

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	<p>Presentation on various online and offline methods of payments.</p> <p>Proposal of E – ID cards for payment method in the college</p>
Result	<p>Volunteers understood various methods of payment,</p> <p>Groups were divided according to different zones of Delhi to teach people.</p>

NEIGHBORHOOD VISIT

NCC UNIT FIELD WORK



AWARENESS CAMPAIGN AT BANKS AND SCHOOLS



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.



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.



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	Creeta Gupta	Nai Gali, Pratap Talkies Rtk Road	9812531515	Yes	2	1
2.	27/12/16	Manju	Aggarwal Street Rohtak	9896230111	No	-	-
3.	28/12/16	Chhavi Gupta	55 Anand Vihar Delhi - 34	9871163837	Yes	3	-
4.	28/12/16	Sarita	Misra Road Rohtak	-	No	-	6
5.	28/12/16	Preksha	Railway Road Rohtak	8901190315	Yes	4	4
6.	28/12/16	Sunita	Rashmi Apartments Delhi	9968001968	No	-	3
7.	2/1/17	Sujata	Railway Road Rohtak	9355210123	No	-	1
8.	2/1/17	Veena Gang	DLF Rohtak	9466530966	No	-	3
9.	2/1/17	Madhu	Circular Road Rohtak	8950804000	Yes	1	-
10.	2/1/17	Shalini Dua	Arya Nagar Rohtak	7404333791	Yes	1	2
11.	2/1/17	Sandhya Bhardwaj	Tall Road Rohtak	9416516225	Yes	5	1
12.	2/1/17	Shalini Gupta	Medical Campus Rohtak	9896974660	No	-	-

SAMPLE FORM FILLED BY VOLUNTEERS

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

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, Age: 18, Address: Rohini

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-403, Sec-12, Dwarka	9958777794	No	0	5
2.	28/12/16	Ranjana	Flat no D-257, Sec-17, Dwarka	981399152	Yes	2	3
3.	28/12/16	Sunita	Flat no-1186, Sec-16, Dwarka	8700426124	Yes	3	3
4.	28/12/16	Vivek	Flat no- 1/85, Sec-14, Dwarka	0811276397	Yes	2	2
5.	29/12/16	Rajan	C-4-3rd floor west Patel Nagar H-0-8	9868421698	No	0	2
6.	29/12/16	Sapna	C-4, 2nd floor, west Patel Nagar	9350721118	No	0	3
7.	29/12/16	Rahul	8907/A, Kanki Bagh, New Delhi-110063	9375065663	Yes	2	5
8.	29/12/16	Sohil	Np-126, Pitampura	9599012000	No	0	2
9.	30/12/16	Sunit Kumar	R2 55/A, Palam, Dwarka	99301667728	Yes	1	1
10.	30/12/16	Aditya Singh	R2 36/A Palam, Dwarka	9858355558	No	0	4
11.	30/12/16	Virendra Kumar	R2 38/A Palam, Dwarka	9955275749	No	0	2
12.	30/12/16	Pinky Rohilla	R2 50/A Palam, Dwarka	9821288558	Yes	2	3
13.	30/12/16	Yusuf Aman	B-67 Dada Dev colony, Sec-7 Dwarka	9818947718	Yes	3	1
14.	28/12/16	Afreenaun	D-195 Dada Dev colony, Sec-7 Dwarka	9858679029	No	2	6
15.	28/12/16	Samshed Aism	D- 45 Dada Dev colony, Sec-7 Dwarka	9599942786	Yes	3	2

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.

