



राष्ट्रीय वित्तीय शिक्षा केन्द्र National Centre for Financial Education

संचय

'Towards a Better Financial Future'

Promoted By :



Quarterly e-newsletter (October-December 2020)
2nd Edition

Events, Appointments & Achievements

Highlights of Financial Education Programmes

Media Coverage

Activities in Financial Sector

(Banking, Securities Market, Pension & Insurance Sectors)

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Appointment of Shri G P Garg as Chairman of NCFE

Shri G P Garg, an Executive Director of Securities and Exchange Board of India (SEBI), has been appointed as the Chairman of NCFE. Shri G P Garg, who joined SEBI in 1994, has been closely associated with the regulator's initiatives on financial literacy and investor education.



Shri Satyajit Dwivedi won AWOKE India Foundation's Financial Inclusion & Literacy Leadership (FiLL) Award 2020 in the Individual category

Shri Satyajit Dwivedi, the Chief Executive Officer of NCFE won **AWOKE India Foundation's Financial Inclusion & Literacy Leadership (FiLL) Award 2020** in the Individual category. The award was conferred in India Financial Literacy Conclave. He has served as a faculty at College of Agricultural Banking (CAB) of RBI. He was the former MD & CEO of NABKISAN and former Chief General Manager of NABARD.

RBI Governor addresses webinar on Investor Education

Addressing a webinar on '**Investing in Investor Education in India: Priorities for Action**' organised by National Council of Applied Economic Research (NCAER), New Delhi on 16 December 2020, Shri Shaktikanta Das, Governor, RBI emphasised on the need to enhance customer protection and financial education to allow people to safely access the formal financial services without reluctance. He specified the importance of setting up of NCFE to promote financial education as per the National Strategy for Financial Education (NSFE). The detailed transcript of the speech can be accessed at www.ncfe.org.in/news

In addition, a workshop on the theme was organised by NCAER on 28 December 2020 under the Chairmanship of **Shri G Mahalingam**, Whole Time Member, SEBI. **Shri Shekhar Shah**, Director General, NCAER, **Shri G P Garg**, Executive Director, SEBI and Chairman, NCFE, **Shri Satyajit Dwivedi**, CEO, NCFE, **Shri Ashish Chauhan**, Managing Director, Bombay Stock Exchange and **Shri V K Venkataraman**, Managing Director, National Commodities and Derivatives Exchange attended the event among others. **Shri A M Bajaj**, Additional Secretary, Ministry of Finance, provided the Government's perspectives while **Shri Manoj Pandey**, Joint Secretary, Ministry of corporate affairs & CEO, IEPA delivered the keynote. Shri G Mahalingam concluded the session by highlighting the combined efforts of all the regulators and organisations in Financial literacy and investor awareness.

Ring the Bell ceremony to mark the celebration of World Investor Week 2020

Only 27% Indians financially literate: Sebi's Garg

FE BUREAU
Mumbai, November 23

THE REGULATOR, STOCK exchanges and institutions need to do a lot more as financial literacy levels are very low in India.

At a NSE event to commence the World Investor Week, GP Garg, executive director, Securities and Exchange Board of India (Sebi), said, "In a country like India we have close to 80% literacy, but when it comes to financial literacy we are not that lucky. Last year, National Centre for Financial Education did a survey which says that only 27% of Indians are financially literate. It means that we have a long distance to travel and that puts a lot of responsibility on all the institutions including exchanges and Sebi that how best we take the message of financial literacy across the country."

He said Sebi was undertaking various financial literacy initiatives through different channels. Sebi, along with other regulators such as the Reserve Bank of India (RBI), Insurance Regulatory and Development Authority of India (Irdai) as well as Pension Fund Regulatory and Development Authority (PFRDA), has set up a National Centre for Financial Education which aims at educating Indians on basic areas such as the difference between saving and investing, the power of compounding, the time value of money as well as the importance of diversification, among others.

Garg said that a new programme called SMARTs was being kicked off soon for the purpose of educating investors. He said,

"This year we are starting a new programme called SMARTs or Securities Market Trainers which will have specific training in areas of securities market which is free for the public. They have to simply write to Sebi and we will be happy to conduct the programme anywhere in the country." Besides SMARTs, Sebi already uses investor associations across the country, special trainers in the commodities market and a large media campaign to educate investors.

