

VISVESVARAYA TECHNOLOGICAL UNIVERSITY
Jnana Sangama, Belagavi-590018, Karnataka



A REPORT

On

AICTE ACTIVITY POINTS PROGRAMME

Facilitating 100% Digitized money transactions

Submitted in partial fulfillment of the requirements

For the award of the degree of

**Bachelor of Engineering in
Electronics & Communication Engineering**

Submitted by

NAME: ABHISHEK N

USN: 1DB19EC002



DEPARTMENT OF ELECTRONICS AND COMMUNICATION ENGINEERING

DON BOSCO INSTITUTE OF TECHNOLOGY

Kumbalagodu, Mysore Road, Bangalore 560074

[2021-2022]

DON BOSCO INSTITUTE OF TECHNOLOGY

NAAC Accredited Institution, accredited by NBA & Permanently affiliated by VTU
Kumbalagodu, Mysore Road, Bangalore 560074

DEPARTMENT OF ELECTRONICS AND COMMUNICATION ENGINEERING



Certificate

Certified that under the AICTE Activity Points Programme, the following Phase-I activity "Facilitating 100% Digitized money transactions", has been carried out by ABHISHEK N(1DB19EC002) in partial fulfilment for the award of Bachelor of Engineering in Electronics and Communication of the Visvesvaraya Technological University, Belagavi during the academic year 2021-2022. It is certified that all the corrections/suggestions indicated have been incorporated in the report deposited in the departmental library. The AICTE Activity Points Programme Report has been approved as it satisfies the academic requirements in respect of Activity Points prescribed for the said degree.

Activity Duration: April 2022 – July 2022

Marks Awarded:


Signature of Coordinators

Prof. Rashmi K T & Prof. Lakshmi Devi T R

Assistant Professors,
Department of E&C,
DBIT



Signature of HOD

Dr. Maheshwarappa A N

Professor and HOD,
Department of E&C,

DBIT

Dept. of Electronics & Communication
DON BOSCO INSTITUTE OF TECHNOLOGY
Kumbalagodu, BANGALORE-560 074



Signature of Principal

Prof. Umashankar B S

Principal,
DBIT

PRINCIPAL

Don Bosco Institute of Technology
Kumbalagodu, Mysore Road,
Bangalore - 560 074.

ACKNOWLEDGMENT

The satisfaction and euphoria that accompany the successful completion of any task would be incomplete without the mention of the people who made it possible and under whose constant guidance and encouragement the task was completed.

I express my sincere gratitude to **Wayanamac Education Trust**, Don Bosco Educational Institutions, for providing an opportunity and facilitating for the entire duration of the AICTE Activity Point Phase 1.

My Heartfelt gratitude to Honorable Principal, **Prof. Umashankar B S**, Don Bosco Institute of Technology, for facilitating and extending untiring support in the successful completion of the AICTE Activity Point Phase 1.

I wish to thank our HOD, Dr. **Maheshwarappa A N**, Electronics and Communication Engineering Department for helping us to successfully complete this activity.

I acknowledge with deep sense of obligation, help and encouragement given by our AICTE Coordinators **Prof. Rashmi K T and Prof. Lakshmi Devi T R** for coordinating the entire duration of the activity.

I wish to thank the members of Kottagalu Grama Panchayat along with the residents of Pitchanakere village for their support in implementing this activity.

Finally, I am very much thankful to all the faculty members of the Department of Electronics and Communication Engineering, my friends and my parents for their constant encouragement, support and help throughout the Period of activity Conduction.

Successful execution of the project wouldn't have been possible without the support of Corporate and Institutional Volunteers.

Thanks and Regards

**ABHISHEK N
1DB19EC002**

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Chapter 1

Introduction – About AICTE Activity Points Programme and Activity Summary Sheet

AICTE Activity Points Programme is an **ADDITIONAL REQUIREMENT FOR EARNING 4 YEARS DEGREE PROGRAMME.**

Apart from technical knowledge and skills, to be successful as professionals, students should have excellent soft skills, leadership qualities and team spirit. They should have entrepreneurial capabilities and societal commitment.

In order to match these multifarious requirements, AICTE has created a unique mechanism of awarding Activity Points over and above the academic grades.

