

GOING CASHLESS

PRESENTATION ON

PAHAL & CASHLESS TRANSACTIONS

Ministry Of Petroleum & Natural Gas

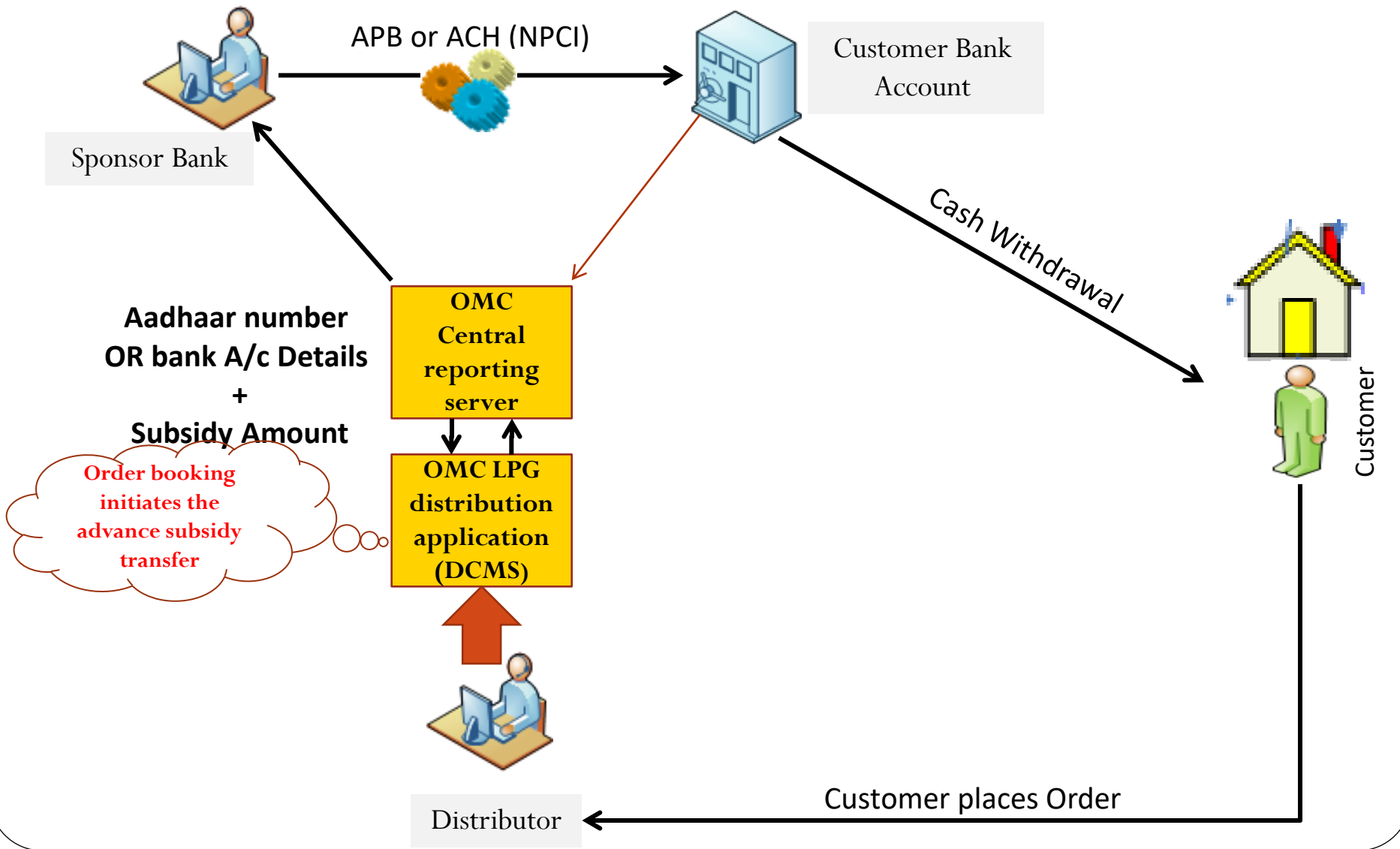
By: K M Mahesh Dy. Secretary MPONG

Integration with stakeholders

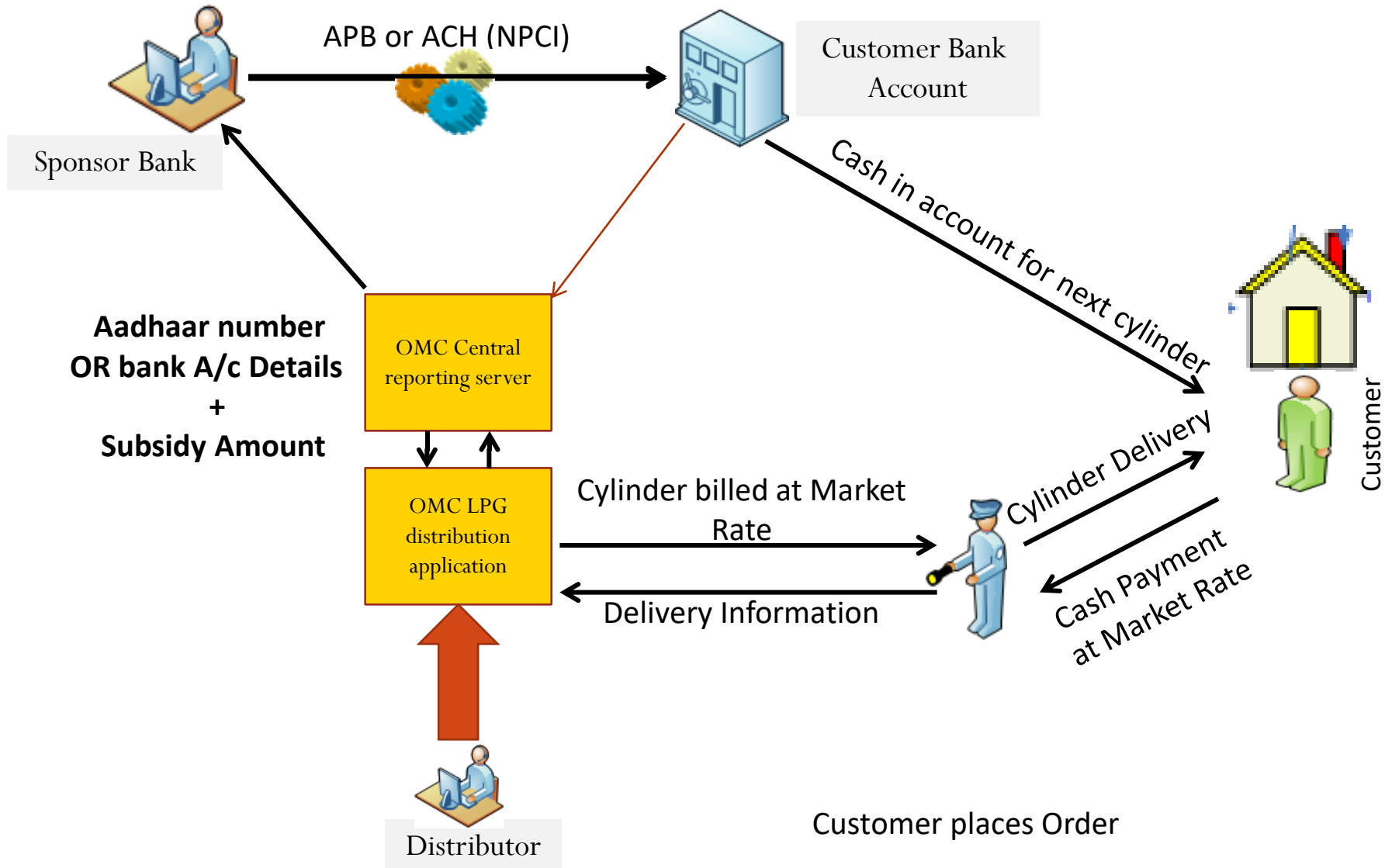


- 1. OMC***
- 2. State Bank Of India***
- 3. Destination Banks***
- 4. UIDAI***
- 5. NPCI***

One time Advance Cash Transfer- Process



Refill subsidy Delivery - Process



Petroleum Sector

- **Volume of transactions in Petroleum sector is atleast 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 can not 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

USSD

Airtel Money
Idea Money
mPesa

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

Status of POS/m-POS (Dec 18, 2016)

LPG- POS/mPOS Report- PAN India					Date : 18.12.2016			
OMC	No Of Distributors	Total Nos. of Deliverymen	Nos. of Distributors with POS/mPOS facility	%age Coverage of Distributors with POS/mPOS	Nos. of showroom/mechanics/ any other staff with POS/mPOS facility	%age Coverage of Showroom with POS/mPOS	Nos. of Delivery men with POS/mPOS facility	%age Coverage of Delivery men with POS/mPOS
IOC	9098	54406	484	5.32	459	5.05	408	0.75
