|| Jai Sri Gurudev ||
Sri Adichunchanagiri Shikshana Trust (R)

SJC INSTITUTE OF TECHNOLOGY

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Chickballapur - 562 101, Karnataka

Estd:1986

www.sjcit.ac.in

DEPARTMENT OF INFORMATION SCIENCE AND ENGINEERING

AICTE ACTIVITY POINT PROGRAMME

Name of the Activity: Importance of Higher Education
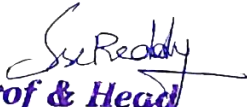
From 22-09-2022 to 29-09-2022

The Final year ISE Engineering students were taken to the identified village Golluchinnappanahalli and Melur Village Chickballapur dist. for conducting AICTE activity point program. The village Golluchinnappanahalli is at distance of about 23 km from Chickballapur city having around 400 to 500 houses. The main occupation of the villagers is agriculture. The village has an education system up to primary school level, a primary health center.

Helping local schools to achieve good result and enhance their enrolment in technical system.

Objective of the program:

The purpose of career and technical education is to provide a foundation of skills that enable primary school students to be gainfully employed after graduation–either full-time or while continuing their education or training. Nearly two-thirds of all graduates of career and technical programs enter some form of post-secondary program.

The students of SJCIT bring the awareness among the rural students subject areas most commonly associated with career and technical education are: business (office administration, entrepreneurship); trade and industrial (e.g., automotive technician, carpenter, computer numerical control technician); health occupations (nursing, dental, and medical technicians); agriculture (food and fibre production, agribusiness); family and consumer sciences (culinary arts, family management and life skills); marketing (merchandising, retail); and technology (computer-based careers).

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Outcome: The preparation of students in the career clusters must include

(1) academic skills,

(2) cluster-specific standards, and

(3) Broad transferable skills.

All of these aspects of the curriculum must be organized in a continuum. As students grow and develop through this continuum, they will prepare themselves for broader and higher-level opportunities.

Snaps Shots of Orientation Program held at schools of Melur Village

Snaps Shots of Orientation Program held at schools of Melur Village

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AICTE Swachh Bharath Abhiyan Activity

About Swachh Bharath

"A clean India would be the best tribute India could pay to Mahatma Gandhi on his 150 birth anniversary in 2019," said Shri Narendra Modi as he launched the Swachh Bharat Mission at Rajpath in New Delhi. On 2nd October 2014, Swachh Bharat Mission was launched throughout length and breadth of the country as a national movement. The campaign aims to achieve the vision of a 'Clean India' by 2nd October 2019.

The Swachh Bharat Abhiyan is the most significant cleanliness campaign by the Government of India. Shri Narendra Modi led a cleanliness pledge at India Gate, which about thirty lakh government employees across the country joined. Swachh Bharat Abhiyan has become a 'Jan Andolan' receiving tremendous support from the people. Citizens too have turned out in large numbers and pledged for a neat and cleaner India. Taking the broom to sweep the streets, cleaning up the garbage, focussing on sanitation and maintaining a hygienic environment have become a practice after the launch of the Swachh Bharat Abhiyan. People have started to take part and are helping spread the message of 'Cleanliness is next to Godliness.'
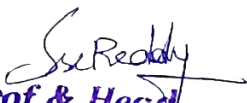
The objectives of AICTE student activity is to expose students to real-time life challenges, to provide the opportunity to gather data, analyse data, propose solutions and implement solutions. Also, it paves the way for personal development and creative engineers who are proud volunteers with a sense of achievement and ready to take up projects having a social impact and creating digital awareness. Besides, it helps the students to strengthen their soft skills, leadership qualities and team spirit. Moreover, these activities inculcate entrepreneurial mindset and societal commitment.

Following are the various activities conducted by the institution to enable AICTE activity points.

1. Swachh Bharat Abhiyan

2. Awareness programme on the importance of education
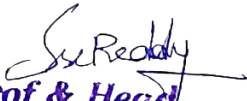
3. Digital awareness programme

AICTE Activity	11/3/2022 to 18/3/2022	Contribution to any National level Initiative of Government of India: Swach Bharath

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As part of All India Council for Technical Education (AICTE) activity point programme, the students of VII Sem ISE Engineering visited Golluchinnappanahalli , Chickkaballapur District   to contribute to Swachh Bharath an National level of initiative of Government of India. The swachh Bharath campaign was held at the Golluchinnappanahalli village. Swachh Bharath Abhiyana is one of the most significant and popular mission to have taken place in India. Swachh Bharath Abhiyana is a great step towards the Clean India.

