

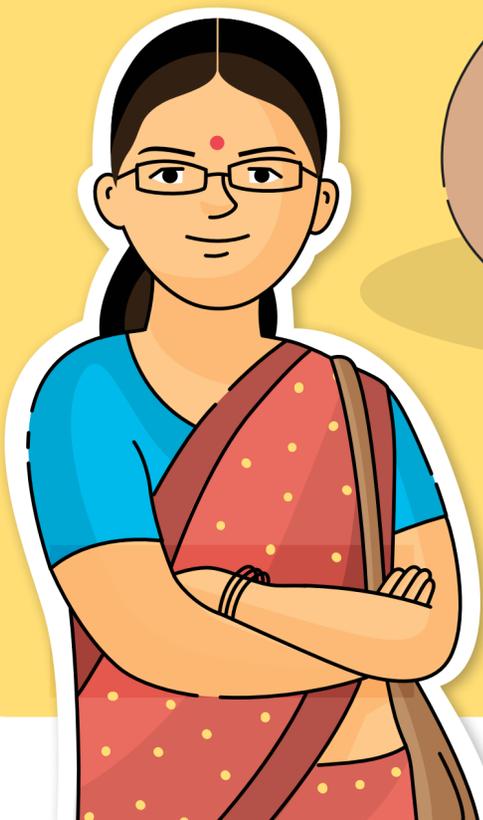
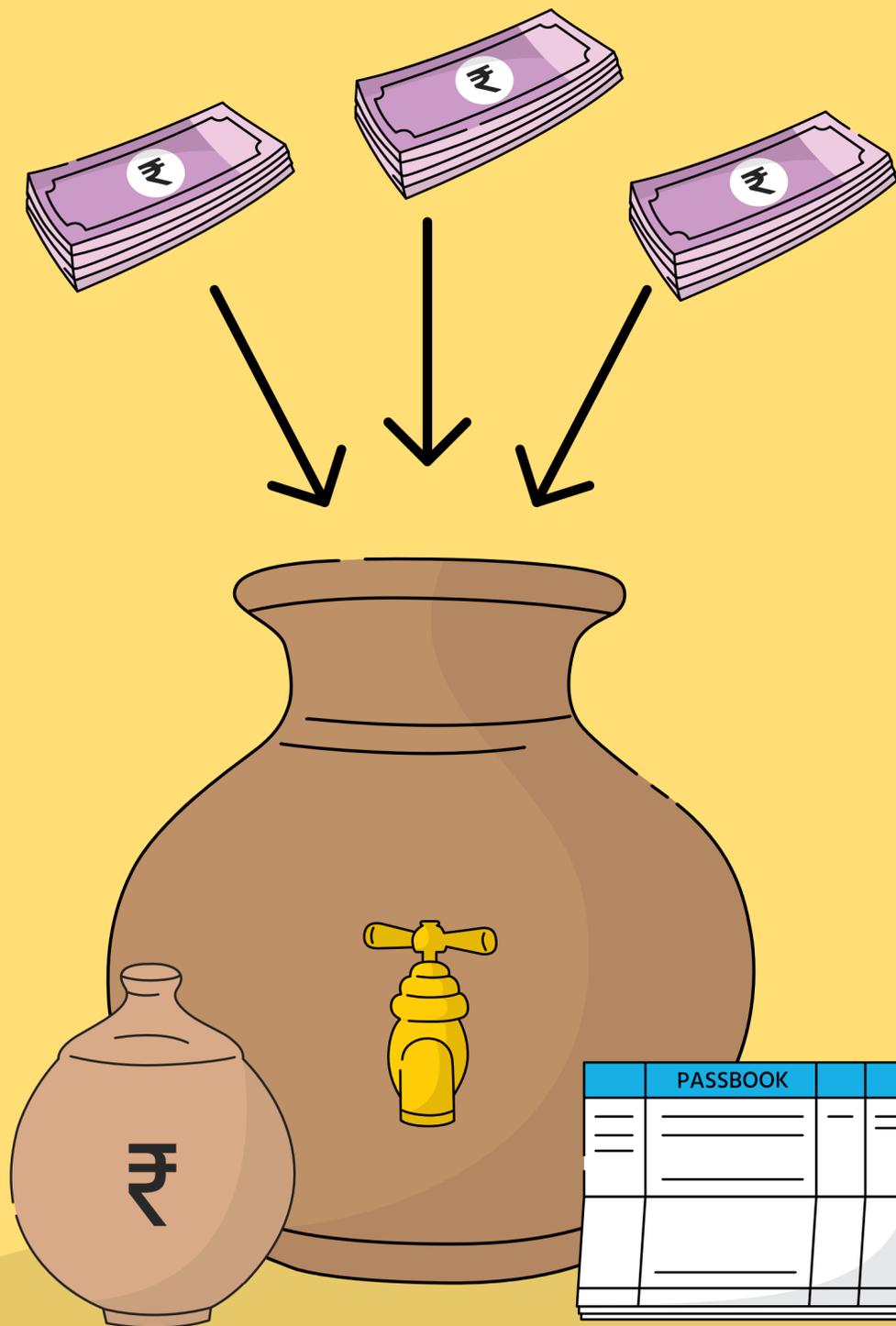
Pragati Didi's Tips

Financial Prosperity for
Sanitation Workers



MODULE 1

Understanding the Language of Money



The Family



Life Events and Expenses



Marriage



Child Birth



Education



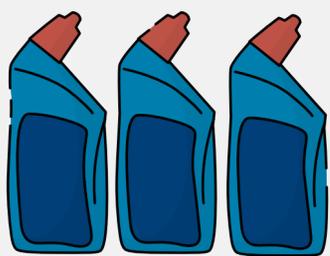
Medicine



Clothing



Festivals



Business Investment



Buying a House



Asset



Old Age

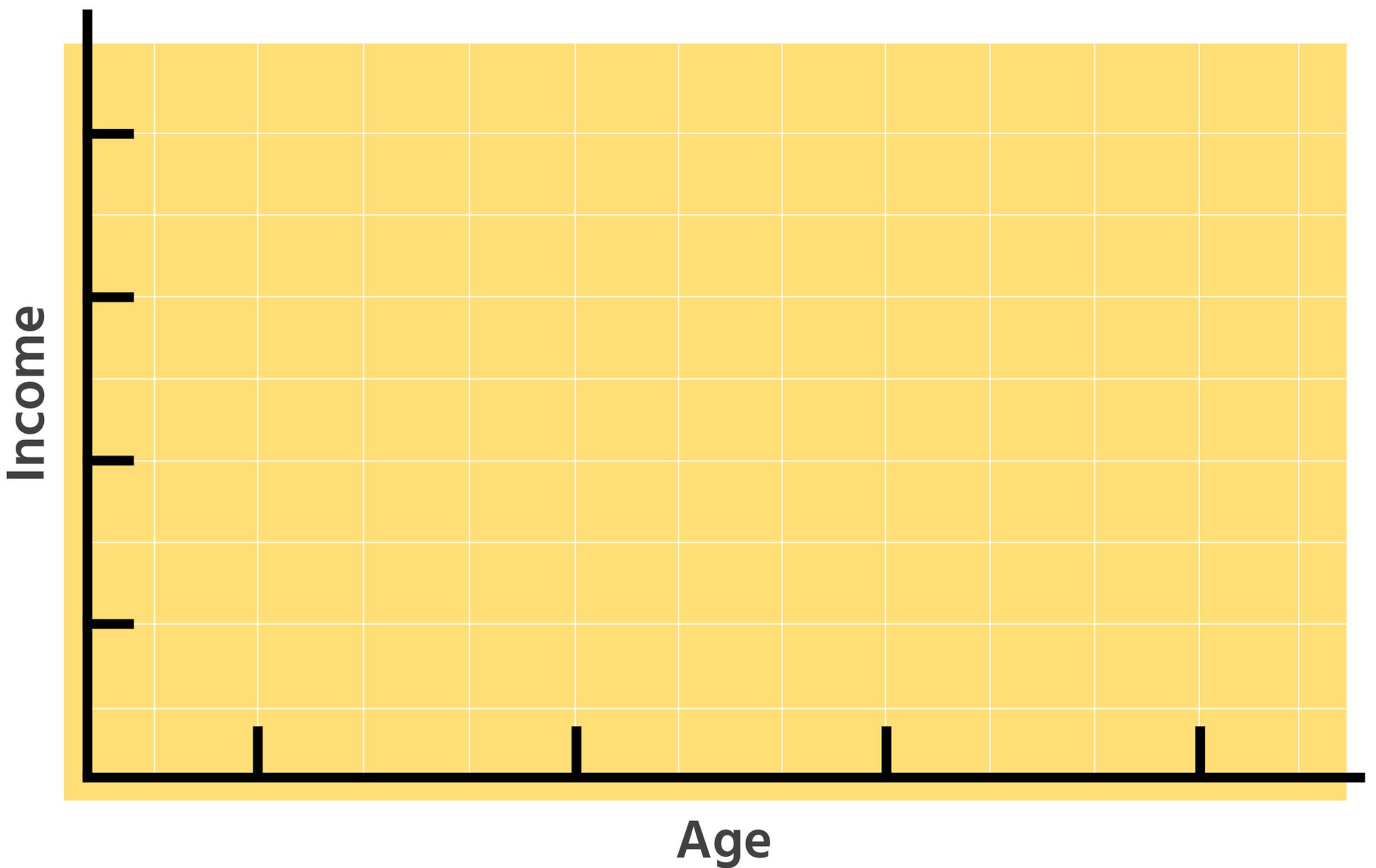
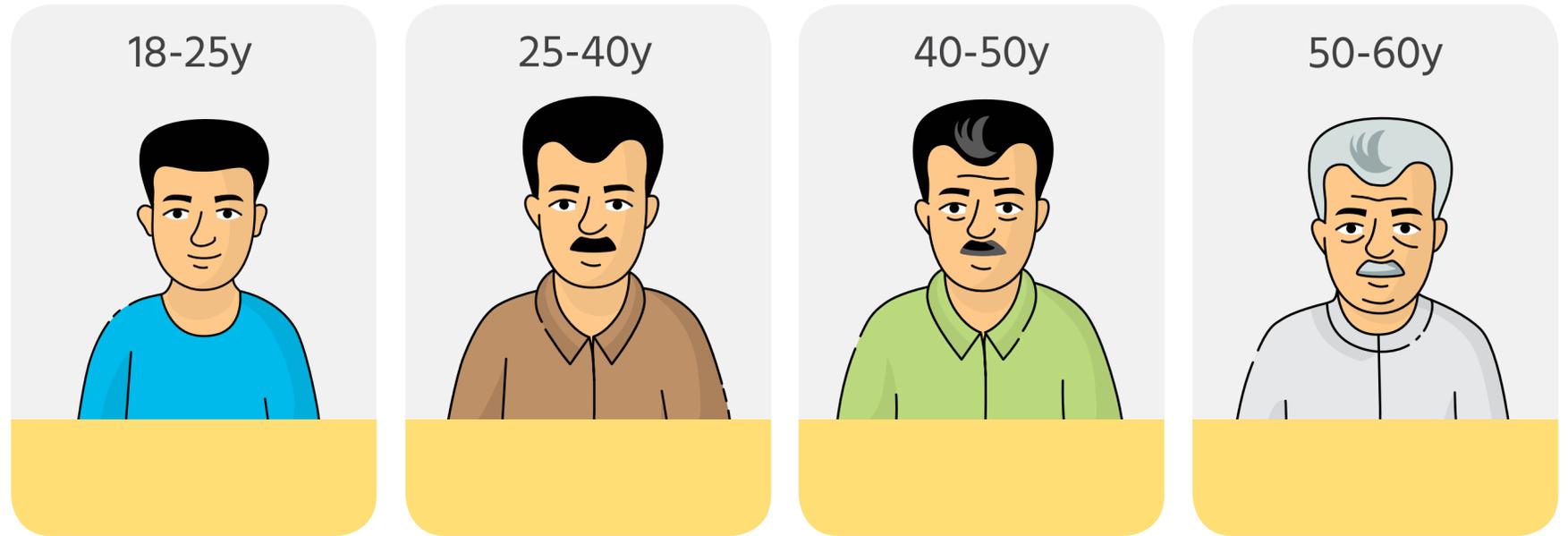


