



# THE SHIELD

A Monthly Magazine from

State Banks' Staff Union (Chennai Circle)



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**Issue No. 8 - AUGUST 2023 - FOR INTERNAL CIRCULATION ONLY.**

## Revolutionary Greetings Comrades,

It gives me immense pleasure in penning down for this edition of our e-magazine while we are celebrating the 78th Foundation day of our great edifice State Banks' Staff Union (CC). Union is based on the principles of collective bargaining, collective strength and collective representation. We at SBSU (CC) always believe in the collective strength which we derive from our members. Our Union was founded on the 4th August, 1946 under the leadership of stalwarts Com. P.S. Chengalvaroyan and Com. V. Ramanujam. Thus we are celebrating our Foundation Day every year on 4th August.

During the indefinite strike from 1st August, 1946 by our Bengal circle union which was formed in the year 1920, we formed our union to strengthen and support them during the turbulent times. Our Union was founded as "Imperial Bank of India Indian Staff Association, Madras for Indians who worked in the Imperial Bank of India. This brave move at the crucial times by our forefathers will be remembered and cherished forever.

As we are celebrating our Union's Foundation Day, let's reminisce the struggles and sacrifices our forefathers have undergone to provide us with the better service conditions and benefits that we enjoy today. It's time to be grateful and feel proud of our great edifice SBSU (CC). Let's stand united and continue to work together to face the challenges that are ahead.

Congratulations to each one of you for the skyrocketing profit of Rs 16,884 Crores for the quarter ended June 2023. This is the highest profit ever, which is more than double year on year as compared to the net profit of Rs.6,068 crore in the corresponding period last year. Lets continue to strive to make our Bank more successful.

At this juncture, I would like to share with you an historic achievement of 100% Dearness Allowance (DA) neutralization for employees who retired prior to November 2002. DA scheme applicable to employees who retired upto 31st October,



2002 was based on tapering percentage formula and on multiple slab system, whereas those retired after 1st November, 2002 was uniform. During 2002, DA slab was 100 % for subordinate staff, 90 % for clerical and 50 % for officers. As there was no increase in quantum of pension for award staff, an adhoc of Rs. 800/- per month to subordinate and Rs. 450/- per month to clerical will be paid.

Even though Supreme Court has rejected the plea of the pensioners, through bilateralism UFBU signed this agreement with IBA. Kudos to the efforts of UFBU and our "Roaring Lion of the Banking Industry" Sanjeev K Bandlish for this historic achievement.

Happy SBSU Foundation Day to each and every one of you. Thank you for your unwavering support and dedication. Together, we shall continue to achieve great things.

**Wishing you happy 77<sup>th</sup> Independence Day.**

**G. KRIPAKARAN  
GENERAL SECRETARY**

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## பாரத ஸ்டேட் வங்கி ஊழியர்கள் கூட்டுறவு சங்கத்தின் நிறுவன நாள் விழா

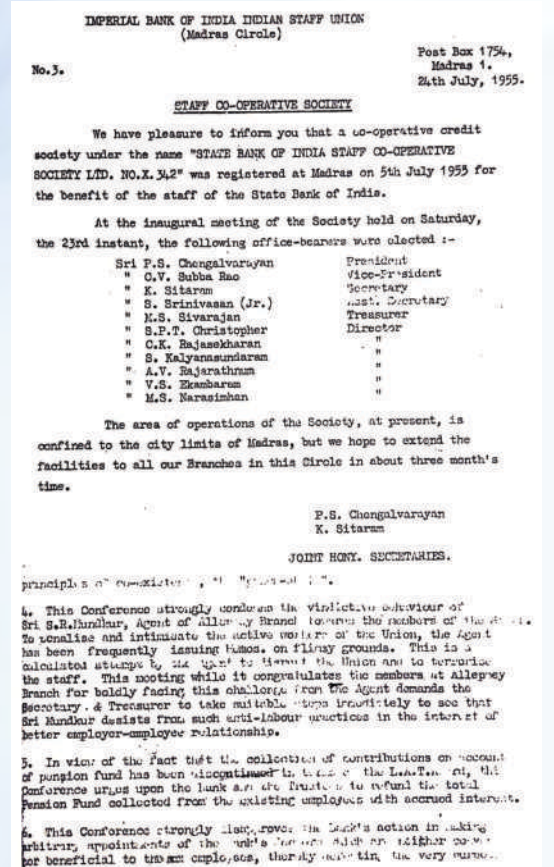
நமது பாரத ஸ்டேட் வங்கி ஊழியர்கள் கூட்டுறவு சங்கமானது, பாரம்பரிய மிக்க பாரத ஸ்டேட் வங்கி ஊழியர்கள் தொழிற்சங்கத்தால் 1955 ஆம் ஆண்டு ஜூலை 5 ஆம் தேதி தொடங்கப்பட்டு, தோழர் P.S. செங்கல்வராயன் தலைவர் அவர்கள்



தலைமையின் கீழ் தொடர்ந்து பல தலைவர்கள் பதவியேற்று செயல்பட்டு வருகிறது. இச்சங்கமானது தொடர்ந்து 60 ஆண்டுகளுக்கு மேலாக, அதன் உறுப்பினர்களுக்கு தேவையான கடன் வழங்கும் பணியினை செவ்வனே நிறைவேற்றி வருகிறது. நமது கூட்டுறவு சங்கமானது, பாரத ஸ்டேட் வங்கி ஊழியர் சங்கத்தின் உறுப்பினர்களின் நலன் கருதி ஆரம்பிக்கப்பட்டதால் நீண்ட காலக் கடனாக ரூபாய் 5 லட்சமும் குறுகிய காலக் கடனாக ரூபாய் 1 லட்சமும் வழங்கி நமது பாரத ஸ்டேட் வங்கி ஊழியர்கள் நலனுக்கு உறுதுணையாக இருக்கிறது. இத்தகையச் சிறப்பு வாய்ந்த பாரத ஸ்டேட் வங்கி ஊழியர்கள் கூட்டுறவு சங்கத்தின் நிறுவன நாள், கடந்த ஜூலை மதம் 5 ஆம் தேதி அன்று சிறப்பாக கொண்டாடப்பட்டது. தலைவர் தோழர் வீ. ஸ்ரீதரன் அவர்களும், பொதுச்செயலாளர்

தோழர் கோ. கிருபாகரன் அவர்களும், சென்னை வட்டாரம், சங்கத்தின் அனைத்து நிர்வாகிகள் மற்றும் இயக்குனர்களும் இவ்விழாவில் கலந்து கொண்டு விழாவினைச் சிறப்பித்தனர்.

பாரத ஸ்டேட் வங்கி ஊழியர்கள் கூட்டுறவு சங்கத்தின் நிறுவன நாள் விழாவில், நிறுவன நாள் நினைவாக, பாரத ஸ்டேட் வங்கி ஊழியர்கள் சங்கத்தின் (சென்னை வட்டாரம்) பொதுச்செயலாளர் தோழர் திரு. கோ. கிருபாகரன் அவர்கள் கேக் (cake) வெட்டி விழாவினைச் சிறப்பூட்டினார். பாரத ஸ்டேட் வங்கி ஊழியர்கள் கூட்டுறவு சங்கம் உருவாக்கப்பட்டபோது, வெளியிடப்பட்ட சுற்றறிக்கையின் நகல் பலகை மற்றும் பாரத ஸ்டேட் வங்கி ஊழியர்கள் கூட்டுறவு சங்கம் நிறுவப்பட்ட நாளிலிருந்து அதன் தலைவர்களாகப் பதவி வகுத்து தொண்டாற்றிய தலைவர்களின் பெயர்கள் அடங்கிய பெயர் பலகை ஆகியவை திறந்து வைக்கப்பட்டன.



## GRATITUDE LETTER TO THE LEADER

Dear Comrade Ganesan Sir ,

I am sure you're feeling content watching us from above for still carrying the Legacy which you have left behind . It's Been three months that I started reading "Momentous Movements" - five pages per day brought huge difference within me on the perspective of SBSU. Being a literature student , I became fan girl for your vocabulary.

Every time I finish reading the accomplishments of our SBSU since 1946 , the one question pops up in my head is , "what would be award staff situation today , if union was never formed ?"

Truly a NIGHTMARE. I definitely can't simply say THANK YOU when I am knowing that you deserve our life time gratitude forever & ever.

In meetings I heard officer bearers quote from your book & they say " it's the Bible of our union ". And that very sentence kindled my eagerness to start reading it without any more excuses & procrastination .

No doubt that whatever work life freedom & voice we have today was the result of blood sweat of our forefathers. It's easy for every one to talk , but only few leaders like you have the attitude to walk the talk .

I was even more captivated by the way you started the book with the historical birth of the concept called UNION in the world . Then it slowly took the voyage around the notable incidents & found the roots of AISBISF & then SBSU.

