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

<u>IP No. 500077</u>

Circular No. 125/2019

Date : 18.09.2019

## To All Members (Please Circulate)

## "DARNE SE PAHELE LADKE TO DEKHO" WORKSHOP FOR SME FIELD OFFICERS

SBIOA (Bengal Circle) organized an one-day Work Shop on SME Advances for the members to provide first-hand knowledge on the captioned area. The workshop under the title "**DARNE SE PAHELE LADKE TO DEKHO**" was held on 08<sup>th</sup> September, 2019 at the Officers' Canteen of State Bank of India, Samriddhi Bhawan, Kolkata involving ninety one participants (91) and other dignitaries. The programme was graced by Shri Ranjan Kumar Mishra, Chief General Manager and Shri Prabhakaran Sivakumar, General Manager, Net Work-I of State Bank of India, Kolkata Circle and Com Soumya Datta, General Secretary, AIBOC and AISBOF.

Com Asitava Kundu, President, SBIOA (Bengal Circle), conducted the introductory session of the Work Shop narrating the relevance of the programme.

The undersigned welcomed the dignitaries and participants of the work shop. In his welcome speech, he narrated the relevance and significance of the workshop. He wished that participants would be benefitted a lot from the programme in handling the SME advances in their day to day work. He also sought feedbacks from the participants on the work shop.

In his key note address to the participants, Com Soumya Datta, General Secretary, AIBOC and AISBOF, congratulated the Circle leadership for arranging such a time-demanding programme designed to benefit the members to keep their fear psychosis away while handling SME advances. In his inspiring speech, he expressed that the growth of individual and the Bank as well, happened to be a continuous process for which training remained an integral part. Training helps individual to develop, and development in turn enhances knowledge which injects much needed power to work confidently, flawlessly and without fear. He thanked all the faculty members and course coordinators who had taken immense pains to prepare the study materials and also for giving their consent to impart knowledge during the workshop.

Shri Ranjan Kumar Mishra, Chief General Manager, State Bank of India, Kolkata Circle, conveyed his thanks to the SBIOA (Bengal Circle) for inviting him to this resourceful programme. Thereafter, a 'Hand Book on SME Advance' was released by him along with other leadership present there at. He then appraised that the book would be very much beneficial in handling SME advances as well as to protect the interest of both the Bank and the officers. He stressed on due diligence and advised to be vigilant all the time while handling advances, because the fraudsters remained very cunning and active persistently with their new ideas and tricks. He wished all the success of the workshop and once again thanked the Association and all concerned.

In his address, Shri Prabhakaran Sivakumar, General Manager, Net Work-I, expressed his happiness with appreciation to the Circle Association for taking such a good initiative for the cause of Bank and also for the empowerment of the officers as well. He wished that after the daylong workshop, the participants would be enriched with the required knowledge on advances and would deliver their best for the Bank. He, too, wished all the success of the workshop.

(BENGAL CIRCLE)

## : 2 :

The workshop was coordinated by Shri Amarendra Kumar Mukherjee, AGM (Retired), Shri Somnath Mandal, AGM, Shri Bhaskar Mandal, Dy. Manager, and Shri Arijit Dasgupta, Dy. Manager –who possessed profound knowledge and experiences on SME advances. The workshop was divided into four (4) sessions which were very interactive and participants were enriched by lots of inputs they received throughout this daylong programme. The various aspects on SME advances like Pre-sanction Inspection, appraisal, documentation, follow-up, post sanction Inspection, NPA monitoring and associated problems, Loan Management were discussed by the coordinators in a cordial atmosphere.

The undersigned places on record, his heartfelt thanks to Shri Ranjan Kumar Mishra, Chief General Manager and Shri Prabhakaran Sivakumar, General Manager, Net Work-I of State Bank of India, Kolkata Circle and Com Soumya Datta, General Secretary, AIBOC and AISBOF, the coordinators of the workshop, Com Amarendra Kumar Mukherjee, SBIOA (Senior), Com Somnath Mandal, Com Bhaskar Mandal, Com Arijit Dasgupta, who handled various issues and topics of the workshop, all the office bearers of the Circle Association, and above all, the participants who joined the workshop sacrificing their holiday and made the workshop, "Darne Se Pahele Ladke To Dekho" a grand success. He also wishes to have many more such workshops in future for the benefit of the membership.

With greetings,

Shubhajyoti Chattopadhyay (General Secretary)