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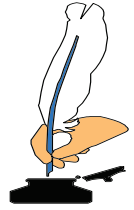
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अध्यक्ष की कलम से

“सदस्य जागरूकता ही संगठन की शक्ति है”



साथियों,

हम सब एक ऐसे संस्थान का हिस्सा हैं जिसकी पहचान केवल आर्थिक सामर्थ्य से नहीं बल्कि ईमानदारी, अनुशासन और विश्वास से है। भारतीय स्टेट बैंक अधिकारी संघ का हर सदस्य संगठन का स्तंभ है। इसीलिए समय-समय पर आवश्यक है कि हम अपनी जिम्मेदारियों और आचरण पर आत्ममंथन करें और उन सिद्धांतों को अपनाएँ जिनसे न केवल संगठन बल्कि बैंक भी सशक्त और सुरक्षित रहे।

1. पासवर्ड सुरक्षा – आपकी पहली जिम्मेदारी

डिजिटल युग में बैंकिंग व्यवस्था पूरी तरह से तकनीक पर आधारित है। पासवर्ड आपकी पहचान और सुरक्षा की पहली दीवार है। यदि यह दीवार कमजोर होगी तो पूरी संरचना हिल जाएगी। इसलिए हर सदस्य से निवेदन है कि कभी भी अपना पासवर्ड (चाहे वो ADS, CBS, HRMS का ही हो) किसी सहकर्मी, मित्र या तीसरे व्यक्ति से साझा न करें। याद रखें, एक छोटी-सी लापरवाही आपके साथ, ग्राहक और बैंक दोनों की सुरक्षा को खतरे में डाल सकती है।

2. ऋण प्रक्रिया – बैंकिंग सर्कुलर एवं बैंक के नियमों एवं SOP के अनुसार

बैंकिंग कार्य में लोन लेना हो या लोन देना, दोनों ही परिस्थितियों में अधिकारी की सजगता आवश्यक है। लोन लेते समय स्वयं सभी सर्कुलर और दिशा-निर्देशों को ध्यानपूर्वक पढ़ें और उनका पालन करें। ठीक उसी प्रकार, जब हम अपने ग्राहकों को लोन की सुविधा उपलब्ध कराते हैं तो यह और भी जरूरी हो जाता है कि बैंक द्वारा निर्धारित SOP, सर्कुलर और स्कीम की शर्तों का पालन पूर्ण निष्ठा से करें। कोई भी निर्णय केवल जल्दबाजी, सहानुभूति या दबाव में न लिया जाए, बल्कि केवल बैंक के दिशा-निर्देशों के आधार पर लिया जाए। क्योंकि अधिकारी की एक सही कार्यप्रणाली न केवल ग्राहक की सुरक्षा बल्कि बैंक की सुरक्षा की गारंटी होती है।

3. डेटा सुरक्षा – तीसरे पक्ष से सजगता

हमारे ब्रांच और ऑफिस में कार्यरत थर्ड पार्टी कर्मचारी सेवा का एक हिस्सा हैं, लेकिन उन्हें बैंक के किसी भी गोपनीय डेटा, ग्राहक जानकारी या आंतरिक पासवर्ड से दूर रखना हमारी जिम्मेदारी है। यदि बैंक का कोई भी डेटा गलत हाथों में चला जाए तो उसका दुष्परिणाम पूरे संस्थान को भुगतना पड़ सकता है। इसलिए हमें यह सुनिश्चित करना होगा कि “डेटा वही देखे जिसके लिए अधिकृत हो।”

4. लालच और उत्सुकता से बचें

अक्सर देखा जाता है कि कुछ गलत प्रवृत्ति के अधिकारी को लालच, शॉर्टकट या उत्सुकता में डालकर गलत राह पर ले जाती हैं। हमें यह भूलना नहीं चाहिए कि बैंक का SOP ही हमारी कार्यप्रणाली का संविधान है। किसी भी स्थिति में SOP से अतिरिक्त कोई कार्य न करें और न ही किसी भी प्रकार के व्यक्तिगत लाभ की आकांक्षा से प्रेरित हों।

5. **व्हिसल ब्लोअर बनें – साथी के साथ बैंक को भी सुरक्षित करे**

हर अधिकारी केवल एक कर्मचारी/अधिकारी नहीं बल्कि बैंक की सुरक्षा का प्रहरी है। यदि आपके आस-पास कोई अनियमितता, गलत गतिविधि या संदिग्ध लेन-देन दिखाई दे तो उसे अनदेखा न करें। ऐसे समय में हमें साहसपूर्वक व्हिसल ब्लोअर की भूमिका निभानी चाहिए। यह न केवल बैंक को सुरक्षित करेगा बल्कि आपके साहसिक कदम से संगठन और समाज में विश्वास भी बढ़ेगा।

6. **तनाव प्रबंधन और स्वास्थ्य**

बैंकिंग कार्य का दबाव बहुत अधिक होता है। लंबे समय तक तनाव न केवल कार्यकुशलता को प्रभावित करता है बल्कि स्वास्थ्य पर भी बुरा असर डालता है। इसलिए सभी साथियों से अनुरोध है कि Stress Management को अपनाएँ, योग और व्यायाम को दिनचर्या का हिस्सा बनाएँ तथा संतुलित खान-पान का पालन करें। स्वस्थ अधिकारी ही मजबूत संगठन की पहचान है।

7. **परिवार – असली शक्ति**

हमारे जीवन की सबसे बड़ी पूँजी हमारा परिवार है। हमें यह नहीं भूलना चाहिए कि परिवार के सहयोग और बलिदान के कारण ही हम आज कार्यस्थल पर पूरी निष्ठा से काम कर पा रहे हैं। इसलिए कार्य और संगठन के साथ-साथ परिवार को भी पर्याप्त समय और स्नेह देना हर अधिकारी का कर्तव्य है। परिवार खुशहाल होगा तभी आप मानसिक रूप से भी स्वस्थ रहेंगे।

साथियों, संगठन की शक्ति तभी बढ़ेगी जब हर सदस्य जिम्मेदार और सजग रहेगा। पासवर्ड सुरक्षा, लोन प्रक्रिया का सही पालन, SOP के अनुरूप कार्य, डेटा की सुरक्षा, गलत गतिविधियों की रोकथाम, तनाव प्रबंधन और परिवार को समय देना—ये सात स्तंभ हमें न केवल एक सफल अधिकारी बल्कि एक सच्चा संगठन-सेवक बनाते हैं।

“आपकी निष्ठा और जागरूकता ही संगठन और बैंक की सबसे बड़ी ताकत है।”

सदैव आपके साथ,

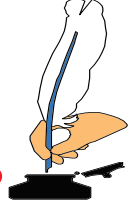
अनिल कुमार श्रीवास्तव

अध्यक्ष, भारतीय स्टेट बैंक अधिकारी संघ
भोपाल मंडल



महासचिव की कलम से

“स्वास्थ्य ही असली सम्पदा – सजगता ही सफलता का राजमार्ग”



प्रिय साथियों,

जीवन की भागदौड़ में हम रोज कई लक्ष्यों को पाने की कोशिश करते हैं – पद, प्रतिष्ठा, पैसा और प्रगति। लेकिन इन सबका आधार केवल और केवल स्वास्थ्य है।

अगर शरीर और मन स्वस्थ नहीं हैं तो सबसे ऊँचा पद भी बोझ लगेगा, सबसे बड़ा बैंक बैलेंस भी निरर्थक होगा और परिवार की मुस्कान भी अधूरी लगेगी।

हम अधिकारी वर्ग दिन-रात मेहनत करते हैं, बैंकिंग के दबाव में कार्य करते हैं, लेकिन एक बार सोचना ज़रूरी है – “क्या हम उतना ही ध्यान अपने स्वास्थ्य पर दे रहे हैं, जितना अपने काम पर?”

समय-समय पर स्वास्थ्य जाँच – जीवन रक्षा कवच

कहते हैं कि बीमारी कभी अचानक नहीं आती, वह धीरे-धीरे दस्तक देती है।

- मधुमेह, ब्लड प्रेशर, हृदय रोग, थायरॉयड, कोलेस्ट्रॉल, कैंसर के शुरुआती लक्षण – ये सब साइलेंट किलर हैं।
- यदि हम समय-समय पर स्वास्थ्य जाँच कराएँ तो इन्हें शुरुआती अवस्था में पकड़ सकते हैं और आसानी से नियंत्रित कर सकते हैं।
- यह केवल हमारी नहीं, बल्कि हमारे परिवार की सुरक्षा भी है।

संदेश स्पष्ट है :

नियमित हेल्थ चेकअप को लक्ष्य नहीं, बल्कि जीवन का अनिवार्य हिस्सा बनाएँ।

स्वस्थ जीवनशैली – सफलता की गारंटी

साथियों, स्वास्थ्य केवल अस्पताल की रिपोर्ट से तय नहीं होता, बल्कि हमारी जीवनशैली इसका असली पैमाना है।

- संतुलित भोजन – थाली में नमक-मिर्च से ज़्यादा रंग होना चाहिए: हरी सब्जियाँ, दालें, फल और पर्याप्त पानी।
- व्यायाम और योग – हर दिन 30 मिनट का निवेश ही जीवनभर का लाभ है। “शरीर चलाओगे तो चलोगे, नहीं तो जल्दी थकोगे।”
- मानसिक शांति – तनाव जीवन का हिस्सा है लेकिन समाधान भी आपके भीतर है। ध्यान, संगीत, साहित्य और प्रिय कार्य तनाव दूर करते हैं।
- नींद का महत्व – नींद केवल आराम नहीं, बल्कि शरीर की रिपेयरिंग प्रक्रिया है।
- नशा-मुक्त जीवन – तंबाकू, शराब या अन्य व्यसन केवल शरीर को नहीं, बल्कि परिवार की खुशियों को भी निगल जाते हैं।

परिवार और संगठन – दोनों के लिए आपका स्वास्थ्य अनिवार्य

साथियों,

आप केवल बैंक अधिकारी नहीं, बल्कि अपने परिवार की ढाल, बच्चों की प्रेरणा और समाज की उम्मीद हैं।

- आपकी मुस्कान आपके परिवार की ऊर्जा है।
- आपका स्वास्थ्य आपके बच्चों का भविष्य है।
- और आपका उत्साह हमारे संगठन की शक्ति है।

अगर आप स्वस्थ रहेंगे तो संगठन और भी मजबूती से संघर्ष कर पाएगा और परिवार हमेशा गर्व से मुस्कुराएगा।

प्रेरणादायी दृष्टांत

रामचरितमानस में गोस्वामी तुलसीदास जी कहते हैं –

“तनु राखे जो धर्म करि, धरम राखे सबु कोय।

धर्म राखे जो राखिहैं, राखिहैं सबु होय॥”

अर्थात् – यदि शरीर सुरक्षित और स्वस्थ रहेगा तो धर्म, कर्तव्य और जिम्मेदारी सब निभेंगे।

इसलिए सबसे पहले शरीर और स्वास्थ्य की रक्षा ही परम कर्तव्य है।

एक सामूहिक संकल्प करे-

आज आवश्यकता है कि हम सब मिलकर संकल्प लें:

1. हर 6 महीने पर हेल्थ चेकअप कराएँगे।
2. संतुलित जीवनशैली और व्यायाम को आदत बनाएँगे।
3. तनाव और नशे से दूरी रखेंगे।
4. साथियों को भी स्वास्थ्य के लिए प्रेरित करेंगे।

याद रखिए –

“स्वस्थ अधिकारी ही संगठन की असली पूँजी और परिवार की असली संपत्ति है।”

सदैव आपके साथ,

संजीव मिश्रा

महासचिव, स्टेट बैंक अधिकारी संघ
भोपाल परिमंडल



ऐसे भी जाता नहीं कोई
रहने को सदा दहर मे आता नहीं कोई
तुम जैसे गए ऐसे भी जाता नहीं कोई...



- कैफ़ी आज़मी

श्रद्धांजलि



स्व. सचिन गोखले
(उम्र 51 वर्ष)



स्व. आशुतोष कुमार
(उम्र 56 वर्ष)

प्रिय साथियों,

यह बताते हुए हमें गहरा दुःख हो रहा है कि पिछले तीन महीनों के दौरान हमने अपने पाँच प्रिय साथियों को खो दिया है। स्वर्गीय श्री सचिन गोखले (उम्र 51 वर्ष), स्वर्गीय श्री आशुतोष कुमार (उम्र 56 वर्ष), स्वर्गीय श्री वी.आर. रामानन (उम्र 54 वर्ष), स्वर्गीय श्री जनार्दन वासुदेव धर्गावे (उम्र 57 वर्ष) और स्वर्गीय श्री भूखणलाल खैरवार (उम्र 55 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 – जीवन का परम उद्देश्य

“सर्वे भवन्तु सुखिनः, सर्वे सन्तु निरामयाः।

सर्वे भद्राणि पश्यन्तु, मा कश्चिद् दुःखभाग्भवेत्॥”

भारतीय संस्कृति का यह महान मंत्र हमें सिखाता है कि केवल मनुष्य का नहीं, बल्कि समस्त जीव जगत का कल्याण हमारी सोच और कर्म का आधार होना चाहिए। यही कारण है कि हमारे शास्त्र, धर्मग्रंथ और संत-महात्मा हमेशा “जीव मात्र” की सेवा और संरक्षण पर बल देते आए हैं।

प्रकृति और जीव – एक ही तंतु की कड़ियाँ

मनुष्य यह भूल जाता है कि वह इस ब्रह्मांड का स्वामी नहीं, बल्कि इसका एक अंश है। नदियाँ, वृक्ष, पशु-पक्षी, पशुधन और सूक्ष्म जीव—ये सब प्रकृति के संतुलन को बनाए रखते हैं। जब हम जीवों की उपेक्षा करते हैं, तब असंतुलन उत्पन्न होता है और उसका दुष्परिणाम मानवता को ही भुगतना पड़ता है। इसलिए जीव मात्र की रक्षा करना वास्तव में अपने अस्तित्व की रक्षा करना है।

अहिंसा – जीवन का परम धर्म

महान संतों ने कहा है— “अहिंसा परमो धर्मः”

हिंसा केवल तलवार से नहीं, बल्कि विचारों और व्यवहार से भी होती है। यदि हम किसी प्राणी को पीड़ा देते हैं, किसी को शोषण में डालते हैं या किसी जीव को भूखा रखते हैं तो यह भी हिंसा है। इसके विपरीत, यदि हम करुणा, दया और प्रेम का भाव रखते हैं तो यह जीव मात्र का वास्तविक कल्याण है।

सेवा भाव – समाज की असली पूँजी

मानव जीवन तभी सार्थक है जब वह सेवा और सहानुभूति से भरा हो। भूखे को भोजन देना, प्यासे को पानी देना, बीमार का उपचार करना और पीड़ित को सहारा देना ही सबसे बड़ा धर्म है। जब समाज का हर व्यक्ति इस भावना से जीता है तो न केवल इंसान बल्कि पूरे जीव जगत का कल्याण होता है।

संतुलित जीवन और जीव संरक्षण

आज के युग में प्रदूषण, शोषण और उपभोग की अंधी दौड़ ने जीव मात्र के अस्तित्व को खतरे में डाल दिया है। ऐसे में हमें संतुलित जीवनशैली अपनानी होगी—

- वृक्षारोपण करना
- जल का संरक्षण करना
- पशु-पक्षियों की रक्षा करना
- अनावश्यक हिंसा से बचना

ये छोटे-छोटे कदम जीव मात्र के कल्याण की बड़ी दिशा बन जाते हैं।

निष्कर्ष – करुणा ही सच्ची शक्ति

जीव मात्र का कल्याण केवल एक नारा नहीं बल्कि मानव जीवन का परम उद्देश्य है। जब हम करुणा, दया और प्रेम के मार्ग पर चलते हैं तो समाज में शांति आती है, प्रकृति संतुलित होती है और जीवन में वास्तविक सुख मिलता है।

“करुणा से बड़ा कोई धर्म नहीं, और जीव मात्र की सेवा से बड़ा कोई साधन नहीं।”

नॉलेज बाइट्स

संक्षिप्त और महत्वपूर्ण जानकारी या ज्ञान के अंश

NEW ROLLOUT IN RLMS

SUBSEQUENT DISBURSEMENT FROM MAINTENANCE MODULE

Activities related to subsequent disbursement have been shifted to Maintenance Team of Home Loan Centres vide e-Circular dated 04.05.2024. But in the absence of system development, disbursement officers under Account Management Team (AMT) are doing first and subsequent disbursements.

2. Now, IT development of subsequent disbursement through Maintenance Module of RLMS has been completed and rolled out for operating functionaries. A new icon named "RLMS Subsequent Disbursement" under maintenance module has been created. All subsequent disbursement for Home and Home Related Loans, sanctioned in RLMS, will be processed through Maintenance Module only. The process flow for the subsequent disbursement is as below:

In Maintenance Module, maker will assign the application to himself / herself using " RLMS Subsequent Disbursement" Tab.

Maker will update the disbursement schedule and send the subsequent disbursement request for approval.

Checker will approve the request using "RLMS Subsequent Disbursement" Tab.

Subsequent disbursement for Home and Home Related Loans, sanctioned outside RLMS and came for subsequent disbursement now, will be continued from "LOS / CBS subsequent disbursement" under Maintenance Module.

3. For Non BPR-B category branches, after 1st disbursement, application will be automatically sent to the linked CPC for subsequent disbursement.

4. Caution message for subsequent disbursement within 60 days of the previous disbursement: Currently, there is no validation placed for the subsequent disbursement to check when the previous disbursement was done. Now, whenever request for subsequent disbursement is initiated, a caution message will be displayed as "Last disbursement was made on <Date> (No of Days), please check and proceed" for all Home Loans.

(Circular Release Date: 01.09.2025)

Policy on Know Your Customer (KYC) Standards, Anti-Money Laundering (AML) and Combating Financing of Terrorism (CFT) Measures 2023

Updated instructions as per RBI MD on KYC updated as on 14.08.2025

Accordingly, the modified instructions are as under:

Existing Guidelines 1- Paragraph 8.2.2, Customer Acceptance Policy

It is important to bear in mind that the adoption of Customer Acceptance Policy and its implementation should not become too restrictive and must not result in denial of banking services to general public, especially to those who are financially or socially disadvantaged

Revised Guidelines

1-Paragraph 8.2.2, Customer Acceptance Policy

It is important to bear in mind that the adoption of Customer Acceptance Policy and its implementation should not become too restrictive and must not result in denial of banking services to general public, especially to those who are financially or socially disadvantaged *including the Persons with Disabilities (PwDs)*

No application for onboarding or periodic updation of KYC shall be rejected without application of mind. Reason(s) of rejection shall be duly recorded by the officer *concerned* .

Exisisting Guidelines

2- Para 1.3 New paragraph 1.3 has been inserted after 1.2

Revised Guidlines

2- 1.3 The Frequently Asked Questions (FAQs) on KYC may be accessed at the link Frequently Asked Questions - Reserve Bank of India.

Exisisting Guidelines

3-Paragraph 8.4.2

8.4.2 (a) Branches offices shall undertake Customer Identification in the following cases:

While establishing an account-based relationship.

4- 8.5. Customer Due Diligence procedure in case of Individuals

Explanation 9:

Biometric based e-KYC authentication can be done by bank official/business correspondents/business facilitators

5- Para 8.5.4 Video Based Customer Identification Process (V-CIP):

V-CIP Procedure: Procedure to be followed while undertaking V-CIP is as under

1. The V-CIP process shall be operated only by officials of the Bank specially trained for this purpose. The official should be capable to carry out liveness check and detect any other fraudulent manipulation or suspicious conduct of the customer and act upon it.

Revised Guidelines

3- Paragraph 8.4.2

8.4.2 Branches / offices shall undertake Customer Identification in the following cases:

While establishing an account-based relationship or **while carrying out occasional transaction of an amount equal to or exceeding rupees fifty thousand, whether conducted as a single transaction or several transactions that appear to be connected, or any international money transfer operations.**

4- 8.5. Customer Due Diligence procedure in case of Individuals

Explanation 9:

Biometric based e-KYC authentication **including Aadhaar Face Authentication** can be done by bank official/business correspondents/ business facilitators.

5- Para 8.5.4 Video Based Customer Identification Process (V-CIP):

V-CIP Procedure: Procedure to be followed while undertaking V-CIP is as under

i. The V-CIP process shall be operated only by officials of the Bank specially trained for this purpose. The official should be capable to carry out liveness check and detect any other fraudulent manipulation or suspicious conduct of the customer and act upon it.

The liveness check shall not result in exclusion of person with special needs

(Circular Release date : 30-08-2025)

How to find Money Mule, without giving any tip to them.

Detecting Money Mules

Let's get a bit deeper in* *identifying money mules.

1-Behavioural indicators

Behavioural indicators are crucial to identifying potential money mules, as they often exhibit unusual transaction patterns that do not align with their known financial behaviour. Key indicators include:

Unusual transaction patterns: They involve frequent, large deposits and immediate withdrawals

or transfers. Such patterns suggest an effort to move illicit funds quickly, minimizing the chance of detection.

Mismatched account activity: When account activity does not match the customer's profile (e.g., a retiree engaging in sudden, large-scale foreign exchange transactions), it raises a red flag. This discrepancy can indicate that the account is being used for purposes other than those intended by the legitimate owner.

Technological red flags

Technological advancements have made it easier for money mules to operate with a degree of anonymity. However, these same technologies provide specific red flags:

Use of anonymizing services: Using VPNs and proxy servers to mask IP addresses and locations can indicate an attempt to hide illicit activities. While these services have legitimate uses, their presence in financial transactions requires further scrutiny.

Frequent changes in account details: Regular updates to phone numbers, email addresses, and physical addresses can be a tactic to evade detection. This behaviour warrants additional verification steps to confirm the account holder's identity.

2* - *Interaction cues

The way individuals interact with financial institutions can also provide critical clues:

3-Reluctance to provide information:

A reluctance or refusal to provide detailed information about the origin of funds or the purpose of transactions can indicate that the individual is trying to avoid scrutiny.

4-Inconsistent explanations:

If the account holder provides inconsistent or implausible explanations about the nature of their transactions or employment, it suggests an attempt to conceal the true purpose of their activities.

Above are some tips to identify Money Mules Activities.

Dashboard For Banker's Cheque Payment to Third Parties for Monitoring by Controllers

Banker's Cheque(s) is issued by the Bank to fulfill its own payment obligations. However, these are also issued on behalf of customers or general public against their written request. The payment of Banker's cheques should be made to the beneficiary /rightful account and not to the third party.

2. To strengthen oversight by Controller on Banker's Cheque Payment to Third Parties, a Dashboard has been developed using Analytical tools through Analytics Department, GITC for better surveillance and monitoring of outlier transactions. The Dashboard named "Banker's Cheque Payment to Third Parties" is now available for the Controllers in Analytics Department site.

The navigation path for access to the dashboard is as follows: SBI Times → Quick Links → 5th row select Analytical Leads -> Confirm Details -> Operational Efficiency -> Dashboard for Banker's Cheque Payment to Third Parties. The data shall be made available on a daily basis.

3. The outlier entries shall be populated in the Dashboard, which requires Authentication by the Controllers in the drop-down menu within 03 days to confirm the transactions as under:

i) In order

ii) Not in order - Further scrutiny assigned

If the Banker's Cheque Payment to third Parties are not found in order, then further scrutiny exercise needs to be completed within one week.

☐ *Be cautious in payment of Banker's Cheque to Third Parties* ☐

"Save yourself, save our esteem Organisation"

Following Changes have been made in *MULTI OPTION DEPOSIT SCHEME(MODS)*

***SAVINGS PLUS* *ACCOUNT*(AUTO SWEEPS)**

1- *Minimum threshold limit* beyond which MOD will execute under Auto Sweep

Existing : ₹35,000/-

Revised : ₹50,000/-

2- Minimum Resultant Balance in SB (Post Auto Sweep)

Existing : ₹25,000/-

Revised : ₹35,000/-

3- Minimum amount of TDR/STDR

Existing : ₹10,000/- and in multiple of 1,000/-thereafter.

Revised : ₹15,000/- and in multiple of 5,000/-thereafter.

4- *Reverse Sweep /Minimum withdrawal*

Existing : In units of ₹1,000/- and in multiples thereof. When the

outstanding balance in TDR reaches ₹10,000/-, full amount reversal to SB, irrespective of requirement.

Withdrawal of unit will take place for latest MOD made (LIFO). (Option is available for customers to choose FIFO or LIFO)

Revised : In units of ₹5,000/- and in multiple thereof., When the outstanding balance in TDR reaches ₹15,000/-, full amount reversal to SB, irrespective of requirement.

Withdrawal of unit will take place for latest MOD made (LIFO). (Option is available for customers to choose FIFO or LIFO)

➡ *Restriction on closure of Savings Bank Account before closure of all MOD accounts.*

News from the recent Banking World

ACTION TO BE TAKEN BY THE BRANCHES ON RECEIPT OF INFORMATION OF DEATH OF A CUSTOMER CLARIFICATION***Existing guideline***

Information of death of a customer may be oral and/ or in writing. If such information is received orally at the Branch, the authenticity must be verified, and a written confirmation should be obtained.

Revised guideline

Information of death of a customer may be oral and/ or in writing. If such information is received orally at the Branch, the authenticity must be verified and a written confirmation along with documented evidenced proof of death should be obtained from nominee/ legal heirs/ family members of the deceased.

SBILD INDORE: MY BANK-SIMPLE LEARNINGTopic: **SBI Personal Loan Scheme**Date: **18.03.2025**

S. No.	Particulars
1.	Who are eligible to avail loan under SBI Personal Loan Scheme ?
Ans.	Central/State Govt. /PSU/Corporate Sector(White listed and Non White listed) are eligible to avail loan under this Scheme. Employer should have salary package relationship with our Bank.
2.	Who are not eligible to avail Loan under this Scheme ?
Ans.	A. No loan to be offered to customers maintaining salary account with another Banks. . B. No loan to be offered to corporate sector customers having trends of irregular salary credits. C. No loan to be offered to corporate sector customers who are contractual/non permanent in nature.
3	What is the age criteria to avail loan under this scheme ?
Ans.	The age of the customer should be between 21 to 60 years.
4	What is the minimum Net Monthly Income to avail loan under this Scheme ?
Ans.	Minimum Net Monthly Income(NMI) of the customer should be Rs.25000/-
5	Type of facility sanctioned under this Scheme ?
Ans.	Loan can be sanctioned as Term Loan as well as Overdraft. Overdraft facility with reducing "DP" will be available only for customers maintaining Diamond, Platinum and Rhodium variant of salary package accounts with our Bank.
6	Minimum and Maximum quantum of loan sanctioned under this Scheme ?
Ans.	Loan considered under this scheme is from Rs.1 lac to Rs.35 lacs.

Reference: Circular dated 13.03.2025

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

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: LOAN AGAINST SECURITIES

Date: 21.03.2025

S. No.	Particulars
1.	Margin under Loan against Deposits ?
Ans.	1. Minimum 10% on (Principal + Accrued interest) irrespective of residual tenure of deposit up to 5 years (Applicable to both Demand Loan and Overdraft accounts). 2. Minimum 15% on (Principal + Accrued interest) if residual tenure of Time deposit is more than 60 months as on the date of availing of loan. (Applicable to Demand Loans only)
2.	Rate of interest applicable for Loan against Deposits ?
Ans.	1. In case of Demand Loan : 1% above the linked time deposit rate of Interest. 2. In case of overdraft :Interest will be charged @1% above the highest rate of interest being earned amongst all TDRs/STDRs against which the OD is granted
3	Features of Online opening of OD against Domestic e-TDR/e-STDR A/c?
Ans.	1. Available to customers having Time Deposit in single name only. 2. The facility of online OD is not available against FCNR(B) Time deposits, MODs and Tax Savings Time Deposits. 3. The facility of online OD is not available against TDR/STDR accounts opened through branch channel.
4	Minimum and Maximum quantum of loan availed against Domestic e-TDR/ e-STDR through online mode ?
Ans.	Minimum quantum of Loan is Rs.5000/- and Maximum Quantum of Loan is Rs.5 Cr.
5.	Minimum and Maximum quantum of loan availed against Deposits through Branch Channel ?
Ans.	There is no norms prescribed to avail loan under Branch channel as per requirement loan can be sanctioned.

