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Sri. Rakesh Sharm  
Shri. M. A  
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CanarBank honouring  
in presence of  
Sri. S.S. Bhat, CGM, Cana

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SRI P S RAWAT, EXECUTIVE DIRECTOR, CANARA BANK  
HANDING OVER LOAN SANCTION TO SHG MEMBER  
IN GANGADHARE VILLAGE, MAHARASHTRA



\* Message from Executive Director  
Canara Bank

Financial literacy is a key pillar for the growth and development of financial system. The financial system in turn plays an important role in the growth and development of a nation. Therefore, creating financial literacy can play a critical role in equipping the household with the information, fundamental knowledge and skills to evaluate their options and enable them to understand the implications of financial decisions taken by them.

India is having large population, a fast growing economy with national focus on inclusive growth and an urgent need to develop a vibrant and stable financial system. Therefore it is all the more necessary to focus on financial education. Making good financial choices about saving, spending, insurance, investing and managing debt are the key components of financial education and in spreading this awareness Financial Literacy Centers play an important role.

The Canara Financial Advisory Trust promoted by Canara Bank has been in the forefront and doing yeomen service in bringing awareness among public on Banking and related services. The efforts made by the Trust are getting momentum with the number of people educated by the Financial Literacy Centers managed by the Trust is growing at a faster pace. The number of people contacted and counseled through the Centers have gone from 10,67,180 in 2014-15 to 14,16,267 in 2015-16. The efforts put in by Canara Bank towards creating a literate India is reflected in the effective functioning of the Trust.

While appreciating the efforts put in by the Trust in popularizing the financial literacy, I wish their endeavors all success.

**P S Rawat**  
Executive Director



\* Message from Chief General Manager  
PC & F I Wing Canara Bank

The concept of improving financial literacy as a national project has been gradually building momentum. Financial education is key to financial inclusion and inclusive growth. To augment the savings rates among the villagers and poorest among the communities, financial literacy need to be taken to the length and breadth of the country. A financially aware and empowered India has been the focus of all our planning strategies. Towards this the Canara Financial Advisory Trust has been promoted by the Bank.

The Trust through the 71 Financial Literacy Centers administered by it is constantly working towards spreading banking knowledge among the people in their area of operation. Financial literacy is imparted through one to one counseling, meeting people at seminars/camps organized at villages and conducting camps at schools and colleges. Novel conveying medium viz. Yakshagana ( a dance drama ), Street playa (Beedi Nataka), Puppet shows, etc. are emerged to create long lasting impression in the minds of rural people on the concept of Banking and related services. As against 10,67,180 persons educated as at March 2015 the number of persons educated improved to 14,16,267 during the year 2015-16. *A remarkable improvement in the field of financial literacy* made possible by the wholehearted support and co-operation of all the Financial Counselors engaged by the Trust across the country.

I take this opportunity to record my appreciation for the great work done by Amulya Financial Literacy centers under Canara Financial Advisory Trust. I wish the Trust all the very best in their endeavors .

**S S BHAT**

CHIEF GENERAL MANAGER

\* Trustees of Canara Financial Advisory Trust



**M Akshaya Kumar**

Retd. General Manager of Canara Bank  
Managing Trustee till 30-11-2015



**Shri K S Prabhakar Rao**

Retd. General Manager of Canara Bank  
Managing Trustee since 2nd January, 2016



**Dr. N. Narasimha**

Professor, University of  
Agricultural Sciences,  
GKVK, Trustee.



**Dr. Madhura M Chatrapathi**

Founder & Chairman, Food  
Associates, Bengaluru & Asian Center for  
Entrepreneurial Initiatives, Bengaluru  
(ASCENT), Trustee



**Dr. R. Balasubramaniam**

Dev. Activist, Leadership Trainer &  
Social Innovator, Founder, Swami  
Vivekananda Youth Movement and  
Chairman of Grassroot Research And  
Advocacy Movement (GRAAM), Trustee



**G Ganapathi Bhat**

Progressive Farmer,  
Trustee



**Virupaksha K**

General Manager,  
Canara Bank, HO, Trustee



**D Surendra**

General Manager,  
Pragathi Krishna Gramin Bank,  
Trustee





## WE SALUTE

### Sri. M Akshaya Kumar

Retd. General Manager of Canara Bank.  
Managing Trustee till 30-11-2015



Sri M. Akshaya Kumar, Retired General Manager, Canara Bank with his vast experience in Agriculture & Rural credit, was selected by the Bank to head the Trust & bring the concept of Financial literacy & credit counselling on field. Canara Financial Advisory trust came into existence on 8th October 2010, with Sri M. Akshaya kumar as Principal Trustee & other 3 trustees. With effect from 1st June 2012, Principal Trustee was redesignated as Managing trustee. Sri Akshaya kumar, steered the affairs of the Trust in this capacity till 30th nov 2015.

From day one, Sri Akshaya kumar went ahead with missionary zeal & enthusiasam to bring the new concept to reality. He conceptualised Amulya financial literacy centers(FLCs), visualised a structure, provided men & infrastructure, formulated policies & processes, inspired & motivated counsellors to reach out to people for providing financial literacy. Independent office for the counsellor at a place readily accessible to people, provision of basic infrastructure including computers & connectivity, Local monitoring committee to respond to local needs, a well thought out handbook for guiding the counsellors, a centralised web package for the counsellor to record his activities all came out as a result of his visionary leadership.

With in a short period, The trust & FLCs were able to carve a niche and get recognition. Dec 2013, Our sponsor bank, canara bank received a letter from Dy. Gov, RBI commending the efforts of our Financial literacy centers in reaching out to highest no. of people among banks. Impact study of first 26 centers found after a village level interaction with people that our counsellors were able to bring a change in banking habits of people counselled by it.

Under his leadership, 65 FLCs could reach out to over a million people, through counselling & contact sessions, during 2014-15, is an evidence of the firm foundation laid down by him for spreading financial literacy under auspices of the trust.

We salute Sri Akshaya kumar ji and move forward on the path laid by him.





## Highlights

- The Canara Financial Trust (CFAT) has been functioning since October 2010.
- 6 new Centers were added during the current year. The number of Financial Literacy Centers (FLCs) managed by the Trust has increased from 65 during 2014-15 to 71 during 2015-16.
- With the opening of five centers in the State of Haryana, our presence has now spread to seven states in the Country.
- As against 10,67,180 persons educated during 2014-15 the number of persons educated increased to 14,16,267 during the year 2015-16.
- With a view to consolidate all the guidelines issued by the Trust from time to time, a comprehensive Hand book on Financial Literacy Centers brought out and distributed to all the Centers for their guidance In the year 2014. The Hand Book was revised during the year incorporating all the guidelines issued subsequent to the date of release and distributed to the Counselors for their information and guidance.
- All the Financial Counselors and the Office Assistants are issued with Identify Card so as to facilitate the public to know them by name.
- To bring about uniformity in maintenance of Registers, Trust has arranged to print and distribute 12 important registers to be maintained at the Centers.
- A web package has been provided to centers for recording all their activities viz. village visits, details of counseling made at the center ,post counseling feedback etc. Centers can port success stories and photos taken on important occasions also in the package.
- The activities of the trust are available for public viewing on our website [www.canarafinancialadvisory.com](http://www.canarafinancialadvisory.com)., which was hosted during this year.

- The Financial Counselors at the Financial Literacy Centers wholeheartedly participated in the PRIME MINISTER'S JAN DHAN YOJNA (PMJDY) to educate the public on opening bank accounts and helped to bring banking awareness among the masses.
- With a view to bring about qualitative assessment of performance of the literacy centers and to know the impact about the counseling made, it has been decided to obtain monthly Post counseling Feed Back Report from the Counselors. The Report is consolidated and placed before the Trustees for information and review.
- M/S SHABARA was permitted to conduct classes under Yakshagana with emphasis on Financial Literacy. They were permitted to conduct classes in three schools one each coming under Dharwar, Haveri and Uttara Kannada District. Training programme were conducted in Yakshagana - dance drama with emphasis on Financial Literacy at Mamle Desai College, Shiggaon, in Haveri District, Junior College, Noolvi, Dharwar District (under FLC Hubli), and Govt. High School, Sambrani, Haliyal in Uttara Kannada District. The Valedictory function of the Yakshagana classes at Govt. High School, Sambrani was attended by Sri S.S.Bhat, Chief General Manager, Sri M.Akshaya Kumar, Managing Trustee and Sri B. Jayarama Reddy, DGM, Hubli Circle on 4th April 2015. Nineteen girls have been trained and they presented the Yakshagana drama named "Shubhodaya" which was highlighting financial literacy. The programme was just like a regular Yakshagana with the full dress, music etc. It was informed to us that the people of Haliyala Taluk were totally unaware of Yakshagana and they were very happy that a new dance drama has been brought to their place. The performance of the girls was excellent, considering that they were totally new to this and had training of only two months.
- Sri Nirmal Chand, Regional Director, Reserve Bank of India, Thiruvananthapuram visited our Financial Literacy Center, at Thrissur. He has appreciated the functioning of the Center and recorded the same in the Visitors' Book at the Center.
- Sri E.E.Karthak, Regional Director, Reserve Bank of India, Bangalore, visited our FLC at Hassan and appreciated the functioning.

- With a view to integrate financial literacy with skill development, a financial literacy drive was launched to educate students of Government run ITIs with focus on various avenues/schemes available for financial support in self employment. All the Counselors who have been assigned the Institutions whole heartedly participated in the programme by handling two sessions at each ITI to impart basic knowledge on banking and MUDRA scheme.
  
- M/s Agrinsights Consultancy Services Pvt. Limited was engaged by the Trust to conduct an evaluation study of financial literacy centers opened in 2010 and 2011 with a view to assess the level of implementation of FLC project. The study focused on the impact of activities of FLCs on the public at large and the benefits derived, perceptible improvement the concept could make in the behavior of people in managing their finances and to understand the utility of the Scheme in achieving financial inclusion. The study observed that 15 out of 26 FLCs scoring excellent gradation with 9 enters getting very good score speaks of the performance of FLCs both in quantitative and qualitative terms. The functioning of the Trust was also evaluated and its functioning was rated as "EXCELLENT". The Report was placed before Trustees in meeting held on 22nd June, 2015. Recommendations deliberated and action initiated. Copies of the reports were sent to Senior Officials of RBI, NABARD and Department of Financial services, Ministry of Finance through Canara Bank.
  
- In an elegant function the Annual Report of the Trust for the year 2014 - 2015 was released. Sri Rakesh Sharma, MD&CEO, Sri P.S.Rawat, Executive Director, Sri Hardish Kumar, Executive Director, Sri S.S.Bhat, Chief General Manager of Canara Bank participated in the function along with the Trustees. Sri S.S.Bhat welcomed the gathering and introduced the Trustees to the Top Executives of the Bank. Sri M.Akshaya Kumar, Managing Trustee, made a presentation on the activities of the Trust and the Financial Literacy Centers and their functioning. Details about the facilities provided to the Centers, performance of the Centers since inception, the way in which the Trust was built up was explained by the Managing Trustee. Later Sri P.S.Rawat, Executive Director and Sri Rakesh Sharma, MD&CEO spoke briefly on the occasion. Sri Rakesh Sharma MD&CEO released the Annual Report which was distributed among the Trustees, Special Invitees and others.



## Managing Trustee's Report

**K. S. PRABHAKARA RAO**

Managing Trustee



The Canara Financial Advisory Trust was registered on 8th October, 2010. The Trust started functioning independently from 3rd September, 2011 at an independent office with a Principal Trustee and three Trustees representing various spheres in the society. The principal Trustee was re-designated as Managing Trustee and he assumed the office on 1st June 2012. The top executives from Priority Credit & Financial Inclusion Wing of Canara Bank are permanent invitees to all the Trust meetings. As at 31st March 2015, there were 65 Centers under the management of the Trust. During the year, another 6 Centers were opened taking the total number of Centers under the Trust management to 71. The number of persons educated through counseling/Contact has increased considerably from 10,67,180 in previous year to 14,16,267 in the current year.. Periodic Trust meetings were held in time where in the performance and progress of the Centers evaluated. Policies formulated in the Trust meetings were implemented in time to achieve the desired objectives.

During the year Sri M Akshaya Kumar , the first Managing trustee of the Trust retired from the Trust on 30th November 2015 on expiry of his term. Sri K. Virupaksha, DGM , Canara Bank & Trustee was in charge Managing trustee till the present incumbent took charge on 2nd Jan 2016.

To have direct contact with the Centers on real time basis, a web package was developed and uploaded at all the Centers. The activities of the Centers can be monitored by the Trust as well as Canara Bank/RRB and guide them wherever necessary. The Centers are making use of the package to mark attendance, report details of villages visited, number of persons visited the Center and counseled and all the other relevant reporting.

The website for the Trust has been uploaded so as to improve the visibility of activities of the Trust and Literacy Centers.

There was overwhelming response from the Centers to participate In the PRIME MINISTER'S JAN DHAN YOJNA (PMJDY) to educate the public on opening bank accounts.

