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# राष्ट्रीय वित्तीय शिक्षा केंद्र National Centre for Financial Education

*Quarterly Magazine (October-December 2023)*

*14<sup>th</sup> Edition*

# संचय

*'Towards a Better Financial Future'*



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'Towards a Better Financial Future'

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(Banking, Securities Market, Pension & Insurance Sectors)

# Welcome on Board!



## Smt. Nisha Nambiar

Chief General Manager in Charge, Financial Inclusion and Development Department, RBI has been appointed as the new Director of NCFE.



## Shri Raj Kumar Sharma

Chief General Manager, Policyholders Protection & Grievance Redressal Department and Enforcement & Compliance Department, IRDAI has been appointed as the new Director of NCFE.

# FINANCIAL EDUCATION PROGRAMME FOR SUPERANNUATING OFFICIALS OF GOVERNMENT ORGANISATIONS

23rd October, 2023 & 20th December 2023



Department of Pension & Pensioners' Welfare, Ministry of Personnel, Public Grievances and Pensions, Government of India conducted Pre-Retirement Counselling workshops on 23rd October 2023 and 20th December 2023 at New Delhi under the auspice of Hon'ble Dr. Jitendra Singh, MOS, PMO, PPG&P., as a part of Good Governance, to facilitate officials who were about to retire in superannuation process.

NCFE was invited to deliver a session on "Investment Opportunities" for the near retirees. Mr. Sunil Dutt Upreti, Senior Manager, NCFE delivered the sessions covering the axial points on Investments, Insurance, Grievance redressal, Fraud protection, Budgeting, Will and Succession planning post retirement.

# CAPACITY BUILDING PROGRAMME AT HIMACHAL PRADESH

20th October, 2023



NCFE in association with RBI regional office, Shimla conducted a Capacity Building Programme at Solan. The participants were primarily from the Financial Literacy Centres (FLCs), Rural Self Employment Training Institutes (RSETIs), and bank officials who are actively involved in financial literacy training.

More than 40 participants were trained in detail on the importance of banking, Investments opportunities, Importance of Insurance, National Pension Scheme (NPS), Atal Pension Yojana (APY), Grievance Redressal and Fraud Protection etc. The participants were also informed about the Financial Education content developed by NCFE for various target groups and initiatives undertaken by NCFE and financial sector regulators for promotion of financial literacy across the country.

The programme received positive response from all the participants.

# VISIT OF NCAER IEPF CHAIR PROFESSOR C. S. MOHAPTRA TO NCFE



National Council of Applied Research (NCAER) IEPF Chair Professor, C. S. Mohapatra (Retd. IES) had an interactive session at NCFE on 22nd November 2023. He guided NCFE officials on various aspects of National Strategy for Financial Education (NSFE) 2020-25.

Professor C. S. Mohapatra stressed the importance of a sustainable financial awareness program, emphasizing the inclusion of modern cyber issues, extensive training, and certifications. He highlighted that the key to achieving comprehensive financial well-being lies in combining the right attitude with knowledge and skills.

Also, he expressed his appreciation for NCFE and its officials, acknowledging their dedicated efforts in advancing financial education throughout the country.

# FINANCIAL LITERACY PROGRAMMES IN COLLABORATION WITH CENTRE FOR FINANCIAL LITERACY (CFLs) TAMIL NADU



9th December 2023  
Gudiyatham, Vellore



9th December 2023  
Tiruchuli, Virudhunagar



9th December 2023  
Sattur, Virudhunagar



19th December 2023  
Thalainayar, Nagapattinam



9th December 2023  
Kanaiyambadi, Vellore



NCFE and RBI Regional Office, Chennai along with Centres for Financial Literacy (CFLs) conducted five Financial Education Programme for Senior Citizens and School Children in the state of Tamil Nadu. These five programmes were conducted in the following blocks:

<b>DISTRICT</b>	<b>BLOCK</b>	<b>TARGET GROUP</b>
<b>Virudhunagar</b>	<b>Tiruchuli</b>	<b>Senior Citizens</b>
	<b>Sattur</b>	<b>Senior Citizens</b>
<b>Vellore</b>	<b>Kaniyambadi</b>	<b>Senior Citizens</b>
	<b>Gudiyatham</b>	<b>Senior Citizens</b>
<b>Nagapattinam</b>	<b>Thalainayar</b>	<b>School Students</b>

More than 150 participants attended these programmes. Conducted with an objective of making the senior citizens and school students financially literate, the participants were trained in detail about the importance of banking, savings, budgeting, investments opportunities, importance of insurance for all, Sukanya Samridhi Yojana (SSY), National Pension Scheme (NPS), Atal Pension Yojana (APY), Grievance Redressal and Fraud protection etc. Additionally, they were informed about various government schemes and their benefits. More such programmes are being planned in future.

