



SUPVOICE

A News Bulletin of State Bank of India Officers' Association (Bengal Circle)

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EDITORIAL ▶▶ *Rebuild Confidence*

The festive season of different social order with a different mood is now going on. It has been a testing time to prove inherent strength of our relationship. At this time, the challenges of every walk in life have been surpassed with the firmness in mind of carrying out our duties and responsibilities maintaining the set out protocol in order to protect ourselves from the pandemic. With greetings of 'Suvo Vijaya' and 'Dusherra' to all the members, it is expected they will continue to enjoy rest of the season maintaining usual new-normal precaution to ensure safety. It is disheartening that this festive season fails to bring usual cheer among large section of the society.

The whole world is grappled with a hard uncertainty. Fear of disease and death from COVID-19 has stuck to our mind. This ubiquitous fear transcends geography, religion, caste and creed. Some of our comrades and leaders of yesteryears succumbed to this deadly virus. The lack of actual remedy to cope with the outbreak of COVID-19 has made the people exacerbated. Such a rampant anxiety among people may lead to tremendous upheavals in the functioning of societies. Consequently, disruption of the normal social life will inevitably impact livelihoods and the growth of economy.

The economic impact of COVID-19 has been much discussed. There is unanimity among economists/bankers that the global economy will experience one of its worst years in history. India is no exception and cannot buck the trend. While estimates vary, for the first time in many decades, India's economy will contract significantly.

Economic contraction is not merely a number for progressive society to analyze and debate. The slowdown in economic activity is both a function of external factors such as the lockdown and behavioral changes of the people and enterprises driven by fear. The foundation for reviving our economy is to inject confidence back in the entire ecosystem. People must feel confident about their lives and livelihood. Bankers must feel confident about providing capital and for its timely recycling back to the system.

COVID-19 assistance measures undertaken by RBI and the Government such as interest rate reductions, credit guarantee and liquidity enhancement schemes are welcome steps. But their success largely depends on confidence of the bankers to lend. Reviving the health of the economy as well as the banking sector is not merely related to capital infusion, privatization or unplanned consolidation. It requires that institutions such as RBI, Public Sector Banks, IBC Board, SEBI, IRDA and other Regulators are allowed to function freely and professionally.

India cannot afford today too much fiscal restraint in these challenging times. It is in this backdrop, we have to enlarge our diagnosis of India's economic woes from mere GDP numbers to underlying sentiments of fear, uncertainty and insecurity. A cleansing of the political system is imperative for removal of fear syndrome from the mind of people. The Government decision to carry forward the process of consolidation of banks even during the pandemic has a negative impact on the credit growth and functioning of the merged entity.

It is a pleasure that our seasoned members again reposed faith on the leadership by electing all the core committee members unopposed. It is now considered to be bounden duties of all new committees to serve the members in a better way to match their expectations.

A fine-tuned and respectable wage settlement during this festive season with a better deal to compensate the delay by the skillful negotiating power of AIBOC leadership has been signed and all of us are rejuvenated with this historic agreement. No word is sufficient to express gratitude to AIBOC under the very able leadership of Com Sunil Kumar, President and Com Soumya Datta, General Secretary for clinching various issues favorably which once again proved their strength of bargaining skill amidst the prevailing adverse situation.

In the much discussed election for US President, the people of America has scripted history by opting for change of leadership. Mr. Joe Biden, President designate, is welcomed with the great hope to usher in a better world free from mounting tensions with the turn of year 2020.

As a Trade Union, it should be our endeavor to align with the path to India's sustained economic revival through the philosophical pursuit of improving confidence and sentiments of all in our society by steadfastly adhering to the basic principle of our organization "DEFEND PUBLIC SECTOR BANKING, NATION FIRST ORGANISATION NEXT".

"Stay Safe, Stay Healthy."

Wishing a HAPPY DIWALI.

TRADE UNION MOVEMENT IN BANKING INDUSTRY



“Trade Unions have been an essential force for social change, without which a semblance of a decent and humane society is impossible under capitalism.”

– Pope Francis.

Trade Unions in Banks have come a long way since the first organised Trade Union was founded in Imperial Bank of India (present State Bank of India) in the year 1925. Later on, the confederation of trade unions in banks was launched on 20th April 1946 with the formation of All India Bank Employees Association (AIBEA). From then onwards, trade union movement in the banking industry, in fact, gathered momentum. The emergence of trade union movement was, indeed, a great shock to the management. They thought that it was unethical for the employees to form Trade Unions.

