VITTIYA SAKSHARTA ABHIYAN

(12 Dec. 2016 to 12 Feb. 2017)

A BRIEF REPORT...

Vittiya Saksharta Abhiyan

In view of recent decisions of the Government, India is on the cusp of a major financial revolution. As we shift from a cash-dependent to a cashless economy, we look forward to better social equity, availability of more resources for development work through higher revenue collection, eradication of counterfeit currency, a reduction in illegal transactions and a curb on black money.

The purpose of the 'Vittiya Saksharta Abhiyan' is to actively engage the youth/ students of Higher Education Institutions to encourage and motivate all payers and payees to use a digitally enabled cashless economic system for transfer of funds. Ministry of Human Resource Development views the institutions of higher education in the country, faculty members and students to take the lead and act as engines of this transformational shift.

The best way of leadership is to lead by example. All heads of higher educational institutions should plan for a cashless campus, within a limited timeframe, for all transactions within the campus. Various options of digital transactions are presented here. To begin with, the faculty, staff and students, whom we refer to as engines of change, need to dispel the commonly held belief that digital transactions are complex and necessarily require a smart phone and internet connectivity. They need to further educate their family members and people in their immediate surroundings and motivate them for digital transactions. NCC/NSS volunteers of an institute may take up a major market and interact with shop owners, including vendors, and their associations with an objective of developing a cashless market focusing on each point of sale.

This provides facilities for registration of each volunteer which will enable them to upload their achievements periodically. Major achievement will be acknowledged and commended.

The Ministry of Human Resource Development looks forward to active participation of students, faculty and staff members of all educational institutions in accomplishing this challenging task.

We at Jagannath University want our students/ faculties / vendors to actively participate in this campaign of cashless economy. In this connection only we have conducted three training session in our campus by for our students/ faculties/vendors to become familiar with cashless transactions and further they can also train the people to move towards cashless transactions.

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Jagan Nath University, Jaipur
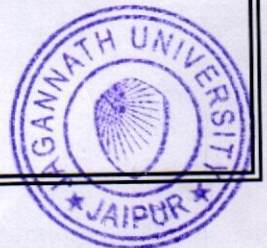
JAGANNATH UNIVERSITY
VITTIYA SAKSHARTA ABHIYAAN (VISAKA)
ACTION PLAN (19.01.2017- 01.02.2017)

ACTION POINT	TIME LINE	DETAIL
STUDENT PARTICIPATION IN VISAKA		
IDENTIFYING TRAINERS FOR DIGITAL PAYMENT SYSTEM	BEFORE 19.01.2017	3 TRAINING SESSION TO BE CONDUCTED BY THEM 1. Dr. SHILPI KHANDELWAL ON 20/01/2017 2. Mr. SANDEEP BHARDWAJ – MAGER SBBJ ON 21/01/2017 3.Dr. SHILPI KHANDELWAL ON 28.01.2017
INFORMING ALL STUDENTS ABOUT THE PROGRAMME AND REGISTRATION OF STUDENTS VOLUNTEERS ON WEBSITE	19.01.2017-20.01.2017	ORIENTATION SESSION TO BE DONE BY Dr. SHILPI KHANDELWAL ON 20/01/2017
TRAINING OF THE VOLUNTEERS	21.01.2017-26.01.2017	TO BE TRAINED IN CONVINCING PEOPLE ABOUT DIGITAL MODES OF PAYMENT
VOLUNTEERS WORK ON SELECTED HOUSEHOLD (ATLEAST 10) TO BRING THEM ON TO DIGITAL MODE	27.1.2017-30.01.2017	VOLUNTEERS START WORK FROM THEIR HOUSE AND CONVINCE OTHER (AT LEAST 10) HOUSEHOLDS
OPEN SESSION WITH THE STUDENT VOLUNTEERS TO ELICIT EXPERIENCES AND GIVE FURTHUR GUIDANCE	31.01.2017	ALL VOLUNTEERS SHARE THEIR EXPERIENCES
FINAL REPORT OF THE STUDENT VOLUNTEERS AND UPLOADING OM THE WEBSITE	31.01.2017	REPORT TO BE FILED ONLINE SHOULD CONTAIN THE PHOTOS AND DETAILS IN THE FORMAT AVAILABLE ON WEBSITE
INSTITUTION LEVEL REFORMS		
ALL RECEIPTS TO BY THE INSTITUTE TO BE ONLY DIGITAL/ONLINE MODE	28.01.2017	INSTRUCTIONS TO BE ISSUED, RULES TO BE AMENDED WHERE NEEDED
MEETING OF THE VENDORS /SERVICE PROVIDERS WORKING IN THE CAMPUS TO FINALISE THEIR DIGITAL MODE FOR PAYMENTS	19.01.2017	TO INFORM THEM ABOUT THE NEED TO ADOPT CASHLESS SYSTEMS
ALL SHOPS/ESTABLISHMENTS IN CAMPUS TO GO DIGITAL THROUGH PoS MACHINES/MWALLETS/MOBILE BANKING	28.01.2017	THE PoS MACHINE ARE TO BE PROCURED BY SHOP OWNERS
APPRAISAL OF PROGRESS AND MAKING OF FINAL REPORT AND UPLOADING ON WEBSITE	31.01.2017	ALL ESTABLISHMENT ON CAMPUS SHOULD GO TOTYALLY DIGITAL
ADOPTION OF MARKETS / MANDIS FOR DIGITISATION OF PAYMENTS		
FOR NSS/ NCC UNITS		N.A. AS WE HAVE NOT RECEIVED CONFIRMATION FOR THESE UNITS FROM CONCERNED AUTHORITIES TILL DATE

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First Training Session

20.01.2017

Conducted by :

Dr. SHILPI KHANDELWAL

The training session was on Digital campaign. In the session students were made inclined towards the need of digital transactions, digital economy and digital world. Cashless transaction economy doesn't mean shortage of cash rather it indicates a culture of people settling transactions digitally. In a modern economy, money moves electronically. Hence the spread of digital payment culture along with the expansion of infrastructure facilities is needed to achieve the goal.

