

FIELD PROJECTS

Program Code	Project / Programme Title	No. of students enrolled
2020-2021		
FP1	Computer Basics for School Children	4
FP2	Awareness on Online Transactions	12

STUDENT'S FIELD PROJECT REPORT

ON

COMPUTER BASICS FOR SCHOOL CHILDREN



SUBMITTED BY

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B.SC(CS) SECOND YEAR

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Under The Guidance of

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TELANGANA- 507002**

Computer Basics for Govt. School Children: A presentation of Computer Fundamentals Module to the Students of ZPHS Sublaid

Technical skills are important because nearly every job relies on different tools, programmes and processes. The world is changing. The jobs of the future are being created in technological fields. Children with technical skills are more likely to consider what is possible. Students will need tech skills to succeed in their future careers. By focusing on job education activities such as bringing in professionals from the workforce to talk to kids and answer their concerns, or organising field trips to local firms where children could work someday, an educator can play a significant part in their career development.

Charles Babbage was considered to be the father of computing for his invention and concept of the “Analytical Engine” in 1837. The Analytical Engine contained an Arithmetic Logic Unit (ALU), basic flow control and integrated memory. Unfortunately, because of funding issues, this computer was never built while Charles Babbage was alive.

Computer derives its name from the word Compute that means calculation. Nowadays, Computer is not only limited to computation, but also used for making phone calls, maintaining databases, listening songs, viewing movies etc.

It is an electronic device which is capable of receiving information (data) in any particular form and of performing a sequence of operations in according to user instructions to produce a result in the form of information or signals.

Basic Operations Performed By Computer

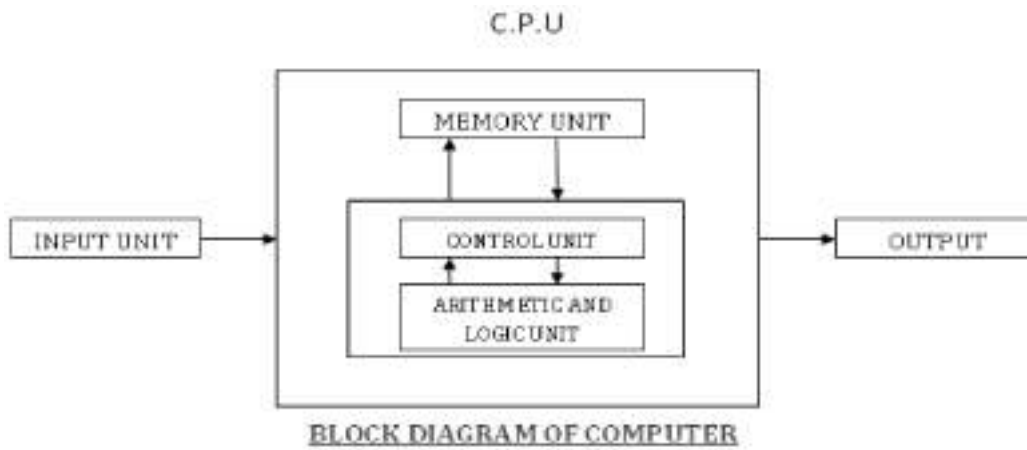
A computer performs basically five major operations or functions irrespective of their size and make. These are

1. INPUTTING: It accepts data or instructions by way of input.
2. STORING: It stores data.
3. PROCESSING: It can process data as required by the user.
4. OUTPUTTING: It gives results in the form of output.
5. CONTROLLING: It controls all operations inside a computer.

Block Diagram Of Computer

The block diagram of the Computer is consists of three units.

1. Input Unit
2. CPU Unit (MU, CU, ALU)
3. Output Unit



INPUT UNIT:

Input unit is defined as an input device, a piece of computer hardware apparatus used to supply a data processing system.

Examples: Keyboard, Mouse, Light Pen, Optical/magnetic Scanner, Touch Screen, Microphone for voice as input.

CENTRAL PROCESSING UNIT (CPU):

This unit of the computer is the brain of computer system, which does all the processing, calculations, problem solving and controls all other functions of all other elements of the computer. The CPU consists of the following three distinct units namely.

- a) Memory Unit
- b) Control Unit
- c) Arithmetic and Logic Unit

OUTPUT UNIT:

It displays the result of a program. It receives information from the CPU and presents it to the user in the desired form. The processing of extracting the data from CPU through some suitable devices is called Output.

