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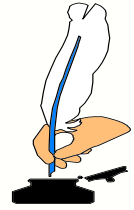
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महासचिव की कलम से

कार्य-जीवन संतुलन अपने लिए नहीं, अपनों के लिए



वर्तमान परिवेश में कार्य-जीवन संतुलन पर चर्चा, जानकारी और अनुपालन अत्यधिक आवश्यक हो गया है। हमारा संघ और परिसंघ इस विषय पर सदा ही मुखर रहे हैं। हमारे निरंतर प्रयासों के कारण ही हमारी बैंक में पहली बार इस विषय पर एक सर्कुलर क्रमांक आईआर/54 दिनांक 30.10.2017 जारी किया गया था, जिसमें दैनिक कार्य और जीवन शैली के बीच संतुलन पर दिशा-निर्देश दिए गए।

इन निर्देशों को जारी करने के पीछे हमारी प्रिय संस्था का उद्देश्य यह था कि हमारे कर्मचारी और अधिकारी, जो हमारे सबसे बहुमूल्य संपत्ति हैं और इस महान संस्था को हर परिस्थितियों में सर्वोच्च प्रदर्शन देते आ रहे हैं, की जीवन शैली संतुलित हो। वे न केवल अपनी संस्था के लिए बल्कि अपने परिवार की भी समुचित देखभाल कर सकें। समय से कार्यालय आना, समय पर कार्यालय छोड़ना, अवकाश के दिन परिवार के साथ हंसी-खुशी समय व्यतीत करना और तरोताजा होकर अगले कार्यदिवस पर सुव्यवस्थित रूप से कार्य करना, यह वर्तमान की तनाव भरी कार्यशैली में अत्यधिक प्रभावी कदम है। हम एक जिम्मेदार संगठन के रूप में हमारे महान बैंक द्वारा जारी इन निर्देशों की प्रशंसा करते हैं और इन्हें प्रभावी रूप से लागू करने हेतु लगातार प्रयासरत हैं।

2. साथियों, वर्तमान में हमारा सर्किल अधिकारियों की कमी से जूझ रहा है और हमारे सर्किल में लगभग 1000 स्केल 1/2 अधिकारियों की कमी है। लेकिन इस कमी के बावजूद आप सभी की कड़ी मेहनत, लगन और संस्था के प्रति समर्पण की भावना के कारण ही हमारा सर्वप्रिय बैंक के वार्षिक लाभ (सालाना प्रॉफिट) में सबसे बड़ी कम्पनी के रूप में उभर कर देश भर में प्रथम स्थान प्राप्त किया है। इसका श्रेय हमारे सभी अधिकारी, कर्मचारियों को जाता है। साथ ही सर्किल के मुखिया, मुख्य महाप्रबंधक महोदय के साथ-साथ आप सभी के टीम वर्क को जाता है और आप प्रशंसा के पात्र हैं। स्वाभाविक है कि इस कमी का बोझ बचे हुए अधिकारी उठा रहे हैं, लेकिन इसके बावजूद वे अपने कर्तव्यों का निर्वहन पूर्ण निष्ठा और ईमानदारी से कर रहे हैं।

3. हम समझते हैं कि सर्किल ट्रांसफर नीति बैंक की संचालन प्रक्रिया का एक महत्वपूर्ण हिस्सा है और इससे CVC गाइड लाइन की आवश्यकताओं को पूरा किया जाता है। किन्तु, दूरस्थ स्थानांतरण के परिणाम स्वरूप हमारे सहकर्मी अपने परिवारों से दूर हो जाते हैं, जिससे उन्हें मानसिक और शारीरिक रूप से कई प्रकार की समस्याओं का सामना करना पड़ता है। परिवार से दूर रहने के कारण हमारे सहकर्मियों में तनाव, अवसाद और अन्य स्वास्थ्य समस्याएँ उत्पन्न हो जाती हैं। साथ ही उनके खान-पान और जीवन शैली में भी अस्थिरता आती है, जिससे उनकी उत्पादकता और कार्य क्षमता पर प्रतिकूल प्रभाव पड़ता है।

4. हम इस विषय पर भी लगातार कार्य कर रहे हैं कि सर्किल ट्रांसफर पालिसी को रिव्यू किया जावे, जिससे साथियों के ट्रांसफर कम से कम डिस्टेंस में हो और कम से कम साथियों को डिस्टर्ब किया जाये अर्थात् मिनिमम डिस्टेंस नीति लागू हो और दोनों राज्यों हेतु अलग-अलग ट्रांसफर नीति हो।

5. विगत कुछ समय से यह देखा जा रहा है कि कुछ नियंत्रकों द्वारा हमारे साथियों को स्थानांतरण का भय दिखाकर, पदोन्नति का भय दिखाकर, पी-रिव्यू बैठकों में अपमानित कर, देर तक कार्य करने और अवकाश के दिनों में कार्य करने हेतु बाध्य किया जा रहा है। यहां तक कि कुछ नियंत्रकों द्वारा बैंक में जमा राशियों को म्यूचुअल फंड में लगवाने हेतु अधिकारियों को निर्देशित किया जा रहा है। उनका उद्देश्य है कि कार्यदिवसों में अधिकारी शाखा का दैनिक कार्य करें और अवकाश के दिनों में वे एनपीए अनुवर्तन, केसीसी और अन्य ऋणों के नवीनीकरण, सोसायटी कनेक्ट, होम लोन/कार लोन मार्केटिंग/सोर्सिंग, केवाईसी

दस्तावेजों को अद्यतन करें। ऐसा करके ये नियंत्रक न केवल हमसे अवकाश के दिन कार्य कराना चाहते हैं बल्कि हमारे साथियों पर अविश्वास भी जाहिर करते हैं।

6. बैंक द्वारा मल्टी वॉट्सअप ग्रुप को आधिकारिक रूप से बंद किए जाने के निर्देश दिए गए हैं, किंतु हमारे संज्ञान में लाया गया है कि अभी भी अनेक नियंत्रक मल्टी वॉट्सअप ग्रुप का कार्यालयीन उपयोग जारी रखे हुए हैं। हमारे द्वारा प्रबंधन से यह आग्रह किया गया है कि अविलंब सभी अनुचित/अनाधिकृत वॉट्सअप ग्रुपों को बंद किया जाए। लगातार बिना आराम किए काम करने के कारण अधिकारियों में थकान, तनाव, उच्च रक्तचाप, शुगर और अवसाद बढ़ रहे हैं, जो न केवल अधिकारियों की कार्य क्षमता और उत्पादकता को कम करता है, बल्कि आत्महत्या जैसी घातक प्रवृत्तियों को भी जन्म देता है। इस प्रकार की कार्य संस्कृति के कारण संस्था में नवागत अधिकारियों में बैंक को छोड़ने की प्रवृत्ति बढ़ रही है। संस्था के निर्देशों की घोर अवहेलना करते हुए कुछ नियंत्रक स्वयं की पदोन्नति और अपने उच्च अधिकारियों के समक्ष अपनी उज्ज्वल छवि बनाने हेतु अपने अधीनस्थ अधिकारियों का शोषण कर रहे हैं, जिसका हम घोर विरोध करते हैं।

7. साथियों, हमारा देश 15 अगस्त 1947 को अंग्रेजों की गुलामी से आजाद हुआ था, लेकिन मेरा ऐसा मानना है कि देश आजाद होने के 77 वर्षों बाद भी हम अधिकारियों को कुछ कुरीतियों से आजाद होने हेतु दूसरी आजादी की आवश्यकता है। हमें देर तक कार्य करने की कुरीति, अवकाश में कार्य करने की कुरीति, उच्चाधिकारियों द्वारा प्रताड़ित/दुर्व्यवहार किए जाने की कुरीति, मौखिक निर्देशों का पालन करवाने की कुरीति, कस्टमर के खातों को बिना उनकी अनुमति के नामे किए जाने की कुरीति, ज्वाइंट वेंचर कंपनियों के उत्पादों की मिससेलिंग और फोर्स्ड सेलिंग की कुरीति, अपने उच्चाधिकारी को भगवान मानने की कुरीति से आजाद होने की आवश्यकता है। हमें आवश्यकता है कि हम हमारे बैंक के निर्देशों का निडरता से पालन करने की आदत डालें, न कि उच्चाधिकारियों के व्यक्तिगत हितार्थ निर्देशों का पालन करने की। ऐसा करके ही हम अपनी प्रिय संस्था का सचमुच भला कर पाएंगे। आइए हम संकल्प लें कि हम सब मिलकर हमारी प्रिय संस्था से इन सब कुरीतियों को समाप्त करें। यदि हम ऐसा कर पाए, तो हमारी प्रिय संस्था की प्रगति और उन्नति में हमारा महत्वपूर्ण योगदान होगा और हम सभी के लिए दूसरी आजादी का सपना साकार होगा।

8. साथियों, आपसे निवेदन है कि आप समय पर शाखा/कार्यालय पहुंचें, समय पर अपना दैनिक कार्य समाप्त कर घर जायें एवं अपने परिवार को समय दें। बैंक की सोशल मीडिया पालिसी का अद्यतन पालन करें यदि आपकी कोई शिकायत हो तो बैंक द्वारा निर्धारित शिकायत प्लेटफॉर्म का उपयोग करें और संगठन के ध्यान में लावें। सभी साथियों से अनुरोध है कि अपने ग्राहकों एवं सहकर्मियों के साथ अच्छे से व्यवहार करें, उनकी समस्याओं को सुनें और उनका निराकरण करें।

9. साथियों, आज प्रतिस्पर्धा के इस युग में आवश्यकता है कि हम हमारी प्रिय संस्था के प्रति कृत संकल्पित रहें और इसे सदैव अग्रणी बैंक बनाए रखने में अपना योगदान दें, क्योंकि यह संस्था है तो हम सबका अस्तित्व है। हम सभी अपने ज्ञान को अद्यतन रखें, सभी दिशानिर्देशों को ध्यान से पढ़ें और व्यवहार में लाएं। एक-दूसरे के साथ कंधे से कंधा मिलाकर संस्था का भला करें, न कि अपने साथी का कंधा अपने व्यक्तिगत फायदे हेतु उपयोग करें या किसी को करने दें। हमारा यह भी अनुरोध है कि इस प्रकार के अनुचित निर्देशों/व्यवहार को संघ पदाधिकारियों के संज्ञान में लाएं ताकि उस पर अविलंब उचित कार्यवाही की जा सके। अपने कार्यों और जीवन का संतुलन अपने लिए नहीं अपनों के लिए बनायें एवं हमारी प्रिय संस्था के साथ अपने परिवारजनों के लिए भी जिए, सपरिवार स्वस्थ एवं प्रसन्न रहें।

शुभकामनाओं सहित,

आपका शुभेच्छु

(संजीव मिश्रा)

“ 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. श्री मोहनीश सोनी
(उम्र 29 वर्ष)



स्व. श्री प्रदीप सक्सेना
(उम्र 55 वर्ष)

प्रिय साथियों,

यह बताते हुए हमें गहरा दुःख हो रहा है कि पिछले चार महिनों के दौरान हमने अपने दो प्रिय साथियों को खो दिया है। स्वर्गीय श्री मोहनीश सोनी (उम्र 29 वर्ष) और स्वर्गीय श्री प्रदीप सक्सेना (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

ASN/16 Dated 02-03-2024

Request for Refurbishment of Officers' Canteen Facilities

We hope this letter finds you well. During our recent visit to our premises, we had the opportunity to observe the current state of our officers' canteen facilities. Regrettably, the infrastructure in the officers' canteen is in need of urgent attention. The existing conditions fall short of providing a comfortable and befitting environment that aligns with the esteemed image of our bank. As a pivotal space where employees gather to refresh and recharge there self, it is imperative that our canteen reflects the Corporate professionalism and due care that we strive to uphold across all aspects of our operations.

To this end, we kindly request your support in initiating a refurbishment project for the officers' canteen. This endeavor would involve upgrading the infrastructure to enhance functionality, aesthetics, and overall comfort. Specifically we propose the following improvements:

1. Renovation of seating areas to provide adequate space and ergonomic furniture.
2. Installation of modern kitchen equipment to improve food preparation efficiency and quality.
3. Upgrading lighting fixtures and ventilation systems for a more pleasant ambiance.
4. Enhancing restroom facilities.
5. Implementing eco-friendly practices such as waste recycling, Wet and 'Dry separated waste materials, proper dress of the canteen employee with hygienic use of utensils, CCTV coverage of the whole area and energy-efficient appliances.

Investing in the refurbishment of our canteen not only benefits the well-being and morale of our officers but also reflects positively on our bank's commitment to providing a conducive work environment. Furthermore, it reinforces our reputation as an organization that values the comfort and satisfaction of its workforce.

We believe that these enhancements will not only improve the overall experience for our officers but also contribute to a more productive and positive work environment. Your support in this initiative would be greatly appreciated by all members of our association and it will give a great message to all.

Thank you for considering this request. We look forward to discussing this matter further with you at your

Assuring you our best of cooperation in moving our Bhopal circle to newer heights.

Yours' Sincerely

SANJEEV MISHRA
General Secretary

ASN/17 Dt. 02-03-2024

Request for Redressal of Issues of posting of Circle Based Officers (CBO) and Suggestions for the Betterment of Officers' Fraternity in Bhopal Circle

We are writing to bring to your kind attention some pertinent and serious issues affecting the Circle Based Officers' (CBO) fraternity in Bhopal Circle and to offer suggestions for improvement. It is crucial to ensure the Principles of Natural Justice and the implementation of a fair and transparent transfer policy within the Circle.

