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महासचिव की कलम से

“मन की बात साझा करने की महत्ता”



वर्तमान समय में, जहां जीवन की गति लगातार तेज हो रही है और प्रतिस्पर्धा हर दिन बढ़ रही है, मनुष्य अक्सर अपने मन की बातों को दबाकर रखने का आदी हो चुका है। यह प्रवृत्ति न केवल मानसिक तनाव को बढ़ावा देती है, बल्कि सामाजिक, पारिवारिक और व्यक्तिगत रिश्तों को भी कमजोर करती है।

समाज में हो रही घटनाओं से हमें यह सबक लेना चाहिए कि अपनी भावनाओं और समस्याओं को साझा करना कितना महत्वपूर्ण है। जब हम अपनी खुशी, दुख, उलझनें और चिंताएं अपने दोस्तों, परिवार या सहकर्मियों के साथ साझा करते हैं, तो न केवल समाधान मिलते हैं, बल्कि एक सकारात्मक मानसिक और सामाजिक वातावरण भी बनता है।

मन की बात साझा करना क्यों आवश्यक है?

1. **मानसिक तनाव से मुक्ति** - जब हम अपनी बातें दबाकर रखते हैं, तो यह धीरे-धीरे मानसिक तनाव और अवसाद का कारण बनता है। इसके विपरीत, साझा करने से मन हल्का होता है और समस्याओं को सुलझाने में मदद मिलती है।
2. **संबंधों की मजबूती** - खुलकर बात करने से रिश्तों में विश्वास और गहराई बढ़ती है। इससे परिवार और दोस्तों के साथ जुड़ाव मजबूत होता है।
3. **कार्यस्थल पर बेहतर प्रदर्शन** - कार्यस्थल पर सहकर्मियों के साथ मित्रवत व्यवहार और संवाद न केवल तनाव कम करता है, बल्कि टीम भावना और कार्यक्षमता में भी वृद्धि करता है।
4. **समस्याओं का त्वरित समाधान** - अपनी समस्याएं साझा करने से आपको न केवल भावनात्मक सहयोग मिलता है, बल्कि कई बार ऐसे सुझाव मिलते हैं जो आपकी सोच से बाहर होते हैं।
5. **जीवन के असमय जोखिम से बचाव** - हाल की घटनाओं से यह स्पष्ट है कि मन की बातें न कहने और काम के दबाव के कारण कई लोग मानसिक आघात का शिकार हो रहे हैं। कुछ असमय अपने परिवार और मित्रों को छोड़कर चले जाते हैं। इसे रोकने के लिए संवाद की संस्कृति को बढ़ावा देना आवश्यक है।

शेयर न करने की समस्या: नुकसान और सबक

हमारे समाज में यह धारणा बनी हुई है कि अपनी भावनाओं को साझा करना कमजोरी की निशानी है। परंतु असल में यह एक गलत सोच है। शेयर न करना आपको मानसिक रूप से अकेला तो बनाता ही है बल्कि इसका प्रभाव आपके

शारीरिक स्वास्थ्य और कार्यक्षमता पर भी पड़ता है।

कई साथी काम के अत्यधिक दबाव में न केवल अपना शारीरिक स्वास्थ्य नजरअंदाज कर देते हैं, बल्कि मानसिक रूप से टूटने लगते हैं। परिणामस्वरूप, उन्हें न समय पर चिकित्सा मिल पाती है, न ही वे अपनी परेशानियों को अपनों के साथ साझा कर पाते हैं।

क्या करें?

1. **संवाद की आदत डालें** - अपने परिवार, मित्रों और सहकर्मियों के साथ संवाद बनाए रखें। छोटी से छोटी बात भी शेयर करें। खुशी हो या तकलीफ साझा करने से मन हल्का होता है।
2. **आलोचना स्वीकारें** - सिर्फ प्रशंसक ही नहीं बल्कि एक ऐसा मित्र भी रखें जो आपकी कमियों की आलोचना करे। आलोचना आपको निखारने का काम करती है।
3. **सहयोगी और संवेदनशील बनें** - कार्यस्थल पर सहकर्मियों के साथ संवाद करें। यदि कोई हावभाव से परेशान दिखता है तो उससे बात करें। उसे अपना बोझ हल्का करने में मदद करें।
4. **स्वास्थ्य को प्राथमिकता दें** - काम के साथ-साथ अपने स्वास्थ्य का ख्याल रखें। समय पर इलाज कराएं और अपने शरीर और मन की जरूरतों को नजरअंदाज न करें।
5. **मन के भाव को शब्द दें** - जो बात मन में दबी हो उसे लिखें, बोलें या किसी के साथ साझा करें। यह आपकी भावनाओं को व्यक्त करने और समाधान खोजने का सबसे अच्छा तरीका है।

सकारात्मक संवाद का निर्माण: जिम्मेदारी हम सबकी

जिम्मेदारी केवल व्यक्तिगत स्तर पर नहीं है बल्कि यह हम सबकी सामूहिक जिम्मेदारी है कि हम एक ऐसा वातावरण बनाएं जहां हर कोई अपनी बात खुलकर कह सके। एक-दूसरे को सुनने और समझने की संस्कृति विकसित करना बहुत जरूरी है।

आइए, हम एक ऐसा माहौल बनाएं जहां किसी को भी यह महसूस न हो कि वह अकेला है। जहां हर कोई अपने मन की बातों को साझा कर सके, अपनी उलझनों को हल कर सके और बेहतर जीवन जी सके।

“शेयर करें, सशक्त बनें। संवाद का दीप जलाएं और जीवन को नई दिशा दें।”

यह केवल व्यक्तिगत मानसिक शांति का मंत्र नहीं है बल्कि एक स्वस्थ समाज की नींव है।

मन की बात साझा करने का संकल्प लें और जीवन को तनाव मुक्त और आनंदमय बनाएं।

धन्यवाद।

सादर
संजीव मिश्रा
महासचिव
SBIOA BHOPAL

“ ऐसे भी जाता नहीं कोई
रहने को सदा दहर मे आता नहीं कोई
तुम जैसे गए ऐसे भी जाता नहीं कोई... ”
- कैफ़ी आज़मी

श्रद्धांजलि



स्वर्गीय श्री बीपिन किशोर बारा
(उम्र 56 वर्ष)



स्वर्गीय श्री राजविनेश्वर सिंह
(उम्र 34 वर्ष)

प्रिय साथियों,

यह बताते हुए हमें गहरा दुःख हो रहा है कि पिछले तीन महीनों के दौरान हमने अपने दो प्रिय साथियों को खो दिया है। स्वर्गीय श्री बीपिन किशोर बारा (उम्र 56 वर्ष) और स्वर्गीय श्री राजविनेश्वर सिंह (उम्र 34 वर्ष) की असामयिक मृत्यु ने हम सभी को गहरे सदमे में डाल दिया है। हम उनकी आत्मा की शांति के लिए श्रद्धांजलि अर्पित करते हैं और उनके परिवारजनों के प्रति अपनी गहरी संवेदना व्यक्त करते हैं।

इन दुःखद घटनाओं ने हमें यह सिखाया है कि जीवन बहुत अनमोल है और हमें अपने स्वास्थ्य और खुशहाली का पूरा ध्यान रखना चाहिए। इसलिए, आप सभी से विनम्र निवेदन है कि हम अपने कार्यभार के साथ-साथ अपने स्वास्थ्य का भी पूरा ध्यान रखें। समय-समय पर मेडिकल चेकअप कराना अत्यंत आवश्यक है ताकि हम किसी भी संभावित स्वास्थ्य समस्या को समय रहते पहचान सकें और उसका सही उपचार कर सकें।

साथ ही, अपने परिवार और दोस्तों के साथ समय बिताना भी उतना ही महत्वपूर्ण है। यह न केवल हमारे मानसिक और भावनात्मक स्वास्थ्य के लिए आवश्यक है, बल्कि हमारे जीवन में एक संतुलन बनाए रखने में भी मदद करता है। हमें याद रखना चाहिए कि हम सभी एक टीम के रूप में एक दूसरे का सहयोग करें और अपने स्वास्थ्य और व्यक्तिगत जीवन को प्राथमिकता दें।

आइए, हम अपने साथी सदस्यों की याद में अपनी जीवनशैली में यह महत्वपूर्ण बदलाव करें।

अध्यक्ष एवं महासचिव

भारतीय स्टेट बैंक अधिकारी संघ भोपाल

जीव मात्र का कल्याण हो

मानवता का सर्वोच्च उद्देश

जीवन अनमोल है और इसका सार केवल स्वयं के सुख और समृद्धि तक सीमित नहीं है। सृष्टि के प्रत्येक जीव में ईश्वर का वास है और इसी कारण से प्रत्येक जीव के प्रति करुणा, सहानुभूति और प्रेम का भाव मानव जीवन का परम धर्म है। "जीव मात्र का कल्याण हो" केवल एक वाक्य नहीं बल्कि यह एक आदर्श है, जो मानवता को एक सशक्त दिशा प्रदान करता है।

कल्याण का अर्थ और महत्व

कल्याण का अर्थ केवल भौतिक सुख-समृद्धि नहीं है बल्कि यह मानसिक, आध्यात्मिक और सामाजिक स्तर पर संतुलन और शांति की प्राप्ति है। जीव मात्र का कल्याण तभी संभव है जब हम अपने व्यक्तिगत हितों से ऊपर उठकर समस्त प्राणियों के प्रति सेवा और समर्पण का भाव विकसित करें।

प्रकृति और जीव-जगत का परस्पर संबंध

प्रकृति और जीव-जगत का अटूट संबंध है। यदि हम प्रकृति का सम्मान करेंगे तो स्वतः ही सभी जीवों का कल्याण होगा। आज का समय यह सिखाता है कि प्रकृति के संरक्षण और संवर्धन के बिना किसी भी जीव का कल्याण संभव नहीं है। हमें यह समझना होगा कि जीव मात्र का कल्याण केवल मनुष्यों के प्रति संवेदना तक सीमित नहीं है बल्कि पशु, पक्षी, वनस्पति और पूरे पर्यावरण के प्रति हमारा दायित्व है।

मानवता की भूमिका

मनुष्य सृष्टि की सबसे बुद्धिमान और सक्षम रचना है। यह उसकी जिम्मेदारी है कि वह अपनी बुद्धि और ज्ञान का उपयोग सभी जीवों की भलाई के लिए करे। जीवों पर अत्याचार, शोषण और उनके अधिकारों का हनन मानवता के मूल सिद्धांतों के विरुद्ध है। हमें यह समझने की आवश्यकता है कि सच्ची मानवता वही है, जिसमें दूसरों के दर्द को महसूस कर उसे कम करने का प्रयास किया जाए।

धर्म और जीव कल्याण

हमारे वेद, उपनिषद, भगवद गीता, कुरान, बाइबल, गुरु ग्रंथ साहिब आदि सभी धार्मिक ग्रंथ जीव मात्र के कल्याण की बात करते हैं। इनमें यह बताया गया है कि सच्चा धर्म वही है, जिसमें दूसरों की भलाई निहित हो। "वसुधैव कुटुंबकम्" का सिद्धांत भी इसी भावना का प्रतिफल है, जिसमें समस्त सृष्टि को एक परिवार के रूप में देखा गया है।

व्यवहारिक कदम

1. **करुणा और दया:** हर प्राणी के प्रति करुणा का भाव रखें। चाहे वह मनुष्य हो, पशु हो या प्रकृति का कोई अन्य घटक।
2. **पर्यावरण संरक्षण:** पेड़ लगाएं, जल स्रोतों को साफ रखें और प्राकृतिक संसाधनों का उचित उपयोग करें।

3. **पशु अधिकारों का सम्मान:** पशुओं के शोषण और क्रूरता को रोके। उनके लिए आश्रय, भोजन और चिकित्सा की व्यवस्था करें।
4. **सामाजिक समरसता:** गरीब, बेसहारा और असहाय लोगों की मदद करें। उनकी आवश्यकताओं को समझें और उन्हें सहारा दें।

"जीव मात्र का कल्याण हो" एक सार्वभौमिक संदेश है, जो हमें अपनी सीमित सोच से बाहर निकलने और समग्र दृष्टिकोण अपनाने के लिए प्रेरित करता है। जब हम प्रत्येक जीव के कल्याण को अपने जीवन का लक्ष्य बनाएंगे, तभी हम सच्चे अर्थों में अपने जीवन को सार्थक बना पाएंगे। आइए, इस पवित्र उद्देश्य को अपनाकर एक ऐसी दुनिया का निर्माण करें, जहां प्रेम, शांति और सौहार्द का साम्राज्य हो।

"सर्वे भवन्तु सुखिनः, सर्वे सन्तु निरामयाः।"
विशिष्ट व्यक्तियों द्वारा कहे गए प्रेरणादायक उद्धरण:

महात्मा गांधी:

"आप वह परिवर्तन बनें जो आप दुनिया में देखना चाहते हैं।"

डॉ. ए. पी. जे. अब्दुल कलाम:

"सपने वो नहीं जो हम सोते समय देखते हैं, सपने वो हैं जो हमें सोने नहीं देते।"

नेल्सन मंडेला:

"हमेशा असंभव सा दिखने वाला काम तब तक संभव नहीं होता जब तक उसे पूरा न किया जाए।"

स्वामी विवेकानंद:

"उठो, जागो और तब तक मत रुको जब तक लक्ष्य प्राप्त न हो जाए।"

अल्बर्ट आइंस्टीन:

"सफलता एक दिन में नहीं मिलती, लेकिन हर दिन कोशिश करने से ज़रूर मिलती है।"

रवींद्रनाथ टैगोर:

"यदि आप सभी गलतियों को दरकिनार कर देंगे, तो आप कुछ भी नया नहीं सीख पाएंगे।"

स्टीव जॉब्स:

"आपका समय सीमित है, इसलिए इसे किसी और की जिंदगी जीने में बर्बाद मत करें।"

चाणक्य:

"दुनिया की सबसे बड़ी ताकत धैर्य और शुद्धता है।"

नॉलेज बाइट्स

संक्षिप्त और महत्वपूर्ण जानकारी या ज्ञान के अंश

MAJOR AREAS OF FALSE COMPLIANCE OBSERVED IN OTMS

Ex. no	Exception Name	Documentary evidence to be produced
119	Multiple credits in newly opened SB/CA	-Record of Branch efforts in contacting customers to ensure genuineness of transactions (Notices sent to caution the customer, entry in customer call register with remarks and signature of Branch Official).
105	Multiple debits in Term Loan accounts under the head charges	- Vouchers duly passed by concerned official with details in CBS. - Explain nature of transaction with screenshot of CBS (To ensure the purpose of debit in the a/c).
79	Loan accounts opened with "No Fees" option	-Whenever there is waiver of processing fee then kindly take print out of circular instruction regarding that and kept with loan documents for future reference. - If the account is opened erroneously with "No fee" option then debit processing Fee immediately.
142	CIFs with more than 2 outstanding X press credit loan	-Screenshot of details in CBS. -Record of branch efforts to close the 3 rd loan/initiation of recovery proceedings (For example: -If the x press credit loan ac is maintained with other branch, then copy of correspondence in this regard through e mail/letter).
31	High value credits (> Rs 5.00 Lac) in all newly Sb accounts (up to 6 months old)	-Evidence of verification of genuineness of transaction (Scrutinized copy of ac statement etc). -Always maintain a customer call register, and make a call to customer to ascertain genuineness of transaction, make an entry in the customer call register with date, remarks and signature of concerned branch official. -Copy of letter sent to the customer enquiring about high

96	Debit to loan account and credit to SB account of borrower (Rs 25,000/- and above)	volume of transactions. -If it is observed that the transaction is suspicious then file a STR and kept a copy of STR. -Vouchers duly passed by concerned official. -Approval of reimbursement of loan amount. -Screen shot of CBS evidencing nature of transaction in CBS (For example if EMI is debited twice and the entry pertains to reversal of one EMI then mentioned the reason in voucher with full details)
140	Limit is amended manually in any account (of all segments for more than 2 times in a year)	-Screenshot of limit amend screen in CBS. -Limit sanction note by competent authority (This exception comes mostly in case of RKCC where on customer request branch amend limit twice or more than twice in a year, please take an application from the borrower every time before any change in the limit and also kept a copy of appraisal, sanction and control of limit amendment done in Agri LOS).
125	High value transactions in accounts opened under BC Channel/PMJDY accounts	-Record of branch efforts in contacting customers to ensure genuineness of transactions (Example: -Entry in customer call register with remarks and signature of concerned Branch Official)
111	Maturity proceeds of TDR/STDR/RD credited to account under different CIF	-Vouchers duly passed by concerned official -Mandate for crediting to other than own CIF, in exception laid down as per Circular NBG/PBU/LIMA-TD/8/2019-20 dated 31.07.2019 -In case of deceased case settlement, approval of appropriate authority
175	Change in existing mobile number/email ID of a	-Customer bonafide mandate -KYC documents obtained

	customer at non-home	
141	IOI instruments more than 3 months old paid by cancellation	-Vouchers of IOI instruments duly passed by concerned official -Approval from controller in case of Banker/s cheques above RS 50000/- -Customer bonafide mandate -NOC from Payee
110	Activation of new ATM CARD/INB in accounts within 30 days of amendment in address/ Telephone No	-Customer bonafide mandate for change of address/Telephone number (In addition to that branch official may call the customer and record the entry in customer call register for future reference)
158	Manual debits to BGL accounts and credits to any loan accounts	-Verify vouchers duly passed by concerned officials -Approval of controllers for such debit to BGL a/c
32	Inoperative account with balance of Rs 50,000/- & above made operative	-Customer bonafide mandate -Entry in cheque referred & returned or inoperative a/c made operative register -KYC documents duly verified by concerned official at the time of making the account operative (always update the KYC in CBS before allowing customer to operate the account). Update KYC in the CIF with current standard OVD. Check and update email and mobile number

NON-HOME BRANCH TRANSACTIONS

1. FINANCIAL TRANSACTIONS

- a) Transfer of funds from one account to another internal account.
- b) Cash Deposit/ Cash Payment (with ceiling)
- c) Same day credit through cheque as per ceiling mentioned on the cheque.
- d) Issuance of IOI.

Cash Deposit

S.No.	Segment	Limit (Per Day)
1	Personal (Savings Bank)	No restriction
2	Agriculture	₹2,00,000/-
3	SME	₹5,00,000/-*

* Current account variants with maximum per day cash deposit limit at non-home branches:

Regular	Silver	Gold	Diamond	Platinum	Shubharambh Start-up	Rhodium	Govt Depts/ Autonomous Bodies/ Statutory Bodies & Defence- Para Military
₹5.00	₹5.00	₹5.00	₹5.00	₹5.00	₹5.00	₹10.00	₹2.00

Following facilities are available to Regular, Gold, Diamond, Platinum variants.

- Cash Deposit at Currency Chest and CAC linked branches without any limit.
- Discretion with Branch Manager to accept cash deposit without any limit.

Cash Withdrawal:

S.No.	Segment	Self Withdrawal form	Self Through Cheque	Third party Through Cheque\$
1.	Personal	₹ 5,000/-* (withdrawal form with passbook)	₹10,00,000/- (No limit for wealth customers)	₹ 25,000/-
2.	SME	NIL	₹2,00,000/-**	NIL
3.	Agriculture (KCC Cheques only)	NIL	₹1,00,000/-	NIL

S.No.	All Current A/cs	Diamond, Platinum, ₹ and Rhodium Current account
Self Through Cheque (No third party payment)	₹2,00,000/-	₹5,00,000/-

Transfer

Product	Transfer	RTGS/NEFT	Both legs Non-home
Savings Bank	₹ 10 lakhs HNI/NRI ₹50 lakhs	Nil	₹ 5.00 lakhs
Current Account	₹100.00 lakhs*	Nil	₹5.00 lakhs

NON-FINANCIAL TRANSACTIONS

- Passbook Updation including Original /Continuation Passbook (including printing of first page)
- Submission of Form 15G/H at the any branch .
- Submission of Pensioner life Certificate
- Lodging of complaints of Unauthorized Electronic Debit Transaction
- KYC updation
- Statement request for Deposits Account
- SET Message in Deposit/CC/OD Accounts
- Delete Set Message from Deposit/CC/OD Accounts
- ATM Card Issue Request
- Issuance Of Term Deposit Advice
- Cheque Book Order
- Personalization for Issuing Cheque Book
- Pending Charge enquiry prompt in Deposit/CC/OD Accounts
- CIF- Amend Customer Details
- Relationship Enquiry
- Credit Rating Code Maintenance
- Internal Credit Score Calculation
- Modify/Remove Stop in Cheque/Cheques
- CIF- Create/Amend user Defined Codes; Customer Management
- Set Stop in Cheque/Cheques

MANDATORY BOARDS AT BRANCHES

S.No.	Type of Board	Size (width x height)
1.	Comprehensive Notice Board (Annexure-I)	30" x 40"
2.	Interest and Forex Rate Display System (IFRDS)	Digital display on TV / Computer monitor connected through intranet
3.	Notice board consisting of the following: (i) Board regarding whom to contact in case of any unauthorized electronic transactions and other information. (ii) Toll free number of cyber-crime portal and website address (iii) Customer awareness for Social Engineering Frauds	25" x 35"
4.	Name and Addresses of the CAPIO/CPIO /FAA	A3 size (12" x 18")
5.	Customer Definition and Service to Customer: Mahatma Gandhi Quote	1ft x 2ft
6.	Display of Multiple Disabilities Act: Local Level Committees set up under the National Trust for the Welfare of Person with Autism, Cerebral Palsy, Mental, Retardation and Multiple Disabilities Act, 1999.	A3 size (12" x 18")
7.	Availability of Magnifying glass	A3 size (12" x 18") (on pin-up/sandwich board)
8.	Positive Pay system	7.5" x 11.5" (on pin-up/sandwich board)
9.	Notice of Disclaimer: Related to SBI Cards / CPCs	A3 size (12" x 18") (on pin-up/sandwich board)
10.	Display of Important Contact Numbers such as Police Station, Fire Brigade Centre, Hospitals, etc.	A3 size (12" x 18") (on pin-up/sandwich board)

Cheque Payment Process

Main Features to be verified before presenting cheques

(A) Physical Verification:

- Security features viz; Bank's logo in Ultraviolet ink is visible through UV lamp.
- Watermark with word "CTS-INDIA" is visible while holding against light.
- "VOID" pantograph on left side bottom just above MICR Band with hidden/embedded words "COPY" or "VOID". This will be clearly visible in photocopies and scanned colour images of the cheque.
- All cheques have new Rupee symbol.

(B) Scrutiny before Payment:

- Bank's logo and name be checked under UV lamp
- All cheques above ₹.25000/- be subjected to fugitive ink / water droplet test
- All cheques above ₹.50000/- be subjected to ultra violet lamp test to ascertain genuineness of the instrument. A stamp confirming such verification "UV Lamp verified" should be affixed on back of the cheque and record of such verification may be kept at the branch for verification at a later date.
- Customer is to be called before making payment of cheque for amount of ₹. 2.00 lakh
- A standardized mail should be sent to home branch in respect of cases where customer could not be contacted on the registered mobile available in CBS and cheque was paid.

(C) Testing Process for Fugitive Ink test and Use of Ultra Violet Lamps

- One of the security features inbuilt in our cheques is background printing of the bank's name and symbol, with fugitive ink.
- Fugitive ink gets smeared in contact with water or any liquid containing water.
-
- Check, whether the ink smears and if it does not smear, the cheque should be treated as doubtful and should be thoroughly verified/scrutinized.

Ultra Violet Lamp – If any alterations are made in variable fields like Payee's Name, Amount in words, Amount in figure and Account Number, such changes are visible when cheque is seen/verified under UV lamp.



Locker Quest & Locker Opening Process in CBS

S.No	Question in mind	Solution
1.	In case facility of Safe Deposit Locker is extended to Minor, what precautions need to be observed	The lawful guardian of the minor is acting on behalf of the Minor, Locker facility will not be provided to Minor without Lawful Guardian.
2.	If lockers are not available for immediate allotment, then what should be done by Branch functionaries.	On application for Locker, Branch shall acknowledge the receipt of all Applications for allotment of locker and provide a wait list number to customers and allot lockers on first cum first serve basis
3.	What Branch Official should do whenever locker get vacate and there is waiting list.	A written communication should be sent to the Applicant's address by Registered Post giving them time of 15 days to take over the locker.
4.	How much Locker Rent is collected from New Locker Hirer.	Locker rent will be payable in advance up to 31st March of current financial year on pro-rata basis including month of hiring together with 12 months' rent of the following year.
5.	How much amount of Deposit can be accepted from the Locker Hirer for allotment of Locker.	Branch shall obtain a Term Deposit, at the time of allotment, which would cover three years' rent and charges for breaking open the locker in case of such eventuality. Lien will be marked over the deposit and on surrender of Locker lien will be removed.
6.	Why should one locker kept vacant in each cabinet.	To replace the lock of surrendered locker to avoid use of surrendered locker by the previous locker holder with duplicate Key.
7.	What should not be kept in Locker.	Locker -hirer/s shall not keep anything illegal or any hazardous substance in the Safe Deposit locker. If bank suspects the deposit of any illegal or hazardous substance by any customer in the

		Safe Deposit Locker, the Bank shall have the right to take appropriate action against such customer as it deems fit and proper in the circumstances.
8.	Which variant of account holders need not provide fixed deposit to avail locker facility.	Salary Package Account Holders, HNI ,Wealth customers. Further, Staff / Staff Pensioners would not be required to provide Term Deposit for availing locker facility.
9.	What is the rule when someone visits the Branch to operate locker whose locker rent is overdue.	Access to Locker shall be allowed only after collection of overdue rent, including overdue charges, if any.
10.	In which type of locker facility Nomination is available.	In case of Single and Joint Operation locker facility only Nomination is available
11.	Nomination is not available to which type of Locker facility.	When locker is provided with mode of operation as E or S /A or S/ F or S etc., With Survivor clause accounts.
12.	Whether locker can be operated by Power of Attorney Holder.	Power of Attorney holder can operate the locker but cannot surrender it.
13.	What are the basic facilities to be provided at Locker room by Branch.	Branch shall provide mirror, table, chair, low stool (for ease of access to lockers at the bottom of Cabinet) and step ladder (for access to lockers at the top of Cabinet) for customer convenience.
14.	What is the responsibility of locker custodian when locker is operated by customer.	Locker custodian shall invariably check whether the specific locker operated by the customer has been closed properly before allowing the customer to mark exit time /sign off.
15.	What are the formalities to be followed when if a Locker is found to have been left open by Locker holder after operating Locker.	If a Locker is found to have been left open, the locker room must be immediately closed, and the Locker -hirer must be immediately contacted in person or through phone call/ SMS

		/ to registered mobile number, e-mail or through letter to close the locker and satisfy as regards the contents of the locker. Locker custodian shall record the fact of not closing the locker properly in the Locker Access Register and its closure by the branch with the date and time. Custodian shall ensure that the activity should be completed expeditiously so that locker operation is not inordinately delayed / other locker hirer (s) are not inconvenienced.
16.	The keys of vacant and surrendered lockers should be in whose custody.	The keys of vacant and surrendered lockers shall be kept in sealed envelopes. Should not be in custody of Locker Custodian
17.	What formalities should be followed before allotting surrendered locker for re -hiring to new customer.	Inter change of locks is mandatory for surrendered lockers with proper record in Locker register and Locker Key Register before it is offered for re-hire.
18.	The Locker hired in joint name can be surrendered by single hirer when all the locker holders are alive.	Request for Surrender of Locker shall be taken in writing from Locker -hirer(s) along with Keys. All Locker- hirer(s) shall be present during surrender of Locker. While surrendering the Locker, locker-hirers will confirm in writing that all contents of the locker has been removed and nothing is left.
19.	How much rent will be collected from customer if the locker is surrendered mid of the financial year.	In the event of surrender of a locker by a customer, he/she shall be charged rent up to the month in which locker is surrendered and advance rent, if any, for the remaining period shall be refunded.

SBILD INDORE: MY BANK-SIMPLE LEARNING**Topic: "Notes Refund Rules 2009"****Date: 29.11.2024**

S. No.	Details
	The Reserve Bank has been extending facilities to the public to exchange cut and mutilated notes at all its Issue Offices, Bank branches & Currency chest branches of Scheduled commercial banks. The Note Refund Rules are simplified to make them easy to understand and apply. Any officer of the designated branch can adjudicate mutilated notes.
1.	What is a Soiled Note?
Ans	A soiled note is a currency note that has become dirty due to normal wear and tear. It can also be a note composed of two pieces pasted together, provided both belong to the same note, form the complete note, and no essential features are missing.
2.	What is a Mutilated Note?
Ans	A mutilated note is one where a portion of the note is missing, or The note is composed of more than two pieces.
3.	What is an Imperfect Note?
Ans	An imperfect note has been: Wholly or partially obliterated, shrunk, washed, altered, or rendered indecipherable. However, an imperfect note does not include a mutilated note.
4.	What is a Mismatched Note?
Ans	A mismatched note is a type of mutilated note formed by joining: A half of one note with a half of another note.
5.	How are Notes Bearing Slogans or Political Messages Treated?
Ans	Notes bearing slogans, political messages, or any defacement: Cease to be legal tender. Such claims are rejected under Rule 6(3)(iii) of the Note Refund Rules, 2009.
6.	What will be the status of Deliberately Cut, Torn, Altered, or Tampered Note?
Ans	Notes that have been deliberately damaged or tampered with: Are rejected if presented for exchange value.

