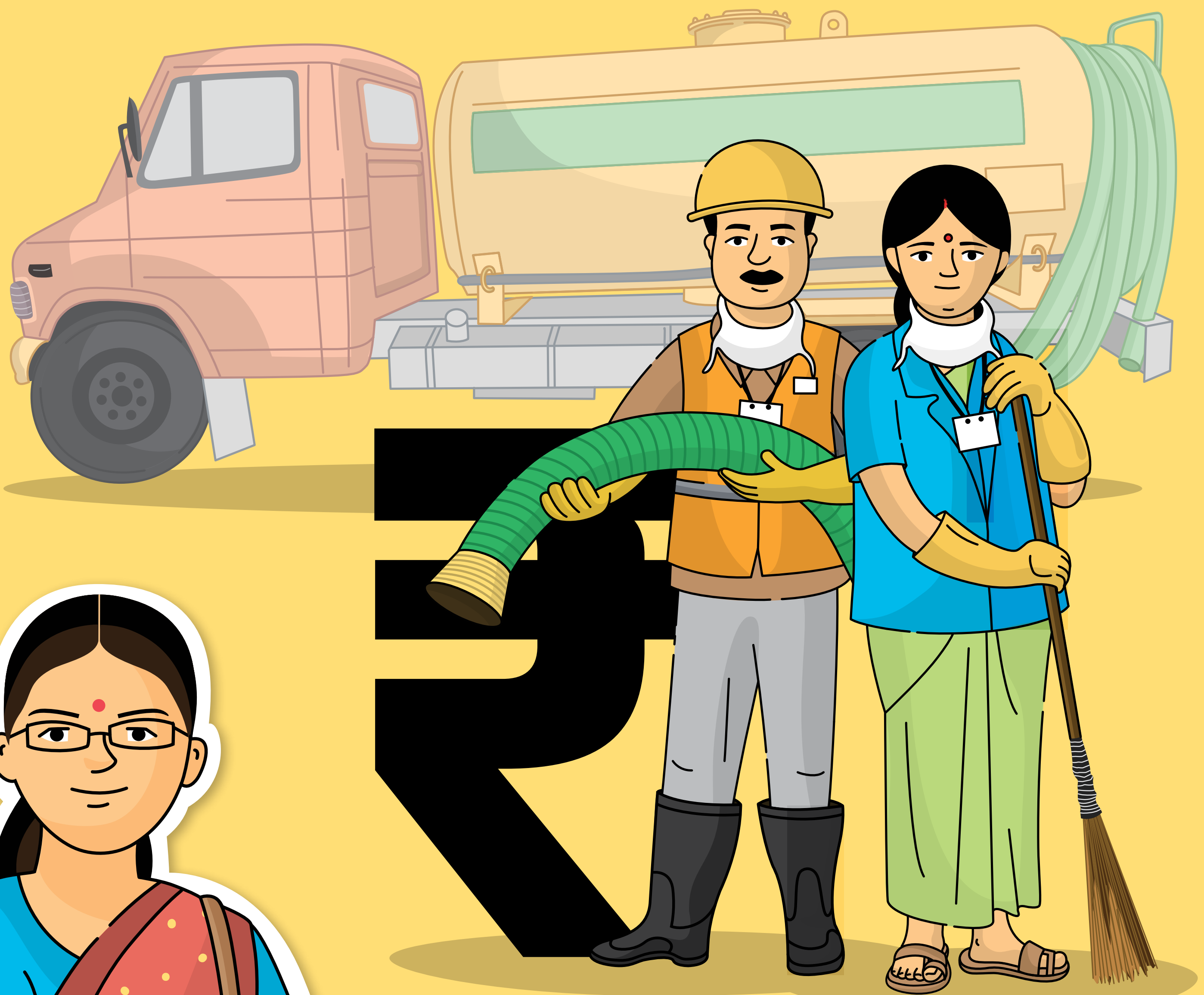


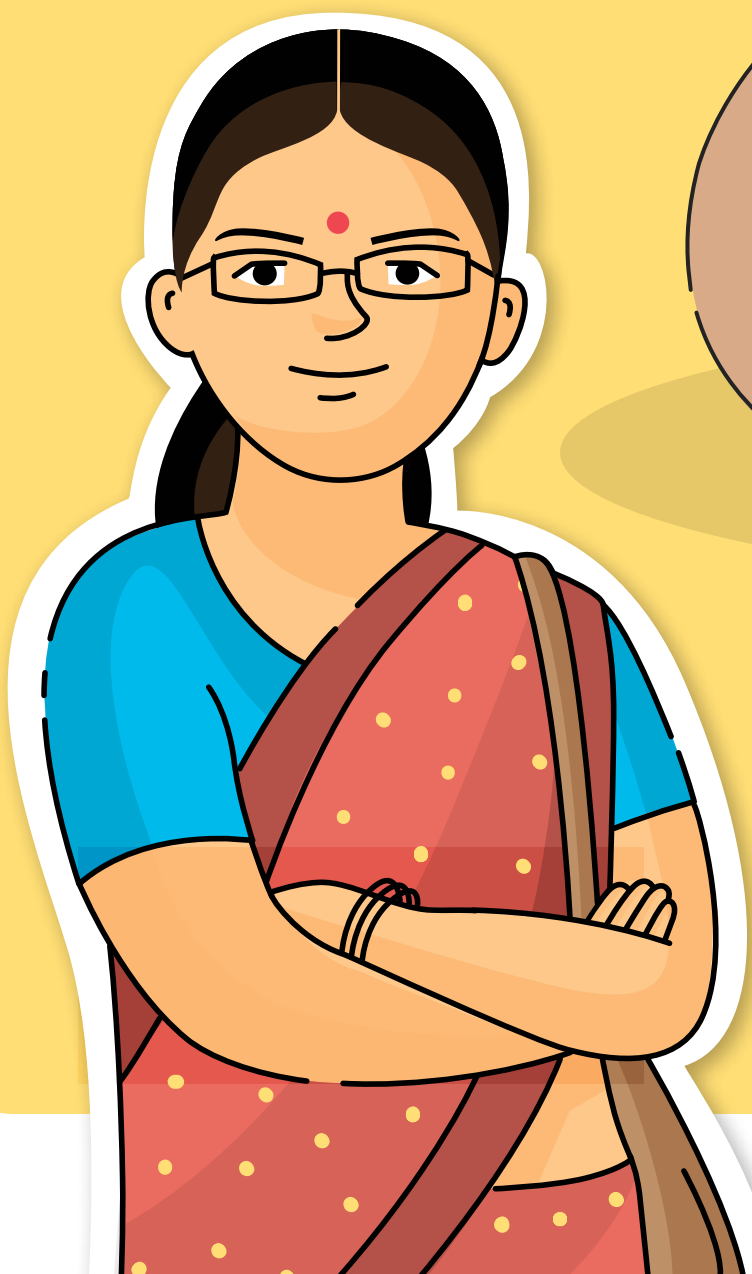
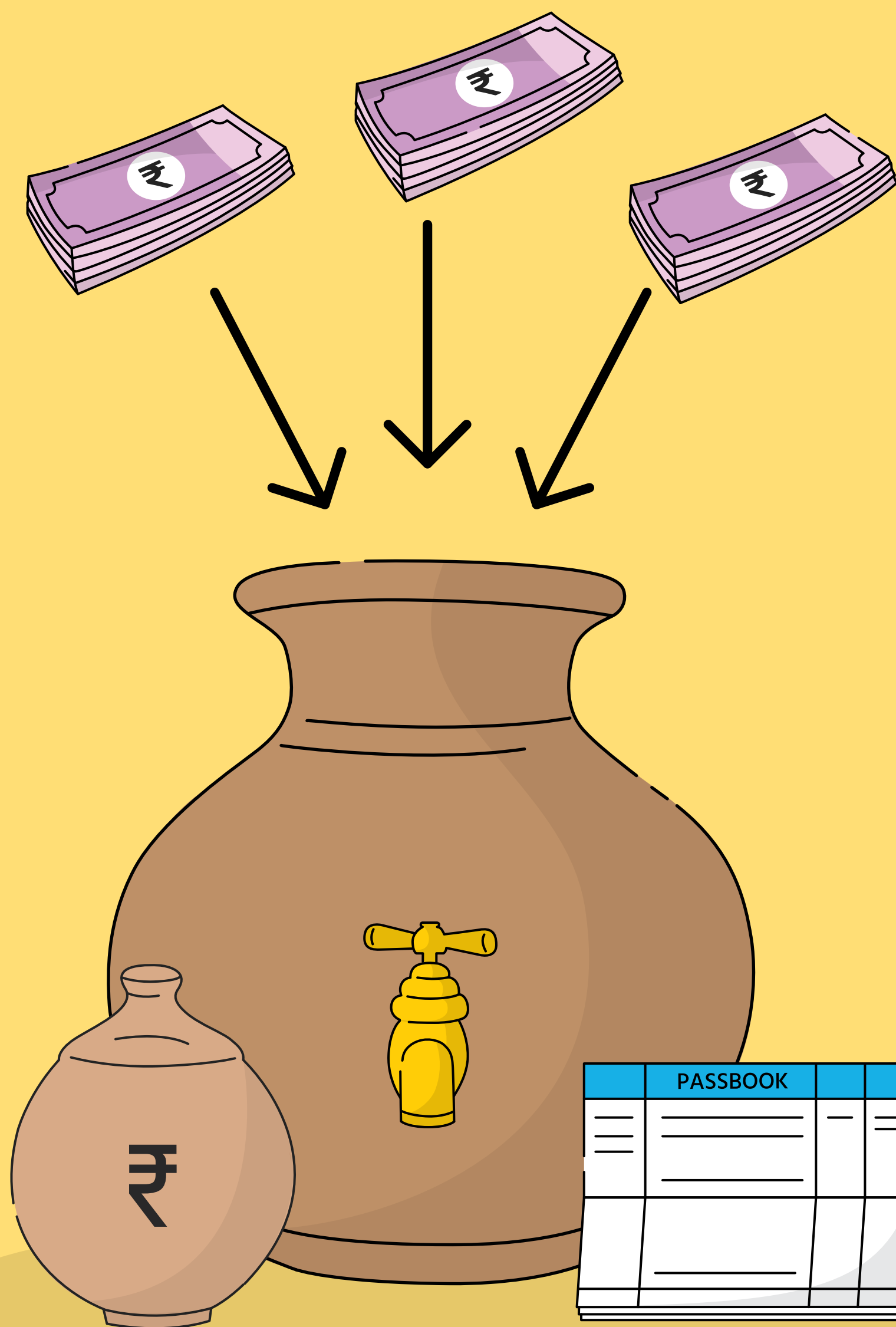
# Pragati Didi's Tips

Financial Prosperity for  
Sanitation Workers



## MODULE 1

# Understanding the Language of Money



# The Family

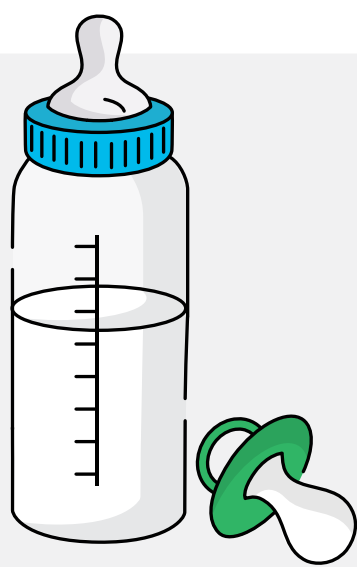




# Life Events and Expenses



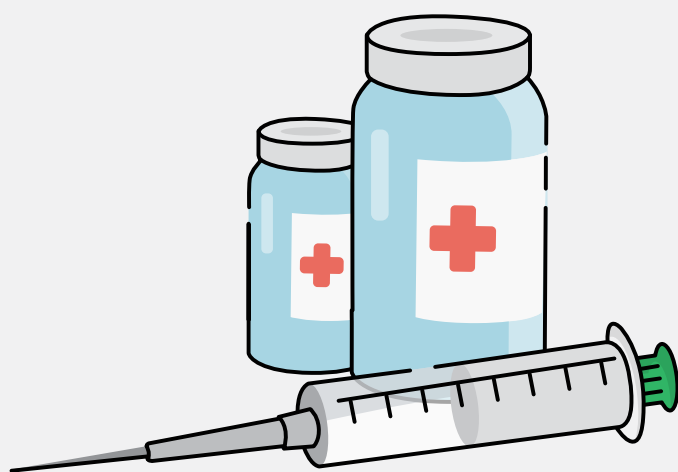
Marriage



Child Birth



Education



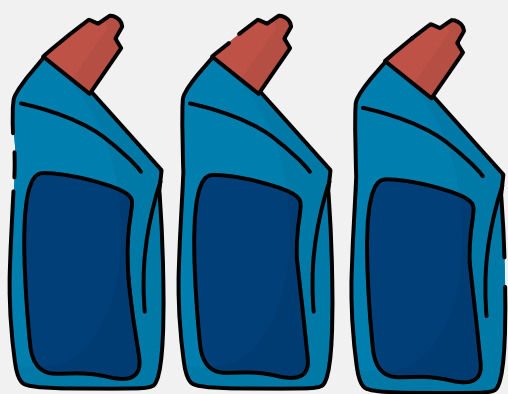
Medicine



Clothing



Festivals



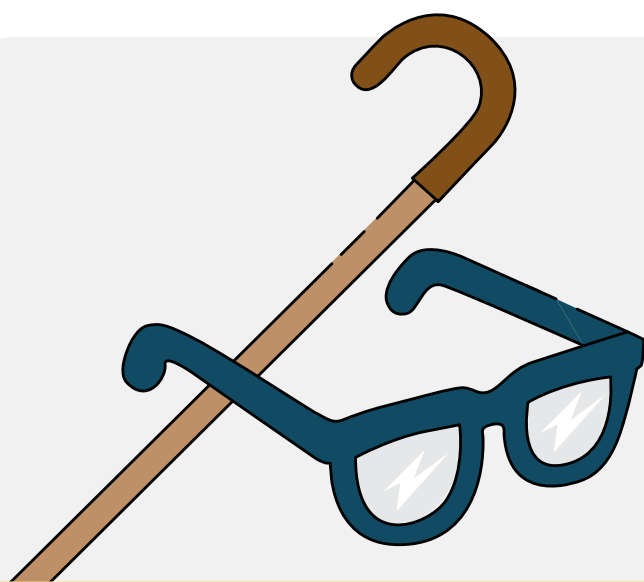
Business Investment



Buying a House



Asset



Old Age



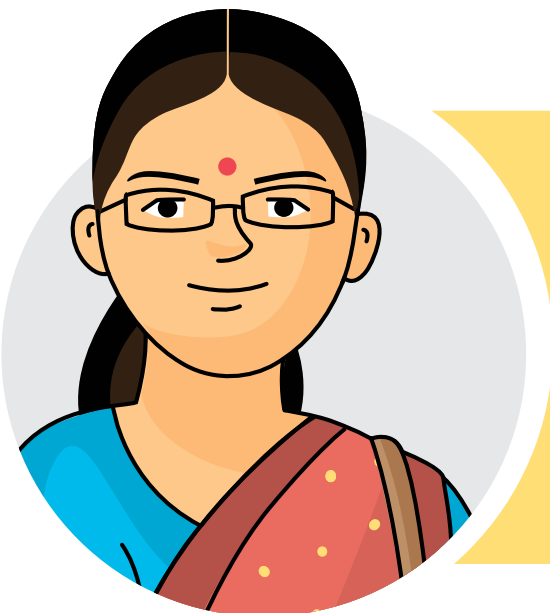
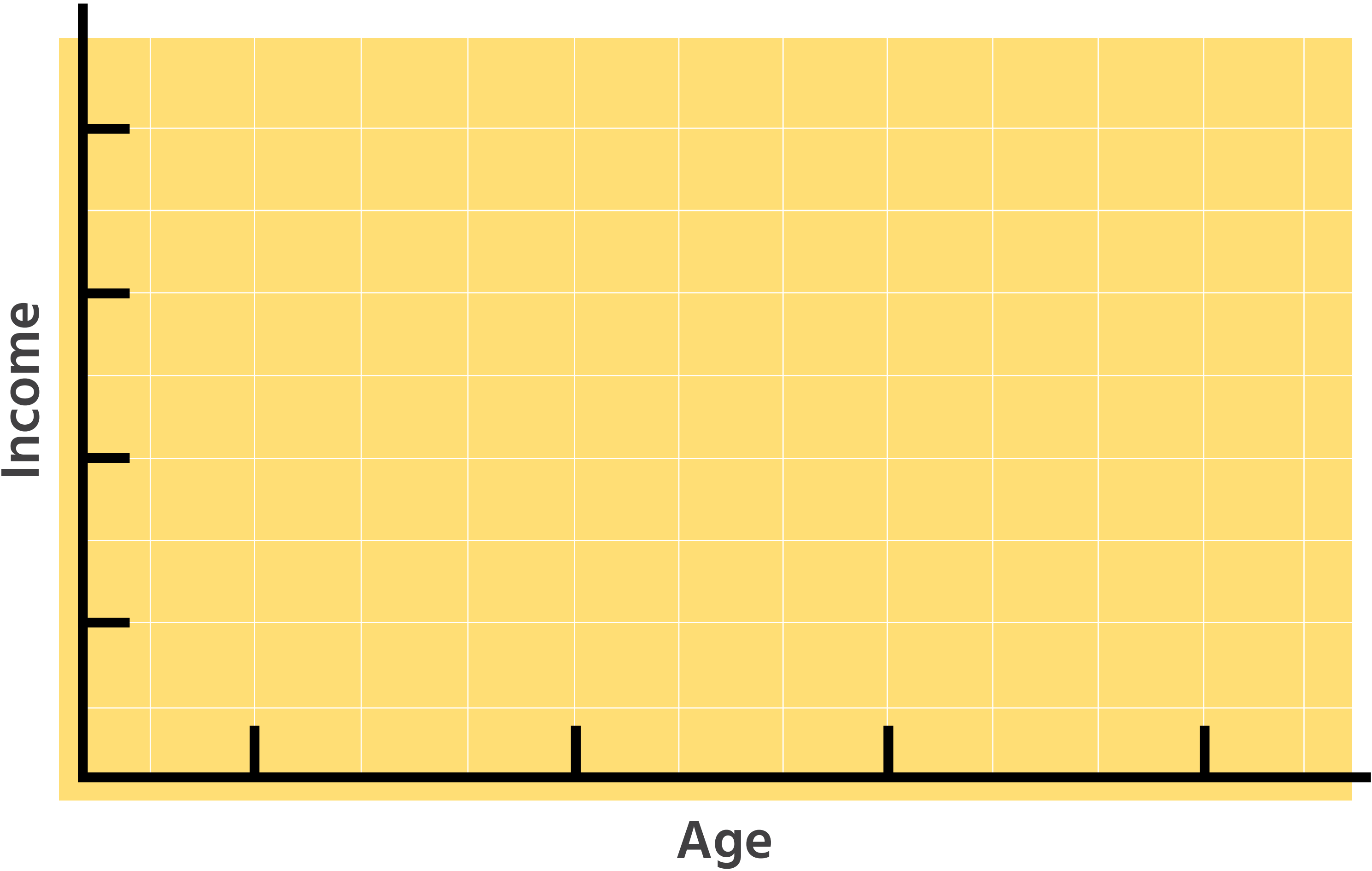
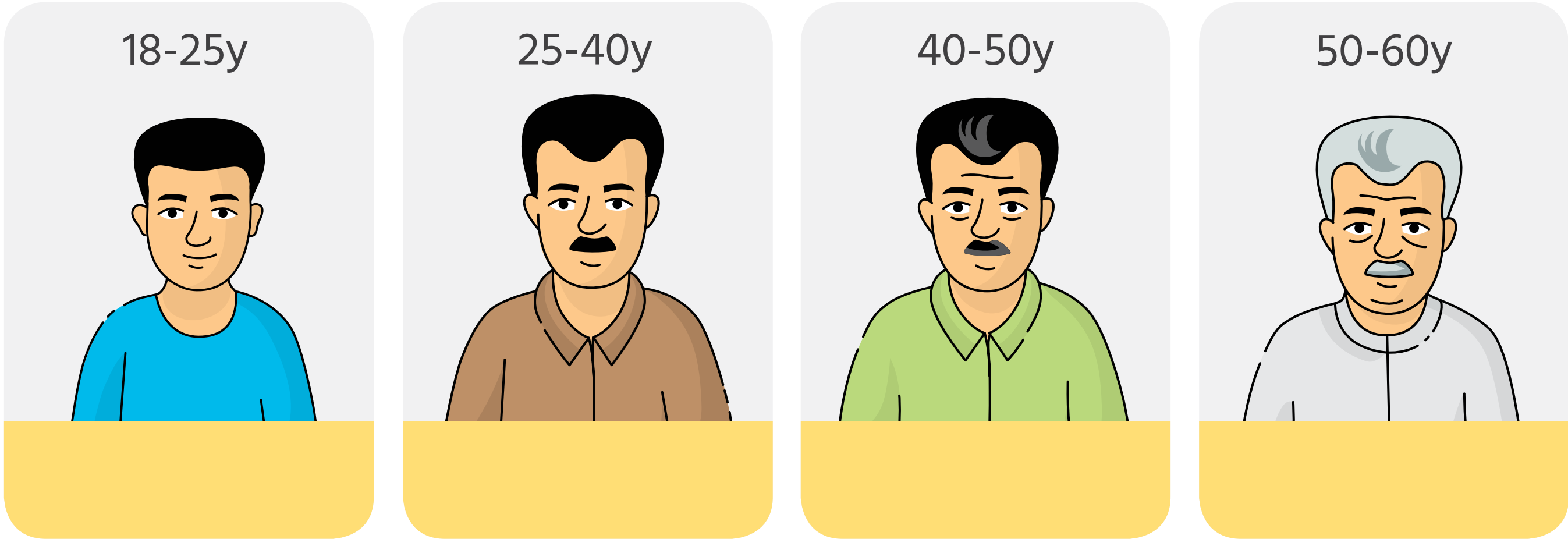
House Repair



