

STATE BANK OF PATIALA

FINANCIAL INCLUSION DEPARTMENT

HEAD OFFICE, PATIALA

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SUCCESS STORIES

“(i) Our branch had opened a PMJDY account of Sh. Suresh Kumar S/o Shankar Dass R/o Village Narsin, PO-Kakriar, Tehsil Tauni Devi, Distt Hamirpur, H.P. on 26.08.2014. Sh. Suresh Kumar was a very poor person. He was earning his bread by doing labour work. On 26.08.2014, he came to our branch for opening a Savings account. Bank official at the counter explained him the features of Pradhan Mantri Jan Dhan Yojana (PMJDY) which was most suited according to his work profile. He was convinced and agreed to open account under PMJDY scheme. We had also issued him the RUPAY Debit card. He was also advised to make transactions in the account and use his RuPay Debit Card once in 45 days in order to remain eligible for insurance and other benefits available under PMJDY. He had deposited a sum of RS. 600/- on 08.09.2014.

Unfortunately, he died due to heart attack on 06.02.2015. His family members had contacted the branch for lodgement of Life Insurance claim of Rs.30000/- available under PMJDY. Branch fully cooperated his family for lodging the claim. He was provided claim format, helped in filling the forms and was also explained the formalities to be completed for lodgement of claim. The nominee had submitted the documents on 18/03/2015 to the branch. On the same day, we had submitted the claim to LIC, Shimla for settlement. LIC had settled the claim on 25/03/2015 for Rs. 30,000/- by crediting the amount in the account of nominee Smt. Sunita Devi w/o the deceased Sh. Suresh Kumar through NEFT. The information of claim settlement was conveyed on 25/03/2015 to the nominee. The nominee was satisfied with services of State Bank of Patiala.

(ii) SUCCESS STORY ABOUT BC

BC NAME : JARNAIL SINGH

BC LOCATION : Shutrana (PATIALA)

Sh. Jarnail Singh is working as a Business Correspondent with our Shutrana branch. Sh. Jarnail Singh belongs to a middle class family. He was idle after completion of his studies. He joined as VLE with CEC e-Governance. He had not ready to work perhaps

due to low earnings. Later on, after eight months, he also took up the work of our BC Agent. First three months, he did not start the BC work. He was then counseled and was imparted technical training at our Head Office. After this, BC started working efficiently. He also worked in camp mode and opened 5000 accounts. First he has targeted poor laborer in his area and opened their accounts in camp mode in one village to another. It supplemented his income tremendously.

Every month he is reaching his target to earn around Rs.8000/- to Rs.15000/- from the bank in addition to earning from other products of CSC e-Governance. He is working around 8 hours per day. He is working very hard and upto the expectations of his Branch Manager. Now, he has his own shop and his own hardware. According to the BC Sh. Jarnail Singh, he is very much thankful to the Government of India and State Bank of Patiala for giving him such a wonderful opportunity.”
