



BANK OFFICERS' MAIL

A MONTHLY BULLETIN OF STATE BANK OF INDIA OFFICERS' ASSOCIATION (CHANDIGARH CIRCLE)

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Where there is unity, there is always Victory.

ALL INDIA STRIKE ON 15TH MARCH 2018

In the background of virtual silence on the part of IBA to hold negotiations with UFBU on our current demands for revision of wages and service conditions, a meeting of UFBU was held at Mumbai on the 6th February 2018.

Delay in wage revision: The meeting was concerned to note that for the past three months, IBA has not held any meeting with us on our demands for wage revision despite assuring us in the meeting held in October, 2017 that shortly another meeting would be held when the IBA would make their offer. So far, there has been no response. Department of Financial Services of Government of India has also been communicating to all the Banks and IBA to conclude the settlement without delay. Even this has been ignored. Regrettably, when we took up the matter with the Government to intervene to expedite the settlement, there was no response. Hence, it was decided after due deliberations that agitational programmes including strike actions have to be resorted to.

Strike call: Accordingly, it was decided to give the call for All India Strike on the 15th March 2018 preceded by other protest programmes like deputation to Chairperson IBA, demonstrations, mass rallies, Badge wearing, Dharna, etc.

IBA invites UFBU for Talks: After our taking the decision on 6th February 2018, we have been

informed by the IBA vide their letter dated the 7th February 2018 that the next round of negotiations on our demands for wage revision has been fixed for the 21st February 2018.

In view of this, we shall take part in the negotiations on 21.02.2018 to impress upon IBA to expedite the settlement. Looking to their response in the meeting on 21st February 2018, UFBU will meet immediately thereafter and take the decision about our agitational programme and strike call.

Continued attacks on Banking Sector – Mass Signature Campaign : Further to our successful protest strike on 22.08.2017 and the massive Morcha to Parliament on 15.09.2017, it was decided to undertake mass signature campaign in the Petition to Speaker of Lok Sabha to seek the support of the people to our demands. Already the draft Mass Petition has been circulated to units. The meeting observed that the units are in the process of collecting signatures from the general public and the response is encouraging.

It was decided to complete the campaign by the end of March 2018 so that the Mass Petitions can be handed over to the Speaker of Lok Sabha in the first week of April, 2018 before the conclusion of the current Budget Session.

130th WORKSHOP ON “LEADERSHIP DEVELOPMENT PROGRAMME” AT PATIALA WING OF NATURE CONCLUDED SUCCESSFULLY

Comrades, it was yet another mile stone in the history of our Chandigarh Circle Association and National Academy of Trade Union Research and Education (NATURE), a wing of AISBOF which has taken up a series of training programmes for the benefit of our members across the country. The function commenced with the Flag Hoisting ceremony to commemorate 69th Republic Day by Shri Jagjit Singh Cheema, Ex Dy. Director, Health on behalf of Shri Dharamvir Gandhi, Member of Parliament, Patiala. Thereafter, a ‘Kavi Darbar’ of patriotic poems was conducted and eminent poets namely Shri Naresh Naz, retired IPS, Shri Dinesh Devgarhia, Shri Sagar Sood and Shri Amritpal Coffee recited poems of patriotism and message to society for development and peace.



Com. Deepak Sharma, the General Secretary, Chandigarh Circle Association, in his introductory remarks gave a brief introduction of the objective of the programme for “**Building a creative, motivated and dedicated team**” and impressed upon the need of inculcating good leadership qualities to effectively cope up with the new challenges emerging due to rapid changes in all walks of life.



Com. Rajiv Sirhindi, DGS, Patiala Module welcomed the members of the faculty Com. Deepak Sharma, General Secretary of Chandigarh Circle and Vice President of AISBOF, Com. Shantha Raju, the former General Secretary of the Federation and AIBOC, Com. G.D. Nadaf, former General Secretary of AISBOF and AIBOC, Com. Shyam Sundar Rao, former President of SBIOA (K) and Com S K Srinivas, General Secretary of SBIOA (K), guests and participants.



The sessions were designed in a scientific manner and training was imparted by the experienced faculty in an excellent and professional manner. The topics were covered as under :

COM. SHANTHA RAJU - BIRTH OF TRADE UNIONS WITH SPECIFIC REFERENCE TO CIRCLE ASSOCIATIONS AISBOF, AIBOC & UFBU, SOCIAL SECURITY MEASURES.

COM. G.D. NADAF - ART OF NEGOTIATION, STRESS MANAGEMENT THEORY AND PRACTICAL.

COM. S. K. SRINIVAS - PUBLIC SPEAKING THEORY AND PRACTICAL, PREVENTIVE VIGILANCE.

COM. SHYAM SUNDER - TRADE UNION COMMUNICATION, ORGANISATION STRUCTURE, ROLE & RESPONSIBILITY AT



VARIOUS LEVELS, MEETINGS-GENERAL RULES, OVERVIEW OF DISCIPLINARY PROCEEDINGS.

COM. DEEPAK SHARMA - LEADERSHIP TYPES AND TRAITS, RESPONSIBILITIES OF OFFICE BEARERS AT VARIOUS LEVELS, LEADERSHIP LADDER, ANATOMY OF LEADERSHIP TEAM BUILDING.

The 3 days' workshop concluded with a valedictory function on 28th of January, 2018 wherein Com. Sanjay Sharma, President, Com. T S Saggi, Vice President, Com. A P Sharma, Secretary Finance, Com. Narinder Chauhan, DGS, HP Module, Com Rajiv Sirhindi, DGS, Patiala Module, Com S P Bhaliack, President HP Module, Com Harinder Gupta, President, Patiala Module, Com. Arun Sikka, AGS, Chandigarh Module, Com A K Pandita, Zonal Treasurer, Jammu Module and other office bearers were present.

Com. Sanjay Sharma, President, SBIOA, Chandigarh Circle conveyed his gratitude to NATURE and its faculty for the excellent manner in which the program was conducted.

Com. Harinder Gupta, Zonal President, Patiala Module proposed Vote of Thanks.

Comrades, thus the 130th programme concluded with total success. The NATURE now looks forward for its next programme.

***Long Live our Unity.....
March on Comrades..... March on***

PATIALA MODULE CALENDAR

The Calendar of Patiala Module was released by Com. Deepak K Sharma, General Secretary on 26th January, 2018 during the inaugural session of "Leadership Development Program" conducted by SBIOA, Chandigarh Circle under the aegis of Federation at Patiala sub-centre of NATURE. It would not be out of place to mention here that the Calendars were printed with the help of contribution made by the 18 comrades of Patiala Module including Module Committee members and Secretaries of ZBO and LCPC Patiala. Kudos to Team Patiala.