Death

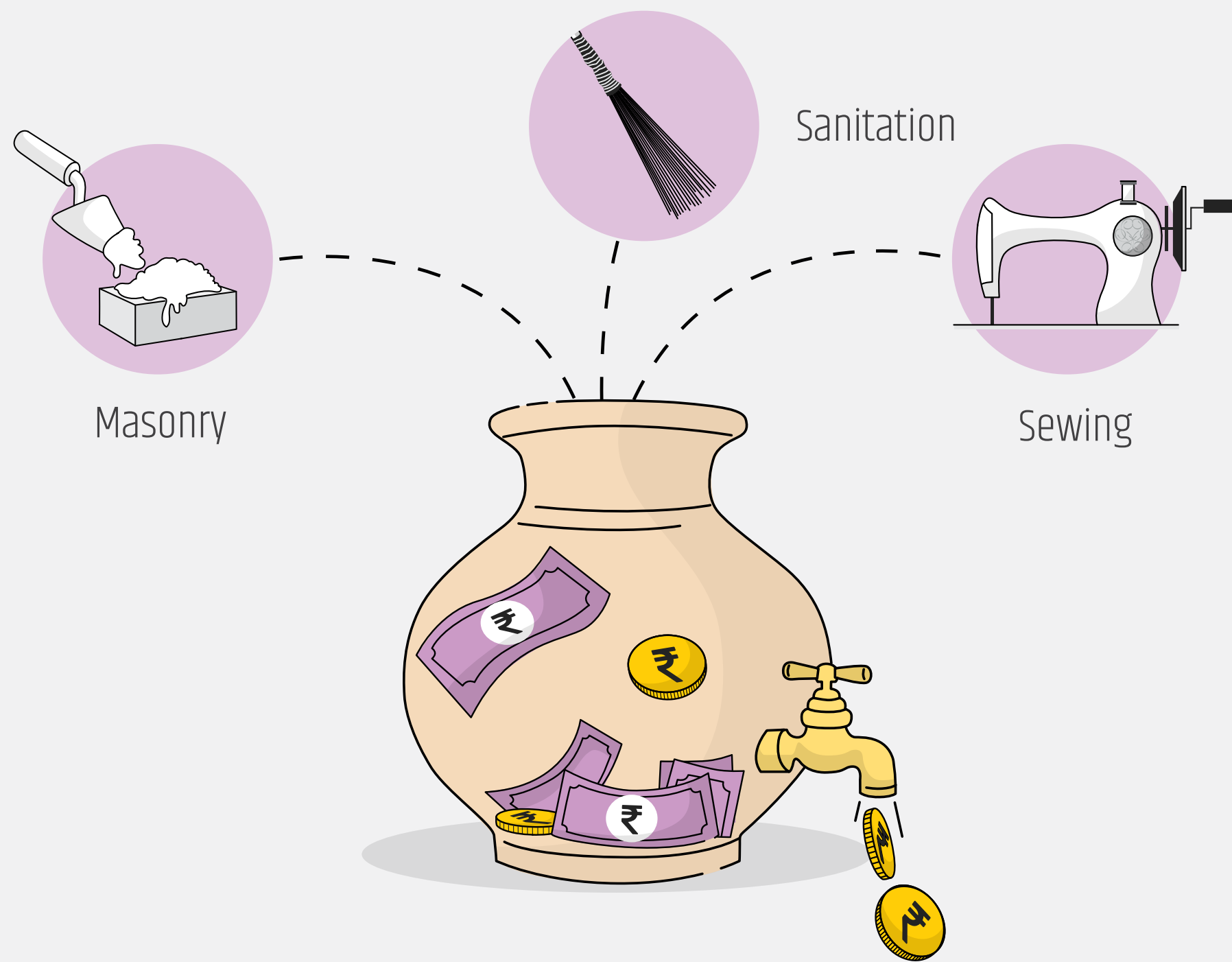


# Income at Various Ages

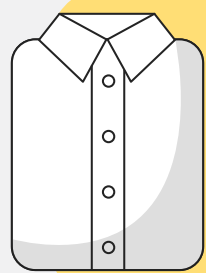


Plan Your Money for Life

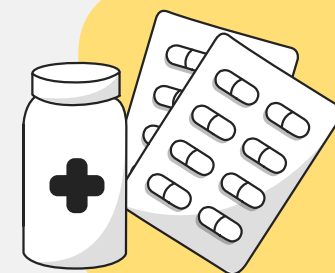
# Cash Flow



Grocery Items



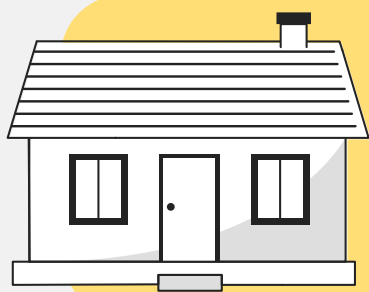
Clothing



Medicine



Savings



House Rent



Electricity



Gambling

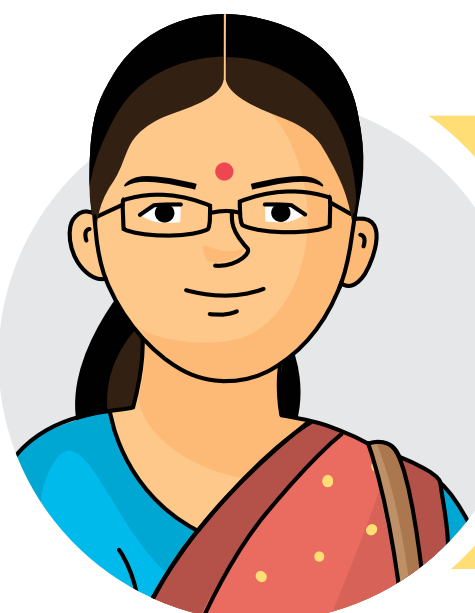


Alcohol



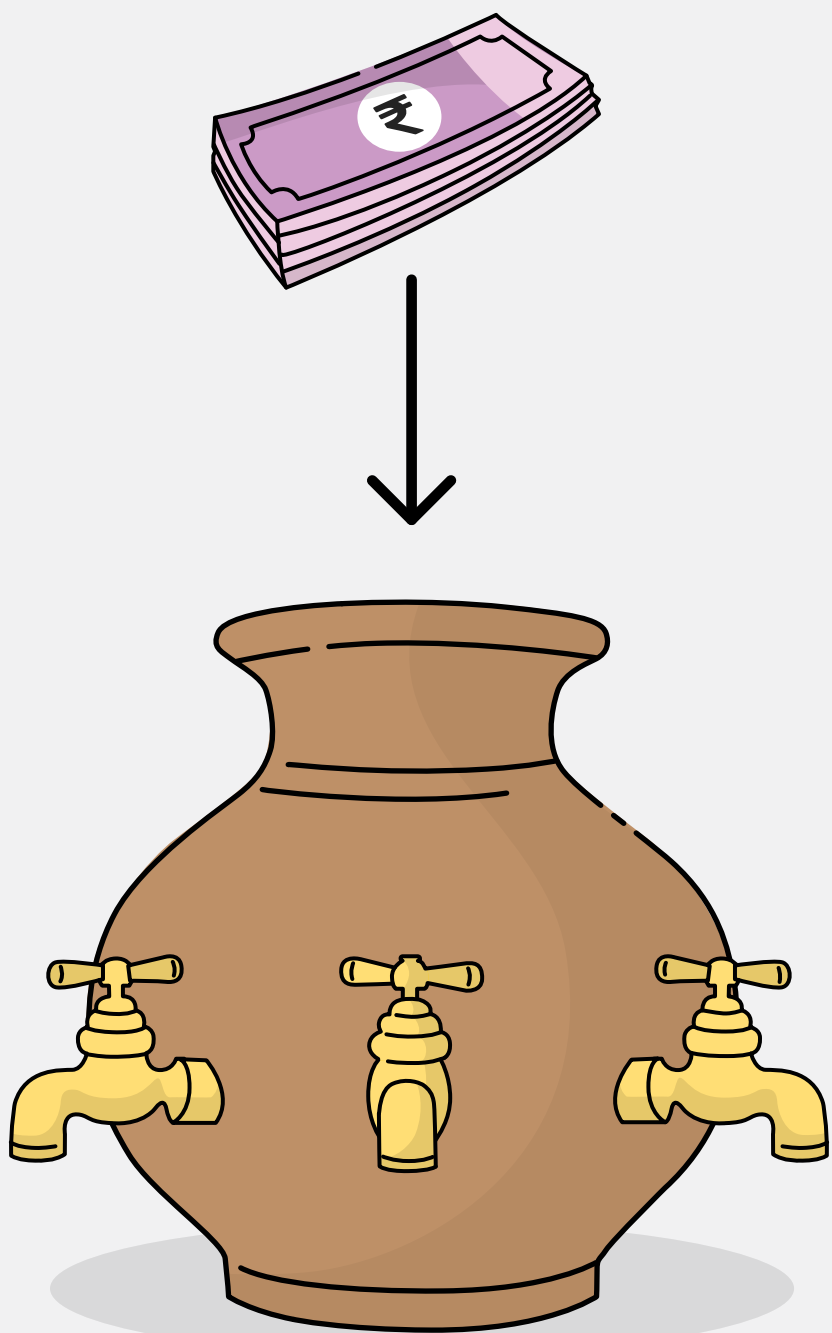
Education

Do We Earn More or Less  
Than We Spend ?



