



युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India
अग्रणी बैंक प्रभाग : Lead Bank Division

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Dated , the 28th February,2020

Member Banks under SLBC,West Bengal

Re : Minutes of the Sub-Committee Meeting on Digital Payment on 04-03-2020

The SLBC Sub-Committee on Digital Payment, formed with the objective of deepening of digital payment system and adoption of Digital District held the 2nd meeting on 04-03-2019. The meeting was attended by RBI, NABARD, Institutional Finance (GoWB) NPCI, CSC, DoT, BSNL, IPPB, Airtel Payment Bank and member banks along with the LDM of Nadia district which was adopted as the Digital District of the State.

At the outset, LDM of Nadia briefed the House regarding the steps initiated in the district as per roadmap prepared by the SLBC Committee in the 1st meeting held on 06-11-2019. It was informed that as advised, a District level Committee was also formed and a series of awareness cum sensitization camps were held regarding the availability and benefits of digital banking products. It has also been made a part of the financial literacy campaigns undertaken by the branches.

After a detailed discussion it was opined that more thrust is to be given by the banks and other stakeholders with intervention of the SLBC. The following course of action has been suggested in the next stage,

- All the GPs are to be mapped with the bank branches by 15-03-2020
- The District level Committee meeting is to be held in mid March along with awareness camp targeting business establishments, educational institutions ,etc
- Outreach cum Sensitization program at GPs are to be completed by branches before 30-04-20
- Bank wise target is to be allocated by 31-03-2020 for the deliverables under digital banking
- Printed materials by banks/NPCI ,etc may be arranged for distribution among the target group
- District officials from BSNL and Common Service Centres are to inducted in District Committee
- December,2019 would be taken as the base for reviewing the performance of the banks.

The major deliverables under the program are,

- Delivery of Rupay or other Debit Cards in SB/CD accounts.
- Enrolment for e-banking, mobile banking,UPI,etc
- Enrolment of merchant establishments/vendors for PoS/BHIM-QR.
- Aadhar seeding in SB accounts.

During the meeting, it was informed by DoT that all the villages in the district are 4G enabled and requested the LDM/banks to inform in case of connectivity related issues. CSC State Head also informed of the works relating to financial transactions, enrolment under social security schemes, hand-holding support to various intermediaries through 450 odd CSCs in the district. It was also requested by CSC that all the GPs may be connected through optic fibre for optimum result.



NABARD stressed on activation of the Rupay KCC cards which will also contribute to digitization while RBI laid emphasis on timely reporting of MIS data by the member banks.

SLBC also informed that SHG members, ~~are~~ being utilized by WBSRLM for providing last mile delivery under Financial Inclusion program are also inducted in the process. SLBC also requested the member banks to revisit the quarterly data sent by the member banks for Dec,19 and inform SLBC in case of any modification as the same would be frozen as base for future reporting /review.

India Post Payment Bank & Airtel Payment Bank also highlighted the account opening cum digital literacy promotion camps undertaken in the district in January-February, 2020 and assured that they would be extending all possible help in achieving the desired result.

The meeting ended with vote of thanks to the Chair & participants,


Mr K J Shorey
Dy General Manager
Prisec-Agri & Convener of SLBC

