

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Date : 31.01.2019

To All Members (Please Circulate)

SBIOA (BENGAL CIRCLE) THE 53rd ANNUAL GENERAL MEETING HELD ON 12. 01. 2019 AT NAZRUL MANCHA, KOLKATA

The 53rd Annual General Meeting of SBIOA (Bengal Circle) was held with an overwhelming presence of 3288 members, 491 SBIOA seniors not only from this Circle but several comrades from other Circles also made their presence visible. The stage of the meeting was named after veteran trade union leader Comrade Dilip Kumar Biswas, former Chairman of SBIOA Multi State Co-operative Credit Society Ltd and former Assistant General Secretary, SBIOA (Bengal Circle), who breathed his last on 11th December 2018 and the venue of the meeting was dedicated to Comrade R.N. Banerjee, former General Secretary of SBIOA, Bengal Circle who expired on 29th January 2018. **"We'll never walk alone"** – the slogan evolved in the meeting definitely beckons for **UNITY** and **SOLIDARITY**. Every endeavour was there to add several dimensions to the meeting thereby to make it more conspicuous and effective. Arrangement was made for digital display of every moments of the meeting in the background. The stage was well decorated with portrait of Swami Vivekananda at the one side and that of Comrade R.N Banerjee, former General Secretary of SBIOA (Bengal Circle) and Comrade Dilip Kumar Biswas on the other. The meeting was inaugurated with hoisting of the flag of the Association, by Comrade Ram Kumar Sabapathy, the General Secretary of AISBOF.

Comrade Arunima Ghosh, a young and dynamic member of our Association was ordained to do anchoring of the opening session. The inaugural songs were presented by the members of **'SRIJAN'** - the cultural wing of SBIOA (Bengal Circle). The "Stotram" followed by the renditions like **"Solidarity forever.....makes us strong"**, **"Cholte Cholte Path "** and **"Give Me Some Sunshine Give Me Some Rain"** splurged the need and essence of **UNITY**. Comrade Ghosh proceeded along and invited Comrade Sabuj Mistry, President, SBIOA (Bengal Circle) and General Secretary of SBIOA Bengal Circle, Comrade Soumya Datta who is also the General Secretary, AIBOC; President, AISBOF and Secretary General of AIPCOC, on the dais. The dignitaries called on the stage, thereafter, were: Comrade G. Subramanyam, Chairman, AISBOF and General Secretary, SBIOA (Hyderabad Circle), Comrade Ram kumar Sabapathy, General Secretary, AISBOF, Shri Ranjan Kumar Mishra, the Chief General Manager, SBI Kolkata Circle, Shri Siva kumar Prabhakaran, the General Manager, NW-I, Shri Mahesh Goel, the General Manager, NW-II, Shri Naresh Yadav, the General Manager, NW-III, Smt. Suranjana Dutta, the Deputy General Manager & CDO, SBI Kolkata Circle, Comrade Ravinder Gupta, Sr. Vice-President, AISBOF, General Secretary, SBIOA (Delhi Circle), Comrade Sushil Ahuja, Dy. General Secretary, AISBOF and President, SBIOA (Delhi Circle), Comrade Rupam Roy, Vice-President, AISBOF and General Secretary, SBIOA, (N.E. Circle), Comrade Pawan Kumar, Vice-President, AISBOF, General Secretary, SBIOA (Lucknow Circle), Comrade Arun Srivastava, E.C. Member, AISBOF and Dy. General Secretary, SBIOA (Lucknow Circle), Comrade Kamlakar Singh, Dy. General Secretary, AISBOF and President, SBIOA (Patna Circle), Comrade Narendra Vasant Kulkarni, Treasurer, AISBOF, Comrade Abhoy Deo Sharma, Dy. General Secretary (HQ), SBISA (Bengal Circle), Comrade Sanjay Das, Secretary, AIBOC (West Bengal State Unit) and Comrade Dipak Kumar Basu, General Secretary, SBI Pensioners' Association (Bengal Circle).

