



गोंडवाना विद्यापीठ गडचिरोली

महाराष्ट्र शासन अधिसूचना क्रमांक २००७/(३२२/०७) विशि-५ महाराष्ट्र अधिनियम १९९४ (१९९४ चा महा.३५)
(महाराष्ट्र शासन अधिसूचना क्रमांक २००७/(३२२/०७) विशि -४ महाराष्ट्र अधिनियम १९९४ (१९९४ चा महा.३५) च्या कलम ३ च्या पोटकलम
(२) अन्वये दिनांक २७ सप्टेंबर, २०११ रोजी स्थापित राज्य विद्यापीठ)

महाविद्यालय व विद्यापीठ विकास मंडळ

(महाविद्यालयीन विभाग)

एम.आय.डी.सी. रोड कॉम्प्लेक्स, गडचिरोली ४४२६०५(महा.) फोन:०७९३२.२१६५५४,२२३१०४,२१६५९४ फॅक्स रू ०७९३२,२२३३२२

Email : arcollegesectiongug48@gmail.com web:gondwana.digitaluniversity.ac web:gondwanauniversity.org

(डॉ. जे. व्ही. दडवे)

क्रमांक/महा.वि/गो.वि./ ३१२ / २०१६

संचालक (प्रभारी)

दिनांक : २९ / १२ / २०१६

परिपत्रक

संदर्भ:- १) मा. महामहिम राज्यपाल यांचे पत्र क्र. GS/Gen/37/16/(8714)/3142 दि. ०१ डिसेंबर २०१६

गोंडवाना विद्यापीठाशी संलग्नित सर्व महाविद्यालयांना सुचित करण्यात येते की, संदर्भिय पत्रामध्ये नमुदं केल्याप्रमाणे महाविद्यालयात कॅशलेस (रोख पैसा न देता केलेला व्यवहार) बाबत कार्यशाळा आयोजित करून केलेल्या कार्यवाही अहवाल विद्यापीठास सादर करावे
संलग्नित:- वरिलप्रमाणे

(डॉ. जे. व्ही. दडवे)

संचालक (प्रभारी)

महाविद्यालय व विद्यापीठ विकास मंडळ

गोंडवाना विद्यापीठ, गडचिरोली

प्रतीलीपी माहितीकरिता अग्रेषित:-

१. मा.कुलगुरूंचे कार्यालय, गोंडवाना विद्यापीठ, गडचिरोली
२. प्राचार्य, गोंडवाना विद्यापीठाशी संलग्नित सर्व महाविद्यालये

सहायक कुलसचिव (म.वि)
गोंडवाना विद्यापीठ, गडचिरोली

गोंडवाना विद्यापीठ, गडचिरोली
महाविद्यालय व विद्यापीठ विकास कार्यालय
आवक क्र. ३९५३ दिनांक १५/१२/१६
जायक क्र. २०९२ दिनांक १६/१२/१६

CS/Gem/34/16/C8714/3142



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Malabar Hill
Mumbai 400 035
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Ch. Vidyasagar Rao
GOVERNOR OF MAHARASHTRA

गोंडवाना विद्यापीठ, गडचिरोली
महाविद्यालय व विद्यापीठ विकास कार्यालय
आवक क्र. ३९५३ दिनांक १५/१२/१६
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01 December 2016

Dear Dr. Kalyankar,

You are aware that the Government of India has initiated very important reforms in the financial sector and has set a goal of building a cashless society so as to correct a number of deficiencies in the system.

It is needless to say that the Universities, their affiliated colleges and the vast student community are required to carry out numerous transactions on a day to day basis where cash has been used hitherto. There is an urgent need now to shift to electronic transfers or transactions.

An illustrative note on the various methods of doing electronic transactions and transfer of money is being sent herewith for your ready reference. I request you to take up a drive for creating an awareness about these methods and for ensuring that all the money transactions, in the sphere of the University, their affiliated colleges and in the student community, will be done through the electronic transfer or transactions.

I would appreciate if you draw up a detailed time bound strategy based on a gaps / needs analysis for all the stakeholders in this process, identify suitable methods for their needs and adopt necessary mechanisms to achieve this objective. The progress in this regard may please be reported to my office from time to time.

With best wishes,

Yours sincerely,

(Ch Vidyasagar Rao)

गोंडवाना विद्यापीठ, गडचिरोली
कुलगुरुंचे कार्यालय
आवक क्र. ३९५३ दिनांक १५/१२/१६
जायक क्र. २०९२ दिनांक १६/१२/१६

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जायक क्र. ३०६६ दिनांक १६/१२/१६

Dr N V Kalyankar
Vice-Chancellor
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MIDC Road Complex
Gadchiroli-442605

गोंडवाना विद्यापीठ गडचिरोली
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A high-contrast, grainy black and white photograph of a person sitting on a bench, using a laptop. In the foreground, a smartphone is visible, displaying a screen. The background is dark and textured.

Digital Payments

STEP BY STEP INSTRUCTIONS FOR VARIOUS MODES OF PAYMENT.