Activity Summary Sheet

Activity Head	Total Duration/ Week	Performance appraisal/ Maximum points/ activity	Remarks
Facilitating 100% Digitized money transactions	2 weeks (80-90Hrs)	20	Accomplished



Chapter 2

Pre-planning /Preliminary Survey/Feasibility Study

The objectives of AICTE student activity is to expose students to the real time life challenges, to provide opportunities to gather data, analyze data, propose solutions and implement solutions, provide an opportunity for personal development, to create engineers who are proud volunteers having sense of achievement and ready to take up projects having social impact and to create digital awareness.

As a part of earning AICTE activity points, I as a student of third year Electronics and communication engineering along with my group, visited Pitchanakere village to educate the residents about Digital Payments and also to facilitate the use of digital payment applications and required formalities to set up digital payments interface at various shops by performing various activity.



The entire program was carried out on Sundays over the period of April-July 2022. Each day, the program was done by interacting with the residents and creating awareness about digital transactions and payment methods and setting up digital payment interfaces at shops. The layout of the activity program is given below:

PROGRAM FLOW

Day	Name of Activity	Schedule
1.	Introduction to Digital Banking and Payment methods	09:00AM-1:30PM 2:00PM-4:30PM
2.	Safety measures and precautions to be followed while using Digital Banking and Payments	09:00AM-1:30PM 2:00PM-4:30PM
3.	Awareness about requirements and rules for opening a new bank account	09:00AM-1:30PM 2:00PM-4:30PM
4.	Facilitating creation of new savings bank account digitally	09:00AM-1:30PM 2:00PM-4:30PM
5.	Linking of all required documents using online methods to the savings bank account	09:00AM-1:30PM 2:00PM-4:30PM
6.	Awareness about using Rupay/Debit and other payment cards for Digital Transactions	09:00AM-1:30PM 2:00PM-4:30PM
7.	Providing technical support to apply for new Rupay/Debit cards	09:00AM-1:30PM 2:00PM-4:30PM
8.	Awareness about using UPI for Digital payments	09:00AM-1:30PM 2:00PM-4:30PM
9.	Facilitating for installing UPI for Digital Payments	09:00AM-1:30PM 2:00PM-4:30PM
10.	Providing technical support for KYC and other requirements	09:00AM-1:30PM 2:00PM-4:30PM
11.	Setting up QR Codes for accepting payments at different stores.	09:00AM-1:30PM 2:00PM-4:30PM
12.	Awareness about UPI account safety and critical information	09:00AM-1:30PM 2:00PM-4:30PM

