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अंडमान तथा निकोबार प्रशासन
ANDAMAN AND NICOBAR ADMINISTRATION
उपायुक्त का कार्यालय
OFFICE OF THE DEPUTY COMMISSIONER
ज़िला निकोबार / NICOBAR DISTRICT

कार निकोबार / Car Nicobar, तदनाक/ dated 05th Jan, 2017

NOTE

This is regarding the efforts towards the implementation of Cashless Transactions and moving towards a cashless economy wherein all the transactions will be done using cards or digital means with a minimal circulation of physical currency.

Accordingly, the District Administration undertook certain activities for a smoother transition to Cashless Transactions in the District of Nicobar, the details of which are as under:

Sl.	Date	Activities/Events	Remarks
	Nicobar		
1.	21 st Nov, 2016	Meeting with all Heads of Departments including officials from BSNL, State Bank of India and Coop. Bank at EOC Car Nicobar	<ul style="list-style-type: none">➤ Information provided about possibility and methods of Cashless mechanism in the District; a plan was chalked out to impart training on services to be used for cashless transactions, to the employees and staffs working in various departments in Car Nicobar.➤ The officials of the Banks were requested to put efforts for smooth transitioning from old to new note system.➤ They were also instructed to initiate appropriate action so as to get the recalibration of the ATM machines done to suit new Rs. 500 and Rs. 2000 notes so as to efficiently assist their customers during this phase.
2.	25 th Nov	Meeting with	➤ Information provided about various

	2016	shopkeepers, traders and merchants operating their business in Car Nicobar jurisdiction at EOC Car Nicobar	<p>Cashless transaction methods in the District; shopkeepers/ traders/ merchants were encouraged to apply for POS machines to install at their businesses.</p> <p>➤ The Lead Bank Manager, SBI was also requested to purchase the POS machines beforehand so that during the arrival of applications from the traders and marketers, the distribution could be done smoothly.</p>
3.	29 th Nov 2016	Meeting with all Village Headmen and CTC Car Nicobar at EOC Car Nicobar	<p>➤ Information provided about various Cashless transaction mechanisms in the District. A plan was also chalked out for providing training to villagers of respective villages of Car Nicobar.</p>
4.	5 th Dec 2016	As part of training to individual departments as discussed in the meeting with HoDs held on Dec 2016, a hands-on training was provided to the employees and staffs of APWD.	<p>➤ Information about services that could be used to make online payments, check banking status, using e-Wallet services, Digital Debit/ Credit card payment using POS machines, Aadhar Enable Payment Systems, Unified Payment Interfaces and USSD systems were discussed in detail.</p>
5.	6 th Dec 2016	Training provided to batch consisting of 25 officials and 15 shopkeepers on demonetization and cashless transaction in EOC, District Office, Car Nicobar.	<p>➤ A demonstration of the processes required for registering to these services was provided to the trainees and some were even registered right there.</p> <p>➤ They were also informed about the services that require internet connectivity, services that are offline and services that could make use of SMS system for easy and cashless transactions.</p>
6.	12 th Dec, 2016	As part of training to individual departments as discussed in the meeting with HoDs held on 5 th Dec, 2016, a hands-on ToT training was provided	<p>➤ However, due to unavailability of mobile internet connectivity in these</p>

		to the officials and staffs of the District Administration, Block Development Officer, CDPO, Civil Supplies, DRDA, MGNREGA and District Exchange Office staffs.	islands, it was seen that most of the trainees displayed their affinity towards usage of non-internet based services such as the installation of POS machines and USSD systems.
7.	14 th Dec 2016	As part of training to individual departments, a hands-on ToT training was provided to the teachers and educators of the Department of Education.	<ul style="list-style-type: none"> ➤ Approximately 80 teachers participated during the ToT. ➤ Subsequently, the teachers were also requested to provide the same training to their students with submission of a compliance report to the Education Officer, Car Nicobar.
8.	15 th Dec 2016	Training on Debit/ Credit card payment mechanism, PayTM/ SBI Buddy apps and online shopping techniques were displayed to the students of GSSS Malacca and GSSS Mus in coordination with the BSNL and DIO, NIC, Car Nicobar, by the teachers who earlier attended the ToT training held on 14 th Dec 2016.	<ul style="list-style-type: none"> ➤ Approximately 260 students took part in the training programme. ➤ As part of practical home works, the students were asked to register the mobile numbers of their parents for mobile banking system using USSD mechanism. ➤ The students took part with great enthusiasm in these activities.
9.	16 th Dec 2016	Similar training was imparted to the students of GSSS Lapathy and GPS Kinyuka on Debit/ Credit card payment mechanism, online apps and online shopping techniques in	<ul style="list-style-type: none"> ➤ Approximately 300 students took part in the training programme. ➤ At GPS Kinyuka, the students were displayed online shopping techniques in coordination with the Education Officer, car Nicobar and DIO, NIC, Car Nicobar by employing the use of newly installed Smart Classrooms.

