

Launch of 2 Digital Banking Units in Tripura

Agartala, 16th October 2022: To further deepening the financial inclusion, the Government in the 2022-23 budget announced setting up of 75 Digital Banking Units in 75 districts of the country. Prime Minister Shri Narendra Modi today dedicated 75 Digital Banking Units to the Nation.

Digital Banking Unit (DBU) is a specialized fixed-point business facilitation unit / hub housing certain minimum digital infrastructure for delivering as well as servicing existing financial products & services digitally, in both self-service and assisted mode.

2 DBUs have been opened in Tripura as under:

S.No.	District	Name of Bank	Location of DBU
1	Gomati	Punjab National Bank	Gokulpur, Udaipur, Tripura
2	West Tripura	Union Bank of India	Paradise Chowmuhani, Agartala, Tripura

DBU Gomati was inaugurated by Shri Pranajit Singha Roy, Hon'ble Minister of Agriculture, Govt of Tripura, in the presence of Shri Swapan Adhikari, Zilla Sabadhipati, Gomati District and senior officials of Punjab National Bank.

DBU Agartala was inaugurated by Shri Sushanta Chowdhury, Hon'ble Minister of Information & Cultural Affairs, Govt of Tripura in the presence of Smt Antara Sarkar Deb, Zilla Sabadhipati, West Tripura District and senior officials of Union Bank of India.

The objective of DBUs is to increase the digital penetration of financial services by providing cost effective, convenient access with enhanced experience using paperless secured and connected environment with most services being made available in self-service mode.

DBUs will function as independent branches with formats and designs most appropriate for digital banking users. DBUs will have self-service and assisted zone apart from customer education and training zone to conduct awareness programs. Equipped with smart capabilities such as Interactive Multi-Functional Kiosks, Tablets, Automated Teller and Cash Recyclers machines, Video KYC Apparatus, DBUs are future ready banking outlets and will pave way for Digital Financial Literacy.

Banks are going live with following kiosks in DBU in Self Service Modes:

1. ATM
2. ATM with cash deposit facility
3. Passbook Printing Kiosk
4. Multifunctional Kiosk
5. Interactive Tabs
6. Internet Banking Kiosk/PC.

Products and Services to be offered by DBUs

1. Liability Products and services: (i) Account Opening: Saving Bank account under various schemes, Current account, Fixed deposit and Recurring deposit account; (ii) Digital Kit for customers: Mobile

Banking, Internet Banking, Debit Card, Credit card; (iii) Digital Kit for Merchants: UPI QR code, BHIM Aadhaar, POS, etc.

2. Asset Products and services: (i) Making applications for and on boarding of customer for identified retail, MSME or schematic loans. This includes end to end digital processing of such loans, starting from online application to disbursal; (ii) Identified Government sponsored schemes which are covered under the National Portal (Jan Samarth).

3. Digital Services: (i) Cash withdrawal and Cash Deposit only through ATM and Cash Deposit Machines respectively- no physical cash acceptance/disbursal across counters; (ii) Passbook printing / Statement Generation; (iii) Internet Banking Kiosk which may also include facilities to provide all/majority of services available on internet banking including indent and issuance/processing of Cheque Book request, receipt and online processing of various standing instructions of clients;(iv) transfer of funds (NEFT/IMPS support); (v) updation of KYC / other personal details, etc.; (iv) Lodging of grievance digitally and acknowledgement thereof and also tracking of resolution status; (v) Account Opening Kiosk; (vi) Kiosk with e-KYC/ Video KYC; (vii) Digital on boarding of customers for schemes such as Atal Pension Yojana (APY); Insurance onboarding for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY).