

# SHYAMA PRASAD MUKHERJI COLLEGE

## UNIVERSITY OF DELHI

### REPORT ON VITTIYA SAKSHARTA ABHIYAN

A cashless economy is one in which all the transactions are done using cards or digital means. The circulation of physical currency is minimal. The college organized a series of events under *Vittiya Saksharta Abhiyan* (Cashless Economy Campaign) which were carried out by NCC & NSS volunteers. The volunteers followed a strict timeline:

1. 26 December, 2016 : Training Seminar
2. 27 December – 01 January, 2016 : Neighborhood Visit
3. 02 January – 04 January, 2016 : Awareness Campaign within Campus
4. 05 January – 10 January, 2016 : Market Visit
5. 12 January, 2016 : Awareness Rally



## **TRAINING SEMINAR**

The first step was to train all the registered volunteers for Cashless Economy Campaign. For this, a seminar was conducted in the college campus on 26 December, 2016 from 9:30a.m. to 12:30p.m. The seminar was attended by 50 NCC volunteers and 45 NSS volunteers.



Speakers:

- Dr. Nisha Arora Bursar, SPMC
- Dr. Pooja Vashisth, NCC CT SPMC
- Dr. Chandrakanta Mathur , NSS Incharge
- Dharamjit Kaur Niogi, Senior Manager IOB SPMC Branch
- Amit Mathur, Manager Marketing Regional Office IOB
- Abhishek Kumar, Assistant Manager IOB SPMC Branch

Date	26 December 2016
Time	9:30-12:30
Venue	Hall –II SPM College
Number of Volunteers	50 From NCC & 45 From NSS
Number of Teachers	4
Number of Guests	3
Highlights	Presentation on various online and offline methods of payments. Proposal of E – ID cards for payment method in the college
Result	Volunteers understood various methods of payment, Groups were divided according to different zones of Delhi to teach people.

## NCC UNIT FIELD WORK



The **50 NCC volunteers** are divided into 10 teams of 5 students which is coordinated by JUO Anjali Bansal under the guidance of Dr. Pooja Vashisth , NCC Care Taker. The areas visited: Madipur, Nangloi, Rohtak, Najafgarh, Prem Nagar, Kirari, Punjabi Bagh, Bahadurgarh. These volunteers visited neighborhood and market shops.

After getting an idea about digital payment modes, the NCC cadets surveyed their localities and they came to know that only 10-15% of people are using E-payment.



**NCC VOLUNTEERS WITH ANO MANDVI SHARMA**

They asked them about the reasons for not using e-payments then some have said that they do not have internet connectivity while other discussed the issues like awareness or lack of confidence regarding loss of money.



**SURVEY AT NEIGHBORHOOD AND NEARBY SHOPS**

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: Neha Gupta



Details of the Neighborhood Household Visit

SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	27/12/16	Cheta Gupta	Nai Gali, Pratap Talika Rktak	9812531515	Yes	2	1
2.	27/12/16	Manja	Aggarwal Street Rktak	9896730111	NO	-	-
3.	28/12/16	Chhavi Gupta	55 Anand Vihar Delhi -34	9871163837	Yes	3	-
4.	28/12/16	Sanita	Misra Road Rktak	-	NO	-	6
5.	28/12/16	Preksha	Railway Road Rktak	8901190315	Yes	4	4
6.	28/12/16	Sunita	Rashmi Apartments Delhi	9968001968	NO	-	3
7.	2/1/17	Sujata	Railway Road Rktak	9355210123	NO	-	1
8.	2/1/17	Veena Gang	DLE Rktak	9466530966	NO	-	3
9.	2/1/17	Madhu	Circular Road Rktak	8950804000	YES	1	-
10.	2/1/17	Shakshi Divan	Arja Nagar Rktak	7404333791	YES	1	2
11.	2/1/17	Sandhya Bhardwaj	Tail Road Rktak	9416516225	YES	5	1
12.	2/1/17	Shalini Gupta	Medical Campus Rktak	9896774660	NO	-	-

**SAMPLE FORM FILLED BY VOLUNTEERS**

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Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness  
4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

The Volunteers tried to solve these problems by explaining them how to use digital modes of payment and its benefits like speed and satisfaction of operations for customers, no delays and queues. People tried to understand the concept and even many of them start using e-payment modes. Refer Appendix 1 for more Neighborhood visit forms.

