

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 42ND ANNUAL GENERAL MEETING OF ADMINISTRATIVE ZONAL COMMITTEE, SILIGURI AT HOTEL CENTRAL PARL, SILIGURI ON 07.12.2025

The 42nd Annual General Meeting (AGM) of the State Bank of India Officers' Association (SBIOA), Administrative Zonal Committee, Siliguri, was convened on 7th December 2025 at Hotel Central Park, Siliguri. The meeting witnessed enthusiastic participation from members across the length and breadth of the Siliguri Module, reflecting the strength, unity, and organisational vibrancy of the Association.

The proceedings of the day formally commenced at 11:00 a.m. with the ceremonial hoisting of the Association Flag, presided over by the leadership, management functionaries, and revered seniors of SBIOA. This solemn occasion was followed by the offering of Shradhanjali in respectful remembrance of the departed. Thereafter, the Photo Gallery, depicting the wide spectrum of activities undertaken by the AZC Siliguri Module during the year, was inaugurated. The spirit of the AGM was aptly encapsulated in the slogan "**TEAM UP GO FORWARD**", which resonated as a collective call for dignity, unity, and solidarity in professional and organisational life.

Comrade Rahul Nandi and Comrade Eden Wangdi Gyathso, the anchors of the open session extended a warm and cordial welcome to all members and dignitaries present. They set the tone of the meeting by presenting a concise preamble and formally welcoming each dignitary present on and off the dais. Utterio and floral bouquets were presented to the dignitaries by Comrade Himanish Bhadra, Zonal President, and Comrade Aritra Saha, Chief Regional Secretary. The programme was inaugurated by Comrade Rupam Roy, General Secretary, AIBOC, AISBOF & SBIOA (North East Circle); Comrade Debasish Sen, Vice President, SBIOA (Bengal Circle); Chief Guest of the meeting, Shri Prashant Kumar Singh, DGM (B&O), AO Siliguri; Comrade Debasis Mukherjee (Deputy General Secretary); Comrade Prabir Sorkhel (Deputy General Secretary); Comrade Mithun Dutta, Assistant General Secretary (In-Charge), Siliguri Module, and the undersigned. Comrade Nigam Prasad Chakraborty, Deputy General Secretary, SBISA, Siliguri, also graced the occasion as a Special Guest.

The Ceremonial Lamp was lit by the dignitaries, symbolising the formal commencement of the Annual General Meeting. This was followed by a video presentation on the Siliguri Module, vividly portraying the vast, diverse, and challenging terrain served by officers and highlighting the multifaceted responsibilities discharged by them. The presentation was widely appreciated by the members. The inaugural cultural segment featured the soulful rendition of "**Mayabini**" by the Cultural Wing SRIJAN, Siliguri, which received warm applause from the gathering.

At the outset, Comrade Aritra Saha, Chief Regional Secretary, delivered his inaugural address, warmly welcoming all dignitaries and members assembled from various corners of the module. He expressed gratitude to the members for their continuous support and participation and emphasised the spirit of togetherness that defines the Association. In his address, he highlighted the key activities undertaken by the Association during the year, with special reference to the distribution of food and essential items to flood-affected victims of North Bengal, and the sustained efforts of the Association in prohibiting the processing of personal loans, KCC etc by Service Managers, appreciating the Management for its prompt corrective action in this regard.

The day coincided with Armed Forces Flag Day, and on this solemn occasion, the Association presented a financial contribution of ₹50,001/- to the Defence Veteran Welfare Association. The cheque was received by Retired Captain J.K. Dewan, who expressed his heartfelt gratitude to SBIOA for its generous support and remarked that SBI and its officers have always stood firmly with the Armed Forces and the nation in times of need.

Thereafter, Shri Prashant Kumar Singh, DGM (B&O), Siliguri Module, addressed the gathering. He began by expressing condolences to Comrade Ranganath Sanyal, Circle President, on the demise of his mother. He thanked the Association for

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facilitating meaningful interaction with officers across the module and appreciated the vibrant performance of Team Srijan. He observed that the Annual General Meeting provided a valuable platform to engage with officers collectively and acknowledged the strong bond between members and the leadership. He elaborated on several welfare-oriented initiatives undertaken by the Module Management, including regular branch visits, recognition of officers' achievements, promotion of relationship banking, weekly clearance of HRMS queues, encouragement of work-life balance, resolution of pending medical bills through monthly deputation of a Medical Officer, organisation of training programmes and SME workshops, engagement of Gen-Z officers through innovative initiatives, focus on grooming of new joinees, emphasis on physical well-being through Annual Health check-ups, and fostering healthy relationships with key external institutions.

Comrade Rupam Roy, General Secretary, AIBOC, AISBOF & SBIOA (North East Circle), in his address, remarked that Siliguri felt like home to him, reflecting his close association with the region. He appreciated the tribute paid by AZC Siliguri to the great soul Zubeen Garg, acknowledging the deep cultural and emotional connect of the Association. Speaking forcefully on issues concerning PSUs, he asserted that no authority stands above the collective rights and dignity of employees. He expressed grave concern over the future of employment in PSBs, particularly in the context of unregulated adoption of Artificial Intelligence, bank mergers, and acute understaffing. He highlighted the disproportionate customer-to-staff ratio in PSBs and appreciated the Bank's initiative of bearing the perquisite tax liability of staff members. Emphasising that SBI officers function as supervisory workmen rather than policy-makers, he urged members to prepare for industrial action, including strikes, if the long-pending demand for Five-Day banking remains unaddressed. He also reiterated demands for higher recruitment and curtailment of micromanagement by the Department of Financial Services (DFS). He cautioned against divisive PLI structures, opposed the proposal to appoint a Managing Director from the private sector, criticised aggressive transfer policies driven by DFS, and called upon members to remain united and resilient in the face of emerging challenges.

