



Vidya Prasarak Mandal's

**Maharshi Parshuram College of Engineering, Velneshwar**

At: Velneshwar, Hedvi-Guhagar road, , Taluka: Guhagar,

Dist: Ratnagiri (Maharashtra) 415 729

**(AICTE & DTE approved and affiliated to University of Mumbai)**

Tel No. 02359-243102/3/4

Fax No. 02359-243102

E-mail:

mpcoe@vpmpcoe.org

URL:www.vpmpcoe.org

Date: - 26/02/2019

## **Report on Cashless awareness at Velneshwar and Palshet Village**

VPM's Maharshi Parshuram College of Engineering (MPCOE) at Velneshwar has set a high level benchmark in quality technical education in a remote and rural village of Konkan region of Maharashtra. Besides offering Bachelor of Engineering courses in approved streams (branches), MPCOE has been actively involved in the development of local and neighboring societies.

To educate the villagers of Velneshwar about Government's Digitization efforts towards Cashless transaction and to strengthen this movement, MPCOE has formed a core team of teaching and supporting staff. This activity has started in January 2017. Under this activity MPCOE team had met the Sarpanch (village head), senior villagers, shop keepers, the fishermen, and all other stakeholders and has done considerable ground work. MPCOE has started similar exercise in another important nearby village, Palshet, which has a bank and a couple of ATMs. This study is an attempt to document ground level challenges faced by MPCOE team during awareness and implementation stages of cashless transactions in nearby villages Velneshwar and Palshet. The team has primarily confined its survey and study activities in the villages of Velneshwar and Palshet. Information has been collected with the help of structured questionnaires and analysis has been carried out using sample percentage method.

Major challenges that tend to slowdown the implementation of cashless transaction are:

1. Illiteracy among the locals,
2. Tendency towards adherence to traditions and customs,
3. Lack of awareness,
4. Majority of the population belonging to Low Income Group,
5. Reluctance to come out of years of neglect and apathy,
6. Political exploitation,
7. Attitude of people and
8. Lack of infrastructure.

If we tackle the challenges effectively then even in rural areas like Velneshwar and Palshet, cashless transaction can definitely be implemented successfully. Velneshwar and Palshet are tourist places along the coastal Konkan region of Maharashtra. Velneshwar is about 60 km from the nearest railway station, "Chiplun", which is on Konkan Railway. Mumbai-Goa highway passes through Chiplun. Majority of Velneshwar's locals are fishermen or daily wage workers.

While implementing Cashless Project in Velneshwar and Palshet villages, the team has adopted following steps:

1. Primary data collection
2. Challenges in implementing Cashless project
3. Data Analysis & Interpretation
4. Plan of Action.

On the basis of the findings of a team of faculty and staff who carried out awareness workshops, door-to door interaction, and demonstration of various Apps and media to villagers of Velneshwar and Palshet of Konkan region of Maharashtra, it is concluded that, while Government might be right in desiring Cashless transactions by its citizens, a lot of ground work needs to be done first to implement its ambitious plans.

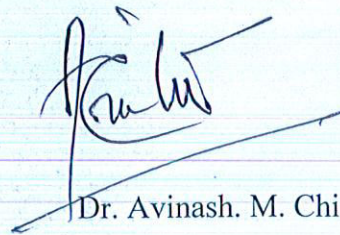
Even though the findings reported in this study confine to only two villages of Guhagar taluka of Ratnagiri district, the challenges and ground realities are similar for any village of Konkan and Maharashtra. The efforts should continue for many years without break and relevant support should continue to be provided by Government's machinery.

We have published paper "Challenges of implementing "cashless" in rural India – Konkan Region" in Indian Journal of Economics and Development in the month of January 2019.



Mr. Pradip P. Sharma

Nodal coordinator



Dr. Avinash. M. Chincholkar

Principal



Vidya Prasarak Mandal's

**Maharshi Parshuram College of Engineering, Velneswar**

- Approved by AICTE, recognised by Govt. of Maharashtra & DTE
- Affiliated to University of Mumbai.
- DTE Code: EN 3462



Ref. No. : VPMPCOE/ADMIN/2017/418

Date : 06/05/2017

प्रति,  
मा. सरपंच,  
वेळणेश्वर ग्रामपंचायत,  
ता. गुहागर ४१५७२९

विषय :- महाराष्ट्र डीजीधन योजनेविषयी माहिती देण्याबाबत.

महोदय,

वरील विषयास अनुसरून आम्ही आपणास विनंती अर्ज करतो की, महर्षी परशुराम अभियांत्रिकी महाविद्यालय वेळणेश्वर यांचे तर्फे समाजभिमुख उपक्रम राबवले जातात. त्याचाच एक भाग म्हणून महाराष्ट्र सरकारने आयोजिलेल्या डीजीधन योजनेची माहिती जनते पर्यंत पोचवण्याचे कार्य आम्ही आयोजिले आहे. ह्या उपक्रमांतर्गत वेळणेश्वर हे गाव पूर्णतः कॅशलेस करण्याचे आमचा उद्देश आहे.

सदर उक्रमासाठी आम्हाला आपल्या ग्रामपंचायत सदस्यांशी भेटून चर्चा करावयाची आहे. सदर ग्रामसभेची वेळ व दिनांक आपण आम्हांस कळवावे हि विनंती. ह्या उपक्रमाला आपले सहकार्य अपेक्षित आहे.

आपला नम्र

डॉ. अविनाश म. चिंचोळकर

प्राचार्य **Principal**

VPM's Maharshi Parshuram College  
of Engineering, Velneswar



सोबत : महाराष्ट्र डीजीधन योजनेचे माहिती पत्रक.



VPM's Maharshi Parshuram College of Engineering, Velneswar

कॅशलेस व्यवहार सर्वेक्षण

गाव : वेळणेश्वर (Bajarpeth Area)

Date: - 25/5/2017

Sr.No	Parameters	Total	Percentage(%)
1	Covered Population	692	100
2	Population having Bank Accounts	391	57
3	Population having Post Accounts	457	66.04
4	ATM Card Users	138	20
5	Mobile phone Users	458	66
6	Mobile banking/Internet Banking Users	3	0.43
7	Availability of PAN Cards	179	26
8	Availability of AADHAR Cards	683	99
9	JAN-DHAN Accounts	6	0.86





Vidya Prasarak Mandal's

## Maharshi Parshuram College of Engineering, Velneswar

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मुंबई विद्यापीठ

Ref. No. : VPMMPCOE/ ADMIN 12017 1658

Date : 23/06/2017.

Awareness Program	
How many people covered?	692
Location of the awareness session	At Post-Velneswar, Bazarpeth. Tal-Guhagar, Dist-Ratnagiri, MH-415729
Provide the photos of awareness program covering all the attendees from different angles. (As attached)	

Fee Payment Windows	
Which of the cashless payment facilities are available on fee payment windows? (BHIM/UPI, POS Machine, Net Banking)	POS Machine, Net banking, BHIM App.
Is bank account details of college posted on the fee payment windows?	YES
If not posted, please get it posted over there and send photographs of it.	

