

**VISVESVARAYA TECHNOLOGICAL UNIVERSITY,
BELAGAVI-590018**



**S.J.P.N. Trust's
HIRASUGAR INSTITUTE OF TECHNOLOGY, NIDASOSHI-591236**



DEPARTMENT OF MECHANICAL ENGINEERING

Academic Year:2021 -2022

AICTE ACTIVITY REPORT

“Creating awareness and facilitating digital money transaction”

Submitted By

Mr. Kiran S Dhange

USN:2HN19ME005

Under The Guidance of

Prof. D.N.Inamadar

**VISVESVARAYA TECHNOLOGICAL UNIVERSITY,
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DEPARTMENT OF MECHANICAL ENGINEERING

CERTIFICATE

This is to certify that Mr.Kiran S Dhange, USN:2HN19ME005 a bonafide student of **Hirasugar Institute of Technology, Nidasoshi** has carried out the AICTE Activity **“Creating awareness and facilitating digital money transaction”** and earned ____ points out of ____ points in partial fulfillment for the award of bachelor of engineering in **MECHANICAL ENGINEERING** of the **Visvesvaraya Technological University, Belagavi** during the year **2021-2022**

Prof. S, S. Patil

N.S.S Officer

Dr. S.N.Topannavar

HOD

Dr. S. C. Kamate

Principal

Acknowledgement

Firstly, I would like to thank Mr. Vivek the manager of municipal office, Nidasoshi for giving me the opportunity to complete the activity on “Creating awareness and facilitating digital money transaction”

I am highly indebted to our beloved Principal Dr. S. C. Kamate for the encouragement provided to accomplish this activity.

I would like to thank the Head of the Department Dr.S.N.Topannavar for extending all support and advice to complete the activity.

I would like to thank my guide Prof.D.N.Inamadar for his constructive criticism throughout my work and consistent mentoring in completion of this work.

I express my warm and grateful thanks to Activity coordinator Prof.M.S.Futane Asst. Professor, Dept. of ME, HIT Nidasoshi for her valuable advice.

I am extremely grateful to my department staff members and friends who helped me in the successful completion of this activity.

Kiran S Dhang
(2HN19ME005)

Abstract

The Information Technology (IT) has revolutionized the various aspects of our lives; particularly it has provided an easy way to go for digital payments. During the Demonetization period, the Government of India forced the people directly or indirectly to do all commercial transactions via Digital mode.

Digital Payments was initiated to bring transparency in transactions and eliminating black money. It was actually a move towards cashless economy. Further, digital payments was encouraged to provide sufficient cash availability to the banks for providing credit to people

Digital payments, especially done via bank networks, transfers funds electronically from your customers account directly to your business bank account. When you accept digital payments, you free up time, money, and energy to grow your business.

The activity was held to create awareness especially in the rural areas where people are still unaware of digital transaction and its benefits. Most of the people in rural we find the farmers it might help them with the awareness program and take all the advantages of Digital Transaction. People were thought how to use it and how they can be frauded easily and should stay away from the frauds.

INDEX

S. No.	Title	Page No.
1.	Introduction	1
2.	Objectives	4
3.	Details of the activity carried out	6
4.	Contributions	8
5.	Correspondence letters with local bodies	11
6.	Photos of the activity carried out and presentations	14
7.	List and signatures of participants attended	19
8.	Feedback collected and Impact analysis report	20
9.	Conclusion	22
10.	Evaluation Report	23

1. Introduction

Digital transactions are defined as transactions in which the customer authorizes the transfer of money through electronic means, and the funds flow directly from one account to another. These accounts could be held in banks, or with entities/ providers. These transfers could be done through means of cards (debit/credit), mobile wallets, mobile apps, net banking, Electronic Clearing Service (ECS), National Electronic Fund Transfer (NEFT), Immediate Payment Service (IMPS), pre-paid instruments or other similar means.

