



BANK OF MAHARASHTRA

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Priority Sector & Retail Credit Department

Ref.No. AXI/PSRC/867/2007-08

3664

February 06, 2008

Shri. Anil K. Sharma
Deputy General Manager
College of Agricultural Banking,
University Road,
Pune - 411 016

Dear Sir,

Re: Centre for Financial Education & Inclusion

This has reference to your letter No. CAB. 549/09.08.002/2007-08 dated January 15, 2008 on the captioned subject. In this regard we give below the initiatives taken by our bank in the field of promoting financial education & inclusion.

1. Counseling of Farmers:

Bank had arranged three counseling programmes for farmers from Vidarbha region of Maharashtra where 550 farmers were participated.

2. Special training to distressed farmers of Vidarbha Region of Maharashtra:

2.1 To mitigate the conditions of the distressed farmers from Vidarbha region of Maharashtra, Bank implemented Prime Minister's Vidarbha Package & provided financial relief to farmers.

2.2 However, to achieve the desired results, along with efforts being put in by various banks/ Govt agencies a pilot project called as "**Mahabank Vidarbha Shetkari Jagruti Abhiyan**" for education of the farmers is being implemented by the Bank.

2.3 The pilot project envisages trainings of farmers imparted in collaboration with Hanuman Vyayam Prasarak Mandal (HVPM) Amaravati and Punjabrao Krishi Vidyapeeth, Akola.

2.4 Objectives of the Project:

2.4.1 To educate the farmers for using scientific methods of farming.

2.4.2 To extend consultation services to farmers.

2.4.3 To educate farmers in adopting ancillary and allied income generating activities and non-farm activities.

2.4.4 To build confidence of farmers.

2.4.5 To educate farmers about various schemes of Agriculture Dept. of State & Central Government.

2.4.6 To help them apply for getting benefit of these schemes.



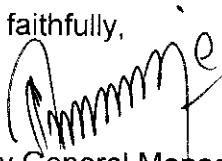
2.5 Two days training for homogeneous group of farmers preferably of 100 farmers are conducted on weekly basis. The lodging, boarding and administrative expenses are reimbursed by Bank of Maharashtra.

2.6 Faculty support from Punjabrao Krishi Vidyapeeth is being taken besides guidance from prominent personalities.

2.7 These training programmes commenced from 16.05.07 & so far 2809 farmers from Amravati & Yeotmal district are given training up to December 2007. Now the trainings for farmers from Buldhana district are going on.

2.8 These programmes received overwhelming response from the farmers besides growth in quality business, confidence building of framers, restraining suicides in the area etc.

Yours faithfully,



Deputy General Manager
Priority Sector & Retail Credit