

S. C. RAJEEV, ITS
DIRECTOR



भारत सरकार
स्वास्थ्य एवं परिवार कल्याण मंत्रालय
निर्माण भवन, नई दिल्ली - 110108
Government of India
Ministry of Health & Family Welfare
Nirman Bhavan, New Delhi - 110108
Tel. : +91-11-23062205
Fax : 91-11-23062205
E-mail : sc.rajeev72@nic.in

D.O No. Z-18015/25/2017-eGov
Dated the 26 May, 2018

Subject: Publicizing of MDR Waiver and revised BHIM incentives schemes.

Sir/Ma'am,

The promotion of digital payments had been accorded highest priority by the Government and was also one of the key highlights of the Union Budget 2017-2018. Accordingly, Towards this initiative, Ministry has issued various advisories/letters to all the States/UTs Govt. as well as Central Govt. Hospitals/Autonomous institutes with regard to promotion of digital payment. All facilities/Hospitals were advised to install facilities for payment in digital mode at various touch points having citizen interface such as registration counters, diagnostics centres, medical stores, canteen etc. Central Government has decided on a package of incentives and measures for promotion of digital and cashless economy in the country.

2. MeitY has issued Gazette Notification on 27th December, 2016 regarding reimbursement of MDR charges on Debit Cards/ BHIM UPI/ AePS transaction of value less than or equal to Rs 2000.00 to promote digital transactions at Low Cost.

3. Further, the Government of India has recently revised and extended the following incentive schemes with effect from 01st April, 2018 till 31st March, 2019 for promotion and wider adoption of digital payment:

- I. BHIM Cashback scheme for individuals.
- II. BHIM incentive scheme for merchants
- III. BHIM Aadhaar merchant incentive scheme.

4. It is therefore requested to display the above information appropriately on the websites under your jurisdiction.

Yours sincerely,

(SC Rajeev)

* MDR : Merchant Discount Rate .



National Health Mission

To,

1. The Principal Secretaries (H&FW) of all States/UTs.
2. The Mission Directors(NHM) of all States/UTs.
3. The Director/Medical Superintendent of all Central Government Hospitals/
Institutes.

Copy To:

1. SS & FA, MoHFW
2. All Addl. Secretaries, MoHFW
3. All Joint Secretaries, MoHFW
4. Shri Gopalakrishnan, IAS, Joint Secretary, MeitY, New Delhi

Subject: [Secy-goi] DO Letter: Publicizing of MDR Waiver and revised BHIM incentive schemes
 To: secy-goi@ismgr.nic.in, Chiefsecretaries@ismgr.nic.in
 Cc: Atif Khan <atif.khan@meity.gov.in>, geeta@meity.gov.in, it-secretaries-list@ismgr.nic.in
 gazette_16.05.2018.pdf (1.9MB) DO_Publicizing of MDR Waiver and revised BHIM Ince... (1.1MB)
 gazette_notification_on_subsidizing_mdr_charges.pdf (1.7MB)

Date: 05/18/18 14:14
 From: Ajay Chandrakar <chandrakar.ajay@meity.gov.in>
 Sender: secy-goi-bounces@ismgr.nic.in
 Growth of Digital Transactions in Last Five Years. (12kB)

Respected Sir/Madam,
 With respect to trailing mail, I am directed to forward the gazette notification of revised incentive schemes on digital payment.

Thanks & Regards
 Ajay Chandrakar
 Scientist B
 Ministry of Electronics & IT
 Government of India
 Phone: +91-8860173395

----- Original Message -----
 From: "Ajay Chandrakar" <chandrakar.ajay@meity.gov.in>
 Date: Apr 26, 2018 7:00:37 PM
 Subject: DO Letter: Publicizing of MDR Waiver and revised BHIM incentive schemes
 To: secy-goi@ismgr.nic.in, Chiefsecretaries@ismgr.nic.in
 Cc: it-secretaries-list@ismgr.nic.in, geeta@meity.gov.in, Atif Khan <atif.khan@meity.gov.in>

Respected Sir/Madam,
 I am directed to forward a DO letter from Joint Secretary (Digital Payment Division), MeitY regarding "Publicizing of MDR Waiver and revised BHIM incentive schemes".