Modes of Payment Taught	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



UNDERSTANDING DIGITAL MODES OF PAYMENT

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



A TALK TO BANK STAFF

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, Adlyapak Nagar, Nangli	9311602813	Yes	3-4	—
2.	7/01/17	Nilita Baghav	C-94, Nangli Vihar, near Shri Public School	9456749910	Yes	8-8	—
3.	8/01/17	Mukti Sekharkar	C-3/94 Nangli Vihar, Extn.	9718025592	No	—	1-5
4.	8/01/17	Dinesh Kumar	25 Puri Road, Nangli Vihar, Bapuji Colony	7053157572	Yes	4-5	—
5.	8/01/17	Chintayogma	main market, Bheem Singh Nagar, Nangli	9910676890	No	—	5-6
6.	8/01/17	Amit Kumar	C-3/179 1st Floor, Nangli Vihar Ext, N.D.Y.O	9717892743	Yes	1-2	—
7.	8/01/17	Maneekumar	C-919-2nd Floor, Nangli Vihar Ext, N.D.Y.O	9711655716	Yes	1-2	—
8.	8/01/17	Amita Devi	C-5/149 1st Floor, Nangli Vihar	873906249	Yes	2-3	—
9.	9/01/17	Sapna Kumar	A-2/6/c-2, Nearly Dwarika, Nangli	7065741149	No	—	1-3
10.	9/01/17	Kanchan	C-3/138, 1st Floor, Nangli Vihar	8743950719	Yes	1-2	—
11.	9/01/17	Ramgopal Pandit	C-3/ Nangli Vihar, Bapuji Extn.	9818563384	Yes	3-4	—
12.	9/01/17	Lorely	C-7, C-Block, Nearly Nangli Vihar	9560415767	No	—	1-3
13.	9/01/17	Vicky	C-3/318 main market, Nangli Vihar	852778063	No	—	5-6
14.	9/01/17	Sushil Kumar	C-3/219 Arjun Park, Nangli Vihar	9555833576	Yes	5-6	—
15.	9/01/17	Purnima Kumar	C-4/ Nangli dairy, Nangli	7582047495	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.

