

ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ಸಂಖ್ಯೆ: ಇಡಿ 71 ವಿವಿಧ 2017

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸಚಿವಾಲಯ  
ಬಹುಮಹಡಿ ಕಟ್ಟಡ,  
ಬೆಂಗಳೂರು. ದಿನಾಂಕ:06/06/2017

ಇವರು



ಇವರಿಂದ:

ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ,  
ಶಿಕ್ಷಣ ಇಲಾಖೆ (ಉನ್ನತ ಶಿಕ್ಷಣ),  
ಬೆಂಗಳೂರು - 560 001.

ಇವರಿಗೆ:

1. ಆಯುಕ್ತರು, ಕಾಲೇಜು ಶಿಕ್ಷಣ ಇಲಾಖೆ, ಬೆಂಗಳೂರು-560 001.
2. ನಿರ್ದೇಶಕರು, ತಾಂತ್ರಿಕ ಶಿಕ್ಷಣ ನಿರ್ದೇಶನಾಲಯ, ಬೆಂಗಳೂರು-560 001.
3. ಆಡಳಿತಾಧಿಕಾರಿಗಳು, ಎನ್.ಸಿ.ಸಿ. ನಿರ್ದೇಶನಾಲಯ, ಬೆಂಗಳೂರು-560 052.
4. ಕಾರ್ಯನಿರ್ವಾಹಕ ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಉನ್ನತ ಶಿಕ್ಷಣ ಪರಿಷತ್ತು, ಬೆಂಗಳೂರು.
5. ಕುಲಸಚಿವರು, ಬೆಂಗಳೂರು ವಿಶ್ವವಿದ್ಯಾಲಯ, ಬೆಂಗಳೂರು-560 056.
6. ಕುಲಸಚಿವರು, ಮೈಸೂರು ವಿಶ್ವವಿದ್ಯಾಲಯ, ಮೈಸೂರು-570 005.
7. ಕುಲಸಚಿವರು, ಕರ್ನಾಟಕ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಧಾರವಾಡ-580 003.
8. ಕುಲಸಚಿವರು, ಗುಲ್ಬರ್ಗಾ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಗುಲ್ಬರ್ಗಾ-585 106.
9. ಕುಲಸಚಿವರು, ಮಂಗಳೂರು ವಿಶ್ವವಿದ್ಯಾಲಯ, ಮಂಗಳೂರು-574 199.
10. ಕುಲಸಚಿವರು, ಕುವೆಂಪು ವಿಶ್ವವಿದ್ಯಾಲಯ, ಬಿ.ಆರ್. ಪ್ರಾಜೆಕ್ಟ್-577 451.
11. ಕುಲಸಚಿವರು, ತುಮಕೂರು ವಿಶ್ವವಿದ್ಯಾಲಯ, ತುಮಕೂರು-572 101.
12. ಕುಲಸಚಿವರು, ಕನ್ನಡ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಹಂಪಿ-583 276.
13. ಕುಲಸಚಿವರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮುಕ್ತ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಮೈಸೂರು-570 006.
14. ಕುಲಸಚಿವರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಹಿಳಾ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಬಿಜಾಪುರ-586 101.
15. ಕುಲಸಚಿವರು, ವಿಶ್ವೇಶ್ವರಯ್ಯ ತಾಂತ್ರಿಕ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಬೆಳಗಾಂ-590 014.
16. ಕುಲಸಚಿವರು, ರಾಣಿ ಚನ್ನಮ್ಮ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಬೆಳಗಾಂ.
17. ಕುಲಸಚಿವರು, ದಾವಣಗೆರೆ ವಿಶ್ವವಿದ್ಯಾಲಯ, ದಾವಣಗೆರೆ.
18. ಕುಲಸಚಿವರು, ವಿಜಯನಗರ ಶ್ರೀಕೃಷ್ಣರೇವರಾಯ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಬಳ್ಳಾರಿ.
19. ಕುಲಸಚಿವರು, ಡಾ|| ಗಂಗೂಬಾಯಿ ಪಾನಗಲ್ ಸಂಗೀತ ಮತ್ತು ಪ್ರದರ್ಶನ ಕಲೆಗಳ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಮೈಸೂರು.
20. ಕುಲಸಚಿವರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸಂಸ್ಕೃತ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಬೆಂಗಳೂರು -560 018.
21. ಕುಲಸಚಿವರು, ಕರ್ನಾಟಕ ಜಾನಪದ ವಿಶ್ವವಿದ್ಯಾಲಯ, ವಿಜಯನಗರ, ಬೆಂಗಳೂರು.

12-90v/1454

ಮಾನ್ಯರೇ,

ವಿಷಯ: Monitoring of issue of RuPay card and Activationm PIN delivery RuPay card usage, Adhaar seeding, Mobile seeding and promotion of digital payments-reg.

ಉಲ್ಲೇಖ: ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆರೆ ಸರ್ಕಾರಿ ಪತ್ರಸಂಖ್ಯೆ:ಎಫ್‌ಡಿ 30 ಸಿಎಎಂ 2016 ದಿನಾಂಕ:01.04.2017.

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ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಉಲ್ಲೇಖಿತ ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ದಿನಾಂಕ:01.04.2017ರ ಆರೆಸರ್ಕಾರಿ ಪತ್ರ ಹಾಗೂ ಅದರ ಅಡಕಗಳ ಪ್ರತಿಯನ್ನು ಇದರೊಂದಿಗೆ ಲಗತ್ತಿಸಿದೆ. ಈ ಪತ್ರದಲ್ಲಿ ತಿಳಿಸಿರುವಂತೆ Monitoring of issue of RuPay card and Activationm PIN delivery RuPay card usage, Adhaar seeding, Mobile seeding and promotion of digital payments ಯೋಜನೆಗಳನ್ನು ಕೂಡಲೇ ಅಳವಡಿಸಿಕೊಳ್ಳಲು ನಿಮ್ಮ ಆಡಳಿತ ವ್ಯಾಪ್ತಿಗೆ ಬರುವ ಇಲಾಖೆಯ ಕಛೇರಿಗಳು, ವಿಶ್ವವಿದ್ಯಾಲಯಗಳು ಹಾಗೂ ವಿಜ್ಞಾನಿಗಳಿಗೆ ಸೂಕ್ತ ನಿರ್ದೇಶನ/ಸೂಚನೆಗಳನ್ನು ನೀಡುವಂತೆ ಹಾಗೂ ನಿಯಮಿತವಾಗಿ ಪ್ರತಿ 15 ದಿನಗಳಿಗೊಮ್ಮೆ ಈ ಕುರಿತಂತೆ ವರದಿಯನ್ನು ಆರ್ಥಿಕ ಇಲಾಖೆಯ ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರಿಗೆ ನೇರವಾಗಿ ಸಲ್ಲಿಸಿ, ಮಾಹಿತಿಯನ್ನು ಉನ್ನತ ಶಿಕ್ಷಣ ಇಲಾಖೆಗೆ ಕಳುಹಿಸುವಂತೆ ತಮ್ಮನ್ನು ಕೋರಲು ನಿರ್ದೇಶಿಸಲಾಗಿದ್ದೇನೆ.

