

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

1, STRAND ROAD, KOLKATA-700 001.

Phone: 2213-0663, 2213-0154, 2213-0665 (after 5.30 P.M.), Fax : (033) 2210-1684



e-mail: sbioabengalcircle@gmail.com
www.sbioabengal.com

IP No. 500077

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To All Members (Please Circulate)

THE 38th ANNUAL GENERAL MEETING OF SBIOA (BENGAL CIRCLE) **ADMINISTRATIVE ZONAL COMMITTEE, BIDHANNAGAR** **HELD ON 9th DECEMBER 2018 at 11.00 A.M. AT SUKANTA SADAN, BARRACKPORE**

The 38th Annual General Meeting of SBIOA (Bengal Circle) Administrative Zonal Committee, Bidhannagar was held on 9th December, 2018 at Sukanta Sadan, Barrackpore, North 24 Pargannas.

The meeting was anchored by Comrade Pritha Sen, and Comrade Tapan Mondal, members of SBIOA (Bengal Circle), Bidhannagar Zone. The meeting started after formal flag hoisting followed by lighting the ceremonial lamp by the distinguished guests and many SBIOA seniors and thereafter, with heart touching chorus sung by "SRIJAN" Bidhannagar wing. The dais was named as "Comrade Anupam Ghosh and Comrade Ratna Deep Nayek Manch" in order to commemorate their untimely demise.

Comrade Soumya Datta, General Secretary, AIBOC, President, AISBOF, and General Secretary, SBIOA (Bengal Circle), graced the meeting as Chief Guest and Shri Vinod Jaiswal, Deputy General Manager (B&O), Bidhannagar Module, graced the meeting as Guest of Honor. Com Sabuj Mistry, President, Com Raktima Soren, Vice-President, and Com Shubhajyoti Chattopadhyay and Com Kusal Chaudhuri, Deputy General Secretaries of SBIOA (Bengal Circle) were present in the meeting among other distinguished guests. Around 796 members from different nook and corner of Bidhannagar Module along with members and leaders of other Modules were present in the meeting.

Before starting the Open Session of the meeting, the house took a pledge framed by Circle Association in order to maintain work life balance, protest against misbehaviour and avoiding late sitting, not to attend office on holidays etc.

Comrade Asitava Kundu, Chief Regional Secretary, AZC, Bidhannagar gave a warm welcome to all the guests and members present in the house. In his welcome address, Comrade Kundu highlighted various issues viz. Indian Economy, Merger of PSBs, distress condition of farmers across the country, etc. He also mentioned that SBI family is now not comfortable in their work place due to over burden of work and humiliation of controllers during P-Review meeting for non achievement of unrealistic targets, non-existence of Bank Guard and messenger in some branches, He stressed on strengthening the bonding among the members so that each one keeps regular contact and does not feel that he is isolated. Observing the enthusiasm and zeal of the members, he hoped a grand success with some positive outcome emerging in the meeting.

Shri Vinod Jaiswal, Deputy General Manager (B&O), Bidhannagar Module in his address to the house congratulated SBIOA for giving him opportunity to deliver his concern in the meeting. He appreciated the contribution of each officer of the Module for sterling performance in various parameters for which module ranked no.1 in the Circle in MD's Ranking. In his address, he stressed on maintaining and upholding the Module's position in different parameters of business like CASA deposit, NPA/AUCA recovery, digital banking etc. He urged upon building up of compliance culture like meaningful VVR checking, KYC updation, C-KYC, RFIA compliance etc. He also emphasized on averting internal fraud of the bank. He expressed his happiness for having proactive feedback from association in this regard. Regarding customer service, he requested to minimise customer complaints and maintain cleanliness of premises in line with "Antare -O-Bahire". Lastly, he requested to reduce stress in work life situation.

Comrade Sabuj Mistry, Circle President, SBIOA (Bengal Circle), in his deliberation to the house congratulated AZC, Bidhannagar for conducting today's meeting with enormous gathering. He told that Bidhannagar Module was always playing a vital role in trade union movement. Referring to the speech of DGM (B&O), Bidhannagar Module, he pointed out that Circle Association already submitted a list of CASA depositors to the CMC. A seminar with AGL borrowers and potential farmers were conducted by the association in recent past. He mentioned that a lot of explanations are being called for by the management in the event of reduction in RFIA score and also for other petty reasons. He told that there should be no mis-selling in the name of cross selling and there should be no unethical business. From the incidence of Late Ratnadeep Nayek, he urged upon members to be passionate with fellow colleagues. He mentioned that there was a sadistic pleasure of some controllers to humiliate the subordinates. Referring to the Town Hall Meeting in Kolkata, he reminded that the General Secretary stressed on stopping misbehaviour to the internal customers of the bank, but there was clear misbehaviour to Late Com Soma Biswas which forced her to commit suicide. He then urged upon protesting against any misbehaviour/ humiliation in future.

