

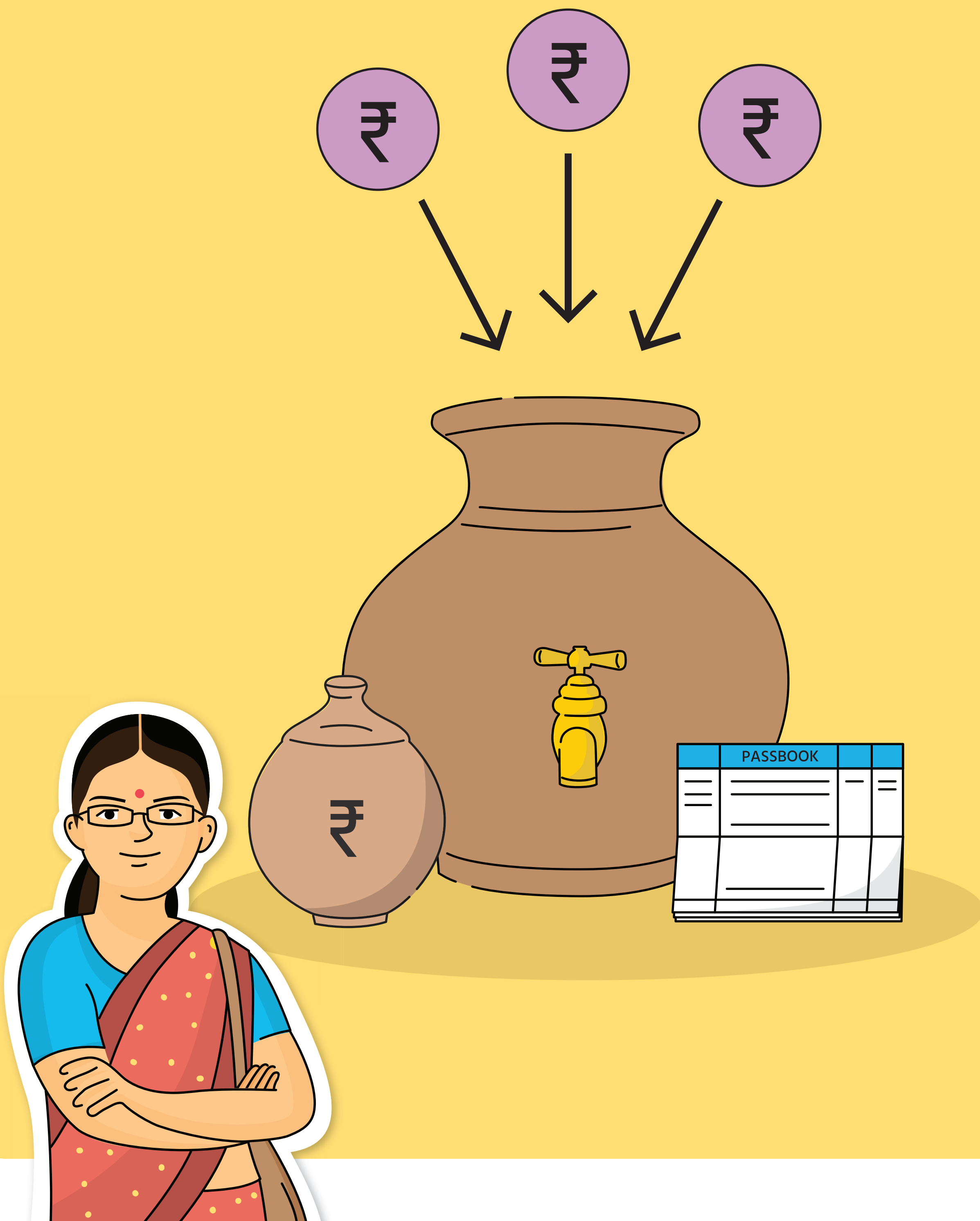
Pragati Didi's Tips

Financial Prosperity for
Sanitation Workers



MODULE 1

Understanding the Language of Money



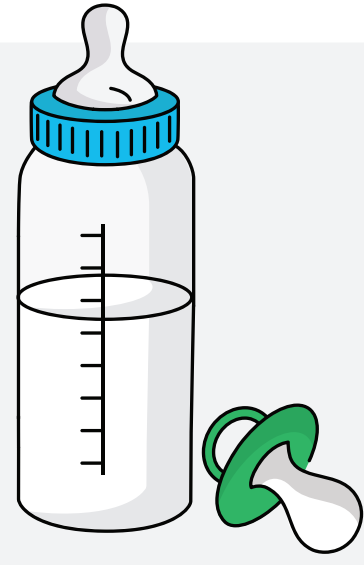
The Family



Life Events and Expenses



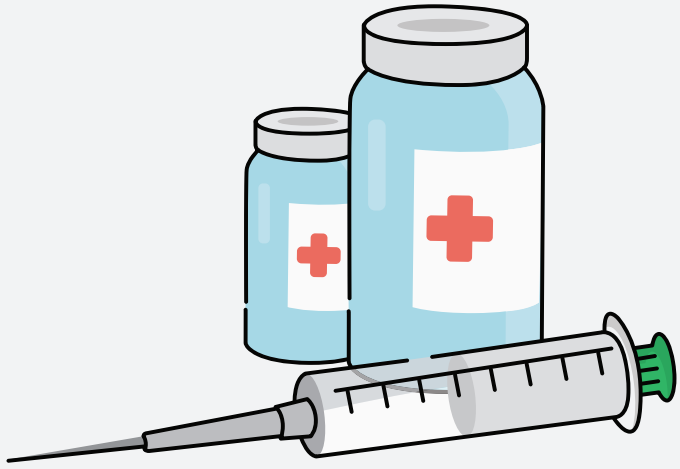
Marriage



Child Birth



Education



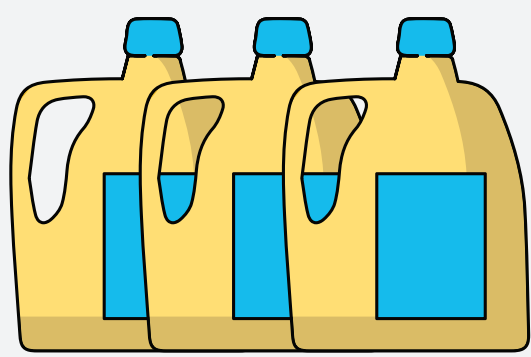
Medicine



Clothing



Festivals



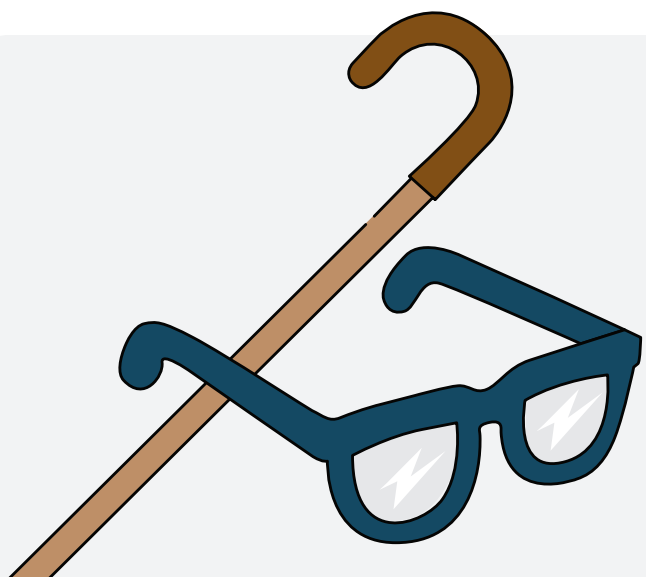
Business Investment



Buying a House



Asset



Old Age

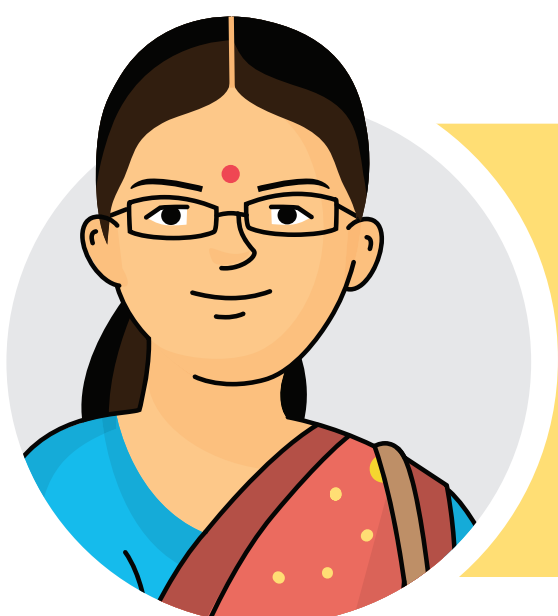
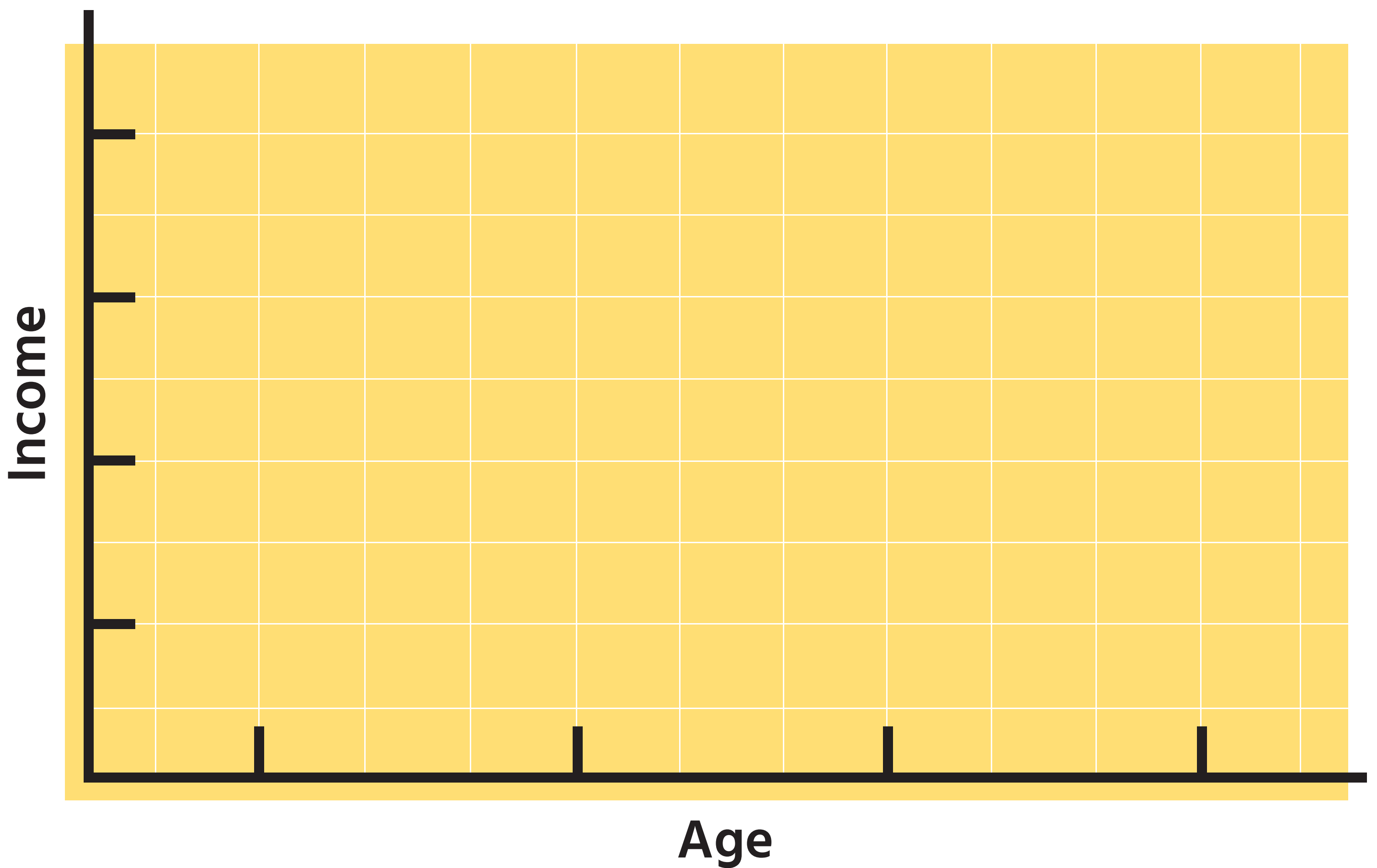
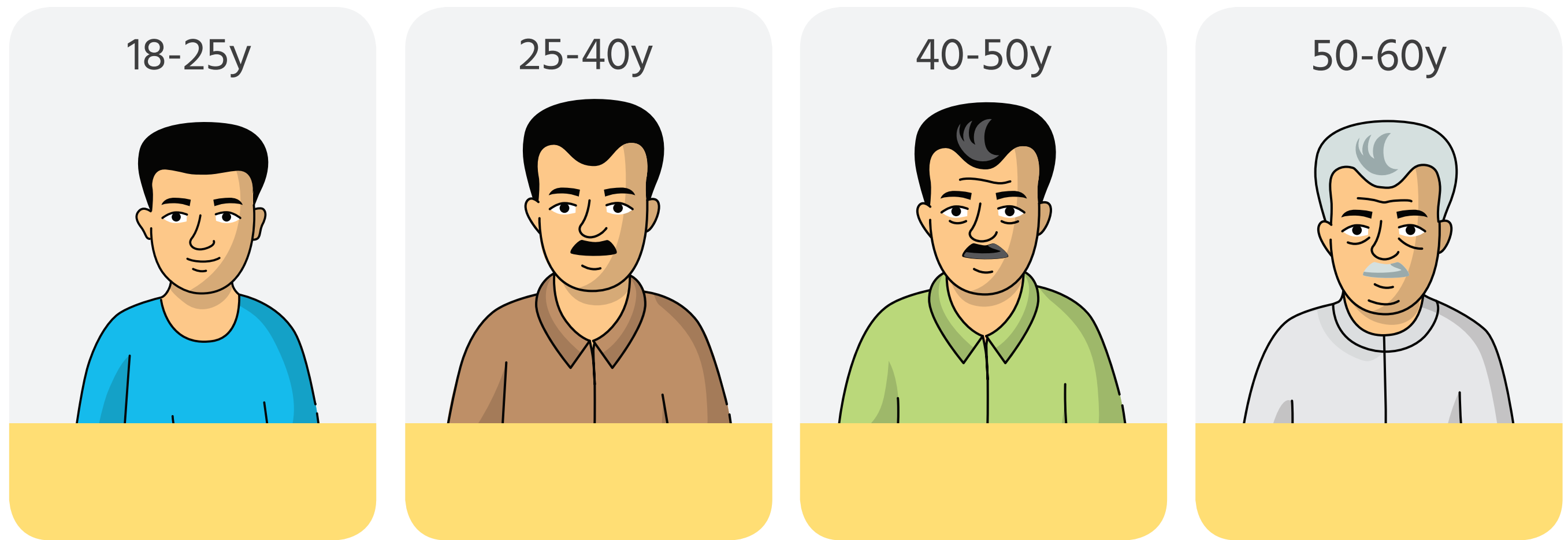