House Repair



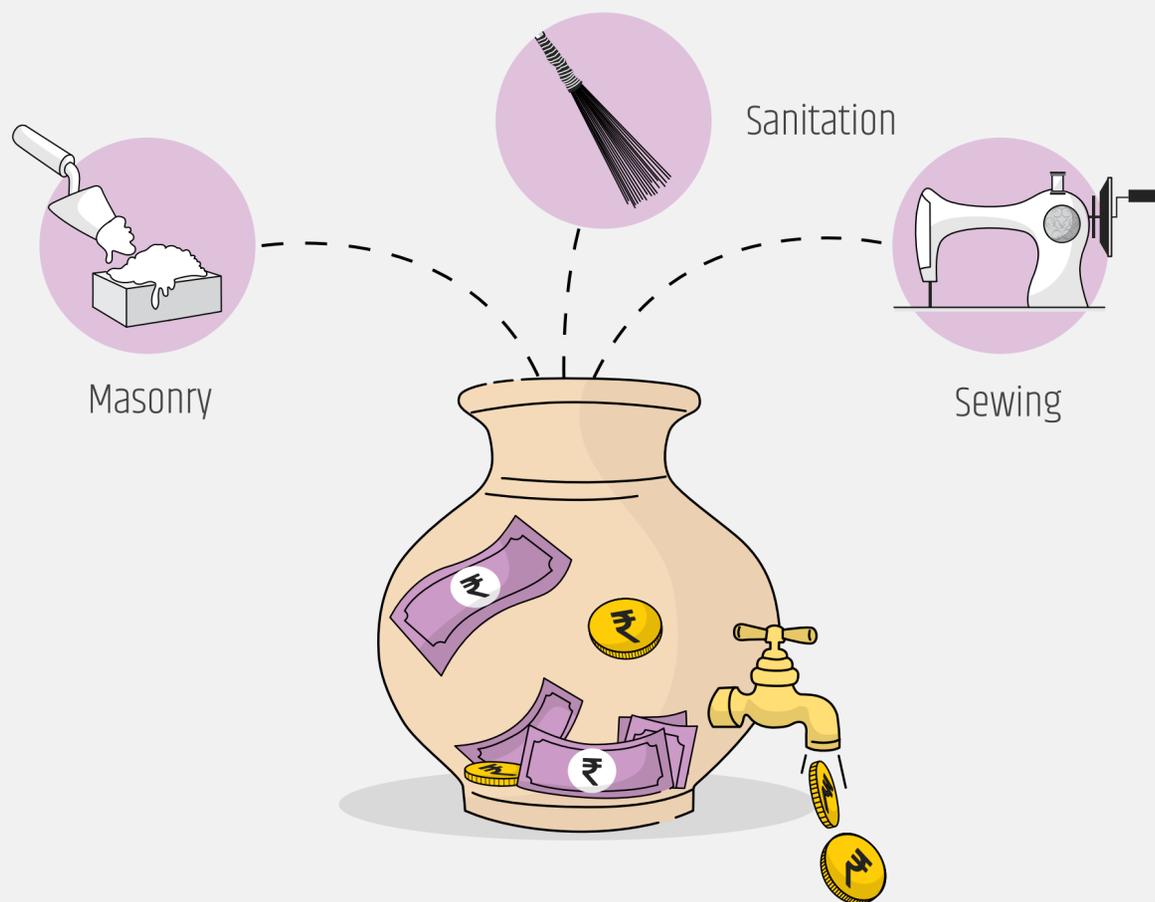
Death

Income at Various Ages



Plan Your Money for Life

Cash Flow



Grocery Items



Clothing



Medicine



Savings



House Rent



Electricity



Gambling



Alcohol



Education

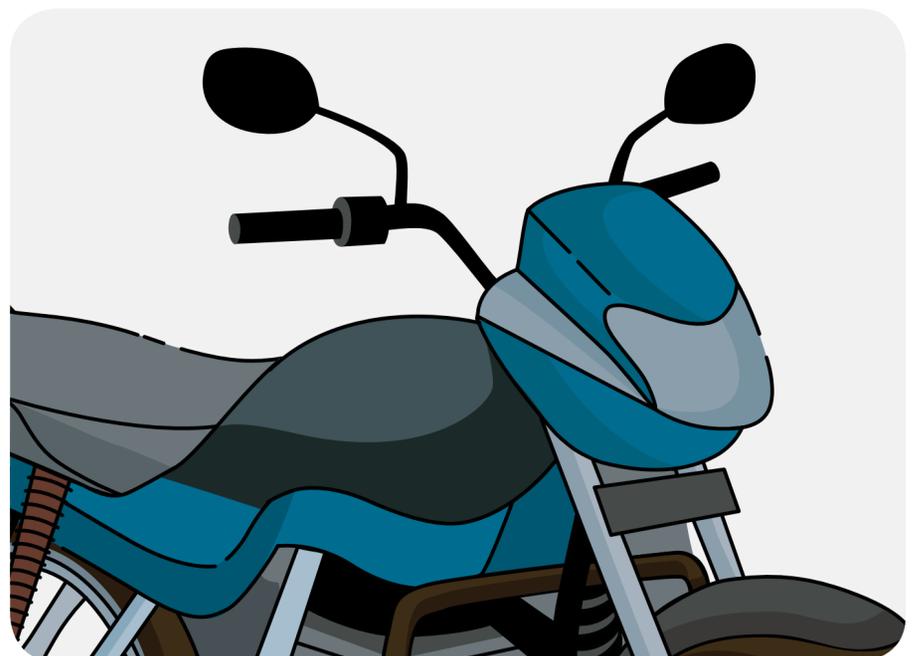
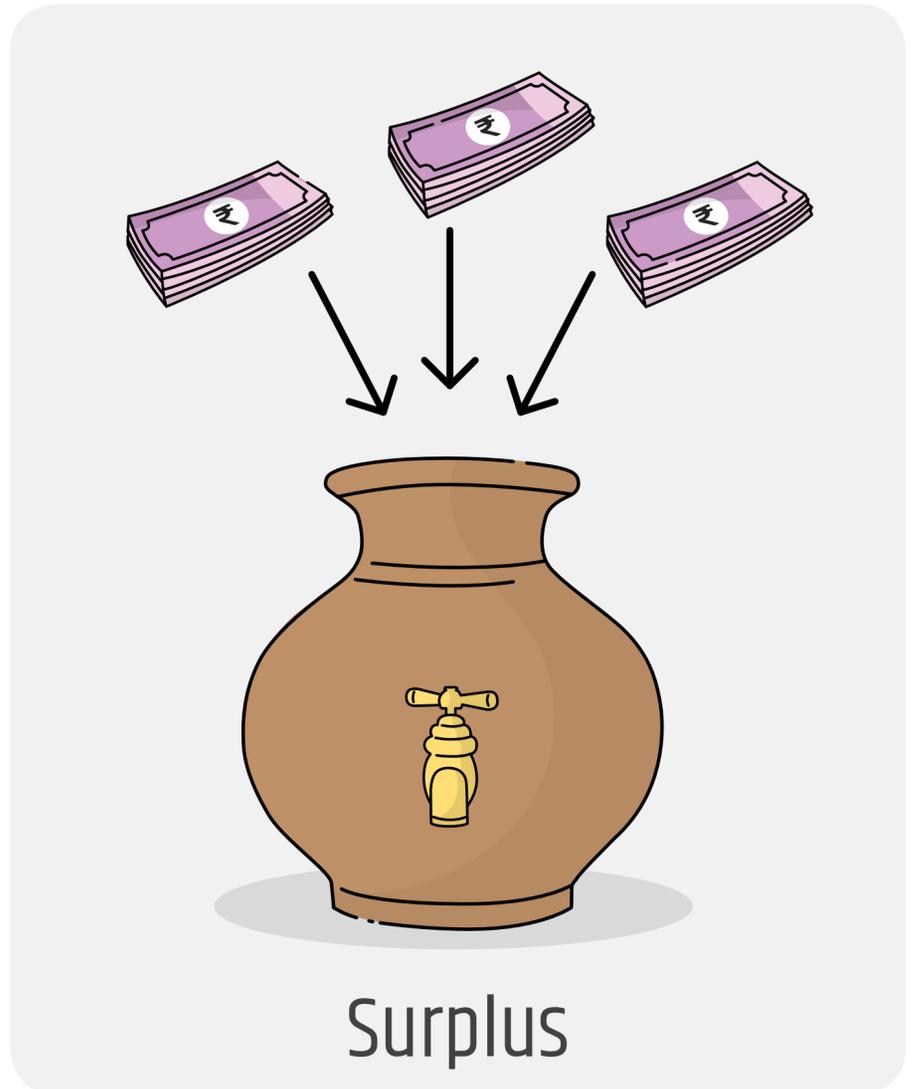
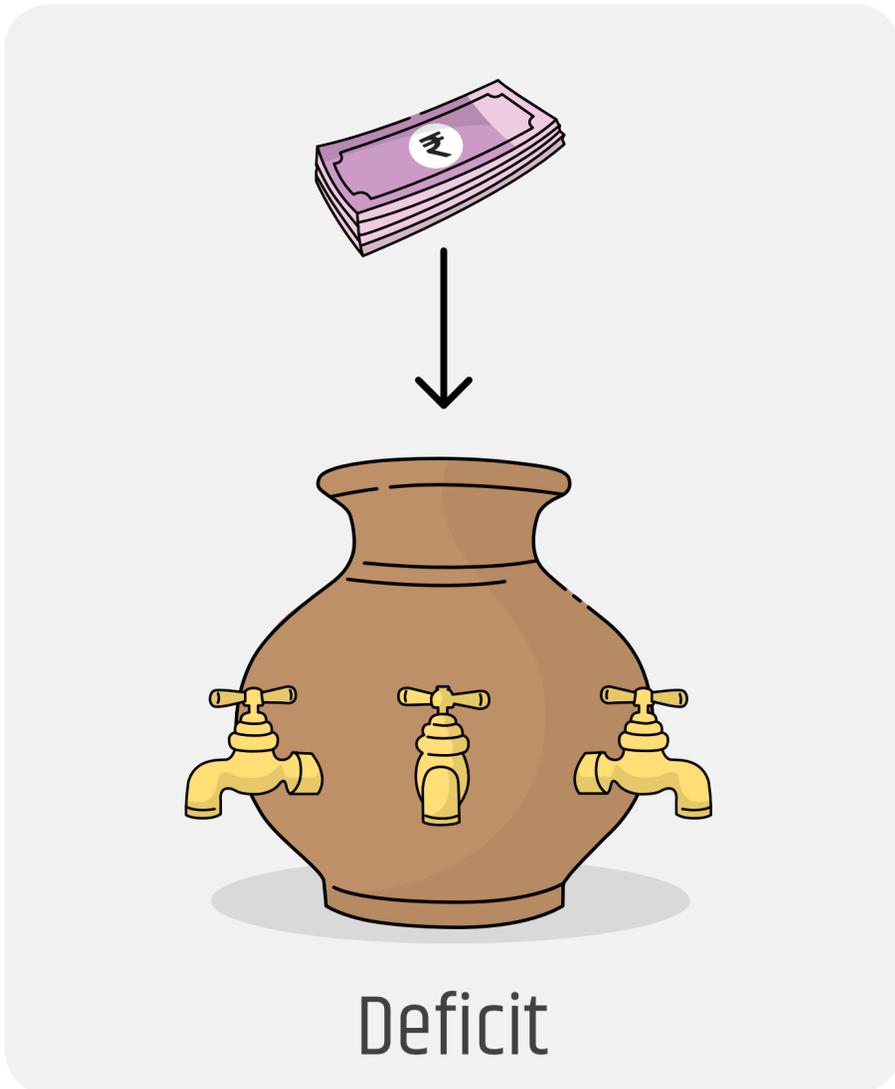


