

STATE BANK OF INDIA OFFICERS' ASSOCIATION

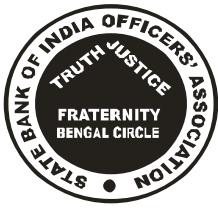
(BENGAL CIRCLE)

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

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Circular No. 33/2026

Date : 22.01.2026

To All Members (Please Circulate)

THE 60TH ANNUAL GENERAL MEETING, SBIOA (BENGAL CIRCLE)
HELD ON 10TH JANUARY, 2026
AT KISHORE KOBI SUKANTA BHATTACHARYA MANCHA (NAZRUL MANCHA),
RISHI BANKIM CHANDRA CHATTOPADHYAY NAGAR (KOLKATA)
A FORMIDABLE DISPLAY OF UNITY & SOLIDARITY



The 60th Annual General Meeting of SBIOA (Bengal Circle) was convened with solemnity and grandeur on 10th January 2026 at the august Nazrul Mancha, Kolkata, in the inspiring presence of over 5,100 officers representing every corner of the Circle, spanning West Bengal, the Andaman & Nicobar Islands, and Sikkim. The overwhelming participation stood as a powerful testament to the unity, strength, and steadfast commitment of the officers' fraternity.

In a fitting tribute to Bengal's rich literary and cultural heritage, the dais was dedicated to the Teenaged Poetic wonder "Kishore Kobi Sukanta Bhattacharya," while the venue was named in honour of the legendary litterateur "Rishi Bankim Chandra Chattopadhyay," who was known as Sahitya Samrat, literally meaning the Emperor of Bengali Literature". In 1875, a century and a half ago, he penned one of his famous novels Ananda Math which had a strong patriotic fervour. Vande Mataram, the first two stanzas of which have been adopted as our national song by our Constituent Assembly

on 24th January 1950, was a part of this novel. These dedications symbolised the enduring spirit of progressive thought, courage, social consciousness and unbridled patriotism, which continue to inspire the trade union movement.

The theme of the Diamond Jubilee AGM, "Team Up Go Forward," resonated deeply throughout the proceedings, reflecting a shared resolve to move ahead in unity, strengthen collective action, and march forward together in pursuit of common goals and a brighter future for the organization and its members.

Commencing at 10.30 am, the event commenced with the ceremonial hoisting of the Association-flag and offering of floral tribute to the extremely talented Bengali poet, Kishore Kobi Sukanta Bhattacharya, the legendary novelist Rishi Bankim Chandra Chattopadhyay by Shri Niraj Kumar Panda, Chief General Manager, Kolkata Circle, the Chief Guest of the Meeting, and Comrade Rupam Roy, General Secretary of AIBOC & AISBOF, the inaugurator of the AGM, Comrade Sudip Dutta, General Secretary, SBISA (Bengal Circle), Comrade Ashok Kumar Dutta, President, SBIPA (Bengal Circle), Comrade Krishendu Mukherjee, President, AIBOC (WBSU), Comrade Ranga Nath Sanyal, President of the Circle Association along with a galaxy of leaders from other Circles, General Managers and Deputy General Managers of Kolkata Circle, leaders of yesteryears and the undersigned.

Amidst thunderous slogans, activists of the Circle welcomed all the members and guests to the venue. A welcome video prepared by Comrades Sabyasachi Mukherjee



and Chanchal Bhattacharya was presented, replete with brief glimpses on the life and works of Kishore Kobi Sukanta Bhattacharya, iconic music director, lyricist, Salil Chowdhury, 'nectar-voiced' singer, music director and a man of arts, Bharat Ratna, Bhupen Hazarika and Rishi Bankim Chandra Chattopadhyay, author of Vande Mataram, our national song. The video was interspersed with live singing performances of Team 'Srijan', the cultural wing of the Circle Association. This entire in house presentation was met with rapturous applause.

Comrade Samrat Kundu and Comrade Reshma Shrestha, two dynamic activists of the Circle Association anchored the Opening Session. Delivering a succinct preamble of the meeting, they welcomed Comrade Ranga Nath Sanyal, President of the Circle Association, and the undersigned to the dais to welcome the dignitaries with 'Uttoriyo' (ceremonial scarf) and flower bouquets. The programme was inaugurated by lighting of the ceremonial lamp by the dignitaries on the dais.