Reference: "Note refund rules 2009", RBI's official website: www.rbi.org.in

Vasanth Kethavath, Chief Manager(faculty), SBILD, Indore

SBILD INDORE: MY BANK-SIMPLE LEARNING
Topic: Surya Ghar Scheme
Date: 19.11.2024

S. No.	Particulars										
1.	What is the purpose of Surya Ghar Scheme?										
Ans	Under this Scheme the loan will be sanctioned for installation of Solar roof Top panels and equipment.										
2.	Who is eligible to apply for a loan under the Surya Ghar Scheme?										
Ans	<table border="1"> <thead> <tr> <th>Eligibility</th><th>Category</th></tr> </thead> <tbody> <tr> <td>All individual applicants</td><td>A. Installation of Solar Roof Top (up to 3 KW capacity)</td></tr> <tr> <td>All salaried customers, with or without maintaining a salary account with the bank.</td><td rowspan="3">B. Installation of Solar Roof Top (more than 3 KW and up to 10 KW capacity)</td></tr> <tr> <td>Pensioners maintaining a pension account with the bank.</td></tr> <tr> <td>Professionals, self-employed individuals, businessmen, and others who are income tax assesses.</td></tr> <tr> <td>All Agriculturists who are not income tax assesses.</td><td></td></tr> </tbody> </table>	Eligibility	Category	All individual applicants	A. Installation of Solar Roof Top (up to 3 KW capacity)	All salaried customers, with or without maintaining a salary account with the bank.	B. Installation of Solar Roof Top (more than 3 KW and up to 10 KW capacity)	Pensioners maintaining a pension account with the bank.	Professionals, self-employed individuals, businessmen, and others who are income tax assesses.	All Agriculturists who are not income tax assesses.	
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Pensioners maintaining a pension account with the bank.											
Professionals, self-employed individuals, businessmen, and others who are income tax assesses.											
All Agriculturists who are not income tax assesses.											
3.	What is the Quantum of Loan Sanctioned under Surya Ghar Scheme?										
Ans	Loan Limits under Surya Ghar Scheme for Solar Roof Top Installation 1. For installation of Solar Roof Top up to 3 KW capacity: Maximum loan amount of ₹2 lakhs. 2. For installation of Solar Roof Top above 3 KW and up to 10 KW capacity: Maximum loan amount of ₹6 lakhs.										
4.	What is the minimum income requirement to qualify for a loan under the Surya Ghar Scheme?										
Ans	1. For installation of solar roof top of up to 3 KW capacity: There is no Income Minimum Criteria. 2. For installation of solar roof top of more than 3 KW & up to 10 KW capacity: The Minimum Income Criteria required is Net Annual Income of Rs3 lacs above for all type of applicants mentioned in Point B of answer number 2.										
5.	What is the subsidy amount available to customers who take a loan under the Surya Ghar Scheme?										
Ans	Subsidy Details for Loans under the Surya Ghar Scheme are : Up to 1 KW: ₹30,000, 1 to 2 KW: ₹60,000, 2 to 10 KW: ₹78,000										

Reference: Surya Ghar Scheme Cir. Dated 20.03.2024
 Vasanth Kethavath, Chief Manager(faculty), SBILD, Indore

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: Features under RINN SAMADHAN 2024-25

Date: 16.11.2024

S. No.	Particulars
1.	What is the purpose and applicability of RINN SAMADHAN Scheme 2024-25?
Ans	1. The Scheme will be effective from 08.11.2025 to 31.03.2025 2. This Scheme is applicable for only Agri Segment”, for borrowers with outstanding up to Rs 20 lacs.
2.	What is the link to access the eligible accounts under the RINN SAMADHAN Scheme 2024-25?
Ans	Rinn Samadhan Portal (https://rinnsamadhan.sbi) is managed by Credit Monitoring Department. Through this portal the list of eligible accounts can be accessed.
3.	Whom should a customer contact to settle their account under the RINN SAMADHAN Scheme 2024-25?
Ans	The Customer can either approach Branch or respective CPC directly or Customer can even use OTS Interface available in SBI Website www.sbi.co.in >>Loans>>OTS & settle the account through Compromise settlement.
4	What is the cutoff date for considering Sub-Standard Accounts and the eligible limit under RINN SAMADHAN 2024-25?
Ans	For the RINN SAMADHAN 2024-25 scheme “ Sub-Standard Unsecured Loans ” under the Agri Segment (excluding Agri Gold Loans) that turned into NPA as of or before 31 st Dec 2023 with an eligible limit of up to Rs. 10 lakhs.
5.	What is the cutoff date for considering Doubtful & Loss Asset Accounts and the eligible limit under RINN SAMADHAN 2024-25?
Ans	For the RINN SAMADHAN 2024-25 scheme “ Doubtful & Loss Asset Accounts ” under the Agri Segment (Except Agri Gold Loan) that turned into NPA as of or before 31 st March 2024 with an eligible limit of up to Rs. 20 lakhs.

Reference: RINN SAMADHAN Cir. Dated 08.11.2024

Vasanth Kethavath, Chief Manager(faculty), SBILD, Indore

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: RINN SAMADHAN 2024-25 part-II

Date: 18.11.2024

S. No.	Particulars										
1.	Who is the concerned authority to settle accounts under RINN SAMADHAN 2024-25 Scheme?										
Ans	* The Scheme is non-discretionary and non-discriminatory. * Branches will identify eligible cases and send written intimations to all eligible borrowers for availing of the settlement facility under this Scheme. * The Branch functionaries will not have the authority to decline/reject any eligible proposal under this Scheme. * In case of decline/rejection of One Time Settlement (OTS) for any reason, the respective Controllers will be the competent authority, who should record the reasons for such decline/rejection.										
2.	A loan account sanctioned under Asset Backed Agri Loan (ABAL) Scheme is classified as Doubtful 1 stage of NPA before 31.03.2024. The account details are as follows: <table><tr><td>Outstanding Balance: ₹8,50,000/-</td></tr><tr><td>Unrealized Interest (URI): ₹20,000/-</td></tr><tr><td>Accrued but Unapplied Interest up to the date of NPA: ₹10,000/-</td></tr><tr><td>Accrued but Unapplied Interest from the date of NPA to the date of OTS Settlement: ₹1,95,000/-</td></tr><tr><td>Legal Charges/Out of Pocket Expenses (not debited to the account): ₹25,000/-</td></tr><tr><td>Realizable Value of Security: ₹13,50,000/-</td></tr></table> The account is proposed to be settled under RINN SAMADHAN Scheme 2024-25. As a Field Officer, determine the settlement amount for this account under the scheme, considering the details provided.	Outstanding Balance: ₹8,50,000/-	Unrealized Interest (URI): ₹20,000/-	Accrued but Unapplied Interest up to the date of NPA: ₹10,000/-	Accrued but Unapplied Interest from the date of NPA to the date of OTS Settlement: ₹1,95,000/-	Legal Charges/Out of Pocket Expenses (not debited to the account): ₹25,000/-	Realizable Value of Security: ₹13,50,000/-				
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Legal Charges/Out of Pocket Expenses (not debited to the account): ₹25,000/-											
Realizable Value of Security: ₹13,50,000/-											
Ans	In above case customer is eligible to avail settlement benefit under RINN SAMADHAN Scheme. As the account falls under secured category of Loan as total realizable value of security is more than total outstanding including all the interest as well as Legal expenses. <table><tr><td>Customer Eligibility:</td></tr><tr><td>The outstanding balance of Loan is</td><td>₹.8,50,000/-</td></tr><tr><td>Un-Realized Interest (URI)</td><td>₹.20,000/-</td></tr><tr><td>Accrued but un-applied Interest up to the date of NPA</td><td>₹.10,000/-</td></tr><tr><td>Total amount considered for settlement</td><td>₹.8,80,000/-</td></tr><tr><td>Customer eligibility in this account is 75 % of above total: $880000 \times 75/100 = ₹.6,60,000/-$</td></tr></table> Accrued but un-applied Interest from the date of NPA to the date of OTS Settlement ₹1,95,000/-, Legal Charges / out of pocket expenses at actuals not debited to the account ₹25,000/- will be excluded for calculating eligibility under RINN SAMADHAN.	Customer Eligibility:	The outstanding balance of Loan is	₹.8,50,000/-	Un-Realized Interest (URI)	₹.20,000/-	Accrued but un-applied Interest up to the date of NPA	₹.10,000/-	Total amount considered for settlement	₹.8,80,000/-	Customer eligibility in this account is 75 % of above total: $880000 \times 75/100 = ₹.6,60,000/-$
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Accrued but un-applied Interest up to the date of NPA	₹.10,000/-										
Total amount considered for settlement	₹.8,80,000/-										
Customer eligibility in this account is 75 % of above total: $880000 \times 75/100 = ₹.6,60,000/-$											

Reference: RINN SAMADHAN Cir. Dated 08.11.2024

Vasanth Kethavath, Chief Manager(faculty), SBILD, Indore

संगठन (AIBOC/AISBOF) की पत्रिकाओं/सर्कुलरों का सारांश



(Registered under the Trade Unions Act 1926, Registration No.3427/Delhi)
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Circular No. 2025/04

Date: 07.02.2025

To All Affiliates (Please Circulate)

Dear Comrades,

REPRODUCTION OF UFBU CIRCULAR NO: UFBU/2025/1 DATED 07-02-2025

UFBU's clarion call for agitation and strike Demanding Recruitments, 5 Day Banking and on other demands

March on to 2 Days Continuous Strike on 24th and
25th March, 2025

All our Unions and members are aware that on the one hand, our important demands remain pending and on the other hand, new attacks are emerging. Hence after due discussions and deliberations, it has been decided to launch our agitational programme culminating in 2 Days Continuous Strike for 48 Hours on 24th and 25th March, 2025 on the following issues and demands.

DEMANDING:

- Adequate recruitment in all cadres, regularise all temporary employees
- Implementation of 5 Day work week in Banking Industry
- Immediate withdrawal of the recent DFS directives on performance review and PLI, which threaten job security, create division and discrimination amongst employees and officers, violate the 8th Joint Note, and undermine PSB's autonomy
- Safety of Bank Officers/ Staff against the assault/ abuses by unruly banking public.
- Fill up the post of Workmen/ Officer Directors in PSBs.
- Resolution of residual issues pending with IBA
- Amend Gratuity Act to increase the ceiling to Rs 25 lacs on the lines of Scheme for government employees along with exemption from income tax
- Do not recover income tax on staff welfare benefits given to employees and officers on concessional terms. Managements to bear the same.
- Maintain a minimum of 51% of Equity Capital in IDBI Bank by Government

OPPOSING:

- Micromanagement of PSBs by DFS on policy matters affecting service conditions of employees and officers and undermining bilateralism .
- Outsourcing permanent jobs in Banks
- Unfair Labour Practices in Banking Industry.

Agitational programme

7-2-2025	UFBU Circular – announcing Agitational programmes
14-2-2025	Evening time demonstration at all major centres and district headquarters
From 16-2-2025	Poster campaign at all branches/offices/Rly.stn/Bus stand/ public places
21-2-2025	Evening time demonstration at all major centres and district headquarters
23-2-2025	Social media campaign
28-2-2025	Badge Wearing
3-3-2025	Dharna before Parliament at Delhi and submission of Memorandum to Finance Minister/DFS
5-3-2024	Serving strike notice on IBA, DFS and CLC
7-3-2025	Evening time demonstration at centres
11-3-2024	Demonstration at all Corporate/ Head Office/ Zonal/ Regional offices by respective affiliates
17-3-2025	Press Conference at all State Headquarters
21-3-2025	Rally at evening time at all centres
22-3-2025	Social Media Campaign including X handle
24/25-3-2025	TWO DAYS STRIKE FOR CONTINUOUS 48 HOURS

Comrades, the importance of the issues and demands are well-known to all our unions and members. We urge upon all our unions to move together and implement the programmes successfully.

With revolutionary greetings,



(Rupam Roy)
General Secretary

संगठन द्वारा जारी पत्रिकाओं और सर्कुलरों का सारांश और मुख्य बिंदु।

Common Bond - October 2024" का सारांश:

संपादकीय:

इस अंक में अखिल भारतीय बैंक अधिकारी परिसंघ (AIBOC) के संघर्ष और विचारधारा पर जोर दिया गया है। संपादकीय मुख्य रूप से "अध्ययन और संघर्ष" (Study and Struggle) के सिद्धांत पर केंद्रित है। इसके मुख्य बिंदु:

1. अतीत और वर्तमान का संबंध:

- बैंक अधिकारियों की समस्याओं जैसे पारदर्शी ट्रांसफर नीति, प्रमोशन नीति और कार्य प्रणाली के विकास के लिए संघर्ष।
- इन समस्याओं को हल करने में संस्थापक सदस्यों की कुर्बानी और संघर्ष को महत्व दिया गया है।

2. कृत्रिम बुद्धिमत्ता (AI) का प्रभाव:

- बैंकिंग क्षेत्र और ट्रेड यूनियन आंदोलनों पर AI का असर।
- AI के कारण नौकरियों का पुनःप्रशिक्षण और श्रमिकों के अधिकार सुनिश्चित करने के उपायों पर चर्चा।

3. AI के अनुप्रयोग:

- ग्राहक सेवा: चैटबॉट, वर्चुअल असिस्टेंट।
- जोखिम प्रबंधन: क्रेडिट स्कोरिंग, धोखाधड़ी का पता लगाना।
- अनुपालन: मनी लॉन्ड्रिंग रोकथाम।
- निवेश: पोर्टफोलियो प्रबंधन।
- ऑपरेशन्स: प्रक्रिया ऑटोमेशन, दस्तावेज प्रसंस्करण।

4. भविष्य की दिशा:

- AI और ब्लॉकचेन का समावेशन।
- पारदर्शिता और व्याख्या योग्य AI सेवाओं पर जोर।

नेट बैंकिंग धोखाधड़ी:

केस स्टडी:

एक ग्राहक ने 1 लाख रुपये की धोखाधड़ी का अनुभव किया। मुख्य घटनाएँ:

1. धोखाधड़ी का तरीका:

- बैंक अकाउंट हैक करके ईमेल और मोबाइल नंबर पर OTP प्राप्त किया।
- पैसे अलग-अलग खातों में स्थानांतरित किए गए।

महत्वपूर्ण सुझाव:

धोखाधड़ी की स्थिति में:

- तुरंत बैंक और साइबर क्राइम हेल्पलाइन (155260) को सूचित करें।
- FIR दर्ज करें और सभी आवश्यक सबूत जमा करें।
- बैंकिंग लोकपाल से संपर्क करें।

सावधानी और सुरक्षा के उपाय:

- OTP साझा न करें।
- अनजान लिंक पर क्लिक न करें।
- नियमित रूप से पासवर्ड बदलें।
- पब्लिक कंप्यूटर पर इंटरनेट बैंकिंग का उपयोग न करें।

पेंशन योजनाओं का तुलनात्मक अध्ययन:**ओल्ड पेंशन स्कीम (OPS):**

- पेंशन गारंटी: 50%+DA
- GPF की सुविधा उपलब्ध।
- महंगाई भत्ते के अनुसार पेंशन बढ़ती है।

नेशनल पेंशन स्कीम (NPS):

- बाजार आधारित पेंशन (फिक्स्ड नहीं)।
- GPF उपलब्ध नहीं।
- कर्मचारी का 10% योगदान आवश्यक।

यूनिफाइड पेंशन स्कीम (UPS):

- पेंशन गारंटी: 50%+DA
- रिटायरमेंट के समय 1/10 हिस्से का एकमुश्त भुगतान।
- GPF उपलब्ध नहीं।

अन्य महत्वपूर्ण बातें:**1. डिजिटलीकरण और साइबर क्राइम:**

- डिजिटलीकरण के कारण साइबर अपराधों में वृद्धि हो रही है। ग्राहकों को सतर्क रहने की आवश्यकता है।

2. अखिल भारतीय बैंक अधिकारियों का आंदोलन:

- AIBOC ने विभिन्न मुद्दों पर अपनी एकजुटता और संघर्ष के लिए प्रतिबद्धता दोहराई।

3. त्यौहार की शुभकामनाएँ:

- सदस्यों को सामाजिक जिम्मेदारियों के साथ त्यौहार मनाने का संदेश दिया गया।

यह दस्तावेज़ बैंकिंग क्षेत्र में कर्मचारियों के अधिकारों, आधुनिक तकनीक के प्रभाव और सामाजिक-आर्थिक जिम्मेदारियों पर जोर देता है। यह AIBOC के संघर्षों और आदर्शों को प्रदर्शित करता है, साथ ही सदस्यों को भविष्य के लिए तैयार रहने की प्रेरणा देता है।

"Officers' Cause - October 2024" का सारांश हिंदी में:

1. संपादकीय:

खुशहाल और प्रेरणादायक कार्यस्थल का निर्माण:

- SBI की विरासत: 200 वर्षों से अधिक की सेवा के साथ, SBI एक विश्वास और उत्कृष्टता का प्रतीक है।
- एक सकारात्मक कार्यस्थल वह है जहां चुनौतियों का सामना उत्साह और समाधान-आधारित दृष्टिकोण से किया जाए।

कार्यस्थल तनाव और नैतिकता का क्षरण:

- अनुचित दबाव और अपमानजनक व्यवहार से कर्मचारियों में तनाव और हतोत्साह बढ़ता है।
- शीर्ष प्रबंधन से अपील की गई है कि वे सम्मान, सहानुभूति और नैतिक नेतृत्व को बढ़ावा दें।

सकारात्मक दृष्टिकोण:

- नकारात्मकता को रोकने और हर परिस्थिति में समाधान ढूंढने पर जोर दिया गया है।
- "सफलता खुशी से आती है और खुशी सकारात्मक ऊर्जा से।"

2. करियर विकास प्रणाली (CDS) में सुधार के सुझाव:

प्रदर्शन मूल्यांकन और सुधारात्मक कदम:

1. ग्रेडिंग सिस्टम का सुधार:

- वर्तमान "बेल कर्व" प्रणाली से अनावश्यक प्रतिस्पर्धा उत्पन्न होती है।
- कर्मचारियों की सच्ची क्षमता को मापने के लिए समग्र दृष्टिकोण अपनाने का सुझाव दिया गया।

2. अतिरिक्त कार्यों की मान्यता:

- स्टाफ की अतिरिक्त जिम्मेदारियों और मैनुअल की कमी को ध्यान में रखते हुए प्रदर्शन का उचित मूल्यांकन।

3. बजट आवंटन का लचीलापन:

- ग्रामीण और शहरी शाखाओं की विविध जरूरतों के अनुसार व्यवसायिक बजट आवंटित किया जाए।

4. रोल ट्रांसफर और HRMS सुधार:

- छुट्टी पर गए कर्मचारियों के कार्य रोल का स्वतः ट्रांसफर।
- रोल असाइनमेंट की पारदर्शिता और समयबद्धता।

प्रीमियम स्कोरिंग:

- विशेष योगदान देने वाले कर्मचारियों को अतिरिक्त स्कोरिंग का लाभ।

केआरए का उचित निर्धारण:

- कर्मचारियों के भूमिकाओं के अनुरूप स्पष्ट और उचित केआरए (Key Responsibility Areas) तय किए जाएं।

महीनेवार प्रदर्शन रिपोर्टिंग:

- कर्मचारियों को हर महीने अपने CDS स्कोर की जानकारी दी जाए ताकि वे सुधारात्मक कदम उठा सकें।

3. पेंशन पर विशेष:

पेंशन का महत्व और न्यायिक निर्णय:

- पेंशन को केवल एक "कृपा" नहीं, बल्कि एक कर्मचारी का अधिकार माना गया है।
- पेंशन कर्मचारियों की पुरानी सेवा का पारिश्रमिक है और यह उनके सामाजिक और आर्थिक न्याय का हिस्सा है।

पेंशन योजनाओं की तुलना:

1. ओल्ड पेंशन स्कीम (OPS):

- अंतिम वेतन का 50% पेंशन।
- ग्रेच्युटी और महंगाई भत्ता भी शामिल।

2. नई पेंशन स्कीम (NPS):

- बाजार आधारित, अस्थिर रिटर्न।
- सरकार और कर्मचारी दोनों का योगदान।

3. यूनिफाइड पेंशन स्कीम (UPS):

- OPS से कम लाभप्रद।
- न्यूनतम ₹10,000 मासिक पेंशन सुनिश्चित, लेकिन अस्थिरता बरकरार।

अन्य देशों से तुलना:

- भारत पेंशन व्यवस्था में 47 देशों में 45वें स्थान पर है।
- अमेरिका में 100% जनसंख्या पेंशन सुरक्षा में कवर की गई है।
- निष्कर्ष: भारत में पेंशन व्यवस्था को सामाजिक सुरक्षा और समानता के लिए मजबूत करने की आवश्यकता है।

4. SBI की उपलब्धियां और प्रौद्योगिकी विकास:

CDAMS-TN सिस्टम:

- SBI ने "कोर्ट डिपॉजिट अकाउंट्स मैनेजमेंट सिस्टम" (CDAMS-TN) विकसित किया।
- इस प्रणाली को मद्रास उच्च न्यायालय द्वारा पारदर्शिता और धोखाधड़ी रोकने के लिए सराहा गया।
- भुवनेश्वर स्थानीय मुख्यालय (LHO):
- SBI का यह मुख्यालय 2000 में स्थापित हुआ और इसे "ग्रीन बिल्डिंग अवार्ड" से सम्मानित किया गया।
- यह बैंक की स्थिरता और प्रगतिशीलता के प्रतीक के रूप में देखा जाता है।

5. समग्र निष्कर्ष:

- यह दस्तावेज़ SBI के कर्मचारियों और उनके अधिकारों, विशेष रूप से पेंशन और कार्यस्थल सुधार पर गहन दृष्टिकोण प्रस्तुत करता है।
- सकारात्मक बदलाव: बेहतर कार्य-संस्कृति और पारदर्शी प्रणालियों को अपनाने पर जोर।

भविष्य की दिशा:

- SBI की विरासत को बनाए रखते हुए कर्मचारियों के हित और सामाजिक न्याय की ओर कदम बढ़ाना।
- "हर कर्मचारी को प्रेरणा और सुरक्षा के साथ काम करने का अवसर मिलना चाहिए।"

"Officers' Cause - November 2024" का सारांश हिंदी में:

1. संपादकीय: AISBOF का गौरवशाली योगदान

- महासचिव दीपक कुमार शर्मा ने अपने विदाई संपादकीय में AISBOF की भूमिका पर प्रकाश डाला:
- संघ का उद्देश्य: बैंक अधिकारियों के अधिकारों की रक्षा करना और उनकी सेवाओं को बेहतर बनाना।
- AISBOF ने कर्मचारियों की पेंशन, आवास, वाहन और अन्य सुविधाओं में सुधार किया।
- अनुशासनात्मक कार्यवाही में सुरक्षा: अधिकारियों को अनुचित कार्रवाई से बचाने का आश्वासन दिया।
- निजीकरण के खिलाफ AISBOF का संघर्ष: पब्लिक सेक्टर बैंकों को संरक्षित करने की दिशा में संगठित प्रयास।

2. AISBOF की ऐतिहासिक उपलब्धियाँ

संघ का गठन और उद्देश्य:

- 1965 में AISBOF की स्थापना।

प्रारंभिक संघर्ष:

- प्रबंधन के खिलाफ अनुचित नीतियों का विरोध।
- कर्मचारियों के प्रमोशन और कल्याण सुनिश्चित करने की दिशा में काम।

संघ की बड़ी उपलब्धियाँ:

1. पेंशन सुधार:

- पेंशन को 40% से 50% तक बढ़ाने का प्रयास।
- पुरानी पेंशन योजना (OPS) को बहाल करने के लिए संघर्ष।

2. कर्मचारियों के लिए सुविधाएँ:

- आवास, वाहन और व्यक्तिगत ऋण योजनाओं में सुधार।
- मानसिक स्वास्थ्य और कार्य-जीवन संतुलन पर ध्यान।

संघ के कार्यक्रम और प्रशिक्षण:

NATURE (National Academy of Trade Union Research and Education):

- नेतृत्व विकास और प्रशिक्षण कार्यशालाओं का आयोजन।
- कर्मचारियों को कानूनी अधिकारों और संघ की नीतियों के बारे में जागरूक करना।

3. पब्लिक सेक्टर बैंकों की सुरक्षा में AISBOF की भूमिका

निजीकरण के खतरे और संघ की प्रतिक्रिया:

- AISBOF ने निजीकरण को भारतीय अर्थव्यवस्था और समाज के लिए हानिकारक बताया।

संघ के प्रयास:

- शांतिपूर्ण विरोध प्रदर्शन।
- सरकारी गलत नीतियों में हस्तक्षेप।
- अधिकारियों के अधिकार और जनता की बैंकिंग सेवा की सुरक्षा।

बैंकिंग उद्योग में AISBOF की वकालत:

- डिजिटल बैंकिंग और CASA खातों की गिरावट पर ध्यान केंद्रित किया गया।
- "भारत QR विद साउंड बॉक्स" जैसे नवाचारों के माध्यम से ग्राहकों को जोड़ने की रणनीति।

4. क्षेत्रीय सर्कल की उपलब्धियाँ

चंडीगढ़ सर्कल:

- पंजाब, हरियाणा, हिमाचल प्रदेश और जम्मू-कश्मीर को सेवाएँ प्रदान करता है।

SBI का चंडीगढ़ सर्कल हरित प्रौद्योगिकी और कर्मचारियों के कल्याण में अग्रणी है:

- सोलर पावर प्लांट और ईवी चार्जिंग स्टेशन।
- कर्मचारियों के लिए जिम, चिकित्सा केंद्र और सभागार की सुविधा।
- केरल सर्कल का योगदान:
- रजत जयंती समारोह में नेतृत्व विकास और संगठन की एकता पर जोर दिया गया।
- महासचिव दीपक कुमार शर्मा के सम्मान में भव्य कार्यक्रम का आयोजन।

5. AISBOF कार्यालय का नवीनीकरण

- बेंगलुरु में AISBOF के नए कार्यालय का उद्घाटन।
- यह कार्यालय संघ के 60 वर्षों की सेवा और संगठन की बढ़ती जिम्मेदारियों का प्रतीक है।

6. SBI की वैश्विक उपलब्धियाँ

- 2024 में SBI को "भारत का सर्वश्रेष्ठ बैंक" का खिताब मिला।
- ग्लोबल फाइनेंस मैगजीन ने SBI को डिजिटल बैंकिंग में उत्कृष्टता के लिए सम्मानित किया।
- यह पुरस्कार बैंक की ग्राहक-केंद्रित सेवाओं और टिकाऊ विकास के प्रति प्रतिबद्धता को दर्शाता है।

7. AISBOF के नेतृत्व में भविष्य की योजनाएँ

डिजिटलीकरण और कर्मचारियों की सुरक्षा:

- बैंकिंग क्षेत्र में तेजी से बदलती प्रौद्योगिकी के साथ कर्मचारियों को प्रशिक्षित करना।
- मानसिक स्वास्थ्य और कार्य-जीवन संतुलन को प्राथमिकता देना।

संघ का आह्वान:

- कर्मचारियों को पब्लिक सेक्टर बैंकों के संरक्षण और ग्राहकों की सेवा में सहयोग करने के लिए प्रेरित करना।

8. AIBOC की 40वीं वर्षगांठ

- AIBOC ने 1985 से अब तक के अपने संघर्ष और उपलब्धियों का जश्न मनाया।

निजीकरण के खिलाफ एकजुटता का संदेश दिया गया और ग्रामीण और कमजोर वर्गों के लिए बैंकिंग सेवाएँ सुनिश्चित करने की प्रतिबद्धता व्यक्त की।

"Officers' Cause - November 2024" AISBOF के नेतृत्व, SBI की वैश्विक उपलब्धियों और पब्लिक सेक्टर बैंकों की सुरक्षा में संघ की भूमिका को विस्तार से प्रस्तुत करता है। यह दस्तावेज़ न केवल बैंकिंग उद्योग में हो रहे परिवर्तनों को उजागर करता है बल्कि कर्मचारियों के अधिकारों और समाज के प्रति संगठन की प्रतिबद्धता को भी दर्शाता है।

**ALL INDIA STATE BANK OFFICERS' FEDERATION**

(Registered under the Trade Unions Act 1926, Registration No: 727/MDS)
Central Office: State Bank Buildings, St. Mark's Road, Bangalore-560 001
Registered Office: 22, Rajaji Salai, Chennai- 600 001

**CIRCULAR NO. 07
TO ALL OUR AFFILIATES**

DATE: 04.02.2025

**APPEAL TO EXEMPT BANK EMPLOYEES FROM PERQUISITE TAX LIABILITY
UNDER THE INCOME TAX ACT**

We reproduce below the text of AIBOC Circular No. 2025/03, dated 04.02.2025 on the captioned subject, the contents of which are self-explanatory.

#OurUnityLongLive
With Greetings,

Yours Comradely,

**(Rupam Roy)
General Secretary**

Dear Comrade,

We are attaching below a communication sent to the Hon'ble Finance Minister, Union of India, content of which is self-explicit.

With revolutionary greetings,

**Sd/-
(Rupam Roy)
General Secretary**

Text of Letter No. AIBOC/2025/01 dated 04.02.2025

Smt. Nirmala Sitharaman Ji
Hon'ble Finance Minister
Government of India, New Delhi

Respected Madam,

**APPEAL TO EXEMPT BANK EMPLOYEES FROM PERQUISITE TAX LIABILITY
UNDER THE INCOME TAX ACT**

We, representing the officers of Public Sector Banks, Private Sector Banks and Regional Rural Banks write to you with great concern regarding the taxation of

various perquisites extended to bank employees, such as loans at concessional interest rates, rent-free accommodation incidental to transfers, reimbursement of fuel expenses for official vehicle use, and other fringe benefits essential for discharging our official duties. The provisions under Section 17(2) and Rule 3(7)(i) of the Income Tax Act are causing severe financial distress among bank employees and are perceived as discriminatory compared to other sectors.

Madam, we would like to emphasize that bank employees—the backbone of economic growth—are diligent taxpayers and responsible citizens of this country. Almost all Public Sector Bank officers fall under the 30% income tax bracket, contributing significantly to national revenue. In addition to income tax, we are subjected to GST, professional tax, house tax, water tax, property tax, education cess, toll tax, vehicle tax, etc. It is also pertinent to mention that our expenditure directly fuels economic growth, as our salaries are largely spent within the domestic economy. However, despite our commitment to nation-building, our earnings and benefits are steadily eroding due to unfair taxation policies on account of imposition of the Tax on perquisites.

Madam, it is important to highlight that, until 1979, bank officers' salaries were higher than those of Class I Government Officers due to the inherent risks and responsibilities in banking. Over time, successive Pay Commissions for government officers and restrictive wage settlements in banks have resulted in our salaries falling significantly behind. The wage load toward superannuation has been restricted to 2-3%, reducing our basic pay substantially. Unlike Central Government employees, our benefits have been curtailed despite rising inflation and increasing work pressure. As a result, perquisites have served as partial compensation for our lower salaries. However, with the recent taxation on these perquisites, we feel unfairly penalized.

We also wish to draw your kind attention to similar facilities provided to employees/officers in other sectors that are not subject to tax. For instance, railway employees receive free tickets/passes for themselves and their family members, employees of the telecommunications sector receive free call units or zero meter rent, electricity company employees receive subsidized/free electricity, educational institutions offer free education to employees' children, and the healthcare sector provides medical treatment at reduced costs.

Since we are part of the financial sector, it is only fair that we receive financial products at a lower cost. It is important to note that the cost of any financial product includes delivery costs and risk coverage. In the case of staff loans, the cost of delivery is negligible as they require no publicity or marketing and are fully secured—either by a lien on our superannuation benefits or by insurance. These loans bear no cost of recovery, as repayments are directly deducted from employees' salaries. On one hand, loans are being extended to other sectors at highly concessional interest rates despite the risk of non-repayment, while on the other hand, bank employees are being taxed on concessional loans that are fully secured.

Banks have given numerous high-value loans at interest rates of 5 percent or lower after conducting due diligence and deeming them profitable despite the associated credit risks. Meanwhile, bank employees—who face no risk of default—bear the burden of additional taxation. We have received feedback from grassroots-level employees who feel demoralized by this discriminatory taxation system.