All the dignitaries on the dais were felicitated by Comrade President and Comrade General Secretary of the Circle. The meeting was started by lighting of the ceremonial lamp by Shri Ranjan Kumar Mishra, the Chief General Manager, SBI, Kolkata Circle and other dignitaries present on the dais. Floral tributes were offered, by all the dignitaries, to the portrait of Swami Vivekananda, a great philosopher, renowned leader and eminent reformer, whose birthday coincided with the date of this meeting followed by offering of homage to Comrade R N Banerjee and Comrade Dilip Kumar Biswas.

Then, the meeting proceeded with the social welfare activities and felicitation of different organizations and eminent personalities. Financial assistance was given to *Ms. Matrika Limbu*, widow of Comrade Bhimsain Rai, *"BandhurSparsha"* -which extends its helping hands to the differently abled children, *"Subhendu Memorial Seva Pratisthan"* which gives eye-care to the down trodden people of the society, *"Calcutta Social Project"* which supports the street children who are helpless. *"Organisation for Friends Energies & Resource (OFFER)"* whose help reaches to the orphans having HIV+ and *Miss Swapna Barman*, the Gold Medalist in Heptathlon in Asian Games 2018, Jakarta

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and her coach *Shri Subhas Sarkar*. Subsequently, Comrade Pronab Kumar Sarkar, former CCM and Shri Rama Prasad Roy, SBIOA Senior were felicitated for their invaluable selfless service rendered to the Circle Association even after their retirements.

In his welcome address, Comrade Soumya Datta, General Secretary, AIBOC; President, AISBOF; Secretary General, AIPCOC and General Secretary, SBIOA (Bengal Circle), extended his warm welcome to the CGM, the GMs, the CDO and other management functionaries of Kolkata Circle. He extended his heartiest welcome to Senior Leaders from AISBOF on the dais, Comrade Sanjay Das, Secretary, AIBOC (W.B. State Unit), Comrade Dipak Kumar Basu, General Secretary, Pensioners' Association (Bengal Circle), all other dignitaries on and off the dais and all the comrades who were present in the meeting, specially, those who came from the remote areas of Sikkim and Andaman & Nicobar Islands. He thanked the members of "SRIJAN" who presented the spirited opening songs to give the tempo of the meeting a forward push.

Comrade Datta, during his welcome address, apprised the house regarding various issues which had been taken up by the Circle Association in the Circle CNC Meetings such as working on Holidays & Sundays, implementation of work life balance, lingering of P-Review meeting till late in the night where even the lady officers are the participants, functioning of RACC without any SOP and deployment of new officers in high value credit desk without imparting required training. He, with heavy heart, mentioned the day of 27th Oct, 2018 as a black day, on which a very unfortunate, tragic and untimely demise of our three comrades (including Com Soma Biswas) occurred that shocked the hearts of the whole officers' community of SBI. He urged upon the management to ensure non-recurrence of such incidents in future. He critically threw satire on the Bank which is now far away from its objective of "*Pure banking nothing else*", rather emanating, "*We also do banking*".

He also addressed the issue of incorrect CDS scoring, shortage of officers in the Circle creating impediments for work life balance. He emphasized on maintenance of officers' self esteem, own dignity and self respect which in no case, should be compromised. No humiliation to the officers would be tolerated – the message was disseminated by the General Secretary from the dais. Comrade Datta gave a mantra to the members that "**Silence is no longer an option**". Comrade Datta urged upon all the members to submit honest feedback in respect of "**Abhibyakti**"- the initiative taken by the Bank. "**Happiness is the key to success**" – the General Secretary reiterated. He quoted Swami Vivekananda to conclude his welcome speech, who said, "**Dare to be free, dare to go as far as your thought leads, and dare to carry that out in your life.**"

Thereafter, the magazine, "**Sup Voice**" was released by Sri Ranjan Kumar Mishra, Chief General Manager, SBI, Kolkata Circle and Com. Ram kumar Sabapathy, General Secretary, AISBOF.

Comrade Arunima Ghosh, Anchor of the meeting, requested Sri Ranjan Kumar Mishra, Chief General Manager, Kolkata Circle, to address the gathering.