# NCFE - FINANCIAL EDUCATION PROGRAMMES



During **October - December 2023**, NCFE has conducted **1,699** Financial Education Programmes and reached **69,000+** beneficiaries.

- \* SHG Members, ASHA & Anganwadi Workers, Housewives, MGNREGA Beneficiaries, Rural Folks, Migrant Labours, Farmers/ FPOs, Senior Citizens, Lower & Middle Income Group, Employees of any Organization, MSMEs, Industrial Workers, Potential Entrepreneurs/ Skill Development Trainees, Persons with Disabilities (Divyangjans) etc.

## e-LMS

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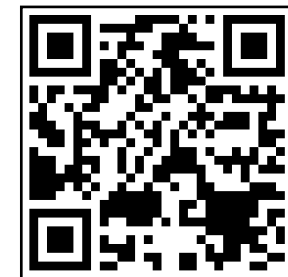
## NFLAT

### National Financial Literacy Assessment Test



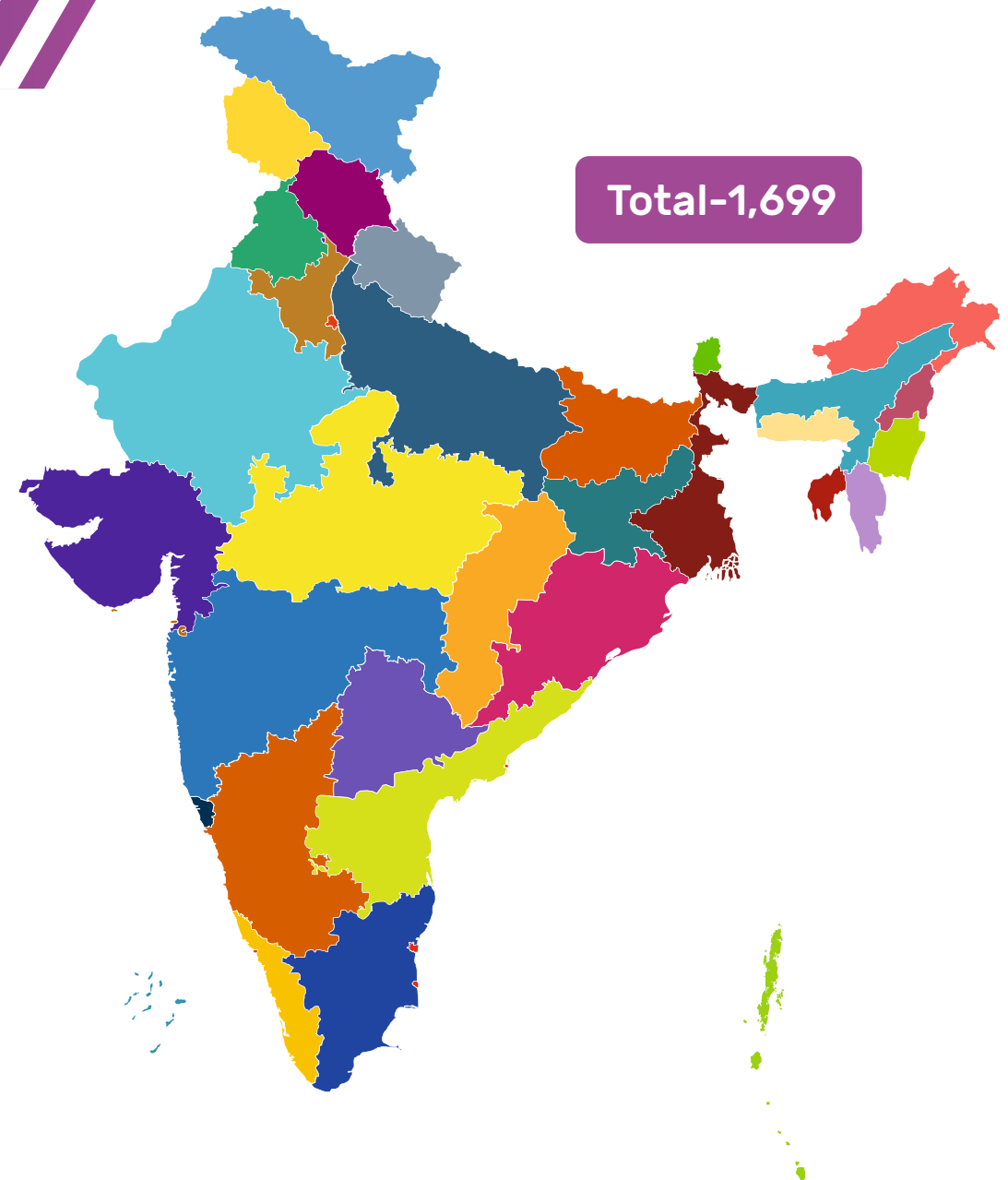
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# NUMBER OF FE PROGRAMMES CONDUCTED IN EACH STATE / UT

