

भारत सरकार / Government of India  
परमाणु ऊर्जा विभाग / Department of Atomic Energy  
सचिवालय समन्वय अनुभाग / Secretariat Coordination Section

अणुशक्ति भवन / Anushakti Bhavan,  
छत्रपति शिवाजी महाराज मार्ग / C.S.M. Marg,  
मुंबई / Mumbai - 400 001  
इ-मेल / Email: [sectcord@dae.gov.in](mailto:sectcord@dae.gov.in)

No.32/3/2022-SCS/E-File/ 5964

Dated: - 05-05-2022

**प्रमाणन / ENDORSEMENT**

**विषय /:** Digital Payments Utsav – a campaign of Digital  
**Subject:** Payments. - Regarding.  
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उपरोक्त विषय पर इलेक्ट्रॉनिकी और सूचना प्रौद्योगिकी मंत्रालय, नई दिल्ली से प्राप्त दिनांक 21.12.2021 के पत्र संख्या DPD-27/3/2021-DEDPD की एक प्रति सूचना हेतु अग्रेषित है।

A copy of Letter No.DPD-27/3/2021-DEDPD dated 24.12.2021 received from Ministry of Electronics and Information Technology, New Delhi on the above-mentioned subject is forwarded for information.

**संलग्न / Encl.: 8 Pages.**

*Minija*  
14/5/2022

(मिनिजा रमेश / Minija Ramesh)  
अनुभाग अधिकारी (एस. सी. एस) / Section Officer (S.C.S)

**पऊवि के सभी संघटक इकाईयों / सार्वजनिक क्षेत्र के उपक्रमों / सहायता प्राप्त संस्थानों के प्रशासनिक प्रधान  
All Administrative Heads of Constituent Units/PSUs/Aided Institutions of DAE.**

**प्रतिलिपि / Copy also to:**

1. पऊवि के सभी अधिकारी एवं अनुभाग / All Officers & Sections in DAE Secretariat.-DARPAN
2. All Heads of Constituent Units / PSUs /Aided Institutions of DAE.
3. DCA (HQ), DAE – For kind information.
4. सचिव, स्टाफ साइड, पऊवि विभागीय परिषद् / Secretary, Staff Side, DAE Departmental Council.
5. गार्ड फाइल संख्या / 32/3/2022-SCS/E-File.

भारत सरकार  
Government of India  
इलेक्ट्रॉनिकी और सूचना प्रौद्योगिकी मंत्रालय  
Ministry of Electronics & Information Technology  
इलेक्ट्रॉनिक्स निकेतन, 6, सी जी ओ कॉम्प्लेक्स, नई दिल्ली-110003  
Electronics Niketan, 6, C G O Complex, New Delhi-110003  
Website: www.meity.gov.in

संख्या  
No.....No. DPD-27/3/2021-DEDPD

दिनांक  
Date.....24.12.21

To,

- i. Secretaries of all Ministries/Departments of Government of India
- ii. Chief Secretaries of all States/UTs
- iii. IT Secretaries of all States/UTs
- iv. CEOs/CMDs/Chairpersons of all Banks
- v. CEOs of all Payment Service Providers (PSPs)

**Subject: Digital Payments Utsav - a campaign for promotion of Digital Payments**

**Sir/Madam,**

The Government of India is celebrating Azadi ka Amrit Mahotsav (AKAM), to commemorate the 75th Anniversary of Independence. As part of this initiative, Ministry of Electronics and Information Technology (MeitY) is celebrating 'Digital Payments Utsav' from 5th December, 21 to 5th March, 2022, as a 3 months campaign to accelerate the adoption of digital payments in the country.

2. A joint effort of all the members of the payment ecosystem including Banks, Payment Service Providers, and Government is essential to empower all the merchants and citizens, with convenient digital payment options. The contribution of all stakeholders has resulted in significant increase in digital payment transactions from 2,071 crore in FY 2017-18 to 5,554 crore in FY 2020-21.