Madam, it is a well-accepted practice across industries to provide job-specific incentives to retain talent and recognize contributions. Any perquisite provided to bank officers/employees is incidental to their job, as they frequently relocate due to the transferable nature of their work. Since the Income Tax Act is currently under review, and several reforms are being implemented under your leadership, we believe that these provisions will also be reconsidered.

In light of the above, we earnestly request an amendment to the definition of "salary" under the Income Tax Act and a revision of Section 17(2) and Rule 3(7)(i) to provide relief to bankers. Bankers have served the nation with utmost dedication—whether during demonetization, COVID-19 relief efforts, or the implementation of government schemes. This unfair taxation not only lowers morale but also discourages new talent from joining the banking sector. We remain hopeful that, under your leadership, justice will prevail and this undue tax burden will be reconsidered.

With sincere regards,

**Sd/-
(Rupam Roy)
General Secretary**

At the Service of Members for more than 5 Decades

General Secretary: +91-9957563825, SBIOA (N.E. Circle) 6901256554

Camp Office – State Bank of India, Local Head Office, Dispur, Guwahati, Assam- 781 006

Bengaluru: (Dir) 080 2221 1006

General: 080 25943132

Email: aisbofbangalore@gmail.com

Web: www.aisbof.org

पत्राचार

संगठन से संबंधित पत्राचार और उससे जुड़े महत्वपूर्ण बिंदु

All Letters to be Addressed
to the General Secretary**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011

ASN 12024-25/10/129

Date: 18/10/2024

The DGM & CDO,
State Bank of India,
Local Head Office,
Bhopal.

Dear Sir,

STAFF WELFARE ACTIVITIES**MEDICAL BILLS PENDENCY AND DELAY IN SCRUTINY**

With reference to the captioned subject, we have to inform that we had received various complaints from our colleagues that there was delay in scrutiny of medical bills at LHO Dispensary in July-September 2024.

2. When we followed up it with AGM OAD, services of SBILD Bhopal Medical Officer was arranged and pendency was cleared.

3. We refer to Corporate Centre Letter No HR IR SKJ 2045 dated 19.11.2018, it clearly states that medical bill up Rs. 10000/- can be scrutinized by contractual /locum doctor when there is no regular doctor available.

4. In view of high inflow of medical bills and work load on our regular doctor, We request for your kind intervention and issuance of instructions to contractual/locum doctors for scrutiny of medical bills so that pendency can be reduced and bills can be approved within a reasonable time.

Yours Sincerely,

(Sanjeev Mishra)
General Secretary

Ph.: (0) 2551376, 2575234

E-mail - sbioabpl@gmail.com
Website- www.sbioabhpal.org

Mob.: 9425016450



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/10/130

Date: 19/10/2024

The DGM & CDO,
State Bank of India,
Local Head office
Bhopal

Sir,

**REQUEST FOR INCENTIVE DISBURSEMENT UNDER PERFORMANCE LINKED INCENTIVE
SCHEME**

We respectfully bring to your attention that certain officials have not yet received the incentives under the Performance Linked Incentive Scheme, despite fulfilling all the necessary criteria and performing their duties diligently. A list of these officials is enclosed with this letter, along with relevant details.

It is crucial that no official is left out in the incentive disbursement process, as it can affect their morale and productivity, and may also negatively impact the organization's overall objectives. Therefore, we request you to kindly take note of this matter and kindly issue appropriate instructions to ensure that these officials receive their rightful incentives without further delay.

We look forward to your guidance for a proper resolution of this issue, ensuring that such lapses do not recur in the future.

We are grateful for your time and support.

Yours sincerely,

(Sanjeev Mishra)
General Secretary
SBIOA BHOPAL circle

Enclosure: List of officials

Ph.: (0) 2551376, 2575234

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PLI NOT RECEIVED		
S.NO	PF	NAME
1	5554624	VIKRAM MALVIYA
2	4301943	RAM KHILAVAN
3	5783097	KIRTI DIKSHIT
4	5796083	SHARAD SHARMA
5	1009799	MS. SUMAN LATA HANSDA
6	3745589	MS.VIDYA MANWANI
7	1048313	VINAY SAHU
8	3347028	SANJAY MANJHI
9	3525228	VIJAY BHATIA
10	7665644	PRATAP KUMAR PRADHAN
11	6081320	PANKAJ KAILASH CHANDRA GOYAL
12	4302281	NARESH KUMAR JALWAN
13	4527844	Kartikesh Chaudhary
14	3347567	Dnyaneshwar Sadashiva
15	6090168	Hemant Salem
16	5781558	Amit Singhal
17	5795281	RAJENDRA RAJE
18	5660831	Deepesh Mehra
19	5500591	Devdatt Sharma
20	1029104	Miss. Sheeja Vijaypal
21	3358801	Sushil Kumar
22	3525228	Vijay Kumar T Bhatia
23	5661781	Mukesh Uikey
24	7668988	Ajay Kumar Tiwari
25	1048296	priya Agrawal
26	5688620	Atilesh Soni
27	1008184	Anjali Devi
28	5787645	Rajesh Shakyawar





All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/10/132

Date: 24/10/2024

The Chief General Manager,
State Bank of India,
Local Head Office, Bhopal
Madhya Pradesh.

Sir,

Untimely Death of Our Bank Officer : Late Shri Rajvineshwar Pratap Singh in R-3 Dhar, Indore Module.

With reference to above it has been brought to our notice by our Deputy General Secretary of Indore module that an unfortunate incidence of death of an officer Mr. Rajvineshwar Pratap Singh due to lack of proper medical treatment well in time.

The above mentioned unfortunate incidence took place due to non-granting of timely leave to the official. When we came to know about the matter our module & circle office SBIOA team visited RBO-3 Dhar on 21/10/2024 and discussed the issue with the Regional Manager and other bank officials posted at RBO with a view to find the facts related to the unfortunate incident.

During our discussions some shocking facts were brought to our notice by the officials posted there which are mentioned in detail in the attached letter no. 2024-25/10 dated 23/10/2024 submitted by DGS Indore to DGM (B&O), Indore module.

We want to submit here that since the day of your joining Bhopal circle as CGM, you have been putting your best efforts for prosperity and growth of our bank as well as officers. We have seen you taking immediate decisions in all matters related to well-being of our officers. It was clearly evident to us that in last 8 months you have been continuously trying to create a fearless and positive working environment in our circle and our officer's association was also standing in support of our senior management to bring back lost glory of our circle on all fronts. This harmony between us had started showing results in performance of circle on various parameters.

We also want to reiterate here that during CNC meetings in the past, strict instructions were issued from your side that there will be zero tolerance against any form of misbehavior either it is towards bank customers by any officer or it is done by any senior officer against our junior bank staff/officers.

Unfortunately very few controllers are not complying with the instructions and are behaving in an autocratic manner which is quite evident by the facts mentioned in the attached letter. The officers sitting in some controlling offices are creating unnecessary pressure on subordinate officers. We have also came to know that in some RBOs/AOs, a fearful environment is intentionally created by controllers so that no one can dare to raise his/her voice even for their legitimate rights.

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Number of officers in our circle have lost their lives in recent years due to health related issues caused by continuous stress at their workplace. We all are well aware that in today's banking environment an officer spends on an average 9-11 hours in office and after that every individual needs rest both physically and mentally. But in reality some ambitious people have become so inhumane that they don't hesitate to call their subordinates for petty issues after office hours with an intention to create pressure on them and all these late night calls/messages on regular basis keeps the officers in continuous stress which ultimately results in multiple health related problems and many officers succumb to this stress. Further, continuous pressure by seniors creates an employee who is demotivated, tired and disinterested in work. We should always remember that nothing in this world is more precious than a human life.

In view of above, there is an urgent need to restrict such people who are creating a fearful work environment. Being head of our Bhopal circle we humbly request for your immediate intervention in this matter so that together we can create a prospering and positive working environment in all Modules/Regions/Branches to avoid any unfortunate incidents as occurred in RBO Dhar.

We also very sincerely request for issuing strict instructions from your office to restrict some practices mentioned below and are prevailing in our circle –

- No official should be denied leave giving trivial excuses specially concerning officer's health issues
- No calling/ whatsapp messaging to officers during 7:30 PM to 9:00 AM.
- No meetings during banking hours with branch staff by controllers sitting at RBO/AO/LHO.
- Restriction on excessive follow up and daily reporting (Online MIS can be used to get the required data).
- Restriction on frequency of meetings as most of the times it affects productivity (Maximum one online meeting per week with branch officials).
- Immediate stoppage of calling of officials for working on holidays (Holiday working must be allowed only in cases of extreme exigencies and only after proper written permission from competent authority).
- Implementation of work life balance in true spirit (It is existing since long on papers but far away from reality).
- Immediate restriction on unnecessary and frequent login days to sell third party insurance and investment products.

Further we assure you our full cooperation.

Yours Sincerely,



(SANJEEV MISHRA)
GENERAL SECRETARY



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN / 2024-25/10/133

Date: 24/10/2024

The DGM & CDO
State Bank of India
Local Head office,
Bhopal

Respected Sir,

Subject: Concern regarding Mid-Year Transfers of officers

With reference to the captioned subject, we would like to bring to your kind attention a matter of concern regarding Mid-term transfers which are having a significant adverse impact not only on the well-being of the officers but also on their families, officers CDS, business operations and customer service.

Though we understand the necessity of filling the vacant positions /abolition of posts, yet it would be pertinent to throw light on the adverse effects of these mid-term transfers on the life of officers and business of bank. These sudden transfers especially when conducted during the mid-academic year or at crucial business periods, create disruptions in the personal lives of officers, leading to stress and anxiety. This also affects their social and mental health as in some special cases and due to some unavoidable situations, officers are forced to uproot their families, often leaving behind children in the middle of the school year, which can be emotionally challenging for the entire households.

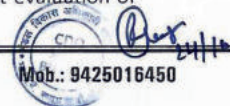
Although, the officials have option to place their family at one place of choice, employees have to suffer with many of the issues like food and health, as he does not stay with the family, who can look after all these matters. It impacts negatively on work-life balance of the employee.

Moreover, frequent transfers disrupt business continuity, creating gaps in service delivery that affect customers. Officers, who are required acclimate to new environment and responsibilities on short notice, may struggle to maintain the same level of performance, impacting overall productivity and most of the cases, transferred officer become unable to maintain his CDS score (Which consists best of nine months), which create hinderance in his career growth. Morale of the employee will be down, when he gets transferred frequently and it also raises question on his performance or efficiency in previous role allotted in this financial year, which leads to stress and depression as well.

We also would like to draw your kind attention on the recent transfers which supposed to be taken place on the basis of unsatisfactory performance of officers, it is pertinent to say that there is a well-established system called CDS for evaluation of performance of any officer, which is based on the performance of whole year, hence it is requested that evaluation of

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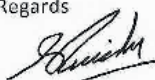
performance of any officer should not be done on the basis of short time span of less than one year, please take the reference of CHRC transfers mentioned in attached list.

We believe that a more considerate transfer policy, which considers the timing, personal circumstances and the professional needs of both officers and the organization, would result in better outcome for all stakeholders.

We respectfully urge you to review the current transfer procedures and explore alternatives that would minimize the negative impact on the officers and their families as well as maintain high standards of business and customer service.

We express our thanks in anticipation for attention to this matter. We look forward to your favourable responses.

Regards

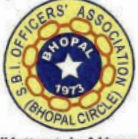


(Sanjeev Mishra)
General Secretary



SN	PF INDEX	NAME OF OFFICER (Ms./Sir)	GRADE	PRESENT POSTING	PROPOSED POSTING	CHRC NO. AND DATE
5	4307623	BHAB NATH JHA	SMGS-IV	CM (OTMS ALERT HANDLING CELL), LHO BHOPAL	CM (OPERATIONS), RBO-VI BETUL	CHRC No. 22 Dated: 14.10.2024
9	5323542	KAMAL KISHORE SINGH	SMGS-IV	CM, PANDHURWA BRANCH	CM, AMCC AMEIKAPUR	CHRC No. 22 Dated: 14.10.2024
10	4311442	JAMES SORENG	SMGS-IV	CM (HLS), RBO-II BILAIL	CM, HOME LOAN CENTRE, JABALPUR	CHRC No. 22 Dated: 14.10.2024
14	4303021	MANISH NIGAM	SMGS-IV	CM, ACB NARSINGHPUR	CM, ACB SEONI MALWA	CHRC No. 22 Dated: 14.10.2024
17	6074359	SATYAKISHORE LAL GUJAN LAL	SMGS-IV	CM, ACB SARANGPUR	CM, (OTMS ALERT HANDLING CELL), LHO BHOPAL	CHRC No. 22 Dated: 14.10.2024
21	335506	RAM NATH THAKUR	MMGS-III	MANAGER (FI), RBO-IV KHANDWA	MANAGER, LEAD BANK BEMETARA	CHRC No. 22 Dated: 14.10.2024
22	4304012	SUNIL CHOURE	MMGS-III	DBM, UDYACHAL BRANCH, BHOPAL	MANAGER, LEAD BANK KAWARDHA	CHRC No. 22 Dated: 14.10.2024
23	4318854	GAURI SHANKAR RANA	MMGS-III	DBM, SATNA MAIN BRANCH	MANAGER, LEAD BANK KANKER	CHRC No. 22 Dated: 14.10.2024
26	6946317	RAM PRAKASH SHARMA	SMGS-IV	CM (LEAD BANK), SHEOPURKALAN	CM (OPS), RBO KHANDWA	CHRC No. 21 Dated: 20.09.2024
29	7054795	VINOD KUMAR SINGH	SMGS-IV	CM, KATRI MARKET BRANCH	CM, ACB NARSINGHPUR	CHRC No. 21 Dated: 20.09.2024
32	5907451	GAURAV TIWARI	SMGS-IV	CM, BALCO TOWNSHIP BRANCH, KOREA	CM, GEVERA PROJECT BRANCH	CHRC No. 21 Dated: 20.09.2024
46	5046599	CHETAN SHARMA	SMGS-IV	CM, JUSK KATER, CCO DEPT., LHO BHOPAL	CM, NAYAGAON BRANCH, JABALPUR	CHRC No. 20 Dated: 31.08.2024
48	7822081	SUKANT SINGHAL	SMGS-IV	CM (CREDIT & ASSET QUALITY), MW-I - SHEBU DEPT., LHO BHOPAL	BM(SNE), SME BRANCH BILASPUR	CHRC No. 20 Dated: 31.08.2024





All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/11/141

Date: 19/11/2024

प्रति
उप महाप्रबंधक (मंडल विकास अधिकारी),
भारतीय स्टेट बैंक,
स्थानीय प्रधान कार्यालय,
भोपाल

विषय : प्रेषित पत्रों के संबंध में।

महोदय,

उपरोक्त विषय में आग्रह है कि भारतीय स्टेट बैंक अधिकारी संघ भोपाल के द्वारा माह मार्च 2024 से विभिन्न मुद्दों पर संलग्न सूची अनुसार पत्र प्रेषित किये गये थे किंतु आज दिनांक 18/11/2024 तक से पत्रों के प्रतिउत्तर प्राप्त नहीं हुए हैं।

अतः आपसे विनम्र निवेदन है कि उक्त पत्रों के प्रतिउत्तर प्रदान करने की यथाशीघ्र कृपा करे।

धन्यवाद

भवदीय

संजीव मिश्रा

संजीव मिश्रा

महासचिव भोपाल

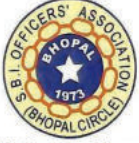
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Mob.: 9425016450

LETTER PENDING					
S.N	DATE	ASN NO	POST TO	SUBJECT OF LETTER	REMARK
1	02/03/2024	16	The Circle Development Officers, SBI LHO Bhopal	Request For Refurbishment of Officers Canteen Facilities	Reply not Received yet
2	01/04/2024	50	The Deputy General manager & (CDO) , SBI LHO Bhopal	Impositions of penalty punishment on officials against law of natural justice	Reply not Received yet
3	08/04/2024	8	उप महाप्रबंधक एवम मंडल विकास अधिकारी SBI LHO भोपाल	स्टाफ वेलफेयर फण्ड की राशि स्टाफ सदस्यों के लाभार्थ हेतु	Reply not Received yet
4	26/04/2024	28	The Chief General manager , SBI LHO Bhopal	state bank of india officers service rules (SBIOSR) ,1992 holding departmental inquires under rule 68 principles of natural justice & reasonable opportunity	Reply not Received yet
5	23/07/2024	90	मुख्य महाप्रबंधक , भारतीय स्टेट बैंक LHO भोपाल	शाखा कर्मचारियोंकी सुरक्षा हेतु कठोर SOP (Standard Operating Procedure) के सम्बन्ध में	Reply not Received yet
6	23/07/2024	92	उप महाप्रबंधक(CDO) SBI LHO भोपाल	बैंक कॉलोनी , भिलाई के सेक्टर - 8 के भवन संरचना की मरम्मत हेतु आग्रह	Reply not Received yet
7	29/07/2024	97	The Deputy General manager & (CDO) , SBI LHO Bhopal	Human Resources : Sundays And Holidays	Reply not Received yet
8	09-08-2024	107	The Deputy General manager & (CDO) , SBI LHO Bhopal	SUB-REQUEST FOR ICT TO CHANDIGARH CIRCLE ON EXTRANCE COMPASSIONATE GROUNDS:	Reply not Received yet
9	18-10-2024	129	The Deputy General manager & (CDO) , SBI LHO Bhopal	STAFF WELFARE ACTIVITIES MEDICAL BILLS PENDENCY DELAY IN SCRUTINY	Reply not Received yet
10	19-10-2024	130	The Deputy General manager & (CDO) , SBI LHO Bhopal	REQUEST FOR INCENTIVE DISBURSEMENT UNDER PERFORMANCE LINKED INCENTIVE SCHEME	Reply not Received yet
11	24-10-2024	132	The Chief General manager & (CDO) , SBI LHO Bhopal	Untimely Death of our Bank Officer: late shri Rajvineshwar pratap Singh in dhar indore Module	Reply not Received yet
12	24-10-2024	133	The Deputy General manager & (CDO) , SBI LHO Bhopal	concern regarding Mid -Year Transfers of officers	Reply not Received yet
13	07-11-2024	137	The Deputy General manager & (CDO) , SBI LHO Bhopal	Role Based Certification (RBC) : Non- complince of Cir No. CDO/STU-MANDTRY LEAR/01/2024-25	Reply not Received yet





All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/11/143

Date: 20/11/2024

प्रति
उपमहाप्रबंधक एवं मंडल विकास अधिकारी
भारतीय स्टेट बैंक
स्थानीय प्रधान कार्यालय,
भोपाल

महोदय,

99वीं सर्कल नेगोशिएटिंग काउंसिल (CNC) बैठक दिनांक 20.09.2024 के कार्यवृत्त (Minutes of Meeting) की प्राप्ति के संबंध में

साभार सूचित करना है कि दिनांक 20 सितंबर 2024 को आयोजित 99वीं सर्कल नेगोशिएटिंग काउंसिल (CNC) बैठक के कार्यवृत्त (Minutes of Meeting) अभी तक प्राप्त नहीं हुए हैं। यह बैठक सर्कल के महत्वपूर्ण मुद्दों पर चर्चा और निर्णय लेने के लिए आयोजित की गई थी।

कार्यवृत्त (Minutes of Meeting) की अनुपलब्धता के कारण बैठक में लिए गए निर्णयों एवं सुझावों पर कार्यान्वयन में बाधा उत्पन्न हो रही है। यह न केवल प्रक्रियाओं को प्रभावित कर रहा है, बल्कि संगठनात्मक लक्ष्यों की पूर्ति में भी विलंब उत्पन्न कर सकता है।

आपसे विनम्र निवेदन है कि कृपया 99वीं CNC बैठक के कार्यवृत्त (Minutes of Meeting) शीघ्र उपलब्ध कराने का कष्ट करें, ताकि आवश्यक निर्णयों को समयबद्ध तरीके से क्रियान्वित किया जा सके।

आपके त्वरित उत्तर की प्रतीक्षा में,

धन्यवाद

भवदीय

संजीव मिश्रा

संजीव मिश्रा
महासचिव भोपाल

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All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN / 2024-25 / 11 / 136

OK

Date: 07/11/2024

The DGM & CDO,
State Bank of India,
Local Head Office,
Bhopal.

Dear Sir,

Hon'ble Chairman Sir Visit To Bhopal Local Head Office (LHO) On 09/11/2024

It has come to our knowledge that our respected Chairman Sir is visiting Bhopal on 09th November (Saturday) 2024.

Sir, traditionally, we put forth request for a time slot of 5-10 minutes with our respected Chairman Sir for interaction with office bearers of SBI Officers Association whenever there is a visit of our respected Chairman Sir and it has been always entertained.

We, therefore, very sincerely request you to provide for a time slot of 5-10 minutes with our respected Chairman Sir at LHO on 09th November. The meeting will be entirely a courtesy one with no political/association agenda.

Thanking you in anticipation.

Yours Sincerely,

(Sanjeev Mishra)

GS, SBIOA Bhopal Circle



All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

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State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN / 2024-25/11/135

Date: 06/11/2024

उप महाप्रबंधक एवं मंडल विकास अधिकारी
भारतीय स्टेट बैंक
स्थानीय प्रधान कार्यालय
भोपाल

महोदय

सूचना प्रेषण - नये पदाधिकारियों की मनोनयन सूची

पूर्व में कार्यालय को पत्र क्रमांक ASN/12 दिनांक 26.02.2024 को प्रेषित किया गया था। उक्त पत्र के संदर्भ में सूचित किया जाता है कि दिनांक 26.10.2024 को जबलपुर में संपन्न हुई केंद्रीय समिति की बैठक में सर्वसम्मति से नए पदाधिकारियों का मनोनयन किया गया है। इस हेतु सूची संलग्न की जा रही है।

CENTRAL COMMITTEE MEETING दिनांक 26.10.2024 को जबलपुर में सम्पन्न हुई जिसमें सर्वसम्मति से निम्नलिखित सदस्यों को सर्कल/मंडल/रीजन के पदों पर मनोनीत किया गया जिसका विवरण इस प्रकार है:

BHOPAL CIRCLE

क्र. सं.	नाम	पीएफ संख्या	मोबाइल नंबर	पदस्थापन	पद
1	SHRI ARVIND RADHESHYAM PANDIYAR	5757916	8989238602	LHO BHOPAL	ASSISTANT OFFICE WORK
2	SHRI ASHISH SHUKLA	5586410	9669201112	LHO BHOPAL	ASSISTANT OFFICE WORK
3	SHRI DEVENDRA SHUKLA	4475879	8223017333	JAT KHEDI	ASSISTANT OFFICE WORK
4	MS. BHARTI SHARMA	7664168	9407472477	LHO BHOPAL	LADY REPRESENTATIVE (BHOPAL CIRCLE)
5	MS. POONAM RAWAL	5763976	9770064975	SHUJALPUR CITY	LADY REPRESENTATIVE (BHOPAL CIRCLE)
6	MS. NEELAM SANGEETA KANDULNA	4326156	8458800149	SMECCC RAIPUR	LADY REPRESENTATIVE (BHOPAL CIRCLE)

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Mob.: 9425016450

BHOPAL MODULE

क्र. सं.	नाम	पीएफ संख्या	मोबाइल नंबर	पदस्थापन	पद
7	SHRI RISHI ROKADE	5555272	9981151567	SULTANPUR	ORG. SECRETARY (BHOPAL MODULE)
8	SHRI ANUJ KUMAR SINGH	1009626	7380088369	PUNJAPURA	REGIONAL SECRETARY (R5-RBO DEWAS)

INDORE MODULE

क्र. सं.	नाम	पीएफ संख्या	मोबाइल नंबर	पदस्थापन	पद
9	SHRI VIRENDRA SINGH GOUR	4485785	9926406320	MANAWAR	ORG. SECRETARY (INDORE MODULE)
10	MS.VANDANA SONI	4334647	9407127027	SME PITHAMPUR	LADY REPRESENTATIVE
11	SHRI ANAND SONI	5795699	9926200703	TRIMURTY NAGAR DHAR	REGIONAL SECRETARY (R3-RBO DHAR)
12	SHRI NARENDRA SINGH RATHORE	5582687	9407438308	JAWI	REGIONAL SECRETARY (R-7 RBO MANDSAUR)

JABALPUR MODULE

क्र. सं.	नाम	पीएफ संख्या	मोबाइल नंबर	पदस्थापन	पद
13	SHRI PRABHAT MISHRA	5575346	9407017956	SHAHNUR	ORG. SECRETARY (JABALPUR MODULE)
14	MS.DEEPSHIKHA PATEL RAJ	5551307	7747884466	SARB JABALPUR	LADY REPRESENTATIVE (JABALPUR MODULE)
15	SHRI SHASHITOSH MISHRA	5795206	8518881599	ADB SHAPURA (BHITONI)	REGIONAL SECRETARY (R2-RBO JABALPUR)
16	SHRI SHUBHAM TRIPATHI	7670060	7773002391	BADGAON	REGIONAL SECRETARY (R4-RBO KATNI)
17	SHRI ATAL BIHARI MISHRA	5083591	9617334981	JAITHWARA	REGIONAL SECRETARY (R7-RBO SATNA)



GWALIOR MODULE

क्र. सं.	नाम	पीएफ संख्या	मोबाइल नंबर	पदस्थापन	पद
18	SHRI PARITOSH PATHAK	5550548	9827757025	RAMBAGH COLONY (GWALIOR)	AGS (GWALIOR MODULE)
19	SHRI SANJEEV KUMAR	5587298	8871277601	RBO-1 GWALIOR	ORG. SECRETARY (GWALIOR MODULE)
20	MS.ANKITA BANSAL DANALIYA	4335570	9826257938	CITY CENTRE GWALIOR	LADY REPRESENTATIVE (GWALIOR MODULE)
21	SHRI HEMANT UPADHYAY	8045305	9329876583	GURUDWARA CHOWK SHIVPURI	REGIONAL SECRETARY (R5-RBO SHIVPURI)
22	SHRI ANURAG TIWARI	5794749	8109509664	RAHATGARH DIST SAGAR M.P.	REGIONAL SECRETARY (R6-RBO SAGAR)

RAIPUR MODULE

क्र. सं.	नाम	पीएफ संख्या	मोबाइल नंबर	पदस्थापन	पद
23	SHASHANK BHOGAL	5036933	7415299048	AO RAIPUR	ORG. SECRETARY (RAIPUR MODULE)
24	MS.PRIYANKA BARDHAN	5577268	9907109732	TATYA PARA RAIPUR	LADY REPRESENTATIVE (RAIPUR MODULE)

BILASPUR MODULE

क्र. सं.	नाम	पीएफ संख्या	मोबाइल नंबर	पदस्थापन	पद
25	KAPIL KUMAR MANIK	5552737	7771001869	MANGLA (BILASPUR)	ORG. SECRETARY (BILASPUR MODULE)
26	MS.SANGEETA RATRE	5041015	9098117567	RBO-5 BALODA BAZAR	LADY REPRESENTATIVE (BILASPUR MODULE)

अध्यक्ष

भारतीय स्टेट बैंक अधिकारी संघ
भोपाल



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/11/137

Date: 07/11/2024

The DGM & CDO,
State Bank of India,
Local Head Office,
Bhopal.

Dear Sir,

Role Based Certification (RBC) : Non-compliance of Cir No. CDO/STU-MNDTRY LEAR/1/2024-25

We refer Bank Circular No. CDO/STU-MNDTRY LEAR/1/2024-25 dated 09/08/2024 which clearly states on Para 7 (e) page 6 that "The concept of 2 days Training Holiday was introduced in 2020-21 to enable the officials to attend the online webinars and go through the study material, before taking the examination on the second day. The 2 days Training Holiday shall continue for 2024-25 for any one attempt for Role Based Certification, which will continue to be treated as deputation"

We also refer to your letter No. HR/IR/AK 935 dated 13/09/2024 para 2 "All guidelines with regards to Mandatory Learning elements will be complied with"

In absence of clear instructions on Bhopal Circle Site, many officers are being asked by respective Managers (HR) to appear for examination directly without giving them Training Holiday as a result officials remain unsuccessful in his/her first attempt.

This is a gross violation on part of controllers since human resource development has always been the most important pillar for any successful organisation.

On one hand, we deviate from the envisaged environment to be provided to our officials for successful completion of RBC, on the other hand various stringent penalties are being imposed like stoppage of 5-in-1, lowering of CDS Grade & ineligibility for next promotion.

The above mentioned contradiction not only prevents Bank to achieve corporate goals but also leads Bank to the verge of compliance risk due to lack of knowledge among officials and prove a serious hindrance in achieving HR goals which will lead to negative publicity of the Bank in the eyes of the customers.

In the light of the abovementioned facts, we sincerely request your good office to review the position in the circle and also allow scroll of instructions for availing of Training Holiday on Bhopal Circle Site so that no eligible officer is deprived of "Training Holiday".

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We also sincerely request you to arrange to issue suitable instructions for compliance of circular instructions in future.

We assure once again that Association is using its various forums to encourage and motivate all officers to finish Mandatory Learning within stipulated time schedule.

Assuring our best of co-operation & industrial relations.

Yours Sincerely,



(Sanjeev Mishra)
GS, SBIOA Bhopal Circle
encl- as above



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN /2024-25/11/140

Date: 18 / 11 / 2024

The Dy. General Manager & CDO,
State Bank of India,
Local Head Office,
Hoshangabad Road,
Bhopal.

Dear Sir,

SHARING OF DETAILS OF 99TH CNC MEETING IN VARIOUS WHAT'S APP
GROUPS

We acknowledge the receipt of your letter No.HR/IR/AK/077 dated 03.10.2024
and the concerns expressed there in

We assure that such incident will not be repeated in the future

Assuring you our best of co-operation & industrial relations.

Yours Sincerely,

(SANJEEV MISHRA)
GENERAL SECRETARY

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All Letters to be Addressed
to the General Secretary



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State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2024/25/11/142

Date: 20/11/2024

The Dy General Manager & CDO
State Bank of India
Local Head Office,
Bhopal

Dear Sir,

STAFF WELFARE ACTIVITIES

RECONSTRUCTIONS OF OFFICERS ACCOMODATION AT CHARIMLI

With reference to the captioned subject, we are glad to know that Circle premise department has taken a decision to reconstruct the old SBI officers' accommodation located at Charimli, Bhopal. Presently officers from scale 1 to scale 4 are residing there and area of the flat is very less with maximum availability of 02 Bedrooms.

2. We would like to update you that 02 Bedrooms flat is not sufficient to stay with family and elderly children hence officers avoid leasing those flats during allotment. So, keeping in mind the inconvenience of our officers it is our sincere request to take the decision to construct minimum 03 Bedroom flats at Charimli.

3. We look forward and hope that premises department will take the consideration of this accommodation issue and will act accordingly in favour of officers.

