

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 /160 /2022

Date: 09.09.2022

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

**Re: Minutes of the SLBC Sub-Committee meeting on Financial Inclusion held on 07.09.2022.**

A meeting of SLBC Sub-Committee on Financial Inclusion was held on 07.09.2022 to review the progress made in Financial Inclusion & Financial Literacy as on 30.06.2022 in the state of West Bengal. The meeting was participated through VC by Sri Partha Sarathi Dutta, Dy. Director, Institutional Finance, GoWB; Sri Debajyoti Datta, AGM, RBI; Sri Timir Baran Saha, AGM, NABARD and representatives of major member Banks.

Sri Shio Shankar Singh, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and briefly narrated about the developments occurred in Financial Inclusion & Financial Literacy as on 30.06.2022 and requested Sri Debajyoti Datta, AGM, RBI to preside over the meeting.

The major points of discussions along with the action points emerged during the sub-committee meeting are as given below:

**1. Progress made in Social Security Schemes (PMJDY, PMSBY & APY etc.):**

Sri Shio Shankar Singh apprised the house that out of total 454.54 lakh no of PMJDY accounts, 266.40 lakh accounts had been enrolled under Social Security schemes as on 30.06.2022. Out of total PMJDY accounts, 55.45 lakh were enrolled under PMJJBY, 178.70 lakh were enrolled under PMSBY and 32.24 lakh accounts were enrolled under APY as on 30.06.2022, thus having coverage of 39.32% in PMSBY, 12.20% in PMJJBY and 7.09% in APY out of total PMJDY accounts. Sri S.S. Singh also highlighted that cumulative enrolment under PMJJBY, PMSBY and APY had increased to 56.54 lakh, 181.70 lakh and 33.30 lakh respectively as on 31.08.2022; thus enrolment coverage had also increased to 39.55%, 12.31% and 7.25% respectively. He informed the house that the state of West Bengal had achieved 38% of annual target of fresh APY enrolment for FY 2022-23 as on 30.06.2022 and the achievement % further increased to 56% as on 15.08.2022. He was very much optimistic that by concerted effort of all banks this year also the achievement would again surpass the target.

Sri Debajyoti Datta noted the same and requested all member banks to increase the enrolment % in all the PMJSS schemes in coming days to complete the saturation process. Sri S.S. Singh also echoed the same and requested member banks to take care of that so that 100% saturation can be completed within the timeframe as stipulated by DFS.

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

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

Sri S.S. Singh narrated that during June' 2022 quarter 430 camps have been organised by FLC where 18609 candidates attended. Again, rural branches have conducted 2969 number of camps during this quarter. The number had substantially increased from March'2022 quarter. Sri D. Dutta



noted the same and requested SLBC for incorporating target for conducting FLC camps by Financial Literacy Centres and rural branches henceforth for proper reflection of performance. Sri S. S. Singh noted the same for necessary compliance and requested member banks to instruct their rural branches to conduct more number of FL camps in coming days and to report the same to respective LDMs through their DCOs at quarterly interval, so that the actual performance could be reflected from the coming quarters.

Sri Timir Baran Saha, AGM, NABARD briefly enumerated the benefits of Financial Inclusion Fund (FIF) for better synergy in fulfilling the objective of Financial Inclusion and requested banks to take prior approval from NABARD to seek admissible grant assistance from FIF in respect of identified schemes/activities. Sri Raj Kishore Sahoo, General Manager, BGVB requested NABARD for approval of FIF fund for this financial year and to release long pending claim under FIF for last financial year pertaining to Bangiya Gramin Vikash Bank. Sri Deepak Sahoo, Chief Manager, Bank of Baroda also requested NABARD to kindly release their due claim under FIF. Sri T. B Saha assured them that the matter will be taken care of by NABARD at the earliest.

**(Action Point 2: Member banks & NABARD)**

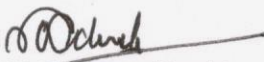
### **3. Expanding & Deepening of Digital Payments Ecosystem (Incl. Payment Banks etc.):**

Sri S. S. Singh apprised the house that, in terms of RBI directives, SLBC formed the Sub-Committee on Digital Payments and adopted the district of Nadia as Digital District with the objective of making it 100% digitally enabled. As on 30.06.2022, 98.96% of SB A/c's in the district are covered with at least one digital mode, whereas in case of Current A/c's the achievement stood at 94.89%.

Sri S.S. Singh also apprised the house that Howrah district had been adopted to make it digitized in the last Special SLBC Meeting on FI held on 27.09.2021. The progress was 87.67% in SB A/c and 81.02% in current account as on 30.06.2022. He requested all member banks present in Howrah district to take this matter seriously and to expedite the process in order to make Howrah district fully digitized within 30.09.2022. Sri D. Dutta noted that the POS/ QR target for urban/ metro areas of Howrah district had not achieved as on 30.06.2022 and requested member banks to achieve the same by 30.09.2022.

**(Action Point 3: Member Banks present in Nadia and Howrah)**

There being no other points of discussion, the meeting ended with vote of thanks to the chair & other participants by Sri S. S. Singh.



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



**List of participants in FI Sub Committee Meeting held on 07.09.2022**

SI No	Name	Designation	Organisation
1	Sri Partha Sarathi Datta	Dy Director	Institutional Finance, GoWB
2	Sri Debajyoti Datta	Assistant General Manager	RBI
3	Sri Timir Baran Saha	Assistant General Manager	NABARD
4	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
5	Sri Raj Kishore Sahoo	General Manager	BGVB
6	Sri Raj Kumar Meena	Assistant General Manager	UCO Bank
7	Sri Subashis Bose	Assistant General Manager	State Bank of India
8	Sri K. C. Tripathy	Assistant General Manager	Indian Bank
9	Sri Vikash Kumar	Assistant General Manager	Central Bank of India
10	Sri Sanjay Kumar	Divisional Manager	Canara Bank
11	Sri Deepak Sahoo	Chief Manager	Bank of Baroda
12	Sri Sumit Basu	Chief Manager	SLBC, West Bengal
13	Sri Anjani Kumar Thakur	Chief Manager	Punjab National Bank
14	Sri Vishal Sinha	Senior Manager	Union Bank of India
15	Sri Dhruva Ghosh	Senior Manager	Punjab National Bank
16	Sri Dipesh Chakraborty	Asstt. Vice President	Axis Bank
17	Sri Vivek Madhogaria	Deputy Vice President	Bandhan Bank
18	Smt Gunjan Agarwal	Regional Manager, SLBC	ICICI Bank
19	Sri Ripon Golder	Manager	ICICI Bank