Digital India was launched in 2015 to create digital infrastructure for empowering rural communities and promoting digital literacy. Given that 70% (2011 census) of India's population is rural and agriculture is the main source of livelihood for 50% of the population, Digital India can play an important role in the agriculture sector

Improve the ease of conducting card/digital transactions for an individual. Reduce the risks and costs of handling cash at the individual level. Reduce costs of managing cash in the economy. Build a transactions history to enable improved credit access and financial inclusion. Reduce tax avoidance. Reduce the impact of counterfeit money. Provide access to financial payment services to every citizen along with ability to conduct card / digital transactions. Digitalize Government collections by equipping each collection point with a method to accept card/digital payments. Migrate payment transactions from cash dominated to non-cash through incentivization of card digital transactions and dis incentivization of cash based transactions. Enhance acceptance infrastructure in the country to promote digital transactions.

The rural people should be able to use the digital transaction without any difficulties. They must use the digital transaction for their business and reduce the cash flow which may lead in the errors. People should be aware of fraudsters from not sharing their One Time Password (OTP) so they can be fooled by getting these OTP's by fraudsters and getting looted by them.

Online transactions are faster, safer, less dangerous, much easier, and much simpler. The greatest thing about online businesses is you can be in Bengaluru and buy something in the Belagavi because of online transactions.

The greatest impact of Digital India is on realizing better market pricing and reducing transaction costs. It has potential to connect each farmer to anywhere in the country. This would help farmers to cut the cost born to intermediaries and would help to realize better profits

The goal of the proposed policy changes is to provide the necessary incentives to use digital financial transactions to replace the use of cash-either in government transactions, or in regular commerce over a period of time through policy intervention.

Digital India will help the government to reach the needy and poor farmers for the Direct cash transfers system replacing agricultural subsidies. This would help in increased agricultural productivity as well as reduce farmer's debt burden. When combined with data infrastructure, subsidies can be validated and targeted to increase farm profitability that in turn give farmers confidence to invest in their farms to further increase productivity

Digital India will also leverage social media platforms to build human capacity. One of the best examples of this is Digital Green. It uses participatory videos that have farmers explain best management practices to other farmers. This approach is more cost effective than traditional extension services as farmers trust other farmers. Also, they better relate to someone like them who are building a livelihood under similar circumstances.

Mobile money is the intervention that has unlocked tremendous opportunities for rural consumers in India. Similarly, initiatives like PM Jan Dhan Yojana, Bhim etc. can play an important role. Digital platform allow farmers to bypass poor banking infrastructure and support savings and access credit digitally.

Customers transact more online when they see the ease, convenience, and security of online payments. This means that more and more people feel comfortable buying online, investing digitally, and transferring funds via electronic mediums. The increase in money movement and online business contributes to the progress of the economy. This is why online ventures are being launched every day and even more are making profits daily.

Handling and dealing in cash is a cumbersome and tedious task. Along with the risk of losing money, there is the hassle of carrying cash everywhere you go and keeping it safe. With digital payments, one can keep their funds secured in online format effortlessly. Nowadays, your mobile phone alone is enough to make and receive payments – thanks to UPI, net banking, and mobile wallets. Additionally, most digital payment channels provide regular updates, notifications, and statements for a customer to track his funds.

Our country India is still driven by cash and only 5% of the payments take place electronically. The major reason for this is the lack of access to online banking for the majority of the population. Another major reason is that both small and large transactions still continue to take place in the form of cash in India. When a survey was conducted by A T Kearny at the malls in India, it was observed that more than 90% of the transactions took place through cash. Even the E-retailers provided the option of Cash on delivery to increase their sales. Though many purchases happen electronically, COD is used for more than 60% of the transactions.

2. Objectives

The objectives of the community service activity are as given below:

- i) To organize activity to spread awareness on Digital Money Transaction

Send or receive money with zero fees, straight from your bank account to almost anyone. Online transfers allow people to send money simply by transferring it (or the data that represents that money) to another person. It can be done via any computer with internet access, which is why it's also known as Internet Money Transfer.