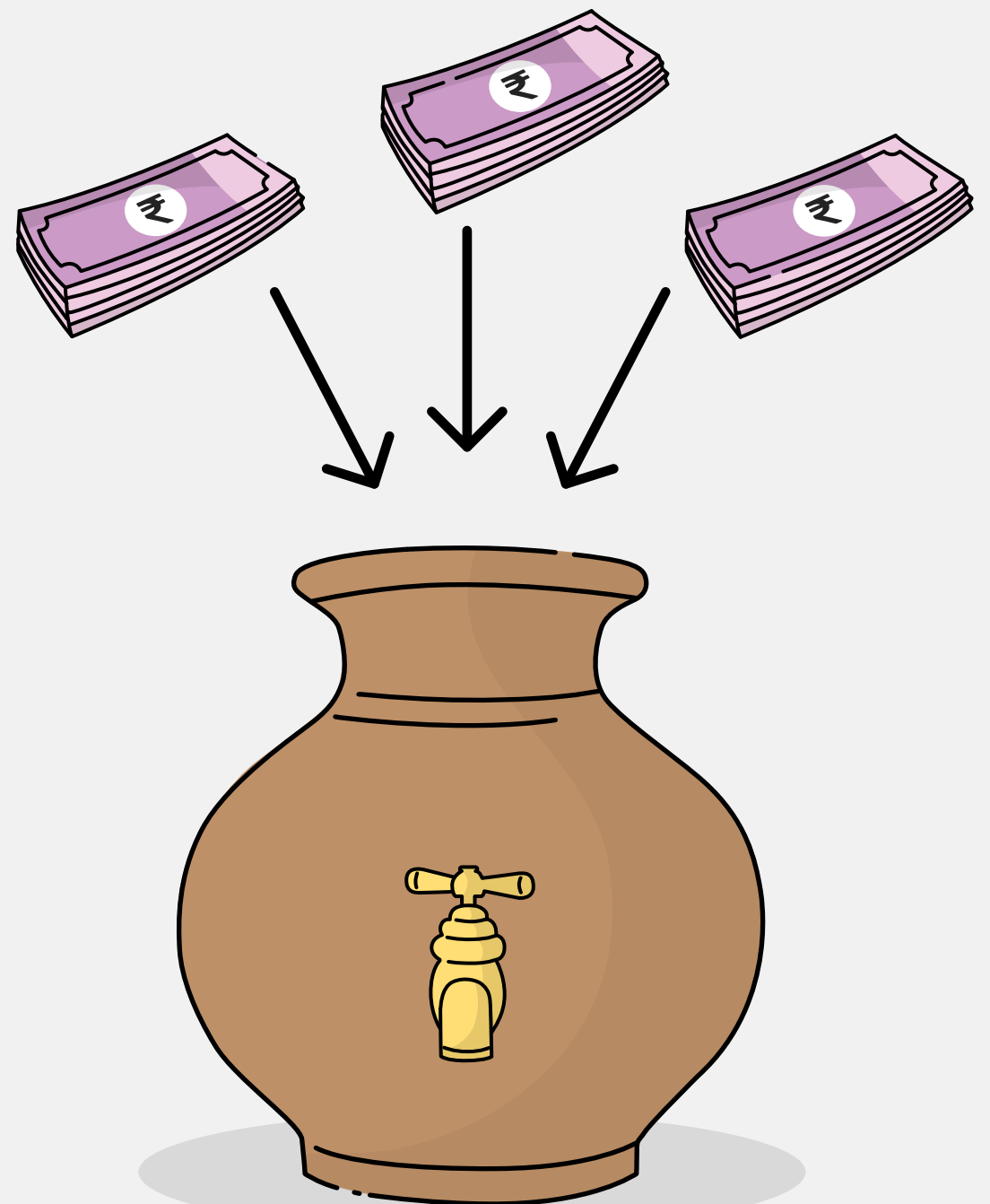
# Better Cash Flow

Less Income More Expenses



Deficit

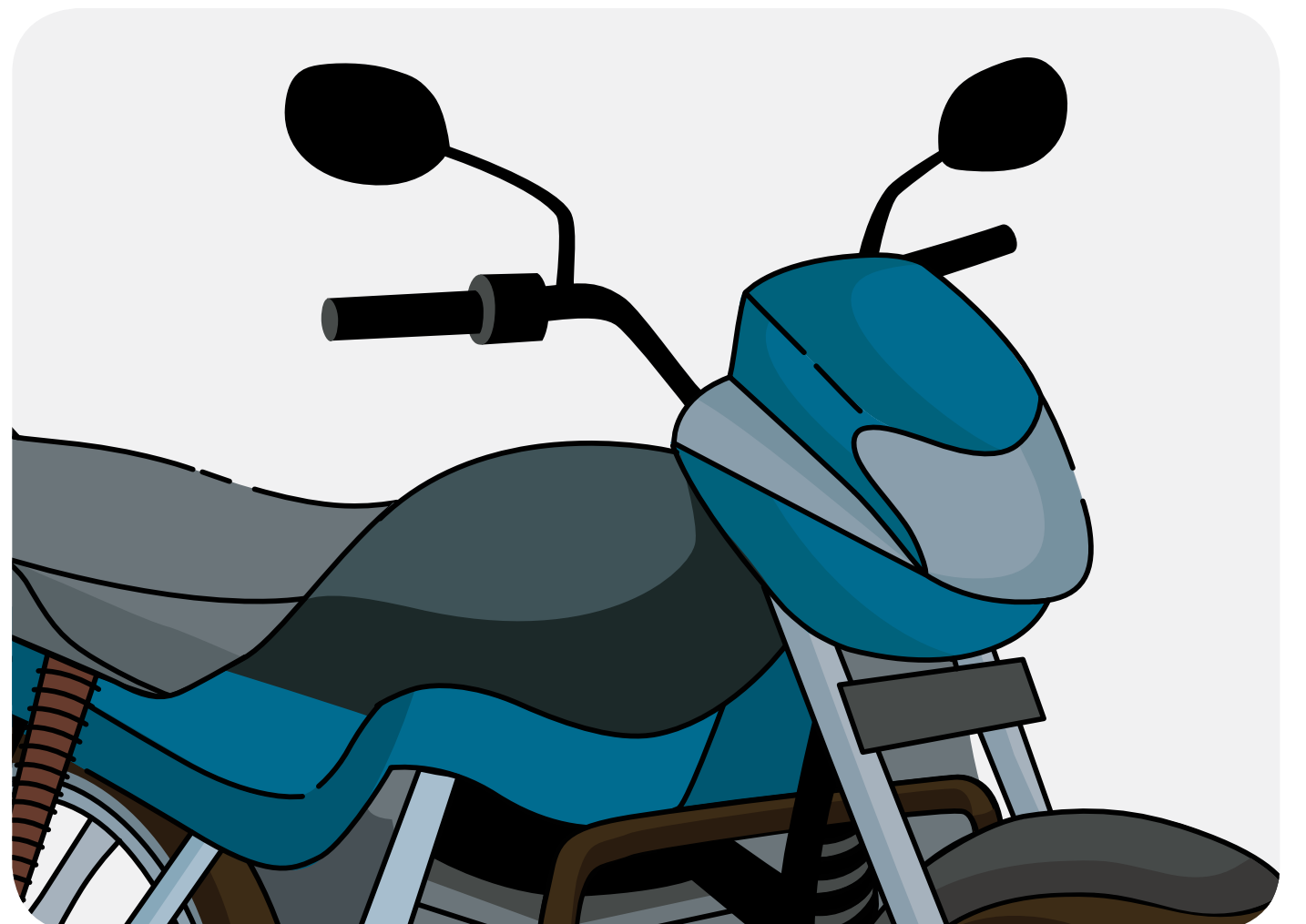
More Income Less Expenses



Surplus

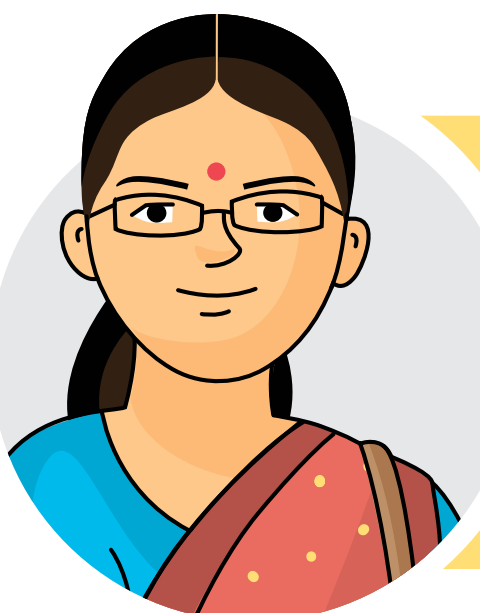


Selling Jewellery to Meet Expenses



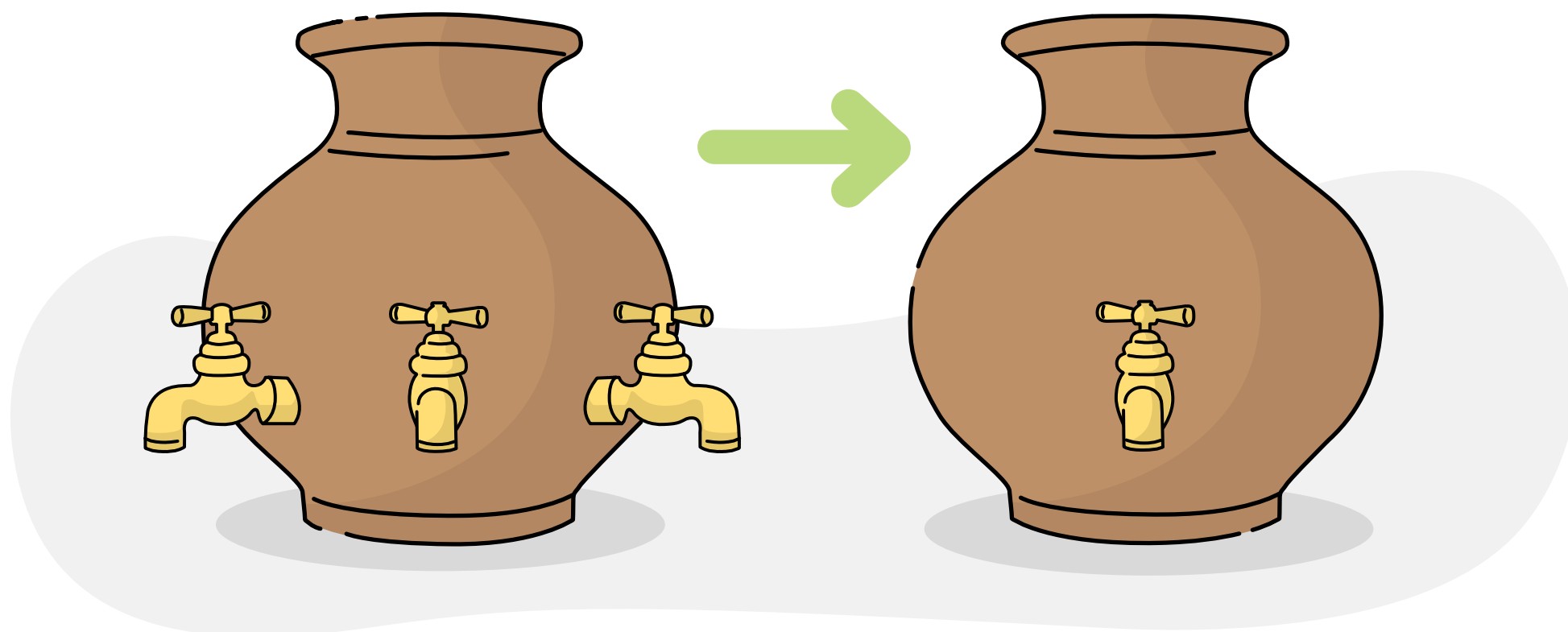
Buying a New Motorcycle from Savings

We Should Live Within  
Our Means





# Reduce Expenses

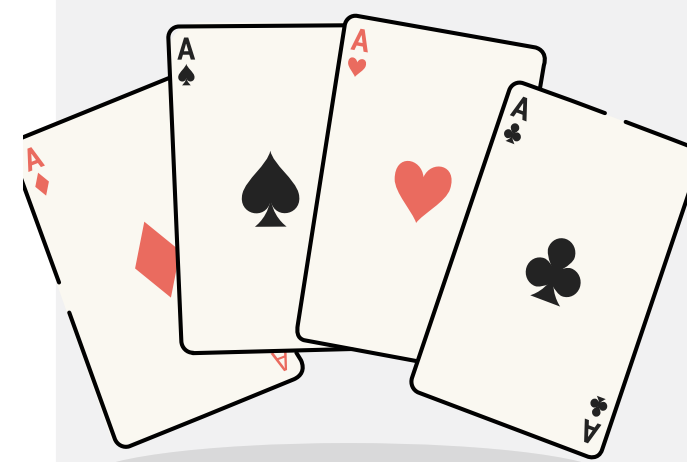


**Repay High  
Interest Debts First**



Money Lender

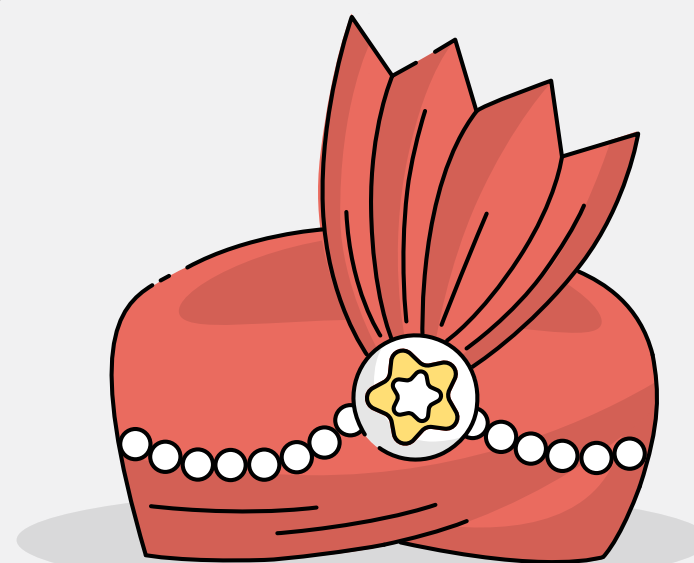
**40%**



Gambling

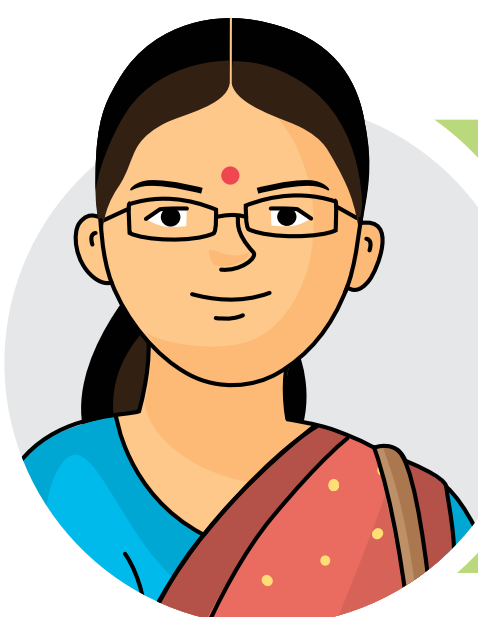


Alcohol & Tobacco

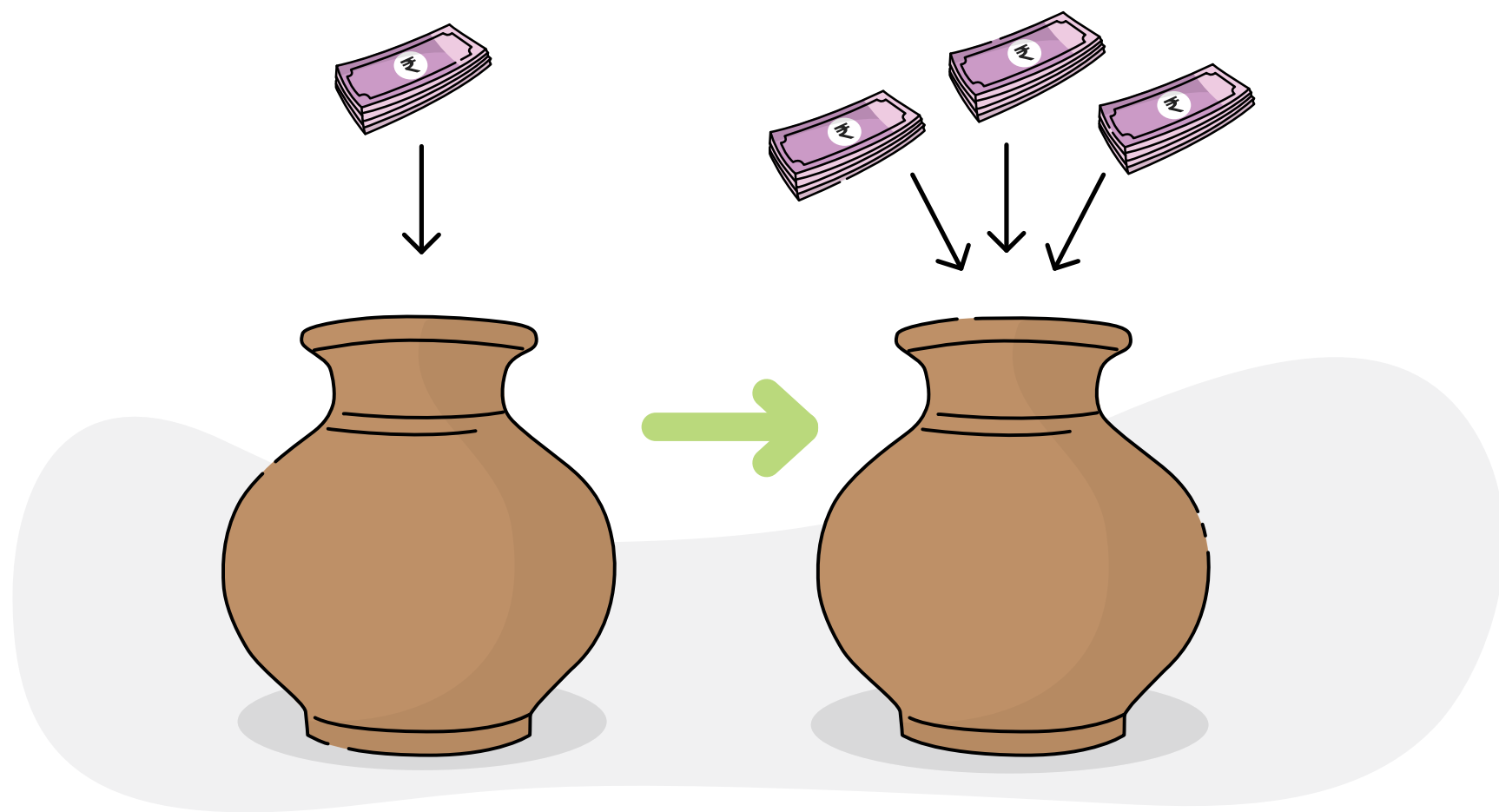


Social Functions

**Avoid Unnecessary  
Expenses**



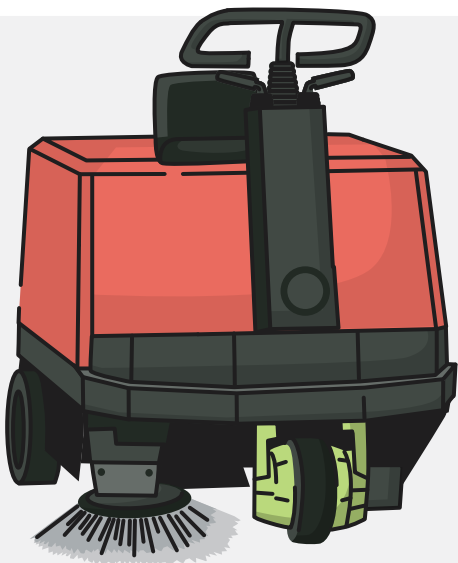
# Increase Income



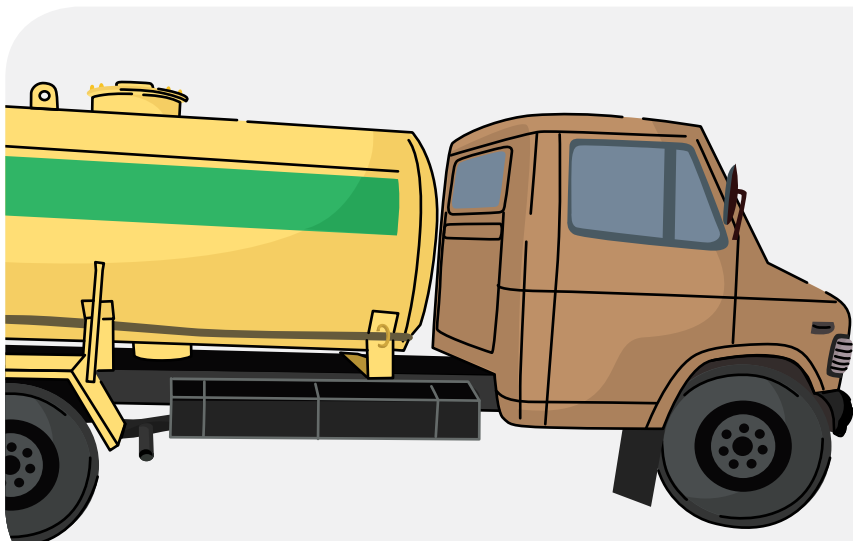
## Upgrade Existing Professional Skills



Trained and Certified  
Sanitation Worker

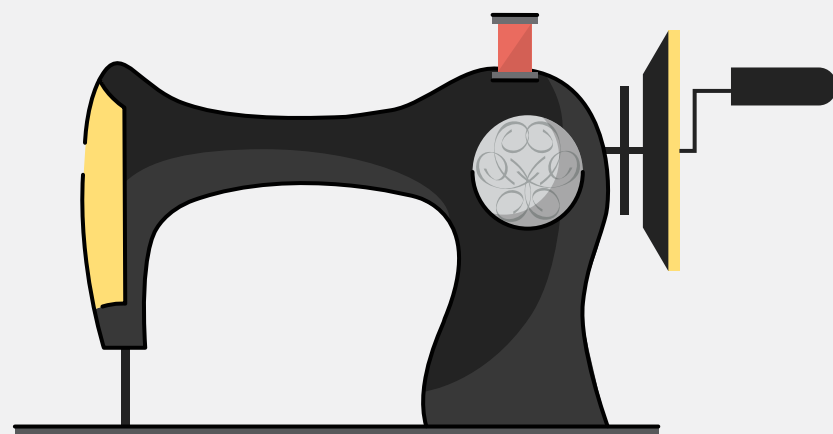


Mechanised  
Cleaning

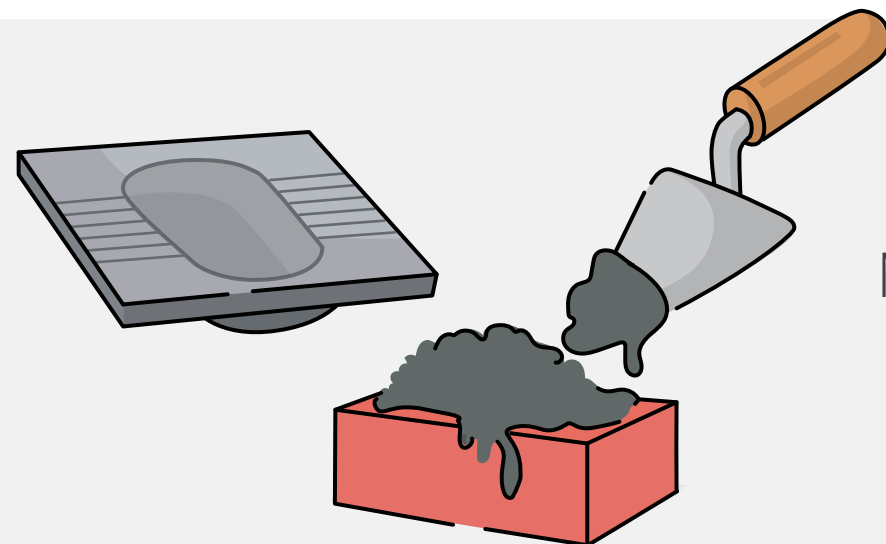


Vacuum Truck  
Operator

## Learn New Skills in Other Profession



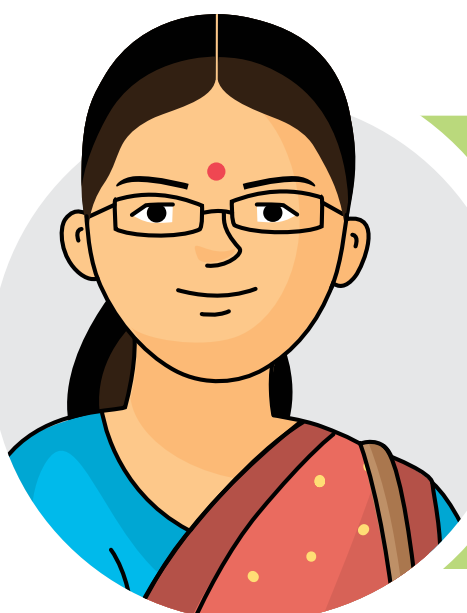
Sewing



Masonry



Mobile Repair

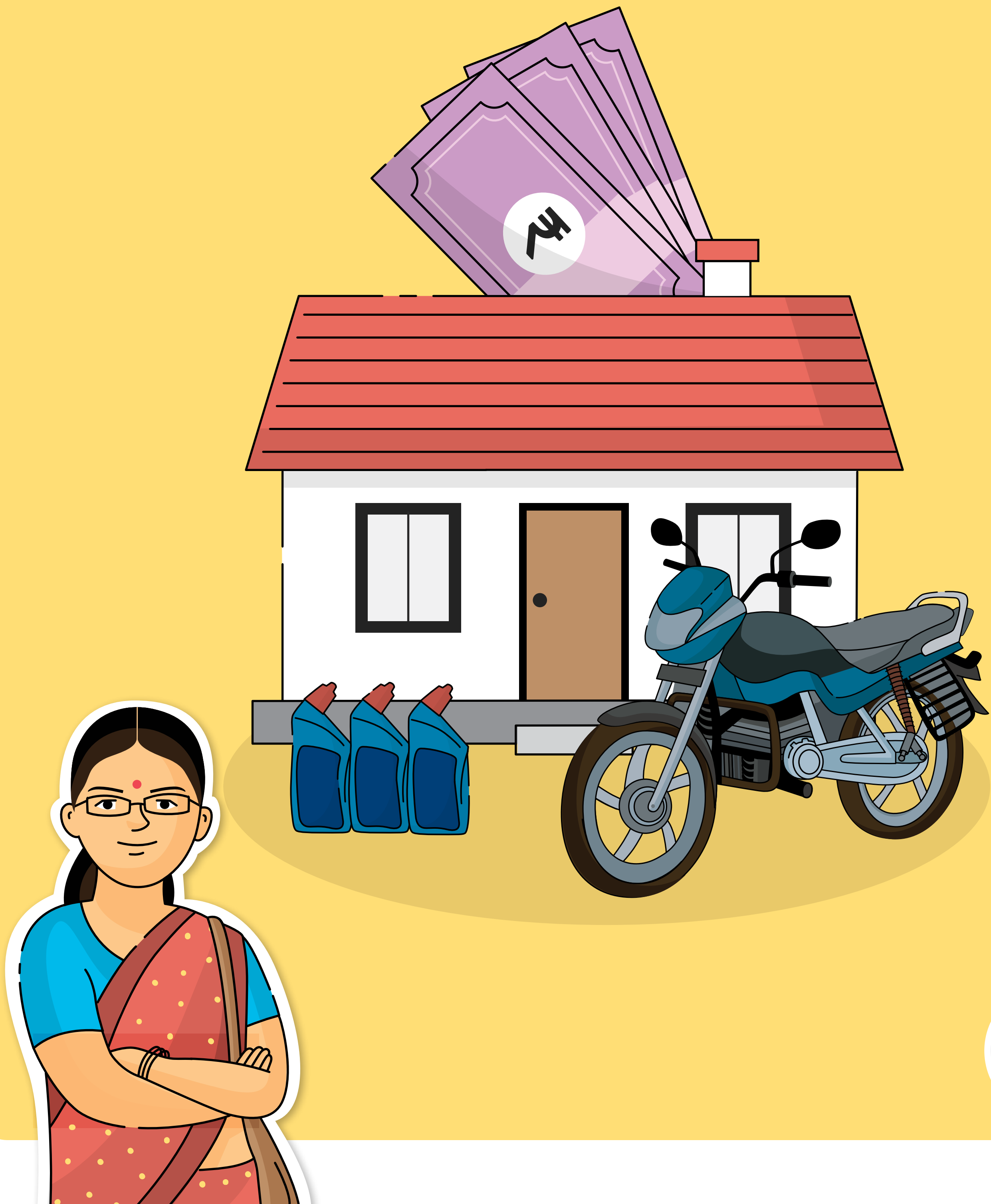


## Learn and Earn

8

## MODULE 2

# Towards Prosperity: A Life of My Dreams



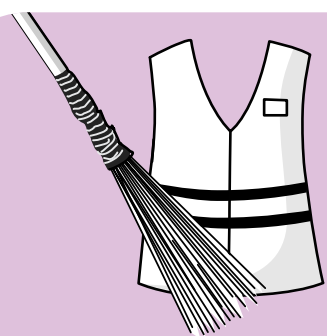


# How to Reach Financial Goals ?

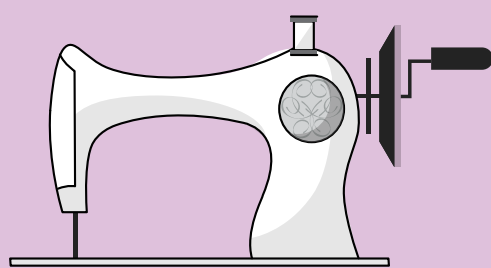