Chapter 3

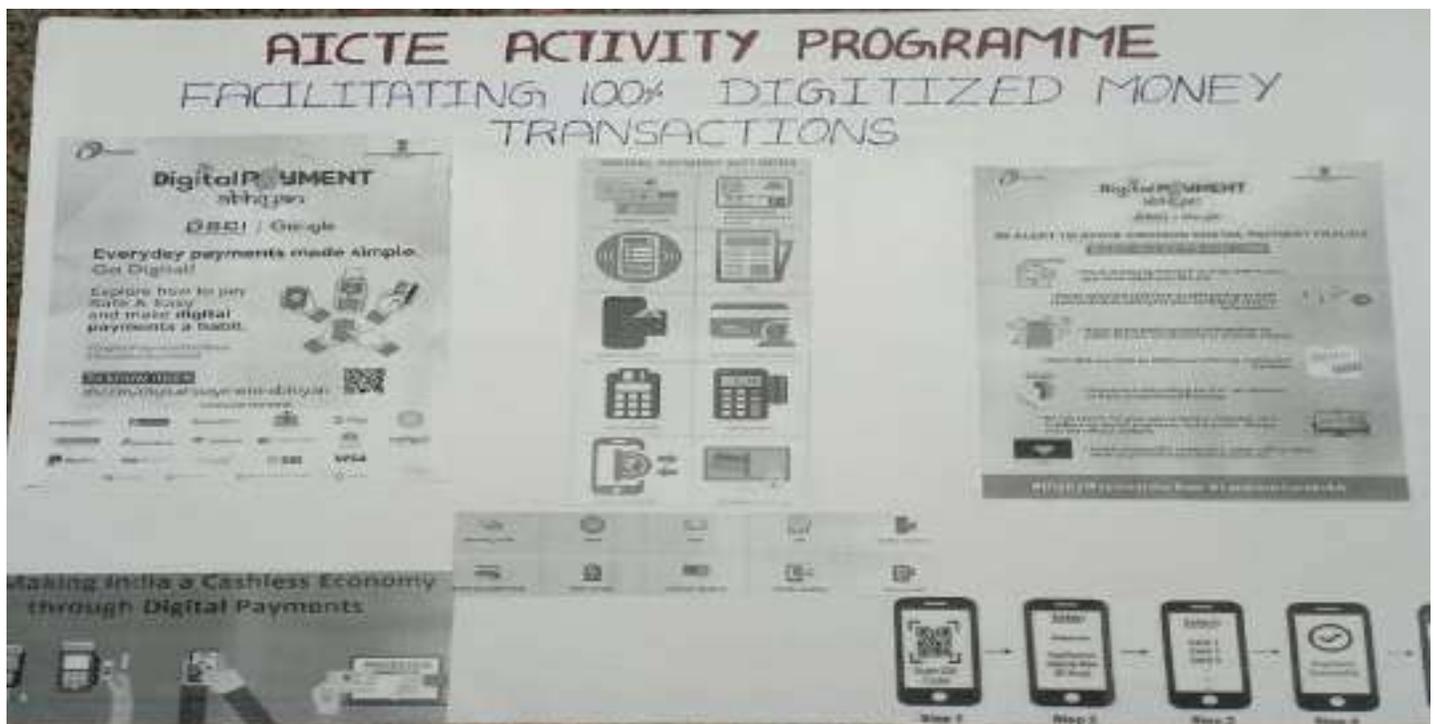
INTRODUCTION TO DIGITAL INDIA

The world today is not in any way similar to the kind of world it was six to eight decades ago. Earlier, nobody knew what to do with a cell phone, a laptop or an internet connection. Today, on the contrary, from every kid to every adult, everyone knows that they can survive any situation if they have a good cell phone and a stable internet connection. The process of digitization has been on the go for many years now, focusing on building a completely digital future world.

3.1 The Advent of Digitization

The beginning of digitization can be said to date back to the time when computers first came into existence. It has been evolving since then, and it has now transformed almost everything human beings are associated with, including the way we communicate, shop, work, bank, play, relax and keep ourselves entertained.

The era of digital transformation started moving forward with the introduction of magnetic disks and random-access data by IBM. It was used in the United Airlines' reservation system for the first time in 1958. This was followed by back-to-back advancements.





3.2 Going Digital

Scientists and researchers have been working hard to provide consumers with advanced and improved digital technology every now and then. As discussed earlier, the digital revolution commenced in the latter half of the twentieth century and has been evolving and always becoming better. With major goals like financial inclusion, access to trade and commerce and enhancing connectivity, the digital revolution has always taken a step forward with every new invention as it provided the world with nothing but the best every single time. The whole world has now become completely dependent on digital technology to the extent that every industry, irrespective of the kind of service they provide, has shifted to using digital systems to work with. It is evident that digital technology is not a choice anymore but an integral and fundamental part of every organization. There is a growing and inevitable need for digitalization across different fields. Even when you go in for an interview, there is one main prerequisite that is expected of you – are you tech-savvy?

3.3 Digital India

Being a developing country amidst the various other developed countries of the world, India has been striving hard to keep up with the fast pace growth of the world around it. Digital India is an initiative taken by the Government of India with a vision to make India a country that is digitally empowered with improved online infrastructure. It was established by Prime Minister Narendra Modi on the 1st of July, 2015, with the aim

of providing high speed internet network access to rural areas and improving their digital literacy. Its main objectives are to work on digital empowerment, governance and services and accessibility of digital infrastructure for each and every citizen.

Managed by a Monitoring Committee headed by the Prime Minister of India, a Digital India Advisory Group under the leadership of the Minister of Communications and IT, and an Apex Committee led by Cabinet Secretary, the Digital India campaign has completed six years of innovative ideas and practical solutions that have been transforming the nation as a whole. It has been working to provide opportunities for all citizens to be able to avail digital services, governance, knowledge and information.

There have been a lot of advancements as part of the Digital India Programme that has changed the country to a great extent. Some major milestones of Digital India are:

- Aadhaar Cards – a biometric based digital identification system
- Smart Cities Mission – urban renewal and development of cities
- Government e-Marketplace (GeM) – a one-stop e-market for procurement of common use goods and services
- BharatNet – an initiative to provide broadband connections to each and every village panchayat in the country
- Bharat Interface for Money (BHIM) App – an app that lets everyone make simple and quick transactions with the aid of Unified Payments Interface (UPI)
- Study Webs of Active Learning for Young Aspiring Minds (SWAYAM) – an application that delivers access to the best teaching and learning resources to all teachers and students, irrespective of their social and economic status
- myGov – an online platform set up with the view to build a partnership between the citizens and the Government of India

The Digital India campaign has been receiving worldwide acclaim and support. To quote a few, Mark Zuckerberg’s promise to work on WiFi hotspots in all the rural areas of India, Google’s commitment to provide broadband connections in five hundred railway stations and Microsoft’s agreement to provide internet connectivity to five hundred thousand villages of India are some of the much appreciable backings we have received in order to make the dream of digitization of India come true.