Working Conditions Prior to Bank Nationalisation: Before Bank Nationalisation in 1969, most of the banks were run by big industry houses and recruitment of staff was based mainly on family connections or

recommendations. The working condition in the bank was not at all congenial for the employees. Management style was autocratic and employees were hired or fired anywhere, anytime and any moment.

Bank Nationalisation and emergence of Associations: Nationalisation of 14 major banks in 1969 totally changed the scenario. Bank nationalisation was a landmark decision in the Indian economy and it was a turning point in the realm of Bank officers' movement. The 17 day indefinite strike by the officers in State Bank of India from 10th June 1969 to 26th June 1969 was a real Philip to the trade union movement in the country. The movement assumed a new dimension with emergence of a national level organisation.

Constitutional Right to Form Association: Article 19(1)(c) of the

Rama Prasad Roy

Former Assistant General Manager
State Bank of India

Constitution of India envisages fundamental rights to freedom of speech and guarantees the citizens' right to form associations or unions including trade unions. The Hon'ble Supreme court of India held that the right guaranteed in Article (19)(1)(c) also includes the right to join an association or trade union.

Indian Trade Union Act, 1926: The Trade Union Act was passed in 1926 under the title of the Indian Trade Union Act and was brought into effect from 1st June 1927. The Act was amended in 1947, 1960 and 1962, Subsequently the word „Indian“ was deleted from the amended Act of 1964, which came into force from 1st April 1965. A comprehensive trade unions (Amendment) Act was passed in 1982. The Act enacted with the object of providing for the registration of trade unions and verification of the membership of trade unions so registered so that they might acquire a legal and corporate status. As soon as a trade union is registered, it is treated as an artificial person in the eyes of the law, capable of enjoying rights

No legislative protection: While the award staff enjoys statutory protection under Industrial Dispute Act, 1947, the officers do not get such protection. Amidst the lack of statutory safe guards and protection, the officers' association provides protection shield by dint of getting organised into a strong association.

All India Bank Employees Association (AIBEA): All India bank employees association is the oldest and largest trade union of bank employees in India. It was founded on 20th April, 1946 i.e. during the pre-independence period. AIBEA is the first and major union in PSBs. With the starting of AIBEA, bank

► An Overview

employee's trade unions were founded at many states in different banks.

Negotiation through Bipartite Settlement: After nearly two decades of tiring experience, AIBEA had decided to have direct negotiations with the bankers on bilateral terms. This was achieved in 1966 when the first ever industry level collective agreement was signed between IBA and AIBEA. From then on, the wages and service conditions have been settled in the banking industry through bipartite settlements.

Emergence of Officers' Association: The trade union movement in the banking industry has been unique and eventful. The salary payable to officers during sixties was not standardised and there was wide discrimination in respect of allowances payable to officers. There were many instances where the salary differentials between clerical and officers' cadre were very narrow which led to a growing sense of angst and frustrations amongst officers. Upto sixties, Bank Management used officers as a tool for perpetuating their interests without sharing any of the rights of the management with the officers and put in place rigid service conditions coupled with indignities and injustices. This eventually led to the birth of officers' associations which was not an easy task. Suspicion, vacillation and fear psychosis reigned supreme. During mid-sixties, a tiny band of bold officers from different banks came forward and decided to launch officers' Associations in Bank of India, Central Bank of India, State Bank of India and UCO Bank. The birth of officers' association provided a collective forum to negotiate pay scales with the management and get a fair deal in the matter of compensation to officers, service conditions, personnel issues etc. In India, political lines and ideologies influence Trade Union movements. Still unions brought about significant economic, political and social betterment of the workers.

Economically, they have improved a lot of the workers.

With a view to present the problems of officers in the banking industry to the management and Government, All India Confederation of Bank Officers' Organisation (AICOBBO) was founded in 1972. It had to its credit the struggle against unilateral implementation of Pillai Committee Recommendation, strike against anti-labour legislation and strike for salary revision, fight against injustice and ensuring dignity of officers in the bank. The attempt of the government on unilateral implementation of Pillai Committee Recommendation gave birth to a strong movement resulting in a strike in June 1978.

Formation of AIBOC: The foundation conference of the new outfit held on 6th October 1985 in New Delhi saw the emergence of a strong and vibrant organisation- All India Bank Officers' Confederation (AIBOC). AIBOC emerged as the spokesman of Bank officers. In the enormity of agitation be it against premature retirement, merger and acquisition, arbitrary dismissals, loan melas, political interference in Bank's functioning, infringement of trade union rights, salary revision, pension updation and its improvement, ban on recruitment, the movement under AIBOC remained in the forefront of all struggles. AIBOC has been recognised as the principal representative of the officers' fraternity having membership over 320000 officers both by Indian Banks' Association and the Government of India. AIBOC is apolitical and is run by serving officers of banks. In the Banking industry, it encompasses Public Sector, Private Sector, Regional Rural Banks and Co-operative Banks.

