



सत्यमेव जयते



आज़ादी का  
अमृत महोत्सव

भारत सरकार  
उद्योग संवर्धन और आंतरिक व्यापार विभाग  
वाणिज्य एवं उद्योग मंत्रालय  
GOVERNMENT OF INDIA  
DEPTT. FOR PROMOTION OF INDUSTRY  
AND INTERNAL TRADE  
MINISTRY OF COMMERCE & INDUSTRY

राजेश कुमार सिंह, भा.प्र.से.  
Rajesh Kumar Singh, I.A.S.  
सचिव  
SECRETARY

D.O. No. P-55011/14/2023-Internal Trade  
29<sup>th</sup> September, 2023

Dear Secretary,

As you are aware, Open Network for Digital Commerce (ONDC) has been initiated by the Department for Promotion of Industry & Internal Trade (DPIIT), Ministry of Commerce & Industry, Government of India, aiming to democratize digital commerce in India. Ever since its inception, ONDC has made significant strides in all areas of digital commerce.

In a bid to enable more people to experience this network, ONDC has launched an e-gift card scheme that organisations/ enterprises can use for corporate gifting and employee engagement, starting this festive season. The beneficiaries would be able to access the cultural richness of India by owning pieces of craftsmanship steeped in Indian heritage. From vibrant and authentic threads of Kanchipuram Silk Sarees, a curated collection of Blue Pottery, Tanjore Paintings, Brassware, Filter Coffee from Kalimpong, and many more, ONDC Network is bringing Indian innovation and scale together, like never before. Every purchase made on ONDC Network, will empower and encourage the first-time and small-scale sellers of the country to do business digitally.

In this regard, I would like to request you to bestow your personal attention to kindly promote the use of ONDC Network e-Gift Cards for this festive season among organisations/ enterprises within your ministry/ department.

Kindly refer the annexure (attached) for further details on the e-gift card issuance process and service providers. Ms. Aditi Singha, Vice President, ONDC (aditi.singha@ondc.org) may be contacted for clarifications, if any.

Yours sincerely,

Encl: As above.

(Rajesh Kumar Singh)

All Secretaries to Govt. of India  
(as per list attached).

## Annexure - 1

### **About ONDC**

Open Network for Digital Commerce (ONDC), is initiated by the Department for Promotion of Industry and Internal Trade ('DPIIT'), Government of India to develop digital e-commerce.

Key objectives for ONDC are decentralization and democratization of commerce, inclusivity, and access to smaller sellers and MSME's, increasing choices for customers and making commerce more efficient.

ONDC in collaboration with issuers of e-gift cards is launching a Gift Card Program wherein ONDC will only facilitate the issuance of e-gift cards to various sponsor organizations. The details are as follows:

### **About ONDC Network e-Gift Card**

The program enables any **Sponsor Organization**<sup>1</sup> to distribute a pre-loaded e-gift card to its employees as a reward or incentive instrument or for festival e-gifting.

These e-gift cards are exclusively redeemable across ONDC Network-enabled **Buyer Applications**<sup>2</sup> for products sold via ONDC Network-enabled sellers.

### **Key features of the ONDC Network e-Gift Card:**

1. Virtual Card with appropriate branding
2. E-gift cards can be loaded for a maximum amount of INR 10,000 and can be loaded only once by the sponsoring organization.
3. Cards can work on any **payment network**<sup>5</sup> (Rupay, Mastercard, Visa, UPI) once the network enables the program- **Rupay is the first payment network to enable this program.**
4. E-gift cards have a validity of one year from the date of issuance.
5. The funds lie with the RBI PPI licensed **e-Gift Card issuer**<sup>4</sup>
6. Unused funds, at the end of 1 year are returned to the Sponsor Organization.

Sponsor Organizations can purchase Virtual E-gift Cards from any RBI – PPI Licensed E-gift Card Issuer.