		<p>coordination with the BSNL and DIO, NIC, Car Nicobar, by the teachers who earlier attended the ToT training held on 14th Dec 2016.</p>	<ul style="list-style-type: none"> ➤ As part of practical home works, the students were asked to register the mobile numbers of their parents for mobile banking system using USSD mechanism. ➤ The students took part with great enthusiasm in these activities.
10.	17 th Dec 2016	<p>A Wi-Fi supported workshop cum training was organised for the Heads of Departments in the Chamber of the Dy. Commissioner, Car Nicobar.</p>	<ul style="list-style-type: none"> ➤ The Heads of Departments were provided technical support to get themselves registered on spot to online services being provided by the Govt. of India, Banks and USSD systems. ➤ With the help of Wireless modem and Wi-Fi connectivity, mobile banking applications such as SBI Buddy, SBI Freedom, Syndicate Bank etc., online payment/ shopping apps such as PayTM, Amazon etc. and UPI payment apps such as SBI Pay were downloaded to their cell phones and registered with their bank accounts and mobile numbers.
11.	19 th Dec 2016	<p>An Aadhar-Mobile linkage drive was conducted wherein letters were issued to all Heads of Departments to ensure that the Aadhar Nos. and mobile numbers of their staffs have been registered to their bank accounts.</p>	<ul style="list-style-type: none"> ➤ In response, some HoDs informed that all of their employees have linked their Aadhar Nos. and Mobile numbers to their bank accounts. ➤ Certain HoDs also informed that some employees are yet to link the same but steps are being taken to get their accounts linked too. ➤ The Education Officer, Car Nicobar informed that as much as 96% of the students studying in various schools in the Nicobar District have already linked their accounts with their Aadhar Nos.

12.	20 th Dec 2016	A meeting was held at EOC, Car Nicobar with the Chief Captain, Tribal Council Car Nicobar and the village Headmen regarding demonetization and cashless transactions.	<ul style="list-style-type: none"> ➤ The CTCs were requested to give wide publicity to demonetization by way of informing the Churches and Bishops in their areas of influences. ➤ Simultaneously, the village Headmen were requested to ensure that all the residents in their areas of jurisdiction have exchanged their old Rs. 500 and Rs. 1000 notes with the new ones. ➤ They were informed about the timeline of 31st Dec 2016 of the Govt. of India concerning the exchange of old notes at their nearest banks after which no further exchanges could be done and hence, villagers may be urged to get their old notes exchanged immediately if left out.
10.	21 st Dec 2016	As part of training to individual departments, a hands-on ToT training was provided to the teachers and educators of the remaining schools who were left out on the first day of training to the teachers on 14 th Dec 2016.	<ul style="list-style-type: none"> ➤ Approximately 135 teachers participated during the ToT. ➤ Subsequently, the teachers were also requested to provide the same training to their students with submission of a compliance report to the Education Officer, Car Nicobar.
11.	22 nd Dec 2016	A letter to all three banks viz. SBI, Co-operative, Syndicate under Nicobar District.	<ul style="list-style-type: none"> ➤ A letter has been issued to all three banks to ensure working and re-calibration of ATM machines as per design of new currency notes.
12.	27 th Dec 2016	A Wi-Fi supported workshop cum training camp was organised with shopkeepers, traders and merchants in coordination	<ul style="list-style-type: none"> ➤ The merchants and traders were urged to come forward with their problems and issues in the installation of POS machines at their point of business outlets.

		with BSNL and Lead Bank.	<ul style="list-style-type: none"> ➤ They were explained about the procedures involved in the installation of POS machines. ➤ The State Bank of India informed that POS machines have been purchased and are on the way to Car Nicobar. ➤ The BSNL informed that applications for installation of new landline connections at various shops and other business outlets have been received from the traders, shopkeepers and merchants.
13.	28 th Dec 2019	Camps were organised in a phased manner by way of employing the creative team of the District Administration at villages Perka, Malacca, Kakana and Tapoiming.	<ul style="list-style-type: none"> ➤ Training was attended by approximately 70 to 80 persons from each of the villages. ➤ A feedback form, formulated by the District Administration, was also circulated among them to grasp their understanding of internet/ mobile based transactions. ➤ Based on the number of persons who attended the training, it is estimated that approximately 85% own cell phones and 15% of them, ranging from age groups 15 to 30 yrs., use internet based applications like Whatsapp and Flipkart.
14.	29 th Dec 2016	Hands-on training Camps were organised at villages Chuckchucha, Small/ Big Lapathy, Arong and Teetop.	<ul style="list-style-type: none"> ➤ Training was attended by approximately 35 to 50 persons from each of the villages. ➤ The trainees were also demonstrated the processes required for registering to these services and some were even registered right away in hand with the training.
15.	02 nd Jan, 2017	Training and Information camp organized at villages Tamaloo and Kinyuka.	<ul style="list-style-type: none"> ➤ They were also informed about the services that require internet connectivity, services that are offline