In the end, the executive director said that not only does Sebi want an enhancement of knowledge but also that investors should write to Sebi if they have any issue with respect to the securities market.



Sebi executive director GP Garg

Investors Week



(From left) N Hariharan, Chief General Manager, SEBI; GP Garg, Executive Director, SEBI; and Ravi Varanasi, Chief Business Development Officer, NSE, at the exchange's ring the bell ceremony held to mark the World Investor Week 2020 on Monday. The exchange has launched an initiative 'Be Your Own Laxmi' for young women earners and women entrepreneurs to mark the week.

'Ring the Bell for Financial Literacy' ceremony was organised with an objective to raise awareness about the importance of investor education & protection and to highlight the various initiatives of securities regulators in these critical areas. As part of this initiative, NSE (National Stock Exchange) rang the closing bell to mark the beginning of the **World Investor Week 2020 (WIW 2020)** in the presence of **Shri G P Garg, Executive Director, SEBI**. NSE celebrated WIW 2020 with SEBI as the National Coordinator under the aegis of **IOSCO (International Organization of Securities Commissions)**. <http://www.worldinvestorweek.org/country.php?country=India>



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राष्ट्रीय वित्तीय शिक्षा केन्द्र
National Centre for Financial Education

FLOOR 6

NCFE gets a new office address

Effective 01.12.2020, the registered office of NCFE has been shifted to 6th floor, NISM Bhavan, Plot No. 82, Sector-17, Vashi, Navi Mumbai-400703.

Meetings :

- Discussion with BFSI Sector Skill Council of India on **curriculum development** for the job in the domain of Financial Literacy and inclusion services. Curriculum development is already initiated. Discussion on strategic partnership between NCFE and BSFI.
- Discussion with Ambition Learning Solutions on **Financial Education programme delivery and Financial Literacy events** across the country.
- Meeting with CIEL to explore the possibilities of **collaboration** in terms of content development, trainers certifications and capacity building on 11th August, 2020.
- Discussion with Transunion CIBIL Ltd. on **promotion of financial literacy and inclusion of credit discipline and awareness related topics** in module.
- Discussion with ICICI Foundation & HDFC Inclusive Banking Initiatives Group on **possibility of collaboration for financial literacy content and programmes**.

NCFE - FE PROGRAMMES

NCFE conducts different FE programmes for different identified target groups.