ತಮ್ಮ ನಂಬುಗೆಯ,

  
(ಎಂ.ವಿ.ಆಹಮದ್ ಬಾನ್)

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ.  
ಉನ್ನತ ಶಿಕ್ಷಣ ಇಲಾಖೆ (ಸಾಮಾನ್ಯ-2 &  
ವಿಶ್ವವಿದ್ಯಾಲಯಗಳು-2)

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Dr. SUBHASH C. KHUNTIA  
CHIEF SECRETARY  
ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ



# 320, 3ನೇ ಮಹಡಿ, ವಿಧಾನ ಸೌಧ  
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Phone : Off. +91-80-22252442 / 22253716  
Fax : +91-80-22258913

D.O. No. FD 30 CAM 2016

Date: 01.04.2017  
Urgent and Important

Dear *Javed Akhtar,*

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... (U)*

This is regarding monitoring of issue of RuPay card & Activation, PIN delivery, RuPay card usage, Aadhaar seeding, Mobile seeding and promotion of Digital Payments.

Recently, we had a Video Conference meeting of the Committee of Secretaries (CoS) chaired by Cabinet Secretary on 14.03.2017. All the State Chief Secretaries and District Collectors participated in the Video Conference.

13/4/17

There was a detailed review on the progress of Aadhaar and Mobile seeding, activation and usage of RuPay cards, conversion of Kisan Credit cards to RuPay Kisan Cards, Performance of Business Correspondents, on boarding of merchants to Digital Platform, enrolment of all Fair Price Shop dealers into PoS/mPoS network and making them Business Correspondents, awareness camps on use and advantage of Digital transactions for the benefit of consumers etc. The copy of the presentation made in the meeting is enclosed for your reference.

*us  
13/4*

Further, the performance was reviewed in the State Level Financial Inclusion Committee chaired by Additional Chief Secretary & Development Commissioner. I am sharing with you the progress report under PMJDY Accounts received from SLBC which gives District wise information on Aadhaar Seeding, RuPay cards issue & activations etc.

While I have addressed D.O. Letter to all the Deputy Commissioners highlighting specific steps to be taken, you are requested to monitor the performance in these areas pertaining to your department adopting innovative methods of leadership towards achieving excellence in all these areas. Copy of the letter addressed to the DCs is enclosed for your reference and further follow up.

I have also addressed letters to the MDs and Heads of and controlling offices of Banks where the performance in the area of Aadhaar seeding, RuPay card issue and activation etc. is lagging behind. You are requested to take up with the banker where ever areas pertaining to your department require improvement from the bank side.

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In this connection, one of the items discussed was that Government supported shops or shops in the cooperative sector supported by Government like SAFAL, Mother Dairy, HOPCOMS, Nandini etc., selling essential commodities, be on-boarded to digital platforms. Additionally, there are a number of institutions like courts, Schools, Hospitals etc., which receive payments. Also, the agencies / offices like RTO, KSTDC and officials of the police department, excise department etc., who receive payments. In this light, I would request you to ensure that all Offices, institutions and agencies under your control receiving payments are covered with PoS machines as early as possible.

A status report regarding these areas may be sent to ACS (Finance) by 10-04-2017 and thereafter at regular fortnightly intervals.

It shall be our collective endeavor to ensure that the State is able to project a better position in all the above areas leading to Digital Payment infrastructure.

With regards,

Yours sincerely,

  
11/4/17  
(SUBHASH C. KHUNTIA)

To:  
Shri. Javed Aktar,  
Principal Secretary to Government,  
Education Department (Higher  
Education),  
M. S. Building,  
Bengaluru.

Aadhaar seeding, getting consent letter, RuPay card activation, PIN delivery and Mobile seeding. This includes identification of pockets with low levels of seeding for organizing camps with wide publicity where banks shall ensure arrangement for on the spot seeding and account holder specific outreach efforts.

Banking Correspondents (BCs) have a critical role in financial inclusion and ensuring last-mile connectivity. However, the performance of BCs across the state varies. A district-wise bank-wise list of the BCs functioning in the state is enclosed. The performance of the BCs should be monitored regularly by the DLIC and by you personally. The services of BCs should be utilized for the purpose of Aadhaar seeding and Mobile seeding of bank accounts. The exercise should be completed by 30.04.2017.

On-boarding of merchants to the Digital Platform, needs to be specially backed through provision is the PoS Machine and other Digital Payment tools.

Awareness camps on use and advantage of Digital transactions should be conducted for the benefit of consumers. In this connection, the services of Financial Literacy Services sponsored by various banks functioning in the District should be extensively utilized.

You may also ensure that all Agricultural borrowers from the banking system are covered under RuPay Kisan card and the existing Kisan credit cards are converted to RuPay Kisan cards.

All the above issues should be discussed in the Special DLCC. The decisions taken in meeting have to be properly recorded and closely monitored. The progress achieved in each of the above areas with supporting statistics may be sent to ACS (Finance) by 10.04.2017 and thereafter at regular fortnightly intervals.

With regards,

Yours sincerely,

  
(SUBHASH C. KHUNTIA)

To:

All Deputy Commissioners



ಕರ್ನಾಟಕ ಸರ್ಕಾರ  
GOVERNMENT OF KARNATAKA

Mr. SUBHASH C. KHUNTIA  
CHIEF SECRETARY  
ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ

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Phone: 08-91-80-22252442 / 22253716  
Fax : +91-80-22255513

Date: 01.04.2017

D.O. No. FD 30 CAM/2016

Urgent and Important

Dear Sir,

This is regarding monitoring of issue of RuPay card & Activation, PIN delivery, RuPay card usage, Aadhaar seeding, Mobile seeding and promotion of Digital Payments. I have received a D.O. Letter from Secretary, Department of Financial Services, Ministry of Finance, Government of India (GoI) informing that GoI had launched a 10 week drive for 100% seeding of non dormant/non inactive PMJDY accounts and 100% Rupay card activation & usage by swiping their cards at least once and had introduced formats for monitoring data on a weekly basis. Separate letters have been addressed to Bank CMDs and SLBC on the subject enclosing targets, weekly mile stones and monitoring formats. The copy of the D.O. letter and the monitoring formats are enclosed for your reference. The progress under these areas assumes great importance and urgency in the context of the effort to expand digital payments.

Your immediate attention is invited to the meeting of Committee of Secretaries (CoS) chaired by Cabinet Secretary on 14.03.2017 through Video conference, which you had attended and where the Cabinet Secretary emphasized the crucial role of the Deputy Commissioner in driving Digital Payments.

Considering the importance of Aadhaar seeding, issue & activation of RuPay cards and seeding of Mobile numbers in Bank accounts, especially in the context of Promotion of Digital Payments, you are requested to review the position of Aadhaar seeding and RuPay card issue & activation and mobile seeding in a special DLCC meeting convened immediately and take corrective steps where required to achieve 100% Aadhaar seeding and Mobile seeding of all operative accounts by 30.04.2017.