19	Andhra Pradesh	90	Madhya Pradesh
52	Assam	44	Maharashtra
95	Bihar	1	Manipur
2	Chandigarh	92	Odisha
57	Gujarat	38	Punjab
105	Haryana	54	Rajasthan
13	Himachal Pradesh	78	Tamil Nadu
61	Jammu & Kashmir	583	Uttar Pradesh
86	Jharkhand	119	Uttarakhand
15	Karnataka	69	West Bengal
26	Kerala		



\* MAP NOT TO SCALE

# OUTREACH OF FE PROGRAMMES



## Geographic Reach

States - 19  
UT's - 02



## Aspirational / LWE / Hilly Districts

770+ Programmes Conducted  
29,000+ Beneficiaries Covered



## School Teachers

1,200+ Trained & Certified  
through FETP



## School Students

8,400+ Reached  
through MSSP



## College Students

3,700+ Reached  
through FACT



## Women

36,000+ Reached  
through FEPA



## Farmers / FPO's

9,600+ Reached  
through FEPA



## Migrant Labour

1,000+ Reached  
through FEPA



## Potential Entrepreneurs/Industrial Workers/Members of Skill Development Training

2,000+ Reached through FEPA



Police Personnel, Batala - Punjab



Rural Women, Bolpur - West Bengal



College Students, Korattur - Tamil Nadu



College Students, Nowrangpur - Odisha



Skill Development Trainees, Sansarpur - Himachal Pradesh



Women SHG, Mikirgaon - Assam



School Teachers, Kalaigaon - Assam



School Teachers, Pandhurna - Madhya Pradesh

# MEDIA COVERAGE

## राष्ट्रीय वित्तीय शिक्षा केंद्र के प्रशिक्षक हैलाकांडी में कर रहे हैं वित्तीय जागरूकता कार्यक्रम

त्रिपुरा (हमारा वतन)। राष्ट्रीय वित्तीय शिक्षा केंद्र के प्रशिक्षक डॉ. मनीष राय ने असम के हैलाकांडी जिले के कतलीचैरा के रागाबाक में वित्तीय जागरूकता कार्यक्रम आयोजित किया। जिसमें गांव के लोगों को उन्होंने वित्तीय रूप से जागरूक किया। इस दौरान डॉ. मनीष राय ने लोगों को भारत सरकार की जनकल्याणकारी योजना के बारे में बताया जिससे आमजनता को फायदा हो सकता है। डॉ. राय बताते हैं कि सरकार की ऐसी बहुत सी वित्तीय योजना आती है जो गांवों के सभी लोगों को पता नहीं चल पाता जिसकी वजह से वो लोग इस सुविधा का फायदा नहीं उठा पाते हैं। सभी को जागरूक होकर आगे बढ़ते हुए स्वयं लाभ प्राप्त कर दुसरे लोगों को भी जागरूक करना होगा, सभी की उन्नति ही राष्ट्र की उन्नति है। डॉ. राय खास तौर से उन लोगों को जागरूक कर रहे हैं, जिनको भारत



सरकार की जनकल्याणकारी योजनाओं के बारे में पता नहीं है। डॉ. राय संचय और निवेश के उपर विशेष ध्यान देते हुए सभी को बता रहे कि आप सभी संचय के साथ - साथ निवेश भी किजिए। संचय आपातकाल में काम आता है एवं निवेश से आमदनी बढ़ता है। इस अच्छे काम के

प्रति नजर रखते हुए गांवों के लोगो ने राष्ट्रीय वित्तीय शिक्षा केंद्र के प्रशिक्षक तथा संतोष कुमार राय कॉलेज के अध्यापक डॉ. मनीष राय की सराहना की। इसके साथ - साथ स्वयं सहायता समूह के महिलाओं ने भी डॉ. मनीष राय की सराहना की।

