

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)

THE 45TH ANNUAL GENERAL MEETING OF
ADMINISTRATIVE ZONAL COMMITTEE, BIDHANNAGAR
AT RIFLE FACTORY AUDITORIUM, ICHHAPUR ON 23.11.2025

The 45th Annual General Meeting of State Bank of India Officers' Association (Bengal Circle), Administrative Zonal Committee, Bidhannagar was held on 23rd November, 2025, at Ichhapur Rifle Factory Auditorium. The meeting commenced at 10:30 A.M with exceptional opening song performance by Srijan Bidhannagar, a cultural wing of SBIOA (BC), mind blowing recitation by Ayan Modak and an unforgettable digital presentation by Bidhannagar digital team.

Comrade Amlan Talukdar and Comrade Anuradha Chatterjee, who anchored the opening session, invited the leadership and dignitaries who were greeted with saplings and flower bouquets. Comrade K. Anjaneya Prasad, Vice-President, AISBOF and General Secretary, SBIOA (Hyderabad Circle) graced the meeting as inaugurator and Smt. Sushmita Gupta, DGM(B&O), Bidhannagar 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 Chandan Mukherjee, 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. In his inaugural speech, Comrade Chandan Mukherjee stressed the importance of this year's Annual General Meeting given this being the Diamond jubilee of our Circle Association. He also informed the August gathering that after relentless persuasion every 2nd, 3rd and 4th Wednesday, group of specialised Doctors from Manipal Hospital would come to Bidhannagar Zonal Office and for consultation from 4 P.M to 5 P.M.

Smt. Sushmita Gupta, DGM(B&O), Bidhannagar Module in her address to the gathering thanked her team for making our institution proud as the members only are responsible for the greatness of the institution. She appreciated the tag line of the digital programme performed by the digital team of Bidhannagar, that is, 'Team Up Go Forward'. She felt proud as the DGM(B&O) of Bidhannagar as her module is firmly in the map of SBI hierarchy as far as performance parameters like impressive number of home loan customers and deposit customers are concerned. She reiterated a pertinent fact that we, as members of Bidhannagar Module, are helping the customers build their dreams. She expressed the need for supreme customer service without misbehaviour. She stressed on maintaining work-life balance by taking proper care of one's self and family. She also advised the gathering to be vigilant and not to do any unethical work.

Comrade K. Anjaneya Prasad, General Secretary, SBIOA (Andhra Circle) and inaugurator of the meeting expressed his gratitude for being invited to the meeting and began his address in Bengali. Noting the revolutionary history of the soil of Bengal, he expressed his great delight that Bidhannagar Module of SBIOA (Bengal Circle) is at the forefront of trade union activities producing great leaders. He mentioned the importance of nationalisation of PSU Banks and the formation of trade unions which gave exploited members a sound platform to ventilate their grievances and the resolution of the same. All the benefits that we are enjoying now are the results of relentless struggles and tough negotiations with the Management. He urged the gathering to remain united as unity is our prime strength and SBIOA (Bengal Circle) remains at the forefront of all the trade union struggles. He also mentioned that the last joint note was a result of intense negotiations under the guidance and leadership of Com. Rupam Roy. Yet, 5-day Banking is our long unresolved demand and we must remain united for the upcoming agitation called by UFBU for implementation of 5-day Banking. He criticised the Central Government's and the honourable Finance Minister's unfavourable attitude towards Public Sector Banks which are the rotectors of our economy and he reiterated that merger of Banks is another area that we will have to fight to protect our interests and he also stated that the Department of Financial Services (DFS) is adamant in dividing the Banking Trade Unions as we are the strongest of all the trade unions. The decision of the DFS on PLI to scale 4 and above officers is a divide and rule policy of the Government which AIBOC under the leadership of Com. Rupam Roy is determined to oppose. Last but not the least Com. Prasad talked about the various aspects of Artificial Intelligence and warned that over implementation of AI in HR issues would be detrimental for our existing workforce and our interests. He ended his speech in Bengali.

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Thereafter, Comrade Chandan Mukherjee called on stage the following Circle and Module leadership for their work and felicitated them on account of their upcoming superannuation from the Bank. Com. Debasish Sen, Com. Abhijit Chattopadhyay, Com. Samar Adhikary and Com. Shibaprasad Chakraborty were duly and graciously acknowledged on stage for their stupendous contribution for both the Bank and Association.