House Repair



Death

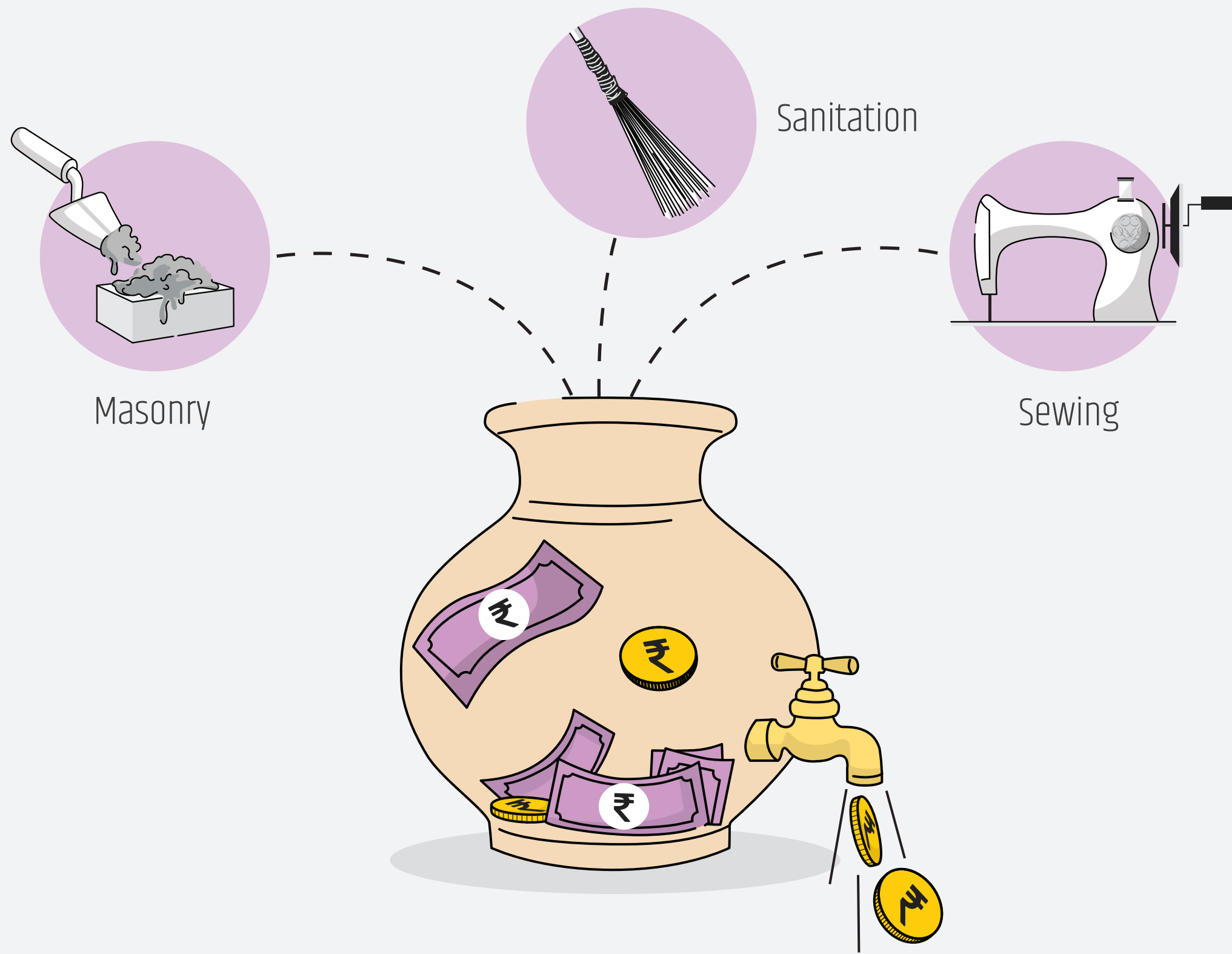
Income at Various Ages



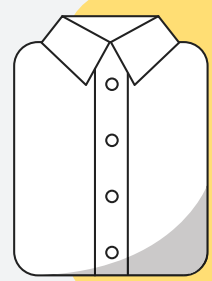
Plan Your Money for Life

4

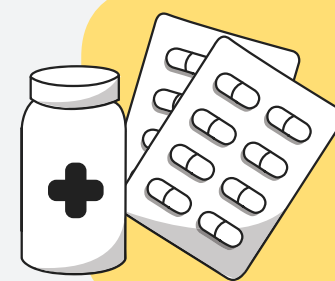
Cash Flow



Grocery Items



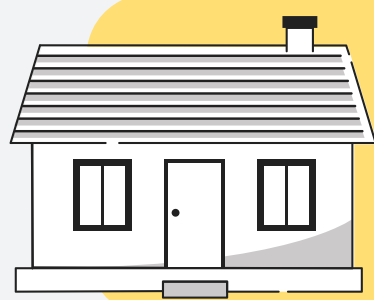
Clothing



Medicine



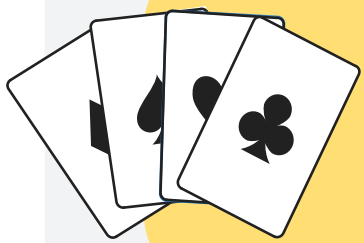
Savings



House Rent



Electricity



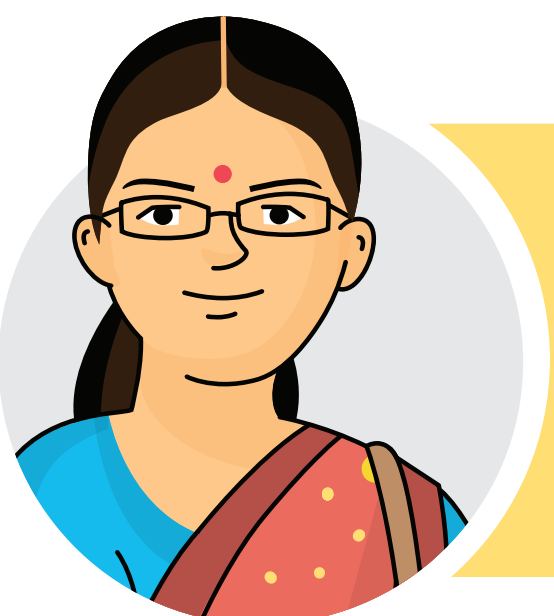
Gambling



Alcohol



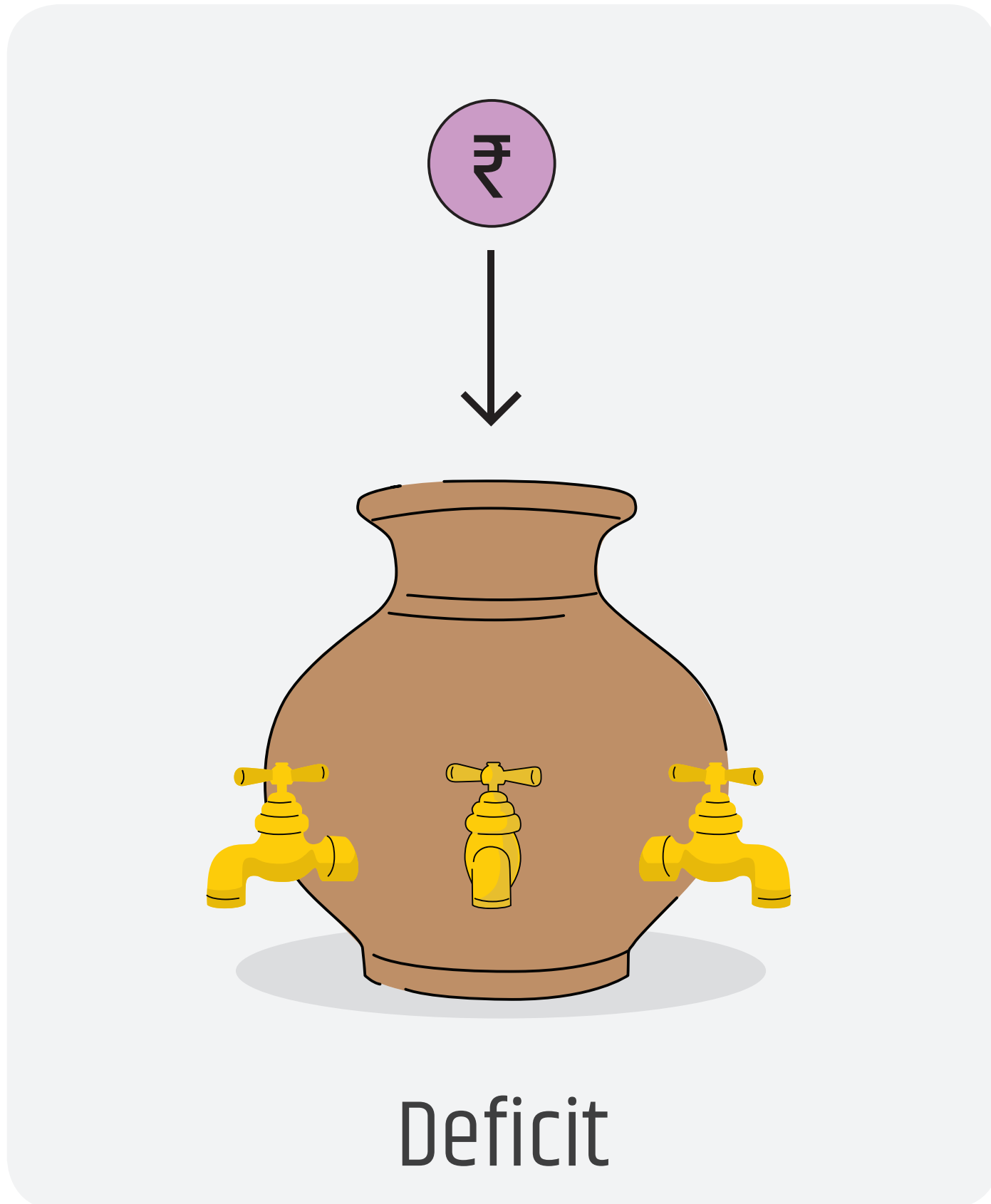
Education



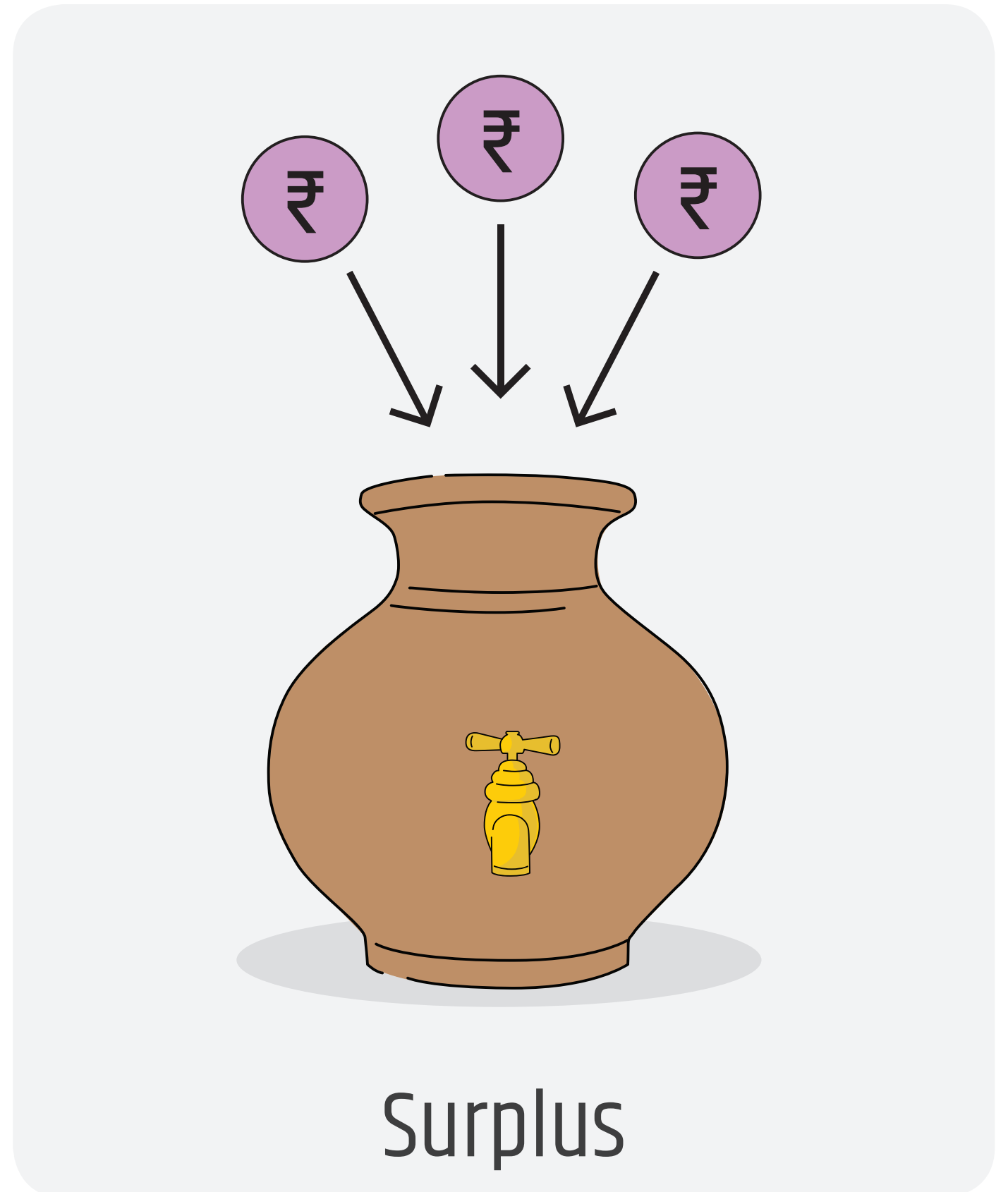
Do We Earn More or Less
Than We Spend ?

