

मध्यप्रदेश शासन
नगरीय विकास एवं आवास विभाग
मंत्रालय

क्रमांक 1922/3212/2017/18-6
प्रति,

भोपाल, दिनांक 28/10/17

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| 1. आयुक्त
म0प्र0गृह निर्माण एवं
अधोसंरचना विकास मण्डल
भोपाल । | 2. ✓ आयुक्त सह-संचालक
नगर तथा ग्राम निवेश
भोपाल । |
| 3. कार्यपालन संचालक
पर्यावरण नियोजन एवं समन्वय
संगठन भोपाल । | 4. सदस्य सचिव
म0प्र0 प्रदूषण नियंत्रण बोर्ड
भोपाल । |
| 5. अधीक्षण यंत्री
राजधानी परियोजना प्रशासन
भोपाल । | 6. कार्यपालन संचालक
राज्य नगर नियोजन संस्थान
भोपाल । |
| 7. प्रबंध संचालक
म0प्र0राज्य कर्मचारी आवास
निगम, भोपाल । | 8. मुख्य कार्यपालन अधिकारी
समस्त विकास प्राधिकरण/
विशेष क्षेत्र विकास प्राधिकरण
मध्यप्रदेश |

विषय: Notifications to be published in gazette of india Extraordinary part-1
section -1 of the Gazette notification -Reg

उपरोक्त विषय के संबंध में विज्ञान और टेक्नालाजी विभाग से प्राप्त पत्र
क्रमांक 2438/1688/2016/41-2 दिनांक 22/8/2017 प्रश्न पत्र की छायाप्रति
आवश्यक कार्यवाही हेतु संलग्न प्रेषित है ।

संलग्न:-उपरोक्तानुसार ।

Sujoya
(सुप्रिया पेंडके)
अवर सचिव

मध्यप्रदेश शासन
नगरीय विकास एवं आवास विभाग

संचालनालय	
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शाखा 33(A)IT
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मध्यप्रदेश शासन
विज्ञान और टेक्नालाजी विभाग
मंत्रालय, वल्लभ भवन

क्रमांक 2438 /1688/2017/41-2
प्रति,

भोपाल, दिनांक 22 अगस्त 2017

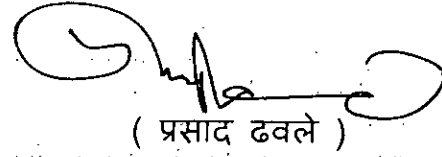
अतिरिक्त मुख्य सचिव/प्रमुख सचिव/सचिव
मध्यप्रदेश शासन,
शासन के ममस्त विभाग
मंत्रालय-भोपाल

नारीय विकास एवं अबास विभाग
2312 शाखा-6
पंजी.क्र. दि. 5/8/17

विषय :- Notifications to be published in the Gazette of India, Extraordinary, Part-I
Section-1 of the Gazette Notification-reg.

विषयांकित प्रकरण में डिजिडन संबंधी राजपत्र में अधिसूचना दिनांक
8-6-2017 को जारी की गई है । इस संबंध में भारत सरकार, संचार और
सूचना प्रौद्योगिकी मंत्रालय द्वारा प्राप्त पत्र क्रमांक 3(04)/2017-DPD Dtd
8 June 2017 की छायाप्रति मय संलग्नकों के आगामी आवश्यक कार्यवाही हेतु
संलग्न प्रेषित है ।

संलग्न:- उपरोक्तानुसार


(प्रसाद ढवले)

उप सचिव

मध्यप्रदेश शासन,

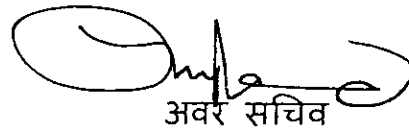
विज्ञान एवं प्रौद्योगिकी विभाग

पृष्ठांकन क्रमांक 2439/1688/2017/41-2

भोपाल, दिनांक 22 अगस्त 2017

प्रतिलिपि :-

1. मुख्य कार्यपालन अधिकारी, मैप-आईटी, भोपाल की ओर सूचनार्थ एवं
आवश्यक कार्यवाही हेतु अग्रेषित ।


अवर सचिव

मध्यप्रदेश शासन,

विज्ञान एवं प्रौद्योगिकी विभाग

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मुख्य सचिव कार्यालय
CS/Gen-Col 1197
Date 13/07/17

Sh. Poojinder Kaur
18/7

दिनांक 18.07.2017

No. 3(4)/2017-DPD
Government of India

Ministry of Electronics and Information Technology
Electronics Niketan, 6 CGO Complex

New Delhi-110003.
Dated: 08.06.2017.

Subject: Notifications to be published in the Gazette of India, Extraordinary, Part-1 Section-1 of the Gazette Notification-regarding.