The other unions in Banking Sector: All India Bank Employees Federation (AIBEF), National Organization of Bank Workers (NOBW), National Confederation of Bank Employees (NCBE), Indian National Bank Employees Congress (INBEC), All India Bank Officers Association (AIBOA), Bank Employees Federation of India (BEFI).

Bipartite Settlement and IBA: The major aspect of economic reward and working conditions of bank employees are governed by bipartite settlements between Indian Banks Association representing the banks and major trade unions. The Indian Banks Association (IBA) was established in 1942 to liaise between the government, the RBI and banks, but it is now mainly involved in wage negotiations as a representative of the banks.

Trade Unions and job security: Originally, trade unions in banks were started to give job security, protect the interest of bank employees and ensure them better scales of pay and service conditions. The Unions were able to achieve better scales of pay and service conditions through successive tribunal awards and bipartite settlements signed at the industry level. In fact, the foundation of bipartite settlement in the banking industry was laid down by Sastry Award and Desai Award. While we glorify the bipartite settlement, we should not undermine the persuasive and intellectual role played by trade union leaders in facilitating these two awards, which are landmarks in the history of bank trade union movement in the country. However, the bureaucratic attitude and unilateral thinking of management may lead to conflicts in the organisation which, ultimately, disrupt the relations between the workers and the management.

Employee and employer Relations: Harmonious relations between the employees and employer are sine qua non for industrial peace. A trade union always strives for achieving this objective.

Liberalisation and its Impact: Banking employment has witnessed a high level of flexibility, subsequent to the Narasimham Committee Report (NCR) and liberalisation of the sector. This has resulted in a chronic insecurity for workers. With implementation of superior technology, more and more work is being outsourced.

Strong Trade Unions and Industrial Peace: A strong trade union is a guarantee of industrial peace and makes for stability of industry. Any decision agreed upon collectively by workers is bound to command obedience and respect among the general body of workers and employers also cannot afford to treat such decisions in a light manner. They not only bring about improvement in the conditions of work, employment and salary of workers but also lead to more efficiency among workers and create a feeling of self-respect and confidence among them.

Economic Liberalisation Policy of 1991 and Trade Union Movement: With the advent of liberalization in 1991, the industrial relations policy began to change. The policy is tilted towards employers. Employers opted for workforce reduction, introduced policies of voluntary retirement schemes and flexibility in workplace also increased. The age-old policy of protectionism proved inadequate for Indian industry to remain competitive as the lack of flexibility posed a serious threat to manufacturers because they had to compete in the international market. All these issues have adversely impacted the interest of the employees Banking sector. Against these ill effects, the Trade Unions have raised strong protest through communications, strike, dharna, work to rule, rally etc.

Neo Liberal Reform and its Impact: After introduction of LPG (Liberalisation, Privatisation and Globalisation) Model of development in India under India's New Economic Policy announced on 24th July 1991, the capitalist class started demanding the implementation of neo-liberal reform agenda which included outlawing strikes, weakening union power, individualizing labour relations, diluting labour laws, privatizing public enterprises, freedom to hire and fire workers, enabling laws to introduce technological changes, closing undertakings, removal of law regarding prohibition of contract labour and repealing of legal provisions. The employers argued that these measures will help them to reduce costs and get a competitive advantage. Trade unions had already become apprehensive about the

deleterious impact of introducing neo-liberal policies and technological changes. The LPG model introduced new dimensions and challenges to the union movement. It struck at the roots of collective institutions. Unions had to reorganize its house, redefine its strategies and roles to sustain its position. They opposed and boycotted the implementation of various neo-liberal measures announced by the government. Nation-wide strikes, bandhs and rallies were organized in different parts of the country.

Training and skill Development: Unions can also create awareness among workers regarding importance of education in the present-day knowledge-based economy. Improved education of workers can lead to improved loyalty towards unions and also improved bargaining position of the union.

Challenges Ahead: The above impacts of neo-liberal reforms have posed formidable challenges to unions. Besides these, Government's anti-labour legislation, privatisation of PSUs, reduction in employment via voluntary or coercive methods, branch closure, merger and acquisition, lack of recruitment, personnel policy have posed serious challenges to unions. The trade unions should be more professionally managed to face the organized forces of employers. Some attempts in this direction are being made by central trade union organizations by up-grading the quality of their personnel, leadership.