Comrade Saroj Kumar Das, Zonal President, conducted the Business Session after the House took the pledge of the Circle Association. He read out the notice and agenda of the meeting.

Thereafter, Comrade Chandan Mukherjee, Chief Regional Secretary of the module presented his annual report after the House observed one minute's silence for the departed personalities during the period under report. Appreciating the leadership for its relentless work for the members, he acknowledged the contribution of four pillars of the Circle Association namely SBIOA Multi-state Cooperative Credit Society Ltd., SBIOA Academy, Defence Cell and Medical Team. He stated that it is a matter of pride for our module that Comrade Saroj Kumar Das is the Vice-Chairman of Multi State Cooperative Society. As far as the medical team is concerned Com. Ashim Biswas will be replacing Com. Shibaprasad Chakraborty after his superannuation from Bank's services on 31.12.2025. He appreciated all his Regional Secretaries who are young and working tirelessly for the betterment of the organisation and thanked Comrade Swadhin Halder for his diligent work as the Treasurer of the module. He also expressed his deep concern about internal frauds.

On being invited by the President of the meeting, Comrade Swadhin Halder, Zonal Treasurer, presented the Audited Statement of Accounts to the House for discussion and adoption.

Following members volunteered to discuss on the Chief Regional 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 Dibakar Sarkar from Region-1, Bidhannagar expressed his concern about debiting of PMJJBY and PMSBY amount from customers' accounts without their consent. He expressed his concern about potential frauds in deceased accounts and also stated that SBI Life claims are not being settled quickly despite extra emphasis on SBI Life business.
- ii) Comrade Niladri Majumder from Region-4 expressed his concern about cheque clearing delays and customer service being affected in this regard. He also requested the central leadership to look into the issue related to account opening through TAB banking. He drew attention to the plight of Service Manager who have to attend to ATM-CDMs throughout the week and asked the leadership to ensure commensurate compensation for working on Sunday/Holiday. He suggested that if medical bills are uploaded in HRMS and medical officers sanctioning the bills could see them online then delays in medical bill sanctions could be reduced.
- iii) Comrade Kaiser Sarkar of Region-2 raised the issue of micro finance Banks depositing huge amounts of money in CDMs during block holidays and suggested a specific product code for such institutions so that they are forced to deposit the amount in branches. He also raised a point that as far as ATM availability is concerned, the timing of 8 p.m. to 8 a.m. may be considered as "cooling period" so that it is not taken into cognizance for downtime calculation.
- iv) Comrade Subrata Sana of Region-3 stated that the CRS report was made impressively and urged the Central leadership to discuss the actions to be taken against the proposed Bank merger policy of the Central Government.
- v) Comrade Kundan Thakur of Region-6 expressed his concern regarding relentless pressure on Bank officers to achieve MD Ranking parameters, cross selling targets. He also raised the problem of single officer branch managers related to Enhanced Due Diligence regarding Money Mule accounts. Furthermore, he urged the leadership to take up the issue of how branch managers will be able to identify whether a specific account is a money mule or not. He stated that he supports the call for strike for implementation of 5 day banking.
- vi) Comrade Sayan Bhattacharyya of Region-5 stated that EDD inspection is a pertinent problem for Branch Managers. He stated that Bank is facing problem due to lack of permanent messengers as outsourced employees are handling vouchers and cash and urged the leadership to suggest any alternative to this problem. He also reiterated the fact that 5 day banking is our demand.

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Comrade Chandan Mukherjee, Chief Regional Secretary of the module in his reply to the issues raised by the members mentioned that:

- Comrade Kaiser Sarkar's concerns will be looked into by the Central leadership.
- The pressure on officers due to MD Ranking parameters and enhanced due diligence related to suspected money mule accounts is a burning issue and is being discussed at the highest levels of Circle Association.
- The concerns raised by Comrade Sayan Bhattacharyya related to voucher sorting by outsourced staff will be looked into by the Central Leadership as well as other issues raised by Comrades from various regions.

The Chief Regional Secretary's Report and Audited Statement of Accounts were unanimously accepted and approved by the House.

