



# सावित्रीबाई फुले पुणे विद्यापीठ

(पूर्वीचे पुणे विद्यापीठ)



डॉ. प्रभाकर देसाई

राष्ट्रीय सेवा योजना

गणेशखिड, पुणे - ४११ ००७

कार्यालय क्र. : ०२०-२५६२२६८८/८९

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स्वातंत्र्याचा अमृत महोत्सव

एम.ए., पीएच.डी.

संचालक

संदर्भ : रासेयो/२०२१/३५८

दि. ११/११/२०२१

प्रति,  
मा.प्राचार्य/संचालक,  
रासेयो संलग्नित सर्व महाविद्यालये परिसंस्था,  
पुणे, अहमदनगर व नाशिक जिल्हा,  
सावित्रीबाई फुले पुणे विद्यापीठ.

विषय : गुंतवणूकदार व वित्तीय साक्षरता अभियानाबाबत

महोदय,

विद्यापीठ अनुदान आयोग यांच्या पत्रानुसार गुंतवणूकदार शिक्षण आणि संरक्षण निधी प्राधिकरण कॉर्पोरेट कार्य मंत्रालय भारत सरकार यांच्या अंतर्गत व शिक्षण मंत्रालय भारत सरकार यांच्या समन्वयातून गुंतवणूकदार व वित्तीय साक्षरता अभियान सुरू करत आहे.

प्राथमिक स्तरावर तीन महिन्यांच्या मोहिमेमध्ये रासेयोचा समावेश करण्यात येणार आहे. रासेयो स्वयंसेवकांच्या माध्यमातून एक साधन व्यक्ती म्हणून समाजामध्ये गुंतवणूकदार जनजागृती, वित्तीय साक्षरता याबाबत जनजागृती करावी.

रासेयो स्वयंसेवक या मोहिमेमध्ये सहभागी करून घेण्याचा मुख्य उद्देश म्हणजे या मोहिमेच्या माध्यमातून रासेयो स्वयंसेवकानी वित्तीय साक्षरतेबद्दल अधिक ज्ञान प्राप्त करून वैयक्तिक जीवनामध्ये सक्षम होण्यास मदत होईल.

याबाबतचा प्रस्तावित कृती आराखडा सोबत जोडला असून ही मोहीम यशस्वी करण्याकरिता रासेयो संलग्नित सर्व महाविद्यालयातील जास्तीत जास्त रासेयो स्वयंसेवक या मोहिमेमध्ये सहभागी करून घ्यावेत. कळावे, ही विनंती.

संचालक  
राष्ट्रीय सेवा योजना

सोबत : विद्यापीठ अनुदान आयोग यांच्या पत्र



ज्ञान विना शिष्यते

सचिव

सावित्रीबाई फुले पुणे विद्यापीठ, पुणे-७.  
आवक/जावक क्र.: 824  
दिनांक 28 OCT 2021  
राष्ट्रीय सेवा योजना  
शाखा-



सत्यमेव जयते

विश्वविद्यालय अनुदान आयोग  
University Grants Commission

(शिक्षा मंत्रालय, भारत सरकार)  
(Ministry of Education, Govt. of India)

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Bahadur Shah Zafar Marg, New Delhi-110002

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Secretary

D.O.No.21-82/2021 (CPP-II)

Respected Sir/Madam,

October, 2021

22 OCT 2021

The Investor Education and Protection Fund Authority under Ministry of Corporate Affairs is exploring the possibility of organising a campaign named IEPFA-NEVSA – Niveshak Evam Vittiya Saksharta Abhiyan, in collaboration with the Ministry of Education. This involves a three month campaign. It also proposes involving NSS. The proposed Action Plan for Higher Educational Institutions (HEIs) is attached herewith.

The objective of this campaign is to utilise the student community to spread the Investor Awareness messages. Students community may act as a vehicle of change and propagate the Investor Awareness Messages. The aim is to involve these young people, wherein, while acting as catalyst, they will themselves learn the benefits and rise with a solid foundation for building sound financial behaviour and to encourage their use of the Money.

The universities and their affiliated colleges/institutions are requested to take part in the campaign for its grand success.