## **NSS UNIT FIELD WORK**

Group Name	Number of Group Members	Group Name	Number of Group Members
Group-A Punjabi Bagh-1	6 Volunteers	Group-F West Delhi-1	4 Volunteers
Group –B Punjabi Bagh-2	7 Volunteers	Group- G West Delhi-2	4 Volunteers
Group-C Rohini-1	5 Volunteers	Group- H Karol Bagh	7 Volunteers
Group-D Rohini-2	4 Volunteers	Group-I North Campus	4 Volunteers
Group-E Dwarka	3 Volunteers		

A volunteer after teaching a shopkeeper how to use Paytm meeting her on a re- visit



Shyama Prasad Mukherji College, University Of Delhi  
CASHLESS ECONOMY CAMPAIGN

Student Name: Gitanjali, Anjali, Abida, Rakhi

Details of the Neighborhood Household Re-Visit

SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	28/12/16	Anamika	Flat no - D-402 Sec-12 Dwarka	9952777294	No	0	5
2.	28/12/16	Ranjana	Flat no D-257 Sec-17 Dwarka	9879 99152	Yes	2	3
3.	28/12/16	Sunay	Flat no-1186 Sec-16 Dwarka	8700426124	Yes	3	3
4.	28/12/16	Vivek	Flat no-1185 Sec-16 Dwarka	9811276397	Yes	2	2
5.	29/12/16	Rajan	C-4 3rd floor west Patel Nagar	986821098	No	0	2
6.	29/12/16	Sapna	C-4, 3rd floor west Patel Nagar	9250721118	No	0	3
7.	29/12/16	Rahul	8907/1a Kirti Nagar New Delhi-05	8375065663	Yes	2	5
8.	29/12/16	Sohil	Np-125 Pitampura	9599012000	No	0	2
9.	30/12/16	Sunil Kumar	R2 55/A Palam Dwarka	89801467738	Yes	1	1
10.	30/12/16	Aditya Singh	R2 30/A Palam Dwarka	985875553	No	0	4
11.	30/12/16	Varun Kumar	R2 38/A Palam Dwarka	9953275949	No	0	2
12.	30/12/16	Pinky Rabbila	R2 50/A Palam Dwarka	9831288558	Yes	2	3
13.	30/12/16	Yusuf Anwar	B-69 DDA DDA colony Sec-7 Dwarka	988947718	Yes	3	1
14.	28/12/16	Ajmerun	D-105 DDA DDA colony Sec-7 Dwarka	8586076029	No	2	6
15.	28/12/16	Samshad Alam	D-45 DDA DDA colony Sec-7 Dwarka	9599842786	Yes	3	1

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

A filled form by volunteers during the end of the cashless campaign session.

<b>Modes of Payment Taught</b>	Use of Payment in a basic phone	25
	Paytm and Mobiwink	42
	Net-Banking and other methods	28

### Problems faced by Volunteers-

1. Some people were not interested in listening.
2. Some people like a rickshaw puller doesn't have a bank account.
3. Some people do not own a mobile phone.
4. Some people found methods like Paytm and Mobiwik complicated.

## **AWARENESS CAMPAIGN WITHIN CAMPUS**



In this, the volunteers covered campus canteen, book shop, photocopy shop, bank, and college staff. Refer Appendix 3, for more photographs.



# MARKET VISIT

Shyama Prasad Mukherji College, University Of Delhi

**CASHLESS ECONOMY CAMPAIGN**

Student Name: TRIPTI

**Details of the Nearby Market Visit**

SNo.	Date Of Visit	Name Of Interviewee	Shop Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Daily)	Challenges Faced
1.	7/01/17	Kapindra Pandey	187, H-Block Adityapark Nagar, Nangli	9311602813	Yes	3-4	—
2.	7/01/17	Nitin Baghar	C-94/Range vihar near Shiv Public School	945679910	Yes	8-9	—
3.	8/01/17	Anshu Salunkar	C-3/94 Nangli Vihar Extn.	9718025592	NO	—	1-5
4.	8/01/17	Dinesh Kumar	25 Puti Road Nangli Vihar, bapraola	7053151512	Yes	4-5	—
5.	8/01/17	Gunshayama	main market Bhairat Singh Road Nangli Vihar	9910676840	NO	—	5-6
6.	8/01/17	Amit Kumar	C-3/179 Ist floor Nangli Vihar Extn. N242	9717892748	YES	1-2	—
7.	8/01/17	manish kumari	C-3/179-2nd floor Nangli Vihar Extn. N242	991655716	YES	1-2	—
8.	8/01/17	Anita Devi	C-5/149 Ist floor Aryan Park	873906249	YES	2-3	—
9.	9/01/17	Shruti Kumar	A-2/c-2 Nangli Vihar, N242 Extn.	705741149	NO	—	1-3
10.	9/01/17	Rachan	C-3/188 Ist floor Nangli Vihar	874375679	Yes	1-2	—
11.	9/01/17	Ramprasad	C-3/188 Nangli Vihar, bapraola Extn.	9818563384	Yes	3-4	—
12.	9/01/17	lovely	157, C-Block Nangli Vihar, N242 Extn.	9560411567	NO	—	1-3
13.	9/01/17	Vicky	C-3/318 main market Nangli Vihar	852778063	NO	—	5-6
14.	9/01/17	Susheel Kumar	C-3/219 Aryan Park, N242 Extn.	955535576	YES	5-6	—
15.	9/01/17	Poojita Kaur	C-4/ Nangli Vihar, N242 Extn.	7533074895	YES	4-5	—

**Challenges Faced:** 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness  
4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Refer Appendix 2, for more market visit forms.