Comrade Biplab Sarkar, AGS in-charge Bidhannagar Module, in his address to the House appreciated all who made the meeting successful. He stated that the Circle leadership is working tirelessly for the welfare of the members. SBIOA(Bengal Circle) is the only circle which has raised the repatriation issue during last year's transfer policy and duly repatriated the members. He urged that our great institution is known for transparency and we must uphold it. We must stop those people who work against the institution's ethics. He reiterated that due to the Central Government's draconian policies, tough days are ahead for everyone and it is very important to remain united.

Comrade Debasish Sen, Vice-President, SBIOA(Bengal Circle) addressed the August gathering by reminding members of the achievements of our beloved Association like delivering diaries and calendars to all parts of the Circle in a timely and disciplined manner year after year, publishing photographs taken by POs and TOs. He urged all officers to submit the Assets-Liability statement within the requisite timeline. He talked about the importance of Self-Audit for bigger branches and asked all to be careful about Self-audit score as this will have an impact on RFIA. He asked branches to follow the mail from CCPC regularly and OLRR for smooth clearing sessions thus preventing customer grievances related to clearing cheque returns. He said this has to be attended to multiple times in a day to avoid concentration of uncleared cheques in the day-end.

Comrade Ranga Nath Sanyal, President, SBIOA(Bengal Circle) in his address to the audience stated the immense importance of the members who were still at the meeting. These members are true soldiers of the Association. He mentioned that as State Bankers we are competing with fellow State Bankers and not with other Banks and herein lies the problem. He talked about the dedication of our beloved General Secretary, SBIOA(Bengal Circle) towards all his members, including suspended officers. He reiterated that our General Secretary worked tirelessly to save the jobs of 3 suspended officers who have been reinstated from suspension. Comrade Sanyal talked about disciplinary proceedings of our Circle elaborately. He asked members to refrain from making unwanted posts in social media and urged everyone to attend the Circle Annual General meeting on 10th January, 2026. He ended his speech with a poem in Hindi which was applauded by all present.

The undersigned in his deliberation to the House stated that:

- He understood Chief Regional Secretary's frustration as the attendance was less than expected after months of preparation for the meeting.
- There are no holidays for the Circle leadership who work tirelessly for the welfare of the members.
- No demand of member is left untouched by the Circle leadership and reiterated the fact that during 2013-14 when general members were afraid of meeting leaders and there were widespread atrocities against the rights of members, our Association showed immense resolve to meet the demands of members. Even in such adverse period the Association was successful in securing rights of members through intense struggle and negotiation with the Management.
- The Central Government is immensely powerful in implementing draconian laws but only our unity and solidarity can defeat them as proved true on many occasions earlier.
- AIBOC, on the industry level, and AISBOF, on the Bank's level, is seized of the problem arising on account of non-recruitment of permanent messengers in the Bank and is driving the issue to its logical conclusion. We expect that recruitment of permanent messenger will materialize in the near future.
- Branches are overly dependent on various out sourced agencies and it is a matter of concern that there is no branch sourcing of HBL customers. Gradually, if there is no branch sourcing, management will ultimately abolish that permanent officer's post who is responsible for sourcing home loans.

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- Unverified mobile numbers being verified without actually seeing the status of the accounts can lead to frauds.
- If any officer is punished by his/her controller for not following any unethical instruction, Circle Association will fight till the last for him/her.
- Account opening through TAB by officer only is an issue that is being taken up.
- It is a concerning fact that certain ATM channel managers are asking officers to come on holidays to attend ATMs and CDMs while himself remaining at home. ATM branches' service managers' work life balance are being destroyed. Further improvement of compensation and compensatory off are being discussed.
- Suspected money mule accounts are to be monitored by police officers/law enforcement agencies and not by Bankers/officers. This is part of the agenda in CNC.
- Circle Association is looking into the problems faced by single officer branches while doing EDD of suspected money mule accounts.
- Officers at RBOs have to take added responsibilities to reduce the burden on Branch managers.
- Frauds are increasing in Circle and members must be careful.
- Circle Association works till late in the night to save officers from the clasp of police/law enforcement agencies.
- He concluded his speech by asking members to look after their family and self and advised not to indulge in any unethical work.

Comrade Shibaprasad Chakraborty, Assistant Zonal Secretary of the module offered the vote of thanks. The meeting was concluded by the rendition of the National Anthem.

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)