Examples: Monitor (Visual Display Unit), Printers, Plotter, Speakers etc.,.





ZP HIGH SCHOOL SUBLAID

(TELUGU MEDIUM/ENGLISH MEDIUM)

Thirumalayapalem (Mandal), Khammam (Dist), Telangana

SUBLAID 507161

DATE : 09.03.2021

CERTIFICATE

This is to certify that the students of Department of Computer Science & Applications, SR&BGNR GOVERNMENT ARTS & SCIENCE COLLEGE (A), KHAMMAM named Bonagiri Manikanta and Degala Gopichand have taught Computer basics for 6th to 10th standard students of our School ZPHS SUBLAID in the month of March-2020.



Ch. Pankaj Singh
Signature of the HeadMaster
HEAD MASTER
Z.P.S.S. SUBLAID
Thirumalayapalem (M), Khammam (D), Telangana

STUDENT'S FIELD PROJECT REPORT

ON

AWARENESS ON ONLINE TRANSACTIONS



SUBMITTED BY

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Digital Payment Service

Field project for creating the awareness on the usage of Unified Payment Interface in Khammam Town.

Purpose : The Indian Banking sector is striving hard to popularize digital payments and has gained momentum after demonetization and digital India initiatives. To facilitate digital payments, “National Payment Corporation of India (NPCI)” launched the “Unified Payment Interface (UPI)”, which is an amazing, revamped, and cost-effective breakthrough for enabling digital payment services for all. Proliferation of smart phones, technological innovations, and effective internet communications has signified the usage of mobile payment facility for Smartphone users, financial institutions and particularly the banks. To achieve paperless and cashless economy, Unified Payment Interface (UPI) is a potentially innovative way of transferring funds using a virtual payment address established by the National Payment Corporation of India (NPCI). Hence, it is needed to be assessed for its potential to contribute towards achievement of digital economy.

Introduction:

India has predominantly been a cash driven economy and the culturally the deep rooted trends of cash based purchases has widely been the economic culture. In wake of the government initiatives towards transformation towards digital economy, and many private companies emerging in the space of **Digital Transaction** solutions like the **E-Wallets, Mobile App solutions (UPIs)** , **Payment Bank** licenses issued by **RBI**, it is imperative that the market is gearing up towards more transparent and compliance based system, and of digital trends.

For successful implementation of digital transactions and digital banking system, certain key processes that are very essential are **net/mobile banking**, more of e-commerce presence in rural segments, digital transaction solutions like the **PoS** solutions usage in merchandise, usage of plastic currency etc

In the effects of demonetization, use of mobile wallets and digital transactions has increased in rural India. "Illiterate people do not know how to use digital transactions, though they know how to use a **Smartphone**. But we are trying to spread financial literacy,"

DIGITAL PAYMENTS :

Digital payments refer to “payments made using digital instruments, such as mobile payment applications, mobile wallets, and other electronic payment methods”. The use of technology in performing seamless financial transactions is termed Digital Banking .

Due to the popularisation of digital payment among customers, the priorities of bank clients’ have been shifted from a paper-based payment method of a monetary transaction to the electronic mode. e-payment systems in the retail business segment have made a significant contribution in promoting financial inclusion in a larger space. Ongoing progress in new technology, innovative payment products, the emergence of inhibitory market players, and regulatory interventions have aided and accelerated the growth of the digital payment System.



The primary goal of this case study is to look into the prospects of the Unified Payment Interface (UPI) and its impact. In this context, the following objectives are framed.

- (1) To understand the Unified Payment Interface (UPI) system's.
- (2) To assess UPI's position in the digital payment ecosystem.
- (3) To know the progression of UPI in retail digital payments.

UNIFIED PAYMENTS INTERFACE (UPI) :

Under the provisions of 'The Payments and Settlements System Act, 2007' The Reserve Bank of India (RBI) and the Indian Banks Association (IBA) established the umbrella corporation – 'National International Journal of Case Studies in Business, IT, and Payments Corporation of India (NPCI)' to operate retail payments and settlements systems in India's payment ecosystem. To facilitate digital payments NPCI has developed an innovative payment instrument called 'Unified Payment Interface (UPI)'. It is a digital payment framework designed to perform various banking functions and retail business payments using any mobile application of member banks. "Peer to Peer (P2P)" collection requests, which can be arranged and charged according to need and convenience.

