STATE BANK OF INDIA OFFICERS' ASSOCIATION



(BENGAL CIRCLE)

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To All Members (Please Circulate)

We reproduce hereunder the Circular No. 08 dated 23.01.2018 issued by the General Secretary, All India State Bank Officers' Federation, the contents of which are self-explicit.

With revolutionary greetings,

Soumya Datta (General Secretary)

To all our Affiliates / Members:

52nd ANNUAL GENERAL MEETING OF SBIOA(BENGAL CIRCLE) HELD ON 12.01.2018 AT NAZRUL MANCH, KOLKATA

It happens in Kolkata!!!! 4125 members attended the 52nd Annual General Meeting of SBIOA(Bengal Circle) held on 12th January, 2018 at Nazrul Manch. The members came from the southernmost fringes of the country i.e. Andaman & Nicobar Islands to the remote corners of Sikkim as well from every nook and corner of West Bengal. The theme of the meeting was 'EACH ONE REACH ONE'. It was 10-AM in the morning when Com Y Sudarshan, General Secretary, AISBOF and Chairman AIBOC hoisted the Association flag amidst slogans by a group of activists of the Youth and Women's wing in presence of leaders of yesteryears and other Federation leaders. The entire meeting venue was brimming with activities as hundreds of members queued up for a seamless digital attendance. A Press Conference followed which was addressed by Shri Partha Pratim Sengupta, Chief General Manager, Kolkata Circle, Com Y Sudarshan, Com Ramkumar Sabapathy and Com Soumya Datta, General Secretary, SBIOA (Bengal Circle), at the auditorium, where representatives of all leading print and electronic media had assembled.

- 2. The opening session commenced at 11.00 a.m. with the programme being anchored by Com Ishita Rakshit and Com Samrat Kundu. The meeting commemorated the 155th birth anniversary of Swami Vivekananda celebrating the National Youth Day along with the 150th birth anniversary of Sister Nivedita, with the portraits of both the eminent personalities on stage. The podium was decorated with the slogan 'SCRAP FRDI BILL- SAVE PUBLIC SECTOR BANKS'.
- **3.** Com Soumya Datta, General Secretary, SBIOA(Bengal Circle) himself led the spectacular "SBIOA slogan", which reverberated across the venue and evoked a spontaneous response from one and all. It was followed by another stunning performance of the cultural wing "Srijan", who presented a fusion of songs accompanied by a dance recital.
- 4. After the grand musical opening, the compere proceeded to invite Deputy General Secretary AISBOF, Senior Vice-President AIBOC (WBSU) and President SBIOA (Bengal Circle) Com Kalyan Kumar Dey followed by Joint General Secretary AIBOC, Vice-President AISBOF, President AIBOC (WBSU) and General Secretary SBIOA (Bengal Circle) Com Soumya Datta, to join on stage for welcoming the dignitaries. He then invited Com Y. Sudarshan, Chairman, AIBOC and General Secretary, AISBOF, Chief Guest, Shri Partha Pratim Sengupta, Chief General Manager, State Bank of India, Kolkata Circle and other guests, which included General Managers of the Circle, Shri P. Sivakumar, (NW-I), Shri Mahesh Goel, (NW-II) and Shri Anup Kumar Mahapatra, (NW-III), Smt. Suranjana Dutta, DGM & CDO along with the leaders from various affiliates who had attended the meeting from all over the country. They included Com Kamal S. Kadri, Vice President, AISBOF & General Secretary (SBIOA Ahmedabad Circle); Com Nilesh Radia, DGS, AISBOF & President (SBIOA Bangalore Circle); Com Ramesh R. Secretary General (SBIOA Bangalore Circle); Com Sambit Mishra, Sr. Vice President, AISBOF & General Secretary (SBIOA Bhubaneswar Circle), Com Bibekananda Das, DGS, AISBOF & President SBIOA (Bhubaneshwar Circle); Com Sabyasachi Swain, EC member, AISBOF & Deputy General Secretary (SBIOA Bhubaneswar Circle); Com Sanjay Sharma, DGS, AISBOF & President (SBIOA Chandigarh Circle); Com A. Krishnan, Vice President, AISBOF & President (SBIOA Chennai Circle);