UPDATES FROM YONO DESK

▶▶ *Shawna Guha,*

Deputy Manager, (YONO & CRM, D&TB Department), LHO Kolkata

By now, we all are very much familiar with the game-changer app YONO and needless to say that we are literally eating, drinking, sleeping and living YONO nowadays. However, even YONO has in a way transformed since its inception and with its 3rd anniversary round the corner, why not have a look at some of the new features of YONO.

Quick Pay: This is a brand new feature that has been added in YONO recently and can be viewed from the login page itself, which also has been changed. Earlier after opening the app, the MPIN page would open directly. But with the introduction of Quick Pay now, there are three options that are shown after opening the app, namely, Login, View Balance and Quick Pay. The Login part is similar to the earlier one which will redirect to MPIN and then upon giving the MPIN, will land into the YONO home page directly. The next View Balance option is just for enquiring the account balance (the account here is the primary account selected in the YONO app). Finally, the third option is the Quick Pay which will first ask for MPIN and then will take to YONO Quick Pay page. From here, payments to Contacts, VPA (Virtual Payment Address), QR code scan and even to Beneficiary accounts will be possible. Now, what is the main difference then? Previously, in Quick Transfer option in YONO, profile password was necessary which won't be required in this case. Moreover, the range of payment options through YONO quick pay is also varied as discussed earlier.

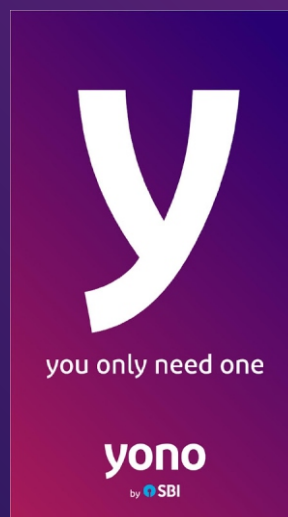
OTP Management: There is also a new option of setting OTP Daily Limit for transactions which can be done from Service Request -> Settings -> OTP Management.

Smart CDK (Cheque Deposit Kiosk): The traditional cheque deposit system is all set to go through a revamp with the introduction of this feature whereby a customer can start the process of depositing the cheque by entering the details from this option in the app after which a reference number is generated. The customer has to then visit the CDK, enter the reference number and the cheque. The

details are automatically populated as those are already entered earlier in the app and on final submit, an acknowledgement receipt is generated. The cheque then moves to the CTS software in the backend for further processing. The reference number remains valid for 30 days and at a time, 10 cheques can be deposited through this process. This option is available in Service Request -> Cheques -> Cheque Deposit menu in both the YONO mobile app and portal version.

YONO NFS Branch Portal - Form 15G/H submission, SMS alerts, FD/RD creation: In the YONO NFS Branch portal, now, Form 15G/H can be submitted. Furthermore, the functionalities of FD creation and activation of SMS alerts have also been introduced, which are convenient and hassle-free as compared to the conventional process in CBS.

So, these were some of the latest additions in the YONO app but it goes without saying that many more developments are there to come in the coming days. The overall banking experience through this digital platform is now on a major makeover journey and all we can do is to fasten our seatbelts and getting ready for the digital drive ahead.



STATE BANK OF INDIA OFFICERS' ASSOCIATION (BENGAL CIRCLE)



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AN APPEAL

Comrades, you are aware that the present committee of the Circle Association has been functioning since 2018, which was led by Com Soumya Datta, the then General Secretary, who after his elevation as General Secretary of AISBOF, had relinquished his organizational post in the Circle Association. Subsequently, the undersigned had been unanimously elected as President and General Secretary and have been carrying forward the mission and vision of the committee to the best of their abilities with total support and co-operation of the entire membership since June, 2019.

Our Circle Association has endeavoured to deal with all the issues of members with utmost sincerity, commitment and dedication. Through our persuasion and constant follow-up, most of the issues could be addressed in right perspective viz. the historic and officers' friendly "Circle Transfer Policy" and host of other benefits like enhancement of ceiling of utility items, introduction of reimbursement of Pest Control charges, standardization of medical bills reimbursement with enhanced ceiling et al. This year, the unprecedented pandemic situation caused by COVID-19 has a telling effect in our day to day life and also on the scheduled plans and programs of our Association. The recent devastating Cyclone "Amphaan" was another blow to the large number of people of the state. We have since visited the branches in affected areas to rebuild the confidence of our members posted thereat.

