

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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To All Members (Please Circulate)

41ST ANNUAL GENERAL MEETING ADMINISTRATIVE ZONAL COMMITTEE, BURDWAN

Opening Session

The 41st Annual General Meeting of SBIOA (Bengal Circle) Administrative Zonal Committee, Burdwan was called to order at 10.30 a.m. on 05.12.2021(Sunday) at 'Bangshogopal Town Hall', G.T. Road Burdwan with hoisting of Association flag by the Guest of Honour Com Ajit Kumar Mishra, Sr. Vice President of AIBOC, Vice President of AISBOF and General Secretary, SBIOA (Patna Circle); the undersigned alongwith other distinguished leaders of SBIOA, SBISA and SBIPA. All the leaders then offered floral tribute to the Martyrs.

Com Rajlaxmi Chakraborty then started the proceedings of the meeting welcoming everyone present in the meeting. A mesmerizing audio visual presentation on 75th Year of Independence and Bank Bachao Desh Bachao movement was organized as an opening program. The audio visual presentation was on our Independence struggle and transformation to a resurgent India which is celebrating its 75th year of our Independence and nationwide celebration of 'Azadi ka Amrit Mohotsav'. The audio visual was the display of Bank Nationalisation in a post independent modern India and its effect in shaping the financial independence of the masses. It was a display of present Govt. policy which has blindly and arrogantly taken up the path for Privatization of Public sector Banks. The presentation also covered our struggle, views of our leadership and the genesis of our popular slogan "Bank Bachao Desh Bachao".

Com Rajlaxmi then invited Zonal President and Chief Regional Secretary Com Pramod Kumar and Com Prabir Sorkhel respectively to the dais. She then invited all distinguished guests one by one, who were welcomed by Zonal President and Chief Regional Secretary with saplings and uttariyas (scarf).

The distinguished guests present were:

1. Com. Soumya Datta General Secretary AIBOC and AISBOF.
 2. Com Ajit Kumar Mishra, Sr Vice President AIBOC, Vice President AISBOF, General Secretary SBIOA (Patna Circle)
 3. Shri Ajit Kumar Poddar, DGM (B&O), SBI Burdwan Zone
 4. Com. Sabuj Mistry Vice President SBIOA (Bengal Circle).
 5. Com. Arun Kumar Roy, Dy General Secretary, SBIOA (Bengal Circle).
 6. Com. Subhas Chandra Mondal, Dy General Secretary, SBIOA (Bengal Circle).
 7. Com. Kusal Chaudhuri, Dy General Secretary, SBIOA (Bengal Circle).
 8. Com Kartick Chandra Mukherjee, Asst General Secretary, In-charge Burdwan Module
 9. Com. Sanjay Mukherjee, Dy General Secretary, SBISA, Burdwan Module.
 10. Com, Bidyut Kumar Modak, Zonal Secretary, SBI Pensioners' Association.
- and the undersigned.

Leaders of yesteryears present were also felicitated in the occasion by the Zonal President and Chief Regional Secretary with saplings and uttariya.

Com Rajlaxmi Chakraborty then handed over the mike to Com Pramod Kumar, Zonal President to continue the meeting onwards.

Com Pramod Kumar, Zonal President once again welcomed all in the meeting. He then invited Com Prabir Sorkhel, Chief Regional Secretary to deliver his welcome speech.

Com Prabir Sorkhel, Chief Regional Secretary in his speech welcomed all guests and members. He expressed his concern over the political and economic state of the country and the ongoing movement under the aegis of AIBOC and leadership of Com Soumya Datta. He also expressed his hope that in the business session members will join the discussion on the Secretary's Report and Statement of Account and positive outcome would emerge from it.

Shubhajyoti Chattopadhyay

General Secretary

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Com President then invited Shri Ajit Kumar Poddar, DGM (B&O) to deliver his speech.

Shri Ajit Kumar Poddar DGM (B&O) thanked the module leadership and Circle leadership for invitation at this occasion. He greeted leaders present on the dais and off the dais.

He thanked all the members for their performance in bringing accolades for the module. He said in many areas the Burdwan Module had excelled such as in Deposits and Advances especially in Personal Loans and Housing Loans but needed improvement in other areas. He specially thanked the Zonal President and the Chief Regional Secretary for their positive and constructive cooperation he received to run the module.