We are delighted to announce that as resolved in the last Central Committee Meeting of SBI Officers' Association, Chandigarh Circle on 31st December, 2017 at Chandigarh, a Circle level Youth Convention is going to be organized at Chandigarh on 24th February, 2018.

SBIOA Chandigarh Circle, taking inspiration from AIBOC Youth Convention held at Kolkata last year, has embarked on a mission to involve a larger section of the youth in decision making activities and develop future leadership to carry forward the legacy of our mighty organization. Incidentally, by 2020, India is set to become the youngest country in the world with the median age of 29 years, and our Circle is already having the largest number of young officers.

The 1 day Youth Convention, the first of its kind, in the history of the Circle Association is being organized with the primary focus of taking feedback of young officers on issues close to their hearts and also raising awareness among them about the need to stay consolidated and united. This would be an ideal platform to exhibit their potential leadership qualities and showcase their talents in various spheres in front of the circle leadership. We feel there is disconnect between the youth and the senior leaders in most of the organizations. There is also a myth that the youth are reluctant to join association activities. However, the undersigned feels that youth often identifies strongly with its principles and values and would be more than willing to join the cause if guided properly and accorded responsibility. In the recently held Triennial General Elections of the Circle Association, we witnessed the election of a large number of young leaders, who ascertained their presence with due recognition and responsibilities.

We, therefore, request all the young officers to ensure maximum possible participation, to make the event a grand success. Young officers can register themselves by going to the website :

<http://www.sbioachayouth.org/register.html>
or alternatively through an email to
sbioayouth@gmail.com

Let us create a vibrant association of young leaders. Let us congregate, deliberate and rejuvenate.

PATIALA MODULE : MEMBERS MEET

Team Patiala led by Com Harinder Gupta, Zonal President and Com Rajiv Sirhindi, Dy. General Secretary organized "Members Meet" in every Region. To inculcate the leadership qualities and organizing skills, the Regional Secretaries were assigned the jobs to Co-ordinate the meetings independently. Accordingly, the Regional Secretaries coordinated and convened the meetings as under:

Date	R.B.O.	Coordinated By
09.01.2018	RBO-I Patiala	Com. Manish Kumar Com. Abhinav Goyal
10.01.2018	RBO-V Patiala	Com. Dinesh Gupta Com. Amanjot Singh
11.01.2018	RBO-II Patiala	Com. Rakesh Vermi Com. Davinder Singh
12.01.2018	RBO-III Patiala	Com. Gurmukh Singh Com. Balvinder Sidhu
16.01.2018	LCPC, Patiala	Com. Yadvinder Singla Com. Taranpreet Singh
17.01.2018	RBO-IV Patiala at Barnala	Com. Davinder Gupta
18.01.2018	RBO-IV Patiala at Mansa	Com. Nirpal Singh

There was overwhelming response from the members. The meetings were addressed by Com Harinder Gupta, Com Rajiv Sirhindi and respective Regional Secretaries. The queries were addressed by Com. Sirhindi. The HR related pending issues were noted down by the Regional Secretaries to take up with concerned authorities.

**PROTEST DEMONSTRATIONS
AT JAMMU AND SRINAGAR**

The protest demonstrations were held at Jammu and Srinagar on 3rd and 4th January, 2018 respectively against the arrogance of Module/Network management who indulged in harassment of officers through humiliation, vindictive attitude, undue transfers and explanations. The issues were regularly brought in the notice of module as well as circle management but it was being observed that there was no regard to bilateral understandings and

agreements. After the demonstrations, the matter was discussed by President and General Secretary with General Manager (Network-III) and steps were



initiated to resolve the issues amicably. A meeting of Dy. General Secretaries and Dy. General Managers of Jammu and Shimla Modules were convened in the presence of General Manager, Network-III and



General Secretary. All the issues were discussed, understandings were made and it was decided to resolve all the pending issues amicably. We are confident that the cordial industrial relations in the Network and maintenance of self-respect and dignity of officers will enable the Network to scale new heights.



FIRST GENERAL BODY MEETING OF AIBOC AT CHANDIGARH

The 15th January, 2018 was a memorable day in the history of AIBOC in Tricity of Chandigarh, Panchkula & Mohali, as Comrade DT Franco General Secretary AIBOC addressed a huge gathering of the members at North Hall of LHO Building of State Bank of India, Chandigarh. Prior to commencement of the meeting, Comrade Franco addressed the press and detailed about the latest developments at Apex level and specifically underlined the various decisions of GOI, dangers of FRDI bill and its impact on general public.



Com Franco was garlanded by the members and it took him close to 10 minutes to reach the dais, because of the enthusiasm of the members who were standing on both sides of the way to welcome him. Com. Dr R K Sood, President, AIBOC Tricity Unit presided over the meeting. The other dignitaries



on the dais were Mr Devashyam (Retd. IAS and a social researcher), Com. Deepak Sharma, Dy General Secretary, AIBOC & General Secretary, State Bank of India Officers' Association, Chandigarh Circle, Com. Sanjay Sharma, President, SBI Officers' Association, Chandigarh Circle, Com T S Saggi, State Secretary, AIBOC Tricity Unit, Com. Suresh Wali, State Secretary, J&K State, and Com. Rajiv Sirhindi, State Secretary, Punjab State. The office

bearers from various Banks of Tricity graced the occasion.

Com Deepak Sharma, General Secretary, SBI Officers' Association, Chandigarh Circle eulogizing the immense contribution of Com. Franco apprised the tit bits of the major developments in the banking industry leaving the details for Com Franco, he being the most resourceful person in the country to explain. Com Sharma praised the qualities of Com Franco, his cool attitude, whatever may be the provocation, being focused on the issues that he is pursuing and his relentless campaign. He welcomed and thanked Com Franco for sparing his valuable time for interaction with the members.



Com. Sharma told that Mr Devshyam, who had been a senior IAS officer of Haryana Cadre has offered himself to share and shoulder the responsibility to achieve the mission of AIBOC. He is visiting various parts of country after becoming President of "People Parliament for Unity and Development", an initiative started by the AIBOC for overall development of the country. Before joining the services he had served in Indian Army upto the rank of Major.

With the plethora of experience in the various positions and various disciplines, Mr Devshyam apprised the house about the defunct development



model of India which promotes inequitable distribution of income leaving the masses to bear the brunt of this income inequality, which is causing the defeat of the very idea of our forefathers who dreamt of an India with equal opportunities to all. The house acknowledged the contribution and the experience of Mr Devshyam with thunderous round of applause.

