

- **Financial Literacy Programs through financial literacy centers (FLCs)**

The broad objective of the Financial Literacy Centers (FLCs) is to provide free financial literacy /education and credit counseling to people in rural and urban areas Indian Bank Association has standardised the financial literacy/educational material for dissemination of financial literacy. RBI has also issued comprehensive educational material on financial literacy. FLCs create financial awareness on various financial products including deposit, loan, insurance, pension, KYC norms and digital product which enables general public to understand the importance of financial planning and help them inculcate the habit of Financial Prudence. Bank is undertaking Financial Literacy programme through FLCs, as per guidelines issued by DFS/ RBI/ IBA.

Reserve Bank of India had decided to expand the Centers for Financial Literacy (CFLs) to every block in the country in a phased manner, with funding support of Depositor Education and Awareness Fund (DEAF) of RBI and Financial Inclusion Fund (FIF) of NABARD.





- **Position of Centres for Financial Literacy (CFLs), Financial Literacy Centres (FLCs), Rural Self Employment Training Institutes (RSETIs) & Farmer Training Centers (FTCs) in our Bank:**

Total CFLs	Total FLCs	Total RSETIs	Total FTCs
342	163	78 RSETIs and 2 RDCs (Rural Development Centre)	12

- **Centres for Financial Literacy (CFLs):**

The Centres for Financial Literacy (CFLs) were established for inculcating a habit of making a household budget, encouraging transactions in saving account, borrowing from formal sources, awareness about grievances redressal mechanism. Besides purpose was to encourage transactions through electronic means, viz., NEFT, RTGS, IMPS, Internet Banking, Mobile Banking, UPI (Unified Payment Interface) and encourage people to get Life Insurance and pension products after they fully understand the features of the products.

Presence of our Bank in CFL project:

The details of CFL centres allocated to our bank and their operational status as on 31.12.2025 is as under:

No. of States	No. of Districts	No. of Blocks	No. of CFL Centres allotted	No. of CFL Centres operational
14	127	1016	351*	342

*At 9 CFL centres, NGO are not allotted by RBI.

- **Farmer Training Centres (FTCs):**



Farmers Training Centres (FTCs) provide free of cost training / residential training to farmers, women and rural youth generally in the local language. FTCs also arrange free transportation to farmers from villages to the training center. FTCs provide training on agriculture & allied activities, Animal Health Check-up, Computer courses, Cutting, Tailoring & embroidery, etc., on regular basis. FTCs officials organize camps and Kisan Goshties frequent visits to the villages which helps the farmers to increase their income. 12 FTCs are working across pan India basis as on 31.12.2025.



- **Rural Self Employment Training Institutes (RSETIs):**

RSETIs is an initiative of Govt. of India to have dedicated infrastructure in each district of the country to impart training and skill upgradation among rural unemployed youth to take up self-employment, which are managed by Banks with active co-operation from the Government of India & State Governments. As on 31.12.2025, 78 RSETIs and 2 Rural Development Centres (RDCs) are working pan india.