4. We express our thanks in anticipation for attention to this matter. We look forward to your favourable responses.

Yours Sincerely,

(Sanjeev Mishra)

General Secretary

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Mob.: 9425016450



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN / 2024-25 / 11 / 145

Date: 26 / 11 / 2024

To,
The DGM & CDO
State Bank of India,
Local Head Office,
Bhopal

Dear Sir,

Subject: Human Resource – Mission Mandatory Learning / RBCs

With reference to your letter No. HR/IR/AK935 dated 13/09/2024 and the Bank Circular No. CDO/STUR MNDTRY LEAR/12024 dated 09/08/2024, along with CDO/PS & HRD-CDS/39/2024-25 dated 13/09/2024; we wish to inform you that we are facing several operational difficulties leading to the contravention of the above-mentioned circulars. The key issues primarily include mid-term transfers, delayed KRA role allotment and the late opening of mandatory learning in Gyanodaya, which have resulted in delayed completion of mandatory learning and RBCs.

We would like to highlight the following issues

1. Mid Term transfer:

The mid-term transfer exercise has been a significant factor in the late completion of mandatory learning and RBCs. Despite the transfer exercise being initiated in April, it is still on-going. As per the Bank Circular CDO/PS & HRD-CDS 39/2024-25 dated 13/09/2024, it is stated that "the average performance of the last 9 months (out of 10/11/12 months) will be considered for performance assessment. "However, the delayed transfers, especially those implemented mid-year, do not allow employees to meet their KRAs effectively within the designated 6 or 8 months. This, in turn, impacts their career growth, family life, and performance assessments, which contravenes the bank's performance assessment guidelines.

2. Delayed KRA/Role Allotment:

The allotment of KRAs typically begins in August or September, which shortens the time available for officers to perform and achieve their objectives. This delay in KRA allotment, coupled with delayed role assignments, restricts officers' growth potential, affects their learning and hampers the timely completion of mandatory learning and RBCs. As a result, officers face monetary and promotional setbacks, which ultimately affect the overall performance of the bank.

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Given the above points, we would like to suggest the following measures for consideration:

1. Timely and Strict Transfer Policy:

A well-defined and strictly adhered-to transfer policy should be implemented, especially avoiding mid-academic-year transfers. This will enable officers to focus on their assigned roles and performance objectives, ultimately enhancing branch growth and KRA achievement in alignment with the Bank's performance assessment guidelines.

2. Timely Allotment of KRA and Mandatory Learning:

A review of the KRA allotment process in CDS should be undertaken to ensure that it is completed well in advance. This year, Gyanodaya opened the mandatory learning portal only in August, which has left little time for officers to complete it. Similarly, RBC deadlines have also been pushed back, and this delay prevents officers from completing mandatory learning and RBCs within the stipulated time frame. A reward mechanism can also be introduced to motivate officers to complete mandatory learning and RBCs on time, ensuring better overall learning and growth.

We believe that addressing these issues will not only support the individual growth of our officers but also contribute to the bank's growth and reduce compliance risks.

We hope these points will be given due consideration and looking forward to your positive response.

Assuring our best of co-operation & industrial relations.

Yours Sincerely,



(SANJEEV MISHRA)
GENERAL SECRETARY



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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**State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011**

**ASN / 2024-25/12/146****Date: 02 / 12 / 2024**

The DGM & CDO,
State Bank of India,
Local Head Office,
Bhopal.

Dear Sir,

Realignment Of Jabalpur/Gwalior Module :

Request For Head To Head Inter Module transfer

We have to inform you that realignment of various regions were approved w.e.f. 1st May, 2024 in which Panna & Damoh districts were realigned from Gwalior Module to Jabalpur Module whereas Sagar district was again shifted to Gwalior Module from Jabalpur Module,

As a result, number of scale I & II officers having parent module in Gwalior were shifted to Jabalpur Module & vice versa. Due to these changes, officers have been transferred from one module to other module without any transfer order and their module stay count start from beginning despite completion of module stay of many of these affected officers in same module.

Repatriation of these officers were discussed in both Gwalior & Jabalpur ANCs and both modules were agreeing to allow movement of officers on head to head basis from each module.

We have received a list of 22 officials (11 each from either module) willing to move to their parent module following displacement due to realignment of regions.

We, very sincerely, request your good office to approve this Inter Module List as a special case arising out of realignment of regions.

Assuring our best of co-operation and industrial relations.

Yours Sincerely,

(Sanjeev Mishra)
GS, SBIOA Bhopal Circle
encl- as above

Ph.: (0) 2551376, 2575234

E-mail - sbioabpl@gmail.com
Website- www.sbioabhpal.org

Mob.: 9425016450

APPLICATIONS FOR INTER-MODULE TRANSFER

Please find enclosed copies of applications made on the prescribed proforma by the following Officers seeking Inter-Module transfer for various reasons. We shall be obliged, if their request could be considered favourably, without, of course, compromising the Bank's extant instructions and interests.

Name {PFI No.}& Present Grade {Servashri}	Present Place of posting	Present Module	Preferred Module	Reason{s} for Seeking transfer
Abhishek Mani (8470014) JMGS-I	RBO-5 Sagar (Gwalior Module) after Realignment)	Gwalior	Jabalpur Module	Health Issues.
Prakhar Kumar Garhewal (1009674) JMGS-I	RBO-5 Sagar (Gwalior Module) after Realignment) Malthone Bra. (64532)	Gwalior	Jabalpur Module	Mother illness. Treatment in JBP.
Binay Sharma (1009792) JMGS-I	RBO-5 Sagar (Gwalior Module) after Realignment) Bina Main Bra.	Gwalior	Jabalpur Module	Wife Posted at Ayodhya Up Gramin Bank.
Anjum Asgar (1009956) JMGS-I	RBO-5 Sagar (Gwalior Module) after Realignment) Jaisinagar Bra.	Gwalior	Jabalpur Module	Father Health Issues.
Brij Mohan Singh (7397674) JMGS-I	RBO-5 Sagar (Gwalior Module) after Realignment) RACC Sagar	Gwalior	Jabalpur Module	Father & Mother illness. Epilepsy & Low BP.
Ved Raj (4308123) MMGS-II	RBO-5 Sagar (Gwalior Module) after Realignment) RACC Sagar	Gwalior	Jabalpur Module	Better Medical facility .
Rajnish Bhushan Singh (8049963) JMGS-I	RBO-5 Sagar (Gwalior Module) after Realignment) Mandi Bamora	Gwalior	Jabalpur Module	No One to look agfter home posted very far parent location.
Deenanath Gupta (6095194) MMGS-II	RBO-5 Sagar (Gwalior Module) after Realignment) Shahpur Ganesh Ganj	Gwalior	Jabalpur Module	Proper education facility of Children.
Preeti Bhsekar (5113601) JMGS-I	RBO-5 Sagar (Gwalior Module) after Realignment)	Gwalior	Jabalpur Module	Mother is Mental patient.



Anish Mehra (7397216)JMGS-I	Gujrati Bazar RBO-5 Sagar (Gwalior Module) after Realignment)	Gwalior	Jabalpur Module	Wife pregnant & Old age parents.
Arun Kumar Yadav (6463193) MMGS-I	RBO-5 Sagar (Gwalior Module) after Realignment) Deori	Gwalior	Jabalpur Module	Family circumstances.

Thanking you and assuring you the best of our co-operation at all times,

Yours faithfully,

(Abhishek Kumar Sinha)
Deputy General Secretary

✓ Copy to : The General Secretary, SBIOA (BC), Bhopal for information & necessary action.

(Abhishek Kumar Sinha)
Deputy General Secretary



द्वारा - भारतीय स्टेट बैंक, प्रशासनिक कार्यालय, विजय नगर, जबलपुर - 482 002

फोन : कार्यालय : 0761-2930010 ई-मेल : sbioajbp19@gmail.com उप महासचिव (मोबा.) : 9425805603
No. ASN/BBP/2024-25/12 October 16, 2024

The Dy. General Manager (B&O),
State Bank of India,
Administrative Office,
JABALPUR.

Dear Sir,

APPLICATIONS FOR INTER-MODULE TRANSFER

Please find enclosed copies of applications made on the prescribed proforma by the following Officers seeking Inter-Module transfer for various reasons. We shall be obliged, if their request could be considered favourably, without, of course, compromising the Bank's extant instructions and interests.

Name {PFI No.}& Present Grade {Servashri}	Present Place of posting	Present Module	Preffered Module	Reason {s} for Seeking transfer
Pawan Sharma (1009551) JMGS-I	Shahnagar RBO-7	Jabalpur Module	Gwalior Module	Father illness & old age Mother.
Arvind Kumar (7017170) JMGS-I	Puraina RBO-7	Jabalpur Module	Gwalior Module	Mother Health issue.
Himanshu Tiwari (6991327) MMGS-II	Katni RBO- 4	Jabalpur Module	Gwalior Module	Mother Health issue.
Prasant Kumar (1009630) JMGS-I	Abhana RBO-4 Katni	Jabalpur Module	Gwalior Module	Mother & Father Health Issues.
Ashok Rajput (5091616) MMGS-II	Damoh City RBO-4 katni	Jabalpur Module	Gwalior Module	Mother & Father Health Issues.
Shrish Srivastav (7621965) JMGS-I	Ganesh Market RBO-7	Jabalpur Module	Gwalior Module	Spouse Job.
Tanay Sharma (1009948) JMGS-I	Hatta RBO-4 Katni	Jabalpur Module	Gwalior Module	Mother Health issue.
Mukesh Doneriya (7393466) JMGS-I	Katni RBO- 4	Jabalpur Module	Gwalior Module	Mother Health issue
Satendra Sirautiya (5586151) MMGS-II	Amanganj RBO-7	Jabalpur Module	Gwalior Module	Father illness & old age Mother.
Rahul Gangoriya (8209219) JMGS-I	Beera RBO-7	Jabalpur Module	Gwalior Module	Father illness & old age Mother.
Ashok Kumar (7393731) MMGS-II	Katni RBO- 4	Jabalpur Module	Gwalior Module	Father illness & old age Mother.

Thanking you and assuring you the best of our co-operation at all times.

Yours faithfully,

(Abhishek Kumar Sinha)
Deputy General Secretary
Encl. : List





All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

**State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011**



ASN/2024-25/12/147

Date: 03/12/2024

The DGM & CDO,
State Bank of India,
Local Head Office,
Bhopal.

Dear Sir,

GM Network I and DGM (F & Ops) Visit to Dhar RBO

Please recall the meeting held in respected CGM Sir Office along with GM Network I, Circle President Anil Shrivastava, Undersigned and your good self in connection with death of an officer of RBO Dhar and the working style/behaviour of current Regional Manager,

We have received detailed reports from our Regional Secretary, RBO Dhar and Deputy General Secretary (Indore Module) in this matter. The highlights of the report are reproduced below for your kind consideration.

Town Hall Meeting was organised on 16/11/2024 in Dhar in presence of GM (NW -1) and RM, RBO Dhar and entire discussions were focussed only on business.

- Whereas we were assured specifically that GM (NW-1) would conduct Town Hall Meeting in absence of RM, RBO Dhar
- Whereas we were assured that the issue of working style/behaviour of Regional Manager be discussed.

DGM (F & Ops) visited RBO Dhar on 19/11/2024 where DGM Sir delivered 45 minutes speech regarding compliance and shared in the last that he is here for inquiry & feedback and went to Peethampur in the evening without receiving feedback from officials of RBO Dhar.

- Whereas we were assured that inquiry & feedback of RBO officials will also be received.
- Whereas we were assured that the questionnaire would contain query regarding working style/behaviour of Regional Manager

DGM (F & OPS) visited Peethampur & Dharampuri branch and got questionnaire filled by BM & two officers of the Dharampuri branch but refused to listen to oral submission of BM Dharampuri Branch and DGM (F & Ops) also performed Currency Chest Verification at Dharampuri.

Ph.: (0) 2551376, 2575234

E-mail - sbioabpl@gmail.com
Website- www.sbioabhpal.org

Mob.: 9425016450

Sir if you pursue the reports of Regional Secretary and DGS Indore Module, it is ample clear that both Town Hall meeting & also the inquiry conducted by DGM (F &Ops) was nothing but only washout to the eyes completely ignoring the sentiments expressed by respected CGM Sir in the meeting as mentioned in first para.

Sir officials of Branches/RBO Dhar is still suffering from over aggressive approach, excessive follow-up, late night calls and threatening behaviour of RM, RBO Dhar. Every officer is forced to work under the threat of transfer & spoiling of career which is not acceptable to us at all.

We, once again, very sincerely wish to assure that for all of us Bank is the first priority but we cannot let our members to work in perpetual pressing atmosphere where every task is coupled with threat of transfer/spoiling of career.

In view of the above mentioned facts and scenario, we once again request to reconduct Town Hall Meeting in your presence along with AGM HR, CM IR and also the inquiry be given to you as DGM&CDO is the sole authority to ensure happy working atmosphere and best industrial relations in the circle.

Yours Sincerely,



(Sanjeev Mishra)
GS, SBIOA Bhopal Circle
encl- as above





भारतीय स्टेट बैंक अधिकारी संघ, भोपाल वृत्त (इन्दौर अंचल)
State Bank of India Officer Association, Bhopal Circle (Indore Module)

उप मुख्यालय- भारतीय स्टेट बैंक, 5, वाय.एन. रोड, इन्दौर (म.प्र.) 452 003

कार्या.: 94261 04482 ई-मेल : sbioa indore@gmail.com

पंजीयन क्र. 1562/BPL/73

कृपया समस्त पत्राचार उप-महासचिव को संबोधित करें

पत्र क्रमांक - 2024-25/19

दिनांक - 22.11.2024

प्रति
महासचिव महोदय
भारतीय स्टेट बैंक अधिकारी संघ
भोपाल वृत्त

आपसे प्राप्त निर्देशानुसार धार क्षेत्र में अधिकारियों द्वारा प्रकट की गई शिकायतों के संबंध में महाप्रबंधक एवं उप महाप्रबंधक महोदय के भ्रमण संबंधी रिपोर्ट।

महोदय,

धार क्षेत्र में हाल ही में घटित घटनाओं के संदर्भ में आपको अवगत कराना चाहूंगा कि क्षेत्रीय सचिव द्वारा प्रस्तुत विवरण से यह स्पष्ट है कि अधिकारी वर्ग, विशेषकर स्वर्गीय श्री राजविनेश्वर प्रताप सिंह की असमय मृत्यु एवं क्षेत्रीय प्रबंधक के व्यवहार को लेकर, मानसिक दबाव का सामना कर रहे हैं।

हाल ही में महाप्रबंधक एवं उपमहाप्रबंधक महोदय के दौरे के दौरान अधिकारियों की समस्याओं एवं की गयी शिकायतों पर क्षेत्रीय व्यवसाय कार्यालय में पदस्थ साथियों से कोई बातचीत नहीं की गयी। टाउन हॉल मीटिंग और शाखा भ्रमण में केवल व्यवसाय एवं अनुपालन संबंधी चर्चा हुई, जबकि अधिकारियों की मानसिक स्थिति, क्षेत्रीय प्रबंधक के रवैये और उनकी शिकायतों को न तो सुना गया और न ही कोई समाधान किया गया।

इसके अतिरिक्त, उप महाप्रबंधक महोदय द्वारा किए गए दौरे में भी फीडबैक प्रक्रिया केवल औपचारिकता बनकर रह गई। हा/ना आधारित प्रश्नावली भरवाने की प्रक्रिया न तो गोपनीय थी और न ही वास्तविक फीडबैक प्राप्त करने के उद्देश्य को पूरा करती है। यह घटनाक्रम अधिकारियों का मनोबल गिराने वाला प्रतीत होता है और समस्या समाधान के बजाय दमनकारी कार्यशैली को बढ़ावा देता है।

अतः आपसे निवेदन है कि धार क्षेत्र के अधिकारियों की शिकायतों की निष्पक्ष जांच सुनिश्चित की जाए। अधिकारी वर्ग अत्यधिक मानसिक तनाव और असुरक्षा में कार्य कर रहा है, जिससे भविष्य में किसी अप्रिय घटना की संभावना से इनकार नहीं किया जा सकता।

आपके मार्गदर्शन और सहयोग की अत्यंत आवश्यकता रहेगी।

सादर,

उप महासचिव

संलग्न - क्षेत्रीय सचिव क्षेत्र 3 धार द्वारा प्राप्त पत्र।



प्रति,
उप महासचिव
भारतीय स्टेट बैंक
अधिकारी संघ,
इंदौर,
महोदय,

महाप्रबंधक एवं उपमहाप्रबंधक के दौरे के संबंध में

उपरोक्त विषय में सूचित किया जाता है कि हमारे क्षेत्र धार में हाल ही में घटित हुई घटनाओं क्षेत्रीय कार्यालय धार में स्वर्गीय श्री राजविनेश्वर की शाखा प्रबंधक धार धरमपुरी की मृत्यु एवं क्षेत्रीय प्रबंधक के कार्य के रवैये को लेकर के संबंध में आपसे हुई चर्चा उपरांत हमें आपके द्वारा आश्वस्त किया गया था कि अपने उच्च प्रबंधन से इस संबंध में बात की है एवं इसके लिए उचित कार्यवाही की जाएगी। तदोपरांत हमारे क्षेत्र में महा प्रबंधक महोदय ने टाउन हाल मीटिंग दिनांक 16.11.2024 को की गई, परंतु आपके ध्यानाकर्षण के लिए बताना चाहता हूँ कि जिसमें केवल व्यवसाय संबंधी चर्चा की गई एवं उनके द्वारा एक बार भी स्वर्गीय राजविनेश्वर प्रताप सिंह या किसी भी स्टाफ की अन्य कोई परेशानी की श्लेष मात्र भी चर्चा नहीं गई अपितु उनके आगमन पर business bouquet के लिए अधिक व्यवसाय करने के लिए मांग की गई। महोदय ये meeting शाम 5 बजे की गई जबकि हमारी कई शाखाएँ 100 किमी से भी अधिक दूरी पर स्थित हैं।

महोदय इसी तारतम्य में उप महाप्रबंधक कंप्लायंस एंड ऑपरेशन ने भी धार क्षेत्र का दो दिवसीय दौरा किया

उनके द्वारा दिनांक 19 नवंबर को 3:30 बजे से लगभग 45 मिनट तक कंप्लायंस एवं ऑपरेशन जैसे रडार औरम सी आर एम, डिपॉजिट, एडवांस सभी तरह के कंप्लायंस की बात की सभी स्टाफ से क्षेत्रीय प्रबंधक की उपस्थिति में की गई, इसी में अंतिम 2-3 मिनट में उनके द्वारा यह बताया गया था कि वे इंकवायरी के लिए, फीडबैक लेने के लिए आए हैं एवं आप सभी से पृथक पृथक रूप से फीडबैक लिए जाएंगे किंतु डीजीएम महोदय द्वारा किसी से भी किसी तरह की बातचीत क्षेत्रीय प्रबंधक की कार्यशैली को लेकर नहीं की गई जो यह साफ परिलक्षित होता है कि वे वास्तविकता को सामने लाना ही नहीं चाहते थे। एवं बिना किसी से फीडबैक लिए ही, आदरणीय शाम को दिनांक 19 नवंबर 2024 को पीथमपुर के लिए प्रस्थान कर गए।

दिनांक 20 नवंबर 2024 को हमारी पीथमपुर शाखा में सारे स्टाफ के साथ बैठकर कंप्लायंस की दिशा निर्देश संबंधी चर्चा की गई एवं स्वर्गीय राजविनेश्वर प्रताप सिंह या किसी भी स्टाफ की अन्य कोई परेशानी के संबंध में कोई चर्चा नहीं की गई। उसके बाद शाखा प्रबंधक से एक क्वेश्चनर भरवाया गया जिसमें की 8 से 10 सवाल थे जिसमें हां या ना में जवाब मांगे गए। इसके बाद आदरणीय डीजीएम धरमपुरी शाखा के लिए प्रस्थान कर गए। धरमपुरी शाखा में भी उन्होंने करेंसी चेस्ट का दौरा किया। धरमपुरी शाखा में केवल वर्तमान शाखा प्रबंधक इंजार्ज एवं अन्य एक अधिकारी से चर्चा की, जब धरमपुरी वर्तमान शाखा प्रबंधक ने उन्हें स्टाफ संबंधी परेशानी एवं क्षेत्रीय प्रबंधक के द्वारा प्रताड़ित करने के बारे में बताना चाहा तो उन्होंने उस पर कोई ध्यान नहीं दिया। धरमपुरी शाखा में दो ऑफिसर से स्वर्गीय श्री राजविनेश्वर के साथ क्षेत्रीय प्रबंधक के व्यवहार के लिए क्वेश्चनर फीडबैक मात्र हां या ना में भरवाया गया। यह फीडबैक डीजीएम साहब द्वारा सामने बैठाकर ही अपने अनुसार ही भरवाये गए हैं।

इस तरह का फीडबैक ना तो उचित है ना ही किसी भी रूप से गोपनीय है।।



इसके बाद आदरणीय डीजीएम क्षेत्रीय कार्यालय धार में आए लगभग 6:25 बजे जहाँ पर उन्होंने क्षेत्रीय प्रबंधक के साथ रात्रि करीब 8:00 बजे तक चर्चा की

इसके बाद मुख्य प्रबंधक कंप्लायंस ऑपरेशन से एक फीडबैक फॉर्म श्री राजविनेश्वर जी के संबंध में भरवाया गया ना कि क्षेत्रीय प्रबंधक के व्यवहार एवं कार्य रवैये को लेकर भरवाया गया ।।

इसके अलावा क्षेत्रीय कार्यालय एवं एमसीसी के किसी भी अधिकारी या सहयोगी से किसी तरह की चर्चा या फीडबैक क्षेत्रीय प्रबंधक के संबंध में नहीं लिया गया जो कि इनकी कार्यशैली के तौर तरीकों से अत्यधिक प्रताड़ित है ।

आदरणीय डीजीएम आकर के क्षेत्रीय प्रबंधक से उनके केबिन में जाकर मिले एवं उनके केबिन से ही निकलकर सीधे अपने गंतव्य के लिए प्रस्थान कर गए।

इस तरह की इंकवारी यदि होना थी तो बहुत निराशा के साथ कहना चाहेंगे कि इंकवारी ना होती तो ही अच्छा होता क्योंकि इससे साफ जाहिर होता है कि दमनकारी नीतियों का सहयोग किया जा रहा है जिससे हमारे अधिकारी साधियों का मनोबल गिर रहा है ।

यह इंकवारी का इस तरह से किया जाना साफ जताता है कि इन सब अनुचित कार्यों एवं कार्यशैली का समर्थन किया जा रहा है ।

पिछले 45 दिनों में भी तीन ट्रांसफर किए गए हैं जिनका कार्यकाल उन शाखाओं में पूरा नहीं हुआ था ।। ट्रांसफर भी उन्हें घर से दूरस्थ शाखा में किया गया है। जबकि हमारे साथी बैंक के लिए पूर्ण लगन एवं क्षमता से कार्य कर रहा हो।

महोदय हमारे रिज़न 3 धार के सभी अधिकारी साथी, हमारे क्षेत्रीय प्रबंधक के आक्रामक व्यवहार, अत्यधिक फॉलो उप, देर रात को फोन करना वीडियो कॉल करना, धमकाने वाले रवैये से बहुत अधिक तनाव में है । कई लोग मानसिक रूप से बीमार हैं कई लोग अपना स्वास्थ्य ठीक नहीं रख पा रहे हैं। मानसिक तनाव में जी रहे हैं हर बार की तरह इस बार फिर दोहराना चाहेंगे कि ट्रांसफर की धमकियां, करियर खराब करने की धमकियां, यह सब चीज हो रही है जिससे कि आप पहले से ही अवगत है। एवं अत्यधिक दबाव में अन्य कोई अप्रिय घटना घटित न हो इसलिये आपसे निवेदन है कि माननीय मुख्य महाप्रबंधक को इस संबंध में सूचित करें कि वो स्थिति को गंभीरता से विचार करें एवं कार्यवाही करें ।


क्षेत्रीय सचिव

क्षेत्र - 3, धार





All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/12/148

Date: 03/12/2024

The DGM & CDO
State Bank of India
Local Head Office
Bhopal

Subject: Proposal for Reward Policy to Enhance Timely Completion of RBCs

Dear Sir,

With reference to your letter No. HR/IR/AK935 dated 13/09/2024, and the Bank Circular No. CDO/STUR MNDTRY LEAR/12024 dated 09/08/2024, along with CDO/PS & HRD-CDS/39/2024-25 dated 13/09/2024, we would like to propose the introduction of a reward policy for the timely completion of RBCs in our Circle.

RBCs being mandatory for external compliance, timely completion would not only enhance compliance but also contribute significantly to achieve the corporate goals of the Bank. Introducing a reward mechanism could act as a strong motivating factor for employees.

Proposed Reward Structure:

1. First Come, First Served Basis: Early bird incentive rewards on early completion of RBCs, eg: completion in first month from circular date and second month of circular date and so on similar incentive for completion of RBCs on first attempt
2. Enhanced Employee Engagement: This structure would promote alertness, vigilance, and a proactive approach among employees, leading to improved knowledge and understanding of the evolving banking environment.

Our esteemed institution has previously implemented reward mechanisms in quiz initiatives, which resulted in significant success and timely completion. This motivates us to suggest this positive approach, paving the way for knowledge development while setting a benchmark for other Circles.

We believe this initiative would further strengthen our commitment to excellence and compliance.

Yours sincerely,

(Sanjeev Mishra)
GENERAL SECRETARY
SBIOA Bhopal Circle

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All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

**State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011**



ASN/2024-25/12/149

Date: 05/12/2024

The General Manager
State Bank of India
Network-2
Local Head office
Bhopal

Respected Sir,

Sub: ICT Case under Extreme Medical Condition of Family Member

Mr. Mohan Chandra PF- 5088631, MMGS -II Ambah Branch (10844)

With reference to abovementioned subject, on the receipt of Shri Mohan Chandra's request on the ground of extreme medical condition of his mother, we sincerely request you to kindly consider his Inter Circle Transfer case on a priority basis under extreme medical condition.

His mother's medical situation necessitates immediate support, and facilitating his transfer will enable him to provide the required care and attention while continuing his professional responsibilities.

We recommend his ICT on priority under "out-of-turn" basis.

Thank you for attention to this matter, we look forward to your favourable response.

Yours sincerely,

(Sanjeev Mishra)
GS, SBIOA Bhopal Circle

encl- as above

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All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/12/150

Date: 05/12/2024

To,
The General Manager
State Bank of India
Network - 2
LHO Bhopal

Subject: Forwarding of Grievance Submitted by Mr. Manish Krishna Sinha (P.F. No. 6082823)

Respected Sir,

With due respect, we are forwarding herewith the grievance submitted by Mr. Manish Krishna Sinha, Deputy Manager at Damoh Branch (Code-355), for your kind consideration and necessary action.

Mr. Sinha has requested a transfer to Gwalior or a nearby location on compassionate grounds due to his serious health condition, including diabetes, hypertension, and a recent heart attack. He has outlined the challenges of managing his health while living alone in Damoh and the critical need for proximity to his family and advanced medical facilities.

The details of his health condition and the difficulties faced by him have been elaborated in his attached representation. Given the seriousness of the matter and the impact on his well-being, I kindly request you to review his grievance sympathetically and consider his Inter Module Transfer on priority "out-of-turn" basis.

Thank you for your attention to this urgent matter.

