

Financial Education

Overview

Financial Inclusion and Education are two important elements in the Reserve Bank of India's developmental role. Towards this, it has created critical volume of literature and has uploaded on its website in 13 languages for banks and other stakeholders to download and use. The aim of this initiative is to create awareness about financial products and services, good financial practices, going digital and consumer protection.

The Financial Literacy Week is an initiative by RBI to promote awareness on key topics every year through a focused campaign

Financial Literacy Week 2023 will be observed from February 13-17, 2023 on the theme of "Good Financial Behaviour - Your Saviour". The messages disseminated during the week will focus on a) Savings, planning, and budgeting (poster) (leaflet) (video), and b) Prudent use of digital financial services (poster 1) (poster 2) (leaflet 1) (leaflet 2) (video 1) (video 1) (video 2). The promotional material has been uploaded in the 'Downloads' tab under the heading "Financial Literacy Week 2023"

Financial Awareness Messages (FAME)

The Reserve Bank of India has released the Third Edition of the FAME (Financial Awareness Messages) booklet that intends to provide basic financial literacy messages for the information of the general public. The booklet contains twenty institution/product neutral financial awareness messages, propagating relevant messages across the four themes of Financial Competencies, Basic Banking, Digital Financial Literacy and Consumer Protection.

NEW

The RBI has developed tailored financial literacy content for five target groups' viz. Farmers, School children, Self Help Groups and Senior Citizens that can be used by the trainers in financial literacy programmes.

Audio visuals have been designed for the benefit of general public on topics relating to Financial Literacy. These Audio visuals are on "Basic Financial Literacy", "Unified Payments Interface" and "Going Digital".

Know Your Banknotes

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Overview

- Currency notes reflect the nation's rich and diverse culture, her struggle for freedom and her proud achievements as a nation.
- With a view to bringing the identity closer to the cultural heritage of the country as also for showcasing her scientific advances, a new series of notes in a new design is being launched.
- The new design bank notes are distinctly different from the current Mahatma Gandhi Series of bank notes in colour, size and theme. The theme of the new series notes is India's heritage sites.
- A few new other elements added in these notes are numerals in devnagari and the logo of Swachh Bharat. The new notes also have design elements in myriad and intricate forms and shapes.
- While the security features in the current series of bank notes, such as water mark, security thread, latent image of denomination numeral, denomination numeral in colour shifting ink, number panels, see through register, electro-type, bleed lines, etc., continue to remain, their relative positions may have changed in the new design notes.

RBI Cautions

There cannot be a better custodian of customer rights than a well-informed customer! Customer protection through customer education is, therefore, one of the

Unclaimed Deposits

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BANK ACCOUNT TURNED INOPERATIVE?

Contact the bank, activate the account and claim the amount

- Unclaimed balance in inoperative bank accounts can be claimed along with interest, as applicable*
- Bank account becomes inoperative if there is no transaction in the account for more than two years
- Operate your bank account regularly toprevent it from becoming inoperative. Close theaccount if not in use

^{*}Terms and conditions apply