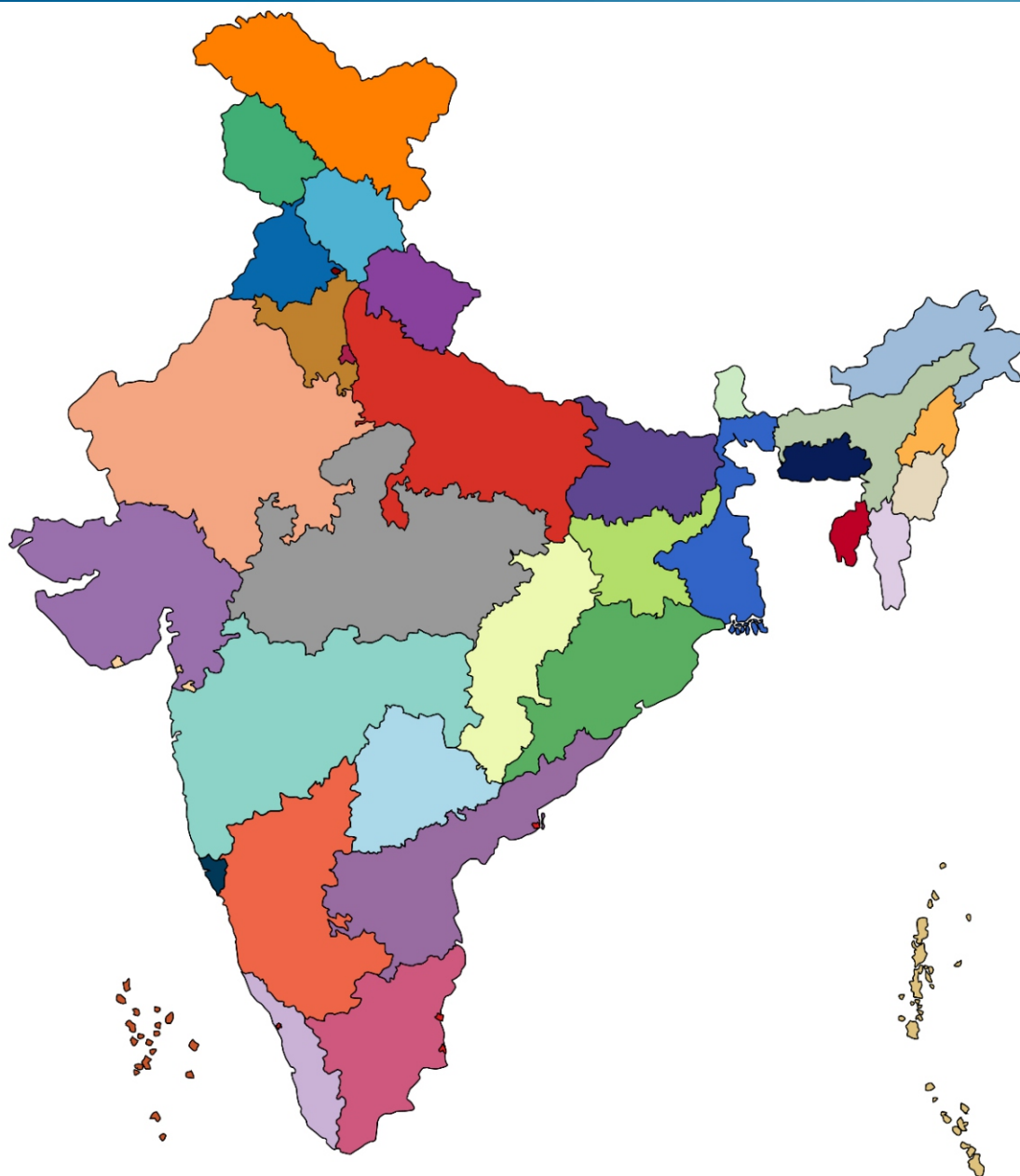
- FEPA (Financial Education Programme for Adults)** <https://www.ncfe.org.in/program/fepa#>
- FETP (Financial Education Training Programme)** <https://www.ncfe.org.in/program/fetp>
- MSSP (Money Smart School Programme)** <https://www.ncfe.org.in/program/mssp>
- FACT (Financial Awareness and Consumer Training)** <https://www.ncfe.org.in/program/fact>

In Spite of **COVID 19** and consequential lockdown restrictions, all efforts are being made even in this pandemic situation to conduct maximum possible programmes to reach maximum number of beneficiaries through different FE programmes.

OUTREACH OF FE PROGRAMMES



NUMBER OF FE PROGRAMMES CONDUCTED IN EACH STATE / UT



217	Jammu & Kashmir	120	Jharkhand
26	Himachal Pradesh	60	West Bengal
38	Punjab	01	Manipur
143	Haryana	29	Assam
40	Delhi	193	Maharashtra
51	Uttarakhand	01	Goa
33	Rajasthan	66	Odisha
985	Uttar Pradesh	03	Telangana
93	Bihar	19	Andhra Pradesh
79	Gujarat	49	Karnataka
127	Madhya Pradesh	11	Kerala
04	Chhattisgarh	103	Tamil Nadu
		02	Andaman & Nicobar Islands

* MAP NOT TO SCALE

GLIMPSE OF FE PROGRAMMES

SHAASTRA
IIT Madras
राष्ट्रीय वित्तीय शिक्षा केन्द्र
National Centre for Financial Education
एक आर्थिक रूप से जागरूक और सशक्त भारत
A financially aware and empowered India

Shaastra, IIT Madras alongwith NCFE presents

ONLINE FINANCIAL LITERACY WORKSHOP

For your Future Financial Freedom

Financial Literacy Workshop for NGO volunteers in collaboration with IIT, Madras



FE Programme for RSETI's (Rural Self Employment Training Institutes) of J&K, Haryana, Rajasthan & Maharashtra (RSETI SBI)



FE Programme for BWDA (Bullockcart Workers Development Association) staff



FE Programmes for women group and community leaders such as Anganwadi and Asha workers



FE Programme in Railway Protection Force training academy, Gujarat



FE Programme in 1st battalion SAF police office, Indore

MEDIA COVERAGE

राष्ट्रीय वित्तीय शिक्षा केंद्र द्वारा वयस्कों के लिए वित्तीय शिक्षा का आयोजन



एंटीकरप्शन कमेटी

एलियंस भ्रष्टाचार निर्मूलन समिति प्रयागराज के बीरेन्द्र कुमार मिश्र की अध्यक्षता में दिनांक 9/12/20 को NCFE (national centre for financial education) राष्ट्रीय वित्तीय शिक्षा केंद्र , वयस्को के लिए वित्तीय शिक्षा कार्यक्रम का आयोजन इरादतगंज निकट ग्लास फ्रैकट्री में कार्यशाला का आयोजन किया गया ।

जिसमें गाँव के माहिला , पुरुष, बुजुर्ग कि उपस्थिति मे आरती हरिचन्द्र के द्वारा सेबी, आर.बी.आई, आई.आर.डी.ए, पी.एफ़ आर.डी.ए की योजना को बताते हुए बैंक की योजना, सेबी की योजना का सही निवेश, अटल पेन्शन योजना, सुकन्या समृद्धि योजना, पी. पी.एफ़, LIC की योजना, सभी सरकारी योजनाओं के लाभ, तथा किसी भी fraud company में पैसे लगाने से पहले सही जानकारी सेबी से लेने के बाद ही निवेशक सही निवेश करे ।

उमेश चन्द्र तिवारी
हिन्दी संवाद न्यूज़
उत्तर प्रदेश

Financial Awareness and Consumer Training (FACT)

Program Date - 07/12/2020

Location - Ambikapur, Dist - Surguja, State - Chhattisgarh

पीजी कॉलेज अंबिकापुर में वित्तीय चेतना व उपभोक्ता प्रशिक्षण कार्यक्रम का हुआ आयोजन

अंबिकापुर(अम्बिकावाणी समाचार)। राजीव गांधी शासकीय स्नातकोत्तर महाविद्यालय अंबिकापुर में अर्थशास्त्र एवं भूगोल विभाग के संयुक्त तत्वावधान में एनसीएफई मुंबई के स्पॉन्सरशिप पर ऑनलाइन अंतरराष्ट्रीय वर्कशॉप का आयोजन प्राचार्य व अपर संचालक उच्च शिक्षा सर्गुजा संभाग डॉ एस के त्रिपाठी और शासकीय पॉलिटेक्निक कॉलेज अंबिकापुर की प्राचार्य के आतिथ्य में संचालित किया गया इस अवसर पर राष्ट्रीय व अंतरराष्ट्रीय स्तर से जुड़े हुए प्राध्यापकों, शोधार्थियों तथा विद्यार्थियों के अलावा, अन्य उपभोक्ता जागृकता प्रोग्राम से जुड़े हुए संगठनों के सदस्य ऑनलाइन उपस्थित रहे इस वर्कशॉप में सहभागिता हेतु २०८ पंजीयन हुए थे, जिसमें से लगभग १५० छात्र/छात्राओं के द्वारा इस प्रशिक्षण का लाभ लिया गया इस वर्कशॉप में मुख्य वक्ता के रूप में एसोसिएट प्रोफेसर डॉ, भूपेंद्र कुमार, डेवर टेवर यूनिवर्सिटी



इयोंपिया , अफ्रीका से संबंधित विषय में व्याख्यान दिया गया, जो कि छात्र-छात्राओं के लिए बहुत उपयोगी रहा। आयोजन की शुरुआत महाविद्यालय के प्राचार्य एवं उच्च शिक्षा विभाग छ.ग. सर्गुजा संभाग के अपर संचालक डॉ एस के त्रिपाठी के द्वारा मां सरस्वती पूजन और

संवोधन के पश्चात किया गया ।

श्री त्रिपाठी के द्वारा संवोधन में यह कहा गया कि पूरे विश्व की अर्थव्यवस्था से जुड़ी हुई तकनीकी एवं मूलभूत जानकारीयां हम सभी को मालूम होनी चाहिए जो की हमें वर्तमान परिस्थितियों में आगे बढ़ने में अपनी सार्वकण प्रस्तुत करती है ।

इस अवसर पर कार्यक्रम के मुख्य संयोजक डॉ.आर के जायसवाल एवं डॉ.जय नारायण चंडेप के द्वारा भी संवोधन किया गया ।

प्रमुख प्रशिक्षक डॉ भूपेंद्र कुमार इयोंपिया ने वित्तीय व्यवस्था में अनिश्चितताओं पर प्रकाश डालते हुए विद्यार्थियों को बैंकों द्वारा मिलने वाली सुविधाओं डेबिट कार्ड तथा क्रेडिट कार्ड संबंधित जानकारी तथा अन्य वित्तीय व्यवस्थाओं पर प्रभावशाली व्याख्यान दिया ।

कार्यक्रम का संचालन डॉ. जय नारायण चंडेप ने किया। कार्यक्रम में शामिल समस्त प्रतिभागियों को ऑनलाइन ई सर्टिफिकेट फ्रीडवैक के माध्यम से प्रेषित किया गया है। कार्यक्रम के संचालन में उमेश कुमार चंडेप, डॉ. अजय सिन्हा, श्रीमती रजनी सारथी, सुश्री दीपिका, गौतम कुमार गुप्ता, आकाश यादव, मनीज जॉर्ज खलसो के साथ अन्य छात्र छात्राओं के द्वारा तकनीकी सहयोग प्रदान किया गया ।

ESSENCE OF FINANCIAL EDUCATION/LITERACY

Whether you're in high school or in retirement, every person in every stage of life should have an understanding of how their finances work. This understanding or awareness about basic financial concepts allows people to know how to navigate in the financial system. These set of skills and knowledge allow an individual to make informed and effective decisions with all of their financial resources.



Find more about financial literacy/education on our website at these links

<https://www.ncfe.org.in/financial-education>

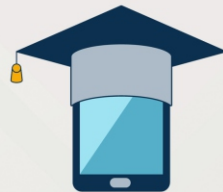
<https://www.ncfe.org.in/how-to>

<https://www.ncfe.org.in/videos>

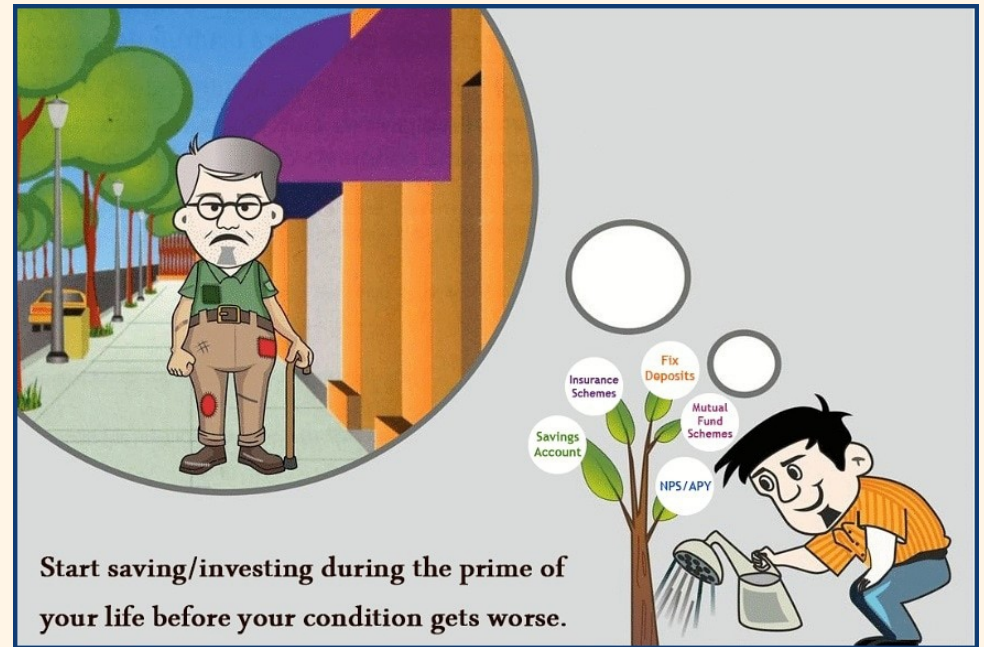


e-arthashiksha

NCFE has started e-learning management system portal (E-LMS) on Basic Financial Education covering topics from Banking, Insurance, Securities Markets and Pension related products. The course is of 5 hours consisting of 20 modules. The portal is open for registration and it is free of cost.



For Registration please visit "<https://ncfearthashiksha.in>".
and for any further queries write to us at elms@ncfe.org.in



Interesting articles about the importance of financial education

4 reasons financial education is important at a young age

<https://www.indiatoday.in/education-today/featurephilia/story/4-reasons-financial-education-is-important-at-a-young-age-1750907-2020-12-18>

15 common financial mistakes college students make and how to avoid them

<https://www.financialexpress.com/money/15-common-financial-mistakes-college-students-make-and-how-to-avoid-them/2100733/>

ACTIVITIES IN THE FINANCIAL SECTOR

INSURANCE SECTOR

In a move to ensure safety and business continuity during Covid-19 outbreak, IRDAI allowed life and general insurers for conducting **KYC** of on-boarding customers via Video-Based Identification Process (VBIP). The insurers were allowed by the authority (IRDAI) to dispense with physical signatures on proposal forms in the case of pure risk products only till 31st December 2020, but now business solicited by individual Insurance Agents and Insurance Intermediaries under all products till **31st March 2021** can be done without requiring signatures on the proposal form. In addition, insurance companies were asked by the authority **not to impose a waiting period of 15 days** on renewal of **Corona Kavach or Corona Rakshak** policies by insured persons. The insurers also have the choice to allow renewal, migration and portability for these COVID specific standard health products — **Corona Rakshak Policy, Corona Kavach Policy and Group Corona Kavach policy.**

Additional norms on portability under Health Insurance policies.

https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo4257&flag=1

Guidelines on Standard Individual Term Life Insurance Product, “**Saral Jeevan Bima**”.

https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo4264&flag=1

IRDAI asked all insurers having unclaimed amounts of policyholders for a period of more than 10 years as on September 30, every year have to transfer the same to **Senior Citizens' Welfare Fund (SCWF)** on or before **1st March of the financial year.**

https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo4288&flag=1

https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3198&flag=1

A Way to find out and claim the unclaimed money of policy holders: Any unclaimed money of policyholders over Rs 1,000 will have to be displayed on the insurance company's website.

<https://www.irda.gov.in/ADMINCMS/cms/Uploadedfiles/Amendment%20to%20Circular%20on%20Payment%20of%20dues%20to%20policyholders%20and%20disclosure%20of%20Unclaimed%20Amount%20thereof.pdf>

All postal products and services are made available and marketed and publicized at village level, under the Five Star Villages scheme by the Department of Posts. The schemes covered under the **Five Star scheme** include:

- i) Savings Bank accounts, Recurring Deposit Accounts, NSC / KVP certificates,
- ii) Sukanya Samriddhi Accounts/ PPF Accounts,
- iii) Funded Post Office Savings Account linked India Post Payments Bank Accounts,
- iv) Postal Life Insurance Policy/Rural Postal Life Insurance Policy and
- v) Pradhan Mantri Suraksha Bima Yojana Account/ Pradhan Mantri Jeevan Jyoti Bima Yojana Account.

<https://pib.gov.in/PressReleasePage.aspx?PRID=1653010#:~:text=The%20Department%20of%20Posts%20has,services%2C%20especially%20in%20interior%20villages>

SECURITIES MARKET & INVESTMENT SECTOR

SEBI has introduced detailed guidelines for determining the place of a mutual fund on its **riskometer** tool. The new system introduces a fresh category of '**very high**' risk. It replaces the old model based simply on a scheme's category without adequately considering its actual portfolio. The circular is effective from **January 1, 2021**.

https://www.sebi.gov.in/web/?file=https://www.sebi.gov.in/sebi_data/attachdocs/oct2020/1602580413614.pdf#page=1&zoom=page-width,-16,800

From **January 1, 2021**, investors will get the purchase NAV of the day when investor's money reaches AMC, irrespective of the size of the investments.

https://www.sebi.gov.in/web/?file=https://www.sebi.gov.in/sebi_data/attachdocs/sep2020/1600340944693.pdf#page=1&zoom=page-width,-16,642

SEBI asked National Stock Exchange (NSE) to increase its **Investor Protection Fund (IPF) corpus** from INR 560 crore to INR 1,500 crores in order to protect the interests of investors in light of the recent broker defaults. SEBI has also advised both stock exchanges – NSE and BSE to operationalize a detailed Standard Operating Procedure (SOP) in order to enhance the effectiveness of the IPF and to improve the investor experience while making claims against defaulting trading members.