Please find enclosed herewith Notifications relating to DIGIDHAN Mission to be published the Gazette of India, Extraordinary, Part-1, Section-1 for Information to all concerned.

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मुख्य सचिव
कार्यालय

(Rajesh Suri)
Deputy Director

12 JUL 2017
PS S&T

To

The Manager,
Government of India Press,
Faridabad (Haryana)

: Along with Hindi Version.

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2. Chief Secretaries of all the State Government.
3. Secretary (IT) of all the State Government.

11 JUL 2017
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Government of India
Ministry of Electronics and Information Technology

F.No. 3(4)/2017-EG-II

New Delhi, Dated 08.06.2017

NOTIFICATION

DIGIDHAN Mission

- 1.1 The Digital India Programme envisions transforming India into a digitally empowered society and knowledge economy by making available digital infrastructure, digital governance and digital services to every citizen. Promotion of a digital payments ecosystem is a natural extension of the Digital India programme and has the potential to transform India's economy by formalization of financial transactions.
- 1.2 Financial inclusion is one of the foremost challenges for India and Digital payments promises access to formal financial services and benefits from e-commerce, especially for those who continue to be excluded. Despite significant progress in bank-led payment systems, there remains a vast gap in the availability of basic payment services. Adoption of technology can transform the country into a cashless economy.
- 1.3 India is currently on the cusp of a radical paradigm transition towards the adoption of technology towards the creation of a digital economy. The rapid proliferation of mobile phones across the population, as well as the rise and spread of digital technologies, signals the need for a focused initiative by the Government for establishing a robust, secure and inclusive pan-India digital payments ecosystem, which can be accessed by all sections of the population.
- 1.4 Hon'ble Finance Minister in his Budget Speech on February 1, 2017 had announced "a target of 2,500 crore digital transaction for 2017-18 through

II. Functions

- 2.7 Reviewing the existing institutional, legal, security, policy and regulatory frameworks related to digital payments transactions; and effecting/facilitating changes as required.
- 2.8 Expanding acceptance infrastructure and back-end technology and related systems for digital payments; identification of new and viable technology platforms and options for digital payments.
- 2.9 Facilitating R&D and innovation in the digital payments ecosystem.
- 2.10 Proposing measures to enhance security of digital payments ecosystem.
- 2.11 Proposing appropriate commercial and business models for digital payments including rationalizing transaction charges.
- 2.12 Promoting awareness within user communities including citizens, business establishments and Government organisations to drive usage of digital payments instruments; especially BHIM and Aadhaar based payment systems.
- 2.13 Formulating and implementing appropriate financial incentive programmes and schemes for promotion and greater uptake of digital payments transactions.
- 2.14 Enhancing consumer confidence in digital payments instruments by evolving appropriate standards and frameworks for Quality of Service (QoS), insurance provisions and ease of access.

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2.15 Coordinating with Ministries of the Union Government, State Governments, and public agencies to promote digital transactions in their respective domains.

2.16 Coordinating with Banks, Financial institutions, Fintech companies, Telecom companies, Payments Banks (and other licensed banks) and other stakeholders for expansion of digital payments ecosystem.

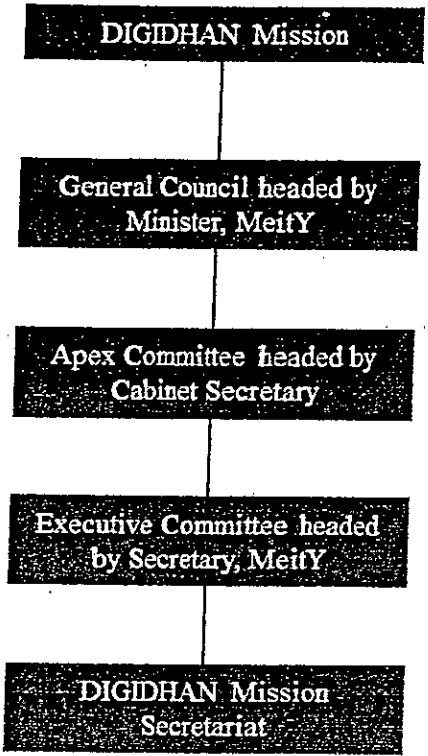
2.17 Establishing appropriate mechanisms for effective and timely redressal of grievances including establishment of ombudsman, toll-free helplines and other measures.

2.18 Monitoring various measures being implemented in the area of digital payments and their impact on the Digital Payments ecosystem.