Around100 students along with the 6 faculty coordinators actively participated in this event. Student teams collected waste plastics, plastic bottles and many unwanted plastic materials, papers, gunny bags etc, from the "Primay Health Centre" and also in various roads of Golluchinnappanahalli village and clean the village to create the awareness in local residents. They also spread the awareness of disposal of plastics and other waste & how plastics affect the human life and the Environment. Team motivated locals towards the Clean India. This campaign was important for the overall development of citizen in terms of health and well being.

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Glimpse of Swachh Bharath Abhiyan Program

at Golluchinnappanahalli Village

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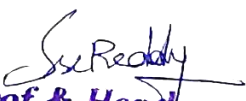Principal
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Students involving in Swachh Bharath Abhiyan Program

at Golluchinnappanahalli Village

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REPORT ON "DIGITAL INDIA AWARENESS PROGRAM"

WHY DIGITAL INDIA?

Digital India is a campaign launched by the Government of India in order to ensure the Government's services are made available to citizens electronically by improved online infrastructure and by increasing Internet connectivity or making the country digitally empowered in the field of technology. The initiative includes plans to connect rural areas with high-speed internet networks. It consists of three core components: the development of secure and stable digital infrastructure, delivering government services digitally, and universal digital literacy.

Launched on 1 July 2015, by Indian Prime Minister Narendra Modi, it is both enabler and beneficiary of other key Government of India schemes, such as BharatNet, Make in India, Start-up India and Stand-up India, industrial corridors, Bharatmala, Sagarmala

As of 31 December 2018, India had a population of 130 crore people (1.3 billion), 123 crore (1.23 billion) Aadhaar digital biometric identity cards, 121 crore (1.21 billion) mobile phones, 44.6 crore (446 million) smartphones, 56 crore (560 million) internet users up from 481 million people (35% of the country's total population) in December 2017, and 51 per cent growth in e-commerce.

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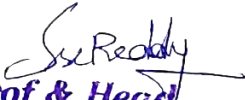Chickballapur - 562 101

Objectives of Digital India

The motto of the Digital India Mission is 'Power to Empower'. There are three core components to the Digital India initiative. They are digital infrastructure creation, digital delivery of services, and digital literacy.

The major objectives of this initiative are listed below:

1. To provide high-speed internet in all gram panchayats.

2. To provide easy access to Common Service Centre (CSC) in all the locality.

3. Digital India is an initiative that combines a large number of ideas and thoughts into a single, comprehensive vision so that each of them is seen as part of a larger goal.

4. The Digital India Programme also focuses on restructuring many existing schemes that can be implemented in a synchronized manner.

Digital India Initiatives

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The Government has taken up many initiatives under the Digital India campaign. Discussed below are few such important initiatives:

Digi Lockers – This flagship initiative aims at 'Digital Empowerment' of the citizen by providing access to authentic digital documents to citizen's digital document wallet

E-Hospitals – It is a Hospital Management Information System (HMIS) which is a one-stop solution in connecting patients, hospitals and doctors through a single digital platform. Till February 2021, as many as 420 e-Hospitals had been established under the Digital India campaign
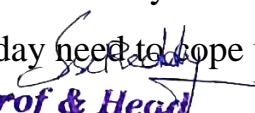
E-Pathshala – Developed by NCERT, e-Pathshala showcases and disseminates all educational e-resources including textbooks, audio, video, periodicals and a variety of other print and non-print materials through the website and mobile app

BHIM – Bharat Interface for Money is an app that makes payment transactions simple, easy and quick using Unified Payments Interface (UPI).

Introduction About Programme

As per the instructions given by All India Council for Technical Studies (AICTE) we opted to conduct Digital India Awareness program to bridge the gap of digital divide between rural and urban India.

As per the requirement of program we adopted village named Golluchinnappanahalli Chickballapur District. We have managed to cover all parts of village by dividing ourselves into a group of 10, each group has covered about 30 houses by creating awareness among individuals of the village for the present day need to cope up with modern technologies and necessities.
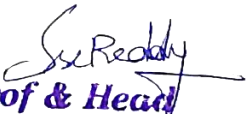
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Our program was coordinated by our faculties Anand Tilagul,Yogaraja G S R and Chetan H V We have extreme gratitude to our beloved Head of Department prof. satheesh Chandra reddy for helping us complete this event. For the accomplishment of this event, we would be thankful to our Principal Dr. G T Raju.

