

DigiDhan will become voice of poor: PM

Modi gives credit for BHIM app to Ambedkar, says BHIM-Aadhaar strongest foundation for new India

TN RAGHUNATHA ■ MUMBAI

In back-to-back engagements during his day-long visit to Nagpur, Prime Minister Narendra Modi on Friday launched two new schemes under the BHIM app for referral bonus to individual users and cash-back for merchants to incentivise them with an outlay of ₹495 crore for a period of six months.

At a NITI Aayog-organised event on the 126th birth anniversary of social justice crusader BR Ambedkar, Modi said the 'DigiDhan' movement was not only about curbing corruption, but also about giving a voice to the poor.

Expressing his confidence about India becoming a digital economy soon, the Prime Minister said, "The time is not far when every India, even the poorest would say 'DigiDhan is Niji Dhan' (Digital Money is My Money) of the poor. It will become the voice of the poor."

"The DigiDhan movement is a *safai abhiyan* (cleanliness movement). It is to fight the menace of corruption," he added.

On a day when he also paid floral tributes to late Dr Ambedkar at Deekshabhoomi in Nagpur where the architect of the Constitution of India had embraced Buddhism in 1956 along with his large number of followers, the PM dedicated to nation three 660 MW units of Koradi Thermal Power Plan of MahaGenco.

He also released two special commemorative postage stamps — one depicting Deekshabhoomi in its full glory



Prime Minister Narendra Modi pays tribute at Deekshabhoomi on the occasion of Ambedkar Jayanti in Nagpur on Friday

PTI

and the other with twin pictures of Lord Gautam Buddha and late Dr Ambedkar at another function.

After inaugurating new units of the Koradi thermal power station, the PM stressed the importance of renewable energy sector. "One of the sectors towards which we are devoting significant effort is the renewable energy sector," the PM said while describing energy sector as a great vitality in the 21st century.

Commenting on the affordable housing, the PM

said, "Each and every Indian must have his or her own house. And that house must be equipped with electricity, water and other facilities."

Modi said, "Babasaheb Ambedkar wanted to build an India for all citizens and the BHIM-Aadhaar is the strongest foundation for building a new economy of new India."

Calling it a complete game changer, the PM said BHIM-Aadhaar would positively impact several lives across India.

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Latur girl wins ₹1 cr in Lucky Grahak Yojana mega draw

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Twenty-year-old Shradha Mengshette, a second year student of Electrical Engineering from Latur district in Maharashtra, emerged as the winner of ₹1 crore mega draw for digital consumers, Hardik Kumar from Khambhat (Cambay) in Gujarat walked away with second prize of ₹50 lakh under the Lucky Grahak Yojana.

While Shradha won the ₹1 crore prize for making a transaction of ₹1,590 through her RuPay card online, to pay the monthly EMI for her new mobile phone, Hardik — a primary school teacher — bagged ₹50 lakh prize for making a transaction of ₹1,100.

Similarly, the first prize of ₹50 lakh, under the Digi-Dhan Vyapar Yojana category for merchants, was won by Anand Ananthapadmanabhan for accepting a payment of ₹300 at GRT Jewellers in Tambaram, Chennai.

Anantapadmanabhan instantly donated his prize money to the Clean Ganga campaign.

As the initial two incentives schemes viz Lucky Grahak Yojana and Digi Dhan Vyapar Yojana, came to an end after rigorous 100-day information, education and communication campaign led by NITI Aayog, the Prime Minister felicitated the winners of the Mega Draw in Nagpur on Friday.

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He said even the most advanced nations did not have such an inclusive system for promoting digital economy and asserted that soon it would become a case study for many foreign universities.

Seeking to rope in youngsters to promote cashless transactions, Modi said for every person introduced to the BHIM app, one will get a cash-back of Rs 10.

"If you refer 20 persons a day, you can earn Rs 200," he said.

Under the referral bonus scheme, both the existing users

who refer BHIM and new users who adopt it would get a cash bonus which will be credited directly to their bank account.

Under the cashback scheme, the merchants will get a cashback on every transaction on BHIM.

Both the schemes will be administered by the Ministry of Electronics and Information Technology and implemented by the National Payments Corporation of India.

BHIM-Aadhaar, the merchant interface of the BHIM app, paves the way for digital payments through the Aadhaar platform.

This will enable the citizens to pay digitally using the biometric data like thumb imprint on a merchant's biometric-enabled device, which could be a smartphone with a biometric data reader.

Anyone without access to smartphones, internet, debit or credit cards will be able to transact digitally through the BHIM-Aadhaar platform.

"This will make digital payments easy even for those who cannot read or write, thus realising Ambedkar's vision of social and financial empowerment for all," Modi said.

Modi also laid the founda-

tion stones for the Indian Institute of Management's Nagpur campus and other premier institutes like All India Institute of Medical Sciences (AIIMS), Indian Institute of Information and Technology (IIIT) and Maharashtra National Law University (MNLU).

Maharashtra Governor CH Vidyasagar Rao, Chief Minister Devendra Fadnis, Union Ministers Nitin Gadkari, Ravi Shankar Prasad, Prakash Javadekar, Piyush Goyal, Hansraj Ahir, Ramdas Athavale accompanied the PM on his Nagpur visit.