			and services that could make use of SMS system for easy and cashless transactions.
16.	03 rd Jan 2017	A small meeting held in the chamber of the Dy. Commissioner (N) with the SDO, BSNL, Car Nicobar and Managers of SBI and Coop. Bank.	<ul style="list-style-type: none"> ➤ The SDO, BSNL was requested to expedite the process of providing landline connections to the Shopkeepers and traders interested in installing POS machines at their business outlets. ➤ It was informed that due to the small bandwidth available in Car Nicobar, the number of such landline connections was very limited. However, steps are being taken to ensure connections to the interested people. ➤ On demonetization and recalibration of ATMs, the Bank managers informed that the ATMs at Car Nicobar and Campbell Bay have been recalibrated to suit new Rs. 500 and Rs. 2000 notes, but ATMs at Nancowry group of Islands are yet to be recalibrated and will be done shortly. ➤ The SBI informed that new Rs. 2000 notes are available in sufficient quantity.
	04 th Jan 2017	A meeting with all HoDs, Air Force Stations, CTCs, representatives of Shopkeepers and Village Headmen was held at EOC Car Nicobar to deliberate upon issues of cashless transactions and implementation of the same in the upcoming	<ul style="list-style-type: none"> ➤ With regard to upcoming Carnic Festival 2017, the line Departments, Air Force and private parties erecting their stalls were requested to encourage the use of cashless transaction techniques at their points of sale. ➤ They were also insisted on coming up with better ways of implementing cashless mechanism during the

		Carnic festival 2017.	<p>festival.</p> <p>➤ The CTCs were requested to encourage their Bishops and Priests to open new bank accounts in respect of donations received in their churches. The probability of installation of POS machines at Churches could also be explored.</p>
Kamorta			
1.	8 th Dec 2016	Meeting chaired by Assistant Commissioner, Kamorta with all HOO/In-Charge under his jurisdiction.	<p>➤ Implementation of demonetization resulted in a shortage of cash in a market where transactions and purchasing of daily needs of general public became difficult.</p> <p>➤ In this connection, meeting was scheduled on 08.12.2016 for the better mechanism of cashless system in the market. AC, Nancowry has been instructed to do a similar programme in Islands like Katchal & Teresa.</p>
2.	15 th Dec 2016	Training on Debit/ Credit card payment mechanism, PayTM/ SBI Buddy apps and online shopping techniques were displayed to the students of various GSS Schools of Nancowry in coordination with the VPs and HMs.	<p>➤ Approximately 90 students took part in the training programme.</p> <p>➤ The students took part with great enthusiasm in these activities.</p>
Campbell Bay			
12.	2 nd Dec 2016	Meeting chaired by Assistant Commissioner, Campbell Bay in his	<p>➤ All PRI members, Bank Managers, traders were given training on the cashless transaction.</p>

		chamber.	➤ They were also advised to disseminate the information among the general public regarding exchanging the denominations of Rs 1000 and 500 in the respective banks where they are holding accounts by 30 th December 2016.
13.	6 th Dec 2016	Training organised at Assistant Commissioner, Campbell Bay, Office for the cashless transaction.	➤ Training provided for cashless transactions in AC's Office, Campbell Bay to small traders by the Bank Managers of Syndicate and Co-operative Banks. ➤ Nearly 30 persons from the general public attended the above said training in which they were briefly explained about mobile banking apps and its benefits.

Due to poor mobile internet connectivity, most of the cashless technologies such as mobile wallets, UPI apps and AADHAR Enabled Payment Systems are not working. As such, the general public is showing their interest towards Digital POS payment and USSD methods only.


 (Neha Bansal, IAS)
 Deputy Commissioner
 Nicobar District

Pr. Secretary (Rev)

Copy to:

1. The SPS to H'LG, Raj Niwas, Port Blair for kind information of Hon'ble Lt. Governor.
2. The PS to CS, A & N Admn., Secretariat, Port Blair for kind information of Chief Secretary.



