

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

(Registered under Trade Unions Act 1926-Regd. No. 6908)

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To All Members (Please Circulate)

**MINUTES OF THE 38th ANNUAL GENERAL MEETING
STATE BANK OF INDIA OFFICERS' ASSOCIATION (BENGAL CIRCLE)
ADMINISTRATIVE ZONAL COMMITTEE KOLKATA
HELD ON 10th NOVEMBER, 2018 AT THE ACADEMY BUILDING AUDITORIUM,
CALCUTTA MEDICAL COLLEGE, KOLKATA**

The 38th Annual General Meeting of SBI Officers' Association (Bengal Circle), Administrative Zonal Committee, Kolkata was held on November 10, 2018 (Saturday) and it started amidst loud slogans in the gathering of over 500 members at the venue. The Flag of State Bank of India Officers' Association was hoisted at 10:30 AM by Shri Niraj Prasad, Deputy General Manager (B&O), Zonal office Kolkata, Ms Raktima Soren, Vice President, SBIOA (Bengal Circle), Com Subhajyoti Chattopadhyay, Deputy General Secretary, SBIOA Bengal Circle, Com Kusal Chaudhuri, Deputy General Secretary, SBIOA Bengal Circle, Com Pranab Kumar De and Com Barun Kumar Das, President & Chief Regional Secretary, AZC Kolkata, and also in the august presence of senior management functionaries, SBIOA senior leaders. There was a huge display of posters bearing slogans and quotes supporting labour rights in the auditorium premises.

OPEN SESSION :

The Open Session started at 11:00 AM and it was hosted by Com Arunima Ghosh, a young member of the Association. The theme of this year's Annual General Meeting is 'Have a Dream, make it Happen'.

A special Pledge was taken by all present in the meeting which has been formulated against the backdrop of a few young and bright officers succumbing to the pressure at the work places in the banking industry that eventually caused tragic and infelicitous end of their lives.

Srijan, the cultural wing of SBIOA (Bengal Circle), presented the opening song : *I have a dream* remaining true to this year's theme. The second song was in Bengali containing promise of a better tomorrow not far. The host declared this meeting to be an AGM of oath-taking and dream.

After inauguration of the meeting with the opening song, Com Pranab Kumar De, President, Barun Kumar Das, Chief Regional Secretary, AZC Kolkata extended a warm and hearty welcome on the stage to Shri Niraj Prasad, DGM (B&O) Kolkata, other dignitaries and leaders namely, Com Raktima Soren, Vice President, SBIOA (BC), two Deputy General Secretaries of the Circle Association, Com Subhajyoti Chattopadhyay, Com Kusal Chaudhuri, Com Arun Kumar Roy, Assistant General Secretary In-charge Kolkata Module and Com Somnath Mukherjee, President – designate, AZC Kolkata and Com Debasish Basu Roy, Assistant General Secretary SBISA (Bengal Circle). Shri Niraj Prasad, DGM (B&O) Kolkata and Com Debasish Basu Roy, AGS, SBISA (Bengal Circle) were warmly greeted with flower bouquets. The ceremonial lamp was lighted by the SBIOA senior leaders present at the meeting.

Com Barun Kumar Das, Chief Regional Secretary, in his address, extended a hearty welcome to all the dignitaries on and off the dais, leaders of the Central Committee along with leaders invited from other Modules and all comrades present in the meeting. He greeted everyone on the occasion of Diwali and Chhath Puja.

Shri Niraj Prasad, DGM (B&O) Kolkata, expressed his pleasure on being invited as the Chief Guest at the meeting and appreciated the efforts of the organisers. He mentioned the meeting as an occasion to plan for betterment of benefits for all our colleagues. Happiness and well-being of employees are important for prosperity of any organisation. According to him, the role of the Association was most positive in Kolkata amongst all Circles. He then thanked SBIOA for the solid support that he had been receiving from the officers. As there has been recent occurrence of incidents causing pain and discomfort, Shri Prasad opined that the focus should be on team building which would result in more cohesiveness. According to him, our work has become individual centric and it is necessary to seek motivation by each one of us. Sharing of knowledge, feelings and expertise is needed which would ensure proper distribution of work. Since Kolkata is known for its rich culture, de-stressing could be practised in various ways. He recommended developing hobbies and taking interest therein by all employees in our Bank. Life is truly precious and even more than the job that we perform.

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Shri Prasad then highlighted the business performances of Kolkata Module. He reiterated that Kolkata Module was ahead of other Modules in areas of REHBU and SME advances. For branches, he said, sourcing of retail loans needed to be done as that would help achieve CDS targets. He also asked everyone to be more focused on the compliance areas.