मा. प्र-कुलगुरु/विश्वविद्यालय/गार्ड्स,  
सावित्रीबाई फुले पुणे विद्यापीठ  
(पूर्वीचे पुणे विद्यापीठ)

आवक  
दिनांक: 28 OCT 2021

आवक क्रमांक: पीव्हीसी/ 3645  
जावक दिनांक: 28-10-2021

Yours sincerely,

(Rajnish Jain)

To the Vice-Chancellors of all Universities

8/11/21



Government of India  
Ministry of Corporate Affairs  
Investor education protection Fund Authority

निवेशक एवं वित्तीय साक्षरता अभियान ( शिक्षा मंत्रालय की सहभागिता से)

Niveshak Evam Vittiya Saksharta Abhiyan( IEPFA-NEVSA)

in collaboration with Ministry of Education

1. **CONCEPT :**

**IEPFA-Mandate :**

Investor Education and Protection Fund (IEPF) was set up under Section of the Companies Act, 2013 with the objective of promoting investor education, awareness, protection and to make refund of claim to the investors. IEPF Authority has been constituted on 7<sup>th</sup> September, 2016 to administer the fund for Investor Education and Protection. The Fund is to be utilized in accordance with provisions of section 125 (3) of the Companies Act, 2013 to make refunds of unclaimed dividends, matured deposits, matured debentures and shares transferred to it etc. and to promote Investor Education, Awareness and Protection. Since its inception on 7th September, 2016, the Investor Education and Protection Fund Authority (IEPFA) has consistently striven to execute its mandate of promoting investors' awareness, education and protection.

2. **Need for NEVSA : Niveshak Evam Vittiya Saksharta Abhiyaan**

As per the National Strategy for Financial Education, Governments have recognized that financial education should start at school and that people should be educated about financial matters as early as possible in their lives. Truly so, Financial Education in high school and Colleges would teach students the basics of money management: budgeting, saving, debt, investing, and giving. That knowledge lays a foundation for students to build strong money habits early on and avoid many of the mistakes that lead to lifelong money struggles.

A widely held research shows that when students learn about financial Education in high schools and colleges, they learn to manage money better when they become independent. Financial education is increasingly important, and not just for investors. It is becoming essential for the average family trying to decide how to balance its budget, buy a home, fund the children's education and ensure an income when the parents retire.



Students should be taught that having basic personal financial skills is one of the most important things they can do to live a healthy, happy and secure life. The level of understanding around the fundamentals of budgeting, saving, debt and investing will impact every part of their life at an early age.

The positives that come with having a financial education in high school and colleges are undeniable, such as:

- Promotes good savings habits.
- Budgeting teaches awareness and responsibility.
- Understanding money management leads to financial health and positive attitudes around money. Students' attitudes around money can be instrumental in shaping their character, plus promotes the desire to give back.

### 3. Objective of the Campaign -

The objective of this Campaign is to utilise the student community (from high schools, colleges and various institutions) to spread the Investor Awareness messages. Students community may act as a vehicle of change and propagate the Investor Awareness Messages. The aim is to provide involve these young people, wherein, while acting as a catalyst, they will themselves learn the benefits and rise with a solid foundation for building sound financial behaviour and to encourage their use of the Money.

### 4. Action Plan :

- (i) IEPFA may launch a three (03) month Financial Literacy & Investor Education Campaign, nationwide, in collaboration with Ministry of Education.
- (ii) 500 Institutions (high school/Colleges/ Institutions) from 500 select cities in Semi Urban /urban areas can be identified by MoE for the said Campaign.
- (iii) The campaign can commence from April 2021, when school re opens.
- (iv) Ministry of Education can identify high schools, Colleges and Institutions for this campaign.
- (v) Hon'ble Minister of Education and Hon'ble Minister/ MoS Corporate Affairs can jointly flag off the Campaign through a virtual event/ Address.
- (vi) A portal for the campaign can be created by MoE and IEPFA.
- (vii) The students of selected high schools, colleges, Central Universities and plethora of higher educational institutions in the country can register themselves online and pledge to act as engines of transformational change in Investor and financial behaviour.



(viii) Three-pronged approach can be adopted:

- Individual approach
- Institutional approach
- Area approach

**(a) Individual Approach-** dissemination of messages, at the level of students ensuring vigilant behaviour during saving and handling money matters , digital transactions, purchase of books, payments to Canteens etc.

- (i) Students can be advised to educate their parents/ siblings discuss in per groups, neighbours, domestic servants and people in their immediate surroundings.
- (ii) The individual students contribution can also be ensured by asking them to explain the benefits to at least 10 families in surroundings and submit an essay.
- (iii) Each student will be given a badge with the logo of IEPFA and a message.