Comrade Franco took over the mike amidst the rising force of the slogans and applause. He shared the details of the undergoing wage revision process, and committed that this wage revision would have to result in five day banking, this being the first point of the whole negotiation process. Com Franco apprised the house about the double game the Government is playing with the bankers by getting issued the letters to IBA through Joint Secretary level officers and on the other hand it's oblivion in not giving the appointment to IBA representatives to have the starting point for wage settlement. Com Franco appealed to the members to be ready for struggle lying ahead to ward off the ill designs of the government. Com Franco appealed to the members to spread awareness among the Common public about the nefarious design of the government to malign the image of the Public Sector Banks under the veil of mounting NPAs, paying capacity, deliberately shying away from giving credit to the Public Sector Banks for the astounding contribution we have made for accomplishment of the welfare schemes of Government, be it Jan Dhan Yojna, Atal Pension Yojna, Sukanya Samridhhi Yojna, MUDRA, Stand Up India and above all the demon of demonetization. Leave aside giving credit for these astounding tasks, the government has not even compensated for the expenditure incurred by Public Sector Banks.

Com. Franco told about his initiatives of "People's parliament", Confederation of Public sector employees and other efforts initiated by him, for creating awareness among the masses to attain the objective of "Save Public Sector". Com. T S Saggu, State Secretary, AIBOC Tricity Unit compared the programme.

Com. Sanjay Sharma President SBIOA, Chandigarh Circle proposed vote of thanks and assured the leadership of AIBOC that the entire membership would rise to stand behind the leadership for marching ahead, whenever called.

DELAYING TACTICS OF IBA NEGOTIATIONS ON SALARY REVISION AT SNAIL'S PACE UFBU TO DECIDE ON STRONGER ACTION

Our members are eagerly awaiting, for an early settlement of 11th Bipartite Agreement as the IBA and the Government raised the hopes and confidence of the workforce that they are serious in completing the negotiations on the Charter of Demands. The last bipartite term ended on 31st October 2017, and since then there was no serious attempts on the part of the IBA to take forward the negotiations in a meaningful manner.

On the part of the Federation and Confederation, we pursued the issue in all seriousness. We had submitted a comprehensive Charter of Demands signed by all the 4 Officers' organizations in good time. We also appreciated the statements made by the Chairman of IBA that they are very serious and would like to complete the entire process of negotiations on the Charter of Demands submitted by the 9 unions in a systematic way within the time frame to ensure that the 11th Bipartite settlement is implemented at an early date.

The IBA took a position during the initial rounds of discussions that they would take up the residual and the non monetary issues before they take up the issues related to the salary revision. The organizations appreciated their sincerity and were confident that the pace of negotiations would be speeded up.

The IBA set up two sub-committees on the pretext that the full committee may not be able to meet at frequent intervals and the sub-committees would concentrate on the nitty-gritty issues of the salary revision and place their recommendations for the consideration of the larger committee. The committees which have limited power were not able to address some of the serious issues which cropped up in course of negotiations. In respect of the left over issues of the last negotiations known as residual issues which consists of the superannuation benefits as well, the IBA has just expressed their wishful thinking but was not in a position to take the issues to logical end.

The Public pronouncements of the Governments at periodical intervals appreciating the role of the workforce in the banking industry, in particular in handling the demonetization, the implementation of Jan Dhan and other schemes also created a lot of hopes and aspirations amongst the rank and file in

the banking industry that the Government is serious about the conclusion of the salary revision for bank employees at an early date. The Government came forward with recapitalization of the banks and wanted the banks to clean up the balance sheets.

Yet another major issue is the question of 'Mandate' namely negotiations on all the 7 scales by the Officers' organization with IBA. Unfortunately, some of the banks raised the issue of truncated mandate once again thus creating a serious bottleneck in our approach towards negotiations. Some of the bigger banks have not given mandate for the discussions of all the scales and they intend to introduce 'cost to company concept' at higher scales in the industry. This has led to a chaotic condition. The Confederation has been serving the entire officers' fraternity without any discrimination. Any deviation from this approach is bound to have strong repercussions amongst the rank and file all over the country.

The issue was debated at length in the Executive Committee meeting of the Confederation and there was strong resistance to the moves of the IBA for segregating Officers into two categories for the purpose of Salary Negotiations at the industry level.

The IBA is yet to come out with a concrete proposal on all the issues raised above. The Confederation has urged upon the UFBU to take up the issue seriously and take such decisions which will compel the IBA to come to the negotiating table rather delaying tactics.

BANK'S MEDICAL REIMBURSEMENT SCHEME : WAIVER OF SCRUTINY OF MEDICAL BILLS UPTO RS. 2000/-

One of the issues that was being discussed with the management by the Federation was with regard to improvements in the Medical Reimbursement Scheme namely enhancement in the limit for passing of bills by the contract doctors and waiver of scrutiny of bills for smaller amounts. We are happy that the Bank has accepted part of our suggestion that is, waiver of scrutiny of Medical Bills upto Rs. 2000/-, which will go a long way in speeding up the process of payment of bills and remove avoidable administrative hassles.

The above guidelines are issued vide Banks e-Circular No. CDO/P&HRD-IR/83/2017-18 dated 8th January, 2018.

STAFF MISCELLANEOUS : BEREAVEMENT LEAVE

One of the subjects that has been under discussion since the last couple of years was the advance to be given to the spouse/dependent of the officers to meet emergent funeral expenses in case of the unfortunate death of an officer. This suggestion of the Federation was accepted and circularised on 07.05.2016. Along with that suggestion, Federation had requested for a bereavement leave to be given in case of an unfortunate death of the family member of the officer.

We are happy that the Management has accepted Federation's suggestion and introduced the concept of "Bereavement Leave" vide e-circular No. CDO/P&HRD-PM/75/2017-18 dated 28th December, 2017; which will go a long way in taking care of the formalities involved.

OPENING OF GUEST HOUSE AT AMRITSAR

We are happy to inform our members that All India Bank Officers' Confederation has purchased a Guest House at the holy city of Amritsar known for **Golden Temple**, the spiritual and cultural center for the Sikh religion. The Guest House with 6 air conditioned bedrooms with attached toilets started functioning from 03rd January 2018.

Address of the AIBOC Guest House :

No. D-435, Ranjit Avenue,
'D' Block, Amritsar, Punjab
Caretaker: Mr. Hemraj
Contact No. +9196255 24315

The request for bookings can be sent to confederation office by email/ fax or contact

Com. Rajiv Sirhindi,
Secretary, AIBOC Punjab State unit
and Dy. General Secretary,
SBI Officers' Association,
Patiala Module.