Com Debasish Basu Roy, Assistant General Secretary SBISA (Bengal Circle), in his speech, wished that the day's meeting would cut a new path for the Trade Union movement and wished grand success for the same. He mentioned that Demonetisation was a 'Misadventure' especially since 99% of the Currency notes were returned back to RBI and so many jobs were lost. Since NBFCs are being shut down, Public Sector Banks are being forced to take over their NPAs. Com Basu Roy also criticised the new 'MSME Business loans in 59 minutes' being undertaken nationwide. On FRDI Bill, he said that depositors should be made more aware of the risks involved in the process as that would make them feel the 'one-ness' with this issue. He regretted the sad demise of officers under job pressure. He concluded by congratulating Com Soumya Datta for being elevated as the General Secretary, AIBOC.

Com Raktima Soren, Vice President, SBIOA (BC), was warmly greeted by young and vibrant leader Com Barun Kumar Das, Chief Regional Secretary. She spoke about the role of PSBs since nationalization. Mergers in the Banking industry has created HR Problems, decrease in manpower due to voluntary retirement. Profitability has also taken a hit and there has been delay in loan recovery. Com Soren said that SBIOA always played vital role in managing NPAs. Seminars on RFIA, Union Budget, FRDI Bill, Griha tara. etc. were organised. Kolkata is the module where Structured Meetings have been conducted in a regular manner. She stated that additional officer should be immediately posted at Single Officer branches. Reduced incumbency in branches has also resulted as an impediment to customer service. Lack of staff causes excess workload which in turn may cause committing mistakes by the staff. Circular on Work – Life balance is not always followed in letter and spirit and officers are still called up on holidays in the zone. She suggested that it is needed to work timely, ethically and empathetically.

Com Shubhajyoti Chattopadhyay, DGS (AISBOF & SBIOA Bengal Circle), addressed the concerns raised by the DGM (B&O) Kolkata. While listing the number of seminars conducted by SBIOA (BC) as a responsible Trade Union, he said lists of borrowers holding Current Accounts elsewhere should be compiled and extensive marketing drive be initiated to bring their Current accounts into our bank for increasing our CASA deposits. He reiterated that a few management role holders unfortunately derive sadistic pleasure in humiliation of subordinates and co-workers. This should be stopped as Internal Customer Service is now being stressed upon by the bank and is even featured in Chairman's message to staff. Staff members dealing well in cross-selling (whether mis-selling actually) business are being condoned unethically for various offences committed by them and this sends a wrong signal.

With the speech of Com Chattopadhyay, the open session came to an end.

BUSINESS SESSION:

Business session of the meeting was presided over by Com Pranab Kumar De, President, AZC Kolkata, SBIOA (Bengal Circle). At the outset, he read out the Notice of the meeting and the agenda items. He took up the first agenda and requested Com Barun Kumar Das to present the Chief Regional Secretary's Report before the House for discussion and adoption. Thereafter, Com Somnath Mukherjee, Treasurer presented the Statement of Accounts to the house for discussion and adoption.

The following 11 members came to the dais to participate in the discussion of the Chief Regional Secretary's Report and Statement of Accounts.

Com Debansu Sarkar (RBO-IV) appreciated the individuality and distinguishing features in the Secretary's report. He recited a poem on merger issues.

Com Abhijit Hazra (SME N. S. Road) mentioned the trend of not opting for Banking service over other professions now. Attrition rate has gone up and HR system is not upto the mark as it is stuck between a corporate body and a Govt. Dept. Citing a few statistics of profit and productivity among PSBs vis a vis private banks, he said that CDS and KRA are not commensurate with employees' performances. Posting of an officer is not always suitable for a particular role. Com Hazra also mentioned that lapses causing NPA are not correctly discovered and lack of coordination is also a factor in this. According to him, we now use lot many apps and peripheral systems daily and technical errors eat up a lot of time, hence improvement is required in areas of hardware and software keeping at par with the ambience.

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Com Soumyajit Majumder (CIT Road) supported the Secretary's report and said that the sharing of soft copy of the report over WhatsApp was an innovative approach. He said that even after branch was shut down there remained pressure for various reports. Moreover, performance reviews are still continuing.

Com Mrityunajaya Chakrawarty (ZO) appreciated the report and discussed on the topic of even small acts of misbehaviour extending to sexual harassment and should be refrained from.

Com Jayanta Saha (Bhowanipore) on behalf of his unit and personally supported the Secretary's report and said that the purpose of the Meeting was not just an occasion to meet colleagues. Mentioning about the transparency practised in the Association, he suggested that audit report including relevant vouchers / registers could be kept at Administrative Zonal office for viewing. He attached utmost importance to self-introspection. Since the last few years, utilisation of the Association's funds has been regularised. According to him, militancy should remain in the heart for trade union workers and attitude should be of non-compromising nature despite the white collar job that we perform. To gain support, it is necessary to keep oneself connect with the general members and this would strengthen the fearlessness in the conduct of trade union activists. Scale of an officer should not be a parameter of union activism and young officers of MMGS – III and SMGS – IV should also be encouraged to actively participate in union activities.