Canteen	
Name of the vendor	Under Process
Contact details of the vendor	Under Process
Which of the cashless payment facilities are available on fee payment windows? (BHIM/UPI, POS Machine, e-wallets, Net Banking)	Under Process
For BHIM/UPI	Provide the virtual payment address of the vendor
For e-wallets	Which e-wallet? (paytm, freecharge, mobikwik) Registered mobile number

Dr. Avinash M. Chincholkar  
Principal.



स्वच्छता असे ज्यांचे घरी । आरोग्य तेथे वास करी ॥

# निर्मल ग्रुप ग्रामपंचायत वेळणेश्वर-वाडदई

ता. गुहागर, जि. रत्नागिरी ४१५ ७२९

जा. क्र. ग्रामपंचायत २०१७

दिनांक: ३१/०१/२०१७

## नाहरकत दाखला



ग्रुप ग्रामपंचायत वेळणेश्वर-वाडदई ता. गुहागर  
जि. रत्नागिरी यांचा कुड्डल दाखला देण्यात येतो की  
महर्षी परशुराम अभिप्रायिकी महाविद्यालय यांच्या  
मार्फत कुशलेश व्यवहार करण सर्व करव्यासाठी  
ग्रुप ग्रामपंचायत वेळणेश्वर-वाडदईची कोणत्याही  
प्रकारची हरकत नाही.

उद्धृत मागणिकसून दाखला दिला.

*Rim*  
ग्रामपंचायत अधिकारी  
ग्रुप ग्रामपंचायत वेळणेश्वर-वाडदई  
ता. गुहागर, जि. रत्नागिरी



Vidya Prasarak Mandal, Thane's  
**Maharshi Parshuram College of Engineering**  
Hedvi Guhagar Road, At : Velneshwar, Taluka : Guhagar,  
District : Ratnagiri, Maharashtra 415 729.

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Tel. No. 02359 - 205237  
Telefax No. 02359 - 205238  
E-mail ID : mpcoe@vpmthane.org  
URL : www.vpmpcoe.org

Ref. No. : VPMMPCOE/ADMIN/2017/74

Date : 29/01/2017

प्रति,  
मा. पोष्ट मास्तर  
वेळणेश्वर पोष्ट ऑफिस  
ता. गुहागर ४१५७२९

विषय :- विविध कॅशलेस सुविधांची माहिती मिळणेबाबत.

महोदय,

वरील विषयास अनुसरून आम्ही आपणास विनंती अर्ज करतो की, महर्षी परशुराम अभियांत्रिकी महाविद्यालय वेळणेश्वर यांचे तर्फे समाजभिमुख उपक्रम राबवले जातात. त्याचाच एक भाग म्हणून आमचे कडून बिनरोखीचे व्यवहार (कॅशलेस) हा उपक्रम व त्याची माहिती जनतेपर्यंत पोहचण्याचे कार्य आम्ही आयोजिले आहे. ह्या उपक्रमांतर्गत वेळणेश्वर हे गाव पूर्णतः कॅशलेस करण्याचे आमचे उद्दिष्टय आहे.

सदर उपक्रमासाठी आम्हाला आपल्या पोष्ट ऑफिस मधील उपलब्ध असलेल्या विविध कॅशलेस सुविधांची माहिती मिळावी. ह्या उपक्रमाला आपले सहकार्य अपेक्षित आहे.

आपली नम्र

डॉ. शिल्पा कामत

Principal

VPM's Maharshi Parshuram College  
of Engineering Velneshwar





**All India Council for Technical Education**

(A Statutory body under Ministry of HRD, Govt. of India)

Nelson Mandela Marg, Vasanth Kunj, New Delhi- 110 067  
Phone : 011-2613 1576 – 78, 80  
www. aicte-India.org

**"DEVELOPED VILLAGE – DEVELOPED NATION"**

**SURVEY QUESTIONNAIRE**

S.No	General Information	
1.	Name of the Village	Velmeshwar
	Taluka	Guhagar
	District	Ratnagiri
	State	Maharashtra
2.	Name of the Parliamentary constituency	Raigad - Ratnagiri 264-Guhagar
	Name of the Hon'ble Member of Parliament in the constituency	Mr. Anant Geste
3.	Name of the MLA	Mr. Bhaskar Jadhav
4.	Name of District Magistrate (DM) or District Collector	Mr. Pradeep P.
5.	Name and designation of the Head of Village	Mr. Navneet Thakur (Sarpanch)



Dr. A. M. Chincholkar  
  
Name and signature of the head of the institution

CPF



2. Education Related		
1.	Number and types of schools in the village (nursery/pre-primary/primary/secondary/higher secondary)	Secondary - 1 Primary - 3
2.	Total number of students in different types of schools in the village	400
3.	Total number of teachers in the schools	15
4.	Is any college located in the village	Yes

5. If yes,  
Pl. mention the type and Name of the college/s in village

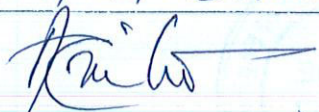
Type: Engineering College

Name of college: VPM's Maharshi Parshuram College of Engineering  
Velneswar, Ratnagiri.

If No, the distance of nearest college from the village

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Dr. A. M. Chincholkar  
  
 Name and signature of the head of the institution

3. Village Resources		
1.	Total number of houses in the village	743

2.	Total population of the village	2500
3.	Whether the village has a clean/pure drinking water facility	Yes
4.	Agricultural crops cultivated in the village	Yes
5.	Cottage industries /MSME present in the village	No
6.	Name of the nearest railway station and its distance	Chiplun (75km)
7.	Availability of Electricity in all houses	Yes
8.	Total hours of un interrupted power supply in the village	20hr

9. Total lakes, rivers, ponds and wells in the village :- 122

10. Whether the village has a functioning health centre :- Yes

11. Availability of Clinics/Dispensaries/ Hospital in the village; specify the type :- Private hospital (2)

12. Whether the houses have proper sanitation facility? :- Yes



Dr. A. M. Chincholkar

*(Signature)*

Name and signature of the Head of the institution

13.	Whether Waste disposal mechanism available in the village? If yes, specify the type of mechanism adopted by the village	No
14.	Whether motorized roads available within the village? If yes, specify in Kms	Yes
15.	Whether Banking system available in the village? If yes, specify	No
16.	Whether ATM facility available and in working condition?? If yes, specify the details	No
17.	Mode of cooking opted by the villagers- (Gas/Stove/Firewood etc..)	Gas + firewood
18.	Telecommunication facilities ( Mobile Connectivity, DTP Centers, Xerox Facilities etc )	Yes (mobile & Xerox)



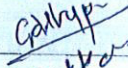
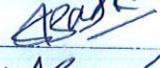
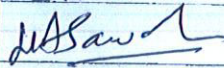
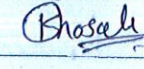

Dr. A. M. Chincholkar

*(Signature)*

Name and signature of the head of the institution

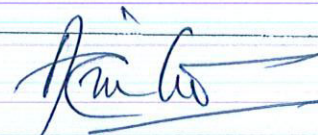


DETAILS OF STUDENTS PARTICIPATED IN THE SURVEY

S.NO.	NAME OF THE STUDENT/ Faculties	CLASS/DIVISION/ Designation	SIGNATURE
1.	Mr. Rakeshdeep Keer	Asst. Professor	
2.	Mr. Pradeep Sharma	Asst. Professor	
3.	Mr. Gajanan Khapre	Asst. Professor	
4.	Mr. Ganjog Bagkar	Clerk	
5.	Mr. Himanshu Sawant	Technician	
6.	Mr. Kedus Bhosale	Clerk	
7.	Mr. Yogesh More	Peon	

Note: Survey was conducted by students, faculty & staff during 2016-17. The students involved in the survey have passed out this year.