Circle Association has initiated various measures such as distribution of hand sanitizer, masks, face shields, gloves and shower caps to the members in the remote and difficult areas including Andaman & Nicobar Islands where those are hardly available. As a major affiliate to AIBOC(WBSU), we have taken various initiatives which include constant persuasion through dialogues with different govt. authorities, SLBC, Railway department and also involving print and electronic media to provide relief and protection to our members. **As a result, in our state, we have been able to achieve 5-Day Banking, Restricted Business Hours from 10am to 2 pm, Restriction in number of employees on duty, advisory adhering to strict social distancing norms while transacting with customers by implementing suitable arrangement both inside and outside of the branch premises and closure of bank branches/offices on the days of complete lockdown etc. to 'break the chain'** and to reduce exposure of our members and ultimately to ensure their well-being.

Unfortunately, SOP and guidelines of COVID-19 are not being properly followed in some places. Employees / outsourced persons are coming to office/ branches with fever and/or other symptoms and subsequently have been detected COVID-19 positive. Controllers are conducting meetings/ seminars in some pockets which are in contravention of SOP of COVID-19. This has resulted in a rise in the number of infected officers and employees leading to closure of many branches/offices. The disruption in business continuity affected business of the Bank. It has come to our notice while on branch visit that some of the employees/ outsourced persons did not wear face mask properly. We have to make it mandatory to wear mask in true sense and observe other precautionary measures while discharging our duties. We, therefore, appeal to our controllers and members to strictly adhere to the SOP and Guidelines of COVID-19 so as to ensure safety of ourselves and customers and thereby ensuring business continuity.

We are happy to place on record that our members in every region of the Circle have extended their best cooperation by organizing various relief activities to the economically distressed section of the society besides rendering yeoman services to the customers on regular basis shouldering risk of contamination from the deadly

virus. We are deeply saddened for the demise of our members who laid down their lives in the line of duty having been infected with the dreaded virus or having met with fatal road accidents in their journey to and from office during this period.

Comrades, the role of Public Sector Banks in nation building is beyond argument. **Our members had always been playing a pivotal role in improving the economic condition of the farmers/agriculturists, rural artisans, small and medium entrepreneurs of the country.** We, the financial army, defended the nation on many occasions by our dedicated service during demonetization, opening accounts under PMSBY, PMJBY, APY, NPS and provided assistance to the needy people of the society. As the country is now passing through economic slowdown, banking sector has a larger role to play against all odds. Our bank is also facing the challenge of business retardation. The development of Farm and SME sectors should be the key areas. When the entire country is reeling under economic slowdown, timely disbursement of the KCC, CCECL, GECL will immensely help farmers and Business Entrepreneurs to revive green shoots in the economy.

In the present scenario, we should come out from the traditional brick and mortar banking and promote products like digital banking, door step banking services wherever necessary, for development of business. We are all aware that some Private players like Reliance, Paytm, etc. have already entered in the market and appearance of some players like WhatsApp, Facebook etc. are on the horizon to emerge as a major threat to our existence. Menace of privatization is looming large calling for larger unity to thwart the danger. Performances of PSUs in general and PSBs in particular are being judged with an out and out negative frame of mind in a bid to malign them as government is hell bent upon to speed up the process of demolishing the public sector fabric of the nation. But, as a responsible trade union, we believe that trade and union are the two legs of our esteemed institution which is providing our bread and butter. So, focus on **business development assumes paramount importance to ensure our well-being.**

In this context, it is also to note that several publications through Circulars, Hand Books, Weekly Knowledge Update are being published by the Circle Association under Empowerment Series besides conducting workshop/seminars throughout the year. We are confident that members have been enriched by these publications and workshop/seminars and appeal them to strictly adhere to the laid down SOP while discharging their duties.

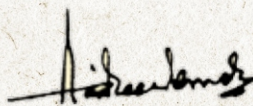
Amidst all pervading despair, the coveted news of a respectable wage revision has infused much needed elation and zeal in us. **We express our sincere gratitude and like to congratulate AIBOC under the adroit leadership of Com Sunil Kumar, President and Com Soumya Datta, General Secretary, AIBOC, for the historic achievement of 11th Bipartite settlement. We also convey revolutionary greetings to the entire membership who all along stood tall to implement every instruction of the leadership to lay the foundation of this historic victory. This has once again marked the triumph of collective forces.**

Like the previous bipartite settlement, we do not intend to impose any levy on the members this time too, however, any amount of voluntary contribution from members will certainly boost our morale to take up welfare initiatives to serve our members and the society as well in a bigger way.


We once again appeal to all our members across the Circle to remain united to tide over all the challenges and to take a pledge to put their best for the betterment of our beloved Bank and mighty Association in the days to come.

“Stay Safe, Stay Healthy”

With revolutionary greetings,



(AsitavaKundu)
President



(Shubhajyoti Chattopadhyay)
General Secretary

Are you aware?