Com Rajlaxmi Chakraborty (Rabindra Sarani) said that she being a newly promoted officer has always found support from the leaders. Questioning the nature of change, she felt that tolerating wrongdoing makes such things persist.

Com Rajesh S. (LHO) paid homage to Com Soma Biswas and said that the Association must come out aggressively against whoever was responsible for her demise. He was skeptical about the outcome of meetings which is stretched up to late night. Mentioning his angst due to his transfer from Kerala circle – which has led to him losing his family life, he placed his demand that repatriation of officers posted away from home should be made sooner. He said Bank must take better care of its employees which would make the job lucrative and attract talent.

Com Atish Mondal (Dhakuria) said that activities of the Association cannot be digitalised as physical presence is important for showing solidarity and support. On wage revision issue, he said a decent salary hike remained an expectation along with restoration of the Rights that the officers' community had attained.

Com Chirantan Das (SIB) spoke on Digital Banking products. He said providing only a temporary focus on any one particular product at a time hurts overall longevity. Analysis of advantages of cross selling should be made immediately, he emphasized on honest and ethical banking and ended his speech with a few lines of a Bengali poem.

Com Samrat Mukherjee (RACPC Kolkata) talked about various issues faced at RACPC Kolkata e.g. targets of nos. of files; stipulations during disbursements not being followed up; increased workload during month ends leading to relaxation of norms; removal of ambiguity and making specific rules and process of maintenance and safekeeping of files.

Thereafter, Com Barun Kumar Das, CRS, responded suitably to the issues on RACPC, Cross selling, late sitting, CDS, misbehaviour with employees, compensation on account of demonetisation etc. raised by the speakers. He also said that the ensuing retirement of Com Pranab Kumar De would create a void in the AZC and placed on record his valuable contributions in the various movement of the Association. He extended hearty thanks to Comrade Dey. He also expressed his gratitude for the suggestions and the support extended by Com Gopal Chandra Chakraborty even after his retirement.

On the Miscellaneous Agenda, Com Arun Kumar Roy, AGS Kolkata, greeted everyone present while expressing displeasure on the low attendance on the day. He said grooming of new recruits was needed. More training should be imparted to staff for enhancing their knowledge about latest Circular instructions of the bank. Association has remained focused on leading by example in conducting such programmes. Contact with fellow colleagues should be widened so that officers don't feel lonely. Team building is the essence of better performance.

Com Shubhajyoti Chattopadhyay, DGS, was the last speaker of the day. He started by saying that criticism of any kind must be constructive. He cited examples of higher ranked officers who remained active in the Association. He mentioned that leaders often visit the branches and patiently listen to the grievances of members. The various issues raised by the members during the meeting viz., technical problems, RACPC matters, etc. are taken up at the appropriate level. Although, it has been found that a lot of issues discussed with the top management for resolution may not always be reaching the general members. Leaders lose confidence if attendance is poor in such meetings and it should be ensured that a higher turnout is maintained. Com Chattopadhyay then went on to highlight some of the recent achievements of the Association. Removal of obsolete product codes and stage reversal in LOS in respect of Per

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segment Products; uploading issues of CKYC; compensation on account of demonetisation upto DGM etc. were discussed. He is of the opinion that there should be proper distribution of incentives in the bank. Issues regarding compassionate appointment scheme of the Bank, Leave encashment on Capital Cost basis, Airfares to JMGS officers, taxation on foreign travel, concession on locker rent for staff were also mentioned by him.

Com Chattopadhyay said frequent transfers must be monitored as it affects CDS. On the topic of work life balance, he said the circulars issued must be followed strictly. Late sitting, calling officers on holidays and conducting of meetings till late evening are parts of a disease according to him. He called for improvement in interpersonal relations and controlling of the 'information pollution' being spread on social networks. He reiterated on standardisation of medical bills and the need for a new transfer policy (containing transparency in transfers of KMDA / Non KMDA areas; lady officers, etc.) in the Circle which is expected shortly. Customers without sound financial knowledge are being sold various products like Yono – PAI and INB which is nothing short of mis-selling while SBI Life business has depleted Bank's core deposits. He said that SBI as a brand symbolised trust and it should not be parted with. Bipartite negotiations are ongoing, and he briefed that the performance based Bank-wise salary proposed by the IBA was rejected by the UFBU. He opined that cash transaction hours must be reduced. Unfavourable attitude of the Central Govt. has been found in respect of issues like Merger, FRDI and PCA. Many committees have been formed centrally but have met similar outcomes and AIBOC is fighting against it.

Before concluding the meeting, Com Pranab Kumar De introduced the members of the new committee to the audience. Hoping that the attendance would improve from the next meeting, he said that Real revolutionaries are needed instead of WhatsApp revolutionaries. Thereafter, vote of thanks was offered and the meeting finally ended with the rendition of the National Anthem.

With best regards,


Soumya Datta
(General Secretary)