A volunteer teaching a lady about payment methods



### **Result:**

In the nutshell, the experience remained satisfactory. NSS volunteers reached to 95 people and NCC volunteers reached 140 people.

<b>Areas Covered</b>	12 Zones
<b>Number of Volunteers who learned and taught cashless methods of payment</b>	50 NCC Volunteers 45 NSS Volunteers
<b>Number of People who learned cashless modes of payment</b>	235 People

## AWARENESS RALLY



Our college also conducted a rally on 12<sup>th</sup> Jan. 2016 in and around the college campus including nearby schools, banks in which **over 100 NCC volunteers** took part. It aims at spreading awareness regarding UPI, BHIM and other digital payment modes. This campaign is a boon to bring a change in India's economy by spreading awareness regarding digital money transaction.



# APPENDIX 1: SOME SURVEY FORMS FILLED BY NCC VOLUNTEERS DURING SURVEY

Shyama Prasad Mukherji College, University Of Delhi  
CASHLESS ECONOMY CAMPAIGN

Student Name: Hanya Arora

Details of the Neighborhood Household Re-Visit

SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	26/Dec/16	Renu	1230, Sec-2, Rohtak	7206218121	Yes	4	4
2.	26/Dec/16	Rajan	1231, Sec-2, Rohtak	98122375000	Yes	5-6	3
3.	27/Dec/16	Neha Bajaj	1233, Sec-2, Rohtak	7206230702	Yes	2-3	4
4.	27/Dec/16	Madhu Taneja	1094, Sec-1, Rohtak	9729201909	No	0	3
5.	27/Dec/16	Ritu Ghambir	92, Sec-2, Rohtak	9896669090	No	0	6
6.	27/Dec/16	Madhuri	Nirmal Public School		No	0	1
7.	27/Dec/16	Hansi	1269, Sec-2, Rohtak	9812232231	No	0	2
8.	28/Dec/16	Rajiv Dahiya	1441, Sec-2, Rohtak		No	0	2
9.	28/Dec/16	Damandeep	2225, Sec-1, Rohtak	9255664466	Yes	1-2	6
10.	28/Dec/16	Samveg	1272, Sec-2, Rohtak	9812232231	No	0	5
11.	28/Dec/16	Aditya Malik	1305, Sec-2, Rohtak		Yes	1-2	4
12.	29/Dec/16	Sania Gulati	1306, Sec-2, Rohtak	9812498128	Yes	1-2	6
13.	29/Dec/16	Bhavi Batra	1400, Sec-2, Rohtak	8684920272	No	0	5
14.	29/Dec/16	Tanishay	1438, Sec-2, Rohtak	7988668014	Yes	1-2	6
15.	29/Dec/16	Kasturi	1275, Sec-2, Rohtak	8447607288	Yes	5-6	4

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness  
4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi  
CASHLESS ECONOMY CAMPAIGN

Student Name: Meenakshi Punia

Details of the Nearby Market Visit

SNo.	Date Of Visit	Name Of Interviewee	Shop Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Daily)	Challenges Faced
1.	21/11/17	Naveen Kumar	BHARAT STORE Balahr road Bt	9992770219	No	—	6
2.	21/11/17	Rajbeer	Mahavir Samsary Balahr road Bt	9812043232	Yes	2-3	—
3.	21/11/17	Renu Khatwala	Mokesh Manoj Store Balahr road Bt	9466348426	No	—	1
4.	21/11/17	Mohit Yadav	Yadav Printers Balahr road Bt	8295786080	Yes	10-15	—
5.	5/11/17	Manjeet	Saini Kirana Balahr road Bahadurgarh	9671315266	Yes	3-4	—
6.	5/11/17	Jasvinder Singh	AKSHY Kirana Store Balahr road Bt	9468571544	No	—	1
7.	5/11/17	Tarun Yadav	NMPL Balahr road Bahadurgarh	9999956344	No	—	1
8.	7/11/17	Vinit	Friends Textiles Balahr road Bt	8450412040	Yes	All days	—
9.	7/11/17	Rajesh Jain	Tirupati Megastore Balahr road Bahadurgarh	9355894466	No	—	1
10.	7/11/17	Manish	Sagar Communication Balahr road Bt	745886408	Yes	All days	—
11.	7/11/17	Sanjay Sharma	Atin Clinic Balahr road Bahadurgarh	931562456	No	—	6
12.	7/11/17	Lucky	Lucky Tailors Balahr road Bahadurgarh	7624470451	No	—	6
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Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness  
4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi  
CASHLESS ECONOMY CAMPAIGN