❖   Key Notes of the Activity

It was about 10 am when we reached our adopted village named Golluchinnappanahalli for completion of the activity,. We were instructed to cover each and every house of the area allotted for the respective groups and make them aware about the various necessities of our country nowadays. It includes various digital transactions modes such as Paytm, RTGS, NEFT, PhonePe, Google Pay, and BHIM. Each group has selected one digital mode of transactions and took the printout of screenshots in A4 size sheets of how to use that particular mode of transactions, we presented about RTGS. We had a good time with the people, it was a great opportunity to interact with them, they were very patient to listen to us and finally we completed our work successfully.

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1. RTGS TRANSACTIONS –NET BANKING

1.1. INTRODUCTION

What Is Real-Time Gross Settlement (RTGS)?

The term real-time gross settlement (RTGS) refers to a funds <u>transfer</u> system that allows for the instantaneous transfer of money and/or securities. RTGS is the continuous process of settling payments on an individual order basis without <u>netting</u> debits with credits across the books of a central bank. Once completed, real-time gross settlement payments are final and irrevocable. In most countries, the systems are managed and run by their central banks

1. Real-time gross settlement is the continuous process of settling interbank payments on an individual order basis across the books of a central bank.
2. This system's process is opposed to netting debits with credits at the end of the day.
3. Real-time gross settlement is generally employed for large-value interbank funds transfers.
4. RTGS systems are increasingly used by central banks worldwide and can help minimize the risks related to high-value payment settlements among financial institutions.

2. How Real-Time Gross Settlement (RTGS) Works
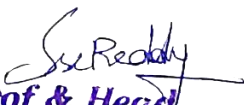
When you hear the term real-time, it means the settlement happens as soon as it is received. So, in simpler terms, the transaction settles in the receiving <u>bank</u> immediately after it is transferred from the sending bank. Gross settlement means transactions are handled and settled individually, so multiple transactions aren't bunched or grouped together. This is the basis of a real-time gross settlement system.

An RTGS system is generally used for large-value interbank funds transfers operated and organized by a country's central bank. These transfers often require immediate and complete clearing. As mentioned above, once transactions are settled, they cannot be reversed.

In 1970, the U.S. Fedwire system launched. It was the first system resembling a real-time gross settlement system. It was an evolution of the telegraph-based system used to transfer funds electronically between U.S. Federal Reserve banks.

3. Benefits of Real-Time Gross Settlement (RTGS)

RTGS systems, increasingly used by central banks worldwide, can help minimize the risk to high-value payment settlements among financial institutions. Although companies and financial institutions that deal with sensitive financial data typically have high levels of security in place to protect information and funds, the range and nature of online threats are constantly evolving. RTGS-type systems help protect financial data by making it vulnerable to hackers for a briefer time window. Real-time gross settlement can allow a smaller window of time for critical information to be vulnerable, thus helping mitigate threats. Two common examples of cyber security threats to financial data are social engineering or phishing—tricking people into revealing their information—and data theft, whereby a hacker obtains and sells data to others.

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3.1. Fund Transfer limit

1. NEFT: No minimum or maximum amount required.

2. RTGS: Minimum INR 2 Lakhs, No upper ceiling

3. IMPS: Daily transfer limit is INR 5 lakh.

4. PRE-CONDITIONS OF RTGS TRANSACTIONS

The payer must fulfill the below-mentioned conditions to process a RTGS transaction:

1. The payer must have a bank account
2. The minimum transaction amount should be Rs 2 lakh per transaction
3. The transaction must be made within the geographical boundaries of India
4. RTGS takes place on a real-time basis and in gross amount. RTGS takes place in 30 minutes
5. It is mandatory to have a bank account to enable RTGS transaction

5. HOW TO DO RTGS

The RTGS transaction process depends on whether it is processed online or at the bank branch.

For online RTGS transaction, the following steps must be followed:

1. Step 1: Login net banking of the bank
2. Step 2: Add beneficiary account details
3. Step 3: Go to the RTGS Funds Transfer tab
4. Step 4: Select the amount to be transferred

5. Step 5: Accept the terms and conditions mentioned
6. Step 6: Submit the RTGS online form

For RTGS transaction through the branch, the following steps must be followed:
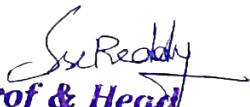
1. Step 1: Visit the branch of the bank in which there is an account.
2. Step 2: Fill up the RTGS form with required details.
3. Step 3: Deposit the cash or cheque of the amount which needs to be transferred.

