

ਰਾਜ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ , ਪਸ਼ਚਿਮ ਬੰਗਾਲ : 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 / 15 /2023

Date: 26.05.2023

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

#### Re: Minutes of the SLBC Sub-Committee meeting on Financial Inclusion held on 25.05.2023.

A meeting of SLBC Sub-Committee on Financial Inclusion was held on 25.05.2023 to review the progress made in Financial Inclusion & Financial Literacy as on 31.03.2023 in the state of West Bengal. The meeting was participated through VC by Sri Partha Sarathi Dutta, Dy. Director, Institutional Finance, GoWB; Sri Debojyoti Datta, AGM, RBI; Sri Dharmendra Kumar Beuria, DGM, 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 31.03.2023. 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 479.56 lakh no of PMJDY accounts, 333.87 lakh accounts had been enrolled under Social Security schemes as on 31.03.2023. Out of total PMJDY accounts, 78.25 lakh are enrolled under PMJJBY, 216.54 lakh are enrolled under PMSBY and 39.09 lakh accounts are enrolled under APY as on 31.03.2023, thus having coverage of 45.15% in PMSBY, 16.32% in PMJJBY and 8.15% in APY out of total PMJDY accounts. He highlighted the house about the ongoing 3 months Jansuraksha Campaign and requested all member banks to ensure holding camps in each district as per the schedule provided by the LDMS. Sri Debojyoti Datta, AGM, RBI pointed out that though camps were being held yet a major section of the rural population is still unaware about these social security schemes. He suggested to make these people aware through holding of Financial Literacy Camps. Sri S. S. Singh requested the member banks for betterment of their performance so that maximum eligible customers could be brought under the ambit of social security schemes to make the campaign a success.

Sri S. S. Singh also informed the house that the state of West Bengal had achieved 155% of annual target of fresh APY enrolment for FY 2022-23 as on 31.03.2023. He congratulated all member banks who had surpassed their APY target and requested all other banks to emulate the same towards betterment of their performance. He was very much optimistic that by concerted effort of all banks our state would post a new high by end of this financial year.

(Action Point 1: Member Banks)



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

Sri S.S. Singh narrated that during March' 2023 quarter 708 camps had been organised by FLC where 30523 candidates attended. He 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 can be reflected.

Sri Debojyoti Datta, AGM, RBI highlighted that no FLC was held during March 2023 quarter in the district of Alipurduar. He further pointed out that the performance of rural branches in terms of holding FLC was very poor. Only 4986 camps were held in the last quarter of 2023 as against the target of 10770, thereby achieving a target by only 46.30%. Sri S.S. Singh noted the same and requested member banks to take up the matter with their rural counterparts and to ensure acheiveing the target assigned in the ensuing FY.

**(Action Point 2: LDM Alipurduar and Member Banks)**

## **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 had 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 31.03.2023, 100% of SB Accounts in the district are covered with at least one digital mode, whereas in case of Current Accounts the achievement stood at 100%. He also informed 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 100% in SB A/c and 100% in current account as on 31.03.2023. He congratulated the member banks for their whole hearted effort in making these districts 100% digitized.

Further Sri. S.S. Singh apprised that as resolved in the meeting held on 25.01.2023 at RBI, two new districts namely Paschim Burdwan and Purba Medinipur have been selected under the scaled up version of the pilot programme of Expanding and Deepening of Digital Payment Ecosystem for making the districts 100% digitally enabled within a span of 12 months. SBI and PNB are assigned as the nodal banks of the afore-mentioned banks respectively. This was adopted in the last SLBC Meeting held on 24.03.2023. He requested all member banks in these two districts to promote digitization process whole heartedly with the objective of making the districts 100% digitally enabled.

**(Action Point 3: Member Banks present in Paschim Burdwan & Purba Medinipur)**

There being no other points of discussion, 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 25.05.2023**

SI No	Name	Designation	Organisation
1	Sri Partha Sarathi Datta	Dy Director	Institutional Finance, GoWB
2	Sri Debojyoti Datta	Assistant General Manager	RBI
3	Sri Dharmendra Kr Beuria	Dy General Manager	NABARD
4	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
5	Sri Raj Kishore Sahoo	General Manager	BGVB
6	Sri Birajman Karketta	Dy General Manager	Punjab National Bank
7	Sri Manoranjan Satpathy	Dy General Manager	Punjab National Bank
8	Sri K C Tripathi	Assistant General Manager	Indian Bank
9	Sri Sanjay Kumar Vishwas	Assistant General Manager	State Bank of India
10	Sri Asutosh Sarangi	Chief Manager	Central Bank of India
11	Sri Sagarika Maity	Senior Manager	UCO Bank
12	Sri Debasis Manna	Senior Manager	Bank of Baroda
13	Sri Vishal Sinha	Senior Manager	Union Bank of India
14	Smt. Anwasha Baidya	Senior Manager	Bank of India
15	Smt. Bidisha Chatterjee	Senior Manager	Bandhan Bank
16	Sri Manas Roy	Senior Manager	Canara Bank
17	Sri Dipesh Chakraborty	Asstt. Vice President	Axis Bank
18	Sri Ripon Golder	Manager	ICICI Bank
19	Sri Sumit Basu	Chief Manager	SLBC, West Bengal
20	Smt Sreeparna Banerjee	Manager	SLBC, West Bengal

