Visvesvaraya Technological University

BELGAUM, KARNATAKA - 590014.

AICTE Activity Report
On
"Facilitating 100% Digitized Money Transaction"

Submitted By

GAGAN R N   [4PM22CS040]

In partial fulfillment of the requirement for the award of degree of

BACHELOR OF ENGINEERING

IN

COMPUTER SCIENCE AND ENGINEERING

Under the Guidance of
Guide Name
Professor, Dept. of CS & E.
PESITM, Shimoga

PES Institute of Technology and Management
Department of Computer Science & Engineering
November - 2025

PES Institute of Technology & Management
NH-206, Sagar Road, Shimoga-577 204
(Affiliated to Visvesvaraya Technological University, Belgaum)

Department of Computer Science and Engineering

CERTIFICATE

Certified that the AICTE activity report entitled "**Facilitating 100% Digitized Money Transaction**" carried out by Mr. **GAGAN R N** USN **4PM22CS040** a bonafide student of **PES INSTITUTE OF TECHNOLOGY & MANAGEMENT** in partial fulfillment for the award of Bachelor of Engineering in **COMPUTER SCIENCE & ENGINEERING** of the Visvesvaraya Technological University, Belgaum during the year **2025**. It is certified that all corrections/suggestions indicated for Internal Assessment have been incorporated in the report deposited in the department library. The report has been approved as it satisfies the academic requirements for the said Degree.

Faculty Advisor   **HOD**

_____   _____
Rajesh T H   **Dr. Prasanna kumar**
Professor, Dept. of CS&E.   Professor & Head, Dept. of CS&E
PESITM, Shimoga.   PESITM, Shimoga.

AICTE Activity Evaluation Sheet

Title of the Activity: <u>"Facilitating 100% Digitized Money Transaction"</u>

Sl.No	Place of conducting activity	Date of Conducting activity	Number of Hours the activity conducted
1	Kote Ganguru	30/10/2025	2
2	BCM Hostel Malligenahalli	30/10/2025	2
3	PESITM campus	30/10/2025	2
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			

Activity Points Secured for Conducting the activity _____(max 15)

Activity Points Sectured for Report Submission _____(max 05)

Total Activity Points _____(max 20)

Signature of Mentor   Seal and Signature of HOD

Chapter 1: Introduction

In today's rapidly evolving digital era, financial transactions have become more convenient, secure, and efficient through digital payment systems. The initiative of *"Facilitating 100% Digitized Money Transactions"* aims to promote cashless payments among small-scale vendors and rural communities. The objective of this activity is to create awareness about the importance of digital payments such as UPI, QR code transactions, mobile banking, and other cashless methods. By empowering local shopkeepers and individuals with digital payment knowledge, this activity contributes toward building a transparent, efficient, and inclusive economy.

1.1: Importance of this activity with respect to Social Cause

This activity helps in:
- Reducing dependency on physical cash and encouraging transparent transactions.
- Ensuring safety and convenience for both customers and vendors.
- Promoting government initiatives like *Digital India* and *Cashless Bharat Mission*.
- Enabling rural citizens to participate in the digital economy.

1.2 Existing System and Its Working

In many rural areas, cash is still the dominant mode of transaction. Vendors often lack awareness or technical support to use digital payment systems. Even when QR codes are available, many hesitate to use them due to fear of fraud or lack of digital literacy. The current system needs awareness drives, training, and support to ensure adoption of cashless methods.

1.3 Government Initiatives in This Area

- **Digital India Campaign (2015)** – to promote digital literacy and e-governance.
- **Unified Payments Interface (UPI)** – launched by NPCI to simplify instant money transfers.
- **BHIM App** – government-supported platform for easy and secure payments.
- **PMGDISHA (Pradhan Mantri Gramin Digital Saksharta Abhiyan)** – focuses on spreading digital literacy in rural India.

Chapter 2: Description of the Activity Conducted

2.1 Description of the Activities Conducted and Their Impact on Society

The activity was conducted at **Virupina Koppa, Karnataka**, where our team interacted with small-scale shopkeepers and local residents.

We explained the use of **QR code-based payment systems** (like Google Pay, PhonePe, and Paytm) and demonstrated live digital transactions.

Our team helped them set up QR codes and guided them on transaction security and verification methods.

Impact on Society:
- Shopkeepers gained awareness and confidence to use digital payment methods.
- Local people were educated about the convenience and safety of cashless payments.
- The activity encouraged a move toward 100% digitized transactions within the community.

2.2 Observations Made on Existing System and Government Initiatives

Pros:
- UPI and QR code systems are widely accessible and easy to use.
- Digital payments reduce cash handling and theft risks.
- The government offers strong support for the digital transition.

Cons:
- Lack of awareness in rural areas.
- Internet connectivity issues in remote regions.
- Fear of online fraud and transaction failures.

2.3 Suggestions Based on Observations

- Conduct regular awareness and training programs for rural shopkeepers.
- Ensure better mobile connectivity and internet access in villages.
- Promote local language-based mobile payment applications.
- Provide customer support centers to handle transaction-related issues.

Chapter 3: Photo Gallery

Figure 3.1: Awareness interaction with local shop owner, explaining UPI payments and QR setup.

Figure 3.2: Group photo with students and local shop owners after completing the awareness session.

Conclusion

The "Facilitating 100% Digitized Money Transactions" activity successfully raised awareness about digital payment methods among rural vendors and residents. It demonstrated how simple and safe cashless payments can be, aligning with the Digital India mission.

Through this initiative, we contribute toward empowering rural citizens with digital financial literacy and supporting India's journey towards a fully digitized economy.