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अध्यक्ष की कलम से

“नव वित्तीय वर्ष – आत्ममंथन, संकल्प और संतुलित प्रगति का मार्ग”



प्रिय साथी,

अप्रैल का यह नवप्रभात केवल एक नए वित्तीय वर्ष का आरंभ नहीं है, बल्कि यह हम सभी के लिए आत्ममंथन, नव-संकल्प और भविष्य की दिशा तय करने का महत्वपूर्ण अवसर है। बैंकिंग क्षेत्र, विशेषकर स्टेट बैंक ऑफ इंडिया के हम सभी अधिकारियों के लिए यह समय जिम्मेदारियों, अपेक्षाओं और चुनौतियों का संगम लेकर आता है।

एक ओर जहाँ नए लक्ष्य हमारा इंतजार कर रहे हैं, वहीं दूसरी ओर बीते वर्ष के अनुभव हमें सीख देकर आगे बढ़ने की प्रेरणा दे रहे हैं। यह समय केवल आंकड़ों और उपलब्धियों का नहीं, बल्कि संतुलित और मानवीय दृष्टिकोण के साथ आगे बढ़ने का है।

पिछला वित्तीय वर्ष हमारी सामूहिक मेहनत, प्रतिबद्धता और संघर्ष का साक्षी रहा है। प्रतिकूल परिस्थितियों के बावजूद, आपने जिस समर्पण के साथ कार्य किया, उसने बैंक को नई ऊँचाइयों तक पहुँचाया है। इसके लिए मैं आप सभी साथियों को हृदय से नमन करता हूँ।

किन्तु, हमें यह भी स्वीकार करना होगा कि जमीनी स्तर पर कई चुनौतियाँ आज भी हमारे सामने हैं—

शाखाओं में स्टाफ की कमी, बढ़ता कार्यभार, लंबे कार्य घंटे, और बढ़ती अनुपालन संबंधी जिम्मेदारियाँ।

ये केवल समस्याएँ नहीं हैं, बल्कि यह संकेत हैं कि अब समय आ गया है कि हम कार्य-प्रणाली में संतुलन और मानवीय संवेदनाओं को प्राथमिकता दें।

मेरा स्पष्ट मानना है कि बैंक की वास्तविक ताकत उसकी बैलेंस शीट नहीं, बल्कि उसके अधिकारी हैं।

यदि अधिकारी संतुष्ट, सुरक्षित और प्रेरित होंगे, तभी बैंक का विकास स्थायी और मजबूत होगा।

इसलिए, नए वित्तीय वर्ष में हमारी प्राथमिकताएँ स्पष्ट होनी चाहिए—

- पर्याप्त स्टाफ और संसाधनों की उपलब्धता
- कार्य-जीवन संतुलन को सुनिश्चित करना

- तकनीक के माध्यम से कार्यभार को कम करना
- पारदर्शी और न्यायपूर्ण जवाबदेही प्रणाली स्थापित करना

साथियों, हमें केवल लक्ष्य प्राप्ति की दौड़ में नहीं भागना है, बल्कि यह भी सुनिश्चित करना है कि यह यात्रा हर अधिकारी के लिए सम्मानजनक और संतुलित हो।

अप्रैल का यह माह हमें हमारे सांस्कृतिक और नैतिक मूल्यों की भी याद दिलाता है।

डॉ. बाबासाहेब आंबेडकर जी का जीवन हमें समानता, न्याय और अधिकारों के लिए संघर्ष की प्रेरणा देता है।

महावीर जयंती हमें अहिंसा और अनुशासन का मार्ग दिखाती है, वहीं गुड फ्राइडे हमें त्याग और धैर्य का संदेश देता है।

ये सभी मूल्य हमें यह सिखाते हैं कि एक मजबूत संगठन केवल नीतियों से नहीं, बल्कि नैतिकता, संवेदनशीलता और एकता से बनता है।

एसबीआई ऑफिसर्स एसोसिएशन केवल एक संगठन नहीं, बल्कि एक परिवार है—

जहाँ हर सदस्य की आवाज़ महत्वपूर्ण है, हर अधिकारी का सम्मान सर्वोपरि है, और हर संघर्ष सामूहिक है।

आइए, इस नए वित्तीय वर्ष में हम एकजुट होकर आगे बढ़ें—

स्पष्ट सोच के साथ, मजबूत इरादों के साथ और एक-दूसरे के प्रति विश्वास के साथ।

हम केवल बेहतर प्रदर्शन का लक्ष्य न रखें, बल्कि एक ऐसा कार्य वातावरण बनाने का संकल्प लें जहाँ हर अधिकारी गर्व और सम्मान के साथ कार्य कर सके।

अंत में, मैं आप सभी से यही कहना चाहूँगा—

"हमारी एकता ही हमारी सबसे बड़ी शक्ति है,

और हमारा संतुलित दृष्टिकोण ही हमारी सबसे बड़ी सफलता।"

आइए, मिलकर एक सशक्त, संतुलित और उज्ज्वल भविष्य का निर्माण करें।

"आप ही संगठन हैं, और आप ही संगठन की प्रतिष्ठा हैं।"

सदैव आपके साथ

अनिल कुमार श्रीवास्तव

अध्यक्ष

भारतीय स्टेट बैंक अधिकारी संघ,

भोपाल सर्कल

महासचिव की कलम से



“फूट डालो और शासन करो: बैंकिंग व्यवस्था पर मंडराता एक गंभीर संकट”



प्रिय साथी,

देश की बैंकिंग व्यवस्था इस समय एक ऐसे मोड़ पर खड़ी है, जहाँ केवल नीतियों का बदलाव नहीं, बल्कि पूरे तंत्र की आत्मा—उसकी एकता, सामूहिकता और गरिमा—पर सीधा प्रहार किया जा रहा है। हाल ही में जब बैंक कर्मचारियों और अधिकारियों ने UFBU के बैनर तले 5-दिवसीय बैंकिंग की न्यायसंगत मांग को लेकर ऐतिहासिक एकजुटता का प्रदर्शन किया और 27 जनवरी की हड़ताल के माध्यम से अपनी शक्ति का परिचय दिया, तब यह स्पष्ट हो गया था कि संगठित कर्मचारी वर्ग अपनी मांगों के लिए किसी भी स्तर तक संघर्ष करने को तैयार है। लेकिन इस एकता से विचलित व्यवस्था ने अब एक नई रणनीति अपनाई है—“फूट डालो और शासन करो” की नीति, जिसे आज PLI (Performance Linked Incentive) के माध्यम से व्यवस्थित रूप से लागू किया जा रहा है।

पहले PLI एक समान, पारदर्शी और सामूहिक प्रदर्शन पर आधारित व्यवस्था थी, जो Bipartite Settlement और Joint Note का हिस्सा होकर पूरे बैंकिंग तंत्र में समानता का प्रतीक थी। लेकिन अब इसे जानबूझकर विभाजित कर दिया गया है—Scale I से III के लिए एक अलग पैमाना और Scale IV एवं उससे ऊपर के अधिकारियों के लिए एक पूरी तरह अलग, व्यक्तिगत प्रदर्शन आधारित व्यवस्था। यह विभाजन केवल वेतन संरचना का परिवर्तन नहीं है, बल्कि एक ही संस्था के भीतर भिन्न-भिन्न वर्गों का निर्माण करने का प्रयास है, जिससे आपसी विश्वास, सहयोग और एकता को कमजोर किया जा सके। यह एक ऐसी “जहरखुरानी” है, जो धीरे-धीरे संगठन के भीतर अविश्वास और प्रतिस्पर्धा का विष घोलकर सामूहिक शक्ति को समाप्त करने का काम कर रही है।

और भी चिंताजनक तथ्य यह है कि यह सब उस समय किया जा रहा है जब यह मुद्दा Chief Labour Commissioner के समक्ष विचाराधीन है और सभी पक्षों को यथास्थिति बनाए रखने का निर्देश दिया गया है। इसके बावजूद एकतरफा निर्णय लागू करना न केवल औद्योगिक संबंधों की स्थापित परंपराओं का उल्लंघन है,

बल्कि यह कानून और संवैधानिक प्रक्रियाओं के प्रति भी खुली अवहेलना है। यदि इस प्रकार की प्रवृत्ति को स्वीकार कर लिया गया, तो भविष्य में कोई भी सामूहिक समझौता, कोई भी द्विपक्षीय व्यवस्था सुरक्षित नहीं रह पाएगी।

इस नई PLI व्यवस्था के दूरगामी प्रभाव अत्यंत गंभीर हैं। Forced ranking, hidden scoring, performance improvement plans और समयपूर्व सेवानिवृत्ति जैसे प्रावधानों के माध्यम से एक ऐसा तंत्र तैयार किया जा रहा है, जिसमें प्रत्येक अधिकारी को हर वर्ष अपने ही सहकर्मियों से प्रतिस्पर्धा करनी होगी और किसी न किसी को “कमजोर” घोषित किया ही जाएगा। यह व्यवस्था न केवल कार्यस्थल के स्वस्थ वातावरण को नष्ट करेगी, बल्कि अधिकारियों के आत्मविश्वास, कार्य संतुष्टि और भविष्य की सुरक्षा पर भी गहरा आघात करेगी। विशेष रूप से वे अधिकारी जो जोखिम प्रबंधन, अनुपालन, ऑडिट जैसे संवेदनशील और गैर-राजस्व क्षेत्रों में कार्यरत हैं, वे इस प्रणाली में सबसे अधिक प्रताड़ित होंगे।

स्पष्ट है कि यह संघर्ष केवल PLI की राशि का नहीं है, बल्कि यह संघर्ष है—सम्मान का, समानता का, नौकरी की सुरक्षा का और उस सामूहिक भावना का, जिसने दशकों से बैंकिंग व्यवस्था को मजबूत बनाए रखा है। UFBU और उससे जुड़े सभी संगठनों ने इस खतरे को समय रहते पहचान लिया है और अब आंदोलन के माध्यम से इस अन्याय का विरोध करने का निर्णय लिया है। Black Badge, Work-to-Rule, और आवश्यकता पड़ने पर त्वरित हड़ताल जैसे कदम केवल विरोध के प्रतीक नहीं हैं, बल्कि यह इस बात का संकेत है कि कर्मचारी वर्ग अब अपने अधिकारों और अस्तित्व की रक्षा के लिए निर्णायक संघर्ष के लिए तैयार है।

आज आवश्यकता इस बात की है कि हम इस नीति के पीछे छिपे वास्तविक उद्देश्य को समझें और किसी भी प्रकार के भ्रम, प्रलोभन या दबाव में आए बिना अपनी एकता को बनाए रखें। इतिहास गवाह है कि जब-जब कर्मचारी वर्ग बंटा है, तब-तब उसके अधिकार कमजोर हुए हैं; और जब-जब वह एकजुट हुआ है, तब-तब उसने असंभव को भी संभव बनाया है। इसलिए यह समय है एक स्वर में, एक संकल्प के साथ आगे बढ़ने का—न बंटेंगे, न झुकेंगे, और अपने अधिकारों की रक्षा के लिए हर संभव संघर्ष करेंगे।

अंततः, यह केवल आज की लड़ाई नहीं है, बल्कि आने वाली पीढ़ियों के भविष्य की लड़ाई है। यदि आज हम खड़े नहीं हुए, तो कल बहुत देर हो जाएगी। अतः आइए, हम सब मिलकर यह संकल्प लें कि किसी भी कीमत पर अपनी एकता को टूटने नहीं देंगे और इस “फूट डालो और शासन करो” की नीति का डटकर मुकाबला करेंगे।

SBIOA जिंदाबाद! AIBOC जिंदाबाद! हमारी एकता जिंदाबाद!

सदैव आपके साथ

संजीव मिश्रा

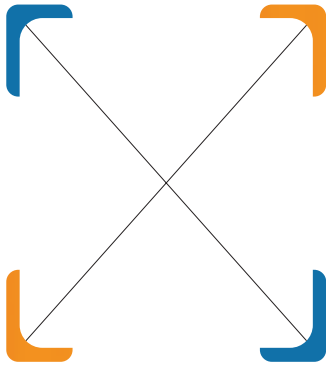
महासचिव

भारतीय स्टेट बैंक अधिकारी संघ,

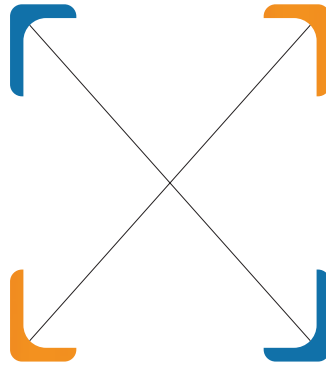
भोपाल सर्कल

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

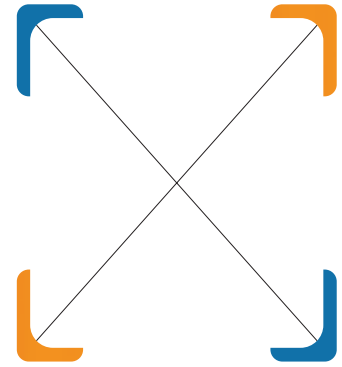
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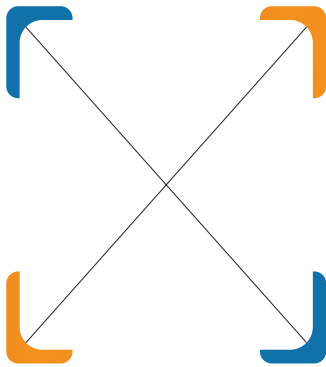
स्वर्गीय
 श्री मनोज कुमार मांझी
 Civils Lines Sagar
 Gwalior
 (उम्र 51 वर्ष)



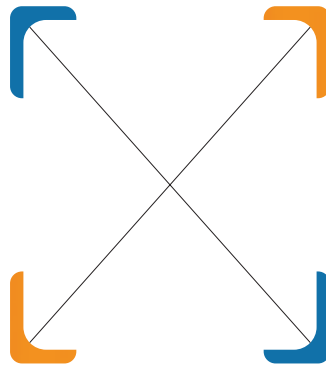
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 श्री सुनील जेरोम टोप्पो
 Antri
 Gwalior
 (उम्र 45 वर्ष)



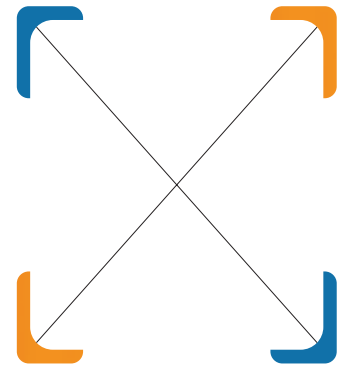
स्वर्गीय
 श्री अनिल कुमार मौर्य
 Kumbhraj
 Gwalior
 (उम्र 51 वर्ष)



स्वर्गीय
 श्री अजीत कुमार
 Sarc jabalpur
 Jabalpur
 (उम्र 51 वर्ष)



स्वर्गीय
 श्री सुधीर केरकेट्टा
 Bande
 Raipur
 (उम्र 57 वर्ष)



स्वर्गीय
 श्री उमेश कुमार साहू
 Kansabel
 Bilaspur
 (उम्र 42 वर्ष)

साथियों,

यह बताते हुए हृदय अत्यंत व्यथित है कि पिछले तीन महीनों में हमने अपने छः मूल्यवान साथियों को खो दिया। उनके जाने से न केवल हमारे कार्यस्थल में एक रिक्तता उत्पन्न हुई है, बल्कि हमारे दिलों में भी एक ऐसा शून्य छोड़ गए हैं जिसे समय भी पूर्णतः नहीं भर पाएगा।

हम सभी स्वर्गीय साथियों की पवित्र आत्मा की शांति के लिए ईश्वर से प्रार्थना करते हैं और उनके परिवारजनों के प्रति अपनी गहरी संवेदना व्यक्त करते हैं।

जीवन का सत्य और हमारी जिम्मेदारी

इन दुःखद घटनाओं ने हम सभी को यह याद दिलाया है कि जीवन अत्यंत अनमोल है।

हम सब अपने कार्य और लक्ष्य में इतने व्यस्त हो जाते हैं कि अक्सर अपने स्वास्थ्य, विश्राम और भावनात्मक सुख को पीछे छोड़ देते हैं।

इसलिए विनम्र निवेदन है कि —

- समय-समय पर नियमित स्वास्थ्य परीक्षण अवश्य कराएं।
- अपने शरीर और मन के संकेतों को नज़रअंदाज़ न करें।
- विश्राम, व्यायाम, संतुलित आहार और मानसिक शांति को प्राथमिकता दें।
- परिवार और मित्रों के साथ समय बिताएं — क्योंकि रिश्ते ही असली संपत्ति हैं।

उनकी याद में हमारा संकल्प

आइए, अपने दिवंगत साथियों की स्मृति में हम यह प्रण लें कि —

- हम केवल कार्य में ही नहीं, स्वास्थ्य, परिवार, मानवीयता और जीवन के संतुलन में भी समृद्ध बनेंगे।
- हम एक-दूसरे के लिए केवल सहकर्मी नहीं, बल्कि एक समर्थन-तंत्र और परिवार बनकर साथ चलेंगे।
- ईश्वर दिवंगत आत्माओं को शांति प्रदान करें और उनके परिवारजनों को इस कठिन समय में शक्ति दें।

वे भले ही हमारे बीच नहीं हैं,

पर उनका योगदान, उनका स्वभाव, उनकी यादें —

हमेशा हमारे साथ रहेंगी।

अध्यक्ष एवं महासचिव
भारतीय स्टेट बैंक अधिकारी संघ,
भोपाल सर्कल

जीव मात्र का कल्याण हो

मानवता बनाम स्वार्थ – आधुनिक युग की सबसे बड़ी चुनौती

वर्तमान समय को यदि प्रगति का स्वर्णिम युग कहा जाए, तो यह अतिशयोक्ति नहीं होगी। विज्ञान और तकनीक ने मानव जीवन को अभूतपूर्व सुविधाएँ प्रदान की हैं। संचार के साधन तीव्र हुए हैं, संसाधनों की उपलब्धता बढ़ी है और जीवन पहले से अधिक आरामदायक हो गया है। किंतु इस बाहरी चमक-दमक के पीछे एक गंभीर प्रश्न खड़ा है—क्या हम वास्तव में प्रगति कर रहे हैं, या केवल सुविधाओं के बीच अपनी मानवता को खोते जा रहे हैं?

आज का मनुष्य पहले की अपेक्षा अधिक आत्मकेंद्रित होता जा रहा है। “मैं” और “मेरा” की भावना ने “हम” और “हमारा” को पीछे छोड़ दिया है। प्रतिस्पर्धा की अंधी दौड़ में व्यक्ति अपने हित को सर्वोपरि मानने लगा है। सफलता की परिभाषा धन, पद और प्रतिष्ठा तक सीमित हो गई है। परिणामस्वरूप, संवेदनाएँ कमजोर हो रही हैं और रिश्तों में औपचारिकता बढ़ती जा रही है। यह स्थिति केवल व्यक्तिगत जीवन तक सीमित नहीं है, बल्कि पूरे समाज को प्रभावित कर रही है।

स्वार्थ की यह बढ़ती प्रवृत्ति कई कारणों से उत्पन्न हुई है। आधुनिक जीवनशैली, सोशल मीडिया का प्रभाव, और उपभोक्तावादी संस्कृति ने व्यक्ति की इच्छाओं को अनंत बना दिया है। हर कोई आगे बढ़ना चाहता है, लेकिन यह “आगे बढ़ना” अब दूसरों को साथ लेकर नहीं, बल्कि उन्हें पीछे छोड़कर हासिल किया जा रहा है। इस प्रक्रिया में मनुष्य यह भूल जाता है कि वास्तविक सफलता वही है, जिसमें समाज का भी कल्याण हो।

इसके विपरीत, मानवता वह मूल्य है जो मनुष्य को केवल एक जीव से ऊपर उठाकर “मनुष्य” बनाता है। भारतीय संस्कृति सदैव “वसुधैव कुटुम्बकम्” की भावना पर आधारित रही है, जिसमें संपूर्ण विश्व को एक परिवार माना गया है। मानवता का अर्थ केवल मनुष्यों के प्रति दया तक सीमित नहीं है, बल्कि यह हर जीव, हर प्राणी और प्रकृति के प्रति करुणा और जिम्मेदारी का भाव है। जब हम किसी जरूरतमंद की सहायता करते हैं, किसी दुखी व्यक्ति को सहारा देते हैं या किसी जीव की रक्षा करते हैं, तब हम सच्चे अर्थों में मानवता का पालन करते हैं।

आज तकनीक ने हमें एक-दूसरे के करीब लाने का दावा किया है, किंतु वास्तविकता यह है कि हम भावनात्मक रूप से दूर होते जा रहे हैं। हमारे पास संवाद के अनगिनत साधन हैं, परंतु सच्ची बातचीत का अभाव है। हमारे पास हजारों संपर्क हैं, लेकिन सच्चे संबंध कम होते जा रहे हैं। यह स्थिति हमें यह सोचने पर मजबूर करती है कि कहीं हम साधनों को ही उद्देश्य तो नहीं बना बैठे हैं।

इस चुनौती का समाधान किसी बड़े परिवर्तन में नहीं, बल्कि छोटे-छोटे प्रयासों में निहित है। यदि प्रत्येक व्यक्ति अपने जीवन में निःस्वार्थ भाव से एक छोटा सा कार्य भी करे, तो समाज में बड़ा परिवर्तन संभव है। दूसरों के प्रति संवेदनशील होना, जरूरतमंदों की सहायता करना, प्रकृति का संरक्षण करना और आने वाली पीढ़ी को सही संस्कार देना—ये सभी ऐसे कदम हैं, जो मानवता को पुनः जागृत कर सकते हैं।

अंततः, यह स्पष्ट है कि मानव जीवन की वास्तविक सफलता केवल व्यक्तिगत उपलब्धियों में नहीं, बल्कि समाज के प्रति हमारे योगदान में निहित है। यदि मनुष्य केवल अपने लिए जीता है, तो उसका जीवन सीमित रह जाता है; लेकिन यदि वह दूसरों के लिए भी जीता है, तो उसका जीवन सार्थक बन जाता है।

आज आवश्यकता इस बात की है कि हम स्वार्थ और मानवता के बीच संतुलन स्थापित करें। क्योंकि जहाँ स्वार्थ समाप्त होता है, वहीं से सच्ची मानवता की शुरुआत होती है। यही वह मार्ग है, जो न केवल व्यक्ति को महान बनाता है, बल्कि पूरे समाज को एक बेहतर और संवेदनशील दिशा प्रदान करता है।



SBILD INDORE: MISSION PROMOTION

Topic: Right to Information Act, 2005

Date: 06.12.2025

S. No. Particulars

Right to Information Act, 2005

Ans

- **Right to Information Act, 2005** : It is an Indian Law that empowers citizens to request and access information from public authorities, promoting transparency and accountability. Allows any citizen to file an application with the designated Public Information Officer(PIO).
- **Section 4 of RTI Act** : Obligations under RTI Act to facilitate Right to Information viz. Suo moto disclosure, publish important policies, provide reason for administrative / quasijudicial decisions.
- **Section 8 of RTI Act** : Exemptions available to Bank: Personal/ Fiduciary/ Sensitive Information.
- **CPIO : Central Public Information Officer** (Regional Manager/AGM (Branch) for R&BO Branches.
- **CAPIO** : Central Assistant Public Information Officer (Branch Heads upto SMGS/IV)
- **Fee** : Fee of Rs.10 to be remitted along with the application, For Below Poverty Line – No fee.
- **Reply should be given in** : Reply to given within 30 days, Maximum 35 days if it involves transfer from one office to another, Reply to be given within 48 hours if it is pertaining to question of life & liberty.
- **Penalty for delay** : Options available to Accept, Reject or Transfer –Delay in giving reply - Penalty 250/- per day and Max of Rs.25,000/-.
- **Appellate Authority** : GM-Network will be the Appellate Authority(Appeal within 30 days and reply by Appellate authority within 30 days and in extraordinary situation, 45 days)
- **Second Appellate Authority** : Chief Information Commissioner

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

SBILD INDORE: MISSION PROMOTION

Topic: Right to Information Act, 2005

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

SBILD INDORE: MISSION PROMOTION

Topic: Mission Promotion General Awareness

Date: 10.12.2025

S. No.	Particulars
1.	Who regulates credit rating agencies in India?
Ans	SEBI
2.	A general increase in the prices of goods and services in an economy is referred as
Ans	Inflation
3.	Foreign Direct Investment in public sector banks is permitted up to _____ through government approval route.
Ans	20%
4.	Which organization plays a vital role in promoting Farmer Producer Organizations (FPOs) across India ?
Ans	Small Farmers Agribusiness Consortium(SFAC)
5.	Default Risk associated with Government as a Borrower carries a risk of.....
Ans	Zero Percent
6	Provision created for CGTMSE covered NPA Loans for CGTMSE coverage portion
Ans	Zero Percent
7	A contract of Insurance is a contract of _____
Ans	Indemnity
8	Driving a motor vehicle without insurance in a public place is a punishable offence in terms of.....
Ans	Motor Vehicle Act ,1988
9	The regulator for NPS is _____.
Ans	Pension Fund Regulatory and Development Authority(PFRDA).

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

SBILD INDORE: MISSION PROMOTION

Topic: System and Procedures-I

Date: 16.12.2025

S. No.	Particulars
1.	Who are considered as Politically Exposed Persons (PEPs)?
Ans	Politically Exposed Persons are all those individuals who are or have been entrusted in past with prominent public function in a foreign country, e.g. Heads of States or of Governments, senior politicians, senior government/judicial/ military officers, senior executives of state-owned corporations, important political party officials, etc.
2.	Ms. Zia a Non-account holder has approached your branch to remit USD 200 to a foreign country as a fee for some application. The service Manager asks for identity documents from him, which she resists stating that she is simply sending a fee, and she is not opening an account. What service manager has to be done ?
Ans	Irrespective of amount, Service Manager need to verify identity of customer.
3.	The information collected from the customer at the time of opening the account will be treated confidential and _____ for cross-selling, without the express permission of the customer
Ans	cannot be used or divulged.
4.	Which international agency sets standards and guidelines to combat money laundering to be followed by its member jurisdictions?
Ans	FATF (Financial Action Task Force)
5.	Which transactions are reported under CCR(Counterfeit Currency Reports) ?
Ans	All cash transactions where forged or counterfeit currency notes or bank notes have been used as genuine or where any forgery of a valuable security or a document has taken place facilitating the transactions.
6.	Branches are to rely upon the Guardianship Certificate issued by for the purpose of opening / operating accounts of persons with mental disabilities.
Ans.	1. The District Court under Mental Health Act 2. The Local Level Committees under Mental Health Act
7.	Central KYC Records Registry (CKYCR) has been set up by the Govt Of India in association with (as a NODAL AGENCY)
Ans.	CERSAI

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

SBILD INDORE: Mission Promotion

Topic: System and Procedures-II

Date: 29.12.2025

S. No.	Particulars
1.	A Current account customer came to a chest branch for depositing an amount of Rs.20,00,000/-. The swo at the counter has received and noted that the customer is a non-home customer. The swo has rejected the receipt and the customer has approached you . What will you do as Service Manager at the branch?
Ans	As per master circular on non-home transactions , Currency Chest and CAC linked branches will accept cash from non-home branch customers without any limit. SWO's refusal is not in order.
2.	Mr. Right is having a Trust account and he is a trustee. He is also having another SB account in his personal name. One day he came to the bank, tells that he is going abroad to stay with his family. He wants to appoint his relative as a power of attorney to both the accounts and he also wants to raise Rs. 2 lacs loan for the use of trust. But Trust deed does not mention anything about raising of loan. Will you allow the POA holder a) To operate his personal account? b) To operate the trust account? c) To avail the loan ?
Ans	a) Operation of personal account: he can execute a power of attorney in favour of his relative. If only operation of his bank account is involved, a Mandate letter would be sufficient. b) Trust account: A trustee cannot further delegate his power s to third parties. We have to peruse the Trust deed and act as per the provisions of the trust deed in such cases. c) Borrowing by the Trust: if the Trust deed is silent, the trustees cannot borrow for Trust purpose. Hence no advance can be granted to the trust.
3.	Photo embossed ATM card will be issued to -----
Ans	Pehla Kadam and Pehla Udan account holders
4.	No transactions will be permitted in BSBDA-Small account if the KYC documents are not submitted with in-----
Ans.	24 months.

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

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: Unauthorized Transactions – Limited Liability of the Customer

Date: 10.02.2026

S. No.	Particulars												
1.	When does Zero Liability of Customer arise ?												
Ans	1. Contributory fraud/ negligence/ deficiency on the part of the bank. 2. Third party breach where the deficiency lies neither with the bank nor with the customer but lies elsewhere in the system, and the customer notifies about the Unauthorized Transactions to Bank within three working days.												
2.	When does Limited Liability of a Customer arise ?												
Ans	1. In cases where the loss is due to negligence by a customer, such as where he has shared the payment credentials, the customer will bear the entire loss until he reports the unauthorised transaction to the bank. Any loss occurring after the reporting of the unauthorised transaction shall be borne by the bank. 2. If the Customer informed about Unauthorized Transaction to Bank within 4 to 7 workings days of Incident occurred(as per conditions in Ans 1 Point 2):<table><tr><th>S.No.</th><th>Type of Account</th><th>Maximum liability (Rs.)</th></tr><tr><td>1.</td><td>BSBD Accounts</td><td>5,000/-</td></tr><tr><td>2.</td><td>SB accounts/CA(Annual Average Bal. up to Rs.25 lacs), CC/ OD Limit up to Rs.25 lacs Credit card Limit up to Rs.5 lacs</td><td>10,000/-</td></tr><tr><td>3</td><td>All Other CA/CC/OD, Credit Card Limit above Rs.25 lacs</td><td>25,000/-</td></tr></table>	S.No.	Type of Account	Maximum liability (Rs.)	1.	BSBD Accounts	5,000/-	2.	SB accounts/CA(Annual Average Bal. up to Rs.25 lacs), CC/ OD Limit up to Rs.25 lacs Credit card Limit up to Rs.5 lacs	10,000/-	3	All Other CA/CC/OD, Credit Card Limit above Rs.25 lacs	25,000/-
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3	All Other CA/CC/OD, Credit Card Limit above Rs.25 lacs	25,000/-											
3.	How liability Customer will be fixed if reporting is done beyond 7 working days ?												
Ans	The customer liability shall be determined as per the bank's Board approved policy . The Complaint need to be resolved and customer liability if any fixed should not exceeding 90 days from the date of receipt of the complaint.												

Reference: Limiting Liability Cir. Dated 02.01.2020

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

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: RBI concepts

Date: 11.02.2026

S. No.	Particulars
1.	What is Repo Rate ?
Ans.	It is the interest rate at which the Reserve Bank of India (RBI) lends money to commercial banks, typically for short-term periods, against the security of government securities. Lending under repo rate range from overnight to 28 days. Current Repo Rate is 5.25% 1. Lowering the repo rate: Can encourage borrowing and spending, potentially stimulating economic growth. 2. Raising the repo rate: Can make borrowing more expensive, potentially curbing inflation and cooling down the economy.
2.	What is Reverse Repo Rate ?
Ans.	It is the interest rate at which the Reserve Bank of India (RBI) borrows money from commercial banks. Lending under reverse repo rate range from 7 to 28 days. Current Reverse Repo Rate is 3.35% 1. A higher reverse repo rate encourages banks to deposit more funds with the RBI, which reduces the money supply and controls inflation. 2. A lower reverse repo rate encourages lending, which can boost borrowing and investment.
3	What is Bank Rate?
Ans.	The bank rate is the rate of interest which is charged by a central bank while lending loans to a commercial bank. Current Bank rate is 5.50% . Bank rate loans are typically given for longer periods, ranging from a few months to several years.
4	What is Standing Deposit Facility (SDF) Rate?
Ans.	It is the interest rate at which banks can deposit their excess funds with the Reserve Bank of India (RBI) overnight. The SDF is a collateral-free liquidity absorption mechanism where banks can deposit their excess funds with the RBI overnight. Current SDF Rate is 5.00%

Reference: RBI site

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

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: Banking facilities for Visually Challenged persons Date: 12.02.2026

S. No.	Particulars
1.	Can Blind or Visually Challenged persons open deposit accounts in the Bank?
Ans	Yes. Blind or Visually Challenged persons can open ordinary or cheque-operated deposit accounts in their sole name, jointly with others, or in the names of sole proprietorship concerns, firms, or partnerships where they are involved. While creating the CIF (Customer Information File) in NBC the "Visually Challenged" option must be marked as "Yes."
2.	What are the requirements for opening a Savings Bank account for Blind or Visually Challenged persons?
Ans	Two recent photographs of the Blind or Visually Challenged person must be obtained. One copy should be pasted on the Account Opening Form and the other on the Passbook, duly attested by an authorized official of the Bank. The photograph must also be uploaded in CBS.
3.	What identification process is required when a Visually Challenged account holder provides a thumb or toe impression?
Ans	Whenever a thumb or toe impression of a Visually Challenged account holder is obtained, it must be identified by two independent witnesses known to the bank, one of whom should be a responsible bank official.
4.	What procedure should be followed if a Visually Challenged customer cannot provide a thumb impression or be physically present at the bank?
Ans	In such cases, a mark can be obtained on the cheque or withdrawal form. This mark must be identified by two independent witnesses known to the bank, one of whom should be a responsible bank official. Additionally, the customer should indicate who will withdraw the amount, and that person must also be identified by two witnesses and provide their signature to the bank.
5.	How can a Blind or Visually Challenged depositor operate their sole account by cheque?
Ans	Operation by cheque in the sole account of a Blind or Visually Challenged depositor may be permitted under the signature of a duly constituted power of attorney of the account holder.
6.	Can a joint account be opened if one of the depositors is Blind or Visually Challenged?
Ans	Yes. A joint account may be opened with operation instructions such as "either or survivor" or "anyone of us or survivor(s)". The Blind or Visually Challenged depositor can use the Self-Operated Cheque Facility as per the bank's terms, while the co-depositor (whether visually challenged or not) can operate the account normally by cheque.

