



North East Institute of Social Sciences  
and Research

One-Day Awareness Programme

“Financial Literacy for Students of Social work”

In collaboration with State Bank of India(SBI)

Sponsored by SBI,Regional  
Office

**28TH  
JANUARY  
2023**





## One-Day Awareness Programme on

### “Financial Literacy for Students of Social Work”

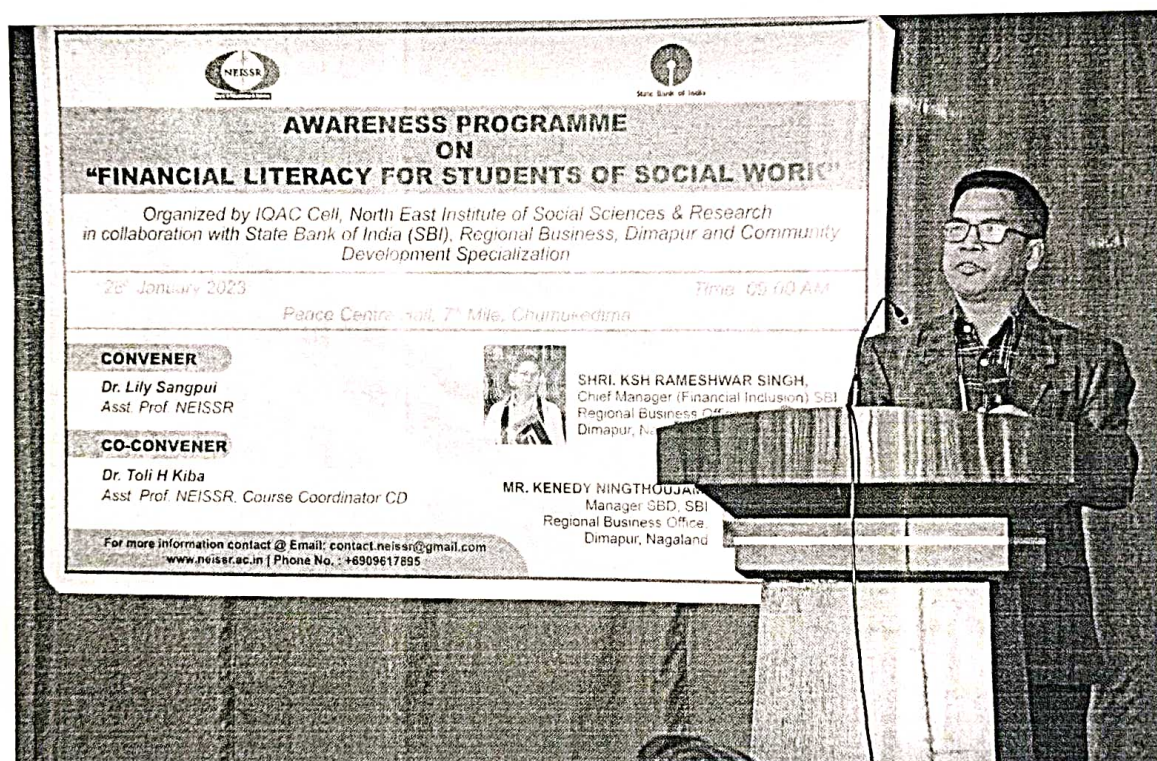
North East Institute of Social Sciences and Research (NEISSR), Chümoukedima in collaboration with State Bank of India (SBI), Regional Business Office, Dimapur conducted awareness programme on “Financial Literacy for Students of Social Work” on 28 January 2023. The programme was sponsored by SBI, Regional Business Office.



Shri. Ksh Rameshwar Singh, Chief Manager (Financial Inclusion) and Shri. Kenedy Ningthoujam, Manager SBD both from SBI, Regional Business Office Dimapur, Nagaland were resource persons. Shri. Rameshwar spoke on Financial Literacy for Youth and enhanced students on various social security schemes, as part of financial inclusion, implemented by the Government of India through linkages with Banks. He imparts what entails financial literacy which is beyond just having a bank account. The foremost aspect of financial literacy is developing habit of saving. He stresses that in the context of Northeast, saving habits is relatively poor and need to be inculcated at a very young age. Financial literacy is the ability to understand and effectively use the



various financial skills and develop financial discipline in life. A strong foundation of financial literacy can help support various life goals, for education, plan for retirement. He said as we moved past Covid 19, one thing it had taught us is the importance of financial stability let alone the need for greater saving skill. He concluded by explaining some of the social security schemes (SSS) such as Atal Pension Yojana (APY) a pension scheme designed for individual and targeted those who are mainly in unorganized sector. Pradhan Mantri Suraksha Bima Yojana (PMSBY), accident insurance scheme wherein a person can be insured by paying a premium of 20 rupees annually. Pradhan Mantri Murda Yojana (PMMY) for start-up business or those who are engaged in