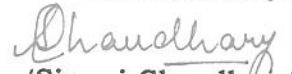
3. As we celebrate the achievements, it is also a time to make focussed interventions to increase the penetration of digital payments in untapped domains, including senior citizens, small merchants, rural and north-east areas. Accordingly, a document indicating activities to be undertaken by all ecosystem partners during the campaign period is enclosed. MeitY seeks the cooperation of all the stakeholders towards success of the campaign.

4. The action taken in this regard may kindly be communicated to MeitY periodically. For any further clarifications, you may contact the Nodal Officers from DigiDhan Mission, whose details are given below:

- Shri Punyabrata Ghatak, Scientist F, MeitY (email: pghatak@meity.gov.in, phone: +91-11-24364807)
- Shri Ajay Chandrakar, Scientist C, MeitY (email: chandrakar.ajay@meity.gov.in, phone: +91-88601 73395)

Thanking You,

Yours sincerely,

  
(Simmi Chaudhary)

Economic Adviser

Tel.: +91-11-24361951

Email: s.chaudhary@gov.in

Encl.: As above





**Ministry of Electronics &  
Information Technology**  
Government of India

**75**  
Azadi Ka  
Amrit Mahotsav



# DIGITAL PAYMENTS UTSAV

A Campaign for Promotion of Digital Payments

**MINISTRY OF ELECTRONICS & INFORMATION TECHNOLOGY**  
**DIGIDHAN MISSION**

**Digital Payments**  
**उत्सव**





## 1. Introduction

Government of India is celebrating Azadi ka Amrit Mahotsav (AKAM), to commemorate the 75th Anniversary of Independence. As part of this initiative, Ministry of Electronics and Information Technology (MeitY) is celebrating 'Digital Payments Utsav' from 5th December, 2021 to 5th March, 2022.

India has achieved significant milestones in number of digital payments. Coordinated efforts of all stakeholders have resulted in significant increase in digital payment transactions from 2,071 cr. in FY 2017-18 to 5,554 cr in FY 2020-21.

As we celebrate the achievements, it is also a time to make focussed interventions for promotion of digital payments, in untapped domains, including senior citizens, small merchants, rural and north-east areas etc. Accordingly, celebration of 'Digital Payments Utsav' includes a **month campaign**, to accelerate the adoption of digital payments in the country.

To achieve the objectives of the campaign, a 'whole of ecosystem' approach is required with active participation from all ecosystem partners, including Banks, Payment Service Providers, and Central/State/ Local Government.

MeitY has launched digital payment anthem Chutki Baja Ke ([https://twitter.com/ DigitalIndia/status/1468423685514035205?t=sZyTQKYH9ayvXMEh8\\_wTfQ&s=08](https://twitter.com/DigitalIndia/status/1468423685514035205?t=sZyTQKYH9ayvXMEh8_wTfQ&s=08) ), which highlights the ease of digital payments. The anthem may be used for promotion of Digital Payments in the campaign. Format for creatives for promotion of digital payments with relevant logos is attached with the document.

## 2. Approach for the Digital Payment Campaign

- (i) Enabling digital payment acceptance infrastructure in all cash receipt touch points.
- (ii) Awareness creation about benefits of digital payments through promotional campaign, training and education



- (iii) Incentives for merchants and citizens for adoption of digital payments
- (iv) Focussed efforts for promotion of digital payments in untapped domains including senior citizens, small merchants, rural and north-east areas etc.
- (v) Provisioning innovative contactless digital payment solutions including SOFTPOS, offline payments, wearables, touchless biometrics etc.

