STATE BANK OF INDIA OFFICERS' ASSOCIATION



(BENGAL CIRCLE)

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To All Members (Please Circulate)

43RD ANNUAL GENERAL MEETING ADMINISTRATIVE ZONAL COMMITTEE, KOLKATA

The 43rd Annual General Meeting of SBIOA (Bengal Circle) AZC, Kolkata was organised on the 17th of December, 2023, at the historic Derozio Hall, Presidency University Campus, Kolkata. At 11:00 am, the proceedings commenced with the hoisting of the Association flag, by the leadership, management functionaries, and venerable SBIOA seniors. They offered flowers to the martyrs.

More than 750 members and SBIOA Seniors had attended the meeting. At the outset in the open session floral tribute was offered to Bidrohi Kavi Kazi Najrul Islam on his 125th Birthday. AZC Kolkata tributed the great poet, in their 43rd AGM, by presenting his inspiring song, performed by Team SRIJAN Kolkata."Karar oi Louha Kapat". "Togather We can" (Song developed by Team Srijan Kolkata in-house), "Hum Inquilab Hai" group songs were presented by Com Debarshi, Com Anima, Com Anirban, Com Arindam, Com Partha, Com Sudeshna and Com Paramita.

Com Sourik Roy Sarkar and Com Sudeshna Ghosh adeptly anchored over the Open Session, delivering a concise preamble before extending a gracious welcome to each esteemed dignitary on the dais. Uttorio and Saplings were bestowed upon the honorees by Comrade Anjanabha Ray (Zonal President), Comrade Ranganath Sanyal (Chief Regional Secretary).

The program was inaugurated with the Lamp Lighting ceremony by Comrade Amresh Vikramaditya, Vice President AISBOF and General Secretary Patna Circle alongwith Comrade Asitava Kundu, President of SBIOA (Bengal Circle), Shri Sanjay Kumar DGM (B & O) Kolkata Module and Chief Guest of the meeting, Comrade Debasish Mukherjee and Com Prabir Sorkhel, newly elevated DGSs of Bengal Circle, Com Biplab Sarkar, new AGS In Charge of Kolkata Module, Comrade Raghubar Singh DGS SBISA, Com Amit Dey Sarkar Secretary, SBIPA and the undersigned. At the outset, Comrade Ranganath Sanyal, Chief Regional Secretary, extended a warm welcome to the esteemed dignitaries both on and off the dais, as well as the assembled members. Subsequently, the undersigned introduced the recently elected office bearers of Administrative Zonal Committee for the term 2024-2026 to the assembly. The details of the new AZC are as follows:

- Com. Anjanabha Ray : President
- Com. Anirban Chakraborty : Vice President
- Com. Ranganath Sanyal : Chief Regional Secretary
- Com. Milan Kumar Khan : Asst. Zonal Secretary
- Com. Rupam Halder : Asst. Zonal Secretary
- Com. Kaushik Majumder : Zonal Treasurer
- Com. Sandip Bhar : Asst. Zonal Member
- Com. Sanjoy Kumar Karmakar : Member
- Com. Indranil Koley : Member
- Com. Krishnendu Mandal : Member
- Com. Dhiman Sarkar : Member
- Com. Prasanta Roy : Member
- Com. Chhaya Mondal : Member
- Com. Suprakash Mukherjee : Member
- Com. SomasisBera : Member

SBIOA Seniors Com. Ajit Chattopadhyay, Com Sisir Ranjan Ghosh, Com Somnath Mukherjee were felicitated for their unparallel contribution to the Association.

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Two special chairs were donated to a NGO Bandhur Sparsha, working for specially abled Children.