Sri Ranjan Kumar Mishra, the Chief General Manager of the Circle and the Chief Guest of the meeting, addressed the house with an appealing gesture by saying, "*Apnara Sab Bhalo achhen*".? (*Are you all well?*) At the outset, Sri Ranjan Kumar Mishra, Chief General Manager paid tribute to Swami Vivekananda and praised Comrade Soumya Datta and the team "BENGAL" for the consistent good performance of the Circle. He duly acknowledged the social welfare activities undertaken by the Circle Association and mentioned with favour the positive role played by the Circle Association in furthering the Bank's cause. He showered his praise for all the staff of Kolkata Circle and went on saying, "*What Bengal thinks today, rest of the country thinks tomorrow*". He was filled with so much emotion that he acknowledged having been proud to be the CGM of the Circle like Kolkata. Inter alia, Shri Mishra, expressed his concern about Prompt Corrective Action, NPA related problem and many other issues that the Banking Industry is facing in the recent times to which, SBI is no exception. He shared with the house that SBI, after recording loss in successive three quarters in the recent past, now, has been able to witness profit in the last quarter and hoped that the Bank would end up in positive note in the coming quarter too. He recognized the hard work put in by all the staff, to set the Bank on track again. He suggested to all the members of staff to keep themselves abreast of the technological changes and to go through regularly the new circulars issued by the Bank. The important suggestions made by the CGM to maintain work life balance were:- to work logically, to prioritize work to be done and finally to extend hands of assistance to the fellow colleagues in need. He used the maxim "*Transform and live long*". – as a mantra to promote work life balance. The Chief General Manager applauded the initiative taken by the Circle Association to make the dais plastic-free. Wishing the Annual General Meeting a great success, he concluded his address.

Comrade Ram kumar Sabapathy, General Secretary, AISBOF in his deliberation, praised Circle Association for befitting arrangement made for conducting such a magnificent AGM under the effervescent leadership of Comrade Soumya Datta, General Secretary, SBIOA, (Bengal Circle). He complimented Comrade Soumya Datta, for his untiring struggle for the benefit of the members; struggle to save PSUs, battle against merger of the Banks and for being vocal to combat

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Government's anti-labour policies and many more issues. He acknowledged that the activity of AIBOC has reached to a respectable height since 2015. He pointed out that the positive changes in the recent past; the Bank has made are the sequel of continuous persuasion of Association with management. He expressed his great concern about acute shortage of staff and officers in the Bank which is creating hurdle for implementation of work life balance. He informed the house that presently management functionaries at Corporate Centre, are monitoring late sitting in the Offices and Branches and logging-in to ADS on Sundays & Holidays, to take an overview of the situation. Comrade Sabapathy emphasized on development and increase of human resource which in no way be replaced by machines. He emphasized that recruitment of staff is inevitable, even though 83% of transactions are digital now. He expressed his concern regarding fetching of incorrect/ insufficient data in CDS where many vital issues and data are not being reckoned with. He appealed to all the members present in the auditorium, to give their honest feedback in "ABHIBYAKTI", so that management is able to take a view on HR and other issues. Regarding Salary Revision, Comrade Sabapathy apprised the house that the dilly-dally approach of IBA is not acceptable to AIBOC. AIBOC has clearly expressed its view that bank employees do not want wage revision in terms of increase in percentage this time, rather, a decent wage revision at par with the Central Government employees is demanded. He vehemently criticized the new concept put forth by IBA, i.e. increase in pay by some percentage (8%) plus performance linked pay, based on individual Bank's Operating Profit and Return on Assets. He apprised the house that AIBOC, under the leadership of Comrade Soumya Datta, has given a strong message to IBA, over the wage negotiation table, that there will be no further talk unless the issues of full mandate and pension updation & revision are resolved. He praised all the members of Bengal Circle for making the strike on 21.12.2018, a great success. He reposed his confidence and faith on all the members that they would rise to the occasion, in case AIBOC gives a call for stronger fight. He apprised the house that in some circles, officers participated in strike on 21.12.2018, have been called for explanation syndicating unwarranted, unethical intervention on trade union rights of our members. He questioned the legal standing of such actions on the part of the management. The Federation General Secretary advised the house to be united at all the time and to extend helping hands to their fellow officers. He concluded with a famous quotation of Swami Vivekananda, "Arise, awake and stop not till the goal is reached".