**(b) Institutional Approach-** A small seminar/gathering/discussion/Debate competition can be organised in the respective colleges/ Universities/institutions.

- a. **Poster competition** with investor awareness messages can be organised in the college/institutions.
- b. A **drawing painting competition** can be organised at high school level where in students can be asked to represent the messages of IEPFA pictorially. Prizes can be given to best representation.
- c. **Slogan competition** for Investor Awareness/messages can be organised.

**(c) The Area Approach-**

- This can involve the **NSS ( National Service Scheme )** volunteers of higher Educational institutions. Each volunteer may be advised to adopt any one spot / any one colony /market centre in each of the 500 cities an launch intercave campaign with the use of flyers or any other easy form of communication to spread the Investor Awareness messages sensitise all visitors about message relating to digital frauds, investor frauds, Aadhaar Card related frauds etc.
- The NSS volunteer would be enrolling as NSS Student volunteers for IEPFA-NEVSA Training of volunteers ( in ToT mode) would be conducted initially to familiarise/sensitise them with the Investor related messages.
- After acquiring the training, each NSS Student volunteers would train about 10 households, explain the DOs and Dont's.
- Each NSS Volunteer would be given as student volunteer badge of IEPFA-NEVSA



- NSS Volunteers would themselves upload picture, feedback reports and videos i.e. efforts of their results onto IEPFA-NEVSA website giving specific numbers achieved.

5. The collaborative activities with MoE would involve the following:

- (i) Identifying High Schools / Colleges and Institution in 500 main cities of the country for the campaign .
- (ii) Sending advisories to various institutions for organising individual competitions.
- (iii) Starting a portal IEPFA-NEVSA portal which would maintain a dashboard of number of students, households, communities etc. sensitised about Investor Awareness & financial literacy .
- (iv) NSS volunteers and students of various Universities/ colleges/ Institutions would be allowed to upload picture, mobile videos of the activities undertaken by the during the campaign.

6. Financial assistance for badges/ Caps , creation and maintenance of portal for IEPFA-NEVSA, expenditure for organising various competition in high schools / colleges, Issuance of certificates to participants, cost towards preparation of one page Flyers would be provided by IEPFA based on the proposal to be received from MoE.

7. Since the IEPFA Mobile App would be on the floor, Students can use the content of the App for Awareness activities. This would save the printing cost for Brochures and pamphlet.

8. Institution / Colleges/ High schools with maximum registration and students sentitliews may be given Cash prizes and Trophies.

9. Winner of Slogan competition, Drawing painting competition, debate competition, poster competition would receive prizes in national event (Investors Day) (virtual/physical mode) organised by IEPFA in near future.

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# NATIONAL CONVENTION OF STUDENT VOLUNTEERS 8th March 2017

## वित्तीय साक्षरता अभियान

### DIGITAL FINANCIAL LITERACY CAMPAIGN

Campaign by Higher Education Institutions for Digital Economy



Student Volunteers



**Mann ki Baat (21st October 2016)**  
Prime Minister, Narendra Modi urges youth to create digital payments awareness among masses

**MHRD** Government of India  
Ministry of Human Resource Development

**Video Conferance (21st October 2016)**  
Video Conference with Vice Chancellors and senior officers on enrollment of students volunteers for VISAKA

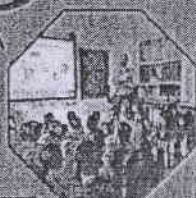
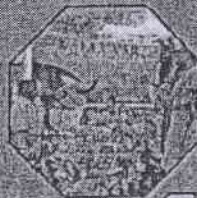
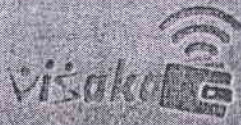
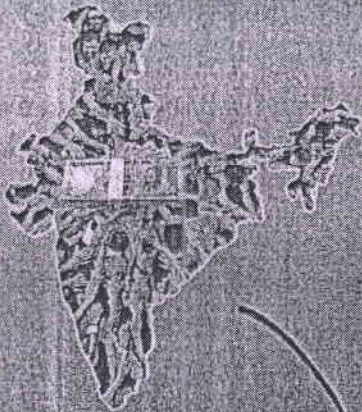
Higher Education officers & faculties call upon students to join as Student Volunteers