Reference: Circular dated 18.03.2025

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

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: LOAN AGAINST SECURITIES -II

Date: 24.03.2025

S. No.	Particulars
1.	Margin to sanction Loan Against NSC / KVP ?
Ans.	1. In case of Public: 40% of face value plus accrued interest of NSC /KVPs 2. In case of Staff : 15% of face value plus accrued interest of NSC /KVPs
2.	List of Life Insurance company bonds against which loan is sanctioned in our Bank ?
Ans.	Loan against Life Insurance Policy bonds of LIC, Post Office, SBI Life, HDFC Life, ICICI Prudential are considered for Loan in our Bank.
3	Margin to sanction Loan Against Life Insurance Policies ?
Ans.	Depending upon tenure of the Loan, margin is decided as follows: Loan tenure upto 12 months - 15% Margin. Loan tenure upto 24 months - 25% Margin. Loan tenure upto 36 months - 30% Margin.
4	Margin to sanction Loan against Shares?
Ans.	50% of the prevailing Stock Exchange market price of shares as calculated, based on the prevailing market price as on the date and time of loan sanction.
5.	Quantum of Loan sanctioned against Shares ?
Ans.	Minimum: Rs. 50,000/- Maximum: Maximum loan is Rs.20.00 lakhs, For subscribing to IPOs maximum loan is Rs.10.00 lakhs.
6	Quantum of Loan sanctioned against ?
Ans	Minimum: Rs 25,000 Maximum: (a) Equity/ Hybrid/ ETF MF: Physical/Electronic: Rs 10 lacs Demat: Rs. 20 lacs (b) Debt/ FMP MF: Rs 5 crore
7.	Margin to sanction Loan against Mutual Funds ?
Ans	(a)Equity/ Hybrid/ ETF MF: 50%, (b) Debt/ FMP MF: 25%

Reference: Circular dated 18.03.2025

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

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: Digital Current Account- No Cash Deposit

Date: 25.03.2025

S. No.	Particulars
1.	What are the basic features of Digital Current Account ?
Ans.	Cash deposits are not accepted in this variant of account whereas cash withdrawal is permitted. This variant of account is suitable for Educational institutes, Insurance companies and similar Organizations.
2.	Monthly Average Balance (MAB) required to be maintained ?
Ans.	Rs.25000/- MAB need to maintained for this variant of account , non-maintenance of MAB will attract charges of Rs.500/- plus GST per month.
3	What is the cash withdrawal limit at both home and non-home branches?
Ans.	Cash withdrawal at home branches is unlimited, while it is restricted to Rs. 2 lacs at non-home branches per day. Third party payment not allowed.
4	Whether conversion of existing account is permitted to this variant of account and vice versa?
Ans.	Not permitted at branch end , on receipt of request from customer , branch will obtain permission from RBO, BM not below the rank of Scale V and raise S -Score request and attach approval for conversion of account.
5.	Charges applicable for different services provided ?
Ans.	1. NEFT/RTGS transaction : at branches will be charged at card rates, through CINB is free 2. DD/BC charges : will be charged at card rates. 3. Annual account keep fee : as per card rates. 4. Statement of account : First time in a month is free thereafter normal charges applicable 5. CINB Facility : View and Transaction rights allowed.

Reference: Circular dated 24.03.2025

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

SBILD INDORE: MY BANK-SIMPLE LEARNINGTopic: **Finance to Solar Vendors**Date: **28.03.2025**

S. No.	Particulars
1.	Who are eligible to avail loan under Finance to Solar Vendors ?
Ans.	Existing SME Business enterprises engaged as Solar vendors/Channel Partners/sub-contractors registered with Ministry of New & Renewable Energy(MNRE) handling execution of residential and commercial solar power projects.
2.	Eligibility Criteria for Loan under this Scheme ?
Ans.	1. CRA /CUE/ BRE Rating : CRA /CUE/ BRE : SB- 8/CUE- 8/ DRE- 6 and better wherever rating is applicable. Deviation may be permitted up to SB- 10/ CUE- 10/ BRE- 7 by Sanctioning authority on case to case basis. 2. Vendors should be registered with MNRE/ DISCOM(Distribution Company), blacklisted vendors on MNRE site not permitted to be considered. 3. the vendor should have vintage of at least 6 months of registration and should have handled at least 10 projects in the preceding 6 months. 4. Vendor should have valid Udyam Registration Certificate and should be registered with GST. 5. CIC score of all promoters should be > 650, even with NIL Credit History or CIBIL Score of “-1” can be accepted.
3	Type of Facility & Quantum of Loan considered under this Scheme?
Ans.	Working Capital considered under sole Banking only. Minimum Loan : Rs.10 lacs , Maximum Loan : Rs.5 Cr.
4	Assessment of facility done as per which method ?
Ans.	Assessment to be carried out based on Naik committee/ Loan policy/ ABF methods as per the bank's extant instructions. Standby line of credit 20%(within the overall maximum quantum of loan of Rs.5Cr. Proposal to be assessed under BRE

Reference: Circular dated 26.03.2025

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

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: RBI concepts

Date: 29.03.2025

S. No.	Particulars
1.	What is Repo Rate ?
Ans.	It is the interest rate at which the Reserve Bank of India (RBI) lends money to commercial banks, typically for short-term periods, against the security of government securities. Lending under repo rate range from overnight to 28 days. Current Repo Rate is 6.25% 1. Lowering the repo rate: Can encourage borrowing and spending, potentially stimulating economic growth. 2. Raising the repo rate: Can make borrowing more expensive, potentially curbing inflation and cooling down the economy.
2.	What is Reverse Repo Rate ?
Ans.	It is the interest rate at which the Reserve Bank of India (RBI) borrows money from commercial banks. Lending under reverse repo rate range from 7 to 28 days. Current Reverse Repo Rate is 3.35% 1. A higher reverse repo rate encourages banks to deposit more funds with the RBI, which reduces the money supply and controls inflation. 2. A lower reverse repo rate encourages lending, which can boost borrowing and investment.
3	What is Bank Rate?
Ans.	The bank rate is the rate of interest which is charged by a central bank while lending loans to a commercial bank. Current Bank rate is 6.50%. Bank rate loans are typically given for longer periods, ranging from a few months to several years.
4	What is Standing Deposit Facility (SDF) Rate?
Ans.	It is the interest rate at which banks can deposit their excess funds with the Reserve Bank of India (RBI) overnight. The SDF is a collateral-free liquidity absorption mechanism where banks can deposit their excess funds with the RBI overnight. Current SDF Rate is 6.00%

Reference: RBI site

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

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: ADVANCES TO STAFF AGAINST GOLD ORNAMENTS

Date: 23.05.2025

S. No.	Particulars
1.	What are different purposes for which Gold Loan ?
Ans.	Gold granted to members of staff for: (a) Medical expenses. (b) Expenses incurred/to be incurred in purchasing land/building or construction of a house. (c) Educational expenses of dependent children for study in India or abroad, and (d) Marriage of sole dependents.
2.	List of Documents obtained under Staff Gold Loan ?
Ans.	(i) Application (ii) D. P. Note (iii) D.P. Note Delivery letter (iv) A/c opening-cum-delivery letter (RF-43) as per Annexure-III. The opening sentence in the Gold Loan Application Form-cum-Take Delivery Letter (RF 43)/Gold Loan Account opening-cum-Delivery Letter (COS 323 R).
3	Duration of loan sanctioned under Staff Gold Loan?
Ans.	Demand loans granted to members of staff (all categories) for the above purposes against security of gold ornaments are repayable in a maximum of 60 monthly instalments (inclusive of interest). Gold loans sanctioned for housing purposes may be recovered in 100 monthly instalments. (ii) It should be ensured that relative D.P. Notes are renewed well in advance before the expiry of the initial period of 36 months.
4	Repayment process for Staff Gold Loan ?
Ans.	The total repayment obligations in all respect against the gross salary of the employee should not become onerous, in other words, must not exceed 60% of the gross emoluments excluding the statutory deductions viz. Provident Fund, Income Tax, LIC Premium and Professional Tax.
5	Rate of interest charged for Staff Gold Loan ?
Ans.	Rate of Interest for Staff Loan against Gold Ornaments w.e.f. 10.12.2018 would be 1% above the prevailing interest Rate payable to Public for 60 months TDR.

Reference: Master Circular dated s.no.255/2025-26 dated 04.06.2025

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

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: AEPS (Aadhar Enabled Payment System)

Date: 24.06.2025

S. No.	Particulars
1.	What is AEPS (Aadhar Enabled Payment System) ?
Ans.	AEPS is a Bank led model, developed by National Payments Corporation of India (NPCI), which allows online inter-operable financial and non-financial transactions through Business Correspondent of any Bank using the Aadhaar authentication. The system is designed to handle both On-Us and Off-Us requests seamlessly in an effective way by enabling authentication gateway for all AEPS Enabled account holders.
2.	What are different types of transactions enabled under AEPS ?
Ans.	The Aadhaar enabled basic types of banking transactions are: • Cash Deposit • Cash Withdrawal • Aadhaar to Aadhaar Fund Transfer • Balance Enquiry • BHIM Aadhaar Pay (Merchant transactions) • Mini Statement • SHG Transaction
3	Different classification of AEPS transactions?
Ans.	AEPS transactions are classified under following categories: (a) ON US Transactions i.e., Customer of SBI visits SBI CSP outlet. (b) OFF US Acquiring i.e. Other Bank Customer visits SBI CSP outlet. (c) OFF US Issuing i.e. SBI Customer visits Other Bank CSP outlet.
4	What are the different type of transaction facilities enabled under OFF-US Acquiring in our Bank?
Ans.	Other Bank customers having his AEPS facility on his/her bank account can carry out only withdrawal transaction in their account through our CSPs.
5	If an Aadhar is captured in more than one account with one bank or different Banks, which account will be selected for payment?
Ans.	In such cases transaction will be decline by system.
6	For transfer transaction what information related to beneficiary is required to be captured by the CSP?
Ans.	Aadhar Number of the beneficiary is required or VID can be used in lieu of Aadhar number for authentication.

Reference: Circular dated s.no.266/2025-26 dated 09.06.2025

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

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: PM-Vidyalaxmi Education Loan

Date: 25.06.2025

S. No.	Particulars
1.	What is PM-Vidyalaxmi Education Loan ?
Ans.	'PM-Vidyalaxmi', is Education Loan under this scheme collateral free, guarantor free education loans given to students being admitted to the identified Quality Higher Education Institutions (QHEIs). At present total 860 QHEIs identified by the Department of Higher Education (DoHE).
2.	Under which platform students need to apply to avail Loan PM-Vidyalaxmi Scheme ?
Ans.	Student to apply for education loan under the scheme through PM Vidyalaxmi portal https://pmvidyalaxmi.co.in
3	Who are eligible to avail loan under PM- Vidyalaxmi Scheme?
Ans.	• Students of all income groups are eligible for this loan. • Students admitted through open competitive examinations / merit-based admissions in select QHEIs, 860 at present. (current list of colleges available at Annexure 4). Admission secured through management quota (similar other quota) is not eligible.
4	When Co-borrower and Co-applicant considered under this scheme?
Ans.	a) Co-borrower is mandatory for all loans above 75.00 Lakh in all variants of PM-Vidyalaxmi schemes like Utkarsh, Uttam and Uday. b) Co-applicant is mandatory in case of minor students, irrespective of the loan amount.
5	Quantum of Loans sanctioned under PM – Vidyalaxmi ?
Ans.	Need based loans upto Rs.3.00 Crore
6	What are different courses considered under PM-Vidyalaxmi Scheme?
Ans.	All the Graduation/Post Graduation degree and diploma courses offered by QHEIs are eligible.

Reference: Circular dated s.no.251/2025-26 dated 02.06.2025

Vasanth Kethavath, M : 9886891345, Chief Manager(faculty), SBILD, Indore.

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: **Handing Over Taking Over Certificates** Date: 26.06.2025

S. No.	Particulars
1.	What is time duration for Branch Manager to submit Handing over Taking Over Certificate and it's Format ?
Ans.	Handing over Taking Over Certificate need to be submitted by incoming Branch Manager within 2 weeks in Annexure-I.
2.	What is time duration for Service Manager to submit Handing over Taking Over Certificate and it's Format ?
Ans.	Handing over Taking Over Certificate need to be submitted by incoming Service Manager within 1 week in Annexure-II.
3	What is time duration for Field Officer to submit Handing over Taking Over Certificate and it's Format ?
Ans.	• Handing over Taking over Certificate need to be submitted by incoming Field Officer within 1 week in Annexure-III.
4	What is time duration for Cash In Charge to submit Handing over Taking Over Certificate and it's Format ?
Ans.	Handing over Taking Over Certificate need to be submitted by incoming Cash In Charge within 2 days in Annexure-IV.
5	What are general instructions regarding Handing over and Taking over ?
Ans.	The process of revised handing over and taking over is attached as Annexure V. In case of exigencies, if any officer is proposed to be relieved before reporting of the new incumbent, the same may be done with controllers' approval. If an official is relieved before reporting of fresh incumbent, the officer getting relieved has to submit handing over certificate to controller on the date of relief. It is the responsibility of the controller to ensure that the reporting officer submits his/ her taking over certificate to the controller within the timelines. Timelines for submission of certificate as above are to be adhered to strictly and any deviation to be approved by concerned controller (RBO/AO).

Reference: Circular dated s.no.234/2025-26 dated 28.05.2025

Vasanth Kethavath, M : 9886891345, Chief Manager(faculty), SBILD, Indore.

SBILD INDORE: MY BANK-SIMPLE LEARNINGTopic: **SBI ABL SARAL**Date: **27.06.2025**

S. No.	Particulars
1.	As per ABL SARAL Scheme who can avail the Loan?
Ans.	All Business Units who want to avail loan facility for manufacturing and services activities along with self-employed and professional individuals, wholesale/retail trade.
2.	Different purposes for which ABL SARAL is considered ?
Ans.	For build-up of current assets and fixed assets needed for business purpose, capacity expansion, modernization, short-term working capital.
3	Different types of facilities considered under ABL SARAL ?
Ans.	Drop-line Overdraft facility, Cash Credit, NFB Facility (LC, BG). Cash Margin for NFB- Minimum 10%.
4	What is the Quantum of Loan considered ?
Ans.	Minimum: Above Rs.10.00 lakhs. Maximum: Rs.500.00 Lakhs.
5	What is the LTV ratio for ABL SARAL ?
Ans.	Immovable property (Residential, Commercial): 65% of the realizable value.
6	Type of properties considered for mortgage under this Scheme ?
Ans.	Immovable property (compliant under SARFAESI Act) belonging to the unit, its proprietor/partners/ directors or their near relatives. Near relatives will cover Father, Father-in-law, Mother, Mother-in-law, Spouse, Son, Daughter, real Brother & real Sister.
7	Whether 2nd loan permitted on same property under this Scheme ?
Ans.	In case of Dropline OD enhancement is not permitted. 2nd ABL can be sanctioned within the LTV. However, enhancement can be done in case of CC within the permissible LTV.
8	Type of properties not considered for ABL SARAL ?
Ans.	- Industrial Property/Agricultural land not to be considered as property for mortgage. - SEZ property not eligible

Reference: Circular dated s.no.519/2023-24 dated 13.09.2023

Vasanth Kethavath, M : 9886891345, Chief Manager(faculty), SBILD, Indore.

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: Operational Risk Governance Model

Date: 30.06.2025

S. No.	Particulars																							
1.	What is an Operational Risk?																							
Ans	The risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. The Operational Risk is spread across the bank's processes.																							
2.	What are the three lines of defence model at various levels?																							
Ans	<table><tr><th>First Line of Defence Business and Support Groups</th><th>Second Line of Defence Operational Risk Management Department</th><th>Third Line of Defence Internal Audit Dept. [IAD]</th></tr><tr><td>Adhere, maintain and implement process, procedures and IT infrastructure relating to Operational Risk Management.</td><td>Develop & implement ORM policy, process and IT infrastructure, e.g. identification, measurement, monitoring and mitigation of OR, etc. Operational Risk capital calculation and management</td><td>Evaluate operational risks and ORM processes such as RCSA, KI and Loss data as part of the audit process.</td></tr><tr><td>Perform RCSA process from start to end, report KIs and loss data.</td><td>Develop, maintain & support RCSA, KI and Loss data process and guidelines.</td><td>Use RCSA outcomes as a starting point for audit, evaluating scope and coverage, sample-testing, shadow-scoring and evaluating the effectiveness of KI and loss reporting.</td></tr><tr><td>Take appropriate action on action tracking items (Outcomes of loss data analysis, KI analysis, Root Cause Analysis (RCA) and RCSA results need to be tracked and closed for mitigation items).</td><td>Manage & support Action tracking process and co-ordinate signoffs for implementation. Suggest controls and mitigation measures and follow-up for closure of suggestions given by ORMD.</td><td>Evaluate the operating effectiveness of the implemented controls as part of regular Audit process.</td></tr><tr><td>Perform first level due Diligence of New Products / services and initiatives.</td><td>Manage & Support Product Review Process along with OPC.</td><td>Evaluate Product review process.</td></tr><tr><td>Monitor the Operational Risk profile of the Business Group / Support Group based on the joint analysis of OR assessments.</td><td>Notify the Operational Risk profile of different Business Groups / Support Groups.</td><td>Evaluate whether the Operational Risk profile is prepared in line with the laid down procedures. Evaluate whether the profile has been adequately discussed by Business Groups / Support Groups.</td></tr><tr><td>Approve & Implement control standards.</td><td>Develop and propose control standards, support implementation process.</td><td>Evaluate control standards as part of audit process.</td></tr></table>			First Line of Defence Business and Support Groups	Second Line of Defence Operational Risk Management Department	Third Line of Defence Internal Audit Dept. [IAD]	Adhere, maintain and implement process, procedures and IT infrastructure relating to Operational Risk Management.	Develop & implement ORM policy, process and IT infrastructure, e.g. identification, measurement, monitoring and mitigation of OR, etc. Operational Risk capital calculation and management	Evaluate operational risks and ORM processes such as RCSA, KI and Loss data as part of the audit process.	Perform RCSA process from start to end, report KIs and loss data.	Develop, maintain & support RCSA, KI and Loss data process and guidelines.	Use RCSA outcomes as a starting point for audit, evaluating scope and coverage, sample-testing, shadow-scoring and evaluating the effectiveness of KI and loss reporting.	Take appropriate action on action tracking items (Outcomes of loss data analysis, KI analysis, Root Cause Analysis (RCA) and RCSA results need to be tracked and closed for mitigation items).	Manage & support Action tracking process and co-ordinate signoffs for implementation. Suggest controls and mitigation measures and follow-up for closure of suggestions given by ORMD.	Evaluate the operating effectiveness of the implemented controls as part of regular Audit process.	Perform first level due Diligence of New Products / services and initiatives.	Manage & Support Product Review Process along with OPC.	Evaluate Product review process.	Monitor the Operational Risk profile of the Business Group / Support Group based on the joint analysis of OR assessments.	Notify the Operational Risk profile of different Business Groups / Support Groups.	Evaluate whether the Operational Risk profile is prepared in line with the laid down procedures. Evaluate whether the profile has been adequately discussed by Business Groups / Support Groups.	Approve & Implement control standards.	Develop and propose control standards, support implementation process.	Evaluate control standards as part of audit process.
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Reference: ORM circular/Sbitimes

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



SBILD INDORE: MY BANK-SIMPLE LEARNING

SBI Celebrating 70th Bank Day!

Date: 01.07.2025

S. No.	Particulars
1.	State Bank of India's journey.....
Ans	 The State Bank of India had 480 branches when it was first incorporated on 1st July 1955. Today, it has over 22,500 branches spread over 29 countries around the globe.
2.	Who was the first Chairman of the State Bank of India, and what notable roles did he serve in the Indian government?
Ans	Dr. John Matthai was the first Chairman of the State Bank of India. He was a highly respected academician and economist. Before joining SBI, he served as India's first Railway Minister and later became the Finance-Minister, during which he presented two Union Budgets.
3.	What is SBI's YONO app, and how successful has it been since its launch?
Ans	* YONO (You Only Need One) is the flagship digital banking app of our Bank, launched in November 2017. Designed as an all-in-one platform. * It offers banking, investment, shopping, and lifestyle services. As of now, it has achieved nearly 115 million downloads, reflecting its widespread adoption and digital success.
4.	What was the objective of SBI's 'Super SBI - Great to Greater' programme, and how impactful was its implementation?
Ans	The 'Super SBI - Great to Greater' initiative was a large-scale employee engagement programme conducted by the State Bank of India. * Its goal was to enhance employee skills, boost sustained performance, and promote greater accountability. * Within just 30 days, the programme successfully engaged 1.75 lakh employees across 550 centers pan-India, making it one of SBI's most extensive internal development efforts.
5.	What is the India International Bullion Exchange (IIBX), and what does SBI's membership signify?
Ans	The India International Bullion Exchange (IIBX) is a visionary initiative located at IFSC GIFT City, Gandhinagar, created to offer a world-class platform for trading precious metals. It aims to bring transparency, efficiency, and global standards to India's bullion market. The State Bank of India (SBI) became the first Indian bank to join IIBX as a Trading-cum-Clearing Member, marking a milestone in its commitment to financial innovation and global market leadership.

Vasanth Kethavath, Chief Manager (Faculty), SBILD Indore



SBILD INDORE: MY BANK-SIMPLE LEARNING

Executive Health Checkup (EHC) Scheme

Date: 02.07.2025

S. No.	Health isn't a backup plan..it's your first line of defense	
1.	The eligible employees for the Annual Executive Health Checkup Scheme...	
Ans	The three Annual Executive Health Checkup packages are applicable for ▪ The officials in Scales I, II, & III above 35 years of age ▪ Another package for SMGS-IV and above officials up to 45 years ▪ Last package for SMGS-IV and above officials above 45 years of age. 	
2.	What are the approved rates for each health checkup package?	
Ans	Package for Officials in Scales I, II, & III above 35 years (Annex A)	Rs. 5250/-
	Package for SMGS-IV and above officials up to 45 years (Annex B)	Rs. 6,100/-
	Package for SMGS-IV and above officials above 45 years (Annex C)	Rs. 9000/- (Male employees)
		Rs. 9900/- (Female employees)
3.	What are the key medical consultations and diagnostic tests outlined in Annexure A for officials under the Annual Executive Health Checkup Scheme?	
Ans	▪ Doctor Consultations (i) (Physician, (ii) Surgeon (Male Officer) & Gynecologist (Female Officer) ▪ Pathology tests: C.B.C, E.S.R, Blood Sugar-Fasting with Urine Sugar & PP, Lipid profile, Urea, Creatine, Uric Acid, S.G.O.T, S.G.P.T, Alkaline Phosphates, Urine Routine, Pap smear for female patients ▪ E.C.G ▪ Ultra-Sonography of abdomen & pelvis ▪ TMT ▪ HBA 1C, Vitamin D3, Vitamin B12 ▪ T3, T4, TSH ▪ Stool Examination(optional)  	
4.	What are the key medical consultations and diagnostic tests outlined in Annexure B for officials under the Annual Executive Health Checkup Scheme?	
Ans	Includes all other tests as per Annexure A, and the added tests: ▪ Doctor Consultations (iii) Ophthalmologist ▪ Audiometry Test	
5.	What are the key medical consultations and diagnostic tests outlined in Annexure C for officials under the Annual Executive Health Checkup Scheme?	
Ans	Includes all other tests as per Annexure A & B, with some added tests: ▪ Doctor Consultations (iv) ENT ▪ X-ray chest ▪ PSA, 2D Echo ▪ BONE DENSITOMETRY (On alternate years) ▪ MAMMOGRAPHY (for female officers) (On alternate years)	

Reference: e-Circular CDO/P&HRD-IR/14/2025-26 dated 1st July 2025

Vasanth Kethavath, Chief Manager (Faculty), SBILD Indore



SBILD INDORE: MY BANK-SIMPLE LEARNING

S. No.	CREATIVE ACCOUNTING
1.	What is Creative Accounting?
Ans	Creative accounting refers to the manipulation of financial records using loopholes in accounting standards to present a more favorable view of a company's financial position than reality.
2.	What are the most commonly used creative accounting practices that allow companies to manipulate financial outcomes without violating accounting standards?
Ans	Some widely used creative accounting tactics include ▪ Early revenue recognition (booking income before it's earned) ▪ Delaying expense recognition to inflate profits ▪ Overstating asset values or undervaluing liabilities ▪ Cookie jar reserves (saving profits in good years to smooth out bad ones) ▪ Off-balance-sheet financing to hide debt
3.	What are the key red-flag zones a Credit Officer or Analyst should scan to detect financial window dressing?
Ans	The clues are hidden in the fine print, like ▪ Attention towards 'Auditor's Notes' warnings about assumptions, estimates, or emphasis of matter. ▪ Changes in Accounting Policy are a significant switch in depreciation method or inventory accounting. ▪ Revenue Recognition Practices tied to performance obligations and their vague definition can be a red flag. ▪ Unusual Gains or Fair Value Jumps in a sudden increase in asset value might cushion profits without any corresponding cash inflow.
4.	How can an effective guard against creative accounting practices be taken?
Ans	▪ Mitigation requires a multi-layered approach that blends policy, oversight, and proactive scrutiny: ▪ Setting Clear Accounting Policies with standardized and documented rules for revenue recognition, capitalization, provisions, and asset valuation. ▪ Rigorous Financial Analysis by Comparing income with operating cash flows, performing trend and ratio analysis, and benchmarking against industry peers. ▪ Independent Audits & Forensic Reviews to encourage deep dives into auditor observations and notes, especially around estimates and valuation. ▪ Strong Internal Controls to establish segregation of duties, approval hierarchies, and an empowered audit committee to enforce governance. ▪ Tech-Enabled Monitoring using analytics to flag anomalies like sudden margin jumps, asset spikes, or recurring non-operating gains. ▪ Early Warning Frameworks to set up alert systems based on financial and behavioral indicators—delays in compliance, mismatched stock reports, or deteriorating current ratios.

Reference: SME e-RBC Manual 2024-25

Vasanth Kethavath, Chief Manager (Faculty), SBILD Indore

3rd July 2025



SBILD INDORE 'MY BANK-SIMPLE LEARNING'

S. No.	Incident Management Module (IMM)
1.	What is the Incident Management Module (IMM)?
Ans	The Incident Management Module (IMM) is part of an Operational Risk Analytical Application (ORAA), a system-driven solution for the Operational Risk Measurement System (ORMS).
2.	What is considered an 'Incident' in the context of operational risk?
Ans	An incident refers to the actual occurrence of an operational risk loss event that has resulted in a financial loss to the bank. This includes events stemming from failed processes, systems, human error, or external disruptions.
3.	What qualifies as a 'Near Miss' event in operational risk management?
Ans	A Near Miss is an operational risk event that could have led to a financial loss, but didn't, either due to effective internal controls or pure chance. Events fully recovered on the same business day are also categorized as near misses by the bank.
4.	Examples of NMEs
Ans.	1. Some of the examples of NMEs for Non-IT areas are attempted fraud, attempted theft/burglary, attempt to encash a forged / fake cheque, attempt to obtain credit facility by submitting fake / forged KYC / Income / financial documents, etc. 2. IT incidents like loss of information, inadequate change management, system downtime, etc., are usually reported under the incident without loss category/potential loss events. Some of the incidents relating to IT applications, infrastructure, etc.
5.	What is the reporting timeline for a Near Miss Event (NME) in operational risk management?
Ans	▪ Reporting/Creation: Immediately or by the next working day after identification ▪ Review: Within 3 working days of reporting ▪ Approval: Within 5 working days of review ▪ Total Completion: The entire process must be completed within 10 days Risk managers are required to reconcile IMM with BGL and submit the report approved by DGM(C&R) for capturing of losses in IMM and subsequently debited in BGL every month to ORMD. ORMD is required to arrange a quarterly balance from FRT accounts and match it with the IMM quarterly data.
6.	How are reported operational loss events utilized, including those below the threshold?
Ans	They are analyzed using the MOWWWLL framework to identify root causes: Modus Operandi-What Went Wrong-What should have been done-Why it happened-Lessons Learnt.

Reference: Path to Login IMM is SBI Times → My Workplace → Useful Links 2 → ORAA

Vasanth Kethavath, Chief Manager (Faculty)

Date 4th July 2025



SBILD INDORE 'MY BANK-SIMPLE LEARNING'

S. No.	Three Layers of Incident Management Module (IMM)
1.	What is the purpose of Incident Management Module (IMM)?
Ans	The purpose is to provide detailed steps for the users to capture, review and approve incidents across all branches / processing centers / offices.
2.	How many layers comprise the Incident Management Module (IMM)?
Ans	IMM, having a three-layered structured approach, provides functionality to capture, review and approve incidents across all branches/ processing centres / offices.
3.	What are the steps involved in IMM first Layer?
Ans	Creation of Incident ID: • Generation of IMM ID (unique ID) in Incident Management Portal at Branches/Offices to report the financial and non-financial events in IMM. • After capturing any incident in IMM, a unique ID is generated. It would be available on a real time basis to recommender & reviewer at second layer. • Impact details are mandatory to fill in for debiting the OR related BGLs. • Note down the BGL number, same BGL number need to be debited in CBS-VPS menu. Recommendation of Incident Id: • IMM Recommender at branches/ offices reviews Incident Id generated and recommends it to the IMM reviewer for further action.
4.	What are the steps involved in IMM second Layer?
Ans	Review of Incident Id: IMM Reviewer (Designated Risk Official at RBO/AO) reviews the Incident Id generated and sends it to the IMM Approver for further course of action.
5.	What are User Roles & Rights
Ans	Approval of Incident ID: IMM Approver (Designated Risk Official at LHO) will review/edit/approve the incident and confirm GL head in respect of the events involving financial loss for the incidents.
6.	Know the different 'User Roles & Rights'
Ans	IMM Incident Owner (Any Branch User, other than the Branch Head, users at off IMM Incident Recommender (Branch Head/ Department Head) IMM Incident Reviewer (Risk functionaries at RBO/AO/B&SGs) IMM Incident Approver (Risk Functionaries at LHO/ B&SGs)

S.no 371/2025 – 26 CRO/IL/7/2025 – 26 dated 04th July 2025 SOP ON INCIDENT MANAGEMENT MODULE (IMM)

Vasanth Kethavath, Chief Manager (Faculty)

Date 5th July 2025

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: SBI Personal Loan Scheme (SBIPL): Loans to 'Agniveers' Date: 08.07.2025

S. No.	Particulars
1.	Eligibility Criteria to avail personal loan by Agniveers?
Ans.	All customers holding DSP – Agniveer account of SBI 2. Minimum age: 18 years. 3. Minimum service of 6 months is required. 4. Should be receiving monthly salary regularly and at least one salary credit is mandatory in DSP-Agniveer salary account maintained with us. 5. Service Certificate to be obtained to ascertain the date of joining.
2.	CIC score required to avail personal loan by Agniveers ?
Ans.	Minimum CIC (CIBIL CV) score of 650 or, • Applicants with nil credit history (-1)
3	Minimum Net Monthly Income (NMI) and EMI/NMI Ratio under this Scheme?
Ans.	Minimum NMI is Rs.20,000/-, EMI/NMI Ratio should be <=50%
4	Quantum of Loan sanctioned under this scheme?
Ans.	- Minimum Loan Amount: 1.00 lakh, - Maximum Loan Amount: 4.00 lakh, subject to 24 times of NMI & EMI/NMI ratio as described above
5	Maximum repayment period details under this scheme?
Ans.	3.5 years or residual service period under Agnipath scheme, whichever is less.
6	Number of loans sanctioned under this scheme?
Ans.	Only 1 loan per customer will be permitted under the scheme
7.	Authority to issue clarifications related to the scheme ?
Ans.	CGM (RL), Corporate Centre to be empowered to issue clarifications, if any, regarding the product features and other operational details

Reference: Circular dated s.no.376/2025-26 dated 05.07.2025

Vasanth Kethavath, M : 9886891345, Chief Manager(faculty), SBILD, Indore.

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: New Gold Loan Overdraft Scheme

Date: 10.07.2025

S. No.	Particulars
1.	Who is eligible to avail loan under this Scheme ?
Ans.	Individuals, both salaried and non-salaried including pensioners.
2.	What are different purposes for which Gold Loan ?
Ans.	A general-purpose non speculative loan scheme for individuals, against collateral security of gold ornaments & specially minted gold coins (Max 50 gm) sold by Banks.
3	Type of Facility considered under this scheme?
Ans.	Overdraft
4	Quantum of Loan sanctioned under this Scheme?
Ans.	Minimum: Rs.5 lakh Maximum Rs.50 lakh (Per Customer)
5	Margin requirement under this Scheme ?
Ans.	26% (To maintain LTV of 75% during the entire loan tenure)
6.	The type of security obtained under this Scheme ?
Ans.	Pledge of Gold Ornaments/ Jewellery in favour of the Bank. Two appraisals of Gold are required at the time of sanction and gold appraisers' fees will be borne by the customer
7.	Penal charges for Irregularities in Loan ?
Ans.	(a) Irregularity upto 60 Days: 2.40% per annum on the irregular portion for the period of irregularity. b) Continuous irregular for a period beyond 60 days: 5% per annum on the outstanding for the period of irregularity

Reference: Circular dated s.no.374/2025-26 dated 05.07.2025

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



SBILD INDORE 'MY BANK-SIMPLE LEARNING'

S. No.	Exposure Norms (Large Exposure framework)											
1.	What is RBI's Large Exposure Framework (LEF)?											
Ans.	It's a rule that limits how much a bank can lend to a single borrower or group to reduce credit concentration risk.											
2.	When does an exposure qualify as "large"?											
Ans.	When a bank's exposure to a counterparty or group equals or exceeds 10% of its Tier 1 capital.											
3.	How does LEF benefit the banking system?											
Ans.	It curbs excessive lending to any one entity, spreads risk, and strengthens overall financial stability.											
4.	What is the Exposure Limit for Commercial Banks?											
Ans	Single Counterparty-20% of Tier-1 capital. It can increase by up to an additional 5% with the approval of the board. Group of connected Counterparties-25% of the Banks available eligible capital base at all times.											
5.	What is the Exposure Limit for Urban Co-operative Banks?											
Ans	<table><tr><th>TYPE</th><th>PREVIOUS</th><th>REVISED</th></tr><tr><td>Individuals</td><td>15% of Capital funds</td><td>15% of Tier 1 Capital</td></tr><tr><td>Borrower Group</td><td>40% of the Capital funds</td><td>25% of Tier 1 Capital</td></tr></table>			TYPE	PREVIOUS	REVISED	Individuals	15% of Capital funds	15% of Tier 1 Capital	Borrower Group	40% of the Capital funds	25% of Tier 1 Capital
TYPE	PREVIOUS	REVISED										
Individuals	15% of Capital funds	15% of Tier 1 Capital										
Borrower Group	40% of the Capital funds	25% of Tier 1 Capital										
6.	Which exposures are exempt under LEF?											
Ans	- Exposure to Central & State Government - Exposure to RBI - Exposures where the principal & Interest are fully guaranteed by Government of India - Intra-Group exposures - Inter-day interbank exposures - Food Credit - Deposits maintained with NABARD on account of shortfall in achievement of targets for priority sector lending.											

Reference: Credit Manual

Vasanth Kethavath, Chief Manager (Faculty)

Date 11th July 2025



SBILD INDORE 'MY BANK-SIMPLE LEARNING'

S. No.	Compliance function in Banking
1.	What is the Importance of Compliance function in Banking?
Ans.	Compliance function is one of the key elements in Bank's Corporate Governance Structure. A POLICY in respect of Compliance guidelines is formulated and prepared considering and adapting features contained in various RBI Circulars/Directions on Compliance to keep pace with the increasing complexities and sophistication in Bank's business.
2.	What elements can be included in a Compliance policy?
Ans.	 Compliance objectives, Scope, Compliance function at various offices and department of the Bank and Roles and responsibilities of the Chief Compliance Officer.
3.	What is a statutory compliance?
Ans.	It refers to adherence to laws enacted by the government. These are mandatory and legally binding. ▪ RBI Act, 1934 – Reserve Bank of India Act ▪ FEMA – Foreign Exchange Management Act ▪ PMLA – Prevention of Money Laundering Act ▪ Companies Act, 2013 – Governs corporate structure and reporting ▪ Income Tax Act, 1961 – Direct tax obligations ▪ EPF Act – Employees' Provident Fund
4.	What is the regulatory compliance?
	It involves following rules and guidelines issued by regulatory bodies to ensure sector-specific governance. • RBI – Reserve Bank of India (banking norms, KYC, CRR, SLR) • SEBI – Securities and Exchange Board of India (capital markets) • IRDAI – Insurance Regulatory and Development Authority of India • TRAI – Telecom Regulatory Authority of India • FSSAI – Food Safety and Standards Authority of India

Reference: Compliance Manual

Vasanth Kethavath, Chief Manager (Faculty)

Date 14th July 2025

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: Home Loan Case Let Eligibility Calculation Date: 15.07.2025

S. No. Particulars

- Mr. Raghuveer is a Central Government Employee aged 52 years old and he want to purchase a flat worth of Rs.240 lacs, Cost of furniture will be Rs.19 lacs, Insurance Charges for Flat is Rs.1 lac. His salary details are Gross Monthly Salary Rs.125000/- , Deductions per month: Income Tax Rs.10000/- , PF Rs.8000/- , LIC Premium Rs.12000/-, monthly Rental Income not disclosed in ITR Rs.10000/- . Net Monthly Income of his Son is Rs.110000/- & Daughter In law is Rs.50000/-, Net Monthly salary of his Son In Law is Rs.75000/- calculate Maximum Home Loan Eligibility in this case let if per lac EMI is Rs.1000/-, Realizable value of the flat is Rs.241 lacs?

Ans

- Total Project cost to calculate Home Loan eligibility

Price of the Flat	Rs.240 lacs
Furniture Cost	Rs. 19 Lacs
Insurance charges of Flat	Rs. 1 lac
Total Project cost	Rs.260 lacs

As per Loan To Value(LTV) Ratio customer loan eligibility is Rs.195 lacs (for loans above Rs.75 lacs LTV Ratio is 75% of Project Cost)

- For calculating EMI/NMI following Income is taken into consideration

Net Salary of Raghuveer = Rs.125000- 10000-8000 = 107000

*LIC premium is will not considered towards deduction for calculating Home Loan Eligibility and Existing Rental Income is not considered as Income as it was not declared Income as per Income Tax Returns.

** Income of Son In Law is not considered for calculating Home Loan Eligibility.

*** Income of Spouse/Parents/Siblings/Children/Daughter In Law is considered.

Net Income of Raghuveer	Rs.107000
Net Income of Raghuveer Son	Rs.110000
Net Income of Daughter In Law	Rs. 70000
Total Income considered for Home Loan	Rs.287000
for Income above Rs.10 lacs EMI/NMI Ratio is 70%	$287000 \times 70 / 100 = 200900$
Total Loan Eligibility as per EMI/NMI ratio	$200900 / 1000 = \text{Rs.}200.90 \text{ lacs}$

Maximum loan amount will be LOWEST of loan amount assessed on the basis of a) Permissible EMI / NMI ratio b) Maximum permissible LTV ratio c) Loan amount applied for "i.e" **Rs.195.00 lacs**

Reference: Home Loan Master Cir. dated 20.02.2025, Vasanth Kethavath, Chief Manager(faculty), SBILD, Indore.

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: PM FORMALIZATION OF MICRO FOOD PROCESSING ENTERPRISES (PM FME) SCHEME

Date: 16.07.2025

S. No.	Particulars
1.	Who will be eligible to avail Loan under PM FME Scheme?
Ans	New as well as Existing food processing entrepreneurs, FPOs, Self Help Groups (SHGs) and Cooperatives.
2.	What is the Quantum of Loan Limit under this Scheme ?
Ans	Minimum - Rs. 25,000/- Maximum - Rs. 9.00 Crores
3.	Margin for loan under this scheme?
Ans	10% of Project Cost
4.	How much subsidy facility available under this scheme ?
Ans	1. Individual Micro Enterprises/SHG will get : Capital subsidy @35 % of Project Cost, (Max. Rs. 10 lakh per unit.) 2. FPO/Co-operatives : Food Processing Line along with Common Infrastructure Development / Value Chain given credit linked grant @35 % of Eligible Project Cost with maximum of Rs. 3.00 Crore per Unit. 3. In addition to subsidy the benefit of Interest Subvention @3% upto Rs.2 Crore of Credit Exposure is provided upto Maximum period of 7 years.
5.	Explain about Collateral Security requirement under this Scheme ?
	1. Guarantee cover available under CGFMU upto Rs.10 lacs , 2. For Credit Limit upto Rs.2 Crores Guarantee Coverage provided by NabSanrakshan (Coverage fee will be paid by Bank). 3. Coverage under CGTMSE is available upto Rs.9 Cr., 4. Loans which are not covered under credit guarantee schemes require Minimum collateral of SARFAESI Compliant Property of 30% of credit exposure.

Reference: Circular dated 30.01.2024 Vasanth Kethavath,
Chief Manager(faculty), SBILD, Indore.

SBILD INDORE: MY BANK-SIMPLE LEARNING

 Topic: **Legal Terminologies**

Date: 17.07.2025

S. No.	Particulars
1.	Who is a Natural Guardian ?
Ans	Guardian on behalf of the minor, as per personal laws like Hindu Minority and Guardianship Act, 1956, The Muslim Personal (Shariyat) Act, 1937 etc. He/she represents the minor's interest in respect of all movable assets and his/her actions will bind the minor.
2.	Who is a Legal Guardian ?
Ans	Someone appointed by the Court to represent the interest of the minor. His/her action binds the minor in respect of all acts permitted to be done by the Legal Guardian under the order of the Court. It is governed by Guardianship and Wards Act, 1890 and applicable to all the Indians.
3.	Who is referred as Natural Guardian under Hindu Minority and Guardianship Act, 1956 ?
Ans	Father of the minor and after the father, the mother. The Guardian is appointed under the will executed by the father or mother to manage the assets of the minor. In case of Married Women, the Husband.
4.	Who is referred as Natural Guardian under The Muslim Personal Act, 1937 ?
Ans	Father and after the father, Father's Father. The Guardian is appointed under the will executed by either the father or father's father to manage the assets of the minor.
5.	What is the role of Natural/Legal Guardian , Beneficiary or Trustee ?
Ans	The role of Natural/Legal Guardian is always Trustee.

Reference: General Book of Instructions of the Bank

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

SBILD INDORE: MY BANK-SIMPLE LEARNINGTopic: **FIU-INDIA**

Date: 18.07.2025

S. No.	Particulars
1.	What is FIU- India ?
Ans	Financial Intelligence Unit-India(FIU-IND) is an organisation under the Department of Revenue, Government of India which collects financial intelligence about offences under the Prevention of Money Laundering Act. 2022.
2.	The list of Reports submitted to FIU-India by Bank as per Prevention of Money Laundering Act, 2002 ?
Ans	1. Cash Transaction Reporting (CTR) 2. Counterfeit Currency Reporting (CCR) 3. Suspicious Transaction Reporting (STR) 4. Non-Profit Organization Reporting (NTR) 5. Cross Border Wire Transfer Reporting (CBWTR)
3.	Who is the designated Authority in our bank who can report about above reports to FIU-India ?
Ans	MLRO(Money Laundering Reporting Officer) or principal Officer as per PML Act, 2002 is authorised to Report above report. The General Manager (AML/CFT Cell, Jaipur) shall be the Principal Officer in our Bank.
4.	Mr. Shivakumar is working as Branch Manager in one of our Rural Branch and he has reported about suspicious transactions to AML CFT Cell. What is the role of Mr. Shivakumar as reported about suspicious transactions ?
Ans	The role of Mr. Shivakumar is Assistant MLRO.
5.	Who is Designated as Deputy MLRO in our Bank ?
Ans	Deputy General Manager (Business & Operations) of AOs & direct branches is designated as designated as Deputy MLRO in our Bank.

Reference: Service Manager Manual 2024-25

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

SBILD INDORE: MY BANK-SIMPLE LEARNING

 Topic: **Missing Person**

 Date: **19.07.2025**

S. No.	Particulars
1.	Whom we called as Missing Person as per Indian Evidence Act, 1872 ?
Ans	As per the provisions of section 108 of the Indian Evidence Act, 1872 . A person will be called as Missing Person only after a lapse of seven years from the date of his /her being reported missing and presumption of death can be raised only after a lapse of seven years.
2.	What are the RBI instructions for claims up to a threshold limit of Rs 100000/-(Rs one Lac only) in case of Missing Person Accounts ?
Ans	1. claims up to a threshold limit of Rs 100000/-(Rs one Lac only) will be entertained without insisting for valid death certificate. All such claims in respect of missing persons, reported missing for a minimum period of one year, shall be settled on production of the following documents. ➤ FIR ➤ Non-traceable report issued by the police authorities. ➤ Indemnity from the claimant.
3.	What are the RBI instructions for claims above a threshold limit of Rs 100000/-(Rs one Lac only) in case of Missing Person Accounts?
Ans	The claims in respect of missing person above a threshold limit of Rs.100000/- will be done after getting Court order and settlement will be done as per instructions of the Court.
4.	Who has the Delegation power to settle Missing Person related accounts ?
Ans	AGM of the Respective RBO has Delegation of Power to settle accounts pertaining to Missing Persons.

Reference: Missing Person Cir. Dated 12.03.2010

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



SBILD INDORE 'MY BANK-SIMPLE LEARNING'

S. No.	Centralized Claim Settlement Centre (CCSC)
1.	How can claims for settlement of deceased constituent accounts be lodged in the new framework?
Ans	Centralized Claim Settlement Centre (CCSC) for processing and sanctioning claims. Claimants/Nominees will be able to submit claim for settlement of deceased constituent accounts in two ways a) Online Mode - At the Deceased Claim Settlement Portal available at Bank Website (bank.sbi) under Customer Care. b) Physical Mode - By visiting any of the branches where the deceased a/c holder has a deposit account.
2.	What will be the process of settlement of different cases of deceased constituent accounts?
Ans	- The process will cover all cases, with nomination as well as without nomination (both with and without legal representation) and Survivorship cases and will be applicable only for deposit accounts of individuals. - Safe Custody Articles, Safe Deposit Lockers and loans in the same CIF of the deceased constituent, will be dealt with as per bank's extant instructions. - For loans, bank's specific and general lien will be available and applicable for the loans but the same are to be dealt with by the home branch only, before settlement of the deceased claim.
3.	Which branch will settle the claims of the claimants/nominees of deceased constituents?
Ans.	The claimants/nominees will be given the option to select any of the branches, where the deceased a/c holder has a deposit account, and he/she wants to settle the claim / submit required documents/ execute documentation before final payment.
4.	How can claimants/nominees register their claims through Branch?
Ans.	The claimants/nominees may require to visit at any of the branches where the deceased a/c holder has any deposit account and can submit the documents (KYC documents of claimants/nominees and the Death Certificate of the deceased customer). Branch will create a case and upload the required documents in CRM.
5.	What will happen if the CRM case ID gets closed due to non - submission of details at the Portal?
Ans.	In such case, claimants/nominees can lodge a new claim in the Portal and it will be treated as a fresh case.

Reference: STANDARD OPERATING PROCEDURE ON DECEASED CLAIM SETTLEMENT OF DEPOSIT ACCOUNTS dated 30.04.2024 or available at SBI Times >> Manuals/Master Circular/Policies/SOP >> SOPs >> PBBU)

Vasanth Kethavath, Chief Manager (Faculty)

Date 21st July 2025

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: Ratio Analysis Series -I

Date: 22.07.2025

S. No.	Particulars
1.	What are Leverage Ratios and its usage?
Ans	Leverage Ratios are Financial Ratios which are used to measure a company's/firm's capital structure, financial obligations and its ability to clear those obligations. The financial aptitude of the company/firm is measured by the Investors, Board Members, Creditors and others by using these ratios. It also represents the level of promoter's stake in the Business. Examples : Gearing Ratio, Debt to Asset Ratio etc.
2.	How to calculate Adjusted Tangible Net Worth Adj. TNW?
Ans	Major components of Net Worth of any Business unit = Capital+ Reserves and Surplus. Tangible Net Worth = Net Worth(-) Goodwill if any (-)Patent/Copy rights if any Adjusted Tangible Net Worth = Tangible Net Worth (-) Investment in associates/sister concern.
3.	How Gearing Ratio is calculated and it's Importance?
Ans	Gearing Ratio = Total Outside Liabilities/ Adj. Tangible Net Worth Total Outside Liabilities = Total Liabilities of firm(-) Tangible Net Worth. Gearing Ratio represents the promoter's stake in the business in real terms i.e. the actual funds available for operations. Lower the ratio indicates more stake of the promoters, which gives absolute comfort to the lenders while processing any loan. Desirable Level of Gearing Ratio is ≤ 4 for Manufacturing Units and ≤ 5 for Trade/Service Sector.

Reference: Loan Manual and Dr. D.D.Mukherjee's Credit Appraisal Book
Vasanth Kethavath, Chief Manager(faculty), SBILD, Indore.

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: Ratio Analysis Series -II

Date: 24-07-2025

S. No.	Particulars
1.	What are Profitability Ratios?
Ans	These Ratios indicate the profit earning capacity of an enterprise in relation to sales, it helps for cost analysis, these are also efficiency ratios. Major
2.	How to calculate Interest Coverage Ratio?
Ans	Interest Coverage Ratio = $\frac{\text{EBIDTA}}{\text{Interest}}$ EBIDTA = Earning Before Interest , Tax, Depreciation and Amortization Interest = Interest payment due within one year to Banks and Other Term Lenders. This ratio indicates the capacity of the firm to serve the interest on borrowings. Higher the ratio indicates better interest repayment capacity of the Unit. Desired Level of Interest Coverage Ratio ≥ 2.60 for Manufacturing, Trading and Service Sector.
3.	How to Calculate Debt Service Coverage Ratio(DSCR) ?
Ans	$\text{DSCR} = \frac{[\text{Profit After Tax(PAT)} + \text{Depreciation} + \text{Interest on Term Loan}]}{[\text{Annual Principal Instalment of Term Loan} + \text{Interest on Term Loan}]}$ DSCR Ratio is a comprehensive ratio indicating the capability of an enterprise with regard to servicing both the Interest and Principal Instalments of Term loan. This ratio mainly calculated while appraising Term Loan Proposal. Higher the ratio indicates better repayment capacity of the Unit. Desired Level of DSCR is ≥ 1.50 for all the segments.

Reference: Loan Manual and Dr. D.D.Mukherjee's Credit Appraisal Book

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

SBILD INDORE: MY BANK-SIMPLE LEARNING
Legal Entity Identifier (LEI)

Date: 25.07.2025

S. No.	Particulars
1.	What is a Legal Entity Identifier (LEI) and what is its purpose?
Ans	The Legal Entity Identifier (LEI) initiative is designed to create a global reference data system that uniquely identifies every legal entity, in any jurisdiction, that is party to a financial transaction. More specifically, LEI is a unique 20-digit alphanumeric code that is assigned to a legal entity.
2.	What are the guidelines specified by RBI for Legal Entities with exposure above Rs.10 crores?
Ans	As per RBI guidelines presently, it covers all borrowing units with an exposure of Rs.50 crores and above, from the entire banking system (even if our share exposure is less than 50 crores), Timeline for obtaining LEI for Legal Entities with exposure: Above Rs.25 crores-Rs.50 crores is 30 th April 2023, for Legal Entities with exposure Above Rs.10 crores-Rs.25 crores is 30 th April 2024,
3.	What is the deadline for Legal Entities with an exposure exceeding Rs. 5 crores but less than Rs. 10 crores to obtain the LEI code as per RBI guidelines?
Ans	30 th April 2025
4.	As per RBI guidelines, what is the specified timeline for Legal Entities with an exposure limit of Rs. 5 crores and above to obtain the LEI code, and what are the consequences if they fail to do so?
Ans	The RBI has stated that borrowers who do not obtain LEI codes from an authorized Local Operating Unit (LOU) will be ineligible for new exposure sanctions, as well as for renewals or enhancements of existing exposures.
5.	Which agency is responsible for issuing LEI codes in India?
Ans	LEIIL (Legal Entity Identifier India Ltd), the LEI issuing agency in India and subsidiary of Clearing Corporation of India Limited (CCIL).

Refer: LEI Circular Dated: 27.06.2025

By: Vasanth Kethavath, Chief Manager faculty, SBILD, Indore



SBILD INDORE 'MY BANK-SIMPLE LEARNING'

S. No.	Insolvency and Bankruptcy Code (IBC) 2016
1.	What is the purpose of the Insolvency and Bankruptcy Code (IBC) 2016?
Ans.	To consolidate and amend laws relating to insolvency and bankruptcy for companies, partnerships, and individuals in a time-bound manner to maximize asset value and promote entrepreneurship.
2.	What is the Insolvency and Bankruptcy Board of India (IBBI)?
Ans.	IBBI is the regulatory authority established under Section 188 of the IBC to oversee and implement the provisions of the Code. It regulates insolvency professionals, agencies, and information utilities.
3.	How does IBBI implement the IBC?
Ans.	• Frames and enforces regulations and guidelines under the IBC • Registers and monitors Insolvency Professionals (IPs) and Agencies (IPAs) • Oversees the Corporate Insolvency Resolution Process (CIRP), liquidation, and personal insolvency • Conducts Limited Insolvency Examinations for professionals
4.	What are the three types of insolvency resolution processes under the IBC?
Ans.	Under the Insolvency and Bankruptcy Code (IBC), 2016, there are three distinct types of insolvency resolution processes designed to address financial distress in corporate entities: CIRP – Corporate Insolvency Resolution Process Applicability: All corporate debtors Initiated by: Creditors or debtor Time Frame: Up to 330 days Nature: Fully formal process Outcome: Resolution plan or liquidation PPIRP – Pre-Packaged Insolvency Resolution Process Applicability: Only for MSMEs Initiated by: Corporate debtor (promoter) Time Frame: 120 days Nature: Hybrid (informal pre-initiation + formal post-initiation) Outcome: Approval of base resolution plan or competitive bidding FIRP – Fast-Track Insolvency Resolution Process Applicability: Small companies, startups, and unlisted firms Initiated by: Creditors or debtor Time Frame: 90–135 days Nature: Simplified formal process Outcome: Resolution or liquidation

Reference: Policy on IBC 2016 March 2025

Vasanth Kethavath, Chief Manager (Faculty)

Date 30th July 2025

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: The Partnership Act, 1932

Date: 31.07.2025

S. No.	Particulars
1.	What is Partnership as per Partnership Act, 1932 ?
Ans	It is an agreement between two or more people to share the Profits/Losses of a business. The Minimum number of Partners in a Partnership are 2 and Maximum 50.
2.	The extent of Liability of partners in Partnership firm ?
Ans	The Liability of all the partners in a partnership firm is unlimited jointly and severally.
3.	Mr. Shivakumar want to add his minor son Master Rishi as one of the partner in one of his partnership firm M/s. Raghava Trading. Whether minor can become partner in partnership firm ?
Ans	A minor cannot be a partner in a firm, but with the consent of all the partners for the time being he/she may be admitted to the benefits of partnership by an agreement executed through his/her guardian with the other partners. Minor s not liable for any liability of the firm.
4.	Is it mandatory to register a Partnership firm ?
Ans	It is not mandatory to register any partnership firm. But an unregistered firm cannot sue its debtors, but the creditors of the unregistered firm can sue the firm.
5.	In M/s. ABC partnership firm one of the partner is expired, cheque signed by deceased partner(signed when he was live) along with existing is presented for payment. Being Service Manager what will you do now ?
Ans	Whenever any partner in a partnership expires then that firm is dissolved. Since firm is dissolved payment cannot be done.

Reference: SME Basic Manual

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

SBILD INDORE: MY BANK-SIMPLE LEARNING	
Topic: WHISTLE-BLOWER POLICY	
Date: 01.08.2025	
S. No.	Particulars
1.	What is a "WHISTLE-BLOWER POLICY"?
Ans	The policy is an internal mechanism established for staff members to report to the management, concerns about unethical behavior, actual or suspected fraud or violation of the Bank's code of conduct policy. The Policy is intended to encourage all employees of the Bank to report suspected or actual occurrence of illegal, unethical or inappropriate actions, behaviors or practices by staff without fear of retribution.
2.	What are the different ways of registering the compliant under Whistle blower policy?
Ans	An employee can register the complaint in the following ways: ❖ Staff members up to Scale-SMGS-V posted at Circles will lodge compliant to DGM (Compliance & Risk) at LHO for respective Circle. Staff members up to Scale-SMGS-V posted at CC & CC establishments and all Officials in Scale-VI will lodge compliant to General Manager (Fraud Prevention & Monitoring). All officials in grades of GM & above will lodge compliant to CGM in charge of FPMD. ❖ Through official email id of the employee complaints can be forwarded to designated email id, such as dgmcr.lhxxx@sbi.co.in (email ids of respective circles are available in the Whistle blower policy circular dated 23.10.2023 as Annexure – IV). ❖ Complaints can be registered in bank's portal i.e., https://whistleblower.sbi.co.in. ❖ Complaints can be registered through a dedicated Telephone number, the contact numbers for all the circles are available in the Whistle blower policy circular dated 28.10.2024.
3.	What is the portal link for registering Whistle Blower complaint?
Ans	Whistle blower portal link is available at the https://info.sbi (SBI Times). The employee can log in with your HRMS credentials and register the complaint.
4.	Which incidents are covered under Whistle Blower Policy?
Ans	Employees can register a complaint on Corruption, Frauds, Misuse/ abuse of official position, Manipulation of data / documents, any other act of an employee which affects the interest of the Bank adversely and has the potential to cause financial or reputational loss to the Bank. The details in the complaint should be specific and verifiable.
The Whistle Blower Policy e-circular no. dated 28.10.2024	
Vasanth Kethavath, Chief Manager(faculty), SBILD, Indore	

SBILD INDORE: MY BANK-SIMPLE LEARNING
NEW DIGITAL PRODUCT – “SME DIGI-SUGAM”

Date: 12.08.2025

S. No.	Particulars
1.	Basic eligibility to apply for the loan under SME Digi Sugam Scheme?
Ans	The Customer should be Existing to Bank (ETB) Current Account holder, Sole proprietor with no Working Capital limit from any Financial Institution. Credit limit to be verified through CIC report. • The unit should be MSME unit having valid Udyam Registration Number (URN). • Customers should be GST registered for two years or more under GST with B2B sales. If customer is not having B2B sales the journey will not proceed after GST fetch details page. • Customer should have at least 2-year IT return and should be in profit for latest year. • Customer must be Yono Saral User. • The loan will be done digitally at any Branch..
2.	Nature of Facility sanctioned under this Scheme?
Ans	Dropline OD with Top-Up option
3.	Quantum of loan considered under this scheme?
Ans	Minimum Loan Rs.1 lakh and Maximum Rs.50 lakhs.
4.	Go and No Go Criteria for loan under this scheme ?
Ans	➤ CIBIL CMR ranking- CMR 1 to CMR 7 ➤ Minimum CIC score of 650 for promoters or -1 (for new to Credit) ➤ If CMR is not available, then CIC score of the Proprietor/ Partners/ Directors will be considered ➤ Unit to be profitable (Will be verified from IT return). ➤ Credit Summations – 80% of the last 12-months GSTN turnover would have been routed through the Account
5.	Primary and collateral security requirements under this scheme ?
Ans	This is unsecured Loan doesn't require any primary as well as collateral Security.

Refer: Circular Dated: 08.08.2025

:

Vasanth Kethavath, Chief Manager faculty, SBILD, Indore

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: Basic Saving Bank Deposit(BSBD)-Small Accounts Date: 18.08.25

S. No.	Particulars
1.	Who is eligible to open Small Deposit Account?
Ans	when the customer does not have any Official Valid Document (OVD) for full KYC. An individual who desires to open a BSBD-Small Account is allowed to open such an account on production of a self-attested photograph and affixation of signature or thumb print, as the case may be, on Account Opening Form, in the presence of an official of the Bank.
2.	What is the validity of Small Account ?
Ans	Small accounts are initially valid for 12 months. System will put stop on such accounts after completion of 12 months of opening of account and no further transaction will be allowed. For Activation of Account 1. Account holder need to produce OVD details and account will be converted into fully KYC account and normal transactions will be allowed. 2. In case customer submits proof of applying for OVD instead of OVD then transactions in same small account is allowed for further 12 months. Transaction will be stopped completely if OVD is not produced even after 12 months of extended period till the customer produces OVD.
3.	System is enabled for not permitting aggregate withdrawal / transfer in a month beyond?
Ans	Rs.10,000/-.
4	System does not allow further credit in the account where the aggregate of all credits in a financial year has reached ?
Ans	Rs.1,00,000/-
	Maximum balance in the account at any point of time being not more than ?
	Rs.50,000/-

Reference: BSBD-Small Account Cir. Dated 11.10.2024
Vasanth Kethavath, Chief Manager(faculty), SBILD, Indore.

SBILD INDORE: MY BANK-SIMPLE LEARNING
Exposure Norms

Date: 19.08.2025

S. No.	Particulars
1.	Large borrower is defined as the sum of all exposure values of the bank to a counterparty or a group of connected counterparties is equal to or above ?
Ans	10% of the Bank's Tier- I Capital.
2.	The Bank's aggregate exposure to the capital markets shall not exceed ?
Ans	The Bank's aggregate exposure to the capital markets shall not exceed 40% of its net worth as on March 31 of the previous year.
3.	Non Fund Based facility (ies) not to exceed?
Ans	100 % Bank's total fund based exposure.
4.	Exposure to Leasing, Hire Purchase and Factoring Services?
Ans	Exposure under each of these activities should be restricted to 10 per cent of the Bank's total advances as at the close of the immediately preceding financial year.
5.	Exposure to Indian Joint Ventures/ Wholly owned Subsidiaries Abroad and Overseas Step-down Subsidiaries of Indian Corporates?
Ans	While extending credit facilities to Indian Joint Ventures/ Wholly Owned Subsidiaries abroad or extending Buyers' Credit /acceptance finance to overseas parties for facilitating export of goods and services from India, the Bank will ensure that such exposure is restricted to 20% of the Bank's capital funds. For higher limits, Bank would approach RBI on a case-to-case basis.
6.	Single Group Entity Exposure ?
Ans.	Single Group Entity Exposure 5% of Paid-up Capital and Reserves in case of non-financial companies and unregulated financial services companies. 10% of Paid-up Capital and Reserves in case of regulated financial services companies.

Refer: Loan Policy Guidelines:

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Topic: Financial General Awareness

Date: 21.08.25

S. No.	Particulars
1.	Which of the following documents is mandatory for withdrawal/remittance of foreign exchange?
Ans	PAN Card
2.	For what kind of transactions, are demat accounts necessary?
Ans	For trading/Investment of shares.
3.	In which year was the National Asset Reconstruction Company Ltd. (NARCL), commonly known as the Bad Bank, established in?
Ans	2021
4.	Which is the oldest stock exchange in India?
Ans	Bombay Stock Exchange established in 1875.
5	What is the priority sector lending target for Micro Enterprises, as mandated by the RBI?
Ans.	7.50%
6.	Instruments issued by corporations to raise funds for a period of up to one year?
Ans.	Commercial Papers.
7.	Which document is mandatory for companies to file before launching an IPO in India?
Ans	Offer Document.
8.	Which committee recommended the establishment of IRDAI?
Ans.	Malhotra Committee
9.	The organizations provides insurance repository services in India?
Ans.	National Securities Depository Limited (NSDL)
10.	Which regulatory authority oversees the functioning of the Insurance Ombudsman in India?
Ans.	IRDAI

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Topic: Financial General Awareness

Date: 22.08.25

S. No.	Particulars
1.	What is Primary Market ?
Ans	Companies or governments issue new securities like stocks, bonds, etc. to raise capital for various purposes like business expansion, infrastructure projects, or debt repayment. Is called as Primary Market. The primary market is crucial for channeling savings into productive investments and supporting economic growth
2.	What is Secondary Market?
Ans	Investors trading securities that have already been issued in the primary market. Trading can occur on organized stock exchanges like the NSE or BSE, or through over-the-counter transactions. The issuers of the securities do not participate directly in the trading activity in the secondary market. The secondary market provides liquidity, allowing investors to buy or sell securities as needed, and it also helps determine the market price of those securities. The secondary market facilitates the transfer of ownership of securities from one investor to another.
3.	What is Banking Regulation Act. 1949 ?
Ans	The Banking Regulation Act, 1949 is a law in India that regulates commercial Banking in India. The Act gives the RBI the power to license banks, have regulation over shareholding and voting rights of shareholders; supervise the appointment of the boards and management; regulate the operations of banks; lay down instructions for audits; control moratorium, mergers and liquidation; issue directives in the interests of public good and on banking policy, and impose penalties
4.	What is Fiscal Policy?
Ans	The government's use of spending and taxation to influence the economy. It's a tool governments use to manage economic conditions like inflation, unemployment, and overall growth. By adjusting its spending levels and tax rates, the government can impact aggregate demand, which in turn affects various economic factors.
5	What is Monetary Policy?
Ans.	Monetary policy involves actions by a country's central bank to manage the money supply to promote economic growth and stability. Key strategies include adjusting interest rates and bank reserve requirements, aiming for high employment while controlling inflation.

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Topic: Financial General Awareness -IV

Date: 28.08.25

S. No.	Particulars
1.	If the demand and supply of a commodity increase by an equal absolute amount, what will be the effect on market price?
Ans	Market Price remain stable.
2.	The fiscal policy measures the government might take to combat inflation?
Ans	1. Increasing public debts. 2. Delaying the payment of old debts. 3. Increasing taxes
3.	Persons below the poverty line in India are classified as such based on?
Ans	On the basis of Minimum prescribed food basket requirement of people. Poverty line in India is classified on the basis of calories per day available to a person. It is a simple average and does not show the actual availability to a person or a household.
4.	Which organization is funding the poultry venture capital fund scheme?
Ans	NABARD.
5.	Which is the top e-waste producing country in the world?
Ans	USA
6.	What is the main objective of ASPIRE scheme?
Ans.	ASPIRE is launched by MSME with an objective to promote MSME by setting up incubation centres, technology centres to accelerate startups.
7.	Which country has the largest number of internet users in the world?
Ans	China has the largest number of Internet users in the world. India is ranked number 2 and US is at 3.
8.	The market which is accessed by only corporates for raising loans?
Ans.	Inter corporate Deposits market is accessed by only corporates for raising loans. It is lending of surplus corporate to deficit corporate entity.

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Details about Fraud

Date: 30.08.2025

S. No.	Particulars		
1.	What is Fraud?		
Ans	An incident may be classified as “Fraud” if it involves an intentional act of deception, misrepresentation or impersonation by an applicant, customer, employee or any third party involving financial transactions for the purpose of personal gain and thereby defrauding the Bank. • All investigations should be completed within 3 to 7 days. • The entire exercise to declare the case as fraud or otherwise must be completed within 60 days from the date of identification of Trigger. • All such Suspected fraud cases are to be investigated promptly for declaration of the case as a fraud or otherwise, within a period of two months from the date of reporting on the portal. • As in the case of accounts categorized as NPAs, the Bank must initiate and complete a staff accountability exercise within six months of the date of classification as a Fraud.		
2.	Different Competent Authority for fraud Identification ?		
Ans	• Up to Rs.5 lacs - GM of the Network. • Rs. 5 lacs and above - FIC of the respective Circle. • Unauthorized digital payment transactions upto Rs. 2 lacs- CLIC at Circles.		
3.	Different committees dealing with fraud cases ?		
Ans	s.no.	Name of Committee	Threshold limit
	1	Corporate Centre Committee on Frauds – II (CCCF-II) (Headed by DMD & CRO)	Rs. 25 lacs & above but below 1 Cr.
	2	Corporate Centre Committee on Frauds –I (CCCF-I) (Headed by Managing Director)	Rs. 1 Cr. & above but below Rs. 5 Cr.
	3	Committee of Executives on Frauds (COEF) (Headed by Chairman)	Rs. 5 Cr. & above
	4	Special Committee of the Board for Monitoring large value Frauds (SCBMF) (Headed by Independent Director) Rs. 5 Crores & above	Rs. 5 Cr. & above
	5	The Circle Committee on Frauds, headed by CGM of the Circle has been established to have uniform approach to review fraud cases.	Rs. 1 lac to 25 lac
	6	At Administrative Offices	Upto Rs. 1lac

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General Banking Operational Details

Date: 01.09.2025

S. No.	Particulars
1.	Banks are required to file the electronic copy of the Customer's KYC records/data (Customer information, Photograph, Signature, KYC Documents) with the Central KYC Records registry (CKYCR) within -----days after the commencement of an account-based relationship with a customer.
Ans	3 Days
2.	Cross Border Wire Transaction Reports (CBWTR), the value of more than _____ rupees or its equivalent in foreign currency where either the origin or destination of fund is in India to be reported.
Ans	Rs.5,00,000/-
3.	Where the client is a trust, the Bank, shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with or more interest in the trust
Ans	15 percent or More
4.	The FIU-IND (Financial Intelligence Unit-India) reports to _.....
Ans	The Economic Intelligence Council(EIC), which is headed by the Finance Minister of India.
5.	Time intervals for periodic updation of KYC for existing Low Risk/Medium Risk/High Risk customers is
Ans	Once in 10 years/8 years /2 years respectively.
6.	If the matter related to a suspicious transaction is pending in a court, the relevant records should be retained for..... from the date of final verdict of the court.
Ans	5 years
7.	URL for reporting Online Reporting of instances of detection of counterfeit currency notes by designed officials
Ans	https://ccr.statebanktimes.in
8.	Risk categorization of Salary Package a/cs of all Govt. Departments as
	Low Risk

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Cyber Frauds

Date: 02.09.2025

S. No.	Particulars
1.	Few Details about Cyber Frauds and few concepts related different type of digital frauds
Ans	Cybercrime where criminals use the internet to deceive individuals or Organizations into providing sensitive information or money for illegal gain. • Cyber Crime Portal and Help Line No.- www.cybercrime.gov.in and Help line no. is 1930. • Digital Arrest - Digital Arrest is a new and innovative technique used by Cyber Criminals to defraud common public and extort money by trapping. These Cybercriminals or scammers, trap their victims by posing as personnel from various government agencies/Departments viz. Police, Central Bureau of Investigation (CBI), Narcotics Department, RBI, Enforcement Directorate, Customs or other Law Enforcement agency. • Social Engineering – Attackers manipulate victims into divulging confidential information through psychological tactics. • Sniffing- The process by which data traversing network are captured or monitored. • Phishing- Fraudsters create a third-party website which looks like existing genuine website. Like fake emails or websites. • Smishing (SMS Phishing) - Just like phishing, smishing uses cell phone text messages to lure users in. Often the text will contain a URL or phone number. • Juice Jacking - The term juice jacking refers to a form of cyberattack where a public USB charging port is tampered with and infected using hardware and software changes to steal data or install malware on devices connected to it. • Skimming - The process whereby the card's magnetic stripe is copied. • Man-in-the-Middle (MITM)- A hacker on a public Wi-Fi network intercepting login credentials from unsuspecting users. • Deep fake- Deep fake videos use artificial intelligence (AI) tools to convincingly replace a person's face or voice with somebody else's, allowing the synthesized media to be used playfully or to spread misinformation maliciously.

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

Common Bond - October 2024" का सारांश:

कॉमन बॉन्ड – मार्च 2025

महत्वपूर्ण बिंदु (सदस्यों हेतु संक्षेप)

1. आर्थिक परिदृश्य और बजट 2025

- नया आयकर कानून 2025 लागू – अब पुराना 1961 का कानून समाप्त होगा।
- 12 लाख तक की आय पर कोई आयकर नहीं (नई कर व्यवस्था में)।
- इससे मध्यम वर्ग को राहत, लेकिन बचत एवं बीमा क्षेत्र पर असर की आशंका।
- बीमा क्षेत्र में 100% विदेशी निवेश (FDI) की अनुमति – इससे सार्वजनिक क्षेत्र पर विदेशी कब्जे का खतरा बढ़ सकता है।
- सरकार का जोर एसेट मोनेटाइजेशन (2025-30) योजना पर, जबकि पिछली योजना असफल रही थी। इसे निजीकरण की ओर कदम माना जा रहा है।
- कृषि, रोजगार और बुनियादी ढाँचे को अपेक्षित प्राथमिकता नहीं दी गई।

2. मौद्रिक नीति (RBI)

- रेपोरेट में 0.25% (25 बेसिस प्वाइंट्स) की कटौती करके 6.25% किया गया।
- मकसद: उपभोक्ता मांग बढ़ाना और अर्थव्यवस्था में नकदी प्रवाह को प्रोत्साहित करना।
- FY 2026 में GDP विकास दर अनुमान – 6.7%।
- FY 2026 में मुद्रास्फीति घटकर 4.2% रहने का अनुमान।

3. बजट से जुड़े विशेष प्रावधान

- प्रधानमंत्री धन-धान्य कृषि योजना – 100 कम उत्पादकता वाले जिलों को कवर करेगी, 1.7 करोड़ किसानों को लाभ।
- KCC (किसान क्रेडिट कार्ड) पर 5 लाख तक ऋण, ब्याज सब्सिडी योजना के तहत।

- MSME क्षेत्र के लिए गारंटी कवर सीमा 5 करोड़ से बढ़ाकर 10 करोड़।
- नेशनल मैन्युफैक्चरिंग मिशन – छोटे, मझोले और बड़े उद्योगों के लिए।
- UPI से जुड़ा 30,000 रुपये सीमा वाला क्रेडिट कार्ड – छोटे व्यापारियों को लाभ।
- गिग वर्कर्स को E-SHRAM पोर्टल पर रजिस्ट्रेशन व स्वास्थ्य सुविधाएँ।
- परमाणु ऊर्जा मिशन – 20,000 करोड़ का प्रावधान।
- AI शिक्षा मिशन – 500 करोड़ का प्रावधान।

4. प्रत्यक्ष कर (Direct Tax)

- नई कर संरचना:

0-4 लाख	:	शून्य कर
4-8 लाख	:	5%
8-12 लाख	:	10%
12-16 लाख	:	15%
16-20 लाख	:	20%
20-24 लाख	:	25%
24 लाख से ऊपर	:	30%

- वरिष्ठ नागरिकों के लिए ब्याज पर टैक्स छूट सीमा 50,000 से बढ़ाकर 1 लाख।
- किराए पर TDS सीमा 2.40 लाख से बढ़ाकर 6 लाख।

5. आंदोलन और हड़ताल कार्यक्रम

UFBU (United Forum of Bank Unions) और AIBOC की ओर से:

- मांगें:
 - o पर्याप्त भर्ती, अस्थायी कर्मचारियों का नियमितीकरण।
 - o बैंकिंग में 5 दिन का कार्य सप्ताह लागू करना।
 - o DFS (वित्त सेवा विभाग) के ताजा निर्देशों को वापस लेना।
 - o कर्मचारियों/अधिकारियों की सुरक्षा सुनिश्चित करना।
 - o ग्रेच्युटी सीमा 25 लाख तक बढ़ाना।
 - o वेलफेयर बेनिफिट्स पर आयकर न वसूलना।

- विरोध:
 - o बैंकों में स्थायी नौकरियों का आउटसोर्सिंग।
 - o अनुचित श्रम प्रथाएँ।
 - o DFS द्वारा बैंकों का माइक्रो-मैनेजमेंट।

आगामी कार्यक्रम:

- 24-25 मार्च 2025 – 48 घंटे की दो दिवसीय अखिल भारतीय हड़ताल।
- इसके पूर्व – पोस्टर अभियान, सोशल मीडिया कैम्पेन, धरना, प्रेस कॉन्फ्रेंस और रैलियाँ।

6. न्यायिक निर्णय (सुप्रीम कोर्ट)

- State Bank of India vs Kamal Kishore Prasad केस –
 - o कर्मचारी को सेवा से बर्खास्तगी का आदेश सही ठहराया गया।
 - o सुप्रीम कोर्ट ने कहा कि जब अनुशासनात्मक कार्यवाही पूर्ण हो चुकी थी, तो हाईकोर्ट द्वारा बहाली का आदेश सही नहीं था।

निष्कर्ष

मार्च 2025 का यह अंक बताता है कि –

- बजट और मौद्रिक नीतियों से बैंकिंग क्षेत्र पर दूरगामी प्रभाव पड़ेंगे।
- निजीकरण व एसेट मोनेटाइजेशन की नीति पर गंभीर चिंता।
- बैंक यूनियनों ने भर्ती, 5 दिन कार्य सप्ताह और सुरक्षा के मुद्दों पर आंदोलन का ऐलान किया है।
- आने वाले समय में संगठनात्मक एकता और सजगता की आवश्यकता है।

कॉमन बॉन्ड – अप्रैल 2025

महत्वपूर्ण बिंदु (सदस्यों हेतु संक्षेप)

1. आंदोलन एवं वार्ताएँ

- बैंक कर्मचारियों और अधिकारियों की दृढ़ इच्छाशक्ति और संघर्ष के कारण सरकार व प्रबंधन को बातचीत के लिए मजबूर होना पड़ा।
- स्टाफ की कमी, PLI स्कीम में मनमाने बदलाव, 5-दिवसीय बैंकिंग और DFS का हस्तक्षेप प्रमुख मुद्दे रहे।
- CLC (Chief Labour Commissioner) की मध्यस्थता में IBA, DFS और यूनियनों के बीच वार्ताएँ हुईं।
- 5-दिवसीय बैंकिंग पर DFS और वित्त मंत्री स्तर पर विचार जारी, पर अभी अंतिम निर्णय लंबित।
- भर्ती प्रक्रिया दोबारा शुरू करने और उपयुक्त स्टाफ उपलब्ध कराने पर सहमति बनी।

2. डिजिटल पेमेंट्स

- RBI गवर्नर ने कहा – 40% वयस्क आबादी अभी भी डिजिटल भुगतान का उपयोग नहीं करती।
- जनवरी 2025 में 20 बिलियन लेन-देन डिजिटल माध्यम से हुए, जिनकी कीमत लगभग ₹250 लाख करोड़ थी।
- डिजिटल पेमेंट जागरूकता और उपयोग बढ़ाने के लिए विशेष अभियान की आवश्यकता बताई गई।

3. TDS नियमों में बदलाव (1 अप्रैल 2025 से लागू)

- वरिष्ठ नागरिकों के लिए ब्याज आय पर TDS की सीमा ₹50,000 से बढ़ाकर ₹1,00,000।
- यानी यदि ब्याज आय सालाना ₹1 लाख से कम है तो बैंक कोई TDS नहीं काटेगा।
- यह बदलाव वरिष्ठ नागरिकों, निवेशकों और कमीशन कमाने वालों को राहत देने हेतु है।

4. श्रमिक संगठन और हड़ताल की स्थिति

- 24-25 मार्च 2025 की प्रस्तावित ऑल इंडिया बैंक हड़ताल को फिलहाल टाल दिया गया।
- UFBU (United Forum of Bank Unions) और IBA के बीच CLC की उपस्थिति में विस्तृत चर्चा हुई।
- मुख्य मुद्दे:
 - 5-दिवसीय बैंकिंग
 - सभी कैडर में पर्याप्त भर्ती
 - स्थायी नौकरियों का आउटसोर्सिंग रोकना
 - DFS द्वारा PLI गाइडलाइन की समीक्षा
 - 55/57/58 वर्ष आयु पर कार्यक्षमता समीक्षा का विरोध
 - कर्मचारियों की सुरक्षा, शाखाओं में स्थायी सुरक्षा गार्ड
 - IDBI बैंक में सरकार की 51% हिस्सेदारी बनाए रखना
 - ग्रेच्युटी सीमा बढ़ाने की मांग

5. न्यायिक निर्णय (सुप्रीम कोर्ट – ग्रेच्युटी जब्ती मामला)

- मामला : क्या कर्मचारी की सेवा समाप्ति पर गंभीर दुराचार (Moral Turpitude) के आधार पर बिना कोर्ट की सजा के भी ग्रेच्युटी जब्ती की जा सकती है?
- निर्णय :
 - यदि अनुशासनात्मक कार्यवाही में गंभीर दुराचार सिद्ध हो तो ग्रेच्युटी पूरी या आंशिक रूप से जब्ती की जा सकती है, भले ही कोर्ट में मुकदमा न चला हो।
 - परंतु, यदि दुराचार से बैंक को वित्तीय नुकसान नहीं हुआ, तो पूरी ग्रेच्युटी जब्ती नहीं की जा सकती।
 - PSU कर्मचारी जिसने जन्मतिथि में धोखाधड़ी की थी – उसकी पूरी ग्रेच्युटी जब्ती की गई।

- o MSRTC कंडक्टर द्वारा मामूली रकम गबन के मामले में – कोर्ट ने कहा केवल 25% ग्रेच्युटी काटी जाए, बाकी दी जाए।

४। निष्कर्ष

- अप्रैल 2025 का अंक बताता है कि 5-दिवसीय बैंकिंग और भर्ती सबसे अहम मुद्दे हैं।
- आंदोलन की वजह से प्रबंधन और सरकार पर दबाव बना और समाधान की दिशा खुली।
- डिजिटल पेमेंट जागरूकता और नए TDS नियम सीधे कर्मचारियों और ग्राहकों दोनों को प्रभावित करेंगे।
- सुप्रीम कोर्ट ने ग्रेच्युटी जन्ती पर बड़ा फैसला दिया, जो सभी कर्मचारियों के लिए मार्गदर्शक है।

कॉमन बॉन्ड – मई 2025 महत्वपूर्ण बिंदु (सदस्यों हेतु संक्षेप)

1. नया लेबर कोड 2025

- केंद्र सरकार ने 29 पुराने श्रम कानूनों को समेटकर 4 नए लेबर कोड लागू किए:
 - 1. वेज कोड (Code on Wages)
 - 2. इंडस्ट्रियल रिलेशंस कोड (Industrial Relations Code)
 - 3. सोशल सिक्योरिटी कोड (Code on Social Security)
 - 4. ऑक्युपेशनल सेफ्टी, हेल्थ एंड वर्किंग कंडीशन्स कोड
- दावा: पारदर्शिता, लचीलापन और कर्मचारियों को बेहतर दीर्घकालिक लाभ।
- ट्रेड यूनियनों का विरोध:
 - o छंटनी, बंदी और ले-ऑफ आसान होंगे।
 - o 50 से कम कर्मचारियों वाले संस्थानों में छंटनी पर कोई मुआवजा नहीं।
 - o यूनियन पंजीकरण जटिल होगा।
 - o 300 से कम कर्मचारियों वाले संस्थानों में सर्विस कंडीशन/स्टैंडिंग ऑर्डर लागू नहीं होंगे।
- केंद्रीय ट्रेड यूनियनों ने 20 मई 2025 को देशव्यापी हड़ताल का आह्वान किया।

2. नेतृत्व में परिवर्तन

- कॉमरेड बालचंद्रन पी. एम. (AIBOC अध्यक्ष, यूनियन बैंक अधिकारी संघ महासचिव) ने 31 मार्च 2025 को सेवानिवृत्ति ली।
- कॉमरेड सेकरण आर. (इंडियन बैंक अधिकारी संघ महासचिव) AIBOC के नए अध्यक्ष बने।
- IBA ने श्री सी. एस. सेट्टी (चेयरमैन, SBI) को नया अध्यक्ष चुना।

3. बैंकिंग एवं आर्थिक समाचार

- ATM शुल्क वृद्धि – 1 मई 2025 से एटीएम निकासी शुल्क ₹21 से बढ़कर ₹23 प्रति लेन-देन।
- ग्राहक अभी भी अपने बैंक के एटीएम से प्रति माह 5 मुफ्त लेन-देन कर सकेंगे।
- बैंक निजीकरण स्थगित – सरकार ने कहा कि PSB लाभकारी हैं, इसलिए दो बैंकों के निजीकरण की योजना टाल दी गई।
- बैंकिंग कानून (संशोधन) अधिनियम 2024 –
 - o अब एक खाते/लॉकर/सेफ कस्टडी में 4 तक नामांकित व्यक्ति (Nominees) रखे जा सकेंगे।
 - o पहले केवल 1 नामांकन की अनुमति थी।
 - o उद्देश्य: बढ़ते अनक्लेम्ड डिपॉजिट्स को रोकना (2019–24 के बीच ₹45,000 करोड़ RBI के DEAF फंड में जमा हुए)।

4. ग्रामीण क्षेत्र में सुधार – One State One RRB

- सरकार ने 26 क्षेत्रीय ग्रामीण बैंकों (RRBs) का विलय कर 12 नए RRBs बनाए।
- यह नीति 1 मई 2025 से लागू हुई।
- उद्देश्य: दक्षता बढ़ाना, लागत कम करना और ग्रामीण क्षेत्रों में ऋण प्रवाह सुधारना।
- उदाहरण:
 - o मध्य प्रदेश ग्रामीण बैंक और मध्यांचल ग्रामीण बैंक : मध्य प्रदेश ग्रामीण बैंक (मुख्यालय इंदौर, प्रायोजक – बैंक ऑफ इंडिया)
 - o राजस्थान मरुधरा ग्रामीण बैंक और बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक : राजस्थान ग्रामीण बैंक (मुख्यालय जयपुर, प्रायोजक – SBI)
 - o अन्य राज्यों जैसे बिहार, यूपी, गुजरात, कर्नाटक, महाराष्ट्र, ओडिशा, बंगाल आदि में भी बड़े पैमाने पर RRB का एकीकरण हुआ।

5. न्यायिक निर्णय – ग्रेच्युटी

- केरल हाईकोर्ट का फैसला:
 - o ग्रेच्युटी को किस्तों में नहीं दिया जा सकता।
 - o यह एकमुश्त भुगतान है और रिटायरमेंट/सुपरएन्युएशन के 30 दिन के भीतर देना अनिवार्य।
 - o नियोक्ता की आर्थिक स्थिति खराब होना भी भुगतान में देरी का कारण नहीं हो सकता।
- न्यायालय ने कहा: ग्रेच्युटी कर्मचारी की सामाजिक सुरक्षा है, इसे तत्काल देना होगा।

निष्कर्ष

- मई 2025 का अंक बताता है कि लेबर कोड के खिलाफ संघर्ष बड़ा मुद्दा है।
- बैंकिंग क्षेत्र में सी. एस. सेट्टी का IBA अध्यक्ष बनना, ATM शुल्क वृद्धि, बैंक निजीकरण पर रोक और नामांकन कानून में बदलाव महत्वपूर्ण घटनाएँ हैं।
- RRB एकीकरण ग्रामीण बैंकिंग ढाँचे को नया रूप देगा।
- न्यायपालिका ने ग्रेच्युटी को तत्काल भुगतान करने का स्पष्ट संदेश दिया है।

कॉमन बॉन्ड – जून 2025

महत्वपूर्ण बिंदु (सदस्यों हेतु संक्षेप)

1. आतंकवाद पर भारत की निर्णायक प्रतिक्रिया
 - जम्मू-कश्मीर (पहलगाम) में 25 पर्यटकों और एक गाइड की आतंकवादी हमले में हत्या हुई।
 - भारतीय सेना ने दुश्मन देश की सरहद पार स्थित आतंकी ठिकानों पर जवाबी कार्रवाई की।
 - सरकार ने बाद में सीज़फायर स्वीकार किया, लेकिन आतंकी ढाँचों को समाप्त करने की प्रतिबद्धता दोहराई।
 - कॉमन बॉन्ड ने कहा – “राष्ट्र पहले, संस्थान दूसरे, और व्यक्ति सबसे बाद में।”
2. CLC के साथ समझौता वार्ता (29 अप्रैल 2025)
बैठक में प्रमुख मुद्दों पर चर्चा हुई:
 1. PLI स्कीम – DFS द्वारा किए गए बदलावों का विरोध। अभी तक नया संशोधन लागू नहीं हुआ, DFS का जवाब लंबित।
 2. 5-दिवसीय बैंकिंग – सरकार स्तर पर विचार जारी है। DFS सचिव को मुद्दा उठाने का आश्वासन।
 3. भर्ती –
 - o क्लर्क्स की संख्या 6,128 से बढ़ाकर 11,830 की गई।
 - o SBI ने अलग से 14,191 क्लर्क्स भर्ती किए।
 - o परंतु यह आवश्यकता की तुलना में अपर्याप्त है।
 - o सब-स्टाफ/गार्ड/हाउसकीपिंग की भर्ती DFS के आउटसोर्सिंग निर्देशों से प्रभावित।
4. कर्मचारियों की सुरक्षा –
 - o ग्राहकों की हिंसा व हमलों की घटनाओं पर रोक हेतु सुझाव:
 - ☐ ब्रांच प्रमुख को FIR दर्ज करने का अधिकार मिले।
 - ☐ दुष्ट ग्राहकों के खाते बंद किए जाएँ।
 - ☐ हर शाखा में नियमित सशस्त्र गार्ड हों।

5. ग्रेच्युटी सीमा 25 लाख तक बढ़ाने का प्रस्ताव प्रगति पर।
6. वर्कमैन/ऑफिसर डायरेक्टर्स की नियुक्ति – प्रक्रिया लंबित, DFS से शीघ्रता की अपेक्षा।

□ अगली बैठक 17 जून 2025 को होगी।

3. श्रम अधिकार और लेबर कोड

- नए लेबर कोड के तहत श्रमिकों के 7 मौलिक अधिकार कमजोर किए जा रहे हैं।
- चिंताएँ:
 - o यूनियनों का पंजीकरण कठिन और हड़ताल का अधिकार सीमित।
 - o ठेका/अनौपचारिक श्रमिक सुरक्षा से बाहर।
 - o काम के घंटे बढ़ाने की प्रतिस्पर्धा (8 घंटे का अधिकार खतरे में)।
 - o कानून बनाने की शक्ति संसद से कार्यपालिका की ओर स्थानांतरित।
 - o कृषि/घरेलू श्रमिक, दुकानों-कार्यालयों में कार्यरत लोग कोड से बाहर।
 - o POSH (यौन उत्पीड़न निरोधक अधिनियम) को कोड से नहीं जोड़ा गया।
 - o ILO के अंतरराष्ट्रीय मानकों का उल्लंघन।

निष्कर्ष : ये कोड मजदूरों को असुरक्षित और नियोक्ता को मनमानी करने का लाइसेंस देते हैं।

4. न्यायिक निर्णय (बॉम्बे हाईकोर्ट – POSH Act)