Cards, USSD, AEPs, UPI, Wallets

Bank Cards

Getting a Bank Card

1 HOW TO ISSUE A CARD FROM YOUR ACCOUNT

- Approach nearest bank branch
- Multiple cards from one account
- PIN issued by bank separately

2 ACTIVATE YOUR CARD

- At your Bank's ATM by even balance checking
- At your bank branch by any transaction

Point of Sale (Pos) & Card steps

BANKS ISSUE VARIOUS
CARDS FOR THEIR
ACCOUNT HOLDERS

Prepaid Cards

Debit cards

Credit Cards

USE YOUR CARD TO SHOP
ANYWHERE

At any Pos

At ATM

Online shopping

PREPAID CARD CAN BE
ISSUED BY ANY BANK
FROM ACCOUNT OR CASH

(FOLLOWING BENEFITS)

Pre-loaded card

Equivalent to cash

Can be recharged several times

Can be used at any Pos, ATM

Unstructured Supplementary Service Data (USSD) based Mobile Banking

*99# - National Unified USSD Platform (NUUP)

Required for Activation

1 ACCOUNT IN A BANK

2 ANY MOBILE PHONE ON GSM NETWORK; NO INTERNET NEEDED

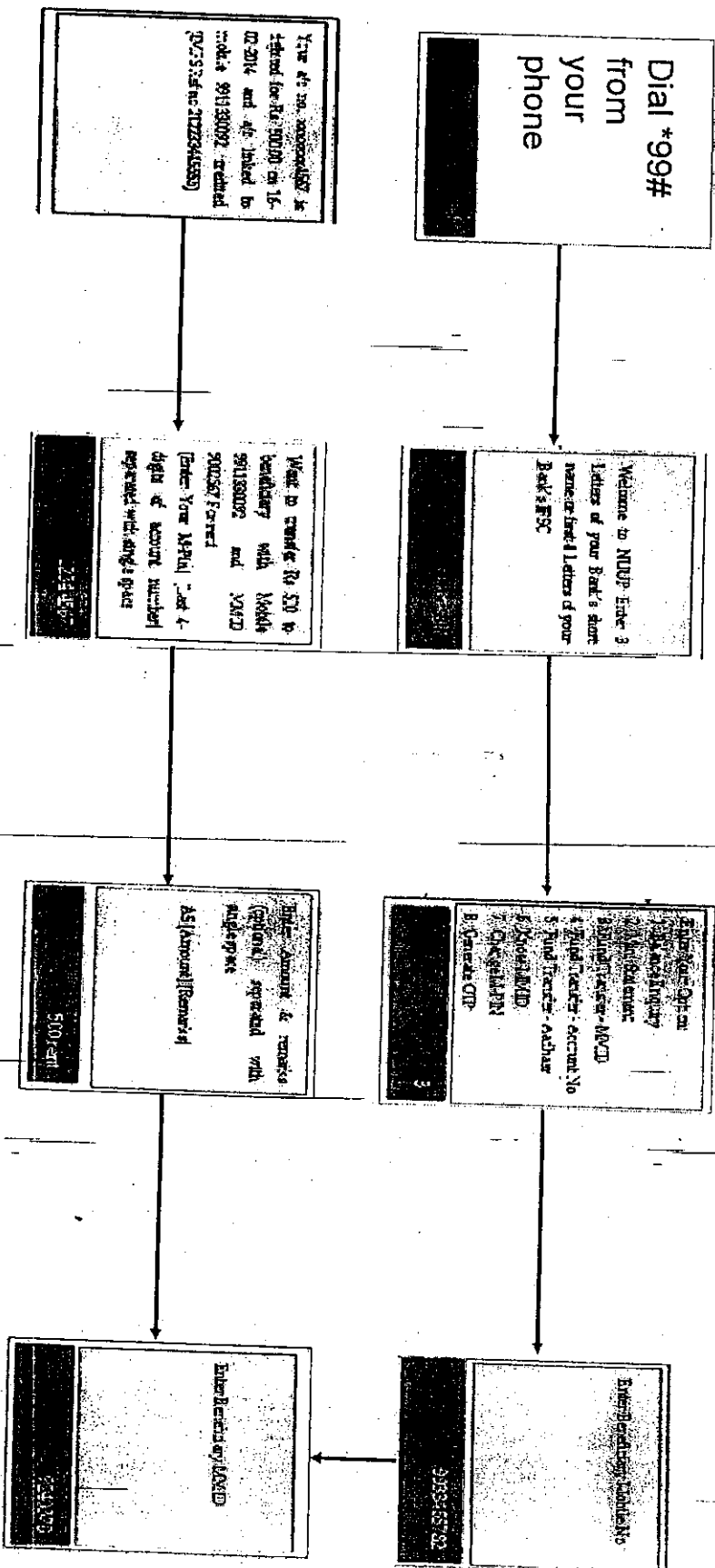
Can be used for payments upto Rs 5000 per day per customer

Registration

- 1** Visit your branch to link mobile number and bank account
Can be done at ATM or online also
- 2** You will get your Mobile Money Identifier (MMID) and Mobile PIN (MPIN) upon registration
- 3** Remember your MMID and MPIN

New changes being brought to simplify user experience; no need for separate MMID

Transfer Funds to another Bank Account



Aadhar enabled payment system
(AEPS)

Aadhaar Enabled Payment System (AEPS)

AEPS allows bank-to-bank transaction at PoS (MicroATM) with the help of Banking Correspondent

