

Office of the Secretary (SW)
Deptt. of Social Welfare
Govt. of NCT of Delhi
16 AUG 2022
3069
Dy. No.

Government of NCT of Delhi
Information Technology Department
9th Level, B-Wing, Delhi Secretariat, New Delhi-110002

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F.No. E-13016/10/2022-SeMT-I.T. Dept./4359-4428

Dated: 05/08/2022

To,

All ACS/ Pr. Secretaries/ Secretaries,
HODs, GNCTD & Head of Autonomous/Local Bodies
Govt. of NCT of Delhi

Subject: - **Regarding Unstructured Supplementary Service Data Charges for Mobile Banking.**


Sir/Madam,

Information Technology Department has received a letter no. D.O.No.C/(5)/2021-FEA-II dated 11th July 2022 from Telecom Regulatory Authority of India (TRAI) regarding above-mentioned subject. (copy of letter from TRAI enclosed)

Under Digital Financial Inclusion program by GoI, Unstructured Supplementary Service Data (USSD) service allows user to use mobile banking through the <star>99<hash> (*99#) code by population who are still using feature phones at a nominal charges of 50 paise per USSD session.

USSD service was launched to allow financial inclusion of the underbanked and economically weaker section of the society, and integrate them into mainstream banking. Since USSD targeted generally low income marginalized rural population who are still using feature phones, TRAI on directions of Ministry of Finance, GoI held consultations and decided to waive off the charges to NIL per USSD session instead of 50 paise per USSD session earlier (Tariff Order can be accessed at https://traigov.in/sites/default/files/Regulation_07042022.pdf). This will result in faster adoption of USSD mode by common people especially in rural/difficult areas.

You are, therefore, requested to make aware the targeted users about USSD based mobile banking and payment service charges waiver.


(Krishan Kumar)
Jt. Director (IT)


Encl: A/A

Joint Director Social Welfare
18 AUG 2022
Dy. No. 3262

DIRECTOR SOCIAL WELFARE
17 AUG 2022
DY. No. 2523

358/ce
18/8/22

SSA
D.S. 18/8/22
on leave
JD (sw)


24/08/22

W.D.
A.P.
7/9/22

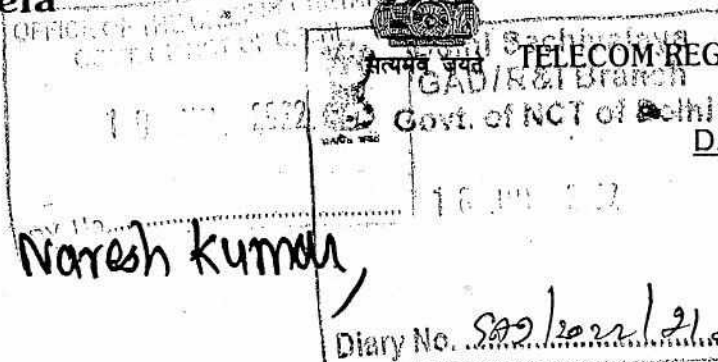
1151/JSO(17)
27/7/2022

544/Sp1 Secy (IT)
26/7/22

डा० पी. डी. वाघेला
Dr. P. D. Vaghela



अध्यक्ष
भारतीय दूरसंचार विनियामक प्राधिकरण
Chairman



D.O. No. C/(5)/2021-FEA-II
Dated: 11th July 2022

Dear Sh. Naresh Kumar

Diary No. 589/2022/21214

Among the programmes initiated to achieve the goal of digital financial inclusion, the Unstructured Supplementary Service Data (USSD) service is one that allows users, even without a smartphone or data/ internet connection, to use mobile banking through the <star>99<hash> code. USSD-based mobile banking can be used for fund transfers, checking account balance, generating bank statement, among other uses. The main objective of the innovative *99# payments service is to allow financial inclusion of the under-banked and economically weaker sections of the society, and integrate them into mainstream banking. In an effort to make this service accessible to all, the service is available in 13 Indian languages, including English.

18.7.22
Pr Secy (IR)
Secy (IR)

- In this context, Department of Financial Services, Ministry of Finance, GoI, had requested the Telecom Regulatory Authority of India (TRAI) for waiving off the charge for USSD transaction to facilitate faster adoption of USSD mode by common people especially in rural/ difficult areas.
- The Authority held consultations on the issue and concluded that since the USSD target users are generally low income marginalized rural population who are still using feature phones, imposing no charge for USSD service, instead of 50 paise per USSD-session earlier, can have a positive impact on number of USSD transactions. The Authority has notified the Telecommunication Tariff (Sixty-Eighth Amendment) Order, 2022 on 7th April 2022 for USSD-based mobile banking and payment services prescribing "Nil" charge per USSD session.
- The above tariff order came into force from the date of its publication in the Official Gazette i.e. 7th April 2022 and can be accessed at the link https://traigov.in/sites/default/files/Regulation_07042022.pdf. A copy of the same is also forwarded herewith.
- It is requested that the contents of said tariff order be given wide publicity so as to make the target group of users aware about the waiver of USSD-based mobile banking and payment service charges.

With regards,
22/07

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18/07/22
3617
* 27/7/2022
SEM(A)

Your sincerely,

(P. D. Vaghela)

Sh. Naresh Kumar
The Chief Secretary,
Govt. of NCT of Delhi,
Delhi Secretariat, I P Estate,
New Delhi - 110002