

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No. 30/2023

Date : 14.02.2023

To All Members (Please Circulate)

SBIOA (BENGAL CIRCLE)

THE 57TH ANNUAL GENERAL MEETING HELD ON 28TH JANUARY, 2023

AT DESH KI AZADI DESH KA BANK MANCHA, (NAZRUL MANCHA)

BANK BACHAO DESH BACHAO NAGAR (KOLKATA)

The 57th Annual General Meeting of State of India Officers' Association, Bengal Circle, was held on 28th January, 2023. As per record, 4066 officers of SBIOA Bengal Circle congregated at Nazrul Manch, Kolkata from nooks and corners of the Circle- i.e. West Bengal, Andaman- Nicobar and Sikkim to join their annual festival. The dais was named "Desh Ki Azadi Desh Ka Bank Manch" and the area was named as "Bank Bachao Desh Bachao Nagar" (Kolkata).

2. The event started with the hoisting of the Association-flag by Shri Prem Anup Sinha, CGM, Kolkata Circle and Chief Guest of the meeting, Comrade Deepak Kumar Sharma, General Secretary, AISBOF and Inaugurator of the meeting, Comrade Rupam Roy, General Secretary, AIBOC & President, AISBOF, and Guest of Honour, Comrade Asitava Kundu, President of the Circle Association along with all leaders from other Circles and the undersigned.

3. Amidst thunderous slogans, activists of the Circle Association welcomed all the members and guests to the venue where a welcome-video, "Desh Ki Azadi Desh Ka Bank", was presented. A documentary- video named "A Journey through Struggle" was also shown which received enormous acclamation from the audiences including younger generation. This was followed by the melodious and rousing rendition of the opening songs, performed by the members of the cultural wing of the Circle Association 'Srijan'.

4. Comrade Samrat Kundu, a young activist, who anchored in the Opening Session, invited Comrade Asitava Kundu, President of the Circle Association & the undersigned on the dais to welcome the dignitaries on the dais with shawl and sapling. The dignitaries on the dais were Comrade Rupam Roy, General Secretary, AIBOC and President, AISBOF, Comrade Deepak Kumar Sharma, General Secretary, AISBOF, Shri Prem Anup Sinha, Chief General Manager, Kolkata Circle, Shri Sujay Kumar Yadav, General Manager, NW-II, Shri Jogesh Chandra Sahu, General Manager, NW-III, Shri Ashok Kumar Mahakul, GM & DA, DM Hub(East), Shri Subrata Mukherjee, General Manager (Addl. CVO), Shri Vaka Srinivasalu Reddy, General Manager, CCGRO, Shri Manoranjan Samal, DGM & CDO of Kolkata Circle, Comrade Abhoy Deo Sharma, President SBISA (Bengal Circle), Comrade Goutam Neogy, Convenor UFBU (WBSU) & General Secretary, SBISA (Bengal Circle), Comrade Krishnendu Mukherjee, President, AIBOC (West Bengal State Unit), Comrade Ashoke Kumar Datta, President, SBI Pensioner Association (Bengal Circle) & Comrade Dipak Kumar Basu, General Secretary, Federation of SBI Pensioner's Association & SBIPA (Bengal Circle).

The Office bearers of the other Circle Associations whose presence made the occasion special were:

Comrade Nilesh Radia Comrade Pinakin Brahma Bhatt	President General Secretary	Ahmedabad
Comrade K. L. Chavan Comrade K. N. Giriraja	President General Secretary	Bangalore
Comrade Gowardhan Mishra	President	Bhopal
Comrade Amitav Das Comrade Arun Kumar Bishoyi	President General Secretary	Bhubaneswar
Comrade P. Nellaperumal Pillai	President	Chennai
Comrade Jatinder Pal Singh Sethi	President	Delhi
Comrade S. Appaswamy	President	Hyderabad
Comrade Vinay Kumar Bhalla	General Secretary	Jaipur
Comrade Mohan Shamji Gohil Comrade Manohar Baboo Devrukhkar	President General Secretary	Mumbai Metro
Comrade Amaresh Vikramaditya	General Secretary	Patna
Comrade Narendra V. Kulkarni	Treasurer AISBOF	
Comrade Padmakar Sunil Talvadekar	Assistant Secretary, AISBOF	
Comrade R. K. Basavaraj	Dy. General Secretary	Bangalore

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Mobile : 9434551152

State Bank of India Officers' Association

(BENGAL CIRCLE)

: 2 :

5. After lighting of the ceremonial lamp by the guests, the SBIOA Seniors namely Comrade Santanu Chakraborty, Comrade Ranjit Kumar Bhattacharya, Comrade Sishir Ranjan Ghosh, Comrade Pronab Kumar Sarkar along with Shri Paltu Ganguly, the representative from "Bandhur Sparsha", a Home for the specially abled children, were befittingly felicitated for their exemplary support to SBIOA (Bengal Circle) and the people in need by Shri Prem Anup Sinha, the Chief Guest and Chief General Manager of Kolkata Circle, Comrade Rupam Roy, General Secretary, AIBOC and President, AISBOF, Comrade Deepak Kumar Sharma, General Secretary, AISBOF, along with Comrade Asitava Kundu, President of the Circle Association and the undersigned.