# Maintain Monthly Budget

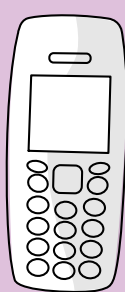
## INCOME



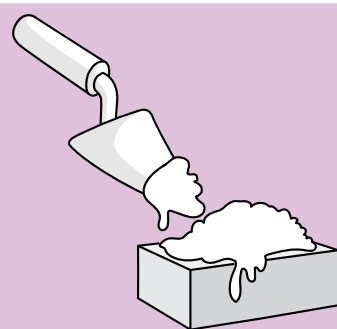
Sanitation Work



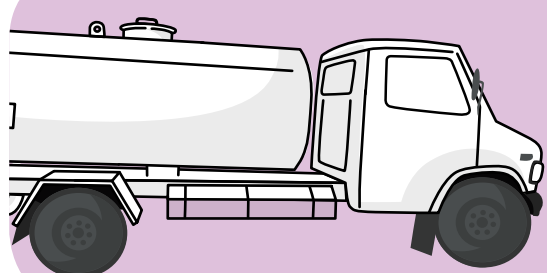
Sewing



Mobile Repair



Masonry



Vacuum Truck Operator

## EXPENSES



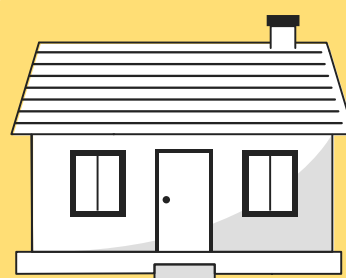
Grocery Items



Alcohol



Electricity



Savings



Education

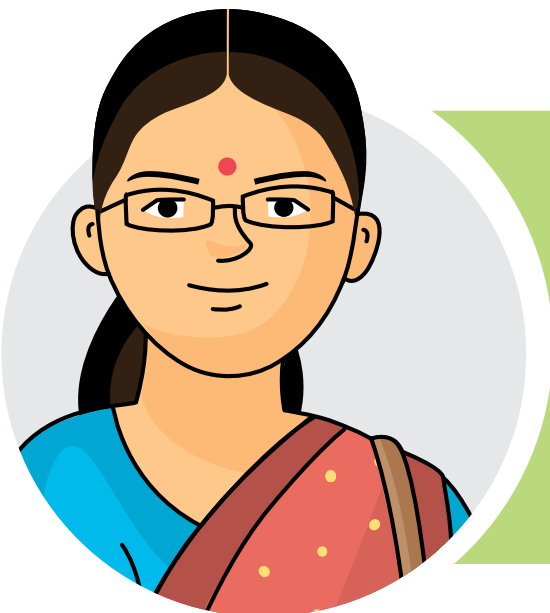
## INCOME

## EXPENSES

-

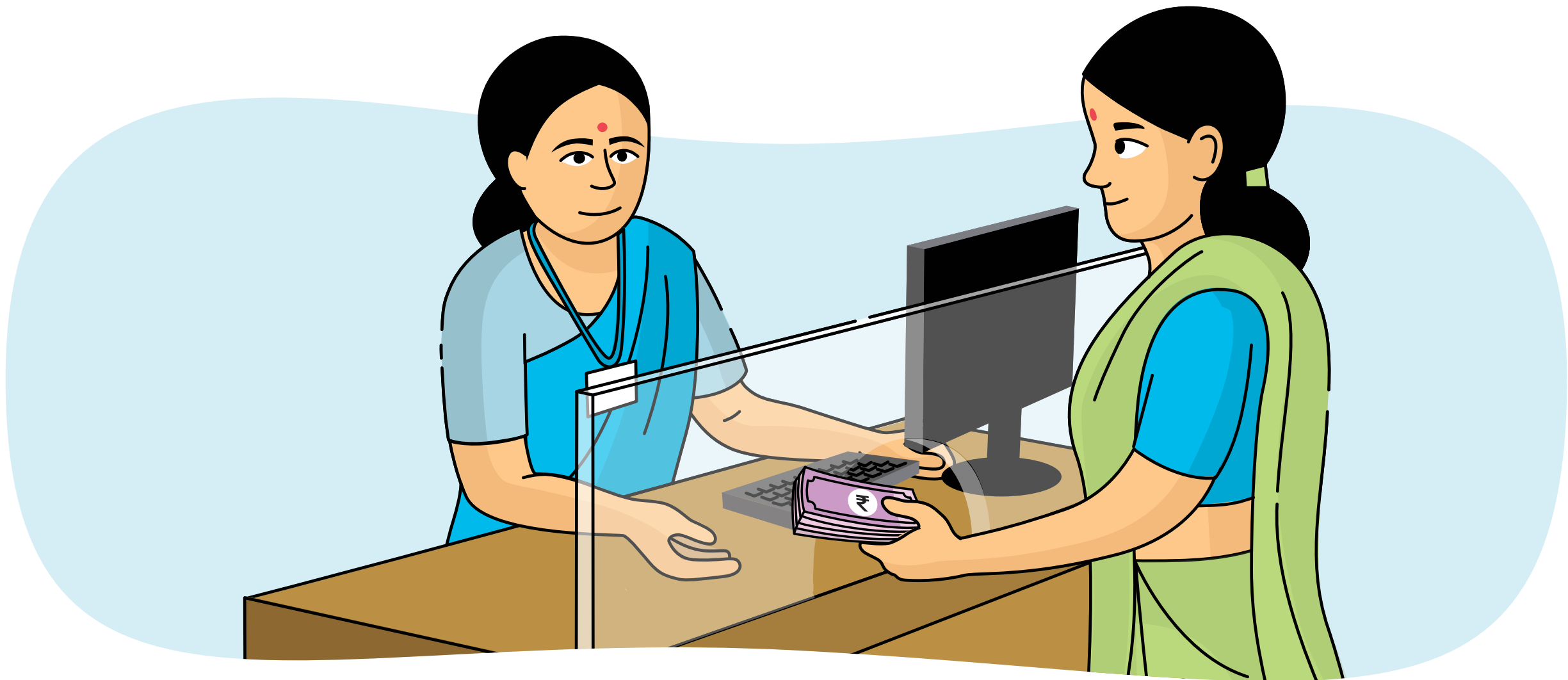
=

## SURPLUS



Maintain  
Financial Diary

# Invest Your Savings



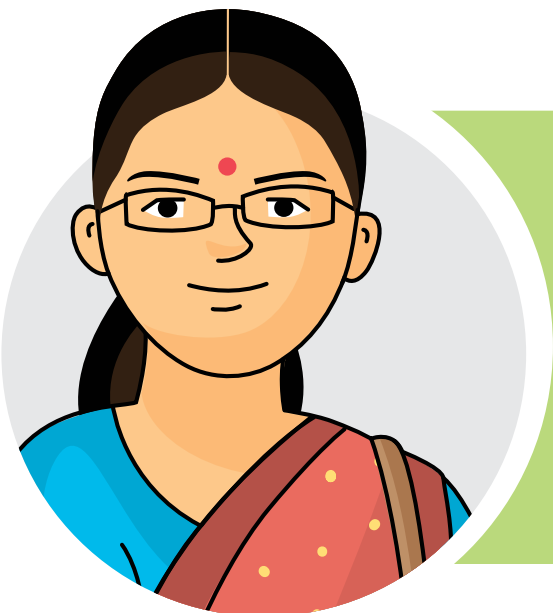
₹ 10 per day

SAVE	
₹ 3000 per year	

SAVE	

INVEST	
6.5%	
1 year	5 years
₹ 3,195	₹ 18,191

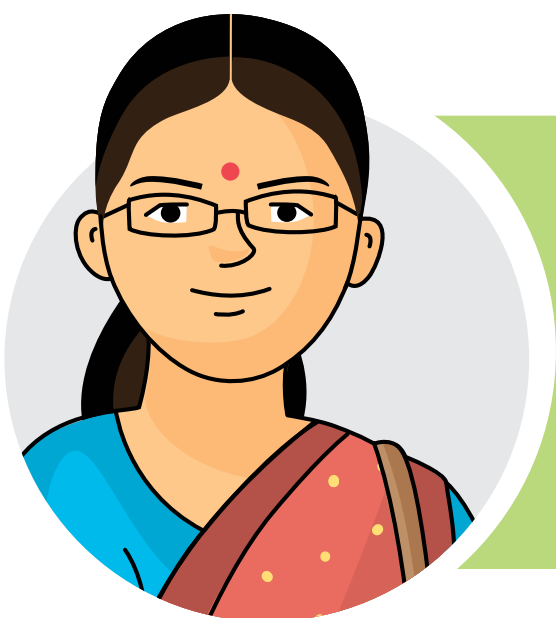
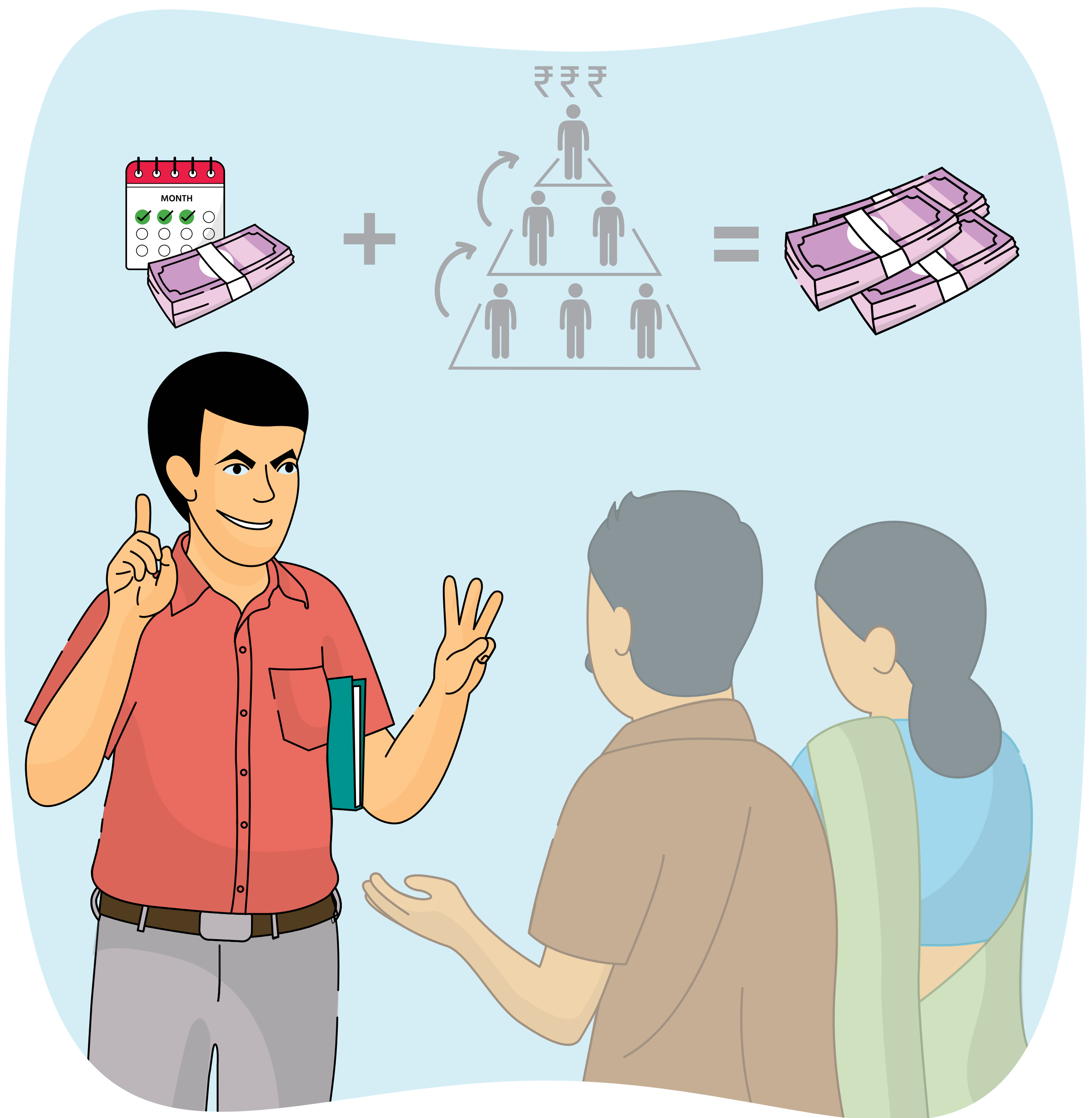
INVEST	



A. Save Regularly  
B. Grow Your Money



# Invest in Safe Deposits



**Beware of Ponzi Schemes**

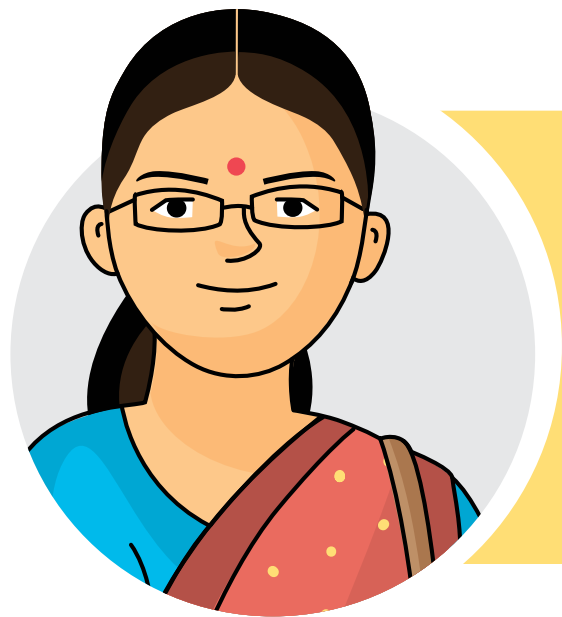
# Reaching Our Financial Goals

## 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

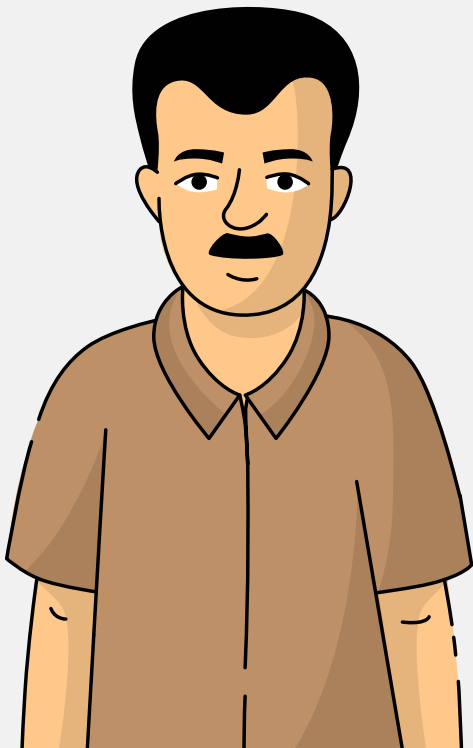
## Family

0%

Interest Rate



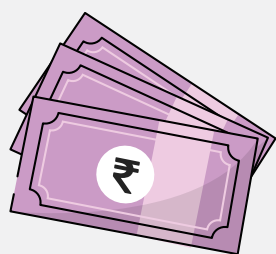
Amount



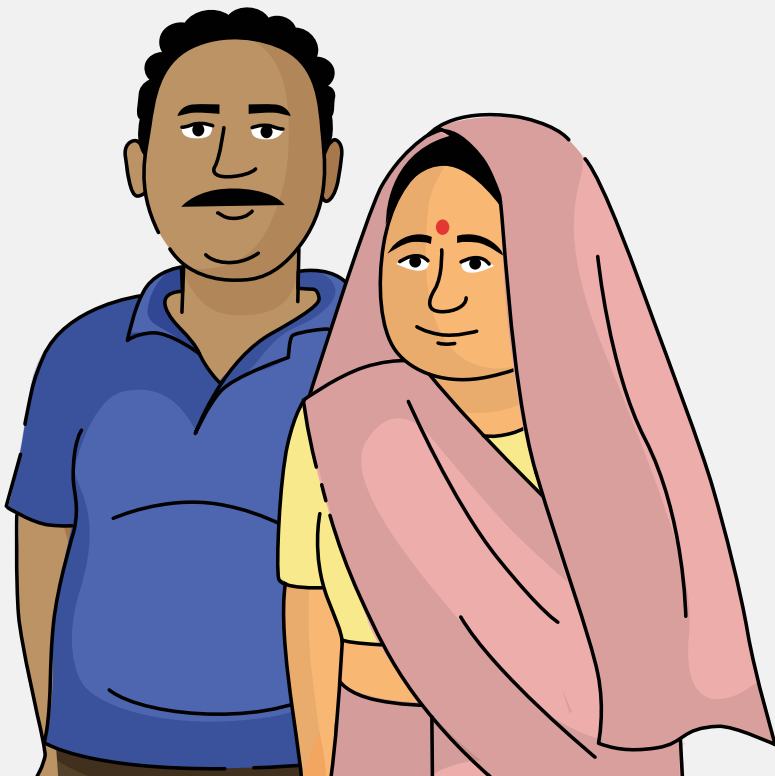
## Relatives

0%

Interest Rate



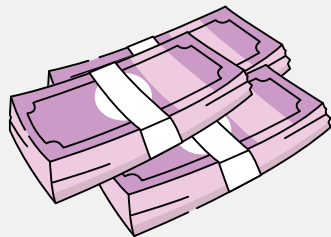
Amount



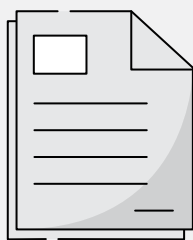
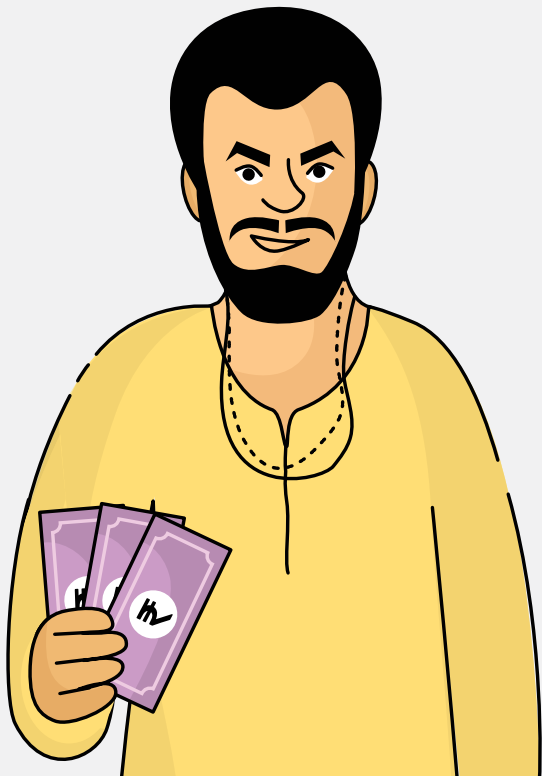
## Money Lender