Name and signature of the head of the institution

Dr. A.M. Chincholkar

VPM's Maharshi Parshuram College of Engineering, Velneshwar

कॅशलेस व्यवहार सर्वेक्षण

गाव :पालशेत

Date:8/02/2018

Sr.No	Parameters	Total	Percentage(%)
1	Covered Population	470	100
2	Population having Bank Accounts	369	79
3	ATM Card Users	234	50
4	Mobile phone Users	361	77
5	BHIM APP INSTALLED	268	57
6	Availability of PAN Cards	256	54
7	Availability of AADHAR Cards	458	97





VPM's Maharshi Parshuram College of Engineering, Velneshwar

कॅशलेस व्यवहार सर्वेक्षण

गाव : वेळणेश्वर

घर क्र.	कुटुंबीय सदस्यांची नावे (१२ वर्षांवरील)	वय	व्यवसाय	बँक/पोस्ट खाते आहे का?	ATM Card आहे का?	मोबाईल कोणता आहे ?		आधार कार्ड आहे का?	पॅन कार्ड आहे का?	जन धन खाते आहे का?	शेरा
						साधा	स्मार्ट				
1)	प्रकाश देवराव देवळे	48	शेत	✓	✓	✓	-	✓	-	-	Bank of Maharashtra
2)	प्रभाक्षी प्र. देवळे	39	शेत	✓	-	✓	-	✓	-	-	POST
3)	मानवी व. देवळे	65	गृहिणी	✓	-	✓	-	✓	-	-	-
4)	सुप्रम प्र. देवळे	19	शिक्षक	✓	✓	✓	✓	✓	-	-	BOM
5)	शिवानी प्र. देवळे	17	-	✓	-	✓	-	✓	-	-	-
1)	त्रिलोक शं. देवळे	45	गृहिणी	✓	-	✓	-	✓	-	-	Bank of Maharashtra
2)	समेश शं. देवळे	27	-	✓	-	✓	-	✓	-	-	BOM
3)	गंगा शं. देवळे	60	गृहिणी	✓	-	✓	-	✓	-	-	BOM
4)	प्राची जि. देवळे	32	-	✓	-	✓	-	✓	-	-	-
1)	लक्ष्मी गोपाळ देवळे	65	घराकाम	✓	-	✓	-	✓	-	-	BOM Medavi
2)	पिंपरी पिंपेश देवळे	45	घराकाम	✓	-	✓	-	✓	-	-	POST vel
3)	सावित्री सहदेव देवळे	35	शेत	✓	-	✓	-	✓	-	-	-
4)	मानिका सं. देवळे	31	घराकाम	✓	-	✓	-	✓	-	-	BOM Medavi
5)	मंगेश गोपाळ देवळे	32	शेत	✓	-	✓	-	✓	-	-	-
6)	सावित्री मंगेश देवळे	30	घराकाम	✓	-	✓	-	✓	-	-	vel post
	पिंपेश गो. देवळे	35	शेत	✓	-	✓	-	✓	-	-	-





VPM's Maharshi Parshuram College of Engineering, Velneswar

कॅशलेस व्यवहार सर्वेक्षण

गाव : वेळणेश्वर

घर क्र.	कुटुंबीय सदस्यांची नावे (१२ वर्षावरील)	वय	व्यवसाय	बँक/पोस्ट खाते आहे का?	ATM Card आहे का?	मोबाईल कोणता आहे ?		आधार कार्ड आहे का?	पॅन कार्ड आहे का?	जन धन खाते आहे का?	शेरा
						साधा	स्मार्ट				
1)	प्रकाश दत्ताराम देवळे	48	शेत	✓	✓	✓	-	✓	-	-	Bank of Maharashtra
2)	प्रभाक्षी प्र. देवळे	39	शेत	✓	-	✓	-	✓	-	-	Bank of Maharashtra
3)	शान्दा व. देवळे	65	गृहिणी	✓	-	-	-	✓	-	-	Bank of Maharashtra
4)	सुश्रम पु. देवळे	19	शिक्षक	✓	✓	-	✓	✓	-	-	BOM
5)	शिवानी प्र. देवळे	17	-	✓	-	-	-	✓	-	-	-
1)	जितेंद्र शंताबाब देवळे	45	गृहिणी	✓	-	✓	-	✓	-	-	Bank of Maharashtra
2)	समेश शं. देवळे	27	-	✓	-	✓	-	✓	-	-	BOM
3)	गंगा शं. देवळे	60	गृहिणी	✓	-	-	-	✓	-	-	BOM
4)	प्रभाक्षी जि. देवळे	32	-	✓	-	✓	-	✓	-	-	-
1)	लक्ष्मी गोपाळ देवळे	65	घराकाम	✓	-	-	-	✓	-	-	BOM Medavi
2)	पिंपरी पिंपेश देवळे	45	घराकाम	✓	-	-	-	✓	-	-	Post vel
3)	सावित्री सहदेव देवळे	35	शेत	✓	-	✓	-	✓	-	-	-
4)	शानिका संकाय देवळे	31	घराकाम	✓	-	✓	-	✓	-	-	BOM Medavi
5)	मंगेश गोपाळ देवळे	32	शेत	✓	-	✓	-	✓	-	-	-
6)	शांती मंगेश देवळे	30	घराकाम	✓	-	✓	-	✓	-	-	vel post
	पिंपरी गो. देवळे	35	शेत	✓	-	✓	-	✓	-	-	-