Thanks & Regards
 Ajay Chandrakar
 Scientist B
 Ministry of Electronics & IT
 Government of India
 Phone: +91-8860173395

913804/18
 21/5/18

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 Pl send this email
 to all JS, All Secy,
 Directors. SS2FA
 18/5/18

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 JS(CM)
 JS(CVS)
 JS(MAFO)
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 the Institute
 JS (SM) may advise to JS

Email forwarded

913804
 Date: 18/05/18



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

Gopalakrishnan S., IAS

Joint Secretary

Tel.: 24363075

Email: js.gopal@meity.gov.in

दूरभाष / Tele:

फैक्स / Fax:

D.O.No.

No. 12(23)/2017-DPD

दिनांक / Dated: 26.04.2018

Sub.: Publicizing of MDR Waiver and revised BHIM incentive schemes

Sir/Madam,

Ministry of Electronics & IT (MeitY) has been mandated to promote digital transactions in the country. MeitY has been co-coordinating with all the Ministries / Departments / States to achieve the target of 2500 Crore digital payment transaction, set for FY 2017-18, by Hon'ble Finance Minister.

2. The efforts made by all Ministries/Departments/States for promotion of digital payments are appreciated, which resulted in significant growth in digital payment transactions from 1003 Cr. in 2016-17 to 2060 Cr. in 2017-18. The details of mode-wise growth in digital payments have been enclosed as Annexure A.

3. MeitY is now working with renewed focus to further strengthen the digital payment ecosystem in the country. Recently, Government of India Vide Gazette Notification No. 6(19)/2017-DPD-1, dated 27.12.2017 (attached) has waived off Merchant Discount Rate (MDR) applicable on Debit Card/BHIM UPI/Aadhaar-Pay transactions less than or equal to Rs. 2000/- in value for a period of two years with effect from 1st January, 2018. This will help to promote small value transactions upto Rs. 2000/-.

4. Further, Government of India has recently revised and extended the following incentive schemes with effect from 1st April 2018 till 31st March 2019 for promotion and wider adoption of digital payment.

- BHIM cashback scheme for individuals
- BHIM incentive scheme for merchants
- BHIM Aadhaar merchant incentive scheme



5. Co-operation of all Ministries/Departments/States is expected to further improve the adoption of Digital Payments. It is requested that information regarding MDR waiver and BHIM incentive schemes, as mentioned above may be disseminated and widely publicized in all organizations (Attached Offices/ Affiliated bodies/Autonomous Societies/Public Sector Enterprises/ Section 8 companies/ Section 25 companies/ Statutory Organizations/ Company registered under Company Act 1956 etc.) under your Ministry / Department / States. It is further requested to appropriately display the above information in websites of your Ministry / Department / States and all concerned organizations.

With regards,

Yours faithfully,



(Gopalakrishnan S.)

Encl.: As above

To:

- All Secretaries, Government of India
- Chief Secretaries of all States/UTs

Copy To:

- IT Secretaries of all States/UTs

- Aadhaar Authentication be device agnostic and any device viz., Micro-ATM/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) banking transactions through microATM will not be covered under the scheme.
- BHIM Aadhaar transactions may be given an incentive @ 0.5% of the transaction value for the transactions greater than or equal to Rs 25 and less or equal to Rs 10,000 with a minimum incentive of Rs 2/- and maximum incentive of Rs 50/- per transaction. Maximum incentive is restricted to Rs 2,000/- per merchant per month. No incentive is to be offered to the bank.
- Entire incentive of 0.5% of the transaction value has to be passed on to the merchant by the acquiring bank and no part of the incentive can be retained by the acquiring bank to defray any of its banking/operating costs.

1.3 Paragraph 3.1 –

- b. The minimum and maximum transactions values eligible under the incentive program is Rs 25 and Rs 10,000 respectively.

1.4 Paragraph 3.2 –

- ii. BHIM Aadhaar incentive scheme is meant to defray the operational cost of the merchant and promote BHIM Aadhaar based digital payment transactions.

2. Annexure I –

- a. "Valid Financial Transactions – Transaction amount greater than or equal to Rs 25 and less than or equal to Rs 10,000".
- 3. Other terms and conditions remain unchanged.

GOPALAKRISHNAN S., Jt. Secy.

