



Why Should We Care About Development Finance? ...because it's our money!

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## SMART SUSTAINABLE?

### The Case of Bhopal Smart City



#### New Publication: Smart & Sustainable? The Case of Bhopal Smart City

The case study of Smart Cities Mission in Bhopal provides an overview of the projects being implemented under the mission in the city. It briefly tracks the process of urban development in Bhopal over a period of more than 100 years and how from being a princely state the city has acquired its current status of a smart city now. [Download Booklet...](#)



#### Crisis in Banking: Is forbearance the Original Sin?

The Economic Survey is correct in pointing out that extending forbearance had aggravated the crisis in Indian banks and the other associated problems mentioned above. But, it is wrong in pinning it as the original sin. In doing so, it misses a few fundamental problems associated with commercial banks' lending to large scale development projects. [Read more...](#)

#### Micro Finance - Time to look back and make a 'U' turn

In 1992, Self Help Groups promoted by NABARD as a pilot programme came as a boon for women who did not have access to credit. The SHG model was well-appreciated, even though there were many more in south India as compared to other parts of the country. Enter the World Bank, who through a paper considered small loans as a lucrative business. [Read more...](#)



ABC Alphabets of Bank Charges			
ATM Charges	Balance Certificate	Cash Deposit	Debit card charges
Enquiry of Balance	Failed Transactions (ATM)	Gold Loan Processing Charges	Hard Copy Statement Charges
Issuing Cheque Book	Jet/Speed Clearing of Cheques	KYC	Lost Debit card
Minimum Balance Charge	NEFT charges	Outstation Cheque Collection	PIN number change
Average Quarterly Balance Maintenance	RTGS charges	SMS alerts	Transfer to other Banks
Usance Bills Presentation	Verification of Signature	Wrong Address	
eZ Pay Card			

BANKS CHARGE YOU FOR			
Cash Deposits and Withdrawals at Bank Branches	Cash Deposits in Accounts Other Than One's Own	Cash Withdrawals From ATMs	Issuance Fee On Debit Cards
Annual Charge On Debit Card	Balance Enquiry & Mini Statements At ATMs	Account Closing	Transaction Declined With Debit Cards Due To Insufficient Funds
SMS Alerts	Change In Address	Change In Mobile Number	Changes in KYC Related Documents
Cash Deposits At Cash Deposit Machines (CDMs)	Change Of Soiled/Mutilated/ Old Currency Notes	NEFT And RTGS Transfer Of Funds	Issuing Cheque Books
Issuing Demand Draft	Signature Verification	Minimum Balance	
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