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Com A . V. Joseph, Regional Secretary, (SBIOA Chennai Circle); Com G. Subramanyam, Sr. Vice President, AISBOF & General Secretary, SBIOA (Hyderabad Circle); Com V. K. Bhalla, Vice President , AISBOF & General Secretary (SBIOA Kerala Circle); Com V. Muralidharan, Vice President , AISBOF & General Secretary (SBIOA Kerala Circle), Com C. P. Krishnanandan, DGS, AISBOF & President (SBIOA Kerala Circle); Com V. K. Awasthi, DGS AISBOF & President (SBIOA Lucknow Circle); Com Ram Kumar Sabapathy, Jt. General Secretary, AISBOF & General Secretary, SBIOA (Mumbai Circle); Com Anil D. Nare, Vice President, AISBOF & President (SBIOA Mumbai Circle); Com Rupam Roy, Vice President, AISBOF & General Secretary, SBIOA (N. E. Circle); Com D. K. Roy Choudhary, DGS, AISBOF & President (SBIOA N. E. Circle); Com Shivadhar Lal, Organising Secretary (SBIOA Patna Circle). Other guests were also called on stage, which included Com Sanjay Das, Secretary of AIBOC (WBSU), Com Siddhartha Khan, General Secretary, SBI Staff Association (Bengal Circle) and Com Animesh Chatterjee, President, SBI Staff Association (Bengal Circle) and Com Dipak Kumar Basu, Secretary, Federation of SBI Pensioners' Associations. Flower bouquets were presented to all the dignitaries on dais.

- **5.** Com Ragib Nadeem, a young officer who lost his vision at a younger age was specially invited on the stage for lighting the ceremonial lamp along with the dignitaries Com Y. Sudarshan and Shri Partha Pratim Sengupta, and others. Floral tributes were offered to the portraits of Swami Vivekananda and Sister Nivedita by the dignitaries on the dais.
- **6.** Meaningful social welfare activities followed next. A few organisations, which had been doing exemplary work for the needy and downtrodden, were given financial assistance viz. 'Bandhur Sparsha', 'Suvendu Memorial Seva Pratisthan', 'Anwesha', 'Nakashipara Nirmal Hriday Samity', 'Sinchan'. Smt. Indira Arukh, wife of a former Chief Manager, who had succumbed to cancer, was given a financial assistance of Rs.1,00,000/- for the education of her two school going children.
- 7. Felicitations were then made to the following SBIOA Seniors and other distinguished guests viz.
 - 1. **Com Tapan Kumar Bose**, former President, AZC Bidhannagar, whose relentless efforts made the publication of the unique "Handbook on Assigned Roles" possible;
 - 2. **Com Pranab Kumar Sarkar**, former Circle Committee member, whose laborious efforts were instrumental in bringing out the Annual SBIOA Diary 2018 on time;
 - 3. **Com Paritosh Sinha**, former Circle Committee member, for his valuable services to this Association in holding agri-meets and being a part of the movement 'People's Parliament for Unity and Development.
 - 4. **Com Mridul Kumar Banerjee**, A member of SBIOA seniors, under whose coaching the Bengal Football team became the Santosh Trophy champion last year;
 - 5. **Shri Tapan Kumar Routh**, former Chief Manager, Central Bank of India who has been providing coaching to students for JAIIB / CAIIB / other Banking examinations, for his contribution in SBIOA Academy
 - 6. **Com Pradip Kumar Sarkar**, a former activist of NE & Chennai Circle for his invaluable assistance to the members, who go to Chennai for medical treatment.
- **8.** And finally **Com Kalyan Kumar Dey**, President, SBIOA (Bengal Circle) who will be demitting office on 31.01.2018 was felicitated amidst rapturous applause.
- **9.** In his welcome address, Com Soumya Datta, General Secretary, extended a warm welcome to all the dignitaries on and off the dais and all comrades who were present in the meeting. He appraised the bygone year that marked the centenary year of the historical October revolution and spoke about the significance of 12th January being celebrated as National Youth Day. He expressed his gratitude to Shri Sengupta, Chief General Manager from the core of his heart, acknowledging the way disciplinary matters are being handled and the staff welfare activities currently undergoing in the Circle. Com Datta also thanked Smt. Suranjana Datta, DGM & Circle Development Officer and the entire Team HR for ushering in a new HR Culture in the Circle. He also thanked Com Y. Sudarshan, who has been instrumental in clinching various benefits for the members bringing about changes in HR policies of the Bank by his logical suggestions to the Appropriate Authority.
- **10.** He then thanked all the members of SBIOA (BC) for electing team 'Samhati', a blend of youth and experience, to all tiers of the Association unopposed. He appreciated the congenial relation prevailing in the Circle, where everyone was part of a family. CNC meetings were invariably being held every quarter. He said working on Sundays and holidays was now a thing of past. Officers are not compelled to work on Sundays and holidays unless faced with dire exigencies like