- मामला: महिला कर्मचारी ने यौन उत्पीड़न का आरोप लगाया।
- निष्कर्ष :
 - o केवल बालों पर टिप्पणी या मजाक को यौन उत्पीड़न नहीं माना जा सकता यदि शिकायतकर्ता ने इसे उसी समय उत्पीड़न के रूप में नहीं लिया।
 - o अन्य पुरुष कर्मचारी पर टिप्पणी को शिकायतकर्ता पर उत्पीड़न नहीं कहा जा सकता।
 - o इस्तीफे के तुरंत बाद की गई शिकायत संदिग्ध मानी गई।

कोर्ट ने कहा कि ICC (Internal Complaints Committee) की रिपोर्ट अस्पष्ट थी, इसलिए आदेश रद्द किया गया।

निष्कर्ष

- जून 2025 अंक में सबसे प्रमुख संदेश – आतंकवाद पर कड़ा रुख, संगठनात्मक मजबूती और श्रमिक अधिकारों की रक्षा।
- बैंकिंग क्षेत्र में 5-दिवसीय कार्य सप्ताह, भर्ती, कर्मचारियों की सुरक्षा और ग्रेच्युटी सीमा बढ़ाने जैसे मुद्दे अभी लंबित हैं।
- लेबर कोड मजदूर वर्ग के अधिकारों पर गहरा आघात कर रहे हैं, जिनके खिलाफ एकजुट संघर्ष जरूरी है।

कॉमन बॉन्ड – जुलाई 2025

महत्वपूर्ण बिंदु (सदस्यों हेतु संक्षेप)

1. अहमदाबाद विमान दुर्घटना और सुरक्षा प्रश्न

- 12 जून 2025 को अहमदाबाद से लंदन जा रही एयर इंडिया फ्लाइट दुर्घटनाग्रस्त हुई, जिसमें 242 यात्रियों सहित 38 अन्य लोगों की मृत्यु हुई।
- बोइंग 787 ड्रीमलाइनर विमान की तकनीकी खामियों और रखरखाव की कमी को कारण माना गया।
- एयरलाइंस व हवाई सेवाओं के निजीकरण और मुनाफाखोरी नीति पर सवाल उठे।
- लेख में संदेश: “दुर्घटनाएँ नीति की भूल से नहीं होनी चाहिए। लाभ से ऊपर नागरिक सुरक्षा और जनकल्याण होना चाहिए।”

2. सामंजस्य बैठक (Conciliation by CLC – 17 जून 2025)

बैठक में प्रमुख मुद्दे:

- 5-दिवसीय बैंकिंग – सरकार गंभीरता से विचार कर रही है, पर कोई ठोस समयसीमा नहीं। UFBU ने चेतावनी दी कि यदि देरी हुई तो हड़ताल का आह्वान फिर किया जाएगा।
- बैंक कर्मचारियों पर बढ़ते हमले – DFS ने सभी राज्यों को सुरक्षा बढ़ाने का निर्देश भेजा, लेकिन हमले अब भी जारी। शाखाओं में FIR और मजबूत सुरक्षा व्यवस्था की मांग की गई।
- PLI स्कीम – DFS इसे स्केल-IV से ऊपर लाना चाहता है। यूनियनों ने कहा कि यह सामूहिक प्रदर्शन पर आधारित होना चाहिए, न कि अलग-अलग अधिकारियों पर।
- भर्ती व आउटसोर्सिंग – कई बैंकों ने भर्ती की जानकारी दी, लेकिन सब-स्टाफ की जगह अस्थायी/आउटसोर्सिंग पर जोर। IBA और यूनियनों को मिलकर समाधान निकालने को कहा गया।
- ग्रेच्युटी सीमा 25 लाख करने पर सरकार स्तर पर विचार चल रहा है।
- वर्कमैन/ऑफिसर डायरेक्टर्स की नियुक्ति – प्रस्ताव ACC (Appointments Committee of Cabinet) में लंबित।

3. पब्लिक सेक्टर बैंकों का प्रदर्शन बनाम प्राइवेट बैंक

- FY 2025 में PSBs का शुद्ध लाभ ₹1.87 लाख करोड़ रहा, जो 27.39% वृद्धि है।
- निजी बैंकों का लाभ ₹1.81 लाख करोड़ रहा, वृद्धि केवल 7.01%।
- Gross NPA PSBs का FY21 में 9.42% से घटकर FY25 में 2.59% हो गया।
- Net NPA 3.07% से घटकर केवल 0.51% रह गया।
- ऑपरेटिंग प्रॉफिट ₹3.13 लाख करोड़ (FY21 – ₹2.02 लाख करोड़)।
- बिजनेस (डिपॉजिट + एडवांस) ₹170.62 लाख करोड़ से बढ़कर ₹257.08 लाख करोड़।

- परंतु मार्केट शेयर में गिरावट –
 - o डिपॉजिट में 68.96% से घटकर 63.91%
 - o एडवांस में 63.44% से घटकर 59.93%

कारण:

- स्टाफ की कमी (5 वर्षों में 32,000 की गिरावट)।
 - आउटसोर्सिंग और कॉन्ट्रैक्ट स्टाफ पर निर्भरता।
 - आईटी इंफ्रास्ट्रक्चर और गवर्नेंस की कमजोरियाँ।
 - बोर्ड में 50% पद खाली, निर्णय क्षमता पर असर।
4. न्यायिक निर्णय (सुप्रीम कोर्ट – यूनियन बैंक केस)
- एक अधिकारी को 34 वर्ष सेवा के बाद रिटायरमेंट से पहले निलंबित किया गया था।
 - बैंक ने CVC (Central Vigilance Commission) से सलाह लिए बिना चार्जशीट जारी की।
 - सुप्रीम कोर्ट ने कहा:
 - o बैंक ने स्वयं माना था कि मामला विजिलेंस एंगल वाला है, इसलिए CVC की पहली सलाह लेना अनिवार्य था।
 - o बिना सलाह लिए चार्जशीट देना मनमाना और गलत है।
 - परिणाम:
 - o अनुशासनात्मक कार्रवाई रद्द।
 - o अधिकारी को सभी रिटायरमेंट लाभ मिलेंगे (पर बैंक वेज नहीं)।

निष्कर्ष

- जुलाई 2025 अंक ने दिखाया कि –
 - o सुरक्षा से समझौता न करने का संदेश अहमदाबाद विमान हादसे से जुड़ा।
 - o 5-दिवसीय बैंकिंग, भर्ती, PLI स्कीम और सुरक्षा मुख्य आंदोलन बिंदु हैं।
 - o PSBs का प्रदर्शन मजबूत है, लेकिन स्टाफ की कमी और आउटसोर्सिंग से चुनौतियाँ हैं।
 - o सुप्रीम कोर्ट का निर्णय अधिकारियों के अधिकारों की रक्षा करता है और मनमानी रोकने का संकेत है।

क्या आप चाहेंगे कि अब मैं मार्च से जुलाई 2025 तक के पाँचों अंकों के हिंदी सारांश को एक साथ मिलाकर एक औपचारिक Word फ़ाइल बना दूँ ताकि यह संगठन के सदस्यों हेतु मासिक रिपोर्ट के रूप में इस्तेमाल हो सके?

जी भाईसाहब, आपने जो Common Bond – अगस्त 2025 अंक शेयर किया है, उसके महत्वपूर्ण बिंदु मैं सुव्यवस्थित हिंदी में प्रस्तुत करता हूँ:

कॉमन बॉन्ड – अगस्त 2025

महत्वपूर्ण बिंदु (सदस्यों हेतु संक्षेप)

1. सार्वजनिक क्षेत्र के बैंकों का प्रदर्शन

- FY 2025 में PSBs ने ₹1.87 लाख करोड़ का शुद्ध लाभ कमाया (27.39% वृद्धि)।
- प्राइवेट बैंकों का लाभ ₹1.81 लाख करोड़ (वृद्धि केवल 7.01%) रहा।
- Gross NPA FY21 के ₹6.52 लाख करोड़ से घटकर FY25 में ₹2.90 लाख करोड़।
- Net NPA ₹1.98 लाख करोड़ से घटकर ₹55,971 करोड़।
- ऑपरेटिंग प्रॉफिट ₹2.02 लाख करोड़ (FY21) से बढ़कर ₹3.13 लाख करोड़ (FY25)।
- कुल बिजनेस ₹257.08 लाख करोड़ तक पहुँचा।
- परंतु मार्केट शेयर में गिरावट –
 - o डिपॉजिट: 68.96% से घटकर 63.91%
 - o एडवांस: 63.44% से घटकर 59.93%
- स्टाफ की संख्या 2021 में 8.07 लाख से घटकर FY25 में 7.75 लाख।
- केवल 1,487 नई शाखाएँ खुलीं।

चुनौती : स्टाफ की कमी, आउटसोर्सिंग, आईटी इन्फ्रास्ट्रक्चर कमजोर, 50% बोर्ड पद खाली।

2. 56वाँ बैंक राष्ट्रीयकरण दिवस

- 19 जुलाई 1969 को राष्ट्रीयकरण से बैंकिंग आम जनता, ग्रामीण भारत और छोटे उद्योगों तक पहुँची।
- पब्लिक सेक्टर बैंकों ने ग्रीन रेवोल्यूशन, गरीबी उन्मूलन और वित्तीय समावेशन में बड़ी भूमिका निभाई।
- यूनियनों का संकल्प:
 - o निजीकरण का विरोध
 - o पर्याप्त भर्ती, सुरक्षित कार्य वातावरण
 - o स्वायत्त संचालन, ग्रामीण व कृषि क्षेत्र को प्राथमिकता

नारा : “Save Public Sector, Save the Nation”

3. ED द्वारा कार्रवाई – UCO बैंक मामला

- पूर्व UCO बैंक CMD सुबोध कुमार गोयल पर ₹6,200 करोड़ बैंक धोखाधड़ी का आरोप।
- ₹106.36 करोड़ की संपत्ति जब्त।
- गोयल ने Concast Steel & Power Ltd. को ₹1,460 करोड़ के लोन मंजूर किए जो NPA बन गए।

- इसके एवज में उन्हें नकद, संपत्तियाँ और अन्य लाभ मिले।
 - कुल संपत्ति प्रीजिंग ₹612.71 करोड़ तक पहुँची।
4. क्रेडिट और डिपॉजिट ग्रोथ (RBI रिपोर्ट)
- जुलाई 2025 तक क्रेडिट ग्रोथ 9.8% और डिपॉजिट ग्रोथ 10.1%।
 - पिछले साल की तुलना में काफी गिरावट (2024 में क्रेडिट ग्रोथ ~20%)।
 - बड़े प्राइवेट बैंकों की ग्रोथ भी धीमी –
 - o HDFC बैंक: 6.7%
 - o ICICI बैंक: 11.5%
 - o Axis बैंक: 8%
 - त्योहार सीजन और हाल की RBI रेपोरेट कटौती से मांग बढ़ने की उम्मीद।
5. RBI बुलेटिन – ब्याज दरें
- फरवरी-जून 2025 में RBI ने 100 bps की रेपोरेट कटौती की।
 - PSBs ने प्राइवेट बैंकों से ज्यादा तेजी से लेंडिंग और डिपॉजिट रेट घटाए –
 - o PSBs: लेंडिंग रेट -31 bps, डिपॉजिट रेट -47 bps
 - o प्राइवेट बैंक्स: लेंडिंग रेट -20 bps, डिपॉजिट रेट -41 bps।
 - SBI और HDFC बैंक अब सेविंग अकाउंट पर सिर्फ 2.5% ब्याज दे रहे हैं।
6. न्यायिक विषय – Exclusive Jurisdiction Clauses
- Rakesh Kumar Verma v. HDFC Bank केस में सुप्रीम कोर्ट का निर्णय –
 - o रोजगार अनुबंध में Exclusive Jurisdiction Clause (केवल एक अदालत को अधिकार देने वाली शर्त) मान्य है।
 - o औद्योगिक विवादों में भी ऐसे प्रावधान लागू हो सकते हैं, बशर्ते संबंधित राज्य/फोरम का अधिकार क्षेत्र हो।
 - कुछ हाईकोर्ट्स ने इसे चुनौती दी, पर सुप्रीम कोर्ट ने कहा –
 - o सभी कॉन्ट्रैक्ट समान माने जाएँगे, चाहे पार्टी मजबूत हो या कमजोर।
 - o औद्योगिक विवादों में भी ये क्लॉज लागू हो सकते हैं, यदि न्याय का अधिकार पूरी तरह न छीना जाए।
- निष्कर्ष
- अगस्त 2025 अंक का मुख्य संदेश:
 - o PSBs का मजबूत वित्तीय प्रदर्शन, लेकिन स्टाफ की कमी और गवर्नेंस की चुनौतियाँ।
 - o राष्ट्रीयकरण दिवस पर निजीकरण विरोध और वित्तीय समावेशन का संकल्प।
 - o UCO बैंक धोखाधड़ी मामला – सख्त कार्रवाई।

- o क्रेडिट ग्रोथ धीमी, लेकिन त्योहार सीजन से सुधार की उम्मीद।
- o RBI दर कटौती का लाभ ग्राहकों तक पहुँचा, पर सेविंग रेट ऐतिहासिक न्यूनतम पर।
- o न्यायिक निर्णय – औद्योगिक विवादों में भी कॉन्ट्रैक्ट क्लॉज लागू हो सकते हैं।

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

ऑफिसर्स कॉज़ – मार्च 2025

महत्वपूर्ण बिंदु (सदस्यों हेतु संक्षेप)

1. अंतर्राष्ट्रीय महिला दिवस – 8 मार्च 2025
 - AISBOF ने सभी महिला साथियों को शुभकामनाएँ दीं।
 - थीम: #AccelerateAction – महिलाओं की सुरक्षा, समान अवसर और कार्यस्थल पर क्रेच, ट्रांसफर में रियायत, मेडिकल आपात स्थिति में विशेष अवकाश, सुरक्षा तंत्र जैसी माँगें।
 - संदेश: कार्यस्थल और समाज दोनों में महिलाओं की गरिमा व अधिकार सुनिश्चित हों।
2. UFBU ज्ञापन – DFS सचिव को प्रस्तुत
UFBU ने 3 मार्च 2025 को DFS सचिव को 13 प्रमुख माँगों पर ज्ञापन सौंपा:
 1. पर्याप्त भर्ती और अस्थायी कर्मचारियों का स्थायीकरण।
 2. 5-दिवसीय बैंकिंग को तत्काल लागू करना।
 3. PLI स्कीम में DFS द्वारा किए संशोधनों को वापस लेना।
 4. Efficiency Review (55/57/58 वर्ष आयु पर) नीति का विरोध।
 5. बैंक कर्मचारियों पर बढ़ते हमलों से सुरक्षा हेतु सख्त कानून।
 6. वर्कमैन/ऑफिसर डायरेक्टर की नियुक्ति तत्काल।
 7. NPS से OPS में परिवर्तन।
 8. मौजूदा पेंशनर्स के लिए पेंशन अपडेटेशन।
 9. ग्रेच्युटी सीमा 20 लाख से 25 लाख और आयकर से छूट।
 10. स्टाफ कल्याण लाभों को टैक्स से छूट।
 11. IDBI बैंक का निजीकरण न हो।
 12. DFS का माइक्रो-मैनेजमेंट बंद हो।
 13. बैंकों में नियमित कार्यों का आउटसोर्सिंग रोका जाए।

3. एसबीआई अधिकारी संघ – जयपुर सर्किल सम्मेलन

- 25 जनवरी 2025 को जयपुर में 4th Triennial General Council सफलतापूर्वक हुआ।
- 2000 से अधिक अधिकारियों की भागीदारी।
- मुख्य मुद्दे:
 - o कार्य-जीवन संतुलन
 - o 5-दिवसीय बैंकिंग
 - o वेतन संशोधन व 9th Joint Note के मुद्दे
 - o सर्किल ट्रांसफर पॉलिसी की विशेषता
- मुख्य अतिथि : श्री संदीप भटनागर (CGM, SBI Jaipur Circle)
- नेतृत्व व संगठन की एकता पर जोर।

4. एसबीआई अधिकारी संघ – नॉर्थ ईस्ट सर्किल AGM

- 8 फरवरी 2025, गुवाहाटी में 32nd AGM आयोजित।
- 1500+ अधिकारियों की भागीदारी।
- मुख्य मुद्दे:
 - o 5-दिवसीय बैंकिंग
 - o पर्याप्त भर्ती
 - o PLI स्कीम का विरोध
 - o कार्यस्थल की खुशी और स्वास्थ्य को प्राथमिकता
- विभिन्न नेताओं ने एकजुट संघर्ष का आह्वान किया।

5. एसबीआई अधिकारी संघ – पटना सर्किल की 24वीं जनरल काउंसिल

- 16 फरवरी 2025, पटना में 3000+ अधिकारियों की ऐतिहासिक भागीदारी।
- मुख्य अतिथि: श्री के. वी. बंगाराजु (CGM, Patna Circle)
- अन्य अतिथि: बिहार पुलिस व न्यायिक संघों के प्रतिनिधि।
- संगठन ने समाजसेवा हेतु NGO “नई धरती” को ₹1 लाख सहयोग दिया।
- मुख्य मुद्दे:
 - o कार्यस्थल की गरिमा और शून्य सहिष्णुता
 - o मानसिक शांति और कार्य-जीवन संतुलन
 - o 9th Joint Note के शेष मुद्दे
 - o आगामी UFBU आंदोलन और 24–25 मार्च की हड़ताल में भागीदारी।

6. महंगाई भत्ता (DA)

- फरवरी 2025 से अप्रैल 2025 तिमाही के लिए DA 21.20% तय किया गया।
- पहले की तुलना में 1.37% वृद्धि।

निष्कर्ष

- मार्च 2025 अंक में महिला सशक्तिकरण, UFBU की मांगें, विभिन्न सर्किलों की रिपोर्ट और DA संशोधन प्रमुख रहे।
- संगठन का स्पष्ट संदेश – “राष्ट्र पहले, संगठन उसके बाद, और व्यक्ति सबसे अंत में।”

ऑफिसर्स कॉज़ – अप्रैल 2025

महत्वपूर्ण बिंदु (सदस्यों हेतु संक्षेप)

1. कॉमरेड पी. एम. बालचंद्रन का सेवानिवृत्ति

- AIBOC के अध्यक्ष कॉमरेड पी. एम. बालचंद्रन 31 मार्च 2025 को सेवानिवृत्त हुए।
- 39 वर्षों की उनकी बैंकिंग व ट्रेड यूनियन यात्रा में –
 - o 9 बार सीनियर नेशनल पावरलिफ्टिंग चैम्पियन
 - o एशियन चैम्पियनशिप में रजत पदक
 - o बैंकिंग करियर में कई शाखाओं का नेतृत्व
 - o UBIOA, AIUBOF और AIBOC में शीर्ष नेतृत्व की भूमिका
- 2024 में 9th Joint Note पर हस्ताक्षर में अहम योगदान।
- संगठन ने उन्हें “नॉन-कॉन्ट्रोवर्सियल पर दृढ़ और प्रेरक व्यक्तित्व” के रूप में सराहा।

2. नए अध्यक्ष – कॉमरेड सेकरण आर.

- 29–30 मार्च 2025, AIBOC कार्यकारिणी में कॉमरेड सेकरण आर. (महासचिव, इंडियन बैंक ऑफिसर्स एसोसिएशन) को नया अध्यक्ष चुना गया।
- 1992 में बैंकिंग करियर शुरू किया, धीरे-धीरे पदोन्नति पाते हुए ट्रेड यूनियन आंदोलन में मजबूत पहचान बनाई।
- अब उनसे संगठन को नई ऊर्जा और मजबूती मिलने की आशा जताई गई।

3. IBA और UFBU वार्ता – शेष मुद्दे

- भर्ती: स्टाफ की कमी से कामकाज प्रभावित, ग्राहक असंतोष और अधिकारियों पर अतिरिक्त बोझ।
- लीव बैंक सिस्टम: कर्मचारी अपनी छुट्टियाँ दान कर सकेंगे, ताकि गंभीर बीमारी वाले साथियों को मदद मिल सके।
- ग्रुप मेडिकल इश्योरेंस: पॉलिसी प्रीमियम और कबरेज बढ़ाने पर चर्चा जारी।

- पेंशन अपडेटेशन और एक्स-ग्रेशिया: मामला अभी न्यायालय में विचाराधीन।
- डिसिप्लिनरी एक्शन प्रक्रिया: वर्कमैन व ऑफिसर्स के लिए संशोधन पर चर्चा।
- कंपैशनेट अपॉइंटमेंट: मौजूदा 5% कैप पर पुनर्विचार और मुआवज़ा राशि बढ़ाने का सुझाव।
- LFC मोनेटाइजेशन: अधिकारियों के लिए चर्चा जारी।

कुल मिलाकर, कई मुद्दे खुले हैं और आगे की वार्ता आवश्यक है।

4. सामंजस्य बैठक – CLC (18–21 मार्च 2025)

- 5-दिवसीय बैंकिंग: IBA व DFS ने कहा मामला सरकार स्तर पर विचाराधीन है, पर समयसीमा तय नहीं।
- भर्ती: क्लर्क और सब-स्टाफ की भारी कमी, कई शाखाओं में गार्ड तक नहीं। IBA ने भर्ती बढ़ाने का आश्वासन दिया।
- आउटसोर्सिंग: स्थायी कार्यों में आउटसोर्सिंग पर UFBU का विरोध, IBA ने चर्चा का आश्वासन दिया।
- PLI स्कीम: DFS द्वारा स्केल-IV और ऊपर अधिकारियों के लिए नया संशोधन वापस लेने की माँग।
- कर्मचारियों की सुरक्षा: शाखाओं में हमलों की घटनाओं पर चिंता, स्थायी सशस्त्र गार्ड की माँग।
- वर्कमैन/ऑफिसर डायरेक्टर्स: पद वर्षों से खाली, DFS ने कुछ नाम ACC को भेजे।

24–25 मार्च 2025 की प्रस्तावित हड़ताल स्थगित की गई।

5. UFBU द्वारा IBA को पत्र – PLI स्कीम स्थगन

- UFBU ने IBA से अनुरोध किया कि DFS की नई PLI स्कीम (Scale-IV और ऊपर) के कार्यान्वयन को रोकें।
- तर्क: यह 40,000 अधिकारियों के प्रमोशन और करियर को प्रभावित करेगा।
- कई बैंकों ने DFS निर्देश पर सर्कुलर जारी कर दिए थे, पर यूनियनों ने सामूहिक सहमति से पुनर्विचार की माँग की।

6. UCO बैंक आंदोलन को समर्थन

- AIUCBOF द्वारा 21–22 अप्रैल 2025 को घोषित दो दिवसीय हड़ताल को AIBOC का पूर्ण समर्थन।
- मुद्दे: ट्रांसफर पॉलिसी की समीक्षा, सेवा शर्तों में सुधार और न्यायसंगत HR प्रथाएँ।
- संदेश: “UCO बैंक अधिकारियों की न्यायपूर्ण माँगों के साथ पूरा संगठन खड़ा है।”

7. सुप्रीम कोर्ट निर्णय – सेवा लाभ

- केस: Mahatma Gandhi University बनाम Rincy Mol Mathew
- निर्णय: यदि नियुक्ति चयन प्रक्रिया और स्वीकृति से हुई हो, तो अस्थायी सेवा अवधि को भी कैरियर एडवांसमेंट स्कीम (CAS) में गिना जाएगा।
- परिणाम: 1998–2011 की सेवा अवधि मान्य, अपील खारिज।

निष्कर्ष

- अप्रैल 2025 अंक में नेतृत्व परिवर्तन (बालचंद्रन से सेकरण आर.),
- 5-दिवसीय बैंकिंग, भर्ती, PLI, सुरक्षा और पेंशन जैसे मुद्दों पर गहन चर्चा,
- UCO बैंक आंदोलन को समर्थन और
- सुप्रीम कोर्ट का मार्गदर्शक निर्णय प्रमुख रहे।

ऑफिसर्स कॉज़ – मई 2025 महत्वपूर्ण बिंदु (सदस्यों हेतु संक्षेप)

1. मई दिवस 2025 और आतंकवाद विरोध
 - पहलगाम हमले (26 निर्दोष पर्यटकों की हत्या) के बाद AIBOC ने आतंकवाद के खिलाफ राष्ट्रीय संकल्प का समर्थन किया।
 - आतंकवाद का उद्देश्य – कामकाजी लोगों को उनके सम्मानजनक कार्य-जीवन संघर्ष से भटकाना।
 - संदेश: “राष्ट्र पहले, संगठन बाद में और व्यक्ति सबसे अंत में।”
 - 20 मई 2025 की राष्ट्रव्यापी हड़ताल का समर्थन – नए लेबर कोड के खिलाफ और निजीकरण रोकने हेतु।
2. अंतर-सर्किल ट्रांसफर – रिपैट्रिएशन
 - 2021 की विशेष स्कीम के तहत MMGS-III पदोन्नत अधिकारियों को 3 वर्ष सेवा के बाद अपने मूल सर्किल में लौटने का प्रावधान।
 - कई अधिकारी अवधि पूरी कर चुके, फिर भी रिपैट्रिएशन नहीं हुआ।
 - विलंब से मानसिक तनाव, परिवार व बच्चों की शिक्षा प्रभावित।
 - AIBOC ने SBI प्रबंधन से शीघ्र राहत देने का अनुरोध किया।
3. IBA-UFBU वार्ता (23 अप्रैल 2025)
 - 5-दिवसीय बैंकिंग: DFS गंभीरता से विचाररत, पर मीडिया रिपोर्टों से असमंजस। यूनियनों ने चेतावनी दी – यदि समाधान न हुआ तो हड़ताल।
 - PLI स्कीम (Scale-IV और ऊपर): Bell Curve आधारित नई प्रणाली से अधिकारियों का मनोबल गिरा। IBA से इसे रोकने की माँग।
 - भर्ती:
 - o नेशनलाइज़्ड बैंकों में क्लर्क/CSA भर्ती – 6128 से बढ़कर 11,830।
 - o SBI में 14,191 क्लर्क भर्ती।
 - o कुछ बैंकों (BOI, BOB, BOM, UCO) ने नई भर्ती स्वीकृत की।
 - o सब-स्टाफ भर्ती पर अभी भी DFS के आउटसोर्सिंग निर्देश अड़चन।

- पेंशन अपडेटेशन – मामला न्यायालय में लंबित।
 - ग्रेच्युटी सीमा 25 लाख – प्रस्ताव प्रगति पर।
 - सुरक्षा – शाखा प्रमुखों को FIR दर्ज करने का अधिकार व स्थायी गार्ड की माँग।
4. सामंजस्य बैठक (CLC – 29 अप्रैल 2025)
- PLI स्कीम पर DFS से पुनर्विचार का आश्वासन, तब तक कोई बैंक लागू नहीं करेगा।
 - 5-दिवसीय बैंकिंग – अभी मंत्रालय में विचाराधीन।
 - भर्ती – 2025–26 में बड़े पैमाने पर इंडेंट बढ़े, पर यूनियनों ने कहा कि यह पर्याप्त नहीं।
 - सब-स्टाफ भर्ती – DFS के आउटसोर्सिंग निर्देश से रुकी हुई।
 - सुरक्षा – स्थायी गार्ड, FIR व खातों की बंदी जैसे सुझाव स्वीकार किए गए।
 - वर्कमैन/ऑफिसर डायरेक्टर्स – कुछ मामलों को ACC को भेजा गया।
- अगली बैठक 17 जून 2025 को।
5. AIBOC का समर्थन – 20 मई 2025 की हड़ताल
- केंद्रीय ट्रेड यूनियनों द्वारा आहूत 20 मई 2025 की हड़ताल को AIBOC का पूरा समर्थन।
 - हड़ताल का उद्देश्य:
 - o नए लेबर कोड रोकना।
 - o कामकाजी वर्ग के अधिकार सुरक्षित रखना।
 - o निजीकरण और पूँजीवादी नीतियों का विरोध।
 - संदेश: “कामकाजी वर्ग मूकदर्शक न बने, बल्कि भविष्य की दिशा तय करे।”
6. न्यायिक निर्णय – समान कार्य समान वेतन
- राजकुमार सैनी बनाम GNCT दिल्ली केस –
 - o 10–15 वर्षों से संविदा कर्मचारी, नियमित कर्मचारियों जैसा कार्य।
 - o दिल्ली HC ने कहा – उन्हें नियमित कर्मचारियों के न्यूनतम वेतनमान पर वेतन देना होगा।
 - o सुप्रीम कोर्ट के जगजीत सिंह केस के सिद्धांत पर आधारित।
7. महंगाई भत्ता (DA) – मई से जुलाई 2025
- नई DA दर: 19.97% (पहले 21.20%)।
 - 1.23% की कमी हुई।
 - यह दर सभी बैंकों के अधिकारियों (Scale-I से VII तक, SBI सहित) पर लागू।

निष्कर्ष

- मई 2025 अंक का केंद्रीय संदेश:
 - o आतंकवाद और निजीकरण के खिलाफ सशक्त संघर्ष।
 - o 5-दिवसीय बैंकिंग, भर्ती, सुरक्षा और ग्रेच्युटी पर ठोस समाधान की माँग।
 - o 20 मई की हड़ताल – श्रमिक एकता का प्रतीक।
 - o न्यायपालिका ने समान कार्य समान वेतन पर कर्मचारियों को राहत दी।
 - o DA दर में थोड़ी कमी, पर पारदर्शिता बनी।