2.19 Any other related or residual policy measures, programmes and interventions that may be required

3. Mission Structure

3.1 DIGIDHAN Mission is being setup under the Ministry of Electronics and Information Technology (MeitY). The governance structure of DIGIDHAN Mission will be as follows:



- 3.2 The details regarding the constitution of the Apex Committee and the Executive Committee are as provided in Annexure A and Annexure B respectively
- 3.3 The DIGIDHAN Mission Secretariat will comprise of MeitY staff and officers as well as subject matter experts on issues concerning digital payments including regulatory matters, technology aspects, business models, payments infrastructure, cyber security etc. It will also have staff to oversee monitoring and coordination efforts and work in partnership with other institutions to drive synergies and ensure convergence.
- 3.4 State level Committees: At the State level also, there shall be a Committee set-up under the chairmanship of Chief Secretary for implementing State level measures for promotion and proliferation of Digital Payments.

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Annexure A

Constitution of the DIGIDHAN Mission: Apex Committee

At the national level, the DIGIDHAN Mission shall be monitored by an Apex Committee headed by the Cabinet Secretary and comprising of the following members:

Cabinet Secretary	Chairperson
CEO, Niti Aayog	Member
Secretary, Department of Financial Services	Member
Secretary, Department of Expenditure	Member
Secretary, Department of Telecom	Member
Secretary, Department of Post	Member
Secretary, Department of Investment and Public Asset Management(DIPAM)	Member
Deputy Governor, RBI	Member
CEO,UIDAI	Member
Chairperson, SBI	Member
MD,NPCI	Member
Secretary, MeitY – Mission Director	Member Secretary

Secretary, MeitY will be the Mission Director of DIGIDHAN Mission and Member Secretary of the Apex Committee. The Committee shall have the authority and power to co-opt additional members in the Apex Committee and call upon Special Invitees to the meetings of the Apex Committee

Annexure B

Constitution of the DIGIDHAN Mission: Executive Committee

DIGIDHAN Mission shall comprise of and Executive Committee headed by Secretary, MeitY and comprising the following members

Secretary, MeitY	Chairperson
Secretary, Department of Expenditure	Member
Secretary, Department of Financial Services	Member
Secretary, Department of Telecom	Member
Secretary, Department of Post	Member
Chief Secretary (or his/her representative not below the level of Principal Secretary) representing one State from each region (North, South, East, West and North East). Membership shall be on rotation basis each quarter	Member
CEO, UIDAI	Member
Additional Secretary, MeitY	Member
Representative of DIPP not below the rank of Additional Secretary	Member

RBI representative (not below the rank of Executive Director)	Member
CMD, NABARD	Member
DG ICERT	Member
DG NIC	Member
Advisor, Niti Aayog	Member
CEO, India Post Payments Bank	Member
MD, NPCI	Member
CEO, CSC - SPV	Member
Chairperson, Indian Banks' Association	Member
Joint Secretary, MeitY	Member Secretary

The Chairperson of the committee shall have the authority and power to co-opt additional members as required and also call upon Special Invitees to the meetings of the Executive Committee.

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No. 12(84)/2017-DPD
Government of India
Ministry of Electronics and Information Technology
Electronics Niketan, 6 CGO Complex

New Delhi-110003
Dated : 29.06.2017

Subject: Notification to be published in the Gazette of India, Extraordinary, Part-1,
Section -1 of the Gazette of India-regarding.

Please find enclosed herewith Notification relating to BHIM Aadhaar
Merchant incentive Scheme to be published in the Gazette of India, Extraordinary,
Part-1, Section-1 for information to all concerned.


(Rajesh Suri)
Deputy Director

To

The Manager,
Government of India Press,
Faridabad (Haryana)

Along with Hindi Version

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3. Secretary (IT) of all the State Government.

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GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY

No. 12(84)/2017-DPD

New Delhi, Dated : 23.06. 2017

NOTIFICATION

Subject: BHIM Aadhaar Merchant incentive Scheme

1. Background and Objective

- 1.1 The Digital India Programme envisions transforming India into a Digitally empowered society and knowledge economy by making available digital infrastructure, digital governance and digital services to every citizen. Promotion of a digital payments ecosystem is a natural extension of the Digital India programme and has the potential to transform India's economy by formalization of financial transactions. Financial inclusion is one of the foremost challenges for India Digital payments have the potential to provide access to formal financial services and benefits from e-commerce, especially for those who continue to be excluded.
- 1.2 Finance Minister in his Budget Speech on February 1, 2017 had announced "a target of 2,500 crore digital transaction for 2017-18 through UPI, USSD, Aadhaar Pay, IMPS and debit cards."
- 1.3 In the digital payments ecosystem, merchants play a very crucial role especially in country like India where nearly 90% of merchants are unorganized like small grocery stores, local apparels outlets, mom-n-pop stores and more. Apart from these, the merchants like local vendors, auto/taxi

drivers etc., constitute of large share of unorganized merchants. Their customers often lack sophisticated digital payments means like debit cards, smart phones etc.

- 1.4 This issue can be addressed by the mechanism of the innovative BHIM Aadhaar payment mode which requires citizens to only provide their Aadhaar (biometrics) to transact from their linked Bank account. To promote BHIM Aadhaar amongst merchants, this Merchant Incentive Scheme is being launched.
- 1.5 The scheme aims to incentivize not just one-time adoption of BHIM Aadhaar by merchants, but should also increase the ease of transactions for all citizens as it uses the means of Aadhaar for digital transactions

The objectives of the scheme are twofold, viz.:

- Increase in number of merchants registered on BHIM Aadhaar
- Increase in number of merchant payment transactions using BHIM Aadhaar

2. **BHIM Aadhaar Merchants incentive scheme**

- 2.1 The scope of the scheme shall be limited to merchants using BHIM Aadhaar unless revised otherwise. The scheme duration is stipulated as 6 months from the launch date of the scheme, and can be renewed based on government directions.
- 2.2 NABARD will play the role of implementing agency since the Merchant Incentive Scheme will draw the funds required for the incentive from the Financial Inclusion Fund (FIF). The FIF is maintained and managed by NABARD.

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2.3 The BHIM Aadhaar Merchant Incentive Scheme is sought to be structured as follows:

- AADHAAR Authentication be device agnostic and any device viz., MicroATM/POS, mPOS, Kiosk / Tablet / Mobile Handset etc be covered provided that the transaction is for sale of goods & services by a merchant establishment and payment is by Aadhaar Number & Biometric authentication. However, regular Business Correspondent (BC) transactions through microATM will not be covered under the scheme
- Each BHIM Aadhaar transaction may be given an incentive @ 0.5% of the transaction value up to Rs. 2000 with minimum incentive of Rs. 1 and upper cap on incentive to merchants of Rs. 10/- per transaction . Maximum incentive is restricted to Rs. 2000/- per merchant per month, (excluding banking/operating costs)
- The incentive of 0.5% can be utilized to defray operating costs for the merchant acquiring bank to the extent of 0.25% only and the balance 0.25% has to be passed on as an additional incentive to the merchant
- Out of the incentive of 0.25% towards operating costs to banks, 0.20% will be paid to Merchant Acquiring Bank and balance 0.05% towards the Issuing Bank operating costs to be incurred by the Merchant Acquiring Bank

2.4 Each Bank live on BHIM Aadhaar will required to submit their respective claims towards the incentive to NABARD for being reimbursed against the same.

2.5 The Banks will not hold the payment of incentive contingent to their receiving funds from NABARD. The merchants will be paid the incentive amounts upfront (not later than 2 days from the occurrence of the transactions) whereas

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banks may claim the re-imburements from NABARD as per a mutually agreeable frequency.

2.6 The various definitions for the entities in the scheme design are appended in **Annexure 1**

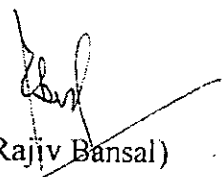
3. Eligibility Criteria for Merchant

3.1 Defined Transaction Criteria for BHIM Aadhaar Merchants to qualify for incentive:

- a. All transactions executed only on BHIM Aadhaar are eligible for receiving the merchant incentive
- b. The maximum transaction value eligible under the incentive programme is Rs. 2000

3.2 Other Criteria:

- i. Merchant should be BHIM Aadhaar user and receive credit payments from any valid payment mode integrated with BHIM Aadhaar.
- ii. BHIM Aadhaar Merchant incentive scheme is meant to defray the operational costs of the merchant acquiring bank and merchant. In no case can each of these entities share incentive more than 0.25% (from the total 0.5% distributed for each transaction).
- iii. BHIM Aadhaar incentive has to be passed on to the merchant by the merchant acquiring bank not later than 2 working days from the occurrence of the financial transaction.


(Rajiv Bansal)

Joint Secretary

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Annexure I

Definitions of terms/entities for the BHIM Aadhaar Merchant incentive

The definitions of key terms/entities as specified in the notification are as below:

- a. "Valid financial transactions": Transaction amount less than Rs. 2,000
- b. "Merchant acquiring bank" – Bank which has enabled and deployed the BHIM Aadhaar device at the merchant location
- c. "BHIM Aadhaar Merchant": Has to be a BHIM Aadhaar user. For the purposes of the Incentive Scheme for BHIM Aadhaar a merchant (and accordingly the incentive receipt) would be defined as:
 - Any entity which is engaged in trading of goods and services. The merchant has to be made enabled on the BHIM Aadhaar platform by respective banks
 - The transaction criteria to qualify to receive incentive is the number of successful financial transactions executed at each merchant location
 - The computation for the incentives shall be done basis the transaction criteria.