40%

Interest Rate



Amount

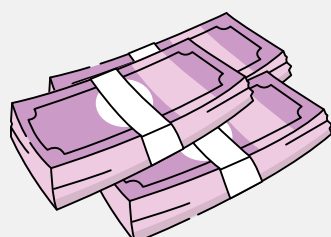


Mortgage

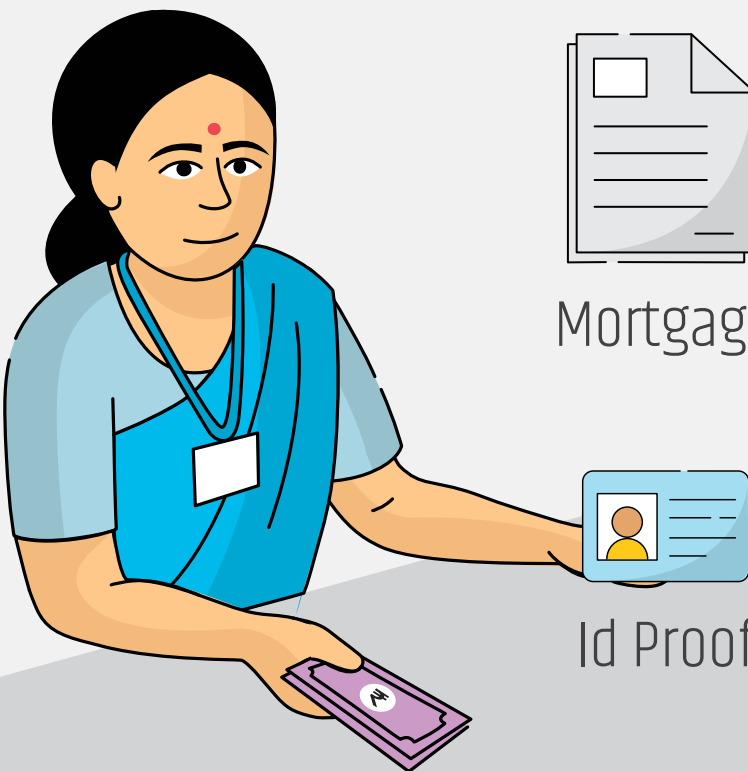
## Bank

11%

Interest Rate



Amount



Mortgage

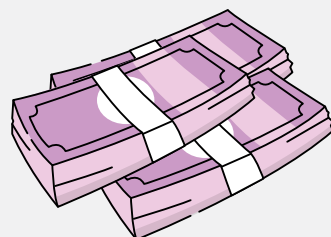


Id Proof

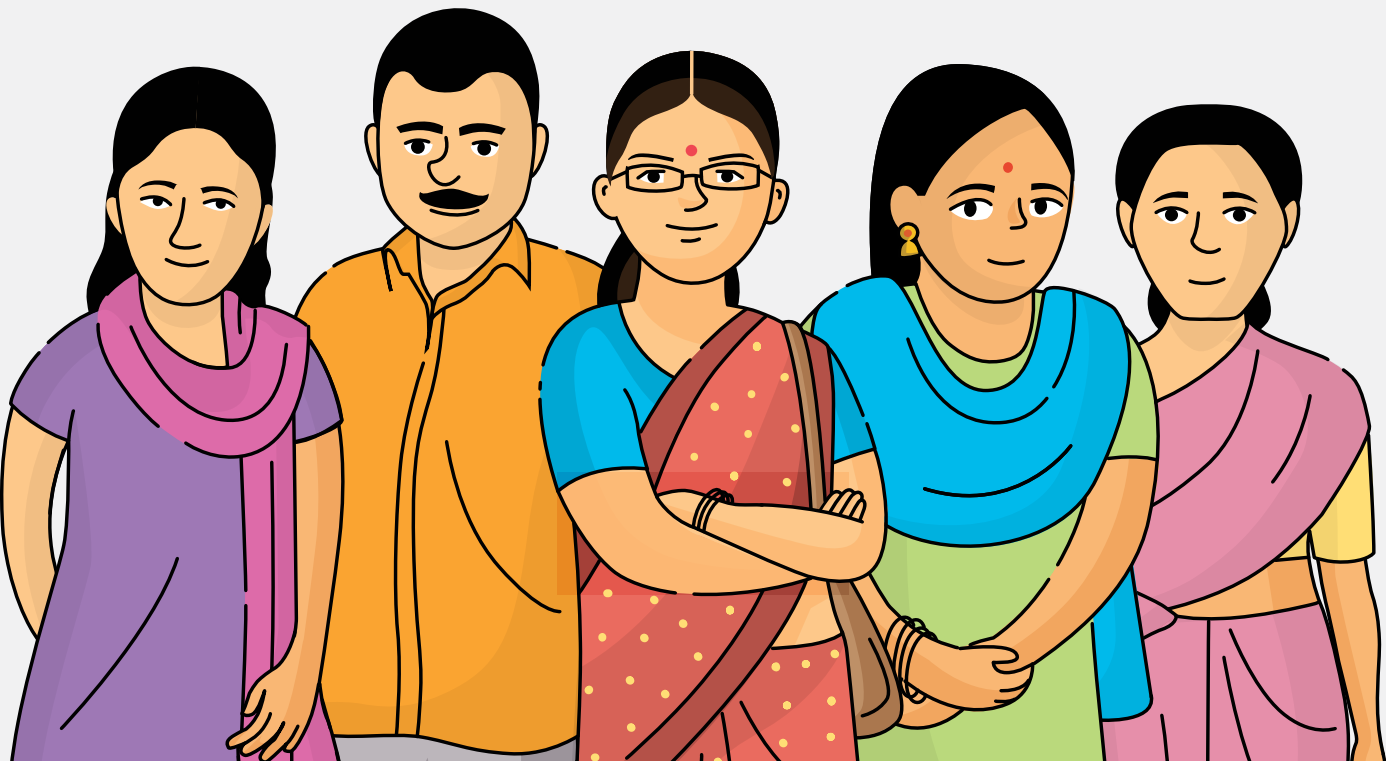
## Self Help Group

7%

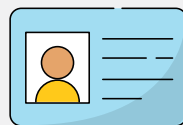
Interest Rate



Amount

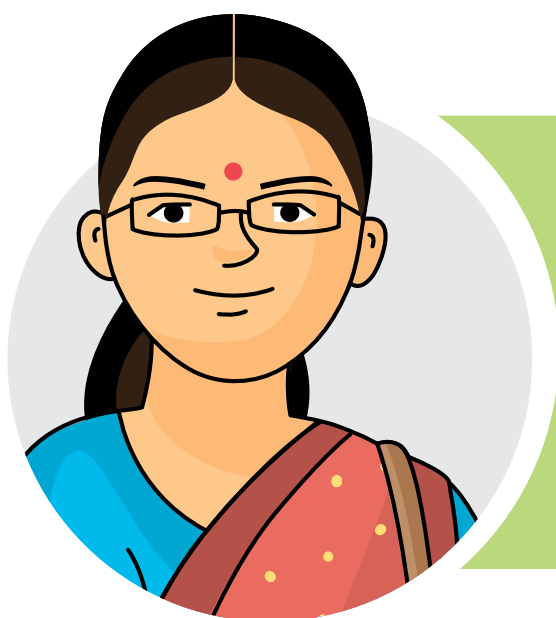


Mortgage



Id Proof

**Borrow at a Lower  
Rate of Interest**



# DAY-NULM

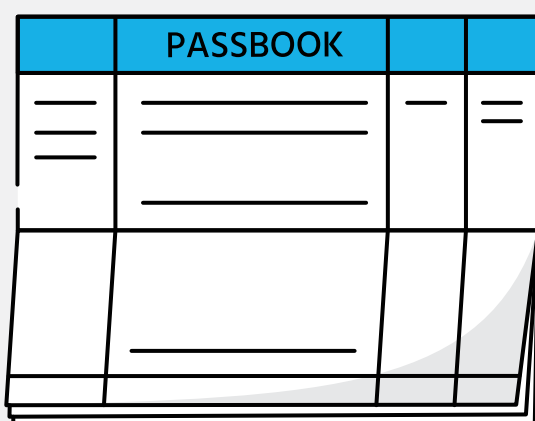
Deendayal Antyodaya Yojana-  
National Urban Livelihoods Mission



# Self Help Group



## Regular Savings



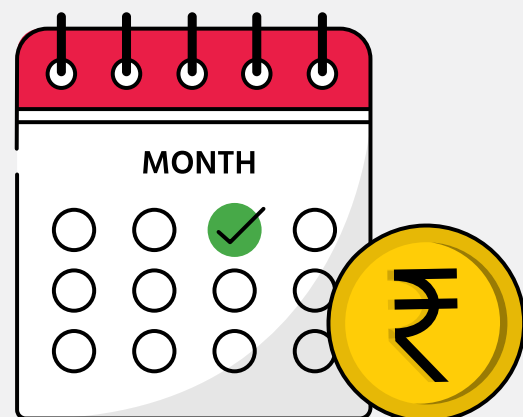
## Regular Meetings



## Regular Internal Lending



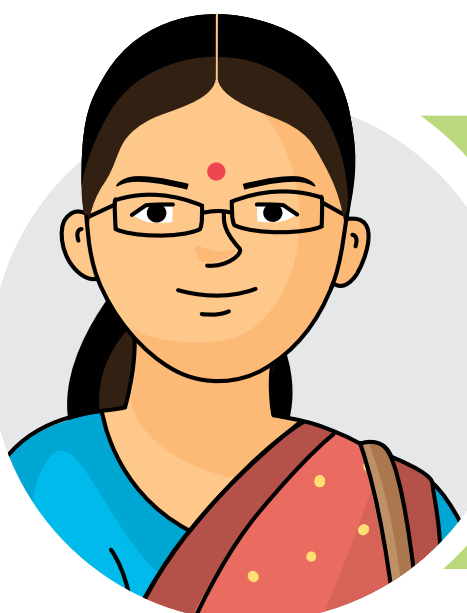
## Regular Repayment



## Regular Book Keeping

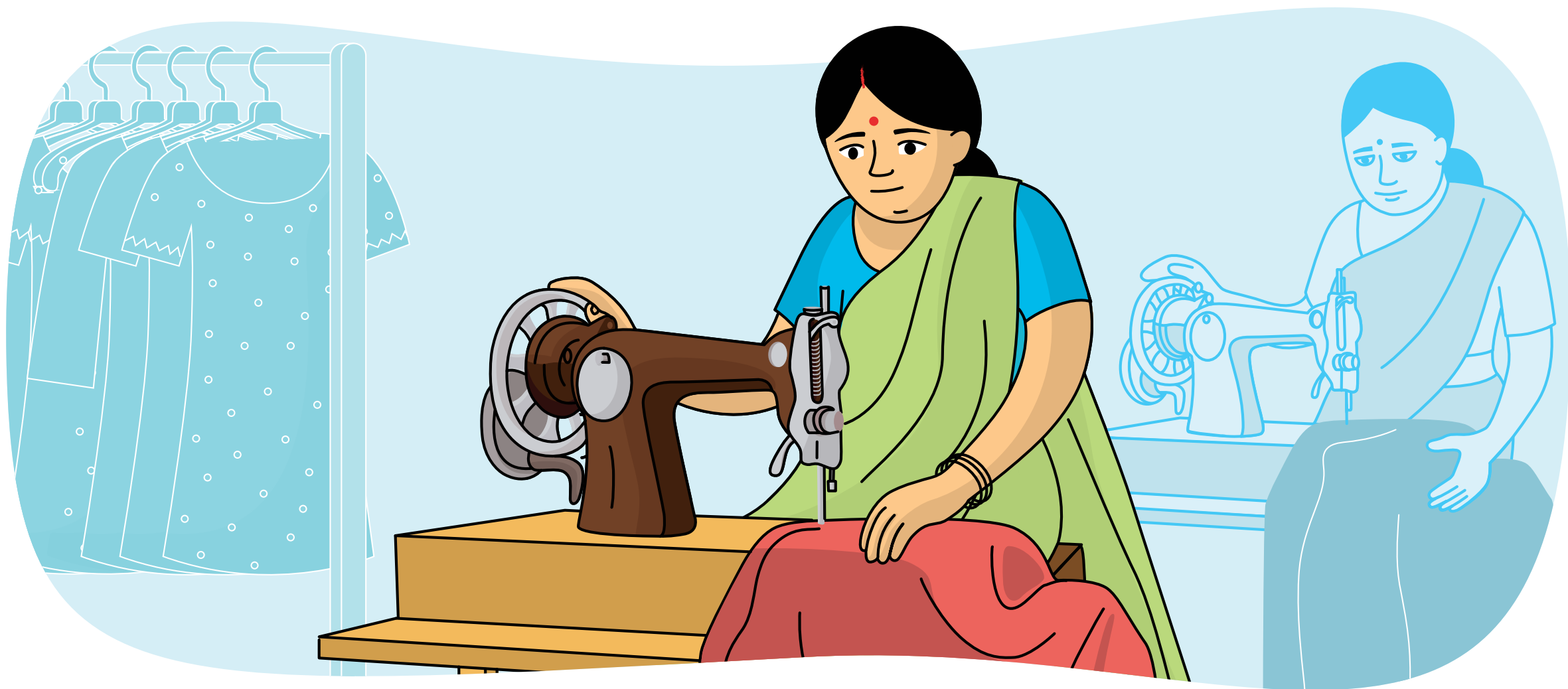


**Join a SHG and Follow Panchsutra**





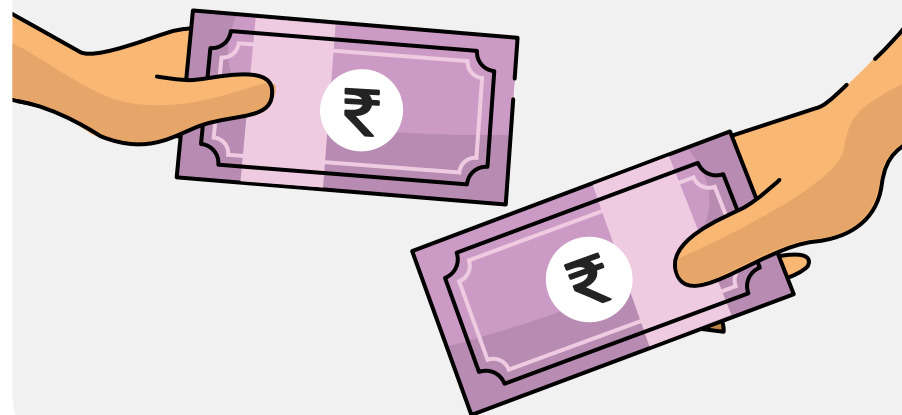
# Skill Training and Entrepreneurship



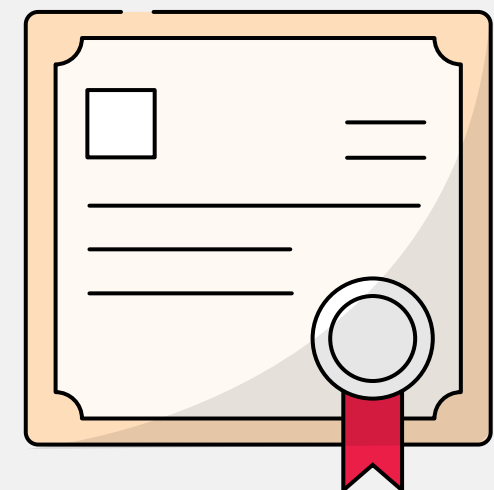
## Skill Development



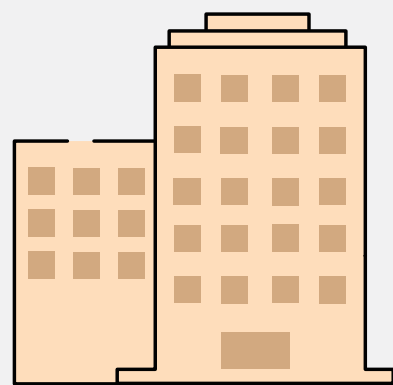
## Multiple Allowances



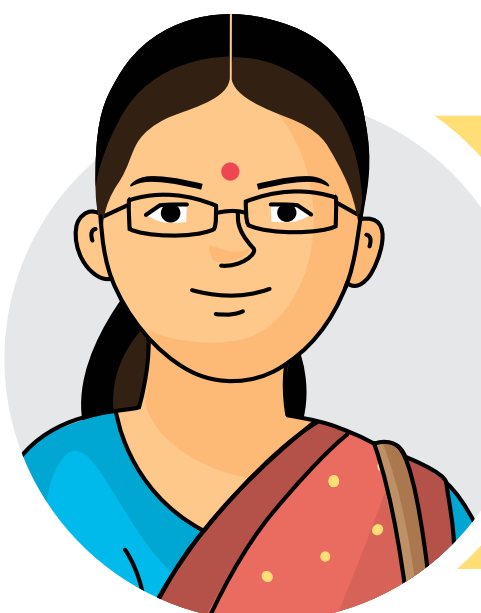
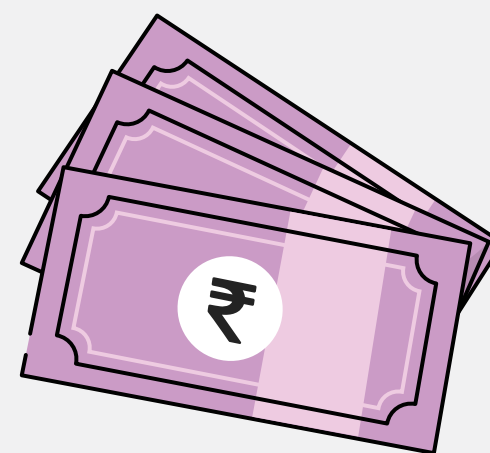
## Certification



## Job Placement



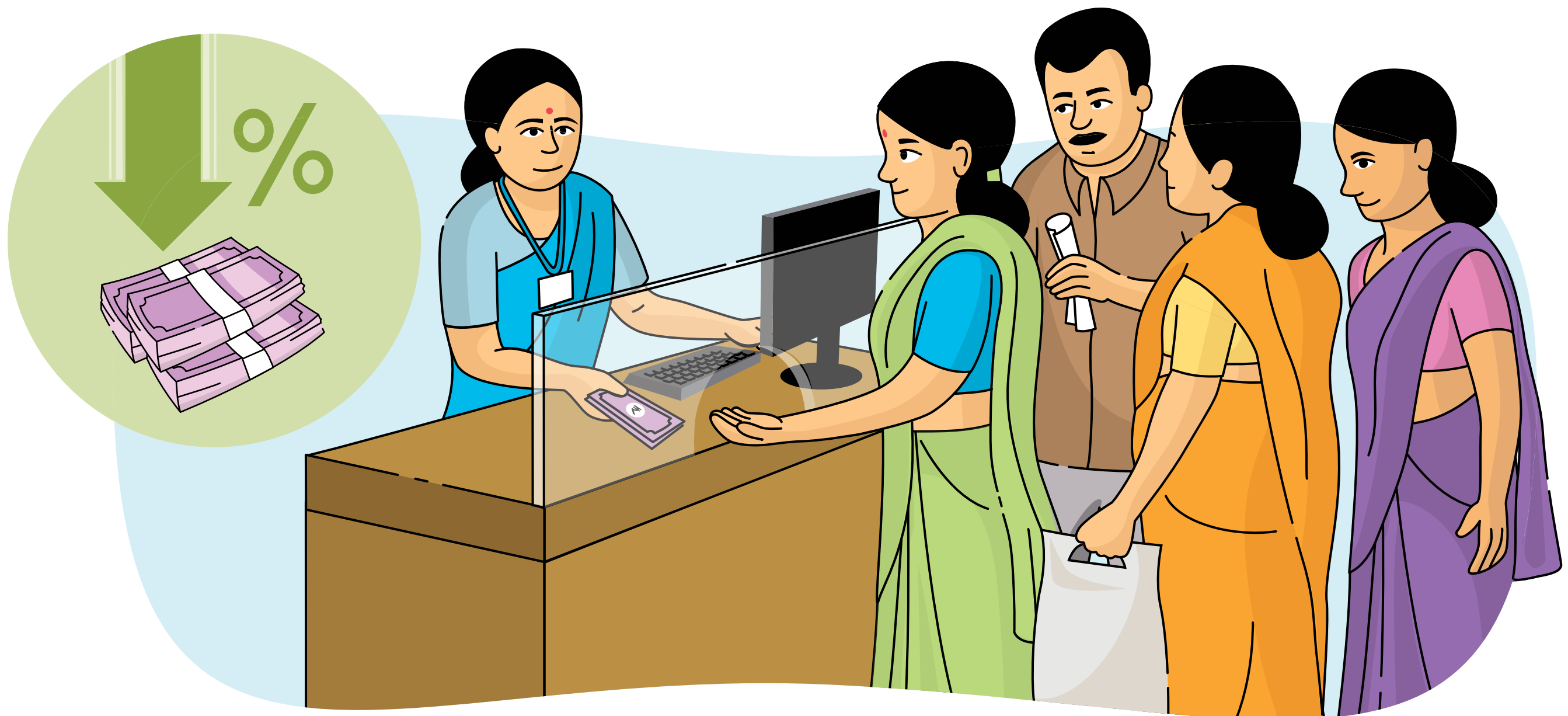
## Higher Income



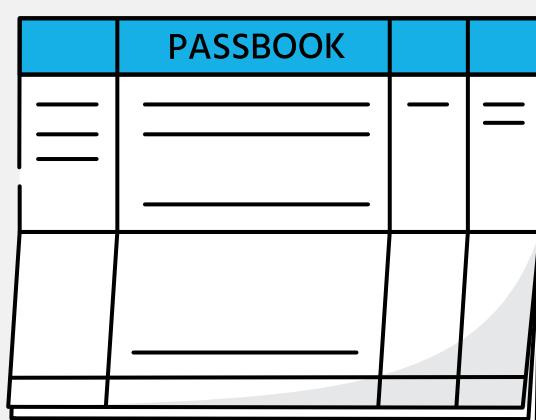
Learn or Upgrade with New Skills Under DAY-NULM



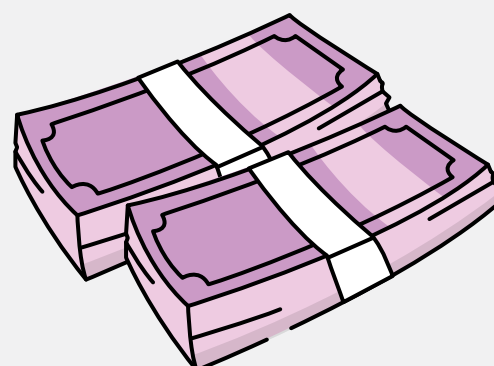
# Affordable Credit



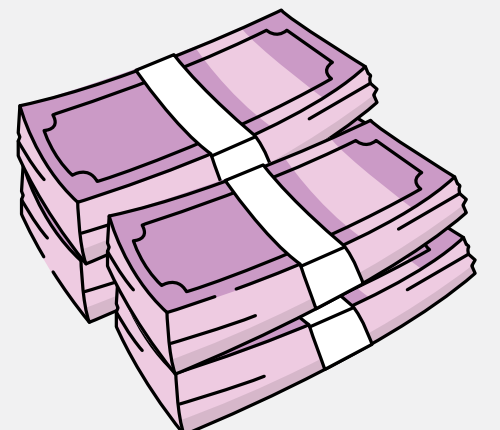
**Bank  
Account**



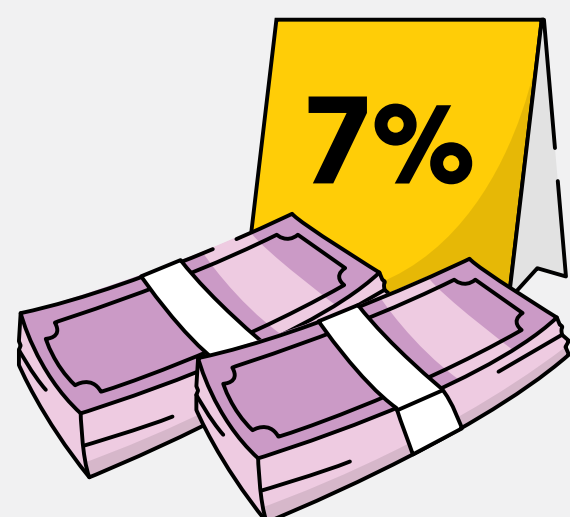
**2 Lakhs for  
Individuals**



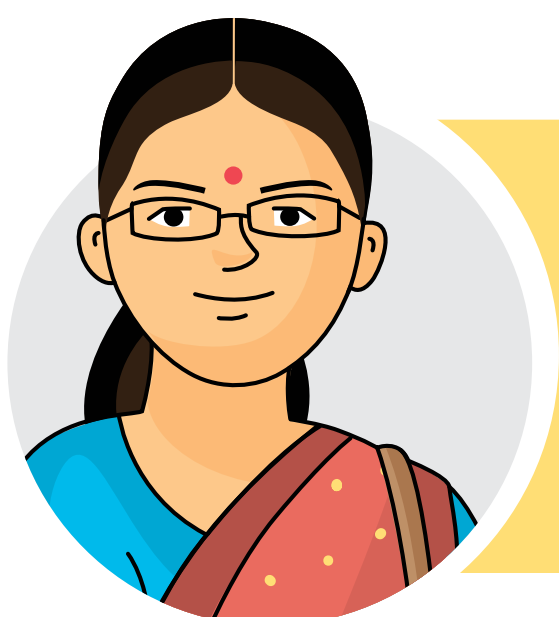
**10 Lakh  
for Groups**



**Easy Loans**



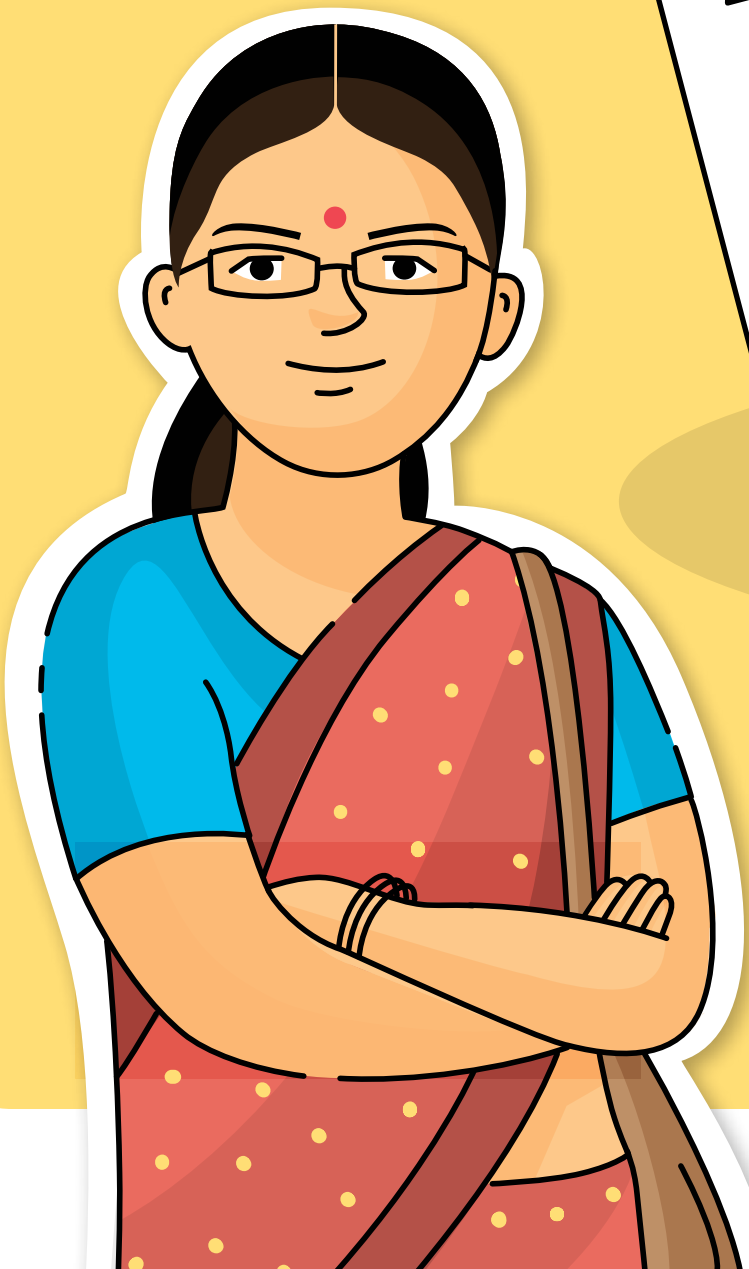
**Lower Rate of  
Interest for Women**



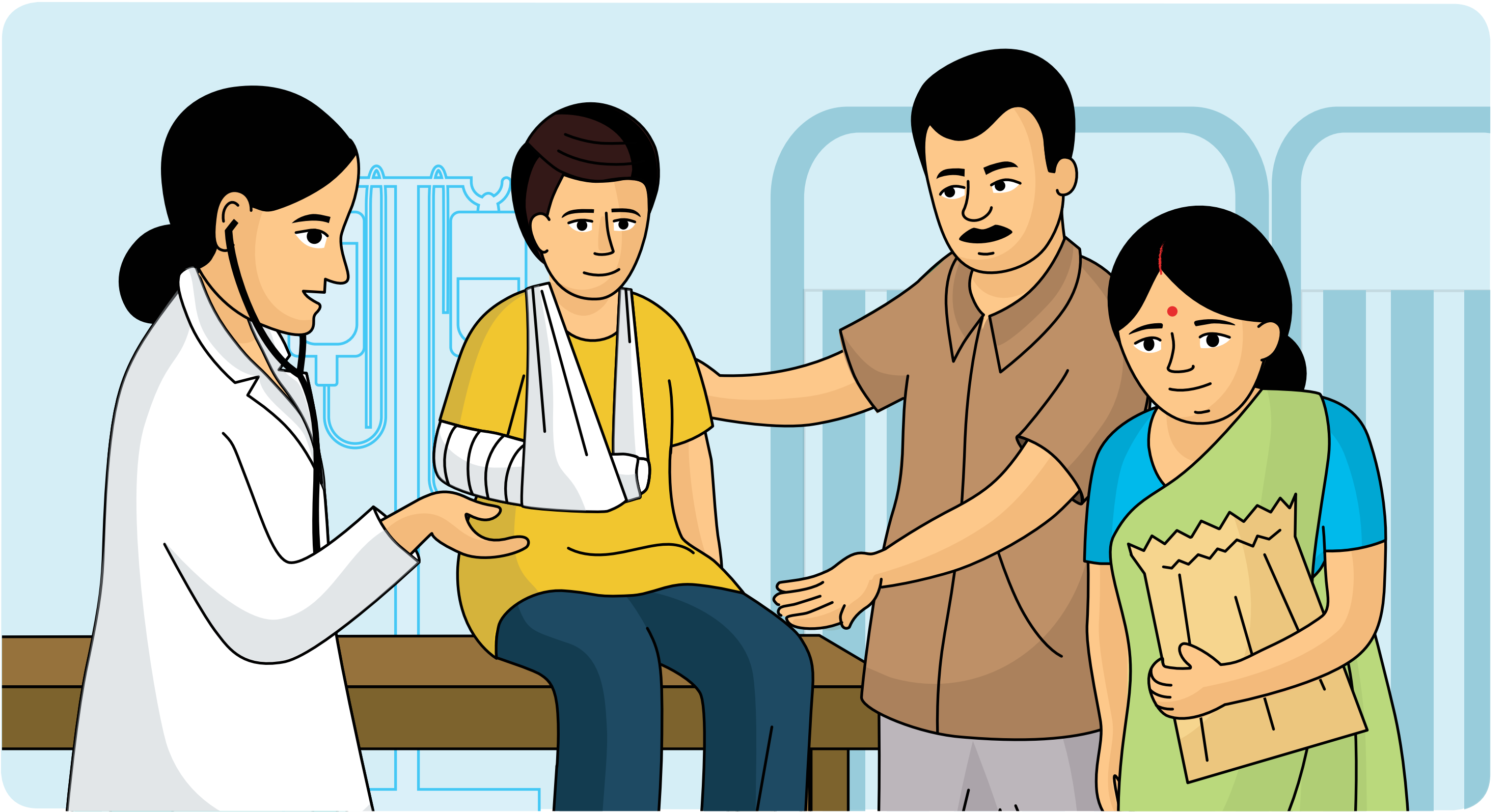
**Grow Your Business with  
Affordable Credit**

## MODULE 3

# Know Government Entitlements



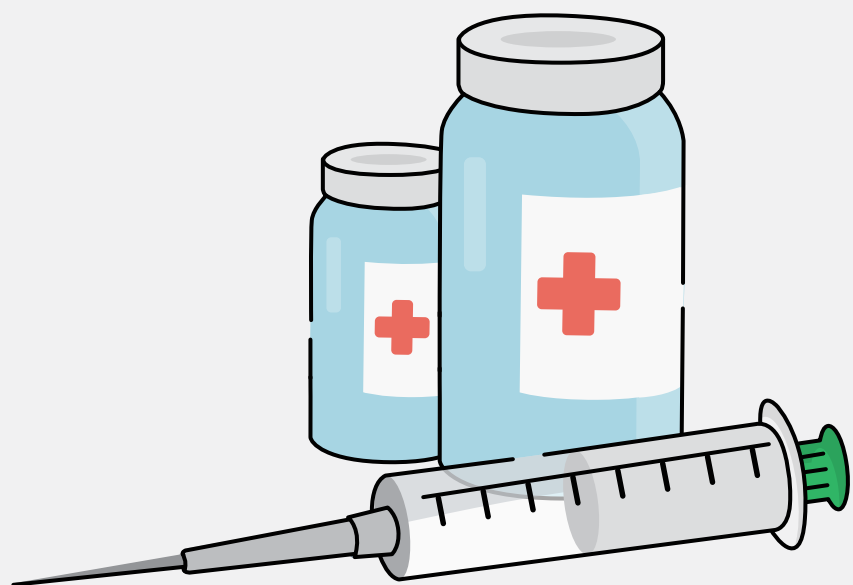
# Draw Entitlements Wisely





# Government Entitlements

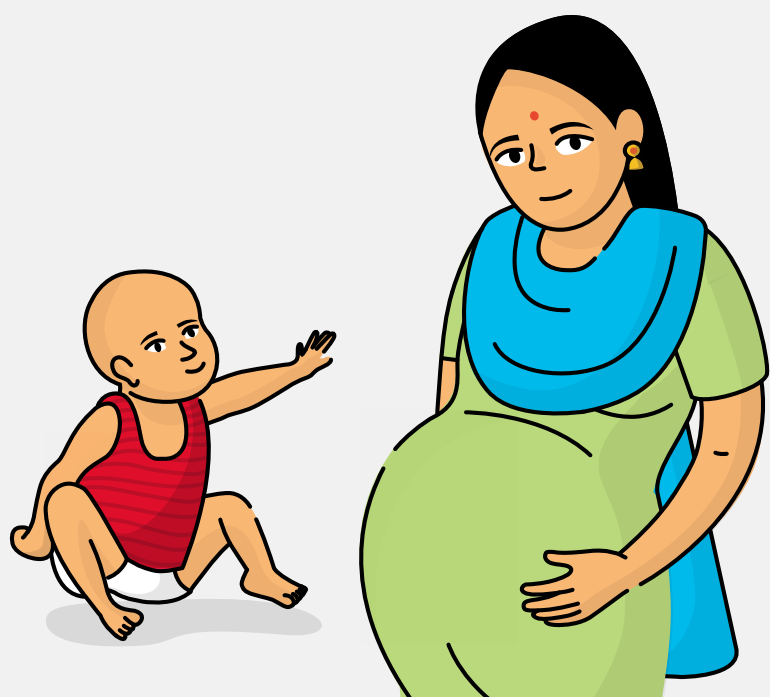
## Health Insurance



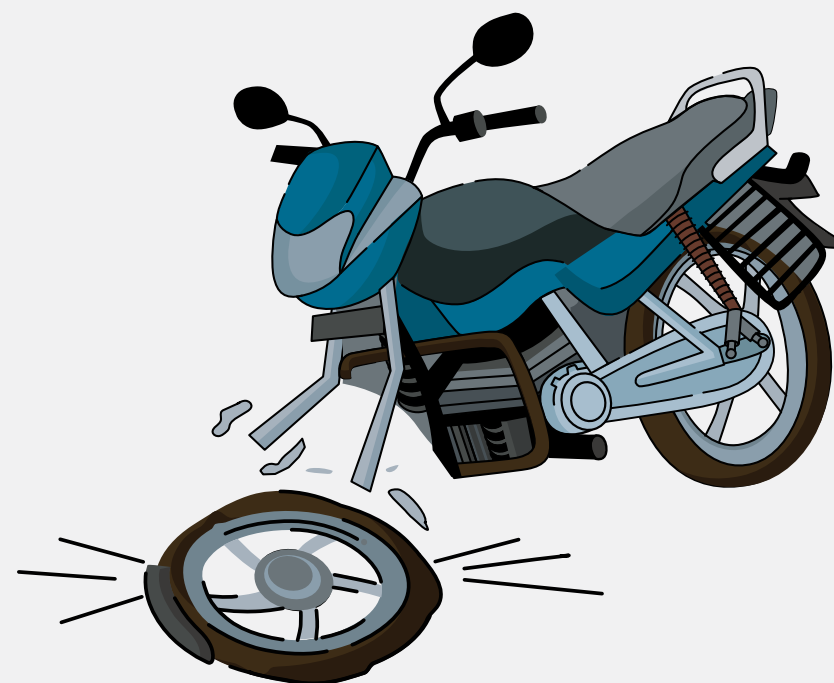
## Housing Schemes



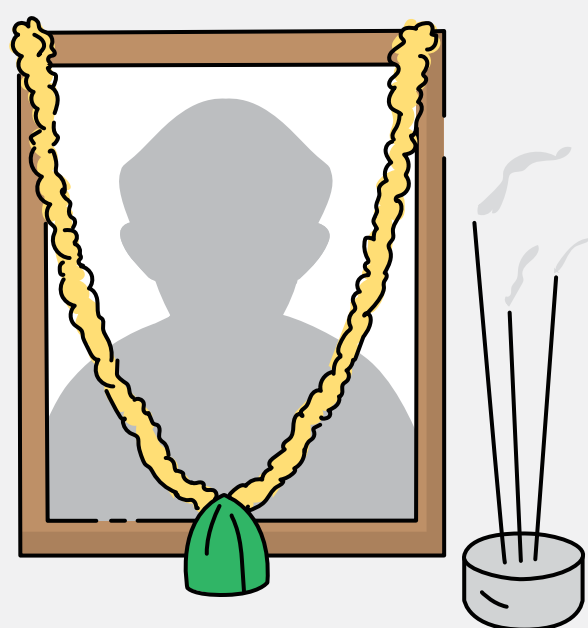
## Maternity & Child Care



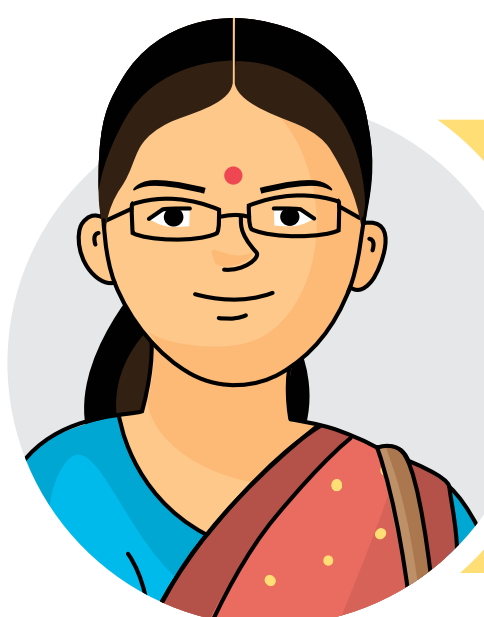
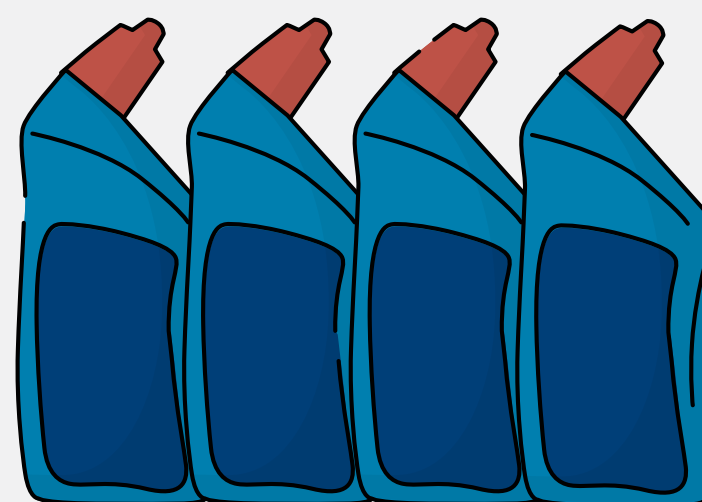
## Accidental Insurance