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

AWARENESS RALLY



Our college also conducted a rally on 12th 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	Reetu	1230, Sec-2, Rohtak	9206818121	Yes	4	4
2.	26/Dec/16	Rajan	1231, Sec-2, Rohtak	9812275000	Yes	5-6	3
3.	27/Dec/16	Neha Bajaj	1233, Sec-2, Rohtak	7206270702	Yes	2-3	4
4.	27/Dec/16	Hadku Taneja	1094, Sec-1, Rohtak	9724201909	No	0	3
5.	27/Dec/16	Ritu Ghambir	92, Sec-2, Rohtak	9896664999	No	0	6
6.	27/Dec/16	Madhuri	Nirmal Public School		No	0	1
7.	27/Dec/16	Hansi	1269, Sec-2, Rohtak	9812272231	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	9812272231	No	0	5
11.	28/Dec/16	Aditya Malik	1305, Sec-2, Rohtak		Yes	1-2	4
12.	29/Dec/16	Sonia Gulati	1306, Sec-2, Rohtak	9812499128	Yes	1-2	6
13.	29/Dec/16	Bhavi Batra	1400, Sec-2, Rohtak	8684920277	No	0	5
14.	29/Dec/16	Tanishay	1438, Sec-2, Rohtak	7988668014	Yes	1-2	6
15.	29/Dec/16	Kashni	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.	21/1/17	Naveen Kumar	BHARAT STUDIO Balur road B-6	9992770219	No	—	6
2.	21/1/17	Rajbeer	Mahavir Saree Balur road C-6	9812043232	Yes	2-3	—
3.	21/1/17	Brun Melkita	Mohit Domestic store Balur road C-6	97466348426	No	—	1
4.	21/1/17	Mehil Yadav	Yadan Prints Balur road B-6	8295786080	Yes	10-15	—
5.	21/1/17	Manjeet	Saini Kiranjeet Balur road Bahadurganj	9673157266	Yes	3-4	—
6.	21/1/17	Jaswant Singh	AKS Ky Kirtan Store Balur road B-6	9468515194	No	—	1
7.	21/1/17	Tarun Yadav	NMPL Balur road Bahadurganj	9999956344	No	—	1
8.	21/1/17	Vinit	Friends Tailors Balur road B-6	8450442040	Yes	All days	—
9.	21/1/17	Rajesh Jain	Tilakpuri Meghnath Narain Naijguda B-6	9355584466	No	—	1
10.	21/1/17	Manish	Sagar Construction Balur road B-6	7455863828	Yes	All days	—
11.	21/1/17	Sanjay Sharma	ABN Clinic Balur road Bahadurganj	9731562466	No	—	6
12.	21/1/17	Lucky	Lucky Tailors Balur road Bahadurganj	9764470451	No	—	6
13.							
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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	Creeta Gupta	Nai Gali, Pratap Talicca Rtk Rd 9812531515	9812531515	Yes	2	1
2.	27/12/16	Manju	Aggarwal Street Rohtak	9896730111	No	-	-
3.	28/12/16	Chhavi Gupta	55 Anand Vihar Delhi - 34	9871163837	Yes	3	-
4.	28/12/16	Savita	Misra Road Rohtak	-	No	-	6
5.	28/12/16	Preksha	Railway Road Rohtak	8901190315	Yes	4	4
6.	28/12/16	Sunita	Rashmi Apartments Delhi	9968001968	No	-	3
7.	2/1/17	Sujata	Railway Road Rohtak	9355210123	No	-	1
8.	2/1/17	Veena Gupta	DLF Rohtak	9466530966	No	-	3
9.	2/1/17	Madhu	Circular Road Rohtak	8950801400	Yes	1	-
10.	2/1/17	Shakshi Dua	Arya Nagar Rohtak	7404323791	Yes	1	2
11.	2/1/17	Sandhya Bhardwaj	Taj Road Rohtak	9416516225	Yes	5	1
12.	2/1/17	Shalini Gupta	Medical Campus Rohtak	9896974660	No	-	-
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: 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	Sunita	Rashmi Apartments Delhi	9968001968	Yes	1	3
2.	4/1/17	Shalini Gupta	Medical Campus Rohtak	9896174660	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.	6/01/17	Prachi	187, H-Block, Adityapur Nagar, Nangloi, New Delhi	7210012867	Yes	4-5	—
2.	6/01/17	Kiran Kumar	D-171, Kumar Singh Nagar, Nangloi, New Delhi	9582834757	No	—	01 and 03
3.	6/01/17	Sukanya Rani	—	9013968510	Yes	3-4	—
4.	6/01/17	Sangeeta	R-7E 45, gali no.3, Jai Vihar, Nangloi	9910630851	No	—	04,5
5.	6/01/17	Chanchal	D-16, gali No. 15C, Nangli dairy, N.Y.	8506913415	No	—	1,3
6.	6/01/17	Anju	D151 Kumar Singh Nagar, Nangloi, N. Delhi	8527761740	Yes	01	—
7.	6/01/17	Parul	C-46 Nangloi Delhi 41 near phisiotherapy center	7291874727	No	—	4,5
8.	6/01/17	Hallika	C-3 H-10-49/50 Nangli Vihar Ext. Bap. N.D.	9540424974	Yes	02	5
9.	6/01/17	Kartik	W-2-121n Bedigal Palam village, new Delhi	989966261	No	—	5-6
10.	6/01/17	Harsh Jha	D-491 Gali No-17 Nangli Vihar	9899603719	Yes	3-5	—
11.	9/01/17	Potam Sah	C-3 House No-23 gali no 9 Nangli Vihar	1533074698	Yes	2-5	—
12.	9/01/17	Sunil Sah	C-3 House no 52 Nangli Vihar	9958419979	No	—	1-3
13.	9/01/17	Saurav	C-4/137 gali no 11 lajkhan enclave	9471774193	No	—	1-4
14.	9/01/17	Gaurav	B-15 Gali No. 15B Brem Vihar, N.Y.	8285275072	Yes	4-5	—
15.	9/01/17	Sumitkrupadhyay	C-3/179 Nangli Vihar Ext Bap. N.D. 43	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	Mavishta	C-3/126 Nangli Vihar, extn	9911881594	Yes	5-6	—
2.	10/01/17	Chanchal	Gali No. 15C, Nangli dairy, N.Y.	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.	21/1/17	Shivani	House 765 V.P.O. Khevra Delhi - 81	7065596047	NO		4.
2.	21/1/17	Vandna Meena	14th 208 Hari Nagar DA-Block Delhi	9869431096	NO		5.
3.	21/1/17	Ravneet Meesa	Line 12-C Hari Nagar DA Block	9891522859	NO		5.
4.	21/1/17	Shambhavi	3/6C, Punjabi Bagh West	8800362282	NO		6.
5.	21/1/17	Sabeeda -Khatron	A-24 Granga Ram Park Rohini	9718014959	NO		4
6.	4/1/17	Jyoti	F-GCC Model Puri T.T colony	9716910022	NO		5.
7.	4/1/17	Menka	82-191 Karam Vihar Kesarai Nangloi	9968521375	NO		6.
8.	4/1/17	Gulatsha	27/77 Rajiv Gandhi Camp	9213318070	NO		1
9.	4/1/17	Jainb	H- No - 9 Nangloi	987366813	NO		1
10.	5/1/17	Seema Sharma	X-3451A Pawan Nagar IT - 41	8510946571	NO		3
11.	5/1/17	Pooni	H.No. Pawan Nagar nangloi	9716532612	NO		6.
12.	5/1/17	Anshika	15G, MIG-Gate 3 Madgaon	8802751016	NO		6.
13.	6/1/17	Poonam	89/13 Vijay Nagar Bahadurganj	9813919368	NO		6.
14.	6/1/17	Raj Singh	1092/13 Vijay Nagar Bahadurganj	9992862223	NO		6.
15.	6/1/17	Mohit	90/13. Vijay Nagar Bahadurganj	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	8800361858	YES	12 (Monthly)	-
2.	8/1/17	Gulatsha	27/77, Rajiv Gandhi Camp	9213318070	YES	2	3.
3.	8/1/17	Mohit	90/13, Vijay Nagar Bahadurganj	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) 15