VPM's Maharshi Parshuram College of Engineering, Velneshwar

कॅशलेस व्यवहार सर्वेक्षण

गाव : वेळणेश्वर

घर क्र.	कुटुंबीय सदस्यांची नावे (१२ वर्षावरील)	वय	व्यवसाय	बँक/ पोष्ट खाते आहे का?	ATM Card आहे का?	मोबाईल कोणता आहे ?		आधार कार्ड आहे का?	पॅन कार्ड आहे का?	जन धन खाते आहे का?	शेरा
						साधा	स्मार्ट				
1)	सरस्वती पामा नाटेकर	55	घरी	✓	—	—	—	✓	—	—	BOM वेळणेश्वर
2)	विमोद पा. नाटेकर	30	घरी	✓	—	✓	—	✓	✓	—	—
3)	सुनील पा. नाटेकर	28	घरी	✓	—	—	—	✓	—	—	—
4)	आनिल पा. नाटेकर	35	मालखान	✓	—	—	—	✓	—	—	—
5)	सुनील पा. नाटेकर	32	—	✓	—	—	—	✓	—	—	—
1)	हर्षिता हरीचंद्र हरचकर	58	घराबाहेर	✓	—	✓	—	✓	—	—	Vel Post BOM Hedavi
2)	हरीचंद्र हविजी हरचकर	67	घरी	✓	—	—	—	✓	—	—	BOM
3)	पुनिक ह. हरचकर	17	शिष्या	✓	—	—	—	✓	—	—	SBI (तडी)
1)	महेश शरद मोरवले	35	मालखान	✓	—	✓	—	✓	—	—	Vel Post
2)	शरद मिकलजी मोरवले	40	—	✓	—	✓	—	✓	—	—	—
3)	—	—	—	—	—	—	—	—	—	—	—
1)	लक्ष्मण प्रांडरंग तांडे	56	मालखान	✓	✓	—	—	✓	—	—	BMO वेळणेश्वर
2)	शांतिबाई ल. तांडे	48	घराबाहेर	✓	✓	—	—	✓	—	—	BOM
3)	प्रमिला ल. तांडे	26	घराबाहेर	✓	✓	—	—	✓	—	—	SBI (तडी)
4)	स्वानिल ल. तांडे	24	घराबाहेर	✓	✓	—	—	✓	—	—	—
5)	कुलाम ल. तांडे	22	घराबाहेर	✓	✓	—	—	✓	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—







VPM's Maharshi Parshuram College of Engineering, Velneshwar

कॅशलेस व्यवहार सर्वेक्षण

गाव : वेळणेश्वर

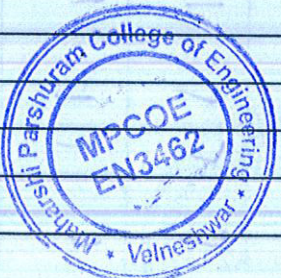
घर क्र.	कुटुंबीय सदस्यांची नावे (१२ वर्षावरील)	वय	व्यवसाय	बँक/ पोस्ट खाते आहे का?	ATM Card आहे का?	मोबाईल कोणता आहे ?		आधार कार्ड आहे का?	पॅन कार्ड आहे का?	जन धन खाते आहे का?	शेरा
						साधा	स्मार्ट				
1)	सौम्या शंभू पांडुरंगकर	38	मालेमारी	✓	✓	✓	✓	✓	✓	—	BOM Heelvi
2)	सामिधा श्री. पांडुरंगकर	32	शुद्धि	✓	—	✓	—	✓	✓	—	—
1)	महेश प्रफुल्ल कासवे	40	मालेमारी	✓	—	✓	—	✓	—	—	BOM Heelvi
2)	मोहिनी म. कासवे	35	शुद्धि	✓	—	✓	—	✓	—	—	—
1)	हरिचंद्र रामा कटनाक	70	घरी	✓	—	✓	—	✓	—	—	Chiplin Bank
2)	सुनंदा ह. कटनाक	65	घरी	✓	—	—	—	✓	—	—	BOM SAAT
3)	दिपस्वी द्वायका नाथ कटनाक	31	घरकाम	✓	—	✓	—	✓	—	—	RDC Bank
4)	इमका नाथ ह. कटनाक	36	मालेमारी	✓	—	✓	—	✓	—	—	—
1)	सुधीर प्रिकाजी घोषावकर	30	मालेमारी	✓	—	✓	—	✓	—	—	Vel Point
2)	इवरांती सु. घोषावकर	27	शुद्धि	✓	—	✓	—	✓	—	—	Vel Post BOM Heelvi
3)	शांति सु. —	26	शिक्षण	✓	—	—	—	✓	—	—	MOM Heelvi
1)	स्मिता शेखर घोषावकर	40	शुद्धि	✓	—	✓	—	✓	—	—	BOM Heelvi
1)	अश्विनी घाट्या लांडेन	25	मालेमारी	✓	✓	—	✓	✓	—	—	UPI Parshuram
2)	राज्य घा. लांडेन	22	—	✓	✓	—	✓	—	—	—	—
3)	—	—	—	—	—	—	—	—	—	—	—
1)	अजित संजयिन मोरे	28	मालेमारी	✓	✓	✓	✓	—	—	—	BOM Heelvi





VPM's Maharshi Parshuram College of Engineering, Velneswar  
 कॅशलेस व्यवहार सर्वेक्षण  
 गाव : वेळणेश्वर

घर क्र.	कुटुंबीय सदस्यांची नावे (१२ वर्षावरील)	वय	व्यवसाय	बँक/ पोष्ट खाते आहे का?	ATM Card आहे का?	मोबाईल कोणता आहे ?		आधार कार्ड आहे का?	पॅन कार्ड आहे का?	जन धन खाते आहे का?	शेरा
						साधा	स्मार्ट				
1)	सलुवा शकुपा भोरे	50	भूटिगी	✓	—	—	—	✓	—	—	Vel Post
2)	माधवी महेद्र कुलारे	37	धरकाम	✓	—	✓	—	✓	—	—	Vel Post





VPM's Maharshi Parshuram College of Engineering, Velneshwar

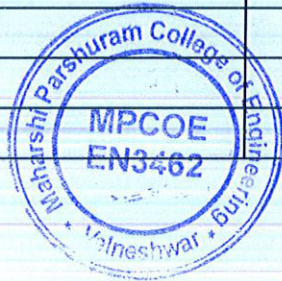
कॅशलेस व्यवहार सर्वेक्षण

गाव : पालशेत

वाडीचे नाव	कुटुंबीय सदस्यांची नावे (१२ वर्षावरील)	वय	व्यवसाय	बँक खाते आहे का?	ATM Card आहे का?	मोबाईल कोणता आहे ?		आधार कार्ड आहे का?	पॅन कार्ड आहे का?	जन धन खाते आहे का?	शेरा
						साधा	स्मार्ट				
	निकिता वसंत आग्ने	६०	गृहिणी	नाही	नाही	-	-	✓	नाही	नाही	
	सुहास वसंत आग्ने	४२	मजुरी	नाही	नाही	✓	-	✓	नाही	नाही	
	सलोनी सुहास आग्ने	२५	नोकरी	आहे	आहे	✓	✓	✓	आहे	नाही	BHIM APP INSTALL
	आदित्य सुहास आग्ने	१८	शिक्षण	आहे	आहे	✓	✓	✓	आहे	नाही	BHIM APP INSTALL
	अशोक कृष्णा आग्ने	५७	शेती	आहे	नाही	✓	-	✓	नाही	नाही	
	लक्ष्मी अशोक आग्ने	४९	गृहिणी	आहे	आहे	-	-	✓	आहे	नाही	BHIM APP INSTALL
	अमोल अशोक आग्ने	३३	गवंडी	नाही	आहे	-	✓	✓	आहे	नाही	BHIM APP INSTALL
	संतोष अशोक आग्ने	३०	नोकरी	आहे	आहे	✓	✓	✓	✓	नाही	BHIM APP INSTALL
	श्रीकांत अशोक आग्ने	२८	शेती	आहे	आहे	-	✓	✓	आहे	नाही	BHIM APP INSTALL
	अनुराधा अमोल आग्ने	३०	गृहिणी	नाही	नाही	-	-	✓	नाही	नाही	
	स्कंधा संतोष आग्ने	२८	नोकरी	आहे	आहे	✓	✓	✓	✓	नाही	BHIM APP INSTALL
	उदय कृष्णा आरवलकर	५०	गवंडी	आहे	नाही	✓	-	✓	नाही	नाही	UBI Palshet
	सुप्रिया उदय आरवलकर	४५	गृहिणी	आहे	नाही	✓	-	✓	नाही	नाही	UBI Palshet
	अमित उदय आरवलकर	२५	नोकरी	आहे	आहे	✓	✓	✓	आहे	नाही	BHIM APP INSTALL
	श्रुती उदय आरवलकर	१६	शिक्षण	आहे	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
आग्ने वाडी	दिवाकर शंकर जोशी	७०	पोरौहित्य	आहे	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
	दिपाली दिवाकर जोशी	६०	गृहिणी	-	नाही	✓	-	✓	नाही	नाही	
	प्रशांत दिवाकर जोशी	३६	पोरौहित्य	आहे	आहे	-	✓	✓	आहे	नाही	BHIM APP INSTALL

