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Financial Literacy

## Trust completes two-years, spread financial literacy among 2.44-lakh people.

Jaideep Shenoy, TNN Oct 20, 2012, 04.18PM IST

**Tags:** Syndicate Bank | Jnana Jyothi Financial Literacy | Financial Literacy and Credit Counselling

MANGALORE: Jnana Jyothi Financial Literacy and Credit Counselling Trust, jointly sponsored by Syndicate Bank and Vijaya Bank, and Set up according to the model scheme of Reserve Bank of India on October 20, 2010 has completed two years of service. The Trust so far has opened 32 centres in 25 lead districts in India, of which 14 centres are in Karnataka, five in Andhra Pradesh, two in Kerala, six centres in Uttar Pradesh and 5 centres in Haryana.

Off these, seven were opened in taluk places. The Trust functions and operates through its Financial Literacy and Credit Counselling (FLCC) centres within the broad guidelines framed by RBI. Each centre has been provided with experienced and trained counsellors for giving information on banking products and services to people free of cost in its efforts to extend financial literacy. The board of trustees met on Friday to review the performance.

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During the half year 2012-13, the Trust has conducted 3,729 financial literacy campaigns in villages, schools/colleges, participated in the training programmes organized by Rural Self Employment Institutes sponsored by the two banks and other institutes and thus tried to reach the target groups students, farmers, villages, SHGs, unemployed youth and others. The centres were able to bring awareness on financial literacy among 2.44 lakh people.

The Trust was able to cover 1,376 unbanked villages having population more than 2000. As many as 11347 persons have visited the centres to get financial literacy service and 1396 persons were counselled through mobile. FLCC Centres have also associated in 126 Farmers' Clubs for holding campaigns, benefitting 4772 people. During the period as many as 15317 persons were provided with both preventive and informal curative counselling.

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Jaideep Shenoy (Mangalore)

20 Oct, 2012 09:09 PM

Trusts such as these are need of the hour, especially in rural areas where dealing with financial institutions is often a nightmare for villagers.