Date	Circular No.	Subject
03-01-2020	CDO/P&HRD-IR/66/2019-20	Strike notice for all india bank stike on 8th january 2020
03-01-2020	CDO/P&HRD-CDS/67/2019-20	Staff officers promotion year 2020-21 promotion to smgs-iv/smgs-v option to opt in/ opt out
04-01-2020	CDO/P&HRD-PPFG/68/2019-20	Introduction to annual payment plan (app) "SBI health assist" and one time payment plan (otpp) "SBI health care" modification and clarifications
06-01-2020	CDO/P&HRD-CM/69/2019-20	Staff officers transfer/repatriation of smgs iv/v officers online portal request for corporate centre/cc establishments/ inter cycle options for the year 2020-21
09-01-2020	CDO/P&HRD-CM/70/2019-20	Manpower planning financial year 2020-21 dashboard from branches in circles
13-01-2020	CDO/P&HRD-PM/71/2019-20	Staff officers introduction of special allowance for credit officers for officers working at specialised positions in high value corporate/sme credit
18-01-2020	CDO/P&HRD-CM/72/2019-20	Staff officers specialist cadre promotion year 2020-21 vacancy and option to opt out smgs iv& v
21-01-2020	CDO/P&HRD-CDS/73/2019-20	Staff miscellaneous launch of sanjeevani portal standard operating procedure
01-02-2020	CDO/P&HRD-IR/75/2019-20	Staff miscellaneous payment of dearness allowance for the months of february, march & april 2020
04-02-2020	CDO/P&HRD-PM/76/2019-20	Staff: officers review of extension in service introduction of an evaluation metrics
05-02-2020	CDO/P&I-IRD-CM/77/2019-20	Essay competition - 2020
05-02-2020	CDO/P&HRD-PM/78/2019-20	SBI officers service rules 1992 fitment on promotion from one scale to a higher scale roll out of functionality in hrms
12-02-2020	CDO/P&HRD-PM/79/2019-20	Dearness relief payable to banks pensioners / family pensioners for the months february 2020 to july 2020
14-02-2020	CDO/P&HRO-PM/80/2019-20	Tds on salaries of employees financial year 2019-20 (assessment year 2020-21)
20-02-2020	CDO/P&HRD-IR/81/2019-20	Pbbu - consumer durables and e-commerce: extending online emi & debit card emi facilities to all confirmed employees (officers, clerical and sub-staff)
07-03-2020	CDO/P&HRD-IR/82/2019-20	Staff: miscellaneous introduction of new individual housing loan scheme for scheduled caste/other backward class (sc/obc) employees in notified areas under chhota nagpur tenancy (cnt) act, 1908
11-03-2020	CDO/P&HRD-PM/83/2019-20	Group insurance scheme for employees
11-03-2020	CDO/P&HRD-PM/84/2019-20	Whistle blower policy: in line with the provisions of companies act 2013, sebi regulations and banking regulation act by rbi
16-03-2020	CDO/P&HRD-IR/85/2019-20	Staff: miscellaneous housing loan to staff on commercial terms migration to external benchmark lending rate (eblr)
17-03-2020	CDO/P&HRD-PM/86/2019-20	Staff: miscellaneous leave & attendance in hrms