### **Process for ONDC Network e-Gift Card Issuance**

<b>Step 1</b>	Contact e-Gift Card provider(s) - details of provider SPOC's in the table below
<b>Step 2</b>	Agree on Legal & Commercial Arrangement with e-Gift Card Provider
<b>Step 3</b>	Define beneficiary communication & distribution process with the e-Gift Card provider(s)
<b>Step 4</b>	Execute e-Gift Card issuance & distribution via provider dashboards

**List of ONDC Network e-Gift Card Providers** enabled on RuPay Card initially. Other providers will be live shortly.

e-Gift Card Issuer	Contact Person	Email ID
Yes Bank	Tarun Khaneja	tarun.khaneja@yesbank.in Contact Number - 9167272984
Omni Card	Abhinav Saxena	abhinav@eroute.in Contact Number - 8447057722
<b>Will be live shortly</b>		
Pine Labs	Vasu Kolluru	vasu.kolluru@qwiksilver.com
RazorPay	Sanchit Agarwal	sanchit.agarwal@razorpay.com
Other PSU Banks		

#### List of Buyer Apps Enabled

Buyer App	Contact Person	Email ID
Pincode	Mayank Bagaria	mayank.bagaria@phonepe.com
MyStore	Mohini	mohini.mehendiratta@hippoinnovations.com
PayTm	Saloni Malhotra	saloni.malhotra@paytm.com
Magic Pin	Kunal Gupta	kunal.gupta@magicpin.in
<b>Will be live shortly</b>		
Spice Money	Rajiv Kapoor	rajiv.kapoor@spicemoney.com
Airpay	Neha Churi	neha.churi@airpay.co.in
Kotak	Amit Bhardwaj	amit.bhardwaj3@kotak.com
Eunimart	Shayak Mazumder	shayak.mazumder@eunimart.com

#### Glossary

**1. Sponsor Organization:** A legal entity (a Corporate, PSU, etc.) that funds the issuance of E-gift Cards for its employees or partners.

**2. Buyer Applications:** Retail applications are onboarded on ONDC Network as Buyer Applications selling at least a single category of products.

**3. Payment Gateway:** PG used by the respective buyer apps, checks for ONDC Network E-gift Card usage by card BIN whitelisting and passes the buyer app's MID + TID values to the E-gift Card issuer during the transaction.

**4. Providers of e-Gift Cards:** These are banks, and fintech companies that are RBI-licensed issuers of Pre-Paid instruments in India. Providers/ Issuers are responsible for issuing E-gift Cards, holding the funds, and validating if the transaction initiated on the buyer app is via the ONDC network. ONDC and issuers of e-Gift Cards will sign a legal agreement clearly defining the roles & responsibilities, liability and commercials.

**5. Payment Network:** Payment Networks such as RuPay, MasterCard, and Visa provide the underlying technology to e-Gift Card issuers and authenticate transactions between issuers and acquiring banks. These networks issue the Virtual Card BINs to issuers.



## Annexure 2

The ONDC Network as of today has 72,000+ Sellers and more than 1 Crore Products, onboarded. Though, each seller has different variants and categories of products. Here is a list of samples of products that you can purchase from different sellers on the ONDC network:

S. No	Product	Description	Product Link
1	Millet Cookies	Nutritious cookies sourced from Aland, Karnataka's FPOs.	<a href="https://www.mystore.in/en/product/finger-millet-cookies-200-gm">https://www.mystore.in/en/product/finger-millet-cookies-200-gm</a>
2	Boat Wireless Earphones	Sleek wireless earbuds with immersive sound quality and quick connectivity.	<a href="https://www.mystore.in/en/product/ae4a003bb21eae250748ab2efc2b54a1">https://www.mystore.in/en/product/ae4a003bb21eae250748ab2efc2b54a1</a>
3	Kanchipuram Saree	Traditional sarees directly from Kanchipuram weavers, supported by SIDBI.	<a href="https://www.mystore.in/en/product/pink-kanchipuram-silk-saree-9-yard-saree">https://www.mystore.in/en/product/pink-kanchipuram-silk-saree-9-yard-saree</a>
4	Premium Shaving Kit from Bombay Shaving Company	Precision safety razor and grooming essentials from Bombay Shaving Company.	<a href="https://www.mystore.in/en/product/311bc4cce724a649761abc17c72af631">https://www.mystore.in/en/product/311bc4cce724a649761abc17c72af631</a>
5	Sambalpuri Saree	Colorful and artistic Sambalpuri saree with unique designs.	<a href="https://www.mystore.in/en/product/mayura-rupa-jugala-sambalpuri-saree">https://www.mystore.in/en/product/mayura-rupa-jugala-sambalpuri-saree</a>
6	Soul Flower Hexagon Rose Gift Set	Handpicked beauty and care products in a funky, reusable box.	<a href="https://www.mystore.in/en/product/916f239d008587695765ea89887cdbc2">https://www.mystore.in/en/product/916f239d008587695765ea89887cdbc2</a>
7	Mix Fruit Jam	Delicious jam made by ARYAH I FED FPOs in UP.	<a href="https://www.mystore.in/en/product/mix-fruit-jam">https://www.mystore.in/en/product/mix-fruit-jam</a>
8	Beautify Panda Soft Cushion	A cute, comfortable and safe panda cushion for babies learning to sit.	<a href="https://www.mystore.in/en/product/soft-sofa-seat-or-comfortable-soft-cushion-sofa-panda-">https://www.mystore.in/en/product/soft-sofa-seat-or-comfortable-soft-cushion-sofa-panda-</a>
9	Aazol Jaggery Chikki Bar	Healthy and energizing chikki bar made with coconut and jaggery, made in traditional Konkan style.	<a href="https://www.mystore.in/en/product/beb6835051bb6a58331bab11edcd0862">https://www.mystore.in/en/product/beb6835051bb6a58331bab11edcd0862</a>
10	Tribes India Multi Colour Small Lantern	Handcrafted mosaic lanterns by Meena Tribal craftsmen of Rajasthan	<a href="https://www.mystore.in/en/product/tribes-india-multicolor-small-lantern">https://www.mystore.in/en/product/tribes-india-multicolor-small-lantern</a>

11	Skullcandy Wireless Headphones	Experience powerful bass and personalized sound with Skullcandy Crusher Evo.	<a href="https://www.mystore.in/en/product/skullcandy-crusher-evo-wireless-over-ear-headphone-with-rapid-charge-personal-sound-app-and-built-in-tile-finding-technology-with-mic-black-">https://www.mystore.in/en/product/skullcandy-crusher-evo-wireless-over-ear-headphone-with-rapid-charge-personal-sound-app-and-built-in-tile-finding-technology-with-mic-black-</a>
12	Shambhu Handicrafts: Hand Painter Showpieces	Hand-painted set of Rajasthani folk musicians' showpieces made by the artisan of Rajasthan.	<a href="https://www.mystore.in/en/product/shambhu-handicrafts-handpainted-set-of-3-rajasthani-folk-musicians-standing-showpieces-home-and-office-decor-table-decor-drawing-room-decor-gift-item">https://www.mystore.in/en/product/shambhu-handicrafts-handpainted-set-of-3-rajasthani-folk-musicians-standing-showpieces-home-and-office-decor-table-decor-drawing-room-decor-gift-item</a>
13	Boat Sound Bar	Aavante Bar 1280 for immersive audio experiences and cinematic sound.	<a href="https://www.mystore.in/en/product/73d08b6bb9a8738ed74bc25b58cc06df">https://www.mystore.in/en/product/73d08b6bb9a8738ed74bc25b58cc06df</a>
14	Vega Foldable Hair Dryer	Experience the ultimate in hair drying, Get salon-quality results on the go – your perfect hair companion!	<a href="https://www.mystore.in/en/product/vega-galaxy-1100-watts-foldable-hair-dryer-with-heat-and-cool-setting-and-detachable-nozzle-vhdh-06-color-may-vary-1">https://www.mystore.in/en/product/vega-galaxy-1100-watts-foldable-hair-dryer-with-heat-and-cool-setting-and-detachable-nozzle-vhdh-06-color-may-vary-1</a>
15	Mitsu Honey	Pure honey sourced from West Bengal farmers.	<a href="https://www.mystore.in/en/product/mistu-honey-thumbai-leucas-aspera-">https://www.mystore.in/en/product/mistu-honey-thumbai-leucas-aspera-</a>