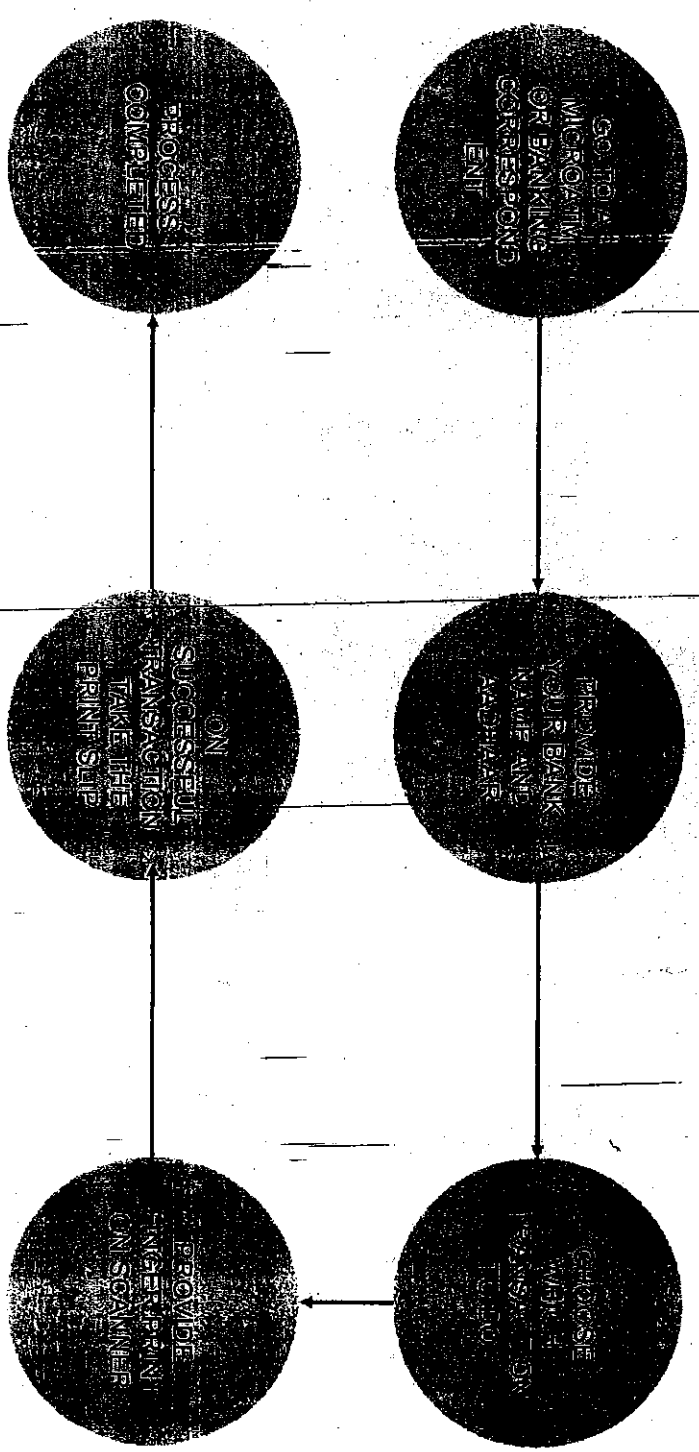
Seed your account with your Aadhaar number

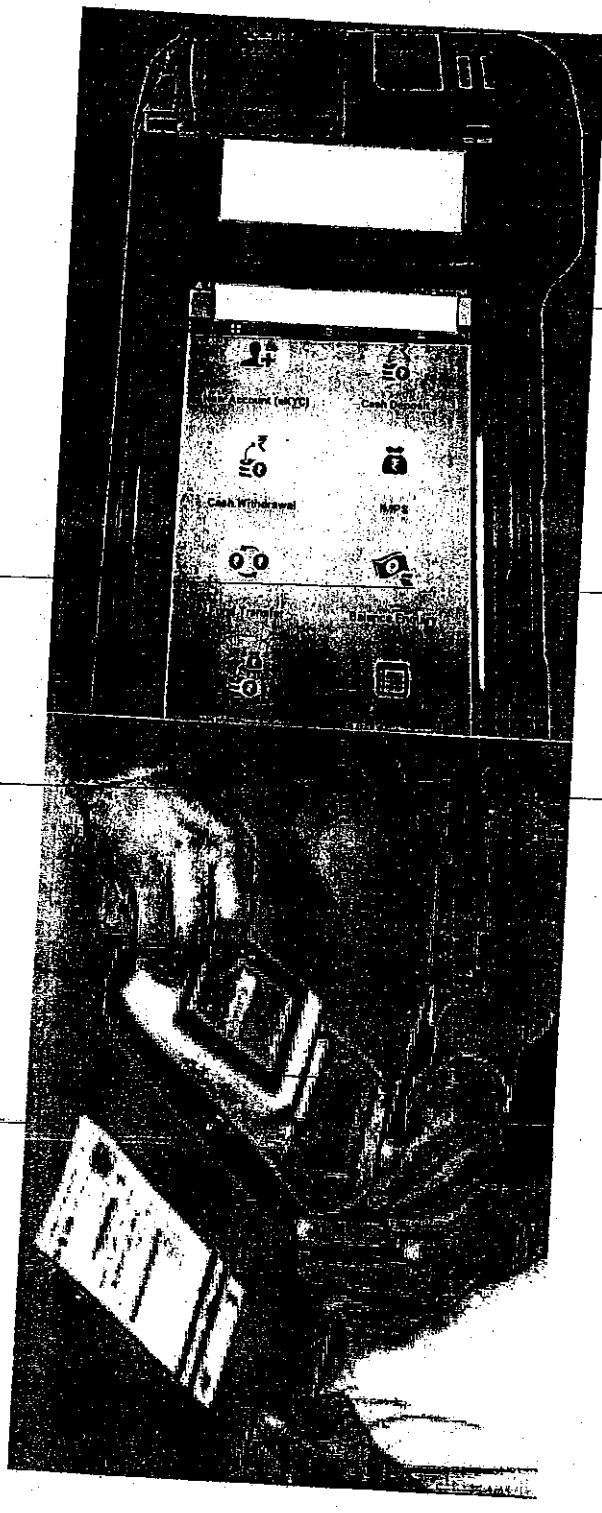
Now do transactions without remembering any PIN

Aadhar enabled Services

- Balance Enquiry
- Cash Withdrawal
- Cash Deposit
- Aadhaar to Aadhaar Funds Transfer

