

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

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Ref. No: SLBC/WB/Special SLBC Meeting on JSS /777/2021

Date: 05.10.2021

- 1) The Members Banks in the state of West Bengal
- 2) All Lead District Managers

Re: Minutes of Special Meeting on Saturation drive for Jan Suraksha Schemes held on 01.10.2021

In accordance with compliance of the instructions vide DFS letter F No. 21 (23)/2014-FI (Mission) dated 27.09.2021 for conducting special SLBC meeting to set up Jan Suraksha Schemes Enrolment plans, a special SLBC meeting on Saturation drive for Jan Suraksha Schemes was held on 01.10.2021. The meeting was participated through VC by Sri Parthasarathi Datta, Dy. Director, Institutional Finance, GoWB, Sri P.C. Chowdhury, AGM, RBI; Sri Samrat Mukherjee, DGM, NABARD, representatives of major member Banks and Lead District Managers.

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and briefly narrated that Department of Financial Services, Ministry of Finance, Govt of India has come out with saturation drive for Jan Suraksha schemes w.e.f 02.10.2021 to connect every entitled person with the government's insurance and pension schemes. He appraised the house that penetration level in three social security schemes (namely PMSBY, PMJJBY & APY) in the state of West Bengal is good but not at par with the national average. Out of all PMJDY Accounts, PMSBY has a coverage of 34.24% (54.24% national) and PMJJBY has a coverage of 9.68% (23.97% national) and APY has a coverage of 5.92% (7% national) and this issue was elaborately discussed in Special SLBC meeting on Financial Inclusion held on 27.09.2021. He emphasized that now all the banks have to exert their focused attention not only to increase the state average figure to national average but to enroll all eligible PMJDY customers under 3 social security schemes in order to complete the saturation drive successfully. He appraised the house, that SLBC, West Bengal has chalked out some road maps by which banks can make good result in the saturation drive.

Sri Sumit Basu, Chief Manager SLBC briefly enumerated the road maps as hereunder:

- i) Till the electoral lists are generated or the list of eligible candidates are generated, banks can go for publicity of these schemes using poster, banner, flex etc. in vernacular language in bank branch premises or in some prominent places. Miking or distribution of leaflets amongst common people may be followed.
- ii) LDMs, whenever they are conducting any outreach programme at different Gram Panchayat/ Block/ District level, may put an agenda on Social Security scheme for making people aware about benefit of the scheme. Again bank branches may discuss on social security schemes whenever they are conducting customer meeting.
- iii) BC agents have to play a vital role in this drive. As they can reach to the grass root level, they must be sensitized about the ongoing drive and to take part in this drive whole heartedly.
- iv) SHG members to be targeted in this drive. Apart from maintaining a group SB account, SHG members used to maintain their individual accounts also. These members at the time of opening of group SB account or credit linkage may be approached.
- v) The state of West Bengal has a large number of Tea workers in northern part of the state. In major tea estates, the weekly wages are being credited through bank account now. BC agents along

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with branch officials may approach to the Manager of the tea estate regarding benefits of these schemes. Taking into confidence of the Tea estate manager, these tea workers can be enrolled under the scheme on the day of wage withdrawal.

vi) Area specific other unorganized sectors like Bidi workers, handloom weavers, MSME cluster members etc are to be identified by different bank branches and to be approached accordingly for getting a good result in this drive.

vii) While sanctioning West Bengal Student Credit Card to student members, bank branches have to approach them for enrollment in these schemes. Most of the students are equally eligible for all the 3 social security schemes.

viii) Beneficiaries of Pradhan Mantri Mudra Yojana specially in Sishu & Kishore category may be approached.

ix) * Kolkata district to be focused specially in this regard. Having more than 1400 branches in the district, LDM, Kolkata and branches in the district has to play a great role in this drive. If these branches are activated, the progress in saturation drive will be easier for our state.

ix) Banks can promote these schemes through publicity and awareness through CFL project/ FLC programmes too.

x) Banks can generate a list of PMJDY customers maintaining average quarterly balance of Rs.1000/- or more but not covered under these schemes. Banks have to stress upon these potential customers to bring them under the arena of social security schemes.

xi) Banks have to plan for physical camps/ drives as well as digital campaign to get maximum gain out of that.

All member banks agreed with these road maps and confirmed the house that they will wholeheartedly participate in the Saturation drive and make this programme a grand success. Sri S.G. Saha envisaged that as it is a saturation drive, banks to take these following steps:

- (i) To bring all eligible existing PMJDY customers under these schemes by 31.12.2021, who are still left out.
- (ii) To mandatorily register new customers under these schemes, who are opening new accounts w.e.f 02.10.2021.

Sri S.G. Saha also apprised the house that, SLBC has forwarded one target on social security schemes previously for achieving the national average only. But as the new campaign towards saturation drive for Jan Suraksha Schemes is commenced the previously fixed target stands cancelled and a revised target will be sent to all banks shortly.

Sri S.G. Saha proposed for organising special camps on 02.10.2021, 09.10.2021, 16.10.2021, 23.10.2021 and 30.10.2021 in the month of October' 2021 throughout the State for bringing maximum number of customers under the ambit of social security schemes. All the member banks and Lead District Managers unanimously accepted the proposal. As such, all the member banks along with Lead District managers were requested to rise to the occasion and to make the programme a grand success.

