

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

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

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Circular No.163/2024

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**To All Members (Please Circulate)**

### **THE 25<sup>TH</sup> ANNUAL GENERAL MEETING OF ADMINISTRATIVE ZONAL COMMITTEE, HOWRAH AT EPAR OPR BANGALIYANA BANQUET, HOWRAH ON 15.12.2024**

The 25<sup>th</sup> Annual General Meeting of State of India Officers' Association (Bengal Circle), Administrative Zonal Committee, Howrah was held on 15<sup>th</sup> December, 2024. The meeting commenced with mind blowing digital presentation depicting the various activities done by the Association during the period under review.

Comrade Indrani Das, an activist, who anchored in the opening session, invited the leadership and dignitaries who were greeted with saplings and "Uttorio" followed by the inaugural song performed by Team Srijan of Howrah module. Comrade Arijit Bose, Deputy General Secretary, AISBOF and President, SBIOA (Patna Circle) graced the meeting as inaugurator and Sri Ajit Kr Poddar, DGM(B&O), Howrah module was present as Chief Guest of the meeting. After lighting of the ceremonial lamp by the guests, the SBIOA Seniors along with the undersigned, Comrade Indranil Pyne, Chief Regional Secretary of the module welcomed all dignitaries, Central Committee leaders and SBIOA seniors with his welcome speech. He also welcomed all members and office bearers from other modules to the meeting.

Sri Ajit Kr Poddar, DGM (B&O) Howrah in his address to the audiences thanked the officers' community for working tirelessly towards the development of the Bank. He appreciated the Officers' Association for working in a vibrant manner jointly with the management in the module. He expressed his concerns with the growing issues of deposit mobilization, customer service, implementation of government schemes etc. He also advised to be cautious regarding the growing concerns of frauds and fraudsters.

Comrade Arijit Bose, Deputy General Secretary, AISBOF, President, SBIOA (Patna Circle) and inaugurator of the meeting expressed his gratitude for being invited in this meeting. He appreciated the role of SBIOA (Bengal Circle) for taking many innovative activities of the Association. He expressed his concern over various threats and challenges faced by the Bank like manpower shortage, loss of market share in deposit.

Comrade Partha Ghosh, zonal president Howrah module, conducted the business session after the house took pledge of the Circle Association. He also read out the notice & the agenda items of the meeting.

Thereafter, Comrade Indranil Pyne, Chief Regional Secretary presented his annual report. He mentioned that the annual report was available to the members digitally through QR code. He discussed on the issues like deposit mobilization, frauds in gold loan. He appreciated the contribution of the Circle Medical Team who were working day & night tirelessly for the welfare of the members.

On being invited by the President of the meeting, Comrade Rahul Majumdar, Zonal Treasurer, presented the Audited Statement of Accounts to the house for discussion and adoption.

Following members from the module volunteered to discuss on the Chief Regional Secretary's report and Statement of Accounts. All of them supported the report and statement of accounts and expressed their views/concerns as follows:

1. Comrade Madhurima Biswas expressed her concerns regarding gold loan frauds and dependency on gold appraisers for verification of the gold.
2. Comrade Anindita Roy discussed regarding loosing of market share in deposit and excessive pressure of cross selling leading to customer dissatisfaction.
3. Comrade Amit Ghosh expressed his concern regarding handing over /taking over of branch keys in case of deputation and leave.

**Shubhajyoti Chattopadhyay**

General Secretary

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4. Comrade Debika Roy talked regarding manpower issues being faced by Loan Processing Cells, delinquency of Loans under GSS which was hampering the advance portfolio of the branches.
5. Comrade Indranath Sen discussed over dependency on outsourcing people leading to frauds.
6. Comrade Prasenjit Ray highlighted his concern regarding window dressing & limit utilization of SHG, SME units. He also expressed his grievances regarding delayed approval of medical bills especially for dental and eye treatment.
7. Comrade Soma Pan expressed her gratitude for clearance of her medical bills of amounting Rs. 8.5 lakhs with the strong persuasion of the Association.

Comrade Indranil Pyne, Chief regional secretary, Howrah Module in his reply to the issues raised by the members mentioned that:

- Gold loan verification should be done in presence of joint custodians and members should know the procedures of verification.
- Though the bank was encouraging deposit mobilization, on the other hand pressure of mutual fund and SBI life was also growing while CASA was decreasing.
- Members should be made aware of their KRA.
- Officers should also be aware of the duties and responsibilities of award staff and get managed properly at branches.

The Chief Regional Secretary's report and audited statement of accounts were unanimously accepted and approved by the house.

Following Central Committee members were felicitated on account of their impending superannuation from the bank:

Com Tushar Kanti Ghosh : Vice-President, SBIOA ( Bengal Circle)

Com Dilip Kumar Mondal : AGS-in Charge, South 24 Module

Com Krishnendu Mondal : Central Committee Member

Comrade Subir Chaudhuri, AGS in-charge Howrah module thanked all the members for their wholehearted presence in the meeting. He also mentioned different activities of the Circle Association for the welfare of the members.

Comrade Ranga Nath Sanyal, President, SBIOA (Bengal Circle) in his address stated that being vigilant in day-to-day work could prevent many frauds. He also raised his concerns about the growing digital frauds, outsourcing of manpower, third party involvement on daily operations in branches.

The undersigned in his deliberation to the house stated that:

- ❖ Unethical business practices should be stopped.
- ❖ Expressed his concern on Single Officer branches.
- ❖ Loans to be sanctioned as per eligibility meticulously.
- ❖ Multiple phone calls to branches from controlling offices was becoming a concern.
- ❖ Work life balance was getting affected due to manpower shortage.

Comrade Tarak Mallik, Assistant Zonal Secretary of the module offered the vote of thanks.

The meeting was concluded by the rendition of the National Anthem.

**With greetings,**



**Shubhajyoti Chattopadhyay**  
(General Secretary)

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