17-03-2020	CDO/P&HRD-PM/87/2019-20	Staff: supervising: sensitive positions / posts & introduction of a category of highly sensitive positions / posts wef f.y 2020-21
20-03-2020	CDO/P&HRD-IR/88/2019-20	Facing covid19 preventive measures self quarantine for suspected covid-19 cases
20-03-2020	CDO/P&HRD-IR/89/2019-20	COVID-19 SELF QUARANTINE PERIOD CLASSIFICATION AS SICK LEAVE
27-03-2020	CDO/P&HRD-IR/90/2019-20	Fighting covid-19: payment to staff members working in branches/cpcs/ support functions
27-03-2020	CDO/P&HRD-IR/91/2019-20	Staff: award bank's medical reimbursement scheme reimbursement of expenses on covid-19 detection test & covid treatment
30-03-2020	CDO/P&HRD-PM/92/2019-20	Modification in scheme-i for payment of compensation to bank employees in the event of death, disability/ serious injury while on duty
30-03-2020	CDO/P&HRD-PM/93/2019-20	Staff: miscellaneous review / revision of 'vacation policy wef 01/04/2020
31-03-2020	CDO/P&HRO-IR/94/2019-20	Covid-19 contribution to 'pm cares fund - one day leave encashment & one day salary contribution by all employees
31-03-2020	CDO/P&HRD-IR/95/2019-20	Loans and advances to staff change in rate of interest
03-04-2020	CDO/P&HRD-CM/1/2020-21	Summary of e-circulars issued - fy 2019-20 human resources department
15-04-2020	CDO/P&HRD-CM/2/2020-21	Promotion year 2020-21 promotion up to smgs-v (specialist cadre)
15-04-2020	CDOIP&HRD-CDS/3/2020-21	Staff: miscellaneous promotion year 2020-21 promotion up to smgs-v (general cadre)
15-04-2020	CDO/P&I-IRD-PM/4/2020-21	Change in salary and pension payment date for the month of april 2020 - salary payment date : 28.04.2020 & pension payment date : 29.04.2020
20-04-2020	COO/P&HRD-PM/5/2020-21	Staff: miscellaneous spread of covid-19 disease - extending one time concession in provisions / facilities to staff members
21-04-2020	CDO/P&HRD-IRJ6/2020-21	Industrial disputes act, 1947 declaration of banking industry as a public utility service
21-04-2020	CDO/P&HRD-IR/7/2020-21	Fighting covid-19 : payment to staff members working in branches / cpc's / support functions, extension of period upto 03/05/2020
21-04-2020	CDO/P&HRO-IR/9/2020-21	Staff: miscellaneous disruption due to covid-19 pandemic classification of period of absence
23-04-2020	CDO/P&HRD-IR/8/2820-21	Impact of covid-19 pandemic, availment of staff loan facility post retirement, onetime relaxation
02-05-2020	CDO/P&HRD-IR/10/2020-21	Payment of dearness allowance for the months of may, june & july 2020
04-05-2020	CDO/P&HRO-CM/11/2020-21	SBI youth for india : participation of SBI officers
04-05-2020	CDO/P&HRD-CM/12/2020-21	Staff: officer, specialist cadre promotion year 2020-21 promotion to smgs-iv / smgs-v - final result
06-05-2020	CDO/P&HRO-IR/13/2020-21	Staff: miscellaneous disruption due to covid-19 pandemic, classification of period of absence revised instructions

Are you aware?

		for exempted employees
08-05-2020	CDO/P&HRD-CDS/14/2020 - 21	Staff : officer (general cadre) promotion year 2020-21 promotion to smgs-iv
12-05-2020	CDO/P&HRD-CM/15/2020 - 21	Staff : officer specialist cadre promotion year 2020-21 promotion to mmgs-iii / mmgs-ii final result
12-05-2020	CDO/P&HRD-CDS/16/2020-21	Staff : officer (general cadre) promotion year 2020-21 - promotion to smgs-v final result of candidates appearing from cc/ cce
13-05-2020	CDO/P&HRD-PM/17/2020- 21	Staff : miscellaneous spread of covid-19 disease : extending one time concession in provisions / facilities to staff members : leave encashment and advance under ltc / htc
13-05-2020	CDO/ P&HRD-PM/18/2020 -21	Staff : miscellaneous spread of covid-19 disease : extending one time concession : reimbursement of cost of curtain / mattress / inverter - battery, mobile handset, briefcase, i-pad & laptop
20-05-2020	CDO/P&HRD-PM/19/2020 - 21	Staff: miscellaneous : spread of covid-19 disease : extending one time concession in facilities to staff members
29-05-2020	CDO/PSHRD-PHRD/21/2020-21	SBI group mediclaim policy introduction of e-pharmacy scheme for members of annual payment plan (app) under SBI health assist service to go online w.e.f 1st june 2020
29-05-2020	CDO/P&HRD-PHRD/20/2020-21	FAMILY FLOATER GROUP MEDICLAIM POLICY FOR sbi RETIREES RENEWAL OF SBI HEALTH CARE (ONE TIME PAYMENT PLAN) FOR CONTINUATION OF MEDICAL INSURANCE COVER FOR THE MEMBERS
10-06-2020	CDO/P&HRO-IR/22/2020 - 21	Staff: miscellaneous housing loan to staff on commercial terms migration to external benchmark lending rate (ebir) extension of time period upto 30th september
12-06-2020	CDO/P&HRD-IR/23/2020 - 21	Staff deposits payment of 1% additional rate of interest - master circular
29-06-2020	CDO/P&HRD-PM/25/2020 -21	Staff: supervising extension of last date for submission of assets and liabilities statement
29-06-2020	CDO/P&HRDPM/24/2020 - 21	Staff: miscellaneous : spread of covid-19 disease : retention of banks accommodation facilities
02-07-2020	CDO/P&HRD-PM/26/2020 -21	Strengthening discipline management ecosystem in the bank revamping the disciplinary authority (da) structure
17-07-2020	CDO/P&HRD-PM/27/2020 -21	Staff miscellaneous : covid-19 special support scheme-2020
24-07-2020	CDO/P&HRO-CM/28/2020 -21	Staff: supervising amendment in state bank of india officers' service rules, 1992
28-07-2020	CDO/P&HRD-PM/29/2020 -21	Staff: supervising further extension of last date for submission of assets and liabilities statement
03-08-2020	CDO/P&HRO-IR/30/2020 -21	Miscellaneous payment of dearness allowance for the months of august, september & october 2020
07-08-	CDO/P&HRD-	Impact of covid-19 pandemic availment