Do We Earn More or Less
Than We Spend ?

Better Cash Flow

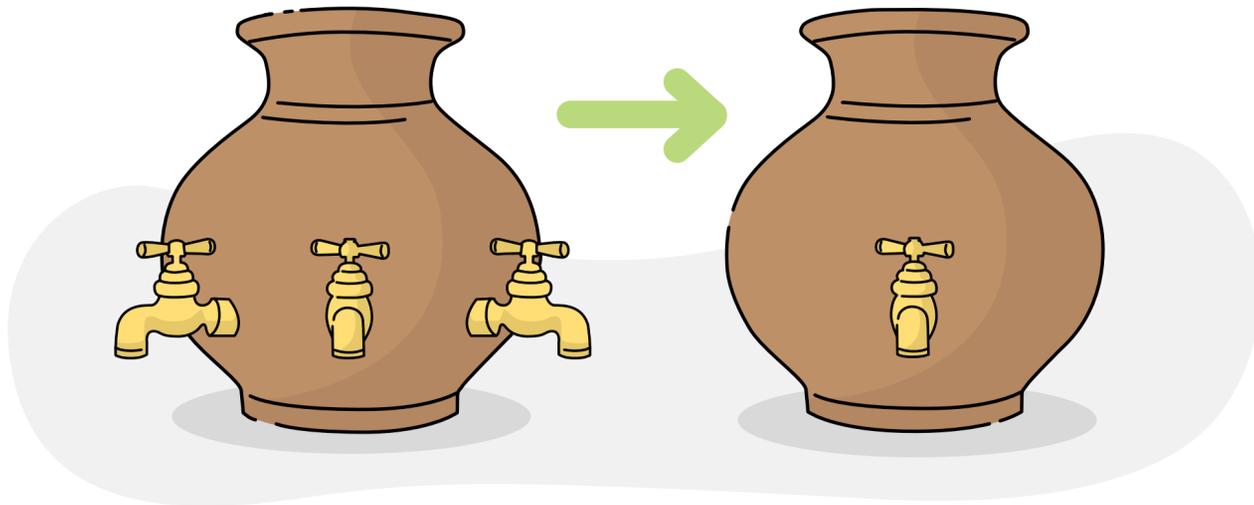
Less Income More Expenses

More Income Less Expenses



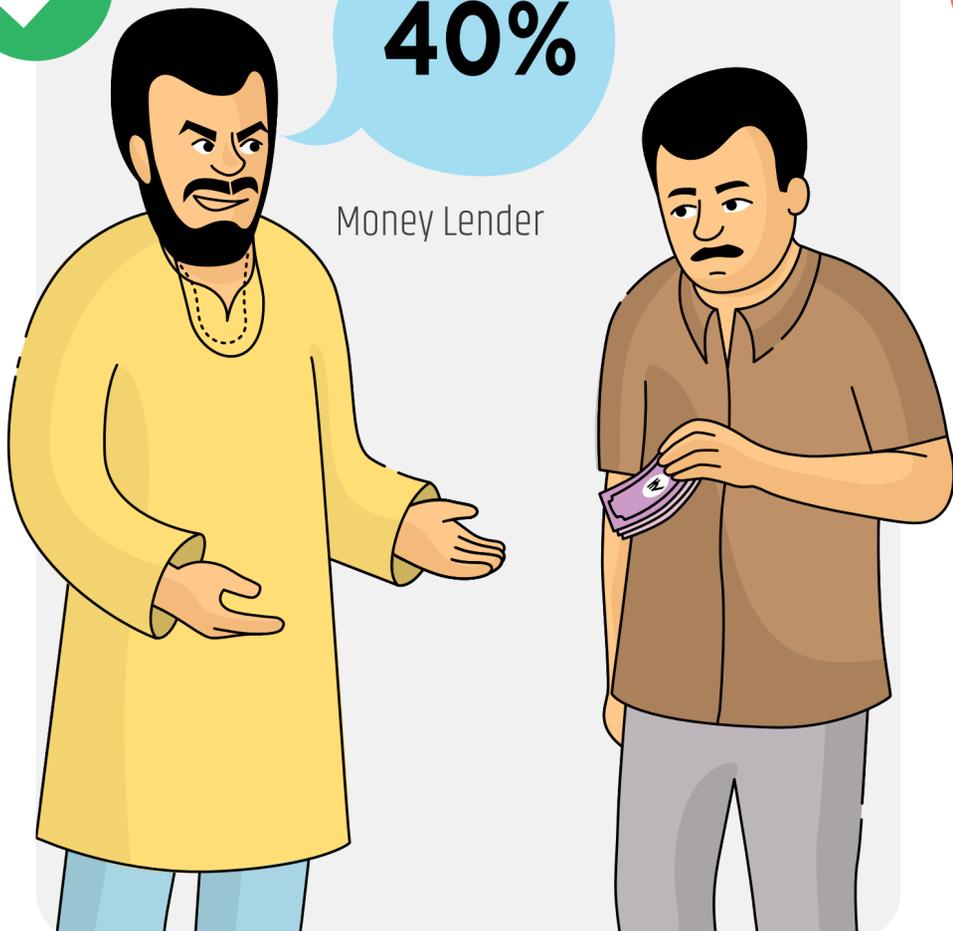
We Should Live Within Our Means

Reduce Expenses



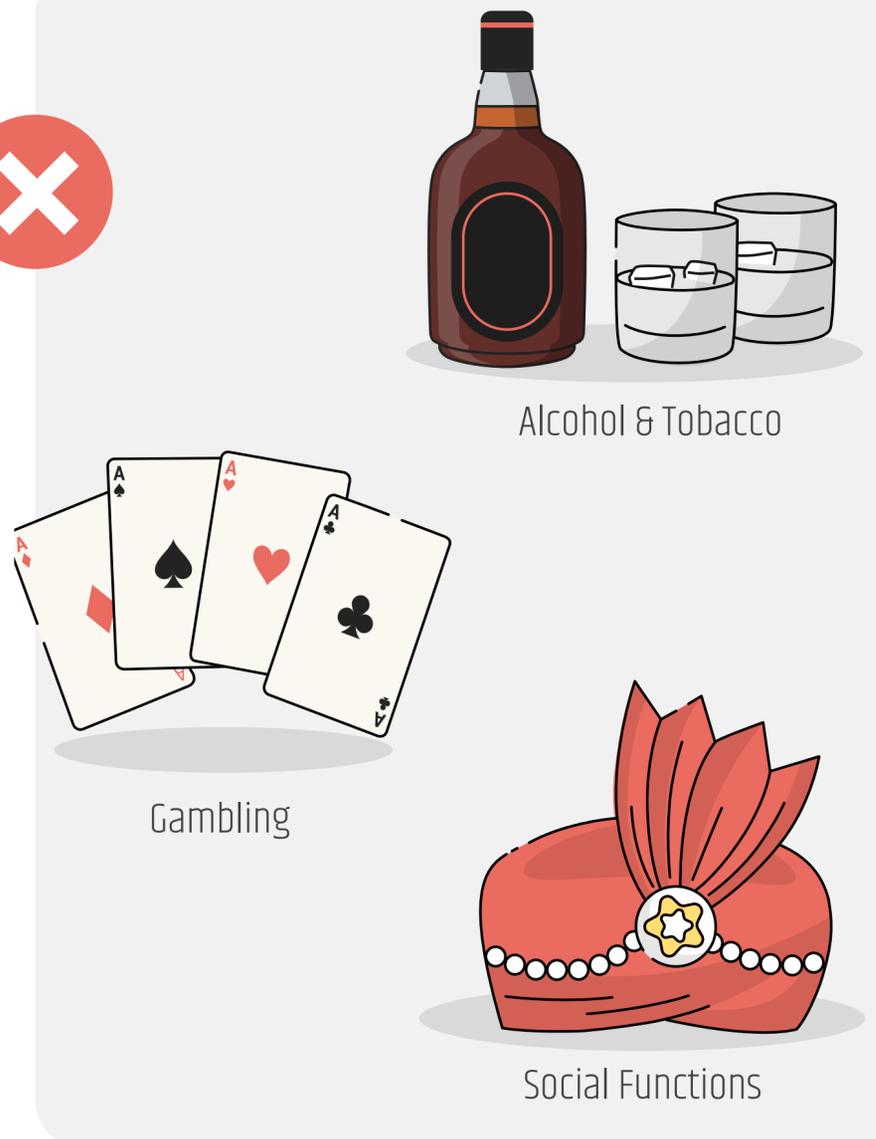
Repay High Interest Debts First

Cut Unnecessary and Avoidable Expenses



Money Lender

40%



Alcohol & Tobacco

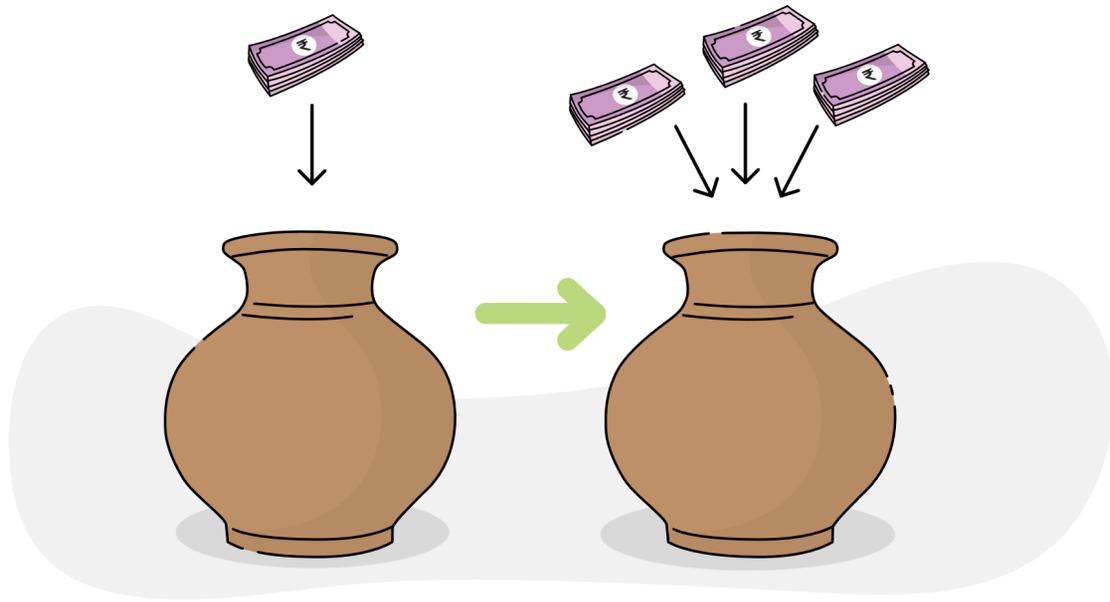
Gambling

Social Functions

Avoid Unnecessary Expenses



