

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 /1056/2025

Date: 24.11.2025

The Members of the SLBC Sub Committee on Digital Payment

Re: Minutes of the SLBC Sub-Committee meeting on Digital Payment held on 24.11.2025:

A meeting of SLBC Sub-Committee on Digital Payment was held on 24.11.2025 to review the progress made in Expanding and Deepening of Digital Payment Ecosystem as on 30.09.2025 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 WB; Shri Pradipta Purkait, AGM, RBI; Shri Nirmal Kumar, AGM, 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 in all the districts under West Bengal as on 30.09.2025. 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:

Representatives 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 30.09.2025, Representatives from SLBC West Bengal highlighted that, member banks have cumulatively covered 9,71,06,014 number of savings accounts in any one digital channel out of total 9,85,67,067 number of eligible savings accounts, thus achieving 98.52% overall digital coverage in the districts of West Bengal. Whereas, in case of current accounts member banks have cumulatively covered 19,26,685 number of accounts in any one digital channel out of total 21,33,909 number of eligible cases, thus achieving 90.29% overall digital coverage in the districts of West Bengal.

He further stated that some banks like PNB, SBI, Bank of India, Bank of Maharashtra, UCO Bank, Canara Bank, Union Bank of India, Punjab & Sind Bank, ICICI Bank, HDFC Bank, ESAF SF Bank, DBS Bank, Kotak Mahindra Bank, Jana SF Bank, Ujjivan SF Bank, AU SF Bank, IDFC First Bank, City Union Bank, Yes Bank, Dhanlaxmi Bank, Indusind Bank, Ratnakar Bank Ltd, Bandhan Bank, Fino Payment Bank, Airtel Payment Bank & India Post Payment Bank had achieved 100% digitisation in all the districts of West Bengal.

At the same time, he requested all the remaining member banks, who are yet to achieve 100% digitisation, to exert their best efforts in order to make all the districts fully digitised at the earliest.

Shri Pradipta Purkait, AGM, RBI, stated that, Kalimpong district had very low digital coverage comparing to the other districts and hence requested the lead bank of the district, i.e-SBI and concerned LDM to look into the matter.

(Action Point 1: SBI, LDM Kalimpong District)





Shri Nirmal Kumar, AGM, NABARD; suggested to discuss the agenda in granular forum like BLBC or DCC/DLRC meetings of the remaining districts which are yet to achieve 100% digitization, for developing strategies to gear up the performance of lagging behind banks, in order to achieve 100% digitization in all the remaining districts of West Bengal in a time bound manner.

(Action Point 2: All the LDMs, except Nadia & Howrah Districts)

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 24.11.2025

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 Pradipta Purkait	Asst. General Manager	RBI
4	Shri Nirmal Kumar	Asst. General Manager	NABARD
5	Representatives of major member banks		