6. On the occasion, a special edition of the in-house magazine of the Circle Association namely "SUPVOICE" and a Hand Book on Small Savings Schemes of Government of India were released by the dignitaries.

7. The undersigned in his address welcomed all the dignitaries and the militant members to the meeting. He narrated some of the initiatives taken by the Circle Association to keep the members updated and to provide required protection to the officers that included training programme under "Byatikramee Pathakram", an alternate curriculum, on SME & P-Segment advances, Workshop for Joint Custodians in Currency Chest branches, programme for Service Managers, publication of gist of e-Circulars on weekly basis. He touched upon the major activities and achievements of the Circle Association and also highlighted the various issues taken up during the Circle Negotiating Committee meetings. He also highlighted that the Circle leadership had conducted programs connecting people from different walks of life of the society such as Raksha Bandhan, Photography Exhibition involving customers etc. He concluded his welcome address briefly explaining the tag line of the 57th AGM "Desh Ki Azadi Desh Ka Bank".

8. Shri Prem Anup Sinha, CGM, Kolkata Circle and Chief Guest of the meeting appreciated the Circle leadership for undertaking many activities such as Blood Donation Camps, Educational training and bringing out many Circulars and Hand Books. He also assured to improve the facilities available to all the staff members such as Holiday Homes, Guest Houses and Dispensary facilities. He advised the officers to bring to his notice regarding non-payment of bills, if any. He believed in the philosophy that happy employees would perform better. Appreciating for the quality of service rendered by the team Kolkata Circle, he stressed on additional efforts in marketing to improve market share of the Bank in the competitive environment. He appreciated Circle Association for arranging such a gigantic and colourful program and conveyed his best wishes.

9. Comrade Deepak Kumar Sharma, General Secretary, AISBOF and Inaugurator of the meeting, congratulated SBIOA (Bengal Circle) for organising the meeting successfully with huge gathering that happened only due to the dedication and commitment of the members. He commended the documentary video exhibited on the history of trade union and the melodious musical recitation presented by the cultural wing, "Srijan". He appreciated the Circle leadership for raising the pertinent issues boldly to the knowledge of the CGM of the Circle. Referring Kolkata as the birth place of Gurudev, Rabindra Nath Tagore, he reminded his famous poem "Where the mind is without fear....." and advised the members to keep the head high and work without having fear in mind. Comrade Sharma told that SBI being the backbone of the economy launched various products but those were to be sold as per suitability of the customers. Due to rat race behind number game for MD ranking, shortage of manpower, calling on Sunday/ Holiday affecting work-life balance, he mentioned that officers were facing tremendous pressure in day to day work and those were the main reasons for younger generation to leave the Bank. Regarding pending issues, he expected that disparity in wages and pension would be resolved soon and he wished to conduct a program with the Staff Federation to take care of the issues of pensioners and committed to intensify the trade union movement, if required, to protect interest of the members and SBI family.

10. Comrade Rupam Roy in his maiden speech to the audience as President, AISBOF and General Secretary, AIBOC, mentioned that both the Confederation and Federation was facing challenges both from inside and outside the Bank. He narrated the importance of the Public Sector Banks and countered the narrative that the Public Sectors were inefficient. In support to his logic, he highlighted the performance of Public Sector Banks especially SBI vis-a-vis Private Sector Banks citing informative statistics regarding share of business, no. of employees, business per employee, contribution in Govt. Sponsored Schemes, profit per employee etc. He also pointed out that despite the fact that substantial man-hour was lost owing to slow connectivity and regular technical glitches in CBS, meagre contribution in income (0.50%) vis-à-vis the manpower intensive selling of 3rd party products, opportunity loss on account of manpower employed for Govt. Sponsored Schemes and compliances, SBI was ahead of the biggest Private Bank in terms of Business per employee. Criticizing the anti-people policy of the government, he said that a comparison of number of customers serviced by the Public Sector Banks with Private Sector Banks proved that an employee of SBI was serving 4 times the number of customers than the private players but it was not allowed to recruit employee sufficiently. There is a threat to