6. TIMELINE CHARGES FOR RTGS

The Reserve Bank of India (RBI) has removed all charges on RTGS transactions initiated online via internet and/or mobile banking apps. However, most of the nationalized and private banks in India charge the below mentioned nominal fees to process an RTGS transaction at the bank branch

Amount (in rupees)	Online Transaction	Transaction through the Branch
Rs. 2- 5 lakhs	Nil	Rs. 24.5 (exclusive of tax)
Above Rs. 5 lakhs	Nil	Rs. 49.5 (exclusive of tax)

As far as RTGS timings are concerned, RBI has allowed round-the-clock fund transfers via RTGS. This implies that the service is now available 24x7x365

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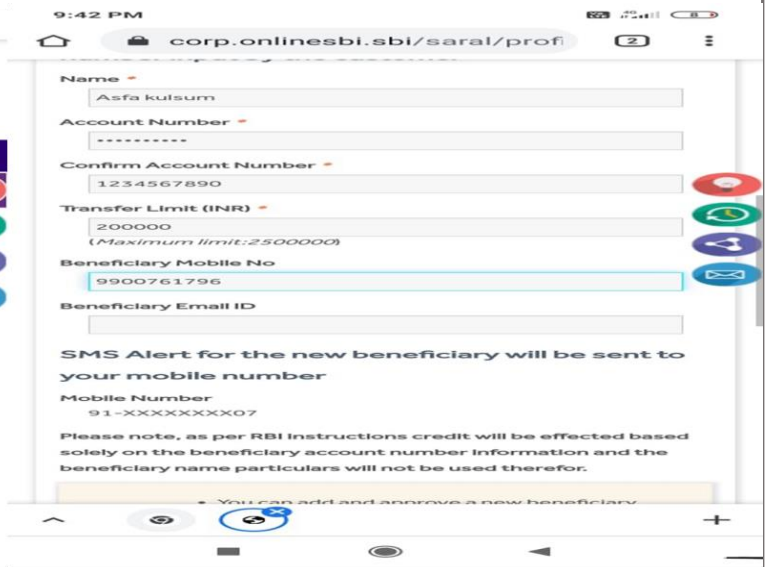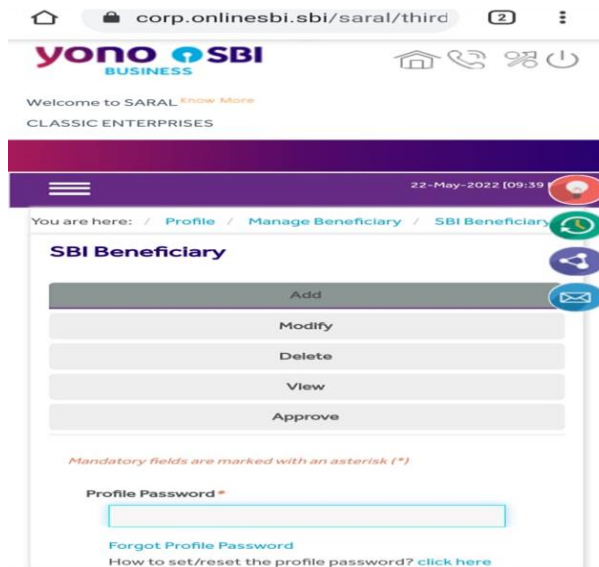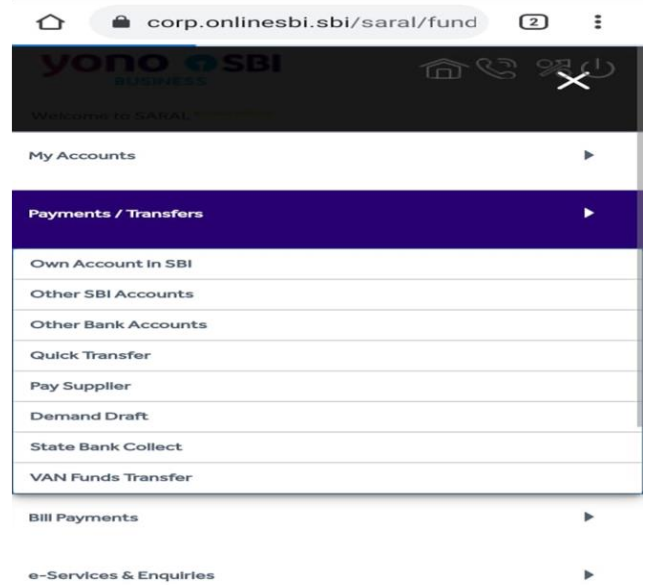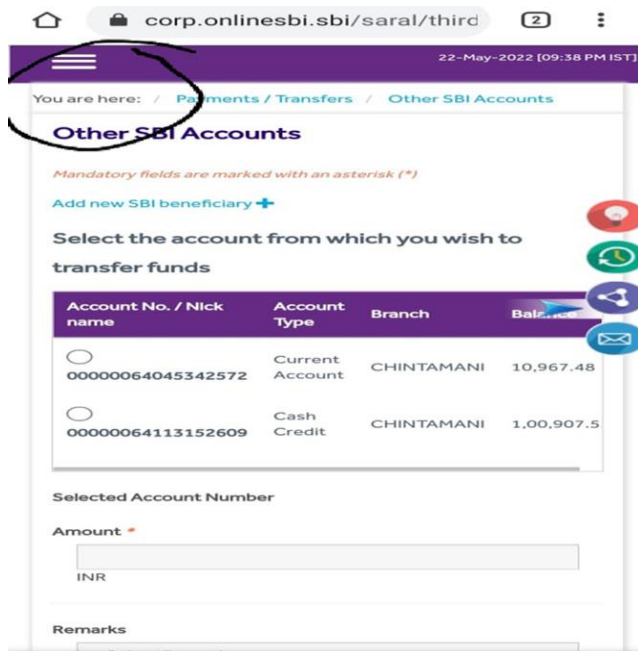Principal
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7. INTERNET BANKING BENEFICARY ADDING PROCEDURE