Hamara Watan - Tripura : 23 November 2023

## भारतीय शिक्षा केंद्र सरकार की ओर से महिलाओं, पुरुषों हेतु कार्यशाला का आयोजन



वतन की धारा, बदायूँ। विकास खंड सलारपुर जनपद बदायूँ ग्राम पंचायत भिदुलिया प्लासी में भारतीय शिक्षा केंद्र भारत सरकार की ओर से महिलाओं और पुरुषों हेतु दो कार्यशाला आयोजित की गईं। जिला रिसोर्स पर्सन शिशुपाल मौर्य ने वचत और निवेश के अंतर को समझाया और प्राइमरी मार्केट और सेकेंडरी मार्केट के उद्देश्य पर चर्चा की उन्होंने बताया कि उपभोक्ता सरछन और शिकायत निवारण हेतु निष्पक्ष पारदर्शी तंत्र के साथ विनिमित्त संस्थाओं के माध्यम से

उपयुक्त वित्तीय उत्पादों एवं सेवाओं के द्वारा वित्तीय हित कल्याण प्राप्त करने के लिए वित्तीय शिक्षा की जानकारी ही समाधान है। आर्थिक रूप से जागरूक और सशक्त भारत के निर्माण हेतु जन जन की भागीदारी जरूरी है, इसलिए प्रलोभन से दूर रहे। सरकार द्वारा अधिकृत वित्तीय योजनाओं में ही निवेश करें यदि कोई आर्थिक अपराध का शिकार हो जाता है। उसे तुरंत सम्बंधित भारतीय रेगुलेटर के पास निशुल्क शिकायत करें म्यूचुल फंड, कन्यासुमंगला, जनसुरक्षा, मुद्रालोन, सामूहिक विवाह, किसान मानधन आदि योजनाओं के विषय में ग्रामवासियों को जानकारी दी और वित्तीय क्षेत्र के नियामक के सभी को मो० न० मेल के पते उपलब्ध कराए कार्यशाला की अध्यक्षता और प्रबंधन ग्राम प्रधान ब्रजपाल सिंह ने किया शेर सिंह, रणजीत, रामनिवास, उपासना, आदि रहे।



Watan - Uttar Pradesh : 15 December 2023

## एनसीएफएफई का राधा माधव में ट्रेनिंग प्रोग्राम आयोजित

बरेली (आज समाचार सेवा)। नेशनल सेंटर फार फाइनेंशियल एजुकेशन, मुंबई द्वारा राधा माधव पब्लिक स्कूल में अध्यापक प्रशिक्षुओं के लिए विभिन्न वित्तीय विषय वस्तुका मार्केट, मयुचुअल फंड आदि पर ट्रेनिंग प्रोग्राम का

आयोजक किया गया। इस कार्यशाला में विभिन्न वित्तीय विषयों पर मौलिक व्याख्यान वित्तीय विषय विशेषज्ञ सुशील सक्सेना द्वारा दिया गया आर्थिक योजना में आने वाले बदलाव अनुसार डिजिटल परिवेश में वित्तीय लेनदेन जागरूकता, जोखिम से बचाव, बचत, निवेश, नियोजन, बजट, स्टाक मयुचुअल फंड, बीमा, बैंकिंग, सरकारी योजनाओं की जानकारी, डिजिटल बैंकिंग, व इसमें जोखिम से बचाव, क्रेडिट व डेबिट कार्ड, सावधानीपूर्वक लेनदेन, आदि

विभिन्न वित्तीय विषयों पर प्रतिभागियों हेतु व्यापक जानकारी दी गई। यह विशेष प्रशिक्षण आडियो विजुअल माध्यम से सुशील सक्सेना द्वारा सभी प्रतिभागियों को दिया गया। इस शिक्षक सेमिनार में नई शिक्षा नीति पर आधारित ई एल.एम.एस. की विशेष जानकारी दी गई। प्रशिक्षण कार्यक्रम हेतु, संस्था के मैनेजर प्रेम शंकर अग्रवाल ने आभार जताया और प्रधानाचार्य सोमेश आर्या ने इस प्रकार के ट्रेनिंग प्रोग्राम को प्रशिक्षण के क्षेत्र में शामिल होना



बहुत महत्वपूर्ण बताया इससे वित्तीय जागरूकता हेतु जीवनोपयोगी स्वतंत्र आर्थिक निर्णय लेने में मदद मिलेगी कार्यक्रम का संचालन दीपक कुंजरु व पवन कुमार ने किया।