Student Name: Neha Gupta

Details of the Neighborhood Household Visit



SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	27/12/16	Cneeta Gupta	Nai Gali, Pratap Tallica Rktak	9812321515	Yes	2	1
2.	27/12/16	Manjia	Aggarwal Street Rktak	9896220111	NO	-	-
3.	28/12/16	Chhavi Gupta	55 Anand Vihar Delhi -34	9871163837	Yes	3	-
4.	28/12/16	Savita	Misra Road Rktak	-	NO	-	6
5.	28/12/16	Preksha	Railway Road Rktak	8901190315	Yes	4	4
6.	28/12/16	Sumita	Rashmi Apartments Delhi	9968001968	NO	-	3
7.	2/1/17	Sujata	Railway Road Rktak	9355210723	NO	-	1
8.	2/1/17	Veena Gang	DLE Rktak	9466530966	NO	-	3
9.	2/1/17	Madhu	Circular Road Rktak	8950801400	YES	1	-
10.	2/1/17	Shalshi Divan	Arya Nagar Rktak	7404333791	YES	1	2
11.	2/1/17	Sandhya Bhardwaj	Tail Road Rktak	9416516235	YES	5	1
12.	2/1/17	Shalini Gupta	Medical Campus Rktak	9896974660	NO	-	-
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Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi  
CASHLESS ECONOMY CAMPAIGN

Student Name: Neha Gupta

Details of the Neighborhood Household Re-Visit



SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	4/1/17	Sumita	Rashmi Apartments Delhi	9968001968	Yes	1	3
2.	4/1/17	Shalini Gupta	Medical Campus Rktak	9896974660	Yes	4	-
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Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi  
CASHLESS ECONOMY CAMPAIGN

Student Name: TRIPTI



Details of the Neighborhood Household Visit

SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	6/01/2017	Prachi	187, H-Block, Adhyapak Nagar, Nangloai, N.D.	7210012867	Yes	4-5	—
2.	6/01/17	Kiran Kumari	D-171, Kumar Singh Nagar, Nangloai, N.D.	9582834757	No	—	01 and 03
3.	6/01/17	Sukanya Rani	—	9013968510	Yes	3-4	—
4.	6/01/17	Sangeeta	R-26 45, gali no 3, Jai Vihar, Najafgarh	9910630851	No	—	04, 5
5.	6/01/17	Chanchal	D-16, gali No. 15C, Nangloai, N.D.	8506913415	No	—	1, 3
6.	6/01/17	Anju	D-51 Kumar Singh Nagar, Nangloai, N.D.	8527761340	Yes	01	—
7.	6/01/17	Parul	C-46 Nangloai Delhi 41 near phisigottah	7291874727	No	—	4, 5
8.	6/01/17	Hallika	C-3 H.No-49/50 Nangloai Extn. N.D.	9540424904	Yes	02	5
9.	6/01/17	Karishma	W-2/12/11 Badli Palam village, N.D.	989966161	No	—	5-6
10.	6/01/17	Harsh Jha	D-491 Gali No-17 Nangloai Extn	9899603719	Yes	3-5	—
11.	9/01/17	Pooja San	C-3 House No-23 Gali No 2 Nangloai	7533014395	Yes	2-5	—
12.	8/01/17	Sunil San	C-3 House No 52 Nangloai Vihar	995841979	No	—	1-3
13.	8/01/17	Saurav	C-4/137 Gali No 11 Badli Palam	9471774193	No	—	1-4
14.	8/01/17	Gowind	J5-15 Gali No. 15 B. B. Vihar, N.D.	8385275072	Yes	4-5	—
15.	8/01/17	Sumitkr. Upadhyay	C-3/179 Nangloai Vihar Extn. N.D.	9958186543	Yes	3-4	—

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness  
4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi  
CASHLESS ECONOMY CAMPAIGN

Student Name: TRIPTI



Details of the Neighborhood Household Re-Visit

SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	9/01/17	Karishma	C-3/126 Nangloai Vihar Extn	9911881599	Yes	5-6	—
2.	10/01/17	Chanchal	Gali No. 15C, Nangloai Vihar, N.D.	8506913415	Yes	1-2	—
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Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness  
4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: Meenakshi Punia



