



Title of the Practice: Digital Monetary Literacy

Campaign and Promotion for Digital and Monetary Literacy

Context:

Our college has made best use of this Covid-19 pandemic for promoting digital monetary literacy amongst all the stakeholders of the college. The college conducted various activities to make students as well the staff aware of the importance of digital monetary literacy. The students have been trained to make payments online using various digital platforms like credit card, debit card, GPay, UPI, NEFT, RTGS and netbanking.

Digitalisation in India is no longer a luxury existing as an add-on feature to functions like banking, shopping, travelling and others. It has now percolated to almost all walks of life, transforming businesses and governments to become a new way of life. Be it paying a vegetable vendor through a United Payment Interface (UPI) or filing taxes online, New India is adapting to a digital lifestyle at a rapid pace.

Successive attempts by the government through programs like Digital India programme have empowered a large part of the population with basic digital literacy skills. However, there now exists a need to channelize this acquired literacy into economic activities for the whole population to come under the ambit of digital financial inclusion. It would enable them to become a part of the larger digital economy.

Digital monetary literacy is the set of competencies required for full participation in a knowledge society. It includes Knowledge, skills and behaviors involving the effective use of digital devices such as smart phones, tablets, laptops and desktop PC, for purpose of communication, expression, collaboration and financial transactions.

Digital monetary literacy is the first step towards paperless work which encourages the environment friendly behaviour of students.

Goals:

Digital monetary literacy is the most important lifelong learning tool. With the increased importance of technology in society, digital monetary literacy is gaining recognition as the most valuable tool for lifelong learning. The influence of technology on education and other fields of life is the main reason to promote digital monetary literacy practice in our institution.

Digital literacy is one component of being a digital citizen. Institute engages to educate our staff, students and also the community to become digital citizen. Digital technology allows people to interact and communicate with family and society on a regular basis.

- 3 -


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Best Practices

Title of the Practice: Environmental Awareness Among Community

Context

Rashtriya Shikshan Sanstha's Swami Vivekanand Night College of Arts and Commerce, Dombivli believes in Value of Environment. The covid pandemic period has shown the entire world the importance of Oxygen for human lives. The man made scarcity of oxygen, which is actually free gift of nature, is witnessed during pandemic. Therefore, the college follows the activities of creating Environmental Awareness Among Community. Similarly, the importance of waste management and methods of waste disposal mechanism is taught to students through the subjects like Environmental Studies, Foundation Course and Geography.

Goal

The college strives to inculcate practice among all stakeholders which will lead to positive impact on environment which will indirectly help in bringing higher level of administrative and academic efficiency. Therefore, the college has focussed on creating Environmental Awareness Among Community.

Activities

The following initiatives are taken towards the waste management of solid waste and E-waste in the college campus.

Waste Management

- To achieve a healthy and conducive environment on our campus, we stringently follow the waste segregation by employing Dry and Wet waste bins all over the campus. Dry waste generated is sent for recycling and wet waste from waste bins are composted in our very own compost pit. The composting process is monitored by the volunteers of NSS. Each compost pit takes at least 3 to 4 weeks to form manure. The compost obtained is filtered, processed, and used for the small garden in the campus and then distributed the surplus manure.

Waste Recycling & Reuse System

- The paper waste generated is either sent for recycling or is used by the creative team of our college during college fests. The NSS volunteers collect all the unused ruled sheets available on the campus to make notebooks and are distributed among under-privileged students and staff members. Corrugated boxes were upcycled many times to make creative dustbins that are placed in each classroom for collecting dry waste.
- Our college teachers orient students routinely that paper or plastic waste is not bad, but how you dispose of it, is bad.

-1-



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E-Waste Management

- Electronic goods are put to optimum use; the minor repairs are done by the teaching or non-teaching staff themselves but the major repairs are handled by the hired technical assistants and are reused. The equipment which cannot be refurbished is disassembled and segregated to send to recyclable units. Instead of buying a new machine, buyback option is taken for technology up gradation. The e-waste generated from hardware which cannot be reused or recycled is being disposed off centrally through authorized vendors.
- The waste compact discs and other disposable non-hazardous items are used by students for decoration during college fests as creative means of showcasing the waste management practice. We have named the competition as "The best out of waste".
- E-waste generated in the campus is collected through the maintenance team and is safely disposed of through vendors. The students also gain awareness about E-waste management and its effects through various seminars and regular EVS lectures. Various aspects of E-Waste like disposal, ill effects, recycling, limitations, etc. are discussed in these lectures.
- E-waste is collected in the college campus and it's subsequently handed over to KDMC's e-waste management department for appropriate disposal.

OTHER ACTIVITIES

- Regular display of Air Quality Parameters
- Undertaken and completed research project on **Real Time Air Quality Monitoring in Dombivli City** using Handheld Air Quality Monitoring Device
- Submission of research project to Kalyan Dombivli Municipal Corporation on **Real Time Air Quality Monitoring in Dombivli City**
- Installation of vermi culture plant
- Installation of Automatic Weather Station with Digital Display in campus

OUTCOME

Due to practicing the above activity among stakeholders, the college has witnessed positive impact on regular functioning of the college due to higher level of efficiency which is noticed due to changes in atmosphere in college campus. It has helped to bring greater ease in overall working practices.

- 2 -


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1. At the beginning of the year, we conducted two orientation programmes for the students which covered the complete information of digital monetary literacy. First, we conducted an online Zoom meeting for all the students of our college to make them aware of online admission procedure, paying college fees through various digital modes and downloading fees receipts for their further reference. Second, We conducted class-wise meetings on Zoom platform to orient students more about using credit cards, debit cards, UPIs, GPay, PhonePay, NEFT and RTGS instruments for paying fees online. The students were encouraged to use digital modes for their other financial transactions too. All their queries were sorted out. A short video was also prepared for the convenience of students and it was circulated in their respective class-wise WhatsApp groups.
2. In collaboration with National Stock Exchange (NSE), an **Investor Awareness Programme** was conducted online on 9th October 2021. The intention was to make our students familiar with share market proceedings, IPO, mutual funds, commodity market and currency market.
3. A guest lecture was scheduled on **Digital Literacy** on 11th October 2021 for the benefit of our students. Mr. Radhey Pandit from RP's Academy guided students on various digital tools for enhancing distance education opportunities as well as safe usage of these tools and applications for safeguarding our financial transactions. Mr. Pandit responded cleverly to all the doubts raised by the students.
4. A free Online Investor Awareness Program (eIAP) on **Securities Market** was also conducted on 29th October 2021. It was conducted under the aegis of SEBI-IPEF (Investor Protection Education Fund) for the staff, students as well as their parents. The program was designed to stimulate young minds towards savings and investments. A lot of topics were discussed by Dr. Sarika Lohana under this 'Introduction to Securities Market'. Some of them are listed below:
 1. How to buy and sell shares in Stock Exchanges
 2. Introduction to Mutual Fund Investing
 3. How to invest in Initial Public offer (IPO/FPO/OFS)
 4. How to invest in Rights Issue?
 5. Impacts of Corporate Actions – Dividends, Bonus, splits etc.
 6. Investor Grievance Redressal Mechanism
 7. Depository Services (NSDL/CDSL)
 8. KYC Procedure (Opening of Trading and Demat account)
5. An awareness program for the staff and students was also conducted on 6th December 2021 on **Cyber Frauds and Secure Banking**. It was organised in association with HDFC Bank

OUTCOME

Due to practicing the above activity among stakeholders, the college has witnessed positive impact on regular functioning of the college due to higher level of efficiency which is noticed due to changes in atmosphere in college office due to changing practices. It has helped to bring greater ease in overall working practices. The practice of accepting cash and depositing it in banks has been replaced by online payment partially and therefore the college administration has got relief up to certain extent especially during covid pandemic.

-4-


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