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RFIA. Work-life balance may still be far from reality but we were moving on the right path. This had been amply reflected in the performance of the Circle, which was one of the happening Circles of the country. He urged upon the members to work diligently in the last quarter of the current fiscal so that the Circle could emerge as the top performing Circle of the country. He flagged the issues faced by the PO (RB) 2010 batch and the issue for waiver of collaterals against education loans for wards of staff for studies abroad. He also urged upon the Federation General Secretary to raise a demand for uniform for officers following the circular on dress code. He mentioned the message of our respected Chairman and said that we should be extending courtesy to one and all.

- **11.** He rued the absence of the vibrant leader Com D T Franco, General Secretary, AlBOC and President AlSBOF at the meeting, who was the face of protests against the FRDI Bill. He ended his speech with a Swami Vivekananda Quote: "Dare to be free, dare to go as far as your thought leads, and dare to carry that out in your life."
- **12.** Shri Partha Pratim Sengupta, Chief General Manager, SBI Kolkata Circle then launched the new website of SBIOA (Bengal Circle). A special edition of Sup Voice, the official magazine published by the Association was inaugurated by Com Sudarshan. Thereafter, the house took the Swachh SBI Antare- o-Bahire pledge.
- 13. Shri Sengupta, in his address congratulated everyone for contributing to the Circle's continued success for the past few months. He also thanked the Association for providing this opportunity to address more than 4100 officers who assembled there. He congratulated the Circle Association for the path-breaking initiatives taken during the year and the innovative slogans, opening recital and the ambience of the meeting. He concurred with Com Datta when he said that the umbilical cord of SBI with the two trade union pillars of SBIOA and SBISA can never be severed. He advised the young officers present to follow the values set by the seniors and keep on innovating. He applauded the innovation in the sloganeering of the day and the zealous patriotic feelings that the inaugural songs kindled in us. He also said that the Swachh SBI pledge was aimed at cleansing ourselves from within as well as from outside. Therefore, branches should be kept spick and span as it is a sensitive area for customer service. He also appreciated that almost 90% of about 234 branches have received a facelift following reports from incognito visits made thereafter. Shri Sengupta suggested that the news about the Bank's good performance and other attractive customer friendly initiatives like 'Yono' should be spread on social media. The setting up of a counter raising awareness about 'Yono' in the auditorium premises was appreciated. He informed that the young generation was tech savvy and were comfortable in Banking through digital channels. Kolkata Circle has already achieved the cross-selling budget in the month of December and is one of the best performing sectors in the nation. The future of Banking is not just managing deposits but with the decreasing rates of interest, Banking will turn into wealth management. Power of the advanced technology being used by the Bank should be utilized completely. With the revised reporting standards, as per Basel-III norms, there is not a scope of window dressing. Zero Tolerance Areas (ZTA) should not be violated, and all loans disbursed only after completion of all formalities. He urged all present to keep the prestige of the Kolkata circle high and to remain passionate about the progression of the Bank. In his conclusion, he mentioned about the initiative taken by the Circle Management for donation of an amount equal to what is contributed by employees to 'Kalpataru' Fund aimed at aiding the Blind School, Behala. Shri Sengupta requested the audience to come forward and donate generously. He ended his speech by championing the human qualities of politeness and humbleness in accordance with the STEPS initiative recommended by the Chairman of the Bank.
- **14.** The next speaker was Com Y. Sudarshan, who said that he was 'floored' by the arrangements made for the meeting to be overwhelming and admired the energy and dynamism which he found only in Kolkata. He said that SBI has the best standards and procedures in the industry and should be followed. He wished Com Kalyan Kumar Dey a happy retired life on behalf of the Federation.
- 15. Speaking on the FRDI Bill, he explained at length about the shift in focus of the Central Government regarding the economy throughout the years. The nationalization of Banks was aimed at banking being made available to the masses and not confined to the prevalent class banking practices which helped small farmers, traders, etc. However, it is the era of Gyan Sangam and recommendations being made by Banking Committees like the one headed by P. J.Nayak. There is now a possibility that the public-sector banks would be handed over to Multi-National Corporations. The slow economic growth, has affected the health of Banks and concept of weak banks has been floated. Associate Banks of SBI have been merged recently and more such mergers are being planned. Few Banks have been put under Prompt Corrective Action and a cap is in place on their lending and other operational areas. Employees' perks and emoluments have also been reduced. With all the escape routes cut off, the FRDI bill would deal a final blow. The article 52 of the bill allows liquidation of Financial Institutions and contains the concept of 'Bail in'. AIBOC has been playing a vital role and