Induction of New Members

Keeping in line with our endeavour to add new members, make them aware of the trade union movement as also to activate them in Association activities, the Circle Officer bearers alongwith General Secretary Com. Deepak Sharma visited SBLC, Panchkula. All the 86 Probationary Officers joined the membership of Association and were apprised of the role of the association, history of trade union movement in India as well as latest developments taking place in our Bank.

CENTRAL COMMITTEE MEETING

The 1st Central Committee meeting of the 13th Central Committee of SBIOA, Chandigarh Circle was held at North Hall Block, Local Head Office, Chandigarh on 31st December, 2017 which was presided over by Com. Sanjay Sharma, President SBIOA, Chandigarh Circle. Com. Deepak Sharma presented the General Secretary report and apprised the house with developments at various levels. The members deliberated upon the report in detail, presented their views on issues concerning the members at grass root level and strategies were discussed. The Dy. General Secretaries of the Modules presented their oral reports and apprised the house with developments in their respective areas. The house showed concern about non-transferring of funds by eABOA, Patiala Unit to Circle Association in complete disregard to decision taken at apex level. Com. Vinay Kumar shared his experience regarding two days Youth Convention held at Kolkata and Com. Sheena Hooda shared her experience during the All India Women Convention held at Mumbai on 4th and 5th November 2017. To involve and ensure maximum participation of youth and lady comrades, it was decided to convene Youth Convention and Women Convention in the Circle. Accordingly, the committees were constituted under the leadership of Com. Priyavarat, Asstt General Secretary Rohtak module and Com. Mrs. Sheena Hooda.

It was also decided to convene the Triennial General Council of the Circle Association in last

week of April 2018. The members intending to forward any amendments to the Bye-laws of the Association may send their suggestions to the Association office to reach us on or before 15th March 2018 to be placed for consideration of the constitution amendment committee.

The members of Election Committee and Office bearers retired during the period were felicitated and their services were acknowledged by the house. The following co-options were approved by the house:

- Com. Javid Iqbal, Asstt. General Secretary (Valley), Jammu module
- Com. A P Singh, Secretary ZBO, Patiala
- Com. Prem Pawar, Secretary MCRO
- Com. Khem Verma, Secretary ZBO, Shimla
- Com. Sanjay Miglani, Secretary ZBO, Bathinda
- Com. Sanjay Mahajan, Secretary LHO
- Com. Baljit Sidhu, Secretary, Women Wing, Patiala Module
- Com. Monika Chattu, Secretary, Women Wing, Shimla Module
- Com. Anu Sachdeva, Secretary, Women Wing, Bhatinda Module
- Com. Preeti Sharma, Secretary, Women Wing, Rohtak Module

It was also decided to consider the co-options of Secretaries of SBI Officers' Colonies at Sector 42, Chandigarh and Mohali. The meeting concluded with a VOTE OF THANKS by Com. Charanjit Singh, Vice President, SBIOA Chandigarh.

CIRCLE NEGOTIATING COUNCIL MEETING

The Circle Negotiating Council meeting was held on 15th January, 2018 at LHO Chandigarh after a long period. The meeting was presided over by Sh. Abhijit Majumdar, General Manager, Network-III. Incidentally, Com. D T Franco Rajendra Dev, President, AISBOF was present in the city and he also attended the meeting as Special Guest. The entire Executive Committee of Circle Association attended the meeting. A hearty welcome was given to the Association representatives by the AGM (HR), DGM & CDO and CMC members.

The agenda was submitted in June 2017, therefore, Com. Deepak K Sharma, General Secretary raised many other issues cropped up in the intervening

period concerning members in addition to following agenda items for early resolution:

1. Non-maintenance of periodicity for conducting CNC and ANC meetings.
2. Work-life Balance of officers.
3. Adequate compensation for late sitting, working on Sundays/holidays and demonetization period.
4. Transfer related issues:
 - i) Delay in transfer exercise, repatriation and relieving.
 - iii) Violation of Circle Transfer Policy.
 - iii) Use of transfer as a tool to punish the officers.

- iv) Stoppage of Salary vis-à-vis non-relieving of officers by Branch Heads/controllers.
- v) Norms for Scale-III officers.
5. Acute shortage of officers at branches and posting of additional officer for branches manned by single officer. Posting of adequate clerical staff & maintaining a fair officer-clerk ratio.
6. Issues related to Career Development Scheme (CDS).
7. Tremendous pressure for cross selling leading to mis-selling.
8. Staff Accountability: holistic view required.
9. Issues related to merger of Associate Banks.
10. Revision in the ceiling of Sundry items.
11. Shared/Chummy Accommodation to Officers at Chandigarh.
12. Cash less Medical treatment at all Major Centres and provision of dispensary facilities in the remaining RBOs.
13. Issues related to difficult/most difficult & hilly areas:
 - i) Water scarcity allowance.
 - ii) Revision of quilt allowance.
 - iii) Provision of Journey period once in a year for visiting place of domicile.
 - iv) Car Parking Charges.
14. Maintenance of SBI Flats in SBI Colony, Sector 42, Chandigarh.
15. Issues relating to Specialist Officers.

The meeting was cordial, fruitful discussions took place and the management was positive on majority of the agenda items.

Comrades, the issues once resolved, new issues will crop up and our struggle to sort out the same will continue. As you all are aware, it is our pertinent and persistent demand and long cherished dream of having “WORK LIFE BALANCE” to keep our Comrades in good health and lead a stress free life as the present day work demands lot of concentration and skill to discharge our duties effectively. With tireless efforts of Federation and with the new Chairman taking our reigns, our dream “WORK LIFE BALANCE” has become a reality. So maintain a proper work life balance, spend time with family and enjoy your holidays. If an officer is called on Holiday/Sunday for some emergent work, he must avail a compensatory off in the immediately following week.

We also appeal all the members to uphold the dignity of Organisation and follow systems and procedures meticulously. Don't get trapped under any pressure to mis-sell. If one indulges in mal practices, apart from the Banks image, it is the family of the officer who suffers at the end. Please remember, amidst all the challenges and constraints, the Bank has to grow. Therefore. Let us all work sincerely, garner quality business, reduce NPAs and ensure our beloved Bank scales greater heights of glory.