- Shri Sanjay Kumar, DGM (B &O) Kolkata Module addressed all the leaders on and off the dais, expressed his proud to
 get a chance to deliver his speech from this historic auditorium where Netaji Subhash Chandra Bose, Dr. Rajendra
 Prasad had presented speech. He congratulated the Association for the initial signing of the 9th Joint note. He
 appreciated the 24x7 active medical team of Kolkata Module. He congratulated each member of the module for doing well
 in HBL, Auto Loan, Net profit parameters. He requested all members to look into areas like the Module's customers
 service, Customer complaints, Branch Ambiance, Marketing, Analytics Leads conversion. He said Analytics would be the
 future banking when YOY, YTD growth be stagnant. He thanked our Circle Association for their guidance to the Branches
 because of which the RFIA Scores of Branches of the Module has improved. He also thanked the entire HR Team for
 quick clearance of all pending bills. He requested all members to maintain the heritage in Kolkata Module.
- Com Amresh Vikramaditya, Vice President AISBOF and General Secretary Patna Circle: He felt honored to get a chance to deliver his speech from this historic auditorium. He appreciated the vibrancy of SBIOA Bengal Circle. Bengal Circle remained always the torch bearer to the other Circles. The support of general members to the Association leadership is unparallel. The attendance in the meeting shows the strength of the Association in Bengal Circle. 9th Joint Note negotiation is in the right track. Members may have seen the video of Com Rupam Roy who has expressed his dissatisfaction on the negotiation but we have to remember that the bipartite talk involve multiple stakeholders. Confederation has signed the initial MOU for the benefit of the members only. 5-Day week will be implemented soon. Education, Rural allowance will be introduced. We have demanded improved Stagnation increment, Half CL. He requested all members to be ready to resist Govt's intention to further merger of Banks and Privatization. He had spoken about the two presentation made by Com Rupam Roy on Customer service and Product Redesigning, at the Chairman's Conclave. Kolkata. Association will always remain the watch Dog of the Bank's Legacy and he requested all members to be ready for the New morning, New struggle.
- Com Amit Dey Sarkar, Secretary SBIPA: He addressed all the leaders on and off the dais. He thanked SBIOA Bengal Circle for their continuous support to the SBI Pensioners. Due to the initiative taken by both Associations, Pensioners are experiencing a better approach at the Branch level. He explained the phrase Together We Can. He wished everybody a Happy New Year in advance.
- Com Raghubar Singh, DGS SBISA: He addressed all the leaders on and off the dais. He discussed about faulty manpower planning in the Bank by outside agencies, Privatization of Banks at the cost of the rural India, JV's multifold growth at cost of inhuman struggle of the Branch staff. He discussed about the digitalization process of our Bank and its consequences.

Following the conclusion of the Open Session, the Business Session commenced. Zonal President, Comrade Anjanabha Ray took charge of the podium. Following a concise introduction, he read out the Notice of the Meeting and requested the House to take the Pledge.

Com. Subhas Chandra Mondal, Com Asitava Kundu, Com Nelson Barjo were felicitated on the eve of their retirements from Bank's service

On being requested by the President Comrade Ranganath Sanyal, Chief Regional Secretary conveyed his gratitude to all the dignitaries and members present and presented the Annual Report to the assembly. A minute of silence was observed for fallen comrades and esteemed personalities during the period under review. He thereafter delved into various aspects of socio-economic current affairs and the environmental impact of human activities. He highlighted Circle Association's initiatives such as the,

- Black and white Transfer Policy upto Scale V(1st Circle pan India),
- F2F initiative,
- Alert series,
- Empowerment Series,
- ByatikrameePathakrom,
- SBIOA Academy,
- Social Welfare Programs,
- Historical 100 CNC Meeting,
- Defense Wing,

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- Medical Wing,
- Srijon.
- Manpower Planning.

He specially thanked both AZS Com Milan Khan, Com Rupam Halder, Zonal Treasurer Com Kaushik Majumdar, Com Dilip Kumar Sasmal AGS Finance Bengal Circle, all Regional Secretaries and Presidents and all other AZC members for their support.

Zonal Treasurer Com Kaushik Majumdar subsequently presented the audited Statement of Accounts for deliberation and adoption. The members thereafter engaged themselves in a discussion on the Annual Report and audited Statement of Account, expressing their support to both the Annual Report and the audited Statement of Account.

Com.Bikash Baran Biswas, posted at CCRC LHO: He highlighted on the customer complaints, Staff Meetings, to serve with a smile. He shared his experience with Circle Medical Team.

Com. Sudipta Kantha posted at contact centre: He supported the Secretary's report & the statement of accounts. He spoke about the CBS rights provided to the private Companies in the name of contact centre.

Com. Biswajit Biswas: He raised the issue about the extension of Medical facility for Pregnancy, IVF.

Com. Ravi Shankar Mahato: R.B.O.R-2 He discussed about NPA management, Presanction inspection, credit discipline. He said SBI made huge profit due to less provisioning in the last quarter. He requested to publish the number of explanation, charge sheet for FEAR and not fear psychology among the officers.

Com Titas Rakshit, posted as RMSME: He requested Circle leadership to take up the matter of reduction of audit value statement with the appropriate authority.

Com Anjan Kumar Kundu posted at SMECC Kolkata: He had spoken about the staff accountability and Knowledge gap. He supported the Secretary's report & the statement of accounts.

In his reply address, Chief Regional Secretary, Com. Ranganath Sanyal, conveyed to the assembly that the faulty Manpower planning remained root cause of all problems in our Bank. Recruitment in all cadres is the need of the hour. He said the issues raised by the members are Bank level issues and Circle leadership will be in a better position to address those.

Zonal President, requested the House to consider adopting the Secretary's report and the audited Statement of Accounts. The entire assembly unanimously endorsed and embraced the presented proposals.