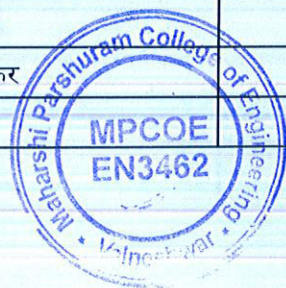


प्राची दिवाकर जोशी	३५	गृहिणी	-	नाही	✓	-	✓	नाही	नाही	
सुलोचना कृष्णा गुरव	७०	गृहिणी	आहे	आहे	-	-	✓	✓	नाही	BHIM APP INSTALL
वसंत कृष्णा गुरव	४१	नोकरी	आहे	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
वर्षा वसंत गुरव	३२	गृहिणी	आहे	✓	✓	-	✓	✓	नाही	UBI Palshet
स्नेहा वसंत गुरव	१८	शिक्षण	आहे	आहे	✓	✓	✓	आहे	नाही	BHIM APP INSTALL
सुरज वसंत गुरव	१७	शिक्षण	आहे	आहे	✓	✓	✓	आहे	नाही	BHIM APP INSTALL
प्रभाकर हरी पांचाल	६७	निवृत्त	आहे	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
अनामिका प्रभाकर पांचाल	६०	गृहिणी	आहे	आहे	-	-	✓	आहे	नाही	BHIM APP INSTALL
भूषण प्रभाकर पांचाल	३८	सुतारकाम	आहे	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
भाविका भूषण पांचाल	३०	गृहिणी	आहे	आहे	-	-	✓	आहे	नाही	BHIM APP INSTALL
लिना प्रभाकर पांचाल	३२	घरकाम	आहे	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
विवेक गजानन गोखले	५०	फार्मसीस्ट	आहे	आहे	✓	✓	✓	✓	नाही	BHIM APP INSTALL
कल्याणी विवेक गोखले	४९	फार्मसीस्ट	आहे	आहे	✓	-	✓	✓	नाही	BHIM APP INSTALL
विजया गजानन गोखले	७५	गृहिणी	आहे	आहे	-	-	✓	✓	नाही	UBI Palshet
शलाका विवेक गोखले	२५	शिक्षण	आहे	आहे	✓	✓	✓	✓	नाही	BHIM APP INSTALL
पुष्कर विवेक गोखले	१९	शिक्षण	आहे	आहे	✓	✓	✓	आहे	नाही	BHIM APP INSTALL
प्रविण धर्माजी कनगुटकर	६०	धंदा	आहे	आहे	✓	✓	✓	आहे	नाही	BHIM APP INSTALL
प्रिया प्रविण कनगुटकर	५५	गृहिणी	आहे	आहे	✓	-	✓	नाही	नाही	UBI पालशेत
प्रसाद प्रविण कनगुटकर	४०	धंदा	आहे	आहे	✓	✓	✓	✓	नाही	BHIM APP INSTALL
श्रावणी प्रसाद कनगुटकर	३८	गृहिणी	आहे	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
विकास बबन पवार	४६	धंदा	आहे	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
स्नेहा विकास पवार	४१	गृहिणी	आहे	आहे	-	-	✓	आहे	नाही	BHIM APP INSTALL



ब्राम्हण वाडी

सुवर्णा सुधाकर आंग्रे	५६	गृहिणी	आहे	आहे	-	-	✓	आहे	नाही	BHIM APP INSTALL
सचिन सुधाकर आंग्रे	३६	शेती	आहे	आहे	-	✓	✓	आहे	नाही	BHIM APP INSTALL
समिर सुधाकर आंग्रे	२२	नोकरी	आहे	आहे	✓	✓	✓	आहे	नाही	BHIM APP INSTALL
अस्मिता सचिन आंग्रे	३०	गृहिणी	आहे	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
विलास दत्तात्रय आंग्रे	६०	शेती	आहे	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
रेखा विलास आंग्रे	५८	गृहिणी	आहे	आहे	-	-	✓	आहे	नाही	BHIM APP INSTALL
उल्हास केशव दामले	५८	धंदा	आहे	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
प्राजक्ता उल्हास दामले	२४	नोकरी	आहे	आहे	✓	✓	✓	आहे	नाही	BHIM APP INSTALL
सुमित उल्हास दामले	२२	शिक्षण	आहे	आहे	✓	-	-	आहे	नाही	BHIM APP INSTALL
आशितोष अशोक जोशी	२३	शिक्षण	आहे	आहे	✓	✓	✓	आहे	नाही	BHIM APP INSTALL
अर्चना अशोक जोशी	४६	घरकाम	आहे	✓	✓	-	✓	नाही	नाही	पोस्ट
उदय विश्राम पावरी	४१	धंदा	आहे	आहे	✓	-	✓	✓	नाही	BHIM APP INSTALL
विनिता उदय पावरी	३८	घरकाम	आहे	नाही	✓	-	✓	✓	नाही	पोस्ट
निखील उदय पावरी	२०	धंदा	-	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
ऋतिक उदय पावरी	१६	शिक्षण	-	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
अविष्कार उदय पावरी	१४	शिक्षण	आहे	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
मनोहर महादेव कलमकर	६०	धंदा	आहे	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
मनिषा मनोहर कलमकर	५८	घरकाम	आहे	नाही	-	-	✓	नाही	नाही	पोस्ट
दिपक मनोहर कलमकर	३७	नोकरी	आहे	आहे	✓	✓	✓	✓	नाही	BHIM APP INSTALL
स्वप्निल मनोहर कलमकर	३२	धंदा	आहे	आहे	✓	-	✓	✓	नाही	BHIM APP INSTALL
अस्मि दिपक कलमकर	२७	घरकाम	आहे	नाही	✓	-	✓	नाही	नाही	पोस्ट