**AWARENESS PROGRAMME ON "FINANCIAL LITERACY FOR STUDENTS OF SOCIAL WORK"**

Organized by IOAC Cell, North East Institute of Social Sciences & Research in collaboration with State Bank of India (SBI), Regional Business, Dimapur and Community Development Specialization

26<sup>th</sup> January 2023 Time: 09:00 AM  
Peace Centre, Hall, 7<sup>th</sup> Mile, Chumukedima

**CONVENER**  
Dr. Lily Sangpui  
Asst. Prof. NEISSR

**CO-CONVENER**  
Dr. Toli H Kiba  
Asst. Prof. NEISSR, Course Coordinator CD

SHRI. KSH RAMESHWAR SINGH,  
Chief Manager (Financial Inclusion) SBI  
Regional Business Office,  
Dimapur, Nagaland

MR. KENEDY NINGTHOUJAN  
Manager SBD, SBI  
Regional Business Office,  
Dimapur, Nagaland

For more information contact @ Email: [contact.neissr@gmail.com](mailto:contact.neissr@gmail.com)  
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small micro enterprise. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), life insurance scheme These social security schemes are not just pro poor but also pro youth as they can be avail by people who have reached above the age of 18.





Shri Kenedy Ningthoujam spoke on the importance of digital banking skills where we need to enhance one's digital banking skills as we are transitioning towards a digital world. He imparts functions and application of YONO app and YONO cash. He challenges students to explore on various digital apps available and informed how whatsapp can also be used as a financial tool. As bank has moved to core banking there is a need to update oneself as digital banking has already become universal and it is based on the Information Technology (IT). He also emphasized on how UPI payment works by linking phone number through whatsapp. He encouraged the students to start saving by exploring various areas where they can make financial investment. He further stated "start saving and have financial freedom at old age". He concluded by emphasizing to promote digital banking by practicing UPI transaction and avoid cash payment and to be financially literate to avoid scam as well as make others aware not just on financial aspect but to prevent people from getting scamed. The programme ended with a vote of thanks by Ms. Saziini Chache MSW 2<sup>nd</sup> semester students.





State Bank of India

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28<sup>th</sup> January 2023

Time: 09:00am

Peace Centre Hall, 7<sup>th</sup> Mile, Chumukedima

Convener: Dr. Lily Sangpui, Asst. Prof NEISSR

Co-Convener: Dr. Toli H Kiba ,

Asst. Prof. NEISSR, Course coordinator CD



**Shri. Ksh Rameshwar Singh,  
Chief Manager (Financial Inclusion) SBI,  
Regional Business Office,  
Dimapur, Nagaland**

**Mr. Kenedy Ningthoujam,  
Manager SBD, SBI,  
Regional Business Office,  
Dimapur, Nagaland**



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28<sup>th</sup> January 2023

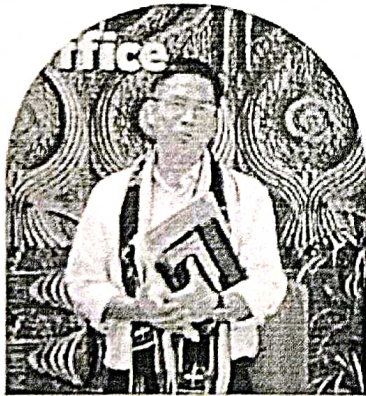
Time: 09:00am

Peace Centre Hall, 7<sup>th</sup> Mile, Chumukedima

Convener: Dr. Lily Sangpui, Asst. Prof NEISSR

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Asst. Prof. NEISSR, Course coordinator CD



**Shri. Ksh Rameshwar Singh,  
Chief Manager (Financial Inclusion) SBI,  
Regional Business Office,  
Dimapur, Nagaland**

**Mr. Kenedy Ningthoujam,  
Manager SBD, SBI,  
Regional Business Office,  
Dimapur, Nagaland**



For more information contact@ Email: [contact.neissr@gmail](mailto:contact.neissr@gmail)  
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**Awareness Programme**  
**on**  
**Financial Literacy for Students of Social Work**

Organized by

IQAC Cell, NEISSR, SBI (RBO), Dimapur and Community Development Specialization students

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Date: 28<sup>th</sup> January, 2023  
Time: 9:00 am

Venue: Peace Centre Hall, NEISSR.

