



THE SHIELD

A Monthly Magazine from

State Banks' Staff Union (Chennai Circle)



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Dear Comrades,

I feel elated in connecting through yet another edition of our in-house e-magazine "The Shield". April being the first month of the financial year, I wish each one of you for a robust beginning and an exemplary performance in the current financial year surpassing the previous ones. As per the Chairman's Policy Guidelines released recently, the aspiration of the Bank is to be an important partner to the Government's vision of 'Viksit Bharat 2047' and also aims to surpass another incredible milestone of operating profit of Rs. 1 trillion for FY 24-25.

While we march towards Rs. 1 trillion operating profit for the Bank, Customer Centric approach, reaching out to attrital customers, mobilizing low-cost deposits and improving on non-interest income, remains some of the key priorities. The chairman mentions to focus on quality of numbers and not mere numbers. He also emphasizes on ensuring compliance and upholding integrity and conduct. Our Union also insists its members to follow systems and procedures and to do quality and ethical business. We once again reiterate that "Integrity should be an integral part of each one". Wishing god speed in all your endeavours.




G. KRIPAKARAN
GENERAL SECRETARY

STATE BANKS' STAFF UNION'S FIRST WOMEN'S CONFERENCE

Known for innovations and implementing new initiatives, celebrating the First Women's Conference is yet another brain child of our beloved General Secretary Com. G. Kripakaran. More than 50 % of the membership are women comrades, which facilitated the need for conducting a Women's Conference at Tiruchirapalli. The conference was inaugurated by our Federation General Secretary Com. Sanjeev K Bandlish. Assistant General Secretary Com. Usha U welcomed the gathering. Our President Com. V.Sridharan presided over the meeting. Federation President Com. Arun Bhagoliwal was the special chief guest who wished the women folks for their exemplary performance.

Senior Vice-President of our federation Com. R. Sriram appreciated our General Secretary for such an initiative. He congratulated the lady comrades and spoke on the role they play in the Banking Industry. Senior Vice-President of our Federation Com. L.Chandrasekar praised the lady comrades in handling responsibilities and striking work life balance. Com. Geetha K Treasurer, Com. J. Srividya DGS Chennai

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Sub-office II, AGS Com.D.Bhuvanewari and Com. Vandana Lakshmi. M Lady Representative addressed the gathering.

"Roaring lion of Banking Industry" our beloved Bandlishji in his enthralling speech explained the benefits those were specific for lady comrades. Our General Secretary Com. Kripakaran congratulated the lady comrades and explained the reason for having a women's conference. He informed that the Chennai Circle is the only circle that has many lady office bearers. He wished more women to take active part in trade union activities. He expressed his faith that women will involve actively and take forward the organization in the future. The celebrations witnessed lot of deliberations from lady comrades throughout the circle. Women comrades from Trichy Sub-Office entertained the audience with Silambattam, Songs and Dance for a medley. Vote of Thanks was rendered by Com. D. Sangeethapriya AGS (HQ).



NATIONAL CONFEDERATION OF BANK EMPLOYEES (NCBE) TAMILNADU STATE FEDERATION STATE GENERAL COUNCIL MEETING 2024



National Confederation of Bank Employees (NCBE) has been successful in championing the cause of bank employees and being instrumental for better wage settlements, governing the service conditions of Bank employees of Public, Private Sector Banks, Co-operative Banks and Regional Rural Banks in India. Organising Secretary NCBE and our President Com. V Sridharan welcomed the gathering. Com. S. Padmanabhan President NCBE (TN) presided over the meeting.



The General Council meeting of NCBE Tamilnadu State Federation was organized on 17th March 2024 at Tiruchirappalli. General Secretary of our

Federation and NCBE Com. Sanjeev K Bandlish inaugurated the meeting. Being an eloquent speaker he made the audience spell bound by his brief on the salient features of the XII Bipartite settlement. NCBE President and chief guest Com. R. Balaji described the entire process of the wage revision and how the settlement was clinched within a very short time.

Senior Vice-President NCBE and President AISBISF Com. Arun Bhagoliwal rendered a special address. General Secretary NCBE (TN) and our General Secretary Com. G. Kripakaran delivered the special address. Delegates from IOB, Bank of Baroda, South Indian Bank and DBS Bank India Ltd. participated. Vice-President (SBSU) Com. Khaja Fakrudeen delivered the vote of thanks.



