

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  
Kolkata- 700 001

Telephone: 033-2262-7365, 033-2231-1716

Ref. No: SLBC/WB/Sub Committee Meeting on FI /396/2024

Date: 10.06.2024

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

**Reg: Minutes of the SLBC Sub-Committee meeting on Financial Inclusion held on 10.06.2024.**

A meeting of SLBC Sub-Committee on Financial Inclusion was held on 10.06.2024 to review the progress made in Financial Inclusion & Financial Literacy as on 31.03.2024 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 Debajyoti Datta, AGM, RBI; Sri Laxman Soy, DGM, NABARD, Sri Timir Baran Saha, AGM, NABARD and representatives of major member banks.

Sri Shio Shankar Singh, General Manager, SLBC West Bengal, at the outset welcomed all the participants in the meeting. He briefly narrated about the developments happened in Financial Inclusion & Financial Literacy as on 31.03.2024. 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, PMSBY & APY etc.):**

Sri Shio Shankar Singh apprised the house that, out of total 509.50 lakh no of PMJDY accounts, 432.79 lakh accounts had been enrolled under Social Security Schemes as on 31.03.2024. Out of total PMJDY accounts, 103.80 lakh accounts were enrolled under PMJJBY, 280.14 lakh accounts were enrolled under PMSBY and 48.85 lakh accounts were enrolled under APY as on 31.03.2024, thus having coverage of 54.98% in PMSBY, 20.37% in PMJJBY and 9.59% 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.

While highlighting the overall performance in APY in current financial year, he congratulated all member banks for surpassing the annual APY target of FY 2023-24 set by PFRDA for FY 2023-24. However, he requested the member banks having low performance to give special focus in enrolment of APY, for further improvement of the overall state figure in coming days.

**(Action Point 1: Member Banks)**

Smt Priyanka Gupta, DGM, PFRDA also congratulated the member banks for achieving 138% of the annual target by enrolling more than 9.75 lakhs fresh APY accounts in FY 2023-24. At the same time, she congratulated SLBC West Bengal for securing 4<sup>th</sup> position in PAN India basis under APY and qualifying in 'Ultimate Leadership Award' conducted by PFRDA. She also congratulated Malda and Murshidabad LDMs for qualifying in the same award ceremony for felicitation of top 5 performing LDMs in PAN India basis due to their outstanding achievement under APY in their respective districts. She stated that, 19 districts out of 23 districts in West Bengal had achieved the assigned target of APY in FY 2023-24.

Sri Laxman Soy, DGM, NABARD, suggested to cull out the ineligible PMJDY accounts for social security schemes as per criteria from the total list of PMJDY accounts so that the coverage percentage gets improved.

Sri S.S. Singh stated that the data was generated from PMJDY portal, however if there was any scope for such facility in the said portal in future the same would be explored accordingly.

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

Sri S.S. Singh narrated that during March 2024 quarter, banks and FLCs had exerted their best efforts in organising Financial Literacy Camps and awareness drives. During the quarter total 964 no of camps were organised by FLC involving 33,700 no. of participants, whereas rural bank branches had conducted 7,872 no. of camps. He requested member banks to instruct their rural branches to conduct more number of FL camps in coming days.

He also informed the house that the performance so far was satisfactory, still there was more scope for improvement. He requested all the member banks to conduct more number of camps.

Sri Debajyoti Datta, AGM, RBI congratulated for achieving the target of Special Camp and Target Specific Camp in March quarter 2024, however he expressed his concern that the rural bank branches cumulatively conducted 7,872 number of camps during March 2024 quarter which was far behind the target of 11,097 no of camps. So, he requested the member banks to exert their best efforts in coming days to achieve the quarterly target set by RBI. He also requested to highlight the performance of member banks in conducting camps by the rural branches.

**(Action Point 2: Member Banks)**

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

  
**(Shio Shankar Singh)**

General Manager  
SLBC, West Bengal



**List of participants in FI Sub-Committee Meeting held on 10.06.2024**

SI No.	Name	Designation	Organisation
1	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
2	Sri Partha Sarathi Dutta	Dy. Director	Institutional Finance, GoWB
3	Smt Priyanka Gupta	Dy General Manager	PFRDA
4	Sri Laxman Soy	Dy General Manager	NABARD
5	Sri Debajyoti Datta	Asst General Manager	RBI
6	Sri Timir Baran Saha	Asst General Manager	NABARD
7	Sri Subhasis Bose	Asst General Manager	SBI
8	Sri Umesh Kumar	Asst General Manager	Union Bank of India
9	Sri Ashim Kumar Halder	Asst General Manager	Central Bank Of India
10	Sri Kamlesh Kumar Singh	Senior Vice President	Bandhan Bank
11	Sri Subhabrata Dutta	Chief Manager	SLBC, West Bengal
12	Smt Parayani Saren	Chief Manager	PNB
13	Sri Soumya Pan	Chief Manager	BGVB
14	Sri Shyamal Bose	Chief Manager	Bank Of India
15	Sri Surajit Biswas	Chief Manager	Bank of Baroda
16	Sri Prosenjit Jana	Senior Manager	Canara Bank
17	Sri Dipesh Chakraborty	State Nodal Officer	AXIS Bank
18	Smt Gunjan Agarwal	State Nodal Officer	ICICI
19	Smt Bidisha Chatterjee	State Nodal Officer	Bandhan Bank
20	Sri Pradipta Chakraborty	Manager	SLBC, West Bengal
21	Sri Suman Chatterjee	Manager	UCO Bank
22	Sri Arindam Bhowmick	Manager	Indian Bank
23	Sri Amaresh Tripathi	Officer	Canara Bank