ऑफिसर्स कॉज़ – जून 2025 (विशेषांक)**महत्वपूर्ण बिंदु (सदस्यों हेतु संक्षेप)**

1. मनी म्यूल (Money Mule) धोखाधड़ी से सावधान
 - मनी म्यूल वह व्यक्ति होता है जो किसी और के कहने पर अपने खाते से अवैध धन का लेन-देन करता है।
 - चाहे अनजाने में भी किया जाए, यह गैर-कानूनी है और जेल तक हो सकती है।
 - भर्ती के तरीके: फर्जी जॉब ऑफर, कैशबैक/लॉटरी स्कैम, ऑनलाइन फ्रेंडशिप, सोशल मीडिया प्रलोभन।
 - निशाना: छात्र, बेरोजगार युवा (खासकर 12–21 वर्ष), गृहिणी, वृद्धजन, डिजिटल रूप से अनुभवहीन लोग।
 - परिणाम:
 - o कानूनी – गिरफ्तारी, PMLA/IT Act/IPसी के तहत मुकदमा।
 - o बैंकिंग – खाता फ्रीज़/बंद, लोन न मिलना।
 - o व्यक्तिगत – नौकरी/प्रतिष्ठा का नुकसान।
 - बैंक अधिकारियों को ग्राहकों को शिक्षित करना और संदिग्ध खातों पर निगरानी रखनी चाहिए।
2. भत्ते व परिलाभों की वृद्धि की माँग
 - AISBOF ने SBI प्रबंधन को पत्र लिखकर माँग की:
 - o ट्रेवल भत्ता – 2012 के बाद से संशोधित नहीं, जबकि अन्य PSBs में ₹11/किमी।
 - o हेल्थ चेकअप – सभी ग्रेड अधिकारियों को सुविधा मिले, अभी JMGS-I व कई अधिकारी वंचित।
 - o लॉजिंग खर्च – वर्तमान दरें बहुत कम, क्लेरिकल स्टाफ की तुलना में अधिकारियों को कम मिल रहा।
 - o लीज़ हाउस रेंट – 2022 से दरें संशोधित नहीं, बाजार दर से मेल नहीं खातीं।

निष्कर्ष: तुरंत संशोधन कर भत्ते व सुविधाएँ बढ़ाई जाएँ।

3. HRMS और Zing HR सिस्टम की खामियाँ

- रिइम्बर्समेंट (LFC/TFA), वेतन, लीव एनकैशमेंट, डिडक्शन सभी प्रभावित।
- अप्रैल 2025 में कई कर्मचारियों को वेतन नहीं मिला।
- सिस्टम में बैकडेटेड पेमेंट/प्रमोशन सुधार संभव नहीं।
- गलत वेतन, गलत कटौतियाँ और डेटा एरर से कर्मचारी असंतोष और बैंक की साख पर असर।
- AISBOF ने तत्काल सुधार और जवाबदेही तय करने की माँग की।

4. IBA-UFBU वार्ता – मेडिकल इंश्योरेंस

- समूह स्वास्थ्य बीमा नीति (कर्मचारी+पेंशनर) का नवीनीकरण अक्टूबर 2025 में।
- UFBU की माँगें:
 - बेस कवर बढ़े – वर्कमैन ₹4 लाख, स्केल V तक ₹5.25 लाख, स्केल VI व ऊपर ₹7 लाख।
 - कॉर्पोरेट बफ़र ₹125 करोड़।
 - नए इलाज शामिल – रोबोटिक सर्जरी, थायरॉइड कैंसर, हार्मोनल/इम्यूनोथेरेपी।
 - कैशलेस सुविधा सभी अस्पतालों में अनिवार्य।
 - सेवानिवृत्त कर्मचारियों के आश्रित दिव्यांग बच्चों को भी कवर।

5. शाखाओं में बढ़ते हमले – DFS की एडवाइजरी

- बैंक कर्मचारियों पर हिंसा/हमलों की घटनाएँ बढ़ीं।
- DFS सचिव ने राज्यों के मुख्य सचिवों को पत्र लिखा:
 - शाखाओं में पीक आवर्स पर पुलिस/पैट्रोलिंग।
 - शिकायत पर तुरंत कार्रवाई।
 - दोषियों पर कड़ी सजा।

6. सामंजस्य बैठक (CLC – 17 जून 2025)

- 5-दिवसीय बैंकिंग – DFS ने कहा विचाराधीन, पर यूनियनों ने हड़ताल की चेतावनी दी।
- PLI स्कीम (Scale-IV और ऊपर) – सामूहिक परफॉर्मेंस पर आधारित होनी चाहिए, Bell Curve का विरोध।
- भर्ती – कई बैंकों ने भर्ती की जानकारी दी, पर सब-स्टाफ की जगह आउटसोर्सिंग जारी।
- ग्रेच्युटी सीमा – 25 लाख तक बढ़ाने का प्रस्ताव सरकार में लंबित।
- वर्कमैन/ऑफिसर डायरेक्टर – ACC में अनुमोदन लंबित।

अगली बैठक 11 अगस्त 2025 को होगी।

7. कॉमरेड पी. वी. मोहनन की 10वीं पुण्यतिथि

- 2015 में DBOO महासचिव और AIBOC उपाध्यक्ष रहे कॉमरेड मोहनन को बैंक से बिना कारण निकाल दिया गया था।
- 33 दिन लंबा ऐतिहासिक संघर्ष – सबने एकजुट होकर न्याय की लड़ाई लड़ी।
- 2022 में त्रिशूर कोर्ट ने टर्मिनेशन अस्वीकार्य बताया।
- AIBOC ने कहा – “मोहनन का संघर्ष हमारी एकता और न्याय की मिसाल है।”

8. न्यायिक निर्णय – EPF केस

- EPFO ने SBI खाते को फ्रीज किया था ₹22.89 करोड़ रिकवरी के लिए।
- NCLT ने पहले ही ₹20.58 करोड़ क्लेम मान लिया था और बाकी खारिज।
- कलकत्ता HC ने कहा – EPFO बार-बार वही क्लेम नहीं कर सकता।
- आदेश – SBI खाता 24 घंटे में डी-फ्रीज किया जाए।

निष्कर्ष

- जून 2025 विशेषांक में मनी म्यूल धोखाधड़ी से जागरूकता, भत्ते-सुविधाएँ बढ़ाने की माँग, HRMS समस्याएँ, मेडिकल इंश्योरेंस, शाखाओं में सुरक्षा, 5-दिवसीय बैंकिंग, कॉमरेड मोहनन का संघर्ष और EPF केस जैसे प्रमुख मुद्दे उठाए गए।
- केंद्रीय संदेश – “सतर्क रहें, एकजुट रहें और अधिकारों की रक्षा करें।”

ऑफिसर्स कॉज़ – जून 2025 (विशेषांक)**महत्वपूर्ण बिंदु (सदस्यों हेतु संक्षेप)**

1. मनी म्यूल (Money Mule) धोखाधड़ी से सावधान

- मनी म्यूल वह व्यक्ति होता है जो किसी और के कहने पर अपने खाते से अवैध धन का लेन-देन करता है।
- चाहे अनजाने में भी किया जाए, यह गैर-कानूनी है और जेल तक हो सकती है।
- भर्ती के तरीके: फर्जी जॉब ऑफर, कैशबैक/लॉटरी स्कैम, ऑनलाइन फ्रेंडशिप, सोशल मीडिया प्रलोभन।
- निशाना: छात्र, बेरोजगार युवा (खासकर 12–21 वर्ष), गृहिणी, वृद्धजन, डिजिटल रूप से अनुभवहीन लोग।
- परिणाम:
 - कानूनी – गिरफ्तारी, PMLA/IT Act/IPसी के तहत मुकदमा।
 - बैंकिंग – खाता फ्रीज/बंद, लोन न मिलना।
 - व्यक्तिगत – नौकरी/प्रतिष्ठा का नुकसान।
- बैंक अधिकारियों को ग्राहकों को शिक्षित करना और संदिग्ध खातों पर निगरानी रखनी चाहिए।

2. भत्ते व परिलाभों की वृद्धि की माँग

- AISBOF ने SBI प्रबंधन को पत्र लिखकर माँग की:
 - o ट्रेवल भत्ता – 2012 के बाद से संशोधित नहीं, जबकि अन्य PSBs में ₹11/किमी।
 - o हेल्थ चेकअप – सभी ग्रेड अधिकारियों को सुविधा मिले, अभी JMGS-I व कई अधिकारी वंचित।
 - o लॉजिंग खर्च – वर्तमान दरें बहुत कम, क्लेरिकल स्टाफ की तुलना में अधिकारियों को कम मिल रहा।
 - o लीज हाउस रेंट – 2022 से दरें संशोधित नहीं, बाजार दर से मेल नहीं खाती।

निष्कर्ष : तुरंत संशोधन कर भत्ते व सुविधाएँ बढ़ाई जाएँ।

3. HRMS और Zing HR सिस्टम की खामियाँ

- रिइम्बर्समेंट (LFC/TFA), वेतन, लीव एनकैशमेंट, डिडक्शन सभी प्रभावित।
- अप्रैल 2025 में कई कर्मचारियों को वेतन नहीं मिला।
- सिस्टम में बैकडेटेड पेमेंट/प्रमोशन सुधार संभव नहीं।
- गलत वेतन, गलत कटौतियाँ और डेटा एरर से कर्मचारी असंतोष और बैंक की साख पर असर।
- AISBOF ने तत्काल सुधार और जवाबदेही तय करने की माँग की।

4. IBA-UFBU वार्ता – मेडिकल इंश्योरेंस

- समूह स्वास्थ्य बीमा नीति (कर्मचारी+पेंशनर) का नवीनीकरण अक्टूबर 2025 में।
- UFBU की माँगें:
 - o बेस कवर बढ़े – वर्कमैन ₹4 लाख, स्केल V तक ₹5.25 लाख, स्केल VI व ऊपर ₹7 लाख।
 - o कॉर्पोरेट बफ़र ₹125 करोड़।
 - o नए इलाज शामिल – रोबोटिक सर्जरी, थायरॉइड कैंसर, हार्मोनल/इम्यूनोथेरेपी।
 - o कैशलेस सुविधा सभी अस्पतालों में अनिवार्य।
 - o सेवानिवृत्त कर्मचारियों के आश्रित दिव्यांग बच्चों को भी कवर।

5. शाखाओं में बढ़ते हमले – DFS की एडवाइजरी

- बैंक कर्मचारियों पर हिंसा/हमलों की घटनाएँ बढ़ीं।
- DFS सचिव ने राज्यों के मुख्य सचिवों को पत्र लिखा:
 - o शाखाओं में पीक आवर्स पर पुलिस/पैट्रोलिंग।
 - o शिकायत पर तुरंत कार्रवाई।
 - o दोषियों पर कड़ी सजा।

6. सामंजस्य बैठक (CLC – 17 जून 2025)

- 5-दिवसीय बैंकिंग – DFS ने कहा विचाराधीन, पर यूनियनों ने हड़ताल की चेतावनी दी।
- PLI स्कीम (Scale-IV और ऊपर) – सामूहिक परफॉर्मेंस पर आधारित होनी चाहिए, Bell Curve का विरोध।
- भर्ती – कई बैंकों ने भर्ती की जानकारी दी, पर सब-स्टाफ की जगह आउटसोर्सिंग जारी।
- ग्रेज्युटी सीमा – 25 लाख तक बढ़ाने का प्रस्ताव सरकार में लंबित।
- वर्कमैन/ऑफिसर डायरेक्टर – ACC में अनुमोदन लंबित।

अगली बैठक 11 अगस्त 2025 को होगी।

7. कॉमरेड पी. वी. मोहनन की 10वीं पुण्यतिथि

- 2015 में DBOO महासचिव और AIBOC उपाध्यक्ष रहे कॉमरेड मोहनन को बैंक से बिना कारण निकाल दिया गया था।
- 33 दिन लंबा ऐतिहासिक संघर्ष – सबने एकजुट होकर न्याय की लड़ाई लड़ी।
- 2022 में त्रिशूर कोर्ट ने टर्मिनेशन अस्वीकार्य बताया।
- AIBOC ने कहा – “मोहनन का संघर्ष हमारी एकता और न्याय की मिसाल है।”

8. न्यायिक निर्णय – EPF केस

- EPFO ने SBI खाते को फ्रीज किया था ₹22.89 करोड़ रिकवरी के लिए।
- NCLT ने पहले ही ₹20.58 करोड़ क्लेम मान लिया था और बाकी खारिज।
- कलकत्ता HC ने कहा – EPFO बार-बार वही क्लेम नहीं कर सकता।
- आदेश – SBI खाता 24 घंटे में डी-फ्रीज किया जाए।

निष्कर्ष

- जून 2025 विशेषांक में मनी म्यूल धोखाधड़ी से जागरूकता, भत्ते-सुविधाएँ बढ़ाने की माँग, HRMS समस्याएँ, मेडिकल इंश्योरेंस, शाखाओं में सुरक्षा, 5-दिवसीय बैंकिंग, कॉमरेड मोहनन का संघर्ष और EPF केस जैसे प्रमुख मुद्दे उठाए गए।
- केंद्रीय संदेश – “सतर्क रहें, एकजुट रहें और अधिकारों की रक्षा करें।”

ऑफिसर्स कॉज़ – जुलाई 2025

महत्वपूर्ण बिंदु (सदस्यों हेतु संक्षेप)

1. SBI का 70वाँ स्थापना दिवस

- 1 जुलाई 2025 को SBI ने अपनी गौरवशाली 70 साल की यात्रा पूरी की।
- संदेश:
 - o SBI विश्वास, ईमानदारी और नवाचार का प्रतीक है।

- o “SBI Code of Ethics” को सर्वोच्च मानते हुए – निष्पक्षता, गरिमा और जवाबदेही का पालना
 - o ग्राहकों, सहयोगियों और सेवानिवृत्त साथियों के योगदान का सम्मान।
 - अपील: सेवा, पारदर्शिता, शिष्टाचार और स्थिरता के मूल्यों को निभाते हुए भविष्य गढ़ें।
2. AISBOF का 29वाँ त्रैवार्षिक महासम्मेलन (हैदराबाद – 27–29 जून 2025)
- 2000+ प्रतिनिधियों और पर्यवेक्षकों की भागीदारी।
 - उद्घाटन सत्र: एकजुटता मार्च, सांस्कृतिक कार्यक्रम (कुचिपुड़ी, गीत, कोरस “Solidarity Forever”)।
 - मुख्य अतिथि:
 - o श्री किशोर कुमार पोलुदासु (DMD & CDO, SBI)
 - o कॉम्रेड CH वेंकटकलम (GS, AIBEA)
 - o कॉम्रेड एल. चंद्रशेखर (GS, AISBISF & NCBE)
 - o कॉम्रेड आर. सेकरण (President, AIBOC)
 - मुख्य बातें:
 - o 5-दिवसीय बैंकिंग, पेंशन अपडेटेशन, भर्ती की कमी, आउटसोर्सिंग का विरोध।
 - o AISBOF के ऐतिहासिक संघर्षों और 17-दिवसीय प्रबंधकीय हड़ताल का स्मरण।
 - o नए नेतृत्व का निर्वाचन – कॉम्रेड अरुण कुमार बिशोई (President) और कॉम्रेड रूपम रॉय (General Secretary) 2025–28 के लिए निर्वाचित।
3. विशेष संबोधन – श्री विनय एम. टोंसे (MD, RB&O)
- अधिकारियों में असंतोष और भावनात्मक जुड़ाव की कमी पर चिंता।
 - अपील:
 - o “PPPT Framework” – People, Processes, Products, Technology पर ध्यान।
 - o सहानुभूतिपूर्ण नेतृत्व और भावनात्मक बुद्धिमत्ता।
 - o हर अधिकारी को परिवार की तरह देखें।
 - o व्यक्तिगत व व्यावसायिक जीवन में संतुलन।
 - o उनका संदेश: “Keep Dreaming, Keep Smiling”।
4. प्रतिनिधियों की चर्चा और प्रस्ताव
- मुद्दे:
 - o कार्य-जीवन संतुलन, छुट्टियों में काम, स्टाफ की कमी।
 - o आउटसोर्सिंग व क्रॉस-सेलिंग।

- o NPS से OPS की माँग।
 - o ट्रांसफर पॉलिसी की कमियाँ।
 - o CDS व PLI में विसंगतियाँ।
 - सभी प्रस्ताव और संशोधन सर्वसम्मति से पारित।
 - नई कार्यकारिणी का गठन और चुनाव प्रक्रिया पारदर्शी ढंग से सम्पन्न।
5. 9 जुलाई 2025 की राष्ट्रव्यापी हड़ताल (AIBOC समर्थन)
- केंद्रीय ट्रेड यूनियनों और स्वतंत्र फेडरेशनों के आह्वान पर हड़ताल।
 - उद्देश्य:
 - o नए लेबर कोड और BNS (धारा 111) का विरोध।
 - o श्रमिक अधिकारों पर हमले का प्रतिकार।
 - o निजीकरण रोकना और सार्वजनिक क्षेत्र की रक्षा।
 - संदेश: “Save Public Sector, Save the Nation”।
6. 56वाँ बैंक राष्ट्रीयकरण दिवस – 19 जुलाई 2025
- 1969 का राष्ट्रीयकरण – वित्तीय समावेशन और ग्रामीण भारत को बैंकिंग से जोड़ने की ऐतिहासिक पहल।
 - उपलब्धियाँ: कृषि वित्त, गरीबी उन्मूलन, छोटे उद्योगों का सहयोग।
 - वर्तमान चुनौती:
 - o निजीकरण का खतरा।
 - o स्टाफ की कमी और बढ़ता कार्यभार।
 - आह्वान: सार्वजनिक क्षेत्र के चरित्र की रक्षा और व्यापक भर्ती।

निष्कर्ष

- जुलाई 2025 अंक का केंद्रीय संदेश:
 - o SBI की 70 वर्ष की यात्रा – सेवा, नैतिकता और उत्कृष्टता की विरासत।
 - o AISBOF महासम्मेलन – एकता, संघर्ष और नए नेतृत्व का संकल्प।
 - o श्रमिक अधिकार और हड़ताल – निजीकरण और श्रम कोड का विरोध।
 - o राष्ट्रीयकरण दिवस – सार्वजनिक क्षेत्र की प्रासंगिकता और भविष्य की रक्षा।

ऑफिसर्स कॉज़ – अगस्त 2025

महत्वपूर्ण बिंदु (सदस्यों हेतु संक्षेप)

1. सामंजस्य बैठक – 11 अगस्त 2025 (CLC, दिल्ली)
 - 5-दिवसीय बैंकिंग पर निर्णय में देरी, यूनियनों ने हड़ताल चेतावनी दी।
 - भर्ती:
 - क्लर्क भर्ती हो रही है, पर पर्याप्त नहीं।
 - सब-स्टाफ की भर्ती लगभग बंद, अस्थायी कर्मियों पर निर्भरता।
 - PLI स्कीम: यूनियनों ने मांग की कि मौजूदा BPS/Joint Note के अनुरूप हो।
 - कर्मचारी सुरक्षा: DFS ने राज्यों को पत्र लिखा, पर यूनियनों ने हर शाखा में स्थायी सशस्त्र गार्ड की मांग की।
 - ग्रेज्युटी सीमा 25 लाख करने का मुद्दा विचाराधीन।
 - वर्कमैन/ऑफिसर डायरेक्टर की नियुक्ति अभी लंबित।
 - CSB बैंक वेतन संशोधन में देरी – CLC ने बैंक से वार्ता करने को कहा।
2. रविवार, 3 अगस्त 2025 को शाखाएँ खोलने का विरोध
 - DFS ने निर्देश दिया कि PM-KISAN भुगतान हेतु बैंक रविवार को भी खुले रहें।
 - UFBU का विरोध:
 - RBI या सरकार की कोई अधिसूचना नहीं, जिससे वैधानिक स्थिति संदिग्ध।
 - लगातार 12 दिन कार्य (28 जुलाई से 8 अगस्त) – कर्मचारियों की थकान और मानसिक स्वास्थ्य पर असर।
 - कर्मचारियों पर पहले से ही टारगेट और स्कीमों का भारी दबाव।
 - मांग:
 - रविवार/अवकाश पर शाखाएँ न खुलें।
 - यदि कभी खुलें तो कानूनी वैधता, ओवरटाइम और वित्तीय प्रोत्साहन दिया जाए।
 - 5-दिवसीय कार्यसप्ताह तत्काल लागू हो।
3. IDBI बैंक हड़ताल – 11 अगस्त 2025
 - IDBI Officers & Employees Unions ने निजीकरण/LIC व सरकार द्वारा हिस्सेदारी घटाने के खिलाफ हड़ताल की।
 - AIBOC का पूर्ण समर्थन:
 - सरकार और LIC की संयुक्त हिस्सेदारी 60.72% से घटाकर 34% करने की योजना।
 - विदेशी संस्थाओं को बहुमत मिलने का खतरा।
 - यह वित्तीय संप्रभुता और सार्वजनिक क्षेत्र की भूमिका पर हमला है।
 - नारा: “Privatization of one bank is precursor to privatization of all.”

4. बैंकिंग कानून (संशोधन) अधिनियम 2025 – 1 अगस्त से लागू
 - 5 बड़े कानूनों में संशोधन: RBI Act, Banking Regulation Act, SBI Act, 1970/1980 Acts।
 - मुख्य प्रावधान:
 - o Substantial Interest की परिभाषा ₹5 लाख से बढ़ाकर ₹2 करोड़।
 - o कोऑपरेटिव बैंकों में निदेशकों का कार्यकाल 8 से 10 वर्ष।
 - o PSBs अब Unclaimed Amounts को IEPF फंड में ट्रांसफर कर सकेंगे।
 - o PSBs अपने ऑडिटर्स को रेम्यूनरेशन दे सकेंगे – ऑडिट गुणवत्ता व स्वतंत्रता बढ़ाने हेतु।
 - उद्देश्य: गवर्नेंस सुधार और वैश्विक मानकों से सामंजस्य।
5. पब्लिक सेक्टर बैंकों पर दबाव – NIM और यील्ड में कमी
 - Q1FY26 में PSU बैंकों के Advances Yield में 15–71 bps की गिरावट।
 - निजी बैंकों में यह कमी केवल 12–30 bps।
 - कारण:
 - o कॉर्पोरेट लोन बुक पर Repricing।
 - o NBFC और अनसिक्योर्ड लोन से दूरी।
 - o जमा दरों में देर से समायोजना।
 - NIM (Net Interest Margin) – PSBs में 21 bps, प्राइवेट बैंकों में 16 bps गिरे।
 - विश्लेषक: आगे भी दबाव रहेगा जब तक हाई-यील्ड लोन या डिपॉजिट लागत में बदलाव न हो।
6. SBI का नया HR स्ट्रैटेजी प्लान
 - SBI 5- और 10-वर्षीय HR रणनीति बनाने हेतु कंसल्टेंट नियुक्त करेगा।
 - मुख्य बिंदु:
 - o AI-आधारित भर्ती मॉडल (Screening से Onboarding तक)।
 - o Skill Gap Analysis और कर्मचारियों का Reskilling।
 - o Employee Life Cycle Management (ELCM) – जॉइनिंग से लेकर सेवानिवृत्ति तक।
 - o डोमेन-विशेषज्ञ पेशेवरों की भर्ती (Risk, Digital, Cybersecurity)।
 - o समावेशी और उद्देश्यपूर्ण कार्यस्थल।
 - लक्ष्य: SBI को अगले 5 वर्षों में Top 10 Global Banks (Market Cap) में लाना।

7. RBI द्वारा डॉलर बिक्री – रुपया बचाने के लिए

- अगस्त 2025 में RBI ने कम से कम \$5 बिलियन डॉलर बेचे।
- कारण:
 - o रुपया 87.89/\$ तक गिरा – ऑल-टाइम लो के पास।
 - o अमेरिका ने भारतीय सामान पर टैरिफ 25% से बढ़ाकर 50% किया (रूस से तेल खरीदने के कारण)।
- असर:
 - o विदेशी मुद्रा भंडार \$9.3 बिलियन घटकर \$689 बिलियन।
 - o आयात महंगाई और आर्थिक दबाव बढ़ने का खतरा।

8. न्यायिक निर्णय – रिट याचिका की सीमा

- MP हाईकोर्ट (इंदौर बेंच) – Vikram Singh vs UOI & Ors (17 जनवरी 2025):
 - o प्राइवेट कंपनी में कार्यरत कर्मचारी ने 60 वर्ष तक सेवा जारी रखने हेतु याचिका दायर की।
 - o कोर्ट ने कहा – सिर्फ सर्विस रूल्स का उल्लंघन पब्लिक ड्यूटी नहीं है।
 - o इसलिए, निजी कंपनी के खिलाफ Article 226 के तहत Writ Maintainable नहीं।
- संदेश: रिट केवल तभी जब निजी संस्था Public Duty निभा रही हो।

9. महंगाई भत्ता (DA) – अगस्त से अक्टूबर 2025

- नई DA दर: 21.13% (पहले 19.97%)।
- वृद्धि: 1.16%।
- लागू: सभी बैंकों के अधिकारी (Scale-I से Scale-VII, SBI सहित)।

निष्कर्ष

- अगस्त 2025 अंक का मुख्य संदेश:
 - o 5-दिवसीय बैंकिंग, भर्ती, PLI, सुरक्षा और ग्रेच्युटी सीमा – अब भी निर्णायक समाधान शेष।
 - o रविवार को शाखाएँ खोलने के विरोध ने वर्क-लाइफ बैलेंस और कर्मचारी अधिकार का प्रश्न उठाया।
 - o IDBI निजीकरण के खिलाफ संघर्ष – राष्ट्रीय स्तर पर प्रतिरोध।
 - o बैंकिंग कानून सुधार – गवर्नेंस और पारदर्शिता की दिशा में कदम।
 - o PSU बैंकों पर मुनाफ़े का दबाव और SBI HR रणनीति – भविष्य की चुनौतियों का संकेत।
 - o RBI हस्तक्षेप और DA संशोधन – अर्थव्यवस्था व कर्मचारियों पर सीधा प्रभाव।

Bank Beats – 15 अगस्त 2025**महत्वपूर्ण बिंदु (सदस्यों हेतु संक्षेप)****1. संपादकीय – Public Sector Banks & RRBs at the Crossroads of Service and Survival**

- PSBs और RRBs केवल मुनाफ़ा कमाने वाली संस्थाएँ नहीं बल्कि विकासात्मक बैंकिंग का दायित्व निभाने वाले राष्ट्रीय संस्थान हैं।
- वर्तमान संकट:
 - o स्टाफ की भारी कमी, मनोबल में गिरावट और मिशन की अस्पष्टता।
 - o PSBs का बिजनेस ₹251 लाख करोड़, 1.07 लाख शाखाएँ और 1.2 लाख एटीएम।
 - o SBI अकेले 51 करोड़ खाताधारक और 65,000 आउटसोर्स कर्मचारी।
 - o PSBs में प्रति कर्मचारी 2000 ग्राहक, जबकि निजी बैंकों में 400–500।
- परिणाम:
 - o कर्मचारियों पर असहनीय कार्यभार, तनाव, अवसाद और आत्महत्या जैसी घटनाएँ।
 - o आउटसोर्सिंग पर बढ़ती निर्भरता, स्थायी भर्ती का अभाव।

संदेश : तुरंत भर्ती, कार्यस्थल का सम्मान और कर्मचारियों की गरिमा की रक्षा आवश्यक है।

2. RBI Watch – सह-ऋण (Co-lending) नियम

- अंतिम नियम जारी:
 - o दोनों पक्षों (बैंक और NBFC) को हर ऋण का कम से कम 10% हिस्सा अपनी बैलेंस शीट पर रखना होगा।
 - o अब दो NBFC या दो बैंक भी आपस में को-लेंडिंग कर सकते हैं।

3. Echoes of the Past – आर. के. हज़ारी (1967 रिपोर्ट)

- योजना आयोग की रिपोर्ट “Industrial Planning and Licensing Policy” (1967) से अंश।
- बैंक राष्ट्रीयकरण की आवश्यकता पर जोर – उद्योग और ग्रामीण विकास के लिए बैंकों को सार्वजनिक नियंत्रण में लाना आवश्यक।

यह वही विचारधारा थी जिसने 1969 में बैंकों के राष्ट्रीयकरण का मार्ग प्रशस्त किया।

4. Outsourcing in Banks – TR Bhat

- जून 2025 तक 12 PSBs में 1 लाख से अधिक कॉन्ट्रैक्ट/आउटसोर्स कर्मचारी।
- मार्च 2025 तक कुल स्टाफ 7.58 लाख, यानी स्थायी कर्मचारियों का अनुपात घट रहा है।
- आउटसोर्सिंग से भरोसे पर आधारित बैंक-ग्राहक संबंध प्रभावित हो रहा है।

संदेश : स्थायी भर्ती ही विश्वास और सेवा की गारंटी है।

5. Staff are the Best Consultants – Thomas Franco

- सरकार और बैंक बहुराष्ट्रीय कंसल्टेंट्स (McKinsey, BCG, Deloitte, EY, PwC आदि) पर निर्भर हैं।
- ये संस्थाएँ विश्व बैंक, IMF, WEF की विचारधारा से जुड़ी होती हैं और भारतीय वास्तविकता को नहीं समझतीं।
- भारी-भरकम फीस लेकर सामान्य समाधान देती हैं।

संदेश : बैंकिंग का सबसे अच्छा कंसल्टेंट बैंक का अपना स्टाफ है।

6. Union Updates और Banking News

- यूनियन गतिविधियों और बैंकिंग सेक्टर की ताज़ा खबरों पर नियमित अपडेट उपलब्ध कराए गए।
- उद्देश्य: सभी साथियों को संगठित, सूचित और संघर्ष के लिए तैयार रखना।

निष्कर्ष

- Bank Beats का पहला अंक बताता है कि –
 - o PSBs और RRBs पर बढ़ता बोझ, आउटसोर्सिंग और स्टाफ की कमी सबसे बड़ी चुनौती है।
 - o RBI के नए नियम और ऐतिहासिक दृष्टिकोण बैंकिंग की दिशा तय कर रहे हैं।
 - o निजी कंसल्टेंट्स पर निर्भरता खतरनाक है, जबकि असली ताकत बैंक के अपने कर्मचारी हैं।
 - o राष्ट्रीयकरण की विरासत और श्रमिक एकता को आगे बढ़ाना समय की आवश्यकता है।

पत्राचार संगठन से संबंधित पत्राचार ओर उससे जुड़े महत्वपूर्ण बिंदु



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL
(Registered Under Indian Trade Union Act 1926, Regd. No. (562)BPL/73)
State Bank of India, Local Head Office, Mezzanine Floor,
Hushangabad Road, Bhopal - 462 011





ASN/2025-26/03/08

Date: 28/02/2025

To,
The AGM (HR),
State Bank of India,
LHO BHOPAL.

