

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)



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Circular No. 44/2026

Date : 05.02.2026

To All Members (Please Circulate)

We reproduce hereunder the Joint Circular No. 2/2026 dated 05.02.2026 issued by the General Secretaries of State Bank of India Officers' Association (Bengal Circle) and State Bank of India Staff Association (Bengal Circle), the contents of which are self-explicit.

With revolutionary greetings,

Shubhajyoti Chattopadhyay
(General Secretary)

Joint Letter No. 2/2026

Date: 05.02.2026

The Chief General Manager
State Bank of India
Local Head Office
Kolkata.

Dear Sir,

PROPOSED EASTERN INDIA CENTRE OF LCPC REPRESENTATION FOR RETAINING KOLKATA AS THE EASTERN HUB

We write to you with deep concern regarding the proposal of shifting of the Liability Processing Centre (LCPC), Kolkata, as have been learnt, to establish an Eastern India Centre at Patna. We respectfully submit that such a move, if pursued, would have far-reaching implications not only for operational efficiency and regional balance, but also for customer confidence, institutional credibility, and the Bank's long-term engagement with the eastern region.

Kolkata has historically functioned as the natural and institutional hub of Eastern India for the Bank. As a metropolitan city with a long-established banking and financial ecosystem, Kolkata enjoys deep-rooted credibility among customers—corporate, MSME, institutional, and retail alike. Many of the Bank's large and legacy customers in Eastern India have longstanding relationships with offices and specialised units based in Kolkata. The presence of major decision-making and processing centres in the city reinforces customer confidence, as it assures proximity to experienced personnel, faster resolution, ensuring the much-needed compliance culture of the Bank and as directed by RBI, and institutional continuity. Any dilution of Kolkata's role risks creating a perception of distancing the Bank's core functions from its traditional customer base in the region.

From a customer and business perspective, Kolkata occupies a unique position in the eastern economy. It remains the principal commercial and financial nerve centre of Eastern India, hosting headquarters and regional offices of large corporates, PSUs, trading houses, port-based industries, tea, jute, coal, steel, power, logistics, and a rapidly expanding MSME and services sector. The city is also the primary interface for international trade and remittances linked to Bangladesh, Nepal, Bhutan, and the North-Eastern region. Locating an Eastern India Centre in Kolkata therefore aligns naturally with customer concentration, business volumes, and economic activity, ensuring closer engagement and better service delivery.

In the emerging economic scenario, Kolkata's relevance is poised to increase further rather than diminish. With the proposed EU-India trade arrangements and the Government of India's strong thrust on export-led growth, sectors such as garments, textiles, leather, handicrafts, and allied MSME clusters across West Bengal and Eastern India are expected to receive a significant boost. Kolkata, with its port-led infrastructure, established export ecosystem, financial institutions, and proximity to production clusters, is best placed to emerge as a major coordination and financing hub for this growth. This aligns squarely with the national vision of *Viksit Bharat*, where Eastern India is expected to play a decisive role in inclusive and regionally balanced development. In addition, Kolkata's rising prominence as one of the most preferred international tourism destinations—driven by cultural heritage, medical tourism, and improved global connectivity—further enhances its importance as a financial and service hub, requiring strong and visible institutional presence of the Bank.

Shubhajyoti Chattopadhyay
General Secretary
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State Bank of India Officers' Association
(BENGAL CIRCLE)

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Geographically and logically, Kolkata offers unmatched advantages. It is the most well-connected city in Eastern India, serving as the gateway to the North-Eastern states, Odisha, Jharkhand, Bihar, and the Andaman & Nicobar Islands. Its superior rail, road, air, and port connectivity enables efficient coordination with diverse and geographically challenging regions.

This connectivity is not merely administrative; it directly impacts turnaround time, escalation handling, and customer responsiveness, all of which are critical to sustaining trust and confidence in the Bank.

We also wish to place on record our growing apprehension regarding the gradual depletion of Kolkata's institutional importance within the Bank. The shifting of the Bank's Registered Office from Kolkata to Mumbai marked a major symbolic and functional setback. This was followed by the closure of the Global Marketing Unit at Kolkata and the transfer of its entire operations to Mumbai, despite Kolkata's strong global trade and commercial linkages even at the cost of violation of the agreement dated 16th July, 2008, reached between the Corporate Management and both the Federations. Subsequently, repeated discussions and proposals concerning restructuring or shifting of LCPC Kolkata functions have emerged. The present proposal to locate an Eastern India Centre outside Kolkata appears to be a continuation of this trend, which cumulatively risks marginalising the city and weakening its role as a trusted banking hub for Eastern India.

From an economic and operational standpoint, Kolkata continues to offer compelling advantages. The cost of office infrastructure, housing, and overall operations remains comparatively moderate, while the city provides full metropolitan amenities, professional talent, and institutional depth. The availability of an experienced and relatively stable workforce reduces attrition risks and ensures continuity—an essential factor for maintaining consistent service quality and safeguarding customer relationships. Establishing a new centre elsewhere would involve significant transition costs, duplication of infrastructure, and a learning curve that may temporarily disrupt service standards.

The human and organisational dimensions are equally important. Frequent relocation or dilution of major centres leads to employee dislocation, uncertainty, and declining morale, which ultimately reflects in customer service and institutional stability. In an environment already marked by manpower constraints and rising operational pressures, weakening an established and credible centre like Kolkata may adversely affect both internal efficiency and external customer perception. Additionally, a large number of unemployed youth and housekeeping persons are directly or indirectly attached with the establishment, shifting of LCPC would definitely fell them into great distress.

In our considered view, retaining Kolkata as the Eastern India hub is administratively prudent, economically sound, and strategically essential. It preserves customer confidence, leverages the city's economic and geographic strengths, ensures regional balance, and reinforces the Bank's commitment to Eastern India.

We therefore earnestly request your kind intervention to take up this matter with the appropriate authority, so that the proposal is reconsidered and Kolkata continues to serve as the Eastern India Centre. We are confident that a holistic and long-term assessment will demonstrate that retaining Kolkata best serves the interests of the Bank, its customers, and its employees.

We trust that our representation will receive your thoughtful and sympathetic consideration.

With regards,

Yours sincerely,

Sd/-
General Secretary
State Bank of India Officers' Association
(Bengal Circle)

Sd/-
General Secretary
State Bank of India Staff Association
(Bengal Circle)