UNITY- Need of hour

Comrades, there are many challenges ahead like stopping the moves of Govt. aimed at to privatise PSBs, fighting against the draconian clauses in FRDI Bill at National level, accomplishing decent wage revision, achieving 5 day week and regulated working hours at Industry level. UNITY is the only Mantra to fight and protect our rights. We will not allow the Management to divide the officers on the basis of grade/scale and will force the management to provide a total mandate to the IBA for negotiations as per the tradition established over a period of 40 years of negotiation with IBA. We are confident that the senior comrades would continue to participate in all the activities and further consolidate our movement. All the Scale IV and V officers are part of SBIOA family. The IBA is an Association of Banks, the United Nations is an association of Nations. Further, IAS Officers, Judges also have Associations. History has taught us that if we stick together, we survive. We are now seeing the emergence of Trade Unions in Software Industries because of exploitation. Our Association has been built by you through struggles and sacrifices. It is you who as a loyal and militant member of the Association from the day of your entry in the Bank at scale 1 have built this organisation, which has achieved greater heights and brought us many benefits. The pre-eminent position of the Association can be strengthened only by your continuous active participation in all the struggles.

CORRESPONDENCE WITH CIRCLE MANAGEMENT

Text of Letter No 2018/09/02 dated 06-01-2018 written to the Chief General Manager, State Bank of India, Chandigarh L.H.O.

STAFF SUPERVISING: OFFICERS SCALE I & II INTER MODULE TRANSFERS

A mutually agreed Circle Transfer Policy in consultation with Circle Officers' Association was adopted and circulated vide HRD No 47 dated 29.12.2016 within the scope of Model Transfer Policy formulated by the Corporate Centre. The rationale behind the policy was to evolve a system to take care of the organizational requirements with minimum hardship to individual officers. It has also been provided in the Model Transfer Policy as well as Circle Transfer Policy to conduct modalities meetings with Circle Officers' Association to maintain the relevance of CTP at all times in view of changing socio-economic environment.

Subsequent to the acquisition and merger of Associate Banks and Bhartiya Mahilla Bank in SBI, we requested vide our letter no. 2017/09/35 dated 1.05.2017 to relook the human resource strategy of Circle and chalk out proper manpower planning in a scientific manner which will help not only in addressing the current staff shortage problem to a large extent but also in accessing the future requirements. You are also requested to refer our letter nos. 2017/09/59 dated 8/06/2017, 2017/09/105 dated 9.10.2017, 2017/09/109 dated 16.10.2017, 2017/09/112 dated 24.10.2017 and 2017/09/139 dated 13.12.2017 wherein we pressed upon the Circle Management to discuss important and sensitive issue of deployment of officers in detail to spell out the policy to take out the organizational requirements as well as minimizing the hardship to officers keeping in mind the present scenario after merger as well as geographical and climatic conditions of different parts of the circle. In our various written and oral communications, we also conveyed our deep concern and unhappiness over many incidents, violations and developments in Circle in the matter of implementation of the agreed transfer policy at various levels.

Sir, you will also appreciate that the Circle is passing through a period of transformation after merger of associate banks in SBI and we whole heartedly supported the management for successful implementation of its various initiatives. At this crucial time, it was expected from the Circle Management to

handle the sensitive issue of manpower planning with utmost care after taking into confidence all the stake holders to maintain relevance as well as cordial industrial relations. Unfortunately, there was total disregard to the provisions of CTP throughout the year and now the Inter Module Transfer orders have been issued in last quarter of financial year in a very dubious, secretive, ambiguous and illogical manner without taking into confidence the Circle Officers' Association. There is no transparency and lists have not been uploaded on Circle site. Further, CM (HR) at modules have been asked to maintain secrecy and issue relieving orders in phased manner which itself reveals the bad intentions of HR Department. Even the lady officers who till date were exempted or accommodated in nearby modules have been allocated to distant modules.

We repeatedly requested the HR officials to repatriate the officers to their parent Region/Module after completion of their normal tenure. As per CTP, the officials upon completion of tenure at difficult/most difficult centres were eligible for posting at their place of choice. Despite specific stay norms at a centre, even the officers posted in difficult and most difficult centres have been forced to overstay in most hostile conditions ignoring our requests with regard to the hardship faced by these officers. We regularly impressed upon the HR officials, DGMs of the HP and J&K Modules and GM, Network-III to provide relief to these officers working in most hostile conditions after obtaining the options from the officers who are voluntarily willing to serve in those areas as per provisions of Circle Transfer Policy. We are totally dismayed with the callous and casual approach of HR officials at various levels in this regard.

Further, in utter disregard to well established practices that have been followed over the years in the circle, officers of HP and J&K Modules have also been allocated on Inter Module transfer to various other modules in the Circle. The spirit and rationale behind allowing exemption from inter-AO transfer to officers from J&K and HP Modules was the fact that the officers from J&K and HP Modules have to serve at areas categorized/declared as difficult/most difficult/disturbed centers in adverse hostile conditions which is typical to only these two modules in the Circle. Surprisingly, these Scale I & II officers have also been transferred to modules resulting in displacement of more than 1000 kms. from their homes. The insensitive and inhuman attitude have been shown towards hardship of families of those officers who have

to survive with their bread earners so far away from them that too amidst violence in streets on a regular basis. The concerns of officers posted in HP and J&K modules were also raised in meetings with HR officials and it was specifically pointed out by us that any indifferent approach to deal with sensitive issue may trigger the industrial relation problem in the circle. The issue was further discussed with the General Manager, Network-III and it was assured by him that concerns of these officers will be taken care of and no such orders will be implemented. Keeping in view these facts, we request that this concession should in no case be diluted to maintain the relevance of Circle Transfer Policy which also serves as an encouragement to the officers to work in such hostile conditions.

It would not be out of place to mention here that the Central negotiating council (CNC) Meeting with the Management was held on 30th October 2017, at the Corporate Centre Mumbai. To minimize hardship to officers and ensure implementation of the model transfer policy objectively, the CDO & DMD advised the circle CDOs that transfers have to be officer friendly and need based only. We should go away with the concept of 7/10 years policy and merely because transfer policy is available, an officer should not be thrown out. Transfers should be minimum and help an officer to be more productive in his work. The sensitiveness of top management was appreciated at all levels and we were also expecting same response and approach in our circle under your leadership and able guidance.

Sir, we are surprised over the functioning of HR Department in our Circle which is losing its credibility in the eyes of employees due to its wrong actions which are anti-officers, anti-association, anti-customers and anti-organization. It appears that some forces or circumstances are compelling the HR officials to act in a manner to spoil the cordial relations in the Circle and HR department is now being known as Harassment Resources Department instead of Human Resources Department. Therefore, you are most humbly requested to intervene and issue suitable instructions to the concerned authorities to arrive at an amicable solution with Circle Officers' Association to resolve the issue which has already vitiated the cordial Industrial Relations in the Circle. Till that time, we most humbly request your goodself to issue appropriate directions to keep these Inter Module Transfer orders in abeyance.

