

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

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Ref. No: SLBC/WB/Sub Committee Meeting on RSETI / 1135/2025

Date: 19.01.2026

- 1) The Members of the Sub Committee on RSETIs
- 2) The Directors of the 19 RSETIs in West Bengal

Reg: Minutes of the SLBC Sub-Committee meeting on RSETI held on 19.01.2026.

The Review meeting of RSETIs and SLBC sub-committee was convened on 19.01.2026 at Senses Hotel, Kolkata to review the functioning and performance of 19 RSETIs operating in the State of West Bengal as on 31.12.2025. The meeting was chaired by Addl. CEO, WBSRLM and General Manager from State Level Bankers Committee, State Director of RSETI, State Controller of RSETI, Directors from RSETIs, Senior Bankers from sponsors Banks and Nodal Officer for RSETI, WBSRLM team was also present.

Opening Remarks

Additional CEO, WBSRLM focused on the current situation of RSETIs in the state. She stressed on the co-operation between the DMMU and RSETI for development of training qualities and need-based training to the rural youth in the various parameters. She also cited the various challenges the RSETIs are facing, like the problems on rented premises and conducting various EAP programmes, where District intervention is needed. She elaborated that SHGs in West Bengal function as women-led collectives that pool savings, access micro-credit and start small enterprises linking with Banks, and government schemes to achieve financial inclusion and livelihood generation. She emphasized on social empowerment like regular meetings with these groups to build confidence decision-making power and community participation. Further she highlighted the challenges being faced due to low financial literacy; limited market access, group conflicts, weak leadership and insufficient training and these would hamper sustainability. There are gaps in accessing government schemes and credit delivery infrastructure.

- To tap the opportunities she advised to strengthen skill-development and market linkages that can boost enterprise viability also policy support in training centres can scale successful models. Further she envisaged on Digital banking and mobile platforms that can improve financial inclusion and transparency. Partnerships with institutions and digital tools promise better training, branding and market intelligence. Emerging rural marketing hubs and e-commerce linkages, plus a planned marketing board and expand market reach.
- General Manager SLBC highlighted the various achievements done by RSETIs in the state. However he also focused on the segment of credit linkage of trained youth, which is only 65% and requested the Bankers to put more focus on it, as it would enable the youths to be self-



dependent. GM,SLBC also focused on his recent visit to various RSETIs and with his experience he desired that RSETI Directors and LDMs should have a better co-ordination for promotion of various schemes as the flagship scheme of West Bengal Bhavisyat Credit card.

DISCUSSION OVER PRESENTATION

The presentation was shown by SDR of West Bengal (a copy of PPT enclosed) thereafter threadbare discussion on each aspect was started.

- Opening of 4 New RSETIs at Alipurduar, Kalimpong, Paschim Bardhaman & Jhargram. Nodal officer from Central Bank of India informed that rented premises was finalized but during execution of lease deed it was informed that it could not be sub leased as such the matter is pending. They are exploring for an alternate land. SBI Nodal officer informed that at Kalimpong, land is not yet finalized, but Paschim Bardhaman premises has been finalized and they have given the consent to the Dist authorities for execution of lease and handing over of keys. PNB Nodal officer has informed that they have received a letter for rent from Dist authorities, which is on a higher side and exploring for reconsideration. In the meantime it was advised to take MORD approval.
- The top performing 5 RSETIs Jalpaiguri, Siliguri, Malda, Burdwan & North 24 Parganas were applauded and were requested to share their insights of their performance. The chair applauded the efforts and requested to continue the efforts.
- There was a shortfall of achieving the training target in RSETIs PURULIA, CONTAI, UCO HOWRAH, BIRBHUM & UTTAR DINAJPUR in the third quarter Dec 2025 of Financial year 2025-2026. The chair requested the Directors of all these RSETIs to focus on training mitigate the shortfall and focus on quarterly targets as it is necessary during the reviews by NRLM each quarter. Directors of various RSETIs informed that active assistance of Dist authorities should be provided for mobilizing the candidates.
- Addl CEO advised for imparting innovative training programmes in the RSETIs. She applauded the efforts made by RSETI Burdwan for imparting training to ladies in LMV and encouraging them. She also applauded the effort of RSETI North 24 Parganas, who had conducted a mushroom training to the physically disabled candidates.
- Percentage of settlement of trained candidates through credit linkage was low in as 5 RSETIs in this quarter. Most of the Directors of RSETIs informed that they had sent the list of trained candidates to the Bankers in their vicinity of the trainees by courier and hand delivery but the applications were stalled at the Bank branches without any progress. Addl. CEO & GM SLBC advised that such pending application RSETI wise should be forwarded to WBSRLM and SLBC. SDR was requested to monitor the same.
- One GP one BC & FLCRP training list has been provided by the Dist authorities to all RSETIs and nodal officer of WBSRLM requested to impart the necessary training to all the nominated candidates to achieve the state targets. SDR informed that the targets given by the state does not commensurate with the targets given by MORD which may please be checked at their end.
- In regard to land allotment the chair informed that the bank should be proactive in their co-ordination with Dist and land authorities. Where construction is in process, it should be completed in the desired time-frame.



- RSETI Director North 24 Parganas raised the issue of substantial increase of rent by the BDO Basirhat for 3000 sq. feet at the BDO office. He requested to look into the matter.
 - Pending claims issue was raised by various RSETIs and Nodal officers of Banks, wherein they informed that claims were being rejected by WBSRLM of SECC candidates though they were under BPL categories. WBSRLM Representative told that the claims are being considered on the basis of MIS report TR01 .ACEO, WBSRLM had advised that he would look into the issue; Director of RSETI Paschim Midnapore informed that the claims of their RSETIs are pending since 2012-2025, though she has lodged several times but they are being rejected time and again. WBSRLM Representative had told that the claims were returned to them showing reasons under the signature of the Competent Authority, ACEO, WBSRLM had advised that she would look into the matter also.
- Award and recognition programme was held and the awards were given to performers in 3 categories.
 - Top performers in terms of performance from April 2025-Dec 2025
 1. Jalpaiguri, 2. Darjeeling, 3. Malda.
 - Top performers in terms of settlement from April 2025-Dec 2025
 1. Nadia, 2. Berhampore, 3. Jalpaiguri.
 - Top performers in terms of Credit linkage from April 2025-Dec 2025
 1. Coochbehar, 2. PurbaMidnapore, 3. PaschimMidnapore.

Overall RSETI outreach award was given to PNB South 24 Parganas for giving support for DST Certification, hosting of dignitaries, keeping ambience neat and clean, and availability of all logistic support for training.

Conclusion remarks

1. Opening of 4 RSETIs at four new districts at the rented premises and SDR to closely monitor and keep liaison with Bank.
2. Performance of RSETI regarding quarter wise training targets, yearly settlement of trained candidates and also settlement through credit linkage should cross the target.
3. Staff vacancy should be filled in by the sponsored Banks on priority basis.
4. Release of budgetary expenses, salary of staff, release of increment, renewal of contract should be prioritised by the sponsored bank.
5. Sponsor Bank where land has not been allotted to take up the matter with L & R department Govt of West Bengal.

The meeting ended with a vote of thanks to the chair and the participants.



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