Comrade Nigam Prasad Chakraborty, Deputy General Secretary, SBISA, in his address, observed that Comrade Rupam Roy had comprehensively covered all major issues. He emphasised the shared responsibility of Management in addressing systemic challenges through proper planning, realistic targets, and adequate manpower. He appreciated the achievements of the Module Management and both Associations, particularly in improving medical facilities and branch infrastructure, and appealed for continued cooperation for organisational growth.

On behalf of the SBIOA Multistate Co-operative Credit Society, Comrade Indrajit Shankar Bhattacharyya, Chairman, felicitated meritorious students of Class X and XII from economically weaker sections and wards of comrades, recognising their academic excellence and perseverance.

Following the Open Session, the Business Session was chaired by Comrade Himanish Bhadra, Zonal President. After placing the notice of the meeting and administering the pledge, he informed the house that over **682 members** from across the Siliguri Module had attended the AGM. Comrade Aritra Saha, Chief Regional Secretary, then presented the Secretary's Report, observing a minute of silence in memory of departed souls and highlighting national and international banking developments, challenges faced by PSBs, and the role of AIBOC in negotiations.

Subsequently, Comrade Sambuddha Bhattacharya, Zonal Treasurer, presented the audited Statement of Accounts for deliberation and adoption. The members thereafter engaged in a discussion on the Annual Report and audited Statement of Accounts, expressing their support to both the Annual Report and the audited Statement of Accounts.

Comrade Udaykant Thakur, Malda Branch, expressed serious concern over the growing tendency to place the onus of identifying money mule accounts on bank officers, stating that investigation and enforcement in such matters should primarily fall within the domain of law-enforcement agencies. He further highlighted the acute shortage of manpower in branches, especially in Currency Chest branches, which is adversely affecting routine banking operations. He pointed out that the existing procedure for claiming overtime and holiday working is unduly lengthy and cumbersome, and suggested that the process be automated, as user IDs and system timestamps are already available. He also raised concern that frequent transfers are adversely impacting CDS performance and continuity.

Comrade Ruma Majumder, Uttarayan Branch, emphasised the need for increased role-based training programmes and dedicated workshops, particularly for effective preparation and handling of RFIA. She expressed concern over the adverse career and service-related consequences faced by officers who opt out of promotion. She also underscored the necessity for the Bank to provide day-care facilities to support working parents with young children.

Comrade Sujit Kumar Choudhary, AMCC, Siliguri, sought clarification on the scope and purpose of CDS, enquiring whether it is used solely as a parameter for promotion or if it has any other operational or performance-related significance.

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Comrade Manoj Paul, SME, Gangtok, raised serious concerns regarding the functioning of single-officer branches, highlighting the excessive workload and the multiple responsibilities that are being shouldered by a lone officer, which he stated is neither sustainable nor conducive to efficient banking operations.

Comrade Nirob Barman, Raghunathpur Branch, pointed out that the increasing frequency of online meetings has become a hindrance to regular banking work and often results in the loss of productive time. He also expressed concern that mandatory e-learning programmes through SPARK have made completion of required courses complicated and tedious, adding to the operational burden on officers.

The President of the meeting requested Comrade Aritra Saha, Chief Regional Secretary, Siliguri Module to response the issues raised by the members. Comrade Aritra Saha replied the queries. Then the President requested the House to give there opinion on the Report and the Audited Statement of Accounts. The House overwhelmely passed both the Report and the Audited Statement of Accounts.

The undersigned thanked all members of the Administrative Zonal Committee present at the meeting and conveyed his appreciation to Comrade Rupam Roy, General Secretary, AIBOC, AISBOF and SBIOA (NE Circle) along with other senior leaders of the Circle, members of Siliguri moduel and SBIOA Seniors, for their esteemed presence. Concurring with the observations of Comrade Udaykant Thakur, he stated that bank officers are being unfairly harassed in the identification of money mule accounts, a responsibility that should rest with law-enforcement agencies. He informed the house that the issue has been taken up at multiple forums.

He highlighted the issue of non-lifting of soiled and non-issuable notes by the RBI. He informed that the Association is pursuing the demand for deployment of one exclusive clerical staff for each Currency Chest vault and advised officers to keep controlling authorities informed about the condition of RBI vaults.

Responding to concerns on single-officer branches raised by Comrade Manoj Paul, he stated that steps are being taken to convert such branches into double-officer branches by posting newly confirmed POs, TOs, and CBOs. He also informed that CSP visits and money mule account identification are proposed to be handled by RBO staff and urged optimal utilisation of available clerical staff. He pointed out that several functions assigned to clerical staff under the Bipartite Settlement, including Gold Loan recommendations, Locker operations, and LTI verification, are not being fully utilised, thereby increasing the workload on officers. He further informed that the Association is very much on the job about the simplification and enhancement of claims for Sunday and Holiday working.

Addressing Comrade Ruma Majumder's concern on opting out of promotion, he stated that the matter is being consistently raised at various forums to prevent discriminatory treatment. He cautioned officers against delegating unauthorised acting powers to clerical staff and reiterated that the Association is firmly opposing the prevailing threat culture, including punitive transfers for refusal to sanction unethical loans. He informed the house about the successful conduct of training programmes for first-time Branch Managers and Service Managers and that audit-related workshops are also being pursued. In his concluding remarks, the undersigned urged members to discharge their duties ethically and assured them of the Association's support in safeguarding their rights and dignity.

The meeting concluded at 3:15 p.m. with a Vote of Thanks proposed by Comrade Pranay Pradhan, Assistant Zonal Secretary, followed by the rendition of the National Anthem by the house.

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)