Text of Letter No 2018/09/14 dated 07.02.2018 written to the Chief General Manager, State Bank of India, Chandigarh L.H.O.

EXTREME PRESSURE FOR CROSS SELLING RESULTING IN MIS-SELLING

We have time and again taken up the issue of the overall degradation of our banking environment, due to the practices being undertaken in the name of cross-selling business development. Cross-selling which was once introduced by the bank with the intent to augment its conventional business streams, i.e. accepting deposits and lending them. The chief idea behind the introduction of cross-selling of insurance and mutual funds products might have been to help the banks turn into financial supermarkets and enable them to cater to the investment needs of the intending customers. But looking it at the present scenario, it can be easily concluded that the mis-selling being carried out in the name of cross-selling has become a big nuisance for the customers which is also evident from "Whats New" message posted by Customers Service department on 11.1.2018.

The present day situation of cross-selling, the way it is being carried out in our Circle very much undermines its stated goals of customer satisfaction and augmenting bank's business. Incentives, lavish parties and foreign trips have transformed the benign intended business proposition named cross-selling into a mis-selling monster. The entire scheme of individual incentives for the officials is at the very heart of the mis-selling activities. The incentive schemes have been patterned in such a pyramidal manner that the officials higher in the hierarchy are the biggest beneficiaries of such schemes. Such incentive schemes which incentivise the higher-ups for the sales carried out by the operating staff in itself constitute a moral hazard and resulting in breaking-down of the established system of checks and balances within the organisation. Adding to the injury are the ill-designed campaigns and the 'Maha login' days which are little concerned about the actual requirements of the customers and are based on a single premise of "incentive maximization" for the top officials.

The manner in which the forced mis-selling presents a very disturbing scene prevalent throughout the length and breadth of the circle. We often receive reports of mis-selling being done by the way of bundling up of advances products with the insurance products. The intending borrowers are forced to buy insurance policies and mutual fund schemes as a pre-condition for sanction of the loans. Its only few months

ago when all of us came across the case of mysteriously run trickle feeds to unauthorized debit premiums from the accounts of lapsed Personal Accidental Insurance holders. Reports of insurance policies and mutual fund products being sold to the innocent and financially illiterate customers in the name of Fixed Deposits (FDs) point towards the extent of the insensitivity resorted to by the bank officials, just to outperform each other on login days or being crowned as 'Bahubalis' in campaigns. In the greed to grab more and more share of the incentives, even the armed personnel and the poor farmers are not being spared.

Another fallout linked with the ill-conceived incentive schemes for the cross-selling products is the unsustainable and unreasonable pressure being put on the operational staff for selling more and more products, especially during the campaigns. Staff members are being forced to mis-sell the products to the innocent customers. Operational staff is being pressurized to such an unbearable extent, that the morale of the human resources is at its lowest ebb. Officials are being forced to remain till late in office and also to open branches on holidays/Sundays, in order to book maximum sales in the campaign period. Even on 31st December, 2017 we have reports of branches being opened without the required permission, just to sell insurance policies, it being the last day of the MDRT campaign. 'WhatsApp' is being used by the Controllers as a tool to build the undue pressure on the employees for more and more cross-selling. Specialised groups on 'WhatsApp' have been created by the Controllers and the senior functionaries to keep a tab on the live performances of the officials on field and to keep them stressed about the cross-selling 24*7. A fabricated environment is being built on the 'WhatsApp' groups wherein staff members are being pitched against each other to ensure that the figures and data wars result in maximum incentives for the top-officials.

We are in a state of deep astonishment that at a time when our bank is confronted with a lot of critical problems like deterioration of asset quality and declining profits, no considerable thought is being paid towards the consolidation of core business and to curtail bank's avoidable expenditure. Rather top executives and controllers along with their spouses are being invited/instructed to attend felicitation programmes at picturesque locations in tourist destinations being organised by Joint Ventures on regular intervals on the pretext of honouring the performers. Such felicitation programmes act as an

allurement for the staff at all the levels who are the beneficiaries of such glamorous parties often resulting in mis-selling by putting more and more pressure on the people engaged in the cross-selling at ground level. Unfortunately, we have shifted the focus from core business to cross selling to the extent that P-review meetings predominantly discuss the achievements in cross selling targets. The officials from joint ventures not only dictate but also threaten and direct the Branch Managers to book the business. It is worthwhile to mention here that 90% of time in P-review meetings is spent on discussing cross selling and meager 10% time is given to core business including NPA reduction. A cost benefit analysis to access the total profit garnered by the Circle from Cross Selling business after taking into account the expenses incurred on wages of staff involved for business at branches, travelling expenses of large number of officials to visit exotic locations like Kufri/Amritsar/Naldehra or such other places within and outside the country from various distant parts of the Circle, loss of man hours, opportunity loss etc. will reveal a sorry state of affairs that how the services of our entire work force is being mis-utilised and exploited by these joint ventures by just paying incentives and throwing glamorous gala parties.

Apart from the moral bankruptcy, the incentive scheme is also on slippery slope when viewed from the legal lens. Paying incentive to the officials for selling third party products is direct violation of RBI guidelines for banks undertaking insurance broking and agency business, which states in Point 4: titled '**Prohibition on Payment of Commission/Incentive directly to Bank Staff**', that

“There should be no violation either of Section 10 (1) (b) (ii) of the Banking Regulation Act, 1949 or the guidelines issued by IRDA in payment of commissions/brokerage/incentives.”

The Ministry of Finance also vide its letter no. 14/93/2013/VIG/NR dated 12th February 2015 addressed to all the CMDs and CVOs of PSBs warned against the ills of forced selling in PSBs which stated that

“CVC has observed that the incentives for selling insurance products are causing huge problems in Banks as it brings not only pressure on the field staff but the core businesses of Banking gets affected. Borrowers are generally forced to buy insurance products which is dangerous as quality of advances may get compromised

in the lure of commissions and incentive for staff. This practice needs to be stopped and instead the concerned official can be given weightage in his/her performance appraisal. It would not be out of place to mention here that there is a statutory restriction on payment of incentive to Bank staff under section 10(i)(b)(ii) of Banking Regulation Act 1949 and it will amount to violation of BR Act if incentive is offered to bank Staff for selling Insurance Products. RBI has further advised that as per extent Guidelines vide their master circular on para banking activities dated 1st July 2014, a bank should not adopt restrictive practice of forcing customer for getting Insurance from particular Company.”