Student Volunteers register online on special webpage of visaka [www.mhrd.gov.in/visaka](http://www.mhrd.gov.in/visaka)

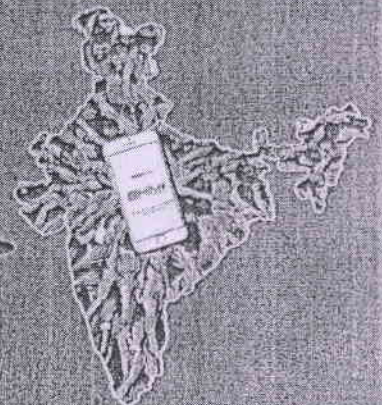
**Digital India  
Less Cash India**

Taking cue from PM's call, HRM Prakash Javadekar decides to launch a digital financial literacy program

Cash India



Student Volunteers from across the country spread out in their respective locations to create awareness among people



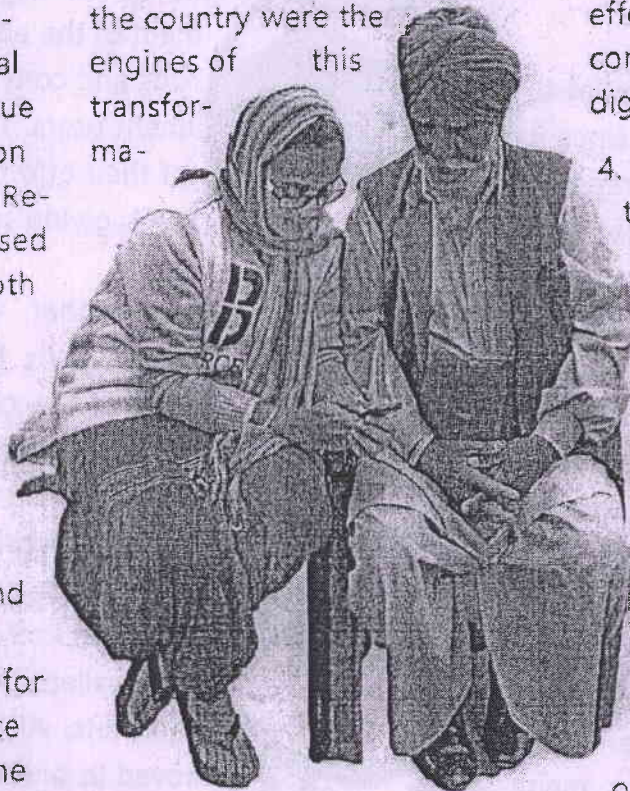


# I. NEED AND CONCEPT

Recent experience in the country has established that moving towards a cashless economy where people minimise or almost completely avoid the use of cash for meeting their financial commitments would usher tremendous benefits to the country by way of eliminating black money, enhance tax compliance, increase Government revenues for development, eradicate counterfeit currency, remove illegal transactions and enhance value of money held by the common man. The Ministry of Human Resource Development recognised this paramount interest of both Government and citizens to design and carry out a mega All-India campaign towards a digitally enabled, cashless economic system as it would bring in transparency, genuine economic growth and eliminate forces threatening national security. It is crucial for the nation to digitally educate and empower itself so that the undiluted and full benefits of growth accrue to the people at large and bring about greater social equity.

2. The Vittiya Saksharta Abhiyan (VISAKA) is a campaign that was launched in mission mode from 4th November, 2016, utilising the power & outreach of the student community to propagate the benefits of cashless digital means of payments

thereby bringing about a transformational change in the payments ecosystem. This campaign has been attempted in the 500 major cities of India where bulk (nearly 80 percent) of the cash transactions take place. The students of educational institutions, namely IITs, NITs, IITs, Central Universities and the plethora of higher educational institutions in the country were the engines of this transformational effort.



tional effort.

3. The approach adopted was three pronged, namely, the Individual Approach, the Institutional Approach and the Area Approach. The Individual Approach, at the level of the students, apart from themselves ensuring digital payments for fees, purchase of books, canteen etc. they educated and persuad-

ed their parents, neighbours, domestic servants and people in their immediate surroundings to utilise the digital modes most appropriate to them by choosing from pre-paid cards, AEPS, USSD, UPI, debit cards etc. The student volunteers explained both the benefits and also method of utilisation of digital modes to their people. Focus of the effort was for each student to convert at least 10 families to digital payment mode.