Aaj - Uttar Pradesh : 24th December 2023

## श्री पी. डे. चौधरी महिला आर्ट्स कोलेज में नाशाकीय आयोजन पर व्याख्यान आयोजित



गांधीनगर तेओओ कोलेजनी विद्यार्थिनीओने श्री आंभेल आज्ञा डेणवल्ली कोलेज कागथी ज नाशाकीय मंडण गांधीनगर, संयालित श्री आयोजन करवा माटे मार्गदर्शन पी. डे. चौधरी महिला आर्ट्स आयुं हुतुं. आ कार्यक्रममां कोलेजनी कोलेजमां 'नाशाकीय आयोजन' ६० विद्यार्थिनीओओ त्माग लीधो पर व्याख्याननुं आयोजन हुतो. कोलेजना आचार्य डे. ओम करवामां आयुं हुतुं. नेशनल ओम चौधरीओ महेमाननुं शाब्दिक सेन्टर डोर ईांनान्सियल स्वागत करी विद्यार्थिनीओने ओज्युकेशन' NCF द्वारा आ कार्यक्रम अंगेनी माडिती पूरी पाडी व्याख्याननुं आयोजन करवामां हुती. अंग्रेछ विभागना डे नरेन्द्र आयुं हुतुं जेमां तजश तरीके डे. पतेले समग्र कार्यक्रमनुं आयोजन अमिता पतेल उपस्थित रखा हुता. कर्णु हुतुं.

Capital Vartman - Gujarat : 12 October 2023



DigiLocker is a key initiative under Digital India, the Indian Government's flagship program aimed at transforming India into a digitally empowered society and knowledge economy. DigiLocker ties into Digital India's visions areas of providing citizens a shareable private space on a public cloud and making all documents / certificates available on this cloud. Targeted at the idea of paperless governance, DigiLocker is a platform for issuance and verification of documents and certificates in a digital way, thus eliminating the use of physical documents. Indian citizens who sign up for a DigiLocker account get a dedicated cloud storage space that is linked to their Aadhaar (UIDAI) number. Organizations that are registered with Digital Locker can push electronic copies of documents and certificates (e.g. driving license, Voter ID, School Certificates) directly into citizens' lockers. Citizens can also upload scanned copies of their legacy documents in their accounts. These legacy documents can be electronically signed using the eSign facility.

### The platform has the following benefits:

- Citizens can access their digital documents anytime, anywhere and share it online. This is convenient and time saving.
- It reduces the administrative overhead of Government departments by minimizing the use of paper.

- Digital Locker makes it easier to validate the authenticity of documents as they are issued directly by the registered issuers.
- Self-uploaded documents can be digitally signed using the eSign facility (which is similar to the process of self-attestation).

More about DigiLocker is available at <https://digilocker.gov.in>

### Getting started is quick and easy



Download  
DigiLocker App



Financial well-being is learning how to manage your money and resources responsibly with an eye toward long-term financial security. It's about being able to meet your financial obligations, be financially prepared for an unexpected event, able to save for future goals including retirement and having the financial freedom to make choices that allow you to enjoy life – now, in the future and under adverse circumstances.

The Organization for Economic Co-operation & Development (OECD) states a correlation between Financial Education, Literacy and Wellbeing. According to the OECD, Financial Literacy is defined as a combination of financial awareness, knowledge, skills, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial well-being (OECD, 2012).

Financial Education, on the other hand is defined as the process by which financial consumers/investors improve their understanding of financial products, concepts and risks and through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help and to take other effective actions to improve their financial well-being”.

The term Financial Education and Financial Literacy are not the

same, these are related concepts. People achieve Financial Literacy through the process of Financial Education. The achievement of Financial Literacy empowers the users to make sound financial decisions which result in financial well-being of the individual.

## How to improve financial well-being

### 1. Budgeting:

- Create a realistic budget to track income and expenses.
- Allocate funds for savings and prioritize essential expenses.

### 2. Emergency Fund:

- Establish & maintain an emergency fund for unexpected expenses.
- Aim for 3-6 months' worth of living expenses in your fund.

### 3. Debt Management:

- Prioritize high-interest debt repayment.
- Explore debt consolidation options and negotiate with creditors.

### 4. Savings and Investments:

- Save consistently for short-term and long-term goals.
- Invest wisely based on financial goals and risk tolerance.

# FINANCIAL WELL-BEING

## 5. Live below your Means:

- Differentiate between wants and needs.
- Avoid lifestyle inflation and save the excess income.