Details of the Neighborhood Household Visit

SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	1/1/17	Shivani	H.No 765 V.P.O. Inhera Delhi-81	7665596040	NO		4.
2.	1/1/17	Vandana Karna	H.No 248 Hari Nagar DA-Block Delhi	9869431096	NO		5.
3.	2/1/17	Ravindra Meena	H.No- 17-C Hari Nagar DA Block	9891502859	NO		5
4.	2/1/17	Shambhavi	3/6 C, Punjabi Bagh West	8800362058	NO		6.
5.	2/1/17	Sahceda-Kharlool	A-44 Ganga Jamuna Park Bahadur	9718014959	NO		4
6.	4/1/17	Jyoti	F-666 Madipur J.T. Colony	9716910022	NO		5
7.	4/1/17	Menka	22-191 Karam Vihar Kirti Nagar	9968521375	NO		6
8.	4/1/17	Gulabsha	27/77 Rajiv Gandhi Camp	9213318070	NO		1
9.	4/1/17	Jainb	H.No-9 Nagla	9873668153	NO		1
10.	5/1/17	Seema Sharma	X-345/A Preeti Nagar II <sup>nd</sup> -41	8510946571	NO		3
11.	5/1/17	Poochi	H.No Preeti Nagar Nagla	9716532612	NO		6.
12.	5/1/17	Anshika	156, MIG-Gate 3 Madipur	8800751016	NO		6
13.	6/1/17	Poochi	89/13 Vijay Nagar Bahadur	9813919368	NO		6.
14.	6/1/17	Raj Singh	1092/13 Vijay Nagar Bahadur	9992862023	NO		6.
15.	6/1/17	Mohit	90/13 Vijay Nagar Bahadur	70206320871	NO		6.

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: Meenakshi Punia



Details of the Neighborhood Household Re-Visit

SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	8/1/17	Shambhavi	3/65, Punjabi Bagh West	8800362058	YES	1-2 (Monthly)	-
2.	8/1/17	Gulabsha	27/77, Rajiv Gandhi Camp	9213318070	YES	2	3
3.	8/1/17	Mohit	90/13, Vijay Nagar Bahadur	70206320871	YES	1	-
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Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: Reema B. A. Hindi (H)



Details of the Neighborhood Household Visit

SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	6-1-17	Kanchan	236 A Rajendra Park Ext Nangloi Del	9891493154	No	—	6.
2.	6-1-17	Ramkha	S-341 from Nagar-Tokdemangdelhi	9868056512	No	—	6.
3.	6-1-17	Pooja	Q-8/108 Mangal puri New delhi	9891914612	NO	—	6.
4.	6-1-17	Seema Shasmi	X-345/A Preeti Nagar-2nd delhi-41	8510946571	NO	—	3
5.	7-1-17	chandrapal	G-67/3 Laxmi Park nangloi-41	8178868326	Yes	1	
6.	7-1-17	Suraj	G-67/11 Laxmi Park nangloi-41	9650964469	No	—	6.
7.	7-1-17	Tarun	G-67/12 Laxmi Park nangloi-41	9015476810	NO	—	3
8.	8-1-17	Ramesh	G-67/10 Laxmi Park nangloi-41	9811289235	NO	—	3
9.	8-1-17	Priyanka	G-68/8 Laxmi Park nangloi-41	9643139233	NO	—	5
10.	9-1-17	Sukhpal	G-68/9 Laxmi Park nangloi-41	9599170853	NO	—	1
11.							
12.							
13.							
14.							
15.							

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: Reema



Details of the Neighborhood Household Re-Visit

SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	10-1-17	Suraj	G-67/11 Laxmi Park nangloi-41	9650964469	Yes	2	
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
11.							
12.							
13.							
14.							
15.							

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: Anjali (BA(H) Philo) 15/0223

Details of the Neighborhood Household Visit



SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	3/01/17	Poonam Jadhav	L-30 vijay vikas Ph-1	9958571575	No	No	No
2.	03/01/17	Aarushi	E-23, Gopini N-S Roshan Nagar	9540784108	No	No	No
3.	03/01/17	Aayushi	H.N-1014, 4B Vasundhara	9911880845	No	No	No
4.	03/01/17	Kamuel	H116 A-22 Jindal Park	9711122070	Yes	2	No
5.	03/01/17	Riddhi Sharma	20/1, N.S. Indira Vikas	9654146162	No	No	No
6.	04/01/17	Palak Gupta	58 Gautam Nagar	8076358079	Yes	1	No
7.	05/01/17	Jyoti	E/8-B-1 Jain Colony Anand	9968499301	Yes	1	1
8.	05/01/17	Usha Sharma	H.No -36 Pehlad Pura	8882738938	Yes	2	3
9.	05/01/17	Kshiro Sharma	H.No -36 Pehlad Pura	9717813560	Yes	3	1
10.	06/01/17	Chandni	F-120 Rajdhani Park Mayapuri Delhi	971323568	No	-	2
11.	06/01/17	Jyoti	F-666 Madipur J.J. Colony	9716458896	No	-	3
12.							
13.							
14.							
15.							

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness  
4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: Anjali

Details of the Neighborhood Household Visit



SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	07/1/17	Aayushi	H.No-1014, 4B Vasundhara	9911880845	Yes	1	1
2.	07/1/17	Riddhi	20/1, N.S. Indira Vikas	9654146162	Yes	2	3
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
11.							
12.							
13.							
14.							
15.							

