

University of Mumbai  
No. SW/04/of 2017

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Director



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**CIRCULAR:**

In line with the appeal made by Hon'ble Prime Minister Narendra Modi to create awareness among masses on how to use various digital payments modes, the Ministry of Human Resource Development had launched a massive digital financial literacy campaign namely VISAKA (Vittiya Saksharta Abiyan) from December 2016 to February 2017.

This one of its kind campaign saw about 4.5 Lakh College students from across the country enrolling themselves as volunteers. Their concerted effort has resulted in creating awareness among over 19 lakh people on how to use various digital payments modes.

The task of helping Indian economy to move from Cash Economy to 'Less Cash Economy' is an essential part of transforming India. A digital payment system will not only bring transparency and fairness in financial dealing, but could help in building a strong economy in which all the youth, especially the students, have an important stake.

On the occasion of the birth anniversary of Bharatratna Babasaheb Ambedkar on April 14<sup>th</sup>, Hon'ble Prime Minister Narendra Modi posed an exciting challenge before all of us. He made a call to the students to spread the usage of BHIM App and also get rewarded in the process.

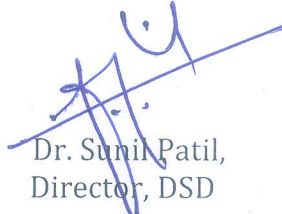
The broad contours of the programmes are as follows. A student would educate a merchant or vendor or family member on making transactions through the BHIM App and that person would make three transactions using BHIM. On doing so, the student will earn Rs. 10 per person he/she trains. The student can earn a maximum of Rs. 200 per day. The merchant or vendor or family member will get Rs. 25 after doing the three transactions. This could bring in a concept of 'Earn while Learn' and would help in building a Digital India. The details of the Scheme are available at <https://blog.mygov.in/use-bhim-as-customers-and-merchants-to-win-big-everyday/>

I therefore request you to communicate to all your students to install and learn using the BHIM App first and encourage them to help in installing BHIM in the mobiles of their family/relatives and friends. The performance of the students could be monitored and the best performing students could be awarded by the college in the month of August 2017.

You are also urged to adopt mandatorily digital payment methods including Online Transactions for all Receipts and Payments done by your institution. You may also take steps to popularize use of BHIM App in the college canteens, stores and such other commercial establishments existing within your campus so that your campus switches over to digital financial mode completely.

For any information please visit <https://blog.mygov.in/use-bhim-as-customers-and-merchants-to-win-big-everyday/> and send the compliance report of above activities on e-mail [deptstudentswelfare@gmail.com](mailto:deptstudentswelfare@gmail.com)

Place: Mumbai - 400 020  
Date: 7<sup>th</sup> June, 2017

  
Dr. Sunil Patil,  
Director, DSD

Copy for information and necessary action to:

The Directors/Heads of the Recognized Institutions and the Principals of the Constituent and Affiliated Colleges of the University of Mumbai