यूको बैंक UCO BANK
(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)
सम्मान आपके विश्वास का Honours Your Trust

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

संदर्भ संख्या: रा.स्त.बैं.स./2019-20/24 दिनांक: 17.10.2019

राज्य स्तरीय बैंकर समिति के सभी सदस्यों को जारी।
To All members of SLBC HP.

विषय: डिजिटल भुगतान को गहरा करने हेतु गठित की गई सब-कमेटी की बैठक के कार्यवृत्त।
Sub: Minutes of Deepening of Digital Payments Sub-Committee Meeting.

इस पत्र के साथ हम डिजिटल भुगतान को गहरा करने हेतु गठित की गयी सब-कमेटी की दिनांक 16.10.2019 को होटल हिमलैंड शिमला में आयोजित बैठक के कार्यवृत्त आपकी सूचनार्थ एवं कार्यवाही हेतु संलग्न कर रहे हैं ।
We are enclosing herewith the Minutes of the meeting of sub-committee on Deepening of Digital Payment held on 16.10.2019 at Hotel Himland, Shimla, for your information and necessary action.

सादर/ Regards,

भवदीय/ Yours faithfully,

(जे एन कश्यप/J.N. Kashyap),
उप महांप्रबंधक एवं संयोजक/Deputy General Manager & Convenor,
राज्य स्तरीय बैंकर्स समिति हि.प्र./SLBC-HP, शिमला/Shimla-171001.

सचिवालय, उप महा प्रबंधक, राज्य स्तरीय बैंकर्स समिति (हि.प्र.), हिम्लैंड होटल अन्नेक्से, सर्कुलर रोड, शिमला-171001
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MINUTES OF SUB-COMMITTEE MEETING ON DEEPENING OF DIGITAL PAYMENTS OF STATE LEVEL BANKERS' COMMITTEE –HIMACHAL PRADESH HELD ON 16.10.2019 AT HOTEL HIMLAND, SHIMLA (H.P.)

As per the Indian Banks' Association instructions through their letter no. PS&BT/ Digital District/7709 dated 08.08.2019, Sub- Committee Meeting on Deepening of Digital Payment of State Level Bankers Committee- Himachal Pradesh was held on16th October, 2019 at Hotel Himland, Shimla. The Agenda of the meeting was to identify one district in the State to make it 100% digitally enabled, within a timeframe of one year. The meeting was held under the chairmanship of Mr. P.K. Sharma, AGM & In-charge, SLBC, HP.

The meeting started with the permission of the Chair at 11.00 a.m. at the Hotel Himland, Shimla. The meeting commenced with Welcome Address delivered by Sh. Ramesh Dadhwal, Chief Manager, SLBC UCO Bank. The Key Note Address was given by Sh. P.K. Sharma, AGM & In-charge, SLBC, UCO Bank. Sh. Dadhwal extended warm welcome to the members of the sub-committee present in the meeting. (List Attached)

HIGHLIGHTS OF THE KEY NOTE ADDRESS DELIVERED BY SHRI P.K. SHARMA, AGM & IN-CHARGE, SLBC, HP:

The In-charge, SLBC, in his key note address apprised the house of the background of the meeting. Mr. Sharma informed the house that as per the directions received from RBI & IBA the sub-committee on the digital payment was formed in recently concluded 153rdSLBC meeting with a view to encourage digitization and enhance financial inclusion through digitization & to identify one district in the State to make it fully digitally enabled within a time frame of one year. He further informed the house that the task of digitization will be carried out in close co-ordination and collaboration with all stakeholders including SLBC, Member Banks, State Government, LDMs, RBI etc. The major coverage of deepening of digital payments shall involve Government Payments i.e. DBT and Financial Inclusion. It will strengthen and encourage digital payment system and create digital-friendly environment amongst the masses. He also laid emphasis on cyber security through law enforcing agencies and a message should be spread amongst masses that we have a flawless secured digital payment mechanism to create an encouraging environment for digitalization.

He hoped that members of the sub-committee will participate with pro-activeness and logic oriented suggestions will be given by them to be able to identify the district for full digitization.

Discussion on Agenda:

Mr. Ramesh Dadhwal, Chief Manager, SLBC informed the House that agenda papers have been placed before the participants and the point-wise agenda issues are being taken up for deliberations by Power Point presentation. The proceedings of the meeting placed hereunder for record and further necessary action by stakeholders;

AGENDA PROCEEDINGS

IDENTIFICATION OF DIGITAL DISTRICT:

Regular agenda started with the deliberations on identification of one district for making it fully digitized. After the detailed discussion and brain storming exercise, district Hamirpur was identified to make it fully digital on following points:

CONNECTIVITY:

DGM, BSNL apprised the house that district Hamirpur is one of the equipped district in terms of connectivity which will make it easier to provide effective service to people on digital platform.