There has been perceptible change in the functioning of Centers and the Counselors are well oriented towards their objectives. It is being highlighted repeatedly that the Counselors should be service oriented and not money minded. We have been able to impress upon them to work with a social bend of mind and serve the society with a sense of pride. We are sure the days ahead will bring in more laurels and the Canara Financial Advisory Trust will be able to carve a niche among the Counseling Centers managed by other Banks.

There has been unprecedented support and co-operation from Canara Bank, the promoter but for which Trust could not have been able to achieve the progress of contacting and educating over 14 lakh people during the year under review. The Chief General Manager and his team of Executives in the Priority Credit and Financial Inclusion Wing always guided the Trust in effective administration of its day to day activities. Their encouragement and wholehearted support was our strength in forging forward with the avowed objective of spreading banking awareness to masses through 71 Financial Literacy Centers.

**K S PRABHAKARA RAO**  
MANAGING TRUSTEE

## \* HIGHLIGHTS OF PERFORMANCE FOR 2015-16

### CAPACITY BUILDING OF COUNSELORS

A training program was held for the Office Assistants in Financial Literacy Centers at Hotel Bell, on 15th and 16th of June 2015. The program was very successful and appreciated by all the participants. Similarly on 23rd and 24th of July, 2015, another Training Program was arranged for the Office Assistants engaged in the Centers of Kerala and Tamilnadu at Malampuzha, near Palakkad. The program was inaugurated by Smt. Sujatha Karunakaran, DGM, Ernakulam Circle. The sessions were taken by Executives/Sr. Managers of Canara Bank.

During the year Financial Counselors from Karnataka (Counselors at FLCs promoted by Pragathi Krishna Gramin Bank) were nominated for a workshop organized by BIRD Mangalore. The Financial Counselor from FLC Shiekhpora was nominated for a two days workshop on financial inclusion, financial literacy and microfinance for senior level officers at IIBM Gauhati. Three Financial Counselors were deputed for training at BIRD Mangalore.

A training program was arranged for the Counselors of FLCs promoted by PKGB on the operation of the projector and laptop. The training, which was attended by the Managing Trustee also, was very useful. The opportunity was taken to have one to one interaction with the thirteen Counselors.

### VISIT TO CENTERS BY MANAGING TRUSTEE

The Managing Trustee visits the Centers periodically. During the financial year he has visited 33 Centers. The Managing Trustee forwards his observations to the Centers advising them to submit their response/compliance. A gist of his visit report is also placed to the Trustees in the meeting of the Trust for their information and review. The visits give the Managing Trustee an opportunity to assess the working of the Center, up keep of records, ambience and premises location. A fruitful discussion is held by convening LMC meeting wherever possible and feedback obtained. All the participants in the meeting were requested to utilize the services of the FLC and extend their co-operation for the success of the concept. Wherever meetings could not be conducted, the Managing Trustee met the Members of LMC/Lead Bank Officials to obtain feed back on the functioning of the Center which is used to streamline the functioning of the Centers. The visits of the Managing Trustee also help the Counselor and Office Assistant to rectify the shortcomings in their working besides getting encouragement and motivation by the visits.

### WEB PACKAGE

All the Centers are networked through a Web Package to facilitate real time monitoring of their activities and also to bring about efficient administration of their functioning. The system facilitates marking of attendance at the Centers both by the Financial Counselor and Office Assistants and the Trust Office will be able to monitor the same on a real time basis. The Centers can also record the details of village visits, number of persons counseled and contacted, LMC meeting conducted, gist of the proceedings, financial transactions, etc on a day to day basis. In the long run the system enables us to move to a paperless platform and improve efficiency at all levels. The Financial Counselors and Office Assistants were given adequate briefing by the Service provider so as to help them to handle the package with ease.

### AUDITING OF THE TRUST

AUDITING OF THE TRUST The transactions of the trust are audited by external auditors every year and necessary details are filed with Income Tax Department. The accounts for the year 2015-2016 were audited by M/s Shantharam, Chartered accountant. The Financial Statements of the Trust for the year 2015-2016 are included separately in this year annual Report.

### BOARD OF TRUSTEES MEETING

The Board of Trustees met six times in 2015 - 2016 on 23th April, 22nd June, 21st August, 13th October, and 17th December in 2015 and 2nd February, 2016. Besides the Trustees, the meetings were attended by the Chief General Manager and other Executives of Priority Credit and Financial Inclusion Wing of Canara Bank as special invitees. In the meetings, the performance of all the Financial Literacy Centers was reviewed. The meeting also took policy decisions on the functioning of the Centers. The Trust also reviewed the expenses of the Centers as well as adopted the Audited Accounts of the Trust. In the meetings, the Managing Trustee placed the action taken on the decisions of the earlier meeting to ensure that the decisions of the Trust are properly implemented.



### A unique initiative - Engaging of Facilitator for promoting financial literacy:

Pradhan Mantri Jan Dhan Yojana, a comprehensive financial inclusion initiative mooted by Government of India in August, 2014 invoked enthusiastic participation of banks and tremendous response from public, resulting in record number of accounts opened by people hitherto away from banking system. Canara Bank played an active role in reaching out to public and opened over 36 lakhs accounts by October, 2014. FLC Counselors played a major role in educating the people for opening accounts with banks in large numbers.

Trust realized the need for imparting financial literacy to these first time account holders so that they will operate the accounts and utilize the banking services to their advantage. This called for directing the financial literacy efforts in a focused manner towards this clientele with the active participation of Banking service providers viz Branch managers and business correspondents. Involvement of actual service providers in financial literacy initiatives along with F L Counselors would add to credibility, create confidence and motivate people to utilize banking facilities. With this in mind, in the month of November, 2014 Trust engaged the services of a Retired General Manager of the Bank, well versed in rural banking, financial inclusion and financial literacy, as Facilitator to:

- Plan and monitor initiatives to motivate, train and equip branch managers and business correspondents to play an active role of organizing financial literacy education camps at villages/wards, with focus on PMJDY account holders;
- Develop a module of financial literacy workshop, including content and coverage, which shall create awareness in public about need and manner of increasing transactions in their accounts, to realize the fruits of banking relationship.
- Draw an action programme for conduct of so designed workshops in the villages/urban wards served by branch of Bank . This is a unique initiative of the Trust aiming at broad basing the financial literacy initiative and co-coordinating efforts of counselors and bank branches to educate more people more effectively.

## Activities of Facilitator

### I. Training and motivating Branch Managers for taking up financial literacy activities

(a) Training programmes coordinated by facilitator : No of Programs: 11

No of Branches Trained: 411

(b) Training Programs organized by RSTCs as per course designed by facilitator:  
No 149

No of Branches covered 3156

|                                  | 2014-15 | 2015-16 | Total |
|----------------------------------|---------|---------|-------|
| Total No of Programs (a+b)       | 2       | 158     | 160   |
| No of employees/Branches covered | 63      | 3498    | 3561  |

### II. Financial Literacy activities in Villages by Facilitator

No of Camps Conducted : 21

Numbers of People educated : 1270

### III. Training & Motivating BCAs:

No of sessions : 7

Numbers covered : 216

### IV. Qualitative initiatives for spreading financial literacy:

1. Developing a short film on Banking habits, PMJDY and social service schemes. This film brought out in Hindi and four south Indian languages has been provided to Circles for usage in financial literacy camps. Further this was exhibited in 137 theaters in Rural and Semi urban theaters of Karnataka for a week., reaching out to over 19 lakhs people.
2. Brought out a comprehensive booklet in Kannada on PMJDY, financial literacy, social security schemes for distribution and discussion in financial literacy camps.
3. Designing Module and content for training Branch Mangers as well financial literacy camps in villages. Content also provided in the form of PPT and training material. Guidelines given to Branches for conduct of financial literacy camps.

4. Instrumental in setting up an Apex committee on Financial literacy at HO and organizing its quarterly meetings. Committee is actively reviewing progress of financial literacy activities through branches and planning new initiatives.
  5. Imparted training to 17 financial inclusion coordinators(first batch of the Bank) on PMJDY, Mentoring of BCAs & Financial literacy. The FICs are imparting financial literacy to villagers during their visits to BCA locations.
- V. CONTRIBUTION/IMPACT OF THE ABOVE ACTIVITIES ON TRUST.
1. Increased outreach & coverage as branches of Canara Bank also have conducted financial literacy activities.
  2. Counsellors are utilizing the material & Films developed in their camps .
  3. Branches of Canara Bank are requesting counselors for camps and actively supporting our counselors.

These activities have resulted in Branch Managers appreciating the role of the Trust and Financial Literacy Centers and utilizing their services in the villages served by them. The activities will be intensified further during the coming years.

### PERFORMANCE OF THE CENTERS.

As on 31st March, 2016, there were 71 Financial Literacy Centers under the management of the Trust. In pursuit of imparting Financial Literacy, our Counsellors coordinate ,motivate & facilitate various development functionaries in the field viz. Govt agencies, Banks, NGOs to organize/hold village level meetings and educate people in such meetings about importance of banking habits, opening of accounts, various schemes & facilities offered by banks and their right utilization for economic progress. They also participate in various meetings, seminars, exhibitions, Grama sabhas, addressing students in Educational Institutions, etc. and talk on financial literacy. They also provide one to one counseling to people visiting center or approaching them after meetings. Centers send feed back on a regular basis to the Trust Office. Center-wise performance for the year 2015-16 is provided in the Annexure.

## \* SUCCESS STORIES

## FINANCIAL LITERACY CENTER VELIYANAD



Sri. Rameshan an Auto driver hailing from a poor family of veliyanad village has approached the center to get the information about availing loan. Auto loan under PMMY. The center has guided the customer and informed procedures for getting the loan in detail and assisted him for filling the application. He has already been sanctioned with a loan for Rs 98000/- for purchasing auto riksha as per his request without any difficulty, Sri Rameshan is earning his livelihood by plying the auto rikshaw in his village and also repaying the loan promptly and he is free from the clutches of money lenders.

Sri. Prakash, folk artist belonging to a poor family has approached us for getting finance from a scheduled bank to develop his troop of Sinkari Melam, Kavadi, Theyyam etc by acquiring colorful dresses, Ornaments, Musical Instruments like Chenda and other decorative items. He visited our center on 29/03/2016, The center has assisted him to get his Savings Bank account opened with the Bank Kidangara and submit the application for loan under PMMY. The Bank has sanctioned loan of Rs 50000/- for the purpose. Thus the center has guided and Sri Prakash is now free from clutches of the lenders and leading a happy life.



Sri .Pramod an unemployed youngster was finding it difficult to generate income for family expenses .He has approached the centre on 02/11/2015 seeking our advice for getting finance for starting some viable business venture. The center advised him to start a mini diary unit since fodder, is available abundantly locally and the entrepreneur and his family members have sufficient time for taking care of the animals. The idea was caught up The center helped him to submit the application along with documents to his bankers and has successfully availed a loan of Rs 30000/- along with govt. subsidy of 30000/- from veterinary department .

Now he is happy with the activity and the family is able to manage the loan repayment and family expenses from the surplus. Moreover Sri. Pramod is thinking of extending the activity and to take up vegetable cultivation for additional income as the availability of manure is abundant. Since the dealing with the bank is satisfactory he is confident of more help from the Bank for taking up the activity on lease land locally available. Now he has stopped availing finance from money lenders .

## \* SUCCESS STORIES

## FINANCIAL LITERACY CENTER GOKAK

Mr Satteppa was tensed when his son got admission for M Sc(Horticulture) in Solan(HP) in 2015,, worried how to arrange funds for his studies. He contacted the center right in time. The center advised him about the availability of Educational Loans in Banks. The Counselor has contacted Senior Manager of the branch and apprised about the Educational loan proposal and the application was submitted. Mr Satteppa was very happy when RS 3 lakhs was sanctioned on 14/01/2016. Both the son and the father have expressed their gratitude to the FLC.

## FINANCIAL LITERACY CENTER CHITTAPUR

Sri Gurannai, has availed term loan of Rs. 121.20 lakhs for construction of Warehouse from a Bank. The loan A/c was eligible for subsidy of Rs. 3999600/- from NABARD. The subsidy received by the bank on 28.03.2013 and kept in suspense A/c. As per the prevailing guidelines the bank has to charge interest on the loan amount excluding the subsidy amount. But bank has charged interest on the full loan amount without taking into account the subsidy amount.

The party approached the center for counseling. The center has helped the party in recalculation of interest on the loan amount deducting the subsidy amount and found that the bank has charged excess interest of Rs. 6.50 lakhs. The party submitted the interest calculation sheet and requested bank to refund the excess interest debited to loan account. With the persuasion and follow up from the center the bank has considered the request of the party favourably and credited Rs. 6.50 lakhs to the loan on 04.02.2016.

Sri Chandrakant, a farmer availed crop loan of Rs.3.00 lakhs from a Bank, Yadrami. The loan was cleared within one year. While closing the loan the Bank has charged excess interest. The party approached the center in this regard. As per the guidelines the Bank has to charge interest at 7% p.a. But bank has charged interest at 13.75% p.a. On perusal and recalculation of interest we found that excess interest of Rs.28200/- was charged to loan account. The party submitted the interest calculation sheet and request letter to the bank for refunding the interest. In the first instance the bank rejected the claim. With the persuasion and follow up from the center the concerned Bank has refunded Rs 28200/-.

