

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

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Date: 29.02.2024

The Members of the SLBC Sub Committee on Financial Inclusion

Reg: Minutes of the SLBC Sub-Committee meeting on Financial Inclusion held on 29.02.2024.

A meeting of SLBC Sub-Committee on Financial Inclusion was held on 29.02.2024 to review the progress made in Financial Inclusion & Financial Literacy as on 31.12.2023 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 Amit Das, AGM, RBI; Sri Sanjeev Kumar, 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 31.12.2023. 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 500.51 lakh no of PMJDY accounts, 402.03 lakh accounts had been enrolled under Social Security Schemes as on 31.12.2023. Out of total PMJDY accounts, 94.33 lakh accounts under PMJJBY, 262.25 lakh accounts under PMSBY and 45.43 lakh accounts were enrolled under APY as on 31.12.2023, thus having coverage of 52.40% in PMSBY, 18.85% in PMJJBY and 9.08% 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 achieving 90% of the target set by PFRDA for FY 2023-24. However, he requested the member banks having low performance to give special focus in enrolment of APY, so that the State could achieve the target by March 2024.

(Action Point 1: Member Banks)



2. Financial Literacy Camps & Awareness Drive:

Sri S.S. Singh narrated that during December 2023 quarter, banks and FLCs had exerted their best efforts in organising Financial Literacy Camps and awareness drives. During the quarter total 903 no of camps were organised by FLC involving 32,060 no. of participants, whereas Rural bank branches had conducted 7,211 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 Amit Das, AGM, RBI highlighted that RBI was observing Financial Literacy Week from 26th February to 1st March 2024. Therefore, a large number of Financial Literacy camps are expected to be organised by various member banks across the state. He also requested the member banks to keep the same pace of organising Financial Literacy Camps throughout the year.

(Action Point 2: Member Banks)

Sri Sanjeev Kumar, AGM, NABARD, stated that, NABARD had already sanctioned more than 4,500 Financial Literacy programmes amounting Rs.2.5 Crores to various PSU, PVT, RRB, DCCB, Small Finance Banks and Payment Banks. He also requested the member banks to conduct maximum number of Financial Literacy programmes within the Financial Literacy Week, where the project had already been sanctioned by NABARD.

(Action Point 3: 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 29.02.2024

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	Sri Amit Das	Asst General Manager	RBI
4	Sri Sanjeev Kumar	Asst General Manager	NABARD
5	Sri Ratikanta Tudu	General Manager,FI	BGVB
6	Sri Sanjoy Biswas	Asst General Manager	SBI
7	Sri K.C.Tripathi	Asst General Manager	Indian Bank
8	AFM Nazmul Haque	Asst General Manager	Union Bank of India
9	Sri Subhabrata Dutta	Chief Manager	SLBC, West Bengal
10	Smt Parayani Saren	Chief Manager	PNB
11	Sri Prasun Mitra	Chief Manager	UCO Bank
12	Sri Surajit Biswas	Chief Manager	Bank of Baroda
13	Sri Partha Sarathi Ghosal	Vice President	Bandhan Bank
14	Sri Dipesh Chakraborty	State Nodal Officer	AXIS Bank
15	Smt Anwasha Baidya	Senior Manager	Bank Of India
16	Smt Gunjan Agarwal	Senior Manager	ICICI
17	Sri Pradipta Chakraborty	Manager	SLBC, West Bengal
18	Sri Asutosh Sarangi	Manager	Central Bank Of India
19	Sri Amaresh Tripathi	Officer	Canara Bank

