Government of West Bengal
Small Savings Directorate, Finance Department
Jessop Building (Ground floor), 63 N. S. Road, Kolkata-700001
Email: directorsmallsavingswb@gmail.com

No.143 – SSD/11099/2025 **Date: 20.06.2025**

NOTIFICATION

The Governor is pleased to enhance the job profile of the Additional/ Deputy Directors, Small Savings posted in different regional offices (except Kolkata), and the Savings Development Officers posted in different Block offices under the Small Savings Directorate of the Finance Department to some extent.

Apropos the same, Savings Development Officers (SvDOs) are entrusted with the following responsibilities, in addition to their existing small savings related duties:-

a) They will assist the Block Development Officers in works related to Kisan Credit Card Scheme, West Bengal Bhabishyat Credit Card Scheme & Student Credit Card Scheme and monitor the banking issues being faced by the citizens in connection with these Direct Benefit Transfer Schemes of Government of West Bengal on behalf of the Finance Department.

b) They shall, while liaising the various functions of Institutional Banking Systems related to the schemes of the State Government, function as a coordinating window between SDO/BDOs, Banks and the beneficiaries, for early disbursal and repayment of loans.

The methodologies they will have to follow, in this purpose, are broadly outlined below:-

i) Documentation: Ensure all required documentation from the beneficiary (as may be needed for KYC) and the field office are complete and submitted to the bank without delay.

ii) Communication channels: Develop direct lines of communication with the relevant personnel at the bank responsible for loan disbursements related to DBT beneficiaries. This might involve identifying a nodal officer or a specific department within the Bank/Financial Institutions/ Banking Correspondents, and fostering a collaborative working relationship with him/her.

iii) Follow-up mechanism: Maintain regular contact with the bank to inquire about the status of loan applications and disbursements. This can be done through phone calls, emails, or in-person visits.

iv) Understanding Potential Reasons for Delays: Be aware of common reasons for delays in loan disbursement, such as incomplete KYC verification, pending down payment confirmation, technical issues at the bank's end, or high processing volumes. Understanding these can help in addressing issues more effectively.

v) Familiarization with RBI Guidelines: Being aware of RBI guidelines related to loan disbursement and fair practices can be helpful in discussions with bank officials.

vi) Escalation of Issues When Necessary: Escalate the matter to the Lead District Managers if initial follow-ups do not yield results.

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The Additional / Deputy Directors, Small Savings of different regional offices except Kolkata, in addition to their small savings related jobs, shall monitor the above mentioned activities of SvDOs and shall also be the representative of the Finance Department in District level meetings with Bankers and Financial Institutions.

In addition, they shall also be the Nodal officer of the Finance Department in connection with Utkarsh Bangla Scheme of Paschim Banga Society for Skill Development (PBSSD) under Technical Education Department.

A reporting format for all the above mentioned new responsibilities is being formulated and shall be circulated soon.

Shri Manoj Chakraborty, WBCS (Exe.), Special Secretary and Additional Director, Small Savings Directorate (having mobile no, 8972068746), will function as the Nodal Officer of this Directorate, for this purpose.

This order is issued in compliance of U.O. No.03-MISC dated 14.05.2025 of the Finance Department and shall have immediate effect.

Sd/-
Director
Small Savings Directorate,
Finance Department

No.143/1(558) –SSD **Date: 20.06.2025**

Copy forwarded for information & necessary action to:

1-7. The Additional Chief Secretary/ Principal Secretary/ Secretary, Agriculture /MSME & T/ Higher Education/ Fisheries / Animal Resources Development/ Food Processing Industries & Horticulture/ Technical Education & Training Department.

8. The Special Secretary, Group-H, Finance Department, Nabanna, Howrah.

9. The Special Secretary & Director, Institutional Finance Branch, Finance Department, Nabanna, Howrah (ss.fd-wb@bangla.gov.in/ manasdhar58@gmail.com).

10. The Convener, SLBC, West Bengal & the General Manager, PNB.
- He is requested to convey this instruction to all LDMs.

11-33. The District Magistrate,..................................(all).
- They are requested to kindly instruct the BDOs to provide necessary logistic support to their SvDOs.

34-102. The Sub-Divisional Officer,................................(all)

103-122. The Additional/Deputy Director, Small Savings,.......(all, except Kolkata)
- SvDOs under his/her control are to be communicated on receipt.

123- 467. The Block Development Officer,..........................(all).
- They are requested to provide necessary logistic support to their SvDOs for this purpose.

468-556. The Savings Development Officer,........................(all, except Kolkata)

557. The Senior PS to the Additional Chief Secretary, Finance Department, Nabanna, Howarh.

558. Sri Sumit Mitra, Network Administrator, Finance Department, Nabanna, Howrah.
- He is requested to upload this order on the website of the Finance Department.

Additional Director
Small Savings Directorate,
Finance Department