Better Cash Flow

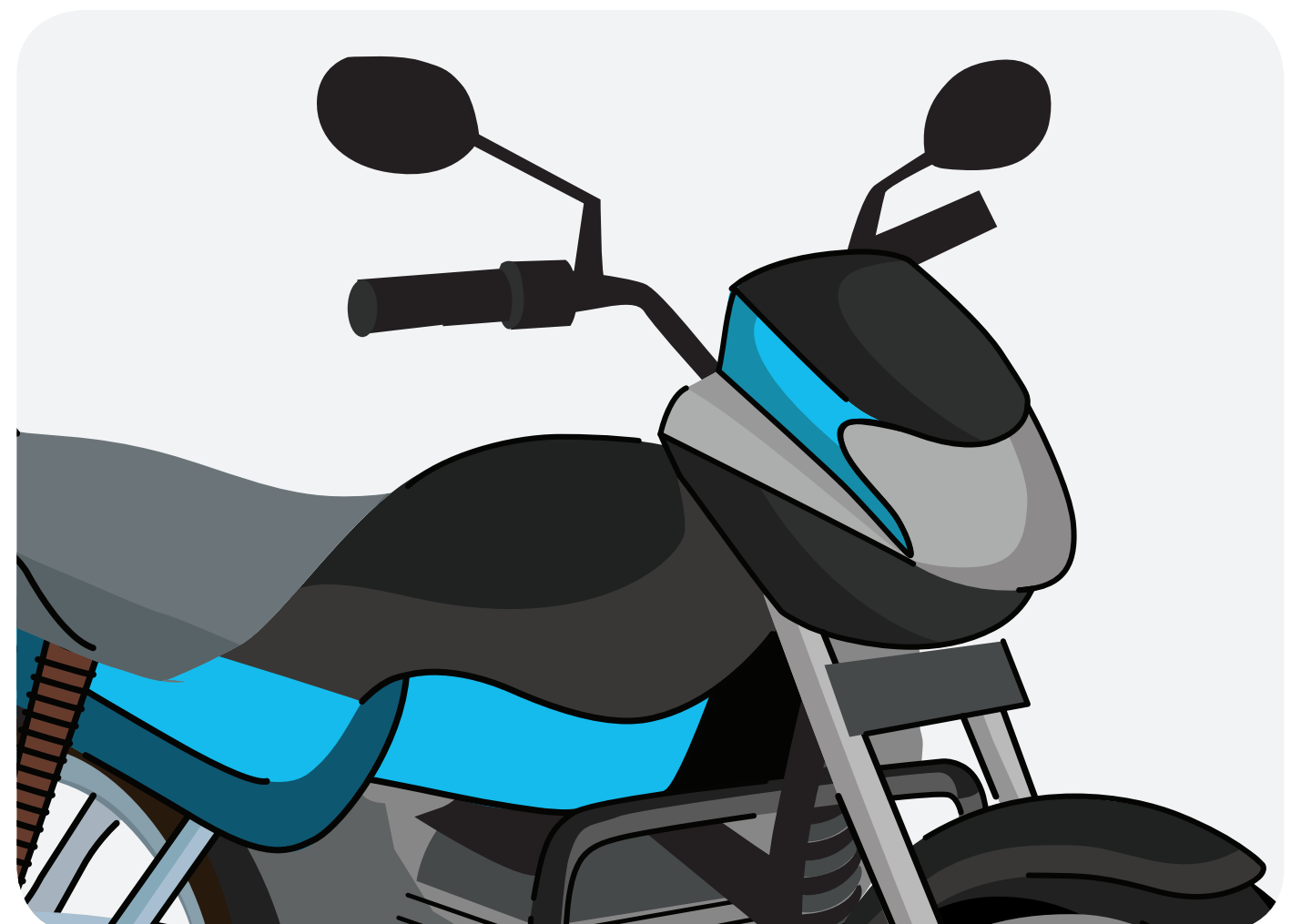
Less Income More Expenses



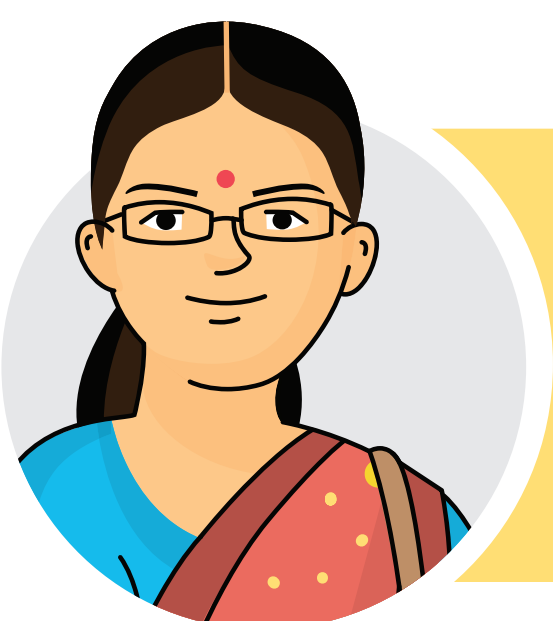
More Income Less Expenses



Selling Jewellery to Meet Expenses

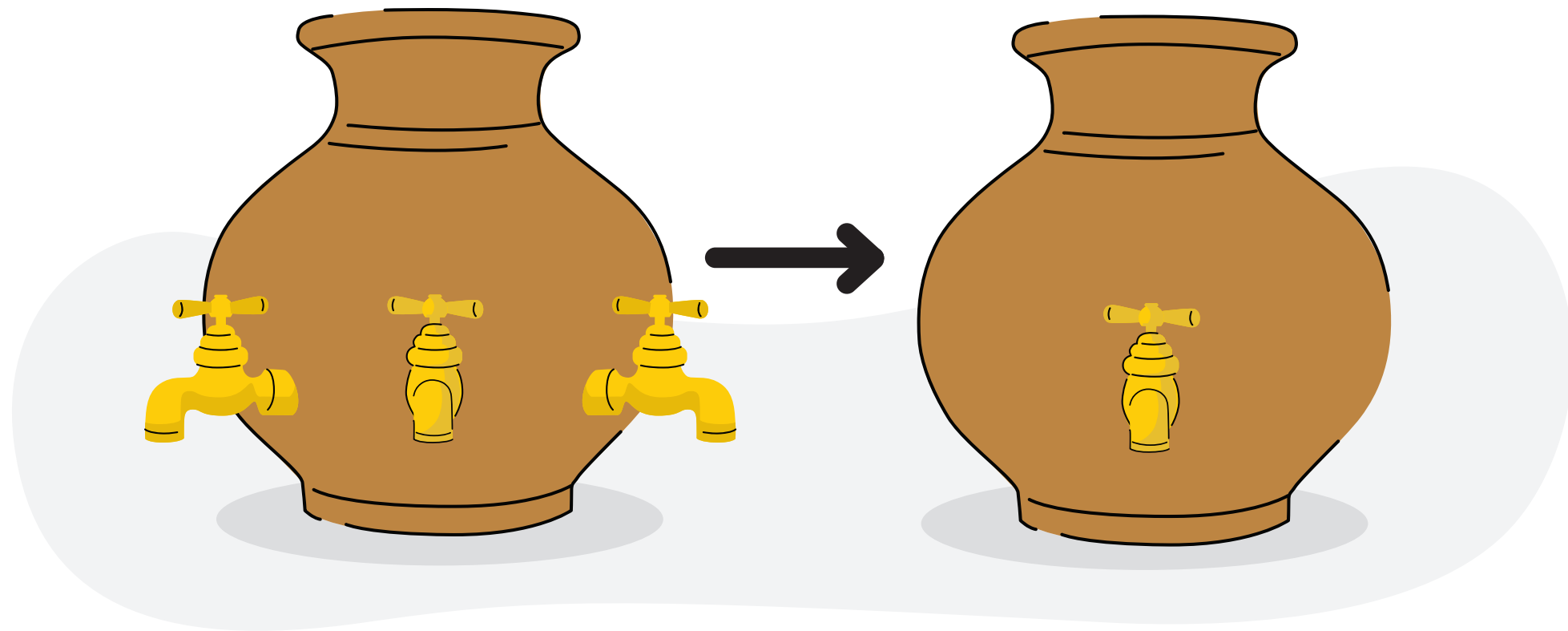


Buying a New Motorcycle from Savings

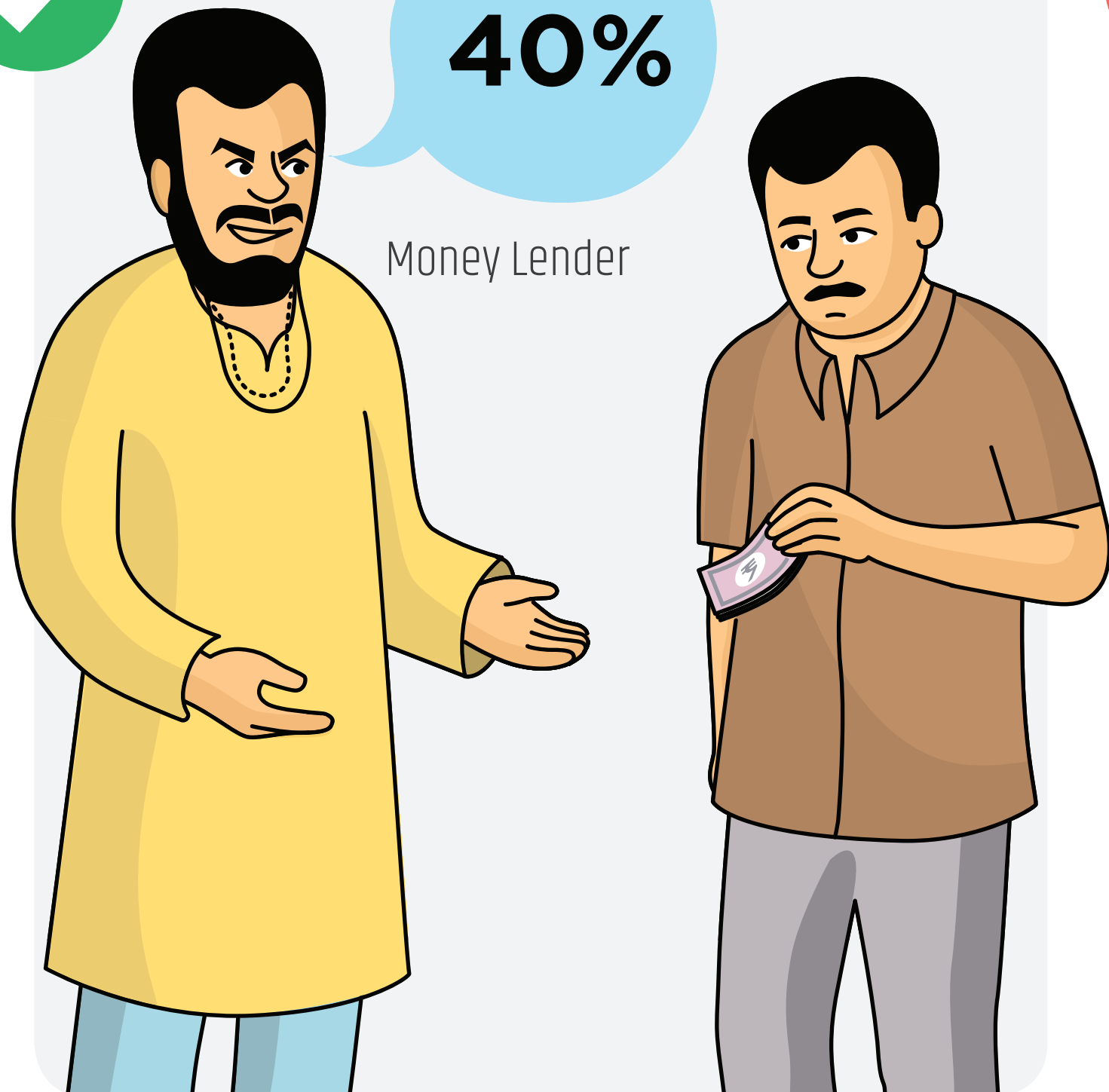


We Should Live Within
Our Means

Reduce Expenses

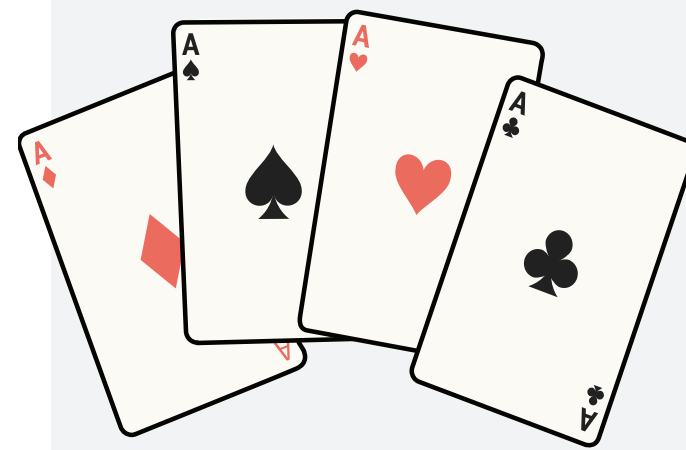


Repay High Interest Debts First



Money Lender

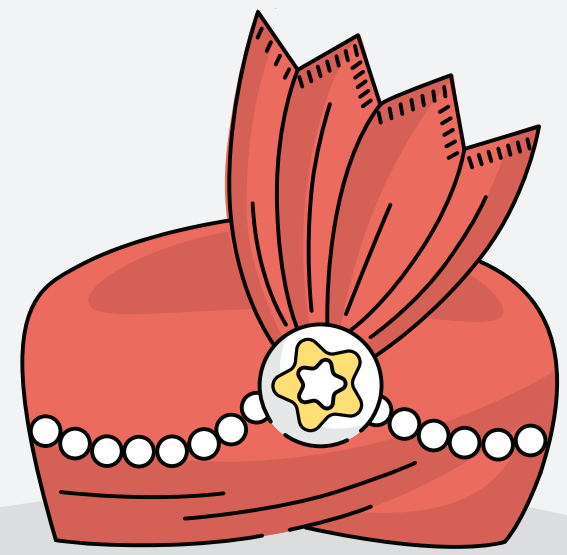
40%



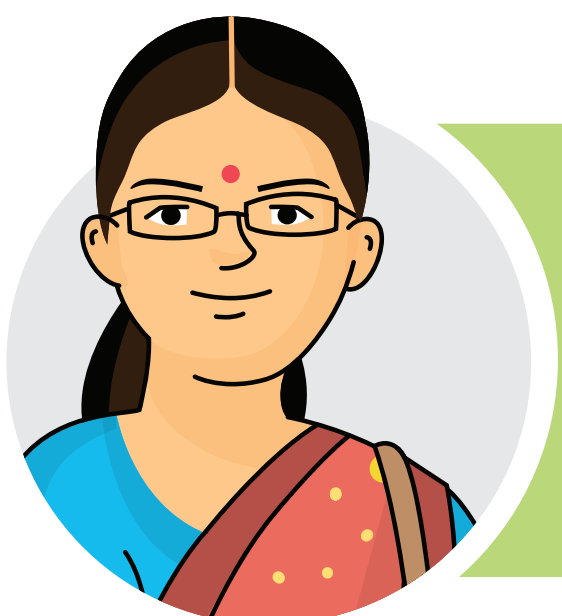
Gambling



Alcohol & Tobacco

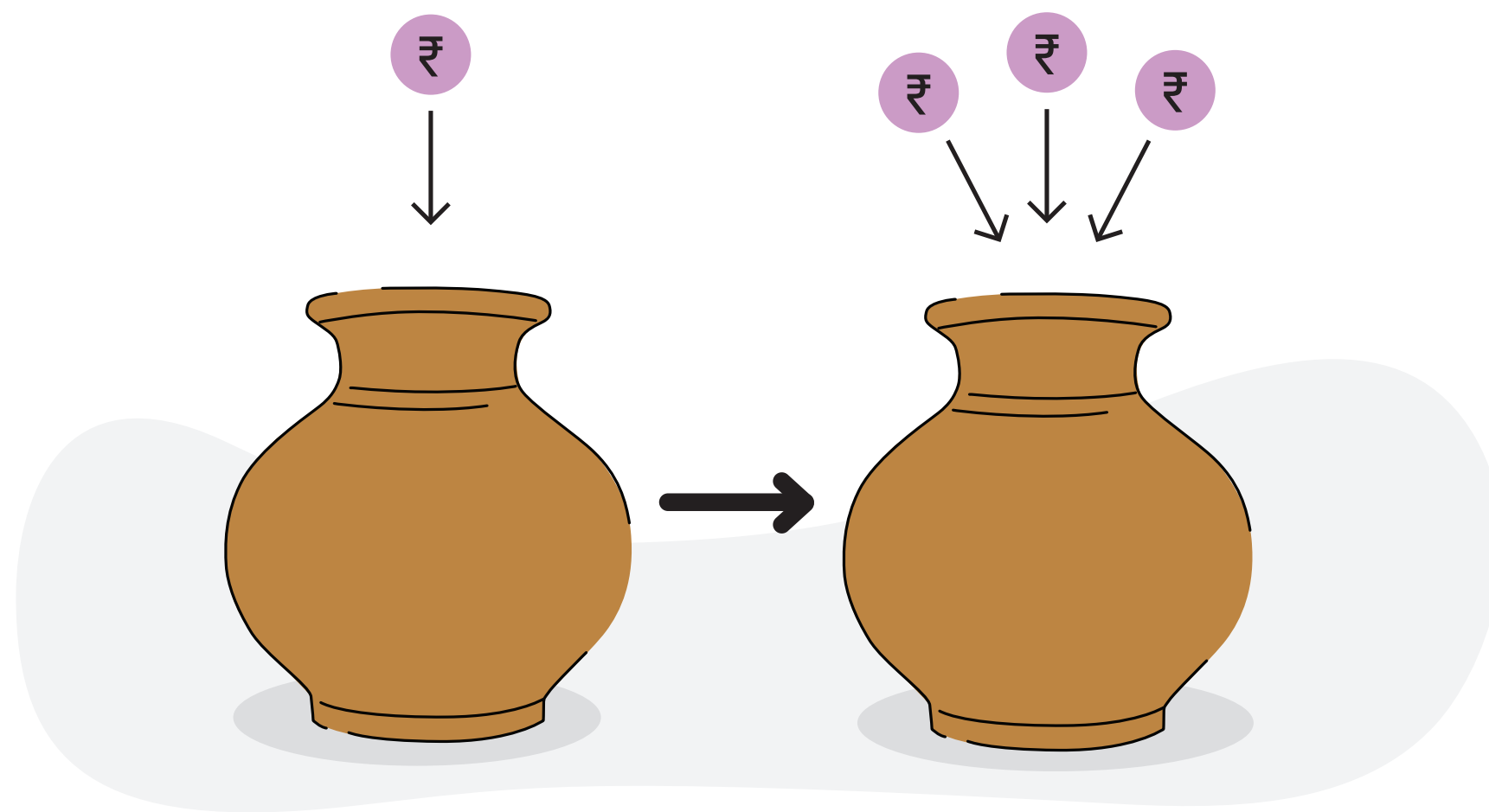


Social Functions



Avoid Unnecessary Expenses

Increase Income



Upgrade Existing Professional Skills

Trained and Certified Sanitation Worker

Mechanised Cleaning

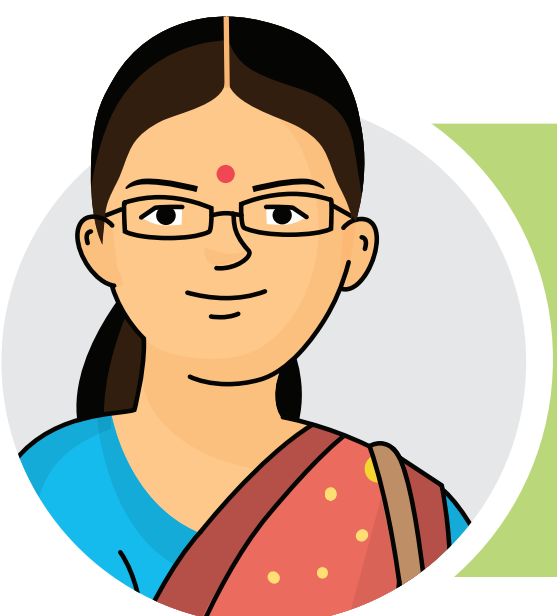
Vacuum Truck Operator

Learn New Skills in Other Profession

Sewing

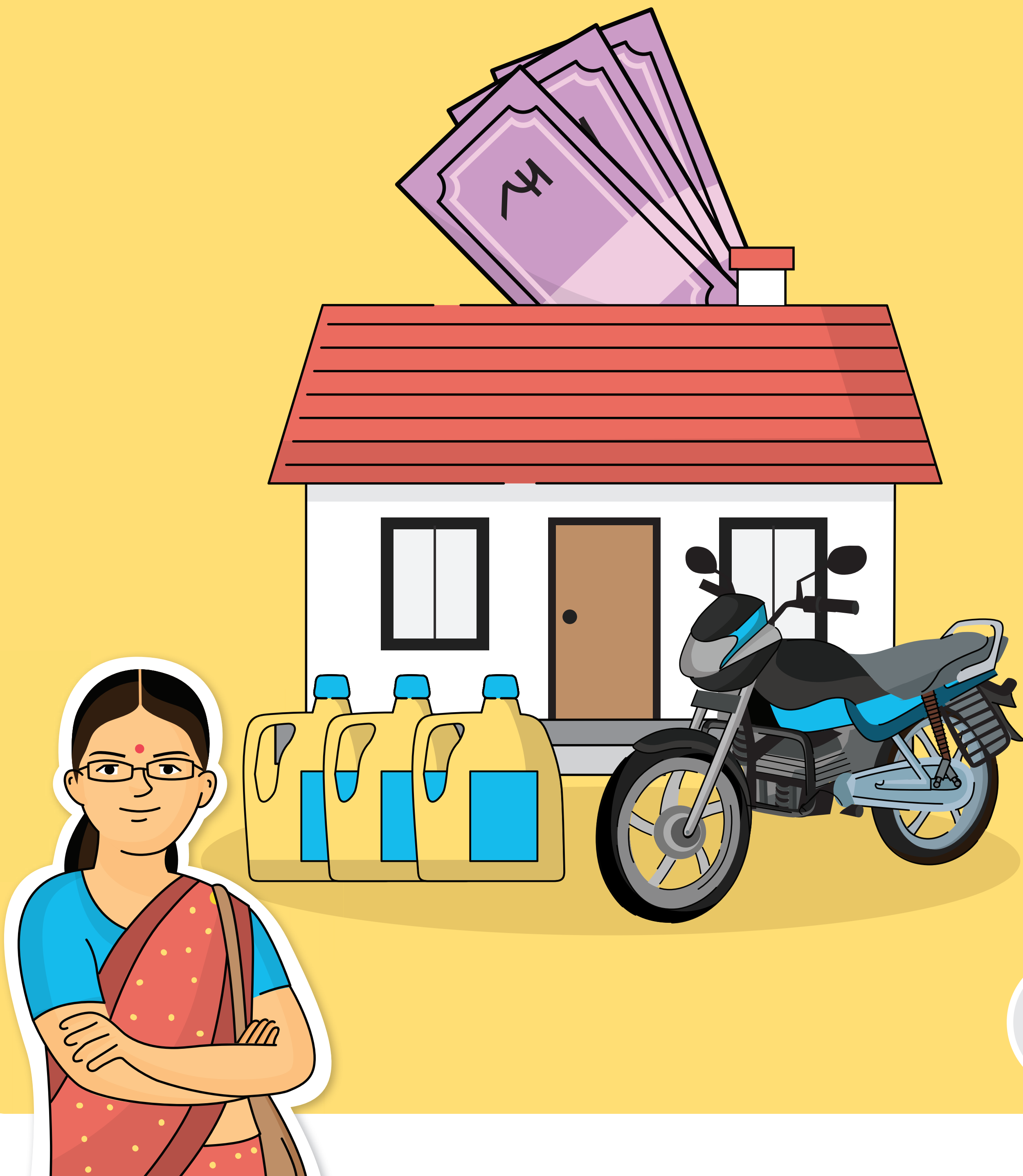
Masonry

Mobile Repair



MODULE 2

Towards Prosperity: A Life of My Dreams

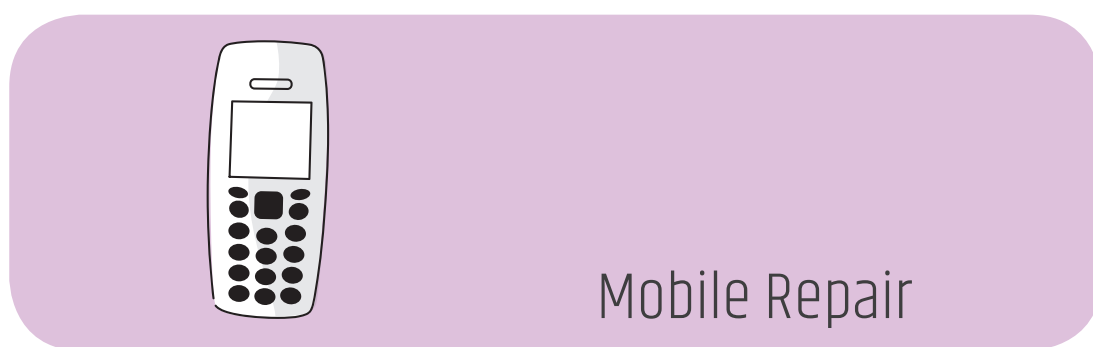
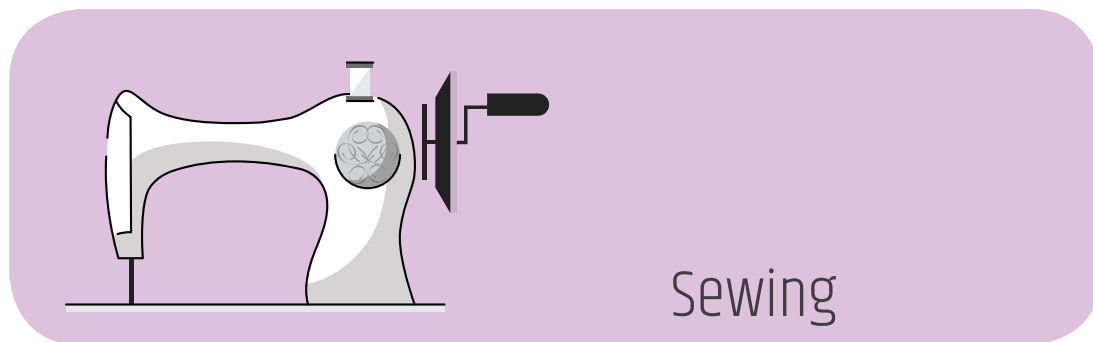


How to Reach Financial Goals ?

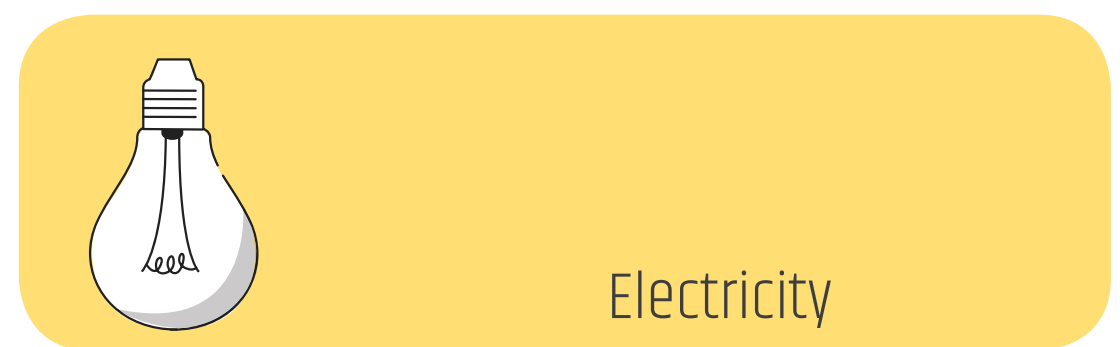
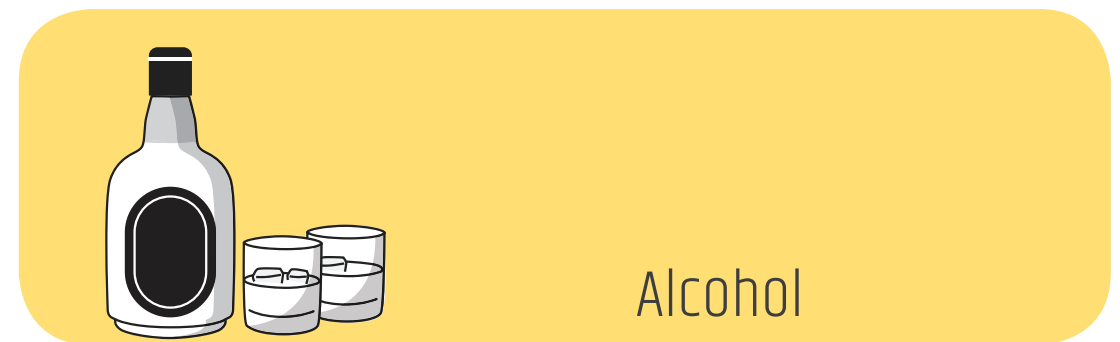