Digital PAYMENT abhiyan

DPCI | Google

Everyday payments made simple. Go Digital!

Explore how to pay Safe & Easy and make digital payments a habit.

#DigitalPaymentHarBaar
#SaralAurSurakshit

To know more
dpci.in/digital-payment-abhiyan

CAMPAIGN PARTNERS

Airtel, Axis Bank, BharatPe, IMAHEA, Mastercard, SBI, G Pay, Paytm, PayU, VISA, NPCI

Chapter 4

MEANING OF 100% DIGITIZED TRANSACTIONS

Digital payments are transactions that take place via digital or online modes, with no physical exchange of money involved. This means that both parties, the payer and the payee, use electronic mediums to exchange money.

The Government of India has been undertaking several measures to promote and encourage digital payments in the country. As part of the '**Digital India**' campaign, the government has an aim to create a 'digitally empowered' economy that is '**Faceless, Paperless, Cashless**'. There are various types and methods of digital payments.

Please note that digital payments can take place on the internet as well as on physical premises. For example, if you buy something from Amazon and pay for it via UPI, it qualifies as a digital payment. Similarly, if you purchase something from your local store and choose to pay via UPI instead of handing over cash, that also is a digital payment.

We have various methods of digital payment available in India. Some of them are:

- Banking Cards
- Unstructured Supplementary Service Data (USSD)
- Aadhaar Enabled Payment System (AEPS)
- Unified Payments Interface (UPI)
- Mobile Wallets
- Bank Prepaid Cards
- PoS Terminals
- Internet Banking
- Mobile Banking
- Micro ATMs



Chapter 5

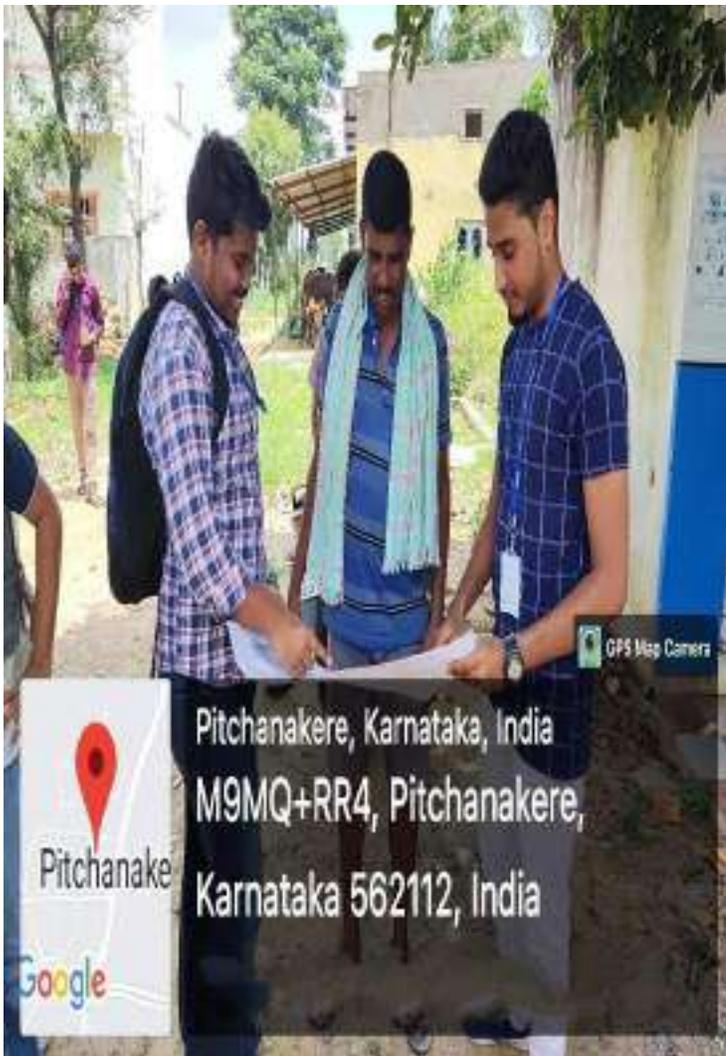
Activity Breakup

Day 1

Introduction to Digital Banking and Payment methods

As we reached the village on the first day, we were greeted by the curious and excited faces of the village residents. We introduced ourselves and explained the purpose of our visit to the village and about the activities that were to be conducted. The people were very excited to interact with us. The members of Gram Panchayat and the village residents welcomed us with a lot of appreciation.