1. In banking, a beneficiary is a recipient of fund transfers.

2. Adding beneficiaries is a one-time process you can undertake on your internet banking portal

3. You need details like name, bank and branch name, account number and IFSC code to add a beneficiary.

4. You can transfer funds to beneficiaries via internet and mobile banking systems like NEFT, IMPS, and RTGS.

5. The beneficiary receives funds within 30 minutes.

7.1. Who is a beneficiary

Here are the steps to add a beneficiary

1. Log in to Internet Banking or Mobile Banking.

2. Click on 'Add beneficiary' under the 'Fund Transfer' tab.

3. Enter beneficiary account details like their name and bank branch and name, bank account number, IFSC code, and mobile number and click on submit.

4. Enter the one-time password (OTP) sent on your registered mobile number to complete adding the beneficiary.

It takes a cooling period of 30 minutes to add beneficiary on the back end, after which you can initiate the fund transfer.

7.2. PROCESS TO ADD BENEFICIARY
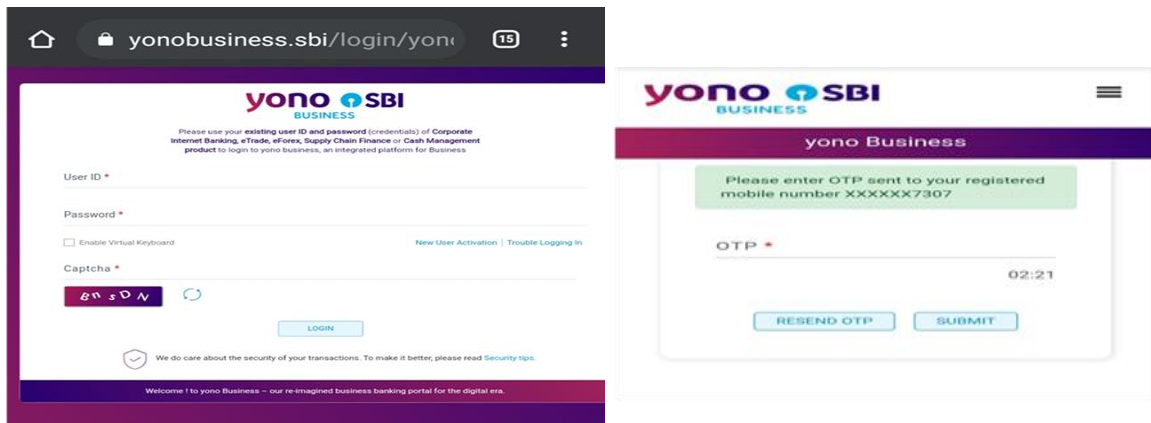
Fig1(a): step 1 of process to add beneficiary

Fig 1(b) : step 2 process to add beneficiary
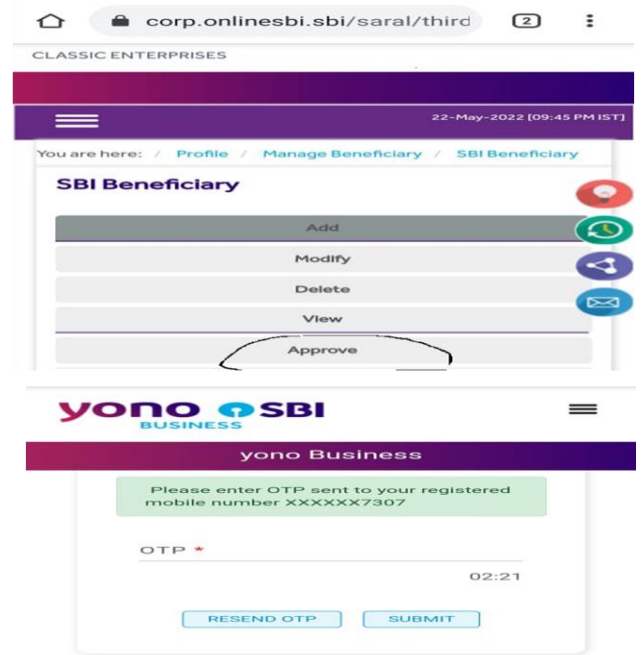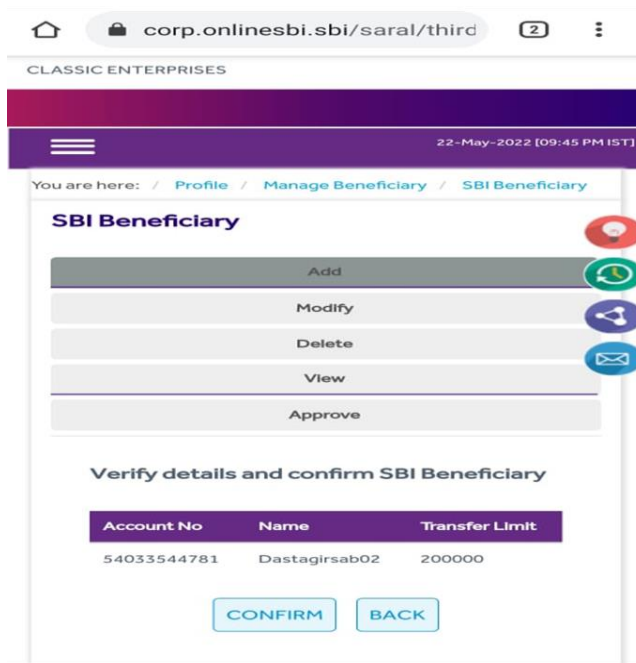
Fig1(c): step 3 of process to add beneficiary

8. FUND TRANSFER

8.1. After Adding Beneficiary How To Transfer Money

1. Login to your net banking account once again.

2. Select Fund transfer and your preferred mode from IMPS, NEFT, and RTGS.

3. Select the beneficiary and enter the fund transfer amount.

4. Enter their mobile number

5. Click on the box to receive intimation on fund transfer on your mobile number and/or email id

6. Enter OTP to complete the fund transfer

7. This completes the fund transfer process.

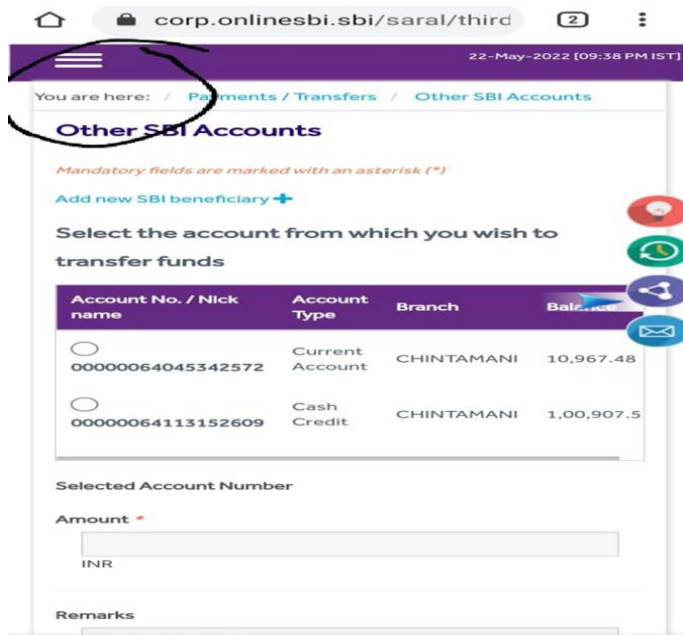between rural and urban India, Indian government has launched a program
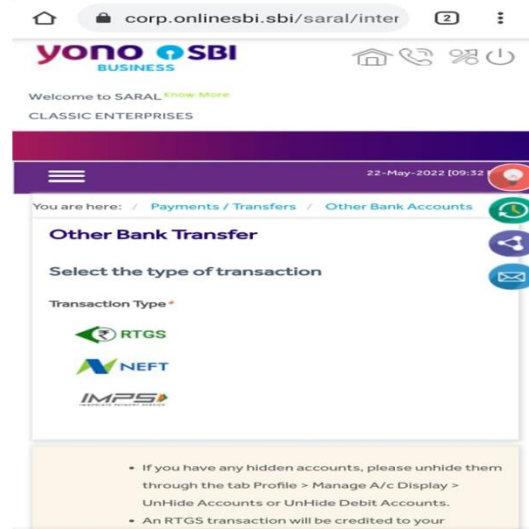
Fig2 (a):step 1 process of fund transfer