जोइलवाडी

संचिता स्वप्निल कलमकर	२६	घरकाम	आहे	नाही	✓	-	✓	नाही	नाही	पोस्ट
जनार्धन कृष्णा तिवरेकर	६४	गवंडी	आहे	नाही	-	-	✓	नाही	नाही	पोस्ट
मिथुन जनार्धन तिवरेकर	३५	गवंडी	आहे	नाही	-	✓	✓	नाही	नाही	पोस्ट
मानसी मिथुन तिवरेकर	३३	गृहिणी	आहे	नाही	✓	-	✓	नाही	नाही	पोस्ट
दत्तात्रय जनार्धन तिवरेकर	३०	गवंडी	नाही	नाही	-	-	✓	नाही	नाही	
यशवंत धोंडू गुरव	७५	शेती	आहे	नाही	✓	-	✓	नाही	नाही	पोस्ट
सुलोचना यशवंत गुरव	६०	गृहिणी	नाही	नाही	-	-	✓	नाही	नाही	
अरुण यशवंत गुरव	५०	शेती	आहे	नाही	✓	-	✓	नाही	नाही	पोस्ट
अनिता अरुण गुरव	४५	गृहिणी	नाही	नाही	-	-	✓	नाही	नाही	
प्रेरणा अरुण गुरव	१७	शिक्षण	आहे	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
गणेश अरुण गुरव	१६	शिक्षण	आहे	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
विजय कृष्णा तिवरेकर	५२	सुतारकाम	आहे	नाही	-	-	✓	✓	नाही	पोस्ट
विजया विजय तिवरेकर	४२	गृहिणी	आहे	नाही	-	-	✓	✓	नाही	पोस्ट
दिपक विजय तिवरेकर	१८	शिक्षण	आहे	आहे	✓	✓	✓	आहे	नाही	BHIM APP INSTALL
मधुकर मारुती शेलार	५५	हॉटेल	आहे	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
विमल मधुकर शेलार	५२	हॉटेल	नाही	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
दत्तात्रय गोविंद दाते	५०	ज्वेलरी	आहे	आहे	✓	✓	✓	✓	नाही	BHIM APP INSTALL
आराधना दत्तात्रय दाते	४५	शॉप	आहे	आहे	✓	-	✓	आहे	नाही	BHIM APP INSTALL
उल्हास विष्णू कलमकर	५५	शेती	आहे	-	-	-	✓	नाही	नाही	बँक ऑफ महाराष्ट्र हेदवी
विनायक उल्हास कलमकर	२५	शेती	आहे	आहे	✓	-	✓	✓	नाही	BHIM APP INSTALL
उज्वला उल्हास कलमकर	४५	शेती	आहे	-	✓	-	✓	नाही	नाही	UBI Palshet













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तु कलुणेचा सागर देवा, तुजलाचि दुख सांगावि ।  
तुजवांचुनि इतरांतें दिनमुख पसरोनि काय मागावि ॥

कृष्णाय वासुदेवाय हरये परमात्मने ।  
प्रणतकलशनाथाय गोविंदाय नमो नमः ॥

वसुधवसुतं देवं कश्चाणमर्दनम् ।  
देवकीपरमानन्दं कृष्णं वन्दे जगत्कृष्णम् ॥











**Cash Counter**

**Accounts Section  
Working Hours**

**9.05 AM TO 4.00 PM**

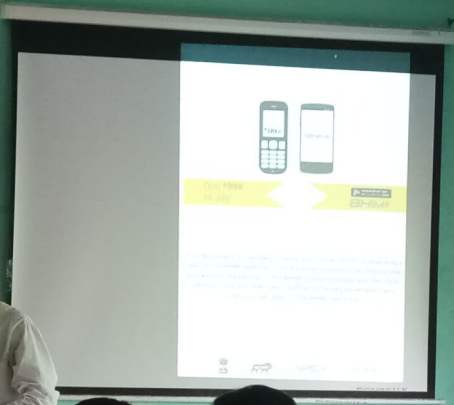
(Sunday is closed)

***Cashless Payment  
facilities are  
available here***





Date: 16.11.2017  
Day: Thursday  
Good thought - The beginnings of all things are small





# Challenges of implementing “cashless” in rural India – Konkan region

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## Abstract

**Objectives:** To create awareness of cashless payment and give training for villagers. To implement cashless transaction at all shops of Palshet and Velneshwar village.

**Methods/Statistical analysis:** The study is conducted in two villages of Ratnagiri district namely Velneshwar & Palshet. A sample size of 1100 residents was selected for the purpose of analysis. The sample includes both literate and illiterate population (population over age 12 is considered) since they are the ones who give their views on cashless activity and use of digital payment methods. Survey method is used for data collection with the help of questionnaire. The responses from respondents were collected and analyzed using the simple percentage method.

**Findings:** From our field survey and door to door interaction we came to know that villagers are ready to learn and implement but shopkeepers and some vendors are fearful of getting income tax slab. A lot of efforts to be taken to educate villagers in E-commerce. From survey we got the basic data about them (villagers) qualification, number of bank account holder, number of smart phone users, availability of PAN card, availability of Aadhar card, Infrastructure facility such as internet connectivity, point of sale machine etc. Internet connectivity in rural Konkan region is very weak hence it is very difficult to transact digitally. The shopkeepers and vendors are hesitant to use point of sale (POS) machine because of transaction charges on POS machine are not affordable. Very less number of populations is having knowledge about internet and mobile banking.

**Application/Improvements:** By implementing this project we have created awareness and importance of cashless transaction amongst villagers. Small movement of digital transaction has been started in the form of paying Electricity bills, mobile recharge through BHIM app.

**Keywords:** Cashless transaction, Konkan region, Gram sabha, Internet connectivity, Household survey.

## 1. Introduction

VPM's Maharshi Parshuram College of Engineering (MPCOE) at Velneshwar has set a high level benchmark in quality technical education in a remote and rural village of Konkan region of Maharashtra. Besides offering Bachelor of Engineering courses in approved streams (branches), MPCOE has been actively involved in the development of local and neighboring societies. These include coaching of students in nearby Schools and Jr. Colleges, training of teachers of Schools and Jr. Colleges in Computer literacy, Beach cleaning, Study of flora and fauna of the region, organizing small scale activities in nearby villages under NSS, developing suitable products for the villagers, and so on.

To educate the villagers of Velneshwar about Government's Digitization efforts towards Cashless transaction and to strengthen this movement, MPCOE has formed a core team of teaching and supporting staff. In this direction, MPCOE team has been meeting the Sarpanch (village head), senior villagers, shopkeepers, the fishermen, and all other stakeholders and has done considerable ground work. MPCOE has started similar exercise in another important nearby village, Palshet, which has a bank and a couple of ATMs. This study is an attempt to document ground level challenges faced by MPCOE team during awareness and implementation stages of cashless transactions in nearby villages Velneshwar and Palshet. The team has primarily confined its survey and study activities in the villages of Velneshwar and Palshet. Information has been collected with the help of structured questionnaires and analysis has been carried out using simple percentage method.