Reference: Master Circular Banking Facilities to Visually Challenged Cir. Dated 31st Aug 2025)

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

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: Home Loan Case Let Eligibility Calculation Date: 16.02.2026

S. No. Particulars

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

Ans

1. Total Project cost to calculate Home Loan eligibility

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

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

2. For calculating EMI/NMI following Income is taken into consideration

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

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

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

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

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

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

Reference: Home Loan Master Cir. dated 07.02.2026, Vasanth Kethavath, Chief Manager(faculty), SBILD, Indore.

SBILD INDORE: MY BANK-SIMPLE LEARNING	
Topic: Missing Person	
Date: 17.02.2026	
S. No.	Particulars
1.	Whom we called as Missing Person as per Indian Evidence Act, 1872 ?
Ans	As per the provisions of section 108 of the Indian Evidence Act, 1872 . A person will be called as Missing Person only after a lapse of seven years from the date of his /her being reported missing and presumption of death can be raised only after a lapse of seven years.
2.	What are the RBI instructions for claims up to a threshold limit of Rs 100000/- (Rs one Lac only) in case of Missing Person Accounts ?
Ans	1. claims up to a threshold limit of Rs 100000/- (Rs one Lac only) will be entertained without insisting for valid death certificate. All such claims in respect of missing persons, reported missing for a minimum period of one year, shall be settled on production of the following documents. ➤ FIR ➤ Non-traceable report issued by the police authorities. ➤ Indemnity from the claimant.
3.	What are the RBI instructions for claims above a threshold limit of Rs 100000/- (Rs one Lac only) in case of Missing Person Accounts?
Ans	The claims in respect of missing person above a threshold limit of Rs 100000/- will be done after getting Court order and settlement will done as per instructions of the Court.
4.	Who has the Delegation power to settle Missing Person related accounts ?
Ans	AGM of the Respective RBO has Delegation of Power to settle accounts pertaining to Missing Persons.
Reference: Missing Person Cir. Dated 12.03.2010	
Vasanth Kethavath, Chief Manager(faculty), SBILD, Indore.	

SBILD INDORE: My Bank - Simple Learning

Topic: Gold Ornaments Purity Testing methods

Date: 18.02.2026

S. No. Particulars

Gold Purity Testing Methods

A. Touch Stone Method: Under this method, the gold ornaments are rubbed against the touchstone and the impression is compared with the impression of the standard gold.

B. Nitric Acid Test Method: Nitric Acid when applied on pure gold makes no impression/reaction. Few drops of nitric acid are to be dropped on the ornaments and reaction is to be observed. Simultaneously, few drops of acid should be dropped on the impression of gold on touchstone and reaction, if any, observed. If the nature of the smear remains unaltered the ornament is said to be made of pure gold. But if there is a reaction and fumes, followed by foam are more, it indicates that the metal is spurious. Nitric acid turns inferior gold into coppery colour. The degree of discoloration varies as per the metal used for the alloy.

C. Specific Gravity Test Method: The method is applied to ornaments purportedly made from solid gold with no extraneous matter, such as precious or semi-precious stones etc. The following steps should be followed. (i) Weight of the ornaments in air (say 'X') (ii) Weight of the ornaments in water (say 'Y') (iii) Apply the following formulae: (Specific Gravity of 24 carat gold is 19.3) $19.3 = X / (X - Y)$ $Y = X (19.3 - 1) / (19.3)$ If the weight in water (Y) is less than the result indicated above, it proves that the ornaments are not made of solid gold but contains some base metal. If necessary, Cash Officer /Cash in Chargers should utilize the services of a reputed jeweller to verify the genuineness of gold ornaments in his presence at the cost of borrower. In case the services of a local gold smith are employed, the certificate of purity and mass of gold should be obtained.

D. Assaying Machines: Gold assaying machines (karat meter) have been supplied to select branches based on the potential of gold loan business for assessing the quality of gold ornaments. The machine is not a substitute to traditional methods of testing purity of gold but a supplement to assess the purity of gold ornaments. The use of machines will act as deterrent to the people pledging low quality /spurious gold ornaments.

Gold Loan Master Cir.

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

SBILD INDORE: My Bank -Simple Learning

Topic: Gold Ornaments Purity Testing methods

Date: 21.02.2026

S. No. Particulars

Gold Purity Testing Methods

A. Touch Stone Method: Under this method, the gold ornaments are rubbed against the touchstone and the impression is compared with the impression of the standard gold.

B. Nitric Acid Test Method: Nitric Acid when applied on pure gold makes no impression/reaction. Few drops of nitric acid are to be dropped on the ornaments and reaction is to be observed. Simultaneously, few drops of acid should be dropped on the impression of gold on touchstone and reaction, if any, observed. If the nature of the smear remains unaltered the ornament is said to be made of pure gold. But if there is a reaction and fumes, followed by foam are more, it indicates that the metal is spurious. Nitric acid turns inferior gold into coppery colour. The degree of discoloration varies as per the metal used for the alloy.

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Gold Loan Master Cir.

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

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: **SME CAR LOAN**

Date: 02.03.2026

Target group	The Loan can be extended in the name of SME units, both Existing to Bank and New to Bank. Loans in individual names shall not qualify under the SME car loan.
Purpose	To provide car loans in the name of the Units for purchase of new cars/jeeps/MUVs etc for the use of the promoters/ partner/ directors/employees. Financing for Demo cars not permitted.
Nature of the Facility	Term Loan
Eligibility	- Existing SME units having borrowing arrangement with us for the last 12 months. Should have not slipped to SMA 1 or worse during the past 12 months. - Existing Current Ac customers with minimum vintage of 12 m and don't have any borrowing arrangement with any of the other Bank. - New customers having CA with other bank with 12 m vintage and or having borrowing arrangement with them for the last 12 m. - NOC not required as charge in RTO will be created in favour of SBI. - Minimum CIC score ≥ 700 - Only Proprietorship/Partnership firms, LLPs and Companies are eligible. Age limit - 21-70 years
Loan Amount	Max Loan Rs. 5.00 within overall cap of Rs. 5 cr any number of cars can be availed by the unit.
Security	Hypothecation of vehicle(s) purchased
Margin	Loan upto Rs. 25 lakhs – 10% of the on-road price of the car. Loan > Rs. 25 lakhs to Rs. 5 cr – 15% on the on road price of the car.

Reference: NBG/SMEBU-SMECARLOAN/11/2024-25 07.05.2024Vasanth Kethavath, Chief Manager(faculty), SBILD, Indore.

SBILD INDORE: MY BANK-SIMPLE LEARNING
Topic: SBI EV- Mitra
Date: 06.03.2026

Purpose	The Loan can be extended in the name of SME units, both Existing to Bank and New to Bank. Loans in individual names shall not qualify under the SME car loan. To provide financial assistance to Start-ups in MSME for their various requirements as below: • 1. Prototype creation, product / website / app development • 2. Team hiring • 3. Legal and consulting services • 4. Raw material and equipment's • 5. Licenses and certifications • 6. Marketing and Sales • 7. Purchase / Leasing of Office spaces and administrative expenses
Target Group	Existing and Prospective MSME & Non- MSME Business enterprises planning to set up EV Public Charging Station (PCS), EV Captive Charging Station (CCS) and Battery Charging Stations (Battery Swapping Stations). Existing Fuel Stations/ Petrol Pumps, Hotels, Restaurants, Commercial/ Office Spaces etc., intending to set-up EV charging infrastructure points in its operating premises for captive or commercial uses.
Nature of the Facility	Term Loan
Margin	Term Loan: Min. 15%
Loan Amount	Minimum: > Rs. 10 lacs Maximum: Rs. 5 crores
Repayment Period	Term Loan: 8 years (including the moratorium period of maximum 9 months)

Reference: Cir. No.: NBG/SMEBU-SME ADVANC/65/2024 - 25 Date: 16/10/2024
 Vasanth Kethavath, Chief Manager(faculty), SBILD, Indore.

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: **SME Fleet Finance**

Date: 09.03.2026

Purpose	To finance new vehicles E.g., trucks/tankers/ trailers/ tippers/buses/ luxury buses & passenger vehicles
Eligibility	- Existing / New Fleet Operators having experience of 3 yrs. or more in the same line with min. 10 vehicles. - Requirement of min. 10 new vehicles or min. loan Rs. 50 lacs - Average Gross DSCR: minimum 1.50. (below 1.50, Proposal shall be sanctioned by one step higher than sanctioning authority). Eligibility is linked to the scores obtained under scoring model. Borrower has to get min 50% score under scoring model to be eligible for SBI Fleet Finance Scheme. - Minimum CIBIL Score of main Promoters/ Partners/ Directors should be 680. - CRA / CUE Hurdle Rate: SB 10 / CUE-10/BRE 7.
Nature of the Facility	Term Loan
Loan Amount	Min: Rs. 50 lacs Loans upto Rs. 5 Crores to be sanctioned under CGTMSE only. Max: Rs 5 Cr to Rs. 10 Cr with Circle CGM approval above Rs.10.00 Crore to be sanctioned only under tie-up with OEMs / NBFCs
Collateral	Loans upto Rs.10.00 crore should be covered under CGTMSE. Loans which are not eligible for CGTMSE cover, should be covered by tangible collateral security $\geq 25\%$.
Repayment Period	Term Loan: 6 years
Take Over	Take over not permitted

Reference: Cir. No.: NBG/SMEBU-SBI FLEET/26/2025 - 26 dated 16.07.2025

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

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: Nominations In Deposit Account/Safe Deposit lockers/Safe Custody
 Date: 19.03.2026

Nomination Changes

The Government of India has notified the Banking Laws (Amendment) Act, 2025 which has amended the Sections 45ZA, 45ZC and 45ZE of the Banking Regulation Act, 1949 (the Act). The Banking Companies (Nomination) Rules, 2025 have also been notified which along with amended provisions of the Act

Types for Nomination: Nomination Facility is available on all deposit accounts, safe deposit locker / safe custody article and deposits held in the name of individuals and sole proprietary concern. Successive or Simultaneous nomination has been introduced as under:
successive Nomination:

- a) The Nomination is made successively in favour of more than one person with each having 100% share.
- b) The nomination becomes effective only in favour of one person in the order of priority specified
- c) Nomination of any nominee lower in order of nomination becomes effective only after death of all nominees higher in the priority order. If the the order of nomination is not mentioned, persons will be deemed the Nomination.

Simultaneous Nomination:

- a) Nomination is made simultaneously in favour of more than one person in proportion in which it is declared.
- b) Nomination shall explicitly state the proportion of amount in percentage in favour of nominees.
- c) Nomination is made in respect of whole amount of deposits.
- d) If any nominees dies before receiving deposit from Bank, the nomination in their favour will become ineffective and such amount will be settled as if nomination had not been made in respect of that portion of deposit.

Either Simultaneous or Successive nomination is allowed for deposit accounts. Simultaneous nomination is not applicable in the Safe Custody Article / Safe Deposit lockers. Nomination can be made in favour of more than one person, but not exceeding four.

Refer ; Cir. No: NBG/PBU/RES-RES/6/2025 - 26 dated 01.11.2025Vasanth Kethavath, Chief Manager(faculty), SBILD, Indore.

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: **General Awareness**

Date: 13.03.2026

Panchayati Raj	• It is India's rural local self – Government System • To provide 3-tier system of Panchayati Raj (Gram Panchayat, Panchayat Samiti & Zilla Parishad) for all States having population of over 20 lakhs. • To hold Panchayat elections regularly every 5 years.
NABARD	National Bank for Agriculture and Rural Development (NABARD) is established by an act of parliament on 12th July 1982. It is setup as an apex Development Bank with a mandate for facilitating credit flow for promotion and development of Agriculture, Small-Scale Industries, Cottage and Village Industries, handicrafts and other rural crafts.
RSETIs	Rural Self Employment Training Institutes transform unemployed rural youth in the district into confident self employed entrepreneurs through need-based experiential learning programme followed by systematic handholding support.
DRDA	District Rural Development Agency has traditionally been the principal organ at the district level to oversee the implementation of different poverty alleviation programmes. DRDA presently works as part of Zilla Parishad.
KVIC	The Khadi and Village Industries Commission is a statutory body established by an Act of Parliament (No. 61 of 1956). The KVIC is charged with the planning, promotion, organisation and implementation of programs for the development of Khadi and other Village Industries in the rural areas in coordination with other agencies engaged in rural development wherever necessary.
DIC	'District Industries Centre' (DIC) programme was started by the central government in 1978 with the objective of providing a focal point for promoting small, tiny, cottage and village industries in a particular area and to make available to them all necessary services and facilities at one place.

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

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: Nominations in Deposit Account/Safe Deposit lockers/Safe Custody
 Date: 19.03.2026

Nomination Changes

The Government of India has notified the Banking Laws (Amendment) Act, 2025 which has amended the Sections 452A, 452C and 452E of the Banking Regulation Act, 1949 (the Act). The Banking Companies (Nomination) Rules, 2025 have also been notified which along with amended provisions of the Act

Types for Nomination: Nomination Facility is available on all deposit accounts, safe deposit locker / safe custody article and deposits held in the name of individuals and sole proprietary concern. Successive or Simultaneous nomination has been introduced as under:
successive Nomination:

- The Nomination is made successively in favour of more than one person with each having 100% share.
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- Nomination of any nominee lower in order of nomination becomes effective only after death of all nominees higher in the priority order. If the the order of nomination is not mentioned, persons will be deemed the Nomination.

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- If any nominees dies before receiving deposit from Bank, the nomination in their favour will become ineffective and such amount will be settled as if nomination had not been made in respect of that portion of deposit.

Either Simultaneous or Successive nomination is allowed for deposit accounts. Simultaneous nomination is not applicable in the Safe Custody Article / Safe Deposit lockers. Nomination can be made in favour of more than one person, but not exceeding four.

Refer ; Cir. No: NBG/PBU/RES-RES/6/2025 - 26 dated 01.11.2025 Vasanth Kethavath, Chief Manager(faculty), SBILD, Indore.

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: **SBI Asset Backed Agri Loan**

Date: 20.03.2026

Purpose	To provide hassle-free finance to farmers for: Traditional and modern/ progressive farm activities. Agri-related and Allied Agri activities, including emerging and High Tech Agri activities Meeting Investment Credit needs such as farmland development, fencing of the farmland, Farm mechanization, infrastructure activities.
Eligibility	Individual: Farmers (Single/Joint) Non-Individual: Proprietary and Partnership Concerns, Corporate Farmers directly engaged in Agriculture, Allied and Ancillary activities
Security	Primary Security: Hypothecation of Assets created out of Bank's Loan. Collateral Security: SARFAESI Compliant Immovable property in the form of Residential/ Commercial land and/or building. In case of land, it should be properly demarcated. In no case, land without demarcation shall be accepted. The Quantum of Loan is linked to the realizable value of the property offered as collateral. The loan to value (LTV) of collateral is maximum 65%. The property belonging to the unit, its proprietor/ partners/ directors or their near relatives is eligible security (Near relatives include Father, Mother, Spouse, Son, Daughter, Sibling (brother/ sister). No second Charge or Pari Passu charge will be extended to any other Bank or FI (exclusive charge of our Bank). Property mortgaged needs to be within a radius of 25 km from the Branch wherein the loan is availed (Controlling Authority may decide to go beyond 25 Km on a case-to-case basis. The reasons to be mentioned in the appraisal note).
Margin	Minimum 15% of the Project Cost
Quantum of Loan	Min: Rs.3 lacs Max: Rs.5 Cr.
Verification for end use of Funds.	Loan limit up to Rs. 10.00 lakh: Self-declaration. Loan limit above Rs. 10.00 lakh: Self-declaration up to 20% of the loan limit can be taken from the borrower.

e Cir: ABU&GSS/AGRI-ICGL/27/2025 - 26 dated 25. 07. 2025

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

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: Grameen Credit Score (GCS)

Date: 23.03.2026

Grameen Credit Score (GCS)

Introduction: The Grameen Credit Score, launched in India's Union Budget 2025-26, is a pioneering initiative by public sector banks to assess the creditworthiness of rural individuals.

Objective: Aims to provide easier access to credit for rural populations lacking formal financial histories, empowering them to secure loans for entrepreneurial and personal needs, thus reducing dependence on exploitative moneylenders.

Advantages- Alternative Data Usage: Unlike traditional credit scores (e.g., CIBIL), GCS leverages non-traditional data such as SHG repayment records, mobile usage patterns, utility bill payments, savings habits, and participation in government schemes.

AI and Machine Learning Integration: GCS analyses diverse data points to generate dynamic, real-time credit scores, enabling lenders to evaluate borrowers accurately while minimizing risks.

Focus on SHGs: GCS primarily targets SHG members, especially women, who demonstrate near-100% repayment rates due to collective responsibility, translating group performance into individual credit scores.

Impact on Rural Credit Access: Expected to benefit over 100 million SHG members, GCS unlocks significant credit avenues, allowing rural borrowers to negotiate better loan terms and build financial identities.

Alignment with Government Schemes: GCS complements initiatives like SVAMITVA (Survey of Villages Abadi and Mapping with Improved Technology in Village Area), which distributes property cards to spur rural credit demand, aligning with goals of poverty alleviation and sustainable development.

Empowering Rural Women: By enabling SHG women to access personal loans at competitive rates.

Future Potential: As banks refine algorithms and stakeholders address challenges, GCS has the potential to reshape India's rural credit landscape, making finance accessible, affordable, and equitable.

Conclusion: The Grameen Credit Score is a transformative step toward financial inclusion, empowering rural communities, particularly women, to achieve economic stability and contribute to India's inclusive growth narrative.

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

SBILD INDORE: MY BANK-SIMPLE LEARNING

Topic: REVISED EDD FOR MONEY MULE

Date: 24.03.2026

REVISED EDD FOR MONEY MULE

Money Mules are third parties often used by criminals to launder money and at times account holders may or may not know that the money has been generated from illegal activities such as phishing, identity theft, social engineering etc.

Types of Money Mules - Unknowing/unwitting Money Mules, Willful Money Mules and Complicit Money Mules. Analytics Department identifies the probable mule accounts using historical data and employing advanced AI/ML technique. A Machine learning Model for Risk scoring of customers is developed to score to each account based on its transactions. The responsibility of monitoring the dashboard for accounts requiring EDD lies with respective business units.

Enhanced Due Diligence (EDD) Process — Branch Level Branch staff will call the customer and advise them to visit the branch along with valid OVDs and shall have casual interaction. Branch must obtain information related to financial profile of the customer by asking questions related to occupation, Monthly income, particulars of the job/business, residential particulars like owned/rented etc to understand the purpose and analyses the consistency between the customer submissions and transaction patterns in the account.

Guidelines related to physical verification as part of EDD:

(i) If the Branch Manager is of the opinion that physical verification is to be conducted to come to a conclusion, the same may be conducted.

(ii) Further, while trying to conduct a physical verification, if the branch staff are finding any unwarranted obstacles from local communities, staff shall not proceed with physical verification process but shall mandatorily identify the customer as "Suspected Money Mule" and impose partial freeze at CIF level along with filing STR. Physical verification is mandatory for all legal entity accounts/Current accounts including individual current accounts and Proprietorship firm accounts to minimize the risk of customers using fake premises or shell companies to launder illicit cyber proceeds. If the EDD results confirm the suspicion and transactions proved to be not in conformity of customer profile, EDD is to be treated as negative in such negative cases. STR is to be filed and partial freeze imposed at CIF level in screen number 9101 as "Suspected Money Mule". For more details please refer SBI circular on money mules dated 12.02.2025 and 23.12.2025

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

SBILD INDORE: MY BANK-SIMPLE LEARNING
Topic: Provision of Penalty by RBI
Date: 25.03.2026

Shortages in soiled note remittances and currency chest balances	For notes in denomination up to ₹50/-, ₹50/- per piece in addition to the loss. For notes in denomination of ₹100/- & above Equal to the value of the denomination per piece in addition to the loss. For coins in all denominations Equal to the value of the denomination per piece in addition to the loss. The recovery of loss and levy of penalty shall be done immediately on detection of shortage, irrespective of number of pieces.
Mutilated notes detected in soiled note remittances and currency chest balances	Rs.50/- per piece irrespective of the denomination Mutilated notes of 100 pieces and above per remittance shall be debited immediately. Penalty may be levied on reaching a limit of 100 pieces in a cumulative manner
Non-compliance with operational guidelines by currency chests detected by RBI officials a) Non-functioning of CCTV b) Branch cash/documents kept in strong room c) Non-utilization of NSMs for sorting of notes d) Non conduct of surprise verification of Currency chest (bimonthly/Half yearly)	Penalty of Rs. 5000 for each irregularity. Penalty will be enhanced to Rs. 10,000 in case of repetition. Penalty will be levied immediately
Violation of any term of agreement with RBI, as detected by RBI officials e.g. Non-issue of coins over the counter to any member of public despite having stock. Denial of facilities/services to linked branches of other banks.	Rs. 10,000 for any violation of agreement or deficiency of service. Rs. 5 lakhs in case there are more than 5 instances of violation of agreement/deficiency in service by the branch. The levy of such penalty will be placed in public domain. Penalty will be levied immediately

e Cir: Service Manager Manual

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

Rajnish Pouranik
Deputy General Secretary

CONTACT

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SBIOA-BHOPAL CIRCLE

Dear Friends

Namaskar

Know Your Circular : Issued On : April 1 of 2026

MASTER CIRCULAR ON BANKER'S CHEQUE (BC)

The Bank has been issuing Circulars/Instructions containing operating instructions on the Banker's Cheque from time to time. To enable the operating functionaries to have current instructions at one place, a Master Circular incorporating all the existing Circulars /Instructions has been prepared and is appended as Annexure. This Master Circular consolidates all the previous instructions issued up to 31.01.2026 vide the Circulars listed in the Appendix.

STANDARD OPERATING PROCEDURE (SOP)-

CIRCLE COMPLAINT RESOLUTION CENTRE (CCRC)-VERSION 2.0

Standard Operating Procedure (SOP) for Circle Complaint Resolution Centre (CCRC) was last issued during FY 2020-21. Since then, the Bank's grievance redressal mechanism has evolved, and many initiatives have been undertaken. Further, the developments in CRM CMS have also transformed the capabilities and operational processes at CCRCs.

2- Accordingly, the Bank has reviewed the existing SOP and the approved revised SOP on Circle Complaint Resolution Centre (CCRC)-Version 2.0 is placed as annexure to this circular.

ABU & GSS DEPARTMENT: AGRI GOLD LOANS STANDARD OPERATING PROCEDURE (SOP) MULTI PURPOSE GOLD LOAN-FARM & ALLIED (6431-4258 & 6431-4161) KCC GOLD LOAN (6530-1010)

RBI has issued Directions on "Lending Against Gold and Silver collateral under Master directions on (i) RBI (Commercial Banks Credit Facilities) Directions, 2025 dated 28.11.2025 and (ii) RBI (Commercial Banks Directions, 2025 dated 28.11.2025. Responsible Business Conduct)

2- In this regard, CPPD has framed a policy on lending against gold collateral issued vide e-circular dated 16.03.2026. In view of above RBI directions and CPPD policy, there was a need to review Standard Operating procedure (SOP) on Agri Gold Loan scheme and accordingly SOP was compiled which is enclosed as an Annexure.

RETAIL LOANS MASTER CIRCULAR: PENSION LOANS UPDATED TILL 31.03.2026

The Bank has periodically issued instructions to Branches/ Circles and other establishments in addition to earlier Master Circular No.: NBG/RL/PEN LOANS/2/2025-26 dated 09.04.2025, regarding all Variants under SBI Pension Loan Scheme.

2- This Master Circular consolidates all the instructions issued on Pension Loan Schemes and has been updated up to 31.03.2026 and supersedes earlier instructions.

Master Circular Unified payment Interface (UPI)

Please refer to UPI master Circular issued vide e-circular dated 19.12.2018

2- An updated UPI Master Circular (version 1.0) incorporating all existing Circulars/instructions issued up to 15.03.2026 has been compiled and is appended with the said circular.

REHBU - REVISION IN PROCESSING FEE OF HOME & HOME RELATED PRODUCTS

Please refer to e-Circular dated 01.10.2025 advising processing fee rates for the Home and Home Related Loans.

2- The competent authority has approved the revision in card rates for processing fee for Home Loans and Home Top-Up Loans and recovery of additional Handling Charges for NRI Home Loans as under:

Processing Fee	Existing Processing Fee	Revised Processing Fee
Rate of Fee	0.35% plus GST	0.35% plus GST (No Change)
Minimum	Rs. 3,000/- plus GST	Rs. 5,000/- plus GST
Maximum	Rs. 12,000/- plus GST	Salaried customers- Rs.15,000/- plus GST Non-Salaried Customers- Rs. 18,000/- plus GST

NRI Home Loan Handling Charges: Handling Charge of Rs. 9,500/- plus GST will also be recovered for the NRI Home Loans of Rs. 50 lakh and above in addition to applicable processing fee

3- These charges will become effective from 01.04.2026
Processing fee on other Home related products will remain unchanged.

Circular released date: 01.04.2026

Regards,
Rajnish Pouranik
DGS-Circle (SBIOA-BHOPAL)

Rajnish Pournik
Deputy General Secretary

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SBIOA-BHOPAL CIRCLE

Dear Friends

Namaskar

Know Your Circular : Issued On : April 2 of 2026

BASIC SAVINGS BANK DEPOSIT (BSBD) ACCOUNTS BRANCH CHANNEL (PRODUCT CODE-1011-1701) MODIFICATION IN FEATURES

Please refer to our e-Circular No. NBG/PBU/LIMA-5B/6/2019-20 dated. 28.06.2019 on the features of BSBD accounts

2. Reserve Bank of India (RBI) vide its circular RBI/2025-26/103 DOR, MCS. REC. No.310/01-01-032/2025-26 dated 04/12/2025 has made certain changes in the facilities associated with BSBD accounts. Banks are now advised to offer additional facilities apart from existing facilities in the BSBD accounts. Accordingly, the competent authority has accorded approval to provide following facilities to BSBD Account holder opened under Branch Channel (Product Code-1011-1701):

- i. One Cheque Book of 25 leaves to be issued free per year to all eligible BSBD account holders.
- ii. Digital Banking facilities to be provided to BSBD Account-Branch Channel for digital onboarding (logiri and registration on YONO).
- iii. Passbook or monthly statement of account in lieu of passbook to be issued as per request of the account holder. Further, issuance of passbook in continuation will be free of cost.

Minimum of four free withdrawals are allowed and at present there are no charges for withdrawal more than 04 transactions in BSBD Account-Branch Channel

The facilities of ATM/ATM-cum-Debit card or internet / mobile banking or cheque book shall be offered to a customer on boarding or later. However, customer should not be insisted upon availing such facilities.

On receipt of request in writing from the customer, existing savings bank account shall be converted to BSBD account within seven days. Such an option will also be made available through digital channel (YONO).

3. The holder of a BSBD account shall not be eligible to open another BSBD account in the same bank or any other bank. Accordingly, before opening a new BSBD account or converting an existing savings bank account to a BSBD account, a declaration from the customer to be obtained that he / she does not have a BSBD account in any bank.

4. These instructions will come into force with effect from 01-04-2026. All other facilities advised through the earlier Circular instructions shall remain unchanged.

STANDARD OPERATING PROCEDURE (SOP)-UPFRONT DEPOSIT-APPEAL IN COURTS/CONSUMER COMMISSIONS

Standard Operating Procedure (SOP) for making upfront deposit by debit to BGL account number 4699158, for making appeal in higher Courts/Consumer Commissions against the adverse decision of the lower Courts/Commissions has been approved by the competent authority.

The SOP covers the following aspects of appeal in Courts/Consumer Commission cases:

- 1) Approving authority for filing an appeal
- 2) Accounting process
- 3) Updation of appeal details in LITMAS portal.
- 4) Reconciliation, monitoring & reporting of the transactions in the BGL account 4699158.

3. The approved SOP is placed as annexure to this circular.

SOP ON FRISKING OF PERSONNEL IN CURRENCY CHEST BRANCHES

Please refer to the Circular No CDO/ FRISKING/1 2023-24 dated 20.04.2023 wherein Standard Operating Procedure (SOP) on frisking of personnel in currency chest branches was formulated and issued.

2. Frisking of personnel in Currency Chest Branches is a critical procedure to prevent pilferage of cash and to monitor and check persons, while exiting and entering the Vault / Strong Room and the Cash Processing Centres (CPCs). It has been observed that, during inspections, Reserve Bank of India (RBI) inspectors have repeatedly pointed out that persons entering/ exiting vault of Currency Chests (CC) are either not frisked properly nor a proper record of the same is maintained at CC branches resulting in RBI imposing penalties.

3. It is imperative that the guards employed at Currency Chest branches are well versed with the procedure of frisking, safety precautions and protocol.

4. Accordingly, considering the need to issue detailed guidelines regarding Frisking of personnel entering/exiting the vault of Currency Chests and Cash Processing Centres, the SOP on Frisking of Personnel in Currency Chest Branches has been reviewed as per SPMF 4.0 and is placed as Annexure -1.

02.04.2026

Rajnish Pournik
Deputy General Secretary

SBIOA-BHOPAL CIRCLE

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Dear Friends

Namaskar

Know Your Circular : Issued On : April 4 of 2026

ASU & GSS DEPARTMENT STRAIGHT THROUGH PROCESSING (STP) JOURNEY FOR KCC [CROP LOAN]: UPTO REVISED LIMIT OF Rs.2.00 LAKHS ON JANSAMARTH PORTAL STP JOURNEY EXTENDED TO THE STATE OF MADHYA PRADESH

Please refer to e-circular dated 22 December 2025 vide which the KCC STP journey on JanSamarth portal was extended to the state of Maharashtra in addition to Karnataka.

2- The KCC STP journey has now been extended to the state of Madhya Pradesh. Further, the KCC limit stands revised to Rs.2.00 lakh for all the three States. All other instructions continue to remain the same.

3- A step-by-step guide on the process flow is enclosed as Annexure.

RESTRICTION OF MOBILE NUMBER CHANGE ONCE IN 90 DAYS

Please refer to the Para 8.14.1 (viii) of Circular No. R&DB/OPS-KYC/12/2025-26 dated 28.10.2025 on KYC Standards, Anti-Money Laundering (AML) and Combating Financing of Terrorism (CFT) Measures-2025 which reads as under:

"In order to monitor customers who frequently change their mobile numbers through Enhanced Due Diligence, change of mobile number with different mobile number will be restricted to once in a quarter."

2- As such, The Bank has implemented system level control in CBS, whereby mobile change is restricted to once in 90 days w.e.f. 21.02.2026.

3- Hence, Branch functionaries to ensure that utmost care is taken while entering/amending mobile number of the customer in CIF Creation/amendment screen as seeding of any wrong digit of mobile number will lead to customer inconvenience and given the restriction, further change is allowed only after 90 days.

4- In view of the above Controllers are advised to take appropriate action in case any employee enters erroneous/invalid/junk/dummy mobile number, in CBS.

Government of India has rolled out National Cybercrime Reporting Portal (cybercrime.gov.in) (NCRP) and helpline No. 1930 to report the cyber financial complaints by the victims.

With increase in the cybercrime complaints in National Cybercrime Reporting Portal (NCRP), attending the complaints at best possible TAT may reduce the chances of siphoning of money by fraudster and safeguarding the money of victimised customer. An SOP for handling cybercrime complaints in NCRP, Custody, Restoration of money and Grievance redressal, providing the detailed guidelines on the measures to be undertaken by the Centralised Cyber Cell, Patna, branches and operating functionaries has been formulated, considering the extant instructions of the Bank...

This SOP includes the following:

- 1- Process of complaint registration in NCRP
- 2- Process of attending to NCRP complaints
- 3- Processes for holding the amount, Suspension of digital banking services and seizure
- 4- Grievance redressal mechanism related to grievances of amount put on hold, seizure & suspension of digital banking services.
- 5- Interim custody of amount put on hold through Money Restoration Module

Please refer to the Annexure for details.