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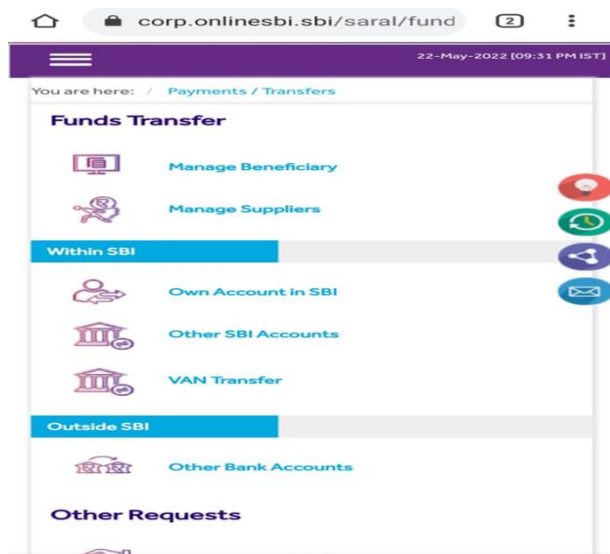
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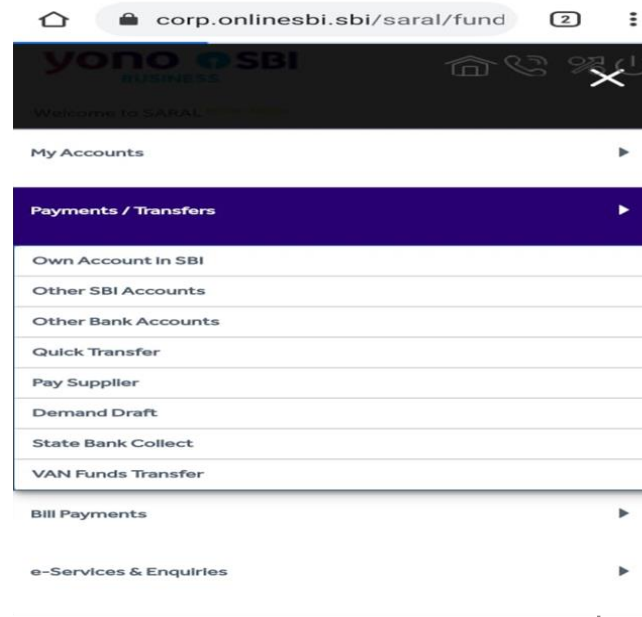
Fig2(b):step 2 process of fund transfer

