राज्य स्तरीय बैंकर्स समिति , पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL
E-mail: slbc.westbengal@pnb.co.in
United Tower, 8th Floor
11, Hemanta Basu Sarani
Kolkata- 700 001
Telephone: **033-2248-6922**

Ref. No: SLBC/WB/Sub-Committee Meeting on FI / 1224/2026 . Date: 31.07.2026

The Members of the SLBC Sub Committee on Financial Inclusion

Reg: Minutes of the SLBC Sub-Committee meeting on Financial Inclusion held on 30.07.2026

A meeting of SLBC Sub-Committee on Financial Inclusion was held on 30.07.2026 to review the progress made in Financial Inclusion & Financial Literacy as on 30.06.2026 in the state of West Bengal. The meeting was participated through VC by Shri Pravin Narayan Bhavsar, DGM, FIDD, RBI; Shri Vikas Tigga, AGM, 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 30.06.2026. 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 569.99 lakh number of PMJDY accounts, 163.09 lakh were enrolled under PMJJBY, 396.67 lakh were enrolled under PMSBY and 72.61 lakh accounts were enrolled under APY as on 30.06.2026, thus having coverage of 28.61% in PMJJBY, 69.59% in PMSBY and 12.74% 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 was more scope for improvement of the same. He also requested the member banks to aim for bringing every 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 State Bank of India for holding one third (appx.) of total active APY accounts outstanding as on 30.06.2026 and Punjab National Bank was positioned second with 16% (appx.) of total active APY accounts outstanding as on 30.06.2026, He also, congratulated all the member banks for surpassing the fresh enrolment of 10.00 Lakhs for FY 2025-26. He requested the member banks to keep the pace of enrolment of more APY accounts in coming years.

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It was also recorded that, in FY 2025-26, 3 districts of West Bengal (Malda, Murshidabad and Uttar Dinajpur) were positioned in top 5 districts on PAN India basis and were felicitated for the same. Shri Singh expressed his expectation of more number of districts of West Bengal would come in top districts on PAN India basis in coming days.

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

2. Financial Literacy Camps & Awareness Drive:

Representatives from SLBC West Bengal informed that during the Quarter 653 number of camps were organised by FLC involving 22,415 number of participants, whereas rural bank branches had conducted 7,963 number of camps.

Shri Balbir Singh requested the member banks to organise more Special Camps in coming days. He also stated that, owing to increase in frauds in society, the need for FLCs have increased more than ever, as due to paucity of financial awareness cybercrimes succeeds. He, further, requested all member banks to increase pace towards financial inclusion with special request to Garmin Banks and Co-operative Banks as they have the last mile reach having their large rural network, as FI is not only a drive but a way to include the society to formalised finances which begins with opening an PMJDY account thereafter helping them enroll in Social security schemes and a wide access of financial world.

(Action Point 2: All the Member Banks, WBGB and All Co-operative Banks)

The meeting ended with vote of thanks to the chair and the participants by Shri Subhabrata Datta, Chief Manager, SLBC.

(Balbir Singh)
General Manager & Convenor
SLBC, West Bengal

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List of Participants of SLBC Sub-Committee meeting on Financial Inclusion held on 30.07.2026 at 3:30 pm by Video Conference.

Sl. No.	NAME	DESIGNATION	INSTITUTION
1	Shri Balbir Singh	General Manager & Convenor	SLBC, West Bengal
2	Shri Pravin Narayan Bhavsar	Dy. General Manager, FIDD	RBI, Kolkata
3	Shri Vikash Tigga	Asstt. General Manager	NABARD, Kolkata
4	Shri Subhabrata Datta	Chief Manager	SLBC, West Bengal
5	Ms. Rina Khanna	Senior Manager	SLBC, West Bengal

Representatives of following Member Banks :

Punjab National Bank	State Bank of India
Bank of Baroda	Union Bank of India
Bank of India	UCO Bank
Bank of Maharashtra	AXIS Bank
Central Bank of India	Bandhan Bank
Canara Bank	ICICI Bank
Indian Bank	HDFC Bank
IDBI Bank	West Bengal Gramin Bank
Indian Overseas Bank	WB State Cooperative Bank Ltd
Punjab & Sind Bank	

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