

PRESS RELEASE

There is an imperative need for India to reduce its reliance on cash based transactions and transform itself to a digital payments economy. 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-Waller – 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.
It's 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.

Chandigarh Administration has started a campaign to make it the first cashless city. The Hon'ble Administrator, UT, Chandigarh has expressed his desire to make Chandigarh the first cashless city by December 10th 2016. It has been decided that initially all the e-sampark centers will be equipped with a Swipe Machine and other such modes for making Online payments and once the system is operative, no cash will be accepted in the offices of the Chandigarh Administration.

In view of the decision taken by the Chandigarh Administration, Chandigarh Housing Board has decided that all the payments which are being received in cash by CHB will be accepted by way of online payment through Net banking or payments by Credit or Debit Cards through swipe machines, Cheques, Demand Draft, Banker Cheque or through PAYTM, and any of the methods, mentioned above, etc. The bankers associated with CHB shall provide these services at a minimum service charge. The Reception Counter of CHB,

as of now, is accepting cash as processing charges for various services, for the purchase of Agreement to Sell amounting to Rs. 200/-, RTI fee of Rs. 10/-, cost of Drawings/Building Plans, Revival charges of dwelling units, demolition charges for removing encroachments/violations or fees for approval of need based changes etc. The various Performas required in the case of transfer of property under the Blood Relation Policy, Consensual Transfer Policy, GPA Transfer Policy etc. are also being taken in cash at the Reception Counter. Chandigarh Housing Board is also collecting the license fee/rent, water charges from the licensees of Rehabilitation Colonies and contract employee's EPF contribution etc. The Chandigarh Housing Board is making petty payments in cash to the staff in the shape of hand receipt, to the non-official Board Members for attending various meetings and for other miscellaneous small payments etc. The payments of electricity bills, water charges and telephone bills less than of Rs. 10,000/- are also made in cash.

Henceforth, CHB will go completely cashless from 1st of December, 2016. During the transition period till 10th December, 2016, in case of any difficulty experienced by any citizen or allottee, payments can be made in cash, with the approval of Secretary, Chandigarh Housing Board, Chandigarh.

Chairman,
Chandigarh Housing Board,
Chandigarh.