People will understand how money can be transferred using internet from one account to another account. Money can be transferred safely, easily, speed and with zero account within a moment to the required account through internet without even going to the bank.

The main aspect of this awareness program is to make digitalization in rural areas and make people to use the digital apps to transfer money. To make understand the importance and the role of digitalization in economic growth of the country. How digital transfer of money is safer. To solve the myths and clear the doubts of the people so the digitalization barriers must not affect and take into consideration.

- ii) To help rural people to understand about working of Digital Money Transaction

This objective helps the rural people (farmers) to understand how the Digital Money Transaction takes place. The steps in which how the sender sends the money and receiver receives the money. BHIM (Bharat Interface for Money) is an Indian mobile payment App developed by the National Payments Corporation of India (NPCI), based on the Unified Payments Interface (UPI). Named after B. R. Ambedkar and launched on 30 December 2016, it is intended to facilitate e-payments directly through banks and drive towards cashless transactions. The application supports all Indian banks which use UPI, which is built over the Immediate Payment Service (IMPS) infrastructure and allows the user to instantly transfer money between bank accounts of any two parties. It can be used on all mobile devices. The user and receiver both must install the transaction apps on their respective mobiles and link their bank accounts to make further transactions.

iii) To make people aware of not sharing OTP and about online fraudsters

A one-time password (OTP), also known as one-time pin, is a password that is valid for only one login session or transaction, on a computer system or other digital device. OTPs avoid a number of shortcomings that are associated with traditional (static) password-based authentication.

One-time password (OTP), a commonly used two-factor authentication, is considered an effective deterrent against criminals trying to steal money from your bank account through online transaction. Not anymore.

There have been a large number of cases in which criminals duped bank customers into revealing OTP or accessed it by hacking the smartphone. But now they have found another way to bypass the OTP deterrent — by requesting your bank to change your phone number linked to your bank account. A criminal can just walk into a bank, impersonate you, request a change in your registered mobile number and use the new connection to receive OTPs for transactions.

Another way criminal can dupe a bank customer is to contact mobile operator with fake identity proof and get a duplicate SIM card. The operator deactivates the original SIM and the criminals generate OTP on the new number and conduct online transactions.

- PRECAUTION

- Never disclose your OTP and PIN number to any person.
- No Bank or other institution will ask for credentials like OTP, PIN, CVV number or other credentials.
- If you give these credentials to any one, they will siphon money out of your account.
- Don't attend any call or disconnect calls if the other person asks your OTP, PIN, CVV number or other credentials.
- If you have installed a True caller and the name displays as a bank manager or the name of your bank, don't believe that caller immediately without probing him.
- Ask him to talk to you in your mother tongue or tell him that you will visit the branch or ask him multiple questions until you are satisfied it is your real bank manager who is calling you.

3.Details of the activity carried out

3.1 Description of the activity carried out

The first step in my activity was to collect information about the Digital money transfer. I collected a lot more information from the google and visiting the nearby banks which is especially relevant to farmers and help farmers through my awareness activity. I prepared a power point presentation on my activity topic which would make it easy to understand to the people. The activity was carried out with the help of dignitary of the village Chairman of Gram Panchayat Nidasoshi who helped me to take permission from the Gram Panchayat

The Chairperson of Gram Panchayat Nidasoshi welcomed me by handing over the permitting letter to conduct this awareness program. In this awareness activity the Thalati of our village, all the board members, Society secretary, Clarke and Sipayi, and some of the dignitaries and farmers of the villages were present.

The awareness program was started by interacting with the farmers asking about what they know about the internet, money transfer which went with basics so they can easily understand about the Digital Money Transfer further. Through power point presentation I explained them what is online money transaction, the importance of online transaction and how it is helpful to them.