You are requested to provide proper leadership to the LDM and other bankers as well as other field level functionaries in the District administration in formulating strategies for conducting camps with pre-planned schedules for

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SLBC KARNATAKA

DISTRICTWISE DATA FOR KARNATAKA STATE :PROGRESS REPORT UNDER PMJDY ACCOUNTS OPENED (CUMULATIVE DATA) - UPTO 28.02.2017

NAME OF THE DISTRICT	* Accounts opened in Rural- EKYC	Accounts opened in Urban- EKYC (b)	Accounts opened in Rural-Non Aadhar Based (c)	opened in Urban- Non Aadhar	number of accounts opened (Rural + Urban)	Aadhar Seeded Accounts (Rural)	BALANCE IN ACCO UNITS	NO. OF ACCO UNITS WITH ZERO	Rupay Debit Cards issued	Rupay Credit Cards Activated	Rupay %Aadhar seeded
1 BAGALKOTE	190732	44341	139262	90787	465122	320606	10417	95554	415220	363632	87.58
2 BENGALURU [R]	65327	10639	78983	46018	200967	126854	8556	43169	200057	152410	76.18
3 BENGALURU [U]	49191	366159	74964	631594	1121808	671521	27268	248816	945765	736047	77.83
4 BELAGAVI	493435	96887	266825	140520	997667	699105	25236	197608	882642	754044	85.43
5 BALLARI	72501	40925	89616	131874	334916	229567	10161	83630	296493	217436	73.34
6 BIDAR	29834	49509	85740	193098	358181	259721	6056	146026	342303	279027	81.51
7 VIJAYAPURA	183499	48446	147546	116642	496333	314647	12914	122974	442549	387762	87.62
8 Chamarnajgar	123229	6975	71373	32209	233736	167760	3621	37630	181423	129485	71.37
9 CHICKBALLAPU	63223	2808	73442	42915	182388	106469	6184	18280	149001	93534	62.76
10 CHICKMAGAI	78303	15813	58562	29335	182013	119679	5928	28520	155776	113337	72.76
11 CHITRADURGA	102748	22538	110880	90048	326264	167997	6212	87001	238702	179777	75.31
12 DAKSHINA KAN	136103	40254	112742	61985	351084	234454	9607	71459	274900	234643	85.36
13 DAVANAGERE	116200	38449	113640	131410	399699	228768	8286	77420	335583	252074	75.12
14 DEWARWAD	127368	89712	89660	139682	446422	325667	11555	86188	377543	312038	82.65
15 GADAGI	114168	28161	80676	54345	277350	176026	8196	46891	246173	217989	88.55
16 KALBURGI	21192	23657	85828	212013	342690	224841	8018	120412	355922	277375	77.93
17 HASSAN	135391	23039	86545	48196	293171	199191	7999	50983	249824	177952	71.23
18 HAVERI	216331	28664	170848	69608	485451	359004	10660	93866	434071	384590	88.60
19 KOUDALU	35784	3245	52389	15650	107068	57737	2454	19153	88282	67035	75.93
20 KOILAK	49884	13849	71214	57251	192198	126947	5890	29100	163597	103410	63.21

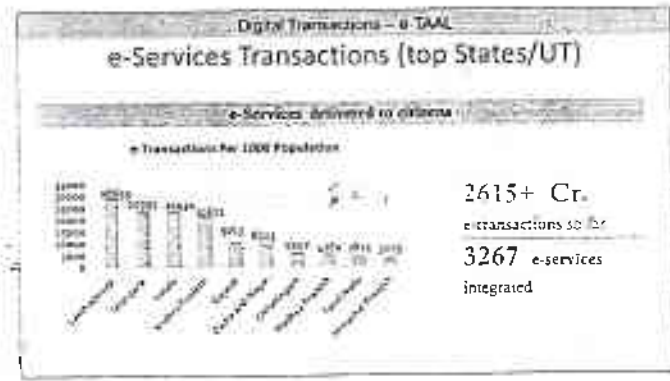
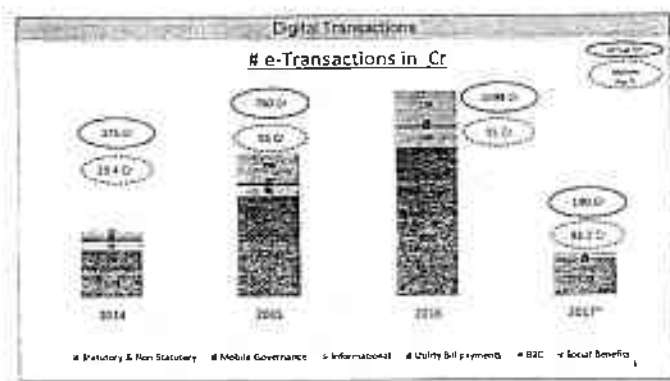
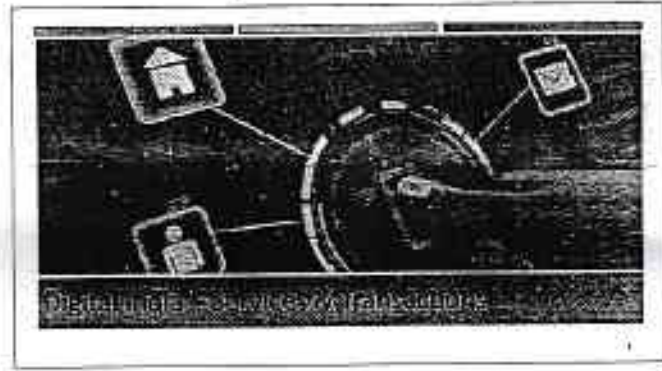
22	MANIDYA	29877	27594	46052	79796	183319	130383	4363	46335	161041	113365	7040	7112
23	MYBURU	60567	15948	110153	50003	236691	175240	3709	29038	221456	163505	7383	7404
24	IRAIKILUR	193120	92041	70292	93394	451147	339537	10247	81563	368392	238553	6476	7526
25	RAMNAGAR	32468	31743	70905	130137	265253	179531	6311	67880	241814	174792	7228	6768
26	SHIVAMOGGA	50191	3041	108031	216786	200049	111655	4056	32364	180037	130719	7261	5581
27	PUMAKURU	101610	41093	105811	84494	336008	202329	8279	34707	276358	215272	7790	6022
28	UDUPI	163911	33156	66306	55998	319371	249726	9012	52766	280895	180852	6438	7819
29	Utharakannada	83698	16268	87122	10685	206773	168809	6154	26013	182999	151716	8291	8114
30	YALXUR	237131	16188	112751	41607	407677	273106	9108	87539	332967	280017	8410	6639
		13445	16536	67026	68830	165837	95748	4930	43767	147818	107492	7272	5724
	Total	3373731	1287678	2905184	2999910	10566503	7042625	261391	2206652	9169633	7189884	7841	6665

