

**VISHVESHWARAYA TECHNOLOGICAL UNIVERSITY,
BELAGAVI -590018**



VTU non-credit Activity Report

On

“SPREADING AWARENESS ABOUT DIGITAL PAYEMENT”

**A report submitted in partial fulfillment of the requirements for the award a
degree of**

BACHELOR OF ENGINEERING

in

COMPUTER SCIENCE AND ENGINEERING

Submitted by

K JEEVAN KUMAR

4AL22CS067

Under Supervision of

Mr. Venkatesh

SENIOR ASSOCIATE PROFESSOR

DEPT OF COMPUTER SCIENCE AND ENGINEERING



DEPARTMENT OF COMPUTER SCIENCE & ENGINEERING

**ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY MOODBIDRI-574225,
KARNATAKA**

2024 – 2025

ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY
MIJAR, MOODBIDRI D.K. -574225
KARNATAKA



DEPARTMENT OF COMPUTER SCIENCE &ENGINEERING

CERTIFICATE

This is to certify that the “VTU Non-Credit Activity Report” entitled **“Spreading Awareness About Digital Payment”** has been Successfully completed by **K JEEVAN KUMAR (4AL22CS067)** is work done by her and submitted during 2024 -25 academic year, in the partial fulfillment for the award of Degree of Bachelor of Engineering in Computer and Engineering of the Visvesvaraya Technological University, Belagavi during the year 2024-2025. It is certified that all corrections/suggestions indicated have been incorporated in the report. The activity report has been approved as it satisfies the academic requirements in respect of “VTU Non- Credit Activity” prescribed for the award of Bachelor of Engineering Degree.

Mr.Kiran BV
Mentor

Mr.Venkatesh
VTU Non-Credit Activity Coordinator

Dr Manjunath Kotari
HOD CSE

ACKNOWLEDGEMENT

The satisfaction and euphoria that accompany a successful completion of any task would be incomplete without the mention of people who made it possible, success is the epitome of hard work and perseverance, but steadfast of all is encouraging guidance.

So, with gratitude I acknowledge all those whose guidance and encouragement served as beacon of light and crowned the effort with success. I would like to thank my mentor ,**Mr. Kiran BV** Senior Assistant Professor, Department of Computer Science & Engineering for constantly supporting me throughout the completion of this activity.

I sincerely thank, **Dr. Manjunath Kotari**, Professor and Head, Department of Computer Science & Engineering who has been the constant driving force behind the completion of the activity.

I thank our beloved Principal **Dr. Peter Fernandes**, for his constant help and support throughout.

I indebted to **Management of Alva's Institute of Engineering and Technology**, Mijar, Moodbidri for providing an environment which helped us in completing this activity.

K JEEVAN KUMAR
4AL22CS067

VTU Non-Credit Activity Evaluation Sheet
Academic Year-2024-2025

USN: 4AL22CS067

NAME: K JEEVAN KUMAR

Mentor name: Mr.Kiran BV

Designation:Senior Assistant Professor

Affiliated: VTU

Duration:100 Hours

(Note: This sheet should be filled by Mentor/Evaluator)

Area Of Assessment	Max. Points	Points Obtained	Remarks
1.Ability to handle activity	4		
2.Practical Knowledge Gained	4		
3.Attitude,co-operation with team mates and management	4		
4.Applicability of activity	4		
5.Writing Reports	4		

Mentor/Evaluator

HOD

TABLE OF CONTENTS

SL NO.	DESCRIPTIONS	PAGE NO.
	Preamble Of Activity	
1	Objectives Of Activity	1
2	Description of the Activity	2
3	Geo-Tagged Photos	3
	Conclusion	4

