFRDA)			
CIN : U80301MH2018NPL313514			
Form No. 10AC Registration No. AAGCN1853KE20219			
Balance Sheet As on 31st March, 2024			
Particulars	Note No.	31.03.2024	31.03.2023
			Rs.
A EQUITY AND LIABILITIES			
1 Shareholders' funds			
(a) Share capital	1	1,00,00,00,000	1,00,00,00,000
(b) Reserves and surplus	2	(25,50,651)	(25,98,283)
2 Current liabilities			
(a) Trade payables	3	40,45,305	35,38,992
(b) Short-term provisions	4	7,95,735	14,17,087
(c) Ear Marked Provision	11	3,23,28,077	3,28,19,573
TOTAL		1,03,46,18,466	1,03,51,77,368
B ASSETS			
1 Non-current assets			
(a) Fixed assets	6		
(i) Tangible assets		4,88,300	4,47,505
(ii) Intangible assets		8,99,039	12,46,587
(b) Deferred Tax Asset	7	5,43,725	4,96,093
2 Current assets			
(a) Cash and cash equivalents			
(i) Ear Marked Deposits with Bank	8	4,50,27,493	4,50,00,000
(ii) Other Cash and cash equivalents	9	98,71,53,073	97,66,24,242
(b) Other Current Assets	10	5,06,836	1,13,62,941
TOTAL		1,03,46,18,466	1,03,51,77,368
See accompanying notes forming part of the financial statements			
In terms of our report attached.			
For Aurora Associates		FOR NATIONAL CENTRE FOR FINANCIAL EDUCATION	
Chartered Accountants			
FRN : - 118112W			
Rajkumar C Aurora	Alok Chandra Jena	Randip Singh Jagpal	
Partner	CEO & Director	Chairman & Director	
Mem No :- 038223	DIN : 09327319	DIN : 09745471	
Place:			
Date:			

Income & Expenditure Statement

For the year ending 31st March, 2024

(Draft)

NATIONAL CENTRE FOR FINANCIAL EDUCATION				
(A section 8 (Not for Profit) Company promoted by RBI, SEBI, IRDAI & PFRDA)				
CIN : U80301MH2018NPL313514				
Form No. 10AC Registration No. AAGCN1853KE20219				
Income & Expenditure Account for the year ending 31st March, 2024				
	Particulars	Note No.	31.03.2024 Rs.	31.03.2023 Rs.
A	CONTINUING OPERATIONS			
1	Revenue			
	Interest and Other Revenue	12	6,34,42,691	5,67,05,454
	Total Revenue		6,34,42,691	5,67,05,454
2	Expenses			
	(a) Utilization of Project Expenses	13		
	(i) Programmes and Activities		65,12,375	17,02,129
	(ii) Ear Marked Provision		3,23,28,077	2,81,75,206
	(b) Employee Benefit Expenses	14	1,49,11,423	1,40,73,974
	(c) Depreciation	6	9,50,361	16,56,291
	(d) Statutory Audit Fees	15	50,000	50,000
	(e) Administrative Expenses	16	86,90,455	1,10,47,854
	Total Expenses		6,34,42,691	5,67,05,454
5	Surplus / (Deficit) before tax (3 - 4)		0	0
6	Tax Expense:			
	(a) Current tax expense		0	0
	(b) Deferred Tax Asset	17	47,632	1,27,590
7	Surplus / (Deficit) from continuing operations (5-6)		47,632	1,27,590
	Earning per equity share:			
	(1) Basic		0	0
	(2) Diluted		0	0

In terms of our report attached.

For Aurora Associates

Chartered Accountants

FRN : - 118112W

Rajkumar C Aurora

Partner

Mem No :- 038223

Place:

Date:

FOR NATIONAL CENTRE FOR FINANCIAL EDUCATION

Alok Chandra Jena

CEO & Director

DIN : 09327319

Randip Singh Jagpal

Chairman & Director

DIN : 09745471

Cash Flow Statement

For the year ending 31st March, 2024

(Draft)

NATIONAL CENTRE FOR FINANCIAL EDUCATION				
(A section 8 (Not for Profit) Company promoted by RBI, SEBI, IRDAI & PFRDA)				
CIN : U80301MH2018NPL313514				
Form No. 10AC Registration No. AAGCN1853KE20219				
Cash Flow Statement for the year ending 31st March 2024				
	Particulars	Note No.	31.03.2024	31.03.2023
			Rs.	Rs.
I	OPERATING ACTIVITIES	18		
	Depreciation		9,50,361	16,56,291
	Change in Working Capital		1,02,49,571	(46,87,294)
	Cash flow from Operating activities -A		1,11,99,931	(30,31,003)
II	INVESTING ACTIVITIES			
	Fixed Assets Purchased	6	(6,43,608)	(7,16,087)
	Cash flow from Investing activities -B		(6,43,608)	(7,16,087)
III	FINANCING ACTIVITIES			
	Share Capital Received	1	-	-
	Cash flow from Financing activities - C		-	-
	Net Movement of Fund (A+B+C)		1,05,56,324	(37,47,090)
	Opening Cash & Cash Equivalent		1,02,16,24,242	1,02,53,71,331
	Closing Cash & Cash Equivalent		1,03,21,80,566	1,02,16,24,242

In terms of our report attached.

For Aurora Associates

Chartered Accountants

FRN : - 118112W

FOR NATIONAL CENTRE FOR FINANCIAL EDUCATION

Rajkumar C Aurora

Partner

Mem No :- 038223

Place:

Date:

Alok Chandra Jena

CEO & Director

DIN : 09327319

Randip Singh Jagpal

Chairman & Director

DIN: 09745471

Notes





A Financially Aware & Empowered India



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