Right & Might surely chiseled every forerunners & always brought the best out of everything . I wonder how your brain & heart synced in every hard times & made you act wisely . You were a whole human being celebrated with huge respect .

I am proud to say that , I am being the member of SBSU that was formed & guided by bright minds like you .

There were mixed of Emotions echoing my mind knowing how your single command used to be the mantra for the whole chennai circle .

You did not have enough time for family, functions , friends & even for your own self .

But you had spent all your valuable time for US .

On behalf of my fellow comrades I can't thank you enough for all that you have went through for us . Yet again one more feather added in our cap of SBSU , 2023 we are joyfully celebrating the birth of our union .Many more years to go & salute to all the comrades.

Inspired fan girl

-Mazeeka

AO North, Chennai



भारतीय स्टेट बैंक  
**State Bank of India**  
Corporate Centre - Mumbai

### *e-Circular*

BANKING OPERATIONS DEPARTMENT.  
Sl. No.:1115/2013 - 14  
Circular No.:NBG/BOD-FMC/85/2013 -14  
Thursday, January 09, 2014.

To All Branches/Offices

#### **STOPPAGE OF FINANCIAL TRANSACTIONS ON THE BASIS OF E-MAILS IN NON-NRI CUSTOMERS**

Please refer to e-circular No. NBG/PBBU/NRI-GEN/6/2013-14 dated 19<sup>th</sup> December 2013 wherein it was advised that the branches should not carry out any financial transactions requested by the NRI customers through e-mail even if the request is made by a letter scanned as an attachment.

2. Since possibilities of frauds using similar modus operandi in the accounts of **Non-NRI customers** cannot be ruled out, it has been decided by the Competent Authority that the branches should not carry out any financial transactions requested by the **Non-NRI customers, too**, through e-mail even if the request is made by a letter scanned as an attachment.

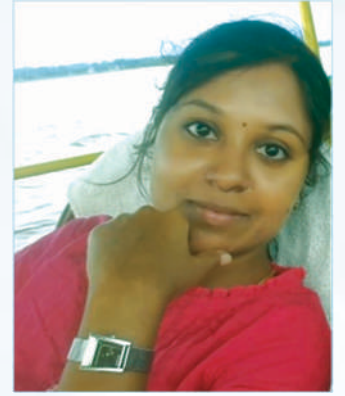
3. Any violation of this instruction will be viewed seriously.

Sd/-

for Managing Director & G.E. (NB)

## தலைவர்கள் வழி நடப்போம் - தூரங்கள் கடப்போம் !

வங்கிப்பணியில் வரையறுக்கப்பட்ட வேலை நேரம்;  
வங்கப்புரட்சியில் தெறிக்கவிடப்பட்ட மூத்தோர் உதிரம்!  
சக்தோழரின் சங்கைச் சுருக்கும் சதுரம்;  
மாமழுவரின் மங்கா மறத்தீயே மதுரம்!  
விற்பனையின் வில்லேந்திய விழிகளில் விதுரம்;  
கற்பனையிலும் கனவைக் கடக்கவிடா காததூரம்!  
பேசிப்பல பேரையும் பணியச்சொல்லும் பேரம்;  
சாடிச்சில சந்தடிகளில் சறுக்கும் சாரம்!  
ஒடுக்குமுறை ஒருக்களிக்க ஓர்விழி யோரம்;  
சடுதியில் சிறுத்திருக்க சாளரச் சமரம்!  
கல்லென கருதப்படும் காசாளரின் கரம்;  
சொல்லொணாத் துயரில் சிரிக்கும் சிரம்!  
படிவச்சரி பார்த்தலில் காத்திருக்கும் பல சதுரம்;  
பழகப்பிறகு படிவக்கட்டே சாமானியனின் சாமரம்!  
தூரப்பார்வையின் தூரிகை கிளைத்தூணின் ஓரம்;  
பாரந்தூக்கியில் சேரிமை பிழைக்கா செந்தூரம்!  
மனமிளகி மகிழக்கண்ட தில்லையோர் மரம்;  
பணிவிலகி நிமிரச்சின்ன திரைகண் ணோரம்!  
பணிமுடிப்பு காணும் பொன்னாடை பூச்சரம்;  
அணிவிக்க வேணும் எந்நாளும் ஓர்வரம்!  
சோர்வடைந்தாலும் சேரா சோரம்;  
போர்வாள் விழிகளில் விளையட்டும் வீரம்!  
பணியாளர் பதாகை புவல்ல பெரும் பாரம்;  
இனி இளையர் வாகை சூடவல்ல ஒருநேரம்!



