Integration with stakeholders

1. OMC
2. State Bank Of India
3. Destination Banks
4. UIDAI
5. NPCI
One time Advance Cash Transfer - Process

Aadhaar number
OR bank A/c Details
+
Subsidy Amount

Order booking initiates the advance subsidy transfer

OMC LPG distribution application (DCMS)

Central reporting server

Customer places Order

Cash Withdrawal

Customer Bank Account

APB or ACH (NPCI)

Sponsor Bank

Distributor
Refill subsidy Delivery - Process

1. Customer places Order
2. Customer Bank Account
3. Sponsor Bank
4. APB or ACH (NPCI)
5. Aadhaar number OR bank A/c Details + Subsidy Amount
6. OMC LPG distribution application
7. OMC Central reporting server
8. Cylinder billed at Market Rate
9. Delivery Information
10. Cylinder Delivery
11. Cash Payment at Market Rate
12. Delivery Information
13. OMC LPG distribution application
14. OMC Central reporting server
15. Sponsor Bank
16. APB or ACH (NPCI)
17. Customer Bank Account
Petroleum Sector

• Volume of transactions in Petroleum sector is at least Rs 2000 cr per day.
• Footfall of nearly 3 cr customers per day at various outlets.
• Payment is made in cash
• PAN India presence with 53,000 Retail Outlets & 18000 LPG distributors.

• Payment Collection
  ❖ Delivery boy collect cash from consumers
  ❖ All Cash required to be counted and verified and then deposited in distributor bank next day
Challenges

- Huge volume of cash is handled everyday.
- Handling and safety of cash
- Fake currency notes cannot be identified at delivery location
- Risk & time required for handling cash increases with reconciliation issues.
Opportunity

- To promote cashless transactions on a large scale through Digital India platform.
TIE - UPs for cashless

**E-wallets**
- Paytm
- Mobikwik
- Freecharge
- Oxigen
- Airtel Money
- mPESA
- Idea Money
- Jio Money
- Citrus

**POS/mPOS**
- SBI
- HDFC
- ICICI
- Yes Bank
- BijliPay
  (Andhra Bank)
- Karur Vaishya

**UPI**
- ICICI Bank
- Axis Bank
- Airtel Money
- Idea Money
- mPesa

**USSD**
Benefits to Customers

- Customer satisfaction through ease of transaction
- Convenience of the payment by Cash or Credit / Debit card / online banking / E-wallets.
- Cash back offered by various online wallets.
- Paperless deliveries no need to maintain the cash memos prints.
- Better customers service.
Benefits to Distributors

- Instantaneous, Accurate and automatic delivery confirmation process at the time of delivery.
- Delivery locations / address through GPS based Latitude and Longitudes
- Better Control on delivery boys and delivery system
- Less cash handling to avoid the issues of fake currency, change and liability.
- Better lifestyle for delivery staff and office staff no need to hold on late in office for manual delivery posting.
- Uniform load on central server, hence less system issues & smooth distributorship operation.
- Improvement in the brand image of distributor with the use of latest state of art technology tool.
- Paperless distributors operation
Benefits to OMCs & GOI

- Fool Proof Digital delivery system, A contribution for Digital India Initiative.
- Capture of each transactions and better accounting.
- Loyalty program for consumers retention can be work out.
- Better consumer service by enabling payment option of credit card, debit card & online payments.
- Maintaining brand image of company with the use of latest state of art technology tool.
Field Awareness Activities

Promotional
- Banners
- Standees
- Stickers
- Videos
- Delivery Vehicles

Awareness
- IVRS
- SMS
- Personal Calls
- OBD Calls
- Demonstrations

Melas
- Banls
- Wallet companies
- Distributos
- Consumers

Training
- Sales Officers
- Distributors
- Delivery Boys
- Consumers
<table>
<thead>
<tr>
<th>OMC</th>
<th>No Of Distributors</th>
<th>Total Nos. of Distributors with POS/mPOS facility</th>
<th>Nos. of Distributors with POS/mPOS facility %</th>
<th>Nos. of Showroom/mechanics/any other staff with POS/mPOS facility</th>
<th>%age Coverage of Showroom with POS/mPOS</th>
<th>Nos. of Delivery men with POS/mPOS facility</th>
<th>%age Coverage of Delivery men with POS/mPOS</th>
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## Status of e-Wallet Payments (Dec 18, 2016)

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<th>OMC</th>
<th>Total Nos. of LPG Distributors</th>
<th>Total Nos. of Deliverymen</th>
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<th>Nos. of showroom/mechanics/any other staff with e-wallet facility</th>
<th>%age Coverage of Showroom with e-wallet</th>
<th>Nos. of Deliverymen with e-wallet facility</th>
<th>%age Coverage of Deliverymen with e-wallet</th>
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ग्राहक जागरूकता अभियान
पेट्रोल पंप पर बिना कैश भुगतान अब हुआ आसान

- सुविधाजनक
- सुरक्षित
- सरल

एटीएम, डेबिट या क्रेडिट कार्ड से
प्रीपेड वॉलेट से
लॉयल्टी कार्ड से

मेरा मोबाइल...मेरा बैंक...मेरा बदुआ...

6201_Indian Oil Banner 2x1_Hindi
# Customer Awareness Initiatives as on 18.12.2016

<table>
<thead>
<tr>
<th>OMC</th>
<th>Awareness campaign carried out</th>
<th>*No of Dealers enrolled for cashless transactions</th>
<th>No. of Ros where Standees w.r.t Cashless facility are placed</th>
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THANK YOU