

**DEPARTMENT OF PUBLIC RELATIONS
CHANDIGARH ADMINISTRATION**

Press Release

Chandigarh Administration facilitates cashless modes of transactions, in addition to the existing mode of cash and cashless transactions

Chandigarh, 3rd December, 2016: Chandigarh Administration and other Government organizations including Chandigarh Housing Board are making all efforts to reduce overall reliance on cash based transactions and help switch over to Digital payment modes, and promote e-transactions. With this aim and to achieve the basic objective of transparency in monetary transactions, the various Government departments, CHB and other organizations are introducing or have already introduced Point of Sale(POS)/swipe machines at its dues/charges reception counters, as well as at the other collection centres for Government dues.

It is also reiterated that CHB payments from allottees/occupants/citizens shall continue to be accepted in cash as per the past practice. Allottees/occupants/citizens are also free to make their deposits in any of the various e-sampark centres in Chandigarh.

All efforts are being undertaken by the Chandigarh Administration to create an enabling environment to facilitate the residents to maximize use of e-transactions, both for their transactions with the Government and even in their personal capacity outside the Government, as per the policy directions of Government of India, along with the existing modes of payments.

It is however clarified that an enabling environment is being created by all government agencies for facilitating cashless modes of transactions, in addition to the existing mode of cash and cashless transactions. Administration is making all efforts to encourage the traders and industrialists of Chandigarh to adopt cashless modes of transactions. For this purpose coordination between bankers and traders is being done by the administration, though they are free to choose any or a combination of various e-transaction modes.

The “NITI Aayog” with the objective to implement and monitor expeditious transition of Indian economy to a digital payment eco system, has initiated a digital payments campaign and identified five key methods for digital payments mentioned below, which are convenient, low cost and easy to adapt.

1. **UPI** – It is as easy as sending a message from your phone. Every bank has its own mobile app – so it’s now possible to transact on your smart phones.

- Register your mobile number in the Bank of ATM.
- Download the UPI app on your mobile.
- Make your unique ID.
- Set your UPI pin.
- You can now transact from anywhere.

2. **USSD** – It is as easy as checking your prepaid balance from your phone. It is possible to transact even on normal mobile phones.

- Link your mobile number to your bank accounts.
- Dial *99# from your phone
- Fill in the first 3 letters of your bank against Short name OR first 4 letters of IFSC.
- Choose “Fund Transfer-MMID” option.
- Enter the payee’s mobile number and MMID.
- Enter the amount and your MPIN, leave a space and enter the last 4 digits of your account number.
- You have just transferred your money.

3. **e-Wallet** – It is as easy as sending photos through your phone. With mobile or computer.

- Download a wallet like SBI Buddy

-Register with your mobile number

-Link this with your debit or credit card or through net banking.

-Your phone is now your wallet.

4. **Cards, POS** – Make basic payments at most places with your prepaid, debit or credit card.

- Swipe your card.

- Put in your pin.

- Get a receipt.

Its 'done. You can even transact with your card online.

5. **Aadhar Enabled Payment System** – Why rely on your bank, when you can bank on Aadhar. Aadhar-Enabled Payment System- Now link your Aadhar card with your bank accounts. You can then carry out: Funds Transfer, Balance enquiry, Cash Deposit or withdrawal, Inter-bank transactions. You can avail this service at stores too.

For this campaign, our brand ambassadors for this mass movement will be our students, being the most e-friendly, with whose help also awareness campaigns will be launched. The banks and other financial institutions have joined hands with the Administration to achieve the goal of the Government of India, for moving the country to maximise e-transactions to achieve monetary transparency. Though the present mode of payments for dues including by cash will continue, the Administration appeals to all citizens to adopt cashless modes of payment.