4. In the Institutional Approach, the knowledge institutions themselves, worked towards converting their operations to full digital mode for all receipts and payments in the organisation. This includes fees, payment of wages, payments towards maintenance & contracts. To add to this drive towards creation of cashless campuses, the entire faculty & staff, were exhorted, in their personal life, to observe digital payment modes for discharging all their financial obligations.

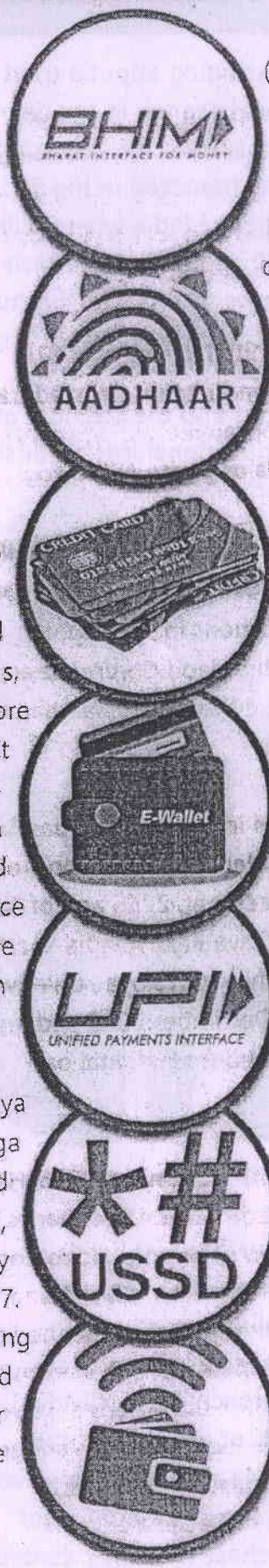
5. The Area Approach, witnessed the NSS volunteers of higher educational institutions adopting one major market centre in each of the 500 cities and launching an intensive exercise to canvas and convert all shops & establishments into digitally enabled payment receivers.



## II. VARIOUS MEASURES ADOPTED BY MINISTRY OF HRD TO PROMOTE DIGITAL MODES OF PAYMENT

India has the maximum potential to adopt digital modes of payment since it is already in a technologically prepared state with 100 crore plus Aadhaar cards, 100 crore plus mobile phones and more than 100 crore savings bank accounts. It is easy to harness the network into a socially productive mission for bringing in greater transparency in the system and greater ease for the common man, since advanced enabling technologies like smart phone and internet are not even required to turn digital.

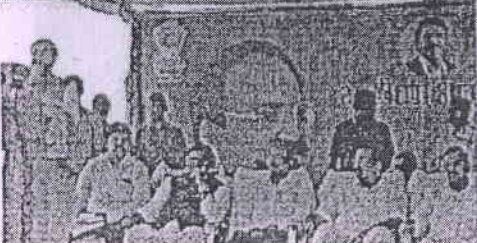
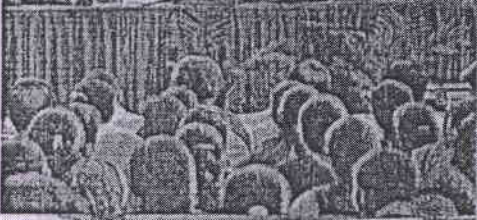
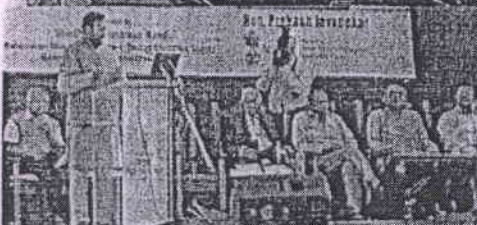
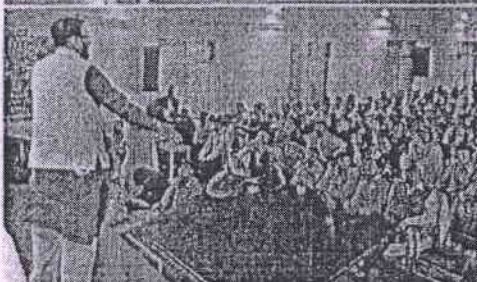
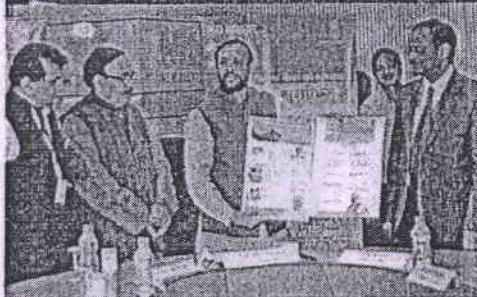
The Ministry launched the Vittiya aksharta Abhiyan (VISAKA) as a mega campaign for digital awareness & spread from December 12, 2016 to January 12, 2017. Subsequently it was extended by another month up to February 12, 2017. The campaign consisted of the following components which were to be launched and executed by students and higher education community throughout the country:



- (i) Awareness generation, enrolling of student volunteers for VISAKA and identifying trainers for the volunteers
- (ii) Training of volunteers to first adopt digital modes of payment and turn cashless themselves
- (iii) Student volunteers would select about 10 households, explain various modes of digital payments, convince them of the ease and use of such methods and convert them into digital payment users. They would upload results of their efforts onto the website of VISAKA, giving specific numbers achieved.
- (iv) Higher Educational Institutions would turn fully cashless before the end of the campaign period in terms of both receipts and payments. Apart from fees, all other transactions relating to canteen, book store etc. would be placed on digital platform either through PoS machine installation, mobile wallets, USSD, debit cards, pre-paid cards etc. All fees would be gradually moved to online transfer mode.
- (v) NSS volunteers of Universities and colleges to adopt a market place in the city and canvas digital payments to both the customers as well as shop owners, including minor vendors.



### III. Honourable Minister Motivating Volunteers

Honourable Minister, HRD led the campaign from the front with huge personal effort and activity. A series of activities were launched and carried out by him, which included:

(i) On 29th November, 2016, HRM conducted a detailed training programme on digital payments along with NITI Ayog

(ii) On 1st December, 2016, HRM addressed all Higher Educational Institutions in the country through Video Conference and launched the Vittiya Saksharta Abhiyan.

(iii) HRM interacted personally with students of IIT Chennai on 2nd December, 2016 and of Rajmata Vijaya Raje Scindia Shashikiya Mahila Vidyalaya, Chindwara on 3rd December 2016 and made presentations on digital payments.

(iv) On 8th December, 2016, HRM addressed all State Secretaries of Education through a Video Conference regarding VISAKA and subsequently briefed the media about VISAKA on 15th December, 2016 and launched a booklet containing details of various digital modes of payments.

(v) On 20th December, 2016,

HRM made a presentation along with bank officials in Pune on both VISAKA and the different digital modes of payments and on 21st December 2016, HRM handed over pre-paid cards towards wage payment to his domestic staff.

(vi) On 27th December, 2016, HRM, along with Union Minister Shri Venkaiah Naidu participated in the SAMSKAAR programme at Nellore, Andhra Pradesh at Akshara Vidyalaya where the theme was VISAKA.

(vii) On 30th December, 2016, HRM addressed students in Pune at the ground opposite Savitribai Phule Pune University on the theme of "Cash to Cashless Society"

(viii) Other places where HRM addressed students for sensitisation under VISAKA are given below:

#### 3rd January 2017

India Public school Dehradun – Seminar on 'Cashless Transactions' and made presentation