## PROGRESS REPORT FOR THE MONTH OF APRIL 2015 TO MARCH 2016

| SL.NO | NAME OF THE CENTRE | NUMBER OF PEOPLE | APR  | MAY  | JUNE | JULY | AUG  | SEP  | OCT  | NOV  | DEC  | JAN  | FEB  | MAR  | COUNSEL | CONTACTED | STUDENTS | TOTAL |
|-------|--------------------|------------------|------|------|------|------|------|------|------|------|------|------|------|------|---------|-----------|----------|-------|
|       | <b>KARNATAKA</b>   |                  |      |      |      |      |      |      |      |      |      |      |      |      |         |           |          |       |
| 1     | ALAND              | COUNSELED        | 15   | 19   | 53   | 82   | 82   | 84   | 89   | 79   | 105  | 92   | 92   | 38   | 830     |           |          |       |
|       |                    | CONTACTED        | 245  | 298  | 300  | 675  | 565  | 90   | 350  | 220  | 470  | 510  | 510  | 230  |         | 4463      |          |       |
|       |                    | STUDENTS         | .    | .    | 450  | 385  | 650  | 1185 | 560  | 630  | 555  | 777  | 777  | .    |         |           | 5969     | 11262 |
|       |                    |                  |      |      |      |      |      |      |      |      |      |      |      |      |         |           |          |       |
| 2     | BAGEPALLY          | COUNSELED        | 110  | 125  | 104  | 125  | 132  | 163  | 169  | 194  | 230  | 99   | 129  | 130  | 1710    |           |          |       |
|       |                    | CONTACTED        | 1028 | 1732 | 1266 | 1413 | 1689 | 1554 | 1930 | 1206 | 1690 | 1713 | 1324 | 1386 |         | 17931     |          |       |
|       |                    | STUDENTS         | .    | .    | .    | 184  | 295  | 121  | 237  | 195  | 987  | 794  | 272  | .    |         |           | 3085     | 22726 |
|       |                    |                  |      |      |      |      |      |      |      |      |      |      |      |      |         |           |          |       |
| 3     | BANGALORE URBAN    | COUNSELED        | 202  | 186  | 170  | 176  | 147  | 197  | 180  | 303  | 259  | 175  | 142  | 120  | 2257    |           |          |       |
|       |                    | CONTACTED        | 2115 | 2896 | 1093 | 1126 | 1279 | 1556 | 1005 | 3485 | 1709 | 2155 | 684  | 273  |         | 19376     |          |       |
|       |                    | STUDENTS         | 345  | 110  | 1405 | 2139 | 1735 | 1203 | 342  | 435  | 828  | 1729 | 1300 | 1772 |         |           | 13343    | 34976 |
|       |                    |                  |      |      |      |      |      |      |      |      |      |      |      |      |         |           |          |       |
| 4     | BASAVAKALVAN       | COUNSELED        | 57   | 58   | 113  | 144  | 109  | 125  | 121  | 103  | 119  | 106  | 94   | 77   | 1226    |           |          |       |
|       |                    | CONTACTED        | 690  | 636  | 1145 | 655  | 1132 | 545  | 868  | 663  | 298  | 605  | 541  | 719  |         | 8497      |          |       |
|       |                    | STUDENTS         | .    | .    | 794  | 827  | 250  | 726  | 333  | 391  | 927  | 499  | 967  | 205  |         |           | 5919     | 15642 |
|       |                    |                  |      |      |      |      |      |      |      |      |      |      |      |      |         |           |          |       |
| 5     | CHALLAKERE         | COUNSELED        | 100  | 95   | 91   | 88   | 92   | 86   | 91   | 96   | 106  | 102  | 97   | 101  | 1145    |           |          |       |
|       |                    | CONTACTED        | 1440 | 1390 | 1490 | 940  | 2350 | 2530 | 1930 | 2610 | 2370 | 3070 | 870  | 1190 |         | 22180     |          |       |
|       |                    | STUDENTS         | 200  | 150  | 380  | 890  | 1500 | 1200 | 250  | 1640 | 1520 | 2800 | 950  | 450  |         |           | 11930    | 35255 |
|       |                    |                  |      |      |      |      |      |      |      |      |      |      |      |      |         |           |          |       |
| 6     | CHICKABALLAPURA    | COUNSELED        | 120  | 121  | 129  | 107  | 110  | 73   | 118  | 124  | 99   | 89   | 106  | 102  | 1298    |           |          |       |
|       |                    | CONTACTED        | 1079 | 1361 | 1835 | 1610 | 1986 | 2297 | 2038 | 1855 | 2961 | 1967 | 1719 | 2354 |         | 23062     |          |       |
|       |                    | STUDENTS         | .    | .    | .    | .    | .    | 228  | 240  | 200  | 1545 | 295  | 271  | 270  |         |           | 3049     | 27409 |
|       |                    |                  |      |      |      |      |      |      |      |      |      |      |      |      |         |           |          |       |
| 7     | CHINCHOLI          | COUNSELED        | 65   | 45   | 35   | 60   | 30   | 27   | 20   | 26   | 27   | 35   | 26   | 22   | 418     |           |          |       |
|       |                    | CONTACTED        | 365  | 205  | 195  | 225  | 215  | 305  | 325  | 250  | 460  | 760  | 826  | 615  |         | 4746      |          |       |
|       |                    | STUDENTS         | .    | .    | 60   | 255  | 64   | 340  | 75   | 255  | 482  | 430  | 410  | 70   |         |           | 2441     | 7605  |
|       |                    |                  |      |      |      |      |      |      |      |      |      |      |      |      |         |           |          |       |
| 8     | CHITRADURGA        | COUNSELED        | 119  | 118  | 100  | 113  | 123  | 123  | 109  | 103  | 181  | 95   | 106  | 126  | 1416    |           |          |       |
|       |                    | CONTACTED        | 960  | 370  | 899  | 750  | 593  | 724  | 1245 | 649  | 447  | 368  | 756  | 620  |         | 8381      |          |       |
|       |                    | STUDENTS         | 193  | 490  | 200  | 659  | 1264 | 435  | 610  | 494  | 1136 | 470  | 544  | 2273 |         |           | 8768     | 18565 |
|       |                    |                  |      |      |      |      |      |      |      |      |      |      |      |      |         |           |          |       |
| 9     | CHITTAPURA         | COUNSELED        | 114  | 104  | 119  | 102  | 101  | 35   | 123  | 133  | 114  | 98   | 141  | 184  | 1368    |           |          |       |
|       |                    | CONTACTED        | 1718 | 1649 | 1559 | 1787 | 2183 | 2709 | 2180 | 2082 | 1665 | 1320 | 2492 |      |         | 21344     |          |       |
|       |                    | STUDENTS         | 140  | .    | .    | 110  | .    | .    | 175  | 400  | 150  | 155  | 1453 | 130  |         |           | 2713     | 25425 |



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| SL.NO | NAME OF THE CENTRE  | NUMBER OF PEOPLE | APR  | MAY  | JUNE | JULY | AUG  | SEP  | OCT  | NOV  | DEC  | JAN  | FEB  | MAR  | COUNSEL | CONTACTED | STUDENTS | TOTAL |
|-------|---------------------|------------------|------|------|------|------|------|------|------|------|------|------|------|------|---------|-----------|----------|-------|
| 10    | DAVANAGERE          | COUNSELED        | 76   | 74   | 112  | 131  | 120  | 120  | 108  | 111  | 123  | 122  | 125  | 132  | 1354    |           |          |       |
|       |                     | CONTACTED        | 2825 | 3774 | 1089 | 1477 | 1015 | 1900 | 1600 | 1440 | 1630 | 800  | 777  | 845  |         | 19172     |          |       |
|       |                     | STUDENTS         | .    | .    | .    | .    | 340  | .    | .    | 690  | .    | 510  | 530  | 258  |         |           | 2328     | 22854 |
| 11    | DEVADURGA           | COUNSELED        | 50   | 52   | 70   | 100  | 123  | 125  | 100  | 120  | 125  | 125  | 121  | 95   | 1206    |           |          |       |
|       |                     | CONTACTED        | 392  | 401  | 233  | 811  | 1051 | 940  | 945  | 1130 | 400  | 1100 | 1025 | 1275 |         | 9703      |          |       |
|       |                     | STUDENTS         | .    | .    | 167  | 320  | 485  | 1170 | 290  | 995  | 650  | 450  | 600  | 710  |         |           | 5837     | 16746 |
| 12    | GOKAK               | COUNSELED        | 61   | 41   | 70   | 64   | 115  | 75   | 69   | 39   | 9    | 38   | 14   | 14   | 609     |           |          |       |
|       |                     | CONTACTED        | 400  | 1606 | 742  | 342  | 893  | 939  | 1000 | 129  | 20   | 215  | 862  | 818  |         | 7966      |          |       |
|       |                     | STUDENTS         | 569  | 120  | 2295 | 2825 | 2069 | 3089 | 1062 | 2531 | 1384 | 2038 | 830  | 235  |         |           | 19047    | 27622 |
| 13    | HAGARI BOMMANAHALLI | COUNSELED        | 126  | 114  | 100  | 103  | 102  | 112  | 152  | 175  | 198  | 166  | 170  | 150  | 1668    |           |          |       |
|       |                     | CONTACTED        | 1426 | 871  | 1594 | 360  | 1023 | 3110 | 2311 | 1436 | 1764 | 1324 | 1237 | 1695 |         | 18151     |          |       |
|       |                     | STUDENTS         | 612  | .    | 350  | 2959 | 360  | 565  | 1180 | 831  | 330  | .    | 524  | 375  |         |           | 8086     | 27905 |
| 14    | HALIYAL             | COUNSELED        | 42   | 47   | 64   | 75   | 75   | 65   | 64   | 82   | 110  | 100  | 101  | 83   | 908     |           |          |       |
|       |                     | CONTACTED        | 1625 | 1196 | 1212 | 1236 | 1141 | 1012 | 857  | 1060 | 1631 | 854  | 894  | 988  |         | 13706     |          |       |
|       |                     | STUDENTS         | .    | .    | 53   | 36   | 155  | .    | .    | 375  | 350  | 35   | .    | .    |         |           | 1004     | 15618 |
| 15    | HARAPANAHALLI       | COUNSELED        | 106  | 109  | 104  | 104  | 106  | 110  | 88   | 87   | 84   | 80   | 79   | 77   | 1134    |           |          |       |
|       |                     | CONTACTED        | 1008 | 1951 | 1025 | 1120 | 1050 | 1025 | 1093 | 1010 | 1050 | 1190 | 1063 | 925  |         | 13510     |          |       |
|       |                     | STUDENTS         | 400  | .    | 190  | 135  | 120  | 450  | 256  | 158  | 216  | 178  | 115  | 74   |         |           | 2292     | 16936 |
| 16    | HASAN               | COUNSELED        | 75   | 79   | 67   | 84   | 91   | 75   | 104  | 77   | 78   | 87   | 60   | 69   | 946     |           |          |       |
|       |                     | CONTACTED        | 1416 | 1336 | 1229 | 8163 | 4369 | 2865 | 3510 | 1407 | 1534 | 2580 | 1720 | 2231 |         | 32360     |          |       |
|       |                     | STUDENTS         | 113  | .    | .    | .    | .    | .    | .    | 120  | .    | 276  | .    | .    |         |           | 509      | 33815 |
| 17    | HOSANAGAR           | COUNSELED        | 90   | 82   | 60   | 85   | 74   | 68   | 76   | 75   | 65   | 72   | 74   | 68   | 889     |           |          |       |
|       |                     | CONTACTED        | 525  | 1030 | 540  | 780  | 1120 | 830  | 725  | 1450 | 1030 | 932  | 1810 | 1800 |         | 12572     |          |       |
|       |                     | STUDENTS         | 750  | .    | .    | .    | 300  | 500  | .    | 1000 | 670  | 240  | .    | .    |         |           | 3460     | 16921 |
| 18    | HOSPET              | COUNSELED        | 55   | 83   | 119  | 262  | 195  | 172  | 69   | 170  | 112  | 84   | 214  | 301  | 1836    |           |          |       |
|       |                     | CONTACTED        | 76   | 450  | 130  | 15   | 93   | 50   | 66   | 47   | 35   | 51   | 324  | 272  |         | 1609      |          |       |
|       |                     | STUDENTS         | .    | .    | 1417 | 1585 | 1770 | 993  | 409  | 612  | 587  | 845  | 817  | 414  |         |           | 9449     | 12894 |