Soumya Datta
General Secretary
Mobile : 9830044737

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With this the Open Session of the meeting came to an end. Thereafter, Com Ashim Kumar Das, Zonal President, AZC, Bidhannagar read out the notice of the meeting of Business Session and asked Comrade Chief Regional Secretary to submit his annual report for the year 2018.

Comrade Asitava Kundu, Chief Regional Secretary, then presented his Annual Report. He read out a few pertinent points from his report due to paucity of time after paying homage with one minute's silence for the bereaved personalities and members who passed away during the year under report.

On being asked by the President of the meeting, Com Shyamal Kumar Mitra, Zonal Treasurer, presented the audited statement of accounts of AZC, Bidhannagar for discussion and acceptance by the house.

On receipt of request from the respective members for expressing their views on the statement of accounts, Com President of the meeting invited following comrades to speak on the Secretary's report and the statement of accounts:

Comrade Arindam Halder of Gobardanga Branch from Region-4, while supporting the report and statement of accounts, highlighted some commendable work done by the module and pointed out issues on shortage of messenger, problem of VVR checking on T+0 basis, issues relating to RMROs etc. and demanded for training for young officers.

Comrade Bikash Saha of Bazardanga Branch from Region-1, supported the report and statement of accounts, and opined that Rural Assignment and Rural Banking are now different jobs. He pointed out the various problems of RACC like inadequate infrastructure and man power, lacking of SOP/ guidance, training etc. He expressed grievances on the role and responsibilities of Aadhar Supervisors where they had no control over the work and documents. Branches are bogged down with excessive work load and pressure of CSPs as a result of shortage of man power.

Comrade Anupam Biswas of Beldanga Branch from Region-2, mentioned about the stressful conditions of the officers in day to day work, disruption in work flow due to various Maha Login almost on daily basis, difficulties in managing the CSPs by Branches and unnecessary calling on Sundays/ Holidays by the management. He raised voice that facts & figures should not be the only parameter in judging the performance of a branch and management should ponder over the stressful condition of the officers. He supported the report and statement of accounts.

Comrade Debkanta Adhikary of Karimpur ADB from Region-5, while supporting the report and statement of accounts, expressed that members are not well in their day to day work due to mounting work pressure for renewal of KCC, maintaining large no. of Registers in RFIA etc. He appealed to strengthen the unity and solidarity of association to combat the unethical pressure of management.

Comrade Indranil Dey of Kalyani IGC Branch from Region-6, thanked Circle Association for payment of compensation for overworking during demonetization. He highlighted a few problems in assessing and processing of MUDRA/SUI/CLP Loans and expressed concern of staff accountability. He mentioned that in principle sanction of high value loans were accorded as a matter of routine without proper assessment and even without security. He apprehended the accountability aspect in general of some loans which were sanctioned earlier and subsequently units became sick & defunct. He stressed against holding National Lok Aadalat on 2nd and 4th Saturdays which were achieved as holidays after long struggle by association. He referred to the constraints faced by the branches in obtaining old AOFs of pre-LCPC period, rendering after sales service of cross selling etc. He also supported the report and statement of accounts.

Comrade Asha Singh of Barrackpore Railway Station Branch from Region-3, while supporting the report and statement of accounts, pointed out pressure of cash department especially regarding remittances after withdrawal of CAC, Barrackpore for which she demanded one more cash officer at chest branches. She mentioned that Garulia branch was facing problems in maintaining their e-corner which was situated at a longer distance from the branch. She demanded one more officer for that branch. She also mentioned about the problems arising due to non-functioning of Swayam Machines and inadequate staff eventually leading to adverse impact on customer service.

Comrade Kabir Das of RACPC, Bidhannagar highlighted the distress condition of RACPC/SMECC against the backdrop of huge number of files lying with them without specific instructions regarding maintenance, follow up and monitoring. He told that incentive on cross selling should be credited to branch commission account in consonance with the bank's guidelines. He supported the report and statement of accounts. As there was no other member volunteered to speak on the report and statement of accounts, Comrade President asked Comrade Chief Regional Secretary to respond to the queries raised by the above members. Comrade Asitava Kundu, Chief Regional Secretary, responded suitably to the queries falling under the ambit of AZC Bidhannagar and assured the house to refer to the remaining issues raised by the members to Circle Association and escalate the same to the CMC in the next CNC Meeting for its resolution. He also urged upon the members not to do any unethical work which might affect the interest of members as well as business of the bank. He appealed the members to work without fear keeping the head high and to be more vigilant for eliminating frauds in the Module as well as to protect the bank and members.