RAKESH
SUKULDigitally signed by
RAKESH SUKUL
Date: 2018.05.15
18:35:11 +05'30'

1.1 पैराग्राफ 2.1 भीम आधार व्यापारी प्रोत्साहन योजना 31 मार्च, 2019 तक प्रचालन में रहेगी।

1.2 पैराग्राफ : 2.3 -

- आधार प्रमाणन के बारे में उपकरण को कोई भान (जानकारी) नहीं होगी, इसलिए कोई फर्क नहीं पड़ता कि कौन से उपकरण यानि माइक्रो-एटीएम/पीओएस, एमपीओएस, कियोस्क/टेबलेट/मोबाइल हैंडसेट इत्यादि को शामिल किया गया है, परन्तु व्यापारिक प्रतिष्ठान द्वारा माल और सेवाओं की बिक्री के लिए लेनदेन हो और भुगतान आधार संख्या और बायोमीट्रिक प्रमाणन द्वारा किया जाए। तथापि, माइक्रो एटीएम के लिए व्यापारिक पत्र व्यवहार (बीसी) के जरिए नियमित रूप से किए जाने वाले बैंकिंग संबंधी लेनदेन को इस योजना के अंतर्गत शामिल नहीं किया जाएगा।
- भीम आधार लेनदेनों के लिए प्रति लेनदेन 2 रुपये की न्यूनतम प्रोत्साहन और 50 रुपये की अधिकतम प्रोत्साहन के साथ 25 रुपये से अधिक या इसके समतुल्य और 10,000 रुपये से कम अथवा इसके समतुल्य राशि के लेनदेन मूल्य पर 5% की दर से प्रोत्साहन दिया जाए।
- लेनदेन मूल्य के 0.5% का संपूर्ण प्रोत्साहन अधिग्रहणकर्ता बैंक द्वारा व्यापारी को दिया जाना है तथा किसी भी अधिग्रहणकर्ता बैंक द्वारा अपनी बैंकिंग/प्रचालन संबंधी लागत को चुकाने के लिए प्रोत्साहन का कोई भी अंश नहीं रखा जा सकता है।

1.3 पैराग्राफ : 3.1 -

- ख) प्रोत्साहन कार्यक्रम के अंतर्गत पात्र न्यूनतम और अधिकतम लेनदेन मूल्य क्रमशः 25 रु. और 10,000 रु. हैं।

1.4 पैराग्राफ : 3.2 -

- (ii) भीम आधार प्रोत्साहन योजना का उद्देश्य व्यापारी की प्रचालन संबंधी लागत को चुकाना तथा भीम आधार आधारित डिजिटल भुगतान संबंधी लेनदेन को प्रोत्साहित करना है।

2. अनुबंध 1-

- क) "वैध वित्तीय लेनदेन - 25 रुपये से अधिक या इसके समतुल्य और 10,000 रुपये से कम अथवा इसके समतुल्य राशि का लेनदेन"।

3. अन्य शर्तें व निबंधन अपरिवर्तित रहेंगे।

गोपालकृष्णन एस., संयुक्त सचिव

NOTIFICATION

New Delhi, the 26th April, 2018

Subject: Extension and modification in the BHIM (Bharat Interface for Money) Aadhaar Merchant Incentive Scheme

No. 12/9/2017-DPD-MeIT.—WHEREAS, the Central Government vide notification of Government of India, Ministry of Electronics and Information Technology No. 12(84)/2017-DPD dated 23rd June 2017, published in the Gazette of India, Extraordinary Part-I Section-1, notified a Scheme namely 'BHIM (Bharat Interface for Money) Aadhaar Merchant Incentive, with the aim to incentivize adoption of BHIM Aadhaar merchants and promote digital payments across un-organized sector as well as the citizens using BHIM Aadhaar.

WHEREAS, the Central Government vide notification of Government of India, Ministry of Electronics and Information Technology No. 12/13/2017-DPD dated 14th August 2017, extended the operation of the scheme till 31st March 2018.

AND WHEREAS, the Central Government has reviewed the scheme.

Now, the Central Government hereby makes the following amendments in the notification of Government of India, Ministry of Electronics and Information Technology No. 12(84)/2017-DPD dated 23rd June 2017, published in the Gazette of India, Extraordinary Part-I Section-1, notified under the subject namely 'BHIM (Bharat Interface for Money) Aadhaar Merchant Incentive scheme:-

1. For provisions in paragraph 2 & 3, the following provisions in the said paragraphs are substituted namely:-

1.1 Paragraph 2.1- The BHIM Aadhaar Merchant Incentive Scheme will be operational till 31st March 2019

1.2 Paragraph 2.3 -