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|-------|--------------------|------------------|------|------|------|------|------|------|------|------|------|------|------|------|---------|-----------|----------|-------|
| 19    | HUBLI              | COUNSELED        | 123  | 153  | 163  | 157  | 157  | 163  | 183  | 183  | 194  | 244  | 206  | 212  | 2167    |           |          |       |
|       |                    | CONTACTED        | 805  | 969  | 1100 | 1294 | 783  | 2034 | 833  | 1088 | 1247 | 974  | 1086 | 1043 |         | 13256     |          |       |
|       |                    | STUDENTS         | 95   | 40   | 40   | 95   | 105  | 175  | 45   | 127  | 175  | 120  | 255  | 75   |         |           | 1347     | 16770 |
| 20    | HUMNABAD           | COUNSELED        | 27   | 34   | 52   | 48   | 38   | 57   | 69   | 62   | 46   | 45   | 52   | 42   | 572     |           |          |       |
|       |                    | CONTACTED        | 308  | 207  | 337  | 297  | 968  | 899  | 810  | 814  | 996  | 813  | 227  | 345  |         | 7021      |          |       |
|       |                    | STUDENTS         | 40   | 152  | 601  | 657  | 586  | 684  | 398  | 513  | 779  | 615  | 670  | 333  |         |           | 6028     | 13621 |
| 21    | JAGALUR            | COUNSELED        |      |      |      |      |      |      |      |      |      |      | 18   | 18   | 36      |           |          |       |
|       |                    | CONTACTED        |      |      |      |      |      |      |      |      |      |      | 125  | 125  |         | 250       |          |       |
|       |                    | STUDENTS         |      |      |      |      |      |      |      |      |      |      | 595  | 595  |         |           | 1190     | 1476  |
| 22    | KOLAR              | COUNSELED        | 51   | 89   | 112  | 105  | 107  | 100  | 83   | 83   | 114  | 105  | 111  | 74   | 1134    |           |          |       |
|       |                    | CONTACTED        | 1054 | 1255 | 1360 | 1540 | 2180 | 2795 | 1781 | 1391 | 2036 | 2194 | 1399 | 780  |         | 19765     |          |       |
|       |                    | STUDENTS         |      | 146  | 1600 | 321  | 1212 | 1961 | 177  | 977  | 1403 | 1649 | 1133 | 605  |         |           | 11184    | 32083 |
| 23    | MULBAGAL           | COUNSELED        | 80   | 71   | 73   | 75   | 81   | 91   | 92   | 72   | 82   | 81   | 107  | 105  | 1010    |           |          |       |
|       |                    | CONTACTED        | 622  | 931  | 224  | 325  | 693  | 1213 | 1540 | 763  | 876  | 1470 | 1311 | 1158 |         | 11066     |          |       |
|       |                    | STUDENTS         | 351  | 140  | 1721 | 1010 | 617  | 460  | 547  | 1046 | 740  | 676  | 1737 | 893  |         |           | 9878     | 21954 |
| 24    | INRASHIMHARAJAPURA | COUNSELED        | 285  | 180  | 230  | 102  | 140  | 177  | 189  | 141  | 154  | 207  | 175  | 195  | 2175    |           |          |       |
|       |                    | CONTACTED        | 880  | 880  | 560  | 410  | 390  | 259  | 383  | 258  | 303  | 348  | 327  | 369  |         | 5367      |          |       |
|       |                    | STUDENTS         |      |      | 120  | 120  | 120  | 22   |      | 26   | 72   | 112  | 119  | 104  |         |           | 815      | 8357  |
| 25    | NELAMANGALA        | COUNSELED        | 65   | 89   | 95   | 99   | 93   | 88   | 126  | 81   | 62   | 64   | 47   | 14   | 923     |           |          |       |
|       |                    | CONTACTED        | 1006 | 1094 | 973  | 1662 | 1504 | 1000 | 265  | 192  | 602  | 146  | 540  | 800  |         | 9784      |          |       |
|       |                    | STUDENTS         | 50   |      | 254  | 582  | 584  | 538  | 386  | 799  | 130  | 838  | 895  | 416  |         |           | 5472     | 16179 |
| 26    | RON                | COUNSELED        | 99   | 100  | 112  | 112  | 91   | 105  | 102  | 91   | 103  | 57   | 57   | 63   | 1092    |           |          |       |
|       |                    | CONTACTED        | 455  | 1430 | 1005 | 1190 | 1010 | 1280 | 1065 | 1010 | 1020 | 925  | 1045 | 1085 |         | 12520     |          |       |
|       |                    | STUDENTS         |      |      |      |      |      |      |      |      | 70   |      |      | 70   |         |           | 140      | 13752 |
| 27    | SHIGGON            | COUNSELED        | 29   | 34   | 64   | 58   | 93   | 77   | 154  | 171  | 154  | 165  | 159  | 167  | 1325    |           |          |       |
|       |                    | CONTACTED        | 1176 | 1424 | 1191 | 1041 | 1849 | 1001 | 743  | 929  | 901  | 904  | 924  | 953  |         | 13036     |          |       |
|       |                    | STUDENTS         |      |      |      | 269  | 302  | 308  | 84   | 347  | 324  | 152  |      |      |         |           | 1786     | 16147 |



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|-------|--------------------|------------------|------|------|------|-------|------|------|------|------|------|------|------|------|---------|-----------|----------|-------|
| 38    | CHOWANNUR          | COUNSELED        | 14   | 10   | 9    | 9     | 17   | 21   | 17   | 18   | 15   | 7    | 14   | 8    | 159     |           |          |       |
|       |                    | CONTACTED        | 376  | 639  | 1226 | 1462  | 673  | 650  | 1004 | 767  | 1009 | 1168 | 1073 | 1173 |         | 11220     |          |       |
|       |                    | STUDENTS         | -    | -    | -    | -     | 76   | -    | 103  | 296  | 233  | 188  | 299  | -    |         |           | 1195     | 12574 |
| 39    | IRRITY             | COUNSELED        | 9    | 18   | 39   | 28    | 59   | 59   | 51   | 25   | 25   | 135  | 35   | 26   | 509     |           |          |       |
|       |                    | CONTACTED        | 525  | 1071 | 1013 | 1325  | 1218 | 851  | 334  | 426  | 1274 | 1465 | 1476 | 550  | 11528   |           |          |       |
|       |                    | STUDENTS         | -    | -    | -    | -     | 101  | 224  | 745  | 405  | 52   | 472  | 36   | 208  |         |           | 2243     | 14280 |
| 40    | ITHIKKARA          | COUNSELED        | 68   | 70   | 64   | 81    | 77   | 102  | 66   | 101  | 103  | 82   | 117  | 161  | 1092    |           |          |       |
|       |                    | CONTACTED        | 2254 | 2347 | 1608 | 3275  | 2935 | 2850 | 2639 | 2705 | 3136 | 2977 | 2900 | 2937 | 32563   |           |          |       |
|       |                    | STUDENTS         | -    | -    | 614  | 376   | 463  | 343  | 566  | 508  | 367  | 645  | 925  | 710  |         |           | 5517     | 39172 |
| 41    | KUNNAMANGALAM      | COUNSELED        | 193  | 127  | 303  | 207   | 177  | 260  | 191  | 59   | 243  | 220  | 376  | 298  | 2654    |           |          |       |
|       |                    | CONTACTED        | 1092 | 1234 | 771  | 1620  | 5834 | 1012 | 1018 | -    | 1194 | 1146 | 876  | 1082 | 16879   |           |          |       |
|       |                    | STUDENTS         | -    | -    | 250  | 660   | -    | 522  | 235  | -    | 622  | 261  | 469  | 158  |         |           | 3177     | 22710 |
| 42    | MADAPALLY          | COUNSELED        | 46   | 61   | 75   | 75    | 96   | 112  | 110  | 115  | 128  | 111  | 106  | 139  | 1174    |           |          |       |
|       |                    | CONTACTED        | 1128 | 1277 | 1330 | 1897  | 4982 | 4355 | 1564 | 1823 | 1931 | 1651 | 1706 | 2735 | 26379   |           |          |       |
|       |                    | STUDENTS         | -    | -    | -    | -     | -    | -    | 78   | 78   | -    | 151  | 68   | -    |         |           | 375      | 27928 |
| 43    | MALAPPURAM         | COUNSELED        | 127  | 206  | 187  | 64    | 85   | 104  | 94   | 73   | 190  | 186  | 199  | 169  | 1684    |           |          |       |
|       |                    | CONTACTED        | 1200 | 1025 | 1520 | 2960  | 1195 | 2265 | 550  | 1454 | 1012 | 1024 | 4440 | 1398 | 20043   |           |          |       |
|       |                    | STUDENTS         | -    | 30   | -    | -     | 150  | -    | 2550 | -    | 294  | 80   | 174  | 102  |         |           | 3380     |       |
| 44    | PALAKKAD           | COUNSELED        | 57   | 79   | 66   | 55    | 76   | 75   | 132  | 128  | 146  | 161  | 145  | 142  | 1262    |           |          |       |
|       |                    | CONTACTED        | 753  | 1341 | 806  | 894   | 872  | 1090 | 1544 | 770  | 990  | 1575 | 1412 | 930  | 12977   |           |          |       |
|       |                    | STUDENTS         | 55   | 46   | 46   | 52    | 32   | 570  | 460  | 598  | 668  | 412  | 511  | 439  |         |           | 3889     | 18128 |
| 45    | PANIPAKUDA         | COUNSELED        | 73   | 68   | 96   | 42    | 69   | 74   | 73   | 57   | 47   | 42   | 23   | 86   | 750     |           |          |       |
|       |                    | CONTACTED        | 655  | 726  | 3178 | 996   | 968  | 1000 | 1135 | 1117 | 1153 | 1182 | 1042 | 941  | 14093   |           |          |       |
|       |                    | STUDENTS         | -    | -    | 23   | 23    | -    | 32   | 28   | -    | -    | 94   | 81   | -    |         |           | 281      | 15124 |
| 46    | SULTAN BATHERI     | COUNSELED        | 26   | 27   | 31   | 25    | 32   | 71   | 72   | 92   | 153  | 153  | 115  | 97   | 894     |           |          |       |
|       |                    | CONTACTED        | 1124 | 4150 | 945  | 1902  | 1741 | 2595 | 2306 | 3185 | 2157 | 2517 | 2047 | 2570 | 27239   |           |          |       |
|       |                    | STUDENTS         | 720  | 65   | 300  | - 110 | -    | 240  | -    | -    | -    | -    | 150  | -    |         |           | 1585     | 29718 |

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|-------|--------------------|------------------|------|------|------|------|------|------|------|------|------|------|------|------|---------|-----------|----------|-------|
| 47    | THODUPUZHA         | COUNSELED        | 35   | 95   | 60   | 60   | 17   | 40   | 38   | 32   | 50   | 46   | 24   | 28   | 525     |           |          |       |
|       |                    | CONTACTED        | 435  | 820  | 980  | 980  | 870  | 363  | 915  | 455  | 880  | 1105 | 1429 | 975  |         | 10207     |          |       |
|       |                    | STUDENTS         | .    | .    | 80   | 80   |      | 90   | 595  | 180  | 70   | 50   | 7    | 160  |         |           | 1312     | 12044 |
| 48    | THRISSUR           | COUNSELED        | 32   | 25   | 83   | 29   | 93   | 49   | 71   | 35   | 82   | 12   | 27   | 9    | 547     |           |          |       |
|       |                    | CONTACTED        | 687  | 1602 | 254  | 1296 | 790  | 772  | 892  | 1063 | 1194 | 1132 | 1073 | 1012 |         | 11767     |          |       |
|       |                    | STUDENTS         | 5    | 5    | 649  | 192  | 460  | 370  | 1172 | 531  | 658  | 125  | 401  | 267  |         |           | 4835     | 17149 |
| 49    | VELYANAD           | COUNSELED        | 107  | 68   | 88   | 100  | 101  | 120  | 120  | 81   | 101  | 100  | 83   | 183  | 1252    |           |          |       |
|       |                    | CONTACTED        | 187  | 1035 | 922  | 1766 | 1198 | 739  | 1097 | 1340 | 1362 | 2165 | 2474 | 1263 |         | 15548     |          |       |
|       |                    | STUDENTS         | .    | 10   | .    | 65   | 50   | 488  | 791  | 770  | 430  | 235  | 1    | .    |         |           | 2840     | 19640 |
|       |                    |                  |      |      |      |      |      |      |      |      |      |      |      |      |         |           |          |       |
|       | <b>TAMILNAIDU</b>  |                  |      |      |      |      |      |      |      |      |      |      |      |      |         |           |          |       |
| 50    | COMBATORE          | COUNSELED        | 106  | 147  | 112  | 115  | 113  | 156  | 146  | 110  | 133  | 121  | 112  | 131  | 1502    |           |          |       |
|       |                    | CONTACTED        | 1372 | 1834 | 1770 | 1526 | 1155 | 1047 | 1423 | 1322 | 1010 | 968  | 2107 | 1221 |         | 16755     |          |       |
|       |                    | STUDENTS         | .    | .    | .    | .    | 72   | 121  | 210  | 606  | .    | 257  | 276  | 104  |         |           | 1646     | 19903 |
| 51    | DINDIGUL           | COUNSELED        | 70   | 31   | 30   | 57   | 72   | 93   | 180  | 122  | 132  | 89   | 103  | 79   | 1058    |           |          |       |
|       |                    | CONTACTED        | 2489 | 2460 | 2710 | 1005 | 2058 | 7385 | 7426 | 5234 | 7000 | 9903 | 7645 | 2289 |         | 57604     |          |       |
|       |                    | STUDENTS         | 150  | 254  | .    | 80   | .    | 110  | 668  | 413  | 124  | 50   | 150  | 190  |         |           | 2189     | 60851 |
| 52    | ERODE              | COUNSELED        | 123  | 120  | 111  | 101  | 107  | 108  | 103  | 107  | 110  | 100  | 100  | 105  | 1295    |           |          |       |
|       |                    | CONTACTED        | 1549 | 1612 | 1441 | 1444 | 1438 | 1363 | 1363 | 1712 | 2049 | 1040 | 1453 | 1877 |         | 18341     |          |       |
|       |                    | STUDENTS         | .    | .    | 114  | 50   | 54   | 65   | 80   | 310  | 85   | 69   | 45   | 45   |         |           | 917      | 20553 |
| 53    | MADURAI            | COUNSELED        | 101  | 102  | 103  | 100  | 139  | 150  | 150  | 200  | 181  | 148  | 131  | 116  | 1621    |           |          |       |
|       |                    | CONTACTED        | 3587 | 1395 | 1529 | 1219 | 2637 | 2681 | 1480 | 2014 | 447  | 4646 | 1709 | 2008 |         | 25352     |          |       |
|       |                    | STUDENTS         | .    | .    | .    | .    | 506  | .    | .    | .    | 1136 | 490  | 468  | 108  |         |           | 2708     | 29681 |
| 54    | OOTY               | COUNSELED        | 102  | 141  | 161  | 123  | 146  | 152  | 124  | 107  | 146  | 127  | 109  | 105  | 1543    |           |          |       |
|       |                    | CONTACTED        | 1097 | 968  | 817  | 866  | 798  | 834  | 710  | 587  | 710  | 805  | 873  | 765  |         | 9830      |          |       |
|       |                    | STUDENTS         | .    | .    | 203  | 180  | 158  | 224  | 284  | 328  | 144  | 217  | 87   | .    |         |           | 1825     | 13198 |
| 55    | THENI              | COUNSELED        | 302  | 282  | 306  | 299  | 312  | 310  | 349  | 317  | 336  | 197  | 196  | 185  | 3391    |           |          |       |
|       |                    | CONTACTED        | 865  | 933  | 437  | 2022 | 2222 | 1705 | 1708 | 1047 | 1366 | 939  | 1170 | 846  |         | 15260     |          |       |
|       |                    | STUDENTS         | .    | .    | 320  | 1178 | 1081 | 1071 | 370  | 119  | 805  | .    | .    | .    |         |           | 4944     | 23595 |