Circle Based Officers (CBO) were recruited by the bank based on their prior experience in any Scheduled Commercial bank, as per the advertisement No CRPD/CBO/2020-21/20 issued by the bank on 27-07-2020. The advertisement clearly stated that selected candidates would not be entitled to inter-Circle transfers until their promotion to SMGS-IV grade or completion of 12 years of service, whichever is later.

We would like to draw your attention to the clarification issued by the Corporate Centre via letter no. HR/CM/2021-22/1121 dated 22-10-2021, which partially modified the earlier guidelines regarding the posting of CBOs. Paragraph 2 of the letter stated that "Competent Authority decided that CBOs, on confirmation of their service, may be posted at the discretion of Circle Management irrespective of place/center of posting. However, CBOs during their probation will invariably be posted in Rural/Semi-Urban Branches within the Circle."

It has been observed that all Circles, except for Bhopal Circle, are following the guidelines outlined in the Corporate Centre letter dated 22-10-2021. We kindly request your office to consider implementing these guidelines in Bhopal Circle as well to ensure uniformity and fairness across all Circles.

We respectfully urge your honourable office to address these issues promptly and consider the following suggestions for the betterment of the officers' fraternity in Bhopal Circle:

1. Implement the transfer policy for CBOs in line with the guidelines issued by the Corporate Centre.
2. Ensure transparency and fairness in the posting and transfer of officers within the Circle.
3. Uphold the Principles of Natural Justice in all administrative decisions affecting officers in the Circle.

As you aware many CBOs have pervious work experience in Treasury/Forex/ SME/ Retail advance and for the betterment of the bank, we can use the experience of such CBOs by giving them Urban/Metro posting like Generalist Cadre Officers. Our circle decision vide letter no HR/PMC/DDN/1141 dated 17.11.2021 to post them in RUSU centres defying the main objectives of our organization.

It is important to ensure that administrative decisions affecting officers in the Circle adhere to the Principles of natural justice, which include the principles of fairness, impartiality and the right to be heard. It is crucial to consider the experience and expertise of Circle Based Officers (CBOs) in

Treasury/Forex/SME/Retail advance and utilize their skills effectively for the betterment of the bank.

In this situation, where the decision was made to post CBOs in RUSU centers despite their experience in other areas, it is important to review and reconsider this decision in light of the expertise and skills of the CBOs. Given that fresh recruitment for CBOs is being done by CRPD for Mumbai Metro Circle and there are no RUSU centers in that area, it would be prudent to align the postings of CBOs with their expertise and the operational needs of the organization.

Please revisit the decision and ensure that CBOs are posted in roles where their skills and experience can be effectively utilized such as in Urban/Metro postings or Generalist Cadre Officer positions. By aligning the assignments of CBOs with their expertise and the organizational objectives, the bank can benefit from their knowledge and contribute to the overall success of the organization.

We are confident that your kind intervention will lead to a more equitable and harmonious work environment for the officers in Bhopal Circle. Your prompt attention in upcoming transfer exercise to these matters is greatly appreciated. It will certainly boost the morale of the CBO by posting them as per their previous experience.

Thank you for your time and consideration.

Assuring you our best of co-operation in moving our Bhopal Circle to newer heights.

Yours' Sincerely,

SANJEEV MISHRA

General Secretary,
SBIOA Bhopal Circle.

ASN/18 Dated 02-03-2024

Proposal for State-Based Transfer Policy for Officials up to Scale-III and Extending it upto Scale-V

We are writing to propose a new transfer policy for officials up to Scale 3 within the Bhopal Circle, which comprises over 1500 branches in Madhya Pradesh and Chhattisgarh. The current situation regarding transfers between the two states has presented challenges for officers due to reasons such as distance, family constraints and other personal considerations.

It has been observed that many talented officers are reluctant to accept promotions from Scale 1 to 2 and from Scale 2 to 3 due to the prospect of long-distance transfers. This reluctance not only affects the career progression of these officers but also impacts their ability to discharge their duties effectively and maintain a healthy work-life balance.

To address these issues and create a more conducive work environment, we suggest implementing a state-based transfer policy. By allowing officers to be stationed within their respective states of preference, we can encourage more officers to accept promotions and fulfil their professional responsibilities efficiently.

Under this proposed policy, officers from Madhya Pradesh would be primarily stationed in branches located in Jabalpur, Gwalior, Indore, and Bhopal modules upon promotion, while officers from Chhattisgarh would be stationed in Raipur and Bilaspur modules. This arrangement would take into account the cultural differences between the two states and the preferences of officers based on their native places and personal backgrounds.

Furthermore, officers who express a willingness to work in a different state can be considered on a case-by-case basis to accommodate their preferences. Flexibility in this regard would help meet the needs of individual officers while ensuring the smooth functioning of the organization.

We believe that the proposed state-based transfer policy would be mutually beneficial for both the bank and its officers. It would boost morale, encourage career advancement and contribute to a better work-life balance for all stakeholders involved.

We respectfully urge you to consider this proposal and initiate discussions on implementing a more transparent transfer policy for officials within the Bhopal Circle. We are confident that such a policy change would yield positive outcomes for the organization as a whole.

Thank you for your attention to this matter. We look forward to your feedback and support on this important initiative.

Assuring you our best of co-operation in moving our Bhopal circle to newer heights.

Yours' Sincerely,

SANJEEV MISHRA
General Secretary,
SBIOA Bhopal Circle.

ASN/20, Dated 02-03-2024

Request for Implementation of 5-Day Working Week for SBI including PSUs

We hope this letter finds you well. We are writing to express the collective voice of our State Bank of India officials of SBI Bhopal circle regarding the long-standing request for a 5-day working week.

It has been a decade since the introduction of a 2-day weekend for PSB employees, a change that was warmly welcomed and deeply appreciated. Over these years, SBI officials have wholeheartedly dedicated their efforts towards successfully implementing various government schemes such as DBT, UPL, PMAPY, Jan Dhan, Ladli Behna Yojna, and numerous others State Govt and Central Govt. Schemes for the benefit of the nation.

The transition to a 5-day working week is not only a matter of work-life balance but also a significant step towards fostering improved productivity and well-being among employees. This change will not only benefit the 2 lakh plus bankers of SBI but also extend its positive impact and leverage to the all employees of SBI and other PSU Banks

As a leading PSU Bank, State Bank of India has always been at the forefront of progressive changes in the banking sector. We urge you to leverage your influence and advocate for our collective demand for a 5-day working week to the Finance Ministry, Prime Minister's Office and the Department of Financial Services, Your support in expediting this much-awaited reform before the end of the financial year would be greatly appreciated.

We request you to consider the importance of this matter and take the necessary steps to address the concerns of the banking community. Your efforts in championing this cause will undoubtedly resonate with the 7.6 lakh bankers and further support from private sector bankers and insurance companies.

Yours' Sincerely,

SANJEEV MISHRA

General Secretary,
SBIOA Bhopal Circle.

ASN/46, Dated 28-03-2024

Exemption of Single Man Rural Branch Manager from Election Duty.

Please find enclosed Election Commission Of India circular NO.464/INST/EPS/2023 (Election Official), dated 7th June 2023, the contents of which are self-explicit.

Please refer page 8, paragraph 10 "Staff to be exempted" paragraph 10.1 (viii) which states "officers of rural branch of Commercial Banks if it is a single-officer branch".

We sincerely request you to get confirmation from modules that no single officer rural branch manager is roped in for upcoming election duty.

Regards,

SANJEEV MISHRA

General Secretary,
SBIOA Bhopal Circle.

ASN/50, Dated 01-04-2024

Imposition of Penalty/Punishment on Officials Against Law of Natural Justice.

With reference to the captioned subject, it has been brought to our notice that financial penalties are being imposed on our Bank Officials in multiple cases viz. non-attendance of trainings at Apex Training Institutes, penalties by RBI officials, penalties in E-Kuber reporting. The penalties in such cases are being recovered from concerned officials without giving them any opportunity to defend themselves or submit their explanation which is against the Law of Natural Justice. Also, the penalty amounts are being debited from the Bank Accounts of the officials without obtaining any debit consent which is against of banking.

When we analysed the root cause behind such incidences it was found that in many cases the officials are not able to attend training at Apex Training Institutes due to not availability of reliever at single officer branches. In case of currency chest branches the officials posted in currency chest are given additional responsibilities of accountant/service manager in many branches (which is against extant instructions) due to which the concerned officials fail to justify their responsibilities as currency chest incharge which leads to deficiency in management of RBI Currency Chests and finally the officials are forced to pay the price of such deficiencies in the form of financial penalties.

In view of above we humbly request you to kindly issue necessary instructions for stopping such practices so that interest of our bank officials can be protected and no officer should be penalised without giving enough opportunity for defence

Thank you for your attention to this matter. Assuring you our best of cooperation in moving our Bhopal circle to newer heights.

Yours' Sincerely

SANJEEV MISHRA
General Secretary,
SBIOA Bhopal Circle.

ASN/08, Dated 08/04/2024

स्टाफ वेलफेयर फण्ड की राशि स्टाफ सदस्यों के लाभार्थ हेतु

बैंक द्वारा स्टाफ वेलफेयर फण्ड की राशि शाखाओं को स्टाफ सदस्यों के कल्याण हेतु कर्मचारी अधिकारियों को दी जाती है किन्तु कुछ शाखाओं द्वारा किसी कारणवश स्टाफ सदस्यों के कल्याण में खर्च नहीं किया गया बल्कि शाखाओं द्वारा बैंकर्स चेक बनाकर रख लिए गए हैं। हमारे संज्ञान में आया है कि हमारे वृत्त की विभिन्न शाखाओं में लगभग 200 IOI (बैंकर्स चेक), जिनकी राशि लगभग 25 लाख से अधिक है, पेनडिंग (OUT STANDING) चल रही है जिनका निराकरण किया जाना अति आवश्यक है।

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

भवदीय

संजीव मिश्रा

महासचिव अधिकारी संघ भोपाल सर्कल

ASN/23, Dated 26-04-2024

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

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

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

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

- Total No of Eligible Specialist Officers :842
- Considered for the Zone of Selection: 357 (Approximately 42.40%)

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

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

SCOs are broadly categorised into undernoted two categories :

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

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

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

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

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

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

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

Sincerely,

SANJEEV MISHRA

General Secretary,
SBIOA Bhopal Circle.

ASN/28, Dated 26-04-2024

STATE BANK OF INDIA OFFICERS' SERVICE RULES (SBIOSR), 1992 HOLDING DEPARTMENTAL INQUIRIES UNDER RULE 68 PRINCIPLES OF NATURAL JUSTICE & REASONABLE OPPORTUNITY

This is in the context of the reported attempts to hold departmental inquiries online i.e. via video-conference, Teams and other modes.

2. At the outset, we invite your kind attention to Rule 68 (2) (viii) (a) and (b) of SBIOSR, which mandates as under:-

- (a) The Inquiring Authority shall by notice in writing specify the date on which the officer shall appear in person before the Inquiring Authority.
- (b) On the date fixed by the Inquiring Authority, the officer shall appear before the Inquiring Authority at the time, place and date specified in the notice.

It is, therefore, absolutely necessary for the Inquiring Authority (IA) to summon the CSO to appear in person before him/her for the inquiry and the CSO is duty-bound to appear before the IA in person at the appointed time and place on the notified date. Rule 68 of SBIOSR, as you know, has been so framed as to comply with the all important Principles of Natural Justice and Reasonable Opportunity.

3. However, as you are aware, holding preliminary inquiries and personal hearings through video-conference was resorted to as an exception during the unprecedented COVID-19 period purely as an interim measure to ensure against departmental action coming to a grinding halt to the detriment of all concerned. Hence it would not be fair, equitable and in accordance with the Service Rules and the Principles of Natural Justice and Reasonable Opportunity to continue the said ad hoc dispensation and hold inquiry proceedings, including preliminary inquiries. A pragmatic analysis of preliminary inquiries held online in the past would reveal that it was an empty formality and had not served any purpose including supply to the CSO of copies of prosecution documents notified by the Disciplinary Authority (DA).

4. It may be pertinent to mention here that even the Show Cause Notice (SCN) issued by the DA notifying the proposed penalty, which simultaneously notifies the Personal Hearing (PH), does not compel the CSO to appear for the PH through Video Conferencing (VC) but offers the CSO either PH in person or via VC in the following manner:-

"You are hereby called upon to appear before the undersigned at Discipline Management a.m./p.m. for personal Hub (West), SBI, Mumbai LHO premises on at hearing in person or through Video Conferencing from nearest SBI Office of your place of posting and make your submission as why proposed penalty should not be imposed upon you."

5. We, therefore, humbly request you to kindly instruct all concerned not to hold online departmental inquiries, including preliminary inquiries and oblige.

With best regards and assuring the best of our co-operation at all times.

Yours faithfully,

SANJEEV MISHRA

General Secretary,
SBIOA Bhopal Circle.

ASN/29, Dated 26-04-2024

MANDATORY MEDICAL CHECK UP FOR ALL OFFICERS

With reference to the captioned subject, we all are well aware that human resources are the most precious resource of our esteemed organisation. However, it has been observed that in recent years many of our young colleagues are losing their precious lives due to several health related issues.

