



STATE LEVEL BANKERS' COMMITTEE : WEST BENGAL

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Ref : SLBC/WB/Digital/ 90 /2020

Dated, the 3rd June,,2020

- 1) Members banks under SLBC, West Bengal
- 2) LDM of Nadia district

Re : 3rd Sub Committee meeting on Digital Banking for March,2020 quarter review & resolutions.

The 2nd meeting of the Sub Committee was held on 04-03-2019 to assess the performance and steps initiated in the identified digital district of Nadia as adopted by SLBC. The minutes of the meeting was shared through SLBC-WB/MSME/Minutes/094/2020 along with the action points as emerged in the meeting.

However in view of the onset of COVID 19 pandemic and the Lockdown stipulations, the desired progress could not be achieved. As reported by LDM of Nadia district, It has not been possible to conduct camps / hold meetings during the intervening period. In view of the prevailing situation and extended Lockdown norms, the Convener of SLBC since proposed the following resolutions for consideration and adoption by the Sub Committee through circulation among the member of the Sub Committee by mail vide SLBC/WB/ Digital/68/2020 dated 29-05-2020

- **Action Point 1.** The District Committee meeting is to be conducted at the very earliest with observance of Social distancing norms. The District Authorities will decide on the next course of action regarding holding of awareness camps as well as outreach-cum-sensitization programs at GP centres in a time bound manner as per roadmap adopted by SLBC.
- **Action Point 2.** Member banks are to proactively enrol the customers for Debit Cards, UPI, Net Banking, etc The target for PoS enrolment should be fixed up by LDM of Nadia by 31-05-2020 and should be achieved by the banks within December, 2020. with focus marketing among the target group of business establishments/service providers.
- **Action Point 3.** Extensive publicity should be arranged at branches highlighting the benefits of Digital Banking which is clearly evident to all during the current Lockdown. Digital Banking products & platforms should form part of the financial literacy campaigns undertaken by branches from time to time.

The progress made in some of the important deliverables as observed during the March, 20 quarter was also given below,

Digital coverage in Savings Accounts						
As on	Debit Cards Issued	Coverage %	Net Banking Enrolment	Coverage %	UPI & Mobile Banking	Coverage %
31-12-19	2401036	23.33%	341245	3.32%	509844	4.95%
31-03-20	2786274	40.85%	367341	5.39%	546312	8.01%



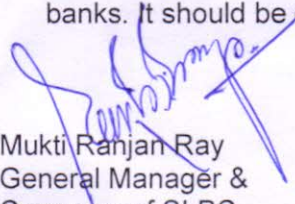
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Digital coverage in Current Accounts					PoS & QR Enrolment (non Current a/c & others)
As on	Net Banking Enrolment	Coverage %	PoS & QR Enrolment	Coverage %	
31-12-19	18574	16.71%	5229	4.70%	7513
31-03-20	19911	25.05%	5876	7.39%	16049

N.B. Increase in PoS/QR enrolment under non Current account segment was due to achievement in QR enrolment by Airtel Payment Bank.

In view of the Social Distancing norms, the three (3) resolutions as mentioned in this letter are hereby adopted as Action Points for necessary action by the banks & other institutions.

- **Action Point.4** Also, as per RBI directive, a separate target for enrolment of vendors/providers for PoS has since been fixed for the Nadia district as proposed by LDM. The target of 2050 PoS enrolment covering 25 banks with provision for providing PoS has been allocated to the banks. It should be endeavour of the allottee banks to achieve the target by Dec,2020.


Mukti Ranjan Ray
General Manager &
Convener of SLBC

Encl, list for PoS enrolment

