

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

E-mail: slbc.westbengal@pnb.co.in

United Tower, 8<sup>th</sup> Floor

11, Hemanta Basu Sarani

Telephone: 033-2248 6922

Kolkata- 700 001

Ref. No: SLBC/WB/Sub Committee Meeting on FI /01/2026

Date: 01.06.2026

### The Members of the SLBC Sub Committee on Financial Inclusion

#### Reg: Minutes of the SLBC Sub-Committee meeting on Financial Inclusion held on 01.06.2026

A meeting of SLBC Sub-Committee on Financial Inclusion was held on 01.06.2026 to review the progress made in Financial Inclusion & Financial Literacy as on 31.03.2026 in the state of West Bengal. The meeting was participated through VC by Shri Haran Chandra Pal, AGM: RBI; Shri Vikash Tigga, AGM: NABARD; Ms Shivika Singhal, AGM: PFRDA 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 31.03.2026. 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 563.97 lakh number of PMJDY accounts, 158.68 lakh were enrolled under PMJJBY, 388.27 lakh were enrolled under PMSBY and 70.23 lakh accounts were enrolled under APY as on 31.03.2026, thus having coverage of 28.14% in PMJJBY, 68.85% in PMSBY and 12.45% 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 performance under Financial Inclusion in the state was satisfactory, however there is more scope for improvement of the same especially if the performance of WB is compared with other states in the country. He also requested the member banks to aim for bringing every citizen of the country under the ambit of PMJDY. Shri Singh also emphasized on the fact that PMJDY accounts are good source of CASA deposit for member banks especially when registration of Annapurna Yojana (major women's welfare initiative rolled out by WB government) is scheduled to begin shortly.

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 (given by PFRDA) of 7.38 Lakhs for FY 2025-26 as on March Quarter 2026.

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

Ms. Shivika Singhal, AGM, PFRDA stated that 3 LDMs (Malda, Murshidabad and Uttar Dinajpur) from this state have featured in top 5 LDM list on PAN India basis and were felicitated in the annual APY felicitation program at Delhi on 20.05.2026. Ms. Singhal has lauded performance of these districts and has requested other LDMs to follow suit.

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

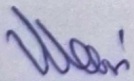
**2. Financial Literacy Camps & Awareness Drive:**

Representatives from SLBC West Bengal narrated that during March Quarter 2026, banks and FLCs had exerted their best efforts in organising Financial Literacy Camps and awareness drives. During the Quarter total 1,037 number of camps were organised by FLC involving 36,994 number of participants, whereas rural bank branches had conducted 13,362 number of camps.

Shri Balbir Singh informed the house that, the number of FLC Camps conducted during last FY i.e. 2025-26 was on lower side presumably due to SIR and election related issues. However, post formation of new state government, this is the prime time to organize more FLC camps with increased participation.

**(Action Point 2: All member banks along with their BC agents and LDMs)**

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



**(Balbir Singh)**

General Manager & Convenor  
SLBC, West Bengal