SEBI allowed exchanges dealing with agri-commodity derivatives to utilize the **fund created for farmers and FPOs** for reimbursement of mandi tax and charges incurred by them on storage and transportation of goods. The decision was taken based on the recommendations of the **Commodity Derivatives Advisory Committee (CDAC)**.

PENSION SECTOR

PFRDA allowed **video-based KYC process**, in addition to the existing options, in order to further facilitate on-boarding, withdrawals, exit and for processing of other related service requests of **NPS subscribers**. In order to enable **NPS Subscribers** with ease of changing the nomination, PFRDA has allowed the “**e Sign based online facility**”. **APY POPs** are permitted to introduce an alternate channel for online on-boarding of their existing saving account customers, under Atal Pension Yojana **without using net banking or mobile app**.

<https://www.pfrda.org.in/writereaddata/links/circular%20on%20enomination%20facility%20for%20nps%20subscribers934fdd52-02ec-4906-a70c-0084dd5de56c.pdf>

<https://www.pfrda.org.in/writereaddata/links/online%20on%20boarding1b71f32-9e83-4c89-80b7-a95bc0adcded.pdf>

PFRDA announced operational guidelines for NPS Tier 2 tax saver scheme 2020.

<https://www.pfrda.org.in/writereaddata/links/operational%20guidelines%20%20for%20nps-ttsf516201b-6acf-4ffd-bef3fc42987a49c8.pdf>

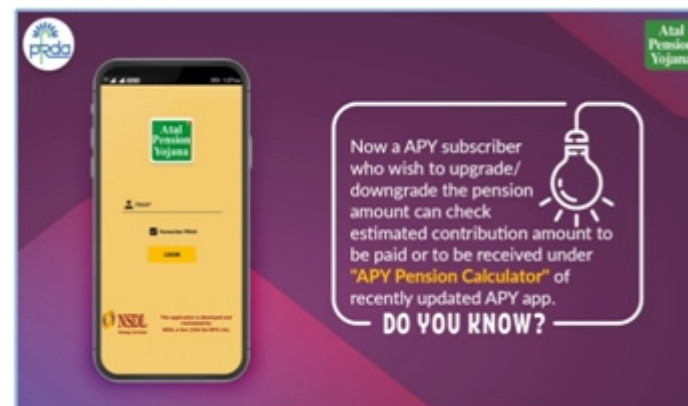
A circular has been issued giving an option to all the central government/state government/central government autonomous bodies/state government autonomous bodies to on-board NPS through eNPS.

https://www.pfrda.org.in/writereaddata/links/circular%20on%20option%20for%20govt_compressed7abca546-e252-4bb7-b03d-d624cb01b6b3.pdf

PFRDA appointed an ombudsman to resolve grievances relating to the National Pension System (NPS) and Atal Pension Yojana (APY). At present there is only one Ombudsman appointed by PFRDA. The details of the ombudsman are as follows.

Address: Shri Vinod Kumar Pande
C/o Pension Fund Regulatory and Development Authority,

Plot No-14/A, Chhatrapati Shivaji Bhawan, Qutab Institutional Area, New Delhi-110016.



BANKING SECTOR



Doorstep Banking Services by PSBs (<https://www.psbdsb.in/>) were inaugurated by Union Minister of Finance & Corporate Affairs Smt. Nirmala Sitharaman. As part of the **Enhanced Access & Service Excellence (EASE)** Reforms, Doorstep Banking Services is envisaged to provide convenience of banking services to the customers at their doorstep through the universal touch points of Call Centre, Web Portal or Mobile App. Customers can also track their service request through these channels.