Further with the help of my mobile phone I showed them the process of money transaction. This process included how to install the application in the mobile, how to link the bank account to the application. Select the amount from the senders account and transfer the money through internet banking to the particular receiver's account. By giving the demo I explained how easy, safe, speed and zero error to send the money within a moment just sitting in front of them and not even going to the bank. They were informed about the fraudsters who would easily fool and invade their bank account. They were given the below precautions such as no Bank or other institution will ask forced details like OTP,PIN,CVV number or other credentials. Never disclose your OTP and PIN number to any person. If you give these credentials to any one, they will siphon money out of your account. Don't attend any call or

disconnect calls if the other person asks your OTP, PIN, CVV number or other credentials. If you have installed a True caller and the name displays as a bank manager or the name of your bank, don't believe that caller immediately without probing him. Ask him to talk to you in your mother tongue or tell him that you will visit the branch or ask him multiple questions until you are satisfied it is your real bank manager who is calling you.

Later on we had the question answer session where the older people asked the question about the use is difficult to them and they were clarified and convinced with other alternatives. The session was successfully conducted. It was time for the collecting feedback and it was surprising to get a better feedback than the expected one. The attendance of the program attendees was taken.

3.2 Relevance to society

Farmers play the important role in the society. So the Gram Panchayat is the place where farmers get their loans on their fields and get their sugarcane bills. Farmers are said the backbone of the country so this was the awareness program for their benefits and help in boosting the economy of the country.

Farmers are getting easily cheated while they withdraw their bill from the society so it was an awareness program how they can maintain eye on older transaction the cheating would be prevented. The online transaction makes easy for the farmers than the previously done method. The program was conducted under certain leaders of the village so it's my strong opinion awareness reaches maximum farmers.

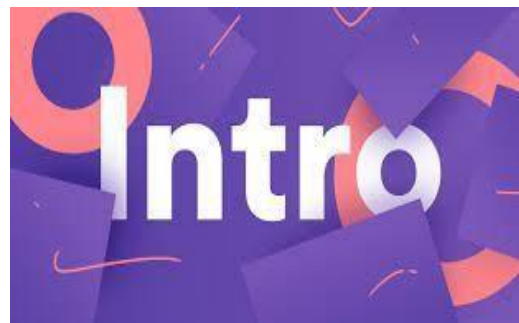
3.3 Presentation and tools used

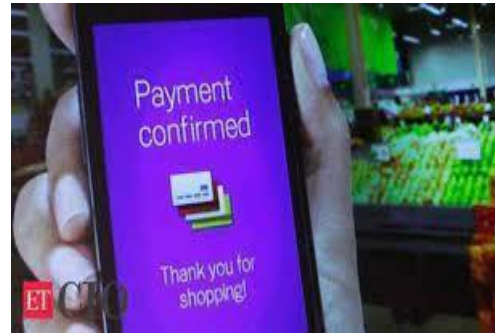
- Laptop
- Power Point Presentation
- Mobile to show the transactions

4. Contributions

The first step in my activity was to collect information about the Digital money transfer. I collected a lot more information from the google and visiting the nearby banks which is especially relevant to farmers and help farmers through my awareness activity. I prepared a power point presentation on my activity topic which would make it easy to understand to the people.

- Here are some images of PPT





After presentation people were well convinced. They at least knew the basic thing of transferring money through internet. We helped in installing BHIM UPI app and even linked the bank account to the app for the transactions. After this we had doubt clarifying session. The feedbacks from the people were taken and even the attendance of the people.

Schedule of the activity

Collection of the information for the proposed activity	16-02-2022 to 19-01-2022
Prepared permission letter and submitted to the Gram panchayat Nidasoshi	19-02-2022
Permission granted for the conduction of the activity	20-02-2022
Initiation of the activity	20-02-2022
End of the activity	07-03-2022
Feedback collected	07-03-2022
Preparation of the report	09-03-2022 to 14-09-2022