2- A copy of SOP is being displayed in SBI Times> Manuals>Master Circular/Policies/SOP-SOP head.

Important Circular Instructions: Issued on, 24-March-2026

Central Government Salary Package (CGSP) Group term life (GTL) insurance policy: Availability of insurance cover without the requirement of signing Memorandum of Understanding (MoU)

Life insurance cover under the Group Term Life (GTL) Insurance Policy is extended to Salary Package Account holders of select groups, where the respective departments / organisations / corporates have executed a Memorandum of Understanding (MoU) with the Bank. Latest instructions in this regard were issued vide e-circular dated 04.04.2025.

2- In terms of Para 1 of the aforesaid circular, it was advised that "Life Insurance cover under Group Term Life (GTL) Insurance policy is offered by Bank to Salary Package Account holders of select groups of salary package account holders, where the respective departments / organisations / corporates have signed MoU with the Bank. Further, vide instructions contained in Para 2(a) of the e-circular dated 26.05.2025, it was reiterated that where the corporate / department / organisation is desirous of providing GTL insurance to its salaried employees, "signing/execution of MoU will be mandatory".

3- Recently, based on deliberations held with all public sector banks including SBI, Department of Financial Services (DFS), Government of India, vide press release dated 14.01.2026 advised the salary package arrangement with all the bank. As per this arrangement it was decided to offer the facilities of CGSP including the benefits of Life Insurance without the insistence of signing MoU.

4 In view of above developments, going forward the benefits of Term Life Insurance will now be made available to all Central Government Employees without the need of signing MoU.

5- Accordingly, the Insurance Provider and Insurance Brokers have been engaged to develop a dedicated internet portal, wherein salary account holders eligible for availing Term Life Insurance will submit their willingness and related data voluntarily / independently, thus requirement of collecting data through the employer on MoU basis will be done away with.

6- However, till the roll out of this functionality, all eligible CGSP customers will be required to submit a consent form (Annexure-A) to concerned branches for availing benefits of Term Life Insurance, which is also provided to DFS along with our offer.

7- Summary of steps involved in submission of consent form by the account holder and sharing of data with insurance provider through LHO is as under:

a) The eligible CGSP account holders will submit their consent for sharing data with insurance provider at their respective branch.

b) Branch will send the scanned copy of the consent forms to LHO on a dedicated email ID for arranging term life insurance for salary package customers.

c) All such consent forms, shared by branches, will be collated at RCWM department at LHO for onward submission of requisite data in excel format mentioning minimum required information i.e. Name of account holder, Account Number, Date of Birth, Gender, Name of Package (CGSP), Name of employer i.e. Department name, Mobile Number and email ID etc.

d) The consent forms submitted at branches shall be held as permanent record at the branches as per bank's policy on retention of records.

e) The RCWM department at LHO will be the nodal department for holding a copy of all such consent forms at LHO as permanent records and will be responsible for safekeeping of all related data which is shared with the insurance provider / insurance broker. The sharing / safe keeping of all such data should be done as per the provision of DPDP Act and Rules prevailing at the relevant times.

An indicative chart on flow of data till final submission to insurance company is provided as Annexure-1 of said Circular.

8- All operating functionaries at Branches/ RBOs/ AGS/ LHOs, handling the Personally identifiable information, submitted through these consent forms shall ensure that such data is only utilised strictly for prescribed purpose, as per the mandate of the account holder and must not be divulged in any manner, whatsoever, unless otherwise permitted under the prevailing rules and regulations.

9- Data (consent forms) of all such eligible CGSP customers and other groups of eligible customers, submitted at branches, by the end of each month, desired to be covered under Salary Package Group Term Life Insurance Policy to be shared with insurance provider, through respective LHOs, in one go and not in piece meal manner, by 5th of every next month to arrange for insurance cover from 22 of succeeding month in which data is shared with insurance company; e.g. data submitted through consent forms at branches by 31 of March and collated/submitted by LHOs to insurance provider by 5 of April will be eligible for coverage from 22 of May of respective year, subject to submitted data is found complete in all respect by the insurer.

10- Before submitting the data, Branches / operating functionaries at LHOs/AGS/RBOs, must ensure proper categorisation of accounts under correct product code and mapping with correct identifier codes in CBS.

11- All accounts reported for coverage under the policy must be verified for regular salary credit beforehand. Accounts covered under the policy should immediately be reported for removal from policy in case salary credit is discontinued. Any deviation in categorization of accounts/ mapping of identifier codes will render the accounts ineligible for coverage under the policy. Responsibility for Non coverage of eligible accounts/coverage of ineligible accounts shall lie with respective LHOs.

12- It is reiterated that the benefit of life insurance cover is made effective from 22nd of succeeding month in which the data of all eligible customers is shared with the insurance company in proper format as desired by the insurance company. In any case the life insurance will take effect from the date of addition of accounts by the insurance company in the policy and not from the date for sharing the data. However, in any case it will not be before 22nd of the succeeding month in which the data "complete in all respect" is shared with the insurance provider.

13- The data for all Mid Joiners-Mid Leavers (MJML) i.e. accounts added /removed during the policy period) to be provided by circle (including the data collated from the consent forms submitted at branches) by 5th of succeeding month to the insurance Company directly, under advice to the Insurance Broker Firm (IBF) to enable coverage to these Mid Joiners, and removal of Mid leavers from 22 of succeeding month.

14- All eligible CGSP /Other customers submitting their consent forms at the branches should be advised by the operating functionaries that mere submission of consent forms shall not be treated as start of insurance coverage from the date of submission of consent form or opening / conversion of account. The insurance coverage shall start from the date of addition of respective accounts in Group Term Life Insurance Policy and issuance of respective certificate of insurance by the insurance company, which may be the 22nd of succeeding month or a later date on which such certificate of insurance is issued.

15- Instructions on data sharing process after rolling out of online portal by the insurance company will be issued separately in due course, once the functionality is made live.

16- All necessary precautions and due diligence should be exercised to ensure that customers providing consent for life insurance coverage under our GTL policy are covered without any deviation or exception under the policy. Any instance of non-coverage may not only result in monetary loss to the Bank but may also lead to reputational damage, potentially resulting in a loss of business for the Bank.

17- These instructions are applicable to the employees of Central Government Departments / Ministries. All other instructions as issued from time to time shall remain unchanged.

Regards,

Rajesh Pournik

DOS-CIRCLE(SBIOA-BHOPAL)

SUP - VOICE

January - March 2026

RAJNISH PPOURANIK
DGS-CIRCLE SBIOA-Bhopal Circle
Mobile: 9926553327

Dear Friends, Afternoon Circular Update: 12.03.2026

Financial Inclusion: Business Correspondent (BC) Channel: Issuance of Passbook to FI customers: Printing of First Page at CSP Outlets

Please refer to e-Circular dated 16.01.2020 issued on introduction of passbook updation functionality for FI and Non-FI customers at CSP Outlets.

2- Now competent authority has accorded their approval for issuance of new passbook and printing of first page of passbook for FI customers at CSP Outlets with following modalities:

- First page of passbook for FI customers will be printed at CSP outlets.
- Passbook issued at CSP outlets will not require signature of any bank official and suitable disclaimer clause regarding its limited usage viz. It being statement of account only and will not serve any other purpose viz. KYC will be pre-printed on its first page.
- Passbook will be issued to customers against his/her biometric authentication through kiosk application.
- Inventory of passbooks allotted to CSP and issued to customers will be maintained in Kiosk Application and will be available in report folder Stock of passbook will be verified by the CSP visiting official during monthly visit against the report in Kiosk Application along with manual record of destruction of passbooks maintained by the CSP.

3- The detailed process flow for issuance of passbook to FI customers at CSP is as follows:

A-Process at Link Branch

Existing Process (At Branch)	Proposed Process (At Branch)
Placing Indent for Passbook for FI customers Not Applicable	Branches must place indent with Central Stationery Department (CnSD), through ISMS portal, for arranging the printing and supply of such passbooks to the branches. The stationery item Code for the specially designed passbooks, applicable for the respective Circle, is available on the Integrated Stationery Management Solution (ISMS) portal and is also attached as Annex-1. The ISMS portal can be accessed on SBIOA Times as: My workplace > Useful Link 2 > Stationery Management > ISTAMS
Issuance of Passbook to CSP outlet	1- CSP Agent Visits the branch for collection of Passbooks. 2- Branch Teller selects option of Allocating of Passbook to CSP Agent in Kiosk application Minimum 10 and maximum 25 passbook may be issued to CSP at a time. 3- Branch Teller selects the CSP Agent, enters the range of Barcodes of Passbook to be allocated to CSP Agent and submits for authorization. 4- Branch Checker will authorize the allocation.

B-Process Flow at CSP Outlet

Existing Process (At Branch)	Proposed Process (At CSP)
Not Applicable	After allocation by Link Branch, CSP agent accepts the allocation of Passbooks in Kiosk Application. Unless CSP accepts the allocation, he will not be able to issue the passbook to customers.

Page 1 of 2

Rajnish Pouranik
Deputy General Secretary

SBIOA-BHOPAL CIRCLE

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Dear Friends

Namaskar

Know Your Circular : Issued On : March 24 of 2026

RBI Master Direction: Lending to Micro, Small & Medium Enterprises (MSME) Sector

Reserve Bank of India has, from time to time, issued a number of guidelines/instructions/circulars/directives to Banks in the matter relating to lending to Micro, Small & Medium Enterprises Sector.

2- In this connection, please refer to RBI Master Direction Lending to Micro, Small & Medium Enterprises (MSME) Sector vide its Master Direction no RBI/FIDD/2017-2018/56 MDFIDD MSME&NFS 12/06.02.31/2017-18 dated 24.07.2017 (latest updated on 09.02.2026), placed at Annexure-I of the said Circular.

Pre-active Risk Management: SOP on Handling of Alerts in OTMS as per Revised Framework

As per the directions of the Top Management, existing Offsite Transaction Monitoring System (OTMS) Framework has been revamped. As per the revised structure, complete control of Circle OTMS teams is being shifted from 1 line of defence (Circles) to 2 line of defence (RMD-II).

2- The Standard Operating Procedure (SOP) serves as a manual to OTMS teams across the Bank, for handling of alerts generated through OTMS. The SOP provides a detailed, hands-on view of the different alert categories and roles & responsibilities of different OTMS teams at Circles/Operating units under CAG, CCG & SAMG and teams working at PRMD/ORMD. The SOP is kept as Annexure.

3- The SOP has been uploaded in SBI Times under the following path:

SBI Times >> My Workplace >> Departments 2 >> Risk Management Dept-.II (Non-Financial) >> PRMD >> SOP

SOP- ON ESCALATION OF COMPLAINTS TO OFFICE OF INTERNAL OMBUDSMAN (VERSION 4.0)

Standard Operating Procedure (SOP) for dealing with the cases referred to Internal Ombudsman was last issued on 28.06.2024. As per the scheme, all the complaints which are rejected partially or fully by the Bank, are to be referred to Internal Ombudsman before advising the resolution to the customers.

2- The SOP has since been revised in line with the Reserve Bank of India (Commercial Internal Ombudsman) Directions, 2026. The updated SOP is placed as Banks Annexure.

3- The SOP is also uploaded in Customer Experience Enhancement Department's site under the following path:

SBI Times >> My Workplaces Workp >> Departments 1 >> Customer Experience Enhancement Department (CEED) & Branch Redesign and Expansion (BRE) >> Circulars/ SOPs >> CEED Service SOPs.

SBI Times >> My Workplaces >> Manuals / Master Circular/ Policies / SOP >>SOPS >> Customer Service.

Rajnish Pauranik
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SBI Times >> My Workplaces >> Manuals / Master Circular/ Policies / SOP >>SOPS >> Customer Service.

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SBIOA-BHOPAL CIRCLE

Dear Friends**Good Morning****Know Your Circular : Issued On : March 20 of 2026**

SBI Personal Loan Scheme (SBIPL): Modification in Loans to 'Agniveers'
Please refer to Chapter-III of SBIPL Master Circular issued vide e-Circular No. NBG/SBIPL/25/2025-26 dated 16.02.2026.

The Competent Authority has now approved following modifications under SBI Personal Loans (SBIPL) to "Agniveers":

a) Length of Service:

Extant Norms: Minimum service of 6 months required

Revised Norms

Minimum service of 3 months

b) NMI Calculation

Extant Norms : System to auto calculate the NMI for eligibility under Personal Loans as "Average of last 6 months salary".

Revised Norms: System to auto calculate the NMI for eligibility under Personal Loans as "Average of last 3/4/5/6 months salary, aligned with completed service of Agniveer."

c) Quantum of Loan

Extant Norms: Minimum Loan Amount: 1 lakh, Maximum Loan Amount: 4 lakh, subject to 24 times of NMI & EMUNMI ratio $\leq 50\%$

Revised Norms: Minimum Loan Amount: 1 lakh,

Maximum Loan Amount: ₹5 lakh, subject to 24 times of NMI & EMI/NMI ratio $\leq 50\%$

All other terms and conditions for "Agniveers" will remain the same

LEARNING INITIATIVES**EXTERNAL CERTIFICATION-CVE****REVISION OF HONORARIUM FOR EMPLOYEES PASSING IRDA CERTIFICATION COURSES****AND NISM**

Under Bank's Reward & Recognition policy, monetary incentive by way of honorarium was payable to employees upon successful completion of external certifications until the middle of FY 2018-19, with an objective of encouraging employees towards capacity building. Subsequently, with the introduction of Internal Role-Based Certifications, wherein no monetary incentive is payable upon successful completion, the honorarium external certifications discontinued vide circular dated 20.10.2018. An honorarium of Rs 5000.00 was reintroduced vide Circular dated 22 April 2022 no

2- With a view to promote faster and wider adoption of these certifications, enhancement of the honorarium will help to recognize the additional efforts undertaken by employees in acquiring such certifications. Accordingly, the Bank has decided to enhance the honorarium.

3- The honorarium payable to employees for successful completion of the certification courses are as under:

Name of Course/Examination :

i) IRDA certification course SP/CIF/Composite (anyone)

ii) NISM Series V-A

Existing Honorarium : Rs. 5000/-

Revised Honorarium : Rs. 10000/-

4- The employees shall be paid honorarium for IRDA Certification courses- SP/CIF/Composite (anyone) and NISM series VA, subject to fulfilment of the monthly CIF/SP/ACE activation criteria prescribed by CVE Department from time to time. Such criteria must be met within 6 months from the date of issuance of license. The authority approving reimbursement in HRMS shall ensure compliance of the stipulations.

Existing Process (At Branch)	Proposed Process at CSP
Passbook is issued and Bar code mapping are done at Link Branch, and first page is printed by Branch. Customer to visit the Link Branch to obtain the passbook	1- CSP WILL SELECT PASSBOOK BAR CODE MAPPING MENU. 2- ACCOUNT NUMBER WILL BE ENTERED BY CSP AGENT. ONLY AVAILABLE PASSBOOK BARCODE NUMBERS WILL BE SHOWN FOR SELECTION. THE SYSTEM SHALL VALIDATE THE STATUS OF CUSTOMER AND PROCEED FURTHER IN CASE OF FI CUSTOMERS ONLY. 3- SYSTEM WILL PROMPT VERIFICATION OF THE CUSTOMER AND AFTER AUTHENTICATION THROUGH BIOMETRIC (AADHAR / LOCAL). BAR CODE WILL BE MAPPED WITH ACCOUNT NUMBER IN CBS FOR THE RESPECTIVE CUSTOMER. 4-AFTER SUCCESSFUL BARCODE MAPPING, CSP AGENT SELECTS THE PASSBOOK FIRST PAGE PRINTING MENU AND INSERTS THE PASSBOOK IN PASSBOOK PRINTER. BASED ON BARCODE, ACCOUNT NUMBER WILL BE FETCHED ALONG WITH OTHER DETAILS, AND PASSBOOK FIRST PAGE WILL BE PRINTED. 5- AN SMS WILL BE SENT TO CUSTOMER WITH A NOTIFICATION OF PASSBOOK ISSUANCE. 6- RECORD OF ISSUANCE OF PASSBOOK FIRST PAGE WILL BE STORED WITH KIOSK APPLICATION WITH MAPPING OF ACCOUNT NUMBER AND PASSBOOK BARCODE. 7- FI CUSTOMER ACCOUNT AT CBS WILL ALSO BE UPDATED ABOUT THE ISSUANCE OF PASSBOOK.
Updation of the passbook can be done at Branch /CSP Outlet Swayam Machine.	No Change
Continuation Passbook (2nd, 3rd, etc.) can be issued at Branch only	1-CSP Agent to select the Continuation Passbook Issuance option for issue of continuation passbook. 2- Similar process of new Passbook Issuance and authentication will be followed. 3-An SMS will be sent to customer with a notification of continuation Passbook Issuance.
Maintenance of Record for destruction of defective or wrongly printed passbook (Not Applicable)	CSP to maintain manual record of passbooks which are destroyed on account of defective or wrong printing. The bar code of such books should be pasted in a register by the CSPs along with date of destruction of passbook for verification by visiting officials.

3. The facility of passbook updation for FI/ non-FI customers will continue as hitherto.

4. The detailed user manual for issuance of passbook at CSP outlet is enclosed as Annexure-II and sample format of revamped passbook for the use of FI Channel Customers is placed as Annexure-III. The passbook will be available in English and Hindi initially. It will be available in other regional languages in due course.

Rajnish Pouranik
Deputy General Secretary

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Dear Friends

Good Morning

Know Your Circular : Issued On : March 23 of 2026

**REHBU-TIE-UP WITH REPUTED BUILDERS & SCREENED PROJECTS
DELEGATION OF AUTHORITY STRUCTURE FOR APPROVAL & CONTROL**

The comprehensive guidelines on "Tie-up with reputed builders" and "Screened Projects have been issued vide e-Circular dated 22.08.2025 and dated 25.09.2025 respectively.

2- Under existing process, Builder Tie-ups / Screened Project is approved by the AGM (HL Mktg, CH/HLST/RBO) and controlled by DGM (B&O). The Authority structure for approval of Builder Tie-up/Screened Project has now been reviewed. Competent authority has approved the change in 'Delegation of Authority Structure for Approvals and Control of Builder Tie-up and Screened Projects as under

Project Cost	Approving Authority	Controlling Authority
Up to Rs.400 crore	AGM (HLST/RBO/HL Mktg. CH)	DGM (B&O)
Rs.400 crore to Rs.1,000	DGM (B&O)	GM (Network)
>Rs.1,000 crore	GM (Network)	CGM (Circle)

Further, in case our exposure in the project exceeds 40% (in value terms), the next quick review/triennial review and corresponding control to be done by next higher Authority

SME BUSINESS UNIT: PRE APPROVED BUSINESS CHANGES IN PRODUCT PARAMETERS LOAN (PABL)

Pre- Approved Business Loan (PABL), launched on 1 July 2020, is a Cash Flow based lending product for our existing Current Account customers. The leads are generated using Analytics and various Filtration criteria.

2. Competent authority has approved following changes in product parameters: Minimum Loan Amount Under the Product has been increased from Rs. 50000/- to Rs. 1.00 Lakh

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Deputy General Secretary

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Dear Friends

Good Evening

Know Your Circular : Issued On : March 17 of 2026

**Retail Loans: P- Gold Loan
Modification in Loan to Value Ratio of P Gold Loan**

The competent authority has approved change in LTV Ratio in P Gold Loan variant as per RBI directives dated 28.11.2025.

2- To fall in line with RBI's latest directions and to prevent outflow of business to other NBFC's/Bank's due to lower loan eligibility on present LTV ratio, the revised margin & LTV ratios are introduced with immediate effect.

2- FinanciaCorresponde Business Correspondent Channel: SBI Tiny Special SB Account (Product Code 1611-1431): Renamed as "Jan Dhan Mitra Savings Account"

Please refer to e-Circular dated 02.04.2024 whereby the features of SBI Tiny Special SB Account were circulated. The product has since been reviewed by competent authority on 04.03.2026.

2- For a clear customer understanding the product has been renamed as "Jan Dhan Mitra Savings Account". The updated product features are enclosed as Annexure to the said circular.

3- Business Correspondent channel:SBI Tiny Account for Minors (1611-1401): Withdrawal of Product

Please refer to e-Circular dated 11.10.2024 whereby standard operating procedure on operations on BSBD-Small accounts were circulated. SBI tiny account for minors (product code 1611-1401) is used for opening small accounts, for minors aged 10 years and above, through Liberalized KYC, under BSBD-small accounts category, through BC-CSP channel.

2- The captioned product has been withdrawn by competent authority and opening of new small accounts through liberalized KYC has been discontinued at BC channel. Customers desirous of opening new accounts with liberalized KYC have to approach branch. Operations in existing accounts under the captioned product code will continue hither to without any change in existing terms & conditions.

3.Small accounts are valid for a period of 12 months initially which may be extended by another 12 months if the person provides proof of having applied for an Officially Valid Document (OVD). No debit transactions are to be permitted after 24 months of opening of the account if the customer fails to submit valid KYC documents. Operating functionaries should make all out efforts for obtention of OVDs and converting the accounts to full KYC product code as per Bank's extant instructions. When customer submits OVD, the product code of the account must be converted to full KYC product 1611-1441 (if customer is minor) OR 1611-1431 (if minor attains majority), as specified in SOP dated 11.10.2024, from Liberalized KYC product by home branch and any partial freeze applied by system/branch for KYC purposes should be removed.

3- Dashboard containing granular details of all BC channel small accounts, continuing beyond 24 months, is available at SBITIMES/MISONLINE/DMO/KRI Exception/Other Initiatives/BSBD (FI) Accounts Exception Report/Error 4 for monitoring by Branches/Controllers.

Rajnish Pouranik
Deputy General Secretary

CONTACT

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SBIOA-BHOPAL CIRCLE

Dear Friends

Good Afternoon

Know Your Circular : Issued On : March 18 of 2026

RETAIL LOANS: AUTO LOAN ROI CONCESSION IN CAR LOANS: FROM 09.03.2026-15.04.2026

The competent authority has approved ROI concession in car loans from 09.03.2026 to 15.04.2026 as under:

CIC Score	Term of Loan	
	3-5 Years	>5 Years
757 & Above 721 to 756 Years	For Salaried & Pensioners	
	At 1 Year MCLR(8.70%)	Same as of 3-5 Years
	At 1 Year MCLR+20 BPS(8.90%)	Same as of 3-5
775 & above 757 to 774	For Non-Salaried Customers	
	At 1 Year MCLR(8.70%)	Same as of 3-5 Years
	At 1 Year MCLR+20 BPS(8.90%)	Same as of 3-5 Years

Current 1-year MCLR is 8.70%

Non-Salaried customers comprise of Businessmen, Self-Employed, Professionals, Agriculturists & Others.

This concession will be applicable for all new car loans sanctioned under SBI Car Loan Scheme, for all its variants viz. New Car Loan, NRI Car Loan, Loyalty Car Loan, Assured Car Loan and Green Car Loan Scheme.

Above ROI structure will be applicable to all proposals sanctioned / disbursed till 15 April 2026. Detailed new ROI structure is attached as Annexure-1.

No other concessions can be clubbed with the above ROI structure.

ROI will not go below 1 Year MCLR in any case

Rate of interest (Fixed) at the time of sanction/disbursement of the loan will remain same for the entire tenure of loan.

5 BPS concession in applicable card rate of Loyalty car loan will continue for all CIC score bands, subject to minimum rate of interest capped at 1-year MCLR.

2- Business Correspondent (BC) Channel: Junior Jan Dhan Saving Account (Product Code 1611-1441)

Please refer to e-Circular dated 15.07.2025 whereby the updated features of Junior Jan Dhan Saving account were circulated. Based on feedback received from operating functionaries and to strengthen the onboarding journey, product features have been reviewed with following modifications by competent authority on 04.03.2026.

(i) Obtention of birth certificate of minors was mandatory for account opening at CSP outlets. Considering that now accounts at BC/CSP channel are opened through Aadhaar Based e-KYC process where DOB is fetched from UIDAI, the requirement for obtaining the birth certificate of minor customers has been dispensed with.

(ii) Mobile number is now mandatorily required for opening of account at BC/CSP channel.

(iii) Account to be opened with PAN of minor customer. In the absence of PAN of minor customer, Form 60 to be obtained from parent/guardian. Obtaining PAN of parent/guardian is dispensed with

2- The updated product features are enclosed as Annexure of the said circular.

Rajnish Pouranik
Deputy General Secretary

SBIOA-BHOPAL CIRCLE

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Dear Friends

Good Afternoon

Know Your Circular : Issued On : March 13 of 2026

ANNUAL CLOSING OF GOVERNMENT ACCOUNTS TRANSACTIONS OF CENTRAL/STATE GOVERNMENTS SPECIAL MEASURES FOR ANNUAL CLOSING OF FY 2025-26

Please refer to e-Circular dated 21.03.2025 on Annual Closing of Government Accounts Special Measures for the Financial Year (2024-25). Similar special arrangements for transactions, reporting and accounting would need to be done this year also, as advised by RBI.

2- RBI vide letter No. CO.DGBA.GBD.No.51113/42-01-029/2025-2026 dated 06.03.2026 (Annexure-A) has advised for compliance of the following points.

1- All Government transactions done by Agency Banks (ABs) for the Financial Year 2025-26 must be accounted for within the same Financial Year. Accordingly, the following arrangements are to be put in place to report and account for Government transactions for March 31, 2026:

a) All Designated Branches should be kept open for over-the-counter transactions related to Government business, up to the normal working hours on March 31, 2026.

b) Regarding reporting of Central and State Government transactions to RBI, including uploading of GST/TIN 2.0/ICEGATE/State e-receipts luggage files, the reporting window on March 31, 2026 will be kept open till 1200 hours noon on April 1, 2026.

c) It may be noted that any delay in reporting by the Bank will have cascading and disruptive effects on the Annual Closing of FY 2025-26. Therefore, it is advised to ensure that all such transactions are reported at respective RBI Offices or through RBI's e-Kuber Portal, as applicable, positively by 12 hours (noon) of April 1, 2026, failing which it may be constrained to close the books of Government Accounts without incorporating the reporting figures / balances of March 31, 2026.

ii. Agency Banks may take note and give adequate publicity to the special arrangements made as above.

REPORTING AND ACCOUNTING OF CENTRAL GOVERNMENT TRANSACTIONS OF MARCH 2026

Please refer to e-Circular dated 5 March 2025 regarding reporting and accounting of Central Government transactions of March 2025. Similar reporting and accounting would need to be done this year also.

2- It has been decided by Government of India that the date of closure of residual transactions for the month of March 2026 would be 10 April 2026.

3- In view of the ensuing closing of Government Accounts for FY 2025-26 and reporting of March 2026 transactions by Nodal / Focal Point Branches in April 2026, the Branches concerned are to follow the procedure as outlined in the Annex for reporting and accounting of Central Government transactions including Central Board of Direct Taxes, Central Board of Indirect Taxes and Customs, Departmentalised Ministries and Non-Civil Ministries advised by RBI vide their letter No. DGBA.GBD.No. 51032/42-01-029/2025-2026 dated 26 February 2026 (Annexure-I).

Instructions for Nodal / Focal Point Branches and Controllers:

As regards reporting of March 2026 transactions by Nodal / Focal Point Branches in April 2026, the Branches are advised to follow the procedure as outlined in the Annexure-II. To sum up, the Nodal / Focal Point Branches will be required to prepare separate sets of scrolls, one pertaining to March 2026 residual transactions and another for April 2026 transactions for the first 10 days of April 2026. The Nodal / Focal Point.

Branches should also ensure that all transactions (revenues/tax collections/payments) at the receiving

Branches up to March 31, 2026 are effected in the accounts for the current Financial Year 2025-26 itself and are not mixed up with the transactions pertaining to FY 2026-27 till April 10, 2026.

4- Please ensure meticulous compliance of RBI instructions.

Rules and Responsibilities of Third-Party Entities Guidelines to be followed by AO/RBD functionaries in their area of operations while utilising the services of Outsourced Vendors

A need has been felt to have consolidated guidelines, clearly defined roles and responsibilities of third-party entities in one place, to assist the operating functionaries for ease of operations in utilizing the services of third-party entities/outsourced vendors.

2- Accordingly, we have compiled the roles and responsibilities of the third-party entities/vendors, as per input and suggestions received from the respective BUs/Departments (placed as Annexure-I). In this connection, as per input and suggestions received from BUs/Departments concerned, we have also compiled guidelines and checklists to be followed by RBD/AO functionaries, in their area of operations, while utilizing the services of outsourced vendors (placed as Annexure-II).

3 - These guidelines, roles and responsibilities have been compiled from the circulars/SOPs/Manuals issued by the onboarding BUs/Departments concerned and SLAs executed with the service providers/vendors. For details, operating functionaries are advised to refer to the circulars/SOPs/Manuals issued by the BUs/Department concerned.

SME BUSINESS UNIT

PRODUCT: "SME CAR LOAN" REVIEW CUM MODIFICATION IN PRODUCT FEATURES

SME Car Loan was last reviewed with modification in product features and relevant modified were vide instructions issued e-Circular dated 07.05.2024 and its addendum Cir , dated 13.06.2024, for providing finance for purchase of new cars in the name of unit

2 Based on the feedback received from operating functionaries and also on the business potential available under the product category, the Competent Authority has approved for the continuation of the product with modifications to make it more competitive. The details of the modifications are as per the following Annexures

1 Modifications carried out- Annexure-I

2 Guidelines and Features of the scheme- Annexure-II

3 Standard Operating Procedure- Annexure-III

4 Opinion cum Recommendation by CCG Branch- Annexure-IV

कॉमन बॉन्ड दिसंबर 2025 (विशेष हिन्दी संस्करण) 'बैंकिंग क्षेत्र का भविष्य: संकट, संघर्ष और संकल्प'

संपादकीय

“INVITING DISASTER – क्या हम एक बड़े संकट की ओर बढ़ रहे हैं?”

साल 2025 के अंतिम पड़ाव पर खड़े होकर, जहाँ सामान्यतः हम नई उम्मीदों और सकारात्मकता के साथ भविष्य का स्वागत करते हैं, वहीं इस बार बैंकिंग क्षेत्र के सामने एक गंभीर और चिंताजनक स्थिति उत्पन्न हो गई है।

सरकार द्वारा संकेत दिए जा रहे हैं कि:

देश में बैंकों की संख्या घटाकर केवल 3-4 बड़े बैंक किए जाएँ

और निजी क्षेत्र से MD नियुक्त किए जाएँ

ये कदम केवल प्रशासनिक बदलाव नहीं हैं, बल्कि यह पब्लिक सेक्टर बैंकिंग के अस्तित्व पर सीधा प्रहार हैं।

बदलता बैंकिंग परिदृश्य: PSB से Private की ओर झुकाव

2014 बनाम 2025

पहलू	2014	2025
PSB Deposit Share	79%	59%
Loan Share	76%	घटती स्थिति
PSB कर्मचारी	9 लाख+	~8.45 लाख
Private कर्मचारी	~3 लाख	~10.55 लाख

स्पष्ट है कि पब्लिक सेक्टर बैंक धीरे-धीरे अपनी पकड़ खो रहे हैं

क्या मर्जर ही समाधान है?

सरकार का तर्क है कि बड़े बैंक बनने से वैश्विक प्रतिस्पर्धा बढ़ेगी।

लेकिन वास्तविकता यह है कि:

- भारत की प्रति व्यक्ति आय कम है
 - रुपया कमजोर है
 - निर्यात सीमित है
- ◆ ऐसे में केवल मर्जर से वैश्विक प्रतिस्पर्धा संभव नहीं

SUP - VOICE

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वास्तविक समाधान क्या है?

- शाखाओं की संख्या बढ़ाना
 - पर्याप्त स्टाफ भर्ती
 - ग्रामीण और प्राथमिकता क्षेत्र पर ध्यान
 - ग्राहक सेवा में सुधार
- यही असली बैंकिंग मजबूती है

निजीकरण के खतरे

- नौकरी की असुरक्षा
- युवा पीढ़ी पर असर
- श्रम कानूनों से अधिकार कमजोर
- सार्वजनिक धन का निजी हाथों में जाना

संघर्ष का आह्वान

अब समय है कि बैंकिंग आंदोलन केवल कर्मचारियों का न रहकर

जन आंदोलन बने नारे:

- #SavePSBs
- #NoPrivatisation
- #BankBachaoDeshBachao

UFBU बैठक और सुलह वार्ता – संघर्ष जारी

प्रमुख मुद्दे

PLI (Performance Linked Incentive)

- सरकार विचार कर रही है कि सभी अधिकारियों को PLI मिले लेकिन अभी स्पष्ट निर्णय नहीं

5-Day Banking

- वर्षों से लंबित
- सरकार केवल आश्वासन दे रही

UFBU का स्पष्ट रुख:

अब आंदोलन और हड़ताल ही विकल्प

ग्रेच्युटी सीमा

- Rs.25 लाख तक बढ़ाने की मांग
- अभी भी लंबित

भर्ती (Recruitment)

- वर्तमान: 30,000
- प्रस्तावित: 50,000

फिर भी कमी बनी हुई

Director Posts

- Workman/Officer Director पद अभी भी खाली

सरकारी एजेंडा – बैंकिंग का उदारीकरण

UFBU ने स्पष्ट कहा:

- PSB मर्जर
- FDI बढ़ाना
- निजी MD नियुक्ति

यह सब मिलकर

“De facto Privatization” (अप्रत्यक्ष निजीकरण) है

RBI का दृष्टिकोण – संतुलित विकास

RBI गवर्नर ने महत्वपूर्ण संदेश दिया:

“Regulator को हर निर्णय नियंत्रित नहीं करना चाहिए”

बैंकिंग में सुधार

- NPA: 11.2% □ 2.3%
- ROA: -0.24% □ 1.37%
- ROE: -2% □ 14%

बैंक अब मजबूत स्थिति में हैं

RBI की नीति

- Innovation + Risk Control
- Acquisition Financing अनुमति
- ECB नियमों में सुधार

लक्ष्य:

स्थिरता के साथ विकास

नोटबंदी के 9 साल – वास्तविकता क्या है?