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness  
4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: ANSHIKA AGARWAL

Details of the Neighborhood Household Visit



SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	28/12/16	Anushi	62-A, Near Shiv Mandir, Madipur	9911527274	No		1
2.	28/12/16	Aakanksha	120 Mig Flat Gate-2 Madipur	9650450113	No		6
3.	28/12/16	Alvira	48 Mig Flat Gate-1 Madipur	9811393308	No		6
4.	28/12/16	Divyanshu	129 Mig Flat Madipur	9717071116	No		6
5.	2/01/17	<del>Anushi</del>	153 Mig FLAT GATE-3 MADIPUR	9654582066	Yes		
6.	2/01/17	Yashika	56-A Lig Flat Madipur	9654006887	Yes		
7.	2/01/17	Anil Kaushik	132-mig Flat Gate 3, Madipur	9540787739	No		6
8.	2/01/17	Shahn	149-mig Flat Gate 3 madipur	8287158789	No		6
9.	2/01/17	Arinal	100-mig Flat Gate-2 Madipur	7503599105	No		1
10.	2/01/17	Neeru	63-C Lig Flat Madipur	9810067872	No		6
11.	4/01/17	Sejal	156-Mig Flat Gate 3, Madipur	9999499569	Yes		
12.	4/01/17	Saltanat	112-A Lig Flat Madipur	9718087886	No		6
13.	4/01/17	Manju	63-B Lig Flat Madipur	9540516115	No		6
14.	4/01/17	<del>Anushi</del> Wrek	52-A Lig Flat Madipur	9810507460	No		6
15.	4/01/17	Arnu	132, Shyam Sridhar Colony, Madipur	9582597163	No		6

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: ANSHIKA AGARWAL

Details of the Neighborhood Household Re-Visit



SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	2/01/17	Aakanksha	120-Mig Flat Gate-2 Madipur	9650450113	Yes		
2.	5/01/17	Shahn	149-Mig Flat Gate-3 Madipur	8287158789	No		
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
11.							
12.							
13.							
14.							
15.							

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: Seema Sharma

Details of the Neighborhood Household Visit



SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	30/12/16	Divya	Rampura Delhi 110035	9911842110	NO	—	5
2.	01/11/17	Kritika	NA-163A Vishnu Garden 110008	9069768564	NO	—	4
3.	01/11/17	Reema	G-67/4 Laxmi Park - 41	9582013126	NO	—	3
4.	01/11/17	Priyanka	7-328 Anand Nagar - 2nd 86	9999287518	NO	—	2
5.	03/11/17	Ashika	SK-249B Sector 110 Noida	7042154669	NO	—	5
6.	04/11/17	Suman	Z-242 Anand Nagar - 2nd 86	7834933989	NO	—	5
7.	05/11/17	Sudha	Y-242 Anand Nagar 2nd 86	9968717232	NO	—	4
8.	07/11/17	Pooja	G-8/108 Mangal Puri Delhi - 86	8745904152	Yes	2	2
9.							
10.							
11.							
12.							
13.							
14.							
15.							

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: Seema Sharma

Details of the Neighborhood Household Visit



SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	03/11/17	Priyanka	7-328 Anand Nagar - 2nd Delhi - 86	9999287518	Yes	1-2	—
2.							
3.							
4.							
5.							
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14.							
15.							

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: Mohan Kumar



Details of the Neighborhood Household Visit

SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1	2/1/17	Kajal	215, Lajpura Village Sec-11	987387612	NO		
2	2/1/17	Nagora	450, Preet Nagar II, Noida	95048243	NO		
3	2/1/17	Laxmi	885, Bahadur Park, Noida	91158107	NO		5
4	2/1/17	Gurdeep Singh	NA-19, Vishnu Garden, Noida	828570334	NO		
5	2/1/17	Manish Singh	NA-19, Vishnu Garden, Noida	911684553	NO		6
6	3/1/17	Kirti	NA-19, Vishnu Garden, Noida	905976855	NO		3
7	4/1/17	Randeep Singh	B-234, Saraswati Enclave, Noida	971136097	YES	Per day	
8	4/1/17	Ravi	B-234, Saraswati Enclave, Noida	921095225	YES	Monthly	1
9	4/1/17	Ky. Hira	W-154, Preet Nagar II, Noida	992855107	NO		
10	4/1/17	Moni	R2-190, Karam Vihar Part I, Noida	991102822	NO		1
11	4/1/17	Neha	R2-198, Karam Vihar Part I, Noida	875021156	NO		5
12	4/1/17	Ashutosh	R2-198, Karam Vihar Part I, Noida	998231676	NO		6
13	4/1/17	Ankit	R2-193, Karam Vihar Part I, Noida	998231675	NO		6
14	5/1/17	Pooja	R2-194, Karam Vihar Part I, Noida	987378013	YES	Monthly	
15	5/1/17	Syoti	R2-195, Karam Vihar Part I, Noida	987378013	YES	Monthly	

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: \_\_\_\_\_



Details of the Neighborhood Household Re-Visit

SNo.	Date Of Visit	Name Of Interviewee	Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Weekly)	Challenges Faced
1.	2/1/17	Ankit	R2-19				
2.	2/1/17	Ankit	R2-197, Karam Vihar Part I, Noida	998581375	NO		
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
11.							
12.							
13.							
14.							
15.							