LESS SHADOW AREA:

Shadow area in terms of connectivity under the Hamirpur district is very low. It will make it easier for BSNL & IT Deptt to tap the remaining shadow area (which is very low) in expedite manner.

AADHAAR COVERAGE:

Seeing from the point of DBT, Aadhaar coverage forms a vital part. Representative from IT department informed that Aadhaar coverage in district Hamirpur is above 100%. So, this also makes it viable to identify Hamirpur district.

MAPPING OF FINANCIAL INSTITUTIONS AND LINKING OF BANK ACCOUNTS WITH AADHAAR FOR FACILITATING DIRECT BENEFIT TRANSFER:

Regional Manager, State Bank of India emphasized upon mapping of block wise financial institutions so that the area wise duties may be allotted to different banks according to the presence in the area. In-charge SLBC, impressed upon linking of Bank accounts with Aadhaar in order to facilitate smoothening of DBT transfer. He further requested the Banks present in the meeting to ensure seeding of Aadhaar in all Bank account in the identified districts.

(Action Point: LDMs/Banks)

ISSUES INHIBITING THE DELIVERY OF SERVICE:

Deputy Zonal Manager, Punjab National Bank suggested that issues which are inhibiting the delivery of digital service, like poor internet connectivity, data packet drops etc must be consolidated and flagged and they must be forwarded to the concerned department for the logical conclusion.

In-charge SLBC, requested the representative from IT Deptt and BSNL to address the issues related to connectivity, if any in the district identified i.e. Hamirpur.

(Action Point: IT Deptt/ BSNL)

IDENTIFICATION OF DIFFERENT PAYMENT BANKS:

Deputy General Manager, PNB, suggested that identification of different payment Banks like Airtel Payment Banks, Paytm Banks etc running in district Hamirpur must be done so that services of these Banks can be clutched towards full digitization of the indentified districts. Technical expertise of these Banks must be leveraged to expand the web of digital payments. Lead Bank Manager shall carry out the task of identification of these Banks.

(Action Point: Lead District Manager)

CONDUCTING OF FINANCIAL LITERACY INITIATIVES & STAFF TRAINING TO PROMOTE DIGITAL PAYMENTS:

In-charge, SLBC emphasized upon organizing of various FLC camps at different places in identified district to create awareness about the digital payments. RSETIs and Financial Literacy Councilors must be assigned the duty to organize these camps and performance under the camp must be reported to SLBC on regular intervals. Banks must conduct in-house training of their staff members on multi digital products and cross platform usage so that they can be better equipped in terms of imparting digital knowledge to customers.

(Action Point: RSETI/ FLCs/LDMs)

ADEQUATE SUPPORT BY STATE/DISTRICT ADMINISTRATION:

In order to complete the digitization in time bound manner, banks will be seeking the support of district administration at various levels. Following department should be provided technical support for initiating digitized payments:

Transport, Urban Development, Health and Family Welfare, Education, Food & Civil supplies, Power, Agriculture, Citizen Services, Tourism, Traffic Challans, Revenue, Treasury, Judiciary, Mandis, Haats and any other Department where cash transaction is involved.

District Administration of indentified district should ensure that there must be adequate availability of digital infrastructure in these aforementioned departments so that maximum transactions must be carried out on digital platform.

The State Government Authorities were requested to issue a notification in newspapers on their behalf for identification of Hamirpur District for deepening of digital payments. A Project Officer as Liaison Officer from District Administration shall be nominated by the District Authorities. From Banks side, Lead District Manager, Hamirpur, shall function as a Coordinating Officer for all stakeholders at the District Level.

(Action Point: State/District Administration)

Meeting ended with the Vote of Thanks delivered by Mr. Ramesh Chand Dadhwal, Chief Manager, SLBC.

LIST OF PARTICIPANTS:

1	P.K. Sharma	AGM & In-charge, SLBC
2	Harish Katoch	RM, State Bank of India
3	K.K. Verma	DGM, Punjab National bank
4	Rakesh Kumar	Chief Manager, Punjab National Bank
5	Omkar Bunkar	Chief Manager, Central Bank of India
6	NishaPalia	Manager, Canara Bank
7	Anil Bhushan	HP State Co-operative Bank
8	NitinSood	Branch Manager, Axis Bank
9	SumitDogra	Branch Manager, ICICI Bank
10	Harbinder Thakur	DGM, BSNL
11	Pankaj Kumar	Deputy Manager, IT Deptt
12	BrageshBahadur	SMM-FI & ME, Urban Development Deptt.
13	Minakshi Sharma	District Programme Manager, Rural Development Deptt
14	Priyanka Sharma	HP- SRLM
15	Ramesh Dadhwal	Chief Manager, SLBC
16	Kritika Joshi	Manager, SLBC
17	PeeyushRathore	Manager, SLBC

LIST OF ABSENTEES:

SL NO.	MEMBER NAME
1.	HDFC BANK
2.	NABARD