### **3. Suggested activities for Ecosystem Partners**

#### **a) Activities for Banks**

- I. Display of digital payment promotional content and secure payment practices through posters, flex, standees, hoardings or digital screens etc in Bank branches and major cash receipt points.
- II. On-boarding of customers on BHIM app/ UPI enabled apps, and providing hands-on experience of BHIM App, UPI, BBPS, Rupay contactless etc in Bank branches and major cash receipt points.
- III. Enabling merchants for accepting digital payments by on-boarding them on BHIM UPI QR code, BHIM Aadhaar, SOFTPOS / POS etc. Bank management may consider allocating branch wise targets for merchant onboarding
- IV. Training of Government and Bank employees to encourage digital payments and promote secure payment practices
- V. Banks may reach out to various Government offices for enabling cash receipt counters with digital payments
- VI. Digital / social media campaign for promotion/awareness of digital payments highlighting benefits, growth, use cases of digital payments and secure payment practices. Social Media influencers may be engaged to promote digital payments, using the anthem 'Chutki Baja Ke'.

#### **b) Activities for Central, State and Local Governments**

- i. Universal coverage of all merchants/payment receipt counters with static UPI QR code for acceptance of digital payments. Joint campaign may be

Promotion of Digital Payment in States / UTs  
undertaken in coordination with Banks and PSPs, to cover concerned merchants and major market areas. Merchant onboarding campaign may be highlighted in digital /social media

- ii. All the Government cash receipt counters may be advised / mandated to ensure presence of UPI QR code for accepting digital payments. Provision for exclusive counter for digital payments may be considered, in Government offices, where more than one cash receipt counters are available
- iii. Enabling online payment systems with BHIM/UPI, dynamic UPI QR code, UPI intent, debit/credit card (including Rupay) and Internet banking
- iv. Implementation of e-RUPI, for transfer of non-cash benefits (ex. in-kind benefits, services etc), for all concerned Direct Benefit Transfer (DBT) schemes
- v. On-boarding of all billers (Electricity, Water, Gas, Telecom, DTH, School/College Fees, Municipal Tax, other recurring bills) on Bharat Bill Payment System (BBPS). Display of BBPS promotional content on utility bills and payment receipt counters along with official website and social media.. Event for mass onboarding of Municipal Bodies and Educational Institutions on BBPS may be initiated by State Government, in coordination with NPCI.

Timelines may be advised to billers for onboarding on BBPS.

- vi. Printing of UPI QR code (preferably dynamic) on all utility bills, invoices etc
- vii. Enabling open loop National Common Mobility Card (NCMC) card in all Public Transport systems including Metros, State Road Transport Undertakings, Urban Bus Services etc. along with Tolls, Parkings and Retails
- viii. Provisioning of incentives for promotion of digital payments
- ix. Organizing digital / social media campaign for promotion/awareness of digital payments highlighting benefits, growth, use cases of digital payments and secure payment practices. Digital payment incentives and merchant onboarding campaigns may be highlighted in digital / social media.
- x. Recognizing / awarding the initiatives for promotion of digital payments
- xi. Development of appropriate mechanism for reporting of Digital payment transactions, acceptance infrastructure, incentives and action taken
- xii. Assigning targets for achieving at least 50 % payment / receipt transactions through digital payment modes
- xiii. Periodic review of adoption of digital payments



**c) Suggested activities for Payment Service Providers**

- I. Coordinate with Banks and Government offices, for enabling acceptance of Digital Payments in all cash receipt touch points, in Government offices
- II. Undertake merchant onboarding campaign in major market areas, in coordination with Banks and Local Government
- III. Providing value added services along with payments such as billing, GST services and inventory management, to encourage merchants for adoption of Digital Payments.
- IV. Organizing digital / social media campaign for promotion / awareness of digital payments highlighting benefits, growth, use cases of digital payments and secure payment practices.

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Promotion of Digital Payment in States / UTs

Format for creatives for promotion of digital payments



Promotion of Digital Payment in States / UTs



**Ministry of Electronics &  
Information Technology**  
Government of India



Bank Logo

**Digital Payments**  
**उत्सव**



of