Key Steps for AEPs Transaction





MicroATM Transaction



UPI



Requirements for registration on UPI

REQUIREMENTS

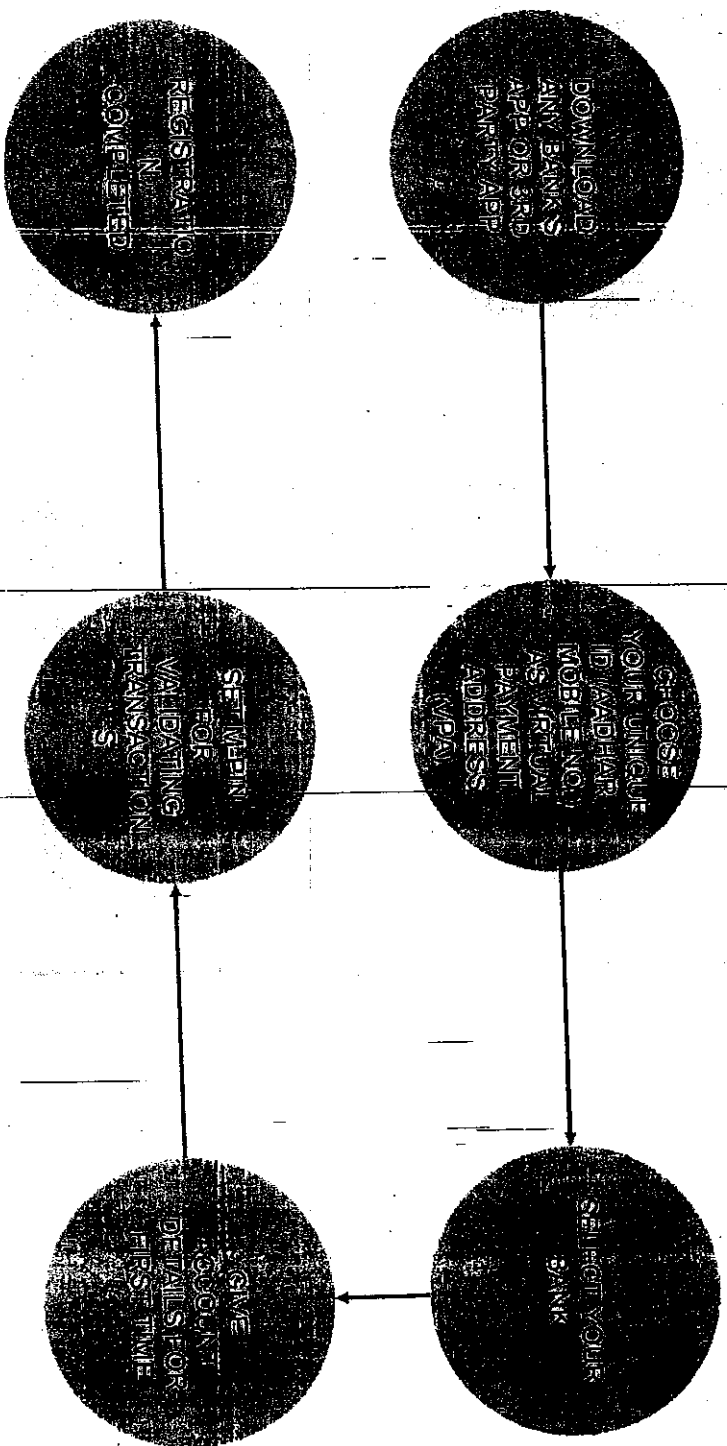
Smartphone with internet facility

Bank Account details (only for registration)

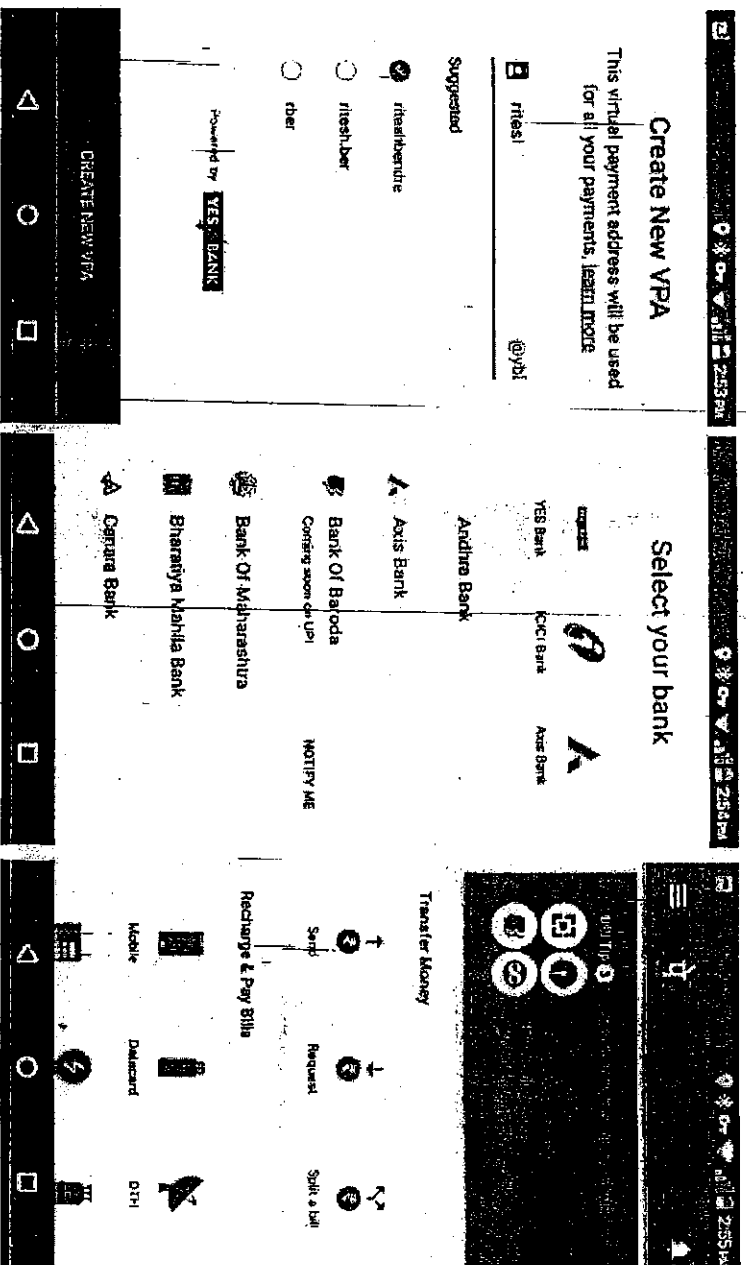
AVAILABLE APPS (28 BANK APPS)

