



THE SHIELD

A Monthly Magazine from
State Banks' Staff Union (Chennai Circle)



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Dear Comrades,

I feel elated in connecting through our in-house e-magazine “The Shield”. March month is considered the first month of spring, and it starts with Zero Discrimination Day (March 1) and celebrated globally every year to emphasize that everyone lives life with dignity regardless of age, gender, ethnicity, skin colour, height, weight, etc. Our Union is always bound to fight against any discrimination. Being the first month of spring, it blossoms various celebrations throughout the Nation.

Holi – the festival of colours, signifies the beginning of harvest in many parts of our country. One another blossoming celebration of this month is “The International Women's Day”, celebrated on 8th of March every year. This day is dedicated to uphold women's achievements, recognize challenges, focus greater attention on women's rights, gender equality and empowering them. Women should be encouraged to take part in Trade Union. Our State Banks' Staff Union (Chennai Circle) is committed to involve more lady comrades into trade union activities by empowering them with vital roles and responsibilities.

The United Nations Observance of IWD, “DigitALL: Innovation and technology for gender equality”, recognizes and celebrates the women and girls who are championing the advancement of transformative technology and digital education. The observance will explore the impact of the digital gender gap on widening economic and social inequalities, and it will also spotlight the importance of protecting the rights of women and girls in digital spaces.

We in SBSU believe in bringing our comrades into technology, thereby promote gender equality. To achieve the same, we have introduced various initiatives and are the pioneer in developing an application named “SBSU VOICE”, that is convenient, transparent and easy in addressing the issues of our members. Requesting all the members to download and utilize it effectively.

My best wishes to all of you on

International Women's Day



**Com.G.KRIPAKARAN
GENERAL SECRETARY**

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GENERAL SECRETARY**

THE LAKSHMI VILAS BANK EMPLOYEES' UNION (LVBEU) – 35TH CONFERENCE & GENERAL BODY MEETING – KEY NOTE ADDRESS BY OUR GENERAL SECRETARY COM. G.KRIPAKARAN

LVB was amalgamated with DBS Bank India Ltd. on 17th November 2020. Two years after the amalgamation, the 35th Union Conference and General Body Meeting was held on 25th February, 2023 at Padmaram Mahal, Vadapalani. Our dynamic General Secretary, Com.G.Kripakaran delivered the Key note address. In the meeting, he emphasised the “**Need of Trade Union in Private and Foreign Banks.**” The conference witnessed glorious moments and the members were jubilant and confident with his thought provoking speech on the role and necessity of Trade Unions.



NATIONAL CONFEDERATION OF BANK EMPLOYEES (NCBE)

National Confederation of Bank Employees (NCBE) has been successful in championing the cause of bank employees and being instrumental for better settlements governing the service conditions of Bank employees of Public, Private Sector Banks, Co-operative Banks and Regional Rural Banks in India.

The National General Council Meeting of NCBE was held on 5th February 2023 at Indradhanush Auditorium, Panchkula (Haryana). The meeting was presided by Com. S.C. Balaji, President NCBE. Com. Sanjeev K.Bandlish, General Secretary NCBE honoured the guests. Shri Vinod Jaiswal, Chief General Manager of Chandigarh Circle was the Chief Guest and inaugurated the meeting. More than 100 members from our circle participated in the conference.



SESSION ON PREVENTIVE VIGILANCE (FOR STAFF AT RACPCs - CHENNAI CITY)

A session on Preventive Vigilance for our Staff working at RACPCs was arranged at our Com. D.Venugopal Reddy Trade Union Training Institute, Chennai on 11.02.2023. More than 40 comrades from RACPCs across Chennai participated enthusiastically. The program was presided by our Vice-President (HQ) Com. Khaja Fakrudeen. Smt.V.Prabha, AGM, Business Conduct and Discipline Management (BCDM), L.H.O. Chennai presented the Guest Lecture and interacted with the participants.

The session was to create awareness among our staff to know their responsibilities as “**Maker**”, to be vigilant and exercise more caution in risk prone areas. Emphasis was given on the following:

- Never debit customer's account using debit voucher (plain debit) without customer's mandate.
- Always obtain signature of Authorised Signatory before posting of vouchers.
- Loans given for the purpose of SBI Life Insurance premium should be credited directly to SBI Life and not to the customer or agents accounts.
- Clerical staff are not authorised to sign documents received for loan processing.
- When second or subsequent disbursement is made, ensure that sale deed or MoD is available.