We introduced the people to the basics of Digital Banking and explained about the various payment methods and other digital payment practices.



Day 2

Safety measures and precautions to be followed while using Digital Banking and Payments

During this session, we explained the safety measures and precautions to be followed while using digital banking and payments. We had prepared various charts and posters that helped us in explaining the safety protocols and practices to be followed while using digital payment systems. We explained about the critical importance of maintaining privacy and safety while sending/accepting digital payments.



Day 3

Awareness about requirements and rules for opening a new bank account

In this session, the people were given information about the different types of bank accounts that can be opened and the documents that are necessary for opening a bank account. We also explained about the interest and minimum balance policy of different bank accounts and their advantages and disadvantages.



Day 4

Facilitating creation of new savings bank account digitally

During this session, we helped the residents of village in creating a new bank account and explained the advantages of opening a bank account digitally without having to travel physically to the bank to open an account. We also setup a technical help desk to help people in ensuring that no errors were committed while opening new bank accounts.



Day 5

Linking of all required documents using online methods to the savings bank account

In this session, after the new bank accounts were activated, we guided people through the important documents that were to be linked with the bank account to ensure their account identity was identified and no one else would be able to access their accounts. We also helped them in linking the pan cards with aadhar cards which is an essential in today's digital banking procedure.



Day 6

Awareness about using Rupay/Debit and other payment cards for Digital Transactions

Once the savings bank accounts were setup and secured, in this session we began to create awareness about the advantages of using digital payment methods over cash payments and the most basic form of digital payments, i.e. Rupay/Debit cards which are helpful in both payments of different bills and for other banking operations.



Day

Providing technical support to apply for new Rupay/Debit cards

Once the people were aware about the new digital payment methods and their advantages, they had many queries regarding the process of obtaining new Rupay/Debit cards. In order to help them in this process, we setup a facility to apply for new cards online using the digital banking applications and websites without having to visit the bank office.



Day

Awareness about using UPI for Digital payments

In this session, we provided people with alternate modes of digital payments such as UPI applications which can be user-friendly and safe for daily use. The people were excited to learn about this system and had some queries which were answered to convince them to opt for UPI payments over cash based payments. We explained about the wide choice of UPI applications available and their features which could make their day to day business transactions hassle free and safe.



Day

Facilitating for installing UPI for Digital Payments

In this session, we helped the residents and local shop owners to choose from a variety of UPI applications and to setup the same in their personal devices. The people were excited to see such variety and explored various application, their features and charges and decided to install the UPI applications of their choice.



Day 10

Providing technical support for KYC and other requirements of UPI applications

Once the UPI applications were installed, we helped the people with setting up their accounts and linked their newly created savings bank account with their UPI applications to enable cashless digital payments. We also provided technical support to complete their KYC verification which is an important step for using UPI payment interfaces.



Day 11

Setting up QR Codes for accepting payments at different stores.