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 41	9891493154	No	—	6
2.	6-1-17	Renuka	S-341 prem Nagar Tiswamana Delhi 9868056512	9868056512	No	—	6
3.	6-1-17	Priya	Q-8/108 Mangal puri New delhi 9891494612	9891494612	No	—	6
4.	6-1-17	Seema Sharma	X-345/1 A Prem Nagar-2nd delhi 41 8510946571	8510946571	No	—	3
5.	7-1-17	Chandrapal	G-67/3 Laxmi Park nangloi-41 9179268326	9179268326	Yes	1	
6.	7-1-17	Suraj	G-67/11 Laxmi Park nangloi-41 9650964469	9650964469	No	—	6
7.	7-1-17	Tarun	G-67/2 Laxmi Park nangloi-41 9015476810	9015476810	No	—	3
8.	8-1-17	Ramesh	G-67/10 Laxmi Park nangloi-41 9811289235	9811289235	No	—	3
9.	8-1-17	Priyanka	G-68/8 Laxmi Park nangloi-41 9643139233	9643139233	No	—	5
10.	9-1-17	Sukhpal	G-68/9 Laxmi Park nangloi-41 9599170853	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	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) 15/02/23



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 Yadav	1-30 Vijay Vihar Ph-1	9958576535	No	No	No
2.	03/01/17	Aayushi	E-23, Gopalpur-5 Arshon Nagar	9540784108	No	No	No
3.	03/01/17	Aayushi	H-N-1014, 4B Vasundhara	9911880845	No	No	No
4.	03/01/17	Komal	W116 A-72 Jwalaipur	9311122070	Yes	2	—
5.	03/01/17	Riddhi Sharma	201, N.S. Indira Vihar	9654146162	No	No	No
6.	04/01/17	Palak Gupta	58 Gaurav Nagar	8076358079	Yes	1	—
7.	05/01/17	Jyoti	E/8 - B-1 Jain Colony Pahar ganj	9968499307	Yes	1	1
8.	05/01/17	Usha Sharma	H.No - 36 Pehlaj Pura	8882735838	Yes	2	3
9.	05/01/17	Kashoor Sharma	H.No - 36 Pehlaj Pura	9717823560	Yes	3	1
10.	06/01/17	Chandni	F-120 Rajdhani Park, Nayabganj, Delhi	9712323528	No	—	2
11.	06/01/17	Jyoti	F-66 G Madipuri J.J. Colony	9716458894	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 ^{Re}