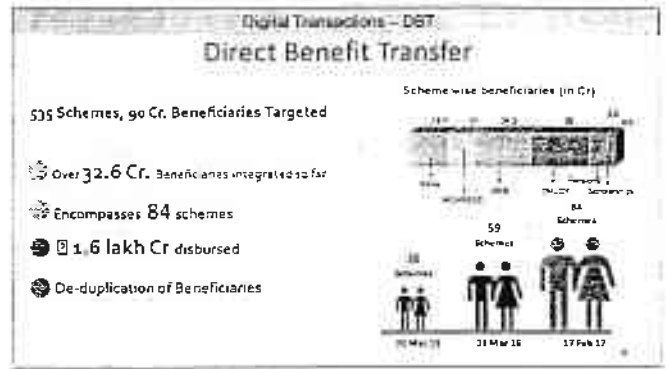
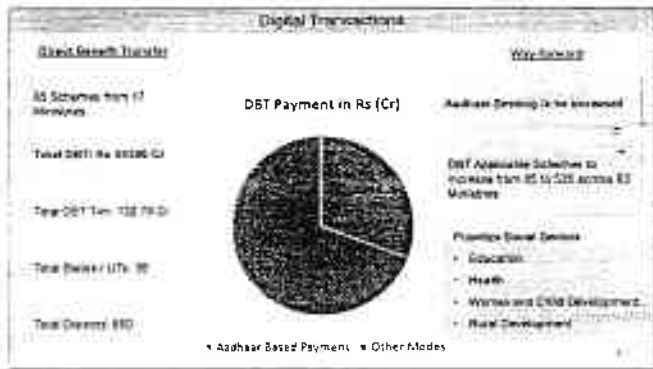


# Status on Digital India, Digital Payments and BharatNet

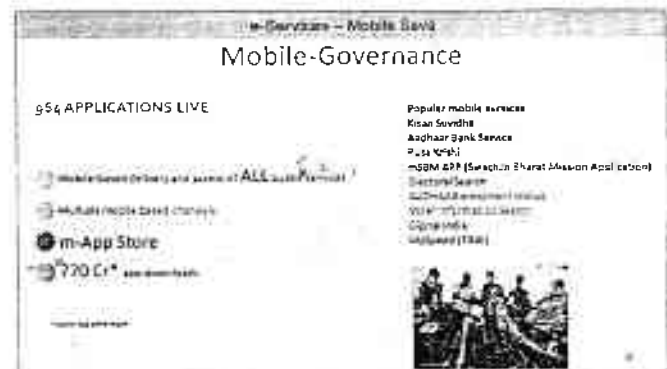
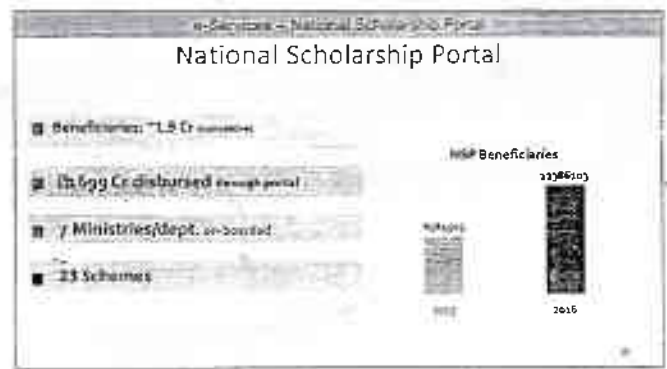
- ### Issues covered
1. Overall Status & Progress of Digital India
  2. Digital Payments Progress & Challenges
  3. Progress BharatNet
  4. Points for Approval

# DIGITAL INDIA STATUS AND PROGRESS

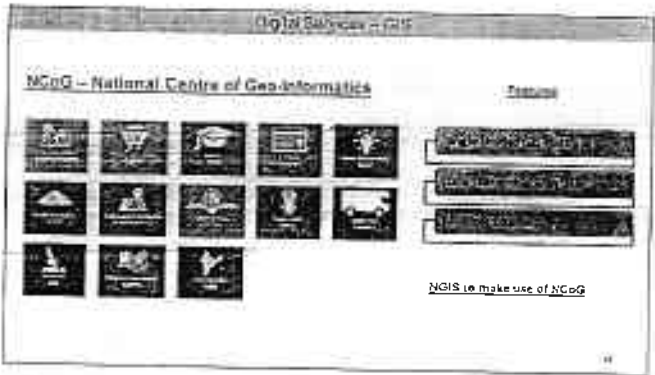
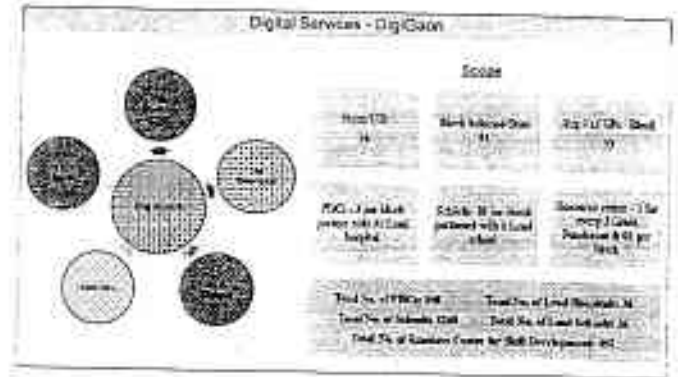
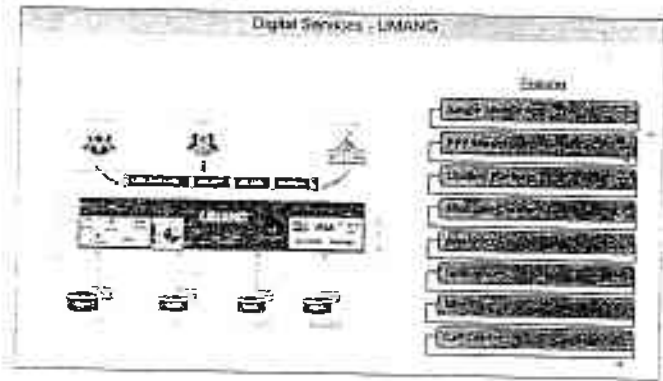




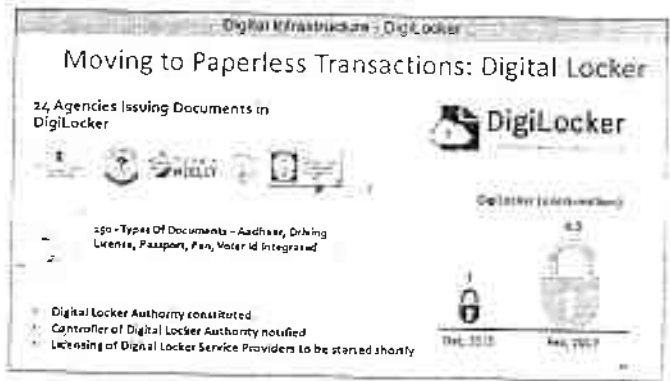
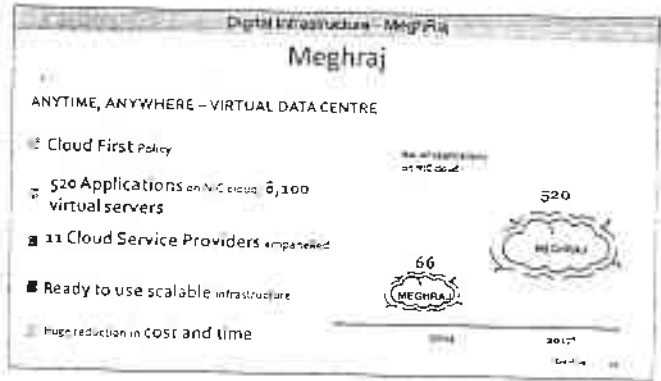
e-Services







e-Infrastructure




Digital Infrastructure - eSign

### Unique Digital Signature: eSign

INDIA'S OWN DIGITAL SIGNATURE TECHNOLOGY

- 69+ Lakhs e-Signs
- ₹ 5 /signature, Cost reducing
- Legally tenable, recognized under Indian Information Technology Act
- Ecosystem growing