Thereafter, Comrade G. Subramanyam, Chairman AISBOF and General Secretary, SBIOA, Hyderabad Circle and the guest of honour, shared with the house that he was surprised to know on the occasion of 150th Anniversary of Hyderabad Main Branch that the Branch was established by "Bank of Bengal". Comrade, Subramanyam, praised Comrade Soumya Datta, General Secretary, SBIOA (Bengal Circle) for his courageous activities undertaken after taking the charge of General Secretary, AIBOC, e.g. signature campaign against FRDI Bill, representation to MPs, arranging many street corner meetings and many more such activities. He praised Comrade Datta, for his boldness and wisdom for filing a Writ Petition in Delhi High Court against merger of three Banks-- Bank of Baroda, Dena Bank and Vijaya Bank. He strongly criticised the approach and attitude of Central Government towards Bankers. He mentioned that the Bank employees were misutilised in many unproductive jobs like, Demonitisation, selling of insurance & gold, Prime Minister's Bima Yojana to the public, implementation of various Government Schemes, Aadhaar linkage to the accounts and performing election duties etc. Having done all these unproductive jobs, Bankers have to negotiate with management for their Wage Revision which is shrewdly linked to the profit of the Banks. He condemned the Government for blaming the Bankers for NPAs which is the result of Government's defective loan policies. He rightly mentioned that the Bankers were the backbone of the economy and the officers of the Banks are the backbone of the Banks; so the backbone should be made strong and the wellbeing of the officers should be of paramount importance. He criticised the attitude of the Managements of five Banks which have not given full mandate for current Bi-Partite agreement. He demanded for full mandate immediately for early settlement of wage negotiation. He also pointed out the IBA's tricks of offering 8% fixed increment and an increment in the form of variable pay which would create disparity in the Banking Industry. He also addressed the issues like appointment of Board of Directors in the Banks and the attempt on the part of the Government to privatise the PSUs. He concluded his speech by appealing to all to remain united and to strengthen the Association.

Comrade Ravinder Gupta, Sr. Vice-President, AISBOF, and General Secretary, SBIOA (Delhi Circle), in his address, complimented the activities of Kolkata Circle. He stressed on the point that we ourselves have to implement "Work Life Balance". He advised the house to learn to say "NO" to the bosses. In his deliberation, Comrade Gupta expressed his concern about NPAs of the Banks, the future of the funds of NPS, attempt of Government to change various Labour Laws detrimental to the interest of labours and the attempt of Government to privatise the PSUs. He criticised the Government for linking profit of the Banks to wage revision for their employees, ignoring the fact that many a Government schemes and directives are carried out by the Bankers which are un-profitable. He strongly demanded for early resolution of wage revision and updation & revision of pension. Giving a call to the members present in the meeting to maintain unity and solidarity, Comrade Gupta concluded his speech.

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Thereafter, Comrade Abhoy Deo Sharma, DGS (HQ), SBISA (Bengal Circle) and special guest of the meeting, in his address, congratulated Comrade Soumya Datta, General Secretary, SBIOA (Bengal Circle) on being elected as the General Secretary of AIBOC. He addressed the issues like fraud in PNB and its ill effect on the Banking industry, NPAs of the Banks and reluctance of the Government to publish the list of Wilful Defaulters. He cynically expressed that the Government is diverting the attention of public from real issues in the name of merger of three Banks. He, on behalf of SBISA (Bengal Circle) supported the stand taken by AIBOC on the issues of merger of Banks and fractured mandate.

Comrade Sanjay Das, Secretary AIBOC (W.B. State Unit), and special guest of the meeting, at the outset, congratulated Comrade Soumya Datta for being elected as General Secretary, AIBOC. He expressed his gratitude and felt proud to be the part of the meeting and to witness Comrade Soumya Datta's deep sense of trade unionism, sympathetic attitude towards members, strong fighting spirit and concern about Indian economy and so on and so forth. He pointed out that in terms of "Happiness Quotient", India's rank is 133 amongst 156 nations. In point of work-life-balance, he referred five ball concepts propagated by former CEO of Coca Cola where five balls represented Work, Family, Health, Friends and Spirit. Comrade Das criticised IBA's offer of performance linked wage revision; he refuted the idea and questioned the modalities of its measurement. He mentioned in his address that the Banking Industry is a Service Industry where many issues like time provided to the customers etc are not reckoned with. He criticised the reluctance of management to give full mandate having ill-motive of dividing our unity. He cynically criticised the Government for allotment of spectrum to Reliance Jio having an ulterior motive to force BSNL to witness loss. Expressing his strong belief that under the dynamic leadership of Comrade Soumya Datta, AIBOC will steer entire Banking Trade Union Movement on the right path in the days ahead – he concluded his speech.