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**Order of the Programme**

Moderators: Ms. Liyongbi & Mr. H Nyemnyei Phom

- |          |                               |  |
|----------|-------------------------------|--|
| 9:00 am  | Invocation                    | : Ms. Hantsula Yimchungru,<br>BSW II <sup>nd</sup> Semester.   |
| 9:10 am  | Welcome Address               | :  |
| 9:20 am  | Introduction and Felicitation | : Dr. Toli H Kiba, Asst. Professor.  |
| 9:30 am  | Financial Literacy for Youth  | : Shri Ksh Rameshwar Singh,<br>Chief Manager (Financial Inclusion)<br>SBI Regional Business Office, Dimapur. |
| 10:30 am | Digital Banking Skill         | : Shri Kenedy Ningthoujam<br>Manager, SBD<br>SBI Regional Business Office, Dimapur.                          |
| 11:30 am | Vote of Thanks                | : Ms. Saziini Chache, MSW II <sup>nd</sup> Semester.   |



# NORTH EAST INSTITUTE OF SOCIAL SCIENCES & RESEARCH

Affiliated to Nagaland University & Managed by Diocese of Kohima

NEISSR, 7<sup>th</sup> Mile, Chümoukedima, Nagaland, India, 797103

Email: [contact.neissr@gmail.com](mailto:contact.neissr@gmail.com), website: [www.neissr.ac.in](http://www.neissr.ac.in)

Name of the program: Financial literacy for the youth

Venue: NEISSR Hall. Date: 28/02/23

Sl. No	Name	Designation	Contact No	Signature
1.	Zhovino Kechii	Student (MSW-IV)	7630918954	Zhovino
2	A Angap Konyak	Student (MSW-IV)	9612968108	Angap
3	Lungkemiakle	Student (MSW-IV)	8974532385	Kemiakle
4.	Inangsa Cerai	student (MSW-IV)	9366537860	Inangsa
5.	S. Limkwungba	"	7005788751	
6.	Ejekrandem	"	8414094172	Ejekrandem
7	Ribala S. Anon	"	8787451460	Ribala
8	SUSHOKA	"	9378130435	
9	Nonenle Kath	"	9615005068	N. Kath
10	Rovikhocho Picho	"	9077595534	Rovikhocho
11.	Hika Awemi	"	9615294971	
12.	Daiquang Riamei	"	9089306707	Riamei
13.	Z. Azhatoli Jimo	MSW II	8837383373	Azhatoli
14.	Jacinta Patton	MSW II	7005818541	Jacinta Patton
15.	Zhionoka	MSW IV	8732890505	
16	Kivi Yeftho	MSW II	6009179055	Kivi Yeftho
17	Sese. T. Sumi	msw II	7628931043	
18	Vinika - V. Ayemi	MSW II	9366961650	Vinika
19	Kilitoli. Yeftho	MSW - II	8131088296	Kilitoli
20	Bonotoli T. Asumi	MSW - II	8259977627	Bonotoli
21	Livika	MSW - II	9366202371	Livika
22	Kiviti. Achumi	MSW - II	9366660348	Kiviti
23.	PHONGNGAM. PHOM	Bsw - II	9366265645	Phongngam



