



युनाइटेड बैंक ऑफ इंडिया : United Bank of India

अग्रणी बैंक प्रभाग : Lead Bank Division

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Kolkata- 700 001

Ref : SLBC-WB/Digital/ 579 /2019

Dated, the 7<sup>th</sup> November, 2019

**All member banks under SLBC, West Bengal**

**Re : Proceeding of SLBC Committee on Digital District & Deepening of Digital Payments.**

As directed by RBI & IBA, a SLBC Sub Committee was formed by SLBC on 19-10-2019 for Deepening of Digital Payments and Digital District. The objective is to expand & accelerate the scope of digital payment ecosystem in line with recommendations of the Expert Committee as contained in the Deepening of Digital Payments and Payment System Vision Document, 2021 of RBI. Similarly, there would be adoption of one (1) District in the State to make it 100% digitally enabled in a time bound manner along with resolution of connectivity/ service related issues with the stakeholders.

The 1<sup>st</sup> meeting of the Sub Committee was held on 6-11-2019 with participation from RBI, NABARD, Deptt of Institutional Finance (GoWB), Deptt of Telecommunications, BSNL, NPCI and the major commercial banks and payment banks ( list enclosed). After necessary briefing of the House at the outset regarding the scope & functioning of the Committee as advised by RBI as well as the SOP suggested by IBA, discussion was initiated for preparing an action plan accordingly. There was active participation on the part of all the Departments, Regulatory authorities and the member banks. Based on the suggestions/feedbacks received during the meetings the following course of actions has been adopted by the House.

**1<sup>st</sup> Stage**

- Nadia district has been selected for adoption as Digital District in West Bengal.
- The district should be 100% digitally enabled within 12 months (say, December, 2020 quarter).
- A separate District Committee under the aegis of DCC is to be formed for implementation of the program under supervision of RBI & SLBC.
- The District Sub Committee in Nadia with comprise of DM or his nominated Officer, LDM,DDM, LDO, major banks (incl BGVB & Nadia Dist Central Co-Op Bank ),BSNL, among others.
- Bank branches in the district are to be mapped / allocated on Block-GP-Village basis.
- Parameter wise-targets would be decided thereafter for saturation.
- System based MIS data is to be shared by respective banks at prescribed periodicity for monitoring & review by DCC/SLBC.

**2<sup>nd</sup> Stage**

- After mapping of the branches , population profile is to be made for targeting the adult persons
- Banks/NPCI may utilize system based MIS data for tracing the persons/business entities yet to access any of the digital banking platforms.
- Banks/Block/GP authorities are to share/provide details of merchant establishments for UPI/PoS payments.
- All the Schools/Colleges are to be brought under e- collection system for payment of fees.
- Petrol pumps/Fair-Price Shops/Fertilizer Dealers, MSME Clusters ,etc are also to be covered.



### 3<sup>rd</sup> Stage

- India Post Payment Bank and Airtel Payment Bank with their effective outreach platform will provide last mile connectivity particularly in the rural areas.
- PACs under Dist Co-Operative Bank are to be onboarded for primarily targeting the farmers
- DoT may look into the matter regarding more free Wi-Fi zones with greater coverage in potential areas.
- DoT/BSNL may look into the matter relating to transfer/shifting of V-SATs to remote areas with poor connectivity as suggested by DFS. Banks may share information on such areas/pockets.
- CESC is to be approached for possible prioritisation in optical fibre cabling works for Nadia district.

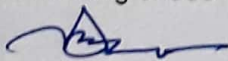
### Awareness & Publicity

- Wide publicity & awareness program is to be undertaken in the initial couple of months for popularising the benefits of safe, quick & affordable digital banking.
- Awareness-cum-Learning Centres concept may be undertaken at Block/GP level for handhold support to public.
- Community Resource Persons at Blocks / Village Level Entrepreneurs in GPs are to be roped in for extending necessary support.
- Similarly, members of successful SHGs may be enlisted for undertaking educating women customers in particular on benefits of digital banking.
- NABARD may consider incentivising SHGs/CRPs/VLEs for promoting digital payments.
- NPCI is to share their bouquet of digital payment & settlement platforms with audio-visual media contents for propagation during the awareness program by banks & other stakeholders.