Maintain Monthly Budget

INCOME



EXPENSES



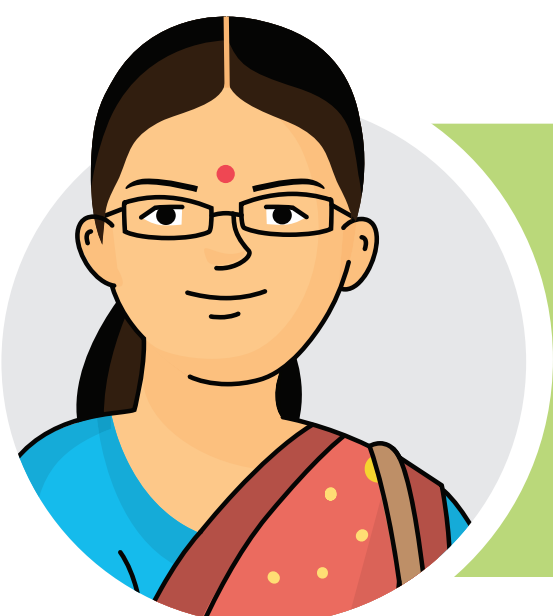
INCOME

EXPENSES

SURPLUS

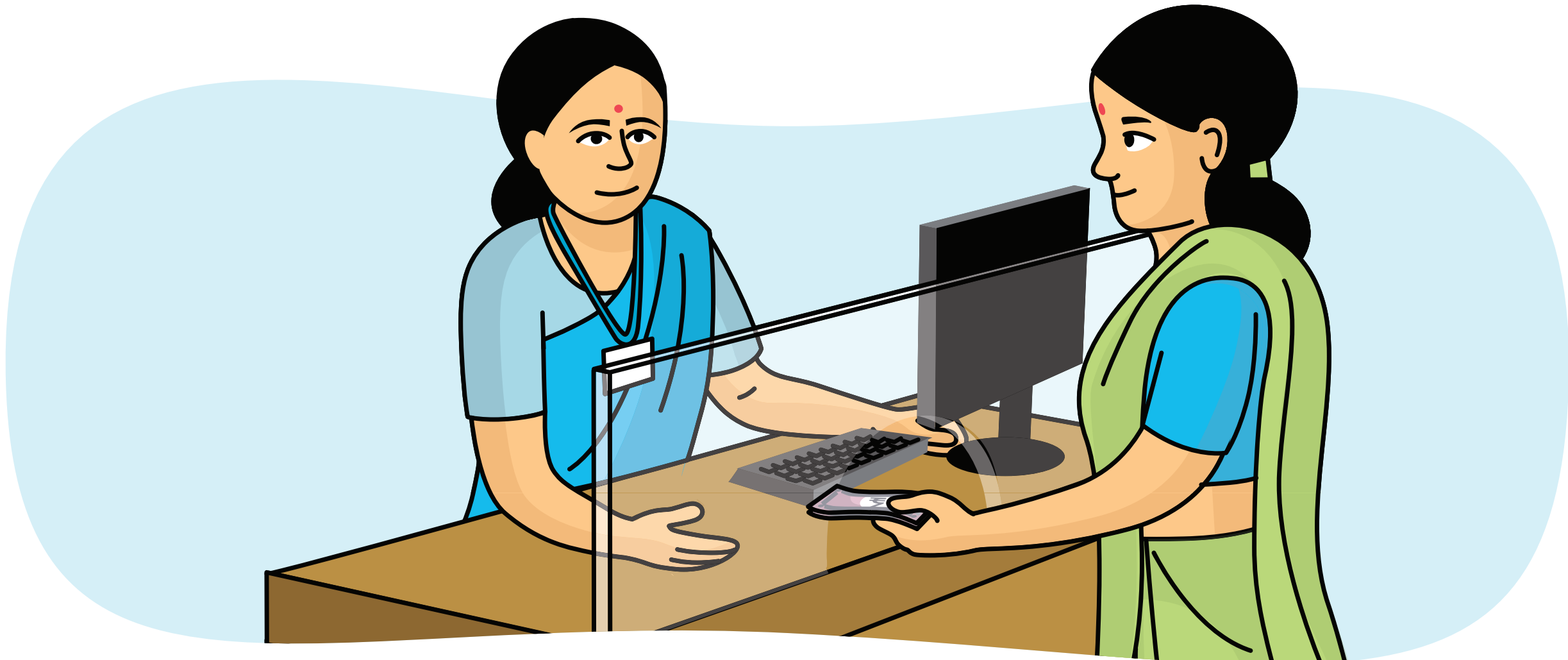
-

=



Maintain
Financial Diary

Invest Your Savings



₹ 10 per day

SAVE

₹ 3000 per year

SAVE

INVEST

6.5%

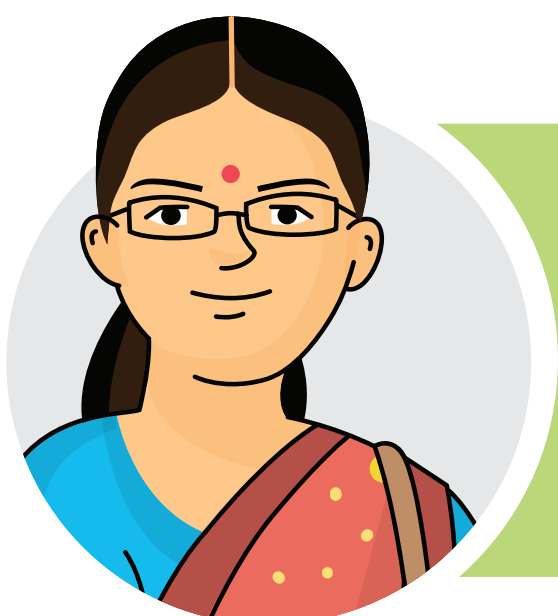
1 year

₹ 3,195

5 years

₹ 18,191

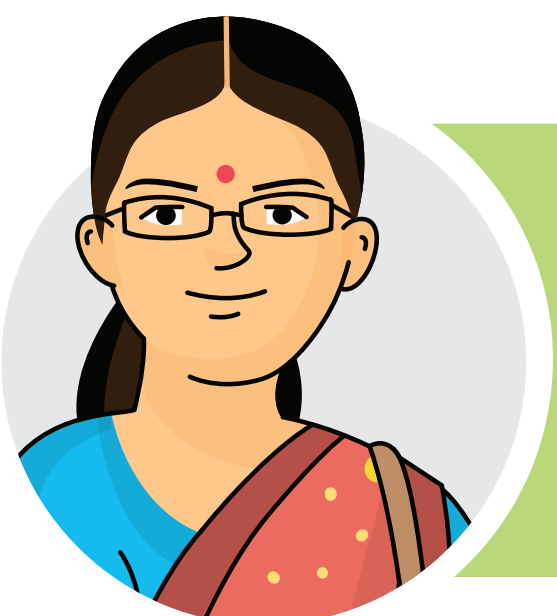
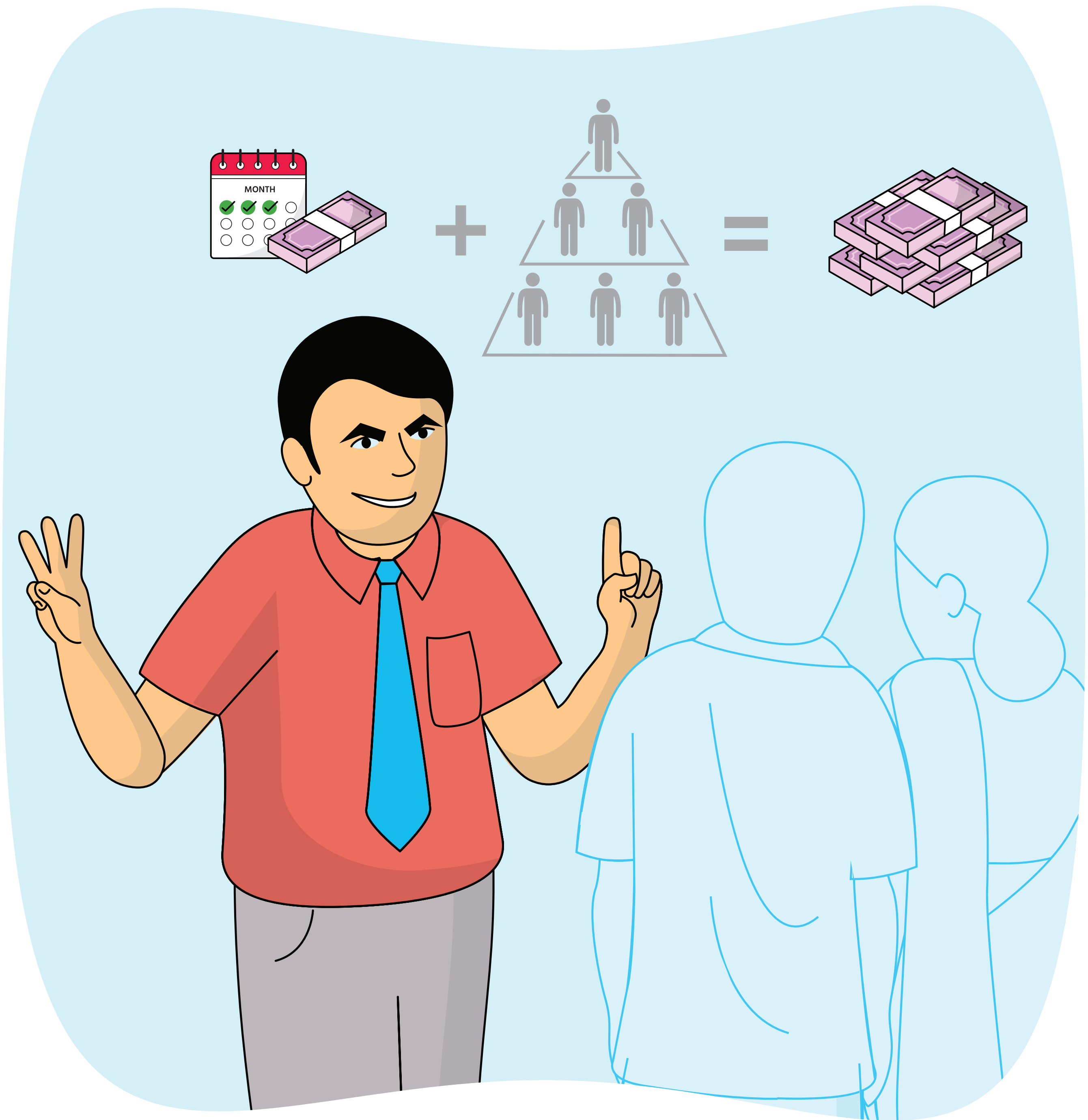
INVEST



A. Save Regularly
B. Grow Your Money

12

Invest in Safe Deposits



Beware of Ponzi Schemes

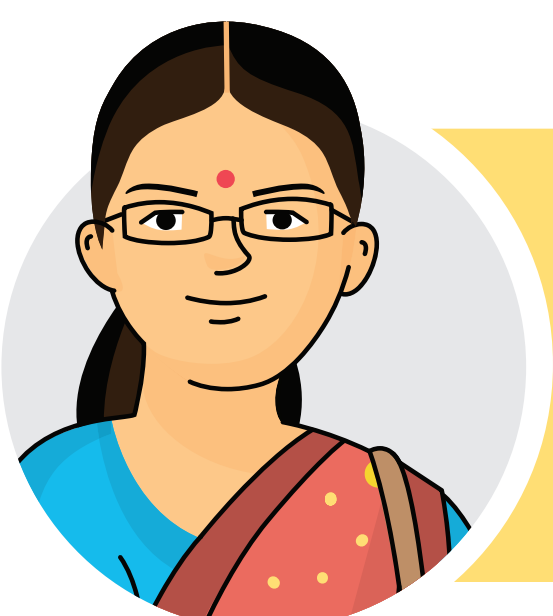
Reaching Our Financial Goals

Short Term

Goal	Time	Amount	Save		
			year	month	day

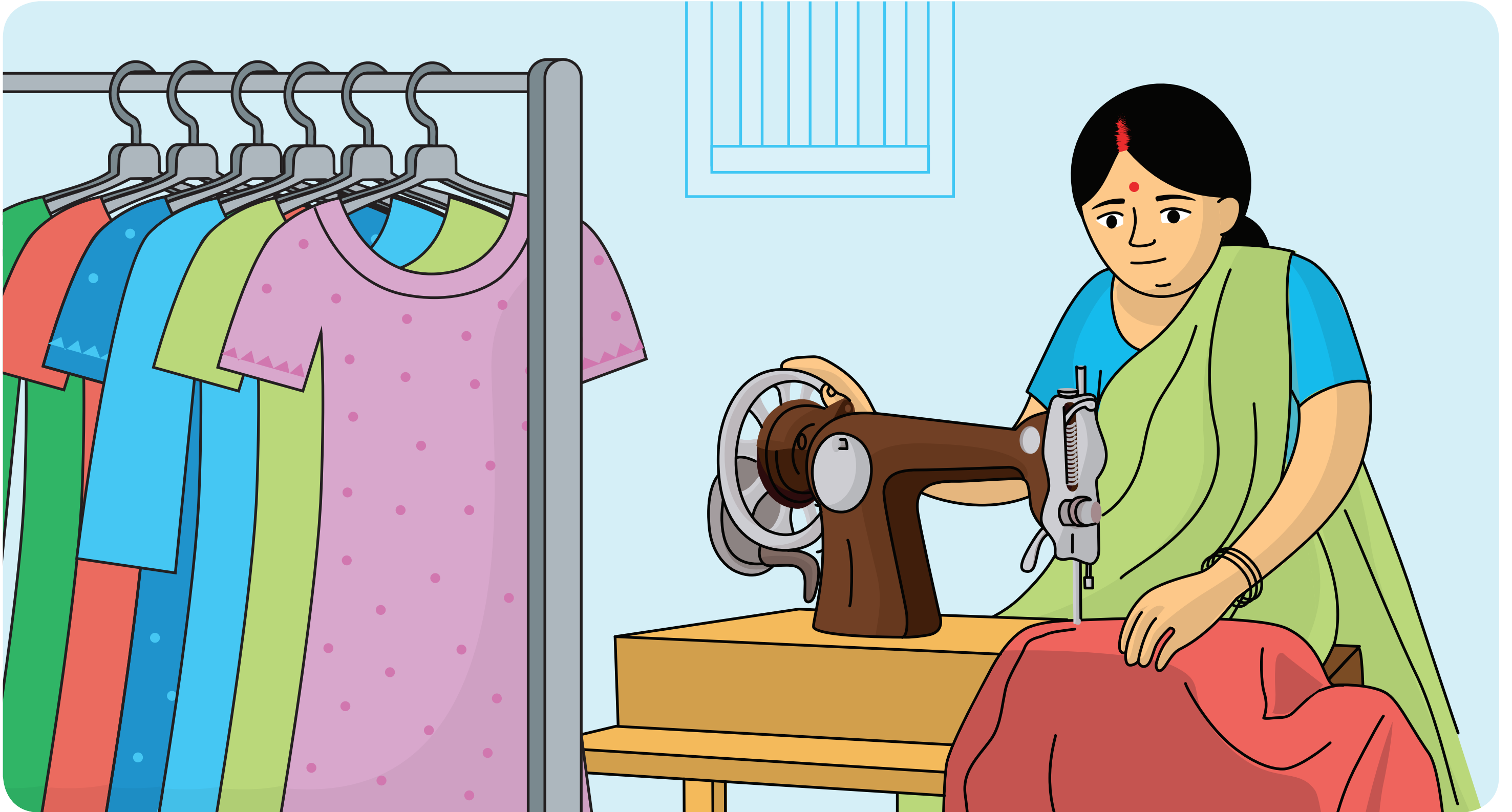
Long Term

Goal	Time	Amount	Save		
			year	month	day



Set Financial Goals
and Work for It

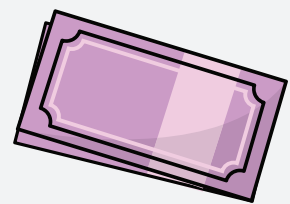
How To Get Money for Doing Business ?



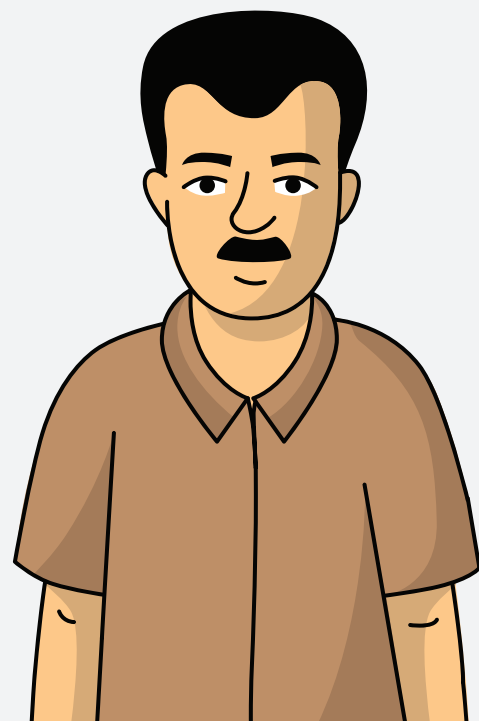
Sources of Borrowing

Family

0%
Interest Rate

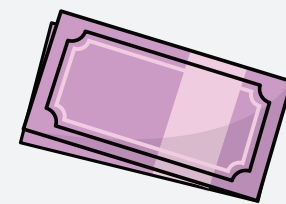


Amount

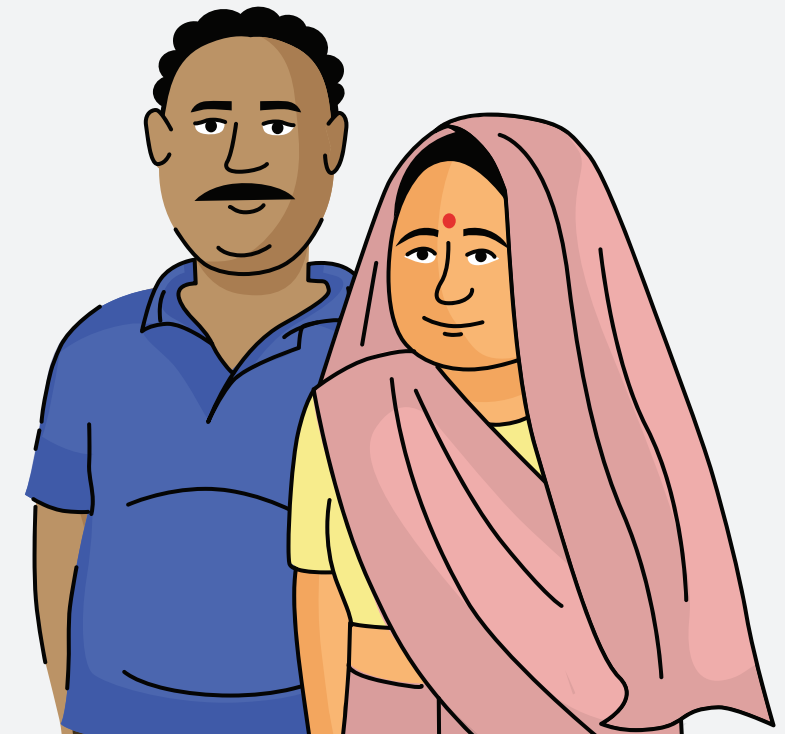


Relatives

0%
Interest Rate

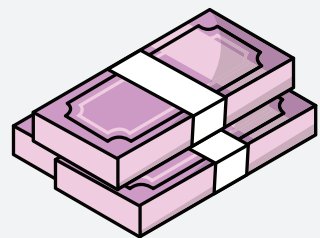


Amount



Money Lender

40%
Interest Rate



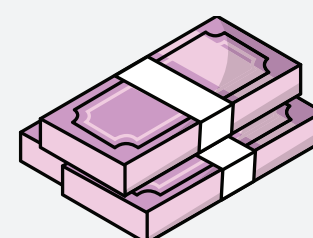
Amount



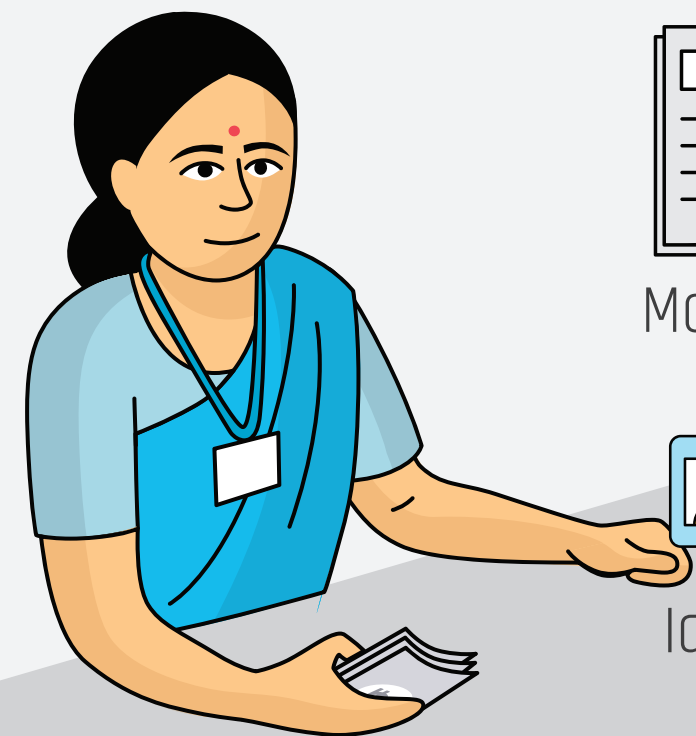
Mortgage

Bank

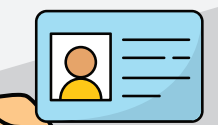
11%
Interest Rate



Amount



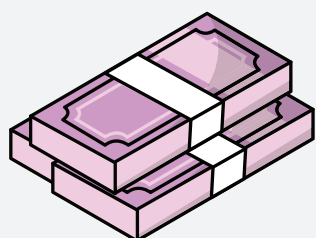
Mortgage



Id Proof

Self Help Group

7%
Interest Rate



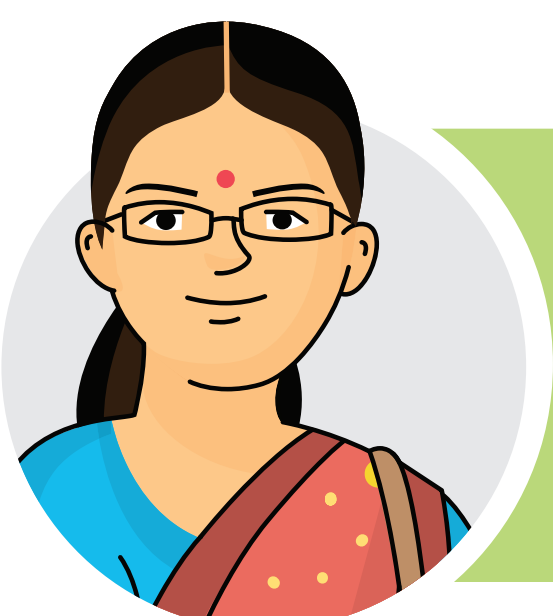
Amount



Mortgage



Id Proof



**Borrow at a Lower
Rate of Interest**

DAY-NULM

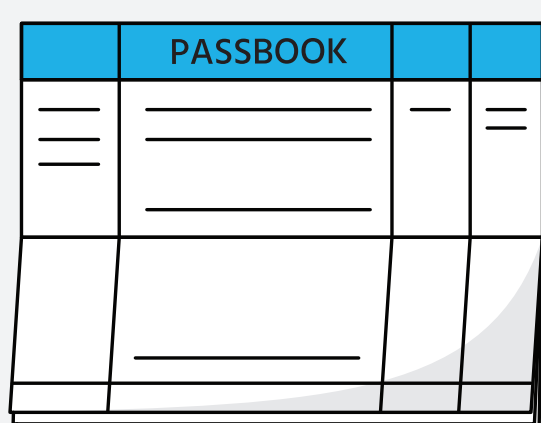
Deendayal Antyodaya Yojana-
National Urban Livelihoods Mission



