



**STATE BANK OF INDIA OFFICERS' ASSOCIATION
CHANDIGARH CIRCLE**

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Circular No. 2021/1

Date: 01.01.2021

TO ALL OUR MEMBERS:

Dear Friends,

WELCOME 2021
LET IT BE A YEAR OF RENEWED CONFIDENCE AND PRIDE

We reproduce hereunder the text of AISBOF Circular No 1 dated 01.01.2021, contents of which are self-explanatory for information of the members.

Sincerely Yours,

(Deepak K Sharma)
General Secretary

WELCOME 2021

LET IT BE A YEAR OF RENEWED CONFIDENCE AND PRIDE



Today is the dawn of a new year and as the first rays of the sun lit up the sky, we fervently hope that it ushers in fresh and new resolve to fulfil our expectations and aspirations. Let the sunshine of the New Year eradicate all despondency and let our lives be enlightened with fresh dreams and let us all wake up to a radiant and prosperous New Year.

The year 2020 will probably be relegated as one of the sombre years of the century. The entire world was ravaged by the Covid-19 pandemic, which has brutally exposed the vulnerabilities of some of the best health systems of the world and had a telling effect on the global economy. India, too, faced a crisis. And in this period of gloom and doom, the bankers, who represent the financial army, played a significant role in keeping the wheels of the economy moving amidst constraints. Hundreds of our brethren and comrades have laid down their lives in the line of duty. Yet we continued to keep up the good work unfazed and undeterred.

The only silver lining for us arrived on 11th November 2020 when we inked the historic 8th Joint Note to conclude the protracted wage revision talks. It was indeed a moment to rejoice- fulfilment of aspirations and expectations.

Let us, on the first day of a new year and a new decade, begin with hope. Hope - that standing at the threshold of this New Year challenges will be overcome, knots will be untied and vistas of new opportunities and possibilities are opened up.

Several decisions of the government have thrown up new challenges in the banking industry. The consolidation in the banking space and the threat of privatisation looms large. It is a ploy to turn attention away from the issue of NPA recovery in which the government has floundered and to offer the corporate houses to gain entry into the banking arena. We cannot just sit back and be silent spectators. Let us counter the threat with steely resolve and be prepared to meet adversities head-on.

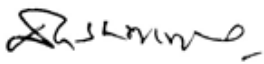
Our esteemed institution has been playing a pivotal role in the economic progress of the nation. Our members have been effectively performing their roles and responsibilities in taking our bank forward. Let us practice the highest level of integrity and diligence while serving our esteemed institution. A lot of **'positive'** changes are being ushered in. As a major stakeholder of the bank, we have a definite role to play to foster growth and development. With the growth of the institution, benefits in many forms will be bound to come. The Federation is committed to pursuing all our issues with utmost earnestness and zeal.

Let us also join hands to make our Federation more vibrant and responsive.

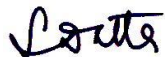
On this momentous occasion, **we wish you and all your family members a promising and fulfilling New Year 2021.**

With greetings,

Yours sincerely,



Deepak K Sharma
President



Soumya Datta
General Secretary