Today, we lost a young officer Late Mohnish Soni. He was a young officer aged 29 years who joined our bank just three years ago in 2021. There were multiple such incidences in recent past where several young officers like Late Shekhar Dutta, Late Rekha Pachouri, Late Mahesh Kotre, Late Manoj Deora, Late Shashank Ojha and many more who lost their lives due to health related problems. One thing which was prominent among deaths of all these officials was that their illness surfaced suddenly and took away their lives without giving them any time to recover. If these health problems had been timely detected, their lives could have been saved.

As the working environment in our organisation is getting competitive day by day, we all are under tremendous pressure to achieve our budgets/targets. The officers are so much engaged in their office responsibilities that they, sometimes find it difficult to take care of their own health and ignore regular health check-ups due to time constraint.

In view of above, we humbly request you to kindly issue necessary instructions for mandatory health check of all officers of our Bank irrespective of their age, gender, cadre or place of posting and at the same time the controllers should be suitably advised to sanction necessary leaves to all officers under their control for the health check-up.

This exercise may prove to be very effective in early detection & cure of any severe health related issues which will be crucial to save precious lives of our colleague.

Yours' Sincerely

SANJEEV MISHRA
General Secretary,
SBIOA Bhopal Circle.

ASN/24, Dated 01-05-2024

**Promotion Year 2024-25 : Transfer Exercise :
Placement Of Circle Based Officers (CBOs) :
March/June 2021 Batch**

Please refer our letter No. ASN/17 dated 02/03/2024 in this connection. Promotion exercise for the year 2024-25 is nearing completion and transfer exercise will begin soon.

We, sincerely, would like to draw your attention to the fact that first batch of CBOs in Bhopal Circle were recruited in March/June 2021 and as per placement policy decided by the then CMC, CBOS were mostly posted in Semi-urban/Rural centres.

These CBOS have demonstrated commendable commitment and adaptability in fulfilling their responsibilities in challenging environment. Now, we believe, it is pertinent to equip them with an equal opportunity to broaden their horizons and sharpen their skills in Urban Centres.

This will not only provide them with new learning experience but also ensure fair solution of our concern of implementing "rotational transfer policy" to ensure no colleague is stuck at Rural/Semi-Urban centres only.

We trust that our concern will be given due consideration and appropriate action will be taken to ensure that request transfer applications of these CBOS, recruited in lieu of OJMS, to Urban centres are accorded due weightage depending upon the merit of individual requests. Your sympathetic consideration will ensure that these CBOS remain a motivated and aspiring workforce.

Assuring our best of co-operation & industrial relations.

Yours Sincerely

SANJEEV MISHRA

General Secretary,
SBIOA Bhopal Circle.

ASN/25, Dated 01-05-2024

Promotion Year 2024-25: Transfer Exercise

Request For Adoption of Minimum Disturbance Policy

Promotion exercise for the year 2024-25 is nearing completion and transfer exercise will begin soon.

In this backdrop, we would like to highlight the fact that during the year 2015-17, Our circle adopted "minimum disturbance policy". The basic premise of the policy was to ensure minimum disturbance to officers during promotion/transfer exercise.

We formally agreed that newly promoted officer should be displaced only when officer has completed stay of 3 years in current assignment. It was also ensured that during the financial year, officer would not be disturbed from the location in event of abolition of post, change of categorisation, shifting of unit to different place, abandonment of a unit etc. as far as possible. This move ensured that number of transfers were minimum as well as minimum displacement of officers & also cost effective for the bank.

Since our circle comprises of two states MP & CG and internal distance of farthest centres within MP & CG is

- | | |
|---|-------------------|
| (I) Distance of Balaghat to Morena | 700+ kms (NW II) |
| (II) Distance of Singrauli to Rajgarh | 700+ kms (NW II) |
| (III) Distance of Chhindwara to Neemuch | 700+ kms (NW I) |
| (IV) Distance of Sukma to Balrampur | 700+ kms (NW III) |

While applying various stay criterion such as region/module/network, we sincerely request your goodoffice that we should push not only "minimum disturbance policy" but also include "assured transfer policy" which may ensure that distance of proposed centre should not be more than 300-400 kms from the current centre to reduce large scale displacement of officers during transfer exercise. Our above suggestion is surely be in favour of bank & officers both for better performance and productivity.

Assuring our best of co-operation & industrial relations.

Yours Sincerely

SANJEEV MISHRA
General Secretary,
SBIOA Bhopal Circle.

ASN/26, Dated 01-05-2024

**Promotion Year 2024-25 Transfer Exercise :
Request For Precedence Of Inter Module Transfer (IMT)
over Zonal Placement Committee (ZPC) Meeting**

Promotion exercise for the year 2024-25 is nearing completion and transfer exercise will begin soon.

In this matter, we wish to draw your kind attention to the fact that entire Inter Module Request (IMT) transfer exercise should be implemented first, before conducting ZPC exercise of respective modules.

This will ensure that officers, whose IMT requests have been acceded, would not be unnecessarily considered for Module ZPC.

Thanking you in anticipation.

Assuring our best of co-operation & industrial relations.

Yours Sincerely

SANJEEV MISHRA

General Secretary,
SBIOA Bhopal Circle.

ASN/27, Dated 01-05-2024

**Promotion Year 2024-25 : Transfer Exercise :
Allotment of OJMS/POS/TOS
As Per Inter Module Transfer (IMT) Requirements**

Promotion exercise for the year 2024-25 is nearing completion and transfer exercise will begin soon.

In view of the above, we sincerely request you to kindly accord maximum priority to clear pending IMT requests specially that of caregivers, critically ill officers, working couples and compassionate requests and balancing of in/out officers can be done by allotting newly promoted OJMs/to be confirmed POS/TOS on pro-rata basis to various modules.

Thanking you in anticipation.

Assuring our best of co-operation & industrial relations.

Yours Sincerely

SANJEEV MISHRA

General Secretary,
SBIOA Bhopal Circle.

ASN/31, Dated 01-05-2024

CONCERNS REGARDING GENERAL CADRE PROMOTION FROM MMGS-III TO SMGS-IV (2024-25)

We trust this letter finds you in good health. We are writing to express our concerns regarding the recent promotion exercise from MMGS III to SMGS IV (2024-25). As a responsible representative of the officer's community, We believe it is essential to address certain disparities that have come to light during this process.

The promotion exercise involved a total of 5489 eligible officers, out of which 1875 were finally selected for promotion to SMGS IV. However, what is particularly surprising and disheartening is that none of the officers from the Trainee Officer batch 2014-15 were selected for promotion. This glaring omission has raised serious questions about the fairness and transparency of the selection process.

PROMOTION YEAR 2024-25

GENERAL CADRE PROMOTION FROM MMGS-III TO SMGS-IV

Circle	ZOS All Eligible Candidates	Finally Selected	ZOS Trainee Officer BATCH 2014-15	Officers from To Batch 2014-15 Finally Selected
AHM	171	58	12	0
AMA	405	139	21	0
BAN	219	82	8	0
BHO	356	107	37	0
BHU	296	93	14	0
CC	448	158	16	0
CHA	310	101	19	0
CHE	199	66	13	0
DEL	399	163	24	0
GUW	115	35	9	0
HYD	323	108	14	0

JAI	226	78	6	0
KOL	338	113	22	0
LUC	399	140	25	0
MHA	309	110	23	0
MMR	143	49	6	0
PAT	527	178	28	0
THI	306	97	3	0
Grand Total	5489	1875	300	0

Out of the 5489 eligible candidates, 300 officers belong to the Trainee Officer batch 2014-15 have qualified in terms of service eligibility criteria, residual service requirements, minimum CDS grades, mandatory and additional certifications as per "Promotion Policy for General Cadre officers for promotion to SMGS-IV & SMGS-V (Circular No.: CDO/P&HRD-CM/92/2021-22) and considered under Zone of Consideration /Zone of Selection and were called for interview but none of the officers from the Trainee Officer batch 2014-15 were selected for final promotion to SMGS-IV.

Based on above facts, we kindly request your intervention to address this issue promptly. The Trainee Officer batch 2014-15 officers deserve a fair chance at career advancement, and their contributions should not go unnoticed. We kindly request support from federation to advocating for a supplementary promotion list that provides equal opportunities to, Trainee Officer (Batch 2014-15) or at least all deserving officers should be promoted on appeal and should be retained in the circle itself.

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

Sincerely,

(Sanjeev Mishra)
General Secretary
SBIOABHOPAL

ASN/36, Dated 10-05-2024

Promotion Year 2024-25 : Transfer Exercise Implementation of Circle Transfer Policy 2023 Our Submissions & suggestions

Promotion exercise for the year 2024-25 is nearing completion and transfer exercise has already been initiated.

In this backdrop, we are given to understand that this year's transfer exercise will be based on Circle Transfer Policy signed on 25/05/2023 by erstwhile President & GS of SBIOA Bhopal Circle & the then AGM HR, Bhopal Circle and officers (in Scale I & II) who have completed 7 years continuous module stay will be transferred.

We wish to reproduce following guiding principles stated in Circle Transfer Policy 2023

Para 2 "OBJECTIVE OF TRANSFER POLICY" point 3 stresses "To reduce avoidable cost of transfer of employees and minimize business disruption."

To conform to the objective of transfer policy and to minimise number of transfers, we wish to submit following workable suggestions:-

1. On comparing the MPP data and actual posting of officials as per HRMS data, circle is reeling under acute shortage of Scale 1 & II officers (combined) out of total requirement of 4643 officers, only 4150 officers are available thereby creating shortage of approximately 500 officers.
2. Specialist Cadre Officers e.g. System Officers, RMROs & RM-PBs are governed by separate specialist cadre transfer policy, hence they should not be subjected to Circle Transfer Policy.
3. As a rough estimate, around 1000 new transfers will be effected if the policy is applied in toto for Scale I & II, in addition to, regular transfers on promotion & entertaining 400+ IMT requests thereby increasing number of transfers to 2000.
4. Since it is clearly stated in Para 5.5 Page 2 "Maximum period of stay in a Network is discontinued with a view to minimise the number of transfers." We sincerely request can reduce number of transfers, if we apply Circle Transfer Policy for those Scale I & II officers in stages like more than 9 years stay this year and reducing it by one year, every year ultimately reducing it to 7 years stay.

Assuring our best of co-operation & industrial relations.

Yours Sincerely

SANJEEV MISHRA
General Secretary,
SBIOA Bhopal Circle.

ASN/37, Dated 10-05-2024

अधिकारी वर्ग : वेतनमान की अधिकतम सीमा, FPP, PQP के सम्बन्ध में

सर्किल में कार्यरत अधिकारी (स्केल 1 से स्केल 5.) जो अपने वर्तमान पद में वेतनमान की अधिकतम सीमा पार कर चुके हैं और उन्हें FPP एवं PQP भत्ता सही मिल रहा है या नहीं, की जानकारी प्रारूप में निम्नलिखित प्रदान करने की कृपा करे जिससे संबंधित नियंत्रक कार्यालय से सदस्या के हित में निवेदन प्रेषित किया जा सके FPP/PQP का सही भुगतान कराया जा सकें।

PF.N.	EMP. NAME	SCALE	DATE OF JOINING	JAIIB/CAIIB DATE	BASIC PAY	FPP AMT.	PQP AMT.

भवदीय

महासचिव

अधिकारी संघ भोपाल सर्किल

ASN/38, Dated 13-05-2024

**Promotion Year 2024-25 : Transfer Exercise
Implementation of Circle Transfer Policy
Meeting With Representatives of
SBI Officers' Association**

Please refer our letter No. ASN/2024-25/22 dated 20/04/2024 in which we had requested a meeting of representatives of SBIOA Bhopal Circle with HR functionaries well before the beginning of this year's transfer exercise.

In absence of proper response, we submitted useful and workable suggestions vide our letter No. ASN/2024-25/24-27 dated 01/05/2024 & ASN/2024-25/36 dated 10/05/2024 (photocopies enclosed) to be implemented to this year's transfer exercise based on our rich experience of working in the circle with the sole aim of maximising performance of the bank keeping in mind reduction of avoidable cost of transfer and also hardships of officers due to transfers.

Already SMGS officer postings have started and based on the calls & representations received, we have received various policy deviations on account of various provisions of Circle Transfer Policy, signed last year.

We, once again, sincerely request you to kindly instruct HR functionaries to convene the above mentioned meeting at the earliest, so that management proposal to implement transfer policy in each grade is communicated to us and our suggestions for improvement in implementation of transfer/placement policy are discussed therein.

We believe that these discussion will motivate our officers fraternity and lead to a more effective and efficient transfer process.

We look forward to your prompt action and the opportunity to discuss these important issues further.

Assuring our best of co-operation & industrial relations.

Yours Sincere

SANJEEV MISHRA
General Secretary,
SBIOA Bhopal Circle.

ASN/39, Dated 13-05-2024

Child Care Leave- "Constitutional Right" for women employees.

We hope this letter finds you in good health and spirits. We are writing to bring to your attention a crucial matter that impacts the well-being and productivity of our female employees - the implementation of Child Care Leave in Banks.

We all are witness of historical wage settlement between the Indian Banks' Association (IBA) and the All India Bank Officers' Confederation. It's indeed a significant development that brings substantial benefits to bank officers, including increased pay components, additional increments, and improved leave provisions. Settlement has given respect to our women; women now have increased necessary leave benefits.

- Women employees shall be allowed to take one day of sick leave per month without the production of a medical certificate.
- In case of the delivery of more than two children in a single delivery, maternity leave shall be granted for up to 12 months (previously it was 8 months).