## Life Insurance



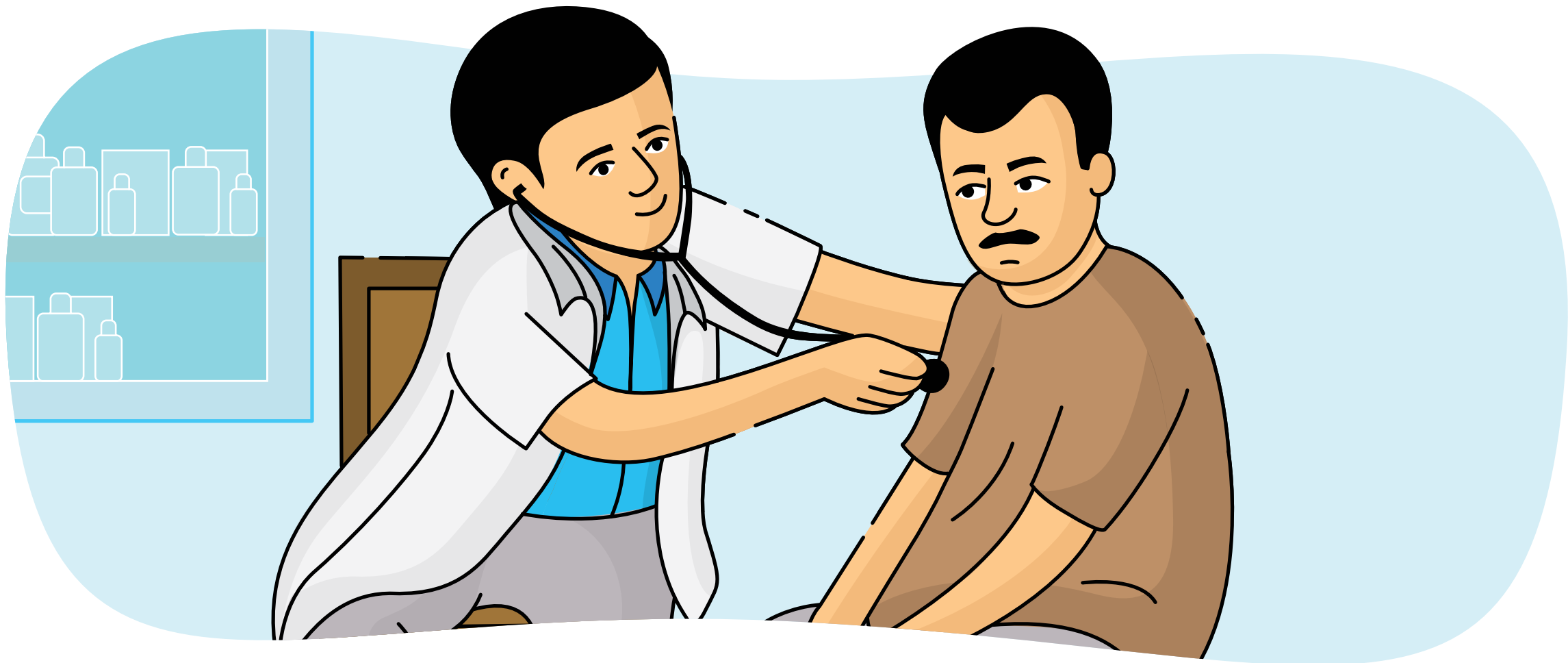
## Business Loans



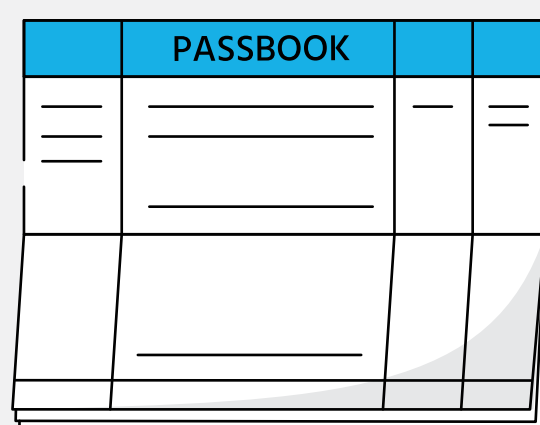
**Make Yourself Aware of the  
Numerous Government Schemes**