## PROGRESS REPORT FOR THE MONTH OF APRIL 2015 TO MARCH 2016

| SL.NO | NAME OF THE CENTRE   | NUMBER OF PEOPLE | APR  | MAY  | JUNE | JULY | AUG  | SEP  | OCT  | NOV  | DEC  | JAN  | FEB  | MAR  | COUNSEL | CONTACTED | STUDENTS | TOTAL |
|-------|----------------------|------------------|------|------|------|------|------|------|------|------|------|------|------|------|---------|-----------|----------|-------|
| 56    | TIRUPPUR             | COUNSELED        | 203  | 213  | 221  | 154  | 209  | 125  | 150  | 122  | 124  | 115  | 110  | 43   | 1789    |           |          |       |
|       |                      | CONTACTED        | 1090 | 1435 | 945  | 850  | 990  | 1564 | 3098 | 1228 | 1130 | 1144 | 5964 | 685  |         | 20723     |          |       |
|       |                      | STUDENTS         | -    | -    | -    | 500  | -    | 139  | 122  | 478  | 274  | 380  | 630  | 35   |         |           | 2558     | 25070 |
| 57    | PUDUKKOTAI           | COUNSELED        | 79   | 63   | 85   | 73   | 62   | 66   | 68   | 70   | 66   | 56   | 62   | 64   | 814     |           |          |       |
|       |                      | CONTACTED        | 1045 | 1050 | 1170 | 1785 | 1305 | 1290 | 1070 | 1536 | 1645 | 1660 | 1875 | 1640 |         | 17071     |          |       |
|       |                      | STUDENTS         | -    | -    | -    | 185  | -    | -    | -    | 428  | -    | -    | -    | 140  |         |           | 753      | 18638 |
|       | <b>UTTAR PRADESH</b> |                  |      |      |      |      |      |      |      |      |      |      |      |      |         |           |          |       |
| 58    | AGRA                 | COUNSELED        | 105  | 93   | 88   | 98   | 86   | 92   | 96   | 93   | 112  | 88   | 90   | 85   | 1126    |           |          |       |
|       |                      | CONTACTED        | 1080 | 2295 | 1445 | 2140 | 1850 | 2064 | 1767 | 1568 | 675  | 870  | 832  | 1314 |         | 17900     |          |       |
|       |                      | STUDENTS         | 275  | 260  | -    | 400  | 250  | 640  | 1340 | 1195 | 705  | 520  | 28   | 260  |         |           | 5873     | 24899 |
| 59    | ALIGARH              | COUNSELED        | 46   | 66   | 38   | 77   | 94   | 89   | 108  | 86   | 112  | 136  | 94   | 104  | 1050    |           |          |       |
|       |                      | CONTACTED        | 992  | 1403 | 1330 | 1657 | 1160 | 2219 | 1415 | 1315 | 2017 | 1170 | 1193 | 1683 |         | 17554     |          |       |
|       |                      | STUDENTS         | 116  | 230  | 154  | 265  | 68   | 65   | 343  | 106  | 1173 | 321  | 238  | 252  |         |           | 3331     | 21935 |
| 60    | ETAH                 | COUNSELED        | 325  | 459  | 204  | 217  | 200  | 317  | 292  | 207  | 245  | 325  | 211  | 207  | 3209    |           |          |       |
|       |                      | CONTACTED        | 1355 | 1753 | 1346 | 1850 | 1967 | 1683 | 1252 | 883  | 1759 | 1465 | 1264 | 2039 |         | 18616     |          |       |
|       |                      | STUDENTS         | 504  | 140  | -    | 600  | 280  | 1126 | 2431 | 1391 | -    | 472  | 526  | 174  |         |           | 7644     | 29469 |
| 61    | HATHRAS              | COUNSELED        | 35   | 56   | 109  | 72   | 47   | 49   | 46   | 37   | 50   | 38   | 65   | 79   | 683     |           |          |       |
|       |                      | CONTACTED        | 846  | 1168 | 1150 | 1635 | 1279 | 1242 | 797  | 758  | 1389 | 1128 | 666  | 1844 |         | 13902     |          |       |
|       |                      | STUDENTS         | -    | -    | -    | -    | 90   | 220  | 292  | -    | -    | -    | -    | -    |         |           | 602      | 15187 |
| 62    | KASGANU              | COUNSELED        | 108  | 87   | 7    | 231  | 190  | 140  | 113  | 84   | 82   | 20   | 32   | 16   | 1110    |           |          |       |
|       |                      | CONTACTED        | 1464 | 910  | 969  | 1030 | 1470 | 981  | 1099 | 1234 | 1187 | 1889 | 947  | 1167 |         | 14347     |          |       |
|       |                      | STUDENTS         | -    | -    | -    | 350  | -    | 250  | 120  | -    | 255  | -    | 139  | 426  |         |           | 1540     | 16997 |
| 63    | SHEIKPURA            | COUNSELED        | 47   | 51   | 80   | 65   | 90   | 103  | 60   | 48   | 127  | 63   | 118  | 94   | 946     |           |          |       |
|       |                      | CONTACTED        | 570  | 993  | 685  | 1300 | 1330 | 1160 | 960  | 1084 | 1758 | 1266 | 1240 | 1628 |         | 13974     |          |       |
|       |                      | STUDENTS         | 85   | 62   | 575  | 280  | 140  | 495  | 195  | 198  | 665  | 150  | 278  | 95   |         |           | 3218     | 18138 |
| 64    | CENTRAL              | COUNSELED        | 68   | 62   | 60   | 64   | 56   | 60   | 65   | 725  | 618  | 683  | 626  | 792  | 3879    |           |          |       |
|       |                      | CONTACTED        | 1180 | 1820 | 1406 | 1860 | 2190 | 2210 | 1787 | 1049 | 786  | 959  | 1028 | 1438 |         | 17713     |          |       |
|       |                      | STUDENTS         | 142  | 140  | 139  | 440  | 1150 | 970  | 974  | 1083 | 1910 | 1288 | 927  | 862  |         |           | 10025    | 31617 |

## PROGRESS REPORT FOR THE MONTH OF APRIL 2015 TO MARCH 2016

| SL.NO | NAME OF THE CENTRE              | NUMBER OF PEOPLE | APR   | MAY   | JUNE  | JULY   | AUG    | SEP    | OCT    | NOV    | DEC    | JAN    | FEB    | MAR    | COUNSEL | CONTACTED | STUDENTS | TOTAL   |
|-------|---------------------------------|------------------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|-----------|----------|---------|
| 65    | NEW DELHI                       | NUMBER OF PEOPLE |       |       |       |        |        |        |        |        |        |        |        |        |         |           |          |         |
|       |                                 | COUNSELED        | 67    | 122   | 87    | 62     | 121    | 457    | 796    | 472    | 697    | 707    | 855    | 1175   | 5618    |           |          |         |
|       |                                 | CONTACTED        | 876   | 443   | 1279  | 1845   | 3442   | 1245   | 1155   | 863    | 1095   | 896    | 966    | 1375   |         | 15480     |          |         |
|       |                                 | STUDENTS         | 1754  | 1100  |       | 3038   | 3159   | 2817   | 2184   | 688    | 2264   | 1248   | 1283   | 730    |         |           | 20265    | 41363   |
| 66    | WEST DELHI                      | NUMBER OF PEOPLE |       |       |       |        |        |        |        |        |        |        |        |        |         |           |          |         |
|       |                                 | COUNSELED        | 823   | 80    | 100   | 239    | 125    | 300    | 306    | 306    | 338    | 402    | 433    | 440    | 3892    |           |          |         |
|       |                                 | CONTACTED        | 525   | 587   | 810   | 4280   | 625    | 880    | 781    | 781    | 484    | 489    | 515    | 388    |         | 11145     |          |         |
|       |                                 | STUDENTS         | 95    | 77    |       | 3535   | 69     | 130    | 138    | 138    | 257    | 550    | 582    | 284    |         |           | 5855     | 20892   |
|       | HARYANA                         | NUMBER OF PEOPLE |       |       |       |        |        |        |        |        |        |        |        |        |         |           |          |         |
| 67    | HANSI                           | NUMBER OF PEOPLE |       |       |       |        |        |        |        |        |        |        |        |        |         |           |          |         |
|       |                                 | COUNSELED        | -     | -     | -     | 11     | 12     | -      | -      | -      | -      | -      | -      | -      | 23      |           |          |         |
|       |                                 | CONTACTED        | -     | -     | -     | 756    | 676    | 780    | -      | -      | -      | -      | -      | -      |         | 2212      |          |         |
|       |                                 | STUDENTS         | -     | -     | -     | 250    | 50     | 262    | -      | -      | -      | -      | -      | -      |         |           | 562      | 2797    |
| 68    | GHARUANDA                       | NUMBER OF PEOPLE |       |       |       |        |        |        |        |        |        |        |        |        |         |           |          |         |
|       |                                 | COUNSELED        | -     | -     | -     | -      | 114    | -      | 294    | 233    | 171    | 140    | 56     | 31     | 1039    |           |          |         |
|       |                                 | CONTACTED        | -     | -     | -     | -      | 393    | 411    | 55     | -      | 142    | 185    | 686    | 461    |         | 23333     |          |         |
|       |                                 | STUDENTS         | -     | -     | -     | -      | -      | -      | -      | -      | 62     | -      | -      | -      |         |           | 62       | 3434    |
| 69    | SAFIDON                         | NUMBER OF PEOPLE |       |       |       |        |        |        |        |        |        |        |        |        |         |           |          |         |
|       |                                 | COUNSELED        | -     | -     | -     | -      | -      | -      | -      | -      | -      | 259    | 167    | 204    | 630     |           |          |         |
|       |                                 | CONTACTED        | -     | -     | -     | -      | -      | -      | -      | -      | -      | 42     | 64     | 132    |         | 238       |          |         |
|       |                                 | STUDENTS         | -     | -     | -     | -      | -      | -      | -      | -      | -      | 25     | 19     | 47     |         |           | 91       | 959     |
| 70    | KANINA<br>opened on 31.03.2016  | NUMBER OF PEOPLE |       |       |       |        |        |        |        |        |        |        |        |        |         |           |          |         |
|       |                                 | COUNSELED        | -     | -     | -     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -       |           |          |         |
|       |                                 | CONTACTED        | -     | -     | -     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -       |           |          |         |
|       |                                 | STUDENTS         | -     | -     | -     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -       |           |          |         |
| 71    | PUNHANA<br>opened on 28.03.2016 | NUMBER OF PEOPLE |       |       |       |        |        |        |        |        |        |        |        |        |         |           |          |         |
|       |                                 | COUNSELED        | -     | -     | -     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -       |           |          |         |
|       |                                 | CONTACTED        | -     | -     | -     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -       |           |          |         |
|       |                                 | STUDENTS         | -     | -     | -     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -       |           |          |         |
|       | TOTAL                           |                  | 81389 | 94993 | 90852 | 130308 | 131559 | 134894 | 122931 | 121252 | 131621 | 133966 | 129728 | 106774 | 95612   | 1017818   | 302837   | 1416267 |