### Digital India - Selected Indicators

Parameters	Position (Jan, 2017)
Government of India Cloud (MeghRa)	500 Applications, 11 Cloud Service Providers empanelled to provide cloud services for Govt. Services include public cloud, virtual private cloud & Govt cloud which can be availed by user depts. Expanding Cloud infrastructure of NIC. Two projects approved
Rapid Assessment System (RAS)	Mobile based rapid assessment system (RAS) has been designed & developed. 628 Services from 168 Depts and 20 States have been integrated. 23,54,144 feedback requests sent through RAS.
UMANG	Development of integrated mobile platform for e-Gov services. At least 10 major applications/delivery services including income tax, passport, scholarship, health to be operationalised by Mar, 2017
National Scholarship Portal (NSP) 2.0	National Scholarship Portal has been cloud enabled & migrated to Govt of India Cloud Platform. - 23 Govt. Schemes, 16,17,084 Universities / Colleges / Institutes have been on-boarded. - Scholarship Registration provided to 12,80,298 new beneficiaries and 6,276,713 cases have been renewed. - 23 schemes migrated to G-Cloud Beneficiaries

### Digital Payments Progress and Challenges

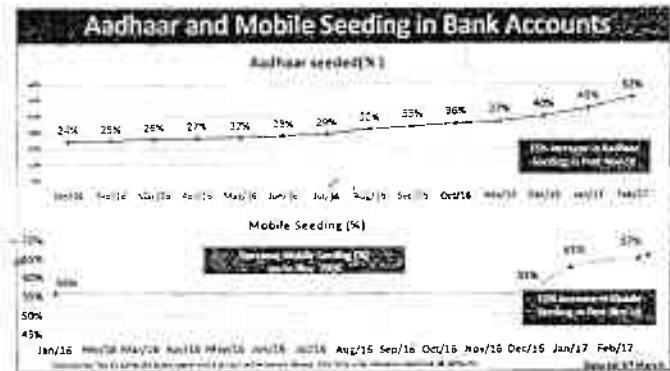
### Digital Payments Progress

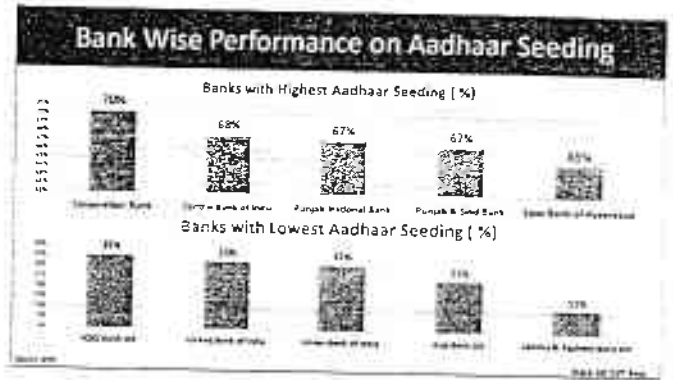
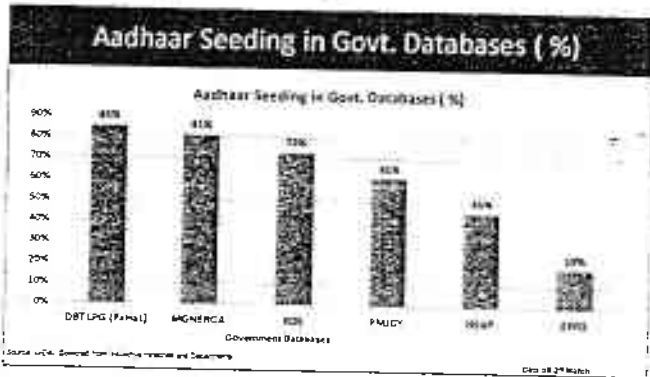
- Promotion of Digital transactions & Payments has been allocated to MeitY
- Proposal for setting up National Digital Payments Mission, under process consequent to announcement in Budget 2017-18
- MeitY has taken up Aadhaar & mobile seeding in bank accounts with banks in regular interactions through various forums;
- Status of Mobile and Aadhaar seeding as on 24.02.2017
 

> Number of accounts seeded with Aadhaar	5295.1 lakhs
> Number of accounts seeded with Mobile	7175.6 lakhs

### Actions to facilitate electronic payments & receipts

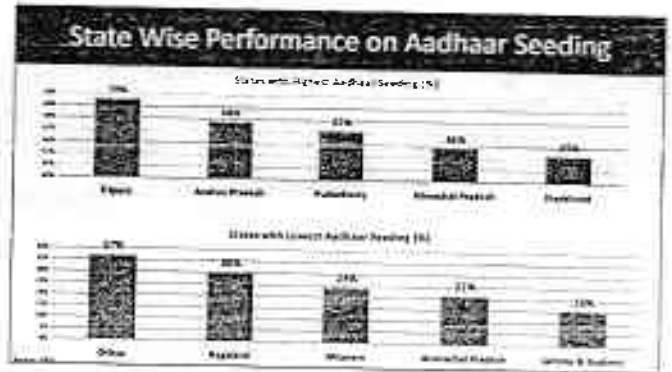
- Notified "Guidelines for Adoption of Electronic Payments & Receipts by Departments & Institutions"
- Framework aims to provide guidance to Depts for adoption of electronic payments channels / modes, depending upon present state of IT readiness and electronic payments integration
- MeitY has implemented Centralized Payment Gateway (PayGov-India) enabling citizens to make online payments for Govt services through following payment modes:
  - Net banking
  - Credit Card
  - Debit Card
  - Prepaid Card
  - Interbank Mobile Payment Service (IMPS)
  - Mobile Wallets





### State Wise Performance on Aadhaar Seeding

State	Seeding (%)
Andhra Pradesh	70%
Assam	68%
Bihar	67%
Chhattisgarh	65%
Goa	64%
Gujarat	63%
Haryana	62%
Karnataka	61%
Kerala	60%
Madhya Pradesh	59%
Madhya Pradesh	58%
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Madhya Pradesh	9%
Madhya Pradesh	8%
Madhya Pradesh	7%
Madhya Pradesh	6%
Madhya Pradesh	5%
Madhya Pradesh	4%
Madhya Pradesh	3%
Madhya Pradesh	2%
Madhya Pradesh	1%
Madhya Pradesh	0%



### 1F. Aadhaar and Mobile Seeding

**Target**

- Each Bank is required to complete for 100% Aadhaar and Mobile Seeding by 31st March 2017

**Work Steps**

- DFS has assigned targets to each banks for Aadhaar Seeding
- Banks are requested to run awareness campaigns for expediting seeding process
  - Using existing banking channels
  - Media communication channels

### 2A. Govt. Payments & Receipts to be made electronic: Present Status

Central Government Payments and Receipts

- Approved 05 Ministries/Departments and 10 attached offices are seeded on PMMS for electronic Payments
- 73 Ministries/Departments are seeded on PMMS for electronic receipts

Transactions Summary (From: 01-Apr-2016 To: 28-Feb-2017)

Payment System	Transaction Volume (In lakhs)	Transaction Amount (Rs. Cr)
Bank/Postal Receipts as P/SCS	30,468	82,319
PMMS (in Payments as CTS)	371,218,867	845,008
<b>Total</b>	<b>371,249,335</b>	<b>927,327</b>

### Govt. Payments & Receipts to be made electronic: Present Status

**Direct Benefit Transfers**

- Number of Schemes: 84
- Amount of Benefit Transfers: 50,949 Cr. (MR)
- Volume of transactions: 133 Cr.