5. Correspondence letters with local bodies

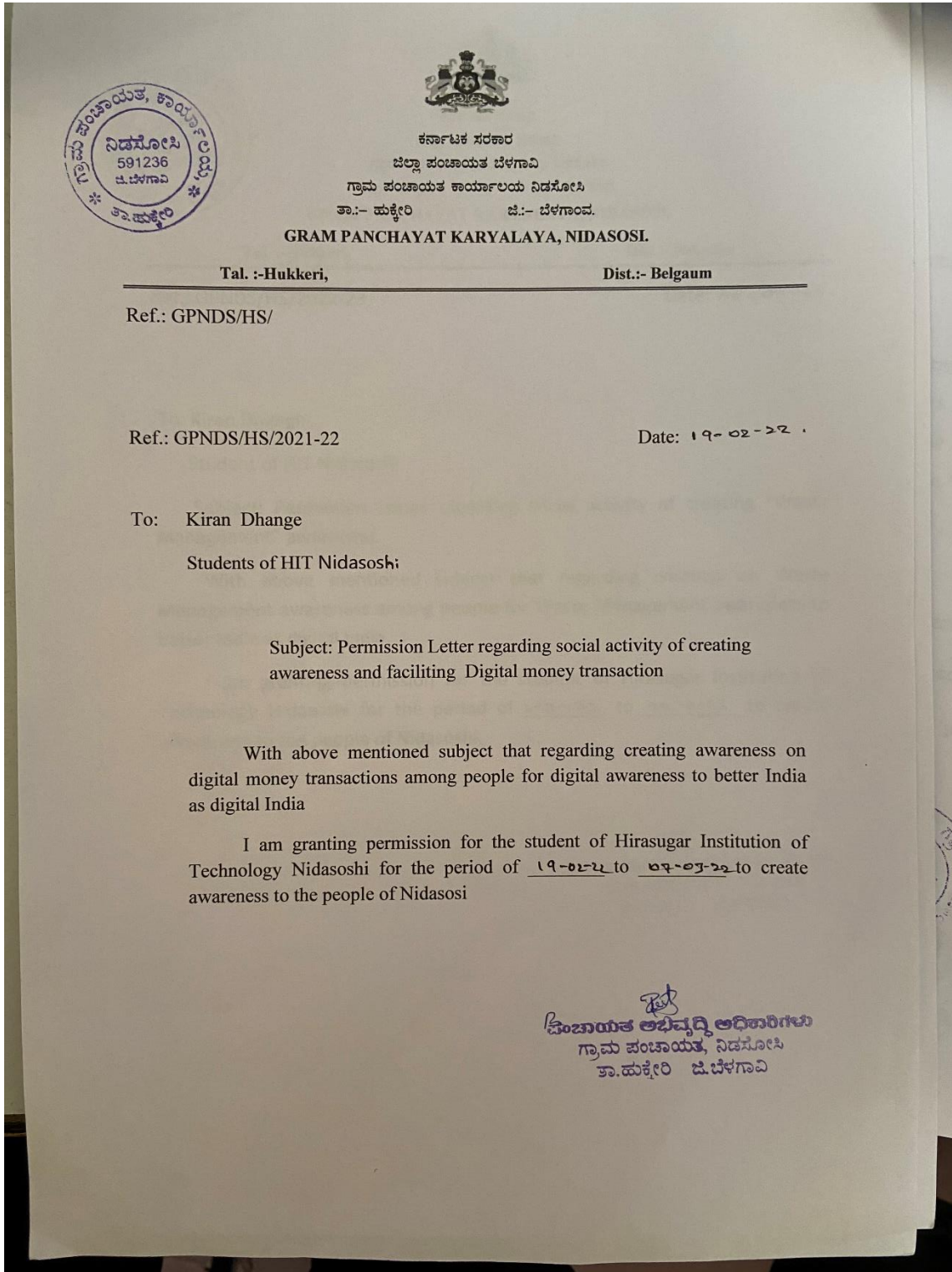


Fig 5.1 Permission Letter

6. Photos of the activity carried out and presentation

6.1 Giving presentation on digital money transfer



Fig.6.1. Activity carried out with village peoples



Fig.6.2. Giving presentation to village people



Fig.6.3. Creating awareness about Digitalization

7. List and signatures of participants attended

<u>* List and Signatures of participants attended.</u>	
① ರಾಜೇಶ್‌ವರೇಂದ್ರ ಶೇಖರ್	ಶೇಖರ್ ಶೇಖರ್
② ಖೋನಾಡಿ . ಕೆ . ಬಾಡ	M. A. Baad
③ ಅಶೋಕ ನೆ ಬಾಡ	A. N. Baad
④ ಕಾಂತ್ . ಬಾ . ಅಶ್ವನಂದ	ಎನ್.ಬಿ. ಅಶ್ವನಂದ
⑤ ವೀರೇಂದ್ರ . ನೆ . ಬಾಡ	V. N. Baad
⑥ ಶಂಕರ . ಬಾ . ಹೊಗರ	ಶಂಕರ ಬೊಗರ
⑦ ಮನೋಜ . ಬಾ . ಗಿಡರ	<i>(Signature)</i>
⑧ ಸಚ್ಚಿದ್ರ . ಕೆ . ಹಾಳೇ	S I P
⑨ ಕಾಂತ್ . ಬಾ . ಹೊಳೇಗಾಂವ	S. M. P