Increase Income



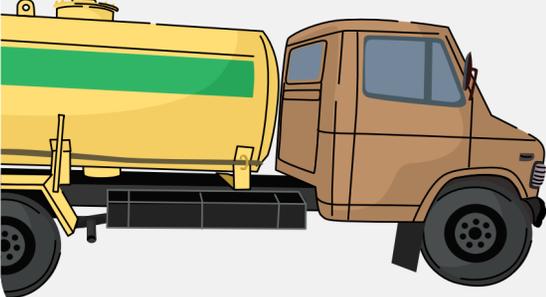
Upgrade Existing Professional Skills



Trained and Certified Sanitation Worker

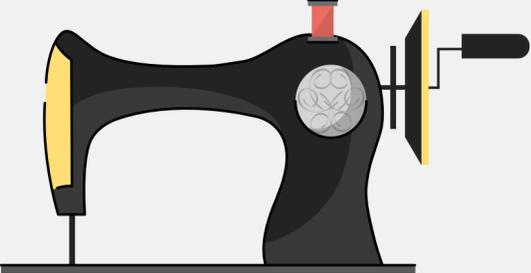


Mechanised Cleaning

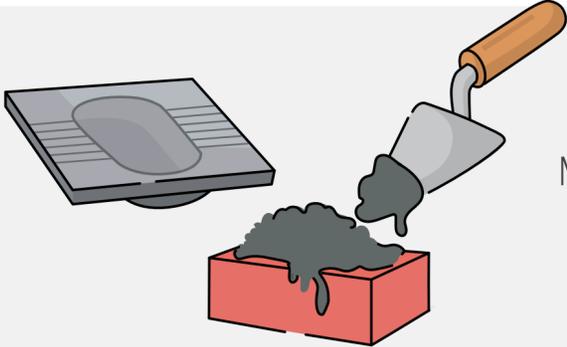


Vacuum Truck Operator

Learn New Skills in Other Profession



Sewing



Masonry

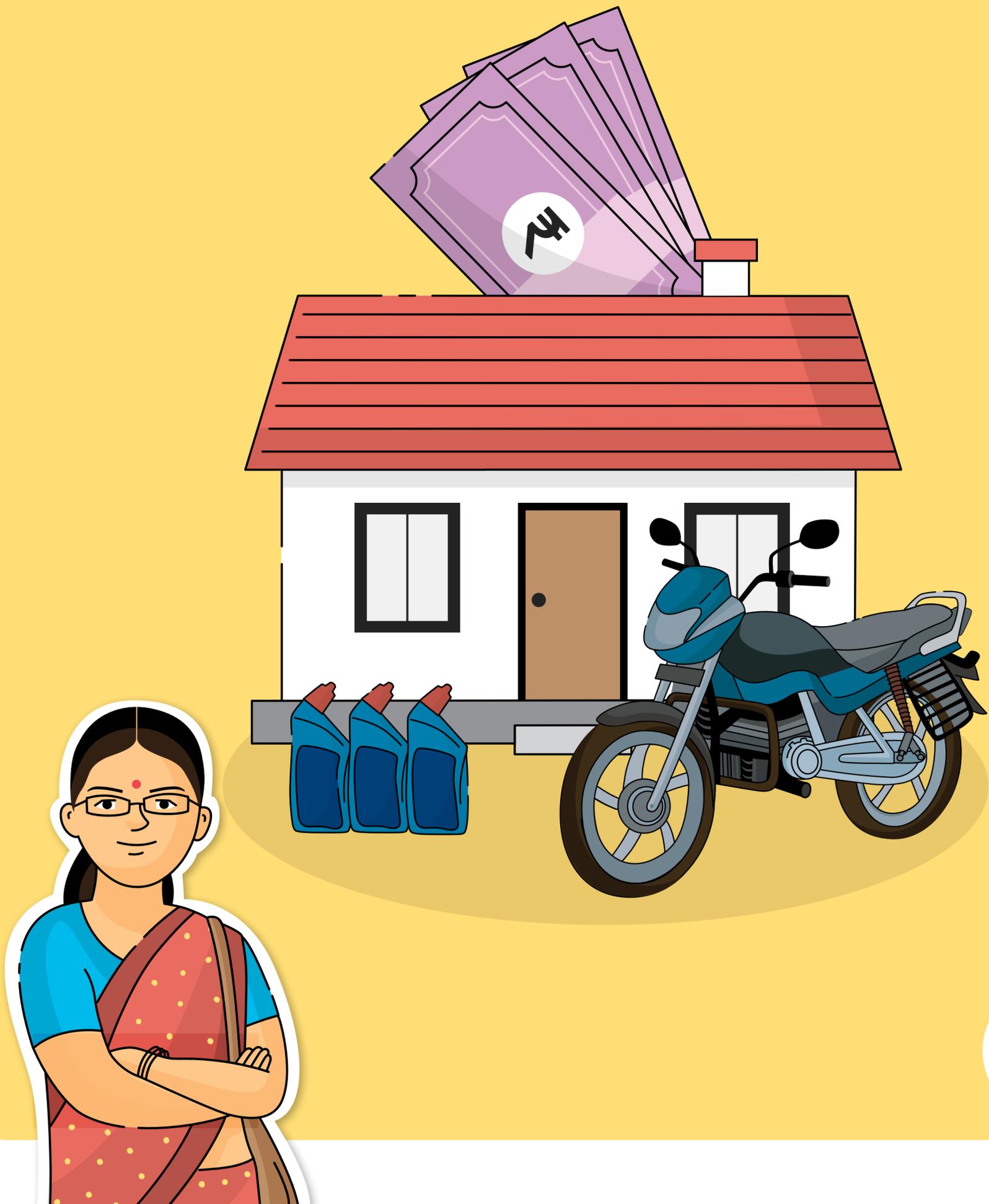


Mobile Repair

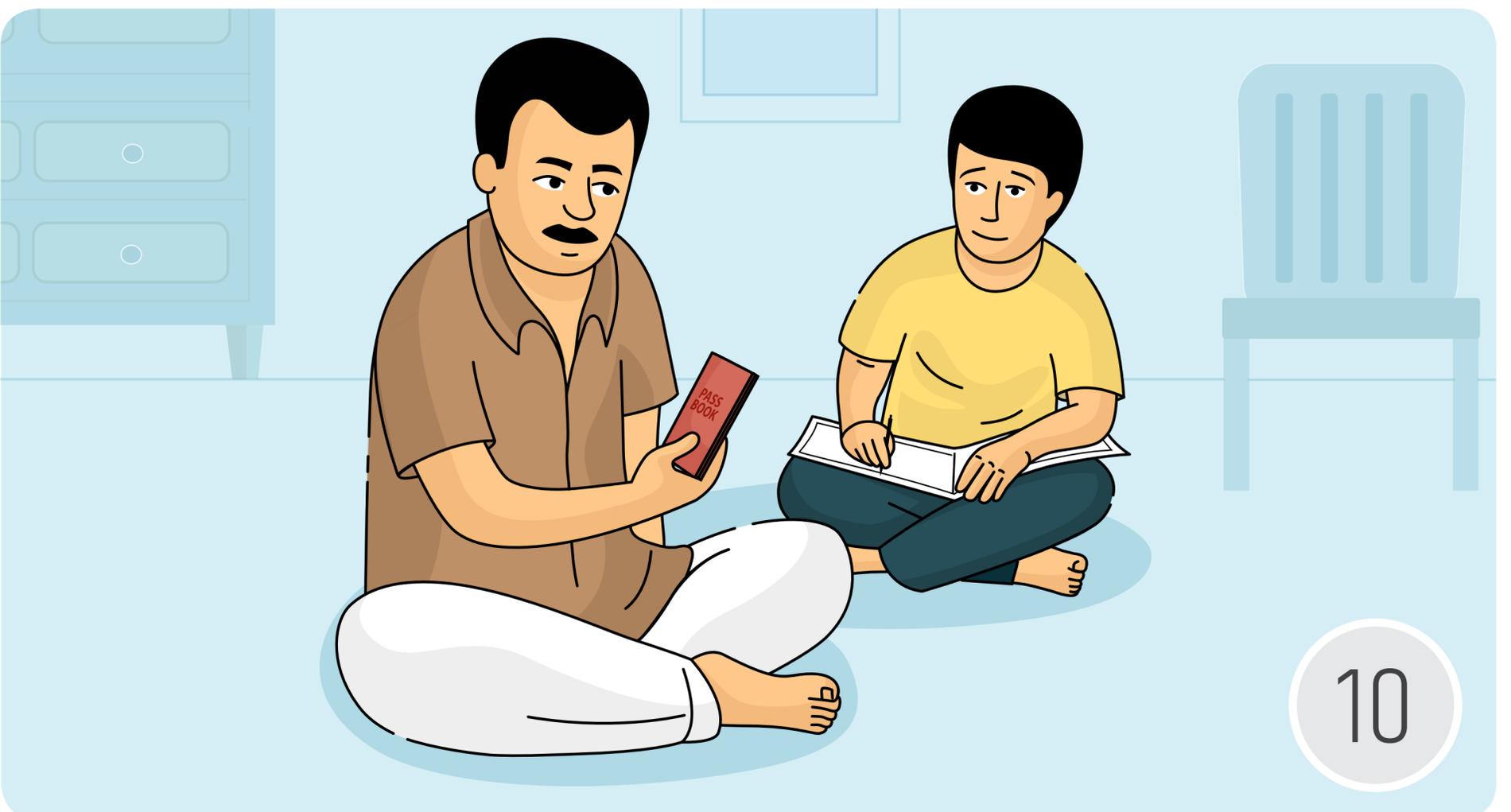


MODULE 2

Towards Prosperity: A Life of My Dreams



How to Reach Financial Goals ?