On November 8th, government withdrawned Rs 500 and Rs 1000 notes- two highest denominations in circulation. Main objectives were to fight counterfeit money and black money. The action has given tremendous boost to cashless transactions as card based and digital payments were not hindered when all high denomination cash transactions suffered because of absence of high denomination currencies.

There are several reasons why the government and the RBI brings up measures to promote cashless transaction economy. besides convenience, digital transaction gives more scope for recording of transactions and in this way it is a first step against the spread of unaccounted money or black money. Secondly, the problem of counterfeit notes can also be avoided when payment is settled digitally. The RBI and government have launched several measures for the spread of electronic and other non-cash settlement culture. The Vision-2018 for Payment and Settlement Systems in India brought by the RBI in June 2016 reiterates the commitment to encourage greater use of electronic payments by all sections of society so as to achieve a "less-cash" society.

"The broad contours of Vision-2018 revolve around five Cs — coverage, convenience, confidence, convergence, and cost. To achieve these, Vision-2018 will focus on four strategic initiatives such as responsive regulation, robust infrastructure, effective supervision and customer-centricity," – RBI. The vision statement highlights following plans:

- The regulator wants to reduce the share of paper-based clearing instruments
- It aims to raise growth of the digital payments space
- It wants to ensure accelerated use of Aadhaar in payment systems

Government also made fiscal measures for the encouragement of card culture in the 2016 budget. Exempting service charge on card-based and other digital payments was one such step. Aadhar based payment system will be a big boost for promoting the cashless transaction culture.
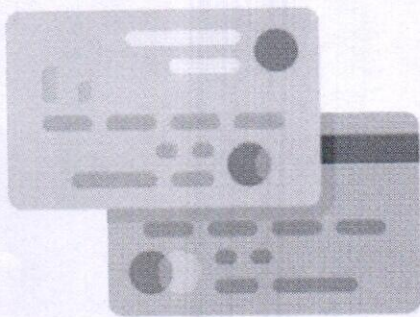
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Jagan Nath University, Jaipur
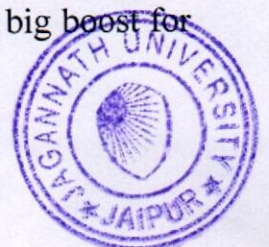
The technology has spread internet banking, mobile banking, prepaid instruments, credit and debit cards etc. and at the same time, electronic payments system is fast growing. All these indicate that India is moving towards the RBI's goal of less cash economy-steady but slowly.

Students were told how they can be engine in making India Digital. They were told about the benefits of going digital and were explained about the different modes of adopting digital transactions. They were told that as part of promoting cashless transactions and converting India into less-cash society, various modes of digital payments are available. These modes are:

Banking Cards

USSD

AEPS	UPI
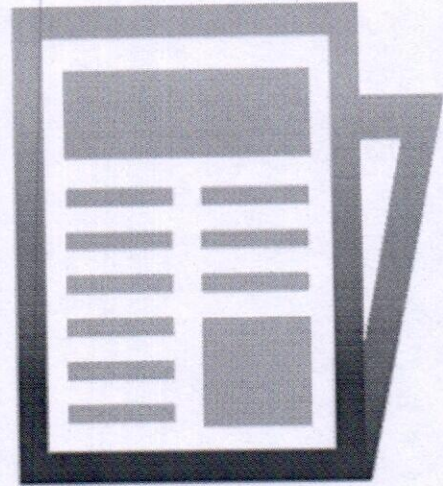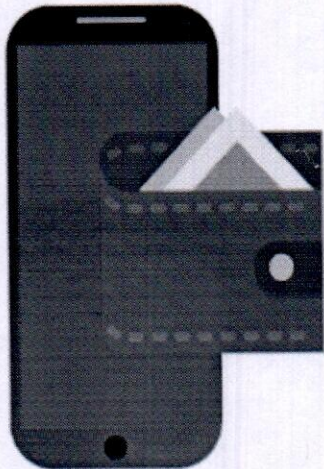
Mobile Wallets	Banks Pre-paid Cards
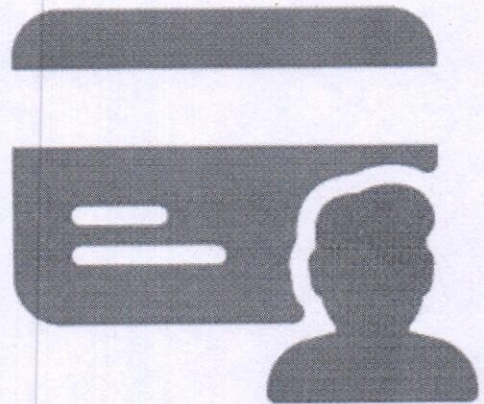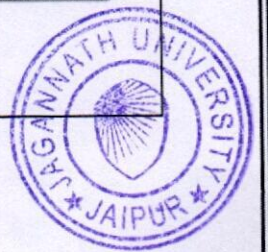
Point of Sale
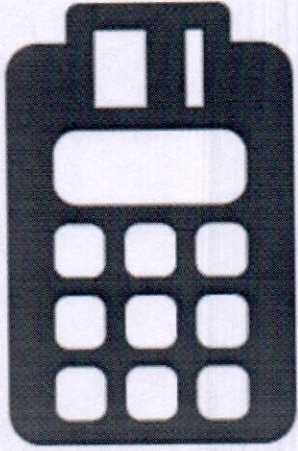
Internet Banking
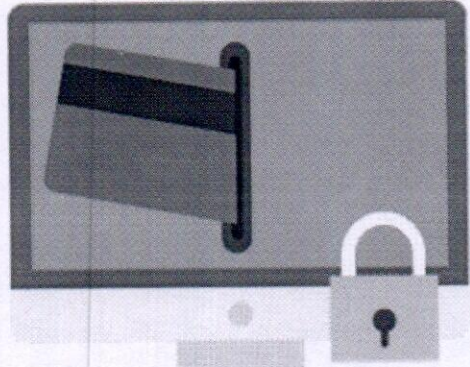
Mobile Banking

