



# TEXPROCIL

THE COTTON TEXTILES EXPORT PROMOTION COUNCIL  
(Sponsored By Government of INDIA)

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**E Serve No. 37 of 2017**

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**Sub: Digital India - Drive to promote Cashless transactions BHIM App**

**Dear Member,**

The Digital India programme is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. "Cashless" is one of professed role of Digital India.

**BHIM App:**

As part of promoting cashless transactions and converting India into less-cash society, various modes of digital payments are available. These mode are: Banking Cards, Unstructured Supplementary Service Data (USSD) channel, Aadhaar Enabled Payment System (AEPS), Unified Payments Interface (UPI), Mobile Wallets, Banks Pre-paid Cards, Mobile & Virtual Point of Sale (POS), Internet Banking, Mobile Banking, etc.

Apart from these mode of payments, Govt. of India is promoting use of BHIM App Mode.

Bharat Interface for Money (BHIM) is an App designed to facilitate Payment transactions using Unified Payment Interface (UPI). This BHIM App does not require any filling out of bank details repeatedly and facilitates direct bank-to-bank payments and instant collection of money using mobile number and payment addresses. The details of BHIM App could be obtained from

<https://bhimappdownload.com>

It has been observed by the Government that a large number of textiles workers have been traditionally paid wages in cash as they were not having

bank accounts. **In order to ensure payment of wages through bank transfer mode, it is necessary that camps are organized at various production centres for facilitating opening bank account to workers who do not have the same and educate them to use BHIM App.**

We request each of the Members to organise camps at their offices / factories so as to facilitate the employees/workers in opening bank accounts & use BHIM App and send weekly feedback (format enclosed below) to the Council so as to keep the government updated in the matter. ([click here](#)) for the format.

In this regard, communication received from the Ministry of Textiles, Govt. of India can be downloaded. ([click here](#))

### **Guide to conducting Workshop**

1. Decide on the target audience (i.e. total no. of workers to be enrolled for workshop)
2. Decide on the technical partner / banking institution for conducting the workshop.
3. Decide on the date, venue and location and facilitate holding of the workshop.
4. Conduct the workshop and create a record of the proceedings (photos, videos, reports)
5. Submit Report on the workshop to government through TEXPROCIL.

### **Backdrop Template**

1. Digital India Logo
2. Company Name & Logo
3. Banking Institutions Logo
4. Title: 'Digital India Workshop - Cashless Transactions & Bank Accounts Opening'
5. Venue, Date and Time duration of the Workshop

Being a Member of the Council, we solicit your support in the matter.

Regards,

**Siddhartha Rajagopal**  
**Executive Director**

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