आंकड़े:

- 2016: Rs.17.97 लाख करोड़
 - 2025: Rs.37.29 लाख करोड़
- नकदी दोगुनी से अधिक

निष्कर्ष:

- Cash अभी भी प्रमुख
- Digital तेजी से बढ़ रहा

UPI:

- FY25: 185.9 अरब ट्रांजैक्शन
- CAGR: 49%

भारत “Hybrid Economy” बन चुका है
(Cash + Digital)

सुप्रीम कोर्ट का महत्वपूर्ण निर्णय

सिद्धांत:

“रिश्तत साबित करने के लिए मांग (Demand) जरूरी है”

केस सार:

- रिश्तत के पैसे मिले
 - लेकिन मांग साबित नहीं
- आरोपी बरी

कानूनी सिद्धांत:

- Demand

- Acceptance

- Recovery

तीनों आवश्यक

समग्र निष्कर्ष

यह अंक हमें तीन बड़े संदेश देता है:

1. खतरा

- निजीकरण
- मर्जर
- रोजगार संकट

2. वास्तविकता

- PSB अभी भी मजबूत
- सुधार संभव

3. रास्ता

- एकता
- आंदोलन
- जागरूकता

अंतिम संदेश

“जब तक बैंक सार्वजनिक हैं, तब तक देश सुरक्षित है”

“बैंक बचाओ – देश बचाओ”

कॉमन बॉन्ड – जनवरी 2026 (विशेष हिन्दी संस्करण)

“A Stormy Beginning – संघर्ष का नया वर्ष”

संपादकीय

“तूफानी शुरुआत – 2026 का संकेत”

वर्ष 2026 का आगमन बैंकिंग और ट्रेड यूनियन आंदोलन के लिए एक निर्णायक मोड़ लेकर आया है। संसद के शीतकालीन सत्र में लिए गए निर्णयों ने स्पष्ट कर दिया है कि:

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आने वाला समय संघर्ष का है,
और यह संघर्ष केवल अधिकारों का नहीं, बल्कि
अस्तित्व का है।

मुख्य मुद्दा: 5-दिवसीय बैंकिंग (5 Day Banking)

- यह मांग वर्षों से लंबित है
 - IBA पहले ही सरकार को सिफारिश भेज चुका है
 - 8 मार्च 2024 के समझौते (Settlement) में शामिल
- फिर भी लागू नहीं किया गया
इसे कहा गया:
“समझौते का खुला उल्लंघन”

अब क्या होगा?

- 1 दिसंबर 2025 से आंदोलन शुरू
 - यदि समाधान नहीं हुआ:
- जनवरी 2026 के तीसरे सप्ताह में राष्ट्रव्यापी हड़ताल
(पेज 1 में स्पष्ट उल्लेख)

दूसरा बड़ा झटका: बीमा क्षेत्र में 100% FDI

पहले सीमा: 74%

अब: 100% विदेशी निवेश की अनुमति
इसका अर्थ:

- देश की बचत विदेशी पूंजी के हाथों में
 - सार्वजनिक क्षेत्र कमजोर
- (पेज 1-2 में विस्तार)

“राष्ट्रीयकरण अराजकता का, लाभ निजीकरण का”

पेज 2 का सबसे महत्वपूर्ण संदेश:

“Chaos is nationalized, profit is privatized”
यानी:

- नुकसान जनता का
- फायदा कॉर्पोरेट का

Labour Code – श्रमिक अधिकारों पर खतरा

- 29 कानून □ 4 Labour Codes
- “Inspector Raj खत्म” के नाम पर निगरानी समाप्त
- असली असर:
- कम वेतन
- कम सुरक्षा
- ज्यादा शोषण
- Contract jobs बढ़ेंगी

आह्वान – एक व्यापक आंदोलन की जरूरत

यह केवल बैंकिंग का मुद्दा नहीं:

इसमें शामिल हैं:

- Contract workers
- Gig workers
- IT sector
- महिलाएँ

“अब हर वर्ग को जोड़कर आंदोलन करना होगा”

UFBU – DFS बैठक (27 नवम्बर 2025)

(पेज 3)

मुख्य बिंदु:

- Labour Codes पर गंभीर चिंता
- स्थायी नौकरी की मांग
- Rs.25 लाख ग्रेच्युटी सीमा
- ट्रेड यूनियन से चर्चा जरूरी

अतिरिक्त मांगें:

- 5 Day Banking
- Director पद भरना
- पर्याप्त भर्ती
- Pension updation
- Retirees का medical खर्च बैंक दे

UFBU ने स्पष्ट कहा:

PSB को मजबूत करना ही लक्ष्य है

आंदोलन कार्यक्रम – पूर्ण रूपरेखा

(पेज 4–5 में तालिका)

चरणबद्ध कार्यक्रम:

- 1 Dec – 15 Jan जागरूकता अभियान
 - 16 Dec Badge Wearing
 - 23 Dec राज्य स्तर प्रदर्शन
 - 30 Dec जिला स्तर प्रदर्शन
 - 4 Jan Twitter Campaign
 - 5 Jan धरना
 - 13 Jan प्रेस मीट
 - तीसरे सप्ताह (Jan 2026) All India Strike संदेश:
- “अब और इंतजार नहीं”

100% FDI के खिलाफ संयुक्त आंदोलन

(पेज 6)

9 यूनियनों का संयुक्त आह्वान:

- Insurance Amendment Bill 2025 का विरोध
- 18 दिसंबर 2025 को देशव्यापी प्रदर्शन

मुख्य आरोप:

- “Sabka Bima” नाम भ्रामक
- असली उद्देश्य:

देश की बचत विदेशी कंपनियों को देना

न्यायिक निर्णय – महत्वपूर्ण केस

(पेज 7–12)

केस: Sahajanand Rai vs Union of India

मुख्य निर्णय:

यदि कर्मचारी को

“Removal with superannuation benefits”

दिया गया है—

तो उसे:

- Pension
- Gratuity
- Leave encashment

मिलना ही चाहिए

महत्वपूर्ण सिद्धांत:

- Circular Settlement से ऊपर नहीं
 - Settlement (2010) सर्वोपरि
 - 10 साल सेवा = पात्रता
- सुप्रीम कोर्ट (Bank of Baroda केस) का हवाला

अंतिम निर्णय:

- कर्मचारी को सभी रिटायरल लाभ देने का आदेश
- बैंक को भुगतान करना होगा

समग्र विश्लेषण

यह पूरा अंक 3 बड़े संकेत देता है:

1. खतरा

- निजीकरण
- FDI
- Labour Code

2. अन्याय

- समझौते लागू नहीं
- कर्मचारियों पर दबाव

3. समाधान

- एकता
- आंदोलन
- राष्ट्रीय स्तर पर संघर्ष

अंतिम संदेश

“संघर्ष ही समाधान है”

“एकता ही शक्ति है”

“Bank Bachao – Desh Bachao”

कॉमन बॉन्ड – फरवरी 2026 (Final Magazine Edition)

“Be Combat Ready – निर्णायक संघर्ष का दौर”

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संपादकीय

“अब निर्णायक संघर्ष का समय आ गया है”
 फरवरी 2026 का यह अंक बैंकिंग आंदोलन के इतिहास में एक महत्वपूर्ण मोड़ को दर्शाता है।
 जैसा कि पेज 1 में स्पष्ट है, UFBU (United Forum of Bank Unions) ने 27 जनवरी 2026 की हड़ताल के माध्यम से यह संदेश दे दिया है कि:
 अब संघर्ष टालने का नहीं, बल्कि निर्णायक रूप से लड़ने का समय है।

संघर्ष की पृष्ठभूमि

- 5 Day Banking की मांग वर्षों से लंबित
 - IBA द्वारा सिफारिश के बावजूद सरकार की चुप्पी
 - समझौतों का पालन न होना
- यह स्थिति केवल प्रशासनिक देरी नहीं, बल्कि कर्मचारियों के अधिकारों की उपेक्षा है

संपादकीय का मूल संदेश

“हम लड़ाई नहीं चाहते, लेकिन हमें लड़ने पर मजबूर किया जा रहा है”

इतिहास हमें क्या सिखाता है? (पेज 2)

- हर बड़े परिवर्तन का समय संघर्ष से जुड़ा होता है
- ट्रेड यूनियन आंदोलन का इतिहास बताता है: अधिकार बिना संघर्ष के नहीं मिलते

आह्वान

- 5 Day Banking केवल शुरुआत है
- असली लड़ाई:
 - o निजीकरण
 - o मर्जर
 - o श्रमिक अधिकार

2. डिजिटल आंदोलन – ऐतिहासिक सफलता

(पेज 2 के आंकड़े)

उपलब्धियाँ:

- 4.11 लाख पोस्ट
 - 5.16 लाख एंगेजमेंट
 - 2.09 करोड़ (20.9 मिलियन) इम्प्रेसन
- यह दिखाता है कि बैंकिंग समुदाय पूरी तरह एकजुट है

3. UFBU – सख्त रुख और कानूनी कार्रवाई

(पेज 3)

शिकायत:

- Strike रोकने के लिए दबाव
- SMS/WhatsApp द्वारा धमकी
- यूनियन गतिविधियों में बाधा

कार्रवाई:

- Chief Labour Commissioner को शिकायत
 - Industrial Disputes Act के तहत मामला
- संदेश:
 कानूनी लड़ाई भी जारी है

4. प्रबंधन द्वारा दबाव और धमकी (पेज 4-5)

मुख्य आरोप:

- Scale IV/V अधिकारियों को डराना
- Strike को misconduct बताना
- Section 36AD का दुरुपयोग

CLC का स्पष्ट निर्णय:

- Strike में भाग लेना संवैधानिक अधिकार
- धमकी देना अवैध
- ऐसे आदेश वापस लेने होंगे

महत्वपूर्ण संदेश:

“यूनियन गतिविधि अपराध नहीं, अधिकार है”

5. Incentive vs Justice – एक बड़ा मुद्दा

(पेज 5–6)

समस्या:

- Performance pressure
- Incentive आधारित नियंत्रण
- Forced retirement

बड़ा सवाल:

“जब 5 Day Banking के लिए संघर्ष है, तो Incentive का मुद्दा क्यों?”

इसे कहा गया:

ध्यान भटकाने की रणनीति

6. Strike – FAQ और दिशा-निर्देश (पेज 6–8)

Strike Details:

- तारीख: 27 जनवरी 2026
- अवधि: 24 घंटे

उद्देश्य:

बैंकिंग बंद करना नहीं

बल्कि

समझौते लागू करवाना

भागीदारी:

- अधिकारी
- कर्मचारी
- Probationary staff

आचार संहिता:

- शांतिपूर्ण आंदोलन
- अनुशासन बनाए रखें
- अफवाहों से बचें

ग्राहक से क्या कहें?

“यह संघर्ष बेहतर बैंकिंग सेवा के लिए है”

7. हड़ताल – ऐतिहासिक सफलता (पेज 9)

परिणाम:

- देशभर में भारी समर्थन
- बैंकिंग सेवाएँ प्रभावित
- कर्मचारियों की एकता मजबूत

सरकार की भूमिका:

- हड़ताल टालने का प्रयास
- लेकिन समाधान नहीं

परिणाम:

संघर्ष जारी रहेगा

8. न्यायिक निर्णय (पेज 10–12)

केस:

Shanti vs National Insurance

मुख्य बिंदु:

- 6% ब्याज अनिवार्य
- 12% पेनल्टी सीमित
- बीमा कंपनी जिम्मेदार

कानूनी सिद्धांत:

- Compensation में देरी = अतिरिक्त ब्याज
- Penalty सीमित
- Claimant का संरक्षण

समग्र विश्लेषण (Complete Insight)

यह पूरा अंक तीन बड़े संदेश देता है:

1. संघर्ष अनिवार्य है

- 5 Day Banking
- श्रमिक अधिकार

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2. खतरे बढ़ रहे हैं

- निजीकरण
- मर्जर
- Labour Codes

3. समाधान – एकता

“Organize – Unite – Fight”

अंतिम संदेश

“संघर्ष ही सम्मान दिलाता है”

“एकता ही शक्ति है”

“Bank Bachao – Desh Bachao”

कॉमन बॉन्ड – मार्च 2026 (विशेष हिन्दी संस्करण)

“Stand With The Comrades – गरिमा और अधिकार की निर्णायक लड़ाई”

1. संपादकीय

“साथियों के साथ खड़े रहें – यही समय है”

मार्च 2026 का यह अंक बैंकिंग आंदोलन के एक नए और संवेदनशील अध्याय को सामने लाता है।

पेज 1 में स्पष्ट रूप से बताया गया है कि

Indian Overseas Bank Officers' Association (IOBOA) अपने अधिकारों और गरिमा की रक्षा के लिए संघर्षरत है।

मुख्य समस्या क्या है?

- कार्यस्थल पर गरिमा का अभाव
 - अवास्तविक टारगेट
 - Mis-selling (बीमा/थर्ड पार्टी प्रोडक्ट) का दबाव
 - कार्य-जीवन संतुलन समाप्त
- यह केवल कार्यभार नहीं,
मानवीय गरिमा का प्रश्न बन चुका है

गंभीर आरोप (पेज 2-3)

- Coercive surveillance (निगरानी)
 - Rating mechanism का दुरुपयोग
 - Leave policy में सख्ती
 - Union गतिविधियों में बाधा
 - Unilateral policy changes
- यह स्थिति एक स्वस्थ बैंकिंग व्यवस्था के लिए खतरा है

AIBOC का स्पष्ट रुख

“IOBOA का संघर्ष हमारा संघर्ष है”

AIBOC ने साफ कहा:

- IOBOA को अकेला नहीं छोड़ा जाएगा
- देशभर में एकजुट आंदोलन होगा

2. आंदोलन की रूपरेखा (पेज 3)

प्रमुख कार्यक्रम:

- 23 फरवरी 2026 - प्रदर्शन
 - 26 फरवरी - धरना
 - 2 मार्च 2026 - All India Strike
- यह संघर्ष केवल एक बैंक का नहीं:
पूरे बैंकिंग समुदाय का है

3. Mis-selling के खिलाफ बड़ा मुद्दा (पेज 4)

वित्त मंत्री का बयान:

“Banks must focus on core banking”

संदेश स्पष्ट:

- CASA प्राथमिकता
- Insurance targets बंद हों

वास्तविक समस्या:

- Cross-selling का अत्यधिक दबाव
- Targets के लिए नैतिकता से समझौता
- ग्राहक हित प्रभावित

मांग:

- No Insurance Targets
- Core Banking पर फोकस
- Professional dignity की बहाली

4. PLI विवाद – बड़ा संघर्ष (पेज 5–6)

सरकार का प्रस्ताव:

- Scale IV और ऊपर के लिए अलग PLI मॉडल
- Performance आधारित विभाजन

AIBOC की आपत्ति:

यह विभाजन करेगा:

- Scale IV vs अन्य अधिकारी
- Unity कमजोर होगी

स्पष्ट संदेश:

“Divisive PLI Model अस्वीकार्य है”

5. बैंकिंग समाचार – PSB का शानदार प्रदर्शन (पेज 6)

Q3 FY26 Highlights:

- सभी 12 PSU बैंकों का रिकॉर्ड प्रॉफिट

उदाहरण:

- SBI: Rs.21,028 करोड़
- Canara Bank: Rs.5,155 करोड़
- PNB: Rs.5,100 करोड़
- Bank of Baroda: Rs.5,055 करोड़

यह सिद्ध करता है:

PSB मजबूत हैं, सक्षम हैं

6. सर्कुलर अपडेट (पेज 7)

- Strike success circular
- Labour Code विरोध
- DA circular
- Joint trade union activities

निरंतर आंदोलन और संगठनात्मक सक्रियता

7. न्यायिक निर्णय – इलाहाबाद हाईकोर्ट (पेज 8–12)

केस:

Ashutosh Kumar Verma vs UCO Bank

मुख्य आरोप:

- Subsidy misappropriation
- Bank funds misuse

न्यायालय का निर्णय:

Bank employee के लिए:

- उच्च स्तर की ईमानदारी अनिवार्य
- Misconduct गंभीर अपराध

महत्वपूर्ण सिद्धांत:

- Acting beyond authority = misconduct
- Trust breach = removal justified
- Loss of confidence = dismissal valid

प्रमुख सीख:

“बैंकिंग में विश्वास सर्वोपरि है”

समग्र विश्लेषण (Complete Insight)

यह पूरा अंक तीन बड़े संकेत देता है:

1. गरिमा की लड़ाई

- IOBOA आंदोलन
- Work-life balance
- Professional respect

2. नई चुनौतियाँ

- Mis-selling pressure
- PLI विभाजन
- Surveillance culture

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3. समाधान

- एकता
- सामूहिक आंदोलन
- संगठनात्मक शक्ति

अंतिम संदेश

“जब तक अधिकारी एकजुट हैं, तब तक कोई भी दबाव स्थायी नहीं”

“Garima, Nyay aur Samman – यही संघर्ष का आधार है”

“Bank Bachao – Desh Bachao”

ऑफिसर्स' कॉज़ – दिसंबर 2025 (विशेष हिन्दी संस्करण)

“Union is Strength – एकता ही शक्ति है”

1. संपादकीय / मुख्य संदेश

“5-Day Banking – अब इंतजार नहीं, संघर्ष जरूरी”
दिसंबर 2025 का यह अंक बैंक कर्मचारियों और अधिकारियों की सबसे महत्वपूर्ण मांग —
5 Day Banking (सप्ताह में 5 कार्य दिवस) — पर केंद्रित है।

पेज 2 में स्पष्ट उल्लेख:

- UFBU ने यह मांग बढ़ते कार्य दबाव और मानसिक तनाव के कारण उठाई
- IBA ने पहले ही सरकार को इसकी सिफारिश भेज दी है
- लेकिन अब तक कोई अंतिम निर्णय नहीं

समस्या की जड़

- स्टाफ की भारी कमी
 - बढ़ता कार्यभार
 - मानसिक एवं शारीरिक तनाव
 - Work-life balance समाप्त
- इसलिए यह मांग केवल सुविधा नहीं, एक आवश्यकता बन चुकी है

समझौते और वास्तविकता

10th Bipartite Settlement (2015)

- 2nd & 4th Saturday अवकाश 12th Bipartite Settlement (2024)
- सभी शनिवार अवकाश का प्रस्ताव
- IBA द्वारा सरकार को सिफारिश लेकिन:

2 साल बाद भी लागू नहीं

2. आंदोलन की घोषणा (पेज 3)

चरणबद्ध कार्यक्रम:

- 1 Dec 2025 – 15 Jan 2026 ☐ अभियान
- 16 Dec ☐ Badge Wearing
- 23 Dec ☐ राज्य स्तरीय प्रदर्शन
- 30 Dec ☐ जिला स्तरीय प्रदर्शन
- 4 Jan ☐ Twitter Campaign
- 5 Jan ☐ धरना
- 13 Jan ☐ प्रेस मीट
- तीसरा सप्ताह Jan 2026 ☐ All India Strike

संदेश:

“हमने बहुत इंतजार किया, अब संघर्ष अनिवार्य है”

3. Labour Codes – नई चुनौती (पेज 4)

सरकार द्वारा 29 श्रम कानूनों को 4 Labour Codes में बदलना:

चिंता के कारण:

- स्थायी नौकरी कम होगी
- Contract jobs बढ़ेंगी
- श्रमिक अधिकार कमजोर होंगे

DFS-UFBU बैठक

- सरकार ने यूनियनों से चर्चा की
- यूनियनों ने स्पष्ट कहा: बदलाव बिना परामर्श के स्वीकार नहीं

प्रमुख मांगें:

- 5 Day Banking
- Director पद भरना
- पर्याप्त भर्ती
- Pension updation
- Retiree medical खर्च बैंक दे

4. RBI की नई नीतियाँ (पेज 4-5)

Cooperative Banks के लिए सुधार:

- 4-tier framework लागू
- अधिक autonomy
- Technology adoption

उद्देश्य:

स्थानीय विकास और बैंकिंग विस्तार

5. बैंकिंग ट्रेंड्स – महत्वपूर्ण डेटा (पेज 5-6)

Deposit Growth:

- 9.9% (7 तिमाही का न्यूनतम)
- PSB share: 57.6%

Loan Growth:

- Home Loan: Rs.3.02 लाख करोड़
 - Auto Loan: Rs.96,000 करोड़
 - Gold Loan: Rs.14.5 लाख करोड़
- PSB ने मजबूत पकड़ बनाई

निष्कर्ष:

“PSB अभी भी मजबूत और भरोसेमंद हैं”

6. Monetary Policy Insight (पेज 7)

Repo Rate Cut: 5.25%

लेकिन असर तुरंत नहीं:

- EMI धीरे-धीरे कम होगी
- Deposit rates धीरे बदलेंगे

महत्वपूर्ण लाइन:

“Monetary policy slow motion में काम करती है”

7. Credit Card शिकायतें बढ़ीं (पेज 8)

डेटा:

- 50,811 शिकायतें
- 20% वृद्धि
- कुल शिकायतों का 17%

कारण:

- Credit card usage बढ़ा
 - Aggressive marketing
- Private banks में ज्यादा शिकायतें

8. न्यायिक निर्णय (पेज 9-12)

केस:

M.C.G.M.V.N. Ltd vs Labour Court

मुख्य निर्णय:

- Termination अवैध
- Employee को reinstatement
- Back wages

महत्वपूर्ण सिद्धांत:

- Natural Justice का पालन जरूरी
- Employee को सुनवाई का अधिकार
- Designation नहीं, कार्य महत्वपूर्ण

सीख:

“न्यायिक प्रक्रिया में पारदर्शिता अनिवार्य है”

समग्र विश्लेषण

यह अंक तीन बड़े संदेश देता है:

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1. मुख्य मांग

5 Day Banking

2. चुनौतियाँ

- Labour Codes
- Work pressure
- Customer complaints

3. समाधान

एकता + आंदोलन

अंतिम संदेश

“Union is Strength”

“एकता में ही अधिकारों की शक्ति है”

“Bank Bachao – Adhikar Bachao”

ऑफिसर्स' कॉज़ – जनवरी 2026 (विशेष हिन्दी संस्करण)

“Union is Strength – बदलते दौर में एकता की शक्ति”

1. संपादकीय

“नए वर्ष की नई चुनौतियाँ और संकल्प”

जैसा कि पेज 2 में वर्णित है, वर्ष 2026 एक नई आशा, नई ऊर्जा और नई चुनौतियों के साथ प्रारंभ हुआ है। बैंकिंग क्षेत्र तेजी से बदल रहा है:

- डिजिटाइजेशन
- AI का प्रभाव
- FinTech का बढ़ता दायरा

वास्तविकता का दूसरा पक्ष

- बेरोजगारी
 - कृषि संकट
 - आर्थिक असमानता
- विकास की चमक के पीछे
कठिन सामाजिक सच्चाई छिपी है

बैंकिंग सेक्टर की स्थिति

- Branches understaffed
- Targets लगातार बढ़ रहे
- Compliance का दबाव

बैंक अधिकारी:

“प्रणाली और जनता के बीच सेतु”

मुख्य खतरे

- Privatization
 - Merger
 - Corporate governance मॉडल
- यह सार्वजनिक बैंकिंग के मूल सिद्धांतों को कमजोर कर सकते हैं

2. संगठन का संकल्प (पेज 3)

AISBOF का संदेश:

- कोई भी अधिकारी अकेला नहीं
- हर संघर्ष सामूहिक होगा

प्रमुख लक्ष्य:

- 5 Day Banking
- Recruitment बढ़ाना
- Labour Codes का विरोध
- Merger/Privatization रोकना

मूल विचार:

“Ethical Banking ही स्थायी प्रगति का मार्ग है”

3. सम्मान – Com. Arun Kumar Bishoyi (पेज 3-4)

योगदान:

- 1988 में बैंक जॉइन
- 1989 से यूनियन सक्रिय
- SBIOA President (2018)
- AISBOF President

विशेषताएँ:

- सरलता
- नेतृत्व क्षमता
- संगठन के प्रति समर्पण

संदेश:

“सच्चा नेता वही जो संगठन को मजबूत बनाए”

4. Mandatory Learning – गंभीर मुद्दा (पेज 4-5)**समस्या:**

- केवल ~10% completion
- Branch staff के लिए कठिनाई

कारण:

- स्टाफ की कमी
- Year-end workload
- Technology issues

मांग:

Deadline बढ़ाकर 31 मार्च 2026 किया जाए

संदेश:

“Learning मजबूरी नहीं, प्रेरणा होनी चाहिए”

5. Housing Loan – सुधार की मांग (पेज 5)**मुद्दा:**

- ST / SC / OBC कर्मचारियों के लिए
- Loan limit पर्याप्त नहीं

समस्या:

- Cost escalation
- सीमित भूमि

मांग:

Loan limit बढ़ाई जाए

6. Money Mule Accounts – बड़ा जोखिम (पेज 6-7)**समस्या:**

- Fraud accounts
- CSP/BC channels misuse

अधिकारियों पर दबाव:

- Identification का बोझ
- Post-facto कार्रवाई

समाधान:

- System-led monitoring
- Officer protection
- Clear SOP

महत्वपूर्ण सिद्धांत:

“गलती सिस्टम की हो, तो सजा अधिकारी को नहीं”

7. Currency Chest SOP – सुधार (पेज 7-8)**समस्या:**

- Penalty का गलत बोझ अधिकारियों पर

मांग:

- Proper accountability framework
- Natural justice

8. Centralized Cyber Cell – समस्याएँ (पेज 8-9)**स्थिति:**

- Staff shortage
- High workload
- Stress

सुझाव:

- Manpower बढ़ाया जाए
- SOP मजबूत हो
- Workload rationalize हो

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9. ZingHR – Membership Issue (पेज 9–10)

समस्या:

- Unauthorized deductions
- Maker-checker control कमजोर

मांग:

Control HR के पास हो

10. Deposit Accounts – Interest Issue (पेज 10)

समस्या:

- Staff rate interest नहीं मिल रहा

समाधान:

Proper system mapping

11. Transfer Policy – सुधार (पेज 10–11)

समस्या:

- Modalities meeting नहीं
- Hardship बढ़ी

मांग:

Circle-wise consultation

12. Promotion Vacancy Issue (पेज 11–12)

समस्या:

- Vacancy disclose नहीं

मांग:

Transparency

13. Compassionate Appointment (पेज 12–13)

समस्या:

- Insurance को income मानना

मांग:

Human approach

14. TAB Banking – Maker Issue (पेज 13–14)

समस्या:

- केवल officers को Maker role

समाधान:

Clerical staff को भी शामिल किया जाए

15. Pay Fixation & Personal Allowance (पेज 14–15)

समस्या:

- Promotion के बाद कम salary
- Personal allowance clear नहीं

मांग:

Anomaly rectification

16. Strike Notice – 27 Jan 2026 (पेज 15–16)

UFBU का नोटिस:

All India Strike (27 जनवरी 2026)

मुख्य मांग:

- 5 Day Banking लागू करना

कार्यक्रम:

- 8 Jan Notice
- 9–26 Jan Campaign
- 27 Jan Strike

समग्र विश्लेषण (Complete Insight)

यह अंक 3 बड़े संदेश देता है:

1. चुनौतियाँ बढ़ रही हैं

- Digitization
- AI
- Work pressure

2. सिस्टम में खामियाँ

- Policy gaps
- HR issues
- Operational stress

3. समाधान

एकता + संगठन + संघर्ष

अंतिम संदेश

“Union is Strength”

“एकता ही अधिकार दिलाती है”

“Bank Bachao – Officer Bachao”

ऑफिसर्स' कॉज़ – फरवरी 2026 (विशेष हिन्दी संस्करण)

“Union is Strength – नेतृत्व, संघर्ष और अधिकार की नई दिशा”

1. संपादकीय / मुख्य संदेश

“नए नेतृत्व के साथ नई शुरुआत”

फरवरी 2026 का यह अंक संगठन में नए नेतृत्व के आगमन का प्रतीक है।

पेज 2 के अनुसार:

कॉमरेड शुभज्योति चट्टोपाध्याय को AISBOF का नया अध्यक्ष चुना गया है।

नेतृत्व का परिचय

- जन्म: 22 जून 1969 (पश्चिम बंगाल)
- SBI में प्रवेश: 1996
- SBIOA (Bengal Circle) में महत्वपूर्ण भूमिका
- AIBOC में वरिष्ठ पद

नेतृत्व की विशेषताएँ:

- सिद्धांतवादी सोच
- संगठनात्मक क्षमता
- सदस्यों से गहरा जुड़ाव
- युवा अधिकारियों का मार्गदर्शन

संदेश:

“नया नेतृत्व – नई ऊर्जा – नई दिशा”

2. संगठन का संकल्प (पेज 3)

मुख्य विचार:

- “Nation First, Organisation Next, Individual Last”

लक्ष्य:

- बैंकिंग सेक्टर में न्याय और समानता
- अधिकारी हितों की रक्षा
- संगठन को और मजबूत बनाना

आह्वान:

“एकजुट होकर आगे बढ़ें”

3. रविवार/छुट्टी में काम – बड़ा मुद्दा (पेज 3-5)

समस्या:

- अचानक बुलाना
- Proper approval नहीं
- Compensation में देरी

वास्तविक प्रभाव:

- Work-life balance खराब
- मानसिक तनाव
- असंतोष

समाधान (सुझाव):

- HRMS-based approval system
- Auto compensatory leave
- Rs.2000 allowance automatic
- Rotation system

संदेश:

“काम जरूरी है, लेकिन इंसान उससे भी ज्यादा जरूरी है”

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4. Election Duty – गंभीर चिंता (पेज 5–7)

समस्या:

- Officers को लंबे समय तक चुनाव ड्यूटी में लगाना
- Q3–Q4 के महत्वपूर्ण समय में

प्रभाव:

- Branch functioning प्रभावित
- Customer service कमजोर
- Career progression प्रभावित

AISBOF की मांग:

- Minimum deployment
- Clear guidelines
- Insurance & reimbursement
- No penalty

संदेश:

“राष्ट्रीय सेवा जरूरी है, पर बैंकिंग सेवा भी उतनी ही जरूरी है”

5. Strike Movement – मजबूत चरण (पेज 8–11)

Digital Campaign Success:

- 4.11 लाख पोस्ट
 - 5.16 लाख एंगेजमेंट
 - 2.09 करोड़ reach
- पेज 8 के आंकड़े

प्रबंधन की प्रतिक्रिया:

- Strike रोकने के लिए धमकी
- SMGS-IV/V अधिकारियों को टारगेट

CLC का निर्णय:

(पेज 9–10 के अनुसार)

- Strike participation अधिकार है
- धमकी = अवैध

27 जनवरी 2026 – हड़ताल

परिणाम:

- देशभर में भारी सफलता
- बैंकिंग सेवाएँ प्रभावित
- संगठन की शक्ति प्रदर्शित

संदेश:

“डर नहीं, अधिकार की लड़ाई”

6. बड़े खतरे – PLI, DFS Policy (पेज 10)

मुद्दे:

- Performance-based elimination
- Premature retirement policy
- Career insecurity

संगठन का रुख:

इन नीतियों का विरोध

संदेश:

“Performance के नाम पर अन्याय स्वीकार नहीं”

7. Labour Codes – बड़ा खतरा (पेज 12)

प्रभाव:

- यूनियन कमजोर
- श्रमिक अधिकार कम
- Working hours बढ़ेंगे

आह्वान:

- 8 Feb Social media campaign
- 9 Feb Badge wearing
- 11 Feb Demonstrations

संदेश:

“Worker unity ही सबसे बड़ी शक्ति है”

8. Dearness Allowance Update (पेज 13)

डेटा:

- Average Index: 148.03
- DA Rate: 25%
- Increase: 1.07%

लागू: 1 फरवरी 2026 से

समग्र विश्लेषण (Complete Insight)

यह अंक तीन बड़े संकेत देता है:

1. नया नेतृत्व – नई दिशा

- संगठन मजबूत
- युवा नेतृत्व

2. बढ़ती चुनौतियाँ

- Work pressure
- Election duty
- Policy risks

3. समाधान

एकता + संगठन + संघर्ष

अंतिम संदेश

“Union is Strength”

“नेतृत्व बदल सकता है, लेकिन संघर्ष जारी रहेगा”

“Bank Bachao – Officer Bachao”

ऑफिसर्स' कॉज़ – मार्च 2026 (विशेष हिन्दी संस्करण)

“Union is Strength – गरिमा, समानता और अधिकार की निर्णायक लड़ाई”

1. संपादकीय

“अंतरराष्ट्रीय महिला दिवस – समानता और सम्मान का संकल्प”

पेज 2-3 के अनुसार:

यह अंक 8 मार्च – अंतरराष्ट्रीय महिला दिवस को समर्पित है।

मुख्य संदेश:

- महिला सशक्तिकरण केवल प्रतीकात्मक नहीं होना चाहिए
- यह समान अवसर, सम्मान और सुरक्षा का विषय है

वर्तमान चुनौतियाँ:

- कार्यस्थल पर असमानता
 - लैंगिक भेदभाव
 - घरेलू हिंसा, दहेज, तस्करी जैसी सामाजिक बुराइयाँ
- यह दर्शाता है कि संघर्ष अभी भी जारी है

AIBOC का दृष्टिकोण:

- Safe workplace
- Maternity & childcare support
- ICC (Internal Complaints Committee) मजबूत
- Transfer policy में महिलाओं के हित

संदेश:

“Gender Equality केवल अधिकार नहीं, सामाजिक जिम्मेदारी है”

2. Conciliation Meeting – 9 मार्च 2026 (पेज 3-4)

प्रमुख बिंदु:

- DFS, IBA, PSBs और UFBU की संयुक्त बैठक
- Strike के मुद्दों पर चर्चा

मुख्य विवाद:

5 Day Banking

- अब भी लागू नहीं

PLI Issue

- Scale IV-VII अधिकारियों को अलग करना
- Bipartite settlement का उल्लंघन

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यूनियन का आरोप:

यह workforce को divide करने की कोशिश

निष्कर्ष:

“यदि समाधान नहीं, तो आंदोलन तेज होगा”

3. PLI विवाद – बड़ा संघर्ष (पेज 4 & 9)

समस्या:

- Uniform PLI खत्म करने की कोशिश
- Individual performance आधारित मॉडल

प्रभाव:

- कर्मचारियों में विभाजन
- Team spirit कमजोर
- 90% workforce प्रभावित

यूनियन का रुख:

“Divisive PLI Model स्वीकार नहीं”

4. Transfer Policy (ICT Issue) – अन्याय का मामला (पेज 4-5)

समस्या:

- New policy retrospective लागू
- Pending ICT applications reject

प्रभाव:

- Officers की legitimate expectations खत्म
- मानसिक तनाव

मांग:

पुराने आवेदन सहानुभूति से स्वीकार किए जाएं

सिद्धांत:

“Natural Justice का पालन जरूरी है”

5. Election Duty – गंभीर मुद्दा (पेज 5-6)

स्थिति:

- ~380 officers (Phase 1)
- ~300 officers (Phase 2)

समस्याएँ:

- Rs.30,000 allowance disparity
- TA/DA clarity नहीं
- Personal खर्च बढ़ा

अतिरिक्त समस्या:

- CDS performance प्रभावित
- Remote locations में कठिनाई

मांग:

- Uniform compensation
- Time-bound reimbursement
- Performance protection

संदेश:

“राष्ट्रीय सेवा के साथ न्याय भी जरूरी है”

6. IOBOA संघर्ष – गरिमा की लड़ाई (पेज 6-7)

आरोप:

- Coercive surveillance
- Forced late sitting
- Leave denial
- Union office lock करना

गंभीर स्थिति:यह केवल HR issue नहीं
बल्कि संवैधानिक अधिकारों पर हमला

विडंबना:

- Bank profit (56.18%)
- NPA

फिर भी अधिकारियों पर दबाव

AIBOC का रुख:

“IOBOA का संघर्ष हमारा संघर्ष है”

7. आंदोलन कार्यक्रम (पेज 7-8)

कार्यक्रम:

- 23 Feb Demonstration
- 26 Feb Dharna
- 2 March All India Strike

संदेश:

“अब संघर्ष से पीछे नहीं हटेंगे”

8. UFBU का कड़ा रुख (पेज 8)

- IOB management को चेतावनी
- Union office lock की निंदा
- Full support to IOBOA

संदेश:

“Industrial relations बिगड़ना देशहित में नहीं”

9. न्यायिक निर्णय – Integrity सर्वोपरि (पेज 10-13)

केस:

Central Bank of India vs Anil Kumar

मुख्य निर्णय:

- Misappropriation = गंभीर misconduct
- Complaint withdrawal से दोष खत्म नहीं
- Dismissal justified

महत्वपूर्ण सिद्धांत:

- Banking = Trust-based system
- Integrity compromise नहीं

सीख:

“बैंकिंग में ईमानदारी ही सबसे बड़ी पूंजी है”

समग्र विश्लेषण (Complete Insight)

यह अंक चार बड़े संदेश देता है:

1. सामाजिक संदेश

महिला सशक्तिकरण

2. प्रशासनिक चुनौतियाँ

- PLI विवाद
- Transfer policy
- Election duty

3. संघर्ष का विस्तार

- IOBOA आंदोलन
- All India Strike

4. नैतिक आधार

Integrity & Justice

अंतिम संदेश

“एकता, समानता और गरिमा – यही संघर्ष का आधार है”

“Union is Strength”

“Bank Bachao – Officer Bachao”

बैंक बीट्स – 31 दिसंबर 2025 (विशेष हिन्दी संस्करण)

“दो भारत की कहानी – असमानता, बैंकिंग और संघर्ष”

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1. संपादकीय

“असमानता की खाई और बैंकिंग की भूमिका”

पेज 1-5 के अनुसार:

भारत में आर्थिक असमानता भयावह स्तर पर पहुँच चुकी है:

- केवल 0.003% परिवार औसत संपत्ति Rs.472 करोड़
- आधी आबादी Rs.250 प्रतिदिन कमाने के लिए संघर्ष

आय और संपत्ति का अंतर:

- Top 10% 58% आय
 - Bottom 50% केवल 15%
 - Top 1% 40% संपत्ति
- यह “दो भारत” की सच्चाई है

बैंकिंग की भूमिका (पेज 2-3)

पहले:

- राष्ट्रीयकरण के बाद
- ग्रामीण व गरीब वर्ग को ऋण

अब:

- Corporate lending बढ़ा
- Priority sector कमजोर
- NBFC के जरिए indirect lending

गंभीर तथ्य (पेज 4)

- Rs.100 करोड़+ loans पर

Interest < 5%–10%

जबकि:

- आम लोग $\square$ 10% से 36% तक

यह क्रेडिट असमानता का बड़ा उदाहरण है

निष्कर्ष (पेज 5-6)

“बैंक अब सामाजिक संतुलन का साधन कम, और असमानता बढ़ाने का माध्यम अधिक बन रहे हैं”

2. न्यूक्लियर फाइनेंसिंग – नैतिक प्रश्न (पेज 7-12)

विश्व बैंक का निर्णय:

Nuclear financing ban हटाया गया

जोखिम:

- Fukushima: \$180 billion नुकसान
- Chernobyl: \$700 billion+
- Bhopal disaster: भारी मानवीय क्षति

भारत में बदलाव:

- Nuclear liability कानून कमजोर
- Private कंपनियों की एंट्री

गंभीर चिंता:

Liability cap: Rs.4500 करोड़

Operator liability: केवल Rs.100 करोड़

संदेश:

“लाभ निजी, जोखिम सार्वजनिक”

बैंकिंग के लिए प्रश्न:

- क्या बैंक ऐसे प्रोजेक्ट फंड करें?
- क्या यह ethical decision है?

पेज 11-12 का मुख्य सवाल:

“क्या बैंक इतिहास के सही पक्ष में खड़े होंगे?”

3. MGNREGA बनाम नया बिल (पेज 13-15)

नया कानून:

Viksit Bharat Rozgar Bill 2025

समस्या:

- Demand-based रोजगार खत्म
- Fixed allocation system
- State पर financial burden

प्रभाव:

- गरीबों की सुरक्षा कमजोर
- रोजगार का अधिकार खत्म

टेक्नोलॉजी समस्या:

- Aadhaar errors
 - Payment delays
 - Worker deletion
- लाखों लोग प्रभावित

संदेश:

“अधिकार से सुविधा की ओर बदलाव – खतरनाक संकेत”

4. RBI रिपोर्ट – Household Debt (पेज 16)

डेटा:

- Debt: 41.3% of GDP
- 55.3% loans □ consumption आधारित

संकेत:

- लोग खर्च के लिए कर्ज ले रहे
- आर्थिक दबाव बढ़ रहा

5. Climate & Banking (पेज 17)

उपलब्धि:

- India: Climate rank बेहतर

कमी:

- Banks में climate policy नहीं
- No climate-sensitive lending

संदेश:

“Sustainability केवल रिपोर्ट में नहीं, नीति में दिखनी चाहिए”

6. RBI Handbook (पेज 18)

- State-wise data
- 1951–2025 coverage
- Policy making के लिए उपयोगी लेकिन analysis कम

7. इतिहास – श्रमिक आंदोलन (पेज 19–21)

प्रमुख घटनाएँ:

- 1928: Calcutta strike
- 1938: Bombay textile strike
- 1984: Bhopal protest

यह दिखाता है:

संघर्ष हमेशा बदलाव लाता है

8. यूनियन अपडेट (पेज 22–28)

भारत:

- Gig workers strike
- NREGA protest
- ASHA workers आंदोलन
- Garment workers protest

विश्व:

- Bolivia strike
- Brazil protest
- Iran unrest
- Nigeria health workers strike

संदेश:

“श्रमिक असंतोष वैश्विक वास्तविकता है”

9. बैंकिंग समाचार (पेज 29–30)

प्रमुख खबरें:

PNB Fraud

- Rs.2434 करोड़

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MSME Credit

- Rs.46 लाख करोड़

PSU vs Private Banks

- PSU banks बेहतर margins

Cyber Fraud

- Rs.3000 करोड़ नुकसान
- SC ने चेताया

समग्र विश्लेषण (Complete Insight)

यह पूरा अंक 4 बड़े संदेश देता है:

1. असमानता बढ़ रही है

- आय, संपत्ति, क्रेडिट

2. बैंकिंग का बदलता स्वरूप

- Social role Profit driven

3. वैश्विक जोखिम

- Nuclear finance
- Climate crisis

4. संघर्ष ही समाधान

- Labour movement
- Union power

अंतिम संदेश

“बैंकिंग केवल व्यापार नहीं, सामाजिक जिम्मेदारी है”

“समानता, न्याय और नैतिकता – यही भविष्य है”

“Union is Strength”

बैंक बीट्स – 15 जनवरी 2026 (विशेष हिन्दी संस्करण)

“क्रेडिट का संकट, वैश्विक उथल-पुथल और श्रमिक संघर्ष की सच्चाई”

1. संपादकीय

“क्रेडिट सही जगह नहीं पहुँच रहा”

पेज 1-4 के अनुसार:

RBI की रिपोर्ट एक गंभीर सच्चाई सामने लाती है:

बैंकिंग सिस्टम बढ़ रहा है,

लेकिन क्रेडिट सही क्षेत्रों तक नहीं पहुँच रहा

प्रमुख समस्याएँ:

1. प्राथमिक क्षेत्रों की उपेक्षा

- कृषि, उद्योग, MSME में क्रेडिट घटा

- Personal loans & services बढ़े

2. Write-off बनाम Recovery

- Recovery: ~18%

- Write-off: बहुत अधिक (Rs.91,176 करोड़ PSBs)

3. सार्वजनिक बैंकों पर बोझ

- Social banking का भार PSBs पर

- Private banks profit-oriented

4. MSME & किसान संकट

- MSME share: 19.3% 19.0%

- KCC growth: 10.8% 3.9%

निष्कर्ष:

“बैंकिंग का विकास हो रहा है,

लेकिन विकास असंतुलित है”

2. NBFC और डिजिटल लेंडिंग संकट (पेज 4 & 11)

स्थिति:

- NBFC credit 14.6% GDP

- Banks पीछे हट रहे

समस्या:

- High interest
- Data misuse
- Harassment recovery

न्यायालय की टिप्पणी:

Delhi High Court ने RBI से जवाब मांगा

संदेश:

“जहाँ बैंक हटते हैं, वहाँ शोषण शुरू होता है”

3. गिग इकॉनमी – छिपा हुआ शोषण (पेज 5–7)

घटना:

13 जनवरी 2026 – Gig workers strike

मुख्य मांगें:

- 10-minute delivery खत्म
- Fair wages
- Social security
- Collective bargaining

उपलब्धि:

- 10-minute delivery model खत्म (आंशिक)

वास्तविकता:

- Pressure अभी भी मौजूद
- Algorithm आधारित exploitation

संदेश:

“नौकरी नहीं, मजबूरी का श्रम”

4. वैश्विक व्यवस्था का संकट (पेज 8–10)

स्थिति:

- USA dominance कमजोर
- WTO, IMF की भूमिका कम

वैश्विक घटनाएँ:

- Trade wars
- Tariff conflicts
- Dollar system कमजोर

डेटा:

- Gold 105%
- Silver 140%
- Copper 40%

भारत के लिए संदेश:

- Allies बनाए रखें
- Internal demand बढ़ाएं

निष्कर्ष:

“नई विश्व व्यवस्था का निर्माण हो रहा है”

5. Household Debt संकट (पेज 13)

डेटा:

- Debt: 41.3% GDP
- 55.3% loans consumption

संकेत:

लोग निवेश नहीं,
खर्च के लिए कर्ज ले रहे

6. बैंक फ्रॉड – नया ट्रेंड (पेज 14)

स्थिति:

- Fraud cases
- Amount

प्रकार:

- 66.8% Digital fraud
- 33.1% Loan fraud

संदेश:

“कम केस, पर ज्यादा नुकसान”

7. RRBs – सामाजिक बैंकिंग का आधार (पेज 15–18)

इतिहास:

- 1975 स्थापना
- 1976 कानून

उद्देश्य:

- ग्रामीण क्रेडिट
- गरीबों तक बैंकिंग

आज की चुनौती:

- Privatization pressure
- Social role कमजोर

संदेश:

“RRB = Financial Inclusion की रीढ़”

8. यूनिजन अपडेट (पेज 19–23)

प्रमुख मुद्दे:

- Election duty pressure
- Security concern
- Performance impact

मांग:

- Proper सुरक्षा
- Compensation
- Policy correction

Strike:

27 जनवरी 2026 – All India Strike

9. वैश्विक श्रमिक आंदोलन (पेज 22–27)

प्रमुख घटनाएँ:

- Venezuela protest
- Indonesia strike
- Germany delivery strike
- Nigeria judicial strike

संदेश:

“श्रमिक संघर्ष वैश्विक वास्तविकता है”

10. बैंकिंग समाचार (पेज 28–30)

मुख्य खबरें:

Unsecured Loans बढ़े

- System risk बढ़ा

Transparency Issue

- Banks vs RBI (NPA disclosure)

NPA Sale

- Rs.760 करोड़ (PNB)

LDR High

- 81% चिंता

UCB Reform

- Rs.300 Cr capital requirement

समग्र विश्लेषण (Complete Insight)

यह अंक 5 बड़े संदेश देता है:

1. Credit Misallocation

सही जगह credit नहीं

2. NBFC & Digital Risk

शोषण बढ़ रहा

3. Labour Exploitation

Gig economy

4. Global बदलाव

नई world order

5. Union की जरूरत

संघर्ष ही समाधान

अंतिम संदेश

“बैंकिंग केवल लाभ नहीं, सामाजिक जिम्मेदारी है”

“क्रेडिट का सही वितरण ही सच्चा विकास है”

“Union is Strength”

बैंक बीट्स – 31 जनवरी 2026 (विशेष हिन्दी संस्करण)

“मुक्त व्यापार बनाम आत्मनिर्भरता – बैंकिंग, अर्थव्यवस्था और श्रम का संघर्ष”

1. संपादकीय

“Free Trade – पुरानी दवा, नई समस्याएँ”

पेज 1-3 के अनुसार:

भारत-EU Free Trade Agreement (FTA) को

“Mother of all deals” कहा जा रहा है

लेकिन वास्तविक प्रश्न:

- क्या यह भारत के हित में है?
- या यह एक नया आर्थिक निर्भरता मॉडल है?

सकारात्मक पहलू:

- Export opportunities
- Skilled professionals को Europe में अवसर
- Tariff reduction

गंभीर चिंताएँ:

- Domestic manufacturing पर खतरा
- किसानों पर दबाव
- Market खुलने से विदेशी dominance

मुख्य निष्कर्ष:

“आत्मनिर्भरता का रास्ता – आंतरिक बाजार मजबूत करना है,
न कि बाहरी निर्भरता बढ़ाना”

2. बैंक मजबूत – जनता कमजोर (पेज 4-5)

रिपोर्ट्स कहती हैं:

- Banks financially strong
- Profitability बढ़ी

लेकिन वास्तविकता:

आम जनता की स्थिति खराब

MSME Credit:

- Share गिरा: 19.3% 19.0%

Agriculture Crisis:

- KCC growth: 10.8% 3.9%
- 55% किसान कर्ज में

Household Debt:

- 41.3% of GDP
- 55.3% loan consumption

संदेश:

“बैंक मजबूत हो रहे हैं, लेकिन लोग कर्ज में डूब रहे हैं”

3. NBFC और कर्ज जाल (पेज 7)

गंभीर तथ्य:

- Rs.50,000 से छोटे loans का 85% NBFC

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समस्या:

- High interest
- Harassment
- Privacy issues

परिणाम:

- Debt trap
- Suicides
- Financial exploitation

संदेश:

“आधुनिक सूदखोरी का नया रूप – NBFC मॉडल”

4. स्वास्थ्य और शिक्षा संकट (पेज 8)**स्थिति:**

- Health expenses बहुत अधिक
- 75% खर्च □ medicines

शिक्षा:

- Public spending: ~2.5% GDP
- Private sector dominance

निष्कर्ष:

“सरकारी जिम्मेदारी कम □ कर्ज बढ़ता”

5. Budget 2026 – क्या होना चाहिए? (पेज 6–9)**सुझाव:**

- Priority Sector Lending मजबूत
- MSME support
- Agriculture guarantee fund
- Rural banking expansion

वर्तमान स्थिति:

- PSL growth घटा
- PSLC trading बढ़ा
- Direct lending कम

संदेश:

“बैंकिंग को profit नहीं, public service बनाना होगा”

6. 5 Day Banking Strike – ऐतिहासिक सफलता (पेज 10–11)**घटना:**

27 जनवरी 2026 – All India Strike

कारण:

- 5 Day Banking लागू नहीं

परिणाम:

- देशभर में भारी भागीदारी
- कई शाखाएँ बंद
- सेवाएँ प्रभावित

विशेष बात:

- Threats के बावजूद participation

संदेश:

“एकता से ही अधिकार मिलते हैं”

7. ट्रेड यूनियन का महत्व (पेज 12–14)**गलत धारणा:**

“Union growth रोकती है”

वास्तविकता:

- Workers protection
- Social stability
- Demand creation

वैश्विक उदाहरण:

- USA, Canada में unions की भूमिका महत्वपूर्ण

भारतीय परंपरा:

- Rigveda: सामूहिकता
- Guild system

संदेश:

“Union विकास की बाधा नहीं, आधार है”

8. PSL में बदलाव – खतरा (पेज 15)

नया नियम:

- NCDC को PSL में शामिल

समस्या:

- Indirect lending बढ़ेगा
- Direct lending घटेगा

निष्कर्ष:

“PSL का मूल उद्देश्य कमजोर हो रहा”

9. Export & Employment Issues (पेज 16–17)

Export:

- Tariffs के कारण गिरावट

Employment:

- Urban unemployment बढ़ा
- Service sector jobs घटे

संदेश:

“आर्थिक वृद्धि के बावजूद रोजगार संकट”

10. श्रमिक आंदोलन – इतिहास (पेज 17–18)

- 1905 – रूस
- 1982 – भारत
- 2019 – भारत

संघर्ष बदलाव

11. यूनियन अपडेट (पेज 19–25)

भारत:

- Bank strike
- Farmers protest
- ASHA workers आंदोलन
- Metro workers protest

विश्व:

- USA healthcare strike
- Spain doctors strike
- Peru oil workers
- Chile miners

संदेश:

“श्रमिक संघर्ष वैश्विक सत्य है”

12. बैंकिंग समाचार (पेज 26–27)

प्रमुख बिंदु:

- Rs.23 billion liquidity injection (RBI)
- Crop loan norms debate
- IDBI disinvestment

समग्र विश्लेषण (Complete Insight)

यह पूरा अंक 5 बड़े संदेश देता है:

1. Free Trade बनाम आत्मनिर्भरता

बाहरी निर्भरता का खतरा

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2. आर्थिक असमानता

Banks vs People gap

3. कर्ज संकट

NBFC + Household debt

4. यूनियन शक्ति

Strike success

5. वैश्विक संघर्ष

Labour movement

अंतिम संदेश

“विकास तभी सार्थक है जब वह समावेशी हो”

“बैंकिंग का उद्देश्य लाभ नहीं, समाज होना चाहिए”

“Union is Strength”

बैंक बीट्स – 15 फरवरी 2026 (विशेष हिन्दी संस्करण)

“PLI विवाद, माइक्रोफाइनेंस संकट और श्रमिक संघर्ष की नई दिशा”

1. संपादकीय

“PLI विवाद – सामूहिकता बनाम व्यक्तिवाद”

पेज 1-4 के अनुसार:

Public Sector Banks में PLI (Performance Linked Incentive) पर बड़ा विवाद खड़ा हो गया है।

पुरानी व्यवस्था:

- 11th Bipartite Settlement (2020)
 - PLI Bank performance पर आधारित
 - सभी कर्मचारियों को समान दर
- यह मॉडल सामूहिक योगदान को मान्यता देता था

नई प्रस्तावित व्यवस्था:

- Scale IV और उससे ऊपर के लिए individual performance
- “Risk brackets” के आधार पर incentive
- भारी असमानता

असमानता का उदाहरण:

- 90% कर्मचारियों का PLI □ अधिकतम 15 दिन वेतन
- Senior officers □ 360 दिन तक पेज 2 का महत्वपूर्ण तथ्य

खतरा:

- Teamwork खत्म
- Competition बढ़ेगा
- संगठन में विभाजन

संदेश:

“बैंकिंग सामूहिक प्रयास है, व्यक्तिगत नहीं”

2. DFS Policy और Premature Retirement (पेज 3)**समस्या:**

- Periodic performance review
- “Public interest” में retirement

प्रभाव:

- Career insecurity
- Promotion बाधित
- Lateral hiring बढ़ेगा

संदेश:

“Performance के नाम पर असुरक्षा स्वीकार नहीं”

3. बैंकिंग का भविष्य – चौराहा (पेज 4)

- Privatization का खतरा
- Mergers & disinvestment
- High-level committee

समाधान:

एकता और संवाद

4. माइक्रोफाइनेंस संकट (पेज 5–8)

Economic Survey की चेतावनी:

- Over-indebtedness
- Distress borrowing

महत्वपूर्ण तथ्य:

- 95% borrowers महिलाएँ
- 80% ग्रामीण क्षेत्र
- Loan outstanding 14%

समस्या:

- Multiple borrowing
- High interest NBFC loans
- Harsh recovery

संदेश:

“Financial inclusion Financial exploitation बनता जा रहा”

5. Household Debt Crisis (पेज 7–8)

डेटा:

- Debt: 41.3% GDP
- 55.3% loans consumption

Gold Loan Surge:

- 125% वृद्धि
- यह distress borrowing का संकेत

निष्कर्ष:

“लोग निवेश नहीं, मजबूरी में कर्ज ले रहे हैं”

6. Fiscal Deficit – वास्तविकता (पेज 9–11)

सरकार का दृष्टिकोण:

- Fiscal deficit कम करना

कैसे किया जा रहा:

- Expenditure cut
- Welfare spending घटा

प्रभाव:

- Health, education, rural sector प्रभावित
- Demand कम

संदेश:

“कटौती से विकास नहीं, असमानता बढ़ती है”

7. Consumer Confidence गिरावट (पेज 12)

RBI Survey:

- भविष्य को लेकर अनिश्चितता
- Income growth पर भरोसा कम
- Inflation चिंता

संदेश:

“आर्थिक विश्वास कमजोर हो रहा”

8. Loan Recovery Rules – RBI Action (पेज 13 & 24)

नए नियम:

- Recovery agents certification
- Call recording
- Harassment रोक

महत्वपूर्ण:

- NBFC पर भी कड़े नियम लागू

संदेश:

“Borrower protection अब जरूरी”

9. Lead Bank Scheme – वापसी (पेज 14)**उद्देश्य:**

- District level credit planning
- Financial inclusion

कारण:

- Regional imbalance
- MSME credit gap

संदेश:

“पुराने मॉडल की जरूरत फिर से महसूस हुई”

10. Privatization के खिलाफ संघर्ष (पेज 15–18)**इतिहास:**

- 1991 से AIBOC का विरोध
- “Reform Privatization”

मुख्य विचार:

- Banking = Public utility
- Social responsibility

ऐतिहासिक प्रमाण:

Page 16–18 में Times of India clipping

संदेश:

“Public banking ही समावेशी विकास का आधार”

11. यूनियन अपडेट (पेज 19–23)**भारत:**

- 30 करोड़ workers strike
- Gig workers protest
- Domestic workers आंदोलन

विश्व:

- Europe dock strike
- Argentina protest
- USA faculty strike

संदेश:

“Labour unrest वैश्विक सच्चाई है”

12. बैंकिंग समाचार (पेज 24–25)**प्रमुख खबरें:**

RBI Recovery Norms

- 7 PM के बाद कॉल नहीं

Fraud Compensation

- Rs.25,000 तक

AI Impact

- Hiring कम

UCB Lending

- Unsecured limit 20%

समग्र विश्लेषण (Complete Insight)

यह अंक 5 बड़े संदेश देता है:

1. PLI = विभाजन का खतरा

Collective vs Individual

2. Debt Crisis

Microfinance + Household

3. Economic Pressure

Fiscal cuts + low confidence

4. Global Labour Movement

संघर्ष बढ़ रहा

5. Union की भूमिका

एकता ही समाधान

अंतिम संदेश

“सामूहिकता ही बैंकिंग की आत्मा है”

“आर्थिक नीतियाँ मानव केंद्रित होनी चाहिए”

“Union is Strength”

बैंक बीट्स – 28 फरवरी 2026 (विशेष हिन्दी संस्करण)

“युद्ध, अर्थव्यवस्था और श्रमिक संघर्ष – वैश्विक अस्थिरता का विश्लेषण”

1. संपादकीय

“पश्चिम एशिया युद्ध – मानवता और अर्थव्यवस्था पर खतरा”

पेज 1–3 के अनुसार:

Israel–USA–Iran संघर्ष ने पूरे पश्चिम एशिया क्षेत्र को अस्थिर कर दिया है।

मुख्य प्रभाव:**1. मानवीय संकट**

- नागरिकों पर गंभीर प्रभाव
- humanitarian access की आवश्यकता

2. ऊर्जा संकट

- Strait of Hormuz ☐

25% global oil trade

20% LNG supply

3. आर्थिक प्रभाव:

- Fuel prices ☐
- Inflation ☐
- Supply chain disruption
- Currency volatility

भारत पर प्रभाव:

- Import cost बढ़ेगा
- Inflation pressure
- Fiscal burden

बैंकिंग पर प्रभाव:

पेज 3 में स्पष्ट उल्लेख:

- Trade finance disruption
- Correspondent banking risk
- Payment system instability
- Insurance/Shipping issues

संदेश:

“युद्ध केवल सीमाओं तक सीमित नहीं, पूरी अर्थव्यवस्था को प्रभावित करता है”

2. RBI Relief Framework – आलोचना (पेज 4–7)

विषय:

Natural Calamity Loan Relief Framework

सकारात्मक पहलू:

- Unified guidelines
- Timeline clarity
- Restructuring options

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January - March 2026

मुख्य कमियाँ:

1. Eligibility Issue
- केवल “Standard borrowers” को राहत

2. Relief Limit

- Loan waiver का प्रावधान नहीं

3. Practical Issue

- 45–90 दिन timeline अव्यावहारिक

4. Grievance System नहीं

पेज 7 के चार्ट में प्रमुख गैप्स:

- Eligibility restriction
- Limited tools
- Lender discretion
- No grievance redressal

संदेश:

“आपदा में राहत नहीं, केवल नियम नहीं चाहिए”

3. महिलाओं का कर्ज संकट (पेज 8–10)

AIDWA Survey Findings:

- 70% महिलाएँ आय < Rs.10,000
- Loan > Rs.50,000
- 70% पुराने कर्ज चुकाने के लिए नया कर्ज

समस्या:

- NBFC/MFI 22%–26% interest
- Bank loan नहीं मिलता

शोषण:

- Harassment calls
- Physical/sexual violence
- Forced collateral

कारण:

- Welfare spending कम
- Health/education खर्च ☐

मांग:

- Rs.5 लाख तक loan @4%
- Interest cap
- Debt waiver
- Legal protection

संदेश:

“Financial inclusion नहीं, financial exploitation हो रहा”

4. रोजगार संकट (पेज 11)

RBI Bulletin:

- Unemployment ☐
- Labour participation ☐
- Job quality कमजोर

स्थिति:

- Jobs limited sectors में
- Stable employment नहीं

संदेश:

“विकास के बावजूद रोजगार संकट गहराता जा रहा”

5. Climate Policy & FTA दबाव (पेज 12)

मुद्दा:

- Carbon capture policy
- EU CBAM का दबाव

चिंता:

- Policy बाहरी दबाव में
- Rs.20,000 करोड़ खर्च

संदेश:

“नीति देश की जरूरत से तय होनी चाहिए, दबाव से नहीं”

6. Digital Banking – Dark Patterns (पेज 13)

RBI Proposal:

- Misleading UI पर रोक
- Consent rules मजबूत

कमी:

- Enforcement कमजोर
- Compliance formal

संदेश:

“Digital transparency जरूरी है”

7. Budget 2026 – आलोचनात्मक दृष्टिकोण (पेज 14)

सरकार का दावा:

- Growth + fiscal discipline

आलोचना:

- Welfare spending कम
- Corporate focus अधिक

संदेश:

“Growth बनाम equality का संघर्ष”

8. श्रमिक इतिहास (पेज 15–17)

प्रमुख घटनाएँ:

- 1946 Naval Mutiny
- 1982 Bombay Strike
- 1917 Russia strike
- 1972 UK miners strike

संदेश:

“इतिहास बताता है – संघर्ष से बदलाव आता है”

9. यूनियन अपडेट – भारत (पेज 18–20)

प्रमुख मुद्दे:

Migration crisis

- Israel में भारतीय workers
- Gulf में जोखिम

Women workers protest

- Safety issues
- Work pressure

Industrial strikes

- 12-hour shift विरोध
- Labour code impact

Farmers protest

- Trade deal विरोध

10. वैश्विक आंदोलन (पेज 21–23)

घटनाएँ:

- Europe austerity protest
- Africa police repression
- USA healthcare strike
- Brazil oil workers protest

संदेश:

“श्रमिक असंतोष वैश्विक स्तर पर बढ़ रहा”

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प्रमुख अपडेट:

Govt dashboard

- Real-time monitoring

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January - March 2026

Personal loan trend

- Rich borrowers भी loan ले रहे

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- Rs.900 करोड़ provisioning

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- \$2.1 billion गिरावट

Gold loan boom

- 128% growth
- Rs.4 लाख करोड़ पार

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यह अंक 5 बड़े संकेत देता है:

1. वैश्विक अस्थिरता

War + energy crisis

2. सामाजिक संकट

Women debt + unemployment

3. नीति असंतुलन

Welfare vs growth

4. वैश्विक संघर्ष

Labour unrest

5. बैंकिंग बदलाव

Risk, digital, lending pattern

अंतिम संदेश

“आर्थिक नीतियाँ तभी सफल हैं जब वे मानव केंद्रित हों”

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संदेश:

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स्थिति:

- Jobs limited sectors में
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“Union is Strength”

SUP - VOICE

January - March 2026

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll letters to be addressed
to the General Secretary**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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

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

ASN/2026-27/01/04

Date: 15/01/2026

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

Dear Sir,

We respectfully submit this letter to seek your kind permission to convene a meeting of our senior colleagues for consultation and discussion on matters relating to the proposed strike.

The meeting is proposed to be held on Monday, 19th January 2026 at 6:00 PM in the Officers' Canteen, 5th Floor, Local Head Office, Bhopal. The objective of the meeting is to deliberate upon the relevant issues in a structured, orderly and constructive manner.