Micro ATMs
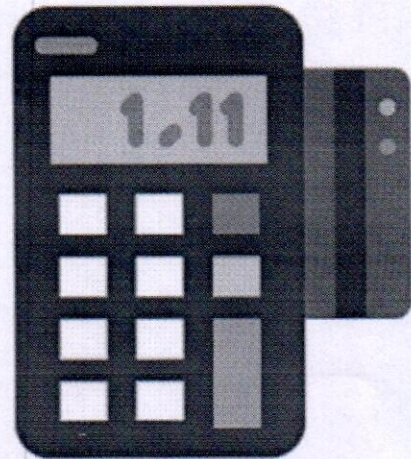
Students queries regarding digital transactions were resolved and were motivated to teach others to adopt digital transactions. After the session students were registered as volunteers for VISAKA campaign.
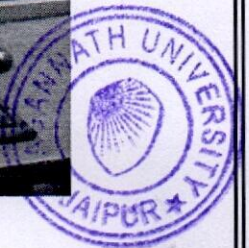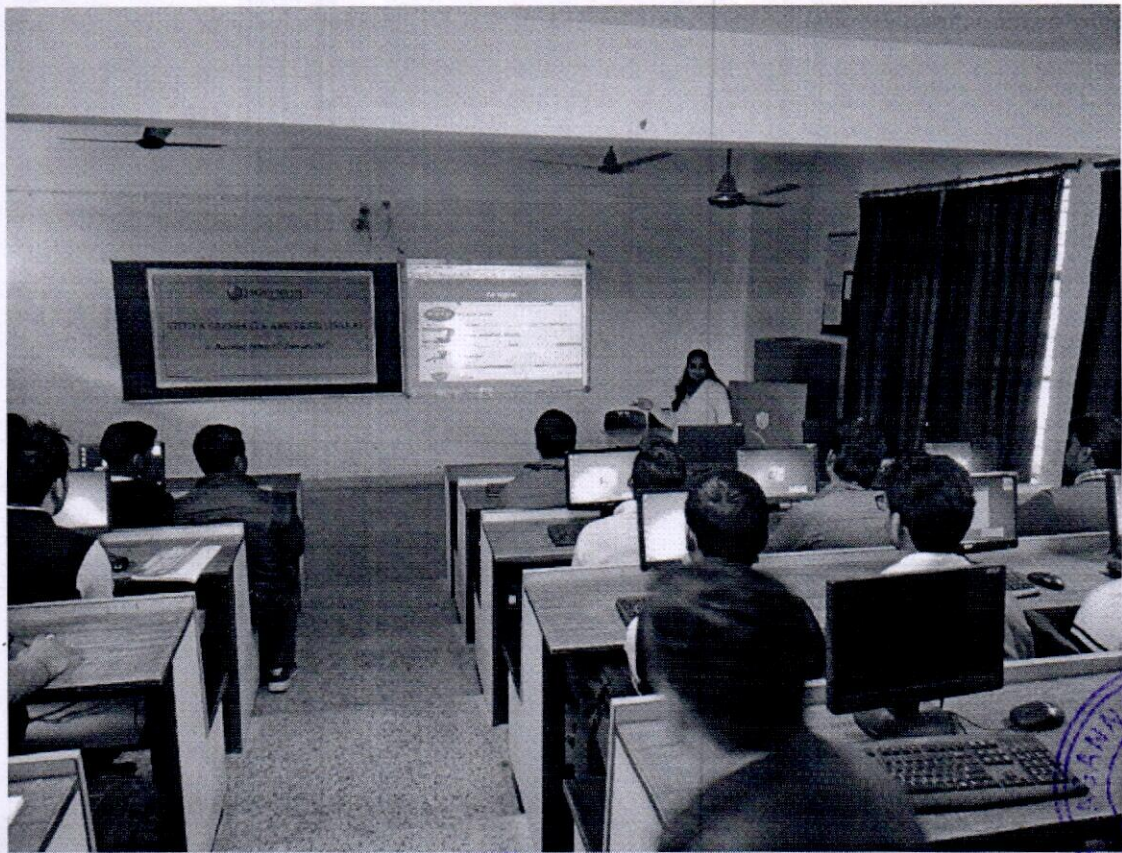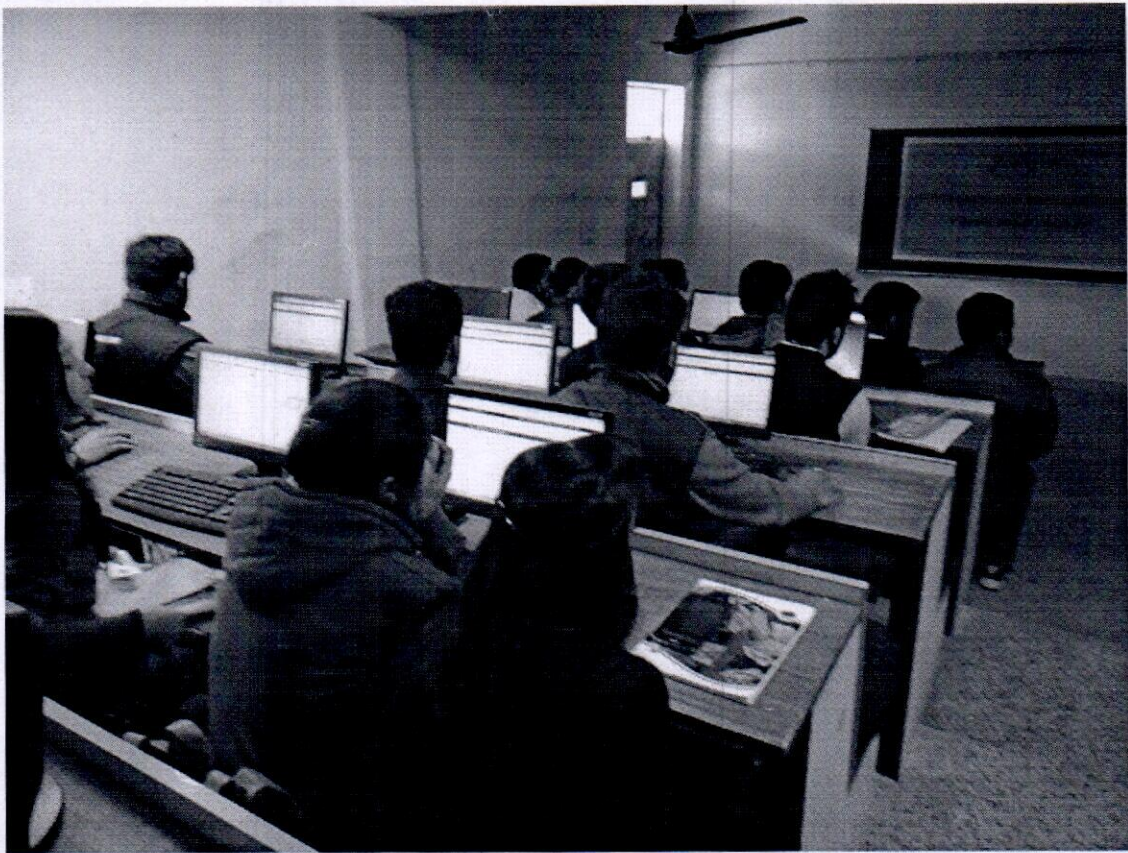
Here are some glimpses of the session :
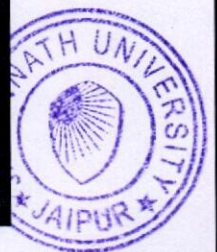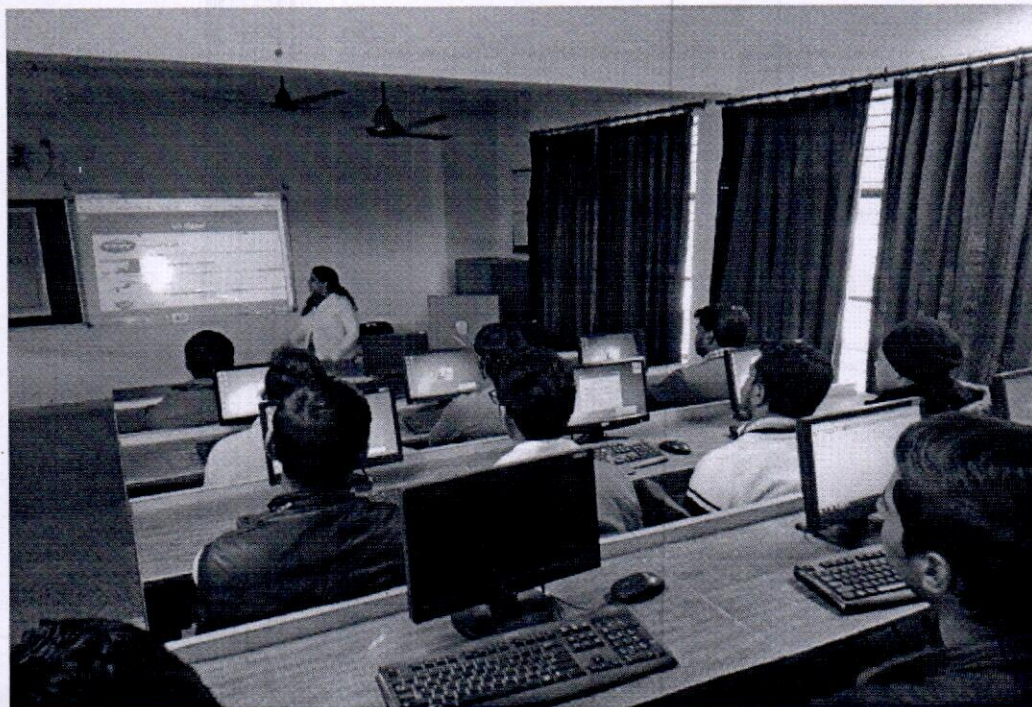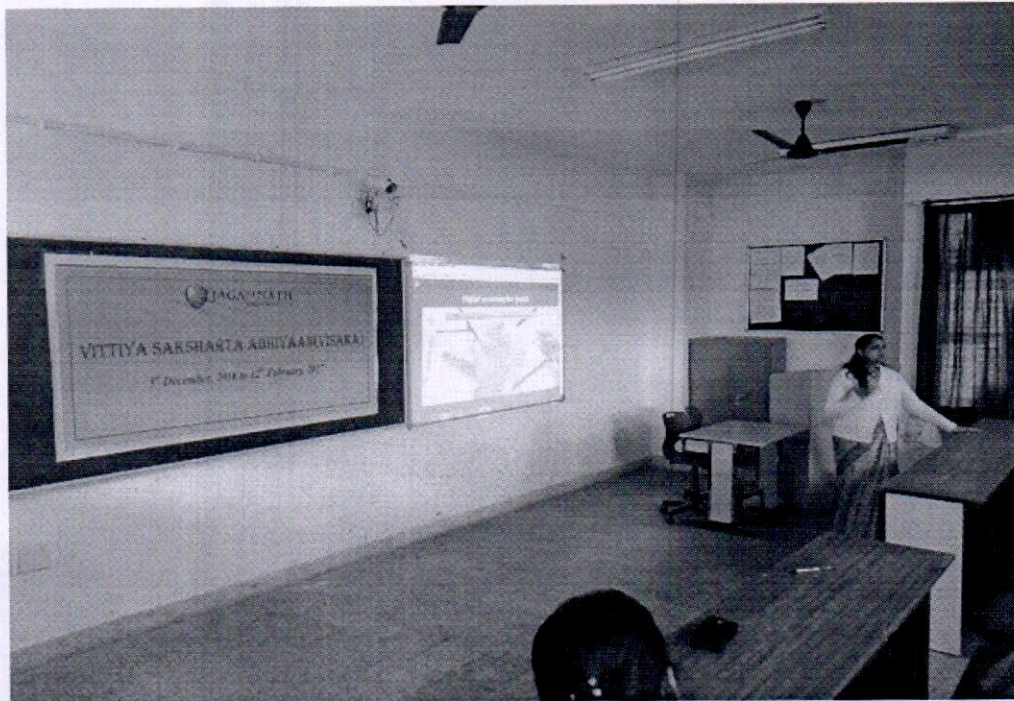
VITTIYA SAKSHARTA ABHIYAAN (VISAKA)

5th December, 2016 to 12th February, 2017
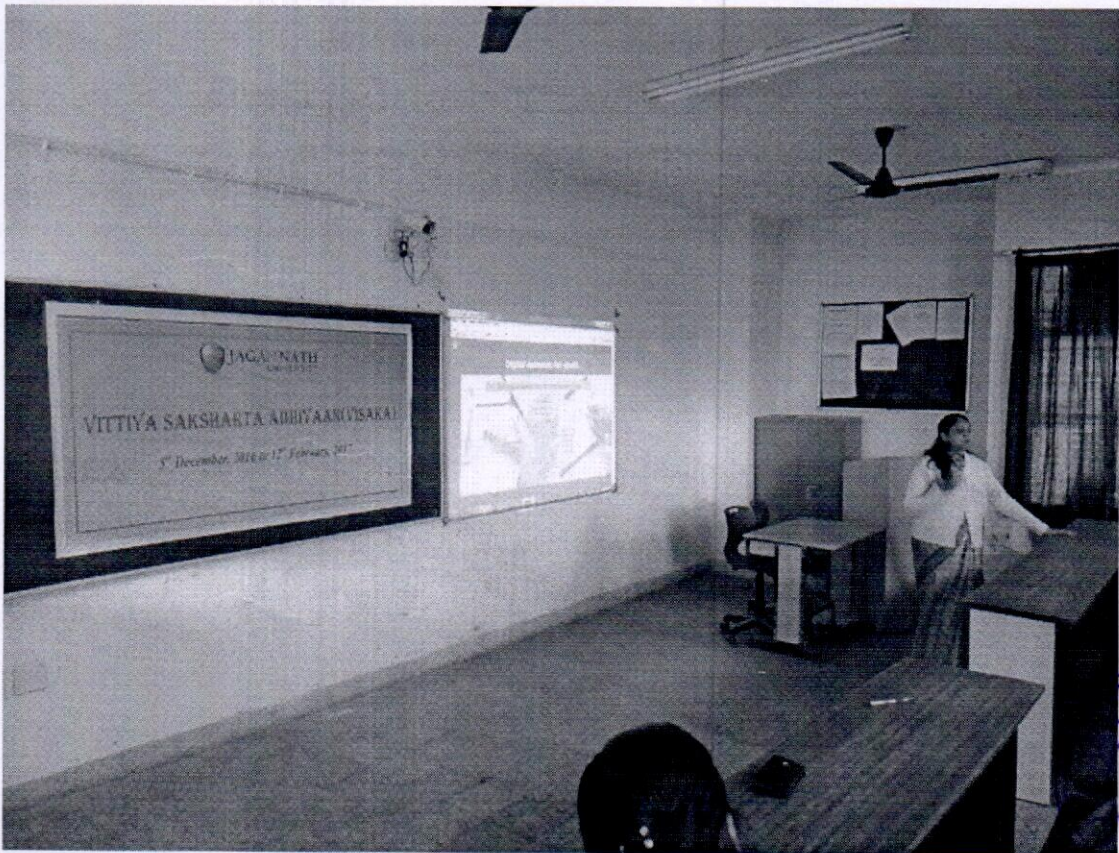
SECOND TRAINING SESSION