Self Help Group



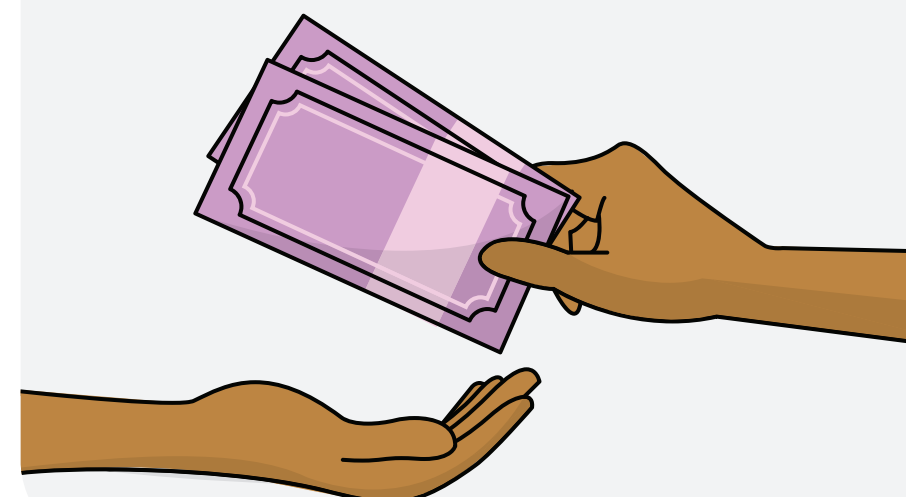
Regular Savings



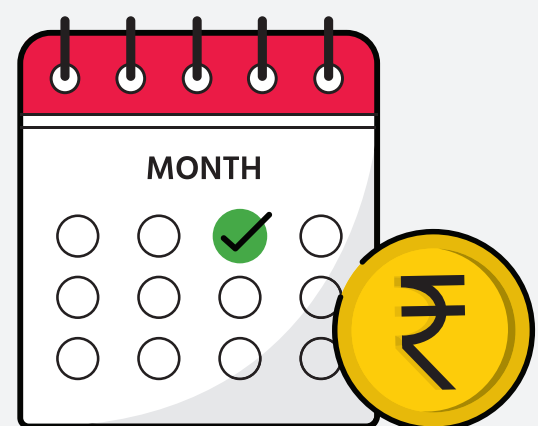
Regular Meetings



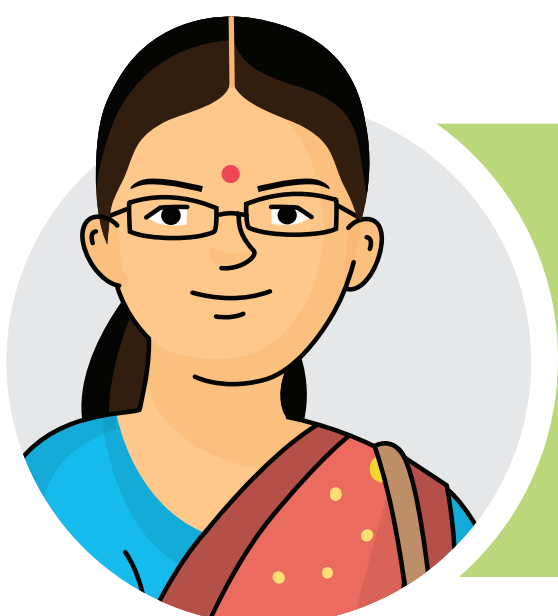
Regular Internal Lending



Regular Repayment

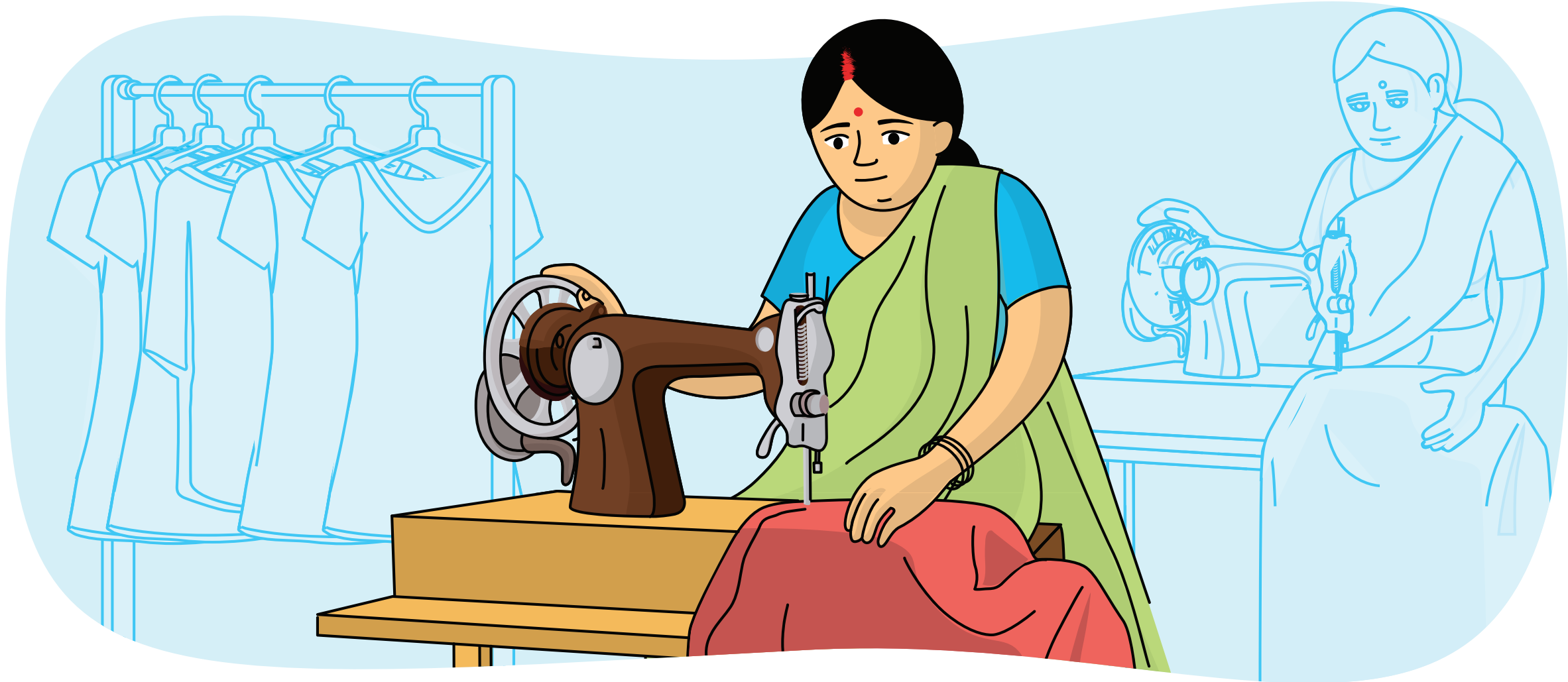


Regular Book Keeping



Join a SHG and Follow Panchsutra

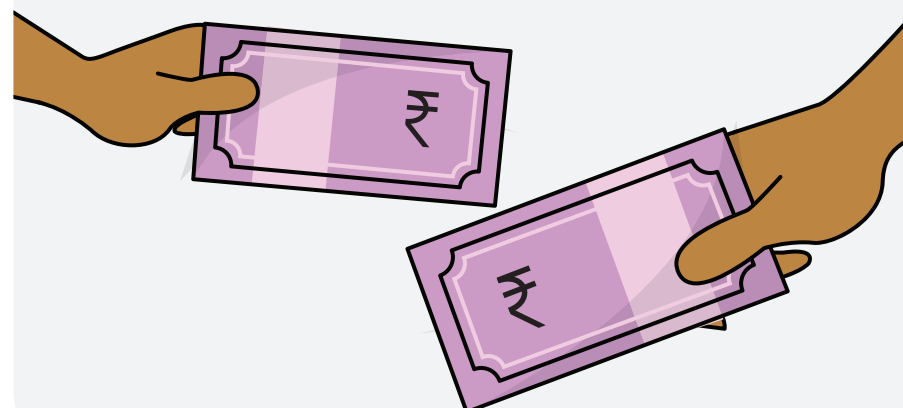
Skill Training and Entrepreneurship



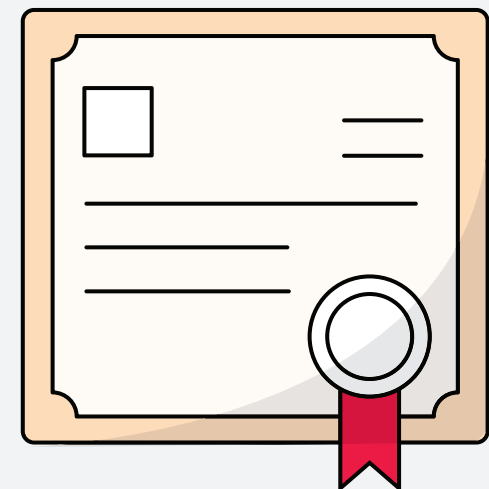
Skill Development



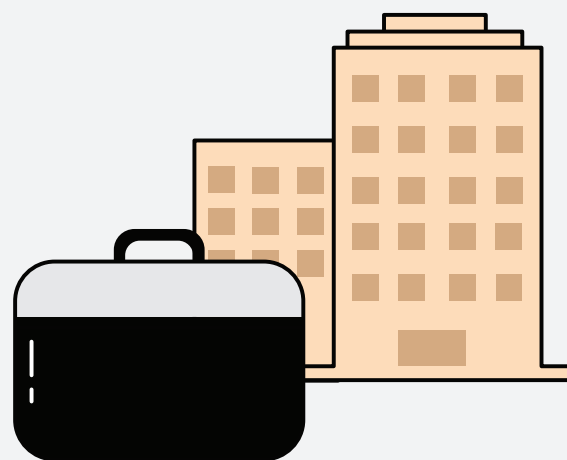
Multiple Allowances



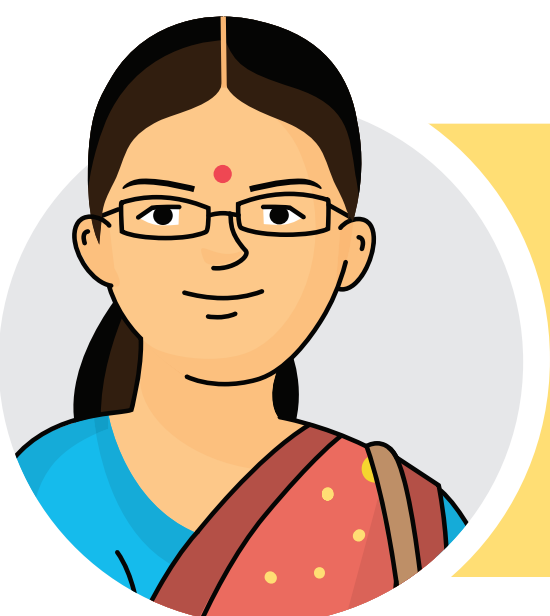
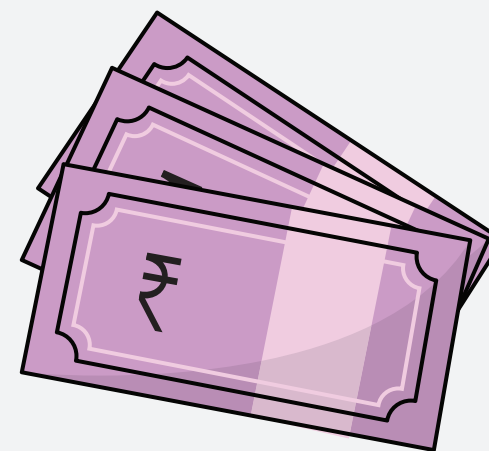
Certification



Job Placement

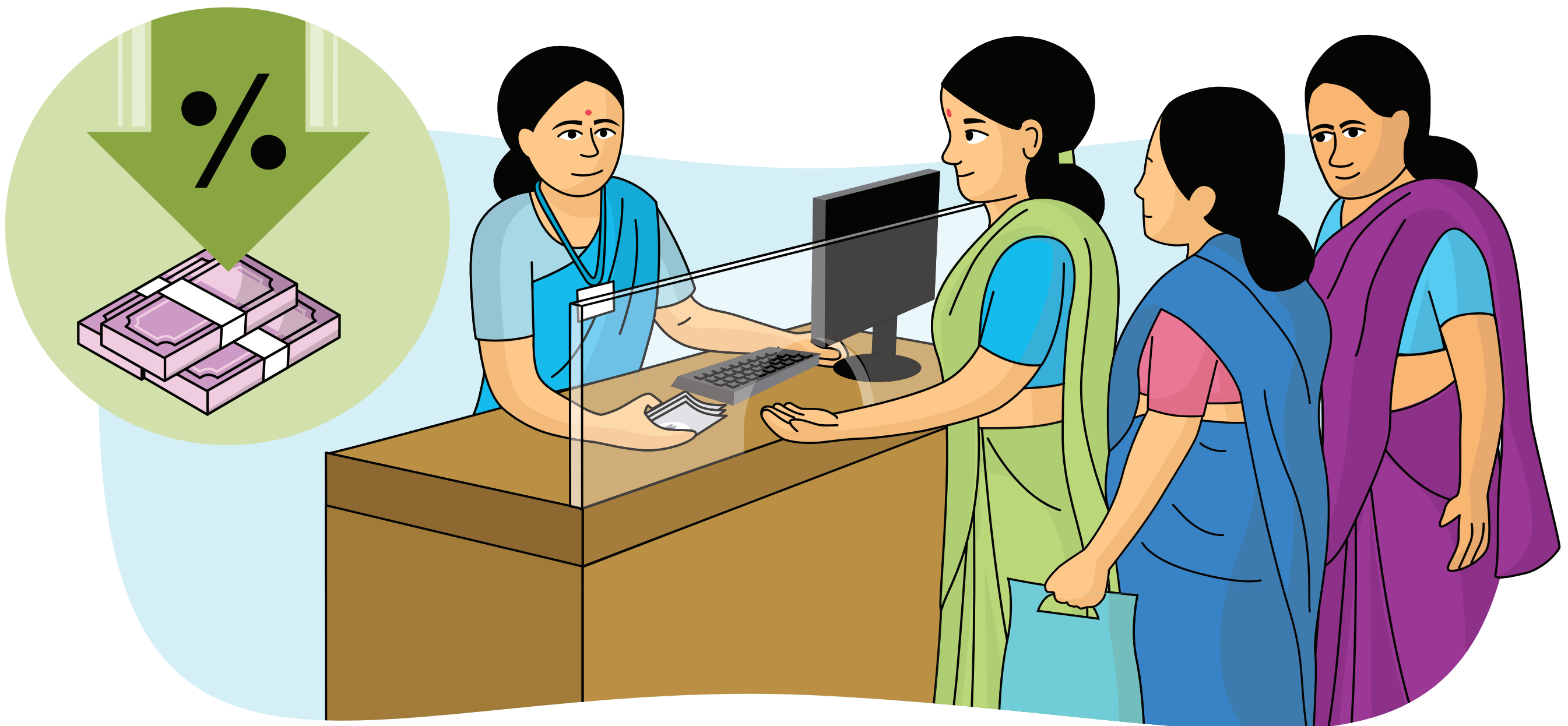


Higher Income

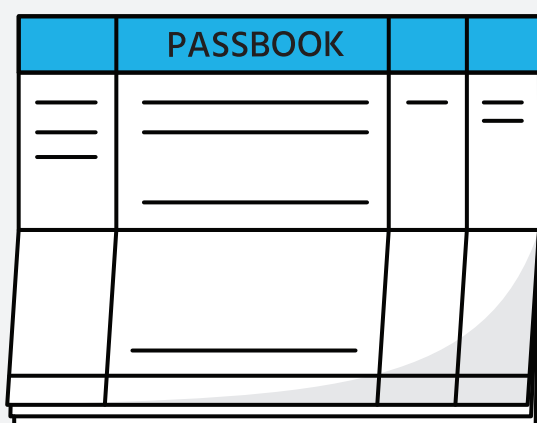


Learn or Upgrade with New Skills Under DAY-NULM

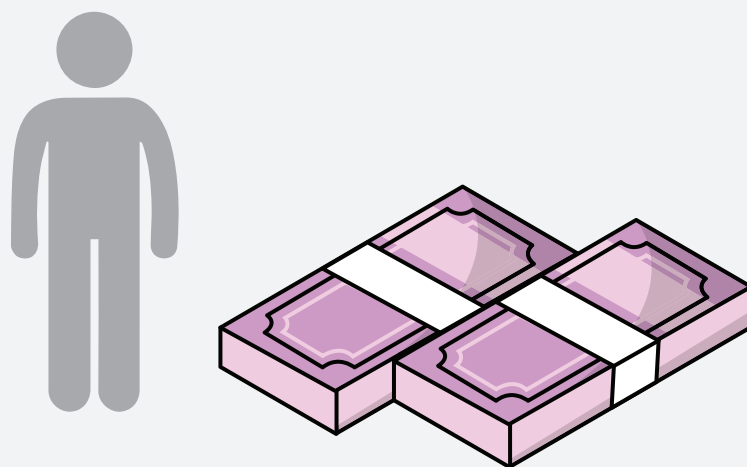
Affordable Credit



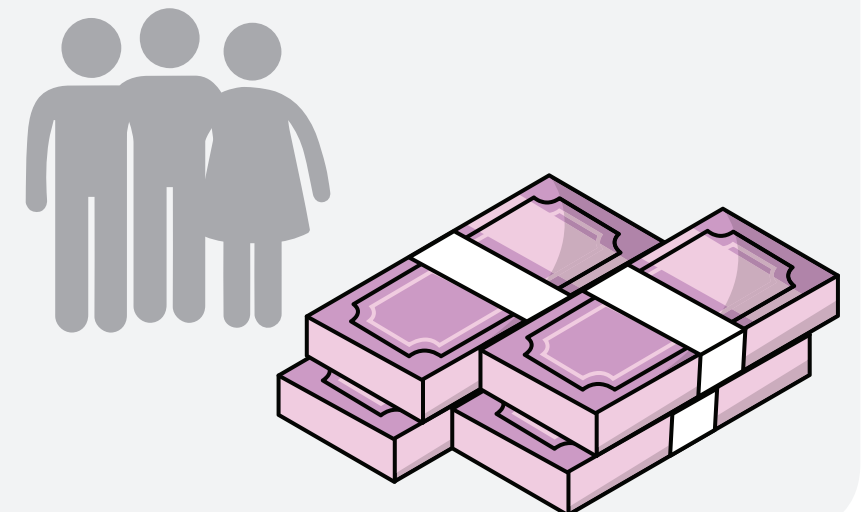
Bank Account



2 Lakhs for Individuals



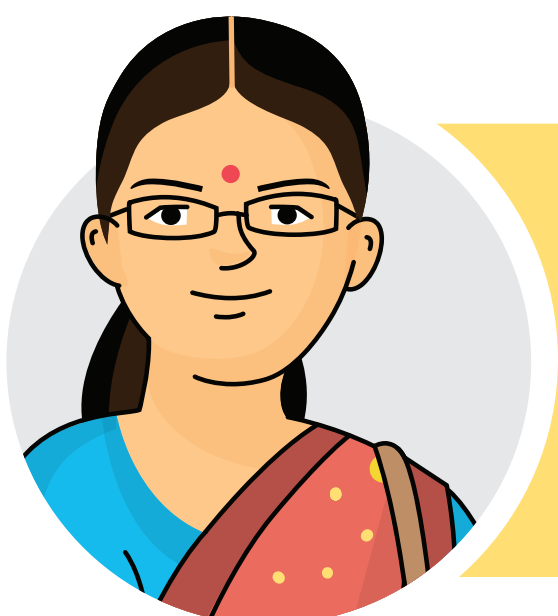
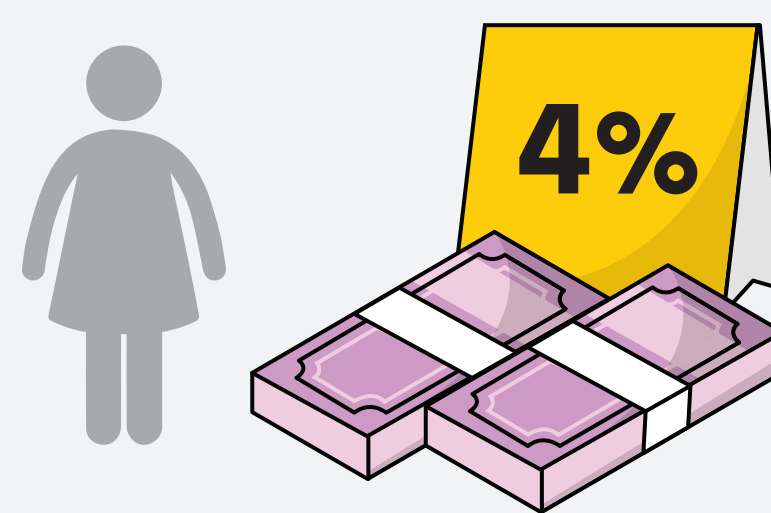
10 Lakh for Groups