SBI app, PNB UPI, UPI Collect (ICICI), Axis Pay, Canara Bank UPI, UCO UPI, Union Bank UPI, OBC UPI and 20 other banks

UPI Registration Process

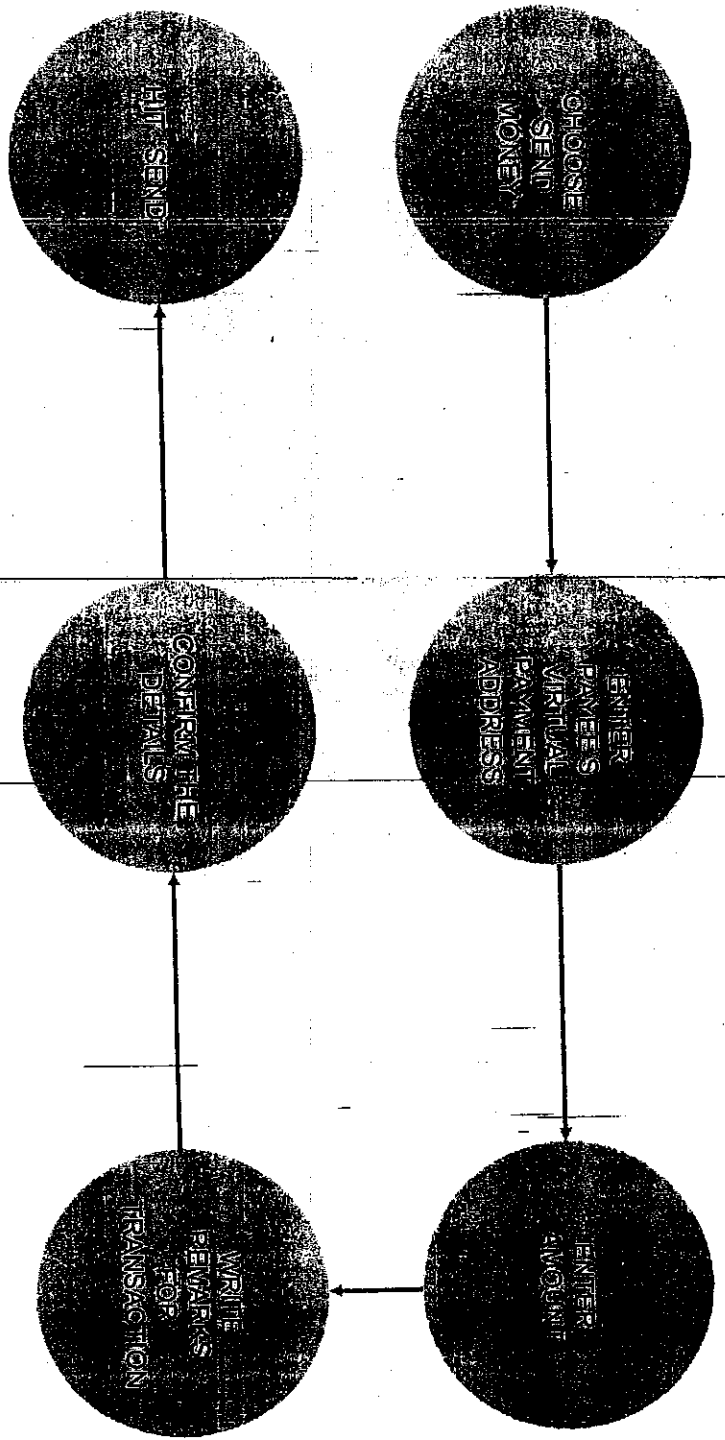


Registering on UPI

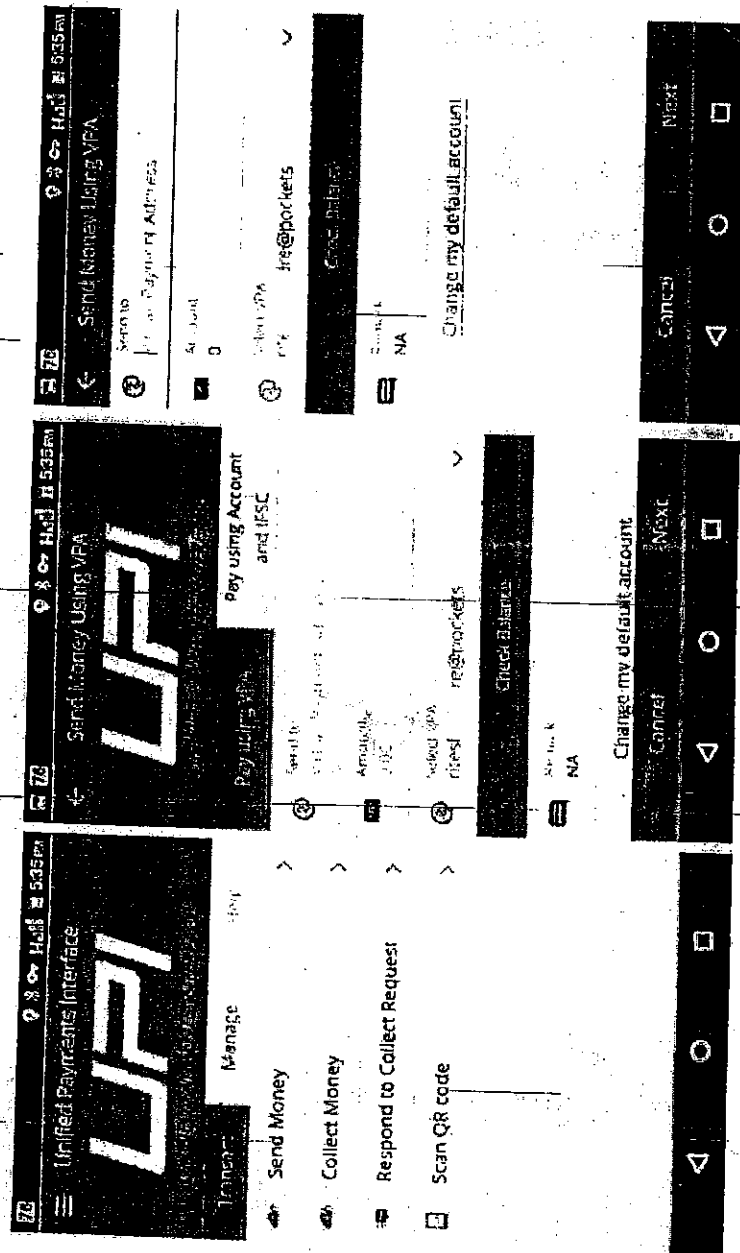


Screenshot taken from <http://www.bgr.in/news/unified-payments-interface-heres-how-to-register-send-and-receive-money-using-upi-apps/>