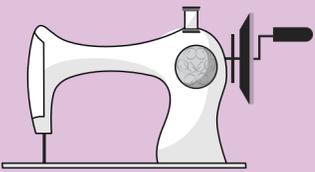


Maintain Monthly Budget

INCOME



Sanitation Work



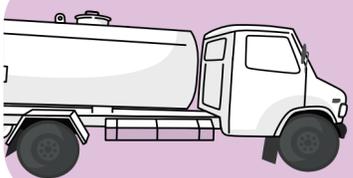
Sewing



Mobile Repair



Masonry



Vacuum Truck Operator

EXPENSES



Grocery Items



Alcohol



Electricity



Savings



Education

INCOME

EXPENSES

-

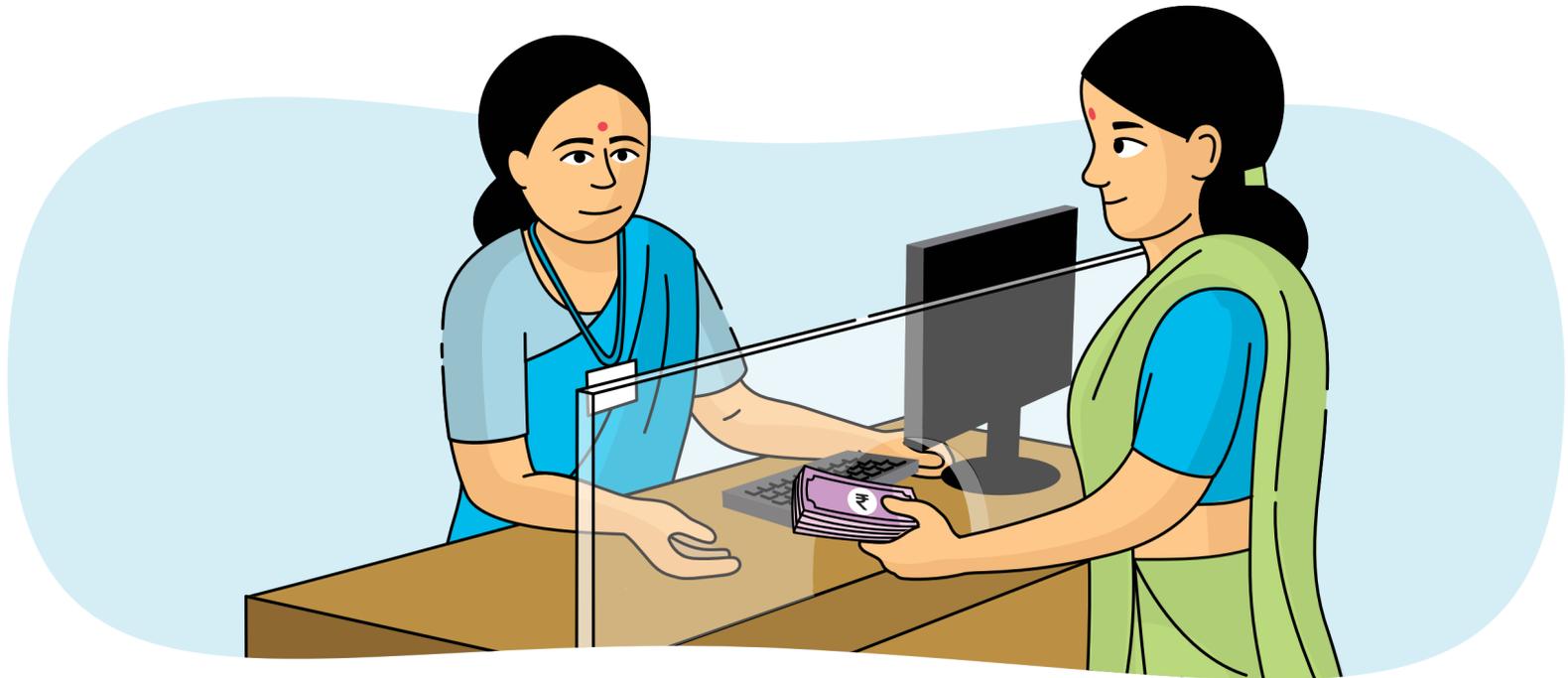
=

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

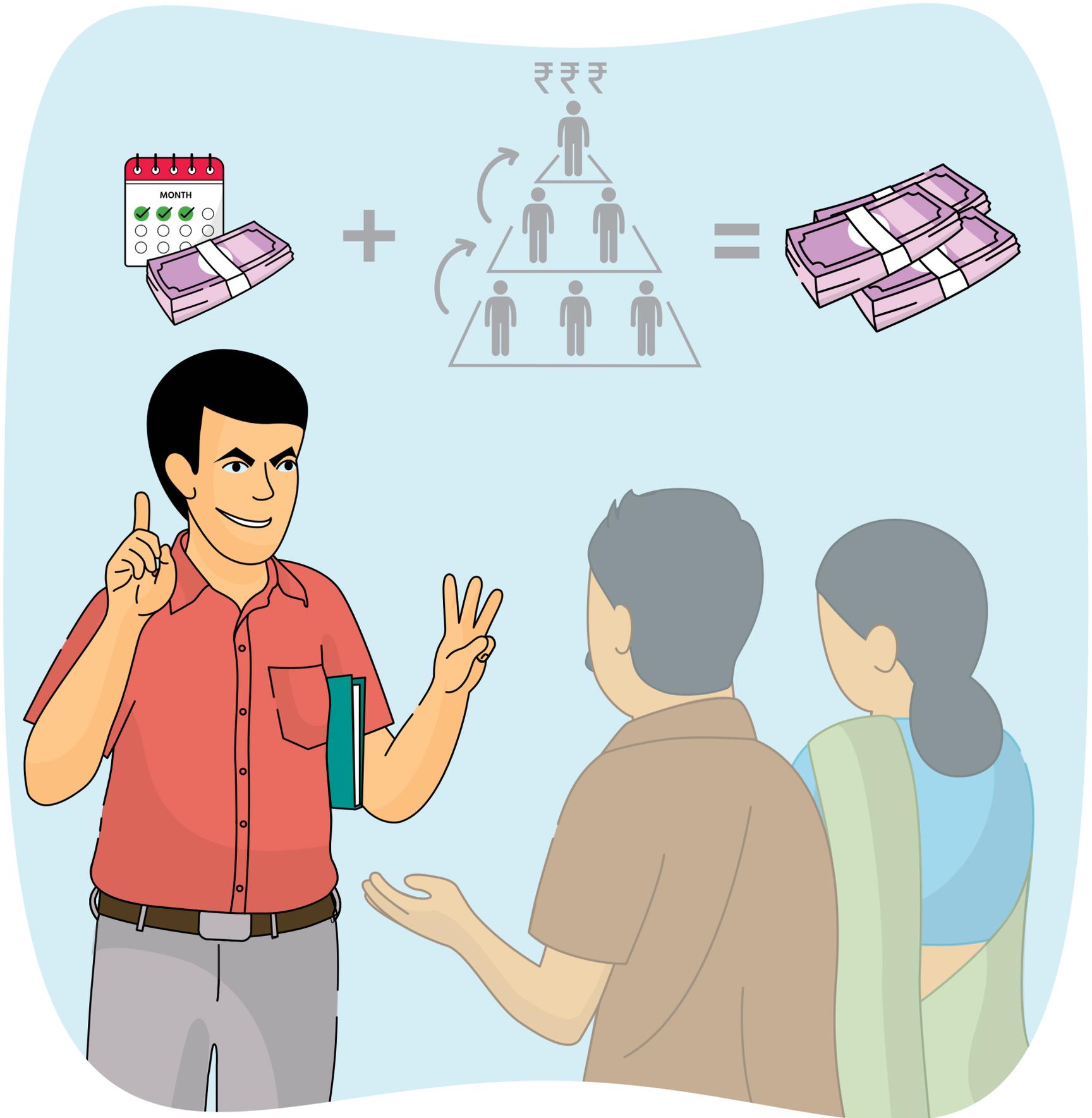
INVEST

**A. Save Regularly
B. Grow Your Money**

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



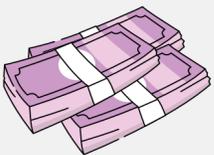
Amount



Money Lender

40%

Interest Rate



Amount

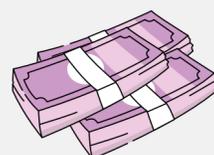


Mortgage

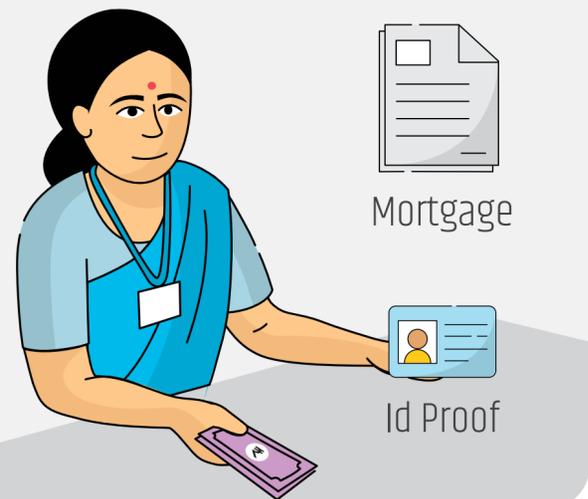
Bank

11%

Interest Rate



Amount



Mortgage

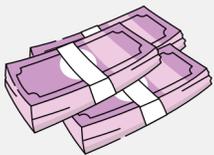


Id Proof

Self Help Group

7%

Interest Rate



Amount



Mortgage



Id Proof



**Borrow at a Lower
Rate of Interest**

DAY-NULM

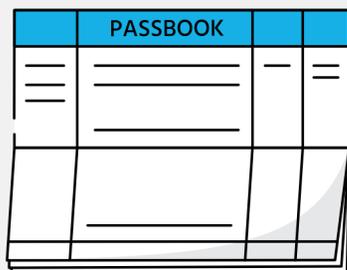
Deendayal Antyodaya Yojana-
National Urban Livelihoods Mission