Comrade Dipak Kumar Basu, General Secretary, SBI, Pensioners' Association (Bengal Circle), and the special guest of the meeting, in his address, appreciated the bravura arrangement made for the Annual General Meeting. He thanked Comrade Soumya Datta and other leaders of the Circle for inviting him to this meeting and giving him chance to speak on this occasion. He acknowledged the initiative taken and help extended to Pensioners' Association by the Officers' Association, Management functionaries and the Federation. He praised the stand taken by AIBOC under the leadership of Comrade Soumya Datta, not to sign the wage settlement till the issues of updation and revision of pension are resolved. He wholeheartedly supported the causes of strike observed on 21.12.2018, by AIBOC. With the assurance and promise to extend fraternal support to AIBOC, Comrade Basu concluded his deliberation.

Business Session:

Business session of the meeting commenced at 3.00 pm after the lunch break and was presided over by Comrade Sabuj Mistry, President of the Circle. At the outset, showing his gratitude to the members present in the session, he requested everybody to echo the pledge of Circle Association after him and then the notice of the meeting was read out before the house.

Before commencing the discussion on the agenda, Comrade Dipak Kumar Karmakar was felicitated on the dais for his relentless work done for the Association who is due to retire on 31st January '2019. Then, Comrade Mistry, took up the first agendum and requested Comrade Soumya Datta to present the Secretary's Annual Report before the house for discussion and adoption. Comrade Datta, at the outset, expressed his gratitude and thanked Circle President, both the DGS and all other members for making the event so colourful and splendid. He apprised the house that immediately after his taking over the charge of General Secretary of AIBOC, members are compelled to stay on the streets, stand before the press and fight in the courts. Getting the General Secretary's Reports well in advance and having been confirmed that the report is read by the members, he discussed the main issues that the Association and the members are confronting today. He courteously accepted that Circle Association might not be able to solve all the problems of all the members but assured and promised that each problem of every member is addressed and will be addressed in the Negotiating Committee Meetings at all tiers. He once again remembered and paid homage to Late Comrade Dilip Kumar Biswas, former Assistant General Secretary which was followed by one minute silence observed by the house to pay respect to the departed Comrade Biswas. He apprised the house that the transfer policy of the Circle is almost finalized and it is after a long gap of 28 years, the modified policy is going to take a revised shape. He also addressed the issues of compensation for participating in Demonetization exercise and urged that the exercise for refund of penalty imposed on Joint Custodian to be completed at the earliest. He informed the house that after a gap of more than 32 years, the Bank is coming out with KMDA and Non-KMDA lists which is possible only because of the persuasion of our Association. He discussed at length the issues of -- working on Sundays and Holidays and its implications, odd hours WhatsApp messages by RMs, stretching the P-Review meeting till late night causing embarrassment to lady officers attending such meetings. He also urged upon the senior Association-members to extend

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their helping hands and advices and stand by the members at the time of humiliation meted out on them by the senior management functionaries. He propagated the message from the dais that he strongly believes in inclusive approach in the Association and cordially invited the members with open heart who due to some reasons or other, are passive at the moment, to come forward and join hands to strengthen the Association. He also expressed his strong belief that the position of an individual comes at the last whereas that of the organization is supreme. He wished all the members that may this 2019 be the year of "Pratistha"—Pratistha of self esteem, dignity and self respect. He invited the members to attend the demonstration in Delhi to be held on 4th February, 2019 against the decision of merger of three Banks, He assured the house that till a respectable wage revision and updation and revision of pension are achieved, AIBOC will fight relentlessly. He appealed to all the members to be in readiness for any future call for agitation given by AIBOC - emerged as the opinion maker of the Bank unions. Extending sincere gratitude and thanks once again, Comrade Soumya Datta concluded his thought provoking speech.