SBSU (CC) COM.S.P.RAMAN GUEST HOUSE OPENING AT TIRUCHIRAPPALLI

Tiruchirappalli, center of Tamil Nadu and also being a temple town does not have Holiday Home facility due to which there are several hardships faced by our members. Thus this paved the way for our union to purchase a property and facilitate a guest house for the benefit of the members. Our guest house "SBSU (CC) COM. S.P. RAMAN GUEST HOUSE, was named after Fmr. Deputy General Secretary (Trichy Sub Office) Com. S.P. Raman for his hard work, commitment, dedication and sacrifices to cause of our union.

The Guest house was inaugurated by our Federation General Secretary Com. Sanjeev K Bandlish. Federation President Com. Arun Bhagoliwal, Senior Vice-Presidents Com. R.Sriram and Com. L.Chandra Sekhar graced the occasion. Deputy General Manager (Trichy Module) Shri. Naveen Kumar was present with Our General Secretary Com. G.Kripakaran and President Com. V.Sridharan. The inauguration ceremony was attended by Veterans, Office bearers from the entire circle and members from Trichy Sub-Office.



SIGNING OF THE HISTORIC XII BIPARTITE SETTLEMENT

The historic XII Bipartite Settlement was signed on 8th March 2024 at Mumbai. The settlement was signed between Indian Banks' Association (IBA) and United Forum of Bank Unions (UFBU). IBA team headed by Shri. M.V. Rao signed the settlement with the workmen unions. Our Federation General Secretary who happens to be the Convenor of UFBU has signed the settlement along with the leaders of the other affiliates of UFBU. Our General Secretary and Senior Vice-President of our Federation Com. G. Kripakaran signed the historic settlement on behalf of NCBE.



CENTRAL COMMITTEE MEETING AT HOTEL BREEZE RESIDENCY, TIRUCHIRAPPALLI

The Central Committee Meeting of our union was held on 16th March 2024 at Hotel Breeze Residency, Tiruchirappalli. Various issues were discussed and deliberated.



EXECUTIVE COMMITTEE MEETING OF ALL INDIA STATE BANK OF INDIA STAFF FEDERATION (AISBISF) AT KODAIKANAL

Executive Committee meeting of our Federation was held on 20TH March 2024 at Great Trails Kodaikanal by GRT Hotels. Senior Vice-President of our Federation and our General Secretary Com. G. Kripakaran presided over the meeting in the absence of Federation President Com. Arun Bhagoliwal. Many issues were discussed and



deliberated in the meeting. Our President Com. V. Sridharan and Vice-President (HQ) Com. Khaja Fakrudeen also participated in the meeting.

MEMBERS' MEET (ZONE XVII) AT THENI



A Members' Meet of Zone was conducted at Theni (Madurai Sub Office) on 3rd march 2024 at 9 am. Our President Com.V.Sridharan presided over the Meeting and our General Secretary Com.G.Kripakaran interacted with the members and inculcated trade unionism in the minds of the younger generation by his enthralling speech.

V i c e -

President (HQ) Com. Khaja Fakrudeen rendered an excellent speech. While Assistant General Secretary Com. Muthukaruppan C welcomed the gathering Deputy General Secretary Com. Barathan R and Com. M Senthil Kumar, Vice-President Com. Vijayakumar MK addressed the gathering.



MEMBERS' MEET (ZONE XV) AT VIRUDHUNAGAR

A Members' Meet of Zone XV was conducted at Virudhunagar (Madurai Sub office) on 3rd March 2024 at 6 pm. Our President Com.V.Sridharan rendered the presidential address. Assistant General Secretary Com. Kathikeyan M welcomed the gathering. Vice-President (HQ) Com. Khaja Fakrudeen and Deputy General Secretary Madurai sub office Com. Barathan R addressed the gathering. Our



General Secretary Com.G.Kripakaran delivered the Key Note Address. Members actively participated in the interaction session with our General Secretary and deliberated on various issues pertaining to the module. Unit Secretary of SME Virudhunagar branch Com. K Senthil Kumar delivered the vote of thanks.