Major obstacles that tend to slowdown the implementation of cashless transaction are:

1. Illiteracy among the locals,
2. Tendency towards adherence to traditions and customs,
3. Lack of awareness,
4. Majority of the population belonging to Low Income Group,
5. Reluctance to come out of years of neglect and apathy,
6. Political exploitation,
7. Attitude of people and
8. Lack of infrastructure.

If we tackle the challenges effectively then even in rural areas like Velneshwar and Palshet, cashless transaction can definitely be implemented successfully. Velneshwar and Palshet are tourist places along the coastal Konkan region of Maharashtra. Velneshwar is about 60 km from the nearest railway station, "Chiplun", which is on Konkan Railway. Mumbai-Goa highway passes through Chiplun. Majority of Velneshwar's locals are fishermen or daily wage workers. There is a famous ancient temple of Lord Shiva besides temples of other deities. There is a beach and some small shops which offer products of daily needs. There is MTDC (Maharashtra Tourist Development Corporation) hotel and few other small hotels. The village of Velneshwar attracts large number of tourists during festivals, year-end, week-end, and holidays. Locals earn extra money during such tourist seasons but otherwise the daily transactions in any shop on an average range between ₹500 to ₹2000.

There is a Post Office and almost every household has an account in post office. The nearest National bank branch, Union Bank of India, is about 10 km. By and large the transactions in shops are by cash or credit; therefore, they don't have any ATM card or online net banking system. Most of the people opened their accounts under Jan-dhanyojana. Some have got ATM card but due to illiteracy they don't know how to operate it.

## 2. Literature survey

The focus of study by [1-2] is globalization, its impact on Indian economy and society, and the transformation it has brought about in India. It is a review of meaning, interpretations and impact of globalization in different contexts.

In [3] discusses the current scenario of cashless India after demonization and attempts to describe the impact of devaluation on our economy, counterfeit currency and challenges towards cashless economy. This study is a descriptive study carried out based on the collection of the relevant secondary data. Its collection is from various sources such as published books, articles published in different journals & newspapers, periodicals, conference paper, working paper and websites, etc.

The objective of the study by [4] is to study the positive impact that digitization of payment system in Indian economy will have on the development of rural Indian sector. Considering the benefits like transparency in transactions, it is essential that the transformation towards digital payments, even in the rural economy, is empowered. Many changes took place in the recent past like launch of many digital wallets like pay-tm, MobiKwik, free charge etc. and government is launching many UPIs (Unified Payment Interface) solutions and BHIM app for smooth transition to digital payments.

The objectives of the research study of [5] are to review the impact of demonetization on the rural economy, and to examine the fulfillment of Government's motive to make rural India a cashless economy and to identify the opportunities and challenges that exist in making a cashless rural economy. Their work is based on secondary data collected from various print and media sources.

In [6] article presents different aspects of cashless economy such as meaning of cashless economy, its major advantages, benefits of cashless economy, and challenges India will face in moving towards a cashless economy.

### 3. Methodology of survey

The study was conducted to obtain data on challenges in implementing cashless in rural part of India. The study is conducted in two villages of Ratnagiri district namely Velneshwar & Palshet. A sample size of 1100 residents was selected for the purpose of analysis. The sample includes both literate and illiterate population (population over age 12 is considered) since they are the ones who give their views on cashless activity and use of digital payment methods. Survey method is used for data collection with the help of questionnaire. The responses from respondents were collected and analyzed using the simple percentage method.

### 4. Discussion & Result

This study is an attempt at understanding the ground realities vis-à-vis Government's drive for Cashless transactions and Digitization. Villages chosen for study are close to the Engineering College. Methodology adopted for collecting information is quite simple as given below.

This study is an attempt at understanding the ground realities vis-à-vis Government's drive for Cashless transactions and Digitization. Villages chosen for study are close to the Engineering College. Methodology adopted for collecting information is quite simple as given below.

1. Contact the Village Head, the Sarpanch and get his / her approval. With the approval of Village Head the task of contacting the residents of households becomes easier and cooperation is obtained without any obstacle.
2. The Sarpanch invites the college team in one of the meetings of Gram Sabha (a local body comprising of the Sarpanch and some senior villagers). The college team makes a presentation before the Gram Sabha about Government's drive and the role of college team.
3. College team then contacts bread earner(s) of each household of the village on a one-to-one basis and solicits basic information from him/her. College team also meets variety of shop keepers, vendors, etc. to make them aware of digital / cashless transactions.
4. Collected information is kept in documented format. College team also demonstrates the usage of different cards, mobile apps, etc. to villagers and shopkeepers.

While implementing Cashless Project in Velneshwar and Palshet villages, the team has adopted following steps:

1. Primary data collection
2. Challenges in implementing Cashless project
3. Data Analysis & Interpretation
4. Plan of Action

#### 1. Primary data collection

Before the collection of primary data the team visited Gram Panchayat offices of Velneshwar and Palshet, met their Heads (Sarpanch) and others for creating awareness and seeking necessary permission to start conducting survey in village.

After getting permission, the team attended one Gram Sabha (meeting) of village where the objectives of Cashless Project were outlined. Benefits of doing cashless transactions over cash transactions were also explained.

Primary data collection includes (Basic information of individual, bank accounts, mobile handset type, ATM card users, availability of Andhra/Pan card/Jan Dhan A/C etc).

So in first phase of survey we have completed Velneshwar village where we have got information about (692 population) and in second phase we have got information about (470 population) of Palshet village. Nearly about 15 to 25 working days is utilized for data collection.

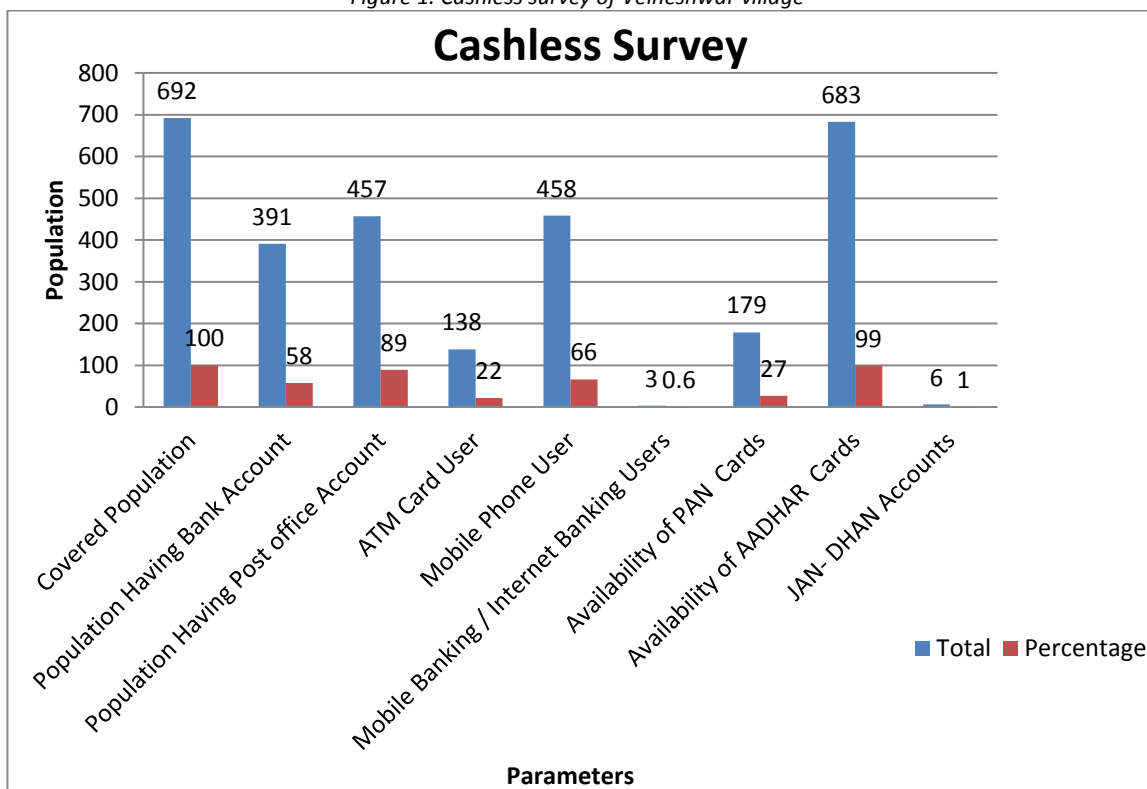
#### 2. Challenges in implementing cashless transactions