#### 5th January 2017

Hindu College, Delhi University, New Delhi – Digital Financial Literacy Campaign





3th January 2017

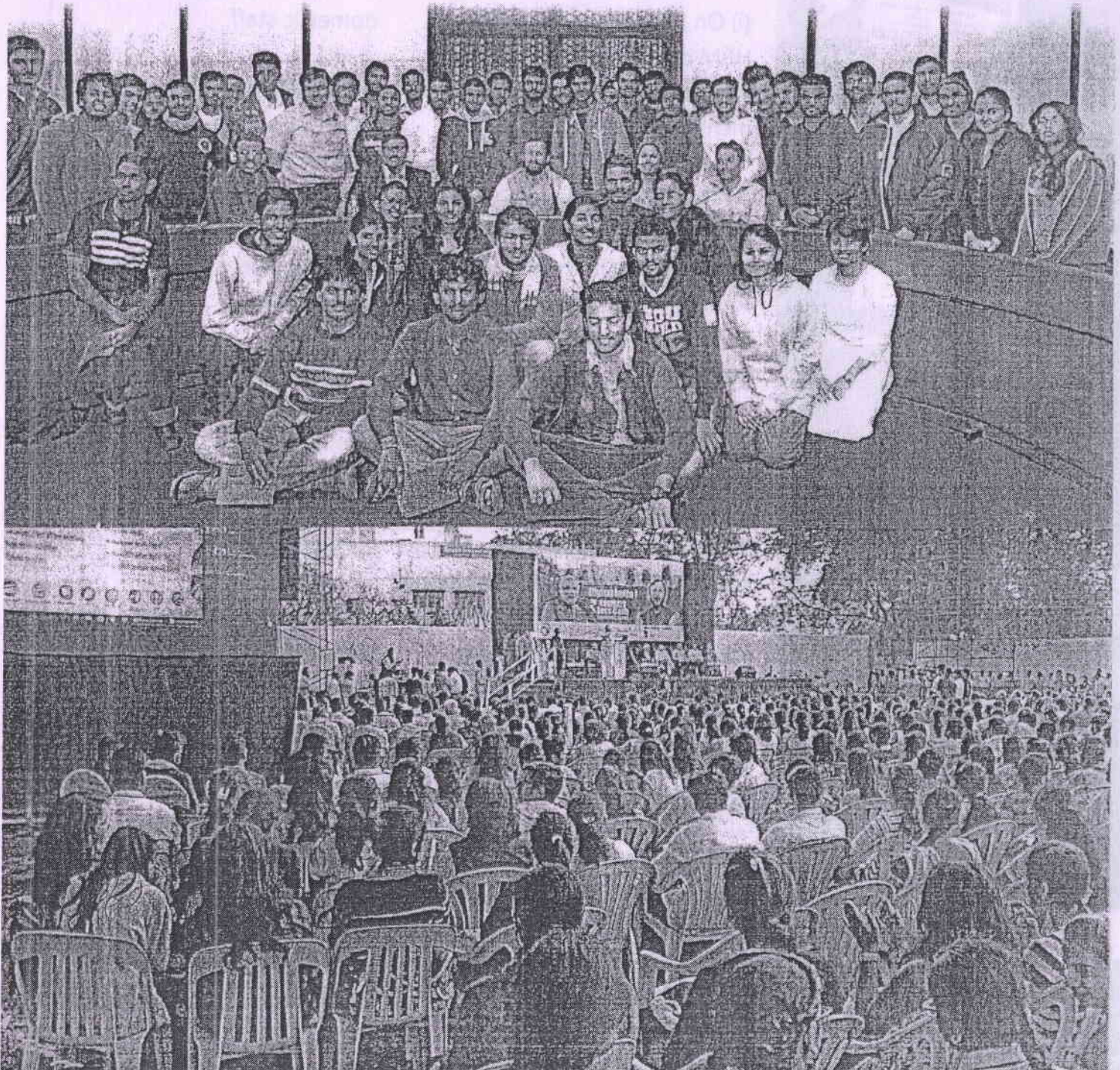
Financial Literacy Campaign at  
Manipal University

(ix) Publicity and outreach  
through Twitter and Facebook  
was effectively carried out to  
sensitise the student and teacher  
community to in-turn carry the  
digital financial literacy campaign  
forward.

(x) Space was created on the  
portal of the Ministry of HRD for  
VISA KA and data on the num-  
ber of student volunteers regis-  
tered and their activities, views,  
achievements etc. were captured  
online on a day to day basis.

18th January 2017

Address during Hackathon 2017  
event on Digital Financial Literacy





**IV ACHIEVEMENTS UNDER VISAKA**

visaka

1. All IITs in India have turned fully cashless and only digital modes of payments are used now for all receipt and payment transactions
2. All IIMs have turned 99 per-cent cashless for all receipts and payments, except for payments to minor, unregistered vendors
3. All NITs have turned cashless in receipt transactions and almost all payments, except minor payments

The results under the VISAKA campaign can be summarised as follows:

<b>Total Number of student volunteers who joined campaign</b>	3.55 lakh
<b>Total number of institutions</b>	1.09 lakh
<b>Number of families converted to using digital modes of payment</b>	1.09 lakh
<b>Shops which have turned to digital transactions</b>	88,768
<b>Top 5 Universities in digital conversion success</b>	JNTU, Hyderabad, Bharathiar University, Coimbatore, Jamshedpur Women's College, BIT, Ranchi and Govt. College of Commerce & Business Administration, Chandigarh