Yours sincerely,

(Sanjeev Mishra)
GS, SBIOA Bhopal Circle

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All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

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**State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011**



ASN/2024-25/12/151

Date: 05/12/2024

प्रति,

श्रीमान मुख्य महाप्रबंधक महोदय
भारतीय स्टेट बैंक LHO भोपाल

आदरणीय महोदय,

भारतीय स्टेट बैंक अधिकारी संघ भोपाल के वर्तमान में सम्पन्न हुए वैचारिक चुनावों (2024-26) में अधिकारी संघ के 6500+ अधिकारी साथियों ने अपने मतधिकार का उपयोग कर वर्ष 1973 में स्थापित AIBOC एवं AISBOF में संबद्ध एवं विभिन्न सर्किल के बीच स्टेट बैंक ऑफ इंडिया ऑफिसर एसोसिएशन की सबसे मजबूत इकाईयों में से एक "भारतीय स्टेट बैंक अधिकारी संघ भोपाल" की नवीन कार्यकारिणी का चयन किया है। SBIOA हमारे सर्वप्रिय बैंक की उत्तरोत्तर प्रगति एवं सम्मानीय ग्राहकों के हितों हेतु सदस्यों को बैंक की कार्य प्रणाली, प्रक्रियाओं एवं नैतिक मूल्यों के अनुपालन करने हेतु सदैव प्रेरित करता रहा है, साथ ही अधिकारी साथियों के हितों एवं अधिकारों की रक्षा हेतु ट्रेड यूनियन गतिविधियों द्वारा सक्षम एवं ठोस नंच प्रदान करता रहा है। भोपाल वृत्त में पदस्थ विभिन्न अधिकारी साथियों से मिली प्रतिक्रियाओं एवं मुद्दाओं की ओर आपका ध्यान आकृष्ट करना चाहते हैं -

यदि आइए देखें अधिकारी साथियों के शारीरिक, भावनात्मक और मानसिक स्वास्थ्य के साथ हमारे सर्वोपरी बैंक की दीर्घकालीन एवं टिकाऊ उत्तरोत्तर प्रगति के लिए समय की मांग है। वर्तमान परिस्थितियों में हमारे कई अधिकारी साथी कार्यस्थल पर अधिक समय तक काम करने एवं कार्यस्थल पर जिम्मेदारियों के बढ़ने से व्यक्तिगत एवं व्यावसायिक जीवन के बीच एक स्वस्थ एवं सकारात्मक संतुलन स्थापित नहीं कर पा रहे हैं, जिसके परिणामस्वरूप अधिकारी साथियों की कार्यक्षमताओं एवं स्वास्थ्य पर प्रतिकूल प्रभाव पड़ रहा है। भोपाल वृत्त के अधिकारी साथियों के मितम्बर 2024 में नवम्बर 2024 के MIS, EOD/BOD के LOG OFF डेटा के अनुसार 50% से अधिक अधिकारी साथी 7.00 बजे के बाद CBS में LOG OFF कर रहे हैं -

SEP 2024 _ OFFICER LOG OFF POSITION BHOPAL CIRCLE _ MODULE WISE

MODULE	% OF LOG OFF BEYOND 8 PM	% LOG OFF 7 TO 8 PM	% OF LOG OFF BEYON 7 PM
AO BHOPAL	21.37	33.15	54.52
AO BILASPUR	34.94	29.80	64.73
AO GWALIOR	18.47	30.61	49.08
AO INDORE	26.98	33.45	60.43
AO JABALPUR	27.66	32.65	60.31
AO RAIPUR	25.06	31.61	56.67
BHOPAL	7.92	25.63	33.54
Grand Total	24.59	31.78	56.37

OCT 2024 _ OFFICER LOG OFF POSITION BHOPAL CIRCLE _ MODULE WISE

MODULE	% OF LOG OFF BEYOND 8 PM	% LOG OFF 7 TO 8 PM	% OF LOG OFF BEYON 7 PM
AO BHOPAL	18.55	30.66	49.21
AO BILASPUR	32.10	29.30	61.40

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AO GWALIOR	15.53	28.40	43.93
AO INDORE	23.58	31.55	55.13
AO JABALPUR	24.95	30.74	55.69
AO RAIPUR	24.43	30.76	55.19
BHOPAL	5.57	24.55	30.11
Grand Total	21.98	30.03	52.02

NOV 2024 _ OFFICER LOG OFF POSITION BHOPAL CIRCLE _ MODULE WISE

MODULE	% OF LOG OFF BEYOND 8 PM	% LOG OFF 7 TO 8 PM	% OF LOG OFF BEYON 7 PM
AO BHOPAL	17.43	30.06	47.49
AO BILASPUR	31.13	28.52	59.65
AO GWALIOR	15.38	27.13	42.51
AO INDORE	22.01	31.21	53.21
AO JABALPUR	23.44	30.63	54.07
AO RAIPUR	21.19	30.19	51.38
BHOPAL	5.51	24.81	30.32
Grand Total	20.75	29.47	50.22

पिछले वित्तीय वर्ष के तुलना में बैंक के जमा एवं अग्रिम व्यवसाय के वजट में लगभग 150% की वृद्धि की जा चुकी है साथ ही क्रॉस सेलिंग एवं डिजिटल व्यवसाय में भी 4 गुना से ज्यादा की वृद्धि हेतु वजट निर्धारित किये गए हैं, नए ग्राहकों को जोड़ने के साथ बैंकिंग व्यवसाय की चुनौतियों को आत्मसात करते हुए, राज्य एवं केंद्र शासन की विभिन्न सामाजिक एवं शासकीय योजनाओं को सफल बनाने में बैंक अधिकारी साथी पूरी निष्ठा एवं ईमानदारी के साथ बैंकिंग दायित्वों का निर्वहन कर रहे हैं। कार्यस्थल पर स्टाफ की कमी एवं कार्य के घंटे बढ़ने से क्रेडिट एवं परिचालन का जोखिम बढ़ रहा है। वहीं अधिकारी साथियों के मानसिक स्वास्थ्य के साथ शारीरिक स्वास्थ्य भी प्रभावित हो रहा है, अधिकारी साथियों में अवसाद, तनाव, उच्च रक्तचाप, डायबिटीज, हार्ट अटैक के बढ़ते मामले निश्चित ही चिंता का विषय है। अतः आपसे अनुरोध है कि अधिकारी साथियों एवं बैंक के हितों को ध्यान में रखते हुए उच्च प्रबंधन से अधिकारी साथियों की कमी को यथा शीघ्र भरे जाने हेतु मांग की जाये, साथ ही अधिकारी साथियों को समय पर कार्यस्थल छोड़ने सम्बंधित आवश्यक दिशा निर्देश जारी किये जाये।

महोदय, अधिकारी संघ के निरंतर प्रयासों एवं CNC मीटिंग में विरोधों के चलते उच्च प्रबंधन द्वारा WORK LIFE BALANCE हेतु विभिन्न परिपत्र एवं संचार माध्यमों से निर्देश जारी किये गए हैं, किन्तु निर्देशों को जमीनी स्तर पर लागू नहीं किया जा रहा है -

- कोविड 19 के प्रसारण को रोकने एवं अधिकारी साथियों के आवागमन की कठिनाइयों से निपटने के उद्देश्य से शुरू की गई "टीम्स मीटिंग" अधिकारी साथियों के लिए परेशानियों का कारण बनती जा रही है, कुछ नियन्त्रकों द्वारा बैंक के व्यावसायिक समय के पूर्व एवं व्यावसायिक समय के बाद देर तक "टीम्स मीटिंग" आयोजित की जा रही है। आयोजित "टीम्स मीटिंग" में अधिकारी साथियों के कार्यों की समीक्षा यथोचित समय दिए बिना लगातार अंतराल पर की जा रही है। अतः पुनः आपसे अनुरोध है कि विभिन्न बैठकों, "टीम्स मीटिंग" वीसी के समय एवं आवृत्तियों को युक्तिसंगत बनाते हुए एवं इन्हें जहाँ तक संभव हो नियमित व्यावसायिक घंटों के दौरान आयोजित किये जाने एवं स्टाफ सदस्यों की सुरक्षा को ध्यान में रखते हुए समय पर समाप्त किये जाने सम्बंधित आवश्यक निर्देश जारी करें।
- संतुलित कार्य-जीवन एक व्यापक विचार है जिसमें प्रत्येक व्यक्ति की "निजी जगह" या "पर्सनल स्पेस" सम्मिलित है। ये पर्सनल स्पेस कार्य क्षेत्र के प्रत्येक व्यक्ति का मौलिक एवं संवैधानिक अधिकार है। इस विचार के बिना वर्क लाइफ बैलेंस की कल्पना अधूरी है। वर्तमान समय में बैंक कर्मियों की इसी व्यक्तिगत जगह में Whatsapp जैसे सोशल मैसेजिंग एप्स के माध्यम से अतिक्रमण किया जा रहा है। नियन्त्रकों द्वारा अधिकारियों को सुबह से लेकर देर रात तक एवं छुट्टियों वाले दिनों में Whatsapp के माध्यम से निर्देश एवं सूचनाएँ प्रेषित की जा रही है, जिसका प्रतिकूल प्रभाव कर्मचारियों के निजी समय पर पड़ रहा है। परिपत्र क्रमांक IT/GLOBALIT-PE-1/13/2019-20 Dated 24.06.2019 के संदर्भानुसार Whatsapp, का उपयोग Communication के Official mode/channel के रूप में नहीं किये जाने के निर्देश जारी किये गए हैं, किन्तु वर्तमान में अधिकारी साथी नियंत्रक कार्यालयों के विभिन्न Whatsapp ग्रुप में जोड़े गए हैं, जिनके माध्यम से बहुत अनुदेश जारी किये जा रहे हैं। अधिकारी संघ द्वारा पूर्व में Whatsapp समूहों की संख्या घटाकर अधिकतम 02, जो की एडमिन मोड पर कार्य करेंगे, किये जाने सम्बंधित सूत्र प्रबंधन के समक्ष रखे गए थे किन्तु इस दिशा में अभी तक कोई वास्तविक प्रगति नहीं हुए है, अतः आपसे अनुरोध है कि Whatsapp समूहों की संख्या



घटाकर अधिकतम 02 (एडमिन) किये जाने एवं व्यावसायिक समय के पूर्व एवं देर रात तक मेसेज प्रेषित नहीं किये जाने सम्बंधित आवश्यक निर्देश जारी किये जाएं।

- एकल अधिकारी द्वारा संचालित शाखाओं पर ग्राहक सेवाओं के साथ व्यवसाय वृद्धि, क्रॉस सेलिंग, परिचालन जोखिम की अतिरिक्त चुनौतियों का सामना करना पड़ रहा है, हमारे अधिकारी साथी अपनी उत्कृष्ट सेवाओं से लगातार बैंक एवं ग्राहकों के हितों में कार्य कर रहे हैं। एकल अधिकारियों द्वारा संचालित शाखाओं में कुछ नियंत्रकों द्वारा छुट्टी हेतु रिलीफ अर्जेंटमेंट में उचित सहयोग प्रदान नहीं किया जा रहा है। अधिकारी साथी द्वारा छुट्टी हेतु दिए गए आवेदन पर नियंत्रकों द्वारा कई दिनों तक निर्णय नहीं लिया जा रहा है। अतः आप से अनुरोध है कि एकल अधिकारी संचालित शाखाओं में समुचित स्टाफ की पोस्टिंग किये जाने एवं अधिकारी साथियों के छुट्टी हेतु आवेदन पर पूरी संवेदनशीलता के साथ T+1 दिवस में निर्णय लिए जाने सम्बंधित आवश्यक निर्देश जारी किये जायें।
- क्रॉस सेलिंग व्यवसाय बैंकिंग व्यवसाय में समय की मांग है, क्रॉस सेलिंग से बैंक की आय में वृद्धि हो रही है, वहीं हमारे सम्मतीय ग्राहकों की हर जरूरत को पूरा करने के लिए अवसर भी सृजित हो रहे हैं। किन्तु पिछले कुछ समय से क्रॉस सेलिंग विशेषतः SBI LIFE, SBI GEN, MUTUAL FUND, SBI CARD को लेकर हमारी शाखाओं में शिकायतें बढ़ी हैं, इसी सन्दर्भ में प्रबंधन द्वारा जारी पत्र सन्दर्भ AO/Digital & CVE/ 2023-24/01 के माध्यम से शिकायतों हेतु कुछ कॉमन ऑब्जरवेशन जारी किये गए थे एवं शिकायतों से निपटने, Third-Party Product के Sale में Mis-selling/ Forced selling को रोकने हेतु Customer assessment and suitability and appropriate framework से सम्बंधित SOP के सख्त अनुपालन किये जाने सम्बंधित अनुदेश जारी किये गए हैं। अधिकारी संघ क्रॉस सेलिंग व्यवसाय में किसी भी तरह की Mis-selling/ Forced selling का सदैव विरोध करता आया है एवं समय समय पर अधिकारी साथियों को इस सन्दर्भ में बिना किसी दबाव में ग्राहक की जरूरत के अनुसार साथ Third-Party व्यवसाय करते हेतु प्रेरित करता रहा है। किन्तु प्रबंधन द्वारा क्रॉस सेलिंग व्यवसाय हेतु लगातार "लॉग इन डे" आयोजित किये जा रहे हैं, माह के एक्टिवेशन के टारगेट दोगुने किये जा चुके हैं, साथ ही क्रॉस सेलिंग में हर दिन पाठिनिपेशन सम्बंधित अनार्किक लक्ष्य जारी किये जा रहे हैं, "लॉग इन डे" पर शून्य अथवा कम व्यवसाय होने पर सम्बंधित शाखा अधिकारियों को "टीम्स मीटिंग" एवं "पी रिज्यु मीटिंग" में सार्वजनिक रूप से हतोत्साहित किया जा रहा है। क्रॉस सेलिंग व्यवसाय में शाखाओं को मर्चेंट करने हेतु जॉइंट वेंचर के स्टाफ की संख्या प्रत्येक क्षेत्र में माह 4 से 5 के लगभग है। व्यवसाय विकास, लीड जनरेशन एवं उत्पादों की जानकारी प्रदान करने में जॉइंट वेंचर के सदस्यों का सहयोग अल्पतम है। क्रॉस सेलिंग उत्पाद SBI Life, SBI General, Mutual Fund की आपटर गैल सेवाओं के लिए भी ग्राहक बैंक अधिकारियों पर निर्भर हो रहे हैं, पालिनी जारी करने, हावा स्वीकार किये जाने एवं आपटर सेल सेवाओं को लेकर जॉइंट वेंचर से ग्राहकों को कई व्यवहार्य शिकायतें प्रतिदिन शाखाओं में आ रही हैं। Third-Party व्यवसाय Sale हेतु अधिकारी साथियों के बीच बनाये जा रहे अनेतिक दबाव को तत्काल प्रभाव से बंद किये जाने एवं "जॉइंट वेंचर" के कुशल एवं समुचित स्टाफ को पदस्थ किये जाने की आवश्यकता है।
- बितीय समावेशन एवं सामाजिक सुरक्षा बीमा योजनाओं के क्रियान्वयन एवं इनके महत्व से सभी अधिकारी साथी अवगत परिचित हैं, बैंक एवं शासन द्वारा व्यापक प्रचार प्रसार के माध्यम से जनजागरूकता अभिवान चलाये जा रहे हैं। सामाजिक सुरक्षा के लक्ष्यों की प्राप्ति हेतु कुछ नियंत्रक कार्यालयों द्वारा अनकवर्ड PMSBY/PMJBY की सूचिया शाखाओं में प्रेषित कर बिना ग्राहक सैंडेट के योजनाओं में एनरोलमेंट किये जाने के दबाव बनाये जा रहे हैं, जिनके कारण बैंक अधिकारियों के साथ हमारी सर्वोपरि बैंक के प्रतिष्ठा से जुड़े जोखिम को भी आर्मिशन कर रहा है। सामाजिक योजनाओं के लक्ष्यों की प्राप्ति हेतु किसी भी प्रकार के अनेतिक कार्यों को तत्काल प्रभाव से बंद किया जाए।
- मानव संसाधन किसी भी संस्था के विकास एवं प्रगति हेतु उस संस्था की आत्मा होता है, बैंक द्वारा अधिकारी साथियों, कर्मचारियों एवं उनके परिवार के वेलफेयर हेतु कई महत्वपूर्ण योजनाएं चलाई जा रही हैं। हमारे सर्वोपरि बैंक के लक्ष्य "अग्रसर भारत का सर्वप्रिय बैंक बनना" की प्राप्ति हेतु अति आवश्यक है कि हमारे अधिकारी साथी जिनमें विभिन्न नियंत्रक कार्यालयों में पदस्थ एवं सभी अधिकारी साथी सम्मिलित हैं, बैंक के व्यवसाय के साथ स्वयं के स्वास्थ्य का भी ध्यान रखें। बैंक की कार्य प्रणाली, प्रशिक्षण एवं नैतिक मूल्यों के अनुपालन करने के साथ परिवार एवं समाज के प्रति अपने कर्तव्यों को भी पूरी सजगता से निभाएं, यांत्रिक एवं मशीनी होती दिनचर्या के बीच कुछ समय स्वयं की रुचियों के लिए भी निकालें। बैंक प्रबंधन एवं बैंक कर्मों एक दूसरे के पूरक हैं, जिनके बीच सामंजस्य स्थापित करना भारतीय स्टेट बैंक अधिकारी संघ अधिकारी साथियों एवं बैंक के हितों एवं अधिकारों की रक्षा के लिए सदैव कंधे से कंधा मिला कर खड़ा है।

मीटिंग के निष्कर्षतः हम पूरी तरह आशान्वित हैं की अधिकारी संघ द्वारा उठाये गए अधिकारी साथियों के मुद्दों पर प्रबंधन सकारात्मक एवं सहयोगात्मक रुख अपनाते हुए आगे बढ़ेगा।

धन्यवाद।

संजीव मिश्रा

भारतीय

महानिधि

भारतीय स्टेट बैंक अधिकारी संघ भोपाल वृत्त



All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/12/152

Date: 05/12/2024

प्रति,
उप महाप्रबंधक, (CDO)
भारतीय स्टेट बैंक,
स्थानीय प्रधान कार्यालय
भोपाल

महोदय,

स्टाफ वेलफेयर फण्ड की राशि स्टाफ सदस्यों के लाभार्थ हेतु

उपरोक्त संदर्भ में लेख है कि बैंक द्वारा स्टाफ वेलफेयर फण्ड की राशि शाखाओं को स्टाफ सदस्यों के कल्याण हेतु कर्मचारियों/अधिकारियों को दी जाती है किन्तु कुछ शाखाओं द्वारा किसी कारणवश स्टाफ सदस्यों के कल्याण में खर्च नहीं किया गया, बल्कि शाखाओं द्वारा IOI (बैंकर्स चेक) बनाकर रख लिये गए हैं। संघ के संज्ञान में आया कि इस सर्कल की विभिन्न शाखाओं में लगभग 86 IOI (बैंकर्स चेक) जिनकी राशि लगभग 12 लाख पेंडिंग (OUT STANDSING) चल रही है। जिनका निराकरण किया जाना अति आवश्यक है।

अतः आपसे अनुरोध है कि स्टाफ वेलफेयर फण्ड के पेंडिंग (OUT STANDSING) IOI (बैंकर्स चेक) का RBO के माध्यम से शीघ्र निराकरण कर सम्बंधित स्टाफ सदस्य के कल्याण हेतु खर्च किये जाने हेतु आवश्यक कार्यवाही की जाए।

भवदीय

सुनील मिश्रा

महामंचिव

अधिकारी संघ भोपाल सर्किल



Ph.: (0) 2551376, 2575234

E-mail - sbioabpl@gmail.com
Website - www.sbioabhopal.org

Mob.: 9425016450

STAFF WELFARE FUNDS PENDING IOI IN BRANCHES AS PER YEARWISE & MODULE WISE

Row Labels	2018		2019		2020		2021		2022		2023		Total
	No OF ENT.	Sum of IOI AMOUNT	No OF ENT.	Sum of IOI AMOUNT	No OF ENT.	Sum of IOI AMOUNT	No OF ENT.	Sum of IOI AMOUNT	No OF ENT.	Sum of IOI AMOUNT	No OF ENT.	Sum of IOI AMOUNT	Total B.C. IOI AMOUNT
AO BHOPAL													337163.05
REG-01	4	127680	1	5600	6	111895	7	69900	4	27088.05	22	27088.05	4
REG-02	1	780	1	3600	2	63000	1	6300	1	6300	4	6300	4
REG-03					1	6000	2	18500					4
REG-04					2	24885	2	28500	1	17000	5	17000	5
REG-05	2	120530					2	16300	1	972.05	3	972.05	3
REG-06									2	9125	4	9125	4
REG-07	1	1330			1	18000					1	18000	1
AO BILASPUR													1350
REG-01					3	3930.9	3	14300	3	97400	12	97400	12
REG-02					2	145566	1	3000			3	3000	3
REG-03					1	333.9					2	3253.9	2
REG-04							1	3900	3	97400	5	97400	5
REG-05							2	10400			2	10400	2
AO GWALIOR	1	225			1	8805.08					2	9030.08	2
REG-05	1	225									1	225	1
REG-06					1	8805.08					1	8805.08	1
AO INDORE													206739.4
REG-01	1	3151	4	16840	4	95000	4	31650	4	56098.4	17	56098.4	17
REG-02					1	40	1	3000	1	27599.4	3	27599.4	3
REG-03					3	16800			1	99	4	99	4
REG-04	1	3151			1	24000	2	26100	1	13400	4	13400	4
REG-05					1	9000	1	1300	1	15000	3	15000	3
REG-06					1	63000	1	4230	1	4230	1	4230	1
AO JABALPUR	1	100											156149
REG-01					4	18234	6	69960	4	67855	15	67855	15
REG-02					1	215	5	55510	2	29300	8	29300	8
REG-03							1	14450	1	23050	2	23050	2
REG-04									1	15505	1	15505	1
REG-05					2	18000					2	18000	2
REG-06					1	19					1	19	1
REG-07	1	100											100
AO RAIPUR					4	34500	7	86030	5	21809	18	21809	18
REG-01					1	4300	2	5200			3	5200	3
REG-02					2	526	3	44200	4	21686	10	21686	10
REG-03					2	73000	2	36630	1	173	5	173	5
Grand Total	1	225	6	125931	12	247452	20	276354.98	27	271840	86	270260.45	86
													1192063.43





All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/12/153

Date: 06/12/2024

प्रति,

श्रीमान मुख्य महाप्रबंधक महोदय
भारतीय स्टेट बैंक LHO भोपाल

महोदय/महोदया,

कर्मचारियों की औसत आयु, कार्य दबाव, और वर्क-लाइफ बैलेंस में सुधार हेतु अनुरोध

सर्कल के अधिकारियों और कर्मचारियों के कार्य समय और औसत आयु का विश्लेषण करते समय कई गंभीर तथ्य सामने आये हैं, जिन पर तत्काल ध्यान देने की आवश्यकता है।

महत्वपूर्ण डेटा और तथ्य

1. सर्कलवार औसत आयु:

नीचे दी गई तालिका देश के सत्रह सर्कल के कर्मचारियों की औसत आयु और उनकी आयु संरचना को दर्शाती है:

Sl	Circle	30 and below	31-40	41-50	51-59	60 and above	Average Age
1	AHMEDABAD	3168	4114	2701	1978	68	39.35
2	CHENNAI	2472	5994	3272	1996	72	39.67
3	JAIPUR	2669	5446	2739	2572	122	40.25
4	LUCKNOW	2911	5354	3020	2581	120	40.35
5	BHOPAL	2720	6318	3108	2832	113	40.38
6	GUWAHATI	1689	3239	1856	1749	90	40.83
7	BENGALURU	2535	5999	2991	2966	113	40.88
8	HYDERABAD	1940	5076	2529	2506	91	40.88
9	MAHARASHTRA	2001	6140	3109	2722	71	41.08
10	NEW DELHI	2734	6329	3418	3408	185	41.32
11	KOLKATA	1949	5242	3114	2629	120	41.44
12	BHUBANESWAR	1479	2926	2318	1794	111	41.69
13	THIRUVANANTHA PURAM	1254	6550	2853	2898	64	41.81
14	CHANDIGARH	2755	7563	3945	4475	108	41.84
15	AMARAVATI	1172	6837	3816	3019	115	42.1
16	PATNA	1309	6333	4057	3052	77	42.31
17	MUMBAI METRO	921	2090	1281	1679	34	42.66

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2. CBS लॉगऑफ समय:

एक आंतरिक अध्ययन से यह पाया गया है कि 50% से अधिक अधिकारी वर्ग नियमित रूप से शाम 7 बजे के बाद CBS लॉगऑफ करते हैं, जो इंगित करता है कि उन्हें अत्यधिक कार्यदबाव और असंतुलित वर्क-लाइफ बैलेंस का सामना करना पड़ता है।

3. 50 वर्ष से कम आयु के कर्मचारियों की मृत्यु दर:

पूरे वर्ष में 50 वर्ष से कम आयु के 10 से अधिक युवा अधिकारी बीमारी एवं वर्क दबाव के कारण हमें छोड़ चुके हैं। यह संख्या लगातार बढ़ रही है।

4. मानवता पर वैश्विक आंकड़े:

विश्व स्वास्थ्य संगठन (WHO) की रिपोर्ट के अनुसार, अत्यधिक कार्यदबाव और वर्क-लाइफ असंतुलन से हार्ट अटैक और स्ट्रेस-रेलेटेड बीमारियों का जोखिम 25% तक बढ़ जाता है।

2022 में गैलप की ग्लोबल वर्कप्लेस रिपोर्ट में पाया गया कि 85% कर्मचारी अपने कार्यदबाव को अस्वास्थ्यकर मानते हैं।

OECD (ऑर्गेनाइजेशन फॉर इकोनॉमिक कोऑपरेशन एंड डेवलपमेंट) के अनुसार, लंबे कार्य घंटे (50 घंटे प्रति सप्ताह से अधिक) कार्यक्षमता और स्वास्थ्य दोनों को नकारात्मक रूप से प्रभावित करते हैं।

प्रभाव और संभावित खतरे

1. अधिकारियों का मानसिक और शारीरिक स्वास्थ्य प्रभावित हो रहा है, जिससे संस्थान की दीर्घकालिक उत्पादकता पर असर पड़ सकता है।

2. वर्क-लाइफ बैलेंस के अभाव में अधिकारियों का मनोबल गिर रहा है, जो उच्च स्तर की कर्मचारी पलायन दर का कारण बन सकता है।

3. बैंक की लाभप्रदता लगातार बढ़ रही है जो खुशी की बात है लेकिन अधिकारियों की समय से पहले मृत्यु संस्थान के लिए एक बड़ी मानवीय और नैतिक चिंता बन रही है।

सुझाव**1. वर्क-लाइफ बैलेंस सुधारने हेतु कदम:**

कर्मचारियों के लिए साप्ताहिक कार्य घंटे को नियंत्रित किया जाए।

नियमित छुट्टियों और फ्लेक्सी-वर्क विकल्पों को बढ़ावा दिया जाए।

2. स्वास्थ्य कार्यक्रम:

सर्कल में मासिक स्वास्थ्य चेकअप और योग/फिटनेस शिविर आयोजित किए जाएँ। साथ ही हर उम्र एवं हर वर्ग के अधिकारियों का अनिवार्य वार्षिक हेल्थ चेकअप किया जाना चाहिए।



मानसिक,स्वास्थ्य सेमिनार और परामर्श सुविधाओं की व्यवस्था की जाए।

3. CBS टाइम मॉनिटरिंग:

CBS लॉगऑफ समय का सख्ती से पालन किया जाए और आवश्यकता अनुसार अधिकारी वर्ग के लिए अतिरिक्त सपोर्ट स्टाफ प्रदान किया जाए।

4. युवा अधिकारियों की सुरक्षा:

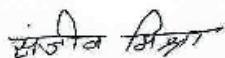
50 वर्ष से कम आयु के अधिकारियों पर विशेष ध्यान देने हेतु एक योजना बनाई जाए।

बैंक की वृद्धि और लाभप्रदता बनाए रखने के लिए यह अत्यंत आवश्यक है कि अधिकारियों के स्वास्थ्य और वर्क-लाइफ बैलेंस को प्राथमिकता दी जाए। यह न केवल अधिकारियों की कार्यक्षमता और उत्पादकता बढ़ाएगा, बल्कि संस्थान के प्रति उनकी प्रतिबद्धता और दीर्घकालिक संबंध भी मजबूत करेगा।

आपकी सकारात्मक प्रतिक्रिया और इस दिशा में ठोस कदम उठाने की अपेक्षा है।

सादर,

भवदीय



महाराचिव

भारतीय स्टेट बैंक

अधिकारी संघ भोपाल सर्कल



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/12/154

Date: 06/12/2024

The DGM & CDO,
State Bank of India,
Local Head Office,
Bhopal.

Subject: Suggestions regarding the Welfare of Lady Officers during Pregnancy and Lactation Stages

Dear Sir,

We would like to humbly submit a few suggestions to enhance the welfare of female officers, particularly regarding their health and well-being during pregnancy and lactation.

It is highly recommended that the bank consider introducing flexible posting arrangements for female officers during pregnancy and lactation. These stages come with significant physical, emotional, and psychological challenges, which include fatigue, mobility limitations, and emotional strain. In addition, lactation requires frequent breaks for nursing and bonding with the newborn. Given these demands, it would be beneficial for the bank to provide postings closer to family or support networks to ensure the health and well-being of female officers during these crucial life phases.

For example, when both the husband-and-wife work for the bank, offering the option for them to be posted in the same location or nearby branches would create a supportive environment. This arrangement would allow both partners to share family responsibilities such as attending medical appointments or handling emergencies, thereby minimizing stress and maintaining a healthier work-life balance.

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Mob.: 9425016450

A real-life scenario would involve a couple working in different locations, with one spouse posted far from family support. In such cases, the officer may face difficulties in balancing work duties with childcare needs. Allowing both spouses to work in proximity would reduce stress, minimize travel time, and improve overall productivity. This setup would also make it easier for the mother to manage her professional and personal responsibilities, ensuring a smoother transition back to work.

From an organizational perspective, such flexible posting arrangements can lead to reduced absenteeism and fewer requests for extended leave. Female officers who feel supported are less likely to experience burnout, leading to better retention rates and increased job satisfaction.

This, in turn, would contribute to a more engaged and productive workforce. Therefore, implementing flexible posting policies would not only support the health and well-being of female officers but also demonstrate the bank's commitment to diversity, equality, and work-life balance.

By adopting these measures, the bank would set a positive example in fostering an inclusive and supportive workplace culture, leading to improved morale, loyalty, and retention among female officers.

Yours sincerely,



SANJEEV KUMAR MISHRA
(GENERAL SECRETARY)



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

**State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011**



ASN / 2024-25/12/155

Date: 6/12/2024

The DGM & CDO,
State Bank of India,
Local Head Office,
Bhopal.

**Subject: Suggestions regarding the Welfare of Lady Officers during Pregnancy and
Lactation Stages.**

Dear Sir,

This is to humbly submit a few suggestions that may positively impact the welfare of our female officers, especially regarding their health and well-being during the stages of pregnancy and lactation. These suggestions are aimed at promoting a healthier, more supportive work environment while also ensuring minimal disruption to the productivity of our officers during these important life stages.

1. Sanitary Napkin Dispensers in Lavatories:

It would be a great improvement if sanitary napkin dispensers were installed in the lavatories across all branches and offices. This simple initiative will enhance comfort and convenience for female officers and staff, ensuring that they always have access to essential hygiene products.

2. Day-Care and Crèche Facility:

The availability of a day-care or crèche facility near the office or branches would support officers who are parents, enabling them to work with peace of mind knowing their children are well-cared for. This facility would not only enhance work-life balance but also help reduce unnecessary sabbatical leaves and absenteeism due to child-care concerns.

3. Child Care Leave (CCL) for Two Years with Pay:

We propose the introduction of a childcare leave policy that offers paid leave for up to two years for female officers, aligned with central government provisions. This would assist our

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officers in balancing their professional responsibilities with the critical early years of child-rearing.

4. Surrogate Parenthood for Late Marriage Female Officers:

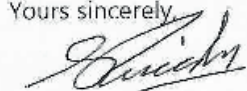
As an additional measure, I would also recommend that the bank consider providing a supportive framework and monetary claim as a part of medical facility for female officers who are opting for surrogacy. Such a policy would ensure that women who wish to experience parenthood later in life, due to career or personal reasons, are not disadvantaged in their professional journey.

We believe these measures, if implemented, will not only improve the overall well-being and morale of female officers but also contribute to better retention and satisfaction in the workplace.

We look forward to your kind consideration and would be happy to discuss these suggestions in further detail.

Thank you for your attention to these matters, and I remain grateful for your continued efforts toward the welfare of all the officers, especially of Lady Officers.

Yours sincerely,



SANJEEV KUMAR MISHRA
(GENERAL SECRETARY)



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ASN/2024-25/12/156

Date: 06/12/2024

The DGM & CDO,
State Bank of India,
Local Head Office,
Bhopal.

Dear Sir,

Suggestions Regarding Reconstruction Of Officer's Accommodation At Charlmli Bhopal

We acknowledge the receipt of your letter no. HR/IR/AKR/382 dated 05 Dec 2024 and the note supplied by AGM (P&E) in this matter.

We have absolutely no issue if the standard for accommodation upto TEGS VII are prescribed by the Corporate Centre but only wish to highlight the plights of officers when he/she brings all the furnitures & fixtures provided by the bank and also has his/her parents living in with the officer.

Sir! We have seen the difficulties faced by Scale I to III officers in the present accommodation extended by the existing Char Imli Officers Quarters and if the present standard fails to accommodate a family whose parents reside with them and who have availed all the furnitures & fixtures provided by the bank then we should raise this issue in proper Corporate Centre forum since the layout of the proposed staff residential buildings at Char Imli, Bhopal is yet to be designed.

Assuring our best of co-operation & industrial relations.

Yours Sincerely,

(Sanjeev Mishra)
GS, SBIOA Bhopal Circle
encl- as above

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Hoshangabad Road, Bhopal - 462 011



ASN/2024/25/11/142

Date: 20/11/2024

The Dy General Manager & CDO
State Bank of India
Local Head Office,
Bhopal

Dear Sir,

STAFF WELFARE ACTIVITIES

RECONSTRUCTIONS OF OFFICERS ACCOMODATION AT CHARIMLI

With reference to the captioned subject, we are glad to know that Circle premise department has taken a decision to reconstruct the old SBI officers' accommodation located at Charimli, Bhopal. Presently officers from scale 1 to scale 4 are residing there and area of the flat is very less with maximum availability of 02 Bedrooms.

2. We would like to update you that 02 Bedrooms flat is not sufficient to stay with family and elderly children hence officers avoid leasing those flats during allotment. So, keeping in mind the inconvenience of our officers it is our sincere request to take the decision to construct minimum 03 Bedroom flats at Charimli.

3. We look forward and hope that premises department will take the consideration of this accommodation issue and will act accordingly in favour of officers.

4. We express our thanks in anticipation for attention to this matter. We look forward to your favourable responses.

Yours Sincerely,


(Sanjeev Mishra)

General Secretary







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ASN /2024-25/12/157

Date: 06/12/2024

The DGM & CDO,
State Bank of India,
Local Head Office,
Bhopal.

Dear Sir,

Clarifications Regarding Role based Certification (RBC) : Two Days Training Holiday

We acknowledge the receipt of your letter no. HR/IR/AKR/383 dated 05 Dec 2024.

We regret to state that the reply received was only a reiteration of the circular whereas we were approached by the officers as to how they can request for "Training Holidays" when Manager (HR) is just calling the officer and asking him/her to appear for the examination directly without mentioning anything about "Training Holidays".

Moreover, the mentioned circular only talks of the availability of "Training Holidays" but it did not specify as how to request for it and from whom it will be sanctioned i.e. from RBO or from L&D.

Hence, we once again very sincerely request you to allow scroll of instructions for availing of "Training Holidays" on Bhopal Circle Site so that no eligible officer is deprived of "Training Holidays"

Assuring our best of co-operation & industrial relations.

Yours Sincerely,

(Sanjeev Mishra)
GS, SBIOA Bhopal Circle

encl- as above

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to the General Secretary



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Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/11/137

Date: 07/11/2024

The DGM & CDO,
State Bank of India,
Local Head Office,
Bhopal.

Dear Sir,

Role Based Certification (RBC) : Non-compliance of Cir No. CDO/STU-MNDTRY LEAR/1/2024-25

We refer Bank Circular No. CDO/STU-MNDTRY LEAR/1/2024-25 dated 09/08/2024 which clearly states on Para 7 (e) page 6 that "The concept of 2 days Training Holiday was introduced in 2020-21 to enable the officials to attend the online webinars and go through the study material, before taking the examination on the second day. The 2 days Training Holiday shall continue for 2024-25 for any one attempt for Role Based Certification, which will continue to be treated as deputation"

We also refer to your letter No. HR/IR/AK 935 dated 13/09/2024 para 2 "All guidelines with regards to Mandatory Learning elements will be complied with"

In absence of clear instructions on Bhopal Circle Site, many officers are being asked by respective Managers (HR) to appear for examination directly without giving them Training Holiday as a result officials remain unsuccessful in his/her first attempt.

This is a gross violation on part of controllers since human resource development has always been the most important pillar for any successful organisation.

On one hand, we deviate from the envisaged environment to be provided to our officials for successful completion of RBC, on the other hand various stringent penalties are being imposed like stoppage of 5-in-1, lowering of CDS Grade & ineligibility for next promotion.

The above mentioned contradiction not only prevents Bank to achieve corporate goals but also leads Bank to the verge of compliance risk due to lack of knowledge among officials and prove a serious hindrance in achieving HR goals which will lead to negative publicity of the Bank in the eyes of the customers.

In the light of the abovementioned facts, we sincerely request your good office to review the position in the circle and also allow scroll of instructions for availing of Training Holiday on Bhopal Circle Site so that no eligible officer is deprived of "Training Holiday".

[Handwritten Signature]





All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

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Hoshangabad Road, Bhopal - 462 011



ASN / 158

Date: 12/12/2024

सेवा मे,
माननीय मुख्यमंत्री महोदय,
मध्यप्रदेश शासन,
भोपाल

महोदय,

उज्जैन में भगवान महाकाल के दर्शन हेतु सम्पूर्ण भारत से आगंतुक बैंक अधिकारियों/कर्मचारियों के ठहरने के लिए गेस्ट हाउस की व्यवस्था हेतु विशेष निवेदन

हमने आपसे दिनांक 30 अक्टूबर 2024 को मौखिक रूप से वार्तालाप के दौरान निवेदन किया था कि उज्जैन में भगवान महाकाल के दर्शन हेतु देश-विदेश से श्रद्धालुओं का निरंतर आगमन हो रहा है। जिसमें बैंक अधिकारियों और कर्मचारियों का भी एक बड़ा वर्ग धार्मिक भावनाओं से प्रेरित होकर यहाँ दर्शन के लिए आ रहा है एवं लगातार श्रद्धालुओं की संख्या में दिन प्रतिदिन बढ़ोत्तरी होने के कारण अधिकारियों और कर्मचारियों को ठहरने की उचित व्यवस्था के अभाव के कारण कठिनाइयों का सामना करना पड़ रहा है।

जैसा कि हम सब देख रहे हैं कि मध्यप्रदेश के यशस्वी मुख्यमंत्री के नवोन्मेषी कार्यों एवं निर्णयों की प्रशंसा सम्पूर्ण भारतवर्ष में हो रही है एवं भगवान महाकाल की नगरी में दर्शन हेतु विभिन्न प्रदेशों से असंख्य लोग लगातार आ रहे हैं, जिसमें बैंकिंग क्षेत्र के अधिकारियों और कर्मचारियों की संख्या भी बहुत अधिक है।

हमारा यह विनम्र निवेदन है कि इस जनहित की भावना के अनुरूप उज्जैन विकास प्राधिकरण (UDA) के अंतर्गत 10,000 वर्ग फुट के दो भूखंडों को लीज पर उपलब्ध कराने की महती कृपा करे। जिससे इन भूखंडों पर संस्था द्वारा एक गेस्ट हाउस का निर्माण किया जा सके और बैंक अधिकारियों और कर्मचारियों के ठहरने की सुविधा कम शुल्क या निशुल्क उपलब्ध कराई जा सके। यह व्यवस्था न केवल बैंकिंग समुदाय के कल्याण हेतु होगी, बल्कि उज्जैन को एक श्रेष्ठ धार्मिक केंद्र के रूप में स्थापित करने की दिशा में भी जनकल्याणकारी निर्णय होगा।

भगवान महाकाल की नगरी उज्जैन में यह सुविधा सैकड़ों बैंक अधिकारियों एवं कर्मचारियों को एक सुरक्षित, सुगम और सस्ती व्यवस्था प्रदान करेगी। हमारे संगठन का यह पूर्ण प्रयास रहेगा कि इस गेस्ट हाउस का संचालन उच्च स्तर के मापदंडों के अनुसार हो एवं इस गेस्ट हाउस में सम्पूर्ण भारतवर्ष से आये आगंतुकों के ठहरने में मध्यप्रदेश में पर्यटन को संस्था का एक विशेष योगदान मिलेगा।

अभि

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अतः हम इस महत्वपूर्ण कार्य हेतु आपके सहयोग और मार्गदर्शन की अपेक्षा रखते हैं, ताकि इस परियोजना को शीघ्रता से प्रारंभ किया जा सके और बैंकिंग समुदाय के प्रति मध्यप्रदेश शासन की सद्भावना का प्रतीक स्थापित हो सके।

धन्यवाद सहित,

सादर,

अनिल श्रीवास्तव

अध्यक्ष,

भारतीय स्टेट बैंक अधिकारी संघ,

भोपाल सर्कल



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/12/160

Date: 20/12/2024

To,
The Asst. General Manager (r/R)
State Bank of India
Local Head Office
Bhopal

Dear Sir,

100th CIRCLE NEGOTIATING COUNCIL MEETING

Apropos above, we agree with the proposal of holding 100th CNC Meeting on 24.12.2024 & advice as under:-

2. We propose that the meeting should be conducted with physical presence of all the participants to uphold and maintain the sanctity of the said forum. Please arrange to inform all the participants to enable them to make necessary travelling arrangements. List of the participants (Annexure-) is enclosed for your ready reference.

3. The agenda for the said meeting is enclosed herewith (Annexure 1).

Thanking you,

Yours faithfully

SANJEEV MISHRA
GENERAL SECRETARY

Encl: As above

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ANNEXURE-I		
PARTICIPANTS LIST		
S/NO	NAME	DESIGNATION
1	ANIL KUMAR SRIVASTAVA	CIRCLE PRESIDENT
2	HARI SINGH DALODIA	VICE- PRESIDENT
3	RAHUL MADHUKAR SOMKUWAR	VICE- PRESIDENT
4	SURESH BABU MEENA	VICE- PRESIDENT
5	SANJEEV KUMAR MISHRA	GENERAL SECRETARY CIRCLE
6	RAJNISH POURANIK	DY.GENERAL SECRETARY CIRCLE
7	SHIV PRASAD AHIRWAR	DY.GENERAL SECRETARY CIRCLE
8	SWAPNIL CHATURVEDI	DY.GENERAL SECRETARY CIRCLE
9	SATENDRA SINGH TOMER	SECRETARY FINANCE CIRCLE
10	GOURI SHANKAR BAWANE	ASST. SECRETARY FINANCE CIRCLE
11	RASHMI RANI	ORGANISING SECRETARY CIRCLE
12	VIVEK MISHRA	ORGANISING SECRETARY CIRCLE
13	MS.BHARTI SHARMA	LADY REPRESENTATIVE
14	MS.POONAM RAWAL	LADY REPRESENTATIVE
15	MS.NEELAM SANGEETA KANDULNA	LADY REPRESENTATIVE
16	KSHITIJ PRAKASH TIWARI	ZONAL PRESIDENT BHOPAL
17	SUBIN KUMAR SINHA	DY.GENERAL SECRETARY,BHOPAL
18	SHRIKRISHNA BOKADE	ZONAL PRESIDENT INDORE
19	KANHAIYA PATIDAR	DY.GENERAL SECRETARY INDORE
20	VINOD KUMAR RATNAKAR	ZONAL PRESIDENT ,GWALIOR
21	VIVEK RAWAT	DY.GENERAL SECRETARY GWALIOR
22	SANJAY SINGH BAGHEL	ZONAL PRESIDENT JABALPUR
23	ABHISHEK KUMAR SINHA	DY.GENERAL SECRETARY JABALPUR
24	RAJENDRA KUMAR SAHU	ZONAL PRESIDENT ,BILASPUR
25	DAMODAR HEMBRAM	DY.GENERAL SECRETARY BILASPUR
26	MANTOSH KUMAR RAI	ZONAL PRESIDENT ,RAIPUR
27	Y. GOPAL KRISHNA	DY. GENERAL SECRETARY RAIPUR



Annexure-1

(A) PERSISTING AGENDA

1. Multiple whatsapp groups are still functional in AOs/RBOs.
2. Misbehavior/Deliberate insult and use of foul language by senior officials.
3. Posting of adequate staff at the Branches as per Branch categorization.
4. Restriction on excessive follow up. Branches must not be forced to submit daily business figures which are already available through Management Information System (MIS).
5. Installation of voice enabled CCTV at all branches.
6. As per manpower planning no single man branches should exist. However, 462 branches are still functioning with single officer. In view of this, no new branches should be opened till shortfall of officers are met with (some branches should be merged for better management).
7. All suspended officers are not able to submit their claims in HRMS due to disabling of their ADS id.
8. Even after agreeing in previous CNC meetings
 - (i) Calling of officers on Sunday/Holiday is still being done without competent authority permissions. Officers are still forced to work on holidays on oral instructions.
 - (ii) Late sitting is still continuing in many offices.
 - (iii) Teams meeting are still continuing beyond working hours.
9. In view of large number of CBOs joining in Bhopal circle, withdrawal of earlier issued letter by erstwhile DGM & CDO restricting urban posting of CBOs should be dispensed with.



(B) AGENDA FOR THE MEETING

1. Training of Staff/family for CPR and fire extinguisher
2. Looking to the present scenario of heart cases availability of medical kit of such diseases is an urgent need and should be made available at each & every unit /branch.
3. Review of transfer/posting of PWD & person suffering from severe illness in entire circle.
4. Request for mid-term review of circle transfer policy in view of the latest guideline issued by central government.
5. Multiple login days are very common in many RBOs specially for cross selling products due to this officers are not able to focus on basic banking responsibilities and it is also affecting their personal life.
6. Whatsapp messages from the controllers should be strictly restricted between 8 p.m. to 8 a.m. except in extreme emergency.
7. Annual encashment of privilege leave facility – issue regarding cut-off date in hrms, as per circular no cdo/p&hrd-ir/67/2020-21 dated 21.12.2020 it has come to our notice that the hrms system does not allow access to the claim menu after the cut-off date for the salary correction month, which typically falls well before 31st December. Several members are unable to submit their claims within the stipulated timeline.
8. There is a severe issue of attending CDM/ATM machines during working hours at single officer/single assistant branches. Since both employees have to leave the branch unattended during this period, during such time who will take responsibility for the branch? No SOP (Standard Operating Procedure) has been created for this scenario, and guidance on this matter is essential.
9. Inclusion of Raipur Centre under the Area -1 category: As per the provisional population data available on the Raipur Collectorate website, the population of Raipur has crossed 14.00 lakh.



10. Consideration for implementing workplace stress management & wellness initiative to effectively mitigate the impact of stress, ultimately enhancing productivity & morale. We would be happy to share ideas on how we can implement these initiatives.

11. Branch premises condition needs immediate attention:

- Murmunda (09092) RBO- 2 Bhilai
- Chhuria (03757) RBO- 2 Bhilai
- Kondagaon (01265) RBO – Kanker
- Tadoki (18631) RBO-4 Kanker
- Beohari(06075) RBO-3 Shahdol
- Pushprajgarh(12189) RBO-3 Shahdol
- Market Area Branch Shahdol(12188) RBO-3 Shahdol
- Shukrawariasusner(30070) RBO- Ujjain
- Nayapura Ujjain (03344) RBO-5 Ujjain
- Naisadak Ujjain (492)RBO-5 Ujjain
- Patni Bazar Ujjain(30191)RBO-5 Ujjain

12. Permanent peons/Messengers have not been posted in the Currency Chest Branches.

13. In branches where a single lady officer serves as the branch Manager, an exemption should be granted from the Risk Score Matrix report's score. It is essential to have a security guard posted to prevent incidents such as theft, robbery or any other unfortunate incidents, thereby reducing the branch's security risks.

14. As a sequel of realignment of regions, it was necessary as had been done in the past to obtain option letters from our officers posted in that territory viz. Panna, Damoh & Sagar as to whether they would like to remain either in Jabalpur or Gwalior module as the case may be, accordingly 11 officers who are posted in Jabalpur & equal number of officers in Gwalior module have opted for posting in Gwalior & Jabalpur modules respectively.





All Letters to be Addressed
to the General Secretary



O/c

STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/12/162

Date: 23/12/2024

The Chief General Manager,
State Bank of India,
Local Head Office,
Bhopal,

Respected sir,

Subject – SBI Personal loan (Xpress credit) Implementation of CPC flow, falling into "Exception Case"

For prevention of frauds under Xpress Credit, our bank has implemented multiple risk mitigation measures, w.e.f. 01.06.2024 the competent authority wide circular NBG/PBU/PL-XPRESS/7/2024 – 25 dt 31 May 2024 has approved to treat all Xpress Credit loans falling under any of the following criteria as "Exception Cases"

1. Any change in SB/ Salary package product code in last 6 months,
2. Any change in KYC details in last 6 months,
3. Any change in branch code in last 6 months,
4. Salary account less than 6 months old,
5. New-To-Credit (NTC) customers,
6. Cases where Pre-Sanction Survey (PSS) is mandatory,
7. Any amendment in salary values fetched by Perfios in RLMS (including scenarios where no value is fetched by Perfios)
8. Cases beyond the delegation of financial powers of the branch.

Wide circular No NBG/PBU/PL-XPRESS/12/2024-25 dated 01.07.2024, Instruction were issued as -No Xpress Credit loan application of these "Exception Cases" should be sanctioned at branches w.e.f. 01.06.2024 All such loan applications of "Exception Cases" should be mandatorily sent to RBO/ RACC/ RCC/ ZCC for sanction (as per delegation of financial powers) in RLMS, till further instructions. Post sanction activities viz. documentation, disbursement and monitoring will continue to be handled at sourcing branch itself. No deviation to be permitted in this regard. The competent authority wide circular No NBG/PBU/PL-XPRESS/12/2024-25 dated 01.07.2024, has decided that w.e.f 01.07.2024, all such Xpress Credit loan applications of "Exception Cases" should be mandatorily send to CPC for sanction (as per delegation of financial powers) in RLMS. For the purpose of processing & sanctioning of Xpress Credit Loans of these "Exception cases" instructions were issued to identify one existing CPC under each Administrative Office (AO), at AO centre with dedicated AMT with brief action expected at branch & CPC level against each "Exception case." As per Annexure -I following CPC where Identified in Bhopal circle for handling Xpress Credit loans of "Exception Cases"-

AO	Name of CPC (RACPC/RASMECC)	CPC CODE
AO BHOPAL	RACPC 2, Bhopal	61070
AO Indore	RACPC-II, Indore	61053
AO Bilaspur	RASECC, Bilaspur	5267
AO Gwalior	RACPC, Gwalior	5269
AO Jabalpur	RACPC, Jabalpur	5036
AO Raipur	RASECC, Raipur	5035

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The Chief General Manager (Retail Loans) wide letter no RL/PL/218A/087 dated 20.06.2024 has advised brief roles and responsibilities of CPC staff with "tentative manpower" that may be planned by the Circle for the proposed AMT. The competent authority envisaged productivity of 20 proposal per day for processing officer, considered working time of 7 ½ hours a day and per proposal 22.50 minutes, productivity of 40 proposals per day for sanctioning officer considering working time 7 ½ hours a day and per proposal 11.25 minutes. For Bhopal Circle the competent authority proposed 39 Processing officer and 19 Sanctioning Officer with an average of 771 proposals per day.

Going through processing of the loan application received from COD, processing officer vested with following important responsibilities with TAT of 1 Day-

1. Accepts the loan application in RLMS as allocated by COD.
2. Processing officer goes through the loan application immediately and inform the sourcing entities, at one go by an e-mail on the same day of receipt in RLMS, about discrepancy and/ or additionally requirements, if any. A copy of the e-mail detailing the deficiencies observed/ additional requirements to be marked to the controller (RM)/CM (Credit) of the concerned Branch for monitoring and faster response.
3. PO Checks the dedupe details if any
4. PO goes through the PSS report submitted in RLMS and gets random PSS conducted, wherever required.
5. PO undertakes re-verification of KYC and Income documents on the basis of documents submitted by the branch and the details available in CBS and transaction in the account.
6. Verifies the exceptions if any. Re-checks for eligibility
7. Verifies Saving Bank/Salary Package product code change in last 6 months and inputs his comments.
8. Verifies Salary credited from account statement in CBS for last 6 months that has been fetched by system in RLMS or inputted by the branch.
9. Verifies the PAN from CBS and changes if any in last 6 months and inputs his comments.
10. Verifies Branch Code changes from CBS and inputs his comments.
11. Ascertains the genuineness of employment on the basis of the documents submitted by the branch and the data available in CBS.
12. Checks customer consent for closing any existing one loan or both loans.
13. Analyses the CIC report and checks whether all existing obligations are considered in income details.
14. After completion of the appraisal, recommends the application to sanctioning/underwriting officer along with his/her recommendation in RLMS
15. Maintains a record of deficiencies found in loan application (sourcing entity-wise) and discusses about these issues during periodical interaction with AO/RBO/Branches.

Sanctioning /Underwriting Officer vested with following role with TAT of same day.

1. Receives loan application in his "My task" in RLMS from Processing Officer.
2. Checks the alert generated by Hunter and the comments made by FCO, in any and takes a decision accordingly.
3. Checks all details and sanction/underwrites/rejects the loan.
4. Once sanctioned, the loan has to be controlled by the next higher authority.



It is pertinent to note that, all sourced proposals are not of same nature, some proposals needed more time and focus, based on various modus operandi and tactics used by fraudsters in Frauds in Xpress Credit we learned that-

1. Fake documents are constructed by middlemen in such a manner that prima facie, they appeared genuine to the naked eye. Post implementation of CPC workflow some CPCs of our circle reported cases where salary slips of "Voluntary service" (Home Guard) employee manipulated in such a way that it looks like salary slip of permanent employee. Particulars of the salary modified by breaking the Basic Pay into Basic Pay, DA, & Other allowance, with deduction of Professional Tax, GIS & NPS Employee contribution, to match the net salary credited in bank account, designation of the employee "Home Guard" also replaced with other permanent employee designation. CPCs are not equipped with tools where they can verify the genuineness of employment and authenticity of the salary slips, submitted by sourcing entity.
2. Address of workplace/ residence of the applicant maintained at distant places manipulated at place nearest of sourcing branch for sanctioning of the loan proposals. In such cases most of the applicant not visited branch. Due to large geographic area of the module operating functionalities at CPC are unable to identify the distance.
3. Due to diversity of various modes of credit, ascertaining genuineness of source of credit is a challenging task.

Based on information received from various operating staff following manpower are deployed in various RACPCs for handling Personal loan Exception Cases-

Name of CPC/ (RACPC/RASME CC)	Processing officer*	Sanctioning Officer Scale III	Sanctioning Officer Scale IV	Avg Proposal processed per day	Avg Proposals processed in Log -in day/Month End
AO BHOPAL	03	02	01	100	200+
AO Indore	02	02	01	85	150+
AO Bilaspur	02	01	01	120	200+
AO Gwalior	02	00	01	75	150+
AO Jabalpur	04	02	01 (+HL)	80	150+
AO Raipur	01	00	01	120	200+

*Apart from permanent posted PO some processing officers are processing loan application from their respective RBOs.

As per above table it is evident that processing officer at CPCs are handling more than 35+ personal loan application per day, similarly sanctioning officer is handling 50+ personal application per day. Number increased in double digits at "Log in" / Month end. Disposal of the application in time bound manner per day, without taking rest leads operating staff in the "Decision fatigue". Studies has proven that a **tired mind is likely to make costly mistake.**

To strengthen the process of CPC workflow the competent authority with certain important modification under the product post implementation of CPC flow, wide circular no NPB/PBU/PL-XPRESS/18/2024-25 dated 22.08.2024 issued revised instructions as-

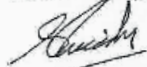


Extant Norms	Revised Instructions
One existing CPC under each Administrative Office (AO), at AO centre, wherein dedicated AMT will be formed for processing & sanctioning of Personal Loans of "Exception cases".	Branches of RBO which are already linked with Retail CPC (RACPC/ RASMECC): All the branches under control of those RBO, where CPC is linked, will submit their proposal to linked CPC (RACPC/ RASMECC) only. Wherever, one RBO is having multiple CPCs linked with them, DGM (B&O) to identify one suitable CPC (RACPC/ RASMECC) for linking these branches for processing of exception cases. Branches of RBO, where no CPC (RACPC/ RASMECC) is linked or situated: DGM (B&O) to identify suitable CPC (RACPC/ RASMECC) under same AO to handle exception cases received from these branches, irrespective of whether these branches are linked with mini RACPC/ RACC

While many of the circle have already been implemented revised instructions, and decentralized the process of the Personal loans our circle has not yet implemented the modified CPC flow. Therefore we urge your good office for implementation of circular instruction dated 22.08.2024 immediately.

Assuring our best of co-operation and industrial relations.

Yours Sincerely,



(Sanjeev Mishra)

GS, SBIOA Bhopal Circle



All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

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State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN / 2024-25 / 12 / 163

Date: 24 / 12 / 2024

To,
The Assistant General Manager (HR)
State Bank of India
LHO, Bhopal

Respected Madam,

Subject: Request for Extension of Relieving Period for 3 Months

We seek your kind intervention and support regarding the relieving timeline of two of our esteemed officers : Mr. Kaushal Kishor, Manager (PF No.: 6483380), and Mr. Suman Prakash, RMSW, Wealth Hub Jabalpur (PF No.: 6082807). Both officers have been transferred or interchanged between Wealth Hub, Jabalpur, and Gwalior as per CHRC No. 26 dated 21.12.2024.

Due to very genuine and unavoidable family constraints, both officers are unable to comply with the immediate relieving instructions. With mutual consent, they have approached the management to request an extension of their relieving period by 3 months, until March 31, 2024. The reasons for their request are as follows:

Details of Constraints:

1. Children's Education:

Both officers have young children currently enrolled in schools in Gwalior and Jabalpur. The academic session ends in March 2024, and a mid-session transfer would severely disrupt their children's education and academic progress specially XII Board.

2. Family Support Challenges:

Neither officer has a support system in Gwalior or Jabalpur to assist their families in their absence, as their native places are outside these cities. This makes it difficult for them to leave their families behind.

3. Practical Challenges in Relocation:

Mid-session admissions to schools in Jabalpur and Gwalior are practically impossible, as most institutions do not entertain such requests near the end of the academic year. Therefore, relocating their families before March 2024 is not feasible.

SBIOA's Support and Assurance:

The Association fully supports the officers' request and assures the management that granting this extension will not hinder the smooth functioning of the bank's operations. Both officers have committed to reporting to their new assignments immediately after the academic session concludes, and well before the end of the financial year.

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We humbly request you to consider their genuine and practical difficulties and grant the requested extension of their relieving period by 3 months. Such empathetic consideration will greatly contribute to the morale and welfare of the officers while maintaining operational efficiency.

Thank you for your attention and understanding.

Yours faithfully,



Sanjeev Mishra
General Secretary
State Bank of India Officers' Association



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/ 2024-25/12/164

Date: 24/12/2024

To
Dy. General Manager & CDO
State Bank of India
Local Head Office Bhopal

Dear Sir,

Subject: Request for Alternative Warm Water Arrangements

We acknowledge the recommendations outlined in your letter No. PREM/PP/2024-25/7374, dated 21/12/2024, regarding the removal of personal electric kettles due to potential fire hazards in the building.

We appreciate the initiative to enhance safety measures; however, we would like to bring to your attention the need for warm water, particularly during the winter season, as most officers prefer lukewarm or warm water for drinking.

In light of this, we sincerely request your kind support in arranging alternative provisions for warm water. Specifically, we suggest:

1. Installing centralized solar water heaters on each floor, as two taps have already been provided on each floor for such a facility.
2. Setting up electric water dispensers or boilers in common areas to ensure a safe and convenient supply of warm water for all staff.

We believe these measures will maintain the required safety standards while addressing the essential needs of the staff.

We trust your esteemed office will consider this matter on priority and make necessary arrangements.

Thank you for your understanding and support.

Sincerely,

Sanjeev Mishra
General Secretary
SBIOA Bhopal Circle

Ph.: (0) 2551376, 2575234

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All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/12/165

Date: 26/12/2024

To,
Dy. General Manager & CDO
State Bank of India
Local Head Office
Bhopal

Dear Sir,

Subject: - Reminder Regarding Expansion of RBC Calendar from Six to Twelve Months
(Letter No. HR/IR/DEE/31 dated 04/04/2024)

We wish to remind of the important directive issued by our Chief General Manager (CGM) sir during the 97th CNC meeting, referenced in Letter No. HR/IR/DEE/31 dated 04/04/2024, regarding the expansion of the Role-Based Certification (RBC) calendar. As outlined in the meeting minutes, the CGM sir has instructed that the current RBC calendar, which spans a six-month period, be extended to a full twelve months. This change is essential to improve the effectiveness and flexibility of our training and certification processes.

The CGM sir directive, as mentioned in the referenced letter, specifically calls for this matter to be raised with the Strategic Training Unit (STU) for further evaluation and implementation. Expanding the RBC calendar to twelve months will help ensure that our employees receive the necessary training and certification on a continuous basis, aligning with our organizational goals and improving overall efficiency.

In light of the importance of this matter, we respectfully request that you expedite the process of raising this issue with the STU. We would appreciate an update on the progress made and any additional actions required to implement the expanded RBC calendar.

We trust that this matter will be treated with the urgency it deserves, and we look forward to your prompt response and a timely resolution.

Thank you for your attention to this important issue. Should you require any further Assuring our best of co-operation and industrial relations.

Best regards,

Sanjeev Mishra
General Secretary
SBIOA Bhopal Circle



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ASN/2024-25/12/166

Date: 26/12/2024

To,
Dy. General Manager & CDO
State Bank of India
Local Head Office
Bhopal

Respected Sir,

Subject: Addressing Security Concerns for Staff at ATM-Managed Branches

We wish to bring to your kind notice a significant concern regarding the safety and security of our staff members at ATM-managed branches, which warrants immediate attention and resolution.

On Sundays and holidays, whenever an ATM becomes non-functional or encounters operational issues, our service managers are required to visit the ATM lobby to ensure smooth functioning. However, during such visits, there is no security guard present in the ATM lobby. This creates a situation where our staff members are left vulnerable, especially during odd hours or in areas with limited public activity.

This practice not only exposes our staff to potential threats such as theft, harassment, or physical harm but also puts the ATM itself at risk of vandalism or other security breaches. Furthermore, incidents in such situations can adversely impact employee morale and the overall public perception of the Bank's operational safety standards.

We firmly believe that the safety of our staff and the security of Bank property must remain a top priority. To address this issue effectively, we request your good office to consider implementing the following measures:

1. **Deployment of Security Guards:** Ensure that security personnel are deployed at ATM lobbies on Sundays and holidays, especially during maintenance or repair activities.
2. **Enhanced Security Protocols:** Introduce robust security measures, such as remote monitoring of ATMs and emergency response mechanisms, to safeguard our staff during critical interventions.
3. **Alternative Solutions:** Explore the possibility of automating certain troubleshooting processes or enabling remote support to minimize the need for physical visits.

We are confident that taking proactive steps in this matter will not only ensure the safety of our employees but also reinforce the Bank's commitment to operational excellence and security.

We trust in your prompt action and look forward to a positive resolution to this pressing issue. Please feel free to contact us for any additional details or clarifications.

Thanking you for your understanding and support.

Yours sincerely,



Sanjeev Mishra
General Secretary
SBIOA Bhopal Circle



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ASN/2024-25/12/167

Date: 26/12/2024

To,
Dy. General Manager & CDO
State Bank of India
Local Head Office
Bhopal

Dear Sir,

Subject: - Request for Removal of Multiple WhatsApp Groups - Non-Compliance with Instructions Issued via Letter No. HR/IR/DEE/31 Dated 04/04/2024 and 97th CNC Meeting Assurances

This communication is in reference to the guidelines issued through Letter No. HR/IR/DEE/31 dated 04/04/2024, and the commitments made by our Chief General Manager (CGM) sir during the 97th CNC Meeting regarding the consolidation and regulation of WhatsApp communication channels within the Bhopal Circle.

