

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 /872/2025

Date: 21.05.2025

The Members of the SLBC Sub Committee on Digital Payment

Re: Minutes of the SLBC Sub-Committee meeting on Digital Payment held on 20.05.2025:

A meeting of SLBC Sub-Committee on Digital Payment was held on 20.05.2025 to review the progress made in Expanding and Deepening of Digital Payment Ecosystem as on 31.03.2025 for the districts in the state of West Bengal. The meeting was participated through VC by Sri Partha Sarathi Dutta, Dy. Director, Institutional Finance, Govt of WB; Sri Pritam Nath, AGM, NABARD; Sri Amit Das, AGM, RBI; and representatives of major member banks.

At the outset, Sri 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 31.03.2025. 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:

While stating the overall district wise performance as on 31.03.2025, Representatives from SLBC West Bengal highlighted that, member banks have cumulatively covered 9,58,85,340 number of savings accounts in any one digital channel out of total 9,96,42,835 number of eligible savings accounts, thus achieving 96.23% overall digital coverage in the districts of West Bengal. Whereas, in case of current accounts member banks have cumulatively covered 19,06,416 number of accounts in any one digital channel out of total 21,67,791 number of eligible cases, thus achieving 87.94% overall digital coverage in the districts of West Bengal.

He further stated that some banks like PNB, ICICI, ESAF SF Bank, Kotak Mahindra, Jana SF Bank, Ujjivan SF Bank, AU SF Bank, IDFC First Bank, City Union Bank, Yes Bank, Dhanlaxmi Bank, Indusind Bank, Ratnakar bank Ltd, Punjab & Sind bank, Bandhan Bank, Fino Payment Bank and Airtel Payment Bank, have 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, as the timeline given by RBI (September 2024) is already over.


Sri Pritam Nath, AGM, NABARD, appreciated the member banks who have already achieved 100% digitisation in the state; however he also requested the branch managers to take more responsibility in promoting various digital channels as the bank branches are the main contact point of customers. He also suggested to demonstrate about various digital channels during the Financial Literacy Camps organised by the bank branches.

(Action Point 1: Member Banks)



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



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



List of participants in Digital Payment Sub-Committee Meeting held on 20.05.2025

| SI No. | Name | Designation | Organisation |
|--------|---------------------------------------|----------------------------|-----------------------------|
| 1 | Sri Balbir Singh | General Manager & Convenor | SLBC, West Bengal |
| 2 | Sri Partha Sarathi Dutta | Dy. Director | Institutional Finance, GoWB |
| 3 | Sri Pritam Nath | Asst. General Manager | NABARD |
| 4 | Sri Amit Das | Asst. General Manager | RBI |
| 5 | Representatives of major member banks | | |

(Handwritten signature)

