



Marathwada Shikshan Prasarak Mandal's

Sunderrao Solanke Mahavidyalaya, Majalgaon



INTERNAL QUALITY ASSURANCE CELL

Criterion – 3 Research, Innovations and Extension

3.4- Extension Activities

3.4.1 Extension Activities carried out in the Neighborhood Community, sensitizing students to social issues for their holistic development and impact thereof during the last five years

VISAKA – Create Awareness about the Online Payment in Society



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VITTIYA SAKSHARTA ABHIYAN -2017

Vittiya Saksharta Abhiyan is the important movement of digital financial literacy copmagin VISAKA launched in Decemner 2016 by ministry of Human Resource Development Government of India. This is campaign through which college students from across the country enrolled themselves as valunters for creating awareness among the society on how to use various digital payments modes. This I one important task by the government for helping Indian Economy tp move from 'Csh Economy'to Cash Less Economy. First of all college adopt digital payment mode in the institute and also studnets of our college participated in this campaign during July 2017 and supporting this trasmission phase of economy by creating awareness of digital payment in the society , samll shop keepers, tea shops and vegetables sellers.

As per the instruction given by Human Resource Development, Government of India, teacher involved in this campaign communicate to the students to install and learn using the BHIM app first and encourage them to help in installing BHIM in the mobile of their family/relatives and friends during the summer holidays.

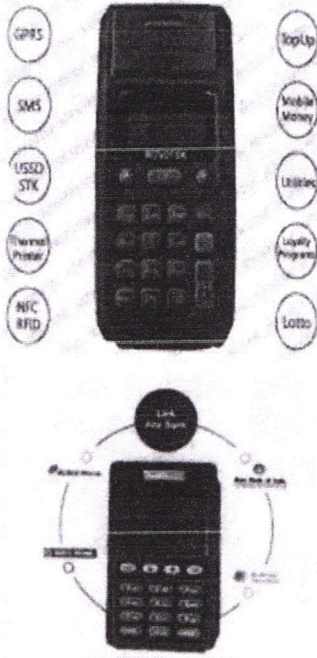
In this campaign different groups of the students were made by the college and that groups worked in the different area of the aurangabad city. Studnets make aware to the dsociety and small shop keepers as well as vegetable sellers regarding cash less trasmissions and how they can use online devices for their trasctions which make easy to work them. What are the Do's and Don'ts in the online trasactions, e-wallet, mobile banking, UPI etc. Explained by the volunteers studeents to the society. This campaign is very useful to the society as well as it contribute in the nations economy too. This is also important for the students from the point of view of their overall development as they work in group and by experience learned cooradination, communication and integrity.


PRINCIPAL
Sunderrao Solanke Mahevidyalaya
Majalgaon Dist. Beed (M.S.)



कॅशलेस आर्थिक व्यवहाराचे विविध पर्याय

१. चेक / डीडी पेमेंट
२. डेबिट कार्ड / क्रेडिट कार्ड पेमेंट
३. नेट बँकिंग
४. फोन बँकिंग
५. POS (Point of sale) मशीन
६. USSD Code
७. मोबाईल wallet
८. आधार कार्ड च्या साह्याने पेमेंट
९. UPI कोड वापरून पेमेंट करणे
१०. NFC च्या साह्याने पेमेंट करणे



माझा मोबाईल... माझी बँक... माझे पाकीट

चलना शिवाय भरणा...

कार्ड्स, पीओएस

सहज शक्य आहे

शहरी भागात हे अगदी सामान्य आहे. POS म्हणजे 'पॉइंट ऑफ सेल' अर्थात 'विक्रीचे ठिकाण'. आपले डेबिट किंवा क्रेडिट कार्ड वापरून पेमेंट्स करण्याची ही सुविधा आहे.

कसे ते पाहा:

आपले बँक खाते असलेल्या बँकेतून 'डेबिट कार्ड' मिळवा किंवा क्रेडिट कार्डसाठी अर्ज करा.

पिन सेट करा आणि लक्षातही ठेवा

तुमचे कार्ड स्वाईप करा, जी रक्कम भरायची आहे ती टाईप करा. आपल्या PIN टाकून भरा.

फायदे:

बँक खाते असलेल्या सर्वांना डेबिट कार्ड मिळते.

ते कार्ड पेसे काढण्यासाठी आणि भरण्यासाठीही जगभरातील कोणत्याही एटीएममध्ये वापरता येते.