Fig2 (b): step 3 process of fund transfer

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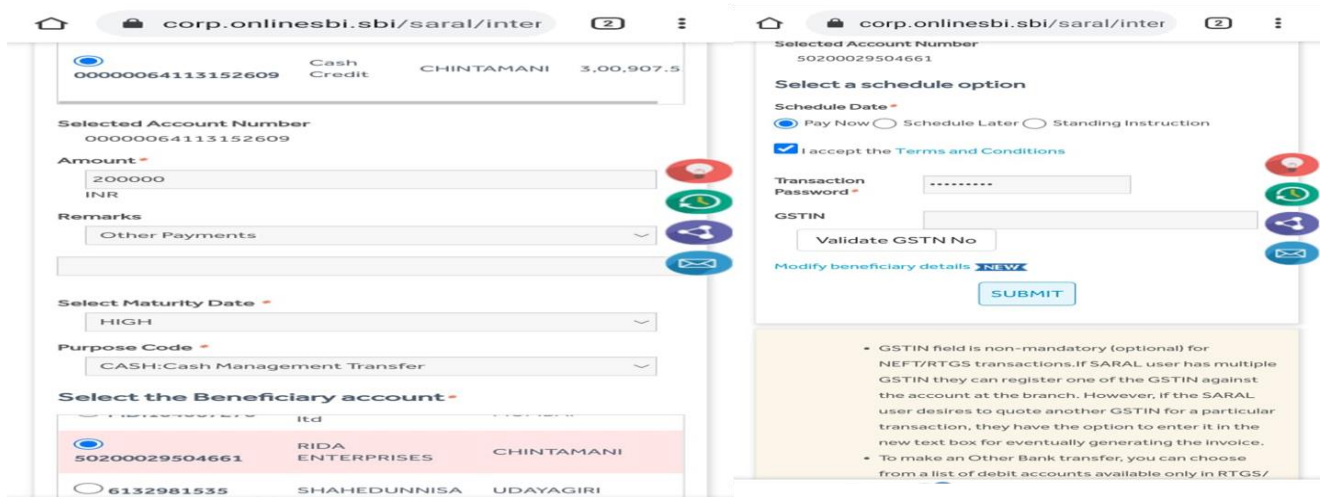Principal
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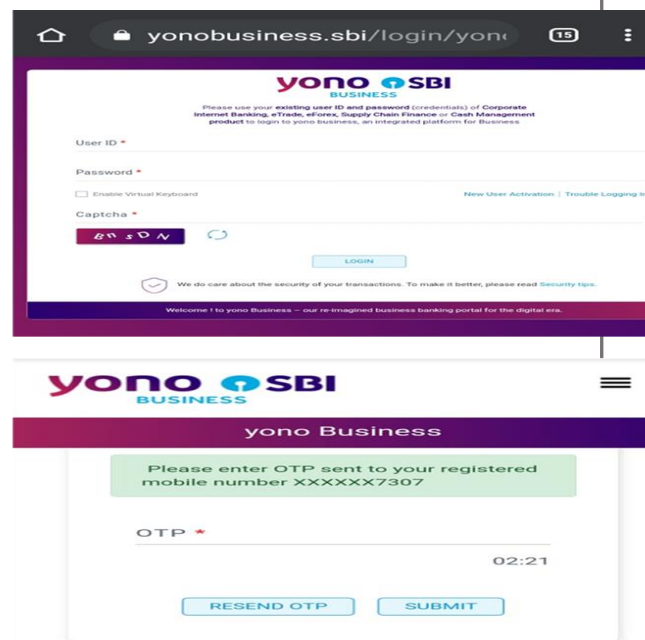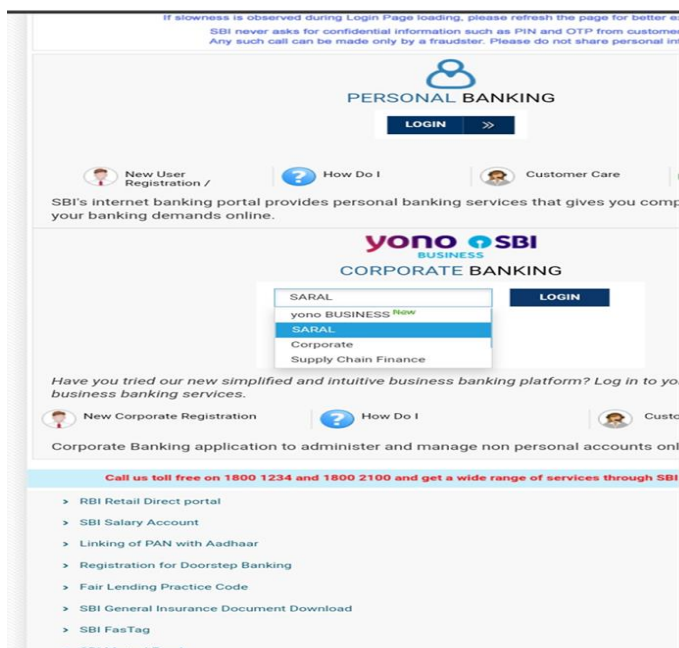Chickballapur - 562 101

Fig2(c): step 4 process of fund transfer

Fig 2(d): step 5 process of fund transfer

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Students Interacting with the village civilians at at Golluchinnappanahalli Village

Students Interacting with the village civilians of at Golluchinnappanahalli
Village

For more events and programs please visit the following link

https://sjcit.ac.in/national-and-international-commemorative-days-events-and-festivals/

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