## PROGRESS REPORT FOR THE MONTH OF APRIL 2015 TO MARCH 2016

| SL.NO | STATE/NO OF CAMPS | NO OF CENTERS | APRIL      | MAY        | JUNE       | JULY       | AUGUST     | SEPTEMBER   | OCTOBER     | NOVEMBER    | DECEMBER    | JANUARY     | FEBRUARY    | MARCH       | TOTAL        |
|-------|-------------------|---------------|------------|------------|------------|------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|
| 1     | KARNATAKA         | 33            | 387        | 460        | 432        | 469        | 463        | 457         | 441         | 453         | 433         | 445         | 495         | 538         | 5473         |
| 2     | KERALA            | 16            | 174        | 199        | 239        | 243        | 263        | 317         | 337         | 331         | 353         | 314         | 275         | 384         | 3429         |
| 3     | TAMILNAIDU        | 8             | 108        | 132        | 130        | 126        | 135        | 151         | 146         | 152         | 153         | 118         | 174         | 192         | 1717         |
| 4     | UTTAR PRADESH     | 5             | 53         | 37         | 39         | 36         | 42         | 37          | 34          | 27          | 37          | 47          | 58          | 57          | 504          |
| 5     | BIHAR             | 1             | 63         | 66         | 72         | 72         | 66         | 91          | 78          | 68          | 76          | 71          | 68          | 103         | 894          |
| 6     | DELHI             | 3             | 9          | 9          | 11         | 13         | 15         | 16          | 16          | 16          | 22          | 16          | 18          | 19          | 180          |
| 7     | HARYANA           | 5             | -          | -          | -          | 7          | 12         | 23          | 10          | 3           | 11          | 16          | 14          | 12          | 108          |
|       | <b>TOTAL</b>      | <b>71</b>     | <b>794</b> | <b>903</b> | <b>923</b> | <b>966</b> | <b>996</b> | <b>1092</b> | <b>1062</b> | <b>1050</b> | <b>1085</b> | <b>1027</b> | <b>1102</b> | <b>1305</b> | <b>12305</b> |



\* PHOTO GALLERY

Activities of Facilitator



Training for branch managers on PMJDY & Financial literacy at chikkaballapura



Interaction with BC agents by Facilitator



Financial Literacy camp by Facilitator at Nelamangala

Financial Literacy camp by Facilitator at Devanahalli



Financial literacy Counselors in action



FLC HOSANAGARA



FLC ALIGARH



FLC KASGANJ



FLC IRITTY



Financial literacy Counselors in action



FLC T N PURA



FLC OOTY



FLC DINDIGUL



FLC CHALAKERE

Financial literacy Counselors in action



FLC THIRUMAYAM



FLC DINDIGUL



FLC KOLAR

FLC KASGANJ



## Network of Financial Literacy Centers

| SINo. | Center Opened on        | District/ State             | Address                                                                                                                                                | Name of the Financial Counselor<br>Mob/E-mail id                                  |
|-------|-------------------------|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| 1.    | Agali<br>02.03.2014     | Palakkad<br>Kerala          | Financial Counselor<br>'Amulya' Financial Literacy Centre<br>Agali , PO Attappady<br>Palakkad -678581.                                                 | Sri P Sugathan<br>Mob : 09447840873<br>Email : flcagali@gmail.com                 |
| 2.    | Agra<br>19-11-2011      | Agra<br>Uttar Pradesh       | Financial Counselor<br>'Amulya' Financial Literacy Centre<br>Shop No. 4&5, Solanki Market<br>Opp. Padam Chand Jain Institute<br>Khandari, Agra -282002 | Sri Ramseva K<br>Helpline : 0562 4007336<br>Email : amulyaflcagra@gmail.com       |
| 3.    | Aland<br>02.02.2015     | Gulbarga<br>Karnataka       | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Near Hanuman Temple<br>Aland -585302 Gulbarga Dist                                       | Sri V A Savanur<br>Helpline : 08477 202018<br>Email : flcaland@gmail.com          |
| 4.    | Aligarh<br>19-11-2011   | Aligarh<br>Uttar Pradesh    | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Ganga Jawahar Colony<br>Ramghat Road, Aligarh -202001                                    | Sri H C Pandey<br>Helpline : 05712741441<br>Email : flcaligarh.123@gmail.com      |
| 5.    | Angamaly<br>19-01-2015  | Ernakulam<br>Kerala         | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Canara Bank, Icon towers,<br>M.C. Road, Angamaly, Kerala - 683572                        | Sri N.A. Rajan<br>Helpline : 0484 2453635<br>Email : flc.angamaly@gmail.com       |
| 6.    | Athiyanoor<br>31.7.2013 | Trivandrum<br>Kerala        | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>A P 16/162 , Asha bhavan<br>Kamukinkode, Kodangavila P. O.<br>Trivandrum -695123         | Sri K Sivaraman<br>Helpline : 0471 2222625<br>Email : athiyanoorflc@gmail.com     |
| 7.    | Bagepally<br>10.4.2014  | Chikkaballapur<br>Karnataka | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Panchayath Soudha<br>Taluk panchayath office Premises<br>Bagepally -561207               | Sri P Sanjeevappa<br>Helpline : 08150 282020<br>Email : flcbagepalli123@gmail.com |

| SINo. | Center Opened on              | District/ State              | Address                                                                                                                                                        | Name of the Financial Counselor<br>Mob/E-mail id                                            |
|-------|-------------------------------|------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| 8.    | Balusery<br>19-11-2011        | Calicut<br>Kerala            | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>1st Floor, Jaya Arcade, Post Office Raod,<br>Balussery-673612. Calicut District.                 | Sri N P Radhakrishnan<br>Helpline : 0496 2237384<br>Email : amulyabalussery@gmail.com       |
| 9.    | Bengaluru Urban<br>19-11-2011 | Bengaluru Urban<br>Karnataka | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Ground Floor, Bengaluru Urban<br>Zilla Panchayat Building<br>Banashankari, Bengaluru-560070.     | Sri C Chetan Kumar<br>Helpline : 080 26716974<br>Email : amulyaflcblrurban@gmail.com        |
| 10.   | Basavakalyan<br>10.11.2014    | Bidar<br>Karnataka           | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>I Floor, Reddy complex,<br>Opp. Jyothi Gas Agency<br>Basavakalyan-585327<br>Bidar District       | Sri Vasudev Mankal<br>Helpline : 08481 251081<br>Email : flcbasavakalyan@gmail.com          |
| 11.   | Central Delhi<br>15.7.2014    | Central Delhi<br>New Delhi   | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>212, Rouse Avenue, 1st Floor<br>Canara Bank, LDM Central Office<br>DDU Marg , New Delhi - 110002 | Sri Ashok Shalley<br>Helpline : 011 23236310<br>Email : Ashokshalley@gmail.com              |
| 12.   | Challakere<br>17.03.2013      | Chitradurga<br>Karnataka     | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>T B Circle, Taluk Panchayat Office<br>Challakere- 577522<br>Chitradurga District                 | Sri K Rajashekarappa<br>Helpline : 08195250059<br>Email :<br>flcamulya.challakere@gmail.com |
| 13.   | Chickaballapura<br>19-11-2010 | Chickaballapura<br>Karnataka | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>No.387/354, KSRTC Garage Road<br>Vapasandra, Chickaballapura-562101                              | Sri M G Gangaramaiah<br>Helpline : 08156 270102<br>Email :<br>flchickaballapura@gmail.com   |
| 14.   | Chincholi<br>03.02.2015       | Gulbarga<br>Karnataka        | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Next to Indian Electronic Shop<br>Syed Mustafa Building<br>Opp. KSRTC Depot, Chincholi-585305    | Sri Gunde Rao M kulkarni<br>Helpline : 08475 273807<br>Email : flcchincholi@gmail.com       |



| SINo. | Center Opened on          | District/ State          | Address                                                                                                                                                                                                | Name of the Financial Counselor<br>Mob/E-mail id                                              |
|-------|---------------------------|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| 15.   | Chitradurga<br>19-11-2010 | Chitradurga<br>Karnataka | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Stree Shakthi Complex<br>Opp: Canara Bank, P B Road<br>Chitradurga - 577501                                                              | Sri Rajashekaraiah S<br>Helpline : 08194 220848<br>Email :<br>flcamulya.chitradurga@gmail.com |
| 16.   | Chittapur<br>30.09.2013   | Gulbarga<br>Karnataka    | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>TMC no.1-6-129, I floor<br>Hotel Srinivas Lodging & Boarding Complex<br>Shahabad Road, Chittapur - 585211                                | Sri Ratikanth kalekere.<br>Helpline : 08484 236521<br>Email : aflc.chittapur@gmail.com        |
| 17.   | Chowannur<br>31.7.2013    | Thrissur<br>Kerala       | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>2/666, P.K.Shopping Complex<br>(Ground floor) Near Koonamuchi Peoples'<br>Service coop Bank Ltd.Choondal Circle<br>PO Choondal - 680502. | Sri Balachandra Menon K.<br>Helpline : 04885 227838<br>Email : flc.chowanur@gmail.com         |
| 18.   | Coimbatore<br>19-11-2011  | Coimbatore<br>Tamil Nadu | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Room No.101, (2nd Floor)<br>G P Complex Building<br>Sathy Road, Gandhipuram<br>Coimbatore-640012                                         | Sri K Manian<br>Helpline : 0422 2522525<br>Email : flccbe@gmail.com                           |
| 19.   | Davanagere<br>19-11-2011  | Davanagere<br>Karnataka  | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>No.164/01, 3rd Main<br>PJ Extension,<br>Davanagere-577002                                                                                | Sri D G Shanmugappa<br>Helpline : 08192 231232<br>Email : aflcdvg@gmail.com                   |
| 20.   | Deodurga<br>3.5.2013      | Raichur<br>Karnataka     | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Taluk Panchayat Office<br>Deodurga -584113, Raichur Dist                                                                                 | Sri D Hussainappa<br>Helpline : 08159 246247<br>Email : aflcdvg@gmail.com                     |
| 21.   | Dindigul<br>19-11-2010    | Dindigul<br>Tamil Nadu   | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>21, Chatram Street, S S Tower II Floor,<br>Dindigal-624001                                                                               | Sri T. Mohanraj<br>Helpline : 0451 2426760<br>Email : flcdindigul2010@gmail.com               |



| SINo. | Center Opened on                 | District/ State             | Address                                                                                                                                            | Name of the Financial Counselor<br>Mob/E-mail id                                 |
|-------|----------------------------------|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| 22.   | Erode<br>19-11-2010              | Erode<br>Tamil Nadu         | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>I Floor, 13/1, SKCRoad,<br>Opp. Telephone Bhavan<br>Erode-638107                     | Sri R.Muruganandam<br>Helpline : 0424 2216943<br>Email : flcerode@gmail.com      |
| 23.   | Etah<br>19-11-2011               | Etah<br>Uttar Pradesh       | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Canara Bank, 2nd Floor<br>Lead Bank Office, Civil Lines<br>Etah-207001 U P           | Sri Sundar Lal<br>Helpline : 05744 244613<br>Email : flcetah@gmail.com           |
| 24.   | Gharaunda<br>2.8.2015            | Karnal<br>Haryana           | FINANCIAL LITERACY CENTER<br>NO 974 RAILWAY ROAD<br>GHARAUNDA<br>HARYANA - 132114<br>flcgharaunda@gmail.com                                        | Charanjit Lal Gulati<br>Mob : 9416875915<br>Email : flcgharaunda@gmail.com       |
| 25.   | Gokak<br>23-09-2013              | Belgaum<br>Karnataka        | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>1/7, Kesari Building,<br>behind Dr. Hosamani Hospital<br>Basavanagar, Gokak - 591307 | Sri Vishnu Patil<br>Helpline : 08332 226446<br>Email : amulyafinance45@gmail.com |
| 26.   | Hansi<br>30.6.2015               | Hisar<br>Haryana            | Financial Literacy Center<br>N H 10, GANDHINAGAR HANSI<br>HARAYANA - 125033                                                                        | Brij Lal Khurana R<br>Mob : 09034631127<br>Email : canarabankhansi.flc@gmail.com |
| 27.   | Hagaribommanahalli<br>25.09.2014 | Bellary<br>Karnataka        | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Taluk Panchayat Office<br>Hagaribommanahalli-583212                                  | Sri N. Somappa<br>Helpline : 08397 238300<br>Email : flchbhalli123@gmail.com     |
| 28.   | Haliyal<br>23.10.2013            | Uttara Kannada<br>Karnataka | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Market Main Road,<br>Haliyal-581329.                                                 | Sri Gangappa H Nagavi<br>Helpline : 08284 221661<br>Email : flchaliyal@gmail.com |
| 29.   | Harapanahalli<br>03.05.2013      | Davangere<br>Karnataka      | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Taluk Panchayat Office<br>Harapanahalli - 583131                                     | Sri S G Sangappa<br>Mob : 09880562861<br>Email : aflc.hphalli@gmail.com          |
| 30.   | Hassan<br>19-11-2011             | Hassan<br>Karnataka         | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Taluk Panchayat Building<br>B M Road, Hassan-573201.                                 | Sri Basavarajappa K.<br>Helpline : 08172 235078<br>Email : flcchassan@yahoo.com  |