# Safety Nets

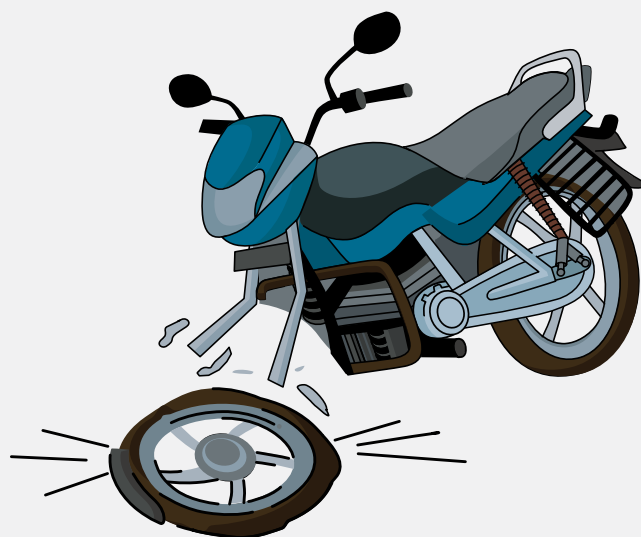


**Bank Account  
for All**



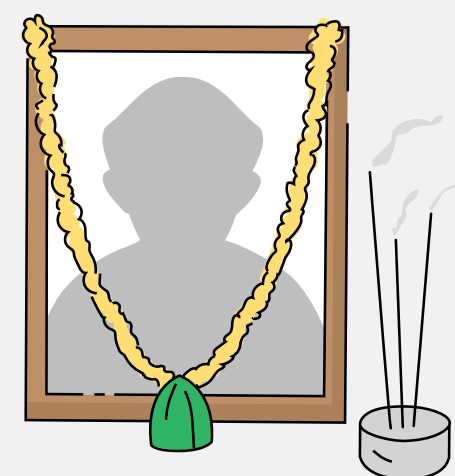
Pradhan Mantri  
Jan Dhan Yojana

**₹ 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**

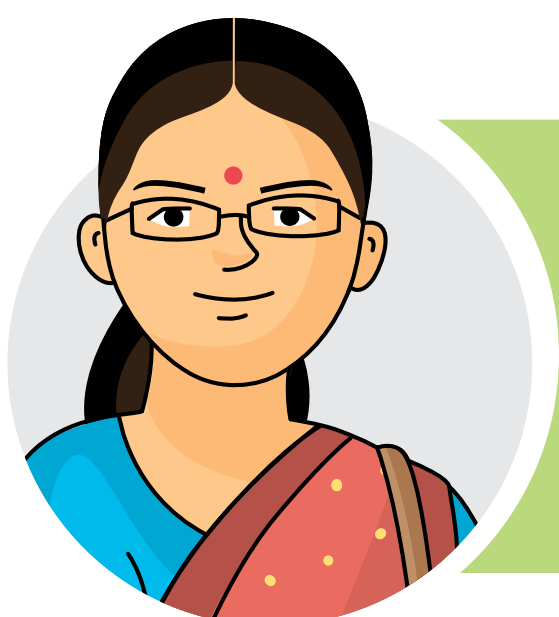


Pradhan Mantri Jan Arogya Yojana

**Upto ₹ 5,000  
per month**

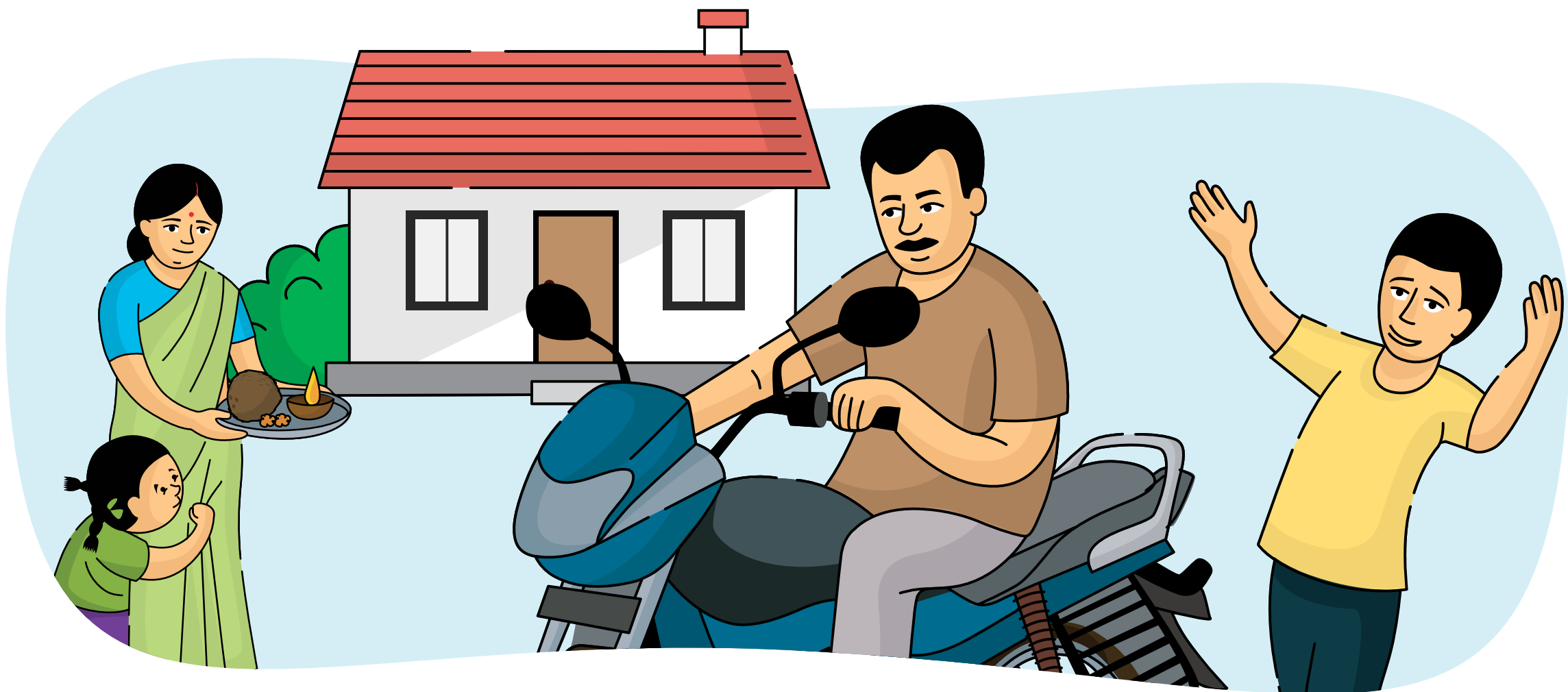


Atal Pension Yojana

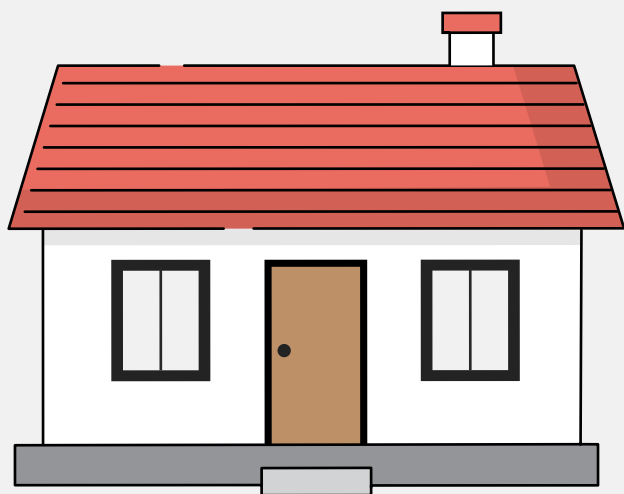


**Reap the Benefits of  
Government Entitlements**

# Welfare Schemes

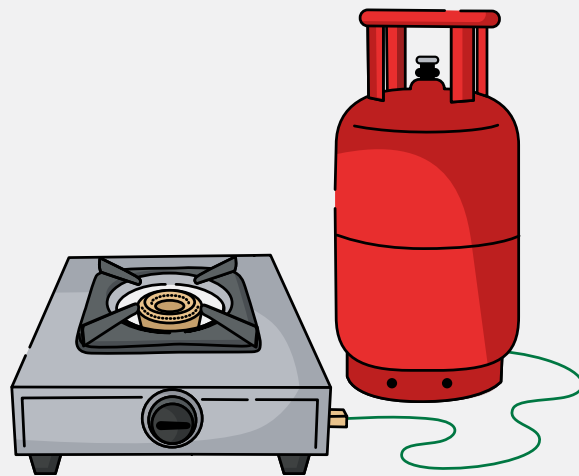


## Housing for All



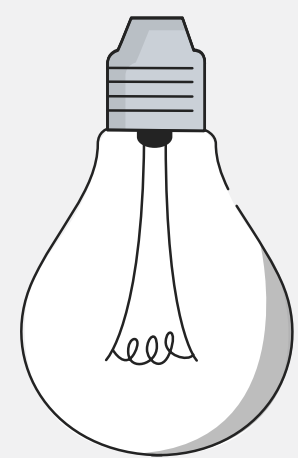
Pradhan Mantri Awas Yojana

## LPG Cylinders for All



Pradhan Mantri Ujjawala Yojana

## Electricity for All



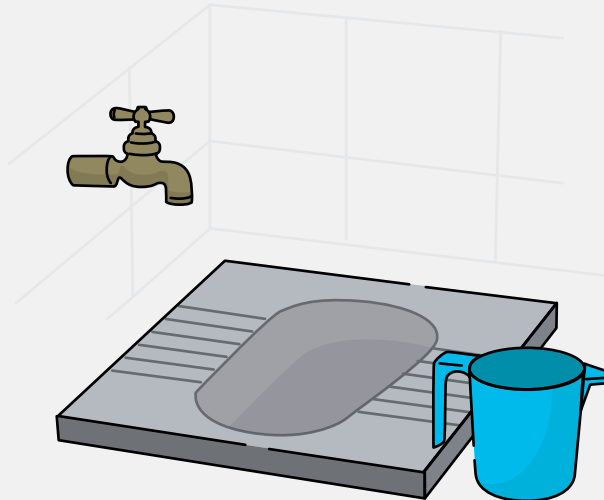
SAUBHAGYA

## ₹ 6,000 for Pregnant Women



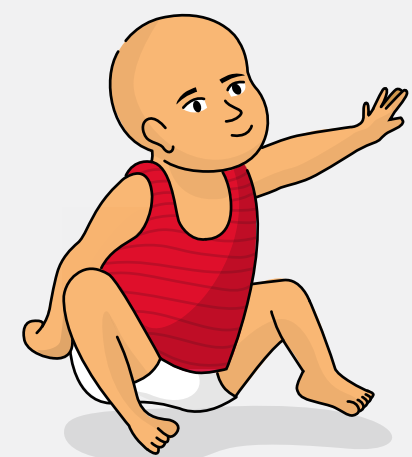
Maternity Benefit

## Toilet Construction

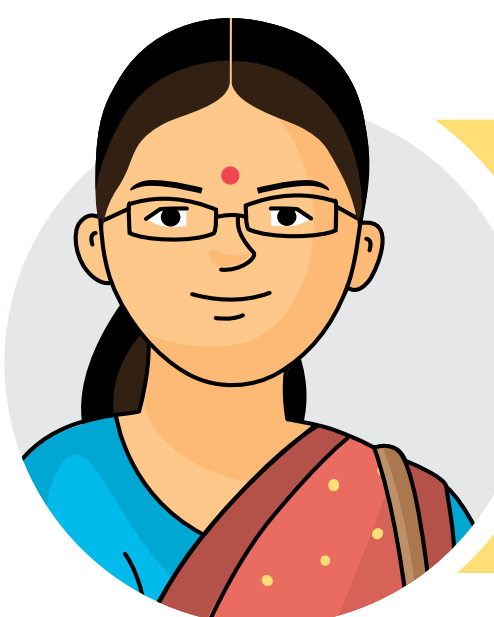


Household Toilets

## Immunisation for Children



Poshan



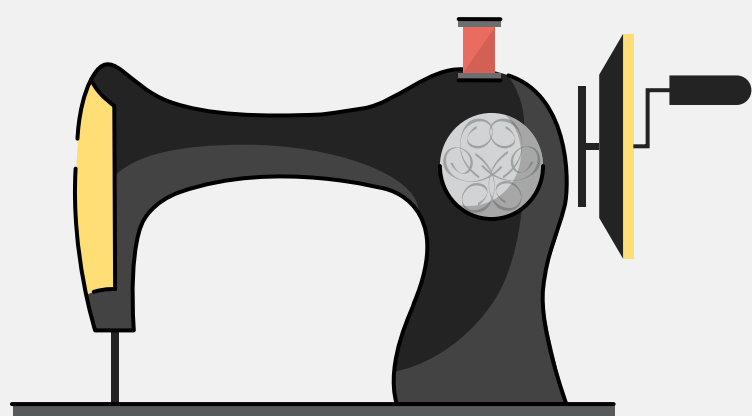
Better Quality of Life for All

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# Business Loans

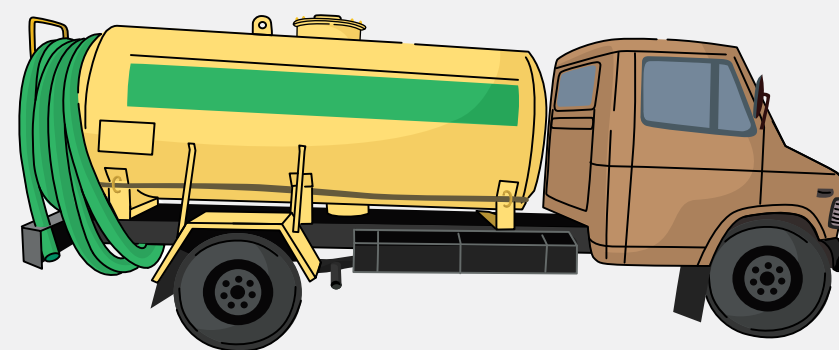


₹ 10,00,000

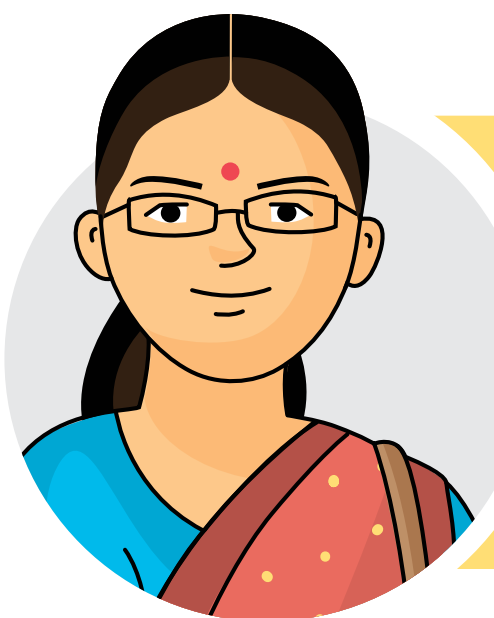


MUDRA

₹ 25,00,000



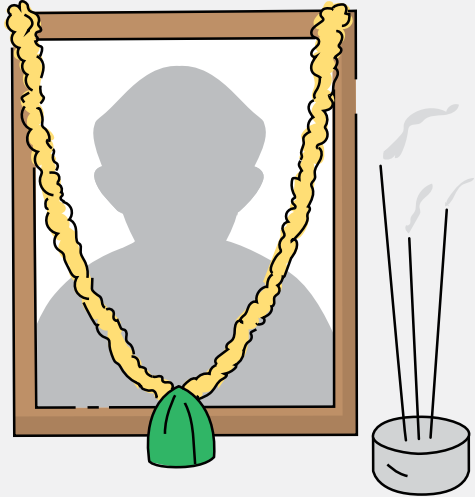
PMEGP



Get Loans from Government  
Schemes at Low Rate of Interest

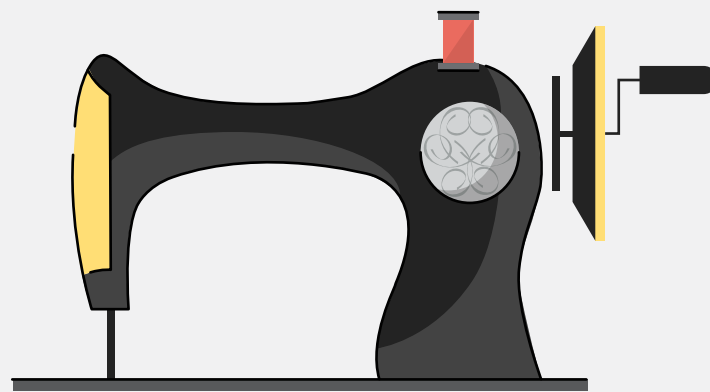
# Loans for Safai Karamchari

**₹ 15,00,000**



Term Loan

**₹ 60,000 for a  
Small Business**



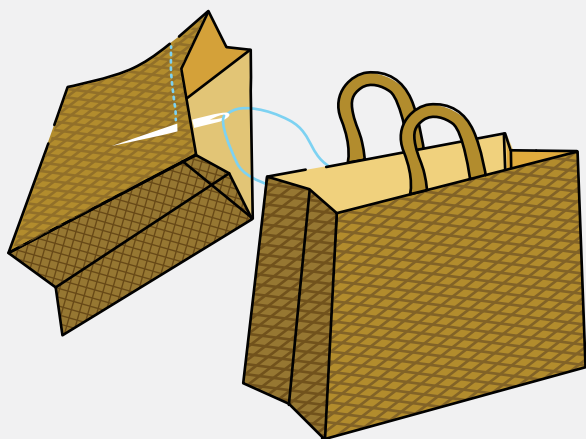
Micro Credit

**₹ 60,000 for  
Business**



Mahila Samridhi Yojana

**₹ 1,00,000 for  
Business**



Mahila Adhikarita Yojana

**₹ 10,00,000 for  
Education**



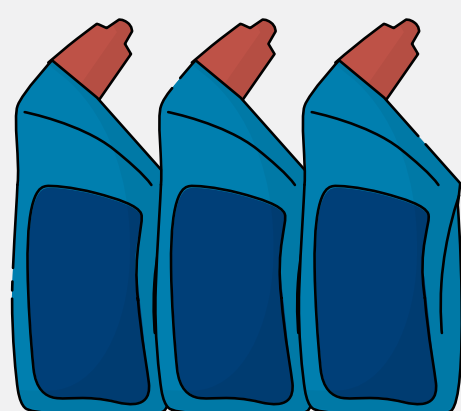
Education Loan

**₹ 25,00,000 for Pay  
and Use Toilets**



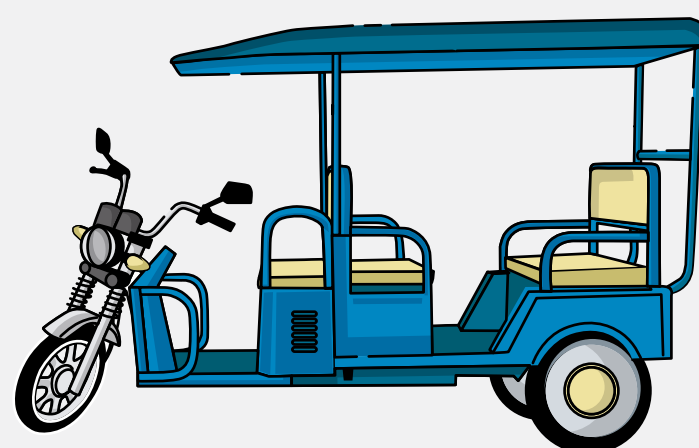
Swachhta Udyami Yojana

**₹ 15,00,000 for  
Sanitary Marts**

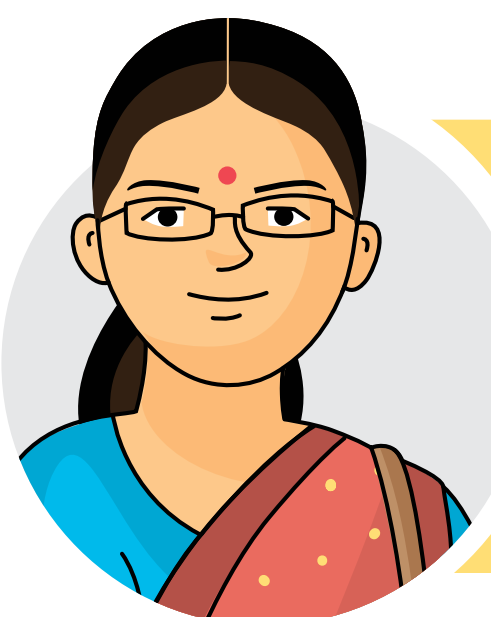


Sanitary Marts Scheme

**₹ 2,00,000 for  
Green Business**



Green Business Scheme



**Loans for Safai Karamcharis  
at Low Rates of Interest**

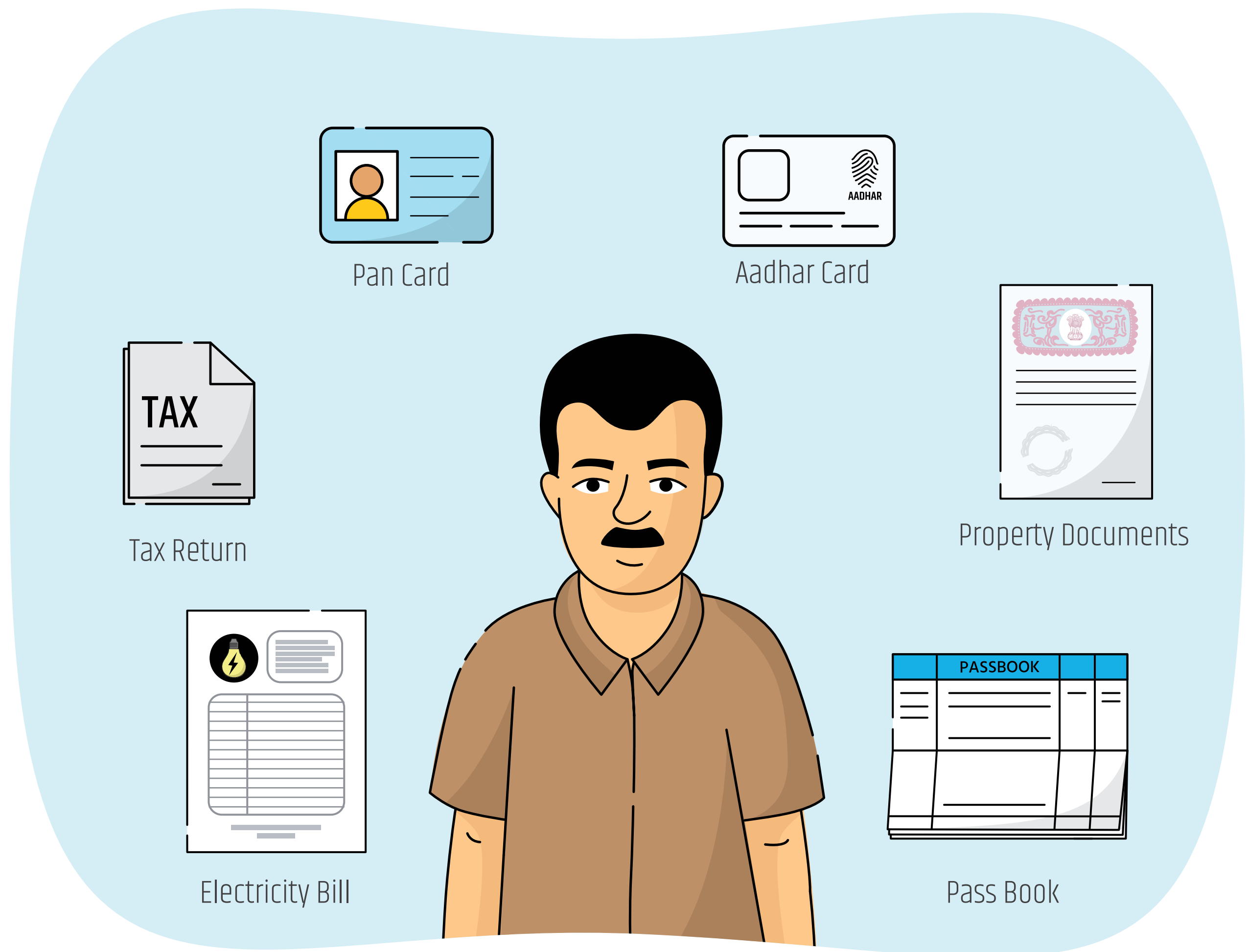


## MODULE 4

# Becoming Money Smart



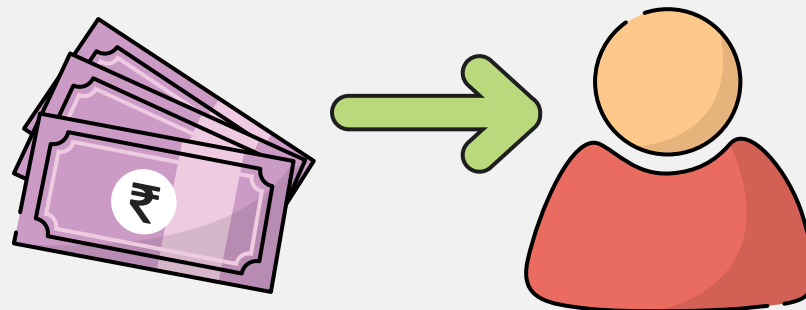
# Personal Records



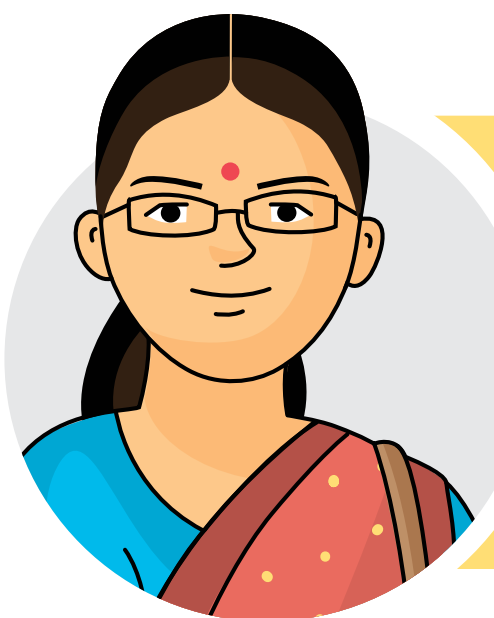
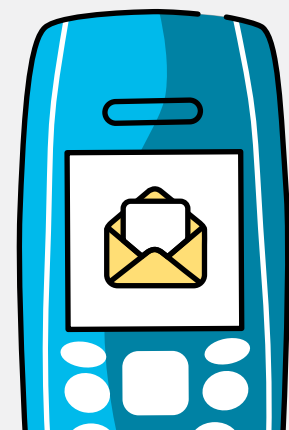
## Avoid Frauds



## Get Direct Benefit Transfers



## Get Regular Mobile Updates

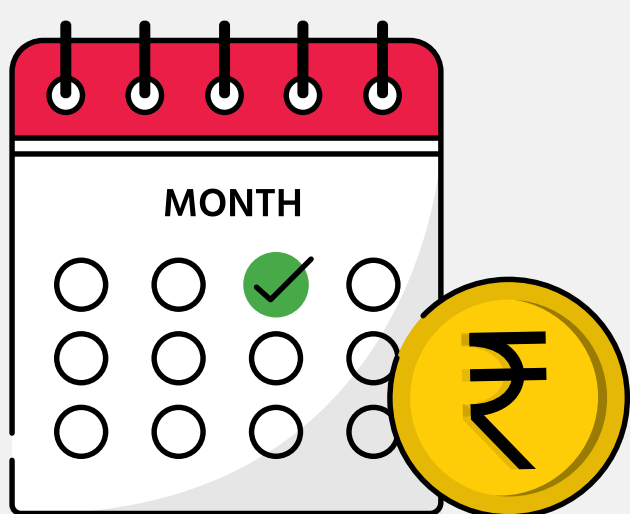


**Maintain Personal Records for  
Your Safety and Benefit**

# Regular Repayment of Loan



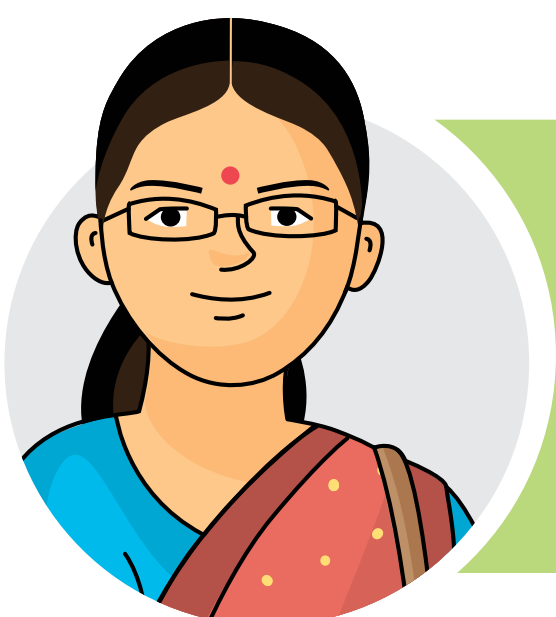
## Track Repayment



## Credit Score



## More Loan

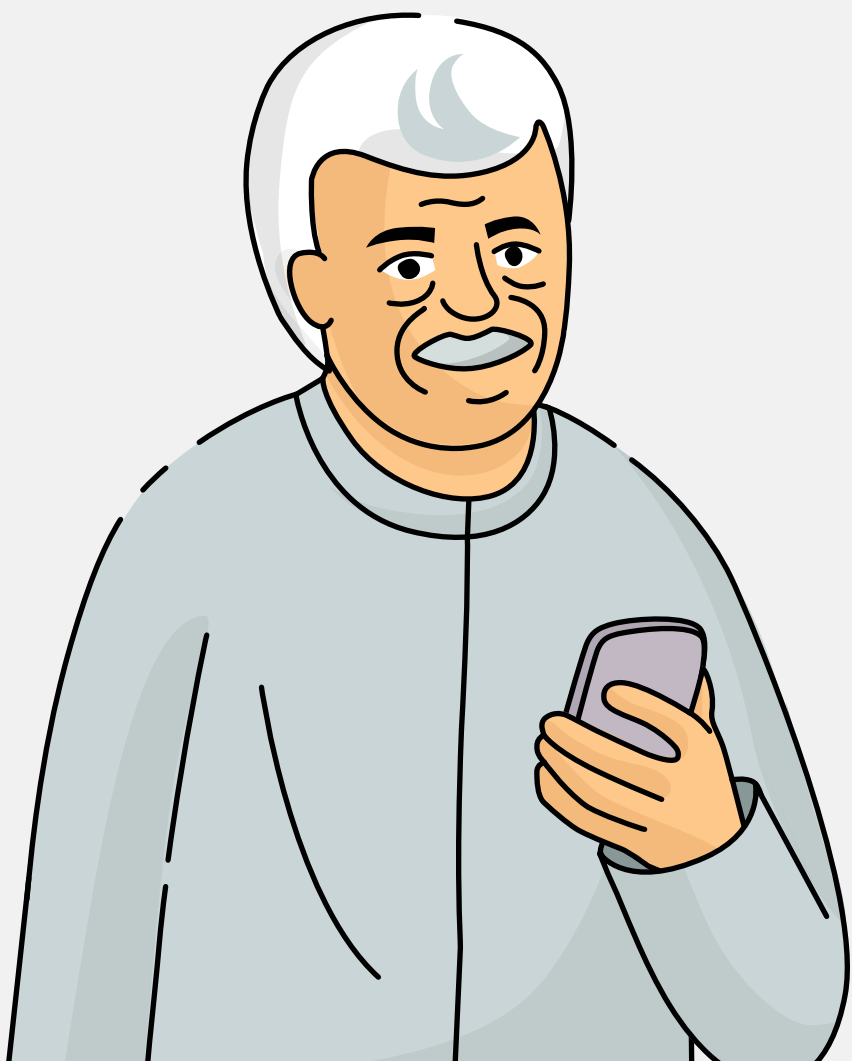


**Maintain Good Credit Record**

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# Digital Finance

**Making Payments  
Using Mobile**



**Using ATM for  
Cash Withdrawal**



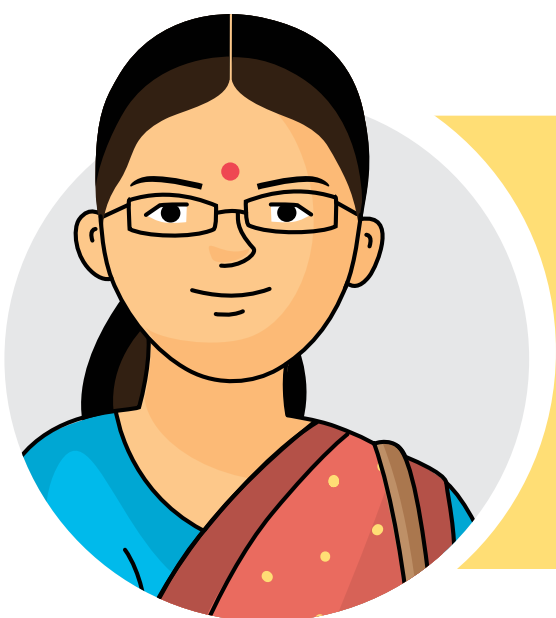
**Using Internet  
Banking**



**Making Payments  
Using POS Machine**



**Simplify Banking with  
New Technology**

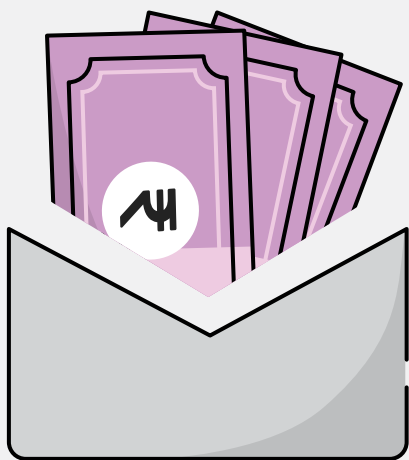




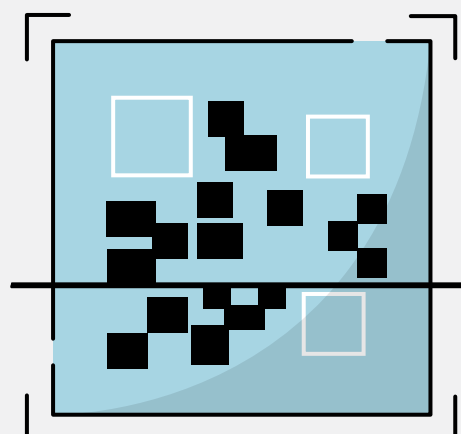
# BHIM & Digital Security



**Send Money**



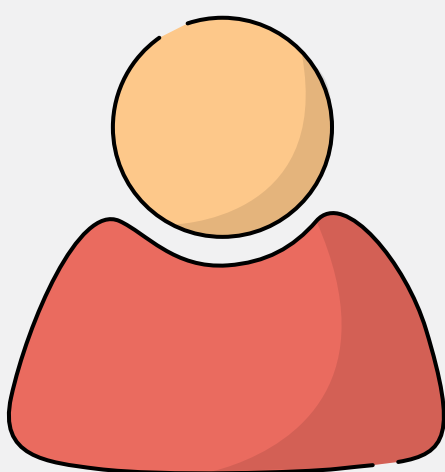
**Scan and Pay**



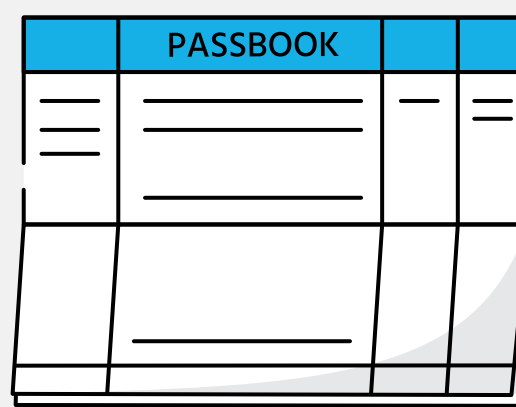
**Request Money**



**Profile**



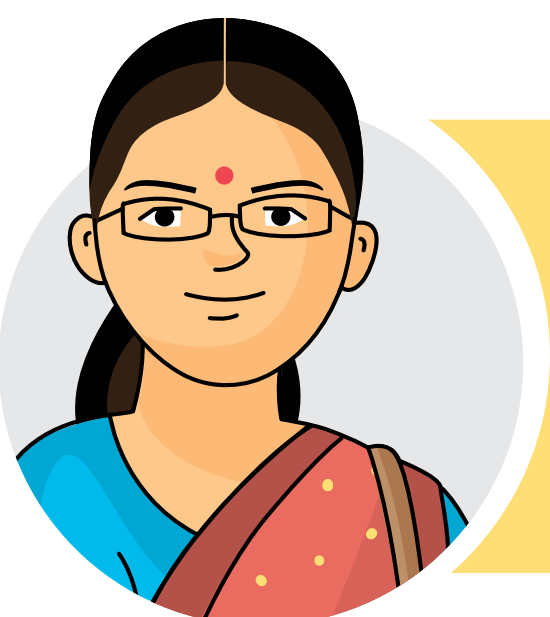
**Bank Account**



**Internet Security**



**BHIM Easiest Way to Handle Money**



# Financial Well-Being Tips

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**