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Mobile : 9434551152

State Bank of India Officers' Association

(BENGAL CIRCLE)

: 3 :

the market share of Public Sector Banks due to acute manpower shortage. He alleged that Private Sector Banks were providing unsecured business loans through their subsidiaries at very high interest rates to the rural poor and lower middle class as was prevalent during the pre-nationalisation days through money lenders. He urged upon nationalisation of all Private Sector Banks in the country and to mobilise public support to save the Public Sector Banks. Regarding pending issues with IBA, he said that next meeting of UFBU with IBA would be held on 31.01.2023 to resolve the issues in a time bound manner as per discussion held in last tripartite meeting with CLC, IBA & UFBU. He asked members to firmly resist the controllers for calling on Sundays/ Holidays for completion of routine jobs. Lastly, he expressed his deep satisfaction and happiness for the Opening Songs of the meeting and wished a fruitful business session in the meeting. He concluded congratulating SBIOA (Bengal Circle) for successful organisation of the 57th Annual General Meeting.

11. Comrade Goutam Neogy, Convenor UFBU (WBSU) and General Secretary, SBISA (Bengal Circle) expressed his happiness that both organisations were working together for the betterment of all employees and officers. He cautioned that the sword of Privatization was still hanging on the Public Sector Banks, and job security and service conditions would be at stake, if privatisation would be allowed to be implemented. He opined that all Public Sector Undertakings should fight under one umbrella like farmers' community which fought cohesively and that too coming down on the road.

12. Comrade Dipak Kumar Basu, General Secretary, Federation of SBI Pensioners Association and SBIPA (Bengal Circle) requested the present leadership of the Federation and Confederation to take care of the issues of the retirees. As a pensioner, he felt proud to be a privileged family member of SBI. He conveyed his heartfelt gratitude for beautifully compiling the historic documentary-video presented in the meeting and wished the 57th Annual General Meeting of SBIOA (Bengal Circle) a grand success.

13. Comrade Krishnendu Mukherjee President, AIBOC (West Bengal State Unit) highlighted the activities of the State Unit like conducting "Bus Yatra" across all the districts in the State to intensify "Bank Bachao Desh Bachao" campaign and mentioned achievements like clinching Holidays on Bhatri Dwitiya, Chhat Puja and 1st January for the State under N.I. Act. He requested the leadership to be united to garner support of the public to oppose the government's anti-people policies aiming at privatisation of Public Sector Banks.

14. The Opening Session concluded conveying thanks and gratitude to the leadership and dignitaries by the undersigned.

BUSINESS SESSION:

Comrade Asitava Kundu, President of the Circle Association, conducted the Business Session after the house took pledge of the Circle Association. He Read out the notice and following agenda of the meeting:

- 1) To adopt the Annual Report and Audited Statement of Accounts of the Association for the preceding year (i.e. year 2022);
- 2) i) Adoption of Resolution, if any;
ii) To appoint an Auditor for the ensuing term;
- 3) Amendment to By-Laws and Rules of the Association, if any;
- 4) To transact such other business as may be considered necessary;

Then as per agenda no.1, he invited the undersigned to present his Annual Report before the house.

On being invited by the President, the undersigned presented his report narrating the importance of the meeting. Before he briefed the relevant portions of the report, the house observed one minute silence to pay homage to the personalities who breathed their last during the period under report. Appreciating the huge gathering in the meeting, he expressed his concern about the government's intention to implement its anti-people policy in a planned away. He firmly assured that SBIOA (Bengal Circle) would extend steadfast support to the cause and call of AIBOC & AISBOF in combating the privatization of PSBs.

While presenting the Annual Report, he briefly explained all the pertinent points covered in the report like International and National Scenarios with economic condition, performance of Public Sector Banks and latest development of pending issues in Banking Industry in general and SBI in particular. He expressed his concern over the Management's order to quantify the work done on Sundays/ Holidays while releasing the pending bills regarding compensation. Discussing on the activities and achievements of AIBOC (WBSU), he informed that the State Unit would organize a public meeting on 11th February, 2023 with massive gathering of Citizens from various walks of life viz. farmers,

Shubhajyoti Chattopadhyay

General Secretary
Mobile : 9434551152

State Bank of India Officers' Association
(BENGAL CIRCLE)

