

**REPORT ON DIGITAL FINANCIAL LITERACY CAMPAIGN (VITTIYA SAKSHARTA ABHIYAN)
DECEMBER 12, 2016 TO JANUARY 12, 2017
NATIONAL SERVICE SCHEME
MAITREYI COLLEGE
(UNIVERSITY OF DELHI)**

**WORKSHOP ON DIGITAL LITERACY
(for teachers, non-teaching staff, and NSS volunteers)
DECEMBER 22, 2016**

As a first step towards promoting digital economy under the “Digital Financial Literacy Campaign”, a **“Workshop on Digital Literacy”** was organised on **December 22, 2016** at **Maitreyi College** for the **benefit of teaching faculty, non-teaching staff and NSS volunteers**. The **canteen vendor, bookshop owner and photocopy vendor** were specifically invited for the workshop which was well-attended with active participation of NSS volunteers.

Two lectures were held by the **resource persons being from “Punjab National Bank” and “Vivtra Technologies and Solutions Pvt. Ltd.”**. They introduced various technologies for e-transactions as well as transaction through mobile phones. For example, it was told that **UPI** (United Payment Interface) provides a single platform for all banks where money can be transferred through virtual address 24 hours a day with no holidays. They explained how to **use e-wallets** like **PNB Kitty** and **PAYTM**. They emphasized that UPI is a better option than e-wallets as it involves direct transfer of money from one bank account to another. They also told about various types of cards which may be used for cashless transactions, like **debit card, credit card, rupay card, gift card and suvidha card**.

The benefits of using digital money were emphasized. It was told that it is a secure, fast and user-friendly way of carrying out transactions. It was explained that it would help to trap black money and hence eradicate it. Various methods like **USSD** and **AEPS** were also introduced in a very clear manner. The audience was warned of using credit cards with care because if payment is not made timely, the card may be cancelled by the bank and the credit history of the person would be spoilt. The audience were also acquainted with the concept of **Micro-ATM** which is based on Aadhaar-enabled thumb impressions.

The Mobile ATM van of the Punjab National Bank was also stationed within the college campus, thus informing the college staff about the availability of such facility. The workshop was very interactive and proved to be quite beneficial for the participants.



**WORKSHOP ON DIGITAL FINANCIAL LITERACY
(for students and teachers)
JANUARY 4, 2017**

A “**Workshop on Digital Literacy**” was again held on January 4, 2017 in association with Punjab National Bank for the benefit of college students and teaching faculty. In addition to introducing all the concepts of transactions through mobiles with or without internet facility explained in earlier workshop, **e-banking and mobile banking** were also explained in a very clear manner.

The resource persons emphasized the **ease of making e-transactions**. They told the students about **online portal for payment of fees**. They talked about the facility of **ATM** (Automatic Teller Machine), **CDM** (Cash Deposit Machine), **e-CDM** and **PUM** (Passbook Updation Machine). They told that **IMPS** (Immediate Payment Service) is an instant real time interbank electronic fund transfer service which is faster than **NEFT** (National Electronic Funds Transfer). NEFT takes time as the money is forwarded in batches and there is limitation of working hours also. The resource persons told about **PNB UPI** which transfers money immediately with no time restriction. They tried to convince the audience about the safety of carrying out e-transactions by familiarizing them with the concept of **three-tier security which includes the generation of OTP** (One Time Password). They also told about possibility of opening savings bank account and requesting for issue of cheque book online. They introduced the apps like **PNB MobiEase**, an android app for SMS banking and **PNB ATM Assist**, an app to locate nearby ATM.

The resource persons offered to assist any of the audience who found any difficulty in opting to use any of the service for going cashless. The students and teachers felt satisfied and were greatly benefitted by the information disseminated during the workshop.



VISIT TO BEGUM ZAIDI MARKET JANUARY 6, 2017

Dr. Savita Datta, Principal, Maitreyi College motivated the NSS volunteers of the college and encouraged them to conduct a visit to one of the nearby markets and spread the message of Digital Financial Literacy. The NSS unit of Maitreyi College **visited Begum Zaidi Market in Moti Bagh** on January 6, 2017. This was an initiative towards enhancing the knowledge about modes of cashless transactions amongst the shopkeepers. Different modes like **mobile wallets, USSD, UPI and aadhar** were explained to the shopkeepers. Almost whole of the market including shops like tea stall, water trolley vendor, etc., was covered.

The volunteers distributed pamphlets describing these modes of transactions both in Hindi and English language to the shopkeepers as well as their customers. They tried to educate and persuade them to use digital payment mode most appropriate to them. The volunteers explained the benefits and also advised how to use these modes. They tried to subside their fear of incurring loss during transactions by apprising them about three-tier security including OTP.

Some of the shopkeepers were already using PAYTM or swipe machines but were happy to know about **UPI** and **BHIM** (Bharat Interface for Money) where money need not be added as it is not an e-wallet. **Some shopkeepers who were not aware of such cashless modes of transactions appreciated the students' efforts a lot.** Most of them were convinced for using digital payments and said that they will tell their customers also to use the same. **People really liked that the volunteers explained to them each and every detail very confidently and clearly.** The workers in various shops and other people present there were also keen to know about these things and listened patiently. The volunteers also told them about the website from where they can get more information about digital transactions. They also shared videos for the same with them. **The visit by NSS volunteers to Begum Zaidi Market was reported in "Hindustan" (Hindi) newspaper on January 7, 2017.**

The volunteers felt satisfied with their role in this whole campaign and were happy for having served the country for a good cause.

