OFFICE MEMORANDUM

Subject: Promotion on Digital mode of transfer of money in day-to-day affairs - regarding

In order to encourage cashless transactions through mobile phones, e-wallets etc., the NITI Aayog alongwith representatives of various banks have been imparting training to the employees of various Ministries/Departments. Besides this, Department of Expenditure, Ministry of Finance has also issued instructions vide O.M. No.25(30)/E.Coord/2016 dated 1st December, 2016 (copy enclosed) for encouraging usage of debit card, etc., for personal transactions.

2. All Ministries/Departments concerned with CPSEs are requested to issue suitable instructions to CPSEs under their administrative control to take initiative for imparting similar trainings to their employees to promote cashless transactions or usage of debit cards, etc., for personal related transactions. A copy of such instructions issued by the concerned Ministry/Department may also be forwarded to DPE for information and record.

(S. Meenakshisundaram)
Director

Secretary of Ministry/Department as per list enclosed.

Copy to: CMDs through e-mails as per enclosed list of CPSEs.
OFFICE MEMORANDUM

Subject: Encouraging usage of Debit Cards among Government employees

In the recent years advancements in banking technology, progress in mobile banking and innovative technologies to facilitate digital payments have enabled large number of small denomination transactions to be handled smoothly in electronic mode. The Government of India has taken policy decisions encouraging cashless/electronic transactions.

2. In its endeavour on moving towards electronic payments, Central Government Ministries/Departments have been crediting the salary and other payments for the majority of its employees electronically, direct into the designated bank accounts of the employees. Given the progress made in banking technology, it is assumed that each employee would be in possession of a Debit/ATM card linked to his/her bank account. Ensuring and encouraging government employees to maximise the usage of Debit cards for personal related transactions instead of cash would go a long way serving with the employees serving as 'ambassadors' for the digital push and also motivate, encourage the general public in taking up the cause.

3. All Ministries/Departments are requested to encourage their employees to make use of Debit Cards for personal related transactions instead of cash. Ministries/Departments should liaise with their accredited banks and set up special camps to facilitate obtaining of and ensure that all its employees are in possession of Debit Cards. Ministries/Departments may also issue similar advisories to their attached/subordinate offices, PSUs, Autonomous Bodies etc.

To:
The Secretaries of all Ministries/Departments (Government of India)

Copy to:
1. Dy. Comptroller & Auditor General (Admn.), O/o C&AG
2. Financial Commissioner, Ministry of Railways
3. Financial Advisor (Defence Services), Ministry of Defence

(H. Athell)
Director

The Secretaries of all Ministries/Departments
(Government of India)