

राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL

E-mail: slbc.westbengal@pnb.co.in

United Tower, 8th Floor
11, Hemanta Basu Sarani
Kolkata- 700 001

Telephone: 033-2262-7365, 033-2231-1716

Ref. No: SLBC/WB/Sub Committee Meeting on Digital Payment 188/2023

Date: 21.09.2023

The Members of the Sub Committee on Digital Payment

Re: Minutes of the SLBC Sub-Committee meeting on Digital Payment held on 18.09.2023:

A meeting of SLBC Sub-Committee on Digital Payment was held on 18.09.2023 to review the progress made in Expanding and Deepening of Digital Payment Ecosystem as on 30.06.2023 for two newly adopted districts, i.e- Paschim Bardhaman and Purba Medinipur, in the state of West Bengal. The meeting was participated through VC by Sri Partha Sarathi Dutta, Dy. Director, Institutional Finance, GoWB; Sri Ravi Choudhary, Manager, RBI; Sri Sanjeev Kumar, AGM, NABARD and representatives of major member Banks.

At the outset, Sri Shio Shankar Singh, General Manager, SLBC West Bengal, welcomed all the participants in the meeting. He briefly narrated about the developments happened in Expanding and Deepening of Digital Payment Ecosystem in adopted two districts as on 30.06.2023. The major points of discussion along with the action points emerged during the sub-committee meeting are given below:

1. Progress made in Expanding and Deepening of Digital Payment Ecosystem:

Sri Shio Shankar Singh apprised the house that after 100 % digitalisation of Nadia and Howrah district, SLBC adopted Paschim Bardhaman and Purba Medinipur district in 160th SLBC Meeting with an objective of making these two districts 100 % digitally enabled within a time span of 12 months effective from 01.04.2023.

In Paschim Bardhaman district member banks have covered 30,14,071 no of savings accounts in any one digital channel out of total 35,51,853 no of eligible savings accounts, thus achieving 84.86 % digital coverage in the district, whereas in case of current accounts, member banks have covered 1,05,557 no of accounts in any one digital channel out of total 1,56,106 no of eligible cases, thus achieving 67.62 % digital coverage in the district.

In case of Purba Medinipur district, member banks have covered 44,30,217 no. of savings accounts in any one digital channel out of total 44,30,217 no. of eligible savings accounts, thus achieving 74.82 % digital coverage in the district. Where as in case of current accounts Member Banks have covered 73,060 no. of accounts in any one digital channel out of total 1,29,832 no. of eligible cases, thus achieving 56.27 % digital coverage in the district.

He expressed his concern about the lower digital achievement percentage in case of current accounts for both the districts.

Sri Ravi Choudhary, Manager, RBI, advised member banks to make use of the QR code in current accounts in order to improve the overall digital achievement percentage.



He stated that during pandemic situation of covid the completion of digitalisation process of Nadia and Howrah district took longer than the specified time period of 12 months. But as the situation is favourable now, he requested member banks to expedite the process towards 100 % digitalisation within stipulated time.

He also expressed his concern about the data consistency of the member banks during the first phase of digitalisation process. For this purpose, he instructed the banks to fix the number of eligible savings and current accounts as of 01.04.2023 to maintain the data accuracy.

(Action Point 1: Member Banks)

AGENDA 2: Adoption of two new districts North 24 Parganas & South 24 Parganas for making them 100 % digitally enabled:

Sri Shio Shankar Singh informed that, Lead Bank Scheme Division, FIDD, Central Office, Mumbai, of RBI vide mail dated 08.09.2023 advised SLBC to take up North 24 Parganas and South 24 Parganas districts for making 100 % digitally enabled by leveraging the setup of DBU's (Digital Banking Unit) since digital infrastructure in the form of DBU was already available in these districts.

Accordingly, he proposed to adopt the afore mentioned two districts on priority basis for 100 % digitalization within a stipulated time frame of 12 months effective from 01.10.2023.

He also informed the house that PUNJAB NATIONAL BANK would act as nodal bank for South 24 Parganas and INDIAN BANK would act as nodal bank for North 24 Parganas, as those banks were lead banks for the respective districts.

Sri Ravi Choudhary, Manager, RBI, advised the member banks to proper sensitise their DCO's about the adoption of afore mentioned two new districts to make them aware of it.

(Action Point 2: Member Banks)

There being no other points of discussion, the meeting ended with vote of thanks to the dignitaries & other participants by Sri S. S. Singh.



(Shio Shankar Singh)
General Manager
SLBC, West Bengal

List of participants in Digital Payment Sub-Committee Meeting held on 18.09.2023

SI No.	Name	Designation	Organisation
1	Sri Partha Sarathi Dutta	Dy. Director	Institutional Finance, GoWB
2	Sri Ravi Choudhary	Manager	RBI
3	Sri Sanjeev Kumar	Asst General Manager	NABARD
4	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
5	Sri Sunil Kumar	Asst General Manager	SBI
6	Sri Basabadiya Ganguly	Manager	SBI
7	Smt Parayani Saren	Chief Manager	PNB
8	Sri Shyamal Biswas	Regional Manager	BGVB
9	Smt Ishita Sarkar	Dy General Manager (IDD)	WB State Co-Op Bank Ltd.
10	Sri Abhay Kumar	Chief Manager	UCO Bank
11	Sri Vishal Sinha	Senior Manager	Union Bank of India
12	Sri Sujay Kr Yadav	General Manager	State Bank of India
13	Sri Manash Roy	Senior Manager	Canara Bank
14	Smt Anwasha Baidya	Senior Manager	Bank of India
15	Sri Asutosh Sarangi	Manager	Central Bank Of India
16	Sri Pradipta Chakraborty	Manager	SLBC, West Bengal
17	Sri Kunal Kumar	Asst Manager	Bank of Baroda
18	Smt Gunjan Agarwal	Regional Manager, SLBC	ICICI Bank
19	Sri Parthasarathi Ghosal	State Nodal	Bandhan Bank