Respected Madam,

Suggestions for Necessary Changes in Circle Transfer Policy of Bhopal Circle

On behalf of **SBIOA Bhopal Circle**, we present the following suggestions and **necessary changes** for incorporating in the **Circle Transfer Policy**. These changes aim to enhance transparency, increase operational efficiency and establish officer welfare while ensuring smooth banking operations. It is our endeavour to evolve a system that takes care of the organizational requirements; and simultaneously minimize the hardships which an officer might face consequent upon his/her transfer. The policy should be able to serve the interest of both the organization as well as the individual officer.

1. Special Transfer Request Portal

A **dedicated transfer request portal** should be established for officers who have completed **two years** stay in a module.

Rationale: This will allow officers to request for their transfers based on their requirements in a **transparent manner**, boosting their morale.

2. Minimum Tenure in a Module

The minimum tenure in a module should be **nine years**, instead of seven years at present and officers should be informed **well in advance** about their expected transfers.

Rationale: This will help officers to plan their personal and family responsibilities efficiently.

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Page 1 of 4
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3. Transfer Protection for Children's Education

Officers whose children are studying in classes 9 to 12 should be exempted from transfer exercise.

Rationale: This will ensure that children's education is not disrupted, maintaining their family stability.

4. Balanced Transfer of Branch Managers

Officers who have served as Branch Managers since last two consecutive terms should be assigned other administrative or suitable assignments.

Rationale: This will ensure better workforce distribution and provide diverse experience to all officers.

5. Defining Network Stay Clearly

The definition of Network stay should be clearly mentioned in the Circle Transfer Policy.

Rationale: This will make the transfer process more predictable and transparent for officers.

6. Rotation Policy for Transfers

A structured Metro - Rural - Urban transfer cycle should be followed.

Rationale: This will ensure equal opportunities to all officers and balance workforce distribution.

7. Mandatory Training Before New Assignments

Officers must undergo mandatory training before being assigned to a new role.

Rationale: This will enhance their efficiency and adaptability to new assignments.

8. Administrative Transfer Exigencies Should be Clearly Defined

Transfers under administrative exigencies should be avoided unless necessary, with a clear Logic/concept defined to elaborate exigency.



Rationale: This will prevent **arbitrary transfers** and ensure a fair approach and transparency.

9. Transfer Policy on Promotion

The policy regarding transfers upon **promotion** should be made **more practical and officer friendly**. Officers in Scale I & II should be transferred within module and Scale III within Network (within module of same network). Eg. Officers promoted from Network III in scale III will be transfer from Raipur to Bilaspur or vis-versa.

Rationale: This will help newly promoted officers' transition smoothly into their **new responsibilities**.

10. Special Provisions for Female Officers

Female officers returning from **maternity leave or sabbatical** should be posted at **large centres or preferred locations** for feeding of their newly born child.

Rationale: This will enable them to **balance their professional and family responsibilities**, ensuring smooth banking operations.

11. Transfer Policy for officers whose spouses Working in Different Organizations

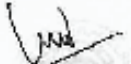
If both spouses **work in different organisation (One in SBI and other in outside SBI)**, their transfer requests should be considered only twice during their total service.

Rationale: This will promote other official equal chance to stay in big centre and improve **employee retention**.

12. Special Considerations for PWD/Disabled Officers

PWD (Persons with Disabilities) officers should be given **assignments based on their convenience** and should not be assigned fieldwork (e.g., FO/ATM replenishment tasks).

Rationale: This will ensure their **optimum productivity while considering their limitations**.


Page 3 of 4

13. This transfer policy will cover officers in JMGS-I (including CBO'S) and MMGS-II, including the officers in Banking Specialist Cadres such as RMRO, CRO-PB, CRO-ME, CBO, FSTO and MFMO of above grades. The policy shall apply within the purview of terms of their respective appointment. The CBO will be treated as Generalist Officers after their confirmation and they will be transferred as Generalist Officer as per bank's requirement.

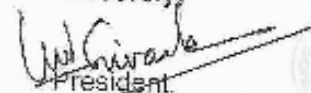
14. The Bhopal Circle encompasses the states of Madhya Pradesh and Chhattisgarh, and our officers are providing services equally at difficult centres in both states. The distance from one corner of Madhya Pradesh to the opposite corner of Chhattisgarh is approximately 2000 kilometres. According to the Circle Transfer Policy, if an officer serving in Madhya Pradesh is transferred to a remote branch within Madhya Pradesh, the distance is about 1000 kilometres. Similarly, if an officer serving in Chhattisgarh is transferred from one corner of Bilaspur to another corner of Raipur module, the distance exceeds approximately 1000 kilometres.

If the officers from Madhya Pradesh are retained within Madhya Pradesh and the officers from Chhattisgarh are retained within Chhattisgarh, it would enhance the model of the Circle Transfer Policy. This would minimize the hardship faced by the respective officers, allowing them to take care of their parents and other family members with ease, when necessary. If this policy is implemented in the Bhopal Circle, it will send a positive message to the entire officer fraternity in the Bhopal Circle.

SBIOA Bhopal Circle **strongly urges** the implementation of above suggested measures in the Circle Transfer Policy. These changes will not only boost our officers' morale and efficiency but also improve operational transparency and fairness at all levels.

We request you to consider these proposals positively and implement them at the earliest.

Sincerely,


President,
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/2025-26/05/25

Date: 20/05/2025

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

Dear Sir,

Submission of IMT Requests – Scale 1 to Scale 3 Officers

We are forwarding herewith a list of 260 officials from Scale 1 to Scale 3 who have submitted their applications for Inter Module Transfer (IMT) on various compassionate grounds.

These requests have been received by us from the concerned officials, and we sincerely request you to kindly consider the cases mentioned in the attached list sympathetically and initiate appropriate action.

Assuring you of our fullest cooperation and commitment to maintaining harmonious industrial relations.

Regards,

(Sanjeev Mishra)
General Secretary



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All Letters to be Addressed
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Hoshangabad Road, Bhopal - 462 011**



ASN/2025-26/05/26

Date: 20/05/2025

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

Dear Sir,

Submission of Transfer Requests – SMGS-IV Officers

We are forwarding herewith a list of 40 officers in SMGS-IV (Scale-4) who have submitted their requests for transfer on various compassionate grounds.

These representations have been received by us from the concerned officers, and we sincerely request you to kindly consider the cases mentioned in the attached list with due sensitivity and initiate necessary action.

Assuring you of our continued support and cordial industrial relations.

Regards,

(Sanjeev Mishra)
General Secretary



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Hoshangabad Road, Bhopal - 462 011



ASN / 2025-26 / 05 / 27

Date: 20 / 05 / 2025

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

Dear Sir,

Request for Reconsideration/Cancellation of Transfer Orders – CHRC-1 to CHRC-8

We write to bring to your kind attention that under the recent transfer orders issued vide CHRC-1 to CHRC-8, 10 officers have approached us with formal representations requesting cancellation or reconsideration of their transfers on compassionate and personal grounds.

While we fully understand the organizational priorities and the objectives of the transfer process, it is equally important to consider the individual challenges being faced by some officers. The requests received pertain to genuine difficulties such as serious health issues (self or family), dependent care, children's ongoing education, or other unavoidable family obligations — all duly detailed in the enclosed list.

In view of the above, we earnestly request that these representations may be examined on a case-to-case basis with due empathy and administrative flexibility. Instead of outright cancellation, we propose that wherever possible, these officers may be adjusted within the transferee module or nearby centres, allowing them to continue their service effectively without undue personal hardship.

We remain confident that, under your compassionate leadership, a balanced and humane resolution will be arrived at.

Thank you for your kind attention and continued support. We assure you of our fullest cooperation and continued commitment to industrial harmony.

With warm regards,


(Sanjeev Mishra)
General Secretary



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Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/05/28

Date: 22/05/2025

The Deputy General Manager & CDO

State Bank of India
Local Head Office
Bhopal

Respected Sir,

**Request for Necessary Intervention Regarding Discrepancies in the
Centralized Transfer Portal and Implementation of Transfer Policy**

This is to bring to your kind attention certain discrepancies and operational challenges that have emerged in the recently activated Centralized Transfer Portal, pursuant to the issuance of the Bank's Uniform Transfer Policy for Officers up to MMGS-III, vide Circular No. CDO/P&HRD-CM/5/2025-26 dated 05.05.2025 and Transfer Policy for SMGS Officers, vide Circular No. CDO/P&HRD-CM/4/2025-26 dated 05.05.2025.

While the intent of the policy is appreciated, its execution through the portal has raised the following concerns, which require urgent attention:

- 1. Incorrect Mapping of Regions and Outfits into a Single Group:**
It has been observed that the portal currently treats all branches within a particular region as being part of the same centre. However, in many cases, branches under a single region are located at considerable distances from each other, often far beyond the municipal limits of the central city. Ideally, the portal should be designed to treat only those units (e.g., RACPCs, SMECCs, LCPCs, etc.) that are situated within the municipal boundaries of a city as a single centre. Conversely, branches located outside the municipal area or on the periphery should be categorized as part of a separate cluster. Due to the current mapping approach, many officers are being incorrectly flagged for administrative transfers, resulting in unnecessary relocations and avoidable costs for the Bank.
- 2. Absence of Outfits in Preference Options:**
The portal currently does not list RACPCs, SMECCs, and RSETII branches as available options for posting preferences. Officers with specific expertise in these outfits are thus unable to select preferences matching their skill set, leading to dissatisfaction and suboptimal utilization of human resources. Officers posted at



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Mob.: 9425016450

RSETH are unable to exercise their option as the portal displays "branch code not found."

3. Improper Consideration of Module Stay Post-Restructuring:

After recent organizational restructuring, several regions have been realigned under different modules. However, the system continues to count module stay as unbroken even when officers have moved to different regions. This erroneous calculation is leading to incorrect eligibility flags for transfers.

4. Exceptional Category Staff – Inadequate Options:

Officers falling under exceptional categories (compassionate appointees, female officers, PWD employees, and caregivers)—are not currently able to submit preferences at the module level. This restricts the flexibility and consideration that such officers are entitled to under Bank policy and established norms.

5. Unique Geographical Spread – Need for Operational Flexibility:

Given the vast expanse of the Bhopal Circle, which spans two large states (Madhya Pradesh & Chhattisgarh) and borders eight other states, certain operational flexibilities at the Circle/Module level may be warranted. We request that elected Office Bearers of the Association—who serve as crucial liaisons between officers and leadership—be permitted to continue in their current locations to effectively perform their representational responsibilities. Decentralized discretion in transfers, particularly for officers up to Scale-III, can significantly enhance the Bank's service delivery and workforce morale.

6. Contradictory Region Stay Calculations:

It has come to our notice that in several instances, the portal shows an officer's Region Stay as less than five years, yet prompts them to provide preferences for transfer citing breach of the 5-year limit. Such contradictions create unnecessary confusion and anxiety among officers and may lead to unwarranted administrative transfers.

7. Inconsistent Clubbing of Urban and Rural Centres:

Multiple centres within a region—regardless of geographic or locational differences (urban, semi-urban, rural)—are being clubbed together and treated as a single region/centre. If proximity is the rationale, then branches located beyond municipal limits, especially in remote rural or semi-urban areas, should be treated separately for Region/Centre stay calculations.

8. Non Consideration of Difficult and Most Difficult Areas:

Officers serving at Difficult or Most Difficult Centres are not being allowed to apply for transfers even after completing the stipulated 2 or 5 years of service, as provided in relevant Bank circulars. We also suggest that these centres be clearly identified and



flagged in the portal, so that officers serving in such challenging environments are rightfully considered for preferential posting.

9. Portal Restrictions on Inter-Regional Transfers (IRT):

Officers with less than 5 years of Region Stay are unable to apply for IRT, even in compelling or deserving cases, due to current portal restrictions. This blanket restriction limits flexibility and fails to account for genuine and justified transfer needs.

10. Region Stay vs Centre Stay – Special Case of Chhattisgarh:

In Chhattisgarh, where regions encompass a wide geographic spread and multiple districts, calculating tenure on a Region-wide basis leads to unfair classification. We recommend replacing this with a 'Centre-wise Stay' policy, which would be more accurate and equitable.

11. Sabbatical Leave – Discrepancies in Stay Calculation:

Officers returning from sabbatical or long leave find that their Centre/Region stay has not been correctly updated in the portal. This results in erroneous logs for transfer, despite breaks in service continuity.

12. Bastar Policy Centres – Need for Clear Identification:

There were 31 Centres covered under the Bastar Policy in our last Circle Transfer Policy signed in 2022 and valid for 5 years (also mentioned in Circular No. NBG/BRNWM-BRANCHIES/4/2022-23) that require separate and prominent identification in the transfer portal. Officers posted in these centres often face operational challenges, and this factor must be duly recognized during the transfer process.

13. Option for SMGS-IV Officers to Apply for Preferred Locations:

Officers in SMGS-IV grade currently do not have the option to apply for their preferred locations through the portal. In line with the objective of a transparent and inclusive transfer mechanism, it is requested that a provision be made for SMGS-IV officers to submit their preferences for postings, especially considering their seniority and experience.

14. Lack of Portal Access for Special Cadre Recruited Officers:

Officers who have been recruited under special cadres (e.g., IT, Law, Agri, RMRGs etc.) are currently unable to apply for transfers through the portal, as options are not available to them. It is requested that a proper mechanism be incorporated in the same portal for such cadre officers to submit their preferences.

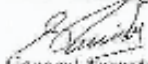


15. Provision for Preferences to Corporate Centre Vertical Branches:

Officers should be provided the option to exercise preferences for posting in Corporate Centre vertical outfits such as SAM, SARD, ZIO, etc. Many officers aspire to serve in these specialized verticals which are integral to the Bank's strategic functions. Allowing such preferences will ensure skill-based deployment and career satisfaction.

We earnestly request your kind intervention to bring these issues to the attention of the appropriate authorities at the Corporate Centre. Addressing the above concerns will not only ensure fair implementation of the transfer policy but also foster greater trust, transparency, and alignment between staff welfare and organizational goals.

With warm regards,


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/2025-26/05/29

Date: 22/05/2025

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

Respected Sir,

Uniform Transfer Policy – Concerns and Suggestions

Following the recent interaction held with the officials of Cadre Management, Corporate Centre, Mumbai, along with the All India State Bank Officers' Federation (AISBOF) General Secretary & President and all GS & Presidents of Circles, we wish to submit the following points for your kind consideration and necessary action concerning the uniform transfer policy:

1. Transfer Prioritization for Officers up to Scale III

It was unanimously emphasized that the transfer process must uphold fairness and transparency. To ensure this, we sincerely suggest that transfer orders be issued as per the following priority order:

First: IMT request transfer.

Second: Administrative Transfer.

Third: Allotment of newly promoted JMGS-I as per requirement of Regional Balancing.

This structured approach will ensure minimal disruption to officers and reinforce trust in the system.

2. Geographical Realities of Bhopal Circle

Considering the unique geographical spread of Bhopal Circle — largest in terms of geographical area where one network itself is spread over 800 km covering two states of MP & CG and bordering 8 states wherein each of 43 bordering districts represent distinct linguistic and cultural characteristics. Further the distance between farthest branches of any two Network is approximately 1400 KMs.

In view of this, we suggest that operational flexibility be granted to Circle/Module heads, particularly for the posting of officers up to Scale V within their respective states. Such flexibility will contribute significantly to efficient operations and align with the bank's vision of promoting a "Quality Life and Work-Life Balance" for its officers.

Transfer decisions must, therefore, account for these regional and linguistic diversities to avoid undue hardship to staff and maintain operational effectiveness.

3. Protection of Elected Association Office-Bearers

We also request that elected office-bearers of the Officer's Association who have not opted for any promotion during their elected tenure may be exempted from transfers outside their current RBOs/AOs. This safeguard is crucial to ensure they can discharge their organizational responsibilities effectively and without logistical challenges, thereby continuing to serve the officer fraternity.

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We remain hopeful that these concerns will be accorded due seriousness and that suitable amendments or clarifications will be issued to make the current transfer policy more balanced, transparent, and employee-centric.

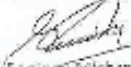
4. Female Officers above 55 Years of Age

All female officers who have attained 55 years of age should be transferred only within region/module. This will help them to manage their family responsibilities along with office.

5. Flexible posting arrangements for female officers 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 new born. 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.

Thanking you,
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/2025-26/05/30

Date: 26/05/2025

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

Dear Sir,

Request for Reconsideration/Cancellation of Transfer Orders – CHRC-1 to CHRC-8

We write to bring to your kind attention that under the recent transfer orders issued vide CHRC-1 to CHRC-8, 14 officers have approached us with formal representations requesting cancellation or reconsideration of their transfers on compassionate and personal grounds.

While we fully understand the organizational priorities and the objectives of the transfer process, it is equally important to consider the individual challenges being faced by some officers. The requests received pertain to genuine difficulties such as serious health issues (self or family), dependent care, children's ongoing education, or other unavoidable family obligations all duly detailed in the enclosed list.

In view of the above, we earnestly request that these representations may be examined on a case-to-case basis with due empathy and administrative flexibility. Instead of outright cancellation, we propose that wherever possible, these officers may be adjusted within the transferee module or nearby centres, allowing them to continue their service effectively without undue personal hardship.

We remain confident that, under your compassionate leadership, a balanced and humane resolution will be arrived at.

Thank you for your kind attention and continued support. We assure you of our fullest cooperation and continued commitment to industrial harmony.

With warm regards,


(Sanjeev Mishra)
General Secretary

26/5

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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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Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/05/31

Date: 26/05/2025

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

Dear Sir,

Submission of Transfer Requests – SMGS-IV Officers

We are forwarding herewith a list of 4 officers in SMGS-IV (Scale-4) who have submitted their requests for transfer on various compassionate grounds.

These representations have been received by us from the concerned officers, and we sincerely request you to kindly consider the cases mentioned in the attached list with due sensitivity and initiate necessary action.

Assuring you of our continued support and cordial industrial relations.

Regards,

(Sanjeev Mishra)
General Secretary

26/5



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Website- www.sbioabhupal.org

Mob.: 9425016450



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



ASM/2025-26/05/32

Date: 26/05/2025

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

Dear Sir,

Submission of IMT Requests – Scale 1 to Scale 3 Officers

We are forwarding herewith a list of 10 officials from Scale 1 to Scale 3 who have submitted their applications for Inter Module Transfer (IMT) on various compassionate grounds.

These requests have been received by us from the concerned officials, and we sincerely request you to kindly consider the cases mentioned in the attached list sympathetically and initiate appropriate action.

Assuring you of our fullest cooperation and commitment to maintaining harmonious industrial relations.

Regards,


(Sanjeev Mishra)
General Secretary



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All Letters to be Addressed
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Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/06/34

Date: 02/06/2025

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

Dear Sir,

Request for Reconsideration/Cancellation of Transfer Orders – CHRC-1 to CHRC-11

We write to bring to your kind attention that under the recent transfer orders issued vide CHRC-1 to CHRC-11, 7 officers have approached us with formal representations requesting cancellation or reconsideration of their transfers on compassionate and personal grounds.

While we fully understand the organizational priorities and the objectives of the transfer process, it is equally important to consider the individual challenges being faced by some officers. The requests received pertain to genuine difficulties such as serious health issues (self or family), dependent care, children's ongoing education, or other unavoidable family obligations – all duly detailed in the enclosed list.

In view of the above, we earnestly request that these representations may be examined on a case-to-case basis with due empathy and administrative flexibility. Instead of outright cancellation, we propose that wherever possible, these officers may be adjusted within the transferee module or nearby centres, allowing them to continue their service effectively without undue personal hardship.

We remain confident that, under your compassionate leadership, a balanced and humane resolution will be arrived at.

Thank you for your kind attention and continued support. We assure you of our fullest cooperation and continued commitment to industrial harmony.

With warm regards,


(Sanjeev Mishra)
General Secretary



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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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Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/06/35

Date: 02/06/2025

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

Dear Sir,

Submission of Transfer Requests – SMGS-IV Officers

We are forwarding herewith a list of 1 officers in SMGS-IV (Scale-4) who have submitted their requests for transfer on various compassionate grounds.

These representations have been received by us from the concerned officers, and we sincerely request you to kindly consider the cases mentioned in the attached list with due sensitivity and initiate necessary action.

Assuring you of our continued support and cordial industrial relations.

Regards,

(Sanjeev Mishra)
General Secretary

8/26/24



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Mob.: 9425016450



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

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Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/06/36

Date: 03/06/2025

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

Dear Sir,

Submission of Transfer Requests – SMGS-IV Officers

We are forwarding herewith a list of 1 officers in SMGS-IV (Scale-4) who have submitted their requests for transfer on various compassionate grounds.

These representations have been received by us from the concerned officers, and we sincerely request you to kindly consider the cases mentioned in the attached list with due sensitivity and initiate necessary action.

Assuring you of our continued support and cordial industrial relations.

Regards,


(Sanjeev Mishra)
General Secretary



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Mob.: 9425016450



SBIOA
Bhopal Circle

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/2025-26/06/37

Date: 03/06/2025

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

Dear Sir,

Request for Reconsideration/Cancellation of Transfer Orders – CHRC-1 to CHRC-11

We write to bring to your kind attention that under the recent transfer orders issued vide CHRC-1 to CHRC-11, 1 officers have approached us with formal representations requesting cancellation or reconsideration of their transfers on compassionate and personal grounds.

While we fully understand the organizational priorities and the objectives of the transfer process, it is equally important to consider the individual challenges being faced by some officers. The requests received pertain to genuine difficulties such as serious health issues (self or family), dependent care, children's ongoing education, or other unavoidable family obligations all duly detailed in the enclosed list.

In view of the above, we earnestly request that these representations may be examined on a case-to-case basis with due empathy and administrative flexibility. Instead of outright cancellation, we propose that wherever possible, these officers may be adjusted within the transferee module or nearby centres, allowing them to continue their service effectively without undue personal hardship.

We remain confident that, under your compassionate leadership, a balanced and humane resolution will be arrived at.

Thank you for your kind attention and continued support. We assure you of our fullest cooperation and continued commitment to industrial harmony.

With warm regards,



(Sanjeev Mishra)
General Secretary



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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,
Hushangabad Road, Bhopal - 462 011



ASN/2025-26/06/39

Date: 06/06/25

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

Dear Sir,

Request for Reconsideration/Cancellation of Transfer Orders – CHRC-I to CHRC-II

We write to bring to your kind attention that under the recent transfer orders issued vide CHRC-I to CHRC-II, 4 officers have approached us with formal representations requesting cancellation or reconsideration of their transfers on compassionate and personal grounds.

While we fully understand the organizational priorities and the objectives of the transfer process, it is equally important to consider the individual challenges being faced by some officers. The requests received pertain to genuine difficulties such as serious health issues (self or family), dependent care, children's ongoing education, or other unavoidable family obligations – all duly detailed in the enclosed list.

In view of the above, we earnestly request that these representations may be examined on a case-to-case basis with due empathy and administrative flexibility. Instead of outright cancellation, we propose that wherever possible, these officers may be adjusted within the transfer module or nearby centres, allowing them to continue their service effectively without undue personal hardship.

We remain confident that, under your compassionate leadership, a balanced and humane resolution will be arrived at.

Thank you for your kind attention and continued support. We assure you of our fullest cooperation and continued commitment to industrial harmony.

With warm regards,

(Sanjeev Mishra)
General Secretary

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Website - www.sbioabhopal.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/2025-26/06/45

Date: 21/06/2025

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

Dear Sir,

Reconsideration of IMT Requests – Scale 3 Officers

We are forwarding herewith a list of 5 officials from Scale 3 who have submitted their reconsideration applications for Inter Module Transfer (IMT) on various compassionate grounds.

These requests have been received by us from the concerned officials, and we sincerely request you to kindly consider the cases mentioned in the attached list sympathetically and initiate appropriate action.

Assuring you of our fullest cooperation and commitment to maintaining harmonious industrial relations.

Regards,

(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**

(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/2025-26/06/46

Date: 21/06/2025

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

Dear Sir,

Reconsideration of IMT Requests - Scale 1 to Scale 2 Officers

We are forwarding herewith a list of 9 officials from Scale 1 to Scale 2 who have submitted their reconsideration applications for Inter Module Transfer (IMT) on various compassionate grounds.

These requests have been received by us from the concerned officials, and we sincerely request you to kindly consider the cases mentioned in the attached list sympathetically and initiate appropriate action.

Assuring you of our fullest cooperation and commitment to maintaining harmonious industrial relations.

Regards,

(Sanjeev Mishra)
General Secretary



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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/2025-26/06/47		Date: 21/06/2025
The Deputy General Manager & CDO State Bank of India Local Head Office Bhopal Dear Sir, <u>Request for Reconsideration/Cancellation of Transfer Orders – CHRC-I to CHRC-II</u> We write to bring to your kind attention that under the recent transfer orders issued vide CHRC-I to CHRC-II, 9 officers have approached us with formal representations requesting cancellation or reconsideration of their transfers on compassionate and personal grounds. While we fully understand the organizational priorities and the objectives of the transfer process, it is equally important to consider the individual challenges being faced by some officers. The requests received pertain to genuine difficulties such as serious health issues (self or family), dependent care, children's ongoing education, or other unavoidable family obligations – all duly detailed in the enclosed list. In view of the above, we earnestly request that these representations may be examined on a case-to-case basis with due empathy and administrative flexibility. Instead of outright cancellation, we propose that wherever possible, these officers may be adjusted within the transferee module or nearby centres, allowing them to continue their service effectively without undue personal hardship. We remain confident that, under your compassionate leadership, a balanced and humane resolution will be arrived at. Thank you for your kind attention and continued support. We assure you of our fullest cooperation and continued commitment to industrial harmony. With warm regards,  (Sanjeev Mishra) General Secretary 		
Ph.: (0) 2551376, 2575234	E-mail - sbioabpl@gmail.com Website- www.sbioabhupal.org	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/2025-26/06/48

Date: 24/06/2025

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

Dear Sir,

Reconsideration of IMT Requests – Sports Man Officers

We are forwarding herewith a list of 4 officials from Scale 1 to Scale 2 who have submitted their reconsideration applications for Inter Module Transfer (IMT) on various compassionate grounds.

These requests have been received by us from the concerned officials, and we sincerely request you to kindly consider the cases mentioned in the attached list sympathetically and initiate appropriate action.

Assuring you of our fullest cooperation and commitment to maintaining harmonious industrial relations.

Regards,


(Sanjeev Mishra)
General Secretary



24/6

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

ASN/2025-26/06/49

Date: 24/06/2025

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

Dear Sir,

Request for Reconsideration/Cancellation of Transfer Orders – CHRC-I to CHRC-II

We write to bring to your kind attention that under the recent transfer orders issued vide CHRC-I to CHRC-II, 1 officers have approached us with formal representations requesting cancellation or reconsideration of their transfers on compassionate and personal grounds.

While we fully understand the organizational priorities and the objectives of the transfer process, it is equally important to consider the individual challenges being faced by some officers. The requests received pertain to genuine difficulties such as serious health issues (self or family), dependent care, children's ongoing education, or other unavoidable family obligations – all duly detailed in the enclosed list.

In view of the above, we earnestly request that these representations may be examined on a case-to-case basis with due empathy and administrative flexibility. Instead of outright cancellation, we propose that wherever possible, these officers may be adjusted within the transfer module or nearby centres, allowing them to continue their service effectively without undue personal hardship.

We remain confident that, under your compassionate leadership, a balanced and humane resolution will be arrived at.

Thank you for your kind attention and continued support. We assure you of our fullest cooperation and continued commitment to industrial harmony.

With warm regards,


Sanjay Mishra
General Secretary

 24/6

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Mob.: 9425016450

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/2025-26/06/51 Date: 24/06/2025

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

Dear Sir,

Reconsideration of IMT Requests - Scale I Officers

We are forwarding herewith a list of I officials from Scale I who have submitted their reconsideration applications for Inter Module Transfer (IMT) on various compassionate grounds.

These requests have been received by us from the concerned officials, and we sincerely request you to kindly consider the cases mentioned in the attached list sympathetically and initiate appropriate action.

Assuring you of our fullest cooperation and commitment to maintaining harmonious industrial relations.

Regards,

(Sanjeev Mishra)
General Secretary

 24/6

Ph.: (0) 2551376, 2575234 E-mail : sbioabpl@gmail.com Mob.: 9425016450
Website: www.sbioabhpal.org

 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/2025-26/06/52		Date: 24/06/2025
The Deputy General Manager & CDO State Bank of India Local Head Office Bhopal Dear Sir, <u>Submission of IMT Requests - Scale 3 Officers</u> We are forwarding herewith a list of 58 officials from Scale 3 who have submitted their applications for Inter Module Transfer (IMT) on various compassionate grounds. These requests have been received by us from the concerned officials, and we sincerely request you to kindly consider the cases mentioned in the attached list sympathetically and initiate appropriate action. Assuring you of our fullest cooperation and commitment to maintaining harmonious industrial relations. Regards,  (Sanjeev Mishra) General Secretary  24/6		
Ph.: (0) 2551376, 2575234	E-mail - sbioabpl@gmail.com Website - www.sbioabhupal.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/2025-26/06/53

Date: 24/06/2025

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

Dear Sir,

Submission of IMT Requests - Scale 1 to Scale 2 Officers

We are forwarding herewith a list of 30 officials from Scale 1 to Scale 2 who have submitted their applications for Inter Module Transfer (IMT) on various compassionate grounds.

