

## **Odisha: A Priority State For Digital Cash Awareness Program Of NABARD**

**National Bank for Agriculture and Rural Development (NABARD)** is an apex development bank in India, headquartered at Mumbai with branches all over India. The Bank has been entrusted with "matters concerning policy, planning and operations in the field of credit for agriculture and other economic activities in rural areas in India

Odisha has been identified as a priority state for conducting Digital Financial literacy and awareness programmes (dFLAP) which aims to improve knowledge base on digital and modern modes of financial transactions among rural and tribal population.

The dFLAP will be conducted in 18,750 places throughout the country with the help from Financial Literacy Centre (FLC) counsellors of the co-operative bank.

Out of 18,750 dFLAP, 1560 have been allotted to Odisha

The customers of the co-operative banks will be given more thrust as they are lacking in the use of latest technology

Financial Literacy Centres are the building blocks or the basic units that initiate the financial literacy activities at the ground level. Hence banks should provide the minimum basic infrastructure and strengthen the existing FLC Eco-system.

The Financial Literacy Counsellor/Director heading the Financial Literacy Centre is the key stakeholder in driving the financial literacy initiatives at the ground level.