

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

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Ref. No: SLBC/WB/Sub Committee Meeting on Digital Payment /1132/2026

Date: 05.02.2026

The Members of the SLBC Sub Committee on Digital Payment

Re: Minutes of the SLBC Sub-Committee meeting on Digital Payment held on 05.02.2026:

A meeting of SLBC Sub-Committee on Digital Payment was held on 05.02.2026 to review the progress made in Expanding and Deepening of Digital Payment Ecosystem (EDDPE) as on 31.12.2025 for the districts in the state of West Bengal. The meeting was participated through VC by Shri Partha Sarathi Datta, Dy. Director, Institutional Finance, Govt of West Bengal; Shri Subir Ranjan Mukhopadhyay, Assistant General Manager, Reserve Bank of India; Shri Nirmal Kumar, Assistant General Manager, NABARD; and representatives of major member banks.

At the outset, Shri Balbir Singh, General Manager & Convenor, 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 (EDDPE) in all the districts under West Bengal as on 31.12.2025. 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:

Representative from SLBC West Bengal, stated that digital coverage is increasing steadily, while comparing to the previous year's district wise position.

While stating the overall district wise performance as on 31.12.2025, representative from SLBC West Bengal highlighted that, member banks have cumulatively covered 9,55,77,086 number of savings accounts in any one digital channel out of total 9,59,43,236 number of eligible savings accounts, thus achieving 99.62% overall digital coverage in the districts of West Bengal. In case of current accounts, the member banks have cumulatively covered 19,75,099 number of accounts in any one digital channel out of total 20,65,907 number of eligible cases, thus achieving 95.60% overall digital coverage in the districts of West Bengal. IDBI Bank and Karur Vysya Bank submitted 100% digitisation (in any one digital channel) in both savings & current accounts in all the districts under West Bengal as on 31.01.2026.

Shri Subir Ranjan Mukhopadhyay, AGM, RBI, requested all the remaining member banks, who are yet to achieve 100% digitisation in all the districts under West Bengal, to exert their best efforts in order to make all the districts fully digitised at the earliest.

(Action Point 1: AXIS Bank, Federal Bank, Karnataka Bank, South Indian Bank and West Bengal State Co-operative Bank)

Shri Subir Ranjan Mukhopadhyay stated that Kalimpong district had very low digital coverage comparing to the other districts and hence requested the lead bank of that district, i.e., State Bank of India and concerned LDM to look into the matter.

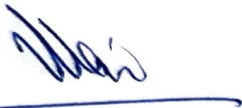
(Action Point 2: State Bank of India LDM Kalimpong)



Shri Mukhopadhyay also informed the house that EDDPE would be beneficial for the inclusive growth in society. Hence, he requested the bank branches especially in rural areas to take a more proactive role along with the help of block/GP level officers, to make customers aware of the benefits of availing digital payment options.

Shri Nirmal Kumar, AGM, NABARD, stated that with the advent of UPI and other digital channels during the recent period, banks should achieve the target of 100% digitization. He also advised to make a strategy on digitization with LDMs, DDMs and local administrations or district authorities to prevent the leakage of DBT benefits of any government schemes. He also informed that any difficulties, faced towards the process of 100% digitization, can be discussed in respective DCC/DLRC and BLBC meetings.

The meeting ended with vote of thanks to the dignitaries & other participants by Shri Balbir Singh.



(Balbir Singh)
General Manager & Convenor
SLBC, West Bengal

List of participants in Digital Payment Sub-Committee Meeting held on 05.02.2026

Sl No.	Name	Designation	Organisation
1	Shri Balbir Singh	General Manager & Convenor	SLBC, West Bengal
2	Shri Partha Sarathi Dutta	Dy. Director	Institutional Finance, GoWB
3	Shri Subir Ranjan Mukhopadhyay	Asst. General Manager	RBI
4	Shri Nirmal Kumar	Asst. General Manager	NABARD
5	Representatives of major member banks		

