



THE COTTON TEXTILES EXPORT PROMOTION COUNCIL  
(Sponsored By Government of INDIA)  
Engineering Centre, 5th Floor, 9, Mathew Road, Mumbai - 400 004.  
Maharashtra State, INDIA.  
Website: <http://www.texprocil.org> E-mail: [info@texprocil.org](mailto:info@texprocil.org)  
Tel.: 91-22-2363 2910 to 12 Fax: 91-22-2363 2914

E Serve No. 130 of 2016

December 10, 2016

**Circular No. EPS/31/2016-17**

**To: Members of the Council**

**Sub: Drive to promote Cashless transactions among workers / employees in textile units and move towards digital payments**

**Dear Member,**

The Council has received directives from the Government to advise its members to sensitize their workers / employees to open bank accounts and to use the facility of various mobile apps to make payments, thereby, encouraging cashless transactions through digital payments.

Accordingly, we would request you to please guide all those employees / workers in your units who do not have bank accounts to open their accounts in the bank.

Subsequently, necessary steps need to be taken to download and use mobile apps for payments.

There are following options available for digital payments:

1. **Bank Cards (Prepaid Cards / Debit Cards / Credit Cards).**
2. **Unstructured Supplementary Service Data (USSD) based Mobile Banking.**
3. **Aadhar enabled payment system (AEPS).**
4. **Unified Payments Interface (UPI).**

Details of the various methods of cashless transactions/ digital payments and the steps to be followed to operate is enclosed herewith. [\(click here\)](#)

You are requested to please guide all your workers to use mobile apps as per the details enclosed.

We would also request you to kindly inform us regarding the action taken by your organization in this regard on the email IDs [ravikumar@texprocil.org](mailto:ravikumar@texprocil.org)/ [vimal@texprocil.org](mailto:vimal@texprocil.org).

Regards,

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

**TEXPROCIL**