Comrade Asitava Kundu, the President of the Circle, he felt proud to get a chance to deliver his speech from this historic auditorium. He extended his heartfelt congratulations to the esteemed gathering, highlighted several key points:

- Management Policies are distorted when it comes for implementation at the grass root level.
- External frauds not only drain Bank's profit, it damages the reputation of the Bank in the market.
- Internal challenges of the Bank are now more important than external.
- Approximately, only 50% of the applicants participated in the recently concluded preliminary exam of the recruitment drive launched by the Bank.
- Functionaries in the HR department are preoccupied with other responsibilities, leading to dilution in their designated tasks.
- The existing salary disparity between officers and Award Staff was emphasized. Viewing the urgency of the issue, he informed the house that the matter has been taken up by the leadership at the right earnest at the appropriate level for early resolution.
- Progress in signing the Joint Note came without any struggle. Our Bank Association is fighting tooth and nail through continuous struggles. Other trade unions think highly of our unity and collective bargaining.
- Management has raised an agenda in the last CNC meeting the conversion of transactions into business.

The undersigned expressed sincere gratitude for Team Kolkata's significant contribution, propelling the Association to remarkable heights. In his insightful address, he emphasized the following key points:

• Joint Note: After preliminary signing of the joint note, it is now very important to negotiate the proper distribution of the salary component. Com Ajit Chattopadhyay had flown to Guwahati to discuss the best possible distribution of salary

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component for maximum benefit of the officers. We have demanded DA Factor would be calculated at the higher decimal this time. Most of the officers do not get HRA (Lease accommodation). More over we have demanded CCA, Non CCA allowances which is very less.

- The following additional issues have been taken up by the Federation a) Special Allowance, b) 12% PF contribution (Employee and bank), c) 2 increments to officers for passing CAIIB Part-II, d) Closing allowance to be increased to Rs.1,500/-and 1 month salary as transfer allowance.
- He highlighted the officiating allowance for scale 1 officers working at level 7, Eligibility for officiating allowance must be allowed from minimum 4 days working instead of present 7 days working. Manpower planning is proposed to revert to the old designation-based system
- 1 Day special leave (From Medical Leave quota) for lady officer every month.
- Sick Leave can be availed for illness of family members.
- Joint note will not be finally signed without implementation of 5- day week.
- A Synergy Meet between Corporate Management and both Federations was held on 1st December, 2023, at SBIL Rajarhat. Com Rupam Roy has presented 2 topics 1) Customer Complaint for system issues and product redesigning. 2) Webinar during office hours informed to the Chairman.
- Regional Business Offices (RBOs) are now becoming Business Centers only. Control mechanism is absent. Compliance is now at back seat.
- Sunday Holiday working: SOP must be followed. No payment through Tour approval. Clerical staffs are getting 8,000/- to 10,000/- per instances where as officers are getting 2000 only. Federation demanded for minimum Rs.5,000/compensation for officers. 1 day compensatory leave. If compensatory leave could not be taken, that leave must be converted to PL which could be encashed at the end of the year.

Although Management had contradicted, but working on Holidays is still a reality. He expressed grief that Officers are not following the SOP and applying for tour program instead. Now Bank has decided to introduce a pop up in system. The reason of opening the system on holiday must be declared before entering into the system. Another pop up must be filled at the end, describing what work has been done on holiday.

- He highlighted disparity of pay between officers and Clericals. Chief Managers are getting less pensions than Chief Associate. Pension entitlement should be 50% of Basic for all officers to alleviate
- Clericals are not taking responsibilities, they have limited working hours, and Disciplinary punishments are also less stringent for clericals. But they are getting more salary than a Branch Manager in some of the Branches. Grade pay would be introduced for officers now. Gym Allowance will be introduced.
- Demand had been made for inclusion of Infertility treatment and pregnancy in medical reimbursement scheme.
- Health check up scheme of officers will be made mandatory for all officers.
- Leaves for Mandatory vacation policy must be deducted from special leave, not from Privilege leave.
- IBA is now doing incognito visit to bank branches to assess the work pressure of the officers.
- Efforts are underway for changeover from NPS to OPS, This is a crucial battle.
- Concerns were voiced regarding the trend of increasing presence of Loan Intermediaries in branches.
- Unfortunately Bank Officers has now become soft target of Police Authority.
- In conclusion, he requested all members to be ready to resist further mergers and privatization.
- He ended his speech by a beautiful quote by Mother Teresa which is close to our year's tag line "Together we can".

I CAN DO THINGS YOU CAN NOT YOU CAN DO THINGS I CANNOT; TOGATHER WE CAN DO GREAT THINGS.

After offering the vote of thanks by Com Anirban Chakraborty, the meeting was concluded by the president of the meeting at 3:45 p.m. with the rendition of National Anthem by the house.

With revolutionary greetings,

Shubhajyoti Chattopadhyay (General Secretary)