Sending Money on UPI

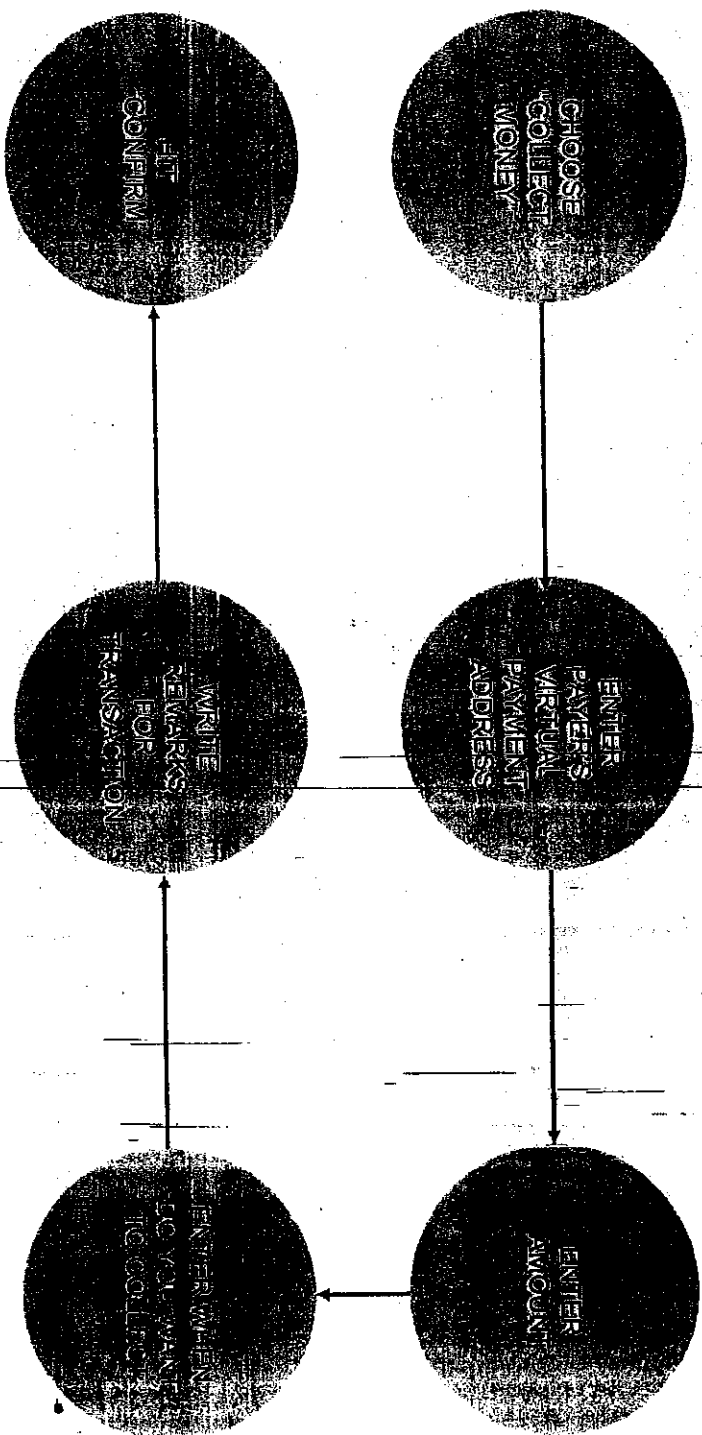


Sending Money

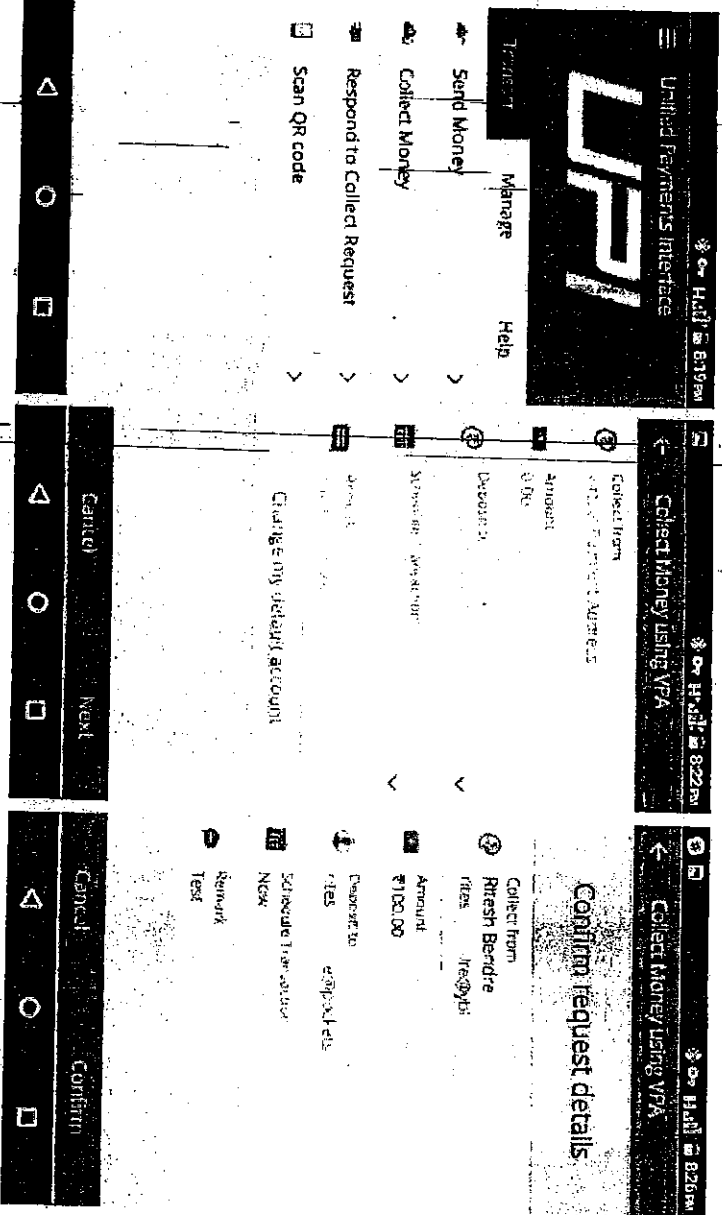


Screenshot taken from <http://www.bgr.in/news/ufied-payments-interface-here-how-to-register-send-and-receive-money-using-upi-apps/>

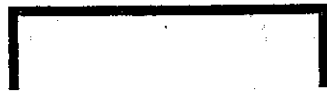
Collecting Money (raise a demand) on UPI



Collecting Money



Screenshot taken from <http://www.bgr.in/news/unified-payments-interface-heres-how-to-register-send-and-receive-money-using-upi-apps/>