ऑनलाइन व्यवहारासाठीही कार्ड वापरता येते

कुठेही जा आमली बँक आपल्या जवळ ठेवा



कॅम्ब्रिज भारतासाठी डिजिटल व्यवहारांवर सवलती

- | | |
|--|--|
| गटल पेमेंटच्या माध्यमातून पेट्रोल, डिझेल
दी करणा-यांना ०.७५ टक्क्यांची सूट | * डेबिट किंवा क्रेडिट कार्डांवरील २ हजार
रुपयांपर्यंतच्या व्यवहारांवर सेवा कर नाही |
| गन क्रेडिट कार्डधारक ४ कोटी ३२ लाख
क-यांना रुपये किसान कार्ड देणार | * ऑनलाइन सर्वसाधारण विमा खरेदीवर
१० टक्के तर आयुर्विमासाठी ८ टक्के सूट |
| एफआयडी किंवा फास्ट टॅगच्या माध्यमातून
श्रीय महामार्गावर टोल भरल्यास १० टक्के सूट | * रेल्वेचे ऑनलाइन टिकिट काढणा-या सर्व
प्रवारांना १० लाख रुपयांचा अपघात विमा |
| गटल पेमेंटच्या माध्यमातून लोकल ट्रेनचे
सेक किंवा त्रैमासिक पास काढणा-यांना
१० टक्क्यांची सूट. पुढाईतून सुरुवात.
जानेवारी २०१७ पासून अंमलबजावणी. | * रेल्वेतर्फे दिल्या जाणा-या कॅटरिंग, निवास
व्यवस्था, आराम कक्ष अशा सुविधांसाठी
डिजिटल पेमेंट करणा-यांना ५ टक्के सूट |

अत्यंत महत्वाचे Do's & Don't,

- आपण प्रत्येकाचे Nationalised बँकेत एकतरी खाते असणे गरजेचे आहे ज्यांची खाती नाहीत त्यांना प्रत्येकाला खाते काढण्यासाठी मदत व प्रबोधन करा.
2. प्रत्येकाचे Pan कार्ड व आधार कार्ड काढणे गरजेचे आहे
 3. आपला मोबाईल नंबर त्या खातेला जोडला असला पाहिजे
 4. बँकेतून डेबिट कार्ड जरूर काढून घ्या
 5. नेट बँकिंग साठीचा कस्टमर आयडी व पासवर्ड घ्या.
 6. आपला कस्टमर आयडी, एटीएम पिन, कोणताही पासवर्ड, एमपिन, OTP, यासारख्या गोपनीय गोष्टी कुणालाहि, बँकेच्या अधिकाऱ्याला सुद्धा किंवा फोन वरून सांगू नका,
 7. नेट बँकिंग करताना बँकेच्या वेबसाईट वरच जाऊन व्यवहार करा
 8. नेट बँकिंग करताना virtual keyboard चा वापर करा,
 9. दुसऱ्या कोणाच्याही laptop वापरला असेल तर बँकिंग व्यवहाराची History delet करा
 10. Haking चे प्रमाण वाढल्याने वरील काळजी घ्या व काही अडचण आल्यास तुमच्या बँक अधिकाऱ्याशी लगेच संपर्क साधा.



USSD (Unstructured Supplementary Service Data)

It is as easy as checking your prepaid balance from your phone! It is possible to transact even on a normal mobile phone.

- Link your mobile number to your bank account
- Dial *99# from your phone
- Fill in the first 3 letters of your bank against Short Name OR first 4 letters of IFSC
- Choose "Fund Transfer/MMD" option
- Enter the payee's mobile number and MMD
- Enter the amount and your MPIN, leave a space and enter the last 4 digits of your account number

You have just transferred your money!



e-Wallet

It's as easy as sending photos through your phone! Through the E-Wallet money transactions are possible with Mobile or Computer.

- Many e-wallets are available in the market
- Download a wallet like iBi Buddy
- Register with your mobile number
- Link this with your debit or credit card or through net banking

Your phone is now your 'Wallet'!

Cards, PoS

Make basic payments at most places with your prepaid, debit or credit card.

- Swipe your card
- Put in your pin
- Get a receipt

It's done!

You can even transact with your card online!