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

## APPENDIX 2: MARKET VISIT FORMS FILLED BY NCC

### VOLUNTEERS

Shyama Prasad Mukherji College, University Of Delhi

**CASHLESS ECONOMY CAMPAIGN**

Student Name: TRIPTI

Details of the Nearby Market Visit

SNo.	Date Of Visit	Name Of Interviewee	Shop Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Daily)	Challenges Faced
1.	7/01/17	Kapindra Pandey	187, H-Block Adityapark Nagar, Nangli	9311602813	Yes	3-4	—
2.	7/01/17	Nitin Baghar	C-4/Nangli vihar, near Shiv public school	9456719910	Yes	8-8	—
3.	8/01/17	Anshu Saini	C-3/94 Nangli vihar, Extn.	9718025592	NO	—	1-5
4.	8/01/17	Dinesh Kumar	25 Plot Road Nangli vihar, bapra	7053157572	Yes	4-5	—
5.	8/01/17	Genshaysingh	main market, bhakt Singh road nagli vihar	9910676840	NO	—	5-6
6.	8/01/17	Amit Kumar	C-3/179 Ist floor Nangli vihar Extn. N.D. 48	9717892743	Yes	1-2	—
7.	8/01/17	manoj kumari	C-2/119-2nd floor Nangli vihar Extn. N.D. 48	971655716	Yes	1-2	—
8.	8/01/17	Anita Devi	C-5/149 2nd floor Nangli vihar	873906249	Yes	2-3	—
9.	9/01/17	Sapna Kumari	A-24/C-2 Nangli vihar, Extn.	7065741149	NO	—	1-3
10.	9/01/17	Kanchan	C-3/128 Ist floor Nangli vihar	8743756719	Yes	1-2	—
11.	9/01/17	Ramprakash	C-3/Nangli vihar, bapra Extn.	9818563384	Yes	3-4	—
12.	9/01/17	lovely	157, C-Block Nangli vihar, Nangli vihar	9560411767	NO	—	1-3
13.	9/01/17	Vicky	C-3/318 main market nagli dairy	852778063	NO	—	5-6
14.	9/01/17	Sushree Kumar	C-3/819 Nangli vihar, Nangli vihar	955532576	YES	5-6	—
15.	9/01/17	Pankaj Kumar	C-4/nangli dairy nagli vihar	75833074895	YES	4-5	—

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

**CASHLESS ECONOMY CAMPAIGN**

Student Name: TRIPTI

Details of the Nearby Market Visit (RE-VISIT)

SNo.	Date Of Visit	Name Of Interviewee	Shop Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Daily)	Challenges Faced
1.	10/1/17	Sapna Kumari	C-3 Dwarka Mor Extn.	7065741149	YES	2	—
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
11.							
12.							
13.							
14.							
15.							

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: Anjali B.A.(H) Philosophy 15/0223

Details of the Nearby Market Visit



SNo.	Date Of Visit	Name Of Interviewee	Shop Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Daily)	Challenges Faced
1.	07/1/17	Aayur	Ayura Reprographics, Punjabi Bagh West, N-D-1	9899940494	Yes	1	-
2.							
3.	08/1/17	Dinesh	It's Food Cafe, C-70, Shop No 4x5, Shivaji Park, N-D-35	9560868151	No	-	-
4.	08/1/17	Tarun	C-70, Shivaji Park	9999183189	No	-	6
5.	08/1/17	Travel India Holidays	Travel India Holidays, C-18/7, Shivaji Park, N-D-26	9711048604	Yes	3	1,4
6.							
7.							
8.	09/1/17	Jewan	S-13, Shivaji Park, N-D-26	9717822082	No	-	3
9.							
10.							
11.							
12.							
13.							
14.							
15.							

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: Anjali

Details of the Nearby Market Visit (RE-VISIT)



SNo.	Date Of Visit	Name Of Interviewee	Shop Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Daily)	Challenges Faced
1.							
2.	10/1/17	Dinesh	It's Food Cafe, C-70, Shop No-4x5, N-D-35	9560868151	Yes	2	1,2
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
11.							
12.							
13.							
14.							
15.							

