

Subject **Fwd: Suggestion to Finance Secretary for Withdrawal of Money from ATM with the use of QR code (Case ID:00939493)**

From sobo3-dfs <sobo3-dfs@nic.in>

To <idea@republicindia.in>

Date 12-08-2020 03:40 PM



----- Forwarded Message -----

From: "Surender Singh" <surender.singh64@gov.in>

To: "Sanjay Kumar Roy" <usbo3-dfs@nic.in>

Cc: "sobo3-dfs" <sobo3-dfs@nic.in>

Sent: Tuesday, August 11, 2020 3:51:12 PM

Subject: Fwd: Suggestion to Finance Secretary for Withdrawal of Money from ATM with the use of QR code (Case ID:00939493)

----- Forwarded Message -----

From: helpdpss@rbi.org.in

To: "Surender Singh" <surender.singh64@gov.in>

Cc: "cms cepdco" <cms.cepdco@rbi.org.in>

Sent: Monday, August 10, 2020 5:52:46 PM

Subject: Fw: Fw: Suggestion to Finance Secretary for Withdrawal of Money from ATM with the use of QR code (Case ID:00939493)

"

Dear Sir,

Thanks for your suggestion. Such a solution is already under consideration.

Regards,
DPSS Help

"

From: CEPD CO <cms.cepdco@rbi.org.in>

Sent: 05 August 2020 16:23:43

To: DOR, CGM In-Charge

Subject: Fwd: Fw: Suggestion to Finance Secretary for Withdrawal of Money from ATM with the use of QR code (Case ID:00939493)

Respected Sir/Madam,

Please see the trailing mail for information and necessary action if any at their end.

Regards,

Consumer Education and Protection Department

Central Office

Reserve Bank of India

Fort, Mumbai

-----Original Message-----

From: cgmcepd@rbi.org.in

To: cms.cepdco@rbi.org.in

Subject: Fw: Suggestion to Finance Secretary for Withdrawal of Money from ATM with the use of QR code

From: sobo3-dfs <sobo3-dfs@nic.in>

Sent: Tuesday, July 28, 2020 12:29 PM
To: CGM CEPD
Cc: idea@republicindia.in
Subject: Fwd: Suggestion to Finance Secretary for Withdrawal of Money from ATM with the use of QR code

Please examine the grievance on priority basis and send a reply to the petitioner.

DFS

From: "Surender Singh" <surender.singh64@gov.in>
To: "Sanjay Kumar Roy" <usbo3-dfs@nic.in>
Cc: "sobo3-dfs" <sobo3-dfs@nic.in>
Sent: Monday, July 27, 2020 12:07:54 PM
Subject: Fwd: Suggestion to Finance Secretary for Withdrawal of Money from ATM with the use of QR code

From: "Secretary FS" <secy-fs@nic.in>
To: "Surender Singh" <surender.singh64@gov.in>
Sent: Friday, July 24, 2020 5:20:18 PM
Subject: Fwd: Suggestion to Finance Secretary for Withdrawal of Money from ATM with the use of QR code

From: "Ajay Bhushan Pandey" <rsecy@nic.in>
To: "Secretary FS" <secy-fs@nic.in>
Sent: Friday, July 24, 2020 4:47:35 PM
Subject: Fwd: Suggestion to Finance Secretary for Withdrawal of Money from ATM with the use of QR code

From: idea@republicindia.in
To: "Ajay Bhushan Pandey" <rsecy@nic.in>, noreply@republicindia.in
Sent: Thursday, July 23, 2020 3:25:16 PM
Subject: Suggestion to Finance Secretary for Withdrawal of Money from ATM with the use of QR code

Suggestion to Ministry of Finance

To

Finance Secretary

Ministry of Finance, GOI

Message to Finance Secretary Ministry of Finance, GOI Subject Withdrawal of Money from ATM with the use of QR code Creative Suggestion

Dear Sir,

I'm proposing an idea by which a person can withdraw money from ATM without touching/ entering the details in the ATM. I have described my idea with the help on an example which is mentioned below:-
Mr. X wants to withdraw Rs 5,000/- from ATM. He is scared to touch the screen due to hygiene issue (existing covid situation). So, he logs in to the concerned bank app with the login credentials. Then he clicks on the link "Withdraw from ATM" after which he enters the amount e.g. 5,000 and generates QR code. Once QR code is generated, he scans the QR code with the scanner machine in the ATM (without entering any PIN details). If ATM recognize the QR code, a message popups on the screen to enter the PIN details in the banking app and within a given time frame of 60 seconds, Mr. X enters his ATM PIN in the app. Once transaction is recognized, Mr. X collects the money from the ATM.

The benefits of this idea are as follows:-

1. No hygiene issue as a person can withdraw the money without touching the screen
2. It will also solve the issue of cloning of ATM cards and withdraw of money by miscreants.
3. Further, by following the same process we can deposit the money as well.

Although, this idea requires modification in the existing ATM machines but once implemented it will have

long term benefits.

Thanks & Regards

Chandan Mehta

What Positive change This Suggestion can Bring ?The benefits of this idea are as follows:-

1. No hygiene issue as a person can withdraw the money without touching the screen
2. It will also solve the issue of cloning of ATM cards and withdraw of money by miscreants.
3. Further, by following the same process we can deposit the money as well.

About : SenderFull NameChandan MehtaDate of Birth30 August 1988EducationPost GraduateProfessionPrivate
EmployeeE-mailCMEHTA.MAIL@GMAIL.COM Mobile No.7838458918AddressStreet Address: Fouj Baxi Villa
Street Address Line 2: 11 Shyam Vihar, Near New RTO

City: UDAIPUR

State / Province: RAJASTHAN

Postal / Zip Code: 313001

Country: India

A Single Idea / suggestion can bring a big Change in Nation.

We hope you will take care of this Suggestion to make Better Financial Policies, Good Governance and Development of the Nation.

About: Republicindia.in

RepublicIndia.in is one of the Highly used platform in India for sharing ideas.

Republicindia.in founded by Kapil Gupta in January 2015.

At this Platform, anyone can send their ideas to President of India, Prime Minister & Chief Minister of any State etc.

[Go to website](#)

[Contact Founder](#)

[Media Reports](#)

Caution: The Reserve Bank of India never sends mails, SMSs or makes calls asking for personal information such as your bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers, however official or attractive they may look.

Notice: This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you are not the intended recipient, any dissemination, use, review, distribution, printing or copying of the information contained in this e-mail message and/or attachments to it are strictly prohibited. If you have received this email by error, please notify us by return e-mail or telephone and immediately and permanently delete the message and any attachments. The recipient should check this email and any attachments for the presence of viruses. The Reserve Bank of India accepts no liability for any damage caused by any virus transmitted by this email.