There being no other point of discussion, the meeting ended with vote of thanks to the chair & other participants.

(Sri Nabin Kumar Dash)
Chief General Manager &
Convener, SLBC West Bengal



List of participants in Special Meeting on Saturation Drive for Jan Suraksha Schemes held on 01.10.2021

SI No	Name	Designation	Organisation
Dignitaries from GoWB, RBI & NABARD			
1	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
2	Sri P.C. Chowdhury	Assistant General Manager	RBI, Kolkata RO
3	Sri Samrat Mukherjee	Dy General Manager	NABARD
Dignitaries from Commercial Banks			
4	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
5	Sri Ajit Kumar Choudhury	Deputy Zonal Manager	Bank of Maharashtra
6	Sri Ambikananda Jha	Deputy General Manager	UCO Bank
7	Sri Prasanta Kumar Tripathy	Assistant General Manager	Bank of India
8	Sri Subhasish Bose	Assistant General Manager	State Bank of India
9	Sri Vikas Kumar Singh	Assistant General Manager	Central Bank of India
10	Sri Abhishek Ambasta	Chief Manager	Canara Bank
11	Sri Sumit Basu	Chief Manager	Punjab National Bank
12	Sri Deepak Kumar Sahoo	Chief Manager	Bank of Baroda
13	Sri Mukesh Ranjan	Chief Manager	Union Bank of India
14	Sri Subrata Roy	Chief Manager	Indian Bank
15	Smt. Binoti	Senior Manager	Central Bank of India
16	Sri Abhijit Mandal	Senior Manager	Bank of India
17	Sri Kishore Chandra Mehar	Senior Manager	Indian Overseas Bank
18	Sri Ashwani Kumar	Senior Manager	Punjab & Sind Bank
19	Sri Dipesh Chakraborty	State Nodal Head	Axis Bank
20	Sri Saikat Chatterjee	Regional Head	Bandhan Bank
21	Sri Viswanath A	Deputy Vice President	Federal Bank
22	Sri Sourav Rajguru	Regional Chief Manager	ICICI Bank
23	Sri Manik Verma	Vice President	HDFC Bank
24	Sri Ramkrishnan K.S	Senior Manager	Dhanlaxmi Bank Ltd.
25	Sri Ramesh Baidya	Chief Manager	Karnataka Bank Ltd.
26	Sri P V Subhash	Regional Head	Laxmi Vilas Bank(DBS Bank India Ltd)
27	Sri Barun Tiwari	Manager	Karur Vysya Bank
28	Sri Rahul Saksena	Assistant Vice President	Kotak Mahindra Bank
29	Sri Jiljith J	Regional Head	South Indian Bank Ltd.
30	Sri Subhranshu Charkraborty	Manager	South Indian Bank Ltd.
31	Sri Sanjoy Nath	Regional Head	IPPB
32	Sri Subir Ghosh	Assistant Vice President	YES Bank
33	Sri Raj Kishore Sahoo	General Manager	BGVB (PNB)
34	Sri Debashis Nayek	General Manager	PBGB (UCO)
35	Sri Kailash Sony	General Manager	UBKGB (CBI)
36	Sri Prasenjit Maity	General Manager	WB State Co-Op Bank Ltd.
Lead District Managers of West Bengal			
37	Sri Salan Bage	24-Pgs (North)	Indian Bank
38	Sri Rajat Kumar Bala	24-Pgs. (South)	Punjab National Bank
39	Sri Ashok Kumar	Alipurduar	Central Bank of India
40	Sri Tapan Mondal	Bankura	Punjab National Bank
41	Sri Prithwis Das	Birbhum	UCO Bank
42	Sri Prabir Kr Ganguly	Coochbehar	Central Bank of India
43	Sri Sayantan Tarafdar	Dakshin Dinajpur	Punjab National Bank
44	Sri Raushan Kumar	Darjeeling	Central Bank of India
45	Sri Bharat Chandra Tripathi	Hooghly	UCO Bank
46	Sri M.K.Soni	Howrah	UCO Bank
47	Sri Ajay Singh	Jalpaiguri	Central Bank of India
48	Sri Ranjit Dutta	Jhargram	Punjab National Bank
49	Sri Sherpa Tenzie	Kalimpong	State Bank of India
50	Sri Santanu Chowdhury	Kolkata	State Bank of India
51	Sri Sushanta Kumar Halder	Malda	Punjab National Bank
52	Sri Shailendra Kumar	Murshidabad	Punjab National Bank
53	Sri Tapu Dutta	Nadia	Punjab National Bank
54	Sri Dwijendra Kumar Debnath	Paschim Burdwan	State Bank of India
55	Sri Subhankar Mahata	Paschim Medinipur	Punjab National Bank
56	Sri Sumit Sharma	Purba Burdwan	UCO Bank
57	Sri Sudip Maity	Purba Medinipur	Punjab National Bank
58	Sri Tapan Mondal	Purulia	Punjab National Bank
59	Sri Sourav Saha	Uttar Dinajpur	Punjab National Bank