Objectives of the Activity

- **Raise Awareness on Digital Payment Systems:** This objective focused on educating community members about various digital payment options such as UPI, mobile wallets, internet banking, and card-based transactions. By highlighting the convenience, speed, and security of cashless transactions, the activity aimed to foster a better understanding of how digital payments contribute to modern financial inclusion and ease of transactions.
- **Promote Safe and Secure Digital Transactions:** Participants were informed about essential security practices while using digital payment platforms. This involved educating them on protecting personal data, creating strong passwords, recognizing phishing scams, and avoiding fraudulent activities.
- **Encourage the Use of Cashless Transactions:** The activity sought to encourage people to gradually transition from cash-based transactions to digital payments for daily needs. Emphasis was placed on the benefits of cashless systems like transparency, reduced risk of theft, and ease of record-keeping.
- **Reduce Reliance on Physical Currency:** A major goal was to raise awareness about the challenges posed by physical currency, especially during emergencies like pandemics. Participants were encouraged to adopt digital alternatives to minimize physical contact and manage finances more efficiently.
- **Foster Community Involvement in Digital Literacy:** This objective aimed to motivate individuals to assist others in understanding and adopting digital payment systems. The collective effort of community members was seen as key to achieving the broader goal of financial inclusion and a digitally empowered society..
- **Create Digital Transaction Ambassadors:** The activity sought to inspire participants to become advocates for digital payments within their communities. By adopting safe digital payment habits and promoting these to others, participants were encouraged to contribute to creating a digitally literate and financially secure community.
- **Promote Awareness on Government Digital Payment Initiatives:** In addition to general digital literacy, this activity highlighted government-supported initiatives such as BHIM, RuPay cards, and the Digital India campaign. This objective aimed to instil awareness about the role of digital payments in national development and economic growth.
- **Demonstrate the Role of Digital Payments in Emergency Situations:** Another key objective was to illustrate how digital transactions can be crucial during emergencies such as natural disasters or pandemics. The activity highlighted the importance of contactless, remote, and fast financial transactions in maintaining public safety and uninterrupted access to essential services.
- **Encourage Small Businesses and Vendors to Adopt Digital Payments:** The program aimed to educate small shopkeepers, vendors, and service providers about the ease and benefits of accepting digital payments.

Description of the Activity

The **Digital Payments Awareness Program** was organized as a community-based initiative in Hiriadka. This activity involved a series of educational sessions, practical demonstrations, and interactive discussions on essential digital payment topics. The program was designed to engage participants in both theoretical knowledge and hands-on activities to promote long-term behavioral changes in financial management.

Module 1: Importance of Digital Payments

- **Overview:** The session began with an introduction to the objectives of digital financial systems, highlighting their role in convenience, financial security, and promoting cashless economies. Participants learned about the direct relationship between digital transactions and reduced financial fraud, improved transaction records, and ease of access.
- **Key Points:**
 - Emphasis was placed on using digital payments for personal and business transactions, online shopping, utility bill payments, and travel bookings, alongside the significance of shifting towards a cashless economy.
- **Interactive Session:** Participants engaged in open discussions on how they could adopt digital payment methods and encourage others in their communities to do the same.

Module 2: Digital Payment Methods and Security Practices

- **Overview:** This module focused on familiarizing participants with different digital payment modes and essential security tips. Participants were educated on using UPI, mobile wallets, internet banking, and card-based systems.
- **Key Points:**
 - A live demonstration showcased step-by-step usage of popular digital payment apps and platforms. Participants were encouraged to practice these methods with the support of trained volunteers.
 - **Interactive Session:** Participants engaged in open discussions on how they could adopt digital payment methods and encourage others in their communities to do the same.
 - **Interactive Session:** The concept of ‘Digital Transaction Ambassadors’ was introduced, urging participants to take active roles in educating others and addressing doubts about digital transactions.

Geo-Tagged Photos



Hiriydaka, Karnataka, India

9v27+fx7, Hiriydaka, Karnataka 576113, India

Lat 13.35124° Long 74.86495°

31/05/2025 02:20 PM GMT +05:30

Conclusion

The **Digital Payments Awareness Program** successfully achieved its primary objective of educating participants about the critical importance of adopting and promoting digital payment systems. Through engaging sessions and practical demonstrations, participants not only gained valuable knowledge on how to use digital payment platforms securely but also developed a deeper understanding of how these practices positively impact financial security, convenience, and national economic growth.

Additionally, the program fostered a strong sense of community responsibility and collective action. Participants were not only motivated to implement digital payment methods in their daily lives but were also inspired to take active roles as digital transaction ambassadors within their local neighborhoods. The group activities and discussions helped build a shared commitment toward achieving the broader goals of the **Digital India initiative**.

By empowering individuals with the knowledge and tools needed to sustain these practices, this program laid the foundation for long-term financial literacy and inclusion. The participants left with a clear sense of purpose and determination to contribute to a cashless, secure, and digitally connected future for their communities. As a result, the program's success has paved the way for continued efforts and future initiatives aimed at enhancing public awareness and engagement in digital payment systems.

In conclusion, this program reaffirmed the belief that **introducing digital literacy at an early age is a powerful step toward empowering communities, nurturing informed citizens, and preparing students for the demands of a digitally driven world.**