Sl. No	Name	Designation	Contact No	Signature
24.	Yajemtsungang	MSW- II	8837241168	Yajem
25	Apollo JOSHO	MSW- 2 <sup>nd</sup> sem	8787394005	
26.	Baongamling Dangma	MSW II Sem	9862185732	
27.	Veneli Kullao	MSW II Sem	8259833952	Veneli
28	Jongtin S meyo	MSW II sem	9862320829	Jongtin
29	Khnietsseinvo Mary	MSW II sem	9362355432	khnietsseinvo
30	Kekhueneinuo Sacki	MSW II Sem	8119961354	Kekhueneinuo
31	Vimayienu Jiswenta	MSW II Sem	7085230490	Vimayienu
32	Limeka P Wotka	MSW II Sem	9774653665	Limeka
33	C Kongden	MSW IV Sem	9383195390	C Kongden
34	M. Yungnyu. Phom	MSW IV sem	8787742769	Yungnyu
35	Gracy	MSW IV Sem	7085160547	Gracy
36	Guanyale	MSW IV Sem	9612833299	Guanyale
37	Imkonghenla	MSW IV Sem	9612238946	Imkonghenla
38.	Teuvimong T Tekkie	MSW IV Sem	6009807686	
39.	Suhutli.K. Achumi	"	8787845423	Suhutli.K. Achumi
40	Jemini.L. Jakha	"	8730073774	Jemini
41	Ililo. SWu	"	9366692351	Ililo
42	Opangrenla	"	9863469917	Opangrenla
43	Amongla . R	"	7005036808	Amongla
44	Gracy Rolnu	"	9774877833	Gracy
45	Viuoyonuo Jhatsa	MSW II Sem	7640830768	Viuoyonuo
46	Kenile-u chivstimo	"	6009194003	Kenile
47	Y. Kiukhimelhe Tiklio	"	6009182312	
48	Rouikhoukha Nakliwa	BSW TI	8787645237	
49	Rekohila Sanglam	MSW II Sem	9366778535	Rekohila
50	Vitsala S. Sanglam	"	8837299042	Vitsala
51	Ali Wangrao	BSW- II	6009964741	Ali Wangrao
52	Ayuyhvn KENT	MSW- II	6009568228	



Sl. No	Name	Designation	Contact No	Signature
52	GEZACHU	MSW - II	7005259076	
53	ZUBENI	MSW - II	9366853213	
54	TUNA TO SUMI	MSW - II	7629013635	
55	Abel. Z. Choppy	MSW - II	8787865520	Abel.
56	Nokito T. Achuari	MSW - II	9862786540	
57	Ethuelso Naro	MSW - II	7005130363	Ethuelso
58	Kursang	MSW - II	878772864	Man
59	Rentlung	MSW II	8731971477	Gyufkhai
60	Omenponi Kikon	MSW II	8131876715	
61	Khoreli Kori	MSW II	8799526967	Khoreli
62	Anthony Mao	MSW II	9366232632	Antho
63	Sophia Yimcheung	MSW II	8014112664	Sophia
64	Kossam Laaba A KONYAK	MSW II	7085172879	Kossam
65	TOILIH KONYAK	MSW II	7085928270	Yojing.
66	TOIJEN YAZING	MSW II	7005137527	
67	Florence Y Sangtam	MSW II	8974760777	Florence
68	Shangtsala T. Sangtam	MSW II	7085474771	
69	Kheibo Kiaripi	MSW II	8787377834	Kheibo
70	Jaya C Sangoma	MSW II	9365080952	Sangma
71	Princy Luksa	MSW II	8669054346	
72	P. Etumbo Huntsoe	MSW II	8132862707	Etumbo
73	Konthunglo Z. Lotha	MSW II	9863714076	Konthunglo
74	Machin K. Minnyred	BSW II	9362588794	
75	Lydia. P. Ezung	BSW II	8732861289	Lydia
76	Khonthunglo Hering	BSW II	9126219867	Khonth.
77	Orungthoni Tunga	BSW II	9077201266	Orungf.
78	Ng. Sonkwane Lushu	BSW II	7085654420	
79	Mercy Shimitan K.	MSW II	9395761195	
80	Kiriisiti Venuh	MSW II	9383313078	Kiri



Sl. No	Name	Designation	Contact No	Signature
81	Hoamniu. K	MSW II	9612874151	<i>Hoamniu</i>
82	Hombula y. yimchun	M.S.W II	7005265535	<i>Hombula</i>
83	Mhachamo J. Ouyg	M.S.W II	9862911886	<i>Mhachamo</i>
84	Rhasou	BSW II	9863116395	Rhasou
85	Kholi	BSW II	6009276981	Kholi
86	James Phanungku	MSW II	8787663564	<i>James</i>
87	Thungkoma Yantaa	MSW-II	6009363976	<i>Thungkoma</i>
88	Vikala S Sangtam	"	8837299042	<i>Vikala</i>
89	Rekohlela Sangtam	"	9366778535	<i>Rekohlela</i>
90	Kewitakla naklora	BSW II	8787645237	<i>Kewitakla</i>
91	Haiच्या माश	MSW II	6009530115	<i>Haiच्या</i>
92	Kjilobeni L. Ezung	MSW II	7005119069	<i>Kjilobeni</i>
93	Sajini Chache	MSW II	8415948915	<i>Sajini</i>
94	Lumbula Elizabeth A	MSW II	7628855831	<i>Lumbula</i>
95	Kohala S. Yimchun	MSW II	9077850985	<i>Kohala</i>
96	Tsulula. K	MSW II	7005966352	<i>Tsulula</i>
97	VIRHEZII POJI	MSW II	6909191040	<i>Virhezi</i>
98	Talimongla Kichu	MSW II	9077298683	<i>Talimongla</i>
99	Gni Shoke	MSW II	7629003690	<i>Gni</i>
100	Richard Konyak	MSW-II	9366918987	<i>Richard</i>
101	Kedvotocizo Seyie	MSW - II	6909864057	<i>Kedvotocizo</i>
102	Magdalena Sozen	BSW II	9387699136	<i>Magdalena</i>
103	Hemlata lakra	BSW II	7099345965	<i>Hemlata</i>
104	Hantula	BSW II	8258051531	<i>Hantula</i>
103	Tsukhari Florance	BSW II	8730802302	<i>Tsukhari</i>
104	Chiichuni	BSW II	9366995421	<i>Chiichuni</i>