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under the able leadership of Com Franco, is set to cause a turn-around in this situation. On Wage revision talks, Com Sudarshan said meetings of the Sub committees have been held and the main committee is due to meet shortly. He informed that the IBA is favourably inclined towards the topic of holidays on all Saturdays. Mandate of wage negotiation should cover officers of all scales and since the top management was part of the Association during a certain period of their careers, there should be no discrimination made amongst the ranks of employees. He added that the employee benefits have recently seen considerable improvements including 100% reimbursement of medical bills for dependent family members, firm vacation policy, and compensation for mammoth duties during demonetisation, etc. The circular on Work-Life balance should make officers choose and set priorities in place. The retired employees medical benefit scheme is now being run as a mediclaim policy but the premium is very high. Com Sudarshan suggested that small contributions made by employees during service would accumulate into a corpus which could be utilized to make payment of premium. The Payment of Gratuity (Amendment) Bill is due to be tabled at the Parliament for some time now and the demand is to make it effective from 1st January, 2016.He concluded his speech with congratulations and encouraged everyone to have faith within oneself.

- **16.** Com A.V. Joseph, Treasurer (SBIOA Chennai Circle) read out the best wishes of Com Franco for the meeting in absentia.
- **17.** Com Siddhartha Khan, General Secretary SBI Staff Association (Bengal Circle) spoke on why trade unions have stood the test of time and that the Associations should consider the struggle as a marathon race. He believed that an oath should be taken to make the organisation great and strong. He congratulated SBI Officers' Association for successfully organizing the AGM.
- **18.** Com Sanjay Das, Secretary of the West Bengal State Unit of AIBOC, welcomed all dignitaries and leaders to Kolkata. He spoke on the FRDI Bill and requested everyone to stay united in the movement by AIBOC which has gained huge momentum.
- 19. Com Ram Kumar Sabapathy, Jt. General Secretary (AISBOF) & General Secretary, SBIOA (Mumbai Circle), started his speech with a tribute to Swami Vivekananda. According to him, SBIOA (Bengal Circle) ranks first in terms of organizational activities. He wished Com Kalyan Kumar Dey, the outgoing President of the Association on his retirement due this month. He mentioned that the benefits of the Bank's HR policy should percolate down to the members at the last remaining branch at the bottom of the pyramid. He opined that a uniform is necessary to follow the dress code circular. Career Development System (CDS), according to him, stands at a diluted state. He, however, mentioned that the current HR team at the Corporate Centre is very responsive. He ended with revolutionary greetings to the audience.
- **20.** The last speaker of the session was Shri Dipak Kumar Basu, Secretary, Federation of SBI Pensioners' Associations. He intimated the audience about the poor health of Shri R. N. Banerjee, General Secretary, SBI Pensioners' Association (Bengal Circle). He said that Seniors and retirees deserve respect from the serving employees and a greeting with a smile is enough for them. The enhancement of Family pension should be taken up during the Bipartite talks. He conveyed thanks and wished success for the day's meeting.
- **21.** In the business session, which commenced after lunch, General Secretary's Report and Statement of Accounts was placed. Several speakers addressed the meeting and raised several pertinent points. DGS Com Shubhajyoti Chattopadhyay answered to the general queries before the General Secretary Com Soumya Datta, replied to the issues raised.
- **22.** The Report and Statement of Accounts were unanimously accepted and passed by the House.
- **23.** The meeting ended with a Vote of Thanks, followed by a resonating SBIOA slogan led by Com Soumya Datta and the rendition of the National Anthem.

With greetings,

(Y.SUDARSHAN) GENERAL SECRETARY