Easy Loans



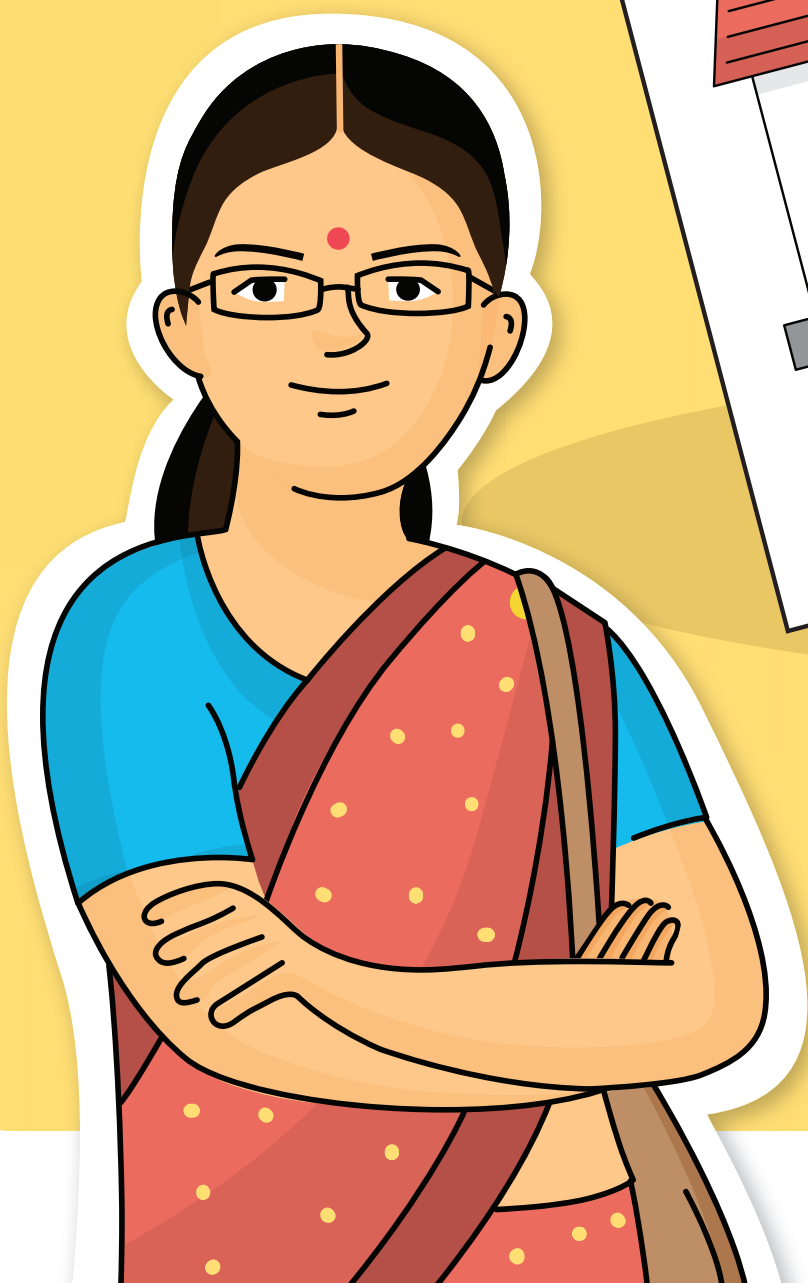
Lower Rate of Interest for Women



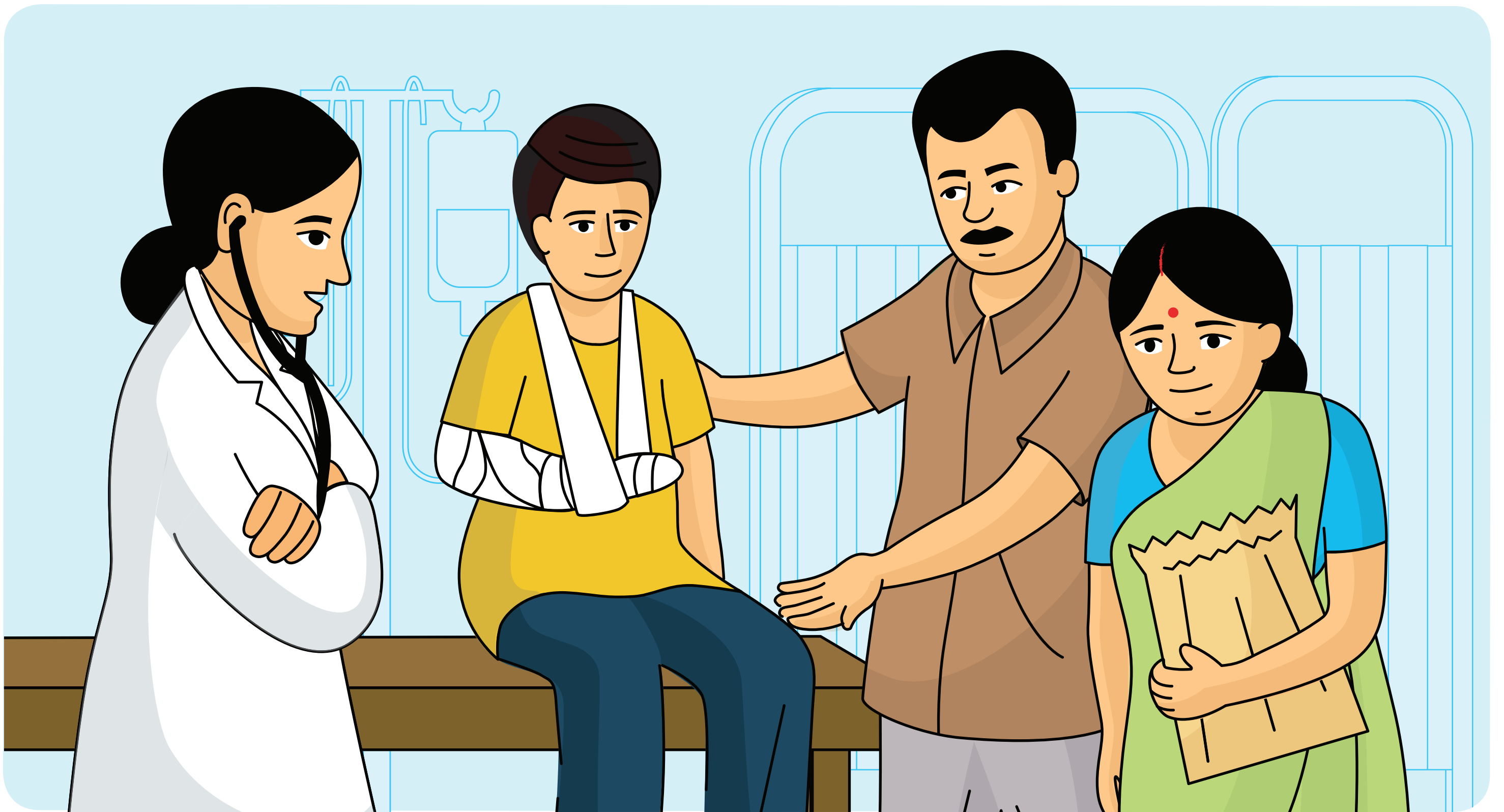
Grow Your Business with Affordable Credit

MODULE 3

Know Government Entitlements

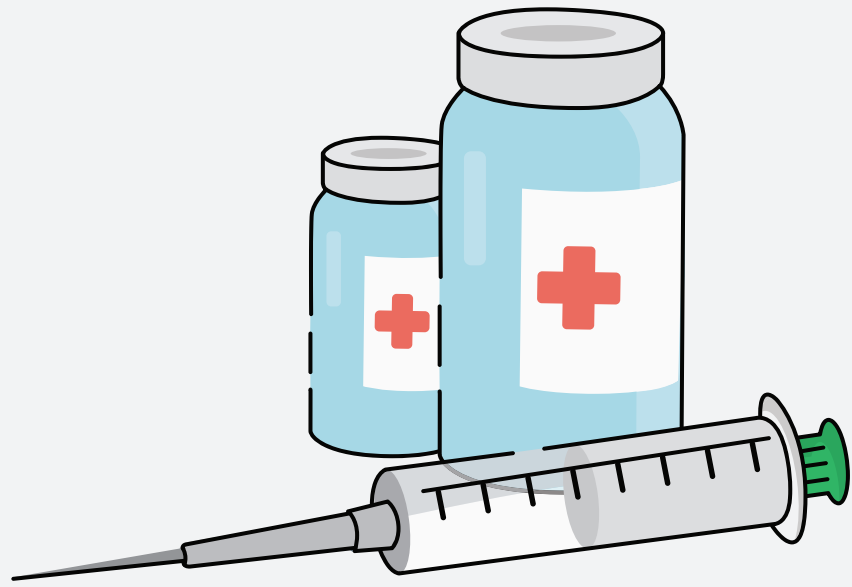


Reap the Benefits by Making Wise Decisions

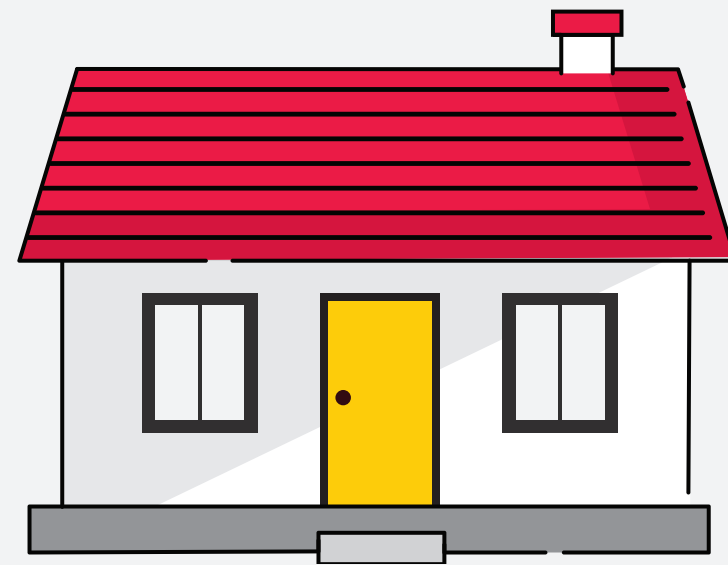


Government Entitlements

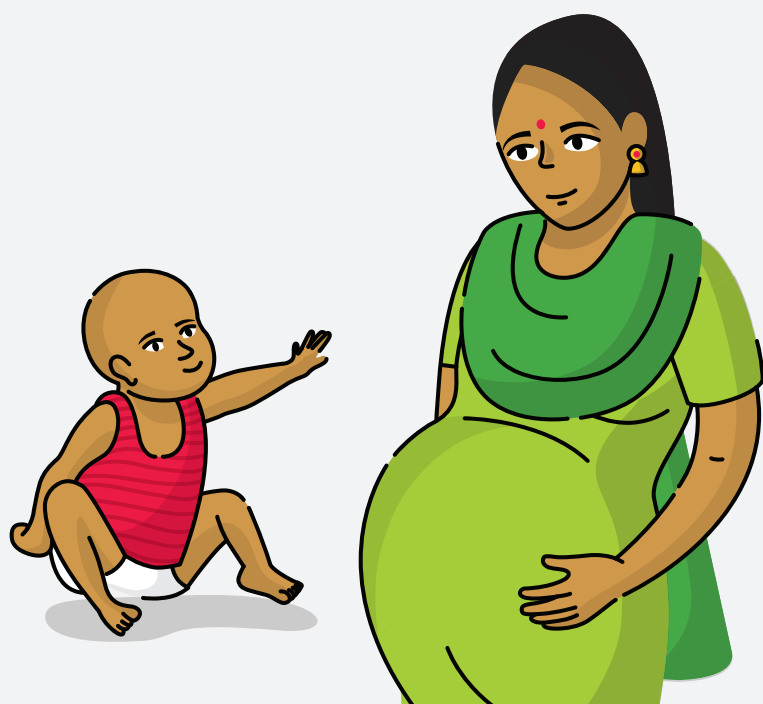
Health Insurance



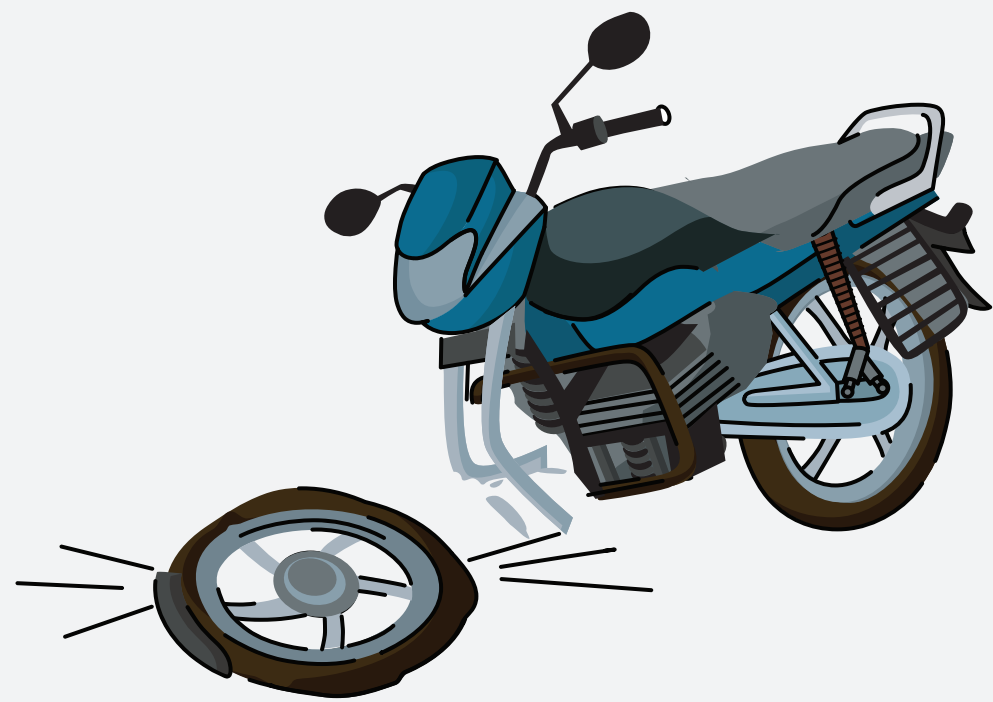
Housing Schemes



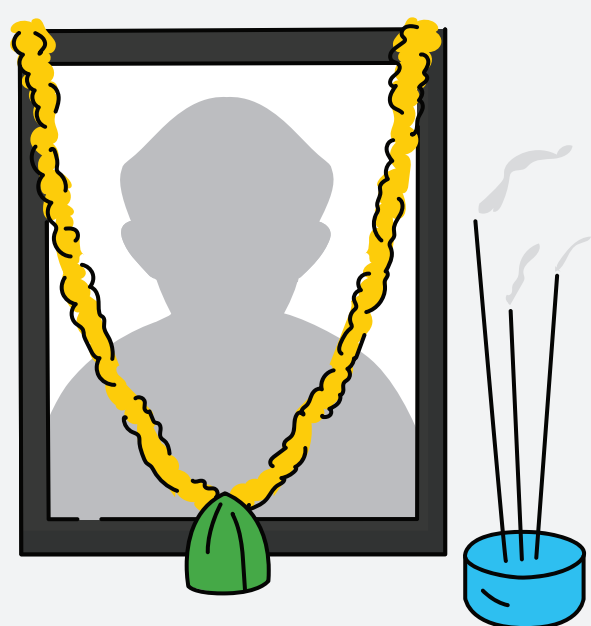
Maternity & Child Care



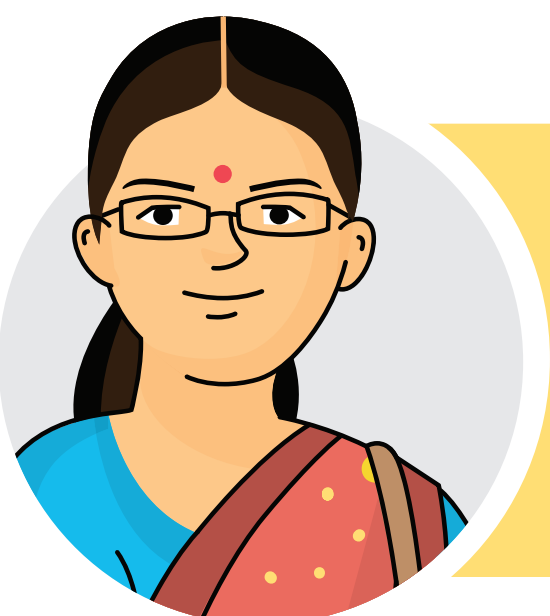
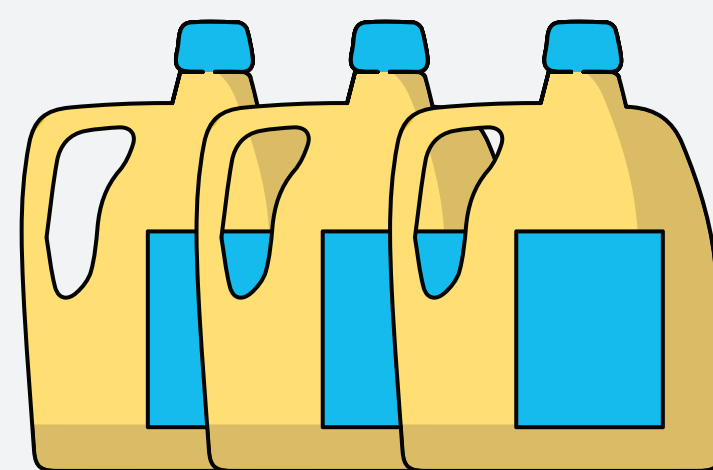
Accidental Insurance



