Support from Financial Inclusion Fund (FIF) - Scheme for implementing Green PIN facility at ATMs and/or microATMs for RuPay Kisan Card Activation

Poor activation of RuPay Kisan Card has impacted the penetration of digital transactions in the rural areas. One of the reasons behind poor card activation is considerable amount of time taken in PIN mailer delivery.

2. The Green PIN facility is a replacement for Physical Paper Pin mailers. It enables cardholders to set their own PIN immediately for their Cards through OTPs sent to their Registered Mobile Numbers for authentication. It is supportable for both active & inactive cards and for those cards, which are blocked due to repeatedly entering of incorrect PIN.
3. As a part of differentiated strategy under FIF, the support for Green PIN facility has been introduced. The details of the scheme are as under:

i) Scheme: The name of the scheme is **Support for implementation of Green PIN facility at ATMs and/or microATMs for RuPay Kisan Card Activation.**

ii) Objective: The objective of the scheme is to reimburse one-time implementation and application development cost for enabling Green PIN facility at ATMs and/or microATMs of the Bank.

iii) Eligible Institutions:
All licensed Rural Cooperative Banks (RCBs) and Regional Rural Banks (RRBs) having implemented Core Banking Solution (CBS) and which have already implemented Green PIN facility or are in the process of implementing the same.

iv) Extent of Support:
The maximum eligible one time grant support is ₹4.00 lakh per bank for 02 makes of ATM and/or microATM or 90% of the actual expenditure in case of Special Focus Districts (SFDs); 80% in case of RRBs and 90% for RCBs in case of other districts, whichever is lower.

Maximum two makes of ATM and/or microATM are eligible for the support.

The maximum support for one make of ATM or microATM is ₹2.00 lakh.
v) **Components of support:** One-time implementation and application development cost at switch level for ATM and/or microATM for Green PIN enablement.

vi) **Procedure to be followed by banks to avail grant support:**

The Banks may submit the proposal for sanction and claim as per Annexure – III & IV of Circular No.105/ DFIBT-04/2019 dated 23 April 2019 to the concerned Regional Offices of NABARD.

The Banks, which are seeking FIF grant under the scheme for the first time, may execute a Memorandum of Agreement with NABARD as per Circular No. 52/ DFIBT-05/ 2018 dated 20 March 2018, if not executed earlier.