Of late it has also been observed that the officers are committing mistakes in selection of borrowers or completing formalities due to the pressure and priorities thrust upon them for cross-selling which is evident from the fact that most of the officers under suspension or disciplinary net have been felicitated as “Best Performers” in gala functions organised by joint ventures or have remained MDRTs.

Sir, the monster of the mis-selling had already been unleashed on the banking industry and is resulting in degradation of ethics and moral values kept safe for more than two centuries. Such an en masse departure of officials from the established values and traditions nurtured over a period of time is pointing towards serious lapses in the implementation of our cross-selling policies in general and incentive schemes in specific. Recently all of us came across the news of officials of a leading private bank indulging in unfair trade practices and allegedly duping hundreds of unsuspecting customers into buying insurance policies whose premiums they could barely afford. In order to save our bank from any such humiliation or loss of trust, we must put a halt on all such activities and embark on a path of ethical banking. Being a market leader and the trend setter, State Bank of India has always lead from the front and shown the way to the banking industry. We must resolve ourselves to adopt such business propositions which not only be commercially viable but also at the same time be ethically sustainable and are in line with finest traditions of banking set by our forefathers.

Let's be the “Ethical Banker to Every Indian”

Text of Letter No 2018/09/15 dated 07-02-2018 written to the Chief General Manager, State Bank of India, Chandigarh L.H.O.

PAYMENT FOR 25TH, 26TH, 30TH & 31ST MARCH, 2017 AND PERIOD OF DEMONETIZATION

We invite your kind attention to our letter nos. 2017/09/42, 2017/09/50, 2017/09/60, 2017/09/62, 2017/09/78 and 2017/09/87 dated 12.05.2017, 20.05.2017, 13.06.2017, 19.06.2017, 4.08.2017 and 14.08.2017 respectively wherein we had brought into your kind notice that the unsustainable pressure to sit late and work on holidays is putting immense stress on the officers to the level of burn out, increasing stress related health problems, spreading frustration in all cadres and adversely affecting their performance resulting in lower productivity at work. We repeatedly requested for issuance of instructions for making payment for working on 25th & 26th March, 2017 (holidays), for collection of taxes on 30th & 31st March, 2017 (extended hours) and for working late hours to attend demonetization related issues. For entire demonetization period, our officers & employees have worked hard and an overtime is being paid to the award staff for the entire period. The officers who are back bone of all the initiatives also deserve a reasonable compensation for entire period of demonetization. **More than one year has passed but no payment has been made despite repeated reminders.**

The issue was also deliberated in detail in the Central Negotiating Council Meeting held on 15th January, 2018 at Chandigarh, wherein, we were assured that this long pending issue will be resolved immediately.

In view of above, we request you to address this long pending concern by issuing suitable instructions to ensure

1. Payment for working on 25th, 26th March, 2017 (holidays) and 30th, 31st March, 2017 (Late sitting) under directions from RBI as was paid the previous year.
2. Payment for working on holidays/late sitting to officers during Demonetization period.

In view of the foregoing, we strongly feel that issue needs to be addressed with all seriousness. We are confident in our trust in your ability to understand our agony and hope that our concerns are addressed immediately.

Text of Letter No 2018/09/16 dated 09-02-2018 written to the Chief General Manager, State Bank of India, Chandigarh L.H.O.

SUSPENSION OF OFFICERS

The suspension is normally ordered when there is prima-facie case against an employee, justifying criminal or departmental proceeding against him which could result in conviction by the Court of Law or invite major punishment of removal or dismissal. It is ordinarily called for in order to prevent the concerned employee from causing further damage and/or tempering with the records/evidences which he is likely to do if he remains posted in the same position. Further, suspension can be ordered within the four walls of the rules only.

Unfortunately, the **power to suspend** is being used in our circle as a **tool of punishment** which is evident from the suspension of joint custodians of a branch a few days ago consequent upon suspension of currency chest by RBI for some security lapses which were not even totally attributable to them. The matter was brought in the notice of Module as well as Circle Management but suspension has not been revoked till date. The copy of the letter addressed to DGM (B&O) Bhatinda is attached for your ready reference. It appears that suspension has been used as a tool of punishment to terrorize officers working in Circle which is not only contrary to laid down instructions of the Bank but also bad in eyes of law. It would be pertinent to mention here that Suspension as a mode of punishment can be ordered only if the **Service Rules include "Suspension" in the list of penalties after an objective assessment of situation** by the competent authority.

There are many cases where officers are under suspension for a quite long period. In order to ensure that the period of suspension is kept to the barest minimum, it has been provided that a constant review at every stage is required to be made from the Competent Authority. Hon'ble Supreme Court has also held that an employee suffer ignominy and scorn of society due to prolonged period of suspension and ruled that the currency of a suspension order should not extend beyond three months, if within this period the memorandum of charges/charge sheet is not served on the delinquent employee.

Sir, you will also appreciate that the power to place under suspension should be used by the competent authorities **judiciously** and **sparingly**. The reason is that though it is not a penalty, its effect is more injurious than even some of the penalties. It also puts a stigma on the employees, which does not fully washed away even if the employees are subsequently exonerated and re-instated. The Bank is also a loser as such actions spread discontentment, frustration and demotivation affecting performance of the Circle in addition to monetary burden of payment of huge amount by way of subsistence allowance without taking any work from the employees.

In view of the above, we request you to have a sympathetic as well as objective view and direct the concerned authorities to exercise the power of suspension judiciously after proper application of independent mind. We also request for reviewing all the cases of suspension so as to ensure minimum hardship to officer employees.



COM. S.R. SENGUPTA, DOYEN OF OFFICERS' MOVEMENT NO MORE

On 14th January 2018, Com.S.R.Sengupta, the founder President of All India Bank Officers' Confederation and Doyen of the Bank Officers' Movement breathed his last after prolonged illness in the city of Kolkatta. He along with Com.R.N.Godbole, the founder General Secretary of the AIBOC built a strong and vibrant trade union of the Bank Officers' fraternity. They were responsible for spearheading the movement against all odds and in defending the public sector units throughout their lives in the country. They worked together in tandem and in such a wonderful combination that it inspired thousands and thousands of employees and officers, not only in the Banking Industry

but in the entire Public Sector units in the country apart from encouraging them to form trade union and champion the cause of the supervisory cadre under the banner PWTUC, yet another organization nurtured and supported by Com. Sengupta and Com.R.N.Godbole. He was also responsible for building Pensioners' movement for the retirees in the Banking Industry by becoming the founder General Secretary of the AINPARK – a retiree wing of the All India Bank Officers' Confederation, at the fag end of his life. Thus he served the bank employees till the end of his life.