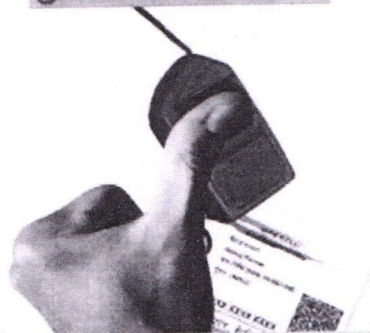


Aadhaar Enabled Payment System

Why rely on your bank, when you can bank on Aadhaar! Now link your Aadhaar card with your bank account. You can then carry out:

- Funds Transfer
- Balance Enquiry
- Cash Deposit or Withdrawal
- Inter-bank transactions

You can avail of this service at shops too!



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प्रकाश जावडेकर
Prakash Javadekar



सत्यमेव जयते

मंत्री
मानव संसाधन विकास
भारत सरकार
MINISTER
HUMAN RESOURCE DEVELOPMENT
GOVERNMENT OF INDIA

Congratulations on adopting digital payment/receipt mode in your institute and also for ensuring good student participation in the very important movement of digital financial Literacy campaign-VISAKA- launched in December, 2016.

I am appealing here to enhance the participation in the next phase of the programme. More students can participate if institutes promote and impress upon the students, the importance of transformation of India from "Cash Society" to "Less Cash Society". The students who participated should be appealed to enroll more students from amongst their friends to become volunteers in this digital financial literacy programme. You can also alongwith your professors and teachers contact students and motivate them to join this movement.

Hon'ble Prime Minister has launched a scheme to incentivize the students and youth to enroll more people and make them use BHIM app to transact day to day business and sales/purchases. He has announced incentive of Rs. 10 per case of such conversion from cash to digital mode and this scheme has been launched on 14th April, 2017 and will continue till 14th October, 2017. The details of the scheme are available at <https://blog.mygov.in/use-bhim-as-customers-and-merchants-to-win-big-everyday/>. This will be a "earn while you learn" scheme to the needy students.

I, therefore, request your institution to communicate to all your students to install and learn using the BHIM app first, and encourage them to help in installing BHIM in the mobiles of their family/relatives and friends during the summer holidays. The performance of the students in the summer holidays could be monitored and the best-student could be awarded by the institution on their return to the campuses in the month of August 2017.

I will personally monitor the progress of this project from time to time and hope to see your institution performing well on this front.

Shri Dhavale Sir

Yours sincerely,

(PRAKASH JAVADEKAR)

I therefore request your institution to communicate to all your students to install and learn using the BHIM app first, and encourage them to help in installing BHIM in the mobiles of their family/relatives and friends during the summer holidays. The performance of the students in the summer holidays could be monitored and the best performing students could be awarded by the institution on their return to the campuses in the month of August 2017.

You are also urged to adopt mandatorily digital payment methods including online transactions for all receipts and payments done by your institution. You may also take steps to popularize use of BHIM app in the college canteens, stores and such other commercial establishments existing within your campus so that your campus switches over to digital financial mode completely when it reopens after the summer holidays.

I will personally monitor the progress of this project from time to time and hope to see your institution performing well on this front and join the movement called 'New India'.

For any information please visit <https://blog.mygov.in/use-bhim-as-customers-and-merchants-to-win-big-everyday/>.

Yours sincerely,


(PRAKASH JAVADEKAR)

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प्रकाश जावडेकर
Prakash Javadekar



मंत्री
मानव संसाधन विकास
भारत सरकार
MINISTER
HUMAN RESOURCE DEVELOPMENT
GOVERNMENT OF INDIA

In line with the appeal made by Hon'ble Prime Minister Narendra Modi to create awareness among masses on how to use various digital payments modes, the Ministry of Human Resource Development had launched a massive digital financial literacy campaign namely VISAKA (Vittiya Saksharta Abhiyan) from December 2016 to February 2017.

This one-of-its-kind campaign saw about 4.5 Lakh College students from across the country enrolling themselves as volunteers. Their concerted effort has resulted in creating awareness among over 19 lakh people on how to use various digital payments modes.

However, I found that your college has missed out of the historic VISAKA campaign. It is better late than never and I request you to embark on this mission forthwith.

The task of helping Indian economy to move from Cash Economy to 'Less Cash Economy' is an essential part of transforming India. A digital payment system will not only bring transparency and fairness in financial dealings, but could help in building a strong economy in which all the youth, especially the students, have an important stake.