Self Help Group



Regular Savings



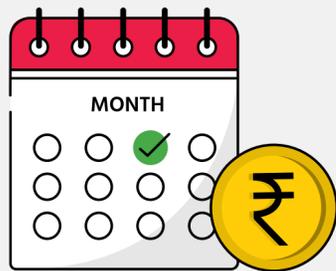
Regular Meetings



Regular Internal Lending



Regular Repayment



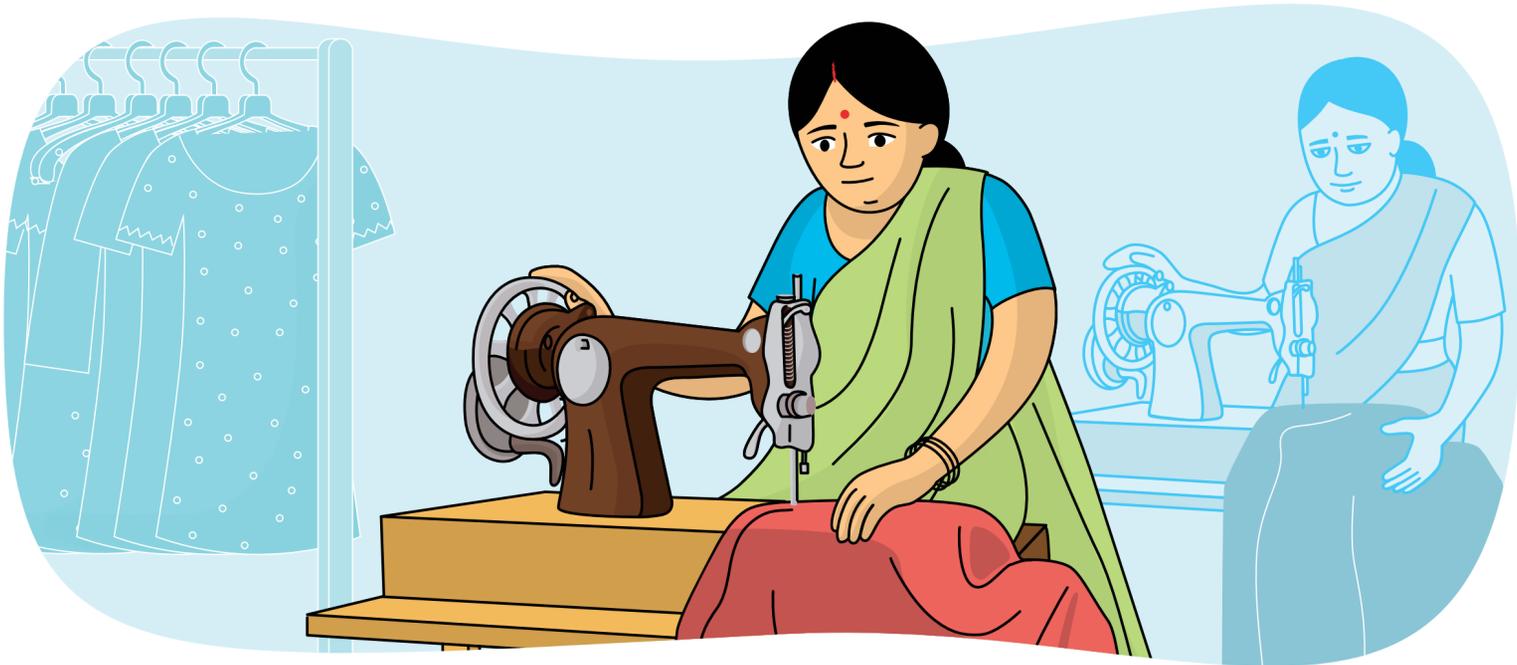
Regular Book Keeping



Join a SHG and Follow Panchsutra



Skill Training and Entrepreneurship



Skill Development



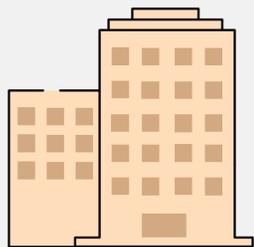
Multiple Allowances



Certification



Job Placement

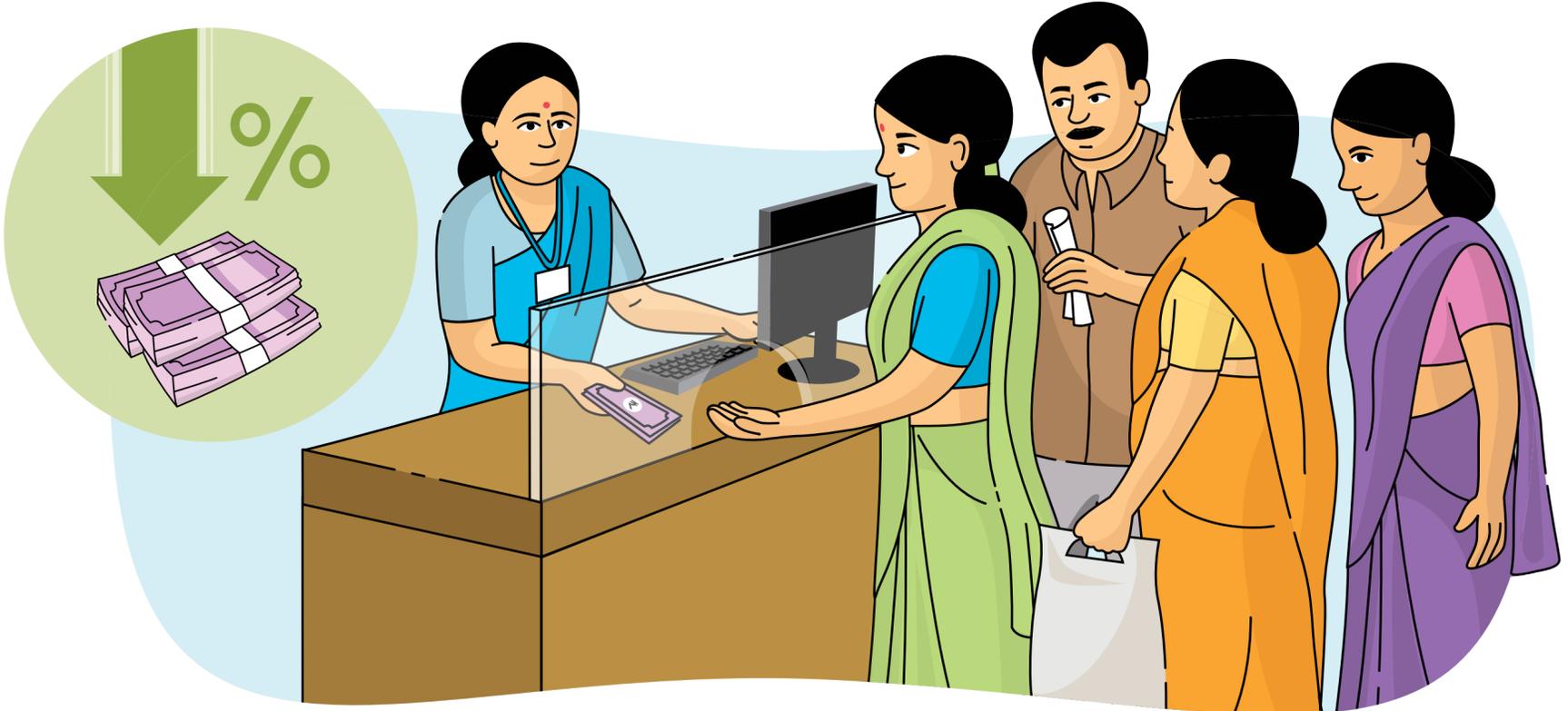


Higher Income

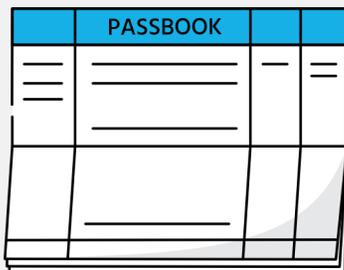


Learn or Upgrade with New Skills Under DAY-NULM

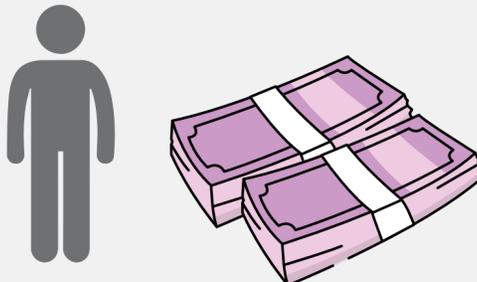
Affordable Credit



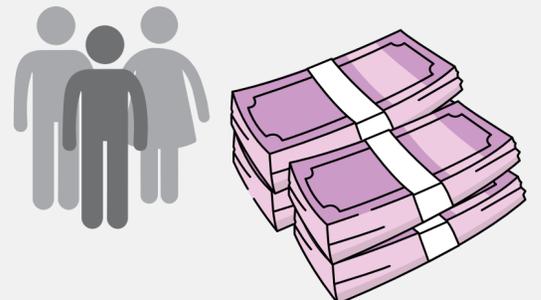
Bank Account



2 Lakhs for Individuals



10 Lakh for Groups



Easy Loans



Lower Rate of Interest for Women



Grow Your Business with Affordable Credit

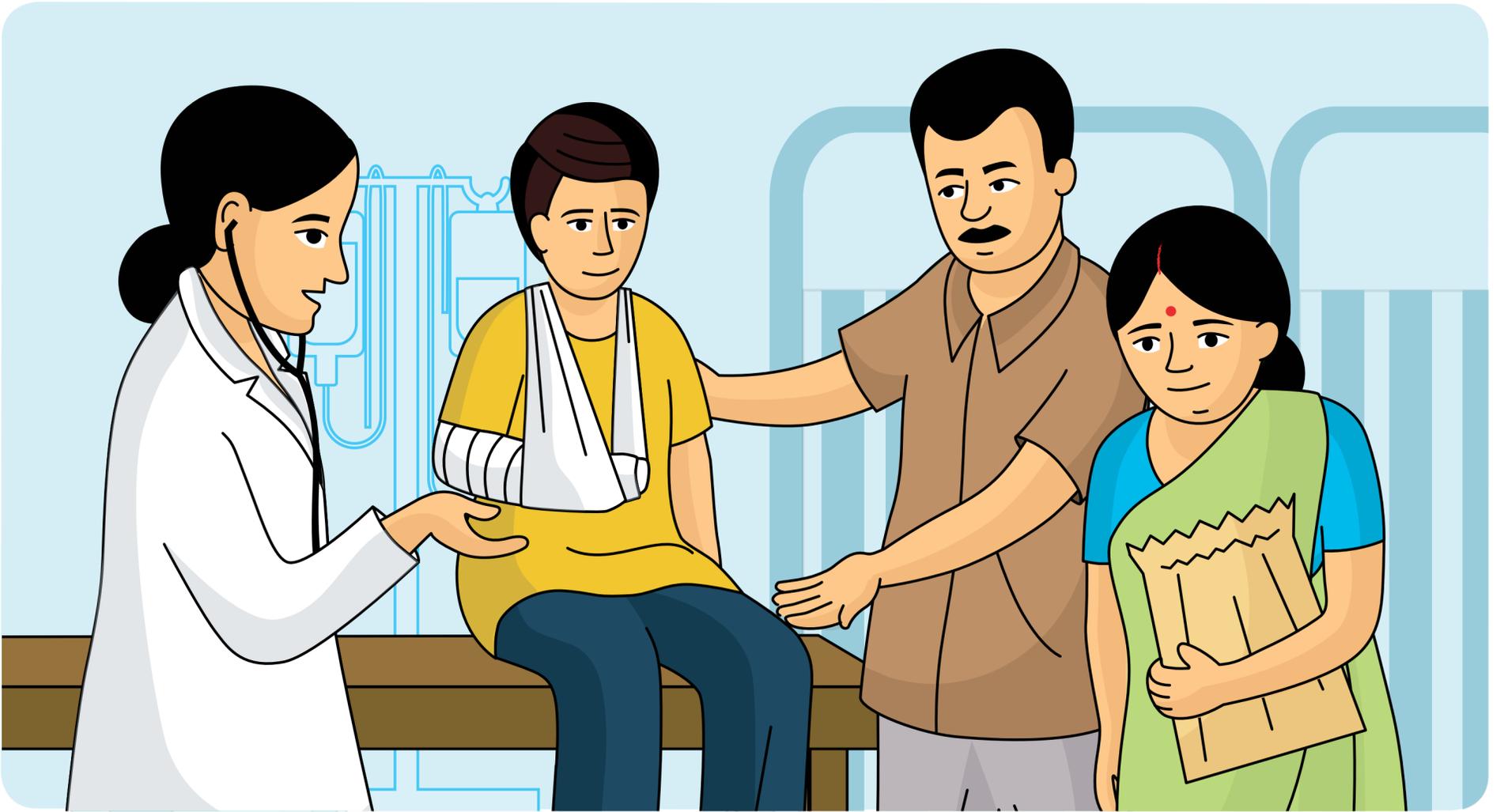


MODULE 3

Know Government Entitlements

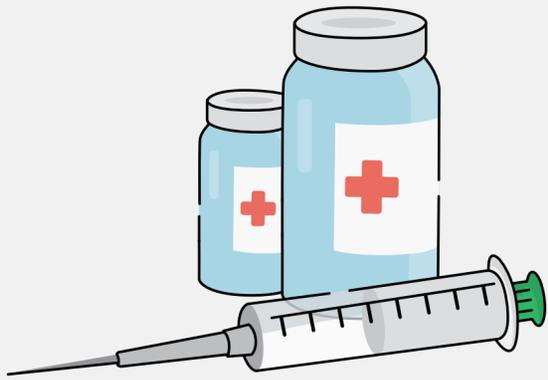


Draw Entitlements Wisely



Government Entitlements

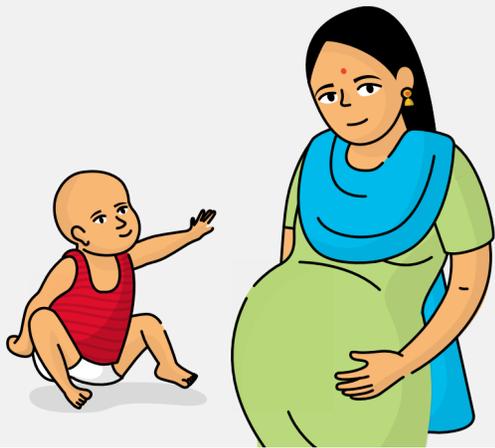
Health Insurance