## 6. Financial Education:

- Continuously educate yourself about personal finance.
- Stay informed about investment options, taxes, and financial planning.

## 7. Retirement Planning:

- Contribute regularly to retirement accounts.
- Take advantage of employer-sponsored retirement plans.

## 8. Insurance:

- Ensure adequate insurance coverage for health, life, and property.
- Review and update coverage as needed.

## 9. Stay Protected from Scams & Frauds:

- Stay vigilant against phishing attempts and fraudulent activities.
- Regularly monitor bank statements and credit reports for unusual transactions.
- Be cautious about sharing personal information online and

verify the legitimacy of emails, messages, and calls from unknown sources.

In summary, achieving financial wellbeing involves cultivating responsible money management, making informed decisions, and engaging in proactive planning. The synergy between financial education and literacy is pivotal in this pursuit. Recognizing this correlation empowers individuals to enhance their financial knowledge, make informed choices, and secure a fulfilling future. Embracing a holistic approach, which includes financial education, regular savings, responsible credit use, access to debt advice, and thoughtful planning, serves as a key catalyst for fostering comprehensive financial wellbeing.



Manish Kumar  
Assistant Manager, NCFE

**SOVEREIGN GOLD BOND (SGB) SCHEME 2023-24:**

Government of India has announced Series III and IV of Sovereign Gold Bond Scheme 2023-24. The bonds shall be issued in two tranches viz. 2023-24 Series III & 2023-24 Series IV.

#	Tranche	Date of Subscription	Date of Issuance
1	2023-24 Series III	December 18 - December 22, 2023	December 28, 2023, Thursday
2	2023-24 Series IV	February 12 - February 16, 2024	February 21, 2024, Wednesday

**Points to Note:-**

Subscription for the Bonds may be made in the prescribed format, stating clearly the units (in grams) of gold and the full name and address of the applicant.

Every application must be accompanied by valid 'PAN details'. Designated Scheduled Commercial Banks, Designated Post Offices, Stock Holding Corporation of India Ltd., Clearing Corporation of India Ltd. and the recognized stock exchanges, viz. National Stock Exchange of India Ltd. and Bombay Stock Exchange Ltd. are the Receiving Offices which are authorized to receive applications for the Bonds either directly or through agents.

For more information on please visit Sovereign Gold Bond

(SGB) Scheme:

<https://www.rbi.org.in/commonperson/English/Scripts/FAQs.aspx?Id=1658>

(Source: RBI/2023-2024/87,IDMD.CDD. No.2128/14.04.050/2023-24 dated December 11, 2023)

**Processing Of e-Mandates For Recurring Transactions:**

The Reserve Bank of India (RBI) increased limit of e-mandates for recurring online transactions without Additional Factor of Authentication (AFA) to Rs. 1 lakh from the existing Rs. 15,000 for subscription to mutual funds, payment of insurance premium, and payments of credit card bill payments. Earlier AFA was permitted while processing e-mandates / standing instructions on cards, Prepaid Payment Instruments and Unified Payments Interface, for subsequent recurring transactions with values up to 15,000/- .The move is believed to further encourage transactions through the digital payment channels in the country.

(Source: RBI/2023-2024/88,CO.DPSS.POLC.No.S-882/02.14.003/2023-24 dated December 12, 2023)

**Centralized mechanism for reporting the demise of an investor through KRAs:**

SEBI is introducing a centralized mechanism for reporting and verification in case of the demise of an investor to smoothen the process of transmission in securities market. This circular provides the operational norms including the obligations of regulated entities, including registered intermediaries that have interface with 'investors' / 'account holders' who are natural persons. Listed companies wanting to provide the beneficial access to such a centralized mechanism to their investors holding securities in physical form, are eligible to establish connectivity with KRA through their RTAs. This facility will be available for investors holding securities in physical form only if their PAN is available in the folio. However, such investors of listed companies that have not opted for KRA connectivity can still avail the beneficial measure of this circular, by dematerializing their securities.

(Source: SEBI/HO/OIAE/OIAE\_IAD-1/P/CIR/2023/0000000163 dated October 03, 2023)

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**Procedural framework for dealing with unclaimed amounts lying with infrastructure investment trusts (invits), real estate investment trusts (reits) and manner of claiming such amounts by unitholders:**

SEBI has specified a procedural framework for dealing with unclaimed amounts lying with InvITs, REITs and entities having listed non-convertible securities to uniform the process of claiming unclaimed funds by investors. Further, the norms w.r.t the manner of claiming such unclaimed amounts by investors has also been prescribed. The circular shall be effective from 01st March, 2024.