(Source: DST Report dated 29 March)

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**Ministry's Payments and Receipts (MOPAR)**

MOPAR has notified "Guidelines for Adoption of Electronic Payments and Receipts by Departments & Institutions" in November 2015.

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**PayGov**

- Implemented a centralized Payment Gateway (PayGov India) which enables citizens for online payments.
- PayGov has 76 Depts./Agencies live and has processed 167 lakh transactions worth 4400+ crores

### Ministries/Departments to share Digital Payments progress

**Present Status**

18 key Govt. Ministries and Departments with high potential of digital payments have been started.

Ministry of Road Transport and Highways	Ministry of Labour	Ministry of Health	Department of Public Enterprises
Ministry of Power	Ministry of Skill Development	Ministry of Women and Child Development	Ministry of Information and Public Relations
Ministry of Railways	Ministry of Food Processing	Ministry of Textiles	Ministry of Agriculture
Ministry of Education	Ministry of Finance	Ministry of Agriculture	Department of Posts

Each of the Government departments is advised to adopt digital payments modes for every payments and receipts by its attached offices, departments and licensed businesses.

Departments are requested to appoint a Nodal Officer of the rank of Joint Secretary or equivalent for promotion of Digital Payments

### Bharat Net

### Bharat Net: Optical Fiber to Gram Panchayats

OFC PIPE LAID		OPTICAL FIBRE LAID	
13,42,240 km	13,42,240 km	13,42,240 km	13,42,240 km
JUNE 2014	JAN 2017	JUNE 2014	JAN 2017

### Bharat Net

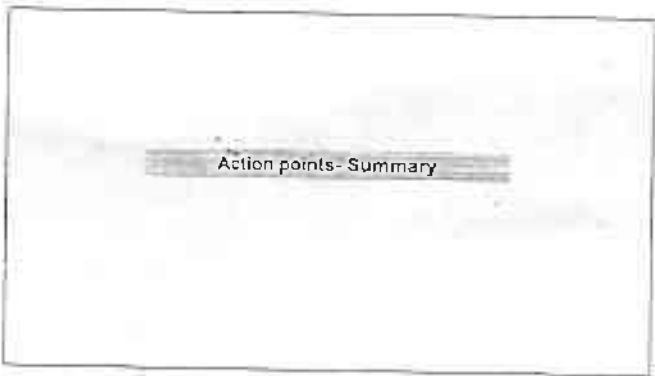
- BharatNet is planned to connect all 2.5 lakh Gram Panchayats (GPs) in phased manner
- Phase-I: 1.0 lakh GPs to be connected by Mar 2017
- Phase-II: Balance 1.5 lakh GPs to be connected by Dec 13
- Phase-III: Futuristic network with ring topology to be used between districts & blocks and blocks & GPs by 2023
- Tamil Nadu and Andhra Pradesh are connecting GPs through their own agencies

### Bharat Net Summary All India Status

States/UTs Nos	No. of GPs Phase I	No. of GPs where Pipe laid	No. of GPs where Cable laid	GPs Lit
35	100288	93343	77452	16573

Fiber To The Home (FTTH) connections at GPs by BSNL		
1	Kerala	1027
2	Karnataka	1050
3	Chhattisgarh	515
4	Haryana	65
5	Madhya Pradesh	177
6	Uttarakhand	63
7	Rajasthan	158
8	Puducherry	12
9	Gujarat	5
10	Maharashtra	28
11	Jharkhand	24
12	Bihar	1
13	Telangana	15
	<b>Total</b>	<b>3142</b>

Utilization of BharatNet	
<b>Wi-Fi Hotspots:</b>	
<b>(a) BY CSP SPV:</b>	
CSP SPV is installing Wi-Fi Hotspots at following locations using BharatNet:	
<ul style="list-style-type: none"> <li>- Haryana: 133</li> <li>- Chandigarh: Working: 11</li> <li>- Puducherry: 71 Working: 53</li> <li>- Uttar Pradesh: 13 Working: 18</li> <li>- Jharkhand: 20</li> <li>- Karnataka: 1</li> <li>- Uttarakhand: 3 (5 Total to be installed) 55 Working</li> </ul>	
<b>(b) BY BSNL:</b>	
<ul style="list-style-type: none"> <li>- BSNL has installed 24 Hotspots in villages in Karnataka</li> <li>- A total of 1200 Wi-Fi Access Points are being installed by BSNL in 500 villages in Nagaur, Maharashtra. 804 Access Points radiated</li> <li>- BSNL has taken up for BharatNet bandwidth at 12 GPs in Varanasi and 08 GPs in Lucknow for providing Wi-Fi connectivity in Gram Panchayats. 09 GPs radiated in Varanasi and 03 GPs radiated in Lucknow District</li> </ul>	



Action points for approval		
	Digital India Initiatives	Ministry/ Dept./ Organization
1	Regulate All Ministry Government Departments may be advised to use Cloud services of Cloud Service Providers, regulated by MCA 21 and other "Cloud First" policy of Government of India	All Ministries/ Departments
2	Chief Information Security Officer (CISO) and Security Policy: All Ministries / States / Banks / Power Utilities / ISPs / Academic Institutions may be advised to appoint CISO and have approved Security Policy	All Ministries/States/ Banks/ Power Utilities/ ISPs/ Academic Institutions
3	Cloud Management System (CMS): Central/State Departments may be advised to adopt and integrate applications with CMS	All concerned Central/State Departments
4	Unified Mobile Application for Multi-agency Government (UMANG): Centre/State Depts may be advised to integrate their applications providing G2C services through UMANG	All concerned Central/State Depts

Action Points for Approval (Contd)		
Digital India - National Scholarship Portal (NSP) 2.0		
1	Aadhaar number & bank account number to be created to avoid duplication of data	All Ministries/ Depts, having NSP schemes
2	On verification of applications by Institute/State Nodal officers for NSP sponsored Schemes, decision to transfer Central share of fund may be directly transferred to Nodal beneficiary instead of State Treasurer.	
3	Opening and closure dates of all schemes may be kept same so that students can apply for a single scheme for a College at a time, allowing for any exceptions as defined in the Ministry/Dept guidelines	

Action points for approval (Contd)		
Progression of Digital Payments:		
		Ministry/ Dept./ Organization
1	UMANG to complete 100% rollout of Aadhaar & Mobile services by 31 <sup>st</sup> March, 2017	Banks
2	IPS to monitor progress and provide weekly updates to MHA	IPS
3	IPS to issue necessary directions for Enforcement of 'Pay to Aadhaar' across all BHM units	IPS & States
4	Integration of Aadhaar Pay (merchant app) into BHM app before 31 <sup>st</sup> March 2017	NPCI
5	Development and deployment of service Based Bill Pay	NPCI
6	Banks to bring down technical and business failures to below 1% in a phased manner	Banks, DFS