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

- Com Chetan Rathod, President, SBI officers' Association (Ahmadabad Circle)
- Com Ranjan Karan, General Secretary, SBI officers' Association (Ahmadabad Circle)

Shubhajyoti Chattopadhyay

General Secretary

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- iii. Com Vijaya Sekhar, President, SBI Officers' Association (Amaravathi Circle)
- iv. Com G. Viswanadham, General Secretary, SBI Officers' Association (Amaravathi Circle)
- v. Com Anil Kumar Srivastava, President, SBI Officers' Association (Bhopal Circle)
- vi. Com Sanjeev Mishra, General Secretary, SBI Officers' Association (Bhopal Circle)
- vii. Com Y. Gopalakrishnan, DGS, SBI Officers' Association (Bhopal Circle)
- viii. Com Golden Topno, President, SBI Officers' Association (Bhubaneswar Circle)
- ix. Com Amitava Das, General Secretary, SBI Officers' Association (Bhubaneswar Circle)
- x. Com Nithish Andreyya Raja Singh, President, SBI Officers' Association (Chennai Circle)
- xi. Com Rajesh Jain, President, SBI Officers' Association (Jaipur Circle)
- xii. Com Shankar M Khaikar, President, SBI Officers' Association (Maharashtra Circle)
- xiii. Com Prashant Bane, President, SBI Officers' Association (Mumbai Metro Circle)
- xiv. Com Nitin Thakur, General Secretary, SBI Officers' Association (Mumbai Metro Circle)
- xv. Com Manjunath Bandekar, Organising Secretary, SBI Officers' Association (Mumbai Metro Circle)
- xvi. Com T. A. P. Paul, President, SBI Officers' Association (N. E. Circle)
- xvii. Com Arijit Bose, President, SBI Officers' Association (Patna Circle)
- xviii. Com Amaresh Vikramaditya, General Secretary, SBI Officers' Association (Patna Circle)



Shri Niraj Kumar Panda, Chief General Manager, Kolkata Circle, Comrade Rupam Roy, General Secretary, AIBOC & AISBOF, along with Comrade Ranga Nath Sanyal and the undersigned, felicitated Comrade Ashim Dasgupta, former President, SBIOA (Bengal Circle), in recognition of his exemplary contribution towards the cause of the officers' fraternity.

During the programme, a special edition of the Circle Association's in-house magazine, "**SUPVOICE**", helmed by the undersigned as Editor, with Comrade Prabir Sorkhel as Convenor and



Comrade Ranga Nath Sanyal, Comrade Debashis Mukherjee, and Comrade Mithun Dutta as members, was formally released. The dignitaries also released the revised edition of "Handbook on Assigned Roles" which is also an in-house publication.

On being invited to speak, the undersigned, in his capacity as the General Secretary of the Circle Association, addressed the august gathering. He expressed his pride that the dais was dedicated to the revered poet **Kabi Sukanta Bhattacharya**, while the venue honoured the legendary writer and visionary **Rishi Bankim Chandra Chattopadhyay**. He informed the house that the Circle Association is observing the **birth centenary of Kishore Kobi Sukanta Bhattacharya**, a teenage rebel poet who envisioned an exploitation-free society, and is also commemorating the **150th anniversary of Vande Mataram**, our National Song composed by Rishi Bankim Chandra Chattopadhyay, the father of modern Bengali literature.



He warmly welcomed the **Circle CGM** and thanked him for gracing the meeting despite his busy schedule. He described the CGM as an outstanding leader and humane administrator and expressed confidence that, under his visionary leadership, the Circle would surpass past achievements and emerge as one of the most progressive circles in the country. He appreciated the proactive initiatives of the **Circle Management Committee** and its empathetic approach towards the workforce. He urged members to put in their best efforts during the concluding quarter of the financial year to make the Circle one of the best-performing circles. He welcomed the **GMs, DGMs, Senior Executives, dignitaries, and distinguished guests**, and extended a special welcome to **Comrade Rupam Roy**, General Secretary of **AIBOC** and **AISBOF** and **one of the tallest leaders, both figuratively and literally, of the Banking Trade Union landscape**. He also conveyed his heartfelt greetings to all members of the Circle Association on the **Diamond**

Jubilee Year of the Annual General Meeting of SBIOA (Bengal Circle).