It has come to our attention that, despite the confirmation received from the Human Resources department regarding the issuance of Letter dated 19/03/2024 to all administrative offices, and despite the acknowledgment of its receipt, the guidelines outlined in the letter have not been effectively implemented on the ground. The continued existence of multiple unauthorized WhatsApp groups directly contradicts the instructions and assurances provided during the CNC meeting.

The continued operation of these unauthorized groups has led to several challenges, including:

- 1. Confusion and Information Overlap:** Employees are exposed to multiple sources of redundant or conflicting information, resulting in inefficiencies and confusion in communication.
- 2. Loss of Productivity:** Engagement in multiple WhatsApp groups consumes unnecessary time, distracting employees from their core responsibilities.
- 3. Violation of CNC Agreement:** The existence of these groups violates the resolutions and assurances provided during the 97th CNC meeting, which were intended to establish a streamlined and formal approach to internal communication.
- 4. Data Security Risks:** The use of unofficial and unauthorized WhatsApp groups for official communication poses significant risks to the security and confidentiality of bank data. These groups are not secure or controlled by the Bank's internal systems, making sensitive information vulnerable to breaches or leaks, which could result in serious implications for both employees and the Bank.

In light of these issues, we urge you to take immediate action to ensure the full implementation of the directives issued in Letter No. HR/IR/DEE/31 and the CGM sir assurances. We request the

1. Issuance of a Circular: Reaffirming the directives from Letter No. HR/IR/DEE/31 and emphasizing the need for strict adherence to the CGM sir assurances made during the CNC meeting.

2. Monitoring and Accountability: Establishing a robust mechanism to monitor compliance with these directives and penalizing any non-compliance effectively.

3. Feedback Mechanism: Implementing a formal feedback system for employees to address concerns without relying on unofficial communication platforms.

4. Enhanced Data Security Protocols: Ensuring that all communication related to bank operations be conducted via secure, official channels that meet the Bank's data security standards to safeguard sensitive information.

We are confident that, under your leadership, the necessary actions will be taken swiftly to address this issue. The State Bank of India Officers' Association (SBIOA) remains committed to supporting initiatives aimed at improving communication efficiency, productivity, and data security within the Circle.

Your cooperation and prompt action in this matter will be greatly appreciated.

Thank you for your attention to this critical issue.

Yours faithfully,



Sanjeev Mishra
General Secretary
SBIOA Bhopal Circle



All Letters to be Addressed
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ASN/2024-25/12/168

Date: 26/12/2024

To,
Dy. General Manager & CDO
State Bank of India
Local Head Office
Bhopal

Dear Sir,

Subject: - Reminder Regarding Non-Compliance with CGM Sir's Directive on Installation of Tea Dispenser Machines in LHO Building

Reference:

1. Letter No. HR/IR/DEE/31 dated 04/04/2024
2. 97th CNC Meeting Assurances

This letter serves as a reminder regarding the non-compliance with our CGM Sir's directive concerning the installation of tea dispenser machines in the LHO Building, at all floors. Despite the clear instructions issued over nine months ago, and the assurances given during the 97th CNC Meeting, the matter remains unresolved.

The delay in fulfilling this directive has caused significant inconvenience and dissatisfaction among employees, who were expecting timely implementation. As this issue was addressed at the highest levels, its continued inaction reflects poorly on our collective efficiency and commitment to employee welfare.

In this regard, we respectfully request that you:

1. **Finalize the Installation:** Provide a firm timeline for the completion of the installation.
2. **Clarify the Delay:** There should be a valid Reason for the delay in executing CGM Sir's directive.

3. **Ensure Future Compliance:** Outline measures to ensure timely implementation of directives in the future.

We trust that you will treat this matter with the urgency it deserves and take the necessary steps to resolve it promptly.

Thank you for your immediate attention to this matter.

Yours sincerely,



Sanjeev Mishra
General Secretary
SBIOA Bhopal Circle



All Letters to be Addressed
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ASN/2024-25/10/131

Date: 13/10/2024

The General Secretary,
AISBOF,
Bangalore,
Karnataka.

Dear Sir,

Suggestion for Loan Against Mutual Fund Holdings Through Online Platform (Invest App/Yono Platform)

With reference to above we propose for devising a suitable application for providing loan against Mutual Fund holdings through Invest App of SBI Mutual fund and on Yono Platform.

Investment in Mutual Funds has increased manifolds in recent years because of increased financial awareness among customers, thereby banks are facing problem in retaining deposits of the customers. People are now more financially aware and are preferring investment in MFs etc over traditional deposit products.

We understand that presently an individual can avail loan against Mutual Funds only through offline mode which is a time taking process and involves human intervention at multiple points.

To keep pace with this rapidly changing business environment we have to devise new products which can fulfill changing needs of the customer and at the same time ensure smooth & hassle-free delivery of our services.

In view of above, we propose that a product should be devised which can provide loan against MF holdings to customers through online mode and this facility should be made available to the prospective customers on SBI Mutual Fund App (Invest App) and on YONO platform.

There could be multiple benefits of such product, such as –

- Our Bank's retail advances portfolio can get a boost.
- The loans offered through this mechanism will be 100% secure.
- It can also help us in increasing our deposit business as the sanctioned loan amount will be credited to Savings Account of the customer.
- It will help us in retaining our Mutual Fund business as the customers will avoid selling their MF units and prefer to avail loan to meet their short term needs.

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- It will protect customer's interest as they will not be forced for distress sale of their MF holding at the time of market crash.

Hoping to get a positive response and assuring you our best support.

Yours Sincerely,



(SANJEEV MISHRA)
GENERAL SECRETARY





All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

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Hoshangabad Road, Bhopal - 462 011



ASN 12024-25/10/128

Date: 18/10/2024

To,
The General Secretary,
AISBOF

Dear Sir,

SUBJECT: 100% ON ROAD FINANCE OF AUTO LOAN TO SBI STAFF

We refer to e Circular No. NBG/PBU/AL-AUTOLOAN/16/2024-25 Dated 15 Oct 2024.

This is required to bring in your kind attention that our organisation (SBI) is financing Auto loans 100% On-Road Finance to Permanent Employees with Diamond and above salary package variants of Corporates, State and Central Govt., Public Sector Undertakings/Corporations & Govt. Pensioners (having salary account/pension accounts with SBI with some conditions mentioned below).

- A. Minimum CIBIL Benchmark – 757 and more
 - B. Minimum Net monthly Salary - 60K ₹ and more (to be checked for last 3 months)
 - C. Job stability - Minimum 2 years.
 - D. Max. Loan Up to 20 Lakhs. ₹ For Loans above 20 Lakhs, ₹ deviation to be taken from CGM Circle.
 - E. Delinquency - No past record of NPA/Delayed Payment history) (NPA record to be checked for 3 years and DPD should not be for more than 29 days).
2. At the same time own staff is being financed only 90% on Road even though when SBI employees loan is fully secured.
 3. If Bank agrees to finance 100% on Road to staff who fulfill all the prescribed conditions of the Corporate Salary packages mentioned above, following additional benefits will accrue to our Bank in long run.
 - In a year approx. 15000 new vehicle is purchased by our staff members and value of each loan is around 8-10 Lakhs in between. As of now 10% of that loan is being taken as margin money which is approx. Rs. 150.00 crores hence Auto advances will increase.
 - Interest income on auto loans will also proportionately increase.
 - Loans is secured as availed by the own staff of SBI.

Submitted for further push from Federation front.

Yours Sincerely,

General Secretary

SBIOA, Bhopal Circle

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Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/12/155@

Date: 6/12/2024

The General Secretary
AISBOF federation
State Bank building
St.mark's road Bangalore

Subject: Suggestions regarding the Welfare of Lady Officers during Pregnancy and Lactation Stages.

Dear Sir,

This is to humbly submit a few suggestions that may positively impact the welfare of our female officers, especially regarding their health and well-being during the stages of pregnancy and lactation. These suggestions are aimed at promoting a healthier, more supportive work environment while also ensuring minimal disruption to the productivity of our officers during these important life stages.

1. Sanitary Napkin Dispensers in Lavatories:

It would be a great improvement if sanitary napkin dispensers were installed in the lavatories across all branches and offices. This simple initiative will enhance comfort and convenience for female officers and staff, ensuring that they always have access to essential hygiene products.

2. Day-Care and Crèche Facility:

The availability of a day-care or crèche facility near the office or branches would support officers who are parents, enabling them to work with peace of mind knowing their children are well-cared for. This facility would not only enhance work-life balance but also help reduce unnecessary sabbatical leaves and absenteeism due to child-care concerns.

3. Child Care Leave (CCL) for Two Years with Pay:

We propose the introduction of a childcare leave policy that offers paid leave for up to two years for female officers, aligned with central government provisions. This would assist our

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officers in balancing their professional responsibilities with the critical early years of child-rearing.

4. Surrogate Parenthood for Late Marriage Female Officers:

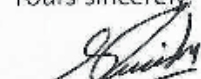
As an additional measure, I would also recommend that the bank consider providing a supportive framework and monetary claim as a part of medical facility for female officers who are opting for surrogacy. Such a policy would ensure that women who wish to experience parenthood later in life, due to career or personal reasons, are not disadvantaged in their professional journey.

We believe these measures, if implemented, will not only improve the overall well-being and morale of female officers but also contribute to better retention and satisfaction in the workplace.

We look forward to your kind consideration and would be happy to discuss these suggestions in further detail.

Thank you for your attention to these matters, and I remain grateful for your continued efforts toward the welfare of all the officers, especially of Lady Officers.

Yours sincerely,



SANJEEV KUMAR MISHRA
(GENERAL SECRETARY)



All Letters to be Addressed
to the General Secretary

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Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/12/154(a)

Date: 06/12/2024

The General Secretary
AISBOF federation
State Bank building
St. mark's road Bangalore

Subject: Suggestions regarding the Welfare of Lady Officers during Pregnancy and Lactation Stages

Dear Sir,

We would like to humbly submit a few suggestions to enhance the welfare of female officers, particularly regarding their health and well-being during pregnancy and lactation.

It is highly recommended that the bank consider introducing flexible posting arrangements for female officers during pregnancy and lactation. These stages come with significant physical, emotional, and psychological challenges, which include fatigue, mobility limitations, and emotional strain. In addition, lactation requires frequent breaks for nursing and bonding with the newborn. Given these demands, it would be beneficial for the bank to provide postings closer to family or support networks to ensure the health and well-being of female officers during these crucial life phases.

For example, when both the husband-and-wife work for the bank, offering the option for them to be posted in the same location or nearby branches would create a supportive environment. This arrangement would allow both partners to share family responsibilities such as attending medical appointments or handling emergencies, thereby minimizing stress and maintaining a healthier work-life balance.

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A real-life scenario would involve a couple working in different locations, with one spouse posted far from family support. In such cases, the officer may face difficulties in balancing work duties with childcare needs. Allowing both spouses to work in proximity would reduce stress, minimize travel time, and improve overall productivity. This setup would also make it easier for the mother to manage her professional and personal responsibilities, ensuring a smoother transition back to work.

From an organizational perspective, such flexible posting arrangements can lead to reduced absenteeism and fewer requests for extended leave. Female officers who feel supported are less likely to experience burnout, leading to better retention rates and increased job satisfaction.

This, in turn, would contribute to a more engaged and productive workforce. Therefore, implementing flexible posting policies would not only support the health and well-being of female officers but also demonstrate the bank's commitment to diversity, equality, and work-life balance.

By adopting these measures, the bank would set a positive example in fostering an inclusive and supportive workplace culture, leading to improved morale, loyalty, and retention among female officers.

Yours sincerely,



SANJEEV KUMAR MISHRA
(GENERAL SECRETARY)



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Hoshangabad Road, Bhopal - 462 011**



ASN/2024-25/12/161

Date: 20/12/2024

TO
THE GENERAL SECRETARY
AISBOF FEDERATION
STATE BANK BUILDING
ST. MARK'S ROAD BANGALORE
PIN CODE-560001

Subject: Request for relief to allow 2019 batch Trainee Officers to appear in the Scale-3 promotion examination as per court orders

Respected Sir,

Greetings of the day.

We would like to bring to your attention a critical matter to ensure justice for the 2019 batch Trainee Officers (TOs). This matter pertains to the decision dated November 14, 2024, by the Hon'ble Allahabad High Court in Writ-A No. 9062/2021 (Priyanshu Arya & Others vs. State Bank of India & Others).

Brief Background of the Case

1. Background:

At the time of the appointment of the 2019 batch TOs, the Bank's policy dated April 23, 2019, provided for the promotion of officers to MMGS-II grade who secured 75% marks (70% for reserved categories) or above.

2. Policy Change:

On December 16, 2020, the Bank introduced a new policy allowing only the top 10% of officers of a batch to be eligible for promotion to MMGS-II. This policy was implemented during the training period, adversely impacting the 2019 batch officers.

3. Petition:

Aggrieved by this change, the 2019 batch officers filed a petition before the Hon'ble High Court.

Court's Decision

1. Adherence to the Old Policy:

The 2019 batch officers should be governed by the April 23, 2019, policy.

2. Declaration of the New Policy as Unconstitutional:

The Court declared the policy dated December 16, 2020, as unconstitutional, citing violations of Articles 14 and 16, and set it aside.

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3. Reassessment of Promotion:

The Bank was directed to reassess the promotions of the 2019 batch officers to MMGS-II based on their scores under the earlier policy.

Current Situation and Request

In light of the Court's orders, it is imperative that the 2019 batch Trainee Officers be allowed to appear in the upcoming Scale-3 promotion examination, which is meant for MMGS-II grade officers.

Denying them the opportunity to appear in this examination would not only violate the Court's order but also harm the Bank's reputation.

Our Expectations**1. Immediate Instructions:**

The Bank should issue instructions to all circles and branches, allowing the 2019 batch officers to participate in the Scale-3 promotion examination.

2. Amendment in Promotion Process:

These officers should be considered eligible for Scale-3 promotion based on their scores and merit.

3. Avoidance of Future Disputes:

The Bank should revise its policies in compliance with the Court's decision to prevent similar issues in the future.

Conclusion

We earnestly request you to provide appropriate relief to the 2019 batch Trainee Officers in accordance with the Court's orders and allow them to participate in the upcoming Scale-3 promotion examination. This decision will not only uphold the Court's judgment but also boost the morale of the officers and reinforce their trust in the Bank.

Additionally, please consider the attached Court judgment (Writ-A No. 9062/2021) and initiate prompt action.

I would be grateful for your cooperation and support in this matter.

Yours sincerely,



Sanjeev Mishra
General Secretary
State Bank of India Officers' Association
Bhopal Circle

Enclosure: Copy of the Allahabad High Court Order (Writ-A No. 9062/2021)

I

AIRNeutral Citation No. - 2024:AHC:189256Judgment Reserved on 30.08.2024Judgment Delivered on 14.11.2024Court No. - 4

Case :- WRIT - A No. - 9062 of 2021

Petitioner :- Priyanshu Arya And 39 Others

Respondent :- The State Of Bank Of India And 5 Others

Counsel for Petitioner :- Pankaj Dubey, Rishu Mishra

Counsel for Respondent :- Sarish Chaturvedi

Hon'ble Ajit Kumar, J.

1. Petitioners here in this petition being employees of the bank were subjected to selection for promotion in the Officer cadre and have been selected and further upon their successful completion of training as Trainee Officer a question arose *qua* their posting as against posts falling in M.M.G.S.-II or of J.M.G.S. category.
2. The batch of the petitioners is of 2019 and their names find mention in the final select list prepared by the bank on 29.04.2019. All the petitioners were issued appointment order dated 7th June, 2019, w.e.f., 29.04.2019 with the condition that they will remain on probation for a period of two years from 29.04.2019, however, their confirmation in Officer cadre would be subject to Clause-4 laid down in the appointment order itself *qua* satisfactory completion of in-service training.
3. The promotion rules *qua* parts for which petitioners were selected are contained in State Bank of India Officers Service Rules, 1992. One of the conditions given in the appointment order was to the effect that confirmation of the training Officers after training will be done in terms of the '*extant policy*' for confirmation of trainee officer as Junior Management Grade

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Scale-I (for short 'JMGS-I)/Middle Management Grade Scale-II (for short 'MMGS-II). Petitioners were required to submit their declaration form prescribed as Form-A, and which all the petitioners in fact had filled up. Petitioners completed their training and when it came to award of assignment of post and the designation *qua* the cadre, in the year 2021, then they have been given assignment and promotion in the cadre of JMGS-I as per the policy that was brought into effect only on 16th December, 2020 for the first time.

4. Earlier at the time of appointment, offer being given to the petitioners and consequential undertakings obtained from them, the policy enforced was of 23rd April, 2019, which provided that those, who would secure 75% marks in the training upon appraisal of their work and training shall be considered for placement in MMGS-II, whereas under the new policy brought into force, w.e.f., 16th December, 2020 a sealing cap was prescribed as 10% in total of a batch from top to be only confirmed in MMGS-II and rest will be confirmed in JMGS-I. Petitioners before this Court are aggrieved by this policy decision taken by the bank on 16th December, 2020 repealing the earlier circular letter dated 23rd April, 2019.

5. Sri Ashok Khare, learned Senior Advocate appearing for the petitioner submits that the petitioners have raised three grounds for assailing the new promotion scheme for seeking its quashment; The grounds as raised by learned Senior Advocate, are reproduced hereunder:-

"(I). The selection and appointment was made of both 2018 and 2019 batch of trainee and probationary officers and under the terms and conditions prescribed in Circular Letter

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dated 23rd April, 2019 and yet the respondents have arbitrarily changed the rules of placement by introducing a new scheme on 16th December, 2020, which has seriously caused prejudice to the rights and interest of the petitioners. Mr. Khare argued that this amounted to change in rules of the game midway to the prejudice of the stake holders, which is not permissible in law;

(II). By introducing a new scheme through a circular letter impugned here in this petition, petitioners have stood discriminated against in two ways:

(a) *..firstly*, earlier the placement scheme for both the trainee officer and probationary officer was one dated 23rd April, 2019 but while introducing the new scheme through Circular Letter dated 16th December, 2020, the probationary officers have been left out and the trainee officers of 2019 batch have been made to suffer; and

(b) *..secondly*, while the 2018 batch trainee officers and probationary officers have been conferred upon with the benefit of Circular Letter dated 23rd April, 2019 whereas their training also had continued almost parallel to that of the petitioners and ended in May, 2020 (junior trainee officer) and yet 2021 (probationary officer) batch have been saved and the petitioners have been made to suffer for this new scheme applicable to them.

(III) The Circular Letter should have been given only prospective effect because the training of the petitioners was going on as trainee officer as per the scheme floated under the circular letter of 2019 which had a different placement scheme and now by giving retrospective effect to the new scheme the respondents have themselves violated the terms and conditions

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of the earlier appointment order and it is argued that the word and expression 'extant' used in Clause-5 of the appointment order would be indicative of ensuing policy as on the date of appointment order only.

6. *Per contra*, Sri Satish Chaturvedi raised following arguments;

(1) The word 'extant' used in Clause-5 of the appointment order would mean the policy enforced at the time of completion of training and not the one which had already stood superseded as according to him, right for placement matures only upon confirmation and, therefore, Clause-2 and 5 have to be read together to interpret the word extant;

(2) Sri Chaturvedi argued that placement of the petitioner in JMGS-I was justified one and petitioners cannot claim discrimination because different class of people cannot be treated alike. The petitioners being trainee officers cannot compete with the probationary officer in terms of benefit under scheme and the bank was fully justified in applying scheme for probationary officers differently than in respect of trainee officer. He also submits that two batches, i.e., 2018 and 2019 are different batches and since training of 2018 batch ended in May, 2020, they were benefited with the scheme then in force and since petitioners' training completed subsequently after the enforcement of the new scheme on 16th December, 2020 they were benefited under the new scheme;

(3) The scheme or policy cannot be termed as arbitrary or having no nexus with the object sought to be achieved as according to him sufficient pleadings have been raised in paragraph-6 of the counter affidavit to justify the scheme. He

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has further relied upon paragraph-15 onwards of the counter affidavit, which according to him, had not been denied. He has also tried to spell out reasons for which policy was changed.

(4) He next argued that Courts and Tribunals would certainly be not interfering with the policy decision of the bank to introduce a particular scheme for its employee. The judicial review of such exercise of administrative power by the bank falls outside the scope of principles that govern the law of judicial review. In support of above arguments, Sri Chaturvedi relied upon following authorities:-

(i) **Deepak Agarwal and another vs. State of U.P. and others; (2011) 6 SCC 725,**

(ii) **Union of India and others vs. Krishna Kumar and others; (2019) 4 SCC 319,**

(iii) **State of U.P. vs. Karunesh Kumar and others; 2022 LiveLaw (SC) 1035.**

7. Rival submissions fall for consideration.

8. In order to appreciate the arguments advanced by learned Advocates appearing for respective parties, I find it pertinent to reproduce the appointment order of one Priyanshu Arya-petitioner no. 1 as there is no dispute that identical set of orders were issued to other petitioners as well. The order is reproduced hereunder:-

"Name: PRIYANSHU ARYA

IT Index No: 6785182

State Bank of India,

Mehroni Branch.

Dear Sir/Madam,

*APPOINTMENT AS TRAINEE OFFICER-2019 WITH EFFECT
FROM 29.04.2019*

6

We have pleasure in informing that you have been selected for appointment as Trainee Officer w.e.f. 25.04.2019 in the Bank and your service in the Bank will be governed by the State Bank of India Officers Service Rules 1992 provided you are medically fit and not debarred in terms of Award Staff Debarment Policy.

2. You will remain on probation for a period of 2 (two) years from the effective date of promotion i.e. 29.04.2019 and your confirmation in the Bank shall be subject to:

- a) Satisfactory completion of the in-service training during probation.
- b) Satisfactory completion of mandated e-lessons as may be prescribed by the bank from time to time.
- c) Satisfactory completion of online course available on the link www.learnwithflip.com followed by an online assessment.
- d) Satisfactory performance in the branches/offices allotted, continuous assessment during the probation period and completion of prescribed certificate courses. Unsatisfactory performance in the evaluation tests will be dealt with as per training schedule (uploaded on circle site under I & D Tab) and any other guidelines/instructions in force at the time of conduct of evaluation tests.

3. This offer is subject to completion of formalities required for your appointment as a Trainee Officer viz, Medical Examination etc. The offer of appointment will be withdrawn in case any of the aforesaid formalities are not completed satisfactorily.

4. Please also note that the training will be given as per the guidelines/training schedule issued by Strategic Training Unit, Corporate Centre on an all India basis and after confirmation, your services can be placed anywhere in India.

5. Your confirmation after training will be done in terms of extant policy for Confirmation of Trainee Officers as JMG/S-I/MMG/S-II.

6. You have to submit the declaration on Form 'A' (acknowledgment for receipt of copy of SBI Officers Service Rules).

7. In token of your acceptance for appointment as Trainee Officer in the Bank, please return the duplicate copy of this letter duly signed by you within 2 weeks of receipt of this letter, failing which it will be presumed that you are not interested in accepting the appointment in the Bank and in that event, this offer of appointment will be withdrawn and cancelled."

(Emphasis added)

9. Upon going through the conditions of the appointment order, I find that Clause-2 makes confirmation of trainee officer subject to satisfactory completion of in-service training, e-lesson prescribed by the bank, satisfactory completion of online course and based upon the appraisal by way of continuous assessment of such trainee officer and performance in the

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evaluation test that is to be held of the trainee officer.

10. Clause-5 makes it very clear that confirmation after training will be done in terms of 'extant policy' which means one is to be confirmed as JMGS-I or MMGS-II as per the policy in force. It is not disputed to the parties that earlier at the time of issuance of appointment order dated 7th June, 2019 the particular circular letter issued on 23rd April, 2019 was in force. This policy lays down the training schedule for the purposes of two years training and different foundation courses during the training, e-learning programme etc. The scheme also provides for mid term review and also extension of probation. On the point of confirmation of officer after successful training, Clause-G prescribes a formula. Clause-G of the circular letter dated 23rd April, 2019 is reproduced hereunder:-

"G. Confirmation as Officers:

i. Probationary Officers/Trainee Officers will be confirmed based on the overall score under continuous assessment. POs/TOs scoring minimum 50% marks (45% in case of SC/ST, PwD) under overall assessment shall be confirmed in JMGS-I

ii. POs/TOs scoring 75% (70% for SC/ST candidates) and above in overall assessment shall be considered for placement in MMGS-II.

iii. However, for confirmation in Scale-II passing of Credit and Branch Manager certification shall be mandatory (prerequisite)"

(Emphasis added)

11. Upon bare reading of the aforesaid clause, I find that all the probationary officers and trainee officers will be confirmed on over all assessment made continuously during the training period and one is to score 50% as probationary officer and trainee officer to be confirmed. Further Clause-II provides that those probationary officers or trainee officers who would be securing 75% would be placed in MMGS-II. The probationary

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batches. Accordingly, notwithstanding any other provision in existing policy, top 10% of Probationary Officers and Trainee Officers scoring highest marks under evaluation parameters shall be considered for placement in MMGS-II, subject to their fulfilling all other necessary criteria."

(Emphasis added)

12. From the above, one thing comes out to be very clearly that this scheme came to be changed while the petitioners were under training and 2018 batch trainee officers were also under training, however, 2018 batch training ended in May, 2020 itself and so they were benefitted under the old scheme. So, it comes out that the scheme then in force at the time of appointment of the petitioners continued while they were sent on training but, the scheme was changed midway taking away the right of confirmation in MMGS-II upon securing 75% marks. The legal position is settled on the point that rules of the game cannot be changed midway to the prejudice of those who have set in under the existing rules. Now the petitioners even after securing 75% would not be getting any benefit of old scheme. The arguments advanced by learned Senior Advocate that altering the conditions of placement in a higher grade seriously prejudiced the rights and interest of petitioners and, therefore, it is arbitrary and discriminating one. Insofar as the discrimination plea taken by Mr. Khare is concerned though Mr. Chaturvedi has vehemently urged that the scheme had protected 2018 batch because scheme was being introduced in 2020 and so there was no prejudice caused to 2019 batch as there was a rationale behind this. Those, who had completed training should not be prejudiced and those, who had yet not completed training could safely be placed under this new scheme as a scheme in extent. In support of his submission Mr. Chaturvedi has argued that the word 'extant' used in 'Clause-5' of the appointment

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be interpreted, it would mean the scheme in vogue at the time when appointment order was issued and not at the time when training is completed. Once the training is completed and the trainee officer or probationary officer secures 50% then he is automatically confirmed and it is not the case of the respondents herein that petitioners' probation was liable to be extended upon their not securing 50%. So the only issue was that once they have successfully completed training whether they were to be placed in JMGS-I or MMGS-II. In my considered view as per Clause-5 of the appointment order, petitioners deserved to be given benefit of scheme that was introduced in 2019 pursuant to which, they were sent for training. The word 'extant' means while in existence and service in common usage, the word 'extant' is used as simply to say something in existence. If the appointment order as per rule exists, training is conducted as per rules existing. The trainee officer is to be confirmed as per the rules subject to which training is offered and so their placement is also to be done as per the existing rules. Exists and existence means at the time of issuance of appointment order. Thus second submission advanced by Mr. Khare also holds merit.

15. On the point of policy to be made prospective and not retrospective, the general law is that unless the rule prescribes for its retrospective effect, it has to be applied prospectively but the impugned circular letter in this case makes the scheme operational retrospectively. Now it is to be seen as to whether the policy is arbitrary one, irrational and having no nexus with the object sought to be achieved or is a rational policy. Mr. Chaturvedi, learned Advocate has argued that rationale behind change of the scheme has been stated in paragraph-6 of the

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counter affidavit. Paragraph-6 is reproduce hereunder:-

"6. That the policy for placement of selected meritorious Probationary Officers and Trainee Officers in MMGS-II was introduced in 2003 with aim to:

a) Reduce average age profile in Middle & Senior Management grades, which was high during the time.

b) Reward extraordinary and meritorious officers

c) Minuscule numbers were selected for placement in higher grades in initial years (7 out of 506 in 2002-03; 26 out of 387 in 2007-08 etc.).

(After confirmation results, for placement in MMGS-II were selected through a separate process of group discussion and interview. Candidates scoring more than 50% marks in confirmation test"

16. According to the above noted paragraph, the object for introducing MMGS-II in 2003 was that average age profile was very high and it was thought to reward extra-ordinary and meritorious officer. The other reason was that earlier in minuscule member officers were selected for placement in higher grade in initial years as after selection a group discussion used to be held and so candidates would not be securing more than 60%. The reason assigned as far as to reduce average age profile previously in MMGS-II which was high during the earlier time does not appeal to reason at all. How does it make any difference to award benefit to 2018 batch and deny the same to 2019 batch to achieve the said object. Insofar as, the reward is concerned, this object should always hold the field because any trainee officer, who has secured higher marks should always be rewarded and reward points and consequential placement in higher grade will not only boost their moral to make the functioning of the bank better and smooth but will also make people create as aforesaid work culture for better future prospects Insofar as the reason assigned that now large number of candidates are being selected because

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of the change in the policy during the recent years, it would have been better for the bank to have introduced a stricter condition to qualify and attain 70% score than to suddenly change the scheme to the prejudice of 2019 batch. Moreover, this scheme should have been introduced prospectively to save 2019 batch already under training. Thus, the rationale behind the scheme does neither appeal to reason, nor to logic, in the given context of the case, where 2019 batch has been prejudiced by changing the rules of promotion midway. Mr. Chaturvedi had also argued that in paragraphs-15 and 16, it has been categorically stated that it is policy decision of the bank in consonance with Chapter-4, Rule-1 of S.B.I.O.S.R, 1992 and since amendments have stood approved then such prerogative exercise by the employer should not be interfered with. In my view, if any policy or scheme that interferes with the rights of an incumbent officer and turns out to be arbitrary and discriminating and irrational and fails on the testing anvil of article 14 of the constitution, it deserves to be struck down. There is no quarrel about the principle of law laid down in the authorities cited by Mr. Chaturvedi but the law has to be applied in the setting of facts of the case, a judgment is what it decides **Inderpreet Singh Khalan and others vs. State of Punjab and others; (2006) SCC 356**. The prerogative of the bank to frame the scheme or a policy while may not ordinarily require to be interfered with but whenever the plea of discrimination and arbitrariness is taken then it can become subject matter of judicial review. Even from the supplementary counter affidavit that has been filed by Mr. Chaturvedi, I find it to be admitted that 2018 batch training continued till May, 2020 and probationary officer's training continued till January, 2021.

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to Probationary Officers 2019 batch and Trainee Officers 2019 (petitioners). Comparison of Trainee Officers 2019 with Probationary Officers 2018 is a mis-statement of facts. It rather amounts to a claim of more beneficial treatment over Probationary Officers of the same batch. As far as power to carry the changes is concerned necessary reply has already been given in the preceding paragraphs and is not repeated for the sake of brevity."