Action points for approval (Contd.)		
	Probation of Digital Payments	Ministry, Dept/ Organisation
7	DPS may issue directions to banks to take necessary actions including upgrade of IT infrastructure.	Banks, DPS
8	All ministries/departments to submit their schemes on DBT within next 3 months.	All Ministries/Depts.
9	Banks to deploy 10 lakh PoS equipment by 31 March-17 and 20 lakh Aadhaar PoS equipment by 30 Dec-17	Banks
10	All ministries/departments to identify (road, village, of minimum Joint secretary rank, to promote digital payment transactions) under section 28 of PDS Act.	All Ministries / Depts
11	Ministries/Departments to share progress on Digital Payments through API on Daily Basis	All Ministries/Depts

Thank you

State wise status of BharatNet as on 26.02.2017					
S. No.	States/UTs	No. of GPs Phase I	No. of GPs where Pipe laid	No. of GPs where Cable laid	GPs Lit
1	Andhra	1818	1225	952	354
2	Assam	1323	4274	3421	1421
3	Chhattisgarh	2118	2874	1801	1230
4	Kerala	3030	4493	4143	3930
5	Madhya Pradesh	424	343	141	81
6	Rajasthan	668	642	542	456
7	Uttar Pradesh	877	1124	1024	1124
8	M.P.	1820	1781	824	744
9	Madhya Pradesh	1288	1172	622	1400
10	Madhya Pradesh	5126	2901	2812	100

S. No.	States/UTs	No. of GPs Phase I	No. of GPs where Pipe laid	No. of GPs where Cable laid	GPs Lit
11	Rajasthan	6967	4751	5445	1042
12	Uttar Pradesh	22514	22514	18322	1209
13	Uttarakhand	1767	1768	1249	288
14	West Bengal	2713	1461	1414	212
15	Andaman & Nicobar	29	4	5	0
16	Chandigarh	12	12	12	12
17	Andhra Pradesh	256	407	24	0
18	Nagaland	743	728	527	0
19	Manipur	24	18	24	26
20	Mizoram	183	10	7	0

S No.	States/UTs	No. of GPs Phase I	No. of GPs where Pipe laid	No. of GPs where Cable laid	GPs Lit
21	Tripura	1021	765	673	79
22	Meghalaya	651	467	88	0
23	Odisha	5771	4124	3418	324
24	Puducherry	98	58	98	101
25	Andhra Pradesh	0	0	0	0
26	Telangana	2097	1977	1937	130
27	Odisha	3288	3529	2427	488
28	Jharkhand	1428	1492	1351	334
29	Chandigar Pradesh	384	194	101	3
30	Daman & Diu	0	0	0	0

S No.	States/UTs	No. of GPs Phase I	No. of GPs where Pipe laid	No. of GPs where Cable laid	GPs Lit
31	Dadra & Nagar Haveli	0	0	0	0
32	Sikkim	0	0	0	0
33	Ladakh/Goa	10	0	0	0
34	Tamil Nadu	D*	0	0	0
35	Deat All GPs are connected	-	-	-	-
	Grand Total	100289	83343	77452	16573

## Promotion of Digital Payments

Meeting of Committee of Secretaries  
14<sup>th</sup> March, 2017

## 1. Completion of 100% Aadhaar and Mobile seeding

### Seeding of accounts - Current Status

- Mobile : 65% of ISBA
- Adhaar : 48% of ISBA

ISBA → Individual Saving Bank Accounts

- PMJDY (operative bank accounts): 76% seeded with Aadhaar.
- Mobile registration thru' interoperable ATMs - available
  - 81,000 ATMs of 12 Banks are already live
  - Another 15,000 machines are expected to go live shortly.
  - Total ATMs : 2 Lakhs

Source : Department of Financial Services

### AEPS-Usage trends

- Aadhaar Enabled Payment System (AEPS)
- Nov 8, 2016
  - No. of trns: 32000
  - Value of trns: Rs 9.90 Cr
- Feb 28, 2017
  - No. of trns: 65000
  - Value of trns: Rs 13.83 Cr

Parameters	Average (Nov 8-31)	Average (Dec 1-31)	Average (Jan 1-31)	Average (Feb)
No. of trns	18,000	58,000	45,000	1,90,000
Value of trns (Cr)	2.95	6.56	18.35	14.00

Source: MFI

### UPI-Usage trends

- Unified Payment Interface (UPI)
- Nov 8, 2016
  - No. of trns: 4000
  - Value of trns: Rs 1.93 Cr
- Feb 28, 2017
  - No. of trns: 1.81 Lakh
  - Value of trns: Rs 86.82 Cr

Parameters	Average (Nov 8-31)	Average (Dec 1-31)	Average (Jan 1-31)	Average (Feb)
No. of Transactions	11,000	64,000	1,44,000	1,60,000
Value of Transactions (Rs in Cr)	3.30	22.60	54.70	89.70

Source: MFI

### BHIM-Usage trends

- Bharat Interface for Money (BHIM)
- Dec 30, 2016
  - No. of Trns: 8,000
  - Value of Trns: Rs 0.213 Cr
- Feb 28, 2017
  - No. of Trns: 8.31,000
  - Value of Trns: Rs 26.10 Cr

Parameters	Average (Dec 30-31)	Average (Jan 1-31)	Average (Feb)
No. of Transactions	20,000	57,000	70,000
Value of Transactions (Rs in Cr)	0.86	11.43	22.25

Source: MFI

### Decisions taken

- Banks to launch a drive, in campaign mode, till 31 March 2017 for
  - Seeding mobile # in all operative, individual SBAs/SA
  - Voluntary seeding of Aadhaar # in all accounts outside the two Aadhaar penetration States of Assam and Meghalaya
- Banks to arrange on-the-spot seeding after wide publicity & advertisement specific outreach efforts
  - Ministry to provide national level publicity for the drive
- Lead banks to draw up the domain-level plan of action through District Level Coordination Committee (DLCC)
- Allow access to BHIM app to all seeded mobile numbers - (SBI model to be emulated by other banks)
- All banks to enable 'Pay to Aadhaar' on BHIM before 31<sup>st</sup> March 2017
- Integrate 'Aadhaar Pay' into BHIM before 31<sup>st</sup> March 2017 (Action: NPD)
- Include Utility Payments in BHIM before 31<sup>st</sup> March 2017 (Action: NPD)
- Rationalise charges for digital transactions, including MDR in cards, post 31<sup>st</sup> March. Ministry to constitute a committee for the purpose (Action: MeitY)

### Suggestions

- Monitor progress and set bankwise targets for
  - Seeding of bank accounts
  - Procurement of Aadhaar Ready POS machines (Action: DFS)
- Deploy all channels for seeding (ATMs, Internet Banking, Micro ATMs)
- Create dashboard, visible to DFS/MeitY/RBI/Banks/States, that reflects status, progress & performance in respect of seeding of numbers (Action: MeitY);
- Procure 'Aadhaar Ready' GPRS compliant PoS machines to facilitate transactions through cards & Aadhaar authentication.
  - Banks to facilitate 20 million Aadhaar enabled POS by September, 2017.