## ATAL PENSION YOJANA (APY) - SUBSCRIBER REGISTRATION FORM (Administered by Pension Fund Regulatory and Development Authority)

To:  
The Branch Manager, \_\_\_\_\_ Bank \_\_\_\_\_ Branch

Dear Sir/Madam,

I hereby request that an APY account be opened in my name under NPS as per the particulars given below:  
\* Indicates mandatory fields. Please fill the form in English and BLOCK letters

**1. BANK DETAILS:**

Bank A/c Number*											
Bank Name*							Bank Branch*				

**2. PERSONAL DETAILS:**

Name of Applicant in full		Shri	Smt.	Kumari						
Full Name										
Date of Birth*					Age		Mobile No			
Email ID										
Married		Yes	No	If married, spouse name is mandatory. Spouse will be the default nominee under APY.						
Name of Spouse								Aadhaar		
Nominee's Name*								Aadhaar		
Nominee's Relationship with the subscriber										
Additional Details in case nominee is a Minor										
Date of Birth*										
Guardian's Name*										
Whether beneficiary of other statutory social security schemes				Yes	No					
Whether Income Tax Payer				Yes	No					

**3. PENSION DETAILS**

Periodicity of contribution (Please tick(v)) *	Monthly	Quarterly	Half Yearly			
Pension Amount (Please tick(v)) *	1000	2000	3000	4000	5000	
Contribution Amount (in Rs.) (To be filled by the Bank)						I hereby authorize the bank to debit my above mentioned bank account till the age of 60 for making payment under APY as applicable based on my age and the Pension Amount selected by me. If the transaction is delayed or not effected at all for insufficient balance, I would not hold the bank responsible. I also undertake to deposit the additional amount together with overdue interest thereon.

**Declaration & Authorization by all subscribers**

I meet the prescribed eligibility criteria for assistance under APY and I have read and understood the terms and conditions of the Scheme. I hereby agree to the same and declare that the information furnished by me is true and correct, to the best of my knowledge and belief. I undertake to immediately inform the bank of any change in the above information furnished by me. Further, I do not hold any Pre-existing account under APY. I understand that I shall be fully liable for submission of any false or incorrect information or documents. I have read/been explained and have understood the APY guidelines. I further agree to be bound by the terms and conditions of provision of services under the scheme as approved by PFRDA/Govt. of India.

\*Persons born before 1st June, 1975 are not eligible\*.

Date					Signature/Thumb Impression* of Subscriber (* LTI in case of male and RTI in case of female)				
Place									

**ACKNOWLEDGEMENT - SUBSCRIBER REGISTRATION FOR ATAL PENSION YOJANA (APY)  
(To be filled by the Bank)**

Name of the Subscriber:										
PRAN Number										
Guaranteed Pension Amount										
Periodicity of Contribution (Tick one)		M o n t h l y		Q u a r t e r l y		H a l f y e a r l y				
Monthly Contribution/ Quarterly Contribution/Halfyearly Amount under APY										
Name of the Bank										
Bank Branch:										
Receiving Officer's Name:										
Date of Receipt of Application:			Stamp and Signature of the Bank							