Housing Schemes



Maternity & Child Care



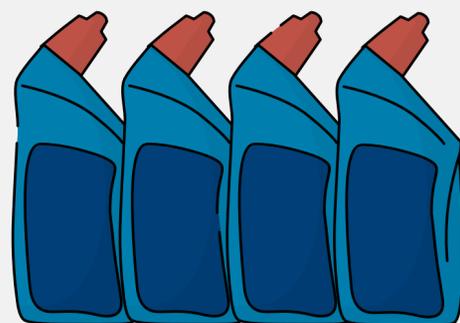
Accidental Insurance



Life Insurance

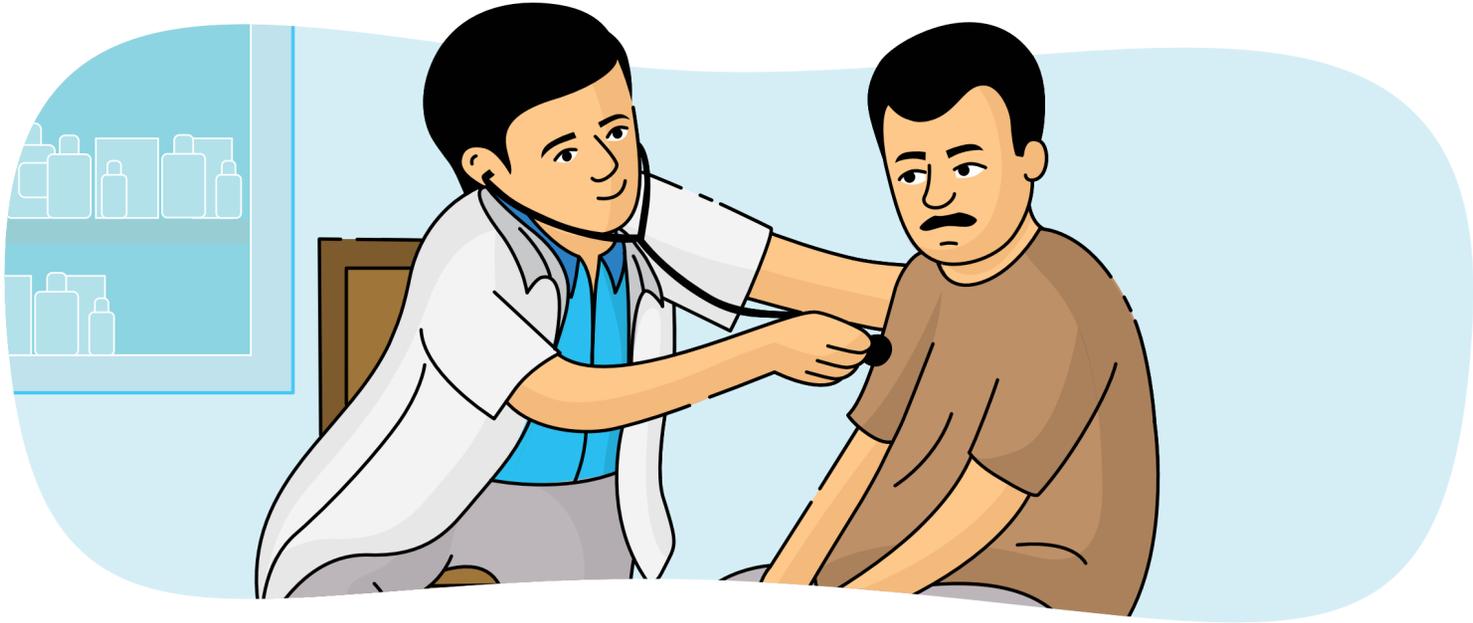


Business Loans

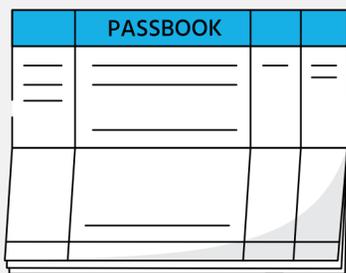


Make Yourself Aware of the
Numerous Government Schemes

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**



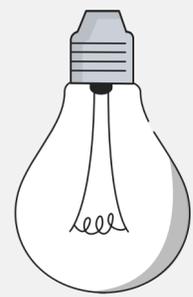
Pradhan Mantri Awas Yojana

**LPG Cylinders
for All**



Pradhan Mantri Ujjawala Yojana

**Electricity
for All**



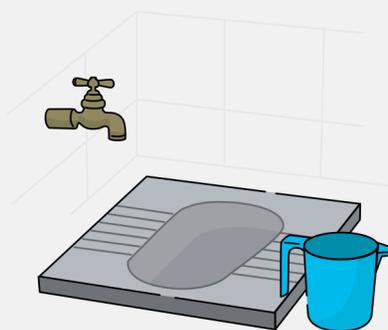
SAUBHAGYA

**₹ 6,000 for
Pregnant Women**



Maternity Benefit

**Toilet
Construction**



Household Toilets

**Immunisation for
Children**



Poshan

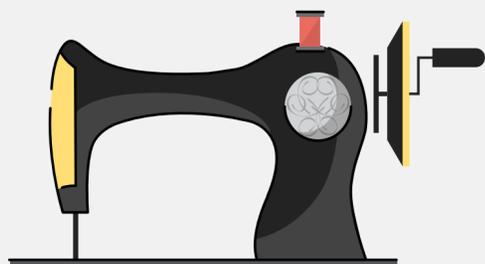


Better Quality of Life for All

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



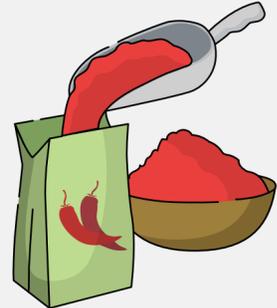
Term Loan

₹ 60,000 for a
Small Business



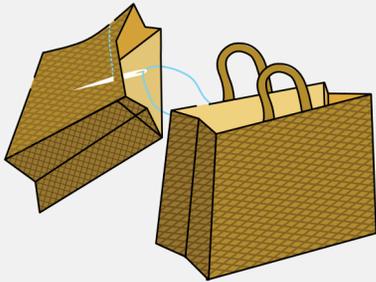
Micro Credit

₹ 60,000 for
Business



Mahila Samridhi Yojana

₹ 1,00,000 for
Business



Mahila Adhikarita Yojana