We assure you that the meeting shall be conducted in a peaceful manner, without causing any disruption to the normal functioning of the Bank, and with due observance of discipline, decorum, and organizational norms.

We therefore request you to kindly accord permission for holding the above meeting. We shall be highly obliged for your kind consideration.

Thanking you.

Yours faithfully,

Sanjeev Mishra
General Secretary,

Ph.: (0) 2551376, 2575234

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

Mob.: 9425016450

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATION

All Letters to be Addressed
to the General Secretary



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

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/T3)

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

ASN/2026-27/1/01

Date: 08/01/2026

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

Dear Sir,

Forwarding Of Complaint Regarding Serious Misconduct And Threat Incident Dated 07.01.2026 At
SBI Kampoo Branch, Gwalior

We are forwarding herewith a copy of the complaint submitted to the Superintendent of Police, Gwalior, regarding the serious incident of misbehaviour, intimidation, impersonation of a police officer and unlawful disruption of banking operations that occurred at SBI Kampoo Branch, Gwalior on 07.01.2026.

The incident has caused severe mental distress, fear and disruption among staff members as well as customers, and has directly affected the dignity, safety and working environment of bank employees.

The matter has already been reported to local police and CCTV footage of the incident is available for verification.

We request your kind intervention in the matter and seek suitable guidance, protection measures and administrative support from HR authorities, so that such incidents may be dealt with firmly and the safety and morale of bank staff are ensured.

The complaint is submitted for your kind information, record and necessary action as deemed appropriate.

Assuring Our Best of Co-Operation & Industrial Relations.

Yours sincerely,

Sanjeev Mishra
General Secretary

Ph.: (0) 2551376, 2575234

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

Mob.: 9425016450

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll Letters to be Addressed
to the General Secretary

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

(Registered Under Indian Trade Union Act 1926, Regd. No. 1342/BPL/73)

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

ASN/ 2026-27/02/07

Date: 05/02/2026

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

Ref.: Your letter No. HR/IR/NM/720 Dated: 31.01.2026

Dear Sir,

105TH CIRCLE NEGOTIATING COUNCIL MEETING

We acknowledge receipt of your above-referenced letter regarding the captioned subject.

We are also in favor of conducting the CNC meeting in time as this is the highest forum available where Bhopal circle officer's issues can be discussed, deliberated and resolved amicably.

But, of late, we are experiencing a deadlock because certain issues were expunged from final agenda of 103rd & 104th CNC meeting. We were categorically assured from the concerned departments that these will be resolved at the earliest. We regret to inform that these issues still remain unresolved/unattended even after a gap of 5/2 months from 103rd/104th CNC meeting.

1. Our letter No. ASN/2025-26/09/79 dated 08/09/2025 & also an agenda item of 103rd Pre-Circle Negotiating Council Meeting remains unresolved.
2. Our letter No. ASN/ 2025-26/09/82 dated 08/09/2025 & also an agenda item of 103rd Pre- Circle Negotiating Council Meeting remains unresolved.
3. Our letter No-ASN/ 2025-26/11/110 dated 13/11/2025 remains unresolved.
4. On letter No- ASN/2025-26/2/120 dated 04/12/2025-remains unresolved.

We, once again sincerely request you to resolve these unattended issues at the earliest to enable us to finalize our actual and residual agenda of proposed 105th Circle Negotiating Council Meeting.

Assuring Our Best of Co-Operation & Industrial Relations.

Yours faithfully,

Sanjeev Mishra
General Secretary

Encl: as above

Ph.: (0) 2551370, 2575234

Email - sbioabpl@gmail.com
Website- www.sbioabhupal.org

Mob.: 9425016450

A simple call from HR guiding the officer or family can make a profound difference in their moment of crisis.

5. Support Protocol in Case of the Demise of an Officer

In the unfortunate event of loss of an officer away from their home location, the family is often left overwhelmed, emotionally shattered, and unsure of the required procedures.

We propose the Bank introduce:

A rapid-response protocol with clearly listed responsibilities.

A dedicated team to help with documentation, travel, and logistics.

Compassionate assistance to comfort and guide the bereaved family.

Many leading PSUs and government departments already practice this model, acknowledging that institutional care during such moments reflects the organisation's true values.

6. Upholding SBI's Legacy of Human Values

SBI has always been a symbol of reliability, not only for the public but also for its employees. Initiatives such as compassionate appointment, medical reimbursement facilities, and welfare schemes reflect the Bank's strong culture of empathy.

By implementing the proposed SOP, SBI will set a new benchmark in employee welfare and reaffirm its position as the nation's most humane, progressive, and employee-centric institution.

An organisation that expects its officers to stand by the nation must also stand by its own people during their most vulnerable moments.

An institution that serves 45 crore Indians cannot afford to rely on ad-hoc or fragmented systems when it comes to the well-being of its officers. A dedicated SOP for medical support is not simply a policy document—it is a commitment, a reassurance, and a moral responsibility towards the very individuals who uphold the honour, efficiency, and trustworthiness of this great institution.

We humbly request the Top Authorities to consider this matter with the seriousness and compassion it deserves and initiate steps to build a structured, responsive, and officer-centric medical support framework across the Bank.

Regards



Sanjeev Mishra
General Secretary



पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATION

40 Letters to be addressed
to the General Secretary



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

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

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

ASH/2025-26/12/120

Date: 04/12/2025

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

Dear Sir,

Request for a Dedicated SOP and Strengthened Guidelines for Medical Support to SBI Officers and Their Families

State Bank of India has always been more than a financial institution; it is a national pillar that supports over 45 crore citizens, drives the Government's flagship programs, and consistently records the highest profitability among both public and private sector banks. Behind every achievement of this great institution stands its officers, who dedicate their time, energy, and even personal well-being to ensure uninterrupted service to the nation.

It is deeply distressing that unfortunately Bhopal Circle has lost ten dedicated, outstanding and committed officers within a short span of few months from May-2025 to November-2025 owing to health complications and other unfortunate circumstances.

It is with this spirit that we humbly place before you an earnest request for a separate, comprehensive SOP and reinforced guidelines for medical support to SBI officers and their families, particularly during emergencies or treatment outside their home station.

1. Need for a Dedicated and Uniform Medical Support SOP

While several Central Government bodies such as the Railways, Defence, and major PSUs have robust medical assistance frameworks, SBI—despite being the largest service-sector employer—does not have a unified officer-centric medical support mechanism.

Railways have dedicated medical officers accessible across divisions; Defence organisations provide immediate coordination for hospital admission irrespective of location. These models ensure speed, empathy, and accountability—qualities that should equally define medical assistance extended to SBI officers.

SBI officers often work in remote areas, shoulder enormous responsibilities, and continue their duties despite intense stress. A well-defined SOP will ensure that their sacrifices are matched with timely and structured institutional support.

2. Formation of Medical Support Teams at All RBOs and AOs

Ph.: (0) 2551376, 2575234

E-mail: sbiabhopal@gmail.com
Website: www.sbiabhopal.org

Mob.: 9425016450

We propose that every RBO and AO should identify a small but dedicated team exclusively responsible for:

Coordinating emergency medical assistance for officers.

Facilitating hospital admission, documentation, and approvals.

Acting as the single-point contact between the officer, family, hospital, and HR.

Ensuring timely communication during critical situations.

Such a structure will eliminate confusion, reduce delays, and bring uniformity and accountability across the Bank's vast geographical network. Even a few minutes saved in medical emergencies can mean saving a life.

3. Support System for Accompanying Family Members

It is often observed that when an officer undergoes treatment in another city, the family members accompanying them experience significant hardships ranging from lack of guidance to absence of resting facilities.

We request the introduction of:

Dedicated resting/waiting areas for family members near the hospital or SBI Guest House.

Basic travel and accommodation assistance, wherever feasible.

A designated nodal officer to coordinate with family members during emergencies.

Central Government organisations routinely extend such courtesies, ensuring that families are not left distressed and unsupported at the very moment they need empathy the most.

4. HR-Led Coordination With Hospitals and Specialists

Officers frequently struggle in locating the right specialist or arranging an emergency appointment in unfamiliar cities. A proactive HR mechanism can significantly reduce confusion and anxiety.

We request:

Appointment coordination with empanelled hospitals.

Updated, city-wise lists of reputed medical specialists.

A medical assistance desk at each AO/RBO for real-time guidance.

Periodic follow-ups during cases of prolonged or critical treatment.



SUP - VOICE

January - March 2026

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONSB Letters to be Addressed
to the General Secretary**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1542/BPL/T9)

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

ASW/2025-26/11/111

Date: 14/11/2025

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

Dear Sir,

DGS Bilaspur Letter No. SBIOA/BSP/2025-26/11, Dated 10.11.2025

We are in receipt of the above-mentioned letter from DGS Bilaspur pointing out serious aberrations /deviations from uniform transfer policy in transfer/postings of officers in region-1, Bilaspur (photocopy enclosed)

It seems, perusing the letter, that some officers are receiving unilateral preferential treatment by controller setting aside provisions of uniform transfer policy.

The said letter also narrates different practices adopted by RDO, Region-1, Bilaspur in contradiction of what has been agreed & minuted in CNC meetings.

We sincerely urge upon IR department to look into the matter holistically and to initiate necessary corrective measures.

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

Yours sincerely,

Sanjeev Mishra
General Secretary

Ph.: (031) 2551378, 2575234

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

Mob.: 9425818450

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATION

All letters to be addressed
to the General Secretary



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

(Registered Under Indian Trade Union Act 1926, Regd. No. 1552/BPL/72)

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



ASH/2025-26/11/110

Date: 13.11.2025

To,
Dy. General Manager & CDD
HR Department
State Bank of India
Local Head Office
Bhopal

Dear Sir,

Minutes of 103rd Circle Negotiating Council Meeting

We acknowledge minutes of 103rd Circle Negotiating Council meeting held on 26th September, received on 12th November 2024.

In this connection, we have to advise that few issues were taken out of agenda items during pre CHC discussions held with IR & HR department officials on categorical assurance of the departments concerned that these will be resolved at the earliest.

We sincerely draw your attention that despite a gap of 2 months from last pre CHC till date, these below mentioned issues still remain unresolved/unattended.

- i) LCPC Jabalpur – compensation claims of 26 officials (for period 16.11.2023 to 20.01.2024)
- ii) HMT Request transfer expense bill payment instructions
- iii) Unambiguous & clear instructions for officiating allowance payment
- iv) Confirmation of reviewing of roles assigned to PWD officials and ensuring that they align with bank's duty list for PWD officials
- v) Restriction of login days to maximum two per week
- vi) SOP for ATM/CDM operations where single officer & single award posted in branch
- vii) SOP for currency chest operations where no permanent messenger is posted
- viii) LWT relieving status
- ix) Preparation of next year transfer exercise as per new Uniform Transfer Policy

We earnestly urge upon IR department to accord top priority to these long pending issues as officers' fraternity is frustrated over slow pace of resolutions of urgent human resource issues.

Assuring our best of co-operation & industrial relations.

Yours Sincerely,

(Anand K Mishra)

General Secretary,

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll Letters to be Addressed
to the General Secretary

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

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

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

ASN/2025-26/03/82

Date: 08/03/2025

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

Dear Sir,

Subject: Non-payment of officiating allowance to officers discharging duties of higher role.

Respected Sir,

We wish to draw your kind attention to a serious issue being faced by officers in several branches and offices. Due to shortage of manpower and frequent vacancies in higher positions, many officers are being compelled to discharge the duties of higher incumbency/role. In many such cases, written instructions are issued by the Regional Business Office (RBO) directing these officers to officiate and perform the duties of higher responsibility in the absence of the regular incumbent.

While our officers are sincerely complying with these directions and ensuring that branch operations and customer service remain unaffected, it is unfortunate that **the officiating allowance admissible under existing guidelines is not being paid to them.** This has led to a sense of injustice and demotivation among the affected officers.

It is pertinent to mention that:

1. **Policy Guidelines:** Bank's instructions as well as bipartite agreements clearly provide for payment of officiating allowance whenever an officer is made to work in a higher role for a specified period, either formally or by way of official communication.
2. **Workload and Responsibility:** The officers working in higher incumbency not only shoulder additional workload but also take responsibility of decision-making, business targets, compliance, and audit risks.
3. **Written Instructions from RBO:** In many instances, RBO letters specifically direct officers to work as "Branch Manager", "Operations Head", or other higher roles. Denying officiating allowance in such clear-cut cases is unjustified.

4. **Staff Morale and Motivation:** Officers feel demoralized when despite working sincerely in higher capacity, their legitimate dues are denied. This impacts motivation and overall productivity.

Sir, we humbly request the Circle Management to kindly **take up this issue on priority** and arrange to issue instruction for:

- Officiating allowance is paid to all officers who are made to work in higher role, whether through RBO instructions or due to incumbency requirement;
- A clear mechanism is issued by the Bank to Regional Authorities so that such cases are settled automatically without officers having to make repeated representations;
- Past pending cases are also reviewed, and allowance is released wherever officers have already discharged higher responsibilities.

We believe that timely intervention of the Circle Management will not only provide justice to the affected officers but will also strengthen confidence among staff who continue to work with full dedication despite staff shortage.

We look forward to your kind intervention and early resolution of this matter.

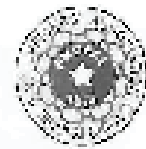
Regards,

Yours sincerely,



Sanjeev Mishra
General Secretary

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONOfficial use only. Addressed
to the General Secretary**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1502-UPL-03)

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

ASB/2025/20/09/पत्र

Date: 02/03/2025

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

Dear Sir,

INTER-MODULE TRANSFER 2025 (MGS-I, MMS-II & MMS-III. REQUEST TRANSFER RELATED EXPENSES/REIMBURSEMENT)

We wish to draw your kind attention to the recently introduced practice of non-reimbursement of transfer expenses incurred by officers on their permanent transfer (Inter-Module Transfer - 2025) during the recent transfer exercise carried out through the Transfer Request Portal in our Bhopal Circle.

This practice is not only causing hardship to the affected officers but is also contrary to the provisions and instructions contained in Chapter 14 - Travelling, Lodging and Boarding Expenses, Handbook Volume I (updated up to 01/08/2023), which clearly provides for the reimbursement of such expenses.

Further, it is also worth to note that the HR Department has issued two MTs viz. MTs (MT-2025, MMS-II and MMS-III and MT-2025, MMS-III) with instructions stating that "On transfer-related expenses/reimbursement will be paid to officers whose inter-module transfer is being approved on the basis of their individual request."

Please refer to the "Note" regarding a notice appearing under two tabs of Inter-Module Transfer 2025 released recently by our LHO - Bhopal (MT-2025 transfer list attached for your ready reference)

In practice, this stipulation is applicable only in case of inter-circle requests/transfers, but it is now being applied even to intra-Module transfers through the Transfer Request Portal, which is against the spirit of the rules.

2. In this connection, we reproduce herewith the relevant provision/instructions contained in Chapter 14 TRAVELLING, LODGING & BOARDING EXPENSES of our HR Handbook Volume I (updated up to 01/08/2023), which are self-explanatory:

14.6.6 Transfer at request and temporary transfer

Since the services of officers are transferable at any time for any period, distinction between a permanent or a temporary transfer need not be made for the purpose of reimbursement on

travelling expenses notwithstanding the fact that the transfer has been effected at the request of the officer. In all such cases, the fact remains that the transfer request has been acceded to only when it was administratively feasible to transfer the officer. As such, reimbursement of travelling expenses in such cases would be in order, as the officers are not only liable to posting at any branch in the Circle but are also liable to be transferred again to another branch or to another circle according to the exigencies of service.

Clarification: However, if it is a temporary transfer for a specific period effected at officer's request, all charges and expenses incurred by the officer on account of his transfer should be borne by him and also no reimbursement will be made by the Bank on this account. Request for transfer for a short period would not generally be acceded to unless there are compelling reasons.

3. It is well known that the bank has introduced a new transfer portal for interested and needy employees to apply for the transfers throughout the year. However, the IMT transfer exercise is a regular annual exercise, and the transfer portal is only a tool to make this process easier and more transparent. At the same time, it must be noted that officers may apply only for their choice of Module, but they are not necessarily posted at their preferred place of posting. Hence, such transfers should not be presumed as request transfers. This portal has been created under the instructions of DPS and is indeed beneficial for the HR department in simplifying the process, but in practice, officers are often not allotted their choice posting.

4. This recently introduced practice of non-reimbursement is not only against established rules but has also created several hardships for the affected officers, and it may further leave negative impacts on our institution. Some of the common problems being faced are:

Impact on officers

- **Financial Burden:** Officers are compelled to bear heavy expenses on shifting households, transportation of luggage, and arranging temporary stay, and settling at the new place of posting from their own pockets. This reduces their savings and may lead to loans/debt.
- **Psychological Stress:** The uncertainty regarding reimbursement and additional financial strain is causing mental stress, which adversely affects officers' mental health, focus and family life.
- **Lower Morale & Motivation:** Officers may feel neglected or undervalued by the institution which may reduce their efficiency and working productivity and could be unable to give their best performance at new assignment.

Impact on Institution

- **Operational Inefficiency:** If officers delay or resist transfers, vacancies at different branches and offices may remain unfilled and work suffers due to understaffing.
- **Decline in Organizational loyalty:** Due to injustice affected officers may lose trust in system. Feeling of injustice reduces loyalty and long-term commitment.
- **Negative Work culture:** It may create an environment of dissatisfaction, affected officers may discuss grievances openly which affects teamwork.

SUP - VOICE

January - March 2026

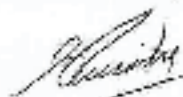
- **Administrative Challenges:** More complaints, grievances, and representation from employee, may increase burden on HR departments/ administration for handling disputes.

In view of the above, we sincerely request you to arrange for issuing clear and unambiguous clarification in respect of reimbursement of transfer expenses in case of request transfer which has been accorded as per Uniform Transfer Policy clause, and also:

1. Rescind the afore-quoted note restricting reimbursement in the case of permanent transfers carried out through the Transfer Request Portal,
2. Issue necessary clarification to all offices working at different levels to ensure uniform implementation of the rules,
3. Enable the concerned officers to claim their legitimate transfer-related expenses without ambiguity or discrimination.

We look forward to your kind intervention for the early resolution of this issue, which will provide much-needed relief to the affected officers.

Yours Sincerely



Sanjeev Mishra
General Secretary
SBIOA Bhopal Circle

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATION

		
STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL		
(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/HPL/T3)		
State Bank of India, Local Head Office, Mezzanine Floor, Hoshangabad Road, Bhopal - 462 011		
All letters to be Addressed to the General Secretary		
ASN/2026-27/02/25 Dy. General Manager & CDO State Bank of India Local Head office, Bhopal		Date: 26/02/2026
Dear Sir, Request for Special Consideration of PWD/Disabled Officers in Transfer Exercise		
We respectfully invite your kind attention to our earlier communications vide Letter No. ASN/2025-26/03/08 dated 28.02.2025 and Letter No. ANS/2024-25/103 dated 08.08.2024, wherein we had specifically requested for strict adherence to the existing guidelines regarding posting and transfer of PWD/Disabled officers.		
In this connection, we once again wish to draw your attention towards Circular No. HR/IR/RK5/860 dated 10.07.2018 and Circular No. CDO/P&HRD-IR/5/2016-17 dated 18.04.2016, which clearly stipulate important instructions and safeguards relating to the posting and transfer of PWD/Disabled officers, keeping in view their physical condition, medical needs, and other associated constraints.		
However, it has recently come to our notice that Mr. Arjun Choudhary, Assistant Manager (PF No. 7633734), presently posted at Branch Patrakar Colony (Code: 30133) Indore Module, who falls under the PWD/Disabled category, has been transferred in a manner which appears to be inconsistent with the spirit and provisions of the aforementioned policy guidelines.		
We humbly submit that transfer of PWD/Disabled officers requires careful and compassionate consideration, strictly in line with the laid down policy instructions, so as to avoid undue hardship and ensure compliance with the Bank's circulars as well as the broader framework of welfare and inclusivity.		
In view of the above, we earnestly request the Competent Authority to: • Review the case of the afore mentioned officer at the earliest. • Ensure strict adherence to the existing circulars while issuing transfer orders. • Make suitable provisions during the forthcoming transfer exercise so that PWD/Disabled officers are accorded appropriate priority and protection, as envisaged under policy guidelines.		
We are confident that the matter will receive your sympathetic and judicious consideration in the interest of fairness, compliance, and organizational sensitivity. Thanking you.		
Yours faithfully,  Sanjeev Mishra General Secretary		
Ph.: (0) 2551376, 2575234	Email - sbioahpl@gmail.com Website- www.sbioahhopal.org	Mob.: 9425016450

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATION

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

(Registered Under Indian Trade Union Act 1926, Regd. No. 1563/BPL/73)

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

ANN/2025-26/03/08

Date: 28/02/2025

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

Respected Madam,

Suggestions for Necessary Changes in Circle Transfer Policy of Bhopal Circle

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

1. Special Transfer Request Portal

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

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

2. Minimum Tenure in a Module

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

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

Page 3 of 4

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Website: www.shiundel.org

Mob: 9425016450

3. Transfer Protection for Children's Education

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

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

4. Balanced Transfer of Branch Managers

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

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

5. Defining Network Stay Clearly

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

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

6. Rotation Policy for Transfers

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

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

7. Mandatory Training Before New Assignments

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

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

8. Administrative Transfer Exigencies Should be Clearly Defined

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



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

9. Transfer Policy on Promotion

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

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

10. Special Provisions for Female Officers

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

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

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

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

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

12. Special Considerations for PWD/Disabled Officers

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

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


Page 3 of 4.

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

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

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

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

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

Sincerely,


President,
SBIOA Bhopal Circle

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केंद्र सरकार के दिशानिर्देश:

भारत सरकार के दिशानिर्देश (H.No. 2/8/2014 Welfare दिनांक 28 जुलाई 2014) के अनुसार, एक स्वयंसेवी कर्मचारी जो एक दिव्यांग बच्चे का देखभालकर्ता भी है, उसे नियमित स्थानांतरण / रेटैन्शन स्थानांतरण से छूट दी जा सकती है। इसके अलावा, भारत सरकार के दिशानिर्देशों के अनुसार, दिव्यांगता से पीड़ित कर्मचारियों को नियमित स्थानांतरण से भी छूट दी जा सकती है।

उपरोक्त सर्कुलर/निर्देशों के आधार पर उनकी छुट्टी/पेंसिंग/ट्रांसफर को निम्न करने का आग्रह करते हैं और साथ ही निवेदन करते हैं कि सर्वगत में ऐसे दिव्यांगता से पीड़ित अधिकारियों और दिव्यांग आश्रितों को देखभाल करने वाले अधिकारियों को सूचित करने एवं उन्हें उचित छुट्टी/पेंसिंग/ट्रांसफर मिले। आपके सहयोग के लिए धन्यवाद।

संजीव मिश्रा

(संजीव मिश्रा)
महासचिव
भारतीय स्टेट बैंक
अधिकारी संयोजक



पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll letters to be addressed
to the General Secretary

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

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

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

ASN/2026-27/02/11

Date: 10/02/2026

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

Dear Sir,

Request for conducting Transfer Modality Meeting with SBIOA Bhopal prior to commencement of Transfer Exercise

With due respect, we would like to submit that the transfer exercise is a crucial administrative process which has a significant impact not only on organizational efficiency but also on employee morale, operational continuity, and workplace harmony.

In this regard, we humbly request that a Transfer Modality Meeting may kindly be convened well in advance of the commencement of the forthcoming transfer exercise. The objective of the proposed meeting would be to review and discuss the deficiencies, operational challenges, and anomalies observed during the previous transfer exercise, so that appropriate corrective measures may be incorporated in the upcoming process.

Further, the meeting would provide a valuable platform to deliberate on important and sensitive matters such as:

- Mandatory assignments and their rational deployment
- Issues and safeguards concerning female officers
- Provisions and accommodations for Persons with Disabilities (PWD)
- Considerations for caregiver officers, keeping in view their personal responsibilities and genuine constraints

A structured and consultative discussion on the above aspects would help in evolving a standardized, transparent, and humane transfer policy, which is both staff friendly as well as banking friendly, while ensuring compliance with organizational objectives.

We sincerely believe that conducting this meeting at the earliest will enable all stakeholders to align expectations, address genuine concerns proactively, and contribute towards sustaining continuous organizational growth and a positive, supportive working environment.

We hope our request will receive your kind consideration, and the proposed meeting will be scheduled at a mutually convenient date at the earliest.

Yours sincerely,

Sanjeev Mishra
General Secretary

Ph.: (0) 2551376, 2575234

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

Mob.: 9425010450

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll letters to be addressed
to the General Secretary

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

(Registered Under Indian Trade Union Act 1926, Regd. No. 1563/WPL/77)

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

ASN/2026-27/02/12

Date: 10/02/2026

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

Dear Sir,

Request For Suitable Posting Of Lactating Mothers

We respectfully submit this letter for your kind consideration regarding the suitable posting of lactating mothers working in the Bank.

It is humbly brought to your notice that lactating mothers require special care, a supportive work environment, and reasonable proximity to their place of residence or childcare facilities. Frequent transfers or postings at distant or high-pressure assignments during this sensitive phase often cause physical, emotional, and psychological stress, which may adversely affect both the mother and the child.

In view of the above, we earnestly request the competent authority to consider posting lactating mothers at nearby branches/offices with comparatively less operational pressure, wherever feasible. Such considerate postings will not only ensure their well-being but will also enhance their morale, efficiency, and commitment towards the organization.

State Bank of India has always been known for its employee-friendly and humane policies. We are confident that this genuine request will receive your sympathetic and favourable consideration.

We shall be highly obliged for your kind support in this regard.

Thanking you.

Yours faithfully,

Sanjeev Mishra
General Secretary

Ph: (0) 2551378, 2575234

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

Mob: 9425815450

SUP - VOICE

January - March 2026

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll Letters to be Addressed
to the General Secretary**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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

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

ASN/2026-27/02/13CO

Date: 01.02.2026

प्रति,
बी आई गोपल कृष्ण,
उप. महासचिव
भारतीय स्टेट बैंक
रायपुर

महोदय,

विषय : रायपुर मॉड्यूल के अंतर्गत दिवंगत अधिकारियों के मामलों में मृत्यु मुआवजा (Death Compensation) की स्थिति के संबंध में।

स्टेट बैंक ऑफ इंडिया ऑफिसर्स एसोसिएशन (SBIOA) की ओर से रायपुर मॉड्यूल के अंतर्गत दिवंगत अधिकारियों से संबंधित निम्नलिखित सूची एसोसिएशन को प्राप्त हुई है, जिसमें पीएफ संख्या, सदस्य संख्या, अधिकारी का नाम, नामिनी, पदस्थापना स्थल, आयु एवं मृत्यु दिनांक आदि का विवरण उपलब्ध है।

दिवंगत अधिकारियों की सूची (जबलपुर मॉड्यूल)

S.N O	PF	MEM	NAME	NOMINEE	POSTING	MODULE
1	1034099	17308	MS.SHWETA RAMESH PAKHALE	SWAPNIL BHUSHAN PATIL	PBB NEHRU NAGAR BHILAI	RAIPUR
2	7399340	15415	MS.ALKA KERKETTA	MANISH ABHISHEK TOPOO	BACC RAIPUR	RAIPUR

एसोसिएशन की यह गंभीर चिंता है कि दिवंगत अधिकारियों के नामितों को बैंक की नियमानुसार समस्त देय लाभ एवं सहायता समयबद्ध रूप से प्राप्त हो। अतः आपसे विनम्र अनुरोध है कि उपरोक्त प्रत्येक प्रकरण में मृत्यु मुआवजा की वर्तमान स्थिति (प्रदान किया गया / संबंधित / दस्तावेज अपूर्ण) से एसोसिएशन को अवगत कराने का कष्ट करें।

आपके सहयोग एवं शीघ्र सकारात्मक कार्रवाई की अपेक्षा में।

सधन्यवाद।

भावदीप

संजीव मिश्रा

संजीव मिश्रा

महाराष्ट्र

स्टेट बैंक ऑफ इंडिया ऑफिसर्स एसोसिएशन (SBIOA)

भोपाल सर्किल

Ph.: (0) 2551376, 2575234

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

Mob.: 9425016450

(For Internal Circulation Only)

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll Letters to be Addressed
to the General Secretary

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

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

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

ASN/2026-27/02/13(b)

Date: 01/02/2026

प्रति,
श्री विवेक रावत,
उप, महासचिव
भारतीय स्टेट बैंक
ग्वालियर

महोदय,

विषय : ग्वालियर मॉड्यूल के अंतर्गत दिवंगत अधिकारियों के मामलों में मृत्यु मुआवजा (Death Compensation) की स्थिति के संबंध में।

स्टेट बैंक ऑफ इंडिया ऑफिसर्स एसोसिएशन (SBIOA) की ओर से ग्वालियर मॉड्यूल के अंतर्गत दिवंगत अधिकारियों से संबंधित निम्नलिखित सूची एसोसिएशन को प्राप्त हुई है, जिसमें पीएफ संख्या, सदस्य संख्या, अधिकारी का नाम, नामिनी प्रवस्थापना स्थल, आयु एवं मृत्यु दिनांक आदि का विवरण उपलब्ध है।

दिवंगत अधिकारियों की सूची (जबलपुर मॉड्यूल)

S.N O	PF	MEM	NAME	NOMINEE	POSTING	MODULE
1	4320018	11488	MANOJ KUMARIHI	SHITLA DEVI	CIVILS LINES SAGAR	GWALIOR
2	5793742	13298	SUNIL JEROME TOPPO	SHAILJA TOPPO	ANTRI	GWALIOR
3	3347036	8530	ANIL KUMAR MOURYA	PRITI MOURYA	KUMMBHRAJ	GWALIOR

एसोसिएशन की यह गंभीर चिंता है कि दिवंगत अधिकारियों के मामलों को बैंक की नियमानुसार समस्त देय लाभ एवं सहायता समपबद्ध रूप से प्राप्त हो। अतः आपसे विनम्र अनुरोध है कि उपरोक्त प्रत्येक प्रकरण में मृत्यु मुआवजा की वर्तमान स्थिति (प्रदान किया गया / संवित / दस्तावेज अपूर्ण) से एसोसिएशन को अवगत कराने का कष्ट करें।

आपके सहयोग एवं शीघ्र सकारात्मक कार्रवाई की अपेक्षा है।

सुधन्वराय।

भवदीय,

रजनीव मिश्रा

संजीव मिश्रा

महासचिव

स्टेट बैंक ऑफ इंडिया ऑफिसर्स एसोसिएशन (SBIOA)

भोपाल सर्किल

Ph.: (0) 2551376, 2575234

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

Mob.: 9425016450

SUP - VOICE

January - March 2026

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll letters to be Addressed
to the General Secretary**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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

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

ASN/2026-27/02/13 (e)

Date: 10/02/2026

प्रति,
श्री अभियेक कुमार सिन्हा,
उप. महासचिव
भारतीय स्टेट बैंक
जबलपुर

महोदय,

विषय : जबलपुर मॉड्यूल के अंतर्गत दिवंगत अधिकारियों के मामलों में मृत्यु मुआवजा (Death Compensation) की स्थिति के संबंध में।

स्टेट बैंक ऑफ इंडिया ऑफिसर्स एसोसिएशन (SBIOA) की ओर से जबलपुर मॉड्यूल के अंतर्गत दिवंगत अधिकारियों से संबंधित निम्नलिखित सूची एसोसिएशन को प्राप्त हुई है, जिसमें पीएफ संख्या, सदस्य संख्या, अधिकारी का नाम, नामिनी पदस्थापना स्थल, आयु एवं मृत्यु दिनांक आदि का विवरण उपलब्ध है।

दिवंगत अधिकारियों की सूची (जबलपुर मॉड्यूल)

S.N O	PF	MEM	NAME	NOMINEE	POSTING	MODULE
1	4305000	7028	JANARDHAN DHARGAYE	VUAYA LAXMI	LCPC JABALPUR	JABALPUR
2	6081342	11139	AJAY MANGA KHALIHO	GUDIYA KHALIHO	RACPC MANDLA	JABALPUR
3	4481313	9999	SANJIV KUMAR NANDAN	POONAM KUMARI	GOSALPUR	JABALPUR
4	5854105	11868	SUNIL KUMAR SARAS	SUSHMA GAUTAM	HBO-05 MANDLA	JABALPUR
5	5781973	11621	PREETI THAKUR	SATISH KU. THAKUR	LACPC JABALPUR	JABALPUR

एसोसिएशन की यह गंभीर चिंता है कि दिवंगत अधिकारियों के नामितों को बैंक की नियमानुसार समस्त देय लाभ एवं सहायता सम्यक् रूप से प्राप्त हो। अतः आपसे विनम्र अनुरोध है कि उपरोक्त प्रत्येक प्रकरण में मृत्यु मुआवजा की वर्तमान स्थिति (प्रदान किया गया / लंबित / दस्तावेज अपूर्ण) से एसोसिएशन को अवगत बनाने का कष्ट करें।