⑩ ಹೆನ್ರಿಕೊ . ಕೆ . ಹಾಳೇ	C. I. Pail
⑪ ಶೇಖರ್ . ಕೆ . ಕೊಡೇಗಾಂವ	ಶೇಖರ್ . ಕೆ . ಕೊಡೇಗಾಂವ
⑫ ಅನೀಶ . ಕೆ . ಹಾಳೇ	A I PAIIL
⑬ ಕೇಶವ್ ಹೊಳೇಗಾಂವ	ಕೆ . ಹೊಳೇಗಾಂವ
⑭ ಕೆ.ಎ.ಎ. ಬಾಣಿ .	<i>(Signature)</i>
⑮ ಬಸವರಾಂ ಹೊಳೇಗಾಂವ	B. P. Hologam

8.Feedback controlled and impact analysis report

8.1 Feedback

SLN o	Name of the participant	Questionnaire					
		1 was it usable ?	2 How much did you learn from this	3 present on was effective	4 Awareness met your expectati- on	5 Common cation skills	6 Doubts cleared underis- te
1	ಗ್ರಾಜೀವ್, ಮಲ್ಲಪ್ಪ ತೇಜ	4	4	4	4	4	4
2	ಖೋಸ್ರಾಯ್.ಎ.ಬಾಡೆ	4	3	4	3	4	4
3	ಶಾಲಾ, ಬಿ.ಶ್ರೀನಿವಾಸ ಪುಟ್ಟ	4	4	4	4	3	4
4	ವಿಜಯಭದ್ರ.ನ.ಬಾಡೆ	4	4	4	4	4	3
5	ಶ್ರೀನೀಲ.ನ.ಬಾಡೆ	4	4	4	4	4	4
6	ಶಂಕರ ಹೆ.ಮಾಗರ	4	4	4	3	3	4
7	ನಿಖಿಲ್ ಜಾಣೆ	4	4	4	4	4	4
8	ಸೌಮ್ಯ.ಪಿ.ಪಾಟೀಲ	4	4	4	4	4	4
9	ಮನೋಜ್ಞ.ಗಡಗಲ್	4	4	4	4	4	4

