

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

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Ref. No: SLBC/WB/Sub Committee Meeting on FI /1131/2026

Date: 05.02.2026

The Members of the SLBC Sub Committee on Financial Inclusion

Reg: Minutes of the SLBC Sub-Committee meeting on Financial Inclusion held on 05.02.2026

A meeting of SLBC Sub-Committee on Financial Inclusion was held on 05.02.2026 to review the progress made in Financial Inclusion & Financial Literacy as on 31.12.2025 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 Pradipta Purkait, 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 and briefly narrated about the developments happened in Financial Inclusion & Financial Literacy 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 Social Security Schemes (PMJDY, PMJJBY, PMSBY & APY):

Representatives from SLBC West Bengal, apprised the house that, out of total 553.52 lakh number of PMJDY accounts, 150.90 lakh were enrolled under PMJJBY, 374.71 lakh were enrolled under PMSBY and 66.69 lakh accounts were enrolled under APY as on 31.12.2025; thus having coverage of 27.26% in PMJJBY, 67.70% in PMSBY and 12.05% in APY respectively. He also stated that the enrolment percentage in Social Security Scheme was increasing steadily and he further requested the member banks to bring maximum number of accounts under the ambit of Social Security Schemes in coming days.

Shri Balbir Singh, General Manager & Convenor SLBC West Bengal, stated that the performance under Financial Inclusion in the state was satisfactory, though there was more scope for improvement of the same. He also requested the member banks to aim for bringing every eligible citizen of the country under the ambit of PMJDY. He also requested the member banks to spread more awareness among the customers through Financial Literacy Counsellors, to increase the enrolment percentage of all the social security schemes in respect of PMJDY accounts, as the premiums are very low and thus affordable to all.

In terms of APY, Shri Balbir Singh congratulated all the member banks for surpassing the fresh enrolment target, set by PFRDA, of 7.38 Lakhs for FY 2025-26 as on December Quarter 2025. He believed that banks would surpass fresh enrolment of 10 Lakhs APY accounts during FY 2025-26.

(Action Point 1: All the Member Banks & LDMs)



Shri Pradipta Purkait, AGM, RBI, stated that RBI would be going to observe Financial Literacy Week from 09th February, 2026 to 13th February, 2026, where special focus would be given in KYC & re-KYC. He also informed the house that necessary banners and leaflets would be provided by RBI, RO, Kolkata for onward circulation of the same to all the bank branches and LDMs, in order to spread more awareness among the customers. So, he requested all the banks along with their BC Agents and LDMs to actively participate in the campaign and to make the campaign a great success.

(Action Point 2: Member Banks along with their BC Agents & LDMs)

Shri Nirmal Kumar, AGM, NABARD, stated that, at present scenario, the main focus was to thrive for Digital Financial Literacy Camps and to align the present strategy as per the recent Panchjyoti Strategy Plan of RBI, while planning the Financial Inclusion programmes. He also stated that, the NABARD is supporting many initiatives of the banks like providing incentives for organising Financial Literacy Camps by the Banks, Capex support to RSETIs and RUDSETIs, providing connectivity support, providing incentives to sanctioned CFL projects associated with the banks etc. which would further improve the financial inclusion penetration. He also stated that, as per instruction of their Head Office, NABARD, Kolkata has identified some Fishery Clusters specially in Purba Medinipur and South 24 Parganas district to give special focus on various Financial Literacy activities there, with the help of concerned DDMs.

2. Financial Literacy Camps & Awareness Drive:

Representative from SLBC West Bengal narrated that during December Quarter 2025, banks and FLCs had exerted their best efforts in organising Financial Literacy Camps and awareness drives. During the Quarter total 4,393 number of camps were organised by FLC involving 1,51,547 number of participants, whereas rural bank branches had conducted 14,040 number of camps.

Shri Balbir Singh informed the house that the number of FLC Camps were gradually increasing. However, he requested the member banks to organise more Special Camps in coming days.

Shri Singh also stated that few Lead Banks are yet to appoint Financial Literacy Counsellors in some districts. So, he requested to arrange for appointment of Financial Literacy Counsellors in a timebound manner in the remaining districts, where the post was vacant at present, so that Financial Literacy activity can take more pace in those districts.

(Action Point 3: Three Lead Banks, viz., PNB, SBI & Central Bank of India)

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 FI Sub-Committee Meeting held on 05.02.2026

No.	Name	Designation	Organisation
1	Shri Balbir Singh	General Manager & Convenor	SLBC, West Bengal
2	Shri Partha Sarathi Datta	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		