## 2. Merchant Onboarding

- a) Kirana shops, SAFAI, Mother Dairy etc., selling essential commodities, to be on-boarded to digital platforms

### Status update

#### Mother Dairy (including SAFAI Booths)

- As on 8<sup>th</sup> November, 2016:
  - 500 Shops facilitated e-payment.
- As on 28<sup>th</sup> February, 2017:
  - All 3117 shops (including 226 SAFAI booths) facilitate e-payment.
  - Rs. 25 crore paid to farmers through digital means.
  - 850 shops (including 90 SAFAI booths) accept SBI cash cards.
  - Sale proceeds in digital mode @ Rs 44 lakh /day.

#### NAFED (Retail Outlets):

- Till 28<sup>th</sup> February, 2017:
  - Sale proceeds of Rs 3.35 crs. through digital means.

#### Agricultural Mandis:

- Till 28<sup>th</sup> February, 2017:
  - 89.91% (875376 cashless transactions)

Source: Department of Agriculture and Cooperation

## 2. Merchant Onboarding

- b) Target for enrolment of all Fair Price Shop dealers into PoS/mPoS network

### FPS for Digital payments

#### Fair Price Shop (FPS) Automation

Total FPS	5,26,253
Operational e-PoS	1,78,081
FPS Automation (%)	33.84%
FPSs equipped with digital payment Infra	49,156

Source: Department of Food & Public Distribution

## 2. Merchant Onboarding

c) Appointment of CSCs and Fair Price Shop Dealers as Banking Correspondents

### Status update

- 1. CSC-Village Level Entrepreneurs (VLEs) enrolment at BCs
  - Total number of CSCs 2 Lakh
  - Gram Panchayats 2.5 Lakhs
  - VLEs registered at BCs 52,984
    - Active BCs 12,025
      - BCs at Gram Panchayat Level 11,221
    - Pending Approval from Banks 40,949
  - Number of Banks 11
  - Commission paid since April 2015 Rs 58.62 Crores
- 2. Digital Jagriti Camps at CSCs

Category	Value
Merchants enrolled	6.71 Lakh
Citizens registered	1.97 Crore

Source: MEITY

### Decisions – Merchant Onboarding

- SOP, to be circulated by NPCI, for merchant acquisition by banks for BHIM & Aadhaar Pay by Feb.28, 2017 as decided by CoS on Feb.3, 2017 (Action: NPCI)
- Bankwise targets to be given to banks for on-boarding merchants on BHIM/Aadhaar Pay – (Action: DFS)
- Failure of transactions relating to AEPS & BHIM be regularly reviewed. Monitoring mechanism be put in place, corrective action taken by 15<sup>th</sup> March 2017 (Action: MeitY, DFS)
- Rationalization of MDR – Comments on RBI circular to be sent by 28<sup>th</sup> Feb. 2017 (Action : MeitY)

### Suggestions

#### Merchant acquisition strategy

- Operationalize 'Cash Back to Merchants' scheme announced in Budget 2017
- Generate VPAs/QR codes for all existing merchants
- RRB/Cooperative banks to join UPI framework to expand interoperability. Respective sponsoring banks to extend technology to RRBs.
- Provide incentives for merchants when enrolled on Aadhaar Pay – similar to BCs
- Dashboard to capture bankwise progress on merchant acquisition. Its visibility to all would trigger competition & flag regional/ institutional challenges

### Suggestions

#### Strengthening BC network:

- Prioritize Fixed point shops viz. Fair Price Shops, CSCs etc. for BCs
- Make every CSC as a White Label BC to provide interoperable financial services close to place of residence. (MEITY Reference to RBI dated 20<sup>th</sup> October, 2016)
- Banks to publish uniform SOP for engaging CSCs as BCs
- To enable monitoring of BCs performance, banks to
  - Develop Dashboard to provide information about SSA allotted, Codes issued, active BCs
- Banks to
  - Ramp up server capacity.
    - Present capacity : 30 customers per day per BC.
  - Hold regular trainings of VLE/BCs at district level & meetings at Branch level

## 3. Organization of DigiDhan Camps

## Digidhan Melas

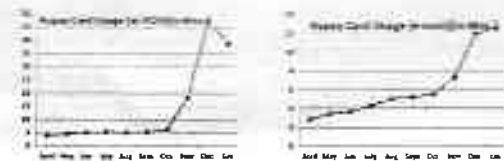
Activities	Numbers
<b>Activities during Digidhan Melas</b>	
# Digidhan melas held	65 (upto 1 <sup>st</sup> March 2017)
# S2Bs	4312
# People Turned	12,66,375
# Bank Accounts Opened	33,794
# Aadhaar Enabled Payments	4,229*
# Institutions gone Cashless	7931
<b>Awareness given:</b>	
# of Consumers	10.17 lakh
# of Merchants	36,000
<b>Social media conversation around BHIM/ Digidhan</b>	
# Publications generated (blogs)	1.11.530
Number of views	4.24 billion impressions
Number of responses	291 million
634 News stories from 44 publications	

## Institution Gone Cashless

- # Institutions gone Cashless: 7931 Include-
- Local bodies, Municipalities, Gram Panchayats
  - State Government Departments
    - Transport Departments
    - Tourism
    - Textile
    - Agriculture
    - Handloom
    - Vidyut Nigam
    - Government Hospital
  - Fair Price Shops, Petrol Pumps, Cinemas, Hotels & other retail outlets
  - Schools

(iv) Activation of issued RuPay Cards and issue of pre-activated new RuPay Cards in camps

## RuPay Card - Usage



Significant growth post demonetization

## RuPay- Status Update

- # of PMJDY a/cs : 27.77 crore
- RuPay Cards issued : 21.59 crore

- The difference is accounted for primarily by
- Minor accountholders (who are not eligible),
  - Inoperative/dormant accountholders (from the early stages of PMJDY when cards could not be provided at the time of opening of accounts and subsequently the accounts remain zero balance / inoperative / dormant),
  - Personalised cards against newly opened accounts (under process)

**Note:** In default, RuPay cards are issued as non personalised cards (cards without the name of the cardholder printed). Cards are delivered along with an 'ATM opening kit'.

(v) Conversion of all Kisan Credit cards into RuPay cards

### Status Update

- NABARD coordinates conversion of operative KCCs into RuPay KCCs by cooperative banks and RRBs.
- Total numbers of active KCCs (excluding NPA accounts) :
  - Public Sector Banks 222.63 lakh
  - Regional Rural Banks 118.24 lakh
  - Cooperative banks 342.12 lakh
- Issuance of KCC –
  - Public Sector Banks 202.54 lakh (provisional) RuPay KCCs
    - Conversion exercise substantially completed for Scheduled Commercial Banks.
  - Focus is on RRBs and Cooperative Banks
    - Issued RuPay KCCs - 91.18 lakh
      - RRBs 77.27 lakh
      - Cooperative Banks 13.91 lakh

Source: Department of Financial Services

### Suggestions

- NABARD to**
- Play proactive role in
    - Co-ordination with co-operative banks rather than a collating agency
    - Conversion process from KCC to Rupay cards,
  - Monitor progress & be accountable for extent of conversions
  - Create dashboard to monitor regionwise, bankwise progress including display of pendency

Thanks