18. Interestingly vide paragraphis-8 & 9 of the supplementary counter affidavit, bank itself had averred thus:-

"8. That it is pertinent to mention that after the circular dated 16th December, 2020, as per the policy decision taken by the bank and other circular dated 19.05.2021 has been issued and thereafter, as matter of policy provision of placement in MMGS-II has been done away with and with the issuance of circular dated 19.05.2021 no Trainee Officer or Probationary Officer is allowed the placement in MMGS-II. All are to be confirmed in JMGS-I. This circular is effective for the Trainee Officer or Probationary Officer batch 2020.

9. That as far as Probationary Officer, 2018 batch is concerned it is submitted that their result was declared on 19.10.2018 and training started on 07.01.2019 and completed on 07.01.2019. It is submitted that Officers selected in a year are treated as part of the year batch. It is established process since beginning. Selection result for Probationary Officer, 2018 was declared on 19.10.2018. The Probationary Officers referred are of 2018 Batch."

19. In view of the above, the scheme also turns out to be arbitrary and discriminatory because 2018 batch probationary officers have been placed in MMGS-II. I may observe here that while the bank may exercise its discretion in introducing a particular scheme as per its need and requirement but a scheme shall have to pass test of Article 14 of the constitution. It is established in two cases that the bank has given placement to the probationary officer, who completed training in January, 2021 despite placing interpretation of word extant in Clause-'5' of the appointment order, to mean that the policy enforced at the time of completion of training. The question is, had bank really applied this interpretation? Had the bank meant it to be so, it would not have given placement to probationary officers,

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who had completed training in January, 2021, in MMGS-II. This makes the entire act and conduct of the bank discriminatory, hence it cannot be approved of. I may further observe here that the bank has a discretion of introducing a scheme for placement of officers in a particular grade scale and provide criterion for the same but it certainly cannot make it applicable retrospectively to the prejudice of those, whose training had already started under the old scheme to be placed in a particular grade scale on the basis of scheme that was then in force. Had the bank would have made it prospective from 2020 onwards, then there would have been no controversy at all.

20. In a recent decision in the case of *Tej Prakash Pathak and others vs. Rajasthan High Court and others; 2024 SCC Online SC 3184*, the constitutional Bench of the Supreme Court has observed that *"once the recruitment process has commenced, the State or its instrumentalities cannot tinker with the 'rules of the game' insofar as the prescription of eligibility criteria is concerned, the Court vide paragraph-9 had observed that 'recruitment rules in theory could be either prospective or retrospective' subject of course to the rule of non arbitrariness. However, in the context of employment under the instrumentalities of the State which is normally regulated by subordinate legislation, such rules cannot be made retrospectively unless specifically authorized by some constitutionally valid statute."* The Court further observed that vide paragraph-10 that *"changing of 'rules of game' either mid stream or after the game is played, is an aspect of retrospective law making power, which, cannot be permitted."* The Court observed that the 'game' is the process of selection and appointment. Courts have

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consistently frowned upon tinkering process as commences.

21. In view of the above, the writ petition succeeds and is allowed. The scheme dated 11th December, 2020, floated by the bank for placement of trainee officers and probationary officers in MMGS-II to the extent it has been made application to the 2018 trainee officer batch is held to be arbitrary and discriminatory and void. Petitioners' claim for placement now shall be considered by the bank in MMGS-II as per their score which they have scored upon completion of their training under the promotion scheme of 2019. Appropriate order shall be passed in that regard and a consequential notional seniority shall be accorded to them. Petitioners however, shall be entitled to pay scale of MMGS-II, w.e.f. the date they are placed in this scale, however, shall be entitled to notional benefit in terms of increment, pay grade and pay scale as their juniors might have now been drawing. Appropriate orders and directions in this regard shall be passed within a maximum period of one month from the date of production of a certified copy of this order.

Order Date :- 14.11.2024.

Shiraz

Digitally signed by
S. 1602 AU
High Court of Judicature at Allahabad



All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN / 2024-25/12/162(A)

Date: / / 20

The Chief General Manager,
State Bank of India,
Local Head Office,
Bhopal,

Respected Sir,

Subject – SBI Personal loan (Xpress credit) Implementation of CPC flow, falling into "Exception Case"

For prevention of frauds under Xpress Credit, our bank has implemented multiple risk mitigation measures, w.e.f. 01.06.2024 the competent authority wide circular NBG/PBU/PL-XPRESS/7/2024 – 25 dt 31 May 2024 has approved to treat all Xpress Credit loans falling under any of the following criteria as "Exception Cases"

1. Any change in SB/ Salary package product code in last 6 months,
2. Any change in KYC details in last 6 months,
3. Any change in branch code in last 6 months,
4. Salary account less than 6 months old,
5. New-To-Credit (NTC) customers,
6. Cases where Pre-Sanction Survey (PSS) is mandatory,
7. Any amendment in salary values fetched by Perfios in RLMS (including scenarios where no value is fetched by Perfios)
8. Cases beyond the delegation of financial powers of the branch.

Wide circular No NBG/PBU/PL-XPRESS/12/2024-25 dated 01.07.2024, Instruction were issued as -No Xpress Credit loan application of these "Exception Cases" should be sanctioned at branches w.e.f. 01.06.2024 All such loan applications of "Exception Cases" should be mandatorily sent to RBO/ RACC/ RCC/ ZCC for sanction (as per delegation of financial powers) in RLMS, till further instructions. Post sanction activities viz. documentation, disbursement and monitoring will continue to be handled at sourcing branch itself. No deviation to be permitted in this regard. The competent authority wide circular No NBG/PBU/PL-XPRESS/12/2024-25 dated 01.07.2024, has decided that w.e.f 01.07.2024, all such Xpress Credit loan applications of "Exception Cases" should be mandatorily send to CPC for sanction (as per delegation of financial powers) in RLMS. For the purpose of processing & sanctioning of Xpress Credit Loans of these "Exception cases" instructions were issued to identify one existing CPC under each Administrative Office (AO), at AO centre with dedicated AMT with brief action expected at branch & CPC level against each "Exception case." As per Annexure –I following CPC where Identified in Bhopal circle for handling Xpress Credit loans of "Exception Cases"-

AO	Name of CPC (RACPC/RASMECC)	CPC CODE
AO BHOPAL	RACPC 2, Bhopal	61070
AO Indore	RACPC-II, Indore	61053
AO Bilaspur	RASECC, Bilaspur	5267
AO Gwalior	RACPC, Gwalior	5269
AO Jabalpur	RACPC, Jabalpur	5036
AO Raipur	RASECC, Raipur	5035

Ph.: (0) 2551376, 2575234

E-mail - sbioabpl@gmail.com
Website- www.sbioabhpal.org

Mob.: 9425016450

The Chief General Manager (Retail Loans) wide letter no RL/PL/218A/087 dated 20.06.2024 has advised brief roles and responsibilities of CPC staff with "tentative manpower" that may be planned by the Circle for the proposed AMT. The competent authority envisaged productivity of 20 proposal per day for processing officer, considered working time of 7 ½ hours a day and per proposal 22.50 minutes, productivity of 40 proposals per day for sanctioning officer considering working time 7 ½ hours a day and per proposal 11.25 minutes. For Bhopal Circle the competent authority proposed 39 Processing officer and 19 Sanctioning Officer with an average of 771 proposals per day.

Going through processing of the loan application received from COD, processing officer vested with following important responsibilities with TAT of 1 Day-

1. Accepts the loan application in RLMS as allocated by COD.
2. Processing officer goes through the loan application immediately and inform the sourcing entities, at one go by an e-mail on the same day of receipt in RLMS, about discrepancy and/ or additionally requirements, if any. A copy of the e-mail detailing the deficiencies observed/ additional requirements to be marked to the controller (RM)/CM (Credit) of the concerned Branch for monitoring and faster response.
3. PO Checks the dedupe details if any
4. PO goes through the PSS report submitted in RLMS and gets random PSS conducted, wherever required.
5. PO undertakes re-verification of KYC and Income documents on the basis of documents submitted by the branch and the details available in CBS and transaction in the account.
6. Verifies the exceptions if any. Re-checks for eligibility
7. Verifies Saving Bank/Salary Package product code change in last 6 months and inputs his comments.
8. Verifies Salary credited from account statement in CBS for last 6 months that has been fetched by system in RLMS or inputted by the branch.
9. Verifies the PAN from CBS and changes if any in last 6 months and inputs his comments.
10. Verifies Branch Code changes from CBS and inputs his comments.
11. Ascertains the genuineness of employment on the basis of the documents submitted by the branch and the data available in CBS.
12. Checks customer consent for closing any existing one loan or both loans.
13. Analyses the CIC report and checks whether all existing obligations are considered in income details.
14. After completion of the appraisal, recommends the application to sanctioning/underwriting officer along with his/her recommendation in RLMS
15. Maintains a record of deficiencies found in loan application (sourcing entity-wise) and discusses about these issues during periodical interaction with AO/RBO/Branches.

Sanctioning /Underwriting Officer vested with following role with TAT of same day.

1. Receives loan application in his "My task" in RLMS from Processing Officer.
2. Checks the alert generated by Hunter and the comments made by FCO, in any and takes a decision accordingly.
3. Checks all details and sanction/underwrites/rejects the loan.
4. Once sanctioned, the loan has to be controlled by the next higher authority.



It is pertinent to note that, all sourced proposals are not of same nature, some proposals needed more time and focus, based on various modus operandi and tactics used by fraudsters in Frauds in Xpress Credit we learned that-

1. Fake documents are constructed by middlemen in such a manner that prima facie, they appeared genuine to the naked eye. Post implementation of CPC workflow some CPCs of our circle reported cases where salary slips of "Voluntary service" (Home Guard) employee manipulated in such a way that it looks like salary slip of permanent employee. Particulars of the salary modified by breaking the Basic Pay into Basic Pay, DA, & Other allowance, with deduction of Professional Tax, GIS & NPS Employee contribution, to match the net salary credited in bank account, designation of the employee "Home Guard" also replaced with other permanent employee designation. CPCs are not equipped with tools where they can verify the genuineness of employment and authenticity of the salary slips, submitted by sourcing entity.
2. Address of workplace/ residence of the applicant maintained at distant places manipulated at place nearest of sourcing branch for sanctioning of the loan proposals. In such cases most of the applicant not visited branch. Due to large geographic area of the module operating functionaries at CPC are unable to identify the distance.
3. Due to diversity of various modes of credit, ascertaining genuineness of source of credit is a challenging task.

Based on information received from various operating staff following manpower are deployed in various RACPCs for handling Personal loan Exception Cases-

Name of CPC/ (RACPC/RASME CC)	Processing officer*	Sanctioning Officer Scale III	Sanctioning Officer Scale IV	Avg Proposal processed per day	Avg Proposals processed in Log -in day/Month End
AO BHOPAL	03	02	01	100	200+
AO Indore	02	02	01	85	150+
AO Bilaspur	02	01	01	120	200+
AO Gwalior	02	00	01	75	150+
AO Jabalpur	04	02	01 (+HL)	80	150+
AO Raipur	01	00	01	120	200+

*Apart from permanent posted PO some processing officers are processing loan application from their respective RBOs.

As per above table it is evident that processing officer at CPCs are handling more than 35+ personal loan application per day, similarly sanctioning officer is handling 50+ personal application per day. Number increased in double digits at "Log in"/ Month end. Disposal of the application in time bound manner per day, without taking rest leads operating staff in the "Decision fatigue". Studies has proven that a *tired mind is likely to make costly mistake.*

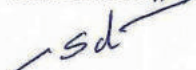
To strengthen the process of CPC workflow the competent authority with certain important modification under the product post implementation of CPC flow, wide circular no NPB/PBU/PL-XPRESS/18/2024-25 dated **22.08.2024** issued revised instructions as-

Extant Norms	Revised Instructions
One existing CPC under each Administrative Office (AO), at AO centre, wherein dedicated AMT will be formed for processing & sanctioning of Personal Loans of "Exception cases".	Branches of RBO which are already linked with Retail CPC (RACPC/ RASMECC): All the branches under control of those RBO, where CPC is linked, will submit their proposal to linked CPC (RACPC/ RASMECC) only. Wherever, one RBO is having multiple CPCs linked with them, DGM (B&O) to identify one suitable CPC (RACPC/ RASMECC) for linking these branches for processing of exception cases. Branches of RBO, where no CPC (RACPC/ RASMECC) is linked or situated: DGM (B&O) to identify suitable CPC (RACPC/ RASMECC) under same AO to handle exception cases received from these branches, irrespective of whether these branches are linked with mini RACPC/ RACC

While many of the circle have already been implemented revised instructions, and decentralized the process of the Personal loans our circle has not yet implemented the modified CPC flow. Therefore we urge your good office for implementation of circular instruction dated 22.08.2024 immediately.

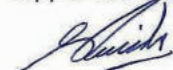
Assuring our best of co-operation and industrial relations.

Yours Sincerely,



(Sanjeev Mishra)
GS, SBIOA Bhopal Circle

Copy to The General Secretary AISBOF Federation Bangalore for information and necessary action.



GENERAL SECRETARY



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/12/169

Date: 30/12/2024

The General Secretary,
All India State Bank Officers' Federation,
State Bank Buildings,
St. Mark's Road,
Bangalore-560001.

**Subject: Reminder for Equitable Treatment of Specialist Cadre Officers in Promotions – Reference
ASN 2024 dated 26/04/2024**

Dear Sir,

We trust this letter finds you in good health and high spirits.

We are writing to seek your esteemed intervention in addressing a critical issue concerning the promotion process of Specialist Cadre Officers (SCOs) within our Bank. The concerns we are raising have been a source of growing dissatisfaction among the affected officers, who have long felt sidelined despite their contributions to the Bank's growth and success.

1. Background and Role of Specialist Officers

Since their induction in 2010, Specialist Cadre Officers have been crucial to driving the Bank's growth, particularly in specialized areas such as Agri-Business, Retail Operations, and SME Development. Specialist Officers, including RMROs, FSTOs, CRES, and MFMOs, have consistently exceeded expectations in fulfilling their responsibilities and have been at the forefront of key banking initiatives.

Among them, Banking Specialists represent a significant segment of the SCOs, actively involved in core banking activities such as customer interaction, business generation, and branch management. As of now, 370 Banking Specialists are serving as Branch Managers or Deputy Branch Managers, while others hold key roles in various verticals, contributing directly to the Bank's success and performance.

2. The Issue of Disparity in Promotions

Despite their substantial contributions, Specialist Officers, especially Banking Specialists, face serious inequity in career progression. The recent promotion process for MMGS-II to SMGS-IV highlighted the disparity:

Eligible Officers: Out of 842 eligible Specialist Officers, only 357 (42.40%) were considered for the Zone of Selection (ZOS).

Generalist Cadre Comparison: In contrast, 5489 (94.80%) of 5788 eligible Generalist Cadre Officers were included in the ZOS.

This significant gap has led to considerable discontent among Specialist Officers, who feel undervalued despite performing duties that are comparable to their Generalist counterparts.

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3. Implications for Banking Specialists

This disparity becomes even more concerning when we consider the role and responsibilities of Banking Specialists:

These officers are entrusted with Key Result Areas (KRAs) and business targets similar to those of Generalist Officers.

They possess extensive experience, with many having served for over 13 years in confirmed roles.

Banking Specialists manage high-stake responsibilities, including branch operations, customer service, and business growth, directly impacting the Bank's performance.

Despite their proven capabilities and the critical roles they play, they are not afforded equal opportunities for career advancement, which undermines their morale and potential.

4. The Case of Mr. Devendra Shukla

Another issue of concern is the treatment of Mr. Devendra Shukla, a Branch Manager in MMGS-I, Field Officer (Agri/FI), who has been unfairly placed under the New Pension Scheme (NPS), despite his years of service with the Bank. Mr. Shukla served the Bank under a contractual arrangement from 2004-05 and was regularized just one day after the implementation of the NPS on 01.08.2010.

As a result, despite having served the Bank for more than 6 years before the NPS was enforced, Mr. Shukla's previous years of service were disregarded, and he was placed under the NPS, leading to an unfair financial disadvantage. This decision has created significant concerns not only for Mr. Shukla but also for other employees who were regularized just after the implementation of the NPS, leaving them feeling marginalized and unfairly treated.

5. Our Requests

In light of the concerns raised, we respectfully urge the Federation to take the following steps to ensure fairness and equity within the promotion process for Specialist Cadre Officers:

a. Introduce a Supplementary Promotion List: Advocate for a supplementary promotion exercise that ensures fair representation for Banking Specialists in line with their Generalist counterparts. This will give Specialist Cadre Officers a fair chance to be considered for promotions, as their eligibility and contributions deserve to be recognized.

b. Enable Cadre Conversion: Facilitate the conversion of eligible Banking Specialists to the Generalist Cadre, enabling them to compete on equal terms with Generalist Cadre Officers. This step will ensure that their skills and experience are better utilized and rewarded within the Bank.

c. Regularize Fair Treatment: Propose policy changes that ensure equitable treatment for Specialist Cadre Officers in all future promotion exercises, ensuring that they are given the same opportunities for career progression as Generalist Cadre Officers.

d. Reevaluate NPS Placement: We request a reassessment of the NPS application for employees who were regularized just after its implementation, to ensure that their prior years of service are taken into account, and they are not unfairly placed under the new pension scheme.



6. Rationale for Action

Promoting equity in career progression is not only a matter of fairness but also crucial for the long-term health and performance of the Bank. Specialist Officers bring unique expertise to the table, and their contributions are integral to the Bank's objectives. Failing to recognize their efforts and contributions risks attrition and demoralization, which could adversely affect the institution's growth and performance.

As seen in internal surveys, 68% of Specialist Cadre Officers report feeling disengaged due to promotion restrictions and policy disparities. Furthermore, 15% of Specialist Cadre Officers have already expressed their intent to leave the Bank if these issues remain unresolved. This loss of skilled professionals could severely impact the Bank's operations, especially in critical sectors such as Agri-Business and SME Development.

7. Conclusion

In light of the above, we earnestly request your esteemed office to intervene and ensure that Specialist Cadre Officers receive the recognition and opportunities they rightfully deserve. Addressing these issues will not only restore confidence among Specialist Cadre Officers but also reinforce the Bank's values of equity, fairness, and inclusivity.

We trust that the Federation will prioritize this matter and take immediate steps to address these concerns. Your support in championing this cause will have a profound impact on motivating these officers to continue contributing to the Bank's growth.

Thank you for your attention and understanding.

Yours sincerely,



Sanjeev Mishra
General Secretary,
SBIOA Bhopal Circle



All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2024-25/23

Date: 26/04/2024

General Secretary,
All India State Bank Officers Federation,
State Bank Buildings,
St. Mark's Road,
Bangalore-560001

Dear Sir,

PROMOTION YEAR: 2024-25 PROMOTION FROM MMGS-III TO SMGS-IV: SPECIALIST CADRE OFFICERS

We trust this letter finds you in good health. We are writing to bring to your esteemed attention a matter that requires urgent consideration.

In recognition of the hard work done by Specialist Officers and their contribution towards the growth of Agri Business, our reputed Bank appointed 4159 Specialist Officers as "Specialist Officers" in JMGS-I on 02.08.2010. Our Specialist Officers, including RMROs, FSTOs, CREs, and MFMOs, have been diligently discharging their responsibilities, contributing significantly to the growth and success of our organization. Despite performing roles and duties similar to those of our Generalist Officer counterparts, Specialist Officers have faced challenges in terms of career advancement. This disparity has led to a sense of inequity and dissatisfaction among our dedicated workforce.

The recent promotion process, "PROMOTION FROM MMGS-III TO SMGS-IV: SPECIALIST CADRE OFFICERS" has highlighted this disparity. In recent promotion exercise-

- Total No of Eligible Specialist Officers :847
- Considered for the Zone of Selection: 357 (Approximately 42.40%)

Whereas in case of "PROMOTION FROM MMGS-III TO SMGS-IV: Generalist CADRE OFFICERS"

- Total No of Eligible Officers :5788
- Considered for the Zone of Selection: 5489 (Approximately 94.80%)

SCOs are broadly categorised into undernoted two categories:

Banking Specialist	Primarily doing banking job, involved in customer interaction and posted across various branches/ back offices. CREDIT ANALYST, CRO (ME), CRO (PB) FO (AGRI & FI), FSTO (Farm Sector Technical Officer), MFMO (Micro Finance Marketing Officer), SAO (Specialist Agriculture Officer) SME (Special Management Executive)
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Non- Banking Specialists	Performing roles from back offices and not involved in customer interaction and core functions of banking. Systems, Security, Law, Librarian, Liaison, Rajbhasha, Medical Officers, Engineer (Fire), Engineer (Civil), Engineer (C&C), Engineer (Electrical), Chartered Accountants, Communication, Business Development & Marketing, Special Technical Executives, High Value Agri Business Development Officers
--------------------------	--

In recent promotion process out of 842 specialist officers, 599 falls under Banking Specialist and 243 belongs to Non-Banking specialist's category. Unlike of Non -Banking specialists 599 Banking specialists are performing roles and responsibility similarly as Generalist cadre officer, similar budgetary role and KRA were allotted to these specialist officer as Generalist officer. Out of 599 banking specialist 370 are Branch Manager/Deputy Branch Manager, and remaining are support officers at various verticals of the bank.

We are producing herewith a comparative chart showing un-fair and un-equitable treatment in given to Banking Specialist officers in terms of promotion-

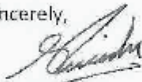
Circle	Banking Specialist			General Cadre		
	Eligible Candidates	Zone of Selection	% ZOS	Eligible Candidates	Zone of Selection	% ZOS
AHM	27	1	3.70	177	171	96.61
AMA	17	3	17.65	432	405	93.75
BAN	30	16	53.33	246	219	89.02
BHO	62	14	22.58	374	356	95.19
BHU	41	7	17.07	302	296	98.01
CC	60	38	63.33	468	448	95.73
CHA	22	11	50.00	324	310	95.68
CHE	49	7	14.29	219	199	90.87
DEL	23	5	21.74	423	399	94.33
GUW	32	7	21.88	118	115	97.46
HYD	11	2	18.18	334	323	96.71
JAI	29	7	24.14	239	226	94.56
KOL	39	9	23.08	349	338	96.85
LUC	30	5	16.67	418	399	95.45
MHA	78	18	23.08	331	309	93.35
MMR	12	6	50.00	154	143	92.86
PAT	26	6	23.08	564	527	93.44
THI	11	6	54.55	316	306	96.84
Grand Total	599	168	28.05	5788	5489	94.83

Based on above facts, we kindly request your intervention to address this issue promptly. It is essential that Specialist Officers receive fair and equitable treatment in terms of promotions. We kindly request support from federation to advocating for a **supplementary promotion list that provides equal opportunities to Banking Specialist Officers, at par with their Generalist counterparts**. Most of the Banking Specialist Officers, who have completed more than 13 years of confirmed bank service, have gained knowledge and experience similar to a Generalist Cadre Officer. Therefore, they should be given the opportunity for conversion to the Generalist Cadre.

By recognizing the contributions of Specialist Officers and ensuring transparent policies, we can create a more inclusive and motivating work environment within our cadre.

Thank you for your attention to this matter. We look forward to your leadership in resolving this longstanding issue.

Sincerely,



(Sanjeev Mishra)
General Secretary
SBIOA BHOPAL

संगठन (SBIOA BHOPAL) की गतिविधियां

एसोसिएशन की वर्तमान स्थिति और गतिविधियों की जानकारी

एसबीआईओए भोपाल सर्कल की गतिविधियों की झलकियां (अक्टूबर-नवंबर-दिसंबर 2024):

1. **22 अक्टूबर 2024:** धार आरबीओ का दौरा - संगठन और मॉड्यूल टीम ने साथियों से मुलाकात कर संवाद स्थापित किया।
2. **26 अक्टूबर 2024:** जबलपुर में ईसी बैठक - महत्वपूर्ण मुद्दों पर चर्चा की गई और नए मनोनयन किए गए।
3. **07 नवंबर 2024:** इंदौर में दीपावली मिलन समारोह का आयोजन, साथियों के बीच उत्साह और सौहार्द का माहौल बना।
4. **08 नवंबर 2024:** बैतूल में क्षेत्रीय सम्मेलन का आयोजन, जिसमें संगठन की प्रगति और आगामी योजनाओं पर चर्चा हुई।
5. **09 नवंबर 2024:** एसबीआई अध्यक्ष की भोपाल यात्रा पर एसबीआईओए भोपाल सर्कल की ओर से भव्य स्वागत किया गया।
6. **11 नवंबर 2024:** एआईबीओसी बैठक में एसबीआईओए भोपाल सर्कल की ओर से श्री वाई. गोपाल सर ने भाग लिया।
7. **17 नवंबर 2024:** ग्वालियर में दीपावली मिलन समारोह का आयोजन, जिसमें साथियों ने गर्मजोशी के साथ भाग लिया।
8. **26-27 नवंबर 2024:** फेडरेशन की ईसी बैठक में एसबीआईओए भोपाल सर्कल ने सक्रिय भागीदारी निभाई।
9. **27 नवंबर 2024:** मंदसौर में मॉड्यूल टीम की उपस्थिति में मिलन समारोह का आयोजन, साथियों के बीच संगठनात्मक एकता को मजबूत किया गया।
10. जनवरी 2025 के शुरुआत में ही सभी मॉड्यूल एवं सर्कल द्वारा डायरी एवं कैलेंडर का वितरण।
11. भोपाल मॉड्यूल एवं सर्कल के तत्वाधान में नववर्ष मिलन समारोह का आयोजन 19.01.2025 को सफलता पूर्वक सम्पन्न।

SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां

EC MEETING - JABALPUR



SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां



AISBOF & SCHOOL

SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां

UFBU & AIBOC AT JANTAR MANTAR - DELHI



SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां



BIRTHDAY & RETIREMENT

SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां



DIARY DISTRIBUTION

SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां



DIARY DISTRIBUTION

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UFBU & AIBOC

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OTHER

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OTHER

SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां



OTHER

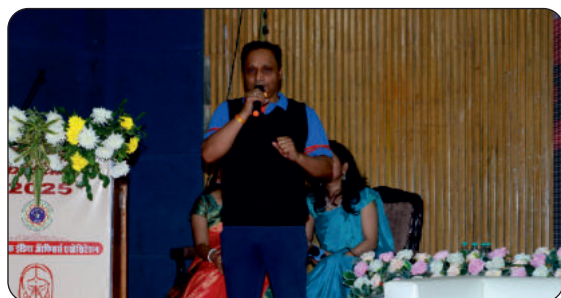
SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां



NEW YEAR MILAN SAMAROA

SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां

NEW YEAR MILAN SAMAROAH



SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां



NEW YEAR MILAN SAMAROH

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SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां



जागरूकता

स्वास्थ्य के प्रति जागरूक रहने के नए और प्रभावशाली उपाय:

1. डिजिटल डिटॉक्स:

- रोजाना कुछ समय मोबाइल, कंप्यूटर और टीवी से दूर रहकर प्रकृति के साथ समय बिताएं। इससे मानसिक शांति मिलेगी और आंखों को आराम मिलेगा।

2. माइंडफुलनेस प्रैक्टिस करें:

- अपने हर कार्य को ध्यानपूर्वक करें जैसे भोजन करते समय स्वाद पर ध्यान दें या चलने के समय अपने कदमों पर फोकस करें। यह मानसिक और भावनात्मक स्वास्थ्य के लिए फायदेमंद है।

3. प्राकृतिक चिकित्सा अपनाएं:

- आयुर्वेदिक जड़ी-बूटियों, होम्योपैथी या एक्जूप्रेसर जैसी विधियों का सहारा लें जो शरीर के प्राकृतिक संतुलन को बनाए रखें।

4. खुद के लिए समय निकालें:

- सप्ताह में एक बार अपने शौक जैसे पेंटिंग, म्यूजिक, डांस या गार्डनिंग के लिए समय निकालें। यह मानसिक तनाव को कम करता है।

5. घरेलू पौधों का उपयोग करें:

- घर में हवा शुद्ध करने वाले पौधे लगाएं जैसे मनी प्लांट, एलोवेरा और तुलसी। ये स्वास्थ्य और पर्यावरण दोनों के लिए लाभदायक हैं।

6. आहार में फाइबर बढ़ाएं:

- साबुत अनाज, फल, और बीन्स जैसे फाइबर युक्त खाद्य पदार्थों का सेवन करें, जो पाचन तंत्र को मजबूत करते हैं और हृदय स्वास्थ्य को बनाए रखते हैं।

7. समुदाय से जुड़ें:

- किसी सामुदायिक सेवा या वॉलंटियरिंग में भाग लें। यह आत्मसंतुष्टि के साथ-साथ सामाजिक स्वास्थ्य को बढ़ाता है।

8. आंतरायिक उपवास (Intermittent Fasting):

- खाने और उपवास के बीच सही संतुलन बनाकर शरीर को डिटॉक्स करने का अवसर दें। यह वजन नियंत्रित करने और मेटाबॉलिज्म सुधारने में सहायक है।

9. प्राकृतिक रोशनी का लाभ उठाएं:

- सुबह की धूप लें, जो विटामिन डी का प्रमुख स्रोत है। यह हड्डियों को मजबूत करता है और मूड सुधारता है।

10. नकारात्मक ऊर्जा से बचें:

- विषाक्त संबंधों से दूर रहें और ऐसे लोगों के साथ समय बिताएं जो आपको प्रोत्साहित करते हैं।

11. जीवन में नियमितता लाएं:

- एक अनुशासित दिनचर्या बनाएं जिसमें समय पर सोना, जागना और खाना शामिल हो। इससे शरीर और मन का तालमेल बना रहता है।

12. स्वास्थ्यप्रद स्नैक्स का चयन करें:

- चिप्स और जंक फूड की जगह मेवे, बीज या ड्राई फ्रूट्स खाएं। यह ऊर्जा के स्तर को बनाए रखता है और स्वास्थ्य सुधारता है।

13. पॉडकास्ट या ऑडियोबुक सुनें:

- स्वास्थ्य और आत्मविकास पर आधारित पॉडकास्ट सुनें जो नई प्रेरणा और जानकारी प्रदान करें।

14. स्थायी परिवर्तनों पर ध्यान दें:

- छोटे-छोटे लेकिन स्थायी सुधार करें जैसे लिफ्ट के बजाय सीढ़ियां लेना या हर घंटे थोड़ा चलना।

15. योग और प्राणायाम को बढ़ावा दें:

- योगासनों के साथ-साथ नियमित प्राणायाम करें। यह शरीर में ऑक्सीजन के स्तर को बढ़ाता है और फेफड़ों को मजबूत बनाता है।

इन उपायों को अपनाकर आप न केवल शारीरिक बल्कि मानसिक, भावनात्मक और सामाजिक स्वास्थ्य को भी सुदृढ़ कर सकते हैं।