As per 11th Bipartite Settlement Dated 11.11.2020 female employees are eligible for "Maternity Leave," which shall be on substantive pay and granted to a female officer for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service. Provision for care of children is available in the form of sabbatical leave up to 2 years during their entire service. The sabbatical leave shall be without pay, salary allowances, perquisites, or any other consequential monetary or non-monetary benefits.

Maternity and child care both leaves are essential provisions for working mothers. While maternity leave addresses the immediate needs during pregnancy and child birth, CCL recognizes the ongoing responsibilities of child-rearing. CCL is an essential benefit provided by the Indian government, and it is applicable to working women across the various sectors. However its important to note that the provision and benefits of the CCL differ for female bank employees compared to central and state government employees.

In The supreme court of India Civil Appellate Jurisdiction Civil Appeal No 5308 of 2022 Deepika Singh Versus Central Administrative Tribunal and Others Judgment 16.08.2022 "Child Care leave is under Rule 43-C is extracted as -

"43-C. Child Care Leave

- (1) A woman Government servant having minor children below the age of eighteen years and who has no earned leave at her credit, may be granted child care leave by an authority competent to grant leave, for a maximum period of two years, i.e., 730 days during the entire service for taking care of upto two children whether for rearing or to look after any of their needs like examination, sickness, etc.
- (2) During the period of child care leave, she shall be paid leave salary equal to the pay drawn immediately before proceeding on leave.

In the Judgment Justice Dr Dhananjaya Y Chandrahud stated that-

Gendered roles assigned to women and societal expectations mean that women are always pressed upon to take a disproportionate burden of childcare work. According to a "time-use" survey

conducted by the Organisation for Economic Co-operation and Development (OECD), women in India currently spend upto 352 minutes per day on unpaid work, 577% more than the time spent by men. Time spent in unpaid work includes childcare. In this context, the support of care work through benefits such as maternity leave, paternity leave, or "Child Care Leave" (availed by both parents) by the state and other employers is essential. Although certain provisions of the Rules of 1972 have enabled women to enter the paid workforce, women continue to bear the primary responsibility for childcare. The grant of child care leave to the appellant cannot be used to disentitle her to maternity leave under Rule 43 of the Rules of 1972.

The grant of Maternity leave under Rules of 1972 is intended to facilitate the continuance of women in the workplace. It is a harsh reality that but for such provisions, many women would be compelled by social circumstances to give up work on the birth of a child, if they are not granted leave and other facilitative measures. No employer can perceive child birth as detracting from the purpose of employment. Child birth has to be construed in the Context of employment as a natural incident of life and hence, the provisions for Maternity leave must be construed in that perspective.

In a recent case of Shalini Dharmani vs. The State of Himachal Pradesh & ors. 1 The Division Bench of the Supreme Court of India ("Supreme Court") directed the State of Himachal to review its policies on 'Child Care Leave' ("CCL") for working mothers to tend to the needs and requirements of their children, specifically considering the requirements for children with special needs/disabilities. The Supreme Court further stated that the **provision for CCL is a constitutionally mandated right for women employees under Article 15 of the Constitution of India.**

The Supreme Court observed as follows:

As per Rule 43-C of the CCS Rules, female government employees with children under the age of 18 years, can get up to 730 (seven hundred and thirty) days of CCL for looking after the needs of their children like education, sickness etc. It was also specified that the female employees will be paid their regular salary, and that the CCL is in addition to the employee's normal leave balance. Further, the Supreme Court drew inference to the Department of Personnel & Training's ("DoPT") office memorandum dated March 3, 2010, wherein it is stated that the Union Government permits CCL for female employees with special needs children up to the age of 22 (twenty-two) years (instead of the previously mentioned 18 (eighteen) years). The participation of women in the work force is not a matter of privilege, but a constitutional entitlement protected under the Articles 14, 15 and 21 read with Article 19(I)(g) of the Constitution of India. The State as a model employer cannot be oblivious to the special concerns which arise in the case of women who are part of the work force. The provision of CCL to women sub serves the Significant constitutional object of ensuring that women are not deprived of their due participation as members of the work force.

Dear Sir, Child care leave is not only a legal right but also a crucial provision for working mothers, allowing them to balance their professional and family responsibilities while contributing to the workforce. It is an essential benefit that recognizes the dual responsibilities of working mothers—both at home and in the workplace. Implementing CCL aligns with the principles of gender equality, an equitable workplace benefits both employees and organization.

We urge the leadership of AISBOF to support in championing the cause of CCL within our organization.

Your Sincerely

(Sanjeev Mishra)
 General Secretary

ASN/54, Dated 30-05-2024

Inter Network transfer SMGS IV - Deferment of Network transfer from farthest to nearest network.

We hope this letter finds you in good health. We are writing to express our heartfelt appreciation for the outstanding financial performance of our organization during FY24. With a record-setting net profit of Rs61,077 crores, we have achieved an impressive growth rate of 21.57% YoY after accounting for wage settlements and exceptional items totalling Rs 7,100 crores. Additionally, the net profit for Q4F24 grew by 23.98% to 20,698 crores. Our dedicated workforce and strong leadership have played a crucial role in achieving an operating profit of Rs 93,797 crores.

We would like to specifically acknowledge the remarkable contribution of our Bhopal Circle. Our net profit of Rs 949.24 crores with a growth rate of 17.26% YoY is commendable. Furthermore, the deposit growth of Rs 19,796 crores and advance growth of Rs 16,902 crores for FY 2023-24 demonstrates the hard work and commitment to our officers.

While our workforce is performing extremely well in all areas we cannot overlook the issues which are directly affecting their personal and family life. Transfer is one of the most crucial issue of concern of our officers.

To conform with CVC guidelines and other regulatory compliance requirements, individual development for career growth of the officer "Model Transfer Policy" has been placed in our Bank. One of the most important objective of transfer policy is —"To reduce the hardships of the officers which arise due to transfers."

Based on Model Transfer Policy Review 2022 Circular no. CDO/P&HRD-CM/56/2022-23 dated 22/12/2022, our predecessors (previous President & General Secretary) signed a Circle Transfer Policy 2023 on 25/05/2023 with AGM HR.

This year, for the first time, CMC is Implementing this policy. Also we would like to inform you that our Circle is the largest among the 17 Circles. Its geographical area is spread across two states (M.P. & C.G). CMC has decided Inter Network Transfer of scale IV officers whereas circle transfer policy states that Inter Network Transfer has been discontinued.

Inspite of this, if management had to transfer the inter network, they would have bone it to the nearest network, but this did not happen and officers were transferred to a remote network where distance from current location is more than 1000kms. Dear sir, in the current year transfer exercise of SMGS-IV, many of our officers were transferred to farthest Network. Network I officers were transferred to Network III and vice versa. Distance of transferee branch is more than 800 to 1000 KM.

Officer transferred from Network I to III	63
Officer transferred from Network III to I	54
Total	117

Also while transferring, they did not pay attention to the fact that the current assignment of many officers were not complete and they transferred them within 8 to 10 months despite Model

Circle Policy principle "Efforts must be made to accommodate, as far as possible, transfer/posting of married female employee, on her request, at a place where her husband is stationed or as near as possible to that place or vice-versa.

Lady Officers too have been transferred to farthest Network with distance of more than 1000 KM.

Female officer transferred from Network I to III	06
Female officer transferred from Network III to I	07
Total	13

Officers who were posted in Left Wing Extremism — LWE infected area where conducting routine banking operations is itself a challenge, despite of giving choice posting these officers has been transferred to farthest network.

Officer transferred from Network III to I & II (LWE infected area) - 07

Dear sir It is well known fact that when our officer is transferred to new place, his/her family encounters hardship greater than of that officer. Transfer disrupts children's education, due to change in social environment, children face challenges in making new friends which affects their academic progress and social development. It is very painful to leave behind friends, neighbors and family surroundings, building new social network took time. Putting family to other place other than posting will leads to separation from spouse, children and old aged parents, which leads to loneliness and emotional strain.

In accordance with Model Transfer Policy Maximum period of stay in a Network is discontinued with a view to minimize the number of transfers. However, the Bank may carry out Inter-Network transfer in case of administrative exigencies to meet the shortfall in a Network.

This Inter Network Transfer exercise will not only increases the cost of transfer, disruption of business but also adversely affects efficiency of the officers. Commutation is a reality in officers job, while putting family to other place will lead officer to commute frequently which attracts risk and impacts health.

We all are bound with clause 47 of SBI Officers Service Rule 1992 which states that every officer is liable for transfer to any office or branch of the Bank or any place or deputation to any other organization in India but as stated in Model Transfer Policy "Transfers involve administrative as well as "humane consideration".

We urge your good office to advocate issue of Inter Network Transfer of SMGS-IV officers transfer exercise should be deferred by allotting nearest possible network i.e. Network I to Network II and vice versa, hardship of officer and officers family should be empathically taken on account as Flexibility and empathy in implementing transfer exercise will lead to a more satisfied and productive workforce.

Yours Sincerely

SANJEEV MISHRA

General Secretary,
SBIOA Bhopal Circle.

ASN/56, Dated 30-05-2024

Request for Clarification on Transfer Policy for Elected Officer Bearers

We hope this letter finds you well. We bring to your kind attention to the recent Circle Transfer policy that has affected our elected officer bearers who were elected through a democratic election by their peers on 23.02.2024.

As you are aware, the election conducted on the aforementioned date resulted in the election of 8 dedicated individuals who were chosen by their peers to serve as officer bearers within our executive committee. These individuals have been entrusted with the responsibility of representing the interests of our members and upholding the values and objectives of our organization.

However, management is contemplating transferring these ,elected officer bearers to different Rbos/Modules in accordance with the circle transfer policy. While we understand the necessity of adhering to organizational policies and procedures, we believe it is crucial to consider the implications of such transfers, particularly in the case of elected representatives.

We kindly request clarification on whether the elected officer bearers are entitled to any form of protection or exemption from transfer under existing policies or regulations. If they do not fall under any specific protection, we would appreciate guidance on the appropriate course of action to ensure that the interests of both the organization and its members are upheld.

As you are aware, the Bank has provided protection for two officer bearers against transfers in Module, but the recent transfers have affected the regional Secretaries of RBO who have always been posted within their RBO/Modules.

These regional Secretaries play a crucial role in addressing the problems of all officers in their region, promoting the Bank's policies, and aiding in the implementation of the Bank's strategies for growth.

In light of our past mutual understanding and the critical role that regional Secretaries play in the effective functioning of the Bank, we respectfully request that all regional Secretaries be transferred within the RBO as pervour established practices. This approach not only aligns with our historical practices but also ensures continuity and effectiveness in serving the needs of our officers and supporting the Bank's growth.

We believe that maintaining regional Secretaries within their respective RBOs is essential for fostering a conducive work environment, promoting collaboration, and ensuring the successful implementation of the Bank's policies. By adhering to this approach, we can better address the concerns of our officers and contribute to the overall success of the Bank.

We kindly urge you to consider our request and review the Circle Transfer policy for elected office bearers, particularly regarding the placement of regional Secretaries within their RBOs. Your prompt attention to this matter is greatly appreciated, and we look forward to a favorable response that prioritizes the best interests of the Bank and its officials.

ASN/63, Dated 01-06-2024

Request for Providing Two Residential Leased Accommodations to Officers as per Circular CDO/P&HRD-PM/2012-22 Dated 04.01.2022

With reference to above matter we bring to your attention an important matter concerning the residential accommodations provided to officers of State Bank of India. As per Circular CDO/P&HRD-PM/2012-22 dated 04.01.2022, officers are eligible for residential leased accommodation based on certain criteria set by the bank.

It has come to our notice that many officers face a challenging situation when they are posted at a different location from where their families reside. Often, officers have to maintain two separate residences - one for themselves at their place of posting and another for their families at their home location, primarily due to reasons such as their children's education or other personal commitments.

Considering the above scenario, we would like to propose that, the bank permits officers to avail themselves of two residential leased accommodations within their existing eligibility criteria. By allowing officers to take both houses within their eligibility limits, the bank would significantly benefit its employees without incurring any additional costs for these facilities.

This provision would not only ease the burden on officers facing such situations but also improve their overall work-life balance and job satisfaction. It is essential for the well-being of our officers and their families that such flexibility is provided, ensuring that they can perform their duties effectively without undue stress or inconvenience.

We kindly request you to look into this matter and write a letter to DMD&CDO for favorable consideration. Your support in this regard would be greatly appreciated by all officers of State Bank of India.

We look forward to a positive response from your end.

Warm regards,

SANJEEV MISHRA
General Secretary,
SBIOA Bhopal Circle.

ASN/64, Dated 01-06-2024

Inter Network transfer SMGS IV - Deferment of Network transfer from farthest to nearest network.

We refer to the above captioned subject and express our heartfelt appreciation for the outstanding financial performance of our organization during FY24. With a record- setting net profit of Rs 61,077 crores, we have achieved an impressive growth rate of 21.57% YoY after accounting for wage settlements and exceptional items totalling Rs 7,100 crores. Additionally, the net profit for Q4F24 grew by 23.98% to 20,698 crores. Our dedicated workforce and strong leadership have played a crucial role in achieving an operating profit of Rs 93,797 crores.

We would like to specifically acknowledge the remarkable contribution of our Bhopal Circle. Our net profit of Rs 949.24 crores with a growth rate of 17.26% YoY is commendable. Furthermore, the deposit growth of Rs 19,796 crores and advance growth of Rs 16,902 crores for FY 2023-24 demonstrates the hard work and commitment to our officers.