Highlighting member-empowerment initiatives driven by the Circle Association, he spoke about "**Byatikramee Pathakram**" with the tagline "**Darne Se Pahle Ladke to Dekho**", a curriculum designed to enhance officers' professional competence. During the year, programmes on **Currency Chest Operations** and **Risk-Focused Internal Audit** were conducted. He informed that important updates are shared through the weekly "**Empowerment Series**", summarising key Bank circulars. He also noted the timely publication of the Association's **Diary and Calendars**, including innovative table calendar showcasing the artistic finesse of fresh officers. He briefly referred to initiatives such as the **Face-to-Face Programme, Doktor Babu Online**, and creative activities like **Photography exhibitions**. He highlighted the cordial relationship between the Circle Management and the Circle Association, reflected in the smooth conduct of **CNC meetings**, and thanked the Circle CGM and CMC for resolving several issues, including standardisation of transportation charges, loading and unloading charges necessitated by the change of lease accommodation in the same centre, special compensation for special duty, and provision of Bank's Doctor in the Siliguri Module.

In conclusion, he urged members to remain fearless, work with dignity, and uphold the highest standards of professionalism. Referring to the theme of the **60th AGM, "Team Up Go Forward,"** he expressed hope that **2026** would bring unity, optimism, and renewed inspiration to the banking fraternity, and reaffirmed the Circle Association's commitment to the welfare of its members and the overall progress of the Circle.

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Shri Niraj Kumar Panda, Chief General Manager, Kolkata Circle, and the distinguished Chief Guest of the meeting, expressed his heartfelt gratitude to the Circle Association, distinguished guests, leaders, and members for their participation in the Diamond Jubilee celebration of the Annual General Meeting of SBIOA (Bengal Circle). He stated that it was a privilege to address the august gathering and conveyed his New Year greetings to all members.

He described 2025 as a landmark year for State Bank of India, highlighting that the Bank had crossed a **USD 100 billion** market capitalization and achieved total business of over **₹100 trillion (USD 1.1 trillion)**, reflecting its robust growth trajectory. He emphasized that the vision of **Viksit Bharat 2047** can be realized only through the sustained growth of SBI alongside the Indian economy. He recalled that SBI celebrated its 70th year in 2025 and has emerged as a trusted partner in the nation's development, contributing significantly to business growth as well as the Government of India's financial inclusion initiatives. Today, SBI stands as the bedrock of India's economic progress, with its presence across all sectors, including Agriculture, MSME, Retail, Housing, Mid and Large Corporate segments, with one out of every three home loans in the country being from SBI.

He attributed these achievements to the Bank's adaptability to change, continuous introduction of new products and services, and its strong digital transformation over the past several years. He noted key milestones such as the upgradation of the Bank's rating, successful capital raising of ₹25,000 crore at a tight spread, improvement in Fortune 500 ranking from 178 to 163, and securing the No. 1 position in the DFS **"Ease of Reforms"** initiative for three consecutive editions. He acknowledged that these accomplishments were made possible by the dedication, sincerity, and competence of SBI officers and employees, along with the trust of its customers.

In this context, he placed on record that SBIOA (Bengal Circle) has consistently played a constructive and mature role in maintaining harmonious industrial relations and aligning with the Bank's objectives of business growth, market share expansion, and economic development. Emphasizing that customer service remains central to all banking operations, he stated that the Bank's customer-centric approach is reflected in its product and service offerings. He also highlighted several staff welfare initiatives undertaken in the Circle / Bank, including tie-ups with new hospitals and diagnostic centres, renewal of existing arrangements, introduction of crèche allowance, standardisation of medical charges, opening of new holiday homes, organization of vaccination camps, availability of dedicated psychologists at LHO, and introduction of special compensation for duties such as deputation to ED/CBI, transportation charges, and loading-unloading expenses on change of lease accommodation within the same centre. He acknowledged that these initiatives were implemented following discussions with SBIOA (Bengal Circle).