According to him, although he is not a member of the Association but his role as Zonal head is somewhat similar to that of our Association. His job is to ensure safety and well being of the employees.

In connection with Bank Nationalisation Shri Poddar urged all the members to reach out to the last person in our society i.e. the most needy, economically backward, downtrodden, deprived people living in rural and urban centres. He explained that PM Swaniddhi Scheme could be used to reach out such people.

He urged his members to minimise customer complaint as it remained a burning issue with Corporate Centre. He reiterated that CC would not consider any good work by the Circle until customer complaints were reduced.

Shri Poddar thanked all members and urged them to continue their good performances in the days to come for the benefit of the module and above all for the Bank.

Com Pramod Kumar thanked Shri Poddar for his motivational speech and invited Shri Ajit Kumar Mishra, Senior Vice President AIBOC, Vice President AISBOF and General Secretary SBIOA (Patna Circle) for his deliberation.

Com Ajit Kumar Mishra, thanked the Zonal Leadership for the invitation and expressed his joy to visit the Land of Batukeshwar Dutta a visionary Freedom fighter and mentor of Shaheed Bhagat Singh. He thanked members from Bengal Circle for their motivated participation in the protests against Bank Privatisation. He quoted 'Slokas' to define Association and its importance. Being the first Association of Bank Officers' we always remained responsible towards our society.

He shared his experience regarding Bharat Yatra and the meeting at Jantar Mantar on 30th Nov 2021. It's only through such protests we would be able to make the society understand its importance. We need to make our fight a fight of every citizen. Because in a fight the biggest force comes from the people of the country and such a force can't be defeated. He concluded by conveying thanks to the Modular and Circle leadership of SBIOA (Bengal Circle) once again.

Com Pramod Kumar thanked Com Mishra for his excellent speech and invited Com Sanjay Mukherjee, Deputy General Secretary, SBISA to say few words.

Com Sanjay Mukherjee thanked the modular leadership for the invitation.

He vehemently opposed the Central Govt policy of Bank Privatisation and said that it was detrimental to the General public. We need to protest jointly against such atrocities. In the past Officers and Staff members have fought against such attacks by Govt by forming Joint Action Committee, Joint Action Committee and recently UFBU. He explained the effects of Privatisation with Crony Capitalism in which large capital used to accumulate in the hands of corporates without caring development of the society. He compared our fight against Govt Policy as another struggle for independence. Urged members to be prepared for 16th and 17th December proposed strike and to extend their wholehearted support to ensure thundering success of the Strike.

Com Pramod Kumar thanked Com Sanjay Mukherjee and invited Com Bidyut Kumar Modak Zonal Secretary, SBIPA for his speech.

Com Modak praised the audio visual presentation and thanked Com Soumya Datta for long awaited revision of Family pension. He mentioned about Sundarmoni Case in which the Supreme Court gave a landmark judgement regarding Family Pension.

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In his speech he also mentioned the discrepancy regarding pension calculation vis a vis staff and officer. The pension as percentage of salary is 40% for officers and 50% for staffs. Presently the matter is subjudice with Supreme court of India. The pension loan to retirees is provided at commercial rate but deposits earn staff rate interest. Such deprivation needs to be addressed for which we need to fight together. He supported the 16th and 17th December Strike call given by UFBU.

Com Pramod Kumar thanked Com Bidyut Kumar Modak for addressing the meeting.

Then he requested Com Soumya Datta, General Secretary AIBOC and AISBOF to address the house.

Com Soumya Datta greeted all the distinguished guests and seniors.

He congratulated the team SBIOA AZC Burdwan for organizing the meeting every time with some innovative and unique concepts under the special leadership of Com Prabir Sorkhel, who proved himself as one of the champion organizers. He acknowledged all the support he got during the historic "BHARAT YATRA", which literally sent a strong signal to the Govt. through the voice 'BANK BACHAO DESH BACHAO'. It's the fight to save the country which is celebrating 75th year of Independence.