WATCH YOUR HEALTH

HEALTHY EATING - III



MILK: Milk consumption in moderation provides health benefits to all age groups, more so in the young growing years. Most mammals stop drinking milk soon after weaning, but humans are the only species that consumes milk throughout life. The consumption of milk, with or without added vitamin D gives rise to greater rate of height Increase, body weight, Total bone mineral mass and Bone mineral density.

People at risk of cardiovascular disease and those wishing to reduce weight should avoid consuming full fat milk. However, the minerals in milk specifically calcium and potassium may help to control Blood pressure. For young children, milk being an excellent source of Calcium and Phosphorus helps in development and maintenance of strong, healthy bones and Teeth.

Milk is also a rich source of vitamin (especially vitamin B12) and vitamin B2 (Riboflavin) but the only vitamin absent in milk is vitamin C. White gold or milk contains Nutrients which are important for Bone health like Calcium, Phosphorus, Vitamin D and Protein. The unique combination of Calcium, potassium, and magnesium in milk is responsible for Good Brain health.



Vegan milk: Plant based milks like 1. Soya milk, 2. Almond milk, 3. Oats milk

are good for people with cardiac disease because they are gluten free and Lactose free. They are slightly low in calories with exception of coconut milk which has saturated fats.

Milk in another form like Yogurt (fermented milk) is good for maintaining gut health.



Dr. Radhika Rajagopal, M.B.B.S., DPH,
AGM Medical / BMO
LHO, Chennai

COMPASSIONATE APPOINTMENT

Due to the strenuous efforts of our mighty organisation, Com. Kingsly, son of deceased armed guard Mr. Robin Mettupalayam branch has joined our bank as junior associate under compassionate grounds.



WATCH YOUR HEALTH

USE MORE FIBRE RICH COMPLEX CARBOHYDRATE FOODS!

The fibre present in foods traps the sugars and gradually releases it into the blood stream, thereby preventing a sudden rise of sugars in the blood stream. Thus it is important to include at least one serving (100gm) fibre rich food with each meal.

What is fibre? Is it good for health?

Fibre is a type of carbohydrates present in food which our body cannot digest. It gets evacuated with the faeces. Previously fibre was considered as a waste product with no health benefits. The benefits of fibre are

- ✓ Lowers sudden rise in blood sugar. Lowers glycemic index of food
- ✓ Lowers cholesterol levels in food
- ✓ Aids in easy bowel movements
- ✓ Provides satiety.
- ✓ Helps in weight reduction

Which food contains fibre?

- ✓ Whole grains
- ✓ Fruits with edible skin and seeds
- ✓ Whole gram pulses
- ✓ Vegetables



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BE VIGILANT

Comrades kindly adhere to systems and procedures and perform duties those are under your purview only. In the recently issued charge sheet, employee has been charged for processing, recommending and sanctioning of Pension Loans.

MODUS OPERANDI

- Staff has been provided with rights to perform pension loan along with gold loan in LOS and RLMS
- Staff was not aware that pension loans are not to be performed by him/her.
- Staff followed the instructions of the Branch Manager and performed the same.

Even though staff has followed the instructions of Branch Manager in good faith and without negligence, he/she has failed to follow the laid down instructions thus being charge-sheeted for the same.

Copy of the Charge sheet for reference:

Charge No.4:

You have violated Bank's instructions and processed and recommended for sanction pension loans without powers to process / recommend these loans.

Charge No.4

Allegation No.1:

You have violated Bank's instructions and processed and recommended for sanction the following pension loans without powers to process / recommend these loans.

S No	Account No	Name of the Borrower	Date of Sanction	Amount of loan (Rs. In lakh)
1			27.05.2021	5.00
2			28.06.2021	4.50
3			17.08.2020	1.92
4			19.08.2020	2.64
5			11.09.2020	1.50
6			12.10.2020	2.50
7			09.10.2020	3.00
8			16.02.2021	5.00
9			24.03.2021	4.93
10			26.03.2021	6.04

EDITORIAL

Editor in Chief - **Com. V. Sridharan** - President

Associate Editors:

1. **Com. Emmanuel Elaventhana** - Vice-President (HQ)
2. **Com. Habeeb Rahiman A** - Deputy General Secretary, Chennai - 1
3. **Com. Usha U** - Assistant General Secretary, Zone - 2
4. **Com. Ananthakrishnan S** - Ex-Servicemen Representative