This procedural framework would be applicable to entities having listed non-convertible securities with interest / dividend / redemption amount which has not been claimed within thirty days from the due date of interest / dividend / redemption payment.

Further, it is also applicable to the REITs and INVITs having amounts unclaimed or unpaid out of the distributions declared by it. As per the framework, it is the obligation of the listed entity to transfer the unclaimed amounts to an Escrow Account to be opened by it in any scheduled bank, within seven days from the date of expiry of the said period of thirty days.

(Source: SEBI/HO/DDHS/DDHS-RAC-1/P/CIR/2023/177 & SEBI/HO/DDHS/DDHS-RAC-1/P/CIR/2023/178 dated November 08, 2023)

**Cyber Security Awareness Campaign:**

Considering the increase in Information and communication technology penetration as well as digital activity especially during the COVID Pandemic, awareness about the Cyber security for policyholders and the general public is the need of the hour to prevent cyber frauds and crimes.

Here are a few Dos and Don'ts while carrying out various insurance transactions:

	DO'S	DON'TS
<b>Buying / Renewing a Policy</b>	<ul style="list-style-type: none"> <li>• Look for credibility of sellers, namely agents, intermediaries such as brokers or insurance company staff.</li> <li>• Provide personal information only on need-to-know basis</li> <li>• Provide KYC information when needed.</li> </ul>	<ul style="list-style-type: none"> <li>• Avoid insurance related websites NOT starting with https.</li> <li>• Avoid sellers/intermediaries with suspicious and spurious identity.</li> <li>• Beware of the insurance intermediaries' asking for sensitive information.</li> </ul>
<b>Operating Insurance Policy &amp; Communications</b>	<ul style="list-style-type: none"> <li>• Use strong passwords in the insurance accounts and login at insurance company portals.</li> <li>• Use impersonal and different passwords for different accounts.</li> <li>• Use genuine operating systems(on which operating using electronic insurance account).</li> <li>• Keep your account password confidential.</li> <li>• Inform about any change in contact details, address to the insurance company from time to time.</li> </ul>	<ul style="list-style-type: none"> <li>• DO NOT use default passwords.</li> <li>• DO NOT share any Pin/account password upon contacting Customer care service.</li> <li>• DO NOT share any OTP unless certain of its use.</li> </ul>
<b>Claim process safety</b>	<ul style="list-style-type: none"> <li>• Provide authentic claim related information and personal/sensitive information as needed.</li> <li>• Provide genuine identification and KYC validations.</li> </ul>	<ul style="list-style-type: none"> <li>• Provide account information only to insurance company's staff/claim team upon satisfaction of their authenticity.</li> <li>• Do NOT provide account passwords to anyone.</li> <li>• Keep records of the transaction's important information e.g. transaction ID.</li> </ul>

	DO'S	DON'TS
<b>Protection from Phishing and suspicious communications</b>	<ul style="list-style-type: none"> <li>• Check for unfamiliar or illegitimate address</li> <li>• Beware of 'sense of urgency' in the emails. Phishing e-mails have tendency to make the target feel rushed.</li> <li>• Check for generic greetings/salutation in the doubtful e-mails e.g. Dear Valued customer, Dear userinstead of name</li> <li>• Try to identify phishing emails through spelling and</li> </ul>	<ul style="list-style-type: none"> <li>• Never respond to requests for personal information via email</li> <li>• Never enter personal information in a pop-up screen</li> <li>• DO NOT click any links listed in e-mail. if the link is to be verified, copy and paste URL into browser.</li> <li>• DO NOT click any suspicious attachments</li> </ul>
<b>Cyber Ethics - Be a responsible Cyber policyholder</b>	<ul style="list-style-type: none"> <li>• Adhere copyright constraints when downloading insurance or any other information from internet.</li> <li>• Use public Wi-Fi with care and caution</li> </ul>	<ul style="list-style-type: none"> <li>• Do not engage in inappropriate cyber conduct, e.g. cyber bullying</li> <li>• Do not impersonate anyone, e.g. by creating social pages, posts, sites etc.</li> <li>• Do not use others' information which may identify them</li> </ul>
<b>Reporting Cyber Crimes</b>	<ul style="list-style-type: none"> <li>• Helpline 155260 – National Helpline and reporting platform by Ministry of Home Affairs (MHA)</li> <li>• Helps in preventing financial loss</li> <li>• Operated by concerned State Police</li> <li>• Uses new-age technologies to take action against digital fraud in real-time</li> <li>• Integration response with Law Enforcement Agencies and Financial Intermediaries</li> <li>• More information: <a href="https://cybercrime.gov.in/Webform/Helpline.aspx">https://cybercrime.gov.in/Webform/Helpline.aspx</a></li> </ul>	

