





### **Digital Financial literacy campaign January, 2017:**

KLUBS organised an NSS event on 'DIGITAL FINANCIAL LITERACY CAMPAIGN'.

Digital literacy is the knowledge, skills, and behaviours used in a broad range of digital devices such as smartphones, tablets, laptops and desktop PCs, all of which are seen as a network rather than computing devices.

The students of 1<sup>st</sup> year MBA went to Karny nagar in Vaddeswaram for educating the localities about Digital Financial literacy.

There were about 50 people and the students covered the following aspects:

- Aadhar enabled payment system
- BHIM
- Debit and credit card transactions
- Mobile payments
- Paytm
- UPI

### **AADHAR ENABLED PAYMENT SYSTEM**

Aadhaar Enabled Payment System is a way to get money from the bank account. This system of getting money neither requires your signature nor Debit card. You don't even need to visit a bank branch for getting money through the Aadhaar Enabled Payment System. Rather, it uses Aadhaar data for the authentication. Like UPI and USSD, this is another initiative by the NPCI.

#### **Transactions through the AEPS**

The Aadhaar Enabled Payment System gives you banking facility on the go. However, It gives you only basic services. These 4 services can be done through the AEPS.

1. Balance Check
2. Cash Deposit
3. Cash Withdrawal
4. Aadhaar to Aadhaar Fund Transfer

Except Fund transfer, you can perform all the transactions through the banking correspondent of any bank. For fund transfer, you need the BC of your own bank.

### **BHIM**

BHIM (Bharat Interface for Money) is a Mobile App developed by National Payments Corporation of India (NPCI), based on the Unified Payment Interface (UPI). It was launched by Narendra Modi, the Prime Minister of India, at a Digi Dhan programme at Talkatora Stadium in New Delhi on 30 December 2016. It has been named after Bhim Rao Ambedkar and is intended to facilitate e-payments directly through banks and as part of the 2016 Indian banknote demonetisation and drive towards cashless transactions.

This UPI app supports all Indian banks which use that platform, which is built over the Immediate Payment Service infrastructure and allows the user to instantly transfer money between the bank accounts of any two parties. It can be used on all mobile devices.

Benefits:

BHIM allows users to send or receive money to other UPI payment addresses or scanning or account number with users who do not have a UPI-based bank account.

BHIM allows users to check current balance in their bank accounts and to choose which bank account to use for conducting transactions, although only one can be active at any time.

Users can create their own QR code for a fixed amount of money, which is helpful in merchant — seller — buyer transactions. They can also have more than one payment address.

If the 12-digit is listed as a payment ID on the BHIM app will not require any biometric authentication or prior registration with the bank or Unified Payment Interface (UPI).

### **MOBILE PAYMENTS**

**Mobile payment** generally refer to payment services operated under and performed from or via a . Instead of paying with cash, cheque (or check), or credit cards, a consumer can use a mobile phone to pay for a wide range of services and digital or hard goods. Although the concept of using non-coin-based currency systems has a long history, it is only recently that the technology to support such systems has become widely available.

### **PAYTM:**

Paytm is India's largest mobile payments and commerce platform. It started with online mobile recharge and bill payments and has an online marketplace today. In a short span of time we have scaled to over 180Mn registered users. Paytm is the consumer brand of India's leading mobile internet company One97 Communications. One97 investors include Ant Financial (AliPay), SAIF Partners, Mediatek, Sapphire Venture and Silicon Valley Bank. We strive to maintain an open culture where everyone is a hands-on contributor and feels comfortable sharing ideas and opinions. The team spends hours designing each new feature and obsesses about the smallest of details.

Firstly, the students gave a brief introduction and spoke about the uses of the above aspects. Later groups were divided and everyone was given practical exposure on how to use the apps. The localities found the session very interactive useful and also said that they've passed the starting stage. The session was concluded by saying- India would become a very powerful digitally connected world. This would lead to a good architecture for electronic delivery of service. The Digital India project provides a huge opportunity to use the latest technology to redefine the paradigms of service delivery. A digitally connected India can help in improving social and economic condition of people living in rural areas through development of non-agricultural economic activities apart from providing access to education, health and financial services. However, it is important to note that ICT alone cannot directly lead to overall development of the nation. The overall growth and development can be realized through supporting and enhancing elements such as literacy, basic infrastructure, overall business environment, regulatory environment, etc. Further, Security should be the most important area at all level of operation for the digitally empowered knowledge economy of the country



25/2/2016  
Andhra Jyothi

## రెవెంట్రపాడులో ముగిసిన ఎన్ఎస్ఎస్ వార్క్షప్సులు



గ్రహమంలో వేవెడ్న కార్బిన్ హెలాపోయి  
ప్రాణాలుగా వెళ్లిపుట నేన్నే  
పిల్లలుకు ప్రముఖులుగా అందుల్లోపచి వీ  
వీనివిని అందుల్లో కార్బన్ ఎల్. పూలాక్  
రామ, క్రీడిలియి తిలింగు తెంపియు  
కార్బన్ మెకినిస్టులుగా కార్బన్ కిమ్పిలులు,  
ఎస్టీఎస్టీలుగా, సుల్ఫైడ్, మిన్స్, పుషురు  
పొలాస్టామ్.