Referring to **YONO 2.0** as a game-changer, he noted that India's digital banking landscape has advanced significantly and urged officers to actively promote digital products while educating customers on cyber security, underscoring that safeguarding customers' money is a prime responsibility. He also outlined the Bank's new initiative, **Operation Saral** (Operational Process Reengineering), to be implemented in phases over the next 18 months, aimed at streamlining repetitive operational work and enabling staff to focus more on business operations. He touched upon DEAF account activation and expressed concern over low-cost deposits, urging branches to focus on **CASA growth**, including Corporate Salary Package accounts, with a target of opening five accounts per branch per day. He was pleased to share that the Circle crossed ₹4.50 trillion in business as on 30th November 2025 and announced a collective target of ₹5.00 trillion by 31st March 2026.

Highlighting employee engagement as the cornerstone of sustainable growth, he informed the house that **Super SBI 2.0**, a mass engagement programme, has already been launched in the Circle. He appreciated the dedication, professionalism, and resilience of officers of the Kolkata Circle and remarked that SBI truly remains the banker to every Indian because of its employees. He concluded by calling upon all officers to continue working together with unity of effort and clarity of purpose to strengthen SBI's position as the best bank in India and a leading global bank.



The hosts thereafter invited the Inaugurator of the meeting, **Comrade Rupam Roy, General Secretary, AIBOC & AISBOF**, to address the august gathering. In his address, Comrade General Secretary congratulated **SBIOA (Bengal Circle)** for the exemplary organisation of the meeting and the massive participation of members from across the Circle. He observed that the overwhelming response reflected the unity, dedication, and collective strength of the Association. Recalling his long and close association with the Bengal Circle, he expressed heartfelt appreciation for its consistent and exemplary contribution to the welfare of the membership. Referring to the much-anticipated implementation of **Five-day Banking**, he conveyed his sincere gratitude to the members and assured them of the unwavering resolve of the Federation and the Confederation, under the aegis of UFBU, to secure this long-pending and transformative reform for bankers across the country.

He further stated that following the successful conclusion of wage negotiations, the Bank's compensation structure has become one of the most competitive in the country.

However, he cautioned that Public Sector Banks are presently functioning under immense pressure due to acute staff shortages, with each employee serving over 2,000 customers, in sharp contrast to private sector banks where the ratio is significantly lower. Apprising the house of the **DFS's emphasis on maintaining a cost-to-income ratio below 50 percent**, he also acknowledged the pivotal role played by PSBs in implementing nearly **90 percent of Government-sponsored schemes**. He highlighted the operational strain caused by the deputation of PSB officers for **SIR duties** by the Election Commission of India.

As General Secretary of the Confederation, he strongly opposed the DFS proposal to differentiate between teams working at branches on the basis of scales terming it discriminatory and detrimental to PSB officers. He cautioned that such policies, which could lead to retrenchment of officers in the lower performance bracket, would be firmly rejected by the membership and eventually rolled back by the IBA. In this context, he stressed the need to re-examine the relevance of the **Pillai Committee recommendations** in the present scenario.

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The progress on the **Performance Linked Incentive (PLI) scheme**, including the revised formula submitted to the IBA, was also shared. Comrade Roy unanimously reaffirmed the commitment of the leadership to safeguarding the interests of the institution and protecting employees across all cadres. The issue of **lateral entry into leadership positions in PSBs** was deliberated at length. Reiterating his firm stand, the Comrade General Secretary asserted that insiders would not allow outsiders to lead the Bank, thereby preserving its legacy, culture, and institutional ethos. He termed this as an affront to the SBI and PSB legacy. He appreciated the Bank's efforts to motivate its workforce, particularly through substantial improvements in allowances and pay components achieved through sustained engagement with the Federation, and indicated that further enhancements in perquisites are expected.

Emphasising the need to strengthen **safety and security mechanisms** for both physical and human assets, he suggested empowering Branch Managers with legal authority to lodge FIRs when warranted, while also urging greater discipline, vigilance, and dedication in day-to-day operations. He briefly touched upon issues arising from the **Gratuity Amendment**, prolonged legal disputes, and their implications on income-tax matters relating to staff loans. Reaffirming the emotional bond between the institution and its employees, he remarked that the Bank continues to nurture its members like a mother, with the resounding slogan, "**We will not let the Mother bleed,**" echoing across the hall.