₹ 10,00,000 for
Education



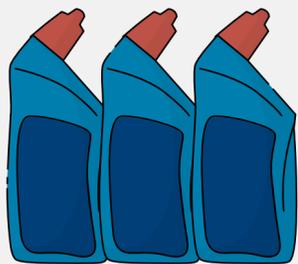
Education Loan

₹ 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

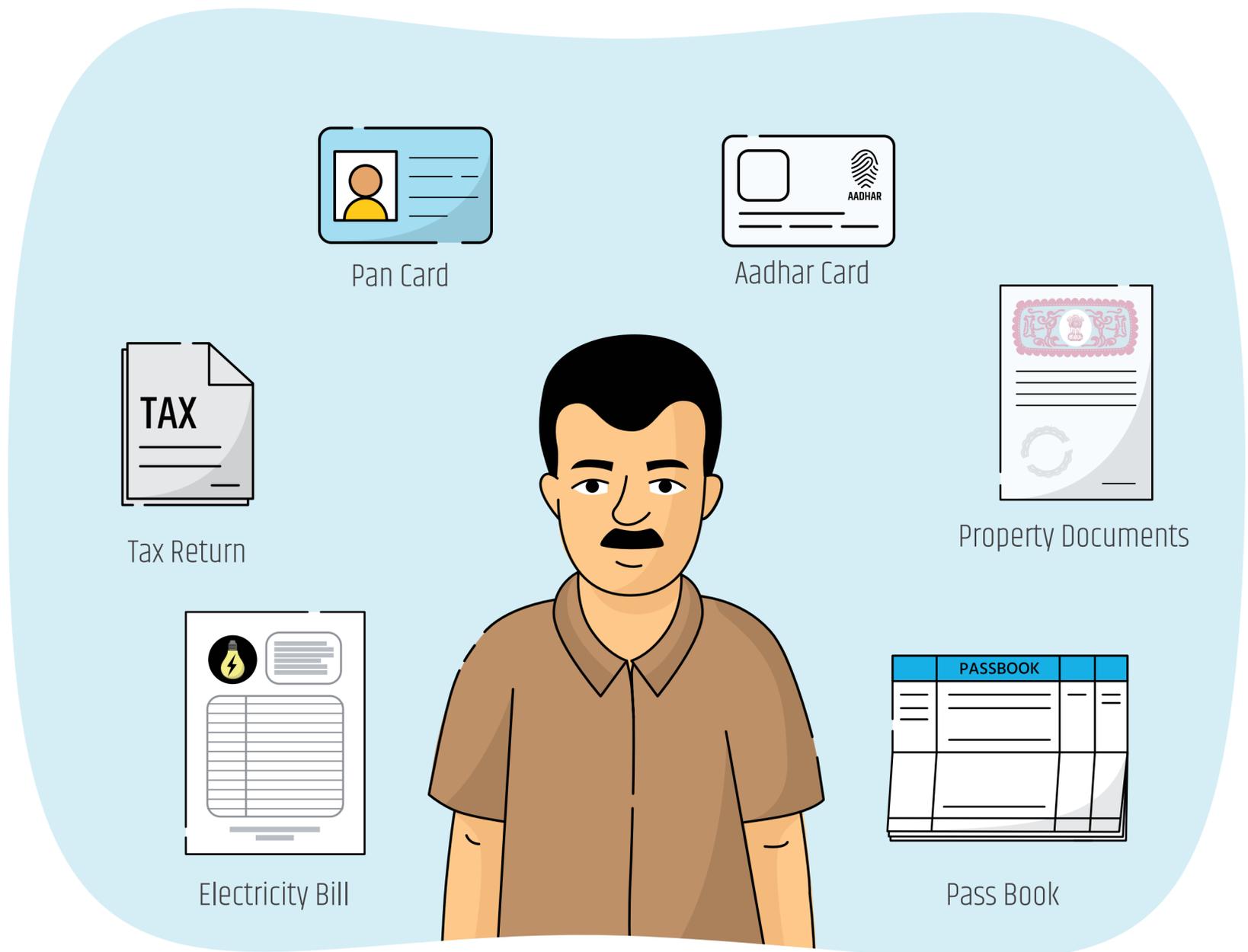
MODULE 4

Becoming Money Smart



UPI
UNIFIED PAYMENTS INTERFACE

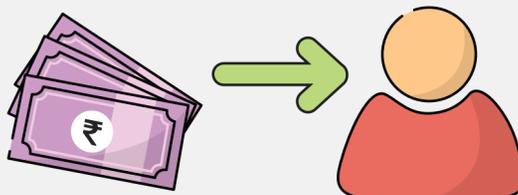
Personal Records



Avoid Frauds



Get Direct Benefit Transfers



Get Regular Mobile Updates

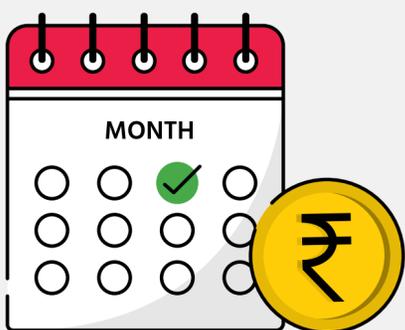


Maintain Personal Records for Your Safety and Benefit

Regular Repayment of Loan



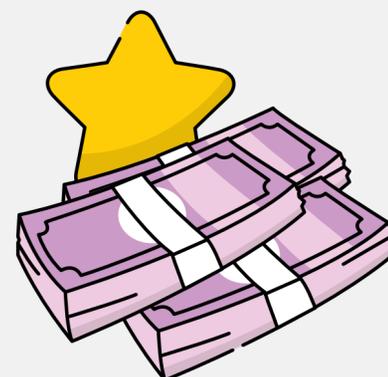
Track Repayment



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

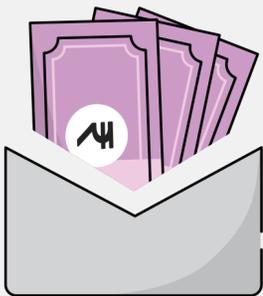


**Simplify Banking with
New Technology**

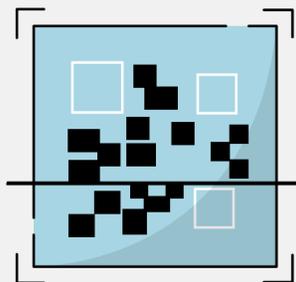
BHIM & Digital Security



Send Money



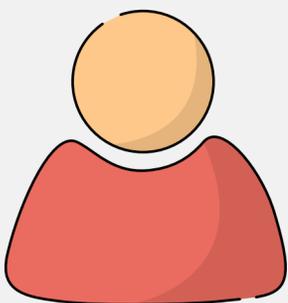
Scan and Pay



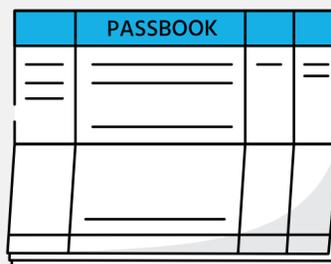
Request Money



Profile



Bank Account



Internet Security



BHIM Easiest Way to Handle Money



Financial Well-Being 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