आपका सहयोग एवं शीघ्र सकारात्मक कार्यवाई की अपेक्षा में।

साधनसदा।

भवदीय,

संजीव मिश्रा

महासचिव

स्टेट बैंक ऑफ इंडिया ऑफिसर्स एसोसिएशन (SBIOA)

भोपाल सर्किल

Ph.: (0) 2551378, 2575234

E-mail - sbioabpt@gmail.com
Website - www.sbioabhupal.org

Mob.: 9425016450

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll Letters to be Addressed
to the General Secretary

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

(Registered Under Indian Trade Union Act 1926, Regd. No. 3562/BPL/XX)

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

ASN/2026-27/02/13(d)

Date: 01/02/2026

प्रति,
श्री दामोदर हेम्ब्रम,
उप, महासचिव
भारतीय स्टेट बैंक
बिलासपुर

महोदय,

विषय : बिलासपुर मॉड्यूल के अंतर्गत दिवंगत अधिकारियों के मामलों में मृत्यु मुआवजा (Death Compensation) की स्थिति के संबंध में।

स्टेट बैंक ऑफ इंडिया ऑफिसर्स एसोसिएशन (SBIOA) की ओर से बिलासपुर मॉड्यूल के अंतर्गत दिवंगत अधिकारियों से संबंधित निम्नलिखित सूची एसोसिएशन को प्राप्त हुई है, जिसमें पीएफ संख्या, सदस्य संख्या, अधिकारी का नाम, नामिनी, पदस्थापना स्थल, आयु एवं मृत्यु दिनांक आदि का विवरण उपलब्ध है।

दिवंगत अधिकारियों की सूची (जबलपुर मॉड्यूल)

S.NO	PE	MEM	NAME	NOMINEE	POSTING	MODULE
1	3352773	8757	B L KHAIRWAL	BASAKHA KHAIRWAL	MAHASAMUND	BILASPUR

एसोसिएशन की यह गंभीर धिक्का है कि दिवंगत अधिकारियों के नामितों को बैंक की नियमानुसार समस्त देय लाभ एवं सहायता समायोजन रूप से प्राप्त हो। अतः आपसे विनम्र अनुरोध है कि उपरोक्त प्रत्येक प्रकरण में मृत्यु मुआवजा की वर्तमान स्थिति (प्रदान किया गया / संवित / दस्तावेज अपूर्ण) से एसोसिएशन को अवगत कराने का कष्ट करें।

आपके सहयोग एवं शीघ्र सकारात्मक कार्रवाई की अपेक्षा में।

सन्मन्यवाद।

भवदीय,

संजीव मिश्रा

महासचिव

स्टेट बैंक ऑफ इंडिया ऑफिसर्स एसोसिएशन (SBIOA)

भोपाल सर्किल

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll letters to be addressed
to the General Secretary

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

(Registered Under Indian Trade Union Act 1926, Regd. No. 1945/BPL/73)

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

ASN/2026-27/02/13(a)
प्रति
श्री सुबीन सिन्हा
उप महासचिव
भारतीय स्टेट बैंक
भोपाल

Date: 10/02/2026

महोदय,

विषय : भोपाल मॉड्यूल के अंतर्गत दिवंगत अधिकारियों के मामलों में मृत्यु मुआवजा (Death Compensation) की स्थिति के संबंध में।

स्टेट बैंक ऑफ इंडिया ऑफिसर्स एसोसिएशन (SBIOA) की ओर से भोपाल मॉड्यूल के अंतर्गत दिवंगत अधिकारियों से संबंधित निम्नलिखित सूची एसोसिएशन को प्राप्त हुई है, जिसमें पीएफ संख्या, सदस्य संख्या, अधिकारी का नाम, नामिनी, पदस्थापना स्थल, आयु एवं मृत्यु दिनांक आदि का विवरण उपलब्ध है।

दिवंगत अधिकारियों की सूची (जबलपुर मॉड्यूल)

S.NO	PF	MEM	NAME	NOMINEE	POSTING	MODULE
1	4308204	2987	GAURAV JOSHI	SMT. RITU JOSHI	AO BHOPAL	BHOPAL
2	4337603	12100	PRATEEK PANDEY	SMT. KHUSHBU JAIN	RACC (TARS)	BHOPAL

एसोसिएशन की यह गंभीर धिक्का है कि दिवंगत अधिकारियों के नामितों को बैंक की नियमानुसार समस्त देय लाभ एवं सहायता समयबद्ध रूप से प्राप्त हो। अतः आपसे विनम्र अनुरोध है कि उपरोक्त प्रत्येक प्रकरण में मृत्यु मुआवजा की वर्तमान स्थिति (प्रदान किया गया / संवित / दस्तावेज अपूर्ण) से एसोसिएशन को अवगत कराने का कष्ट करें।

आपके सहयोग एवं शीघ्र कारगरामका कार्रवाई की अपेक्षा में।

साधन्यवाद।

भवदीय

संजीव मिश्रा

संजीव मिश्रा

महासचिव

स्टेट बैंक ऑफ इंडिया ऑफिसर्स एसोसिएशन (SBIOA)
भोपाल सर्किल

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll Letters to be Addressed
to the General Secretary

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

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

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

ASN/2026-27/02/15

Date: 16/02/2026

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

Dear Sir,

EXECUTIVE HEALTH CHECKUP WINDOW NOT AVAILABLE IN HRMS

We would like to bring to your kind notice that the cashless executive health checkup option is currently not available in HRMS. Due to the non-availability of this specific window, staff members are compelled to submit their claims under the "Other" option in HRMS.

However, in such cases, the approval status by the Bank — whether processed with tax deduction or without tax deduction — is not clearly traceable in the system. This is creating confusion and difficulty in maintaining proper records and understanding the tax implications.

It is therefore requested to kindly look into the matter and arrange for activation of the dedicated cashless executive health checkup window in HRMS at the earliest. This will ensure transparency, proper tracking, and smooth processing of claims.

We shall be grateful for your kind intervention in this regard.

Thanking you

Sanjeev Mishra
General Secretary

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll Letters to be Addressed
to the General Secretary

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

(Registered Under Indian Trade Union Act 1926, Regd. No. 1563/BPL/73)

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

ASN/2026-27/02/19

Date: 17/02/2026

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

Dear Sir,

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

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

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

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

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

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Mob.: 9425818450

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

1. **Issuance of a Circular:** Reaffirming the directives from Letter No. HR/R/DEE/31 and emphasizing the need for strict adherence to the CGM's assurances made during the CNC meeting.
2. **Monitoring and Accountability:** Establishing a robust mechanism to monitor compliance with these directives and penalizing any non-compliance effectively.
3. **Feedback Mechanism:** Implementing a formal feedback system for employees to address concerns without relying on unofficial communication platforms.
4. **Enhanced Data Security Protocols:** Ensuring that all communication related to bank operations be conducted via secure, official channels that meet the Bank's data security standards to safeguard sensitive information.

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

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

Thank you for your attention to this critical issue.

Yours faithfully,



Sanjeev Mishra
General Secretary
SBIOA Bhopal Circle

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll Letters to be Addressed
to the General Secretary

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

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

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

ASN/2026-27/02/21

Date: 18/02/2026

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

Dear Sir,

Urgent Reminder Implementation of Comprehensive Medical Emergency SOP and Support System

Please refer to our Letter No.ASN/2025-25/12/120 dated 04/12/2025, wherein we had requested and proposed the formulation and implementation of **structured Standard Operating Procedure (SOP)** at the AO/RBO level for effective handling of critical medical emergencies and demise cases of officers. (copy enclosed for ready reference).

With profound concern and deep disappointment, we are constrained to write this reminder regarding the proposal submitted earlier for establishing a structured and comprehensive medical emergency support system for officers across the Circle.

During the last CNC meeting, we were assured that an end-to-end solution would be formulated for the issues raised, and it was specifically conveyed that Bhopal Circle would take the lead in drafting and implementing a Standard Operating Procedure (SOP) for handling such critical incidents. The assurance provided in that forum gave us hope that a structured, sensitive, and time-bound mechanism would soon be in place.

However, it is deeply disheartening to note that since the last CNC meeting, **four of our officers have unfortunately lost their lives** due to various reasons, and yet no formal SOP, framework, or instructions have been issued in this regard. The absence of a defined emergency protocol during such grave situations leaves families distressed, colleagues helpless, and the system appearing unprepared at moments when prompt action can make a critical difference.

We once again reiterate our humble but urgent request for constitution of a Dedicated Medical Emergency Response Team at each AO/RBO, responsible for:

- Coordinating emergency medical assistance.
- Facilitating hospital admissions and documentation.

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- Acting as a single point contact between the officer, family, hospital, and HR.
- Ensuring uninterrupted and timely communication.
- Support System for Accompanying Family Members.
- Provision of resting/waiting arrangements near hospitals or SBI Guest Houses.
- Travel and accommodation support wherever feasible.
- Appointment of a designated nodal officer for coordination.
- HR led Coordination Mechanism, ensuring appointment facilitation with empanelled hospitals.
- Updated city wise specialist directories.
- Real time medical assistance desks at AO/RBO.
- Periodic follow up in prolonged or critical cases.

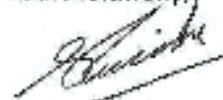
The banking fraternity functions as one family, and in times of medical emergencies, the institution's structured support becomes not merely an administrative requirement but a moral responsibility. Even a few minutes saved during critical situations can mean saving a precious life.

We respectfully submit that the continued absence of concrete action, despite prior assurance at the highest forum, is deeply disappointing. We sincerely hope that this matter will now receive immediate attention and that a formal SOP with clear guidelines and accountability will be issued at the earliest.

We request your kind and urgent intervention so that Bhopal Circle may truly set an example by institutionalizing a compassionate, efficient, and uniform emergency response mechanism.

With sincere expectations,

Yours faithfully,



Sanjeev Mishra
General Secretary

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATION

 STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL (Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73) State Bank of India, Local Head Office, Mezzanine Floor, Hoshangabad Road, Bhopal - 462 011	
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ASB/2025-26/12/120 Date: 04/12/2025

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

Dear Sir,

Request for a Dedicated SOP and Strengthened Guidelines for Medical Support to SBI Officers and Their Families

State Bank of India has always been more than a financial institution, it is a national pillar that supports over 45 crore citizens, drives the Government's flagship programs, and consistently records the highest profitability among both public and private sector banks. Behind every achievement of this great institution stands its officers, who dedicate their time, energy, and even personal well-being to ensure uninterrupted service to the nation.

It is deeply distressing that unfortunately Bhopal Circle has lost ten dedicated, outstanding and committed officers within a short span of few months from May-2025 to November-2025 owing to health complications and other unfortunate circumstances.

It is with this spirit that we humbly place before you an earnest request for a separate, comprehensive SOP and reinforced guidelines for medical support to SBI officers and their families, particularly during emergencies or treatment outside their home station.

1. Need for a Dedicated and Uniform Medical Support SOP

While several Central Government bodies such as the Railways, Defence, and major PSUs have robust medical assistance frameworks, SBI—despite being the largest service-sector employer—does not have a unified officer-centric medical support mechanism.

Railways have dedicated medical officers accessible across divisions; Defence organisations provide immediate coordination for hospital admission irrespective of location. These models ensure speed, empathy, and accountability—qualities that should equally define medical assistance extended to SBI officers.

SBI officers often work in remote areas, shoulder enormous responsibilities, and continue their duties despite intense stress. A well-defined SOP will ensure that their sacrifices are matched with timely and structured institutional support.

2. Formation of Medical Support Teams at All RBOs and AOs



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 Website- www.sbioabhupal.org

We propose that every RBO and AO should identify a small but dedicated team exclusively responsible for:

Coordinating emergency medical assistance for officers.

Facilitating hospital admission, documentation, and approvals.

Acting as the single-point contact between the officer, family, hospital, and HR.

Ensuring timely communication during critical situations.

Such a structure will eliminate confusion, reduce delays, and bring uniformity and accountability across the Bank's vast geographical network. Even a few minutes saved in medical emergencies can mean saving a life.

3. Support System for Accompanying Family Members

It is often observed that when an officer undergoes treatment in another city, the family members accompanying them experience significant hardships ranging from lack of guidance to absence of resting facilities.

We request the introduction of:

Dedicated resting/waiting areas for family members near the hospital or SBI Guest House.

Basic travel and accommodation assistance, wherever feasible.

A designated nodal officer to coordinate with family members during emergencies.

Central Government organisations routinely extend such courtesies, ensuring that families are not left distressed and unsupported at the very moment they need empathy the most.

4. HR-Led Coordination With Hospitals and Specialists

Officers frequently struggle in locating the right specialist or arranging an emergency appointment in unfamiliar cities. A proactive Hlt mechanism can significantly reduce confusion and anxiety.

We request:

Appointment coordination with empanelled hospitals.

Updated, city-wise lists of reputed medical specialists.

A medical assistance desk at each AO/RBO for real-time guidance.

Periodic follow-ups during cases of prolonged or critical treatment.



SUP - VOICE

January

A simple call from HR guiding the officer or family can make a profound difference in their moment of crisis.

5. Support Protocol in Case of the Demise of an Officer

In the unfortunate event of loss of an officer away from their home location, the family is often left overwhelmed, emotionally shattered, and unsure of the required procedures.

We propose the Bank introduce:

A rapid-response protocol with clearly listed responsibilities.

A dedicated team to help with documentation, travel, and logistics.

Compassionate assistance to comfort and guide the bereaved family.

Many leading PSUs and government departments already practice this model, acknowledging that institutional care during such moments reflects the organisation's true values.

6. Upholding SBI's Legacy of Human Values

SBI has always been a symbol of reliability, not only for the public but also for its employees. Initiatives such as compassionate appointment, medical reimbursement facilities, and welfare schemes reflect the Bank's strong culture of empathy.

By implementing the proposed SOP, SBI will set a new benchmark in employee welfare and reaffirm its position as the nation's most humane, progressive, and employee-centric institution.

An organisation that expects its officers to stand by the nation must also stand by its own people during their most vulnerable moments.

An institution that serves 45 crore Indians cannot afford to rely on ad-hoc or fragmented systems when it comes to the well-being of its officers. A dedicated SOP for medical support is not simply a policy document—it is a commitment, a reassurance, and a moral responsibility towards the very individuals who uphold the honour, efficiency, and trustworthiness of this great institution.

We humbly request the Top Authorities to consider this matter with the seriousness and compassion it deserves and initiate steps to build a structured, responsive, and officer-centric medical support framework across the Bank.

Regards



Sanjeev Mishra
General Secretary



पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll letters to be addressed
to the General Secretary

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

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

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

ASN/2026-27-02-22

Date: 17/02/2026

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

Subject: Payment of Terminal Benefits & Compassionate Appointment

Please find attached list of the officials working in Bhopal Circle who died while on duty.

SBI has always placed itself as the largest and most benevolent employer and in this context, we sincerely urge upon HR Department to take up the issues of payment of all terminal benefits to the family members and also offer of compassionate appointment /ex-gratia to eligible family member as the case may be.

A sympathetic and human consideration in this matter will be highly appreciated.

Assuring you of our best cooperation & individual relation.

Yours faithfully,

(SANJEEV MISHRA)
General Secretary
SBIOA, Bhopal Circle

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll letters to be addressed
to the General Secretary**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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

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

ASN / 2026-27-02-23

Date: 13/02/2026

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

Respected Sir,

Subject: Concern regarding Mid-Year Transfers of officers

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

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

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

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

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We would also like to draw your kind attention to the recent transfer orders CHRC 26 dated 18.12.2025 and CHRC 28 dated 06.02.2026, wherein certain officers have been transferred prior to completion of their prescribed tenure at the respective Centre. The affected officers have expressed serious concern regarding the hardship arising out of these transfers, particularly as they have been issued during the mid-academic session.

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

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

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

Yours truly,



(Sanjeev Mishra)

General Secretary

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll Letters to be Addressed
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(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/HPL/73)

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

ASN/2026-24/03/30

Date: 17/03/2026

To,
The Chief General Manager (Human Resources),
Human Resources Department,
Corporate Centre,
State Bank of India,
State Bank Bhavan, 16th Floor,
Madam Cama Road, Nariman Point,
Mumbai - 400 021.

Dear Sir,

Subject: Urgent Request for Special/Relaxed Transfer Policy Provisions for Bhopal Circle in the
Forthcoming Uniform Transfer Policy – Strong Representation from SBIOA, Bhopal Circle

We are writing this letter on behalf of the State Bank of India Officers' Association (SBIOA), Bhopal Circle, strongly representing the concerns of over 7,542 officers (and the broader workforce of ~15,059 total staff) serving in one of the Bank's most demanding and strategically vital circles — comprising Madhya Pradesh and Chhattisgarh.

Bhopal Circle is unparalleled in its scale and complexity, as evidenced by recent circle-wise data:
Number of Branches: 1,652 (a vast network supporting high-volume retail, agri, and SME business).
Number of Officers: Approximately 7,542 (a large officer cadre managing extensive responsibilities).
Total Staff: 15,059.
Approximate Deposits (as on 30.09.2025): ₹3,50,236.60 Cr.
Approximate Advances (as on 30.09.2025): ₹1,52,208.43 Cr.

Geographical Spread: Encompasses Madhya Pradesh (~308,350 sq km) and Chhattisgarh (~135,192 sq km), totaling an immense 443,542 sq km — one of the largest combined areas among SBI circles. Bordered by nine states/UTs (Uttar Pradesh, Rajasthan, Delhi (NCT), Maharashtra, Odisha, Andhra Pradesh, Telangana, Bihar, and Gujarat), it features diverse and challenging terrain (tribal belts, forests, remote rural areas), cultural multiplicity, and economic disparities.

This extraordinary expanse and multi-state interface create transfer distances far exceeding those in compact or single-state circles (e.g., Goa: 627 branches, compact area; New Delhi: 1,297 branches, urban focus; Chandigarh: 964 branches, limited geography). Intra-circle transfers routinely span 600–1,000+ km (e.g., Alirajpur to Chhindwara = 800 km; Sheopur to Balaghat = 800 km), while inter-circle moves for officers from bordering states often exceed 2,000 km — effectively functioning as long-distance relocations with profound personal and professional consequences.



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A large proportion of our officers originate from neighboring/distant states (Uttar Pradesh, Bihar, Rajasthan, Delhi/NCR, Maharashtra, Telangana, Andhra Pradesh, Odisha, Gujarat) and are presently posted across Madhya Pradesh and Chhattisgarh. The current uniform transfer policy (introduced last year) inflicts severe hardships:

Family disruption and emotional strain: Forced separations from spouses, children, and elderly parents over vast distances lead to broken family support systems, heightened stress, anxiety, and mental health challenges.

Impact on children's future: Frequent relocations disrupt schooling, higher education continuity, and extracurricular development — often forcing families to live apart or children to stay behind with relatives.

Elderly care neglect: Many officers' support aging parents in native states; long-distance transfers make regular caregiving impossible, causing guilt and reduced focus at work.

Reduced productivity and performance: Chronic family instability erodes motivation, concentration, and commitment, directly affecting branch-level customer service, business acquisition, recovery efforts, and overall circle performance in a high-stakes environment with ₹3.50 lakh Cr+ deposits and ₹1.52 lakh Cr+ advances.

These issues are not mere inconveniences — they represent systemic inequities for Bhopal Circle officers compared to peers in less sprawling circles. We previously discussed these pressing challenges in detail with the Chief General Manager (HR), Deputy Managing Director, and senior officials during our Delhi visit. In line with their positive guidance to submit a formal, detailed representation, we urgently reiterate and strengthen our plea for targeted relief in the forthcoming uniform transfer policy:

Enact a special/relaxed transfer policy exclusively for Bhopal Circle to account for its unmatched geographical enormity (443,542 sq km), nine-state/UT borders, and resultant extreme internal/inter-state distances — treating many intra-circle moves as de facto inter-circle hardships.

For officers in Scale I to Scale III (the bulk of field/operational workforce):

Prioritize intra-state transfers only — Madhya Pradesh-domiciled/resident officers within Madhya Pradesh, Chhattisgarh-domiciled/resident officers within Chhattisgarh — except in proven cases of service exigency or critical administrative need.

This minimal concession would dramatically reduce hardship without compromising operational flexibility.

For officers in Scale IV and Scale V:

Retain them in the same state (Madhya Pradesh or Chhattisgarh) to the maximum extent possible, unless compelling business imperatives demand otherwise.

Such provisions would yield substantial mutual benefits:

Officers from bordering states could more readily access home regions when required, fostering loyalty and retention.



SUP - VOICE

January - March 2026

Madhya Pradesh-based officers would stay closer to native areas (all India/NCR, UP, Rajasthan, Haryana, Maharashtra, Gujarat, etc.), enabling better work-life integration.

Enhanced family stability would boost morale, reduce absenteeism/stress leave, and empower officers to deliver superior performance — translating to higher customer satisfaction, powered business growth, stronger NPA management, and sustained high deposits/advance figures for the Bank.

Ultimately, a contented, focused workforce in this strategically key circle would contribute significant positive national gains of expanded franchise inclusion and profitability.

The enclosed reference table (circle-wise comparative data (see graphs/tables) underscores Bhopal Circle's outlier status in demographics, challenge, staff deployment, and business scale — justifying differentiated treatment to ensure equity and optimal human resource utilization. We fervently appeal for your empathetic and proactive consideration of these special provisions in re-examining transfer policy. This small targeted adjustment would deliver outsized returns in employee welfare, operational efficiency, and Bank performance.

Thanking you in anticipation of your favorable and expedient action.

Yours faithfully,



Sanjay Mishra
General Secretary
SBIO Officers' Association
Bhopal Circle

Circle Extract/Reference Table – Circle-wise comparative data (branchwise officers 17,543, total staff, deposits, advances, fees ₹448.92 sq km, and marks highlighting unique bottlenecks)

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATION

84 Letters to be Addressed
to the General Secretary



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

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

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



ASN/26-27/03/23

Date: 17/03/2026

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

Dear Sir,

REQUEST FOR CONDUCTING TRANSFER MODALITY MEETING WITH SBIOA BHOPAL PRIOR TO COMMENCEMENT OF TRANSFER EXERCISE

We acknowledge the receipt of your letter No. HO/HU/AT/1922 dated 02/03/26, which was received on 14th March, 2026.

In this connection, we have to clarify that the in-person meeting was an informal one with no specific agenda. We have to inform that unless we receive specific proposals from HR functionaries as to how they propose to conduct this year's transfer exercise, we would not be in a position to give meaningful and valuable suggestions/alteration to HR proposals.

We once again, sincerely request your good office to arrange for a formal transfer modality meeting in which exchange of mutual proposals can be discussed and understanding could be reached and minutised.

Assuring Our Best of Co-Operation & Industrial Relations.

Yours sincerely


Sanjeev Mishra
General Secretary

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SUP - VOICE

January - March 2026

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll letters to be addressed
to the General Secretary**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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

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

ASN/2026-27/03/32

Date: 17/03/2026

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

Dear Sir,

Subject :Request for Transfer on Medical Grounds – Urgent Consideration

Please find enclosed herewith a request received from Ms. Pratima Bando (PF-5781817),
Branch Manager, Adarsh Nagar, Durg, presently posted under your administrative control.

The officer has represented that she has been undergoing serious medical treatment
following surgery and has now been diagnosed with spinal TB. As per medical advice, she is
currently on complete bed rest and her condition is reported to be critical.

Further, her family resides at Bilaspur, and she has requested a change in her place of
posting from Bhopal to Bilaspur to enable proper care and support during her recovery.

Considering the gravity of her medical condition and the compassionate grounds involved,
the request merits urgent and sympathetic consideration.

It is, therefore, requested that the matter may kindly be examined on priority and
appropriate decision may be taken at the earliest.

Enclosure: As above

Yours faithfully,

Sanjeev Mishra
General Secretary

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पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll Letters to be Addressed
to the General Secretary

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

(Registered Under Indian Trade Union Act 1926, Regd. No. 1542/BPL/73)

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

ASN/2026-27/03/33

Date: 17/03/2026

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

Dear Sir

Subject: Inter Circle Request Transfer - Request for Priority Consideration

We respectfully forward herewith the representation submitted by Smt. Neeraja Kamale (PF No. 6476147), presently posted at RBD-2, Morona, regarding her Inter-Circle Transfer request to Amaravati Circle, which is presently pending under Application ID: ICT0000000104559.

The case merits sympathetic and priority consideration in view of the compelling and genuine circumstances as the officer's spouse is serving in the Indian Air Force and is presently posted at Air Force Station, Chabua (Assam), a sensitive location near the eastern border.

The officer is presently residing separately with her twin children, managing the entire family responsibilities single-handedly. Additionally, her aged parents (73 years & 65 years), who are solely dependent on her, require continuous care and support.

She has already completed a long tenure of over 7 years in Bhopal Circle, making her request administratively justifiable as well.

Considering the above exceptional family and service-related constraints, the request deserves to be treated as a special case. Granting the transfer would not only provide much needed relief to the officer but would also enable her to discharge her duties with enhanced focus, stability, and motivation.

In view of the foregoing, we earnestly request your good offices to expedite and approve the pending ICT application on priority, extending due consideration to the genuine hardships involved.

We shall be highly obliged for your kind and empathetic intervention in this matter.

Yours faithfully,

Sanjiv Mishra
General Secretary

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SUP - VOICE

January - March 2026

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll Letters to be Addressed
to the General Secretary**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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

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

ASN/2026-27/03/34

Date: 18/03/2026

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

Dear Sir,

Staff Supervising: Preeti Tembhre PF- 4485270, MMGS II Reconsideration of transfer request -
Rajaur module

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

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

Assuring Our Best of Co-Operation & Industrial Relations.

Yours Sincerely

Sanjeev Mishra
General Secretary

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From: Priya Jambhekar <prajambhekar@gmail.com>
 To: ADGSHR@SBI.CO.IN, NEMA.CHOUHAN@SBI.CO.IN, DEEPA.LAKHERA@SBI.CO.IN, SBI.DEST@SBI.CO.IN,
 ICWPR.REDDIWAL@SBI.CO.IN, NMRDOWAL@SBI.CO.IN, CMPHRD.ZOO@SBI.CO.IN

Cc:
 Re:
 Date: Mon, 9 Feb 2026 10:29:52 +0530
 Subject: Request for change of Module started under current year Transfer Policy

Warning: This email is not originated from SBI. Do not click on attachment or links/URL, unless sender is reliable. Malware/ Viruses can be easily transmitted via email.

Warning: This email is not originated from SBI. Do not click on attachment or links/URL, unless sender is reliable. Malware/ Viruses can be easily transmitted via email.

Warning: This email is not originated from SBI. Do not click on attachment or links/URL, unless sender is reliable. Malware/ Viruses can be easily transmitted via email.

To, AGM HR Date: 06.02.2026

SBI Local Head Office

Bhopal

Subject: Request for Change of Module on Compassionate ground.

Respected Sir/Madam,

I am currently posted as Deputy Manager in SBI Balaghat Main Branch RBD 5 Mandla, Jabalpur Module. I humbly submit this request seeking reconsideration of my Module transfer and to seek a change of my allotted Module from Gwalior to Raipur which is comparatively closer to my home town on compassionate ground.

During the financial year 2025-26, Module Transfer occurred: I was transferred to Gwalior Module on administrative ground. However, due to my pregnancy and subsequent maternity leave, I could not be relieved from my present place of posting at that time.

My maternity leave has now concluded, but unfortunately, owing to certain medical issues, I am presently on medical leave. I am the mother of a seven-month-old infant who is still completely dependent on me for care and nurturing and requires constant medical attention. Being separated from my child at this crucial stage would cause immense emotional distress, both for me and my baby.

My husband is employed at our hometown Balaghat, and undergoing regular medical follow-ups for high blood pressure and high cholesterol. Due to his own health constraints, it is extremely difficult for him to single-handedly manage family responsibilities. We also have my elderly Mother-in-law at home, who requires on-going care and access to Medical facilities. In my absence, it would be extremely difficult for my family to manage these responsibilities. In the absence of family support, it would be extremely difficult for me to manage my infant and household responsibilities alone at a distant and unfamiliar location like Gwalior.

Additionally, I have been suffering from severe migraines issues, which require regular medical supervision and emotional support. Staying alone in a far-off and completely new place like Gwalior, would adversely impact my physical health and mental well-being.

I fully understand and respect the organization's Transfer and Module allocation policies. However, considering the above circumstances I humbly request the management that my Module kindly be changed to Raipur, which is comparatively closer to my hometown, on compassionate ground. This would enable me to balance my professional responsibilities while also fulfilling my duties towards my family without compromising my health or work efficiency.

I have always tried to discharge my duties with utmost sincerity and dedication, and I remain fully committed to the Bank. I earnestly request the management to kindly consider my genuine personal, medical, and family hardships and allow a change of my module to Raipur. This support from the Bank at this sensitive phase of my life would enable me to balance my professional responsibilities more effectively.

I shall be deeply grateful for your kind consideration and sympathetic understanding of my situation.

Thanking you,
 Yours sincerely
 Priya Jambhekar (Deputy Manager)
 PF 4485270
 State Bank of India

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पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll letters to be Addressed
to the General Secretary

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

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

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

ASN/2026-27/03/37

Date: 13/03/2026

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

Respected Sir,

Subject: State Bank of India – A Matter of Serious Concern

With reference to above and in continuation of our letter no. ASN/2026-27/02/21 dated 18/02/2026 & letter no. ASN/2025-26/12/120 dated 04/12/2025, we write to you with deep sorrow and serious concern to once again bring to your notice certain unfortunate incidents that reflect the prevailing conditions in our Circle. Similar concerns had earlier been communicated to the competent authorities through letter and electronic communication. However, the recent incidents have made it imperative to raise the matter again with utmost urgency.

On 15 March 2026, we were deeply saddened by the untimely demise of two of our colleagues due to cardiac arrest—Late Shri Sudhir Kerketta, Deputy Manager, Region Kanker (Branch Blande), and Shri Umesh Sahu, Manager, Region Ambikapur. Their sudden passing is not only a personal tragedy for their families and colleagues, but also a matter of grave concern for the entire SBI family.

This is not an isolated issue. It is especially alarming that, in the Bhopal Circle alone, 17 colleagues in the age group of 30 to 50 years have passed away suddenly during the current year. Such repeated incidents compel us to reflect seriously on the underlying causes and the urgent need for corrective measures.

It is essential that we collectively examine the factors contributing to such distressing situations. Some of the major concerns observed at various branches, particularly in remote and difficult areas are as follows:

- Lack of proper residential accommodation
- Inadequate access to clean food and safe drinking water
- Absence of adequate healthcare facilities
- Non-availability of timely medical treatment in cases of serious illness or emergency
- Increasing mental stress at the workplace
- Frequent meetings during the day
- Impractical and excessive business targets
- Continuous pressure to perform

Ph.: (0) 2551376, 2575234

E-mail - shioobpl@gmail.com
Website - www.shioobhopal.org

Mob.: 9425016450

These conditions have a profound impact on the physical as well as mental well-being of employees. Stress, fatigue, and adverse working conditions may, directly or indirectly, be contributing to such unfortunate incidents.

In view of the above, we humbly request the bank management to treat this matter with the seriousness it deserves and to take immediate steps to address the situation. In particular, we request that:

1. Concrete measures be taken to reduce workplace stress.
2. Targets and workload be made realistic and humane.
3. Basic facilities be ensured at remote and hardship postings.
4. Regular health check-ups and emergency medical support be arranged for employees.
5. Officials with chronic disease/health issues should be given preference at big centres at the time transfer exercise.

We cannot honour the memory of our departed colleagues merely by expressing grief. We must also ensure that sincere and effective steps are taken to prevent the recurrence of such incidents in the future.

The health, safety, and dignity of employees must remain paramount. Only then the institution can achieve its true and sustainable progress.

Yours faithfully,



Sanjeev Mishra
General Secretary

SUP - VOICE

January - March 2026

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATION

All Letters to be Addressed
to the General Secretary



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

(Registered under Indian Trade Union Act 1926, Regd. No. 1562(BPL/TS))

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



ASN/2026-27/02/21

Date: 18/02/2026

To
Dy. General Manager & CDO
State Bank of India
Local Head-office
Bhopal Circle

Dear Sir,

Urgent Reminder Implementation of Comprehensive Medical Emergency SOP and Support System

Please refer to our Letter No.ASN/2025-26/12/120 dated 04/12/2025, wherein we had requested and proposed the formulation and implementation of structured Standard Operating Procedure (SOP) at the AO/RBO level for effective handling of critical medical emergencies and demise cases of officers. (copy enclosed for ready reference).

With profound concern and deep disappointment, we are constrained to write this reminder regarding the proposal submitted earlier for establishing a structured and comprehensive medical emergency support system for officers across the Circle.

During the last CHC meeting, we were assured that an end-to-end solution would be formulated for the issues raised, and it was specifically conveyed that Bhopal Circle would take the lead in drafting and implementing a Standard Operating Procedure (SOP) for handling such critical incidents. The assurance provided in that forum gave us hope that a structured, sensitive, and time-bound mechanism would soon be in place.

