

**IMMEDIATE**

F.No. 25 (30)/E.Coord/2016  
**Ministry of Finance**  
**Department of Expenditure**

New Delhi, 01<sup>st</sup> December 2016

**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.

  
01/12/16

(H. Atheli)  
Director

**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