Our team is working as an extended arm of the Government to make the local citizens aware of the concept of Cashless transactions, its merits and limitations, and other relevant issues. While implementing in Figures 1-2 cashless project in Velneshwar and Palshet village the team learnt about numerous issues as listed below:

1. Only a small of population have active bank account because the nearest bank is about 5 to 10 km from any village. Majority of the population have accounts in local Post Office. Every village has a post office. In Velneshwar village there is no bank. And those who have a bank account do not have either ATM card or any online transaction application on their mobile.
2. The team found that around 50% of population is illiterate and do not have any knowledge about banking transactions, facilities for online payments, etc.
3. Villagers engage in fishing, daily wages, small time and seasonal agriculture, in-house farming, running small shops (barbers, medical store, General stores, and sundry items) to meet needs of tourists who come to beaches and temples of Velneshwar and nearby places. Some of them operate Auto-riksha for local transport service.
4. Velneshwar and Palshet villages have small number of retailers whose daily transactions range from between ₹300 to 500. These transactions peak during local festivals. These retailers are not ready to place Point-of-Sale (POS) machines for one or more of following reasons – they have to pay commission on the sale,
5. POS instrument requires some minimum number of swipes every month otherwise there are extra charges,
6. Use of swiping machine is not convenient for transactions of small amounts (usually less than ₹100) which are frequent.
7. Internet connectivity was one of the crucial issues in Velneshwar and Palshet villages when we had started this activity initially, now it is improved with mobile operators like Jio offering their services.

### 3. Data analysis & Interpretation

Figure 1. Cashless survey of Velneshwar village

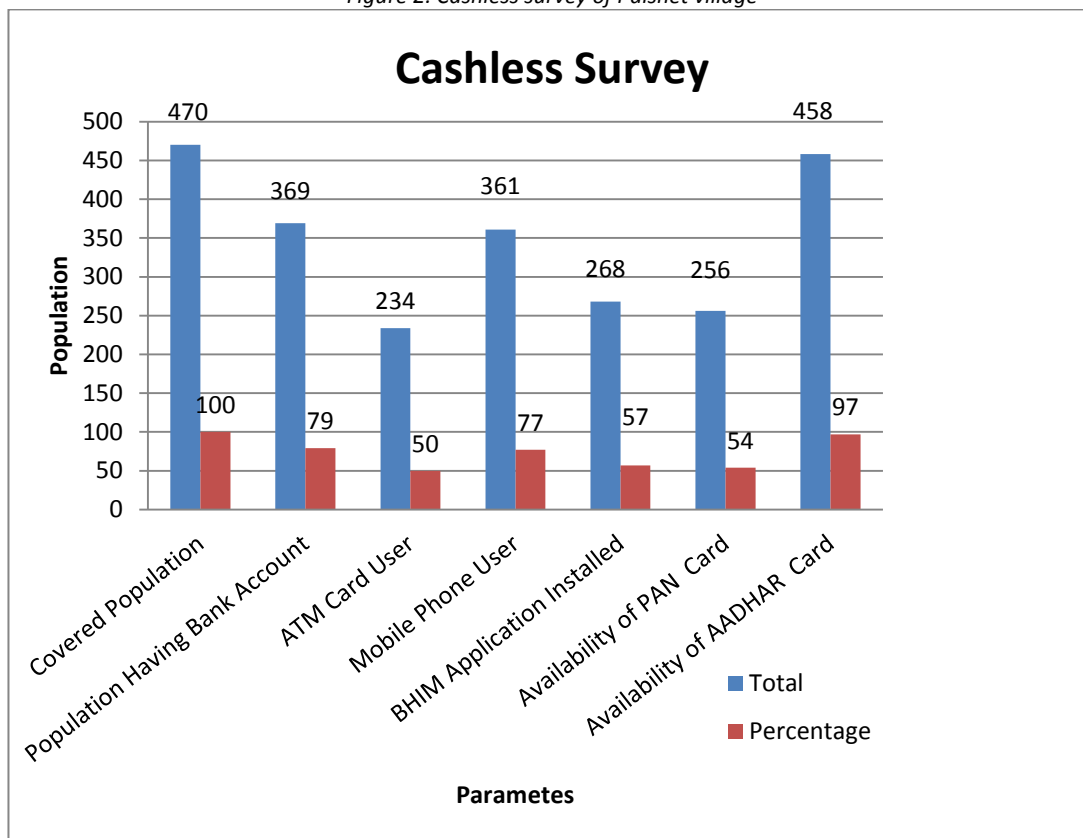


Source: Compiled from the survey reports conducted at Velneshwar village

#### 4. Plan of action

1. As we observed there was less awareness about Cashless we had taken meeting of villagers and created awareness about what is “Cashless”, how you can use cashless facility, what are various modes of doing cashless payment (BHIM app,\*99#)
2. As there was less no of population having bank accounts we had approach to nearest bank and requested them to open bank accounts of these untapped account holders.
3. Also we had taught them how to fill online electricity bill payment by installing BHIM app to some of the villagers who were having bank accounts.
4. In Palshet village we have displayed “SCAN & PAY” posters of BHIM app, to create awareness regarding cashless transaction.

Figure 2. Cashless survey of Palshet village



Source: Compiled from the survey reports conducted at Palshet village

#### 5. Conclusion

On the basis of the findings of a team of faculty and staff who carried out awareness workshops, door-to-door interaction, and demonstration of various Apps and media to villagers of Velneshwar and Palshet of Konkan region of Maharashtra, it is concluded that, while Government might be right in desiring Cashless transactions by its citizens, a lot of ground work needs to done first to implement its ambitious plans.

Even though the findings reported in this study confine to only two villages of Guhagartaluka of Ratnagiri district, the challenges and ground realities are similar for any village of Konkan and Maharashtra. The efforts should continue for many years without break and relevant support should continue to be provided by Government’s machinery.

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