



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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**Committee on Deepening of Digital Payments**

With a view to encourage digitisation of payments and enhance financial inclusion through digitisation, the Reserve Bank of India has decided to constitute a High-Level Committee on Deepening of Digital Payments. The composition of the Committee is as under:

1	Shri Nandan Nilekani Former Chairman, Unique Identification Authority of India	Chairman
2	Shri H.R. Khan Former Deputy Governor, Reserve Bank of India	Member
3	Shri Kishore Sansi Former Managing Director & Chief Executive Officer, Vijaya Bank	Member
4	Smt. Aruna Sharma Former Secretary, Ministry of Information Technology and Steel	Member
5	Shri Sanjay Jain Chief Innovation Officer, Center for Innovation, Incubation & Entrepreneurship (CIIE), IIM Ahmedabad	Member

The Terms of Reference of the Committee are as under:

- a) To review the existing status of digitisation of payments in the country, identify the current gaps in the ecosystem and suggest ways to bridge them;
- b) To assess the current levels of digital payments in financial inclusion;
- c) To undertake cross country analyses with a view to identify best practices that can be adopted in our country to accelerate digitisation of the economy and financial inclusion through greater use of digital payments;
- d) Suggest measures to strengthen the safety and security of digital payments;

- e) To provide a road map for increasing customer confidence and trust while accessing financial services through digital modes;
- f) To suggest a medium-term strategy for deepening of digital payments;
- g) Any other related item of importance.

The Committee shall submit its report within a period of 90 days from the date of its first meeting.

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**Jose J. Kattoor**  
Chief General Manager