As per National Family Health Survey 2019-20 (<https://pib.gov.in/Pressreleaseshare.aspx?PRID=1680702>), more than 60% of women in every state and UTs have operational bank accounts.

To ensure availability of banking outlets (Bank branch/Business Correspondent (BC), **within 5 kilometers** of all inhabited villages the Government has launched a Geographic Information System (GIS) based **Jan Dhan Darshak** app developed by National Informatics Centre (NIC).

During her address to the 73rd annual general meeting of the Indian Banks' Association (IBA), Union Minister of Finance & Corporate Affairs Smt. Nirmala Sitharaman asked banks to ensure that all accounts are linked with **Aadhaar numbers** of respective customers by **March 31, 2021**.

Real Time Gross Settlement (**RTGS**) System is now available **24*7** on all days of the year and it is with effect from 00:30 hours on December 14, 2020. India has become one of the few countries in the world to operate its RTGS system round the clock throughout the year.

RBI released **Revised Priority Sector Lending guidelines** which will enable better credit penetration to credit deficient areas; increase the lending to small and marginal farmers and weaker sections; boost credit to renewable energy, and health infrastructure.

https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=50310

RBI announced the launch of **Reserve Bank Innovation Hub (RBIH)**, which is meant to promote innovation across the financial sector by leveraging on technology and creating an environment which would facilitate and foster innovation.



National Centre for Financial Education

A financially aware and empowered India

2021

January							February							March						
Mo	Tu	We	Th	Fr	Sa	Su	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
				1	2		1	2	3	4	5	6		1	2	3	4	5	6	
3	4	5	6	7	8	9	7	8	9	10	11	12	13	7	8	9	10	11	12	13
10	11	12	13	14	15	16	14	15	16	17	18	19	20	14	15	16	17	18	19	20
17	18	19	20	21	22	23	21	22	23	24	25	26	27	21	22	23	24	25	26	27
24	25	26	27	28	29	30	28							28	29	30	31			
31																				

April							May							June						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3							1			1	2	3	4	5
4	5	6	7	8	9	10	2	3	4	5	6	7	8	6	7	8	9	10	11	12
11	12	13	14	15	16	17	9	10	11	12	13	14	15	13	14	15	16	17	18	19
18	19	20	21	22	23	24	16	17	18	19	20	21	22	20	21	22	23	24	25	26
25	26	27	28	29	30		23	24	25	26	27	28	29	27	28	29	30			
							30	31												

July							August							September						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3	1	2	3	4	5	6	7			1	2	3	4	
4	5	6	7	8	9	10	8	9	10	11	12	13	14	5	6	7	8	9	10	11
11	12	13	14	15	16	17	15	16	17	18	19	20	21	12	13	14	15	16	17	18
18	19	20	21	22	23	24	22	23	24	25	26	27	28	19	20	21	22	23	24	25
25	26	27	28	29	30	31	29	30	31					26	27	28	29	30		

October							November							December						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
					1	2	1	2	3	4	5	6			1	2	3	4		
3	4	5	6	7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	10	11
10	11	12	13	14	15	16	14	15	16	17	18	19	20	12	13	14	15	16	17	18
17	18	19	20	21	22	23	21	23	24	25	26	27	28	19	20	21	22	23	24	25
24	25	26	27	28	29	30	28	29	30					26	27	28	29	30	31	
31																				

IMPORTANT DAYS

- 26 January Republic Day
- 19 February Chhatrapati Shivaji Maharaj Jayanti
- 11 March Mahashivratri
- 29 March Holi/Dhulivandan
- 02 April Good Friday
- 13 April Gudipadwa
- 14 April Dr Babasaheb Ambedkar Jayanti
- 21 April Rannavami
- 25 April Mahavir Jayanti
- 01 May Maharashtra Day
- 13 May Ramzan Eid
- 26 May Budh Purnima
- 21 July Bakri Eid
- 15 August Independence Day
- 16 August Parsi New Year
- 19 August Moharam
- 10 September Ganesh Chaturthi
- 02 October Mahatma Gandhi Jayanti
- 15 October Dussehra
- 19 October Eid-e-Milad
- 04 November Diwali (Laxmi-pujan)
- 05 November Diwali (Bali-Pratipada)
- 19 November Guru Nanak Jayanti
- 25 December Christmas



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