On the occasion of the birth anniversary of Babasaheb Ambedkar on April 14th, Prime Minister Narendra Modi posed an exciting challenge before all of us. He made a call to the students to spread the usage of BHIM app and also get rewarded in the process.

The broad contours of the program are as follows. A student would educate a merchant or vendor or family member on making transactions through the BHIM app and that person would make three transactions using BHIM. On doing so, the student will earn Rs. 10 per person he/she trains. The student can earn a maximum of Rs. 200 per day. The merchant or vendor or family member will get Rs. 25 after doing the three transactions. This could bring in a concept of 'earn while learn' and would help in building a Digital India. The details of the Scheme are available at <https://blog.mygov.in/use-bhim-as-customers-and-merchants-to-win-big-everyday/>

Shri Dhawale Sir
Yash

Contd... 2/



मानव संसाधन विकास मंत्रालय, भारत सरकार अंतर्गत
"कॅशलेस आर्थिक व्यवहारची जनजागृती - एक आढावा "

1. आपले नाव व पत्ता काय आहे?

2. आपले शिक्षण काय आहे?
 1. अशिक्षित
 2. एस. एस. सी.
 3. एच. एस. सी.
 4. पदवी
 5. इतर
3. आपला व्यवसाय काय आहे?
 1. नोकरी
 2. व्यवसाय
 3. शिक्षण
 4. शेती
 5. इतर
4. आपल्याकडे पॅन कार्ड व आधार कार्ड आहे का?
 1. होय
 2. नाही
5. आपले राष्ट्रिकृत बँकेत खाते आहे का?
 1. होय
 2. नाही
6. तुमचा मोबाईल नंबर बँक खात्याशी जोडलेला आहे का?
 1. होय
 2. नाही
7. आपल्याकडे बँक खात्याचे कोणते कार्ड आहे किंवा नाही?
 1. डेबिट कार्ड
 2. क्रेडिट कार्ड
 3. इतर
 4. कोणतेही नाही
8. आपण व्यवहारसाठी बँक कार्ड चा वापर करता का?
 1. होय
 2. नाही
9. आपण नेट बँकिंग चा वापर करता का?
 1. होय
 2. नाही
10. आपण कॅशलेस व्यवहारसाठी कोणकोणते पर्याय वापरता?
 1. चेक/ डीडी
 2. डेबिट/क्रेडिट कार्ड
 3. नेट बँकिंग
 4. फोन बँकिंग
 5. पीओएस
 6. यूएसएसडी कोड
 7. मोबाईल वॉलेट
 8. आधार कार्ड
 9. यूपीआय कोड
 10. एनएफसी कोड व इतर -----
11. कॅशलेस व्यवहारचे फायदे काय आहेत?
 1. भ्रष्टाचारस आळा बेसल
 2. नोटा छपाईस लागणाऱ्या पैश्याची बचत
 3. आतंगवाद आणि नक्षलवादास आळा बेसल
 4. कमी कर
 5. अवैध व्यवहार बंद होतील व इतर -----
12. आपले कॅशलेस व्यवहाराबद्दल मत सांगा?


Coordinator

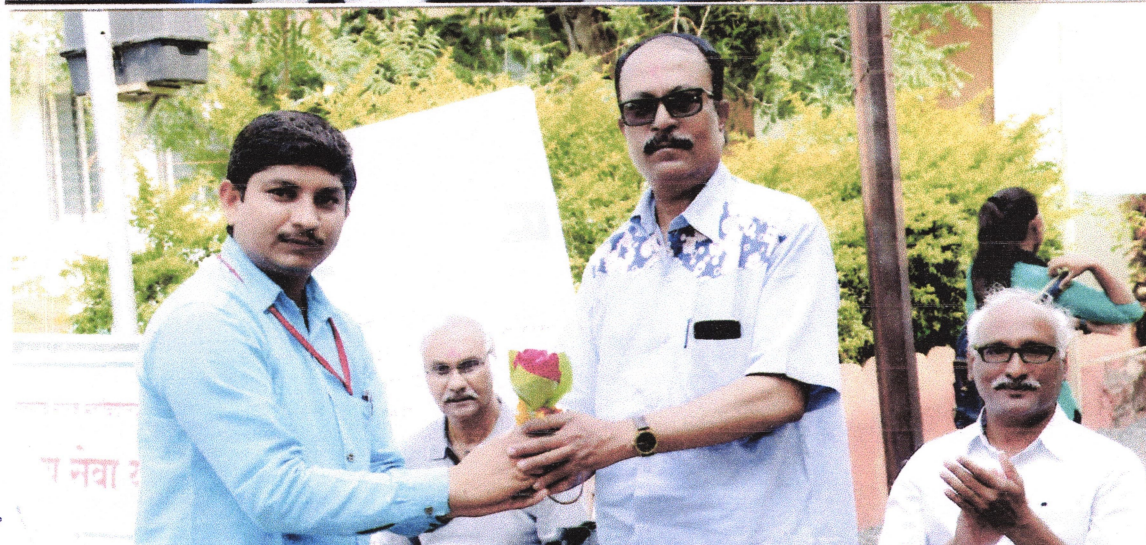
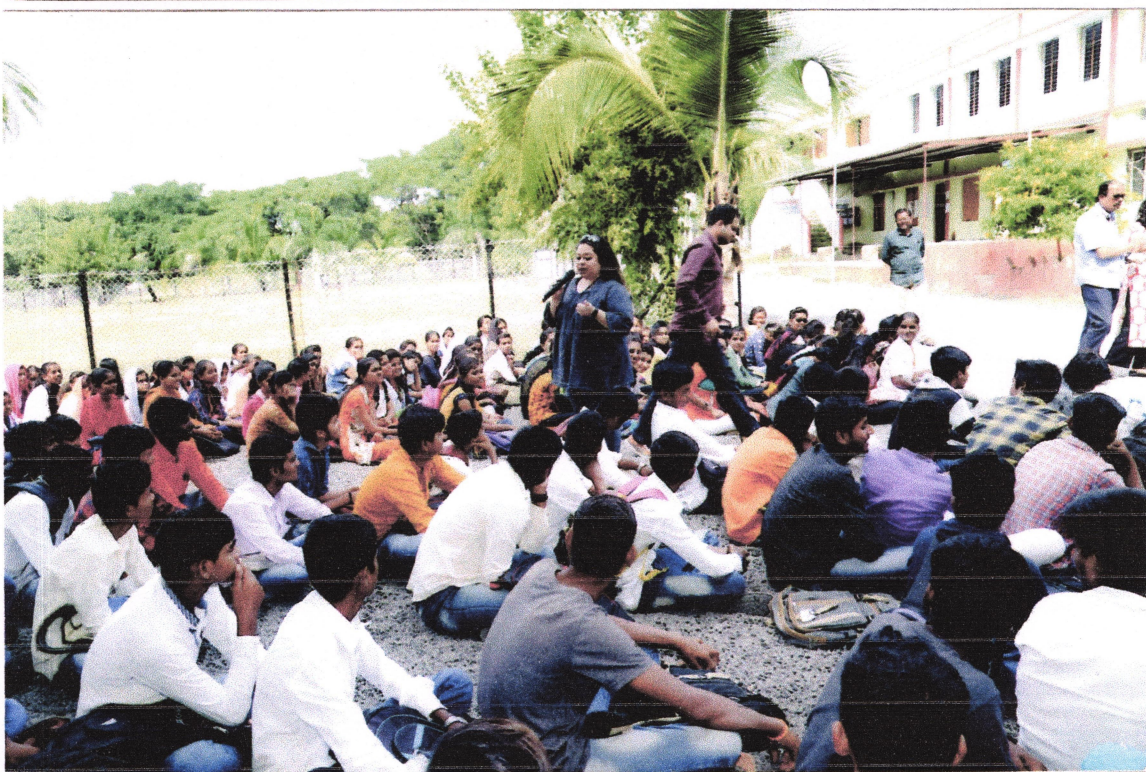
Internal Quality Assurance Cell (IQAC)
Sunderrao Solanke Mahavidyalaya,
Majaigaon, Dist. Beed (MS)


PRINCIPAL

Sunderrao Solanke Mahavidyalaya
Majaigaon Dist. Beed (M.S.)

सही






Coordinator
 Internal Quality Assurance Cell (IQAC)
 Sunderrao Solanke Mahavidyalaya,
 Majalgaon, Dist. Beed (MS)




PRINCIPAL
 Sunderrao Solanke Mahavidyalaya
 Majalgaon Dist. Beed (M. S.)