G. SHALINI, CCPC  
TREASURER,  
NCBE TAMILNADU.

**SBSU(CC) ZINDABAD!!! NCBE ZINDABAD !!! AISBISF ZINDABAD!!! UFBZ ZINDABAD !!!**

### A BASIC BOOK ON DISCIPLINARY PROCEEDINGS – AARAMBH RELEASED

Our General Secretary Com. G.Kripakaran who has always been known for taking initiatives to take our Union forward, has done it again. He has simplified and compiled disciplinary areas and given the same as snippets for the future generation to know about Disciplinary Proceedings. This book titled “AARAMBH” which means the beginning, will help one to have basic knowledge on DP area. It was rightly released by our Former President Com. R. Balasubrahmanyam at the AGS Conclave on 6<sup>th</sup> July, 2023.



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## AGS CONCLAVE 2023

“AGS CONCLAVE 2023” was organized by our SBSU (CC), yet another initiative of our dynamic General Secretary Com. G. Kripakaran on 14<sup>th</sup> and 15<sup>th</sup> July 2023 at “Com.D.Venugopal Reddy Trade Union Training Institute”, Chennai. The Program was presided by our President Com. V. Sridharan. He welcomed all the participants to the conclave and briefed them about the purpose of the conclave and asked them to utilize the program to enrich their knowledge and skills. Participants include Assistant General Secretaries of all zones, Assistant Treasurers, Subordinate and nominated representatives of SC/ST, Ladies and Ex-servicemen.

Our General Secretary Com.G.Kripakaran enriched the participants throughout the two day program with leadership qualities, DPC, benefits and rights of staff. He took the participants through the evolution of our Union, Federation, NCBE and UFBU. He insisted the office bearers to go through 'Chapter 18 – Code of Discipline in Industry' from Volume 2 of HR Handbook. He advised them to maintain utmost self-discipline at work. He showed the ways and means to be a compassionate, approachable and a dynamic leader.

“Darling of Masses” former President Com. R. Balasubrahmanyam was the Chief Guest of the program. He gave an exemplary speech on “Origin and Evolution of Trade Unions”. He shared his experiences with the future leaders and portrayed the struggles faced by Union then and the way they tackled the same.

Our President Com. V. Sridharan, explained the gathering with his vast knowledge on deceased settlement. He shared his experiences on how to help the bereaved family members. Our Vice-President Com.



V. Lalitha addressed the gathering and insisted the importance of digital initiatives of our Union like the SBSU Voice APP, e-magazine The Shield, website etc. She explained how these initiatives will help in cost reduction and also to inspire youngsters to involve in union activities. Our Vice-President Com. Khaja Fakrudeen delivered a detailed address on Housing Term loan. He clarified all queries posted by the participants. Deputy General Secretary (HQ) and State Bank of India Staff Co-operative Society Ltd. Director Com. Emmanuel Elavendhan explained the services rendered by the society to the staff members and insisted the participants to spread the knowledge of society to all. The session concluded with the interactive session with our G.S. All participants actively participated. Vice-President Com. Khaja Fakrudeen delivered the vote of thanks.



## 165<sup>th</sup> WORKSHOP OF "NATURE", AISBOF - TRAINING WORKSHOP ON DISCIPLINARY PROCEEDINGS BY STATE BANK OF INDIA OFFICERS' ASSOCIATION CHENNAI CIRCLE

165<sup>th</sup> Workshop of "NATURE", AISBOF conducted "Training Workshop on Disciplinary Proceedings" at Kamaraj Hall, SBOA School & Junior College, Anna Nagar, Chennai on 8<sup>th</sup> and 9<sup>th</sup> July 2023 for office bearers of State Bank of India Officers' Association Chennai Circle. Our General Secretary Com. G.Kripakaran was invited to deliver the valedictory address on 9<sup>th</sup> July 2023. Our General Secretary gave an excellent valedictory address to the participants of the DPC program and distributed the prizes for the participants who excelled in the exit test of the program.



### CIRCULAR LETTER TO ALL BRANCHES / OFFICES IN CHENNAI CIRCLE



பாரத ஸ்டேட் வங்கி  
भारतीय स्टेट बैंक  
STATE BANK OF INDIA

The General Secretary  
State Banks' Staff Union (CC)  
State Bank Buildings  
86, Rajaji Salai  
Chennai - 600 001

HR:IR: 3455  
26.09.2022

Dear Sir,

#### SOP FOR OPERATING CDM ON HOLIDAYS

We refer to your representation seeking the SOP for operating CDM on holidays.