While our workforce is performing extremely well in all areas we cannot overlook the issues which are directly affecting their personal and family life. Transfer is one of the most crucial issue of concern of our officers. To conform with CVC guidelines and other regulatory compliance requirements, individual development for career growth of the officer "Model Transfer Policy" has been placed in our Bank. One of the most important objective of transfer policy is "To reduce the hardships of the officers which arise due to transfers.

Based on Model Transfer Policy Review 2022 Circular no. CDO/P&HRD-CM/56/2022- 23 dated 22/12/2022, our predecessors (previous President & General Secretary) signed a Circle Transfer Policy 2023 on 25/05/2023 with AGM HR. This year, for the first time, CMC is Implementing this policy. Also we would like to inform you that our Circle is the largest among the 17 Circles. Its geographical area is spread across two states (M.P. & C.G). CMC has decided Inter Network Transfer of scale IV officers whereas circle transfer policy states that Inter Network Transfer has been discontinued. Inspite of this, if management had to transfer the inter network, they would have done it to the nearest network, but this did not happen and officers were transferred to a remote network where distance from current location is more than 1000 kms. In the current year transfer exercise of SMGS-IV, many of our officers were transferred to farthest Network. Network I officers were transferred to Network III and vice versa. Distance of transferee branch is more than 800 to 1000 KM.

Officer transferred from Network I to III	63
Officer transferred from Network III to I	54
Total	117

Also while transferring, the current assignment of many officers were not taken into account and they were transferred them within 8 to 10 months.

Despite that Model Circle Policy principle "Efforts must be made to accommodate, as far as possible, transfer/ posting of married female employee, on her request, at a place where her husband is stationed or as near as possible to that place or vice-versa."

Lady Officers too have been transferred to farthest Network with distance of more than 1000 KM.

Female officer transferred from Network 1 to III	06
Female officer transferred from Network III to I	07
Total	13

Officers who were posted in Left Wing Extremism (Naxalite Area) where conducting routine banking operations is itself a challenge, despite of giving choice posting these officers has been transferred to farthest network.

Officer transferred from Network III to I & II (LWE infected area)	07
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It is well known fact that when our officer is transferred to new place, his/her family encounters hardship greater than of that officer. Transfer disrupts children's education, due to change in social environment, children face challenges in making new friends. which affects their academic progress and social development. It is very painful to leave behind friends, neighbors and family surroundings, building new social network took time. Putting family to other place other than posting will leads to separation from spouse, children and old aged parents, which leads to loneliness and emotional strain.

In accordance with Model Transfer Policy Maximum period of stay in a Network is discontinued with a view to minimize the number of transfers. However, the Bank may carry out Inter-Network transfer in case of administrative exigencies to meet the shortfall in a Network.

This Inter Network Transfer exercise will not only increase the cost of transfer, disruption of business but also adversely affects efficiency of the officers. Commutation is a reality in officers job, while putting family to other place will lead officer to commute frequently which attracts risk and impacts health.

We all are bound with clause 47 of SBI Officers Service Rule 1992 which states that every officer is liable for transfer to any office or branch of the Bank or any place or deputation to any other organization in India but as stated in Model Transfer Policy "Transfers involve administrative as well as "humane consideration".

We urge your good office to advocate Inter Network Transfer of SMGS-IV officers transfer exercise should be implemented by allotting nearest possible network i.e. Network I to Network II and vice versa. Hardship of officer and officers family should be empathically taken on account as Flexibility and empathy in implementing transfer exercise will lead to a more satisfied and productive workforce.

Yours Sincerely

SANJEEV MISHRA
 General Secretary,
 SBIOA Bhopal Circle.

ASN/65, Dated 01-06-2024

Man Power Planning -Categorization of posts for FY 2024-24 proper distribution of Deputy Branch Managers.

We hope this letter finds you well. Manpower planning plays important role in growth of any organization. Proper distribution of workforcé through effective manpower planning can lead to improved customer service and overall organizational success. Right number of people with the right skills in the right positions is the key for ensuring efficient utilization of human resources, and achieving overall success.

HR Department LHO Bhopal has approved categorization of the post for the Financial Year 2024-25 wide LHO circular letter no CirDO/HR/03/2024-25 dated 23.04.2024, based on approved categorization of the post and data available in HRMS, we would like to bring your attention on critical concern related to the distribution of Deputy Branch Managers (DBMs).

<i>Network</i>	<i>Scale III officers, as per Approved MPP 2024-25 of Scale IV incumbency Branches</i>	<i>Scale III officers, as per HRMS in Scale-IV incumbency Branches</i>	<i>03 Officers shortage as per IV Approved MPP 2024-25</i>
Net -1	57	16	41
Net -2	51	17	34
Net -3	39	11	28
Total	147	44	103

Distribution of inadequate staff may leads to poor customer services, and adversely affecting work life balance of the employees. Due to improper distribution of workload overburdened employee's often experiencing, stress and burn out resulting in low productivity.

Based on above data we urge your good office to kindly support and review current staffing by posting adequate MMGS III officers (Deputy Branch Managers) in Scale IV incumbency Branches, for better and enhanced customer service, improved operational efficiency and employee satisfaction.

Yours Faithfully

SANJEEV MISHRA
General Secretary,
SBIOA Bhopal Circle.

ASN/66, Dated 01-06-2024

Unilateral Arbitrary Instruction of Bank vide Circular No. : CDO/P&HRD- PM/13/2024-25 dated 27.05.2024.

We hope this letter finds you well. With reference to captioned subject and Bank's Circular No.: CDO/P&HRD-PM/13/2024-25 dated 27.05.2024 ("Circular"), wherein post facto permission from the concerned controllers not below the rank of CGM for continuing with the existing Demat/ Trading Accounts maintained outside the State Bank Group by the employees and / or their wholly dependent family members is required within six months from the date of issue of the instructions enumerated under the ibid Circular.

The ibid Circular is arbitrary, ultra vires and restrictive in nature as the same thwarts the right of an employee to open and maintain the demat account in other depository of their choice. Also, the Circular is against the principles laid down under Article 19 (1)(g) of the Constitution of India. Additionally, the same is arbitrary and against the rules enumerated under the Rule 50(1) of SBI OSR 1992 and the same is reiterated hereunder for reference:

"50. (1) Every officer shall conform to and abide by these rules and shall observe, comply with and obey all lawful and reasonable orders and directions which may from time to time be given to him by any person under whose jurisdiction, superintendence or control he may for the time being be placed."

Emphasis should be drawn toward the language and contents stipulated under the aforementioned rule of SBI OSR 1992, the same explicitly elucidate that every officer shall comply and obey with all lawful and reasonable orders promulgated by the Bank. The conditions and restrictions imposed under the Circular promulgated by the Bank cannot be considered and held as reasonable and lawful which are categorically snatching the rights of the officers to open and maintain their property i.e. securities/shares/stocks in their preferred demat account.

Categorically snatching the rights of the officers to open and maintain their property i.e. securities/shares/stocks in their preferred demat account.

Not only the ibid Circular is arbitrary but also there are several practical challenges and hindrances which would arise due to the impugned Circular some of which are as under :

- (i) The demat accounts maintained by employees with other demat agencies/organizations since more than two/three or more decades and having ample amount of scripts/shares under their demat account.
- (ii) There are charges associated with transferring shares between demat accounts. As due to ample scripts/shares these charges are directly dependant on the number of securities being transferred.
- (iii) The policies of DP or brokerage firm may restrict from transferring the shares from their existing Demat account to other demat account. Also, they are having contractual relationship with the existing demat accounts which may also to be scrutinized whether they permit me to transfer the shares to other demat accounts.
- (iv) Possibility of tax implications, if any, cannot be ruled out which is onerous to employees to transfer their scripts/shares from existing demat account to new demat account.

- (v) Annual maintenance/ Brokerage charges and other ancillary/incidental charges under the SBI Securities are much higher than other existing demat account providers.
- (vi) Transferring shares from one demat account to other is very crucial and might take plenty of time as well as also required careful attention till the transfer of shares completely performed.

Furthermore, reliance should also be drawn towards numerous verdicts and pronouncements of the High Courts and Apex Court on such type of restrictive and arbitrary administrative orders/circulars.

(i) A single bench of the court issued the ruling after considering a petition (WP-C No. 37894/2016) filed by TM Dinesh Kumar and seven other employees of Malabar Cancer Centre (MCC) at Thalassery. They had challenged a circular issued by the governing body of Malabar Cancer Centre Society asking all employees to open salary accounts with its official banking partner, IDBI Bank.

The petitioners had accounts with State Bank of India (SBI) and didn't want to shift their accounts. Their petition said they haven't received salaries from August last year and were also deprived of festival allowances such as Onam Advance.

Ruling that denial of salary for not opening account with IDBI Bank is illegal, the court said in the judgment, "As far as the withdrawal of salary through a bank account is concerned, it will not be necessary that each of the employees should have the salary account with official bank itself. The official bank can very well transfer the salary of the petitioners to their accounts existing in SBI, on a request/standing instruction from the accounts wing of the 1st respondent (MCC). For such transfers, the 1st respondent need not compel the petitioners to open zero balance account or salary account with IDBI, in case they do not want to have any transaction with the IDBI."

Further, the court said the issue, which arose on the ground that no discussion was held with employees regarding the account change, could have been resolved at the end of MCC's governing body itself. The matter reached the high court as a result of the ego which played between the petitioners and those at the helm of affairs at MCC, the court criticized. The court ordered MCC to transfer the salaries and allowances, including arrears, of the petitioners to their accounts with SBI without any further delay.

(ii) Like any other rule or law or principle, an administrative direction will be held void if it is against this principle of Natural Justice, the said principle being the heart and soul or bedrock of administrative law, no direction can survive it tries override the principle of natural justice. That is a direction should be in accordance with the established principles and laws, and should be reasonable and relevant, a direction should not be the fruit of unreasonable, ulterior discretion of concerned authorities, if so, such a direction will be held invalid.

As discussed previously, a direction should not be inconsistent with other existing rules or laws. In legal hierarchy, directions occupy a place subordinate to other statutes, or rules, and it is settled in the case of *State of Sikkim v Dorjee Tshering Bhutia*, that any order, instruction, direction, or notification issued in exercise of the executive power of the state which is contrary to any statutory provisions, is without jurisdiction and is a nullity.

- (iii) A direction should not encroach into or adversely affect individual rights. Any restriction

prejudicial to individual interest can be placed only by law, cannot be done through administrative directions. In the case of District Collector, Chittoor v Chittoor Groundnut Traders Association [20], the State Government issued a circular to its officer not to permit transport of groundnut seeds and oil outside the state by millers and traders unless they agreed to supply certain quantities of these products to the state at the price fixed by it. The circular thus placed restrictions on the right of traders. Supreme Court quashed the circular as illegal and void as the state government had no power to impose such restriction.

Similarly, a direction can stand only if it is in congruence with Article 14 of the constitution. Equality is one of the imperative elements of a democracy, any kind of divergence from this principle will result in arbitrariness and definitely steer down the essence of democracy. Therefore, administrative directions will be held invalid if they violate Article 14. In the case of S.L. Sachdev v Union of India [21], an administrative direction regarding the promotion of the upper division clerks to higher grades was quashed as it was unreasonable, arbitrary, illogical and violative of Article 14.

Of course administrative direction is an imperative administrative tool that contributes to smooth functioning of administrative functions of the Bank. One of the main defects lies with its nature and the pertaining ambiguity. Generally speaking, directions are mere instructions which are unenforceable, but there are several exceptions to this rule, whereby the court has held the instructions to be binding or enforceable in nature. Such discrepancies have rendered the arena of administrative direction to be highly equivocal, which in turn has made it impossible to determine or construe the ambit and calibre of these instructions. Despite the ambiguities, issuing or resorting to administrative directions has become an indispensable practice in the administrative arena and it is due to the catena of procedures to be followed in formulating the rules, by adapting to such an administrative culture, government is basically abusing the efficiency and existing modality of Indian Administration and governance. Therefore to break the existing clutter and preserve the actual spirit of administration and legislation, directions should be adopted only under the required, apt circumstances.

Further, it is explicit that, a direction should not violate any fundamental, constitutional or legal rights of an individual, but still there were numerous cases in which individual rights were abused and curtailed through directions. According to us, direction is still in an evolving stage and it isn't powerful and sophisticated enough to protect the rights of individuals. Therefore, rules give a better protection to individual rights than directions, as the rule within itself contains a better authority and enforceability, its defiance will give rise to strong legal ramifications. Further, right of directions to interfere with the exercise of discretion conferred on an authority through law is limited.

Therefore, in the light of the above settled legal position and constitutional safeguards provided by the Indian Constitution, we are of the view that the *ibid* administrative Circular is not only in contrary but also violating the legal rights of the employee. We urge the management to withdraw/modify the instructions to the extent specifically thwarting/encroaching the rights of the employee with respect to the opening of demat account in organizations/agencies other than State Bank group and duly maintaining the faith and trust of the employees towards the top management.

Yours Faithfully

SANJEEV MISHRA
General Secretary,
SBIOA Bhopal Circle.