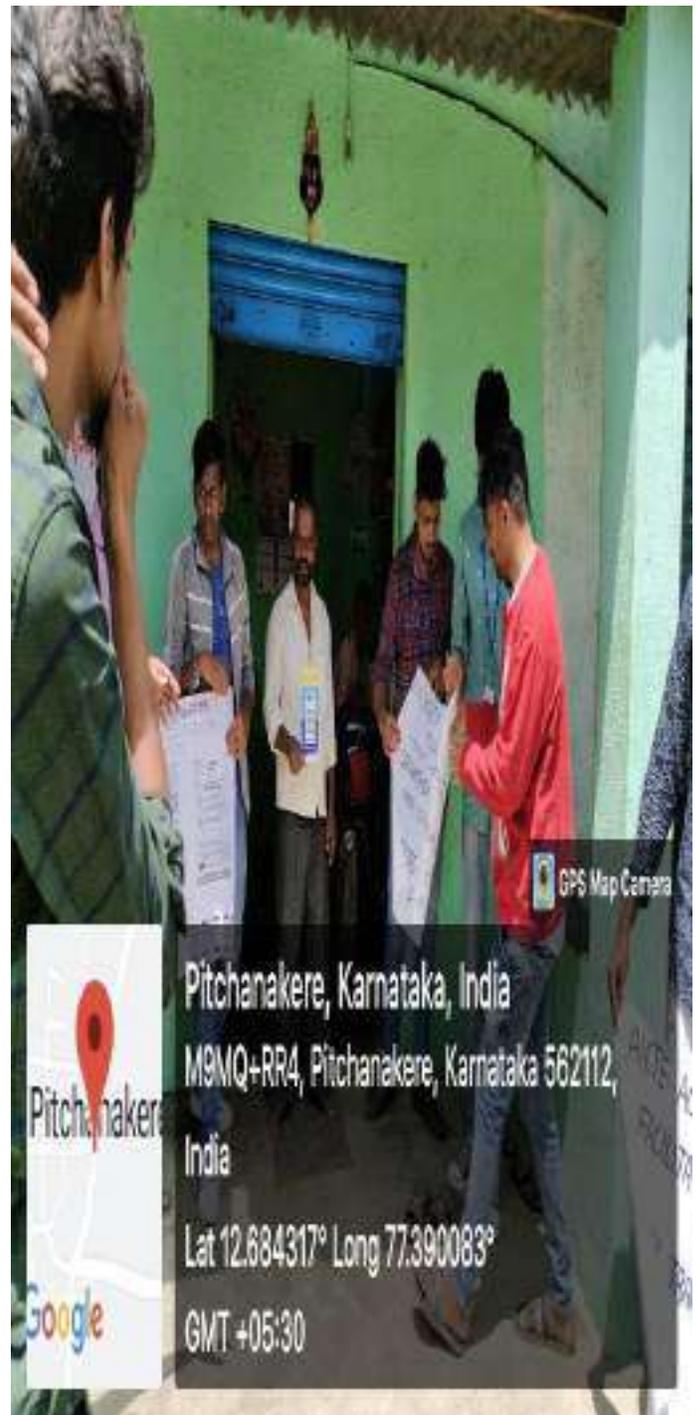
After setting the UPI payments in everyone's devices, we explained them the steps to be followed while making digital payments at any place of business. In order to ensure that the small local shops were equipped to accept digital payments, we distributed QR codes linked to their bank accounts which could be used to accept payments digitally.



Day 12

Awareness about UPI account safety and critical information sharing practices

Once the residents of the village were completely equipped with all the necessary applications and devices to send and accept digital payments, we finally concluded our activity by sharing information about the UPI account safety and the importance of not sharing critical banking related information such as OTP's, bank account details, Card safety pin numbers or any other critical information with anyone under any circumstances.



Chapter

CONCLUSION

Sincere thanks to Visvesvaraya Technological University, Belagavi, Department of Electronics and Communication Engineering, Don Bosco Institute of Technology for the opportunity, encouragement and support. A special thanks to the members of Kottagalu Grama Panchayat along with the residents of Pitchanakere village for their valuable support throughout the program.

This opportunity has given me a good chance to improve myself in extra social activities such as soft skills, communication skills, leadership qualities, team coordination, personality development, Time management and social commitments. It was indeed an efficient platform to share and gain knowledge and certain skills to ensure growth in all aspects.

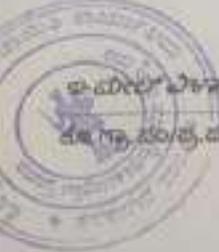
Chapter 7

Appreciation Letter



ಕರ್ನಾಟಕ ಸರ್ಕಾರ
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ಕೊಟ್ಟಗಾಳು ಗ್ರಾಮಪಂಚಾಯತಿ ಕಾರ್ಯಾಲಯ
ಹಾಡೋಪ್ಪಳಿಹೊಬಳಿ, ಶನಕಪುರತಾಲ್ಲೂಕು, ರಾಮನಗರಜಿಲ್ಲೆ.



