



State Banks' Staff Union

(Chennai Circle)

Com. S.MICHAEL RAJ, Deputy General Secretary (HQ)



As we all know, intelligence does not mean just thinking. It is the highest reflection of life in which all benefit. Indeed, this is what is termed as "Co-operative Life".

To-day one of such personalities who led a cooperative life in our great edifice is laying down his office as Deputy General Secretary (HQ). He is none other than Com. Michael Raj, former President of State Bank of India Staff Co-operative Credit Society who has been following the union's objectives as a moral guidepost in his trade union trajectory.

Com. Michael joined State Bank of India on 29/12/1987 as Clerk-cum-Cashier at Tindivanam Branch. He did his graduation in Mathematics and completed CAIIB. Even though he was qualified to opt for promotion to supervising cadre, he preferred to continue as an award staff.

When young people resolve to make a change, powerful force is unleashed. In 1998, he stepped into the service of Union as Secretary, Local Implementation Committee at Royapuram Branch. Presently, many of us may not be aware of the role and importance of Local Implementation Committee. It is the right and privilege of the recognized union. Entire welfare activities are taken care of by the Local Implementation Committee. Com. Michael Raj did his best in the welfare area at our Royapuram Unit.

In 2004, he reported at Nungambakkam Branch as Senior Assistant under Career Progression Scheme. In 2006, he was transferred to Retail Assets Centralised Processing Centre (RACPC). During that period, there was only one RACPC in Chennai. Amidst tough competition from the young generation private banks, the work pressure was enormous and the challenges in the HR area need no emphasis. In 2008, the responsibility of



leading the very important BPR outlet RACPC fell on his shoulder. He became the unanimous choice for the position of Unit Secretary of RACPC.

Com. Michael took ownership of his work and toiled to make things better within his sphere of influence. His desk became the single window for the staff and officers to expedite the process of their loan applications whether it is home loan or education loan – he became the much sought after person and his yeomen services was commended by one and all.

He was transferred to LCPC on his appointment as Special Assistant in the year 2010. The words we speak and the way we communicate will always matter because it provides a reflection on our personality. During his stint at LCPC, Com. Michael's involvement in the unit's affairs facilitated to tackle the risk matrix in the workflow. He had developed in himself the invaluable qualities of self discipline. In 2013, he was elected as the Unit Secretary of the biggest unit LCPC. It is not possible for us to change or choose a situation but we can choose to be a pioneer when the situation comes. Com. Micheal won the hearts and minds of our members by committing to being fully responsible for their welfare and occupational dimension of wellness.

His diligently gained knowledge in bigger units like RACPC and LCPC had created a smooth entry into our Central Committee as the Assistant Treasurer during 2015 and he leaped to the position of Deputy General Secretary (HQ) in 2019. In the year 2021, Com. Micheal entered the General Council of our mighty All India State Bank of India Staff Federation as Council Member.

While our Bank has introduced several schemes and facilities to cope up with the Covid-19 pandemic, we as a watchdog were hard-pressed to ensure proper implementation and compliance. Some of our members were denied their legitimate benefits. Some faced disciplinary action in the matter of availing leave.

Com. Michael Raj was delegated to take proper remedial measures to tide over the situation. He has effectively addressed the situation in close coordination with Module Office-bearers and was instrumental in solving the disciplinary cases through his rich experience in drafting. Our Petitions before the Deputy Chief Labour Commissioner bears testimony to his coherent way of presenting our case effectively.

In 2012, Com. Michael Raj was elected as Vice-President of our Credit Society for the term 2012-2017. As we all are aware, our Society was functioning from the premises of erstwhile Chennai Main Branch. On 12th July 2014, the entire building was gutted in fire. Our Society Office was moved to Sukraa,





Software Consultant's Office at Ekkattuthangal. Thereafter, it was shifted to T.V.Loganathan Towers. From June 2015, it started functioning from the present premises.

Our Society had to undergo various problems in restoring and reconstructing our data base. Com.Michael being an altruistic hard worker bestowed with exceptional organizational, networking and leadership skill was able to closely co-ordinate with the then President of the Society and restore normalcy.

No wonder, he became the unanimous choice to hold the position of President of our Credit Society for the term 2017-2022.

It is on record that the quantum of Main loan was increased to Rs.5 lakhs while maintaining the interest rate on loan at 9% which is comparably lesser than the interest rate levied by other Societies during his tenure.

It is noteworthy to quote here that we become more valuable when we are more co-operative. The more serving we are, the more prosperous we become. Inevitably, Credit Society was formed to provide financial assistance to our members at the time of crying needs and also to prevent them from resorting to outside borrowings. It is in the service of our members for well over a period 60 years.

Currently, the membership of the Society is dwindling. Com.Michael in order to keep the flame of Cooperative Spirit alive has made efforts to encourage our members to enroll in the Society which has the facilities of thrift and credit.

Leadership is a choice and a privilege. If we put our best, it can bestow greatness upon us. Com.Michael has now come to the point of pinnacle through his commitment towards excellence in his service to the members of mammoth organization SBSU(CC).

On his domestic front, he leads a contented life. Com.Michael's



spouse Smt.Dona Concellia is a B.T. Assistant. (Teacher). He has two daughters - Smt.Lydia and Smt.Linda, both are married. Smt.Lydia is working in Wipro as an IT professional, her husband Sri.Anand Prabhu Antony is also an IT professional. Smt.Linda is working as Asst Professor in Ethiraj College, Chennai, her husband Sri.Thirukumaran is working in ICICI Bank as Senior Dy Manager. Com.Michael is blessed with a grandson.

Our Union felicitated Com.Michael Raj and Com.R.Sridhar in a grand function held at GRT Convention Centre, T.Nagar, Chennai on 13th March 2022 synchronizing with International Women's Day Celebration which was graced by the august presence of our Federation General Secretary Com.Sanjeev Kumar Bandlish and Shri R.Radhakrishna, Chief General Manager, State Bank of India, Chennai Circle.

We wish him a long, happy and healthy retired life. We salute Com.Michael for his yeoman services to the vast membership of our Union and the shareholders of the Credit Society.

LONG LIVE Com.MICHAEL! LONG LIVE!!

Comradely yours



G. Kripakaran

General Secretary
SBSU - Chennai Circle



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