

No. PB-06/3/2022-PBI-DOP-Part (2)

Government of India
Ministry of Communications
Department of Posts
(PBI Division)

Dak Bhawan, New Delhi
Dated 03 February 2025

To,
All CPMsG

Subject: Campaign on Cash Withdrawal and Cash Deposit Transactions – “Cash Do Cash Lo”-regarding.

Madam/Sir,

I am directed to state that a three-month long drive w.e.f 01.02.2025 has been launched by India Post Payments Bank (IPPB) where end user will be incentivized for doing Cash Deposit and Cash Withdrawal Transactions for IPPB customers. The detailed campaign construct with incentive illustrations is enclosed as Annexure.

Yours faithfully,

Encl: As above

(Mithilesh Kumar Mandal)
Assistant Director General (PBI-II)

Copy to: CSMO, IPPB

Annexure

Cash Do Cash Lo Campaign

To promote Cash Withdrawal and Cash Deposit transactions at access points so that the availability of these basic services can be ensured, it is proposed to conduct a drive where end user will be rewarded for doing Cash Deposit and Cash Withdrawal Transactions for IPPB customers.

Campaign Construct:

- Name of Campaign: **Cash Do Cash Lo Campaign**
- Duration: Three Month (1st Feb 2025 on ward till next three-month subject to monthly review)
- Reward & Recognition:

1. End User level: Reward on cash deposit and withdrawal transactions:

Transaction Type	Reward per transaction (INR)
Cash Deposit	Rs. 3/-
Cash Withdrawal	Rs. 3/-

Criteria: Transactions which will be considered for reward:
Cash deposit: Maximum 2 transactions per customer per month
Cash Withdrawal: Maximum 2 Transactions per customer per month
Minimum transaction Amount eligible for Reward: **Rs.1,500/- per transaction.**
Note: Any malpractice done by end user or other participants of the campaign may lead to disqualification and disciplinary action.

2. **IPPB and DoP Hierarchy other than L0:** Improvement in Monthly Cumulative Numbers of AePS Acquirer, Cash Deposit and Cash Withdrawal Transactions.

Department	Hierarchy	Winner Category	Winner Criteria	Reward
DoP	Sub Division	Improvement in % Percentage -Minimum 50% improvement from Base Number*. (subject to minimum 500 Average Monthly Transactions during contest period)	Top 15 Sub divisions	Felicitation budget of Rs. 7,000/- per sub division
		Improvement in Absolute numbers -Minimum 1,000 Average Monthly incremental transactions from Base Number* during the contest	Top 15 Sub divisions	Felicitation budget of Rs. 7,000/- per sub division
			Improvement in %	

	Division	Percentage -Minimum 50% improvement from Base Number*. (Subject to minimum 1,000 Average Monthly Transactions during contest period)	Top 10 Divisions	budget of Rs. 15,000/- per division
		Improvement in Absolute numbers -Minimum 3,000 Average Monthly incremental transactions from Base Number* during the contest	Top 10 Divisions	Felicitation budget of Rs. 15,000/- per division
IPPB	Branch	Improvement in % Percentage -Minimum 50% improvement from Base Number*. (Subject to minimum 500 Average Monthly Transactions during contest period)	Top 10 Branches	Felicitation budget of Rs. 10,000/- per Branch
		Improvement in Absolute numbers -Minimum 1,000 Average Monthly incremental transactions from Base Number* during the contest	Top 10 Branches	Felicitation budget of Rs. 10,000/- per Branch
DoP / IPPB	Region	Improvement in % Percentage -Minimum 50% improvement from Base Number*. (Subject to minimum 3,000 Average Monthly Transactions during contest period)	Top 5 Regions	Felicitation budget of Rs. 25,000/- per Region
		Improvement in Absolute numbers -Minimum 5,000 Average Monthly incremental transactions from Base Number* during the contest	Top 5 Regions	Felicitation budget of Rs. 25,000/- per Region
	Circle	Improvement in % Percentage -Minimum 50% improvement from Base Number*. (Subject to minimum 5,000 Average Monthly Transactions during contest period)	Top 3 Circles	Felicitation budget of Rs. 40,000/- per Region
		Improvement in Absolute numbers -Minimum 10,000 Average Monthly incremental transactions from Base Number* during the contest	Top 3 Circles	Felicitation budget of Rs. 40,000/- per Region

***Important Note: For calculating the performance, Average monthly transactions from 1st April-24 till 31st Dec-24 will be taken as Base Number.**

Explanation: Let's assume for a Branch X, product/ services wise average monthly transactions for the period from 1st April-24 till 31st Dec-24 as given below:

Product	Average Monthly Transactions (for period 1st Arpil-24 till 31st Dec-24)
AePS Acquirer	1,000
Cash Deposit	1,500
Cash Withdrawal	1,300

Cumulative transactions will be considered for performance evaluation. For Branch X, Base Number for the contest will be $1000+1500+1300=3800$ transactions. Hence for being eligible for Reward category minimum average monthly transactions by Branch X during the contest period are given below:

- For improvement in % category: 150% of 3800 transactions = 5,700 average monthly transactions
- For improvement in absolute number category: $3,800+1,000 = 4,800$ average monthly transactions.

Benefit from the contest:

◦ **Promoting Cash Deposit:**

1. Positive impact on CASA, increased float income for the Bank
2. Additional liquidity at end user to fulfill cash withdrawal requirements for other customers which will reduce AePS issuer transactions.

◦ **Promoting Cash Withdrawal:**

1. Fulfilment of cash withdrawal requirement of customers, specially at the time of DBT disbursement.
2. Main focus will be on reclaiming AePS issuer customers by providing Cash withdrawal services to them.
3. Reduced AePS issuer transactions, which will further reduce interchange fee burden on AePS issuer transactions for the Bank. Reduced customer service denial requests. To overcome the same, Bank has proposed incentive to end user and a specific campaign for three months to improve customer services and reduce AePS issuer interchange.

Important guidelines:

- Any malpractice such as split transactions, transactions not done within Bank's guidelines etc. by end user or other participants of the campaign will lead to disqualification and disciplinary action.
- As huge incentive is involved, full monitoring at each level is required. Final payment of Incentive / Reward shall be subjected to Audit. Bank has sole authority on incentive payment/ reward / contest guidelines and can change at any point of time.
- Where there is no reduction on AEPS Issuer transaction on specific access points, incentive may not be payable.
- Campaign progress will be monitored every month end and in case of positive outcome only, the campaign will move to next month.