Wallets



What are e-wallets?

Electronic pre-paid payment system, mobile-first

Used in purchasing items on-line with a computer or a smartphone at a store.

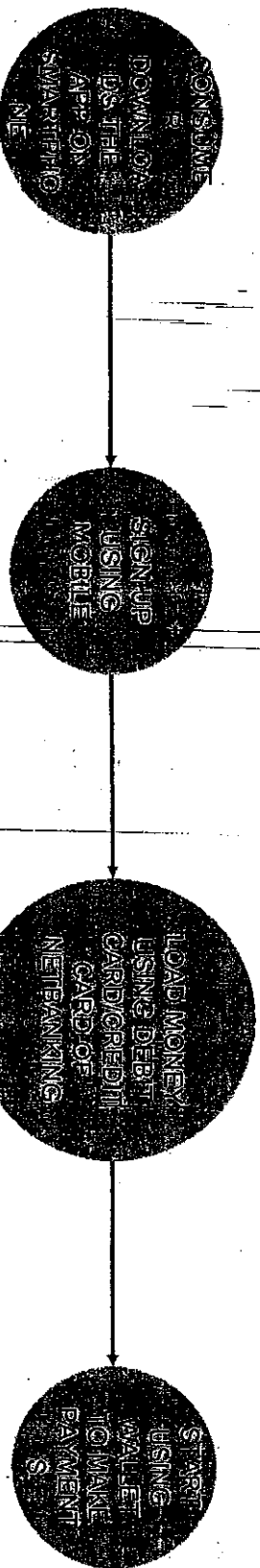
An individual's account is required to be linked to the digital wallet to load money in it.

Most banks have their e-wallets and some private companies

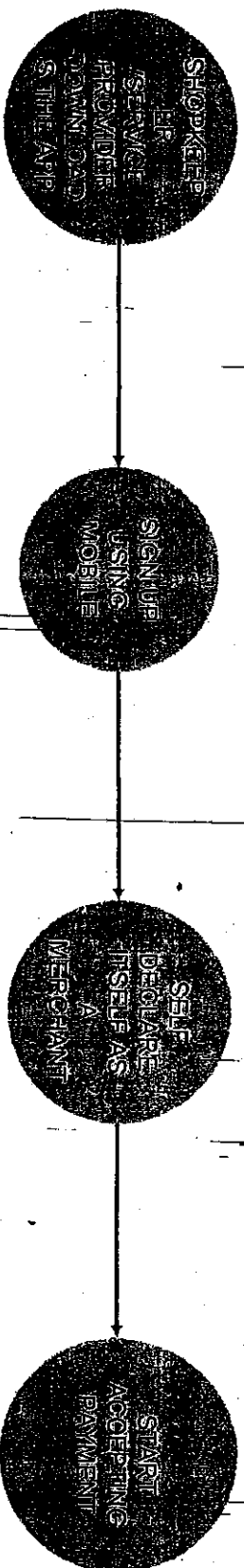
Point of Sale
(POS)