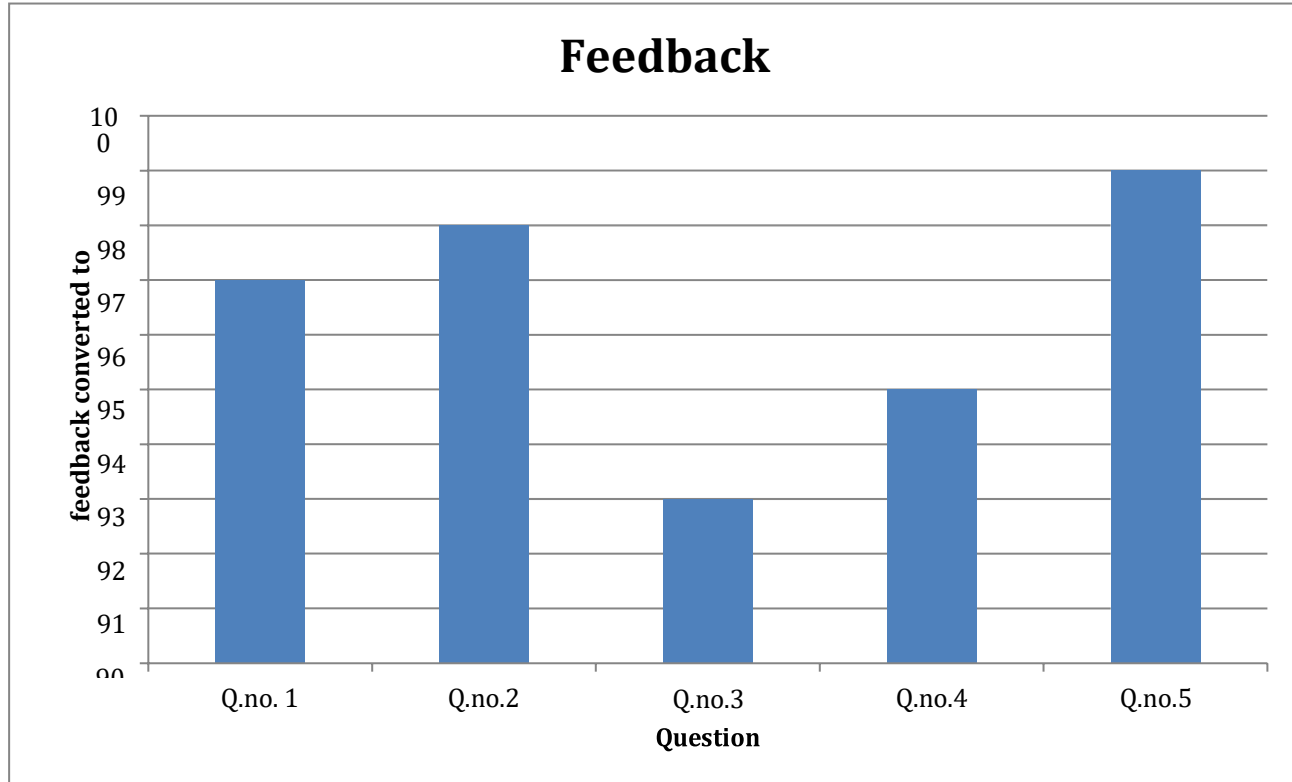
4-Excellent

3-Good

2-Satisfactory

1- Not Satisfactory

8.2 Impact Analysis



- Most of the people almost 100% found it useful as it helps them to transfer money from their mobile and it was easy to use.
- About 97% of the people learnt a lot many things from this awareness program
- All the people are satisfied with communication skills as I spoke in the local language Kaneda and am pretty sure they are convinced
- About 98% of the people find the presentation effective.
- On the average of 97% of the people says they were met to their expectation.
- Am pretty sure I have cleared all the doubts of the people and found the alternates for their problems 97% of the people is on the average for clearing the doubt

9. Conclusion

The activity will help the local farmers to transfer and receive the money from the digital money transfer app. They can have their bank account literally in their pockets. Rural people are modernized and even digitalized from this activity. Farmer can bring the fertilizers and the agricultural stuff by paying online. Farmers now know how to use digital transfer of money and they know it is easy, speed, safer and happens within the moment. Farmers have the basic knowledge about digital money transfer which is helpful for them. People are given the basic precaution steps that they should not share OTP, PIN, CVV etc. People are now aware of using digital money transfer and take advantage of it. They better know how to stay away from the fraudsters and take a good use of digital apps.

People are satisfied with the awareness activity and met their expectation. The program has been successfully conducted and it was easily convinced to the people to take up the digital money transfer.