Initially, UPI was operationalized as a pilot launch with 21 member banks. It was inaugurated on April 11, 2016, in Mumbai by then-RBI Governor Dr. Raghuram G Rajan. Unified Payment Interface (UPI) is a tech-enabled payment arrangement allowing money to be transferred from one bank account to another in only a few clicks in no time. One can use any UPI client app, and a single app can be connected to multiple Bank accounts. Various payment methods like; Virtual Payment Address, Mobile Number, Account Number & IFSC, AADHAR, and QR Code can be used to send or request money. The key drivers of UPI are SIASC - Simplicity, Innovation, Adoption, Security, and Cost .



RETAIL PAYMENT:

Retail transactions are referred to as transactions having low-value denominations and high in number. A variety of characteristics are exhibited by retail payment systems. They deal with numerous low-value individual payments in particular. Retail payments differ from large-value transactions. To begin with, the term retail payment refers to a type of payment processing system that handles a significant number of low-value payments for the purchase and sale of goods & services. They are used in a wider range of circumstances than interbank transactions, namely in-person payment using **POS** computers and payment over the internet. Next, in comparison to large-value transactions, retail payments use a wide range of payment instruments, including both paper-based and digital methods. Third, unlike large-value payments, which rely significantly on central bank-operated **NEFT** and **RTGS** systems, retail payments are typically handled by a variety of payment service providers such as banks, postoffices, FinTech companies, and so on.



Strengths: The strengths of UPI platform are as follows:

1) Caters to Bottom of the Pyramid: UPI allows even the petty business person to start accepting digital payments without the need for a POS machine in India, where payment infrastructure is poor for accepting digital payments. UPI has eliminated the need for transacting parties to know the complicated payment credentials, and hence, making payments convenient and transparent for all parties involved. UPI operates on a safe, stable, and robust platform that includes numerous security features that make it more secure than any other payment system currently in use.

Biometric authentication in UPI will not only make payments more reliable but will also mark a significant step forward in the integration of next-generation technology with current payment systems. UPI has the potential to be a major facilitator of financial inclusion in India, enabling a large portion of the population to engage in the digital economy.

(2) Irritation on Double verification: Two-factor authentication like mobile and PIN verification may irritate the users.

(3) Transaction limit: The maximum amount that may be transferred is Rs.2,00,000. As a result, it is limited to the retail payment segment

(4) Requirement of cooling period: Payments done through means other than VPA, such as Account Number and IFSC, are subject to the same cooling period as NEFT/RTGS transactions.

(5) Cybercrimes: The greatest downside of using UPI is that the banks are not assisting customers with security issues. The majority of fraudsters nowadays ask for money to be transferred via UPI. Customers should be careful enough while performing transactions over UPI

Threats: The following are the obstacles that UPI must overcome:

(1) Awareness: UPI usage awareness creation among the rural and illiterate population of the country is most challenging.

(2) Cash is the King: Even though many e-commerce sites have adopted digital payment methods, consumers still prefer to pay with cash. This trend is linked to concerns about cyber security in digital transactions.

(3) Emergence of FinTech players: Strengthening of the traditional Banking system to compete with tech generation companies i.e., FinTech Players.

(4) Grievance redressal: Pathetic Grievance redressal system for transactions performed over UPI platform.

(5) Tax on UPI service: Levy of Tax/GST on UPI payment service in future days may demotivate usage of UPI platform. The regulators need to be cautious in this regard.

(6) Restoration of Merchant Discount Rate: Users may shift to cash payments in retail payments after the government reinstates the exempted MDR fee on UPI payments. Considering the opportunities and challenges according to the existing scenario, the Computer Applications students with sound commerce concepts knowledge taken an initiation to create **Awareness on Online**

Transactions by visiting remote places in Khammam Town. Arouse the activity and encouraged many illiterate people to use mobile Apps to perform online transactions for paym.

Conclusion: Digital payments has taken off in India as is showing



little to no sign of slowing down. With the Indian government demonetizing the 500 and 1000 Rupee note and government agencies companies incentivizing adoption by lowering fees and waiving taxes, Indian consumers are embracing cashlessness wholeheartedly. Nevertheless, as demand for digital payments grow, so will concerns for security. It is ultimately up to the companies promoting digital alternatives to cash to provide adequate security for their services, as well as consumers to maintain good security habits.