He continued that India became the 5th large economy of the world but per capita income here remained 1/5th of the 45th country in the list. Every year the index is going down. Is it the sign of shining India? Public sector is intrinsic to the welfare of the nation and this is proved time and again country over country. Only the PSU Banks can provide huge loans for development of infrastructure and other capital intensive areas at an affordable cost. Immediately after announcement of sell of properties of BSNL and MTNL, two weeks back, private players JIO, Airtel etc. jacked up their prices. Rail, Airports, Sail everything is now slowly up for grabbing to the crony private sectors. In this context "BHARAT YATRA" was a historic journey. The enthusiasm everywhere and to everyone was remarkable. He congratulated Com. Prabir Sorkhel for huge gathering of common people at Durgapur. With the tremendous response of public everywhere at Durgapur, Patna, Varanashi, Agra, Delhi media like NDTV & all other mainstream media houses were compelled to cover the BHARAT YATRA despite the instruction from ministry not to cover the rally, which proved a serious threat to government. Delhi, UP, Punjab elections are on the cards and bankers can reach to every voter. Farmers extended their support to our movement. If the banks are privatized pension will be at stake. The seniors should also come to the street with us.

97% of the Jandhan accounts were opened by PSU Banks and RRBs. 95% of the loans to these people of weaker section are given by the PSU and RRBs. Customer service in PSUs should be judged in the light of 'Mass Banking not Class Banking' He mentioned unanswered questions regarding detrimental compromise of the corporate loans and questionable merger of banks. Indusind Bank shows all the 10000 thousands macro finance loan as standard with the jugglery of machine to avoid provision. Bandhan Bank incurred a loss of Rs3900 cr. Several other private banks have serious financial problem.

He said "to win market place first you have to win work place". In SBI 85% of the eligible associates opted out from promotion exercise, which indicates there must be something wrong with the work environment of the Officers, with their work pressure, work life balance. Some Chief associates are getting more salary than Chief Manager. So he mentioned our demand of Grade Pay for all officers.

He protested linking of mandatory learning with 5 in 1. Frauds in many areas especially in Xpress credit are increasing. He requested everyone especially young not to succumb to the pressure of controllers, to be vigilant, prudent, keep eyes open and work for Bank, to take the institution forward and not just to achieve numbers. Mis-selling of Credit Cards are also affecting the goodwill of the Bank.

30 officers of Standard Chartered Bank came to form an Association under the banner of AIBOC, as several of them are being issued "pink slip", dismissed from the service. This will be the fate if bank is privatized. He mentioned 8th joint note which was historic. Family pension issue has been clinched but several issues are there to be settled.

He praised the Circle Association under the leadership of Com. Asitava Kundu and the undersigned for their yeomen work. They are taking each and every issue to the management. General Secretary is crisscrossing the State to reach to the members of the remotest branches taking this great movement forward.

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Thanking everyone He ended his speech with the slogan "Bank Bachao Desh Bachao".

Com Pramod Kumar thanked Com Soumya Datta for his captivating speech which stimulated every member present at the meeting. Com Pramod Kumar announced the closure of Open session.

After a small break Com Pramod Kumar formally announced the beginning of Business Session by reading out the notice. The SBIOA Pledge was also administered by Com Pramod Kumar and resonated by the members.

Then Com Pramod Kumar invited Com Prabir Sorkhel to place the report of the Chief Regional Secretary before the house.

Com Prabir Sorkhel placed the Secretary's report, paid homage to the deceased; a minute silence was observed in the memory of the departed persons. He thanked DGM Sir and RM Sirs for their support in implementing repatriation exercise successfully in time. Regarding customer service he assured that every member was trying heart and soul to do the needful. He mentioned the Connectivity issue at branches. The reports generated from GITC are passed on to branches for compliance without any intervention by the Controllers. There are acute shortages of officers in most of the Branches. There is need for a dispensary at Suri. He mentioned that nearly 125 branches had been visited by him in last 8 months. He praised the Central committee for their support. Thanked all the members of the Module for their support and active participation.

Com Pramod Kumar invited Com Alope Kumar Bhowmick to place the Audited Statement of Accounts for the year 2021.

Com Alope Kumar Bhowmick presented the Statements of Accounts.

Com Pramod Kumar then invited the speakers one by one who wanted to discuss on the Secretary's Report and Statement of Accounts.

Com Priyanka Das Asansol Branch : Supported the CRS's report and Statement of Accounts and said that It was often found that there was improper distribution of staff. New trainees are often called to RBOs and ZO's at the pretext of miscellaneous works. The New trainees are told to process loans at a very short notice and not given much time to study Banks circular instructions. In most of the Non-BPR branches where FOs are posted, they are not given any assistant. Bank has always considered that Customer is always right but there are cases where this is not right. In many such incidences we face misbehavior and abuse in hands of our customers. Work life balance is often hampered due to growing work pressure. She urged the members not to sacrifice humanity and ethics only to get good scores in CDS.