: 4 :

laborers, students, youth, NGOs, Self Help Groups along with members from different affiliates. Sharing the activities of AISBOF in brief, he expected that the pending issues would be resolved shortly. While sharing the activities of SBIOA Multi State Co-operative Credit Society Ltd, SBIOA Academy, Circle Association and its different wings, he emphasized on bringing more young activists under the fold of the Association in the days to come. Expressing his concern on the recent incident at Pelling, he advised the house to reach out membership to understand their problems and constraints and work collectively to wipe out sense of insecurity from their minds. He acknowledged the contributions of all members from apex-leadership to the grass root level and SBIOA Seniors who immensely extended their helping hands to him to run the Association during the period under report. Before concluding, he invited the members for open discussion on the report as well as on any other areas, if not covered in the report and appealed to the house to reach out to the citizenry with the tagline “**Desh Ki Azadi Desh Ka Bank**” to intensify the “**Bank Bachao Desh Bachao**” campaign.

On being invited by the President of the Circle Association, Comrade Dipak Kumar Kundu, AGS (Finance), presented the Audited Statement of Accounts to the house for discussion and adoption.

Following members volunteered to discuss on the Secretary's Report and Statement of Accounts. All of them supported the report and the Statement of Accounts and expressed their views and concerns as follows:

- i) Comrade Shuvayan Bhattacharjee from Nadanghat Branch discussed on the pressure of Single Officer Branches, activities of the Association to stand beside the members in distress, avoidable inconvenience regarding pressure on OTMS compliance by branches, automatic approval in HRMS for working on Sundays/ Holidays and alternative to the present system of debiting individual's leave account for vacation policy.
- ii) Comrade Soumyajit Majumder from Sales Tax Building Branch highlighted manpower shortage and random deputation of officers.
- iii) Comrade Amit Sadhukhan from RBO-5, South 24 Pgs., thanked for clinching three new holidays in the state and expressed his concern on Role Based Certification and also impact for non-completion.
- iv) Comrade Biswajit Pal from Shibpur Branch shared his concerns over on Non-financial service (NFS), lacunae of Internet Banking/ YONO, pressure for attending WEBINAR during business hours, distortion in Work-life balance etc.
- v) Comrade Anirban Mondal from RACC, Kandi expressed his grievances for recovery of RBI penalty from joint custodians due to reporting problem through e-Kuber for technical reasons, pressure for RFIA compliances and workload on Single Officer Branches, inadequate manpower. He requested to explore a system of reporting through e-Kuber from other branch/ office invoking BCP/DRP in case of link failure at the concerned branch.
- vi) Comrade Malati Das from RBO-3, Siliguri, expressed her concern over job security in FOS (Feet on Street) as it was a step towards privatization, effect on shortage of staff, humiliation and attack on BMs, pressure of controllers on officers to achieve target for acquiring feedback of customers through “Grahak Bani”.
- vii) Comrade Urmi Sen from SARB (South), expressed the constraints of Lady Officers, high expectations of the controllers affecting Work-life balance. She requested to explore avenues for smooth career progression of promising officers and SOP for handling NPA/ SMA and Stressed Assets for an officer in SARB. She also demanded upward revision of brokerage for leased accommodation to the officers.
- viii) Comrade Biplab Das from RBO, Port Blair, thanked the Circle Association for visiting Anadaman & Nicobar Islands, medical assistance to the members. He requested the leadership to explore a system to obviate delay in sanctioning medical bills by Zonal Office, introduction of a Deputy to the Channel Manager to reduce work pressure and to stop biasness in awarding SBI Gems.
- ix) Comrade Deepanjan Mitra from RBO-3, Siliguri, demanded to expose the officers who were attending Branches/ Offices on Sundays/ Holidays voluntarily which created undue pressure on those who were unwilling to do so.
- x) Comrade Tarak Sonkar from RBO-3, Bidhannagar, expressed his grievances for compelling Service Managers to recommend Xpress Credit loans by Service Managers, calling of officers on Sundays/ Holidays without SOP and also for threat of insubordination by the controllers for not carrying out such instructions. He proposed to arrange for meeting of the Association at regular interval at the grass root level.

Shubhajyoti Chattopadhyay
General Secretary
Mobile : 9434551152

State Bank of India Officers' Association
(BENGAL CIRCLE)

: 5 :

- xi) Comrade Suman Dutta from Shyamsundar Branch demanded for introduction of a policy to note down daily logout time of officers at the branch/ office after a certain time, motivating young generation for taking up promotion, arranging tie-up with district based Hospitals/ Nursing Homes within available infrastructure by relaxing the existing norms, if required for the sake of employees and their family in exigencies.
- xii) Comrade Vishal Kumar Gupta from Darjeeling Bazar expressed his concern over "Sanjibani" in HR and requested to preserve proper backup of CCTV to deal with customer complaints.

The undersigned in his reply to the issues raised by the members on Secretary's Report said that most of the issues had been already taken care of by escalating those to appropriate level. He categorically mentioned that:

- Issues related to OTMS would be raised in next Circle CNC Meeting.
- Demand for adequate compensation and compensatory off had been raised by the Circle Association in Federation meeting.
- Leave under Vacation Policy was already raised to management by the Federation.
- Demand for introducing new policy for Single Officer Branch defining some specific area of operations to be conducted in those branches like old SAB and to introduce Non-Banking Day in a week for all Single Officer Branches.
- Issue regarding non-completion of Role Based Certification was under court case filed by the Federation. He also suggested for conducting training programs at lower tiers to enable the members posted at remote areas to attend such programs to update their knowledge in day to day work and also to equip them to clear the RBC examinations.
- Regarding technical/ link issues in reporting Currency Chest transactions through e-Kuber portal, instruction to invoke BCP/ DRP had already been given by the appropriate authority.
- Members should go by the SOP regarding working on Sundays/ Holidays.
- Recommendation for Xpress Credit Loans by Service Manager was not under the purview of their KRA/ assigned roles in CDS. Members should be guided accordingly.
- The issue of Annual Sports for the members of Andaman & Nicobar Islands would be taken care of by the Circle Association.
- Other issues including Logout time of the officers at the branch/office would be pursued with the Circle Management in right perspective.
- A new program named F2F or Face to Face would be launched by the Circle Association soon. Under the program, Circle and Module leadership would visit several Regions and/or branches every month with the aim to have feedback through direct interaction with the members at grass root level.

The undersigned concluded his speech reiterating that the Circle Association was open to everybody and everything for the cause of members and once again conveyed his heartfelt thanks and gratitude to each one for making the annual festival a historic one.

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

As per Agenda no. 2 (i) & (ii) of the meeting, following resolutions were passed and adopted by the house unanimously:

RESOLUTION NO. 1 was proposed by Comrade Sabuj Mistry, Vice-President and seconded by Comrade Subhas Chandra Mondal, Deputy General Secretary:

APPOINTMENT OF AUDITOR:

The 57th Annual General Meeting of SBI Officers' Association (Bengal Circle) being held on Saturday, the 28th January, 2023 at Nazrul Mancha, unanimously resolves that S. K. Saha & Co., Chartered Accountants, be appointed as Auditor of the Association for the year 2023 at an annual remuneration to be decided by the Central Committee.

RESOLUTION NO. 2 was proposed by Comrade Lakpa Tshering Yolmo, AGS-in-charge, Siliguri and seconded by Comrade Pritikana Saha, AGS-in-charge, Kolkata:

Shubhajyoti Chattopadhyay
General Secretary
Mobile : 9434551152

State Bank of India Officers' Association

(BENGAL CIRCLE)

: 6 :

ANNUAL RETURN:

The 57th Annual General Meeting of SBI Officers' Association (Bengal Circle) being held on Saturday, the 28th January, 2023 at Nazrul Mancha, Kolkata, unanimously resolves that :-

1. Comrade Subhas Chandra Mondal (AO, Kolkata),
2. Comrade Debashis Mukherjee (LHO, Kolkata),
3. Comrade Indrajit Sankar Bhattacharyya (LHO, Kolkata),
4. Comrade Dilip Kumar Sasmal (LHO, Kolkata),
5. Comrade Santanu Roychowdhury (RBO-1, Kolkata)

Be authorized to fulfil the necessary formalities in regard to 'Form-H' to be submitted to the Registrar of Trade Unions, West Bengal, as also 'Form F-1' relating to the amendment of Bye-laws and Rules of the Association.

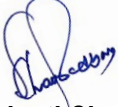
There were no such issues proposed or raised in the house in terms of agenda no. 3 & 4 for discussion and adoption.

Thereafter, Comrade Sabuj Mistry, Vice-President and Comrade Dipak Kumar Kundu, Assistant General Secretary (Finance) were befittingly felicitated by the house on the eve of their superannuation from the Bank on 31st January, 2023.

Meeting concluded with vote of thanks offered by Comrade Arun Kumar Roy, Deputy General Secretary, to the house followed by rendition of the National Anthem.

Comrades, the undersigned sincerely expresses his gratitude to the entire membership of the Circle Association who by their proactive involvement, commitment and ownership, once again proved the strength and solidarity of the Circle Association and made the annual festival a grand success. Comrades, many challenges are ahead. Let us not be subdued in complacency. Let us take pledge to raise our flag to a new high.

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)

Shubhajyoti Chattopadhyay

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