| SINo. | Center Opened on       | District/ State          | Address                                                                                                                                                        | Name of the Financial Counselor<br>Mob/E-mail id                                   |
|-------|------------------------|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| 31.   | Hathras<br>19-11-2011  | Hathras<br>Uttar Pradesh | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Mijumal Gilamal Compound<br>Near Kothwali<br>Hathras U P - 204101                                | Sri M M Saraswath<br>Mob : 09412173637<br>Email : flchathras31@gmail.com           |
| 32.   | Hosanagar<br>13.9.2013 | Shivamogga<br>Karnataka  | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Besides Canara Bank<br>Shivamogga road<br>Hosanagar -577418                                      | Sri B R Krishnamurthy<br>Helpline : 08185 221077<br>Email : flchosanagar@gmail.com |
| 33.   | Hospet<br>20.10.2013   | Bellary<br>Karnataka     | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>No. 29, Shop no.2 , 1ST floor<br>Byalal Complex , Dam Road<br>Hospet -583203.                    | Sri V Gurusiddappa<br>Helpline : 08394 223145<br>Email : flchptr@gmail.com         |
| 34.   | Hubbali<br>16.9.2013   | Dharwar<br>Karnataka     | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Shop no.6 , Dharwarkar Complex<br>Opposite Hosur KSRTC Bus Depot<br>Vidyanagar , Hubli - 580021. | Sri M. F. Arer<br>Helpline : 0839 2377665<br>Email : flchubli@gmail.com            |
| 35.   | Humnabad<br>18.09.2014 | Bidar<br>Karnataka       | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>APMC Yard, Plot No. 40<br>Humnabad- 585330                                                       | Sri B N Kamalakar<br>Helpline : 08483 270489<br>Email : flchumnabad@gmail.com      |
| 36.   | Irrity<br>31.7.2013    | Kannur<br>Kerala         | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>KCP, 2/65A-8-9<br>Near Govt HSS, Chavassery -670702                                              | Sri K.Vijayan<br>Helpline : 0490 2432200<br>Email : flcirty@gmail.com              |
| 37.   | Ithikkara<br>31.7.2013 | Kollam<br>Kerala         | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>C P /XIV/293, M.L.A. Junction<br>P.O. , Nedungolam Kollam, Kerala -691334                        | Sri RajKumar D<br>Helpline : 0474 6900100<br>Email : amulyaflcithikkara@gmail.com  |

| SINo. | Center Opened on           | District/ State          | Address                                                                                                                                                | Name of the Financial Counselor<br>Mob/E-mail id                                           |
|-------|----------------------------|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| 38.   | Jagalur<br>5.1.2016        | Jagalur<br>Karnataka     | Finacial Literacy Center<br>Amulya Financial Literacy Center,<br>Taluk Panchayath Office Compound,<br>Bidarkere Road, Jagalur - 577 528.               | Huliraj B N<br>Mob : 9449962747<br>Email : aflcjagalur@gmail.com                           |
| 39.   | Kanina<br>31.3.16          | Mahendragarh<br>Haryana  | Finacial Literacy Center<br>Kanina<br>Rewan Mahendragarh Road<br>Opp, Gurgaon Grameena Bank<br>Dist Mahendragarh<br>Pin123027                          | Pritam singh<br>Mob : 9991477014<br>Email : flckanina@gmail.com                            |
| 40.   | Kasganj<br>19-11-2011      | Kasganj<br>Uttar Pradesh | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Near Rajendar Bohre's Shop,<br>Nadarayee Gate Kasganj - 207123<br>(Kashiramnagar), (U P) | Sri Umesh Chandra Gupta<br>Helpline : 0574 4247066<br>Email : flckasganj@gmail.com         |
| 41.   | Kolar<br>19-11-2010        | Kolar<br>Karnataka       | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>No.269, 2nd Cross<br>New Extension, Near Doomlight Circle<br>Kolar-563101                | Sri K Satyanarayana Gupta<br>Helpline : 08152 220269<br>Email : flcc.kolar@gmail.com       |
| 42.   | Kunnamangalam<br>31.7.2013 | Calicut<br>Kerala        | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>I st floor, KP/14/175, Laxmi Apartments<br>Mukkam Road,<br>Kunnamangalam- 673571         | Sri K. P. Prabhakara Nair<br>Helpline : 0495 2805777<br>Email : amulyaknm@gmail.com.       |
| 43.   | Madurai<br>19-11-2010      | Madurai<br>Tamil Nadu    | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Poomalai Vaniga Valayam<br>Near Anna Bus Stop, Madurai-625020                            | Sri Balasubramanian S.<br>Helpline : 0452 2537725<br>Email :<br>amulyaflcmadurai@gmail.com |
| 44.   | Madapally<br>31.7.2013     | Kottayam<br>Kerala       | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Plammottil Building, Perumpanachy<br>P.O.Thengana,<br>Kottayam District- 686536          | Mrs Annieamma Job<br>Helpline : 0481 2473322<br>Email :<br>amulyaflcmadappally@gmail.com   |
| 45.   | Malappuram<br>19-11-2010   | Malappuram<br>Kerala     | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Kalappadan Building, 1st floor,<br>Tirur Road, Mylappuram<br>Malappuram -676519          | Sri P P Madhavan<br>Helpline : 0483 2732300<br>Email : flccmlpm@gmail.com                  |
| 46.   | Mulbagal<br>01.04.2014     | Kolar<br>Karnataka       | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Taluk Panchayat Office Bldg.<br>Mulbagal - 563131                                        | Sri D V Laxminarayana<br>Helpline : 08159 246247<br>Email : flccmlpm@gmail.com             |

| SINo. | Center Opened on               | District/ State                  | Address                                                                                                                                                      | Name of the Financial Counselor<br>Mob/E-mail id                                   |
|-------|--------------------------------|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| 47.   | Narasimharajapura<br>5.12.2013 | Chikkamagalur<br>Karnataka       | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Sunkadakatte, Agrahara Main Road<br>Narasimharajapura Town<br>Chikkamagalur Dist--577134       | Sri H G Suresh<br>Helpline : 08266220257<br>email : flc.nrpura@gmail.com           |
| 48.   | Nelamangala<br>19.11.2010      | Bengaluru<br>Rural<br>Karnataka  | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Besides J P Hospital Complex,<br>B H Road, Nelamangala - 562123                                | SriJ N Chinnappa<br>Helpline : 080 2772 3842<br>Email : flcblrrural@gmail.com      |
| 49.   | New Delhi<br>15.07.2014        | New Delhi<br>Delhi               | Financial Counselor,<br>'Amulya' Financial Literacy Centre,<br>74, Canara Bank, LDM New Delhi Office<br>Janapath, New Delhi - 110001                         | Sri Tej Krishna Raina<br>Helpline : 011 23320138<br>Email : newdelhi.flc@gmail.com |
| 50.   | Ooty<br>19-11-2011             | Ooty<br>(Nilgiris)<br>Tamil Nadu | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>8/10, USSS Animation Centre<br>Charing Cross, Ooty-643001.                                     | Sri Mathan L.<br>Helpline : 0423 2449044<br>Email : flcooty@gmail.com              |
| 51.   | Palakkad<br>19-11-2011         | Palakkad<br>Kerala               | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>18 ASR Plaza, II Floor, Opp. Priyadarshini<br>Theatre, Railway Station Road<br>Palakkad-678001 | Sri Velayudhan M. V.<br>Helpline : 0491 2534264<br>Email : flcpkd@gmail.com        |
| 52.   | Pampakuda<br>31.7.2013         | Ernakulam<br>Kerala              | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>5/567 B, Mankidiyil Building<br>Opp. S.B.I., Near Post Office<br>Piravom- 686664               | Sri Ashok Kumar S<br>Helpline : 04852 242230<br>Email : flcpkuda@gmail.com         |
| 53.   | Punhana<br>28.3.2016           | Mewat<br>Haryana                 | Financial Literacy Center<br>Punhana Jamnagar Road<br>Punhana<br>Haryana - 4230018                                                                           | Naresh Chandar Katyal<br>Mob : 9416326516<br>punhanaflc@gmail.com                  |
| 54.   | Pudukottai<br>13.03.2014       | Pudukottai<br>Tamil Nadu         | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>2/52, Ootrukeni Street<br>Thirumayam, Pudukottai- 622507.                                      | Sri M. Kannaiya<br>Helpline : 04333 244230<br>Email : flctym@gmail.com             |
| 55.   | Ron<br>16.9.2013               | Gadag<br>Karnataka               | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>R.G.Kinnal Bldg. 4th Cross<br>Sivapet, Near Siddharudha Math<br>Sudi Road, Ron-582209.         | Sri V. G. Aiyyanagouda<br>Helpline : 08381 267890<br>Email : flcron@gmail.com      |

| SINo. | Center Opened on                          | District/ State         | Address                                                                                                                                | Name of the Financial Counselor<br>Mob/E-mail id                                          |
|-------|-------------------------------------------|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| 56.   | Safidon<br>5.11.2015                      | Jind<br>Haryana         | Financial Literacy Center<br>Safidon<br>No 2374 Urban Estate<br>Jind District<br>Haryana Pin - 126102                                  | J P Singh<br>Mob : 09416441074<br>Email : flcsafidon@gmail.com                            |
| 57.   | Sheikpura<br>19-11-2010                   | Sheikpura<br>Bihar      | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Prince Market<br>Chandni Chowk<br>Sheikpura-811105 (Bihar)               | Sri Ram Ujagar Singh<br>Helpline : 06341 223292<br>Email : flcsheikhpura@gmail.com        |
| 58.   | Shiggaon<br>16.9.2013                     | Haveri<br>Karnataka     | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>S.M.Bevinmarada Complex<br>Near old Bus stand<br>Shiggaon - 581 205.     | Sri N.R. Khainnavar<br>Helpline : 08378 255826<br>Email :<br>amulyaflc.shiggaon@gmail.com |
| 59.   | Shivamogga<br>19-11-2011                  | Shivamogga<br>Karnataka | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Room No.22, Raitha Bhavana<br>APMC Yard, Sagar Road<br>Shivamogga-577201 | Sri D Annappa<br>Helpline : 08182 250052<br>Email :<br>amulyaflccshimoga@yahoo.in         |
| 60.   | Sindhanur<br>18.3.2014                    | Raichur<br>Karnataka    | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Sannginna complex, Janata Colony<br>Sindhanur -584128                    | Sri B B Hugar<br>Helpline : 08535 223399<br>Email :<br>amulyaflc.sindhanur@gmail.com      |
| 61.   | Sira<br>24.8.2013                         | Tumkur<br>Karnataka     | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Taluk panchayath office bldg.<br>Sira-572137.                            | Sri Shivanna R<br>Helpline : 08135 276644<br>Email : flcsira@gmail.com                    |
| 62.   | Sultan Batheri<br>(Wayanad)<br>19-11-2010 | Wayanad<br>Kerala       | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Ist Floor, XV.561<br>High School Road<br>Meenangadi-673591.              | Sri T C Prabhakaran<br>Helpline : 04936 246120<br>Email : flcwayanad@gmail.com            |
| 63.   | Theni<br>19-11-2011                       | Theni<br>Tamil Nadu     | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>14, Poomalai Complex<br>Opp: Taluk Office Complex<br>Theni-625531        | Sri C Armugam<br>Helpline : 04546 260980<br>Email : amulya.theni@gmail.com                |