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-N-1014, 4B Vasundhara	9911880845	Yes	1	1
2.	07/1/17	Riddhi	201, N.S. Indira Vihar	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	Anusha	62-A, Near Shiva 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	Dnyanshu	129 MIG Flat Madipur	9717074116	NO		6
5.	2/01/17	Shivani Anju	153 MIG FLAT GATE-3 MADIPUR	9654582066	YES		
6.	2/01/17	Yashika	56-A MIG Flat Madipur	9654008867	YES		
7.	2/01/17	Anil Kaushik	132-MIG Flat Gate 3, Madipur	9540787799	NO		6
8.	2/01/17	Shahn	149-MIG Flat Gate-3 Madipur	8287158769	NO		6
9.	2/01/17	Aviral	100-MIG Flat Gate-2 Madipur	7503599105	NO		6
10.	2/01/17	Neetu	63-C MIG Flat Madipur	9810067872	NO		1
11.	4/01/17	Sejal	156-MIG Flat Gate 3, Madipur	9999499569	YES		6
12.	4/01/17	Saltanat	112-A MIG Flat Madipur	9718087836	NO		6
13.	4/01/17	Manju	63-B MIG Flat Madipur	9540316115	NO		6
14.	4/01/17	Shivani Priya	52-A MIG Flat Madipur	9810307460	NO		6
15.	4/01/17	Laxmi	132, Shyam Gidha 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	8287158769	NO		
3.							
4.							
5.							
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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: 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.	01/11/16	Divya	Rampuria Delhi 110 035	9911842110	NO	—	5
2.	01/11/17	Kritika	NA-163A Vishnugardien 110018	9089788564	NO	—	4
3.	01/11/17	Reema	G-67/4 Laxmi Park - 41	9582013126	NO	—	3
4.	01/11/17	Pariyanka	Z-328 Preamnagar - 2nd 86	9999287518	NO	—	2
5.	03/11/17	Ashika	SK-249 B Sector 110 Noida	7042154669	NO	—	5
6.	04/11/17	Suman	Z-242 Preamnagar - 2nd 86	7834983989	NO	—	5
7.	05/11/17	Sudha	Y-342 Preamnagar 8th 86	9968717252	NO	—	4
8.	07/11/17	Pooja	Q-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.	08/11/17	Pariyanka	Z-328 Preamnagar 2nd Delhi - 86	9999287518	Yes	1 - 2	—
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: Monika Sumanji



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	245, Rajapuri village sector 9823876120	No			
2.	2/1/17	Nisha	450, Prem Nagar II Nangloi 945048283	No			
3.	2/1/17	Laxmi	385 Bahadur ghat 981658107	No			
4.	2/1/17	Simran Kaur	NA-19, Vishnu garden 928571034	No			
5.	2/1/17	Meenakshi	Meenakshi colony, vijay nagar Bahadur 914545555	No			
6.	2/1/17	Kumari	NA-163B, Vishnu garden 110018 9050768864	No		3	
7.	4/1/17	Surveen Kaur	B-234, Saraswati Enclave 9711360970	Yes	per day		
8.	4/1/17	Renu	B-235, Saraswati Enclave 74098225	Yes	monthly	1	
9.	4/1/17	Kritika	W-154, Ram nath-II 9968755102	No			
10.	4/1/17	Mansi	R2-190, Karam vihar Part I 9911028222	No		1	
11.	4/1/17	Neha	R2-198, Karam vihar Part I 875021156	No		5	
12.	4/1/17	Sohit	R2-192, Karam vihar Part I 9958271676	No		6	
13.	4/1/17	Ankit	R2-193, Karam vihar Part I 9958271675	No		6	
14.	5/1/17	Pooja	R2-194, Karam vihar Part I 987378013	Yes	monthly		
15.	5/1/17	Jyoti	R2-195, Karam vihar Part I 988711863	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.	4/1/17	R2-19					
2.	2/1/17	Ankit	R2-197 Karam vihar Part I Kharai 9968582175	No			
3.							
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13.							
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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

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 Adhyapak Nagar, Nagli vihar	9311602813	Yes	3-4	—
2.	7/01/17	Nilam Daghav	C-94/ Nangli vihar near Shiv public school	945678910	Yes	8-8	—
3.	8/01/17	Anuvi Sivalakar	C-3/94 Nangli vihar Ext.	9718025592	No	—	1-5
4.	8/01/17	Dinesh Kumar	25/put Reed Nangli vihar, bapule	7053157572	Yes	4-5	—
5.	8/01/17	Ganesha yadav	main market bhati Singh road magarpura	941678940	No	—	5-6
6.	8/01/17	Amit Kumar	C-3/179 1st floor Nagli Vihar Ext. NO 43	9717892743	Yes	1-2	—
7.	8/01/17	manu kumar	C-3/19-2nd floor Nangli vihar Ext NO 44	9891655716	Yes	1-2	—
8.	8/01/17	Amita Devi	C-5/149 2st floor vilas park	873906269	Yes	2-3	—
9.	9/01/17	Sapna Kumari	A-2/1C-2 nearby Dwarka Mor Ext	7065741149	No	—	1-3
10.	9/01/17	Kanchan	C-3/188 1st floor Nangli vihar	8743756719	Yes	1-2	—
11.	9/01/17	Ramprakash Pandey	C-3/ Nangli vihar, bapule Ext.	9818563384	Yes	3-4	—
12.	9/01/17	Lorely	157, C-Block Nearby Nangli vihar	956041567	No	—	1-3
13.	9/01/17	Vicky	C-3/318 main market negaldihary	852778063	No	—	5-6
14.	9/01/17	Sushree Jelumar	C-3/219 vilas park, nangli vihar	9555832576	Yes	5-6	—
15.	9/01/17	Purnima Kumar	C-4 negali dairy nangli vihar	7583074995	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 Ext.	7065741149	Yes	2-1	—
2.							
3.							
4.							
5.							
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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) Philosophy 15/02/23