Com Asish Das RBO-3: Supported the CRS's report and Statement of Accounts and referred to DFS Circular regarding officer to clerk ratio which is maintained in Metros but not in Rural Branches. Presently more than 100 Branches are working with single officer. The module is doing well in most of MD Ranking Parameters. Customer service being a grey area will certainly improve if officer to clerk ratio is maintained.

Com Devottam Thakur SME Suri : Thanked the zonal leadership for this opportunity. He supported the CRS's report and Statement of Accounts. He said that there was fear psychosis among members which had hampered the work environment. Members need to speak out and protest against the atrocities. Unity is our strength and we need to work together to protest in a common platform.

Com Somrita Ghatak Ketugram : Approved the Secretary's report and Statements of Accounts. In her speech she mentioned that in colonial era there were few banks which were serving for few rich peoples. After Bank Nationalization, banks' door were first time opened to the general public. All the poor and deprived people now got the benefits of banking. There is acute shortage of officers in many branches. In order to improve customer service adequate manpower need to be provided at the branches.

Com Suman Dutta Shyamsundar Branch: Supported Secretary's report and Statement of Accounts and praised the Association's efforts during the COVID-19 pandemic. He invited attention regarding acute shortages of officers in branches. He suggested that a Hospital in Burdwan town may be added in the list of Tie-up hospitals of Bengal Circle.

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Com Abhishek Dey Burdwan Branch: Supported the Statements of Accounts and Secretary's report. He highlighted the acute staff shortage in branches, which was the main reason for customer complaint. He pointed out that some customers are habitual complain makers. Regarding staff misbehavior he took cue from P-Review meeting. He said that how can management expect staff /BM to remain calm who handles 100 to 150 customers everyday but a RM losses his temper in a P-Review attended by only 35 to 40 BMs.

Com Pramod Kumar thanked all the speakers for their participation in the discussion. Now he sought the approval of Secretary's report and audited Statement of Accounts from the House. The motion was passed unanimously by the members present in the house.

Com Pramod Kumar then invited Com Kartick Chandra Mukherjee, AGS In-charge Burdwan Module to deliver his speech..

Com Mukherjee vehemently opposed the posting of officers as temporary attachment in various branches before final posting. Such postings are not qualified for deputation as per RBO. Most of the Scale-I officers are working in the position of Scale-II officers and are not given any officiating allowance. He urged members to follow Bank's system and procedure and avoid working on Sundays and Holidays. He praised Com Soumya Datta's for all his path-breaking activities and thanked Circle leadership.

Com Pramod Kumar thanked Com Kartick Chandra Mukherjee and invited undersigned to address the house.

The undersigned greeted the dignitaries and leaders on the dais and off the dais. He expressed his happiness to witness the meeting organized by Burdwan Module and praised that it was the organizational expertise that was witnessed in the meeting. The huge gathering of members in spite of the bad weather proved that leaders are in touch with general members. He expressed concern regarding growing number of frauds in Xpress Credit loans. He mentioned that the outsourcing of pre-sanction inspection remained the main reasons for these frauds. He advised BMs to refrain from sanctioning loans if there was slight deviation from Bank's system and procedure. He categorically opposed the violation of gold retention limits at Branches. The controllers are deliberately ignoring such vital fact. He will have an elaborate discussion regarding such violation with CGM madam, he informed. According to him, working on holidays and Sundays without controller's approval can only become an impediment in proper manpower planning and hampers Association's negotiation with management regarding demand for manpower. He urged members to actively participate in upcoming agitation programmes, even higher management officials should participate to protect their jobs. He cautioned that the present Central Govt was privatizing profit making PSUs only with a futuristic approach to pass on maximum benefit to the crony capitalists.

He urged members to remain prepared for the upcoming strike on 16th and 17th December and to actively participate. He mentioned that the Farmers had already extended their active support in our agitation against Central Govt Policy for privatization.

Com Pramod Kumar thanked undersigned for his speech.

Vote of thanks was proposed by Com Bikash Choudhury, Regional Secretary of Region 5.

The 41st Annual General Meeting was ended with the rendition of National Anthem.

With revolutionary greetings,

Shubhajyoti Chattopadhyay
(General Secretary)

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