ಇ-ಮೇಲ್ ವಿಳಾಸ: gpkottogalu144@gmail.com
ಈ ಗ್ರಾ. ಪಂ. ಪ್ರ. ವರ್ಷಂ. 01/2022-23

ದಿನಾಂಕ : 20/09/2022

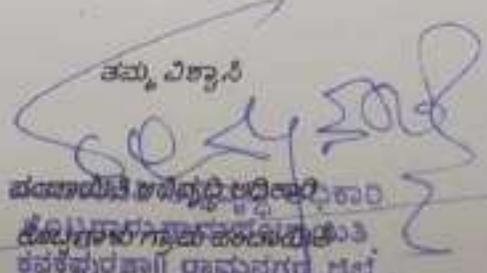
ಪ್ರಶಂಸೆ ಪತ್ರ

ಇವರಿಗೆ
ವಿಳಾಸದ ಮುಖ್ಯಸ್ಥರು
ವಿದ್ಯುನ್ಮಾನ ಮತ್ತು ಸಂವಹನ ತಂತ್ರಜ್ಞಾನ
ಡಾನ್ ಲಾಸ್ಟೋರ್ ತಾಂತ್ರಿಕ ವಿದ್ಯಾಲಯ
ಬೆಂಗಳೂರು-560074

ಮಾನ್ಯರೇ
ವಿಷಯ: AICTE ಚಟುವಟಿಕೆ ನಿರ್ವಹಣೆ ಕುರಿತು.

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಕೊಟ್ಟಗಾಳು ಗ್ರಾಮ ಪಂಚಾಯತಿ ಹಾಗೂ ಗ್ರಾಮದ ನಿವಾಸಿಗಳ ಕಡೆಯಿಂದ ಏಪ್ರಿಲ್ 2022 ರಿಂದ ಜುಲೈ 2022 ನಡುವೆ ನಿಮ್ಮ ಕಾರ್ಯದ ವಿದ್ಯಾರ್ಥಿಗಳು ನಮ್ಮ ಗ್ರಾಮದ ಜನತೆಗೆ ಹೊಸ ಹಾಗೂ ಸುಲಭ ಹಣ ವಾಹಿನಿ ಮಾರ್ಗಗಳ ಬಗ್ಗೆ ಅರಿವು ಮಂಡಿಸಿದ್ದಕ್ಕಾಗಿ (Facilitating 100% Digitilized money Transactions) ಹಾಗೂ ವಾಹಿನಿ ಮಾರ್ಗಗಳನ್ನು ಚಲಾಯಿಸಲು ದೈನಂದಿನ ಮಾಹಿತಿ ಕೊಟ್ಟ ಸಲುವಾಗಿ ಅಭಿನಂದನೆ ತಿಳಿಸುತ್ತೇವೆ ಹಾಗೂ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ AICTE ಚಟುವಟಿಕೆಯನ್ನು ನಮ್ಮ ಗ್ರಾಮದಲ್ಲಿ ನಡೆಸಲು ಮಾರ್ಗದರ್ಶನ ನೀಡಿದ ನಿರ್ಮೂಲ ಧನ್ಯವಾದಗಳನ್ನು ತಿಳಿಸುತ್ತೇವೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ



ಪಂಚಾಯತಿ ಅಧ್ಯಕ್ಷರಾದ
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ಶನಕಪುರತಾಲ್ಲೂಕು, ರಾಮನಗರ ಜಿಲ್ಲೆ.

List of Students

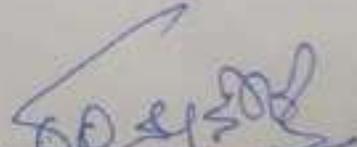


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STUDENT LIST

USN	NAME
IDB19EC054	J TARUN
IDB19EC055	JAGADISH L
IDB19EC056	JAYANTH C
IDB19EC059	K MANJUNATH
IDB19EC063	KEERTHAN R MATHAD
IDB19EC064	KIRAN G M
IDB19EC065	KISHAN P S
IDB19EC066	KISHORE V
IDB19EC068	KUSHAL GOWDA G
IDB19EC072	MADHU KUMAR P N
IDB19EC073	MANOJ S R
IDB19EC077	MOHAMMED ATIQUE
IDB19EC078	MOHAN M
IDB19EC081	NAGADEERAJ P S
IDB19EC087	NUTHAN Y J
IDB19EC088	OMKARI PADMANABHA
IDB19EC089	P P HAEMNATH
IDB19EC091	PRADYUMNA K G
IDB19EC092	PRAMODH H R
IDB19EC100	RAHIL AHMED S
IDB19EC112	SANJAY GOWDA M D
IDB19EC113	SANJITH KUMAR


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