### Others

- Sri Sandeepan Acharjee, Asstt General Manager (Digital Banking) of United Bank of India will be Nodal Officer for SLBC. ( mail ID - [sandeepana@unitedbank.co.in](mailto:sandeepana@unitedbank.co.in), mobile-9903393487)
- It has been decided to hold the meeting of the Sub-Committee at frequent interval. And will form part of the agenda for both SLBC & DCC as well as BLBC meetings.
- SLBC proposes to monitor the progress in the following parameters in the implementation stage
  - (i) Bill & Utility payments (Mobile/DTH recharge, Electricity/Gas Bill payment, Ins Prem payment)
  - (ii) DBT Transactions (MGNREGA/Scholarship/Other Govt benefits)
  - (iii) Merchant & Enterprise payments (Rupay card/IMPS/UPI/USSD#99/BHIM QR/PoS payments)
  - (iv) BC-ICT transactions (credit & debit)
- SLBC further requests the members of the Sub Committee for value addition to the suggestions if any, over and above the ones contained herein.

The meeting ended with vote of thanks by, Sri M R Ray, General Manager & Convener of SLBC.

  
S K Bhuyan  
Assistant General Manager  
Lead Bank & SLBC.



**List of the participants in the Sub-Committee Meeting on Digital Payments & Digital District conveyed by SLBC, West Bengal on 06.11.2019 at Board Room (3rd Floor), Head Office**

S. No.	Name	Designation	Organisation	Contact No.
1	Sri Manas Dhar	Advisor	Institutional Finance, GoWB	9831021619
2	Sri Partha Chakraborty	Assistant General Manager	Reserve Bank India	9771431536
3	Sri Amlan Dash	Assistant General Manager	NABARD	9321143766
4	Sri Mukti Ranjan Ray	General Manager & Convener SLBC	United Bank of India	9163614442
5	Sri Srijan Kr. Kundu	Chief Manager (IT)	United Bank of India	8420223414
6	Sri Debasis Das	Assistant General Manager	State Bank of India	9674710036
7	Sri Gautam Sengupta	Assistant General Manager	State Bank of India	9674710583
8	Sri Pradip Kumar Roy	Chief Manager (Digital)	State Bank of India	9674710856
9	Sri T. T. Zatang	Assistant General Manager	Bank of Baroda	8335075353
10	Dr. H.M. Thakur	Senior Manager	Bank of Baroda	9944652235
11	Sri Prasenjit Maity	General Manager	The WB St. Coop. Bank Ltd	9434224073
12	Sri Tapan Mitra	IT Consultant	The WB St. Coop. Bank Ltd	8697941355
13	Sri Biswanath Majhi	Chief Manager (IT)	Punjab National Bank	8130553232
14	Sri Subrata Roy	Chief Manager	Allahabad Bank	9831634665
15	Sri Anshul Anand	Zonal IT Incharge	UCO Bank	7004250065
16	Sri Barnard Francis	AVP	Axis Bank	9830068863
17	Sri Kaushik Mukherjee	Director	Department of Telecommunication	9831158424
18	Sri Arjun Shaw	ADET	Department of Telecommunication	8447395305
19	Sri Sandip Kumar	Chief Manager	Indian Post Payment Bank	9433120819
20	Sri S. K. Saha	Assistant General Manager	BSNL	8902000455
21	Sri Saumya Ranjan Kar	National Account Manager	BSNL	9432000394
22	Sri Somak Sarkar	Lead Business Development (East)	NPCI	8879760285
23	Ms. Shreyasi Gupta	Deputy Manager	NPCI	9051113877
24	Sri Shankar Chakraborty	State Head - DVP	Airtel Payment Bank	9831049013
25	Sri Samrat G. Neyogi	Alliance Head	Airtel Payment Bank	8420000831