21.01.2017

CONDUCTED BY :

Mr. SANDEEP BHARDWAJ

MANAGER-IT

SBBJ BANK

A training session in our campus was conducted by SBBJ Bank for our students/ faculties/vendors to become familiar with cashless transactions and further they can also train the people to move towards cashless transactions. Lots of queries on cashless transactions by students/ faculties/ vendors were resolved in the session.

The training session was conducted by :

1. Mr. Sandeep Bhardwaj- Manager-systems IT (SBBJ Bank)
2. Mr. Sajith NB - Deputy Manager-systems IT *(SBBJ Bank)*
3. *Ms. Priya Gupta- IT*
4. *Mr. Ashutosh - Branch Manager Chaksu (SBBJ Bank)*

Mr. Sandeep Bhardwaj explained the role of banks in digital transactions and how banks are taking initiatives and steps in going digital. He also explained that to be sure, the government on its part is working at various levels to reduce the dependence on cash. Opening bank accounts for the unbanked under the and adoption of direct benefit transfer is part of the overall idea to reduce usage of cash and increase transparency. RBI has also issued licenses to open new-age small finance banks and payments banks which are expected to give a push to financial inclusion and bring innovative banking solutions. Things are also falling in place in terms of technology for India. The recently launched Unified Payments Interface by National Payments Corporation of India makes digital transactions as simple as sending a text message. He said that as one of the biggest beneficiaries of this transition, banks and related service providers will have to constantly invest in technology in order to improve security and ease of transaction. People will only shift when it's easier, certain and safe to make cashless transactions. He told the students that the government, too, is taking steps to promote digital payments as it seeks to curb black money. It is pushing BHIM (Bharat Interface for Money), a mobile payment app based that on UPI (Unified Payment Interface) for banks and USSD (Unstructured Supplementary Service Data) modes of e-payment. It can be activated with fingerprints and the government is looking to integrate Aadhaar with the BHIM app, making the 12-digit identification number a universal payment ID. The National Payments Corporation of India, the nodal agency for all retail payment systems in the country, is working with Visa and MasterCard to develop a common QR code to facilitate cashless transactions in shops. Internet banking solutions such as NEFT (national electronic funds transfer) and RTGS (real time gross settlement) for corporate customers are in place. There are offline payment
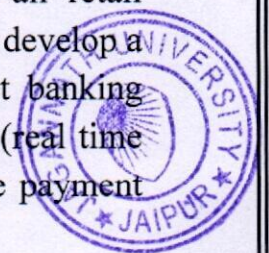
methods, eliminating internet security and malware threats. With UPI, money can be transferred from one bank account to another without an intermediary and the money stays in the consumer's account until the transaction is complete. Paying through digital wallets needs a third party linking the payer and the payee.

Here are some glimpses of the session :

THIRD TRAINING SESSION

28.01.2017

CONDUCTED BY :

Dr. SHILPI KHANDELWAL

The third training session was conducted for student volunteers for VISAKA and vendors. Student volunteers were asked to share their experiences while training people for the digital transactions. The vendors were also asked to give their feedback after adopting digital payment system. The students who have successfully completed their task of teaching households/ establishments for digital transactions were asked to upload their reports / photos/ feedback on MHRD website.