2020	IR/31/2020 -21	of staff loan facility post retirement applicability of extended time period upto 20th september 2020 for employees retired / retiring in july and august 2020
07-08-2020	CDO/P&HRD-PM/32/2020 -21	Dearness relief payable to banks pensioners / family pensioners for the months august 2020 to january 2021
04-09-2020	CDO/P&HRD-PM/33/2020 -21	Revised scheme for payment of ex-gratia amount in lieu of compassionate appointment and scheme for financial support on education to the children of employees died in harness
10-09-2020	CDO/P&HRD-PPFG/34/2020 - 21	SBI health care (retired employees medical benefit scheme) modifications proposed in the scheme inclusion of covid-19 & other relevant diseases under hospitalisation
14-09-2020	CDO/P&HRD-PM/35/2020 -21	Strengthening discipline management eco-syssem centralisation of appeals and review mechanism re-constitution of appellate and review committees
18-09-2020	CDO/P&HRD-IR/38/2020 -21	Staff : miscellaneous staff maxgain (od facility) under ihls sunsettings of SBI maxgain product sop for conversion of existing loans to term loan
19-09-2020	CDO/P&HRD-PM/36/2020 -21	Staff : miscellaneous spread of covid-19 disease extension of ltc/htc block, leave encashment and advance under ltc/htc
29-09-2020	CDO/P&HRD-PM/37/2020 -21	Staff : miscellaneous spread of covid-19 disease extension of ltc/ htc block period, leave encashment and advance under ltc/htc (corrigendum)
03-10-2020	CDO/P&HRD-IR/39/2020 -21	Impact of covid-19 pandemic availment (if staff loan facility post retirement extension of time period upto 31st march 2021
12-10-2020	CDO/P&HRD-PPFG/40/2020-21	Staff pensioners / family pensioners extension of period for submission of life certificate/ non-remarriage/ non-employment certificate
14-10-2020	CDO/P&HRD-PPFG/41/2020 -21	Lba sponsored group mediclaim policy for retirees of e-abs renewal of policy with effect from 1st november, 2020 inclusion of willing e-ab retirees in our 'SBI health assist group mediclaim policy
19-10-2020	COO/P&HRD-IR/42/2020 - 21	Industrial disputes act, 1947 declaration of banking industry as a public utility service
23-10-2020	CDO/P&HRD-PM/43/2020 -21	Delegation of administrative powers - staff matters - sanction of cash compensation / reward for death / injury on duty / while actively resisting dacoity, robbery terrorist incidents & death due to covid-19
23-10-2020	CDO/P&HRD-IR/45/2020 -21	Staff : miscellaneous conveyance loan scheme modifications. Revision in limits and car loan facility to employees in subordinate cadre
23-10-2020	COO/P&HRD-IR/44/2020-21	Staff; miscellaneous individual housing loan scheme for staff (ihls modifications; revision in loan limits

Photo Gallery



1st Central Committee Meeting (2021-23)
at Kalyani on 18.10.2020



AIBOC Foundation Day Celebration
at AIBOC Headquarter, Kolkata
on 6th October, 2020



May Day Celebration on 01st May 2020
at LHO Kolkata Premises



Formation of AZC Burdwan & visit to Controlling Offices on 21.10.2020 in presence of Circle President, General Secretary and other Central Committee members at Durgapur





Historic MoU of 11th Bipartite Agreement signed on 22.07.2020 at LHO Kolkata

Branch visit Bidhannagar Module



Branch visit SIKIM



Social Welfare Programmes during Lockdown and Amphan disaster



Covid-19 Antibody Test/ Health Check up Camp by AZC Corporate Module



AZC Burdwan Module



AZC Corporate Module at Sunderban area



AZC Howrah Module





Contribution to the Govt. of West Bengal for Covid-19 and Amphan relief work from Circle Association



AZC Siliguri



AZC Kolkata



AZC South 24 Pgs