Eenadu

ముగిసిన జాతియ సేవా పద్ధతం సిబిరం

**ରେବେଂଦ୍ରପାଦୁ(ଦୁଗିରାଳ).** ମୁଣ୍ଡନ୍ତିଲ୍ଲଦେ: କେରଳୀ  
ଲୋକି ଜାତିଯ ନେହା ପିତକଂ ବିଭାଗଂ ଅନ୍ତର୍ଭାବରେ ହାରଂ  
ରେଜାଲୁଗା ରେବେଂଦ୍ରପାଦୁରେ ଅରୁଗୁଣତନ୍ତ୍ର ପ୍ରତ୍ୟେକ ଶିରିଂ



ప్రచారంలో పూల్చిన కేవలయ్యా విద్యార్థులు

బుద్ధవారంలో ముగిసినది. మొత్తం మీద వివిధ ప్రాంతిలకు చెందిన 290 మంది ఇంజనీరింగ్ విద్యార్థులు ఇందులో భాగస్వాములయ్యారు. అందులో ప్రధాన ప్రధాన పాత్రాల్లో ప్రధాన అవగాహన ఏర్పరిచారు. డాక్టర్ శుభాక్రమ కుర్రాజు, కోగంటి శ్రీపతిరాయి, డాక్టర్ వింకటేశ్వర్రు, డాక్టర్ కిషోర్, డాక్టర్ హారీపురాణిన్ సమన్వయకర్తలు నుర్చె, మిస్ తదితరులు పాల్గొన్నారు.

Sakshi

## ముగిసిన కేవల్యమా ఎన్వెన్వెన్ శిబిరం

ఆశాప్రభు రూర్ల / దుగ్గిరాల : కోనేరు లక్ష్మియ్య విశ్వావిద్యాపలుయం ఎనవెనిసి యూనివెర్సిటీ లో నెల 18 వ తేదీ నుంచి దుగ్గిరాల మండలంలోని రేచెంట్పొదులో నిర్వహించిన శివిరం బుధవారం ముగిసింది. ఈ సందర్భంగా పలు సేవా కార్యాలయాలు నిర్వహించారు. వివిద బిభాగాలకు తెండిన ఎనవెనిసి పాలాంటీడ్యూ 290 మంది పూర్తి స్వారు. గ్రామంలోనీ ప్రజల స్థితిగతాలను తెలుసుకునేందుకు 908 క్రూపా కుటుంబాలను కలుసుకొని నర్సే నిర్వహించారు. సున్ను బారతీ, మొక్కలు నాటుటి, వర్షీ పోలియో, పారిషద్యూం, లోగ నివారణ చర్చలు, విద్యార్థుల భిబ్బుతో ప్రణాళికల తదితర అంశాలపై ప్రజలకు అవగాహన కల్పించారు. భిబ్బుతో మరిన్ని సేవా కార్యాలయాలు నిర్వహించేందుకు ఈ సర్కె ఉపయోగపడుతుందని ఎనవెనిసి ఆశ్చర్యస్థ దాక్ష్య ఆర్క. ఖుబాక్సెరాపు, కె. శ్రీవర్ణాయ్ తెలిపారా. ఈ కార్య



రేవేంట్రపాడులో పర్యాటిస్టుస్కు కేవల్సియూ ఎన్ఎస్ఎన్ వాలంటీర్లు

క్రమంలో డాక్టర్ కిషోర్బాబు, ఎన్కి జాతీయ పాస్సేన్, డాక్టర్ ఎన్. వెంకటేశ్వరరావు, పి. సురేష, విచాన పాల్పొన్నారు.

## **Voters Registration Drive March, 2017:**

A collective effort of KLUBS student groups promotes a simple yet powerful message to the people of Vaddeswaram: No matter who you vote for, make sure you vote.

Firstly, the student groups explained the localities about the importance of having a voter card.

### **Importance to vote:**

**Voting in India is a Constitutional right if one is a citizen over 18 years of age. However, that also makes it optional.** It has been a tendency among voters, especially in the urban areas, to treat the voting day as a day of rest.

**Agent of change:** Voting is the agent of change. If the people of India think that the ruling government is not performing its duties satisfactorily, they can show it the door by voting against it. Refraining from doing so can result in the same party, or a worse one, being elected for the next five years.

**Every vote counts:** In a country so populous, a voter might feel that a single vote does not make any difference. However, the balance tilts when this becomes a national attitude and lakhs—perhaps crores—of votes are not cast. By casting their vote, citizens may not necessarily be able to get the best candidate elected—politics being what it is—but by avoiding casting their vote they improve the chances of the unsuitable ones winning the polls. At the end, it is only the voter who has to suffer through poor governance.

**Get heard:** Voting offers every citizen a medium of expression. In a country as vast and diverse as ours, different regions have different concerns and priorities. The process of voting allows every citizen to have a say in what should constitute the matters of importance by voting for the candidate he or she deems fit for the purpose. While it is true that the outcome of elections is seldom predictable, by not casting one's vote, that citizen is giving up on the chance of getting heard.

**Voting as a responsibility:** Voting is as much a responsibility as it is a right. The whole edifice of Indian democracy is built on the foundation of voting. If citizens are not careful about casting their vote—or worse, skip their vote altogether—it will jeopardize the existence of our democratic republic.

**Voting as an honor:** Finally, voting is an honor conferred on the citizens by the founding fathers. By exercising their right to vote, citizens demonstrate their respect for the history of the country.

It can't be denied that the recent democratic experience in India has not been encouraging. For the past several years, India has been struggling with rampant corruption, unsure economy, and unclear foreign policy. Election after election has seen ineffective governments come to power that have done more harm than good. However, not casting one's vote will only worsen the condition. It is our duty as responsible citizens of India to make informed decisions and choose the best candidate from those presented. Moreover, with reforms like Right to reject gaining wider support, it wouldn't be long before the system of elections is improved.

Secondly, they also helped them to open up their voter cards online through various apps- Mvoter, Vote for a better India are to name a few and it was also done through form 6 of election committee.