These requests have been received by us from the concerned officials, and we sincerely request you to kindly consider the cases mentioned in the attached list sympathetically and initiate appropriate action.

Assuring you of our fullest cooperation and commitment to maintaining harmonious industrial relations.

Regards,

(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 / 2025-26 / 07 / 59 A

Date: 31/07/2025

The DGM & CDO
HR Department,
Local Head Office,
Bhopal

Dear Sir,

Staff Supervising: Siddharth Mahale , PF 7697643 MMGS III

Reconsideration of transfer request -Bhopal module

Please find enclosed reconsideration request for transfer of the above mentioned official on genuine reason. He has already represented module management but no favourable consideration received so far.

In view of the excellent performance put in by the official in the past and genuine family & personal issues being faced by him, we sincerely request you to exhort module management & HR authorities to reconsider his request sympathetically on humanitarian & compassionate grounds

Assuring our best of co-operation & industrial relations.

Yours Sincerely

Sanjeev Mishra
General Secretary



Ph.: (0) 2551376, 2575234

E-mail - sbioabpl@gmail.com
Website- www.sbioabhupal.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/2025-26/07/60		Date: 31/07/2025
The DGM & CDO HR Department, Local Head Office, Bhopal		
Dear Sir		
<u>Staff Supervising: Sh. Lochan Prasad Banjare PF- 4485181, MMGS III</u>		
<u>Reconsideration of transfer request – Raipur module</u>		
Please find enclosed reconsideration request for transfer of the above mentioned official on genuine reason. Official he has already represented module management and module association is following up the matter with module HR but no favourable consideration received so far.		
in view of the genuine medical compassion being faced by the official & his family, we sincerely request you to exhort module management & HR authorities to reconsider his request sympathetically on humanitarian & compassionate grounds.		
Assuring Our Best of Co-Operation & Industrial Relations.		
Yours Sincerely  Sanjeev Mishra General Secretary		
		
Ph.: (0) 2551376, 2575234	E-mail - sbioabpl@gmail.com Website- www.sbioabhupal.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/2025-26/07/61

Date: 31/07/2025

The DGM & CDO
HR Department,
Local Head Office,
Bhopal

Dear Sir

Staff Supervising: Sh. Avinash Sharma PF- 5699142, MMGS III

Reconsideration of transfer request – Bilaspur module

Please find enclosed reconsideration request for transfer of the above mentioned official on genuine reason. Official he has already represented module management and module association is following up the matter with module HR but no favourable consideration received so far.

in view of the genuine medical compassion being faced by the official & his family, we sincerely request you to exhort module management & HR authorities to reconsider his request sympathetically on humanitarian & compassionate grounds.

Assuring Our Best of Co-Operation & Industrial Relations.

Yours Sincerely

Sanjeev Mishra
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

All Letters to be Addressed
to the General Secretary

ASN/2025-26/08/62 Date: 05/08/2025

To,
The DGM & CDO
HR Department,
Local Head Office,
Bhopal

Dear Sir,

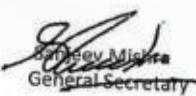
Staff Supervising: Shailendra Lal pf-(4302117)
Reconsideration of Transfer Request

Please find enclosed reconsideration request for transfer of the above mentioned official on genuine reason. He has already represented module management but no favourable consideration received so far.

In view of the excellent performance put in by the official in the past and genuine family & personal issues being faced by him, we sincerely request you to exhort module management & HR authorities to reconsider his request sympathetically on humanitarian & compassionate grounds

Assuring our best of co-operation & industrial relations.

Yours Sincerely


General Secretary





SBIOA
SBIOA OFFICERS' ASSOCIATION
(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 / 2025-26 / 08 / 63

Date: 05/08/2025

To,
The DGM & CDO
HR Department,
Local Head Office,
Bhopal

Dear Sir,

Staff Supervising: Nitin Giri Goswami PF -(5552141)
Reconsideration of Transfer Request

Please find enclosed reconsideration request for transfer of the above mentioned official on genuine reason. He has already represented module management but no favourable consideration received so far.

In view of the excellent performance put in by the official in the past and genuine family & personal issues being faced by him, we sincerely request you to exhort module management & HR authorities to reconsider his request sympathetically on humanitarian & compassionate grounds.

Assuring our best of co-operation & industrial relations.

Yours Sincerely



General Secretary

05/08/24



Ph.: (0) 2551376, 2575234

E-mail - sbioabpl@gmail.com
Website- www.sbioabhupal.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



Date: 12/08/2025

ASN/2025-26/08/65

To,
The DGM & CDO
HR Department,
Local Head Office,
Bhopal

Dear Sir,

Staff Supervising: Shri Mukesh Bihari (PF No. 5014050) Request for the Relieving

As per the enclosed letter from Shri Mukesh Bihari (PF No. 5014050), his IMT transfer for Jabalpur module has been approved, and branch allotment order was issued on 27.06.2025 for SBI Ladkui. However, despite repeated follow-ups, he has not yet been relieved from his present branch (SBI Ladkui, B&O Narwar, RBO 4, and Bhopal).

Since he has already completed 3 years of tenure at the current posting, we, sincerely, request you to kindly arrange to instruct for his relieving process so that he may join at the transferred location without further delay.

Assuring our best of co-operation & industrial relations.

Yours sincerely,


Sanjeev Mishra
General Secretary


12/08

Ph.: (0) 2551376, 2575234

E-mail - sbioabpl@gmail.com
Website - www.sbioabhupal.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/2025-26/08/66		Date: 21/08/2025
To, The DGM & CDO HR Department, Local Head Office, Bhopal		
Dear Sir,		
<u>Staff Supervising: Prashant Batham PF 5792479</u> <u>Reconsideration of transfer request - Bhopal module</u>		
Please find enclosed reconsideration request for transfer of the above mentioned official on genuine medical reason. He has already represented module management.		
In view of the excellent performance put in by the official in the past and genuine medical issues being faced by him, we sincerely request you to exhort module management & HR authorities to reconsider his request sympathetically on humanitarian & compassionate grounds		
Assuring our best of co-operation & industrial relations.		
Yours Sincerely		
 Sanjeev Mishra General Secretary		
		
Ph.: (0) 2551376, 2575234	E-mail - sbioabpl@gmail.com Website- www.sbioabhupal.org	Mob.: 9425016450

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

All Letters to be Addressed
to the General Secretary

ASN / 2025-26 / 08 / 69

Date: 19/08/2025

To,
The DGM & CDO
HR Department,
Local Head Office,
Bhopal

Dear Sir,

Staff Supervising: Ms. Shraddha Nanhore, Pf- 3649210,
Reconsideration of Transfer Request – Jabalpur Module

Please find enclosed reconsideration request for transfer of the above mentioned official on genuine medical reason. She has already represented module management.

In view of the genuine medical issues and spouse ground being faced by her, we sincerely request you to exhort module management & HR authorities to reconsider her request sympathetically on humanitarian & compassionate grounds.

Assuring our best of co-operation & industrial relations.

Yours Sincerely


Sanjeev Mishra
General Secretary



Ph.: (0) 2551376, 2575234

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

Mob.: 9425016



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/2025-26/08/70 Date: 20/08/2025

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

Dear Sir,

Staff Supervising: Ms. Rajmani kori, Pf- 5551102,
Reconsideration of Transfer Request – Jabalpur Module

Please find enclosed reconsideration request for transfer of the above mentioned official on genuine medical reason. She has already represented module management.

In view of the genuine medical issues and spouse ground being faced by her, we sincerely request you to exhort module management & HR authorities to reconsider her request sympathetically on humanitarian & compassionate grounds

Assuring our best of co-operation & industrial relations.

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/2025-26/05/21

Date: 07/05/2025

TO
THE GENERAL SECRETARY
AISBOF FEDERATION
STATE BANK BUILDING
ST MARK'S ROAD
BANGALORE

Dear Sir,

Subject: Urgent: HRMS Failures, Long-Pending issues in Transfer Tracking System (TTS) and HRMS, Including LFC/TFA, Leave Encashment, and Salary Payment Delays Wage Revision Errors, and CDS Roles Closure Misconfigurations Impacting Employee Grading and Legacy Data

Apropos above, we are writing to bring it to your kind notice that the new Human Resource Management System (HRMS) were adopted to enhance functionality, streamline processes, and improve ease of use.

However, persistent and unresolved issues across nearly all reimbursement services, critical salary components, TTS, and misconfigurations in the CDS (Career Development System) roles closure exercises, combined with the inability of the Circle HRMS team and Corporate Centre's HRMS team to address thousands of complaints, have resulted in a catastrophic downgrade in system performance.

These omissions, particularly the last-minute resetting of CDS roles due to misconfigurations, have led to employees' roles being reclosed by reporting and reviewing authorities, severely impacting employee grading due to quota limitations on available grades. This threatens approximately 15 years of meticulously collected and refined legacy data and is poised to disrupt the upcoming promotion, transfer, fitment, and career progression exercises, causing operational chaos, financial distress, and widespread dissatisfaction among employees, including TEGS officials.

The critical issues include:

14. **CDS Roles Closure Misconfigurations:** During recent CDS roles closure exercises, various CDS roles were reset at the last moment due to HRMS misconfigurations. This forced reporting and reviewing authorities to reclose roles, leading to rushed and inconsistent evaluations. As a result, employee grading was severely affected due to the limited quota of available grades, unfairly impacting career progression and morale.

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Website: www.sbioabhpal.org

Mob.: 9425016450

15. **Non-Payment of Approved April Salaries:** Several employees have not received their April salary payments due to HRMS failures, causing financial hardship and potential errors in financial data used for fitment and promotion evaluations.
16. **Failures Across All Reimbursement Services:** Nearly all reimbursement services, including Leave Fare Concession (LFC)/Travel Fare Allowance (TFA), are malfunctioning. The TFA module allows employees to apply for two claims within the same block period, violating the one-claim limit per four-year block, risking incorrect reimbursements, tax compliance issues, and corruption of legacy data.
17. **Leave Encashment Failures:** The leave encashment module is not processing approved requests correctly, with payments either delayed or not reflected, risking inaccuracies in leave balance records within the legacy data essential for career progression assessments.
18. **Approver Not Maintained in Reimbursement Services:** The lack of properly maintained approvers for reimbursement services results in delays or rejections of claims, exacerbating employee frustration and risking inaccuracies in legacy data due to unprocessed or incorrectly processed reimbursements.
19. **No Provision for Correcting Salary Components:** The HRMS lacks mechanisms to correct critical salary components for award staff, including House Rent Allowance (HRA), City Compensatory Allowance (CCA), Professional Qualification Pay (PQP), and Job Key allowances, risking inaccurate salary calculations and legacy data integrity.
20. **Lack of Increment Processing:** There is no provision for processing essential increments, including annual increments, stagnation increments, and JALB/CAIB increments, leading to incorrect salary updates and discrepancies in employee records critical for career progression.
21. **No Backdated Payment Functionality:** The HRMS does not support backdated payments for corrections or delayed processing of salaries, increments, or reimbursements, exacerbating financial distress and risking errors in the 15-year legacy data.
22. **Persistent TTS Issues:** Long-standing issues in the TTS hinder efficient tracking and processing of employee transfers, risking inaccuracies in transfer-related legacy data essential for upcoming transfer evaluations.
23. **System Downtime and Slow Performance:** Frequent outages and sluggish performance in both HRMS and TTS disrupt tasks such as transfer updates, leave applications, and reimbursement processing, increasing the risk of data corruption or loss in the legacy system.
24. **Centralized Wage Revision Errors:** The wage revision effective from 01.04.2024 erroneously released increments to ineligible employees in old HRMS system, causing significant cumulative income leakage. These risks

4

inflating payroll costs, creating discrepancies in legacy financial data, and complicating compliance with regulatory requirements.

25. Complex Interfaces and Insufficient Training: Non-intuitive interfaces and inadequate training lead to errors in data entry, particularly among non-technical staff, threatening the accuracy of legacy data.

26. Failure of Support Teams: The Circle HRMS team and Corporate Centre's HRMS team are unable to resolve thousands of complaints, leaving critical issues, including CDS misconfigurations, wage revision errors, and approver maintenance, unaddressed and exacerbating the risk of legacy data corruption.

The HRMS misconfigurations causing CDS roles resets, erroneous wage increments, lack of provisions for correcting salary components, processing increments, handling backdated payments, and maintaining approvers for reimbursement services represent a catastrophic failure of the HRMS. These issues, if unresolved, will irreparably damage 15 years of legacy data, undermine the fairness, accuracy, and timeliness of upcoming promotion, transfer, fitment, and career progression exercises, lead to significant financial losses due to income leakage, and unfairly penalize employees due to grading quota limitations. To prevent this crisis and restore the systems' intended functionality, we urgently request the following actions:

- **Immediate Audit of CDS and HRMS Modules:** Conduct a comprehensive review of the CDS roles closure process and HRMS payroll, LFC/TFA, leave encashment, and other reimbursement modules to resolve misconfigurations causing role resets, non-payment of April salaries, enforce the two-claim limit for TFA, correct leave encashment errors, and address approver maintenance issues, ensuring legacy data integrity and fair grading.
- **Correct Wage Revision Errors:** Identify and reverse increments erroneously released to ineligible employees as of 01.04.2024 to address income leakage and ensure compliance with payroll regulations.
- **Implement Approver Maintenance:** Establish a robust system for maintaining and updating approvers for all reimbursement services to ensure timely and accurate processing of claims.
- **Enable Salary Component Corrections:** Develop mechanisms to correct HRA, CCA, PQP, and Job Key allowances, ensuring accurate salary calculations for award staff.
- **Enable Increment Processing:** Introduce functionality for processing annual, stagnation, and JAIB/CAIB increments to update employee records accurately.
- **Add Backdated Payment Support:** Incorporate provisions for backdated payments to address delayed salaries, increments, and reimbursements, preventing financial distress and data discrepancies.
- **Resolve TTS Issues:** Address long pending TTS issues to ensure seamless transfer tracking and protect transfer-related legacy data.



- Upgrade TTS and HRMS infrastructure to eliminate downtime and improve performances, preventing data corruption during critical HR processes.
- Simplify user interfaces to reduce data entry errors and align with the goal of ease of use.
- Provide mandatory, comprehensive training to ensure staff proficiency, minimizing errors that could compromise legacy data.
- Restructure support mechanisms by establishing an empowered task force, including Circle and Corporate Centre HRMS teams, with clear timelines to resolve all pending complaints, prioritizing issues impacting CDS roles, legacy data, and HR processes.
- Escalate unresolved issues to senior management for immediate oversight and implement safeguards to protect the almost 15-year legacy data.

The continued failure to address these critical issues, with thousands of unresolved complaints, significant income leakage, and misconfigurations impacting CDS roles closure and employee grading, is unacceptable and contradicts the purpose of adopting these systems for enhancement. The risk to 15 years of legacy data, coupled with disruptions to upcoming HR processes and unfair grading outcomes, demands immediate action. We urge the HR department to prioritize this crisis and provide a concrete action plan to rectify these issues. We are prepared to collaborate by providing detailed feedback or assisting in testing solutions to restore functionality and protect critical data.

We request you to provide a detailed update on the actions being taken, including a resolution timeline for the thousands of pending complaints, wage revision errors, and CDS misconfigurations. We expect a prompt response and immediate steps to prevent further damage to the legacy data, address income leakage, ensure fair grading, and restore the systems' intended objectives.

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

Regards,



(Sanjeev Mishra)
General Secretary

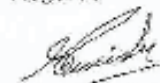
 All Letters to be Addressed to the General Secretary	 STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL (Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73) State Bank of India, Local Head Office, Mezzanine Floor, Hoshangabad Road, Bhopal - 462 011	
ASN/2025-26/05/22		Date: 07/05/2025 ✓
TO THE GENERAL SECRETARY AISBOF FEDERATION STATE BANK BUILDING ST.MARK'S ROAD BANGALORE		
Respected sir,		
<u>Subject: Regarding Rectification of Technical Issue in New HRMS portal Related to Caregiver/Differently Abled Declaration.</u>		
Apropos above, we are writing to bring it to your kind notice that a critical technical issue in new HRMS portal pertaining to the implementation of the current model transfer policy has been observed.		
As per the guidelines issued under the said policy, employees who are differently abled, or those who are caregivers to differently abled /family members, are required to declare their status on the HRMS portal. However, it has been observed that the said option for declaration is presently not available on the new HRMS platform. Moreover, during the recent data migration from the Old HRMS portal to the new one, such declarations were not carried forward or updated automatically.		
This technical shortcoming may lead to significant difficulties for the concerned employees, as well as the implementing authorities, in ensuring a fair and policy compliant transfer exercise. Non-availability of this provision may result in unintentional exclusions or misrepresentations, thereby undermining the intent and effectiveness of the transfer policy		
With reference to the ongoing transfer exercise, we would like to mention that the HR Department had earlier designed a dedicated portal for staff under categories such as PWD, Caregivers, and working spouses at our Circle level, However, this portal has now been closed.		
In case of technical glitches in the HRMS, which might take time to resolve, this earlier portal could have served as a useful tool to facilitate a smooth transfer process. Currently, the data related to these special categories have not been automatically updated in the new HRMS system. As a result, employees are in a state of confusion and uncertainty about how to proceed or resolve this issue.		
Ph.: (0) 2551376, 2575234	E-mail - sbioabpl@gmail.com Website- www.sbioabhupal.org	Mob.: 9425016450

In view of the above, it is earnestly requested that the matter may kindly be examined at the earliest and necessary intervention may be initiated to incorporate the required declaration feature in the HRMS portal.

We trust that the competent Leadership will take immediate cognizance of this issue and bring this issue in the notice of competent Authority at Corporate office to take appropriate action to resolve the same.

Thanking you.

Regards



(Ganjesh Mishra)
General Secretary

CIRCLUAR ISSUED BY P& H FROM 08.03.2025 TO 31.08.2025				
S.NO	Circular Date	Master Serial	Department Serial	Title
1	21-08-2025	582/2025-26	CDO/P&HRD-PM/23/2025-26	STAFF MISCELLANEOUS REVIEW/REVISION OF VACATION POLICY FOR FY 2025-26
2	23-07-2025	452/2025-26	CDO/P&HRD-PPFG/18/2025-26	INTRODUCTION OF 'SBI TRIBUTE SCHEME PROVISION OF IMMEDIATE SUPPORT FOR THE FAMILY ON DEATH OF THE PENSIONER/RETREE
3	01-07-2025	358/2025-26	CDO/P&HRD-PM/17/2025-26	TDS ON SALARIES OF EMPLOYEES PERQUISITE VALUE OF INTEREST
4	01-07-2025	354/2025-26	CDO/P&HRD-PPFG/16/2025-26	FREE/CONCESSIONAL LOANS TO STAFF PY 2025-26
5	01-07-2025	353/2025-26	CDO/P&HRD-PPFG/16/2025-26	REVISION OF THE SBI FAMILY PENSION SCHEME
6	01-07-2025	352/2025-26	CDO/P&HRD-IR/15/2025-26	STAFF: MISCELLANEOUS-INTRODUCTION OF CRECHE ALLOWANCE FOR FEMALE EMPLOYEES
7	05-05-2025	135/2025-26	CDO/P&HRD-IR/14/2025-26	STAFF: SUPERVISING-REVAMPING OF EXECUTIVE HEALTH CHECK UP (EHC) SCHEME
8	05-05-2025	134/2025-26	CDO/P&HRD-CM/5/2025-26	STAFF: SUPERVISING (GENERAL CADRE OFFICERS) UNIFORM TRANSFER POLICY FOR OFFICERS UP TO MAGS-III
9	07-04-2025	33/2025-26	CDO/P&HRD-CM/4/2025-26	STAFF: SUPERVISING (GENERAL CADRE OFFICERS) TRANSFER POLICY FOR SMGS OFFICERS
10	01-04-2025	01/2025-26	CDO/P&HRD-PM/2/2025-26	STAFF: MISCELLANEOUS GUIDELINES REGARDING OPENING AND MAINTAINING BANK ACCOUNTS BY EMPLOYEES
11	29-03-2025	1351/2024-25	CDO/P&HRD-PM/81/2024-25	NEW LTC/HTC SCHEME CALCULATION OF NOTIONAL TITLEMENT LTC RATE FOR FY 2025-26
12	26-03-2025	1334/2024-25	CDO/P&HRD-PM/80/2024-25	TDS ON SALARIES OF EMPLOYEES FINANCIAL YEAR 2024-25 (ASSESSMENT YEAR 2025-26)
13	15-03-2025	1291/2024-25	CDO/P&HRD-PM/77/2024-25	TREATMENT OF MANDATORY LEAVE UNDER VACATION POLICY AS SPECIAL LEAVE FOR EMPLOYEES/OFFICERS POSTED IN SENSITIVE POSITIONS/AREAS OF OPERATION
14	07-03-2025	1253/2024-25	CDO/P&HRD-IR/76/2024-25	TDS ON SALARIES OF EMPLOYEES PERQUISITE VALUE OF INTEREST
15	01-03-2025	1226/2024-25	CDO/P&HRD-PM/72/2024-25	FREE/CONCESSIONAL LOANS TO STAFF FY 2024-25
				REVIEW OF FITNESS GUIDELINES DURING RECRUITMENT/PROMOTION FOR PREGNANT LADY CANDIDATES
				POLICY FOR EXTENDING LEGAL AND FINANCIAL SUPPORT TO SERVING/RETIRED EMPLOYEES & OFFICERS AGAINST CASES ARISING OUT OF BONA FIDE EXECUTION OF BANK'S WORK DURING

साथियों की कलम से

भारतीय बैंकिंग पर AI (कृत्रिम बुद्धिमत्ता) का बढ़ता प्रभाव

तकनीक से तरक्की की ओर बढ़ता भारत

भारतीय बैंकिंग व्यवस्था, जिसकी जड़ें 19वीं सदी में पनपी थीं, अब 21वीं सदी में तकनीकी परिवर्तन की एक नई करवट ले रही है। इस परिवर्तन का केंद्रबिंदु है — "कृत्रिम बुद्धिमत्ता (Artificial Intelligence – AI)", AI ने बैंकिंग को पारंपरिक ढर्रे से हटाकर उसे एक डिजिटल, बुद्धिमान और त्वरित प्रणाली में रूपांतरित कर दिया है। यह परिवर्तन केवल तकनीकी नहीं, बल्कि व्यवस्थागत, नैतिक और सामाजिक रूप से भी गहराई तक असर कर रहा है।

AI और बैंकिंग: एक अपरिहार्य गठबंधन

AI का प्रयोग केवल 'ऑटोमेशन' तक सीमित नहीं है। यह बैंकिंग में निर्णय लेने की प्रक्रिया, जोखिम मूल्यांकन, ग्राहक सेवा, सुरक्षा, ऋण वितरण, और यहां तक कि निवेश सलाह को भी नए आयाम देता है।

1. ग्राहक सेवा में क्रांति:

AI आधारित चैटबॉट्स और वॉइस असिस्टेंट्स ने ग्राहक सेवा को 24x7 उपलब्ध बना दिया है। SBI का 'SIA' और HDFC का 'EVA' जैसे टूल्स लाखों ग्राहकों के सवालों का जवाब बिना किसी इंसानी मदद के दे रहे हैं।

2. धोखाधड़ी और साइबर सुरक्षा:

AI एल्गोरिदम संदिग्ध लेन-देन को रियल टाइम में पहचान कर फ्रॉड रोकने में महत्वपूर्ण भूमिका निभाते हैं। ICICI, Axis Bank जैसे बैंक AI आधारित "फ्रॉड डिटेक्शन इंजन" से साइबर हमलों पर निगरानी रखते हैं।

3. ऋण प्रक्रिया में तीव्रता और निष्पक्षता:

AI अब केवल CIBIL स्कोर नहीं देखता, बल्कि ग्राहकों की वित्तीय आदतें, लेन-देन इतिहास, सोशल मीडिया व्यवहार आदि को ध्यान में रखते हुए क्रेडिट स्कोरिंग करता है। उदाहरण: ICICI का 'iLens' प्लेटफॉर्म 15 मिनट में लोन स्वीकृति देता है।

4. डेटा एनालिटिक्स और वैयक्तिक सेवा:

Kotak, Yes Bank जैसे संस्थान ग्राहकों के लेन-देन, निवेश और खर्च की प्रवृत्ति को समझकर उन्हें पर्सनलाइज्ड ऑफर और स्मार्ट इन्वेस्टमेंट विकल्प प्रदान करते हैं।

5. प्रक्रियात्मक स्वचालन (RPA):

Axis और SBI जैसे बैंक Robotic Process Automation (RPA) के माध्यम से खाता खोलना, KYC अपडेट, और शिकायत निवारण जैसे कार्यों को सेकंड्स में पूरा कर रहे हैं।

मानव संसाधन पर प्रभाव : नौकरी नहीं, भूमिका में बदलाव

AI को लेकर एक आम चिंता यह है कि यह नौकरियाँ छीन लेगा। लेकिन वास्तव में यह नौकरियाँ नहीं समाप्त करता, बल्कि नई भूमिकाएँ और कौशल की माँग उत्पन्न करता है:

- डेटा एनालिस्ट
- AI मॉडलिंग विशेषज्ञ
- साइबर सिक्योरिटी मैनेजर
- ग्राहक अनुभव रणनीतिकार

NASSCOM और RBI की रिपोर्ट्स इस बात की पुष्टि करती हैं कि आने वाले वर्षों में बैंकिंग क्षेत्र में तकनीकी विशेषज्ञों की भारी माँग होगी।

आने वाला कल : AI आधारित बैंकिंग की दिशा

AI से प्रेरित बैंकिंग का भविष्य :

वर्चुअल ब्रांचेस	—	जहाँ ग्राहक कहीं से भी संपूर्ण सेवा प्राप्त कर सके
Predictive Analytics	—	ग्राहक की संभावित जरूरतों का पहले से आकलन
Emotion AI	—	ग्राहक के स्वर और शब्दों से उसके अनुभव का मूल्यांकन
Smart Risk Management	—	आर्टिफिशियल इंटेलिजेंस के जरिये जोखिम का पूर्व अनुमान

चुनौतियाँ भी हैं:

1. **डेटा गोपनीयता और संरक्षण** : AI सिस्टम लाखों ग्राहकों की निजी जानकारी का उपयोग करते हैं। ऐसे में डेटा सुरक्षा और गोपनीयता सर्वोपरि हो जाती है।
2. **नैतिक दायित्व** : यदि AI किसी ग्राहक को सेवा देने या ऋण स्वीकृत करने से इंकार करता है, तो उसका आधार क्या है? क्या वो निर्णय निष्पक्ष है?
3. **तकनीकी पहुँच** : देश के दूरस्थ क्षेत्रों में AI आधारित सेवाओं तक पहुँच अभी भी एक चुनौती है।

अंततः निष्कर्ष

भारतीय बैंकिंग क्षेत्र के लिए AI एक मात्र तकनीक नहीं, बल्कि एक रणनीतिक बदलाव का वाहक बन चुका है। यह ग्राहकों के अनुभव को समृद्ध बना रहा है, बैंकिंग संचालन को त्वरित और प्रभावी बना रहा है और बैंकिंग को समावेशी बना रहा है।

आने वाले वर्षों में AI भारतीय बैंकिंग को केवल डिजिटल नहीं, बल्कि बुद्धिमान, नैतिक और मानवीय बना देगा। जब बैंक तकनीक से ग्राहक को समझने लगे और ग्राहक बैंक को अपना साथी मानने लगे — तब समझिए कि AI का असर केवल सिस्टम तक नहीं, बल्कि सोच तक पहुँच चुका है।

“AI केवल एक तकनीक नहीं, यह बैंकिंग की नई आत्मा है।”

-अरविन्द पंडियार

संगठन (SBIOA BHOPAL) की गतिविधियां

संगठन की गतिविधियां एवं झलकियां (मार्च – अगस्त 2025)

मार्च 2025

- 08 मार्च 2025 – महिला दिवस उत्सव (Mahila Divas Celebrations)
- 08 मार्च 2025 – कार्यकारिणी बैठक (EC Indore)

मई 2025

- 28 मई 2025 – ए.एन.सी. (ANC) रायपुर
- 29 मई 2025 – ए.एन.सी. (ANC) बिलासपुर

जून 2025

- 03 जून 2025 – ए.एन.सी. (ANC) जबलपुर
- 10 जून 2025 – ए.एन.सी. (ANC) इंदौर
- 16 जून 2025 – ए.एन.सी. (ANC) भोपाल
- 23 जून 2025 – सी.एन.सी. (CNC) भोपाल
- 26–29 जून 2025 – फेडरेशन 29वां त्रैवार्षिक महासम्मेलन (29th Triennial General Council Meeting, Hyderabad)

जुलाई 2025

- 12 जुलाई 2025 – सोसायटी वार्षिक साधारण सभा (AGM), समन्वय भवन, एपेक्स बैंक बिल्डिंग, टी.टी. नगर, भोपाल
- 23 जुलाई 2025 – सी.एन.सी. (CNC) फेडरेशन, मुंबई

अगस्त 2025

- 18 अगस्त 2025 – ए.एन.सी. (ANC) इंदौर

SBIOA भोपाल सर्कल, अधिकारी साख समिति एवं SBIOA द्वारा संचालित स्कूल की विभिन्न गतिविधियों की कुछ झलकियां:

“AISBOF Hyderabad- 29th Triennial Council Meeting Photo”



“Photograph of Mahila Divas Celebration held on 08.03.2025”







“Photograph of Independence Day Celebration – 15th August 2025”





Photo of EC Celebrations held on -08.03.2025



“Photograph of Retirement Celebrations held in July 2025 & August 2025”



मॉड्यूल की झलकियां



Cricket Academy : Bank Officers Public School