The report of the Chief Regional Secretary and statement of accounts were, therefore, accepted and passed by the house through voice vote.

Soumya Datta
General Secretary
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As there was no issue related to agenda no.2, Comrade President of the meeting then took up the agenda no.3 and invited Comrade Shubhajoti Chattopadhyay, Deputy General Secretary, SBIOA (Bengal Circle), to deliver his speech.

Comrade Shubhajoti Chattopadhyay, Deputy General Secretary, SBIOA (BC), in his deliberation, told that the speech of the members in the meeting in presence of DGM(B&O), Bidhannagar Module were very meaningful. He mentioned about the distress condition of the farmers across the country especially in agri-insurance which was being handled by a single private insurer for a specific area. He reminded that AIBOC has given a call for strike country wide on 21st December, 2018 and members must carry out this call remembering the glorious achievement of the association. He mentioned that work life balance is now at stake. There are some pockets where officers are being called on Sundays/ Holidays. He reminded to use the Bank's portal before such calling. He pointed out that Bank is unable to provide manpower as per given MPP. Moreover, transaction done through CSP is not considered for arriving at manpower planning. He reiterated that some unethical works like mis-selling of credit cards for the illiterate customers, are taking place in a few pockets. Customers are being called by the Credit Card personnel in the name of bank and cards are sold forcibly without appraising the related charges/ fees even to the lower income group customers. He expressed concern over the activities of SBI Life which is taking away the business of the bank and bank is running after incentive/ commission with a view to augmenting its other income. Pressures are indulged by the management for doing cross selling even at the cost of NPA monitoring and follow up. He mentioned that the voice raised in the meeting by the members would be given due importance for trade union movement. He concluded his speech with an appeal for remaining united.

On request of the President of the meeting, Comrade Soumya Datta, General Secretary, AIBOC, President, AISBOF, and General Secretary, SBIOA (Bengal Circle), told that today's meeting has got a significance in presence of last two Circle Presidents of SBIOA (Bengal Circle), Com Goutam Debnath and Com Kalyan Kumar Dey. He congratulated the entire membership of Bidhannagar Module for their wholehearted participation in the meeting. During his deliberation to the house, he pointed out various pertinent issues which are being raised by SBIOA (Bengal Circle), AISBOF and AIBOC in different forums/ tiers and many of them have been solved across the table. Comrade DGS has taken very active role in settling many HR issues by the Circle Management. He expressed his concern over selling of wrong product to wrong person by the bank. He also briefed the members about the discussions held by AIBOC with DFS regarding selling of 3rd party product where banks have no stake. He mentioned that association is dead set against individual incentive and commission. Referring to the recent suicidal incidences of the members across the country, he added that members are now subjected to certain humiliation by senior officials and nobody has the right to do so. He appealed to all HR functionaries to try to understand the pulse of each officer of the bank. We have to be proactive to improve the working environment collectively. He appealed to the members to stand beside others in distress to instil confidence and not to compromise with self esteem and dignity. Regarding Bipartite negotiation, Comrade General Secretary briefed that AIBOC has decided not to proceed further until full mandate up to Scale-VII is given by all banks. He told that AIBOC has mandate of 3.20 lakhs Bank Officers to take any conscious decision. He also told that NPS should be switched over to Revised Pension Scheme. He appealed to the members to work for the common goal and obviously for the institution. SBIOA should be truly responsible in all spheres of work and for the cause of the members. He concluded his speech with a wish that next Year i.e. 2019 should be the "YEAR OF HAPPINESS" for all.

Thereafter, Com Sisir Kumar Ghosh, a Senior of SBIOA, was felicitated by the General Secretary for his untiring efforts and dedication to the membership for any medical assistance. Com Bidyut Biswas, ex-AZC member of Bidhannagar Module, was also felicitated by the General Secretary after his retirement from Bank's service on 30.11.2018.

Vote of thanks was given by Com Saroj Kumar Das, Assistant Zonal Secretary, AZC, Bidhannagar. Com President then declared the meeting as concluded with rendition of the National Anthem.



Soumya Datta
(General Secretary)