ASN/67, Dated 04-06-2024

**Unilateral Arbitrary Instruction of Bank
vide Circular No.: CDO/P&HRD-PIWI 3/2024-25
dated 27.05.2024.**

With reference to captioned subject and further to our letter number ASN/2024-25/66 dated 01/06/2024, after discussions with several members of officer's community of our circle, we found that the decision taken by bank vide Circular No. CDO/P&HRD-PM/13/2024-25 dated 27.05.2024 is arbitrary in nature as it is talking about restriction on opening Demat account outside the State Bank Group which is against the basic legal framework of our nation.

On further discussions and brainstorming, we came to conclusion that our members never wish to use any other platform for opening Dmat/Trading account but they are forced to do so due to higher brokerage/other expenses charged by SBI Securities. If our Bank's subsidiary can provide platform that matches other service providers like Zerodha, Grovww etc in terms of charges, features and other parameters there will be no reason for our members to rely on other brokers for their stocks/mutual funds investment.

We SBIlans do not wish to stand against any decision but wish to bring to your kind notice the expectations of our members regarding compliance of recent instructions.

Yours faithfully,

SANJEEV MISHRA
General Secretary,
SBIOA Bhopal Circle.

ASN/71, Dated 05-06-2024

This is with reference to the Circular No. NBG/PBU/LIMA-NPS/14/2011 — 12 dated 12.08.2011 and NBG/PBU/LIMA-NPS/37/2012 -13 dated 05.12.2012 regarding **"NEW PENSION SYSTEM MODEL OF OPERATION and NEW PENSION SYSTEM (NPS): NPS CORPORATE SECTOR MODEL"** hereinafter referred to as the "Circulars" (copies attached as Annexure-A & Annexure-B).

Under the ibid Circulars all State Bank employees joining after 01.08.2010 are also covered under NPS and model of operation is explicitly defined thereunder Para 07 "Types of Accounts" of both the Circulars contains the instructions with regard to Tier-I and Tier-II accounts. Tier-I account is applicable to the employee of the Bank and the germane excerpt of which is encapsulated hereunder for your "Tier-I account: Employer, Employee or both can contribute for retirement into this non-withdrawal account. Income Tax benefits as per the Income Tax Act, 1961 are available for both employer and employee contributions. Tier-I charges for POP/CRA can be borne either by Corporate or Subscriber, at the discretion of Corporate Bank employees joining after 01.08.2010 are covered under the Tier-I account wherein employer and employee both contribute for retirement fund as per the extant rules and regulations promulgated by the GOI and other regulatory and statutory authorities along with instructions issued by the management of the Bank.

Further, para 14. "INVESTMENT CHOICES" of the both ibid Circulars guidelines related investment choices are defined explicitly and the relevant extract of which is reiterated hereunder for your reference:

14 INVESTMENT CHOICES

In NPS, a Corporate would have flexibility to provide Investment choice either at subscriber level or at the corporate level centrally for all its underlying subscribers. Details of options available are given below :

OPTION 1: Corporate option, where corporate centrally decides on behalf of all underlying subscriber

Choice-I : The Corporate CG Scheme' is one option available under this model. Under the 'Corporate CG Scheme' Corporate has to choose One Pension Fund Manager (PFM) out of the three Public Sector PFMs, viz., SBI Pension Funds Pvt. Ltd., LIC Pension Funds Ltd. and UTI Retirement Solutions Ltd.

The Funds will be invested as per the Central Government Investment pattern. The latest list of PFMs, the ratio of allocation of assets under the option etc. can be ascertained from the PFRDA's website pfrda.org.in.

Choice-II : Scheme available under All Citizens Model with the option to choose any one of the following five PFMs.

- ICICI Prudential Pension Fund Management Company Limited
- Kotak Mahindra Pension Fund Limited
- Reliance Capital Pension Fund Limited
- SBI Pension Funds Limited
- UTI Retirement Solutions Limited

Or

OPTION 2 : Subscriber can choose any one of the following five PFM's under All Citizens model :

- ICICI Prudential Pension Fund Management Company Limited
- Kotak Mahindra Pension Fund Limited
- Reliance Capital Pension Fund Limited
- SBI Pension Funds Limited
- UTI Retirement Solutions Limited

Asset Allocation under 'All Citizens Model : Under A1/ Citizen Model, Corporate as well as Subscriber can have any of the two choices for their asset allocation :

- **Active Choice :** Corporate/ Subscriber as the case may be will have the option to actively decide as to how NPS pension wealth is to be invested across Asset class E up to 50% (E-Equity), Asset Class C (C-Credit risk bearing, fixed-income instruments), and Asset Class G- (G-Government Securities);

Or

- **Auto Choice :** In this option, the investments will be made in a life-cycle fund. Here, the fraction of funds invested across three asset classes will be determined by a pre-defined portfolio (which would change as per age of subscriber). Table for Life cycle fund is given in Annexure-2.

What will happen if the minimum contribution amount is not met?

If the subscriber contributes less than the minimum contribution stipulated in a year, then his account will become dormant. In order to reactivate the account, the subscriber would have to pay the minimum contributions, along with the penalty of Rs. 100 per year of default, dues for the period of dormancy. A dormant account shall be closed by NSDL when the account value falls to zero.

What will be the format in which the POP-SP will receive the contribution?

The POP-SPs will download the format from the E-Pact (NPS) software and provide the same to the Corporates. The Corporate will provide the contribution related data to POP-SP in the same format. "

Accordingly, in view of the aforementioned instructions our Bank has opted Option 01 wherein where corporate i.e. our Bank centrally decides on behalf of all underlying subscriber i.e. employees of the Bank and invested under SBI Pension Fund (CG) scheme. It is pertinent to note here that as the employee has no option to decide its scheme of choice for investment employees has to mandatorily abide by the choice of the Bank to invest its hard earned pension contribution under the SBI Pension Fund (CG) scheme which is lacking far behind in providing better returns to the contribution of the employee. As the employee cannot change/modify such investment scheme in dearth of the specific instructions/ guidelines of the Bank the fate/future of the employee is moving towards a black hole. Also, the intent/motive and rationale behind the investment under NPS is becoming otiose and redundant due to low returns of the selected scheme i.e. SBI Pension Fund (CG) scheme.

Per Contra, Ministry of Finance, Department of Financial Services (PR Section) vide their Office Memorandum No. 1/3/2016-PR dated 18.06.2019 (copy attached as Annexure-C) relating to streamlining of NPS — Notification dated 31.01.2019 wherein the concerned authority has directed

to refer Gazette Notification No. 1/3/2016-PR dated 31.01 2019 ("Gazette Notification") (Refer Annexure-C) and requested that said notification may be given vide publicity among the concerned employees/ subscribers. Since, the aforementioned OM was issued to government departments/ministries the same was not directly marked and concerned to the Bank. However, in compliance and applicability of the ibid Gazette Notification Ministry of Finance, Department of Expenditure vide O.I.F.No. I(3)/EV/2020 dated 26.08.2021 (copy attached as Annexure-D) issued instructions and directed to the Central Autonomous Bodies to the applicability of ibid Gazette Notification to employees of Central Autonomous Bodies covered under NPS-

The instructions and guidelines under the aforementioned Gazette Notification duly emphasised and provides the enhancement of contribution amount by the employer as well as choice of pension fund and investment pattern in Tier-I of NPS by the subscriber which is explicitly defined under the gazette notification.

Moreover, reliance should also be drawn towards PFRDA circular no. PFRDA12022/17/SUP-CRA/05 dated 01.08.2022 (copy attached as Annexure-E) relating to e-investment choice for Government sector subscribers, contents of which are self- explicit. The PFRDA circular categorically provides and allowed the government NPS subscribers with the choice of Pension Funds (PFs) and Investment Pattern in Tier I account w.e.f. 1st April 2019. The Government subscribers are empowered to choose any one of the Pension Funds (PFs). Also, procedure and process is well defined under the PFRDA circular relating to perform such changes.

Ergo, in compliance of the Gazette Notification, officer memoirs and Circulars duly promulgated by the relevant statutory and regulatory authorities, I urge the management of the Bank to meticulously peruse the obsolete instructions relating to NPS applicable to the employees of the Bank specifically regarding to the choice of investment which are not in consonance with the ibid GOI instructions and which is making the NPS scheme an otiose, unfruitful and redundant to the Bank employees. Having said that, we must also like to praise the management of the Bank for applying and complying with the instructions regarding the enhancement of employer contribution from 10% to 14% in adherence with the Gazette Notification, OM'S and Circulars. We believe that the management would take cognizance of the instant matter forthwith and will issue necessary instructions and orders to rectify the anomaly and to take an appropriate action in the interest of the employees of the Bank.

Yours Sincerely

SANJEEV MISHRA
General Secretary,
SBIOA Bhopal Circle.

ASN/75, Dated 07-06-2024

We hope this letter finds you well. On declaration of Annual results for FY 24 respected chairman sir well appreciated contribution of the SBI family for their hard work, dedication, and unwavering commitment to excellence. As we have surpassed market estimates, our operating profit and net profit witnessed YoY growth of 12.05% and 21.59% respectively. We have posted our highest ever net profit of Rs. 61,077 crores. Our credit growth has been robust across all segments. Special mention here is our business sourced through analytical leads which has exhibited a growth of 32% YoY. The quality of our loan book having lowest level of Gross NPA and Net NPA ratios at 2.24% and 0.57% respectively in more than 10 years is an outcome of our concerted efforts.

While appreciating efforts and commitment of our dedicated workforce Chairman sir has set an ambitiously target of achieving Rs.1 trillion operating profit for the FY 25, which shows trust over capability of our dedicated employees.

Hard work of and commitment of our dedicated employees resulted in record-breaking net profits, exceeding Rs 50,000 crore in a fiscal year. However, as we celebrate these achievements, we must also acknowledge the challenges faced by our employees in maintaining a healthy work-life balance. Specifically, we would like to address the Circle Transfer Policy and its impact on our dedicated workforce.

On the occasion of launch of "Abhyuday" Employee Engagement survey our chairman sir quoted that "Every voice matters, and every voice contributed to the chorus of transformation". With a voice of 7000-1-officer and glorious history of more than 50 years SBIOA, played a vital role by becoming "Partner in Progress" of our beloved organization SBI. Quality life and Work Life Balance is a need of hour.

The competent authority addressed importance of work-life balance vide letter no CDO/PAHRD-IR/54/2017 - 18 dated 30.10.2027 as

"Employee welfare cannot be restricted to mere provision of facilities, monetary or otherwise, but needs a comprehensive approach. A good and healthy work environment, mutual respect and empathy in work place, a good work-life balance etc., are essential to achieve a healthy and happy workforce. In a large organization like ours, this cannot be achieved without the active involvement of each and every one of us. Each one of us needs to imbibe certain qualities in us to make the work place a better one for all of us."

Chief General Manager (AR), vide letter HR/CDS/2021-22/KBP/288 addresses importance of Employee welfare and work-life balance as-

"The guiding principle behind any HR initiative is the need to effectively balance and align the expectation of the organization with the aspirations of its workforce. As such while achievement of business goals is of paramount importance for the Bank, it is equally important to establish a healthy and happy workforce to achieve these goals. Towards this objective, a good and healthy work life balance etc. are essential in this regards. This can only be achieved with the involvement of each and every one of us, more so the HR functionaries & controllers. In fact each of us needs to imbibe certain qualities in us to make the work place a better one for all of us and the best guiding factor to be looked upon in this direction is the wholehearted emplacement of STEPS in the true

spirit."

Transfer is one of the major area of concern which is directly affecting "Work —Life Balance of an officer. To meet the organizational requirement, individual development for career growth of regulatory compliance to conform to the CVC guidelines another the Officer, requirements, "Model Transfer Policy" for transfer/ posting related matters pertaining to officers up to SMGS-V has been formed and reviewed on 2022 with objectives of-

- i) To keep the interest of organization paramount.
- ii) To reduce avoidable cost of transfer of employees and minimize business disruption.
- iii) To reduce the hardships of the officers which arise due to transfers.
- iv) To look after the interest of career growth of the individual officer.
- v) To increase the average center stay of officers by minimizing the transfer.

In recent 'transfer exercise of Bhopal Circle approximately 1471 officers have been transferred to Inter-Module / Inter —Network.

Scale	JMGS-I	MMGS-II	MMG-III	SMGS-VI	SMGS-V
No	80	444	360	486	101

Dear sir it is well known fact that when our officers were transferred to new place, their family encountered hardship greater than of that officer. Transfer disrupt children's education, due to change in social environment children faces challenges in making new friends which affects their academic progress and social development. It is very painful to leave behind friends, neighbors and family surroundings, building new social network took time. Putting family to other place Other than posting will leads to separation from spouse, children and old aged parents, which leads to loneliness and emotional strain.

In accordance with Model Transfer Policy Maximum period of stay in a Network is discontinued with a view to minimize the number of transfers. However, the Bank may carry out inter-Network transfer in case of administrative exigencies to meet the shortfall in a Network.

Dear sir in the current year transfer exercise 301 SMGS-IV officers has been transferred to Inter—Network (257 Male and 44 Female) out of which 117 transferred to farthest Network. Network officers transferred to Network III and vice versa. Distance of transferee branch is more than 700 to 1000 KM.

Officer transferred from Network to III	163
Officer transferred from Network III to I	54
Total	117

Despite of Model Circle Policy principle "Efforts must be made to accommodate, as far as possible, transfer/ posting of married female employee, on her request, at a place where her husband is stationed or as near as possible to that place or vice-versa." Lady Officers have been transferred to farthest Network with distance of more than 1000 KM.