Thereafter, Comrade Sabuj Mistry requested Comrade Kishore Kumar Dey, AGS (Finance) to place the Audited Statement of Accounts before the house. Comrade Dey presented the Statement of Accounts before the house for discussion and adoption. Comrade Mistry, the President of the meeting, requested the members to discuss on the Secretary's Report and Audited Statement of Accounts.

Comrade Mrityunjaya Chakraborty of ZO, Kolkata, as the first speaker, supported the Secretary's Report and Statement of Accounts. He praised the functioning of Circle Association and advised the house that officers should not be highly career aspirant which leads to commit suicide.

Comrade Kanchan Kumar Datta, Domohani Branch wholeheartedly supported the General Secretary's Report and Statement of Accounts. Comrade Datta criticised the Bank's attitude of setting target for downloading YONO App. He raised the question as to why Bank is unable to popularise the App among the common public, instead, why the customers are forced to download the App; why the Bank scrapped the old Apps ignoring cost factor for the same. He pointed out that the customers who try to update Pass Books in Swayam Machines at Kiosk, confront with plethora of problems, and compelled to come to the Branches for resolution which hinders the normal functioning of Branches. He pointed out the drawbacks of Pre Approved Personal Loan (PAPL) where credit scores are picked up by the system automatically and wrong leads are generated which do not get materialised, culminating to blame on the Branches for the same. He expressed his concern regarding staff shortage creating impediment for work life balance. Horrified with the tragic incident of inhumane attack by the dacoits on the bank officials in one of the branches in Punjab, he demanded for recruitment of Armed Guards in the Banks to protect the lives of Bank employees.

Comrade Brigson Gomez of Maya Bunder Branch from A&N Islands, supported the General Secretary's Report and Statement of Accounts. Then he showed his gratitude to the Association for standing firmly beside the family of Late Soma Biswas and other members of A&N Islands, at the time of distress.

Comrade Wongchun Lama, RBO-IV, Gangtok, wholeheartedly supported the General Secretary's Report and Statement of Accounts. He, then, showed his gratitude to the Association for extending financial help to the bereaved family of Late Bhimsain Rai. He requested the Association to consider the problems faced by the Hill-based officers posted in the plains and plain-based officers posted in the Hills, while formulating Circle transfer policy.

Comrade Subhajit Das, ZIO, Kolkata, supported the General Secretary's Report and audited Statement of Accounts. He appreciated the Circle Association for its continuous persuasion for achieving 100% reimbursement of medical expenses incurred on the families of officers and conducting various activities throughout the year. He also demanded for reimbursement of cost of spectacles. He suggested that the name of Mid-Corporate & Corporate Module may be changed to Corporate Module. He pointed out that KRAs for officers are not given correctly in CDS. He intended that the provisions should be made in the HRMS portal to book the Bank's Holiday Homes online.

Comrade Anupam Biswas, Beldanga Branch supported the General Secretary's Report and the audited Statement of Accounts. He criticized the Bank's concept of setting target for Cross-selling. He put the question, when the incumbency of the Branch is downgraded then why the budget of the Branch is not lowered. He appealed to the members to arouse their sense of protest from within.

Comrade Subhajit Chakraborty, RBO, Tamluk, wholeheartedly supported the General Secretary's Report and Statement of Accounts. He criticized the pressure exerted by the Bank for Maha Log-in Day which is increasing day by day, losing its importance. He expressed his concern regarding downloading of YONO App for LTI customers at mobile kiosk where pass words are generated without the knowledge of the customers. He also pointed out that the lists of customers for PAI and Health Insurance are sent by the Regional offices with verbal instruction for debiting the accounts of customers wherein customers' consent is absent.

Comrade Aritra Saha, RBO-II, Siliguri, wholeheartedly supported the General Secretary's Report and the audited Statement of Accounts and complimented the Association for all its activities done during the year under review.

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Comrade Arka Sinha, Malancha Branch, supported the General Secretary's Report and Statement of Accounts. He thanked and praised Comrade Soumya Datta, for being available at all the time to suitably address any sort of problems of members. He expressed his concern as to how work life balance would be maintained by the single-officer in the Branches. He vehemently criticized the conspiracy of the Government to merge and amalgamate three Banks.