However, it is deeply disheartening to note that since the last CHC meeting, four of our officers have unfortunately lost their lives due to various reasons, and yet no formal SOP, framework, or instructions have been issued in this regard. The absence of a defined emergency protocol during such grave situations leaves families distressed, colleagues helpless, and the system appearing unprepared at moments when prompt action can make a critical difference.

We once again reiterate our humble but urgent request for constitution of a Dedicated Medical Emergency Response Team at each AO/RBO, responsible for:

- Coordinating emergency medical assistance.
- Facilitating hospital admissions and documentation.

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Mob: 9425018450

- Acting as a single point contact between the officer, family, hospital, and HR.
- Ensuring uninterrupted and timely communication.
- Support System for Accompanying Family Members.
- Provision of resting/waiting arrangements near hospitals or SBI Guest Houses.
- Travel and accommodation support wherever feasible.
- Appointment of a designated nodal officer for coordination.
- HR led Coordination Mechanism, ensuring appointment facilitation with empanelled hospitals.
- Updated city wise specialist directories.
- Real time medical assistance desks at AQ/RBO.
- Periodic follow up in prolonged or critical cases.

The banking fraternity functions as one family, and in times of medical emergencies, the institution's structured support becomes not merely an administrative requirement but a moral responsibility. Even a few minutes saved during critical situations can mean saving a precious life.

We respectfully submit that the continued absence of concrete action, despite prior assurance at the highest forum, is deeply disappointing. We sincerely hope that this matter will now receive immediate attention and that a formal SOP with clear guidelines and accountability will be issued at the earliest.

We request your kind and urgent intervention so that Bhopal Circle may truly set an example by institutionalizing a compassionate, efficient, and uniform emergency response mechanism.

With sincere expectations,

Yours faithfully,



Sanjeev Mishra
General Secretary

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATION





STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL
(Registered Under Indian Trade Union Act 1926, Regd. No. 1542/BPL/33)
State Bank of India, Local Head Office, Mezzanine Floor,
Moshangabad Road, Bhopal - 462 011

ASH/2025-26/12/120 Date: 04/12/2025

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

Dear Sir,

Request for a Dedicated SOP and Strengthened Guidelines for Medical Support to SBI Officers and Their Families

State Bank of India has always been more than a financial institution, it is a national pillar that supports over 45 crore citizens, drives the Government's flagship programs, and consistently records the highest profitability among both public and private sector banks. Behind every achievement of this great institution stands its officers, who dedicate their time, energy, and even personal well-being to ensure uninterrupted service to the nation.

It is deeply distressing that unfortunately Bhopal Circle has lost ten dedicated, outstanding and committed officers within a short span of few months from May-2025 to November-2025 owing to health complications and other unfortunate circumstances.

It is with this spirit that we humbly place before you an earnest request for a separate, comprehensive SOP and reinforced guidelines for medical support to SBI officers and their families, particularly during emergencies or treatment outside their home station.

1. Need for a Dedicated and Uniform Medical Support SOP

While several Central Government bodies such as the Railways, Defence, and major PSUs have robust medical assistance frameworks, SBI—despite being the largest service-sector employer—does not have a unified officer-centric medical support mechanism.

Railways have dedicated medical officers accessible across divisions; Defence organisations provide immediate coordination for hospital admission irrespective of location. These models ensure speed, empathy, and accountability—qualities that should equally define medical assistance extended to SBI officers.

SBI officers often work in remote areas, shoulder enormous responsibilities, and continue their duties despite intense stress. A well-defined SOP will ensure that their sacrifices are matched with timely and structured institutional support.

2. Formation of Medical Support Teams at All RDOs and AOs



Ph: (0) 2551376, 2575234 E-mail - sbioahp@gmail.com MOB: 9425010450
Website- www.sbioahp.org

We propose that every RBO and AO should identify a small but dedicated team exclusively responsible for:

- Coordinating emergency medical assistance for officers.
- Facilitating hospital admission, documentation, and approvals.
- Acting as the single point contact between the officer, family, hospital, and HR.
- Ensuring timely communication during critical situations.

Such a system will eliminate confusion, reduce delays, and bring uniformity and accountability across the Bank's vast geographical network. Even a few minutes saved in medical emergencies can mean saving a life.

3. Support System for Accompanying Family Members

It is often observed that when an officer undergoes treatment in another city, the family members accompanying them experience significant hardships ranging from lack of guidance to absence of resting facilities.

We request the introduction of:

- Dedicated resting/waiting areas for family members near the hospital or SBI Guest House.
- Local travel and accommodation assistance, wherever possible.
- A designated nodal officer to coordinate with family members during emergencies.

Central Government organisations routinely extend such courtesies, ensuring that families are not left disoriented and unsupported at the very moment they need empathy the most.

4. HR-Led Coordination With Hospitals and Specialists

Officers frequently struggle in locating the right specialist or arranging an emergency appointment in unfamiliar cities. A proactive HR mechanism can significantly reduce confusion and anxiety.

We request:

- Appointment coordination with empanelled hospitals.
- Updated, city-wise lists of reputed medical specialists.
- A medical assistance desk or email AO/RBO for real-time guidance.
- Periodic follow-ups during cases of prolonged or critical treatment.



A simple call from HR guiding the officer or family can make a profound difference in their moment of crisis.

5. Support Protocol in Case of the Demise of an Officer

In the unfortunate event of loss of an officer away from their home location, the family is often left overwhelmed, emotionally shattered, and unsure of the required procedures.

We propose the bank introduce:

A rapid response protocol with clearly listed responsibilities,

A dedicated team to help with documentation, travel, and logistics,

Compassionate assistance to comfort and guide the bereaved family,

Many leading PSUs and government departments already practice this model, acknowledging that institutional care during such moments reflects the organisation's true culture.

6. Unfolding SBI's Legacy of Human Values

SBI has always been a symbol of reliability, not only for the public but also for its employees. Initiatives such as compassionate appointment, medical reimbursement, facilities, and welfare schemes reflect the Bank's strong culture of empathy.

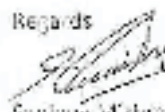
By implementing the proposed SOP, SBI will set a new benchmark in employee welfare and reaffirm its position as the nation's most humane, progressive, and employee-centric institution.

An organisation that expects its officers to stand by the nation must also stand by its own people during their most vulnerable moments.

An institution that serves 45 crore Indians cannot afford to rely on ad-hoc or fragmented systems when it comes to the well-being of its officers. A dedicated SOP for medical support is not simply a policy document—it is a commitment, a reassurance, and a moral responsibility towards the very individuals who uphold the honour, efficiency, and trustworthiness of this great institution.

We humbly request the Top Authorities to consider this matter with the seriousness and compassion it deserves and initiate steps to build a structured, responsive, and officer-centric medical support framework across the bank.

Regards


 Sanjeev Mishra
 General Secretary



पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll Letters to be Addressed
to the General Secretary

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

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

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

ASN/2026-27/03/37

Date: 13/03/2026

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

Respected Sir,

Subject: State Bank of India – A Matter of Serious Concern

With reference to above and in continuation of our letter no. ASN/2026-27/02/21 dated 18/02/2026 & letter no. ASN/2025-26/12/120 dated 04/12/2025, we write to you with deep sorrow and serious concern to once again bring to your notice certain unfortunate incidents that reflect the prevailing conditions in our Circle. Similar concerns had earlier been communicated to the competent authorities through letter and electronic communication. However, the recent incidents have made it imperative to raise the matter again with utmost urgency.

On 15 March 2026, we were deeply saddened by the untimely demise of two of our colleagues due to cardiac arrest—Late Shri Sudhir Kerkotta, Deputy Manager, Region Kanher (Branch Bande), and Shri Umesh Sahu, Manager, Region Ambikapur. Their sudden passing is not only a personal tragedy for their families and colleagues, but also a matter of grave concern for the entire SBI family.

This is not an isolated issue. It is especially alarming that, in the Bhopal Circle alone, 17 colleagues in the age group of 30 to 50 years have passed away suddenly during the current year. Such repeated incidents compel us to reflect seriously on the underlying causes and the urgent need for corrective measures.

It is essential that we collectively examine the factors contributing to such distressing situations. Some of the major concerns observed at various branches, particularly in remote and difficult areas are as follows:

- Lack of proper residential accommodation
- Inadequate access to clean food and safe drinking water
- Absence of adequate healthcare facilities
- Non-availability of timely medical treatment in cases of serious illness or emergency
- Increasing mental stress at the workplace
- Frequent meetings during the day
- Impractical and excessive business targets
- Continuous pressure to perform

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Mob.: 9425016450

SUP - VOICE

January - March 2026

These conditions have a profound impact on the physical as well as mental well-being of employees. Stress, fatigue, and adverse working conditions may, directly or indirectly, be contributing to such unfortunate incidents.

In view of the above, we humbly request the bank management to treat this matter with the seriousness it deserves and to take immediate steps to address the situation. In particular, we request that:

1. Concrete measures be taken to reduce workplace stress.
2. Targets and workload be made realistic and humane.
3. Basic facilities be ensured at remote and hardship postings.
4. Regular health check-ups and emergency medical support be arranged for employees.
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The health, safety, and dignity of employees must remain paramount. Only then the institution can achieve its true and sustainable progress.

Yours faithfully,



Sanjeev Mishra
General Secretary

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll Letters to be addressed
to the General Secretary

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

(Registered Under Indian Trade Union Act 1926, Regd. No. 1362/BPL/TS)

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

ASN/2026-27/02/21

Date: 18/02/2026

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

Dear Sir,

Urgent Reminder :Implementation of Comprehensive Medical Emergency SOP and Support System

Please refer to our letter No.ASN/2025-26/12/120 dated 04/12/2025, wherein we had requested and proposed the formulation and implementation of structured Standard Operating Procedure (SOP) at the AO/RBD level for effective handling of critical medical emergencies and demise cases of officers. (copy enclosed for ready reference).

With profound concern and deep disappointment, we are constrained to write this reminder regarding the proposal submitted earlier for establishing a structured and comprehensive medical emergency support system for officers across the Circle.

During the last CNC meeting, we were assured that an end-to-end solution would be formulated for the issues raised, and it was specifically conveyed that Bhopal Circle would take the lead in drafting and implementing a Standard Operating Procedure (SOP) for handling such critical incidents. The assurance provided in that forum gave us hope that a structured, sensitive, and time-bound mechanism would soon be in place.

However, it is deeply disheartening to note that since the last CNC meeting, four of our officers have unfortunately lost their lives due to various reasons, and yet no formal SOP, framework, or instructions have been issued in this regard. The absence of a defined emergency protocol during such grave situations leaves families distressed, colleagues helpless, and the system appearing unprepared at moments when prompt action can make a critical difference.

We once again reiterate our humble but urgent request for constitution of a Dedicated Medical Emergency Response Team at each AO/RBD, responsible for:

- Coordinating emergency medical assistance.
- Facilitating hospital admissions and documentation.

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Website - www.sbioahhopal.org

Mob.: 9426016450

- Acting as a single point contact between the officer, family, hospital, and HR.
- Ensuring uninterrupted and timely communication.
- Support System for Accompanying Family Members.
- Provision of resting/waiting arrangements near hospitals or SBI Guest Houses.
- Travel and accommodation support wherever feasible.
- Appointment of a designated nodal officer for coordination.
- HR led Coordination Mechanism, ensuring appointment facilitation with empanelled hospitals.
- Updated city wise specialist directories.
- Real time medical assistance desks at AC/HRT.
- Periodic follow up in prolonged or critical cases.

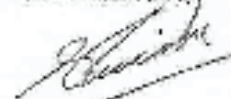
The banking fraternity functions as one family, and in times of medical emergencies, the institution's structured support becomes not merely an administrative requirement but a moral responsibility. Even a few minutes saved during critical situations can mean saving a precious life.

We respectfully submit that the continued absence of concrete action, despite prior assurance at the highest forum, is deeply disappointing. We sincerely hope that this matter will now receive immediate attention and that a formal SOP with clear guidelines and accountability will be issued at the earliest.

We request your kind and urgent intervention so that Bhopal Circle may truly set an example by institutionalizing a compassionate, efficient, and uniform emergency response mechanism.

With sincere expectations,

Yours faithfully,



Sanjeev Mishra
General Secretary

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATION

For letters to be addressed
to the General Secretary



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

(Registered Under Indian Trade Union Act 1926, Regt. No. 1562/HR/77)

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

ASB/2025-26/12/120

Date: 01/12/2025

To
Dy. General Manager & CBO
State Bank of India
Local Head office
Bhopal

Dear Sir,

Request for a Dedicated SOP and Strengthened Guidelines for Medical Support to SBI Officers and Their Families

State Bank of India has always been more than a financial institution, it is a national pillar that supports over 45 crore citizens, drives the Government's flagship programs, and consistently records the highest profitability among both public and private sector banks. Behind every achievement of this great institution stands its officers, who dedicate their time, energy, and even personal well-being to ensure uninterrupted service to the nation.

It is deeply distressing that unfortunately Bhopal Circle has lost ten dedicated, outstanding and committed officers within a short span of few months from May-2025 to November-2025 owing to health complications and other unfortunate circumstances.

It is with this spirit that we humbly place before you an earnest request for a separate, comprehensive SOP and reinforced guidelines for medical support to SBI officers and their families, particularly during emergencies or treatment outside their home station.

1. Need for a Dedicated and Uniform Medical Support SOP

While several Central Government bodies such as the Railways, Defense, and major PSUs have robust medical assistance frameworks, SBI—despite being the largest service-sector employer—does not have a unified officer-centric medical support mechanism.

Railways have dedicated medical officers accessible across divisions; Defense organisations provide immediate coordination for hospital admission irrespective of location. These models ensure speed, empathy, and accountability—qualities that should equally define medical assistance extended to SBI officers.

SBI officers often work in remote areas, shoulder enormous responsibilities, and continue their duties despite intense stress. A well-defined SOP will ensure that their sacrifices are matched with timely and structured institutional support.

2. Formation of Medical Support Teams at All RBOs and AOs

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Website - www.sbiabhopal.org

MOB: 9425016450

SUP - VOICE

January - March 2026

We propose that every RBD and AO should identify a small but dedicated team exclusively responsible for:

- Coordinating emergency medical assistance for officers.
- Facilitating hospital admission, documentation, and approvals.
- Acting as the single-point contact between the officer, family, hospital, and HR.
- Ensuring timely communication during critical situations.

Such a structure will eliminate confusion, reduce delays, and bring uniformity and accountability across the Bank's vast geographical network. Even a few minutes saved in medical emergencies can mean saving a life.

A. Support System for Accompanying Family Members

It is often observed that when an officer undergoes treatment in another city, the family members accompanying them experience significant hardships ranging from lack of guidance to absence of resting facilities.

We request the introduction of:

- Dedicated resting/waiting areas for family members near the hospital or SBI Guest House.
- Task travel and accommodation assistance, wherever feasible.
- A designated nodal officer to coordinate with family members during emergencies.
- Central Government organizations routinely extend such courtesies, ensuring that families are not left distressed and unsupported at the very moment they need empathy the most.

4. HR-Led Coordination With Hospitals and Specialists

Officers frequently struggle in locating the right specialist or arranging an emergency appointment in unfamiliar cities. A proactive HR mechanism can significantly reduce confusion and anxiety.

We request:

- Appointment coordination with empanelled hospitals.
- Updated, city-wise lists of reputed medical specialists.
- A medical assistance desk at each AO/RBD for real-time guidance.
- Periodic follow-ups during cases of prolonged or critical treatment.



A simple call from HR guiding the officer or family can make a profound difference in their moment of crisis.

5. Support Protocol in Case of the Demise of an Officer

In the unfortunate event of loss of an officer away from their home location, the family is often left overwhelmed, emotionally shattered, and unsure of the required procedures.

We propose the Bank introduce:

- A rapid-response protocol with clearly listed responsibilities,
- A dedicated team to help with documentation, travel, and logistics,
- Compassionate assistance to comfort and guide the bereaved family.

Many leading PSUs and government departments already practice this model, acknowledging that institutional care during such moments reflects the organisation's true values.

6. Upholding SBI's Legacy of Human Values

SBI has always been a symbol of reliability, not only for the public but also for its employees. Initiatives such as compassionate appointments, medical reimbursement facilities, and welfare schemes reflect the Bank's strong culture of empathy.

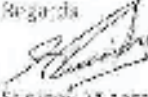
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An organisation that expects its officers to stand by the nation must also stand by its own people during their most vulnerable moments.

An institution that serves 45 crore Indians cannot afford to rely on ad hoc or fragmented systems when it comes to the well-being of its officers. A dedicated SOP for medical support is not simply a policy document—it is a commitment, a reassurance, and a moral responsibility towards the very individuals who uphold the honour, efficiency, and trustworthiness of this great institution.

We humbly request the Top Authorities to consider this matter with the seriousness and compassion it deserves and initiate steps to build a structured, responsive, and officer-centric medical support framework across the Bank.

Respectfully,


Sanjeev Mahto
General Secretary



पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll letters to be addressed
to the General Secretary

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

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

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

ASN | 2026-27/03/33

Date: 23/03/2026

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

Sir,

**UFBU's Agitational Programme
Against the DFS-Imposed PLI Framework for Scale IV & Above Officers**

With reference to the above and Circular No. 2026/23 dated 20.03.2026 issued by All India Bank Officers' Confederation (AIBOC) and Circular No. 42/2026 dated 21.03.2026 issued by All India State Bank Officers' Federation (AISBOF), we wish to state that State Bank of India Officers' Association, Bhopal Circle being an affiliate of AISBOF, which in turn is a constituent of AIBOC, hereby informs that all its members in Bhopal Circle shall participate in the agitational programme called by United Forum of Bank Unions with effect from 21.03.2026.

During the course of this agitational programme, our members shall observe the following w.e.f. 23.03.2026:

1.Wearing of Black Badges / Ribbons-

All officers and employees shall wear black badges/ribbons during duty hours as a mark of peaceful protest.

2.Work Strictly as per Rules and Procedures-

Duties shall be performed strictly in accordance with laid down rules, manuals, circulars, systems, and delegated powers. No extra, informal, or unrecorded cooperation shall be extended beyond prescribed norms.

3.Adherence to Working Hours-

All officers shall strictly adhere to prescribed working hours. Unofficial late sitting, working on Sundays/holidays, and informal extensions shall not be undertaken.

Ph.: (0) 2551376, 2575234

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

Mob.: 9425016450

4.Exit from Official WhatsApp Groups-

Members shall exit so-called official WhatsApp groups created for office work, in line with the UFBU call, while maintaining decorum.

5.Non-Attendance in Official Functions Beyond Office Hours-

Members shall not attend official functions after banking hours or on holidays during the agitation period.

6.No Official Calls/Meetings After 6:00 PM

Officers shall not attend official calls or virtual meetings beyond 6:00 PM. Matters, wherever necessary, may be dealt with during regular working hours.

7.Reporting of Pressure or Victimisation

Any instance of coercion, pressure, discrimination, or victimisation shall be reported immediately to the Federation/UFBU.

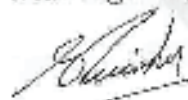
8.Maintenance of Discipline

The agitation shall remain peaceful, orderly, and dignified. Members shall maintain professional conduct at all times.

We would also like to respectfully submit that participation in lawful and peaceful organisational activities is a legitimate right of employees. Any act of coercion, threat, or obstruction may amount to an unfair labour practice under the provisions of the Industrial Disputes Act, 1947.

An injury to one scale today is a concern for the entire officer community tomorrow.

With regards,



(Sanjeev Mishra)
General Secretary

SUP - VOICE

January - March 2026

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll Letters to be Addressed
to the General Secretary**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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

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

ASN/2026-27/03/44

Date: 26/03/2026

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

Dear Sir,

Subject: Forwarding of Representation – Unwarranted Escalation of Staff Accountability Cases

Please find enclosed herewith a representation received from SBI Officers' Association, Raipur Module regarding the issue of indiscriminate escalation of staff accountability cases.

The Association has expressed concern that even cases involving minor procedural lapses, without any financial implications or malafide intent, are being escalated to higher authorities by way of IRFs. It has been pointed out that once such escalation is initiated, the cases are required to pass through multiple higher authorities, resulting in avoidable delays, procedural complexities, and demotivation among officers.

As per existing guidelines, cases of minor nature can be examined and disposed of at the appropriate level where no serious irregularity is observed. However, the current practice appears to be deviating from this approach.

In this regard, the matter is forwarded for your kind consideration. It is requested that the issue may kindly be examined and appropriate instructions be issued to streamline the process and avoid unnecessary escalation, thereby ensuring timely and fair disposal of such cases.

Yours faithfully,

Sanjeev Mishra
General Secretary

Encl: As above.

Ph.: (0) 2551376, 2575234

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Mob.: 9425016450

(For Internal Circulation Only)

पत्राचार(संगठित से संबंधित)

CORRESPONDENCE WITH
CIRCI E MANAGEMENT/FEDERATIONAll letters to be addressed
to the General Secretary

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

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

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

ASN/2026-27/03/45

Date: 26/03/2026

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

Dear Sir,

Subject: Forwarding of Representation – Denial of Fair Opportunity in Promotion (Shri Sunil Chaurasiya, MMGS-II)

Please find enclosed herewith a representation received from SBI Officers' Association, Raipur Module regarding the case of Shri Sunil Chaurasiya, a visually impaired officer posted at SMECC Bhalal.

The Association has highlighted that the officer was denied a fair opportunity in the promotion process due to non-provision of necessary examination support facilities. It has been mentioned that despite clearly indicating that he did not require a scribe and only needed basic screen adjustments (such as enlarged font and suitable background), the same were not arranged at the examination centre. Consequently, he could not participate in the examination.

The matter raises serious concerns regarding equal opportunity and compliance with provisions relating to persons with disabilities.

In view of the above, the case is forwarded for your kind consideration. It is requested that the matter may kindly be examined on priority and appropriate remedial measures be taken to ensure justice to the concerned officer, including providing a fair opportunity in the promotion process.

Yours faithfully,


Sanjeev Mishra
General Secretary

Encl: As above

Ph.: (0) 2551378, 2575234

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

Mob.: 9425016450

ANNEXURE-II

AGENDA FOR THE MEETING

1. **Creation of a standalone pool of Officers at RBOs** to support branches in outdoor assignments such as EDD activities, DEAF account verification, Geo Tagging & KYC of Mule accounts as directed by the Cyber Security Cell and Analytical Department.
2. **Posting of support officers in single-officer branches** is essential to ensure compliance, outreach and uninterrupted customer service: With **Mule Accounts** becoming a serious concern, Physical verification is now mandatory for doing EDD for deposit accounts through customer address visits and Geo-tagged photos of the unit/premises for current accounts, PABL loans etc.
3. **Out-Of-Pocket expenses** incurred during exam duty should be paid out of salary.
4. **Uniform Transfer Policy**
 - Officers aged 57 years and above may be considered for postings at locations of their choice, as far as administratively feasible.
 - A rotation-based transfer policy (Rural, Semi-Urban, and Urban) for officers should be implemented effectively.
 - Efforts should be made to post working couples at the same center, subject to administrative feasibility.
 - Adequate staffing should be ensured at all branches in line with their respective categorizations.
 - The annual transfer exercise should be completed by June 30 to avoid mid-academic session disruptions.
 - Calling officials to work on holidays, Saturdays, and Sundays should be strictly avoided, except in exceptional circumstances.
5. **Training**
 - Etiquette training should be imparted to Circle Based Officers (CBOs) to familiarize them with the Bank's culture. Additionally, town hall meetings of CBOs with CMC members should be organized across all modules.



“संगठन (SBIOA BHOPAL) की गतिविधि,,

संगठन की गतिविधियाँ एवं झलकियाँ (जनवरी – मार्च 2026)

जनवरी से मार्च 2026 की अवधि संगठनात्मक रूप से अत्यंत सक्रिय, प्रेरणादायी एवं उपलब्धियों से परिपूर्ण रही। इस दौरान विभिन्न स्थानों पर सम्मेलन, बैठकों, प्रशिक्षण कार्यक्रमों एवं विशेष आयोजनों के माध्यम से संगठन ने सदस्यों के हितों, एकता एवं मजबूती को नई दिशा प्रदान की।

जनवरी 2026 : संगठन विस्तार एवं संवाद का माह

04 जनवरी 2026 – मंडला

- क्षेत्रीय सम्मेलन का सफल आयोजन किया गया, जिसमें स्थानीय साथियों ने संगठन की मजबूती एवं सदस्य हितों से जुड़े विषयों पर विचार साझा किए।

10 जनवरी 2026 – बंगाल सर्कल

- AGM में सहभागिता कर राष्ट्रीय स्तर पर संगठनात्मक समन्वय एवं विचार-विमर्श को सशक्त किया गया।

15 जनवरी 2026 – हरदा

- मिलन समारोह का आयोजन हुआ, जिसने साथियों के बीच आत्मीयता, भाईचारा एवं एकजुटता को नई ऊर्जा प्रदान की।

16 जनवरी 2026 – छिंदवाड़ा

- क्षेत्रीय सम्मेलन में बड़ी संख्या में साथियों ने भाग लिया तथा संगठनात्मक रणनीतियों पर चर्चा हुई।
- 18 जनवरी 2026 – उज्जैन
- क्षेत्रीय सम्मेलन के माध्यम से संगठन के प्रति सदस्यों का विश्वास एवं समर्पण और अधिक मजबूत हुआ।

22 जनवरी 2026 – मुंबई

- फेडरेशन मीटिंग में राष्ट्रीय स्तर के मुद्दों, बैंकिंग क्षेत्र की चुनौतियों एवं कर्मचारी हितों पर विचार-विमर्श किया गया।

24 जनवरी 2026 – औरंगाबाद

- AGM में भाग लेकर अंतर-सर्कल समन्वय एवं संगठनात्मक एकता को सुदृढ़ किया गया।
- फरवरी 2026 : राष्ट्रीय सहभागिता एवं क्षेत्रीय मजबूती

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01 फरवरी 2026 – मुंबई मेट्रो

- फेडरेशन E.C. बैठक में संगठन के प्रतिनिधियों ने भाग लेकर महत्वपूर्ण नीतिगत विषयों पर विचार रखे।

22 फरवरी 2026 – सतना

- क्षेत्रीय सम्मेलन में स्थानीय साथियों की उल्लेखनीय उपस्थिति रही तथा संगठन विस्तार की दिशा में सकारात्मक संवाद हुआ।

मार्च 2026 : ANC एवं महिला सम्मान के विशेष आयोजन**02 मार्च 2026 – इंदौर**

- ANC कार्यक्रम का सफल आयोजन हुआ, जिसमें संगठनात्मक विषयों पर महत्वपूर्ण चर्चा हुई।

10 मार्च 2026 – रायपुर

- ANC बैठक में सदस्य हितों एवं भविष्य की रणनीतियों पर विचार-विमर्श किया गया।

11 मार्च 2026 – बिलासपुर

- ANC कार्यक्रम के माध्यम से संगठनात्मक एकजुटता एवं समन्वय को बढ़ावा मिला।

13 मार्च 2026 – ग्वालियर

- ANC बैठक में स्थानीय इकाइयों के सशक्तिकरण एवं सदस्य सहभागिता पर जोर दिया गया।

14 मार्च 2026 – भोपाल मॉड्यूल

- महिला दिवस कार्यक्रम का आयोजन कर महिला साथियों के योगदान एवं नेतृत्व क्षमता का सम्मान किया गया।

21 मार्च 2026 – इंदौर मॉड्यूल

- महिला दिवस विशेष कार्यक्रम के माध्यम से महिला सशक्तिकरण एवं सम्मान का संदेश दिया गया।





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January - March 2026





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January - March 2026



**SBIOA All Modules' Strike for Five-Day Banking 2026 - Officers' Demonstrations:
Photo Highlights**





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January - March 2026



साथियों की कलम से

“मानवता बनाम स्वार्थ आधुनिक युग की सबसे बड़ी चुनौती”



वर्तमान समय को यदि प्रगति का स्वर्णिम युग कहा जाए, तो यह अतिशयोक्ति नहीं होगी। विज्ञान और तकनीक ने मानव जीवन को अभूतपूर्व सुविधाएँ प्रदान की हैं। संचार के साधन तीव्र हुए हैं, संसाधनों की उपलब्धता बढ़ी है और जीवन पहले से अधिक आरामदायक हो गया है। किंतु इस बाहरी चमक-दमक के पीछे एक गंभीर प्रश्न खड़ा है, क्या हम वास्तव में प्रगति कर रहे हैं, या केवल सुविधाओं के बीच अपनी मानवता को खोते जा रहे हैं?

आज का मनुष्य पहले की अपेक्षा अधिक आत्मकेंद्रित होता जा रहा है। “मैं” और “मेरा” की भावना ने “हम” और “हमारा” को पीछे छोड़ दिया है। प्रतिस्पर्धा की अंधी दौड़ में व्यक्ति अपने हित को सर्वोपरि मानने लगा है। सफलता की परिभाषा धन, पद और प्रतिष्ठा तक सीमित हो गई है। परिणामस्वरूप, संवेदनाएँ कमजोर हो रही हैं और रिश्तों में औपचारिकता बढ़ती जा रही है। यह स्थिति केवल व्यक्तिगत जीवन तक सीमित नहीं है, बल्कि पूरे समाज को प्रभावित कर रही है।

स्वार्थ की यह बढ़ती प्रवृत्ति कई कारणों से उत्पन्न हुई है। आधुनिक जीवनशैली, सोशल मीडिया का प्रभाव, और उपभोक्तावादी संस्कृति ने व्यक्ति की इच्छाओं को अनंत बना दिया है। हर कोई आगे बढ़ना चाहता है, लेकिन यह “आगे बढ़ना” अब दूसरों को साथ लेकर नहीं, बल्कि उन्हें पीछे छोड़कर हासिल किया जा रहा है। इस प्रक्रिया में मनुष्य यह भूल जाता है कि वास्तविक सफलता वही है, जिसमें समाज का भी कल्याण हो।

इसके विपरीत, मानवता वह मूल्य है जो मनुष्य को केवल एक जीव से ऊपर उठाकर “मनुष्य” बनाता है। भारतीय संस्कृति सदैव “वसुधैव कुटुम्बकम्” की भावना पर आधारित रही है, जिसमें संपूर्ण विश्व को एक परिवार माना गया है। मानवता का अर्थ केवल मनुष्यों के प्रति दया तक सीमित नहीं है, बल्कि यह हर जीव, हर प्राणी और प्रकृति के प्रति करुणा और जिम्मेदारी का भाव है। जब हम किसी जरूरतमंद की सहायता करते हैं, किसी दुखी व्यक्ति को सहारा देते हैं या किसी जीव की रक्षा करते हैं, तब हम सच्चे अर्थों में मानवता का पालन करते हैं।

आज तकनीक ने हमें एक-दूसरे के करीब लाने का दावा किया है, किंतु वास्तविकता यह है कि हम भावनात्मक रूप से दूर होते जा रहे हैं। हमारे पास संवाद के अनगिनत साधन हैं, परंतु सच्ची बातचीत का अभाव है। हमारे पास हजारों संपर्क हैं, लेकिन सच्चे संबंध कम होते जा रहे हैं। यह स्थिति हमें यह सोचने पर मजबूर करती है कि कहीं हम साधनों को ही उद्देश्य तो नहीं बना बैठे हैं।

इस चुनौती का समाधान किसी बड़े परिवर्तन में नहीं, बल्कि छोटे-छोटे प्रयासों में निहित है। यदि प्रत्येक व्यक्ति अपने जीवन में निःस्वार्थ भाव से एक छोटा सा कार्य भी करे, तो समाज में बड़ा परिवर्तन संभव है। दूसरों के प्रति संवेदनशील होना, जरूरतमंदों की सहायता करना, प्रकृति का संरक्षण करना और आने वाली पीढ़ी को सही संस्कार देना, ये सभी ऐसे कदम हैं, जो मानवता को पुनः जागृत कर सकते हैं।

अंततः, यह स्पष्ट है कि मानव जीवन की वास्तविक सफलता केवल व्यक्तिगत उपलब्धियों में नहीं, बल्कि समाज के प्रति हमारे योगदान में निहित है। यदि मनुष्य केवल अपने लिए जीता है, तो उसका जीवन सीमित रह जाता है; लेकिन यदि वह दूसरों के लिए भी जीता है, तो उसका जीवन सार्थक बन जाता है।

आज आवश्यकता इस बात की है कि हम स्वार्थ और मानवता के बीच संतुलन स्थापित करें। क्योंकि जहाँ स्वार्थ समाप्त होता है, वहीं से सच्ची मानवता की शुरुआत होती है। यही वह मार्ग है, जो न केवल व्यक्ति को महान बनाता है, बल्कि पूरे समाज को एक बेहतर और संवेदनशील दिशा प्रदान करता है।

ईश्वर सबको स्वस्थ और प्रसन्न रखे, इसी कामना के साथ।

आपका साथी
अरविंद पंडियार