Female officer transferred Network I to III	06
Female officer transferred Network III to I	07
Total	13

Based on Administrative ground 366 officer of JMGS-I AND MMGS-II (269 Male and 97 Female) 355 officer of MMGS III (310 Male and 45 Female) transferred to INTER —MODULE. This mass transfer exercise will not only increase the cost of transfer, disruption of business also adversely affect efficiency of the officers. Commutation is a reality in officer's job, while putting family to other place will lead officer to commute frequently which attracts risk and impacts health.

Our Managing Director (Retail & Digital Banking) Shri P.K.Gupta while writing blog on work life balance highlighted importance of family and personal life.

"Each one of us has short-term and long-term goals both at persona/ and arofessional/ fronts. We play multiple roles simultaneously, say, son/daughter, husband/ wife, father/ mother, a friend, subordinate, superior, so on. It is but natural that we have multiple aspirations in all these roles, necessitating a certain set of actions which, at times, might be contradictory to each other. These contradictions create stress in life.

If not handled properly, a vicious cycle gets triggered. Let us take the example of 'late sitting'. At times, our work commitments demand us to sit late to complete the work. However, if it becomes a habit, you end up giving less time to your family, start ignoring persona/ matters on a regular basis thereby creating stress in personal life. Eventually, it starts affecting your mental and emotional well-being and in-turn affects your career too. You will not be able to focus on your work. Your peers, superiors, customers will be dissatisfied. This, my dear friends, is certainly an avoidable stress. It brings to light the need to strike a balance between 'work' and 'persona/ life'. This 'balance' can be achieved through our conscious effort, with sufficient weight on professional activities and a healthy counterweight of family and personal interests.

Many officers children are studying in 10th/12th class, due to which officers are unable to shift family members to new transferee Branch/Outfits. I-health issue of Old age parents is also a major area of concern for the officers.

AS per current Circle Transfer Policy stay in region stay is 6 while Module is 7 years in which would result into two consecutive transfers resulting increase in hardship of officer and transferee officers family.

Many officers who had not completed current tenure whose current stay were less than 1 year, were also transferred.

The current policy often leads to frequent transfers for our officers. While mobility is essential for career progression, it also disrupts stability. Imagine uprooting one's life—family, children, and personal connections—multiple times within a short span. Such uncertainty affects mental well-being and family relationships. The relentless cycle of transfers a toll on work-life balance. Officers find themselves torn between professional commitments and personal responsibilities. The ability to engage in community activities, pursue hobbies, and spend quality time with loved ones becomes a luxury. Frequent relocations cause stress, anxiety, and emotional fatigue. Officers and their families face the challenge of adapting to new environments, schools; and social circles. The toll on physical health and mental resilience cannot be overstated. On occasion of "Human Resource Professional Day" DMD (HR) & CDO Shri Alok Kumar Choudhary wrote a blog —"As a mark to acknowledge the importance and contribution of HR professionals in the success of any organization. HR has the responsibility to augment and strengthen the Human Capital. It activates the most important force behind the success of any institution: its employees."

"At the core of success of any organization is its Human Resources. Just as different parts of a machine have to be well oiled and maintained for it to function effectively, each employee has equally important roles to play in an organization's success. Employees are the blood vessels carrying the life sustaining oxygen throughout the system and work in tandem, maneuvering the organization towards its goals. He highlighted "Emotional Intelligence (EI)" as a great quality of HR Professionals. EI does wonders in handling conflict of interests. Professionals better at approach in their dealings. Most often than not resolution of conflicts needs a passionate and empathetic listening; understanding others viewpoint is very important during a stalemate. Empathy is at the root of forging long-term associations, as it leaves deep imprints in the psyche of others. Empathetic countenance is a bliss in any group, be it family, friend or work."

On another blog "WORKPLACE PRODUCTIVITY AND HAPPINESS" Shri Choudhary quoted that "Having happy employees is extremely important for the survival and performance of any organization. Happier employees work harder, work well together in teams and are generally more productive. Happiness increases productivity because it leads to higher engagement so happy employees are also more present. They pay more attention to the needs of customers and they are more alert of the company's processes and systems. Their associations are longer and they remain healthier and spread happiness at both the workplace and at their personal end. All these factors come together to bring organization's increased productivity and profitability."

Employee satisfaction and overall happiness is proven to be a sure-fire way to motivate employees to be productive for their organizations. Anne M. Mulcahy, Chairman of the Board of Trustees of "Save The Children" Federation and Former Chairperson and CEO of Xerox Corporation has correctly said, "Employees who believe that management is concerned about them as a whole person — not just an employee — are more productive, more satisfied, more fulfilled. Satisfied employees mean satisfied customers, which leads to profitability."

We therefore urge the Circle Management to advocate for a comprehensive review of the Flexible and Empathic Circle Transfer Policy. As signatories of the Circle Transfer Policy (711), we are not discarding CIP 2(23). However, we urgently wish to revise the entire CIP 10 to enhance the quality of life and work-life balance for all Bhopal circle officers. We are prepared to implement all possible amendments to the current CIP to ensure only a high quality of life but also a balanced work-life experience for all our members.

While organizational needs remain paramount, we must strike a balance. Our officers are not mere employees; they are the heartbeat of SBI. Their dedication, sacrifice, and resilience deserve acknowledgment and support. As we celebrate our financial milestones, let us also commit to enhancing their quality of life. A healthy, happy workforce is the bedrock of sustainable growth.

Yours Faithfully

SANJEEV MISHRA
 General Secretary,
 SBIOA Bhopal Circle.

ASN/76, Dated 11-06-2024

Relaxation in Transfer Policy for Elected Officer Bearers

With reference to above, we put to your kind attention to the recent Circle Transfer policy that has affected our elected officer bearers who were elected through a democratic election by their peers on 23.02.2024.

As you are aware, when the election was conducted on the aforementioned date, we were completely unaware of any such proposal to implementing that Circle Transfer Policy. Otherwise, we would have been more careful in choosing the right candidate. The election resulted in the selection of eight dedicated individuals who were chosen by their peers to serve as office bearers within our executive committee. These individuals have been entrusted with the responsibility of representing the interests of our members and upholding the values and objectives of our organization.

However, these elected officer bearers have been transferred to different RBOs/Modules in accordance with the circle transfer policy. While we understand the necessity of adhering to organizational policies and procedures, we believe it is crucial to consider the implications of such transfers, particularly in the case of elected representatives.

The recent transfers have affected the RSs/AGSs who have always been posted within their RBO/Modules. These RSs/AGSs play a crucial role in addressing the problems of all officers in their region, promoting the Bank's policies, and aiding in the implementation of the Bank's strategies for growth.

In light of our past mutual understanding and the critical role that RSs/AGSs play in the effective functioning of the Bank, we respectfully request that all RSs/AGSs be transferred within the RBOs/Modules as per our established practices. This approach not only aligns with our historical practices but also ensures continuity and effectiveness in serving the needs of our officers and supporting the Bank's growth.

We believe that maintaining RSs/AGSs within their respective RBOs/Modules is essential for fostering a conducive work environment, promoting collaboration, and ensuring the successful implementation of the Bank's policies. By adhering to this approach, we can better address the concerns of our officers and contribute to the overall success of the Bank.

We kindly urge you to consider our request and review the Circle Transfer policy for elected office bearers, particularly regarding the placement of RSs/AGSs within their RBOs/Modules. Your prompt attention to this matter is greatly appreciated, and we look forward to a favorable response that prioritizes the best interests of the Bank and its officials.

In addition, we are submitting the representations from the affected office bearers, which further elaborate their individual concerns and the impact of these transfers on their ability to fulfil their roles effectively. These representations provide detailed insights into the challenges posed by the current transfer policy and underscore the need for a review in light of their elected positions.

Thank you for your time and consideration.

Yours Sincerely

SANJEEV MISHRA
General Secretary,
SBIOA Bhopal Circle.

ASN/06/77, Dated 12-06-2024

**Inter Module Transfer of SMGS-IV, MMGS-III Officers
On Administrative Ground :
Request for Reconsideration of Transfer Orders**

We hope this letter finds you well. We are writing to bring to your attention a matter of concern regarding the recent transfer orders issued for 355 officers as per transfer letter no. Inter Module Transfer of MMGS- III Officers On Administrative Ground dated 29.05.2024.

While we understand the necessity and the Bank benefits behind these transfers, it has come to our notice that some of the affected officers are facing genuine challenges in relocating to their new assigned places. These challenges range from personal commitments to family situations, health concerns, and other unavoidable circumstances mentioned in attached list.

In light of these challenges, we would like to propose a reconsideration of the transfer orders for these specific officers. Instead of completely cancelling their transfers, we humbly suggest that we should explore the possibility of reassigning them to alternative locations in the transferee module where they can continue to contribute effectively to the organization while accommodating their individual needs and circumstances.

Thank you for your attention to this matter. Assuring you our best of co-operation' & industrial relation.

Regards,

SANJEEV MISHRA
General Secretary,
SBIOA Bhopal Circle.

ASN/78, Dated 12-06-2024

CHRC-4 CHRC-5 & CHRC-6 CHRC-8 CHRC-9 CHRC-10
Request for Reconsideration of Transfer Orders

We hope this letter finds you well. We are writing to bring to your attention a matter of concern regarding the recent transfer orders issued for 636 officers as per transfer letter no. CHRC-4 dated 09.05.2024, CHRC-5 dated 14.05.2024 and CHRC-6 dated 17.05.2024, CHRC-8 dated 24.05.2024, CHRC-9 dated 29.05.2024, CHRC-10 dated 04.06.2024

While we understand the necessity and the Bank benefits behind these transfers, it has come to our notice that some of the affected officers are facing genuine challenges in relocating to their new assigned places. These challenges range from personal commitments to family situations, health concerns, and other unavoidable circumstances mentioned in attached list.

In light of these challenges, we would like to propose a reconsideration of the transfer orders for these specific officers. Instead of completely cancelling their transfers, we humbly suggest that we should explore the possibility of reassigning them to alternative locations in the transferee module where they can continue to contribute effectively to the organization while accommodating their individual needs and circumstances.

Thank you for your attention to this matter. Assuring you our best of co-operation & industrial relation.

Regards,

SANJEEV MISHRA

General Secretary,
SBIOA Bhopal Circle.

ASN/79, Dated 12-06-2024

Inter Module Transfer of JMGS-I AND
MMGS-II Officers On Administrative Ground :
Request for Reconsideration of Transfer Orders

We hope this letter finds you well. We are writing to bring to your attention a matter of concern regarding the recent transfer orders issued for 524 officers as per transfer letter no. Inter Module Transfer of JMGS-I AND MMGS-II Officers On Administrative Ground dated 15.05.2024 and Inter Module Transfer of JMGS-I AND VIVIGS-II Officers on Request dated 16.05.2024

While we understand the necessity and the Bank benefits behind these transfers, it has come to our notice that some of the affected officers are facing genuine challenges in relocating to their new assigned places. These challenges range from personal commitments to family situations, health concerns, and other unavoidable circumstances mentioned in attached list.

In light of these challenges, we would like to propose a reconsideration of the transfer orders for these specific officers. Instead of completely cancelling their transfers, we humbly suggest that we should explore the possibility of reassigning them to alternative locations in the transferee module where they can continue to contribute effectively to the organization while accommodating their individual needs and circumstances.

Thank you for your attention to this matter. Assuring you our best of co-operation & industrial relation.

Regards,

SANJEEV MISHRA

General Secretary,
SBIOA Bhopal Circle.

ASN/82, Dated 18-06-2024

**COMMON REPRESENTATION OF
SYSTEM OFFICIALS AGAINST TRANSFER ORDER No.
HR/CM/5/2024-25/197 & 187 DATED 12.06.2024
TO GITC BELAPUR**

We are writing to bring to your attention a matter of concern regarding the transfer of system officials from LHO/AOs to GITC, Belapur, Mumbai. Transfer orders no. HR/CM/5/2024-25/197 & 187 have been issued from Cadre Management Department, CC, Mumbai on 12th June 2024, to 12 System Officials posted at LHO/AOs. Earlier, in December 2023 also 5 System Officers were transferred to GITC Mumbai from Bhopal Circle. List of System officials who have been transferred to GITC is attached as annexure "A".

It has been observed in the recent years that the strength of system officials has been gradually reducing in the circle. Some of the system officials either got retired or transferred to GITC. Due to the reduced no of system officials at LHO/AOs, Circle has already got impacted. Further reduction in strength of system officials from Circle will drastically impact the IT support and implementation of new IT initiatives, which will result in the operational inefficiency.

Systems Officers are the first point of contact for branches/offices/GITC departments for any IT related issues/support/implementation/troubleshooting. They also act as a bridge between these Departments and branches for smooth implementation of Projects and escalation of various issues raised by branches to LHO/GITC for resolution.

After careful consideration and consultation with the affected teams, it has become apparent that the proposed transfer of system officials may not be in the best interest of the organization. The current IT infrastructure at the LHO/AOs is already under strain, and the sudden transfer of system officials could exacerbate the situation, leading to potential disruptions in service delivery and increased operational risks.

Additionally, the expertise and knowledge possessed by the system officials slated for transfer are integral to the smooth functioning of our operations at the LHO/AOs. Their presence is crucial for addressing any technical challenges and ensuring the timely implementation of IT projects, especially given the increasing reliance on digital technologies in the Bank.

