

## **CRISIL Foundation conducts Financial Literacy Awareness Programme for Farmers at Chemday Block Kharu**

Kharu, September 06, 2025: CRISIL Foundation, implementing the Moneywise Centre for Financial Literacy (CFL) under the aegis of DEA Fund, RBI & FIF NABARD and supported by State Bank of India in UT of Ladakh, organized a financial literacy awareness programme at Village Chemday Block Kharu. The programme was conducted by CFL Kharu in coordination with Shri Amit Kumar, Manager & Lead District Officer, Reserve Bank of India, Jammu.

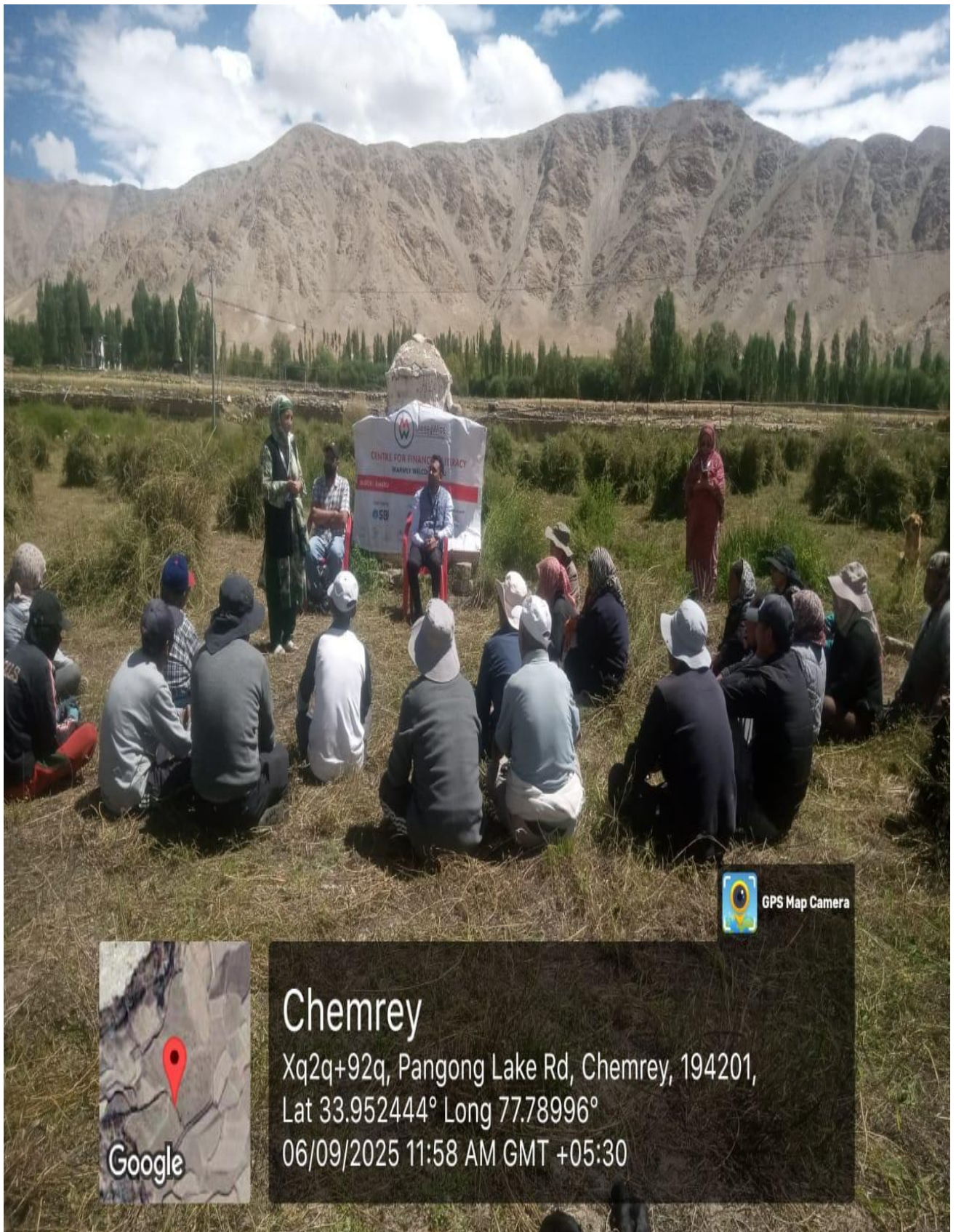
During the programme, Shri Amit Kumar interacted with farmers and community members, sensitizing them about the regulatory role of the Reserve Bank of India, customer rights and grievance redressal mechanisms. He also elaborated on the various financial products and services being extended by banks and financial institutions, and urged participants to take advantage of government-sponsored social security and employment generation schemes.

Centre Manager, CFL Kharu and Area Manager Leh gave a detailed presentation on social security schemes such as PMJJBY, PMSBY, APY, and SSY, and explained the process of enrolment and benefits. Awareness was also created on the availability of credit facilities under KCC, PMEGP and NRLM schemes.

The awareness camp formed part of CFL's ongoing efforts to saturate financial literacy and social security schemes across villages of UT of Ladakh, ensuring inclusion of rural households and farmers into the formal financial system.

CRISIL Foundation presently has seven CFLs in Leh district, covering all blocks under the Moneywise CFL project, being implemented under the supervision of the Lead District Manager, Leh.





# Chemrey

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