Life Insurance

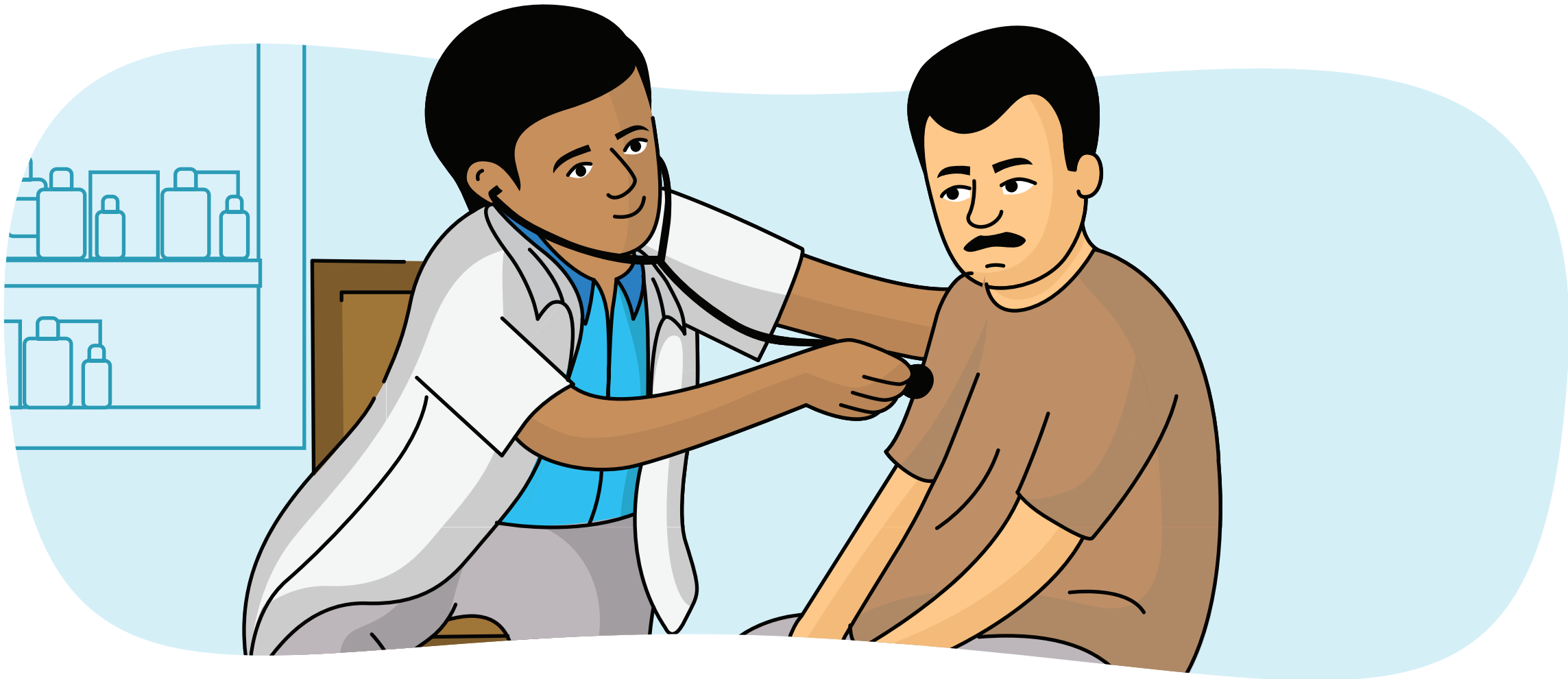


Business Loans

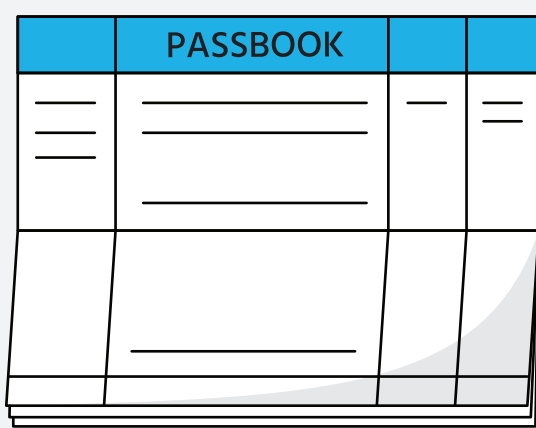


Make Yourself Aware of the Numerous Government Schemes

Safety Nets

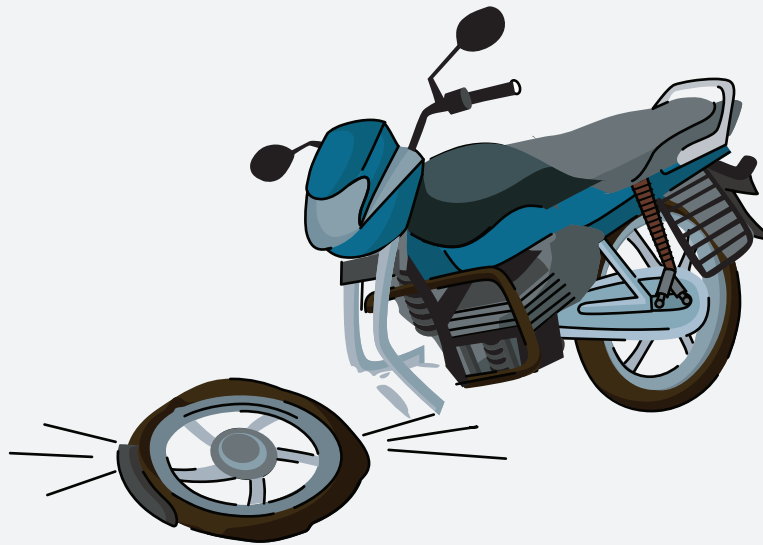


**Bank Account
for All**



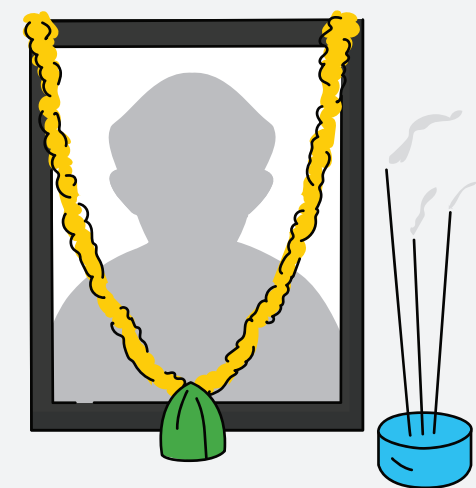
Pradhan Mantri
Jan Dhan Yojana

**₹ 2,00,000
Accident Cover**



Pradhan Mantri Suraksha
Bima Yojana

**Upto ₹ 2,00,000
Life Cover**



Pradhan Mantri Jeevan Jyoti
Bima Yojana

**Upto ₹ 5,00,000
Family Cover**

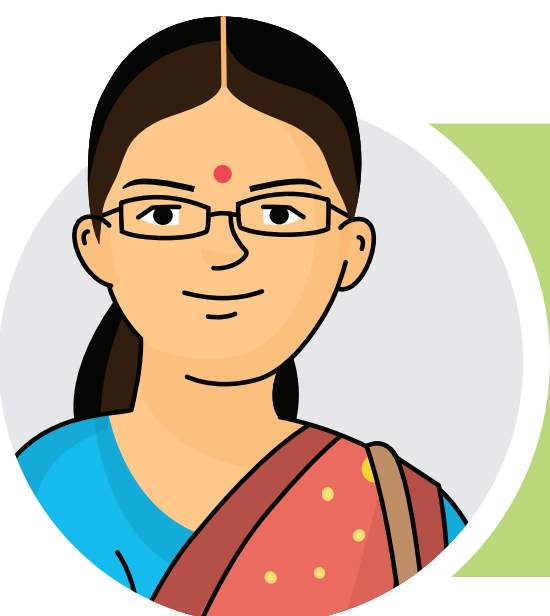


Pradhan Mantri Jan Arogya Yojana

**Upto ₹ 5,000
per month**

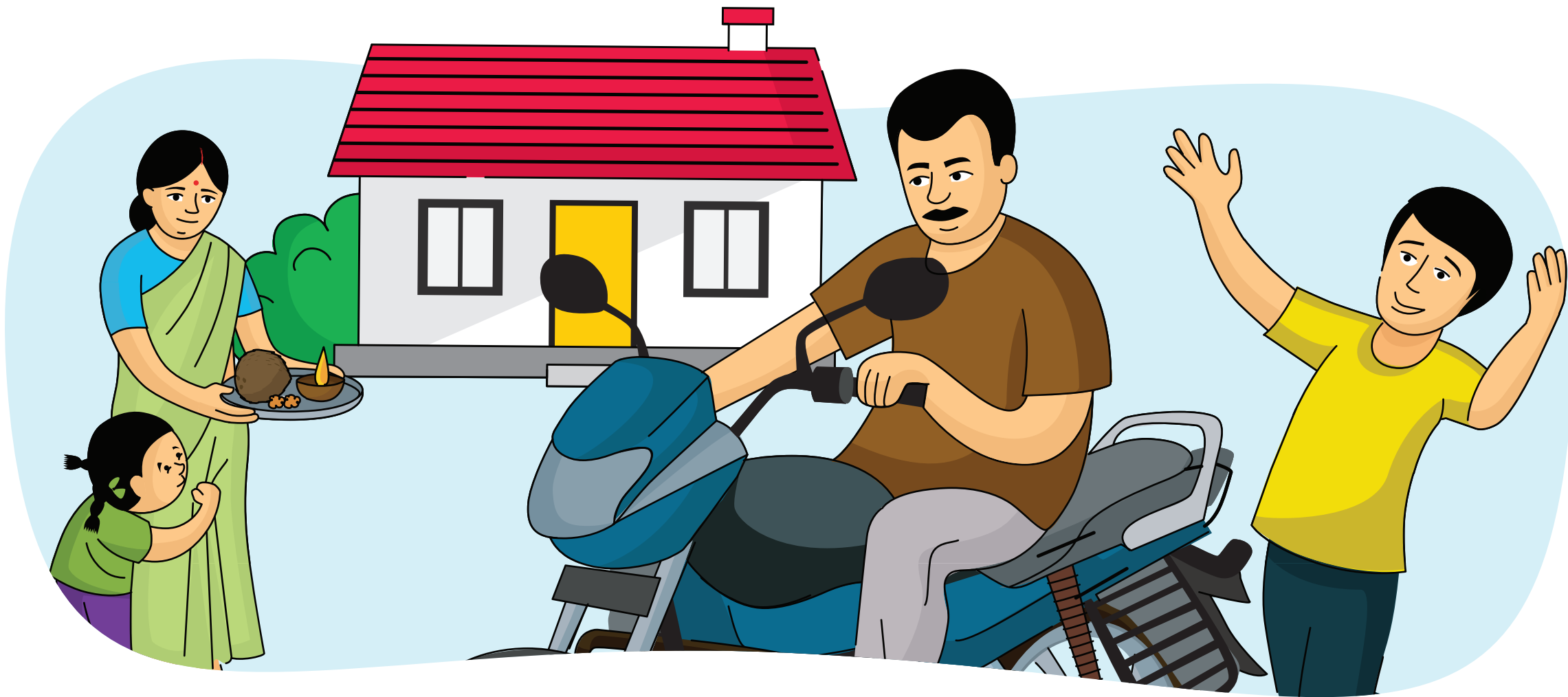


Atal Pension Yojana

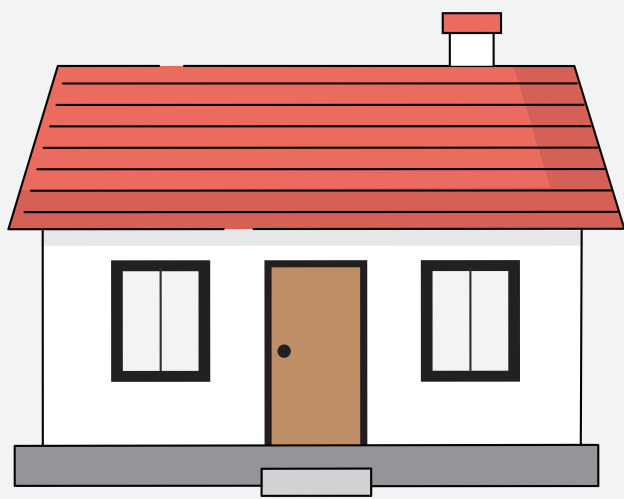


**Reap the Benefits of
Government Entitlements**

Welfare Schemes

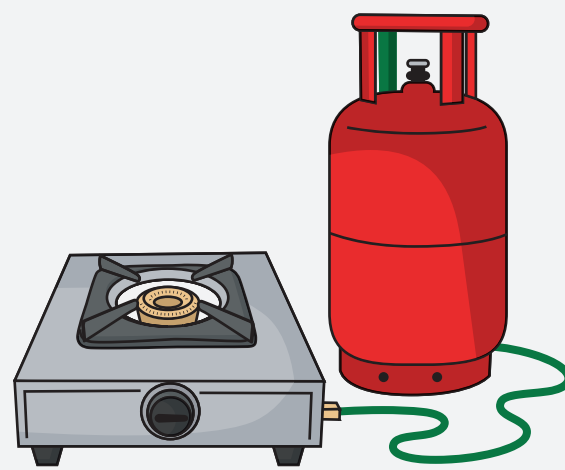


**Housing
for All**



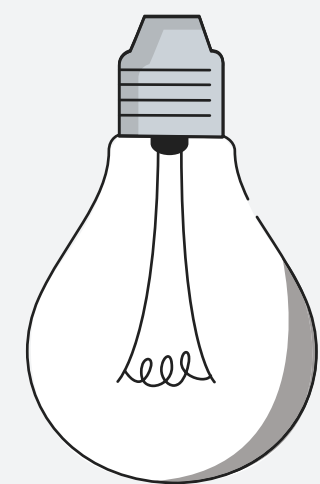
Pradhan Mantri Awas Yojana

**LPG Cylinders
for All**



Pradhan Mantri Ujjawala Yojana

**Electricity
for All**



SAUBHAGYA

**₹ 6,000 for
Pregnant Women**



Maternity Benefit

**Toilet
Construction**

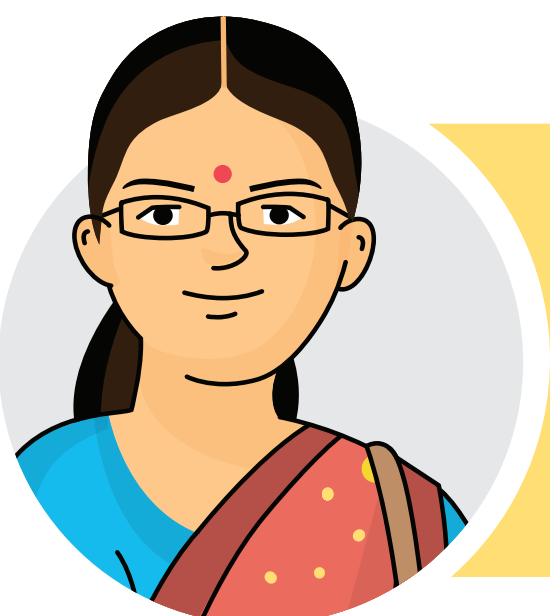


Household Toilets

**Immunisation for
Children**



Poshan



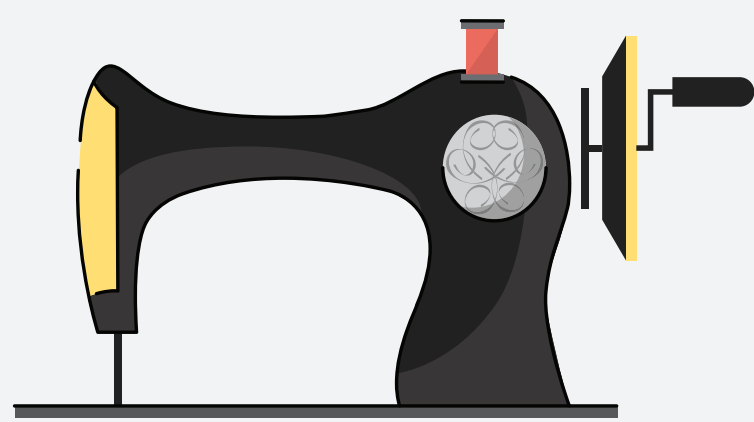
Better Quality of Life for All

25

Business Loans

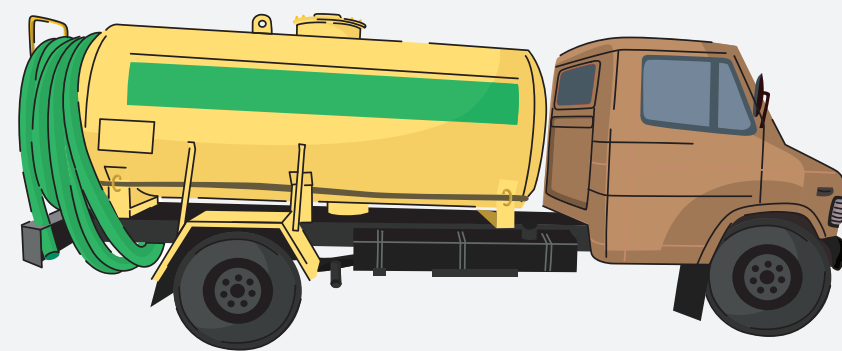


₹ 10,00,000

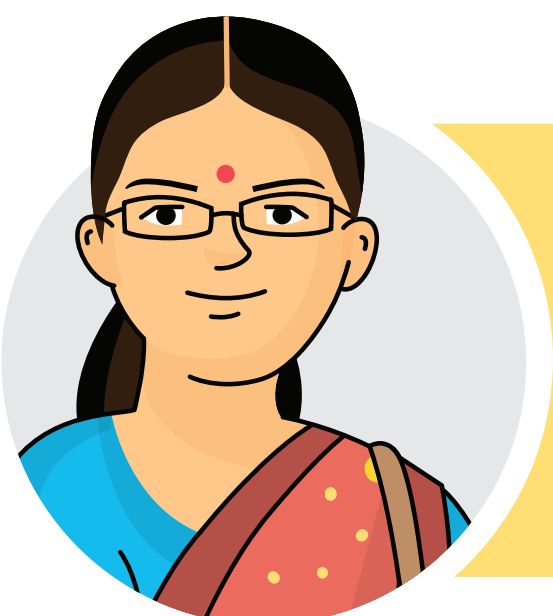


MUDRA

₹ 25,00,000



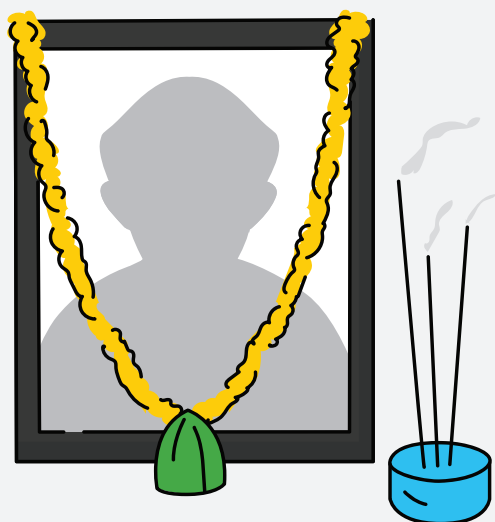
PMEGP



Get Loans from Government Schemes at Low Rate of Interest

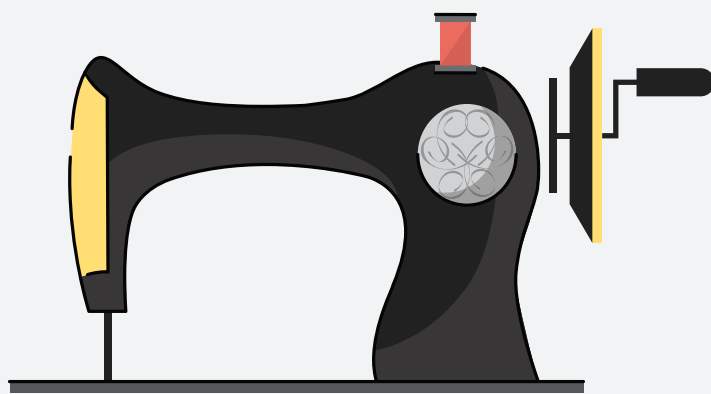
Loans for Safai Karamchari

₹ 15,00,000



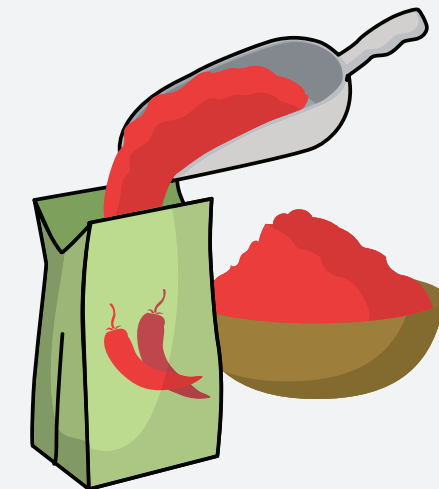
Term Loan

₹ 60,000 for a
Small Business



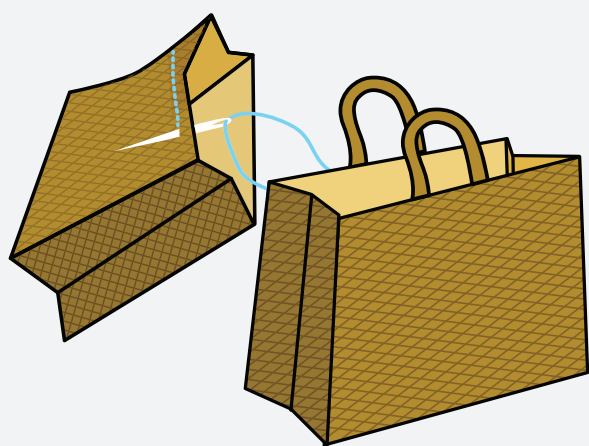
Micro Credit

₹ 60,000 for
Business



Mahila Samridhi Yojana

₹ 1,00,000 for
Business



Mahila Adhikarita Yojana