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: ANSHIKA AGARWAL



Details of the Nearby Market Visit

SNo.	Date Of Visit	Name Of Interviewee	Shop Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Daily)	Challenges Faced
1.	5/01/17	Free Consultation	In front of Shiv Mandir, Madipur	4582139052	No	0	6
2.	5/01/17	SAI MEDICALS	Shop-2, Plot-2, SHIV MANDIR MARG, MADIPUR	921357878	No	0	6
3.	5/01/17	Grocery web-Denging	Siddha Colony, Punjabi Bagh West	9654776744	No	0	6
4.	5/01/17	Grocery Store	Shiv Mandir Road, Madipur	9999551586	No	0	6
5.							
6.							
7.							
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9.							
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11.							
12.							
13.							
14.							
15.							

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: Menka Kumari



Details of the Nearby Market Visit

SNo.	Date Of Visit	Name Of Interviewee	Shop Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Daily)	Challenges Faced
1.	2/1/17	Bandeef	201, Aapka Bazar, Gurgaon	9711369974	Yes	Paradise	
2.	3/1/17	Banji's Shorma	Shop No 10, C-18 Shiva Ji Park, Ransit, Ghaziabad	917752220	NO	-	6
3.	3/1/17	S.K. Bhatnagar	C-19/5 Shiva Ji Park, Ransit, Ghaziabad	9810496043	NO	-	2
4.	3/1/17	Rohit	S-13 Shiva Ji Park, Ransit, Ghaziabad	9818220786	NO	-	6
5.							
6.							
7.	5/1/17	Banji's Puri	Kirti Park, Ransit, Ghaziabad	9968831676	NO	-	1
8.							
9.							
10.							
11.							
12.							
13.							
14.							
15.							

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: Seema Sharma

Details of the Nearby Market Visit



SNo.	Date Of Visit	Name Of Interviewee	Shop Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Daily)	Challenges Faced
1.	30/1/12	Paramod Sharma	Z-328 Preeti Nagar-2nd B6	9999287511	NO	—	3
2.	01/1/12	Puram Singh	B-Patke-2 Preeti Nagar-2nd B6	8586850988	NO	—	5
3.	01/1/12	Hari Chandra	X-345 Preeti Nagar-2nd B6	7210430462	NO	—	3
4.	02/1/12	Kali Chandra	X-310 Preeti Nagar-2nd B6	7532839311	NO	—	3
5.	03/1/12	Prithi Pal	X-420 Preeti Nagar 2nd B6	7210430462	NO	—	6
6.	08/1/12	Roopa	B-140 Laxmi Park-41	982151107	NO	—	6
7.	04/1/12	Bhagwandas	X-305 Preeti Nagar 2nd Delhi-86	9911605511	NO	—	6
8.	05/1/12	Roma	387 H BLOCK KALI BASI Marg 11000	8510924772	Yes	3-4	—
9.	05/1/12	Puriga devi	X-421 Camp no- 2 Mangloi-41	8130585162	Yes	3-4	—
10.	05/1/12	Sudha Rani	Y-342 Preeti Nagar-3rd B6	9968777250	NO	—	6
11.	06/1/12	Ram musat	X-345/A Preeti Nagar-2nd B6	9868965145	NO	—	6
12.							
13.							
14.							
15.							

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

Shyama Prasad Mukherji College, University Of Delhi

CASHLESS ECONOMY CAMPAIGN

Student Name: Seema Sharma

Details of the Nearby Market Visit (RE-VISIT)



SNo.	Date Of Visit	Name Of Interviewee	Shop Address	Contact No.	Using E-Payment (Yes/No)	Average No. Of E-Payments (Daily)	Challenges Faced
1.	30/1/12	Paramod Sharma	Z-328 Preeti Nagar-2nd B6	9999287511	Yes	2-3	—
2.	01/1/12	Puram Singh	B-Patke-2 Preeti Nagar-2nd B6	8586850988	NO	—	5
3.	01/1/12	Hari Chandra	X-345 Preeti Nagar-2nd B6	7210430462	Yes	1-2	—
4.	03/1/12	Kali Chandra	X-310 Preeti Nagar-2nd B6	7532839311	NO	—	5
5.	04/1/12	Prithi Pal	X-420 Preeti Nagar-2nd B6	9868965145	NO	—	—
6.	05/1/12	Roopa	B-140 Laxmi Park	982151107	Yes	1-2	—
7.	07/1/12	Bhagwandas	X-305 Preeti Nagar 2nd	9911605511	Yes	1-2	—
8.							
9.							
10.							
11.							
12.							
13.							
14.							
15.							

Challenges Faced: 1) Internet Connectivity 2) Literacy/Language Problem 3) Lack of Confidence/Awareness 4) Negative Experience/Loss of Money 5) Not Having Bank Account 6) Any Other

## APPENDIX 3: NCC UNIT PHOTOS DURING CAMPAIGN

