Sl. No.	Name	Roll No.	Course	Format of the Program	How relevant and helpful do you think it was for you?	With the knowledge that you have gained through this program, can you educate the community?	What were your key take away from this event?	Any additional comments regarding the sessions or overall agenda?
1	Kunusulu	49	MSW SEM II	Very Good	Relevant	Yes	Usefulness of Yono cash	It was fine
2	Rincy Luckose	77	MSW SEM II	Very Good	Relevant	Yes	Education Ions are available for the student	Plz keep up the timing.
3	Vine Domeh	25	BSW	Good	Relevant	Can't say	To know about things happening around us.	No
4	Bonotoli T Assumi	8	MSW SEM II	Good	Relevant	Yes	My key take away from this event is that we should know how important it is to have an bank account and how we should know how to secure our savings.	Maximum 3 hours is enough
5	Thungkomo Yanthan	85	MSW SEM II	Very Good	Relevant	Yes	Utilisation of money	Nil



6	Shaidaris Nongrem	22	BSW	Good	Relevant	Yes	Saving money is very important	The program is good
7	Saziini chache	80	MSW SEM II	Good	Relevant	Yes	The key that took away from this event is knowing many schemes which I'm not aware	My suggestion is that next time the resource persons can use PPT to show the process how to use.
8	Nokito T Achumi	67	MSW SEM II	Good	Relevant	Yes	Accessibility of Digital banking	Should have been better if the resource person was kind enough to open the bank account for the needy students
9	Vinika v ayemi	93	MSW SEM II	Good	Relevant	Yes	Importance of digital banking	Should have been better if the resource person prepared ppt
10	Aketo Aye	MSW004	MSW SEM II	Good	Not relevant	Can't say	Net banking.	Time management



11	James	31	MSW SEM II	Good	Relevant	Yes	Introduction of schemes were less, during Q&A answers given by them were not fully satisfied and it would have been better if divided into 2 sessions so that questions can be asked accordingly.
12	Rekohila Sangtam	73	MSW SEM II	Good	Relevant	Can't say	Importance of having life insurance and Digital financing Loans for entrepreneur and savings account
13	Tsukhari Florance	BSW024	BSW	Very Good	Relevant	Yes	1. About the awareness that i need in matters of financial literacy. 2. How there are various schemes which can be helpful to an individual. 3. About the benefits from the YONO SBI app. Throughout the sessions the active knowledge spoken from the resource persons were a great gain to all.



14	Rhasou	18	BSW	Good	Relevant	Yes	Uses of yono app	Great
15	Mhachamo jovung	64	MSW SEM II	Very Good	Relevant	Can't say	Insurance policy, investment	Non
16	jacintapattton	30	MSW SEM II	Good	Relevant	Yes	Yono app is very useful for our day to day life	No
17	Tsulula K	22MSW089	MSW SEM II	Very Good	Relevant	Yes	We can withdraw money through Yono Cash	It was awesome.
18	Nonenle Kath	21 MSW37	MSW SEM IV	Good	Relevant	Yes	Educational loans	Time Management
19	Thejangulie Ciesotsu	21msw46	MSW SEM IV	Good	Relevant	Yes	Learnt more about financial literacy	No suggestion
20	L Imkongtula	21msw27	MSW SEM IV	Good	Relevant	Yes	Learnt more on SBI functions	No addition
21	Savirhu Domeh	21	BSW	Good	Not relevant	No	Learn various activities about scheme	The overall program was good
22	Konthunglo Z Lotha	22MSW046	MSW SEM II	Good	Relevant	Can't say	Insurance policy	None



23	Ng. Souhvane Lishe	14	BSW	Good	Relevant	Can't say	To make this world a digital world it has to start from oneself . We have have the knowledge of all the digital, banking and investment as a social worker
24	Amongla R	21 msw 03	MSW SEM IV	Very Good	Relevant	Yes	Different scheme and Yono app
25	Lumtsula Elizabeth A	22MSW058	MSW SEM II	Good	Relevant	Yes	Yono cash and investment (NPS)
26	Archana Minz	22MSW006	MSW SEM II	Very Good	Relevant	Can't say	This event was very productive and helpful
27	Jongtin s meyo	22MSW034	MSW SEM II	Good	Relevant	Can't say	This event was very productive and helpful which give us more concept in a positive way .
28	Machin K winnyfred	10	BSW	Good	Relevant	Yes	Got to know abt yono app
							No
							It was good
							.....
							Good



29	Kholi	5	BSW	Good	Relevant	Yes	I learn new things which i never knew before and it help me how to invest the money by today onwards.	No suggestion
30	Mercy	63	MSW SEM II	Good	Relevant	Can't say	Importants of yono app	Nothing
31	Liyongbi	29	MSW SEM IV	Good	Relevant	Yes	Key take away through the programe was gaining knowledge on digital banking	No
32	Khovilohe	41	MSW SEM II	Good	Relevant	Can't say	.	.