On the **pension front**, he reiterated the Federation's firm demand, along with AIBOC, for scrapping of the **NPS** and informed that the management is contemplating specialized training for NPS subscribers prior to the selection of Pension Fund Managers. He made a strong appeal for improved **Work-Life Balance**, informing the house that the top management is actively addressing concerns related to toxic work culture and encouraged constructive feedback from all levels. He urged members to maintain customer confidence and remain prepared to protect and strengthen the Bank.

In conclusion, he reaffirmed the Federation's sustained efforts towards **Pension updation**, expressed optimism for its early realisation, and appealed for unity and solidarity. He called upon members to extend full support to the **UFBU strike call** to safeguard the interests of the Bank and its employees. Wishing all a prosperous New Year, he concluded with a firm commitment to keeping the SBI family united and resilient. His deliberations were well received by the Audience who gave a standing ovation to him.

Comrade Sudip Dutta, General Secretary, SBISA (Bengal Circle), expressed his appreciation for the strong spirit of coordination among the fraternal organisations in advancing the collective interests of employees and officers. He commended SBIOA (Bengal Circle) for its uninterrupted tradition of holding Annual General Meetings since 1965 and applauded Team *Srijan* for evocatively reflecting the revolutionary ethos of *Kishore Kobi Sukanta Bhattacharjee* through their musical presentations.

He drew attention to the adverse implications of the newly introduced labour codes, underscoring the dignity and security ensured by earlier legislations. Strongly condemning the delay by the IBA and the Government in implementing the agreed five-day workweek, he stressed the need for adequate rest for bankers as knowledge professionals and urged wholehearted participation in the strike. He concluded by wishing the 60th AGM of SBIOA (Bengal Circle) great success.

Comrade Ashok Dutta, President, SBIPA (Bengal Circle), congratulated Team *Srijan* and the anchors for their excellent performances. He urged the Federation and Confederation leadership to prioritise long-pending retiree issues, particularly the revision of Ex-Gratia, and appreciated the milestone achievement in enhancing officers' pension. He acknowledged the proactive role of SBIPA (BC) in establishing 68 active units across the Circle, providing crucial support to pensioners. He concluded by extending his best wishes for the success of the AGM.

Comrade Krishnendu Mukherjee, President, AIBOC (West Bengal State Unit), welcomed the members and highlighted the State Unit's initiatives in securing state-level benefits. He cautioned against excessive dependence on a single private entity, citing the widespread disruption caused by the Indigo Airlines crisis, and called for a resolute and effective strike to realise the goal of Five-day Banking.

The Opening Session concluded with a vote of thanks proposed by Comrade Ranga Nath Sanyal, President, SBIOA (Bengal Circle), expressing gratitude to all leaders and dignitaries.

Comrades, the 60th Annual General Meeting of SBIOA (Bengal Circle) stood as a powerful demonstration of unity and strength within the supervisory trade union movement. The participation of over 5100 officers reflected the solidarity and cohesion that define our organisation. It was a privilege for the undersigned to interact with members at the grassroots level, strengthening bonds that ensure the continued growth of trade unionism and its enduring legacy—serving the collective welfare of officers, the working class, and the Bank.

BUSINESS SESSION

The Business session commenced with the felicitation of SBIOA Seniors, Comrades Pronob Sarkar, Sisir Ranjan Ghosh and Pratap Singh Barua and for their yearlong outstanding contributions to the Circle Association. Shri Asit Sinha, Secretary, 'Bandhur Sparsha' received financial assistance from the Circle Association. The Business Session was presided over by **Comrade Ranga Nath Sanyal**, President, SBIOA (Bengal Circle), and commenced with the solemn recitation of the Circle Association's pledge. In his brief opening remarks, he expressed sincere gratitude to the members for their overwhelming participation despite prevailing challenges, describing the turnout as unprecedented. He urged office bearers at all levels to remain empathetic to members' issues and cautioned against complacency.