Comrade Subhankar Ghosh, RBO-IV, Bidhannagar, supported the General Secretary's Report and Statement of Accounts. He raised various issues confronted by the ATM Channel Managers. He expressed his concern that the ATM Channel Managers are attending the ATM problems round the clock, (365x24x7), and are not able to enjoy any Holiday or Sunday. He pointed out that as the post of ATM Channel Manager has been abolished, who would reconcile the pending entries of ATM issues. He expressed his great concern for the instruction given by the Management to debit commission account or to credit charges account, in case of un-reconciled entries in BGL accounts relating o ATMs.

After completion of discussion on Secretary's Report, Comrade Soumya Datta, General Secretary, on being called by the President, requested Comrade Shubhajyoti Chattopadhyay, Deputy General Secretary, to reply to the points raised by members on the issues related to the Circle.

Comrade Shubhajyoti Chattopadhyay, Deputy General Secretary, at the outset, thanked General Secretary for giving him the opportunity to speak before the house. He also thanked all the members who were present in the business session. He expressed his expectation regarding presence of more members during the business session. He expressed that all the issues raised by the speakers in this session, have been taken with proper merit by the Association. He appraised the house that all issues raised by the speakers have already been taken up by the Circle Association with the Management in various CNC meetings at different tiers. He apprised the house that the Circle Association has taken up the issues like, - technological problem faced by the officers, work life balance, shortage of officers in the Circle, instructions by management to input data of Rin-Rakhsha, lingering of P-Review meeting beyond 10 pm, linking of CSP to the Branches, acute shortage of staff after RACC Model implementation, compliance of RFIA. He demanded and insisted that the Bank should also start encouraging for Maha-login day for staff problems. He gave the words of caution to the officers handling huge coins in the Branches, and deal the issue with utmost care.

To supplement the reply to the questions raised by various speakers, Comrade Soumya Datta, General Secretary, advised the members to learn to say "No" to the unauthorized instructions given by the superiors. He demanded to stop giving incentives to the staff for cross selling which will bring peace in their minds. On the issue of ATM Channel Managers, he expressed his concern that the Bank, in near future, may outsource the job of ATM Channel Manager and ATM infra. He, then, specially thanked Comrade Pritam Pandey, for providing digital support in this meeting which has created history for the Circle Association. Before concluding his deliberation, Comrade Datta, appealed to all the members to work in unison for the cause of the members and the Association. Comrade Soumya Datta said that the year 2019 is going to be the "**Year to Change**". **He urged upon all the members to take a resolution in the year 2019 that "We'll never walk alone."** He ended the speech expressing his sincere gratitude to all the members who made this 53rd AGM so splendid, so magnificent and stupendous.

The General Secretary's Report and the Audited Statement of Accounts were unanimously accepted and passed by the house.

Comrade President requested Comrade Kusal Chaudhuri to place the Resolutions as per agenda 2(i) & (ii) in the house. Comrade Chaudhuri placed two Resolutions 1) Appointment of M/S S.K.Saha & Co. Chartered Accounts as Auditor for the year 2019. and 2) Filing of Annual Returns.

Comrade Dipak kumar Kundu seconded the Resolutions placed in the House.

Both the Resolutions were unanimously resolved by the house by voice vote.

As regards Agenda No.3: No such proposal was placed before the house for amendments of the Bye-laws and Rules, so no discussion was held on the agendum.

Agendum No.4: On being requested to speak on Miscellaneous agenda, no Members spoke on this issue.

Before concluding the meeting, Comrade Raktima Soren, the Vice President of the Circle, offered vote of thanks to all members present in the meeting, specially, to those who have made this event successful. She thanked Comrade Arunima Ghosh, the anchor of the opening session, the members of "Srijan" Wing, SBIOA Multi State Co-operative Credit Society Ltd, seniors of yester years, the CGM and other management functionaries of the Circle, the dignitaries from other Circles, the reporters from various press / electronic media, the hall authorities and all others who contributed their valuable service for this meeting .The meeting was finally declared concluded with the rendition of the National Anthem.


(Circle President)