BPC	4536	22977	425	9.37	432	9.52	22	0.10
HPC	4334	30466	975	22.50	561	12.94	1282	4.21
OMC	17968	107849	1884	10.49	1452	8.08	1712	1.59

Status of e-Wallets Payments (Dec 18, 2016)

LPG- E-Wallet Report - PAN India					Date : 18.12.2016			
OMC	Total Nos. of LPG Distributors	Total Nos. of Deliverymen	Nos. of Distributors with e-wallet facility	%age Coverage of Distributors with e-wallet	Nos. of showroom/mechanics/ any other staff with e-wallet facility	%age Coverage of Showroom with e-wallet	Nos. of Deliverymen with e-wallet facility	%age Coverage of Deliverymen with e-wallet
IOC	9098	54406	2932	32.23	2863	31.47	5384	9.90
BPC	4536	22977	1248	27.51	1248	27.51	3730	16.23
HPC	4334	30466	2150	49.61	1967	45.39	4672	15.34
OMC	17968	107849	6330	35.23	6078	33.83	13786	12.78

ग्राहक जागरूकता अभियान

पेट्रोल पम्प 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 बटुआ...



पेट्रोलियम और प्राकृतिक गैस मंत्रालय
भारत सरकार

Customer Awareness Initiatives as on 18.12.2016

OMC	Awareness campaign carried out	*No of Dealers enrolled for cashless transactions	No. of Ros where Standees w.r.t Cashless facility are placed
IOC	9784	15496	14032
BPC	3109	8494	6223
HPC	7193	11084	11360
Total	20086	35074	31615

THANK YOU