Thereafter, he read out the **Notice of the Meeting** along with the following agenda:

- 1) To adopt the Annual Report and Audited Statement of Accounts of the Association for the preceding year (i.e. year 2025);
- 2) i) Adoption of Resolution, if any;
ii) To appoint an Auditor for the ensuing term;
- 3) Amendment to Bye-Laws and Rules of the Association, if any;
- 4) To transact such other business as may be considered necessary;

In accordance with Agenda No. 1, the President invited the undersigned to place the **Annual Report** before the House.

On invitation, the undersigned highlighted the significance of the Diamond Jubilee AGM and described the massive attendance as a source of strength and inspiration for the leadership. Before presenting the report, the House observed a moment of silence in memory of departed colleagues and eminent personalities during the year under review. He extended a warm welcome to all activists and new entrants to the Bengal Circle and acknowledged the contributions of leaders of AIBOC and AISBOF who demitted office. He also acknowledged the contributions of senior office bearers who recently joined SBIOA Seniors and specially appreciated **Comrade Abhijit Chattopadhyay** for his exemplary commitment despite personal adversity.

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While presenting the Annual Report, the undersigned elaborated on international and national developments, the economic scenario, the role of PSBs, and key issues concerning the banking industry and SBI. Serious concern was expressed over prolonged deputation of SBI officers for election-related duties, including SIR, and that the matter was taken up with SLBC authorities. Issues relating to unemployment, inflation, global tensions, Labour Codes, 100% FDI in insurance, and its impact on LIC were highlighted. He reiterated that the **UFBU strike on 27th January 2026** is centred on the demand for a **five-day work week in banks**.

He apprised the House of the initiatives of AIBOC, including the nationwide X/Twitter campaign, formation of state unit in the State of Sikkim and revival of state unit in the Andaman & Nicobar Islands, and commendable role of **AIBOC**

(WBSU) in the declaration of additional holidays under N.I.Act by the GOWB. Member-centric issues raised at CNC meetings were detailed, including compensation for Sunday/holiday duties, auto-approval mechanisms, TA/HA during election duty, HRMS-related concerns, and special transfer policies. Updates on SBIOA Multi-State Cooperative Credit Society, Holiday Homes, Guest Houses, SBIOA Academy trainings, and successful delivery of diaries and calendars well in time to all members were shared.

Achievements such as removal of transfer-related loading/unloading constraints, special compensation for ED/NIA duty, and advocacy for Sikkim-specific allowances were highlighted. Issues related to HRA on capital cost, domicile change, service managers of Currency Chest Branches, SMGS-V vacancies, and medical tie-ups were deliberated. The contributions of the circle medical and defence teams were appreciated. The progress under **VISION 2035** was outlined, and members were urged to actively participate in the forthcoming strike and be prepared for further action.

Subsequently, **Comrade Dilip Kumar Sasmal**, AGS (Finance), presented the **Audited Statement of Accounts for 2025**.

Deliberations on the Secretary's Report and Statement of Accounts

The following members volunteered to deliberate on the Secretary's Report and the Statement of Accounts. While unanimously endorsing both the Annual Report and the Statement of Accounts, they placed the following views, concerns, and suggestions before the House:



- i) **Comrade Debottam Roy** (RACPC Malda, Siliguri Module) highlighted the intense pressure on officers of RACPCs and other processing cells due to compressed timelines for month-end activities. He proposed the introduction of a late-sitting allowance for officers working beyond normal hours.
- ii) **Comrade Md. Ejaz** (Ograbraj Branch, Andaman & Nicobar Islands, South 24 Parganas Module) expressed gratitude to the Circle Association for timely delivery of diaries and calendars even to the remotest branches. He highlighted severe geographical and conveyance challenges affecting commuting, emergencies, and transfers. He sought posting of second officers at Nan Cowrie and Campbell Bay branches and removal of the ceiling on Difficult Area Allowance. He appreciated the consistent efforts of the Circle Association and urged members to actively support the leadership.
- iii) **Comrade Barnali Das** (Bira Branch, Bidhannagar Module) shared the constraints faced by lady officers, particularly during CSP visits and EDD exercises. She also flagged issues of annual increments in HRMS and technical issues related to PM SVANidhi and BRE loans.
- iv) **Comrade Manish Kumar** (Debipur Branch, Durgapur Module) drew attention to the multifaceted challenges of single-officer branches, including compliance, inspection, EDD, RFIA, after-hours inspections, ATM and locker management. He also highlighted the inability of Scale-V officers to sanction overtime bills and suggested generation of OTMS alerts when branches are opened on Sundays/holidays where Controllers should have to upload/confirm the same was done by the Competent Authority.
- v) **Comrade Roushan Kumar** (SAMB-I, Kolkata, Corporate Module) appealed for removal of linguistic barriers and thanked the leadership for its sustained efforts. He sought intervention regarding the shifting of GMU and proposed executive health check-ups for Scale-I officers and spouses of all officers, along with one day special leave for the same. He also requested review of roles in CDS at SAMB-I and inclusion of SARG officers under mandatory leave due to the sensitive nature of their postings.
- vi) **Comrade Subhay Kumar Jha** (Bauria, Howrah Module) requested consideration for takeover of staff loans availed from previous banks by newly joined CBOs.
- vii) **Comrade Ronita Basu Roy** (RBO – III, Kolkata Module) raised concerns regarding shortage of small denomination currency notes and the challenges of completing EDD within prescribed timelines, seeking urgent resolution.
- viii) **Comrade Sangharsh Bomzon** (Sombaria Branch, Siliguri Module) highlighted the issues faced by officers posted in Sikkim, stressing the need for realistic manpower planning. He suggested enhancement of own-vehicle fuel reimbursement from ₹9 to ₹11 per km, considering hilly terrain constraints.
- ix) **Comrade Indrajit Chanda** (Udaynarayanpur Branch, Howrah Module) conveyed New Year greetings and expressed concern over excessive outsourcing, particularly involving HLCs and FOS.
- x) **Comrade Mrinmoy Kumar Nemo** (OTMS epartment, LHO, Kolkata Module) cautioned against aggressive cross-selling campaigns adversely impacting CASA deposits. He pointed out the discriminatory impact of opting out of promotions between award staff and officers. He sought restoration of one-day leave for completion of Mandatory Learning and RBC, proposed creation of a database of let-out properties of willing members to ease transfer-related hardships, and described members as the powerHouse of the Circle Association.

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- xi) **Comrade Anjushree Mukherjee** (Jiaganj Branch, Bidhannagar Module) highlighted issues in SHG advances and technical complexities in the AGRI LMS software. She also pointed out systemic constraints in PM SVANidhi loans, which restrict rejection of non-compliant resubmitted proposals. She emphasized the need for special care for caregivers of critically ill persons and suggested establishment of holiday homes at tourist locations in Murshidabad district.

Responding to the deliberations, the undersigned assured that all issues would be examined and taken up with appropriate authorities. Matters regarding late sitting allowance, difficult area allowance, CSP visits, EDD-related challenges, RFIA/OTMS mechanisms, staff loans for CBOs, currency shortages, SHG lending safeguards, and compassionate consideration in transfers on medical grounds will also be followed up.

The **Secretary's Report and Audited Statement of Accounts were unanimously adopted by the House.**

Under Agenda No. 2, the following resolutions were passed unanimously:

Resolution No. 1 – Appointment of Auditor

Proposed by **Comrade Debashis Mukherjee, DGS** and seconded by **Comrade Prabir Sorkhel, DGS**, resolving to appoint **S. K. Saha & Co., Chartered Accountants**, as Auditor of the Association for the year 2026.

Resolution No. 2 – Annual Return

Proposed by **Comrade Sourav Majumder, CCM** and seconded by **Comrade Samar Adhikary, CCM**, authorising designated office bearers to submit statutory returns and amendments to the Registrar of Trade Unions, West Bengal.

No further issues were raised under the agenda.

Thereafter, **Comrade Abhijit Chattopadhyay**, former Central Committee Member and Asst. Secretary (Finance), on his superannuation, was felicitated by the House.

Comrade Debasish Sen, Circle Vice-President, proposed the vote of thanks.

Following the rendition of the **National Anthem**, the President declared the meeting concluded.

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)