Some new students were also trained for digital transactions and were registered as volunteer for VISAKA campaign. Students queries regarding cashless transactions were also resolved during the session.

JAGANNATH UNIVERSITY
Student Registration Detail for VISAKA

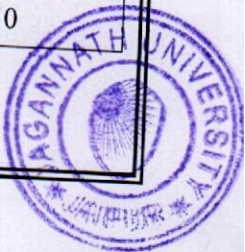| S.NO.	Student Name	Volunteer ID	User name/email	Households	Establishments
1	Mohit soni	7/96/9549297876	mohitsoni0502@gmail.com	16	12
2	Sakil Ahmed	7/96/9996534344	sakilahmed000@gmail.com	17	10
3	Prince kumar	7/96/8375864445	hb8375@gmail.com	15	11
4	Akshay garg	7/96/9783552220	akshay52220@gmail.com	9	17
5	Anirudh choudhary	7/96/9575881035	anirudhchoudhary32@gmail.com	18	14
6	Gaurav kumawat	7/96/9549164680	gaurav2manrav@gmail.com	11	18
7	Bhartendu kumar	7/96/9694938202	maaghmaheshwari0101@gmail.com	7	17
8	Sarthak sharma	7/96/9785984123	sarthaks665@gmail.com	5	5
9	Hyacinth brand	7/96/8387801747	hyacinthbrnd72@gmail.com	10	0
10	Amar singh	7/96/7689061501	amar1061998@gmail.com	11	0
11	Jibin james	7/96/8290577301	jibinjamesjj666@gmail.com	0	11
12	Prashant kumar	7/96/9461817191	prashant007@outlook.com	10	0
13	Praveen kumar	7/96/8952056617	ravigurjar833@gmail.com	7	3
14	Dharam raj	7/96/9799325744	chiraniya17588@gmail.com	5	5
15	Neha Gurjar	7/96/8209964113	nehagurjar.chk@gmail.com	20	0
16	Kavita Tiwari	7/96/7976354818	kavitatiwari03051996@gmail.com	6	4
17	Shweta bharti	7/96/9472126731	swtb204@gmail.com	12	15
18	Sunil sharma	7/96/8742813197	sunil.sharma8742@gmail.com	2	8
19	kaushal garg	7/96/7792077444	kaushalgarg17@gmail.com	6	2
20	Akash gupta	7/96/7742858562	akashg218@gmail.com	10	1
21	Ishan yadav	7/96/9667954905	iamishanyadav@gmail.com	4	6
22	Akshat diwedi	7/96/9079446546	akshatdwivedi@gmail.com	5	5
23	Tarundeep kaur	7/96/7822839562	tajkaur8@gmail.com	5	5
24	Aabhas mathur	7/96/9468786141	aabhasmathur221@gmail.com	3	7
25	Rishab swaroop	7/96/9024536510	rishabhparky@gmail.com	10	0
26	Bhavesh patel	7/96/8955280020	patel6069@gmail.com	4	6
27	Aayushi bansal	7/96/7611082285	aayushibansal33@gmail.com	10	0

JAGANNATH UNIVERSITY
Student Registration Detail for VISAKA

S.NO.	Student Name	Volunteer ID	User name/email	Households	Establishments
1	Mohit soni	7/96/9549297876	mohitsoni0502@gmail.com	16	12
2	Sakil Ahmed	7/96/9996534344	sakilahmed000@gmail.com	17	10
3	Prince kumar	7/96/8375864445	hb8375@gmail.com	15	11
4	Akshay garg	7/96/9783552220	akshay52220@gmail.com	9	17
5	Anirudh choudhary	7/96/9575881035	anirudhchoudhary32@gmail.com	18	14
6	Gaurav kumawat	7/96/9549164680	gaurav2manrav@gmail.com	11	18
7	Bhartendu kumar	7/96/9694938202	maaghmaheshwari0101@gmail.com	7	17
8	Sarthak sharma	7/96/9785984123	sarthaks665@gmail.com	5	5
9	Hyacinth brand	7/96/8387801747	hyacinthbrnd72@gmail.com	10	0
10	Amar singh	7/96/7689061501	amar1061998@gmail.com	11	0
11	Jibin james	7/96/8290577301	jibinjamesjj666@gmail.com	0	11
12	Prashant kumar	7/96/9461817191	prashant007@outlook.com	10	0
13	Praveen kumar	7/96/8952056617	ravigurjar833@gmail.com	7	3
14	Dharam raj	7/96/9799325744	chiraniya17588@gmail.com	5	5
15	Neha Gurjar	7/96/8209964113	nehagurjar.chk@gmail.com	20	0
16	Kavita Tiwari	7/96/7976354818	kavitatiwari03051996@gmail.com	6	4
17	Shweta bharti	7/96/9472126731	swtb204@gmail.com	12	15
18	Sunil sharma	7/96/8742813197	sunil.sharma8742@gmail.com	2	8
19	kaushal garg	7/96/7792077444	kaushalgarg17@gmail.com	6	2
20	Akash gupta	7/96/7742858562	akashg218@gmail.com	10	1
21	Ishan yadav	7/96/9667954905	iamishanyadav@gmail.com	4	6
22	Akshat diwedi	7/96/9079446546	akshatdwivedi@gmail.com	5	5
23	Tarundeep kaur	7/96/7822839562	tajkaur8@gmail.com	5	5
24	Aabhas mathur	7/96/9468786141	aabhasmathur221@gmail.com	3	7
25	Rishab swaroop	7/96/9024536510	rishabhparky@gmail.com	-10	0
26	Bhavesh patel	7/96/8955280020	patel6069@gmail.com	4	6
27	Aayushi bansal	7/96/7611082285	aayushibansal33@gmail.com	10	0