In his demise we have lost a valiant leader of the Bank Officers' movement and a great supporter of the Public Sector Units in the country. We pray almighty to grant him eternal peace in the heavenly adobe and also to give strength and courage to the members of his family as well as thousands and thousands of his well wishes all over the country. **May his soul rest in peace.**

Members' corner**Bombay Diaries- Story of 77 hours AIBOC National Women's Convention 2017***Coz Best way To empower is To include*

It gives me an immense pleasure to rephrase the wonderful experience, we have had in All India Bank Officers' Confederation National Women's Convention, held in KC College, Mumbai. We were a group of 55 lady officers from our Circle, probably the highest strength among all the Circles/Banks.

The State Bank of India Officers' Association, Chandigarh Circle is a trade union providing a trusted platform to the officers of the bank. It is considered one of the most respected, powerful and responsible trade unions in the country. Women's participation is being encouraged by the top dignitaries of SBIOA at every possible event/decision making process.

Com. Sheena Hooda, Regional Secretary RBO 1, Chandigarh Module is an inspiration for all the lady officers who want to contribute in creating a pleasant atmosphere at workplace by keeping up the genuine demands of Bank officers in front of the Management.

Since, 17% of the total workforce in the state run banks are women, further 11% in Officers Cadre. Clearly, Women Empowerment holds a significant role in creating a sync with Union Empowerment. Our top union leaders felt the need to provide a common platform to women members of SBIOA to make them feel included in a more significant manner.

Coming to my personal experience, I Shivani, Probationary Officer 2015 batch got to visit Mumbai for the above-mentioned event with my colleagues from Jammu module. Earlier, I used to refrain from participating in such events as the word 'Union' always carried an image of demonstrations/Slogans/Strikes for any minor issue. And further, being a lady Officer, Union didn't enthrall me much mainly because of my docile nature. So Initially, I was apprehensive about these things. But I was encouraged by people around me, and also curious to get a lay of the land. My purpose turned into a resolve when I contacted the union representatives to find out if they had a vacancy. The response was warm and welcoming, more like being looked forward to.

The delight was even heightened when we were promptly attended by the lady volunteers of AIBOC Women Wing at the Mumbai airport, and it lasted throughout the stay, till our journey back to our home cities. Being a banker in such a large organisation we often don't feel special or looked after for. But that is the spirit of union-One for all and all for one.

So, the journey was peaceful, the stay was comfortable. Now the time was for the main event.

I had a lot of expectations from the event. Every speaker who shared wisdom at that dais had something I could write in my diary and mark as life lessons. I found out why the union is the backbone of employees. It works as a helping hand whenever one feels left out or having any genuine demand from the management. During the event, I found out that it is not just about demonstrations and negotiations with the management- the union is not a mere committee but a community. It cares for its members and vice versa. I was lucky enough to hear words of eminent speakers like Usha Anantha Subramaniam, MD and CEO of Allahabad bank; Meeran Borwanker, the first Maharashtra cadre female IPS. The list of prominent names goes on and on.

The session explored areas of women empowerment, work life balance and the need to increase women representation in the upper management and trade unions. The fresh thing about these seminars were that they weren't just based on anecdotes and monologue, but on real life situations and examples and encouraged dialogue.

But all of this amazing experience wasn't my highlight of the evening. My highlight of the evening was when I got to present a dance performance during the function. Not also just because of the dance, but because of something I witnessed right before it. The stage was to be cleared to make room, and when the tables were being lifted, Mr Franco, General Secretary of the AIBOC extended a helping hand. It wasn't about the gesture, but about the effort. Right at that moment, I decided to imbibe his qualities of kindness and generosity. It made me realise that union is a place for all to be and share. It is a platform for us to be equal, and empower each other. It is fresh breath of air from the monotonous bureaucracies our organisations have become.

I took back from the event, not just an amazing evening, not just an amazing journey, but a life changing dedication and loyalty as a member of the union. Though no service rule book can bind you to a community- only trust and mutual care can.

Shivani
PO Batch 2015

COMMENDABLE INITIATIVE OF HR DEPARTMENT : CRISIS MANAGEMENT TEAM

There has been an unfortunate incident in the recent past, where due to lack of quick medical help, a staff member lost her spouse at a very young age. Saddened by this incident, some of the staff members suggested to form a Crisis Management group to help the needy staff member in case of need of an urgent medical help. Circle Development Officer discussed the suggestion with Circle Management as well as both the Associations and paved the way in the formation of CMT for Tricity consisting of HR officials, medical professionals and dedicated staff members. With the experience, the team will develop the ability to think of the worst-case scenario while simultaneously suggesting numerous solutions. It has also been apprised that such teams will also be formed in other major centres. We admire the vision and express our sincere gratitude to the Circle Management especially HR department for the initiative which is not just a way to help our staff member in crisis but it's also a way to cultivate a sense of belongingness towards the Organisation.

The list of members has been reproduced below for the information of members:

S.No	Name(Sarv/Shri)	Designation	Mobile No.	S.No	Name(Sarv/Shri)	Designation	Mobile No.
1.	Kuldeep Kumar Arora	Chief Manager(IR)	99967-71133	11.	VipinBeri	Deputy Manager	98156-57060
2.	Manoj Kumar Gupta	Chief Manager(HR)	83602-36169	12.	RajnishSingla	Deputy Manager	94173-27779
3.	Chander Kant	Chief Manager(HR)	84370-23096	13.	Kamal Garg	Deputy Manager	99880-66789
4.	Kumdesh Kumar Sharma	Manager(HR)	98766-24614	14.	C.M. Bhambhri	Associate	98156-19292
5.	Pawan Sharma	Manager(HR)	94180-93170	15.	Rishi Upadhyay	Associate	94633-60592
6.	Anil Kumar Gupta	Manager(HR)	90410-98296	16.	Dr. Satbir	Medical Officer	98783-58914
7.	Mohinder Pal Singh	Manager(HR)	98156-87364	17.	Rakesh Chaudhary	Doctor	89684-87279
8.	M.P. Chopra	Manager(HR)	99886-96477	18.	A.K. Bansal	Doctor	97807-74206
9.	Sanjot Singh	Deputy Manager	7988379941	19.	S.K. Aggarwal	Doctor	98156-91982
10.	Sanjeev Sharma	Deputy Manager	98157-99988	20.	Romesh Kumar Sofat	Doctor	7508082204

The members of Crisis Team will help the staff members or his/her family members in the Tricity of Chandigarh, Panchkula and Mohali in case of any type of emergency e.g. arrangement of Ambulance, Blood etc. All the members are also requested to share their experiences.

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