(Source: IRDAI Public Notice dated October 01, 2023)

**Facility of Systematic Lump Sum Withdrawal (SLW) for NPS Subscribers:**

Currently, as per the existing NPS exit guidelines, the subscribers post 60 years/superannuation can defer availing of annuity & withdrawing the lump sum on any combination till 75 years of age. The lump sum amount can be withdrawn in a single tranche or it can be withdrawn on an annual basis. If withdrawn annually, the Subscriber has to initiate the withdrawal request each time and authorized.

PFRDA now will allow the option of phased withdrawal of the lump sum through Systematic Lump Sum Withdrawal (SLW) facility. The subscribers will be allowed to withdraw up to 60% of their pension corpus, through the SLW on a periodical basis viz. monthly, quarterly, half-yearly or annually for a period till 75 years of age as per the choice at the time of their normal exit.

(Source: Circular no: PFRDA/2023/30/SUP-CRA/10 dated October 27, 2023)

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**Convenience of NPS Contribution through Personalized QR Code of D-Remit:**

As part of PFRDA's commitment to provide the NPS subscribers with an enhanced experience during their NPS journey, another digital mode of contribution has been enabled.

Currently, the subscribers are provided with the option of contributing directly from their Bank Account using D-Remit. The D-remit Id contains 15 digits which have to be added as a beneficiary in Internet banking while transferring voluntary contribution from the subscribers' Savings Bank Account.

NPS subscribers can now contribute to their NPS accounts using the D-remit based Quick Response (QR) code. The subscribers can scan the QR code and make contributions using any UPI-enabled application. The QR code is unique to each subscriber which can be saved offline for making payments and the QR codes are different for Tier I and Tier II.

Only subscribers who have enabled D-remit Id can make the QR code-based contributions into NPS. The subscribers can create the D-remit Id/Virtual Id on the websites of CRAs.

(Source: Circular No: PFRDA/2023/35/Sup-CRA/11 dated December 06, 2023)



# CALENDAR 2024



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## 01 JANUARY

SUN	MON	TUE	WED	THU	FRI	SAT
	01	02	03	04	05	06
07	08	09	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

## 02 FEBRUARY

SUN	MON	TUE	WED	THU	FRI	SAT
				01	02	03
04	05	06	07	08	09	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		

## 03 MARCH

SUN	MON	TUE	WED	THU	FRI	SAT
31					01	02
03	04	05	06	07	08	09
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

## 04 APRIL

SUN	MON	TUE	WED	THU	FRI	SAT
	01	02	03	04	05	06
07	08	09	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

## 05 MAY

SUN	MON	TUE	WED	THU	FRI	SAT
			01	02	03	04
05	06	07	08	09	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

## 06 JUNE

SUN	MON	TUE	WED	THU	FRI	SAT
30						01
02	03	04	05	06	07	08
09	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

## 07 JULY

SUN	MON	TUE	WED	THU	FRI	SAT
	01	02	03	04	05	06
07	08	09	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

## 08 AUGUST

SUN	MON	TUE	WED	THU	FRI	SAT
				01	02	03
04	05	06	07	08	09	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

## 09 SEPTEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
01	02	03	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

## 10 OCTOBER

SUN	MON	TUE	WED	THU	FRI	SAT
		01	02	03	04	05
06	07	08	09	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

## 11 NOVEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
					01	02
03	04	05	06	07	08	09
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

## 12 DECEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
01	02	03	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

### Important Days

Republic Day	26th January
Chhatrapati Shivaji Maharaj Jayanti	19th February
Mahashivratri	8th March
Holi	25th March
Good Friday	29th March
Gudhi Padwa	9th April
Ramzan - Id	11th April
Dr. Babasaheb Ambedkar Jayanti	14th April
Ram Navami	17th April
Mahavir Janmakalyanak	21st April
Maharashtra Din	1st May
Buddha Pournima	23rd May
Bakri Id	17th June
Moharum	17th July
Independence Day	15th August
Parsi New Year	15th August
Ganesh Chaturthi	7th September
Id-E-Milad	16th September
Mahatma Gandhi Jayanti	2nd October
Dasara	12th October
Laxmi Pujan	1st November
Bahubeej	3rd November
Diwali	2nd November
Guru Nanak Jayanti	15th November
Christmas	25th December



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