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	Aayur Representatives, Punjabi Bagh West, ND-26	9899940994	Yes	1	—
2.							
3.	08/1/17	Dinesh	164 Food Cafe, C-70, Shop No 445, Shiva Park, N-D-35	95600868151	No	—	—
4.	08/1/17	Tarun	C-70, Shiva Park	9909183707	No	—	6
5.	08/1/17	Travel India Holidays	Travel India Holidays, C-187, Shiva Park, N-D-26	971048604	Yes	3	1,4
6.							
7.							
8.	09/1/17	Tewari	S-13, Shiva 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	164 Food Cafe, C-70, Shop No-445, N-D-35	95600868151	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 Shri Mandir, Madipur	4582139052	No	5	6
2.	5/01/17	SA MEDICBS	Shop-2, Plot-3, SHRI MANDIR MARG, MADIPUR	9213573975	No	5	6
3.	5/01/17	Gopinath Dangayi	Siddha Colony, Purjali, Rohtak	9654776747	No	10	6
4.	5/01/17	Gorund Store	Shri Mandir Road, Madipur	9999551186	No	5	6
5.							
6.							
7.							
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10.							
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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 Kumar



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	Bawdeef	201, Apka Bazar, Gurugram	9711369974	Yes	Pardey	-
2.	2/1/17	Rinku Sharma	Shop No 10, C-18 Shiva Ji Park, Panjoli	911773230	No	-	6
3.	2/1/17	S.K. Astro Chan	C-19/5 Shiva Ji Park, Panjoli	9810496043	No	-	2
4.	2/1/17	Rohit	S-23 Shiva Ji park	-	-	-	-
5.			Panjoli bagh	9818220966	No	-	6
6.							
7.	5/1/17	Ramki Puri	Nigamti R. near R.C Plaza Chack	9968531696	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.	30/11/12	Priyamod Sharma	2-328 Parem nagaar- 2nd -86	9999287511	NO	—	3
2.	01/11/12	Puram Singh	B- Pash-2 Parem nagaar- 2nd -86	8586850988	NO	—	5
3.	01/11/12	Hari chandna	X-345 Parem nagaar- 2nd -86	7210430462	NO	—	3
4.	02/11/12	Kali charan	X-310 Parem nagaar- 2nd -86	7532839311	NO	—	3
5.	03/11/12	Priyati Pal	X-420 Parem nagaar- 2nd -86	7210430462	NO	—	6
6.	08/11/12	Roopa	B-440 Laxmi Park -41	9821511017	NO	—	6
7.	04/11/12	Bhagwan das	X-305 Parem nagaar- 2nd Delhi-86	9911605511	NO	—	6
8.	05/11/12	Roma	387 H BLOCK Kali Bari Nagar 110009	8510924712	Yes	3-4	—
9.	05/11/12	Durga devi	X-421 camp no- 2 Nangli-41	8130586162	Yes	3-4	—
10.	05/11/12	Sudha Rani	Y-342 Parem nagaar- 3rd -86	9968717289	NO	—	6
11.	06/11/12	Ram muwat	X-345/A Parem nagaar- 2nd -86	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.	30/11/12	Priyamod Sharma	2-328 Parem nagaar- 2nd -86	9999287511	Yes	2-3	—
2.	01/11/12	Puram Singh	B- Pash-2 Parem nagaar- 2nd -86	8586850988	NO	—	5
3.	01/11/12	Hari chandna	X-345 Parem nagaar- 2nd -86	7210430462	Yes	1-2	—
4.	03/11/12	Kali charan	X-310 Parem nagaar- 2nd -86	7532839311	NO	—	5
5.	04/11/12	Priyati Pal	X-420 Parem nagaar- 2nd -86	9868965145	NO	—	—
6.	05/11/12	Roopa	B-140 Laxmi Park	9821511017	Yes	1-2	—
7.	07/11/12	Bhagwan das	X-305 Parem nagaar- 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

















