



COUNCIL FOR THE INDIAN SCHOOL CERTIFICATE EXAMINATIONS

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Chief Executive & Secretary

GERRY ARATHOON

M.A., B.Ed.

CISCE/CIR/2020

March 6, 2020

To: Heads of all CISCE Affiliated Schools

Subject: Promoting education regarding Digital Payment in Schools

Dear Principal

I write with reference to a circular received from the Ministry of Electronics & Information Technology, Government of India regarding **promotion of education regarding Digital Payment in Schools**. A copy of the circular is attached herewith.

Various suggestions regarding the **promotion of education regarding Digital Payment in Schools** have been mentioned in the circular.

The schools are requested to kindly take necessary steps to promote awareness among all stakeholders regarding Digital Payment

With warm regards,

Yours sincerely,

Gerry Arathoon
Chief Executive & Secretary

Encl. as above



भारत सरकार
Government of India
इलेक्ट्रॉनिक्स और सूचना प्रौद्योगिकी मंत्रालय
Ministry of Electronics & Information Technology
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Email: gopalaks@gov.in
D.O.No. No.12(11)/2017-DPD(Pt. 3)

दिनांक / Dated.....17.02.2020.....

Sub.: Promoting education regarding digital payment in schools

Sir/Madam,

Government of India is making efforts for promotion of digital payments and enabling convenient digital payment modes throughout the country. Ministry of Electronics & IT (MeitY) is coordinating with all stakeholders for proliferation of digital payment ecosystem in the country.

2. Appropriate incorporation of digital payment in school curriculum accompanied with adequate activity based programs is crucial for facilitating wider adoption of digital payments. Younger generation being early adopters of technology may help their families to get comfortable with various digital payment modes.

3. Accordingly, NCERT, CBSE, ICSE and all State education boards in India are requested to consider following interventions for promotion of digital payments:

- i. Introduction of activity based programs to impart hands-on experience of various digital payment modes to students through trainings sessions, seminars, case studies, quizzes, games etc
- ii. Incorporation of digital payments in school curriculum starting from middle school for creation of awareness about various digital payment modes such as UPI, UPI QR code (static/dynamic), Debit/Credit Card (including Rupay), BBPS, NCMC, BHIM Aadhaar, IMPS, NEFT, RTGS, Internet Banking and e-Wallets
- iii. Appropriate use of Information & Communication Technologies (ICT) to deliver engaging and interactive education on digital payments including videos (youtube, PMG Disha etc)
- iv. Advisories to affiliated schools for enabling digital payment of school fees through appropriate modes such as Bharat Bill Payments System (BBPS), UPI QR code etc. (MeitY's communication No. 12/5/2017-DPD-MeitY(Vol.-II) dated 15.01.2020 regarding BBPS is enclosed)
- v. Helping students/parents in digital payment of school fees
- vi. Awareness programs about secure usage of various digital payment modes
- vii. Providing adequate training to teachers to enable them to deliver digital payment education to students

4. National Payments Corporation of India (NPCI) is a "Not for Profit" organization (under Section 8 of Companies Act 2013), is an initiative of Reserve Bank of India (RBI) for creation of a robust Payment & Settlement Infrastructure in India. NPCI is



willing to get involved with NCERT, CBSE and other education boards to provide required assistance in integration of digital payment content in the school curriculum along with training of teachers for enabling them to deliver effective digital payment education to students.

5. NCERT is requested to refer to their communication No. PS(D)/6-142/2018 dated 07.04.2018 regarding "Digital Payments in Course Curriculum for Financial Literacy" and to provide an opportunity to NPCI to offer required assistance in integration of digital payments in National Curriculum Framework, in light of National Education Policy (NEP) 2019.

6. CBSE, ICSE and State education boards are requested to coordinate with NPCI to introduce activity based programs for promotion of digital payments and to provide required training to the teachers. Relevant instructions may be issued to all affiliated schools.

7. We look forward for your co-operation in this regard. Kindly feel free to contact following officials for any further clarifications:

- 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)
- Shri Gaurav Loomba, NPCI (email: gaurav.loomba@npci.org.in, phone: +91-88797 60312)

With regards,

Yours sincerely,



(Gopalakrishnan S.)

Encl.: As above

To:

- Shri Hrushikesh Senapaty, Director, NCERT
- Ms. Anita Karwal, Chairperson, Central Bard of Secondary Education(CBSE)
- Dr. G. Immanuel, Chairman, ICSE Board
- Dr. Chandra B. Sharma, Chairman, National Institute of Open Schooling (NIOS)
- All Chairman of State education Boards in India

Copy to:

- Shri Amit Khare, Secretary, D/o School Education & Literacy
- Shri Maneesh Garg, Joint Secretary, M/o Human Resource Development
- School education Secretaries of all States/UTs
- MD & CEO, NPCI