₹ 10,00,000 for
Education



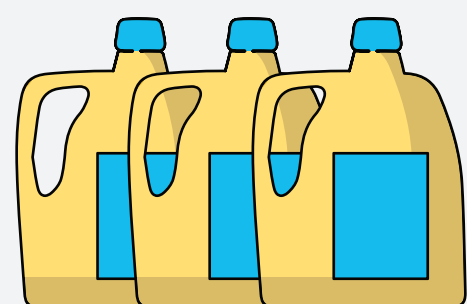
Education Loan

₹ 25,00,000 for Pay
and Use Toilets



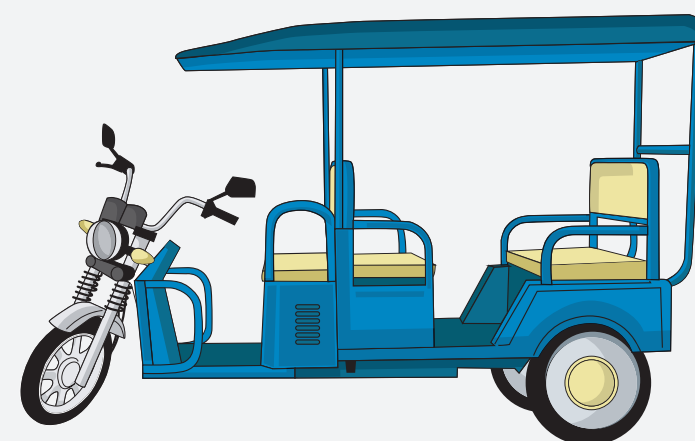
Swachhta Udyami Yojana

₹ 15,00,000 for
Sanitary Marts

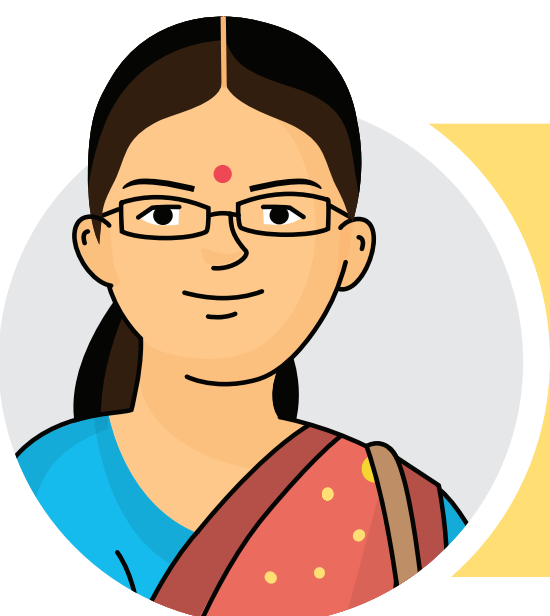


Sanitary Marts Scheme

₹ 2,00,000 for
Green Business



Green Business Scheme



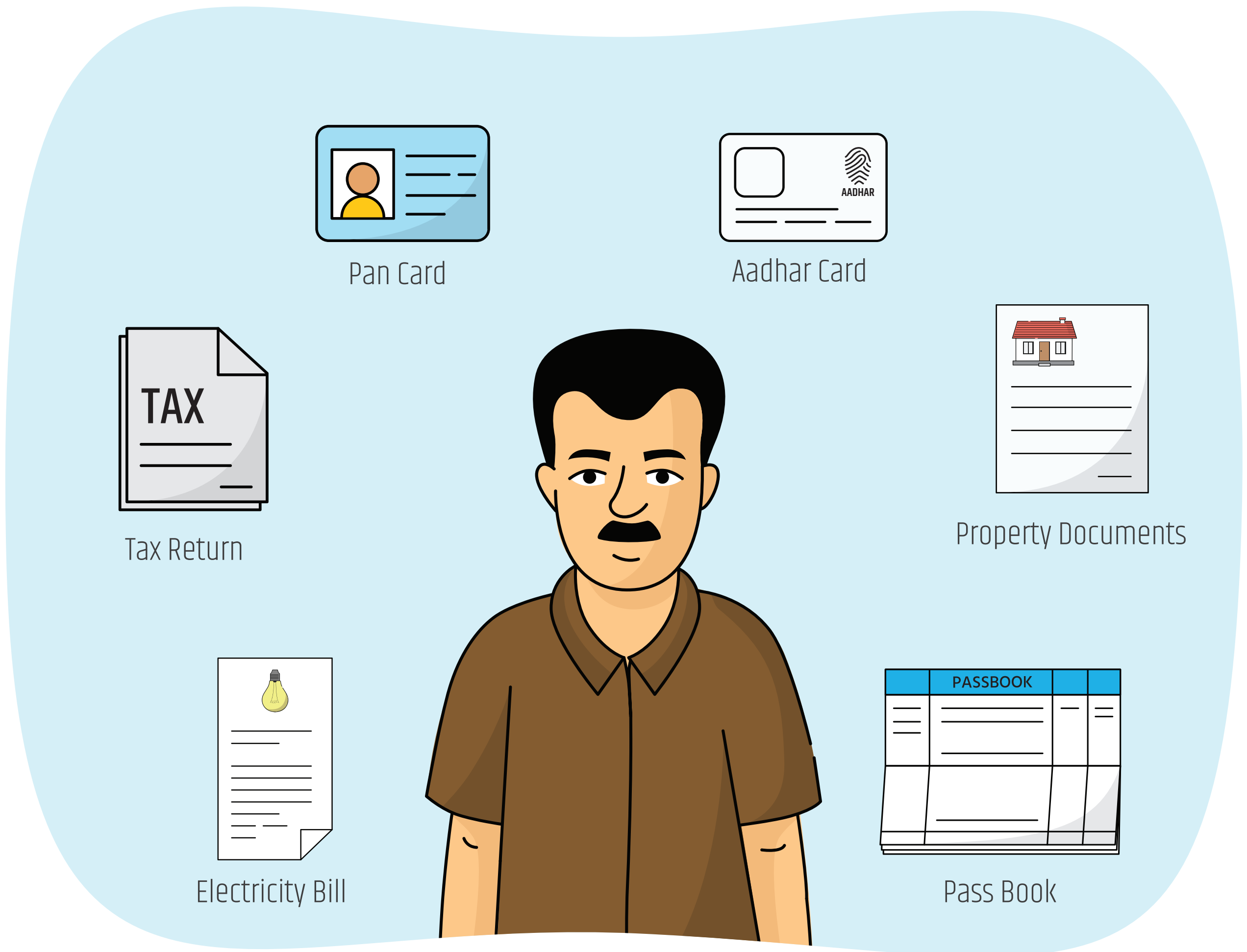
Loans for Safai Karamcharis
at Low Rates of Interest

MODULE 4

Becoming Money Smart



Personal Records



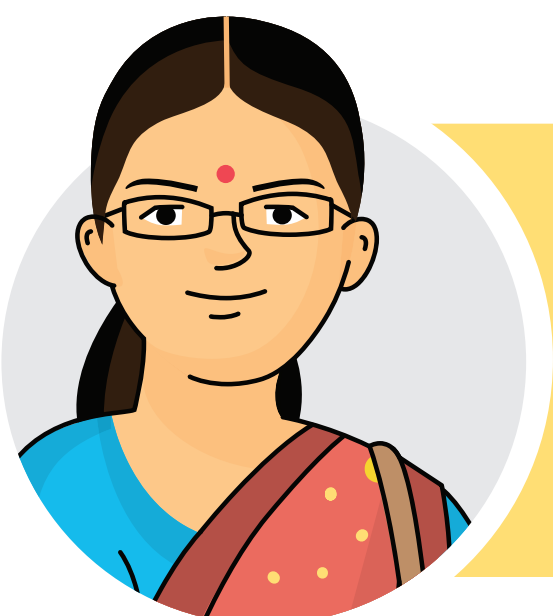
Avoid Frauds



Get Direct Benefit Transfers

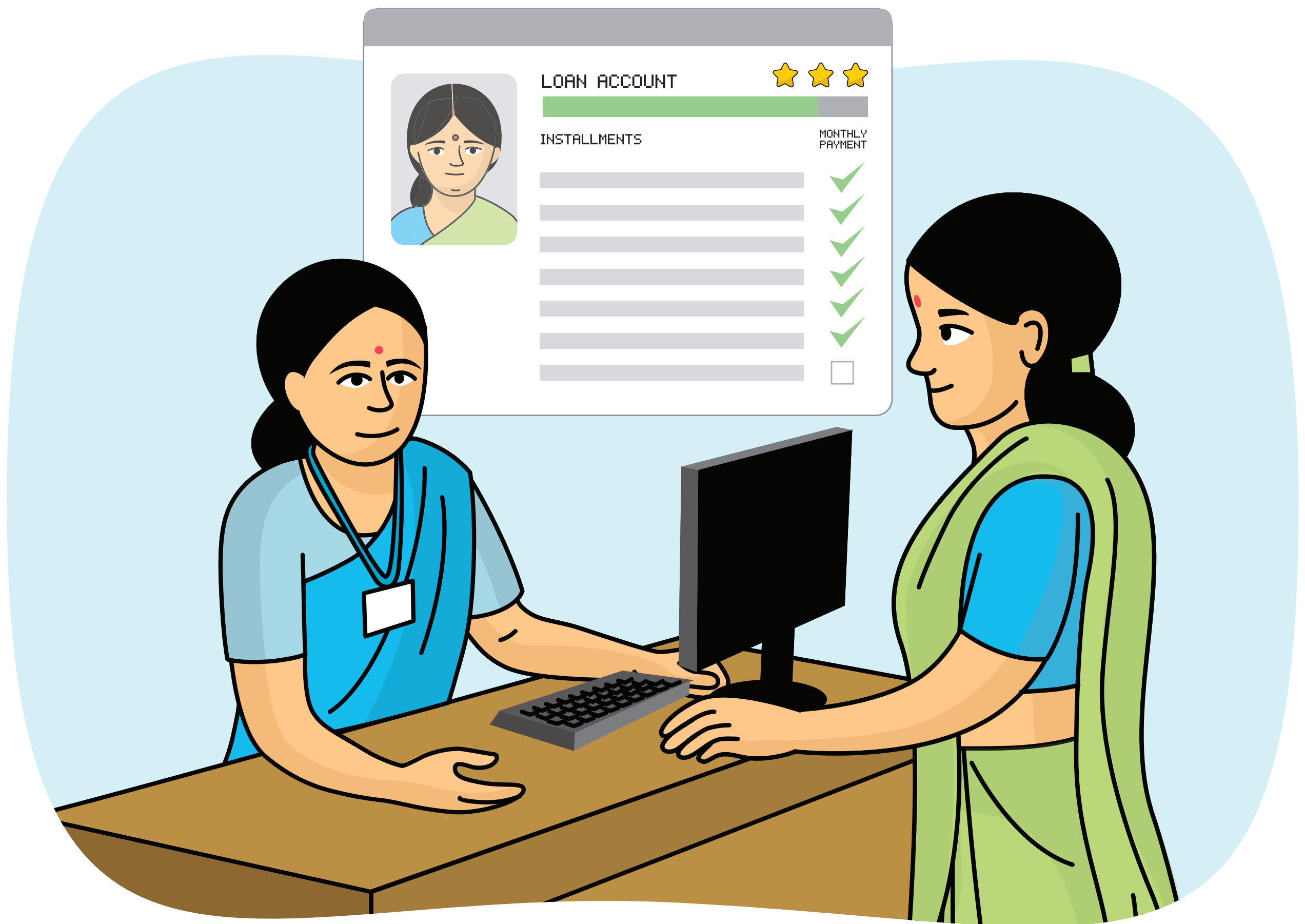


Get Regular Mobile Updates

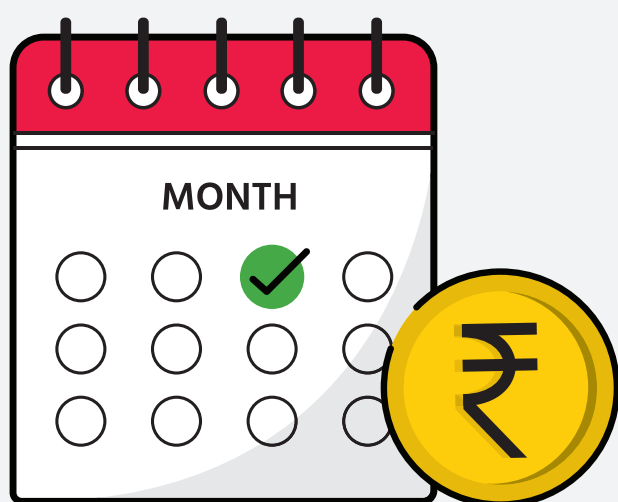


Maintain Personal Records for Your Safety and Benefit

Regular Repayment of Loan



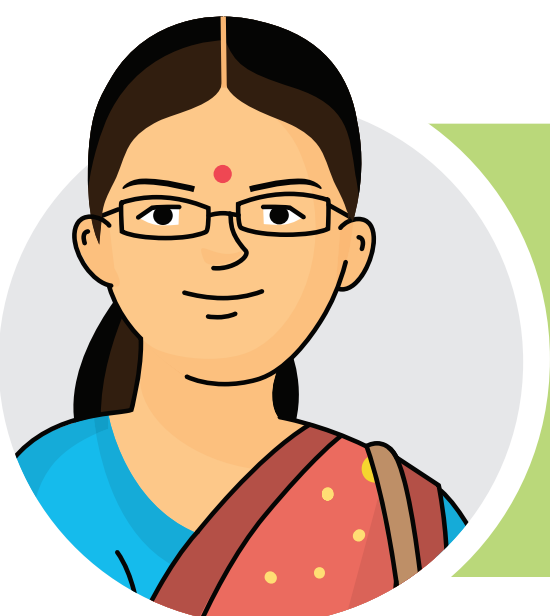
Track Repayment



Credit Score



More Loan



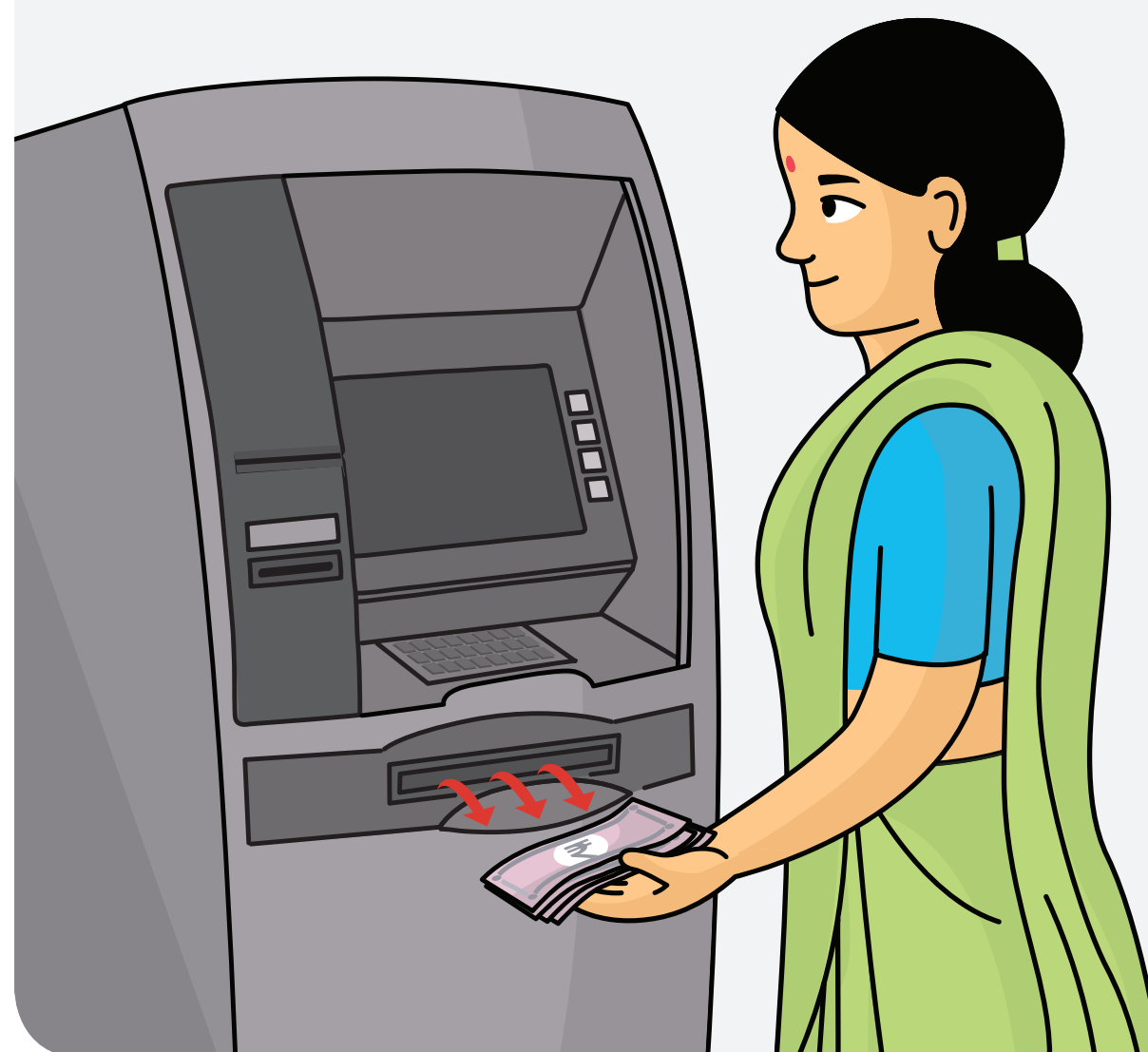
Maintain Good Credit Record

Digital Finance

Making Payments Using Mobile



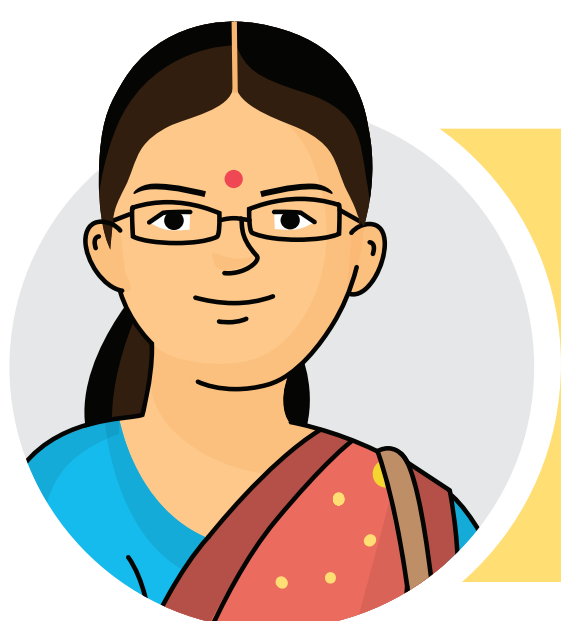
Using ATM for Cash Withdrawal



Using Internet Banking



Making Payments Using POS Machine

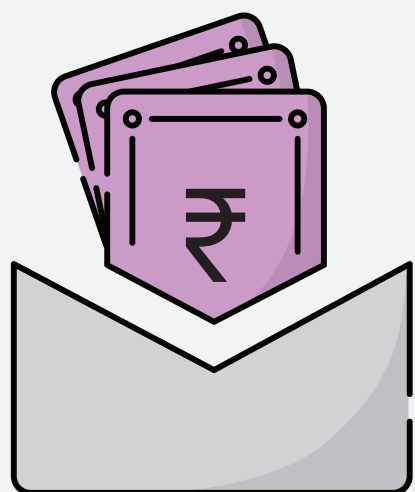


**Simplify Banking with
New Technology**

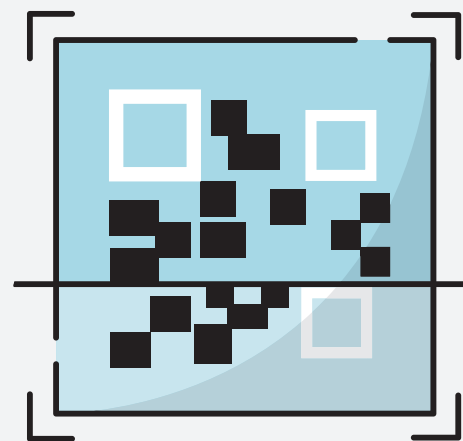
BHIM & Digital Security



Send Money



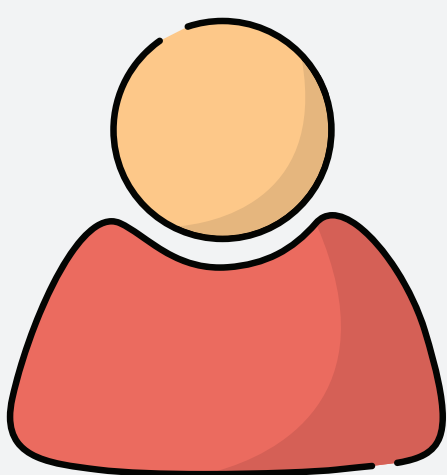
Scan and Pay



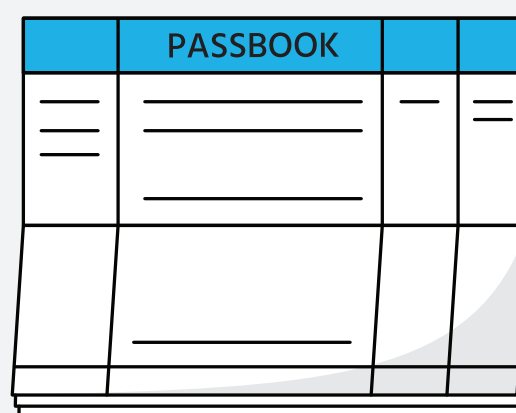
Request Money



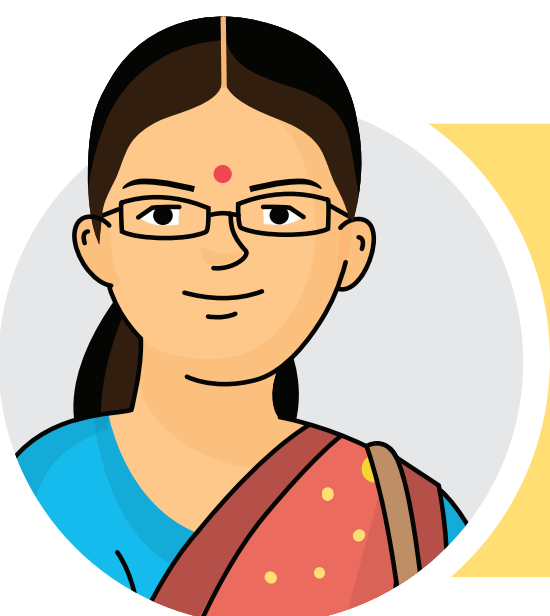
Profile



Bank Account



Internet Security



BHIM Easiest Way to Handle Money

Financial Well-Being

01

Avoid Unnecessary Expenses

02

Maintain a Financial Diary

03

Save Regularly

04

Grow Your Money

05

Beware of Ponzi Schemes

06

Learn and Earn

07

Join a SHG and follow Panchsutra

08

Borrow at Lower Rates of Interest

09

Maintain Good Credit Record

10

Reap the Benefits of Government Entitlements