| SINo. | Center Opened on           | District/ State        | Address                                                                                                                                                              | Name of the Financial Counselor<br>Mob/E-mail id                                     |
|-------|----------------------------|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| 64.   | Thodupuzha<br>14.01.2015   | Idukki<br>Kerala       | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Canara bank, Puthiyakunneel Bldg,<br>Kanjuramattam bypass Road,<br>Thodupuzha - 685584                 | Sri P K Vijayakumar<br>Helpline : 04862 220373<br>Email : flchodupuzha@gamil.com     |
| 65.   | Thrissur<br>19-11-2010     | Thrissur<br>Kerala     | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>29/670, Shornur Road<br>Thrissur-680022.                                                               | Sri V.R.Ramachandran<br>Helpline : 0487 2321116<br>Email : flc.tcr99@gmail.com       |
| 66.   | T. Narasipura<br>30.9.2013 | Mysore<br>Karnataka    | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Shridhar krupa, Dasanayakara street<br>Near Canara Bank, T Narasipura-571124                           | Sri S M Chandrashekar<br>Helpline : 08227 260005<br>Email : flcnarasipura@gmail.com  |
| 67.   | Tiruppur<br>19-11-2011     | Tiruppur<br>Tamil Nadu | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Kovai Departmental Store<br>Building, II Floor, Avinashi Road<br>Anupparpalayam, Tiruppur-641652       | Sri Vijayakumar<br>Helpline : 0421 2255673<br>Email : flctiruppur@gmail.com          |
| 68.   | Veliyanad<br>31.7.2013     | Alappuzha<br>Kerala    | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Veliyanadu, PO, Kidangara - 686102.                                                                    | Sri D Srikumar<br>Landline : 0477 2753007<br>Email : flcveliyanad@gmail.com          |
| 69.   | West Delhi<br>15.07.2014   | New Delhi<br>Delhi     | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Canara Bank LDM Office West,<br>II Floor, J-6, Community Center,<br>Rajouri Garden, New Delhi - 110027 | Sri Sushil Kumar Gupta<br>Helpline : 011 25971079<br>Email : Westdelhi.flc@gmail.com |
| 70.   | Yelburga<br>03.05.2013     | Koppal<br>Karnataka    | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>Taluk Panchayat Office<br>Yelburga 583236<br>Kopal District                                            | Sri K. Andappa<br>Helpline : 08534 220054<br>Email : flc.yelburga@gmail.com          |
| 71.   | Yadgir<br>04.02.2015       | Yadgir<br>Karnataka    | Financial Counselor,<br>'Amulya' Financial Literacy Centre<br>C/o. PKGB Bank, Regional Office,<br>Hosalli Road, Yadgir-585202                                        | Sri Shaikh Abdul Khalik<br>Helpline : 08473 253890<br>Email : flcyadgir@gmail.com    |

\*

## Auditor's Report

**N. Shantharam**B.Com., F.C.A.,  
Chartered Accountant176-A, 3rd Cross, Central Excise Lyt.,  
Bhoopasandra, RMV II Stage  
Bangalore - 560 094.  
Phone : 23410165  
E-mail: nshantharama.28@gmail.com

## AUDITOR'S REPORT

I have examined the Balance Sheet of CANARA FINANCIAL ADVISORY TRUST as at 31st March, 2016 and the Income & Expenditure Account for the year ended on that date which are in agreement with the books of accounts maintained by the said Trust and the Financial Literacy Centers.

I have conducted my audit in accordance with auditing standards generally accepted in India. Those standards require that I plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes, examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. I believe that my audit provides a reasonable basis for my opinion.

I have obtained all the information and explanations which to the best of my knowledge and belief were necessary for the purpose of my audit. In my opinion, the Trust has kept proper books of accounts so far, as appears from my examination of those books.

In my opinion, and to the best of my information and according to the explanations given to me the said accounts give a true and fair view:-

- a) In the case of Balance Sheet of the State of affairs as at 31st March, 2016 and
- b) In the case of Income & Expenditure account of the excess of Expenditure over Income for the year ended on that date.

PLACE: BANGALORE  
DATE : 05-05-2016

*N. Shantharam*  
(N.SHANTHARAM)  
CHARTERED ACCOUNTANT  
M.No.19321



\* CANARA FINANCIAL ADVISORY TRUST  
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.3.2016

| PREVIOUS YEAR | INCOME                                            | CURRENT YEAR |
|---------------|---------------------------------------------------|--------------|
| Rs.           |                                                   | Rs.          |
|               | Amount received from Sponsor Bank                 |              |
| 2,66,27,514   | Canara Bank                                       | 2,18,09,583  |
| 22,06,629     | Pragathi Krishna Gramin Bank                      | 46,94,427    |
| 3,94,720      | Kerala Gramin Bank                                | ---          |
| 90,061        | Interest Received                                 | 1,17,833     |
| 4,782         | Miscellaneous Receipts                            | 24,489       |
| ---           | Excess of Expenditure over<br>Income for the year | 31,19,169    |
| 2,93,23,706   |                                                   | 2,97,65,501  |



\* CANARA FINANCIAL ADVISORY TRUST  
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.3.2015

| PREVIOUS YEAR | EXPENDITURE                                       | CURRENT YEAR |
|---------------|---------------------------------------------------|--------------|
| Rs.           |                                                   | Rs.          |
| 1,57,55,701   | To Salary Paid                                    | 1,97,88,537  |
| 22,39,679     | Rent                                              | 24,87,596    |
| 24,34,893     | Travelling & Conveyance                           | 28,41,440    |
| 4,44,744      | Printing & Stationery                             | 3,93,985     |
| 5,32,638      | Telephone Charges                                 | 7,48,907     |
| 2,94,701      | Office Maintenance                                | 3,51,986     |
| 94,375        | Postage                                           | 79,460       |
| 82,048        | Electricity charges                               | 1,19,393     |
| 2,00,450      | Web Maintenance                                   | ---          |
| 1,53,310      | Vehicle Maintenance                               | 1,01,772     |
| 30,342        | Computer Maintenance                              | 53,127       |
| 32,000        | Professional Fees                                 | ---          |
| 6,92,652      | Consultancy Fees Paid                             | 15,000       |
| 1,64,456      | Audit Fees                                        | 1,42,500     |
| 1,65,094      | Newspaper & Periodicals                           | 2,24,953     |
| 78,000        | Programme Expenses                                | 4,57,500     |
| 25,903        | Meeting Expenses                                  | 1,60,491     |
| 2,37,718      | Training Expenses                                 | 3,13,220     |
| 49,669        | Repairs Maintenance                               | 46,896       |
| 3,77,176      | EPF                                               | 4,97,324     |
| 3,500         | Rates and Taxes                                   | 2,500        |
| ---           | Insurance                                         | 15,921       |
| ---           | Advertisement                                     | 6,126        |
| 1,09,153      | Publicity Expenses                                | 1,21,554     |
| 4,257         | Bank Charges                                      | 5,950        |
| 3,17,403      | Miscellaneous Expenses                            | 2,19,322     |
| 8,08,932      | Depreciation Written off                          | 5,70,041     |
| 39,94,912     | Excess of Income over<br>Expenditure for the year | ---          |
| 2,93,23,706   |                                                   | 2,97,65,501  |

**CANARA FINANCIAL ADVISORY TRUST**  
**\* RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31.3.2016**

| PREVIOUS YEAR | RECEIPTS                         | CURRENT YEAR |             |
|---------------|----------------------------------|--------------|-------------|
| Rs.           |                                  | Rs.          | Rs.         |
|               | Opening Balance:                 |              |             |
| 16,683        | Cash on Hand                     | 20,434       |             |
| 7,04,558      | Canara Bank & PKGB : As per List | 45,97,465    |             |
|               |                                  |              | 46,17,899   |
|               | Amount received from             |              |             |
|               | Sponsor Bank                     |              |             |
| 2,66,27,514   | Canara Bank                      |              | 2,18,09,583 |
|               | RRBs:                            |              |             |
| 22,06,629     | Pragathi Krishna Gramin Bank     | 46,94,427    |             |
| 3,94,720      | Kerala Gramin Bank               | ----         | 46,94,427   |
|               |                                  |              |             |
| 90,061        | Interest Received                |              | 1,17,833    |
| 4,782         | Miscellaneous Receipts           |              | 24,489      |
| 64,650        | Profession tax                   |              | 9,100       |
| 3,56,508      | EPF                              |              | 4,44,875    |
| 19,500        | Rent Advance returned            |              | 10,000      |
| 9,000         | Sabara                           |              | ---         |
|               |                                  |              |             |
| 3,04,94,605   |                                  |              | 3,17,28,206 |

\* CANARA FINANCIAL ADVISORY TRUST  
RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED 31.3.2016

| PREVIOUS YEAR | PAYMENTS                   | CURRENT YEAR | YEAR        |
|---------------|----------------------------|--------------|-------------|
| Rs.           |                            | Rs.          | Rs.         |
| 15,755,701    | Salary Paid                |              | 1,97,88,537 |
| 22,39,679     | Rent                       |              | 24,87,596   |
| 24,34,893     | Travelling & Conveyance    |              | 28,41,440   |
| 4,44,744      | Printing & Stationery      |              | 3,93,985    |
| 5,32,638      | Telephone Charges          |              | 7,48,907    |
| 2,94,701      | Office Maintenance         |              | 3,51,986    |
| 94,375        | Postage                    |              | 79,460      |
| 82,048        | Electricity Charges        |              | 1,19,393    |
| 60,135        | Web Maintenance            |              | ---         |
| 1,53,310      | Vehicle Maintenance        |              | 1,01,772    |
| 30,342        | Computer Maintenance       |              | 53,127      |
| 32,000        | Professional Fees          |              | ---         |
| 6,92,652      | Consultancy Fees Paid      |              | 15,000      |
| 1,64,456      | Audit Fees                 |              | 1,42,500    |
| 1,65,094      | Newspaper & Periodicals    |              | 2,24,953    |
| 78,000        | Programme Expenses         |              | 4,57,500    |
| 25,903        | Meeting Expenses           |              | 1,60,491    |
| 2,37,718      | Training Expenses          |              | 3,13,220    |
| 49,669        | Repairs Maintenance        |              | 46,896      |
| 7,33,684      | EPF                        |              | 9,42,199    |
| 3,500         | Rates & Taxes              |              | 2,500       |
| ---           | Insurance                  |              | 15,921      |
| ---           | Advertisement              |              | 6,126       |
| 1,09,153      | Publicity Expenses         |              | 1,21,554    |
| 4,257         | Bank Charges               |              | 5,950       |
| 3,17,403      | Miscellaneous Expenses     |              | 2,19,322    |
| 64,650        | Profession Tax             |              | 9,100       |
|               | Deposits & Advance         |              |             |
| 2,530         | Telephone Deposit          | 2,000        |             |
| 1,21,000      | Rent Advance               | 15,000       |             |
| 11,832        | Advance Returned           | ---          |             |
|               |                            |              | 17,000      |
|               | Addition to Fixed Assets : |              |             |
| 6,570         | Fan                        | 4,900        |             |
| 2,21,087      | Furniture                  | 1,00,091     |             |
| 7,12,982      | Computer                   | 2,99,250     |             |
|               |                            |              | 4,04,241    |
|               | Closing Balance:           |              |             |
| 20,434        | Cash                       | 14,654       |             |
| 45,97,465     | Canara Bank & PKGB :       |              |             |
|               | As per List                | 16,42,876    |             |
|               |                            |              | 16,57,530   |
| 3,04,94,605   |                            |              | 3,17,28,206 |

\* CANARA FINANCIAL ADVISORY TRUST  
BALANCE SHEET AS AT 31.3.2016

| PREVIOUS YEAR | LIABILITIES                                                           | CURRENT YEAR |           |
|---------------|-----------------------------------------------------------------------|--------------|-----------|
| Rs.           |                                                                       | Rs.          | Rs.       |
|               | <u>GENERAL FUND:</u>                                                  |              |           |
| 24,44,281     | Balance as per last Balance sheet                                     | 65,04,435    |           |
| 39,94,912     | Add : Excess of Income over Expenditure for the year                  | ---          |           |
| 65,242        | Transfer from Infrastructure Fund towards Acquisition of Fixed Assets | ---          |           |
|               | Less : Excess of Expenditure over Income for the year                 | 31,19,169    |           |
|               |                                                                       | 33,85,266    | 33,85,266 |
|               | <u>INFRASTRUCTURE FUND:</u>                                           |              |           |
| 65,242        | Opening Balance                                                       | ---          |           |
| 65,242        | Less: Amount transfered to General Fund                               | ---          | ---       |
| 65,04,435     |                                                                       |              | 33,85,266 |

for CANARA FINANCIAL ADVISORY TRUST

PLACE: BANGALORE  
DATE : 05.05.2016

MANAGING TRUSTEE





## ACKNOWLEDGEMENT

We acknowledge the support, guidance and co-operation extended by our Sponsor Banks, Canara Bank, Priority Credit and Financial Inclusion Division, HO Bangalore, Circle Offices, Lead District Managers and Pragathi Krishna Gramin Bank, Bellary in facilitating the smooth and effective functioning of the Canara Financial Advisory Trust and the various Financial Literacy Centers across the country.

We also acknowledge the support and guidance extended by Officials of Reserve Bank of India, NABARD, National Academy of RUDSETI, Bangalore, BIRD Lucknow/Mangalore and the various State Governments. We acknowledge the contribution of various members of the Local Monitoring Committees across the country.

We acknowledge the efforts put in by our Financial Counselors and their Office Assistants as also the Staff at CFAT Bangalore in administering the day to day activities of the Trust/ Centers.

Our thanks are also due to all those who have directly or indirectly helped, assisted and guided us.

**K S PRABHAKAR RAO**  
MANAGING TRUSTEE