28	Meenakshi charan	7/96/9672201745	swaticharan1999@gmail.com	6	15
29	Krishankant Bansal	7/96/8094680077	mail2kkbansal@gmail.com	2	8
30	Shubham sharma	7/96/9079435611	mail2shubhamkharari@gmal.com	7	3
31	Apoorv kankani	7/96/9672531303	rp.kankani@gmail.com	3	4
32	Anuj jain	7/96/8387915710	anujjain.jnu@gmail.com	7	20
33	Manjeet singh	7/96/8441960226	manjeet0599@gmail.com	0	9
34	Sachin Swami	7/96/9680088142	bittuswami1997@gmail.com	3	7
35	Naimuddin	7/96/8384988617		6	4
36	Harshit pareek	7/96/8742078574	harshitpareekjnunewai@gmail.com	7	3
37	Aadil khan	7/96/7014974702	aadilkhan@gmail.com	5	6
38	Arshdeep Bhardwaj	7/96/9782258833	asbjpr@gmail.com	5	5
39	sagar kr tiwri	7/96/8875446025		1	12
40	Raja kumar	7/96/9460006211	rajarathore8271@gmail.com	5	6
41	Bipin kr thakur	7/96/9982500468	btagore3.bt@gmail.com	6	4
42	Ashivini kr swami	7/96/9875168499	ashubaba10797@gmail.com	2	8
43	Lovish Bansal	7/96/8239697291	lovishbansal21@gmail.com	8	21
44	Diwakar harit	7/96/7790810696	diwakarharit@gmail.com	4	6
45	Preeti singh	7/96/7231048596	preetisinghhhhh924@gmail.com	3	7
46	Arun Meena	7/96/8107218843	meena.arun452@gmail.com	6	4
47	Saurabh jain	7/96/9468658510	bapnaindia@gmail.com	6	5
48	Mahendra pratap singh	7/96/9694164972	pratapm769@gmail.com	7	3
49	Nilesh Mathur	7/96/9460258608	nilmatur333@gmail.com	6	6
50	Deeksha	7/96/8094545335	deeksha5859@gmail.com	6	5
51	Shivanshi gupta	7/96/9649575155	shivanshigupta061993@gmail.com	5	5
52	Anmol jain	7/96/9649120472	anmoljain52@gmail.com	3	7
53	Shivang vashista		shivangvashista92@gmail.com	6	7
54	Anirban das	7/96/8003563330	anirband222@gmail.com	7	6
55	Yogendra kumar	7/96/9414641473	rahulsingh0883@gmail.com	7	4
Total				377	382

Here are some glimpses of the student volunteer training households/establishments :

- **Name Of Trained** *Person-Sanjiv Singh*
- **Household(H)/Enterprise(E)-** *E*
- **He is trained on-***Paytm*

Name Of Trained Person-*Mohd.Sarfaraj*

Household(H)/

Enterprise(E)-*E*

Training On-*Paytm and USSD*

- **<u>Mahendra Singh Lodha</u>**
- **Address:- Rampura, Jaipur**

He is an Auto Driver. Now he knows how to take payments digitally by customers.

- **SARITA MALI**
- **FROM CHAKSU**
- **She is doing gardening now she knows how to receive digital payments by USSD{Unstructured Supplementary Service Data}**

Name Of Trained *Person-Rahul Agarwal*
Household(H)/Enterprise(E)- *E*
Training On-*Net Banking*