Using Wallets

Consumer Wallet Limits: Rs.20,000/month for all. Rs.1 lakh/month with KYC



Merchant Wallet Limits: Rs.50,000/month with Self Declaration, Rs.1 lakh/month with KYC



Basic Requirements to Start Using a Wallet: Bank Account, Smartphone, 2G/3G Connection & A Free Wallet App

Physical Pos

1 SWIPE A DEBIT/CREDIT CARD ON THE POS MACHINE



2 ENTER AMOUNT TO BE PAID AND PIN



3 GENERATE RECEIPT

StarCity
ARTE INDUSTRIES LTD (Pvt) Ltd
28/01/2011 15:21:17 3046281
www.starcity.lk
Approved Transaction Successful.
Reference: 00033
TIN: 2045281
Voucher Code: 48402814
Approved Transaction Successful.
N 201.00
ARTE INDUSTRIES LTD (Pvt) Ltd
P) - P/H
www.starcity.lk
www.starcity.lk

Types of Pos



PHYSICAL POS

Physical Card Swiping – PTSN
with landline / GPRS enabled



MPOS

Phone connected with external
POS device through jack /
Bluetooth



V-POS

Virtual E-payment Gateway

Must Do Practices

Register your mobile number at bank for regular information by SMS for every transaction

Never share your PIN to anyone

Transact at only trusted merchants

While at ATM, ensure no one is looking over your shoulders

V-POS

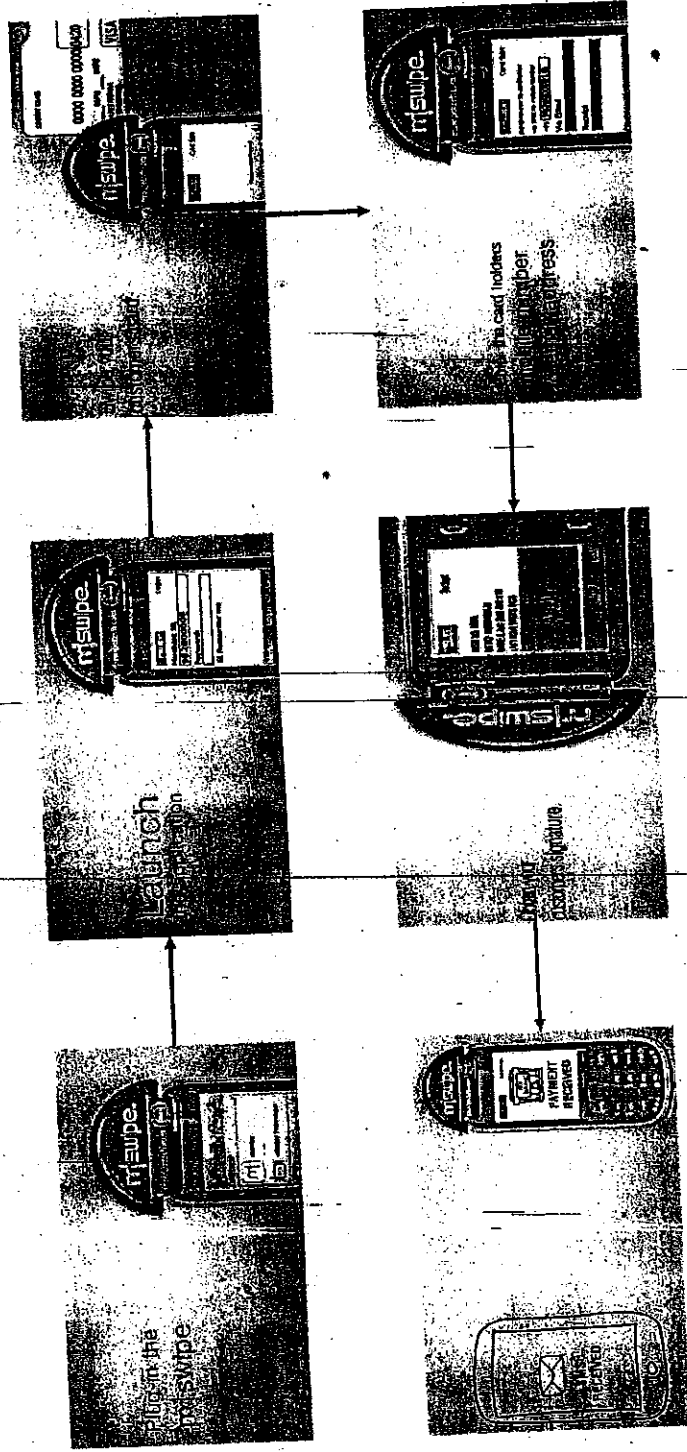
No Pos machine required

QR code used for payment to bank account
of merchant

Complete privacy of merchant bank account



Mobile POS



Note: mSwipe is used as an example of MPOS here

Installation of Physical POS Terminal

- 1 Open / identify current account for transactions
- 2 Fill in the application form (online / at the branch)
- 3 Identify type of POS required (landline / GPRS)
- 4 Submit following documents:
 - Proof of business (any one)
 - Shop & establishment registration certificate
 - VAT certificate
 - Sales tax
 - Proof of address
 - Photo identity proof of proprietor / partner
 - Financial details
 - Bank statement
 - Income tax return
- 5 Acceptance of MDR by merchant
- 6 Execution of Merchant Establishment Agreement

Summary