2. In this connection, we advise that Anytime Channel department, LHO Chennai has communicated the following clarification to all the modules vide their letter DGMAC/2022-23/1 dated 01.04.2022, with reference to the earlier SOP dated 15.09.2021 (enclosed).

"(a) Both the custodians of the identified branches will attend office on holidays and declare the day as Working day in CBS as per screen shot enclosed. Then take cash from vault and do necessary posting in CBS as done on other days and load cash in the identified ATMs. In respect of ADWM the cash will be evacuated wherever necessary and do necessary posting in CBS as done on other days.

(b) The identified branches will assess the cash requirement for the holiday loading and if necessary, will arrange for cash from the linked CAC/ Currency Chest branch and keep it in Branch Cash balance of the branch.

In the above circumstances, the situation of taking cash on previous day and loading on the next day does not arise."

This is for your kind information.

Yours faithfully,

ASSISTANT GENERAL MANAGER (HR)

end: a/a

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## NATIONAL CONFEDERATION OF BANK EMPLOYEES (NCBE) TELANGANA STATE FEDERATION – STATE GENERAL COUNCIL MEETING AT HYDERABAD

Our Sr. Vice-President of AISBISF, Joint Secretary of NCBE and General Secretary, SBSU (CC) Com. G.Kripakaran was honoured at the Telangana NCBE State Federation Conference on 30<sup>th</sup> July 2023 at Hyderabad. While addressing the gathering he suggested that our vision should be broader and more inclusive, not only to transform India but the whole world.



Organising Secretary of NCBE and President of our great edifice Com. V. Sridharan was also felicitated at the conference along with our Vice-President Com. Khaja Fakrudeen. The event witnessed the felicitation of Com. Srinivasa Sarma, President Hyderabad Circle Union on account of his superannuation.

## GRAND SEND - OFF TO COM. AJAY JAGGI, GENERAL SECRETARY SBISA DELHI CIRCLE



General Secretary SBISA Delhi Circle, Com. Ajay Jaggi was felicitated on 23<sup>rd</sup> July, 2023 on account of his superannuation at Delhi. Our General Secretary Com. G.Kripakaran delivered a special address. President Com. V. Sridharan and Vice-President Com. Khaja Fakrudeen also participated in the meeting.



## FOUNDATION DAY OF BANK OF BARODA WORKMEN UNION & ANNUAL GENERAL BODY MEETING AT MYLAPORE, CHENNAI.

Foundation Day of Bank of Baroda Workmen Union & Annual General Body Meeting was celebrated on 22<sup>nd</sup> July, 2023 at “The Mylapore Club”. Our Deputy General Secretary (HQ) Com. Emmanuel Elavethan represented on behalf of NCBE (TN). He gave an enthralling speech on various issues faced by bankers in current day scenario. The day was celebrated in a noble way by distribution of welfare measures to the less fortunate, underprivileged and differently abled of the society.

## BANK OF BARODA WORKMEN UNION (AFFILIATED TO NCBE)



## WATCH YOUR HEALTH

### VITAMIN D

According to the recent data nearly 76% of the Indian population suffers from vitamin D deficiency. Vitamin D or the sunshine vitamin is a vital nutrient that helps to regulate the amount of calcium and phosphate in the body. This in turn promotes stronger bones, teeth and muscles.

Since, vitamin D is a potent modulator of immune system, its deficiency leads to autoimmune disorder such as rheumatoid arthritis, cardiovascular disease, cancers, depression, suicidal tendencies, obesity, and diabetes, infections such as tuberculosis, influenza and increased risk of fractures due to osteomalacia. In children, it causes rickets, osteomalacia and skeletal deformity.

Changing food habits and an indoor lifestyle with inadequate exposure to sunlight have led to a drastic increase in cases of vitamin D deficiency. Experts suggest having enough exposure to sunlight and consuming foods rich in vitamin D such as egg yolk, oily fish, red meat and fortified foods. Vegetable and grains are poor sources of vitamin D. If vitamin D deficiency is diagnosed it can be treated with medications. Prevention is better than cure. So, get your vitamin D tested to prevent many diseases.

Dr. Suvarchala S.B. M.B.B.S., M.D.,  
Bank Medical Officer,  
A.O. South, Chennai