Name Of Trained *Person-Prem Singh*
Household(H)/Enterprise(E)- *E*
Training On-*PayTm*
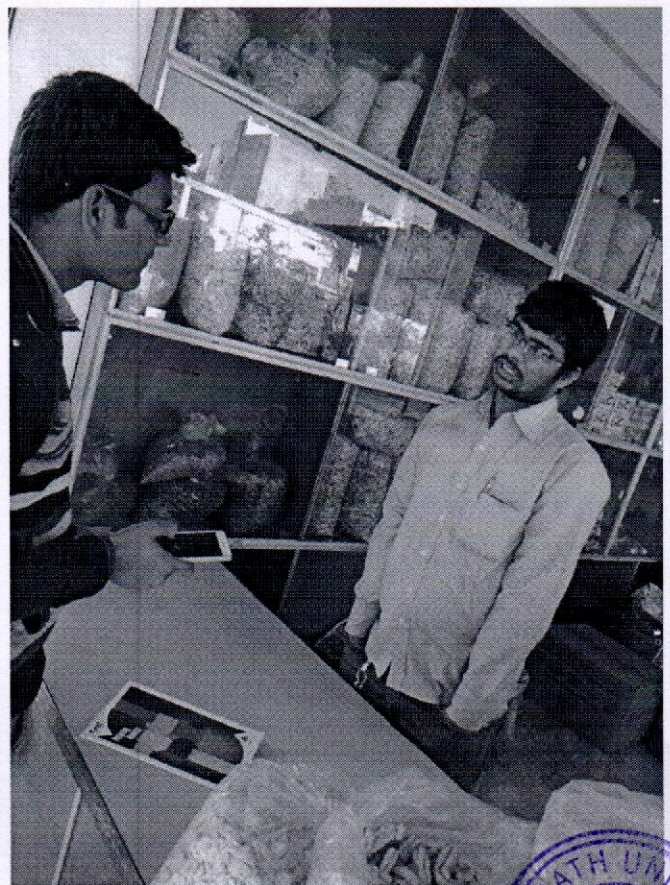
Name Of Trained *Person-Sanjay goyal*
Household(H)/Enterprise(E)- *E*
Training On- *Digital Transactions*
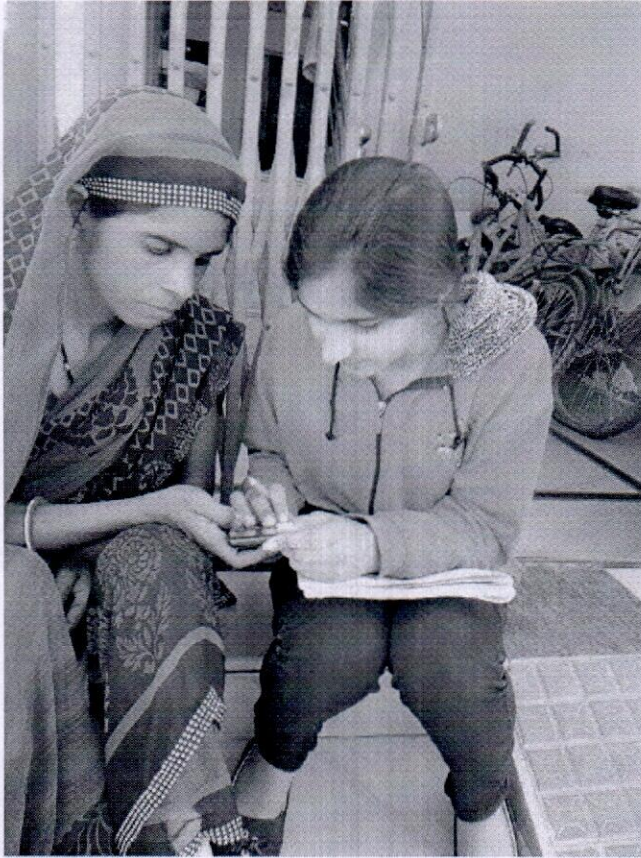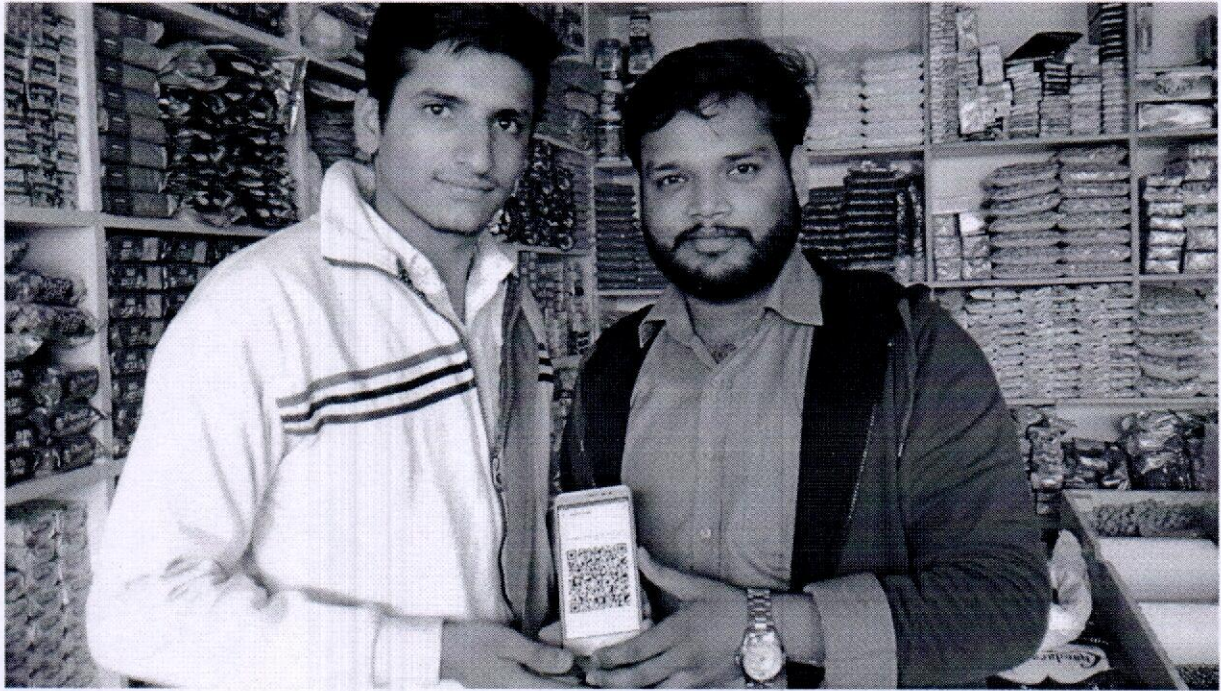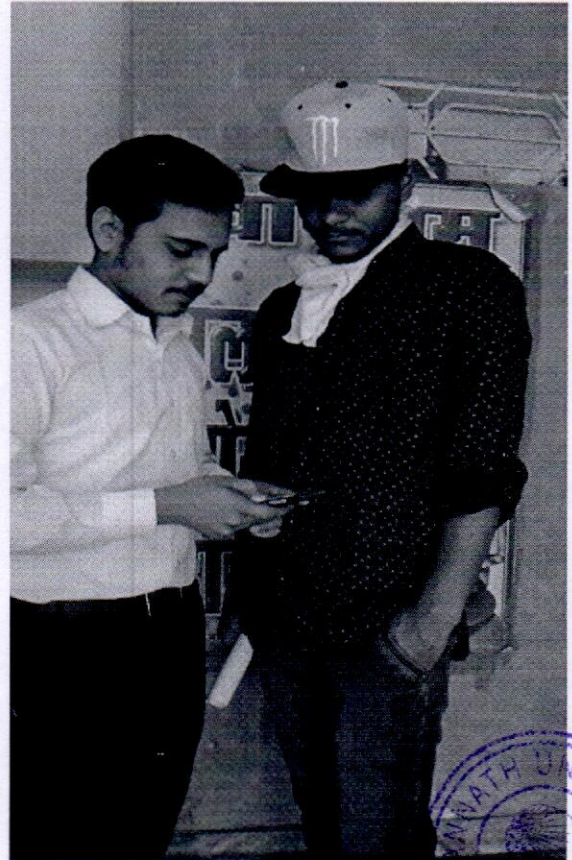
OUTCOME OF VITIIYA SAKSHARTA ABHIYAAN

- ❖ The university campus is now cashless campus.
- ❖ All the faculties were trained for cashless transactions
- ❖ All the vendors and suppliers were trained for cashless transactions and they are now dealing in digital payments with all the parties.
- ❖ Accounts department of the university was trained for digital payments in student affairs, employee affairs and vendor/supplier affairs.
- ❖ All the university students were trained for cashless transactions.
- ❖ A total of 55 student volunteers were specially trained for cashless transactions to train the household and establishments in their respective neighborhood for cashless transactions.
- ❖ A total of 377 households were trained for cashless transactions till date.
- ❖ A total of 382 establishments were trained for cashless transactions till date.
- ❖ The students volunteers are still continuing with the campaign.

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