Some of the key responsibilities being performed by system officials are as follows:

1) Implementation of new IT initiative/project roll-out

System officials posted at LHO/AOs are key persons for any new IT initiatives for successful implementation at branches/offices. We refer to CBS migration, VMware migration, VMware to physical browser migration where system Officer P05ted at I-HO/A0g have major contribution. Laptop hardening at the time of corona pandemic also done by system officer posted at module. CBS to NBC migration, FOS (Tab hardening) implementations going on and system officer posted at module are key person for these implementation.

2) Ensuring seamless network connectivity in branches

Systems Officers are entrusted with duty to ensure seamless network connectivity in Branches for which they have to:

- a. Co-ordinate with Sify engineers on a daily basis for early resolution of incidents.
- b. Trouble-shoot various NAC/AAA/slowness issues in branches
- c. Arrange for upgradation/replacement of links i.e. branches having VSAT/3G links to be upgraded with higher bandwidth Leased/RF links.
- d. Engage with branches for roof-top permissions for installation of RF links, earthing related issues
- e. Feasibility of links for branch shifting
- f. Monitor branch working/connectivity using BTVAD and NOC portal

3) **Hardware procurement & replacement**

Procurement of Hardware through GeM portal as per technical hardware specification prescribed by GITC. These hardware technical specifications can only be understood by IT person for procurement through GeM portal where specification can be put in golden parameter to search for right hardware.

Various hardware procurement related returns reporting like monthly procurement hardware, IT Capex/Opex budget allocation, procurement in different categories specified by GITC is done by systems officers only.

4) **IT related upgrades and implementation**

There are some IT related upgrades and implementation like windows patch management every month, BAS/RD ekuber driver upgrades, antivirus and clear pass upgrades. Whenever these upgrades rolled-out by GIT C, branches encounter different IT related errors and issues which has to be addressed timely in co-ordination with ITS dept/GITC

5) **Support on IT front to new branch setup**

- a. Feasibility of dual network links, procurement and installation.
- b. Request GITC for creation of Virtual Server and configuration of VIVI after creation.
- c. Procurement of hardware for the new entity

6) **Vendor on boarding and management**

System officers also played a major role for vendor management wherein they are responsible for calling tenders with vendors for AMC of computer hardware and peripherals at branches/offices. The whole tender process, documentation, co-ordination, rate finalization, allotment, hardware inventory collection from branches/offices, AMC engineer deployment is monitored by system officer posted at Module. Engagement with other AMC vendors like Sify for network support, VC AMC service, co-ordination with multiple vendors supplying hardware through GeM portal etc.

7) **CSNO (Circle Security Nodal officer) and Incident Management: -**

- a) Coordinate with ISD, SOC and Cyber security Department of GITC to implement information security controls and policy in the Circle,
- b) Resolution and RCA of IT Security Incident raised by SOC and Cyber Security department of the GITC as per shared SOP.

- c) As a part IS awareness, conduct cyber security session in various offices of the Bank and outside for the customers.
- d) Immediate resolution and response of any security incident raised by GOI agency like CERT-IN, NCIPC.

8) CCPC Technical Support:

In CCPC CBS application is running on cluster server which are physically installed in CCPC Bhopal and very critical for smooth functioning of cheque clearing related operations of circle and requires immediate onsite dedicated support of system officials.

9) Data Mining Generation of customized MIS Reports : The Circle is receiving various reports and extracts from CDC Mumbai on daily basis in diverse data formats at our Virtual Report Server. Data of these reports is extracted, cleaned and loaded into Database Server through querying and various reports are generated on daily basis for department specific need and requirements placed by administrative offices/controllers/CMC of the Bhopal circle.

10) Coordination with Government Departments for providing digital solutions:

Liasoning with technical team of various government departments eg. NIC, PFMS, State IT Center for implementation of various digital products of bank which includes-

- Payment gateway services: SBI ePay, SBI ePay lite
- Other payment solutions: SLIA DBT, SBI Fund Management Solution (DigiGOV), UNIPAY etc.
- Ensuring timely resolution of technical complaints arising from all the Digital Products and Transactions

Conducting Product presentation and familiarization for clients.

Development of Online/Offline solution documents, User Request Forms (URFs), project Management Blueprints, SOPS, Q&As, continuity measures

Conducting training and mentoring sessions to Marketing and operating staff to enlighten and update them of various digital products. Conducting training to operating staff of Government department to familiarize with the digital products of bank

11) Other crucial IT work/support :

- a) 0-365 related, Microsoft Intune on boarding
- b) Technical support on CERSAI/ EI<UBER /CRS
- c) Issuance of the Digital Signatures to Branches.

Therefore, we respectfully request to reconsider the decision to transfer system officials from LHO/AOs to GITC and instead creation of GITC offsite centre (GOC) at LHO Bhopal should be considered.

In 2017-18 Bank has taken an initiative for creation of GITC offsite Center in every circle. The initiative was appreciated by everyone as the operational functionality of GITC offsite center involve implementation of GITC projects and proper utilisation of systems officials skills. In the initial phase of 4 GITC offsite center i.e. 61145-GOC BANGALORE,61147-GOC CHANDIGARH,61144-COC HYDERABAD,61146-GOC THIRUVANANT have been created and functional.

It was also proposed to open GOC Bhopal however it could not get operational. Copy of email communication with ITS by GITC in this regard is attached.

It will be a win —win situation for both bank and systems officers if creation of GOC offsite center in Bhopal will be considered. We understand that cost of employee in Mumbai is more expensive than Bhopal. Creation of GOC will be cost effective as well as centralised work can be distributed to GOC without relocation of systems officers.

By retaining our skilled system officials at the LHO/AOs, we can maintain operational efficiency, mitigate potential risks, and better serve across all branches. I trust that you will give this matter the attention it deserves and make a decision that aligns with the long-term interests of our organization.

Thank you for your understanding and cooperation.

Yours Sincerely

SANJEEV MISHRA
General Secretary,
SBIOA Bhopal Circle.

ASN/83, Dated 20-06-2024

Minutes of 98th Circle Negotiating Council Meeting held on 28.05.2024

The 98th Circle Negotiating Council Meeting was held on 28th May, 2024, at Conference Hall, Local Head Office, Bhopal with State Bank of India Officers' Association, Bhopal Circle.

The Management replied to the Association on all the above issues.

- CGM clarified that genuine cases would definitely be considered favourably by CMC collectively. This transfer exercise is in 1st and 2nd phase i.e. transfer order and final posting respectively while in 3rd phase all representations would be taken care of/considered after due verification. CGM assured that his aim is to bring discipline in the family, moreover formation/implementation of Circle Transfer Policy is within the scope of Uniform Transfer Policy issued by Corporate Centre only.
- **CGM praised** SBIOA's suggestion relating to transfer of 1 to 3 scale officers which was creative and thus was immediately accepted as it would have saved some 600 transfers and associated huge cost. CGM appreciated SBIOA for the same.
- About violation of Social-Media Policy CGM said that we work very hard to achieve such good business figures but criticizing our own Bank on Social Media platforms tarnishes our image massively.
- CGM appreciated SBIOA's measures taken during election duty and of helping officers after transfer for finding accommodation/schools etc. and asked association to let the Management know if any help was needed.
- CGM also assured that for those cases where ward of staff was studying in some crucial class (10th/ 12th), other concessions like retention of flat/leased house would be considered favourably, on case-to-case basis.
- CGM asked SBIOA and all others to have faith in the Management as the present exercise and other disciplinary measures were for benefit of the Circle only and to make the Circle achieve desired success.

CGM clarified that the present transfer exercise was needed, as due to Corona and its impacts, proper implementation of CTP could not be done which had created many gaps and the same needs to be rectified by proper execution of policy.

- He also said that there had been circulation of some WhatsApp messages, pertaining to transfer exercise as per Model transfer Policy and asked all to stop posting/circulating such messages.

During the course of the meeting and discussions held, Circle CGM instructed as under:

- Directed the Controllers to be available for all staff for HR related issues, one day every month, from next month onwards.
- Directed all AOs to review the position of HRMS pending Qs and long pending Qs shall be dealt with before next month's review meeting.
- Directed to explore creation of a portal where leased house relating information can be shared i.e. of both available houses and probable lessee.
- Directed DGM & CirDO to check the anomaly in CTP related to Region/Module stay as raised by SBIOA.
- Directed the DGM & CirDO to clarify the matter pertaining to posting of CBOs to HR operating functionaries to address the misconceptions in this regard as there was no such restriction on posting of CBOs in urban areas.
- Directed CDO department to share the list of marked absences/EOL through circle site.

Discussion of the Agenda items of the 98th CNC meeting :

Sr.N. Agenda	Our Remarks/Discussion
(A) PERSISTING AGENDA 1. Multiple WhatsApp groups are functional in AOS/RBOS.	Instructions in this regard have since been issued to all concerned. All the AOs have since confirmed that the message has been circulated down the line and implementation of same will be ensured. Latest instructions issued vide letter dated 19.03.2024. A DO letter is also being forwarded to all AOs for same.
2. RE-ALIGNMENT OF BALODA BAZAR REGIONAL OFFICE FROM BILASPUR TO RAIPUR MODULE (OLD ISSUE): As you are aware that after the sunset of FIMM vertical the re-alignment of the	RBO Baloda Bazar premise is being shifted to Baloda Bazar for better administrative control. The construction of same is underway (it is expected that by the end of next quarter the RBO will be physically shifted).

Regions under different AOs has been demarked in the beginning of FY 2021-22. In this development a new region was created under AO Bilaspur as BALODABAZAR which is nearer to Raipur rather than Bilaspur AO. The functioning of the said Region is still being monitored from Bilaspur and the business prospects vis-à-vis effective administrative control has hampered. It will not be out of contest to mention that maximum branches under this region were extracted from districts of Raipur AO i.e., Mahasamund, Bemetara, Bhatapara, Balodabazar & Kawardha.	
3. Misbehavior/Deliberate insult and use of foul language by senior officials,	We have advised all the AOs that in no misbehavior/deliberate circumstances, insult and use of foul language by any official is accepted and such incidences to be dealt with firmly vide our letter dated 27.05.2024.
(B) AGENDA FOR THE MEETING 1. Circle transfer policy 2. Posting of adequate staff at the Branches as per Branch categorization. 3. A mechanism should be devised for allocating quick funds to the PF/Gratuity nominee of the deceased staff, say of the amount of Rs.5-10 Lakhs so as to provide	Circle Model transfer policy is based on the guidelines provided by Corporate Centre's transfer policy which was last updated vide e-Circular No. CDO/P&HRD-CM/56/2022-23 dated 22.12.2022. Though the entire Circle is facing an acute deficit of officers, yet all possible efforts are being vested to provide adequate staff at Branch level. Further, we expect the situation to improve after the recruitment of the next CBO Batch (450) and ongoing transfer postings of newly promoted officers (182 TO, 112 OJM). The matter has been taken up with PPG department for analysis and suitable recommendations as the same involves various

immediate relief which can later be recovered from the payment of terminal benefits.	technical/legal complexities and requirements, reply yet awaited.
4. Renovation of dilapidated bank colony buildings as Char Imli Bhopal, near GPO Indore, Bank Colony Jabalpur, Bank Flats Ratlam & SBI Colony Bhilai.	The matter has been taken up with the concerned AOs as well as AGM (Civil), the current status of renovation of Bank Colonies is as under : • Char Imli, Bhopal: Continuous repair work is undergoing in flats as required, construction of new building is yet pending with Corporate Centre. • Near GPO Indore: AO has already undertaken the repair work and the same is ongoing. • Bank Colony Jabalpur: 12 buildings out of 21 are completed and 4 building are under repair in present phase. • Bank Flats Ratlam: Renovation work has begun recently. • SBI Colony Bhilai: Already completed.
5. Constructions of Staff Quarters at Bilaspur and Gwalior center.	The matter has been refereed to and AGM(Civil) for suitable recommendation, reply yet awaited.

Yours Sincerely

SANJEEV MISHRA
 General Secretary,
 SBIOA Bhopal Circle.

संघ गतिविधियों की कुछ झलकिया *Women's Day Celebration*



संघ गतिविधियों की कुछ झलकिया 28th Annual General Meeting



संघ गतिविधियों की कुछ झलकियां

28th Annual General Meeting



संघ गतिविधियों की कुछ झलकिया 28th Annual General Meeting



संघ गतिविधियों की कुछ झलकिया 28th Annual General Meeting



संघ गतिविधियों की कुछ झलकिया *Triennial General Council Guwahati 2024*





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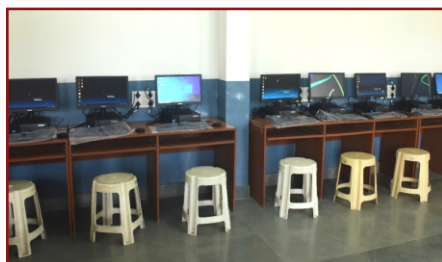
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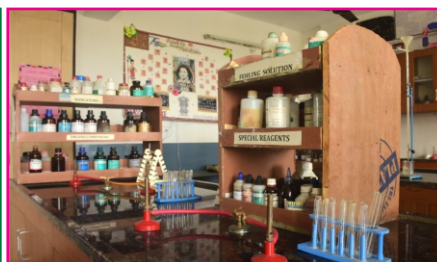
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(ए मल्टी-स्टेट कोऑपरेटिव सोसाइटी)

रजिस्टर्ड नं. एम.एस.सी.एस./सी.आर./132/दि. 03.09.2001

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