10.Evaluation Report

AICTE Activity Evaluation Report:

Name of Student:	Kiran S Dhange
Class:	Third Year
Sem:	VI
Roll No.	10
USN:	2HN19ME005
Activity No.	02
Activity points out of 20	

Prof.D.N.Inamadar

Guide

**VISVESVARAYA TECHNOLOGICAL UNIVERSITY,
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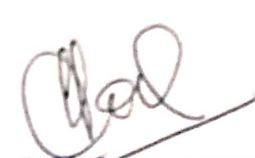


DEPARTMENT OF MECHANICAL ENGINEERING

CERTIFICATE

This is to certify that Mr. RAHUL M MUDALAGI , USN: 2HN18ME028 a bonafide student of Hirasugar Institute of Technology, Nidasoshi has carried out the AICTE Activity "Awareness of Digital Money Transaction" and earned 20 points out of 20 points in partial fulfillment for the award of bachelor of engineering in MACHANICAL ENGINEERING of the Visvesvaraya Technological University, Belagavi during the year 2019-2020.


Prof. S. S. Patil
N.S.S Program
officer


Dr. S. N. Popannavar
HOD
Mechanical Engg.
HIT, Nidasoshi


Dr. S. C. Kamate
Principal

S.J.P.N Trust's
HIRASUGAR INSTITUTE OF TECHNOLOGY NIDASOSHI-591236
Accredited at 'A' Grade by NAAC



Department of Mechanical Engineering
Programme Accredited by NBA
2021-22

CERTIFICATE

This is to certify that the seminar report entitled "**CREATING AWARENESS ON RAIN WATER HARVESTING**" and report being submitted by **Mr. ARUN TUBACHI** bearing **USN: 2HN19ME402**, a bonafide student of **HIRASUGAR INSTITUTE OF TECHNOLOGY, NIDASOSHI** in partial fulfilment for the award of Degree of Bachelor of Engineering in Mechanical Engineering prescribed by Visvesvaraya Technological University, Belagavi during the academic year 2021-2022 is found satisfactory. It is certified that all corrections/suggestions indicated for internal assessment have been incorporated in the report. The seminar report has been approved as it satisfies the academic requirements in respect of seminar work prescribed for the said degree.


Prof.M.A.Hipparagi


GUIDE


Dr. S.N.Topannavar

H.O.D


Dr.S.C.Kamate

PRINCIPAL


N.S.S. Programme Officer
Hirasugar Institute of Technology
NIDASOSHI.591236



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591236

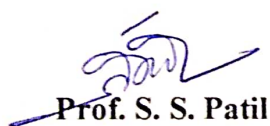
Accredited at 'A' Grade by NAAC



Department of Mechanical Engineering
Programme Accredited by NBA
2021-22

CERTIFICATE

This is to certify that the AICTE activity "**CONTRIBUTION TO SWACHH BHARAT ABHIYAN.**" is satisfactorily carried out by **Mr. Aditya Kalbhar**, USN:2HN18ME003 during 2021-2022 academic year, in partial fulfillment of the requirements for the award of the degree of BACHELORE OF ENGINEERING in MECHANICAL ENGINEERING.


Prof. S. S. Patil

NSS Co-ordinator


Dr. S.N. Topannavar

HOD
Mechanical Engg.
HIT, Nidasoshi


Dr. S.C. Kamate

PRINCIPAL

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DEPARTMENT OF MECHANICAL ENGINEERING


CERTIFICATE

This is to certify that Mr. RAHUL M MUDALAGI, USN:2HN18ME028 a bonafide student of Hirasugar Institute of Technology, Nidasoshi has carried out the AICTE Activity **"Creating awareness on Waste Management"** and earned 20 points out of 20 points in partial fulfillment for the award of bachelor of engineering in ELECTRICAL AND ELECTRONICS ENGINEERING of the Visvesvaraya Technological University, Belagavi during the year 2022-2023


Prof. S.S. Patil

N.S.S Program Officer


Dr. S. N. Popannavar
HOD
HOD
Mechanical Engg,
HIT, Nidasoshi


Dr. S. C. Kamate
Principal