



# Jnana Jyothi

Financial Literacy and Credit Counselling Trust Manipal

(Sponsored Jointly by: Syndicate Bank and Vijaya Bank)

[Home](#) | [About Us](#) | [Financial Literacy / Inclusion](#) | [Advances](#) | [Finances for Agricultural Sector](#) | [Other Credit Schemes](#) | [Other Financial services](#)



[Credit Counselling](#) | [Banking Practices and code of conduct](#) | [Citizen's Charter of Banking Practices in India](#) | [Contact Us](#)

[Home](#) → [About Us](#) → [Objectives of the Trust](#)

## Objectives of the Trust

- ▶ To educate the people in rural and urban areas with regard to various financial products and services available from the formal financial sector.
- ▶ To make the people aware of the advantages of being connected with the formal financial sector.
- ▶ To provide financial counselling services through face to face interaction as well as through other available media like e-mail, mobile etc. as per convenience of the interested persons, including education on responsible borrowing, proactive and early savings, and offering debt counselling to individuals who are indebted to formal and/or informal financial sectors.
- ▶ To formulate debt restructuring plans for borrowers in distress and recommend the same to formal financial institutions, including cooperatives, for consideration.
- ▶ To take up any such activity that promotes financial literacy, awareness of the banking services, financial planning and amelioration of debt- related distress of an individual.
- ▶ The Trust is a Non-profit making entity.

Free Services rendered by the Trust to customers of all the banks

- ▶ Disseminating information on Financial Services and General Banking.
- ▶ Extending Financial Education:
  - I) Need for savings, advantage of having Bank Accounts.
  - II) Deposits and Advances Schemes.
  - III) Banking services through Electronic mode i.e., ATMs, Smart Cards, Mobile Banking.
  - IV) Remittance, Money transfer and insurance.
- ▶ Preventive Credit Counselling: Bringing awareness of credit facilities available from Banks, need for availing credit on the basis of repaying capacity.
- ▶ Curative Credit Counselling: Working out individual debt management plans for resolving unmanageable debt portfolio in consultation with Bank taking into account income level and size of the loan etc.

### About Us

[Overview](#)

[Objectives of the Trust](#)

[Management](#)

[Financial Services](#)



[Protection of Customer Interests](#)



[Aadhar](#)



[FAQs](#)



[Grievance Redressal Mechanisms](#)



[Financial Literacy](#)



[Sitemap](#) | [Terms and Conditions](#)