In recent times many frauds have been reported in RACPCs resulting in huge loss to the Bank. Our General Secretary Com.G. Kripakaran insisted our members to be vigilant and follow the systems and procedures meticulously so that we can prevent the occurrence of such frauds in future and thereby safeguard our Bank's interest.



MEMBERS' MEET (ZONE VIII) @ MAHINDRA WORLD CITY

Members' Meet of Zone VIII was held at Mahindra World City on 19.02.2023. Nearly 150 vibrant comrades attended the meeting. Our President Com. V.Sridharan presided over the meeting. Our General Secretary Com. G.Kripakaran interacted with the comrades and responded to their queries. Module Vice-President Com.R.Sivadhaneeswaran, Deputy General Secretaries Com. Smt. .Srividhya, Com. R.Vijayakumar, Sub Staff Committee Member Com. Kudbudeen Mohammed Shakeel have participated in the meeting. Deputy General Secretary (Brs) Com.K.Sundar Rajan and Assistant General Secretary Com.G.Dhanasekaran organized and executed the meeting in an excellent manner.



MEMBERS' MEET (ZONE XVIII) AT NAGERCOIL

A Members' Meet was conducted for Zone XVIII at Nagercoil (Madurai Module) on 26.02.2023. Our President Com. V.Sridharan presided over the meeting. Our General Secretary Com. G. Kripakaran interacted with the members and encouraged them to actively participate in Trade Union activities. He also insisted on unity to further strengthen the organization. Deputy General Secretaries Com.R.Barathan, Com. M.Senthil Kumar, Com. C. Palanisundar participated in the meeting. Assistant General Secretary Com. V.K. Vishnu and Sub Staff Committee member Com.N.S. Rehu organized the meeting in an excellent way.



ORIGIN OF BILATERALISM

Earlier, whenever an industrial dispute existed or was apprehended between the banking companies and their workmen, the dispute or matters connected with or relevant to the dispute were referred by the Central Government to the National Tribunal for adjudication. The Central Government had constituted various National Industrial Tribunals with retired Judges as Presiding Officers of the Tribunals, thereby various Awards came into existence such as Sen Award, Gupta Award, Sastry Award and Desai Award, etc.

The Government of India extended, on the 17th July 1964, the operation of the Award of the National Industrial Tribunal (Bank Disputes) that was presided over by Shri Justice Kantilal T Desai, commonly referred to as the Desai Award, for a period of one year from the 31 st July 1964.

While so extending the Desai Award, the Ministry of Labour and Employment of the Government of India had communicated to the Bank and representative organizations of other banks that the extension of the Desai Award should not in any way be used by the managements of banks as a ground for not discussing the general grievances of employees of banks in regard to certain anomalies/defects in the Desai Award that were alleged by representative organizations of bank employees and that the Chief Labour Commissioner (Central) New Delhi was requested to hold discussions with the representatives of the bank managements and employees.

The All India State Bank of India Staff Federation had also been making representations to the Bank, from time to time, for the removal of certain anomalies and hardships arising from the Desai Award and the making of certain improvements in the terms and conditions of service provided in the Desai Award and the Bank was holding discussions from time to time with the representatives of the All India State Bank of India Staff Federation.

As commented elsewhere, in one such bilateral meeting held on the 8' August 1964 at New Delhi, between the Chairman of the Bank and the representatives of the Federation, it was agreed that the Bank and the Federation shall try to settle the outstanding issues by mutual discussions at bipartite meetings between themselves. On 29" August 1964, an agreement was reached between the Management and the All India State Bank of India Staff Federation at Calcutta on some of the issues relating to service conditions. Thus, Bilateralism started in SBI. So far more than 134 settlements have been signed between SBI Management and our mighty AISBISF.

POLICY REGARDING GRAHAK MITRA-CUM-RECORD KEEPER

DUTIES & RESPONSIBILITIES OF GRAHAK MITRA-CUM-RECORD KEEPER

(Updated as per the Memorandum of settlement signed dated 24.12.2021) Grahak Mitra-cum-Record Keepers (who were promoted with Matriculation Qualification), on completion of 3 years of service in that position, will be given one-time option for conversion to regular “associate” stream. The periodicity of 3 years will be reckoned as on 1st June every year.

STRUCTURED MEETING

Structured Meetings are being conducted at Quarterly intervals in all the 6 modules to discuss the issues at Module level across the table. President, General Secretary along with the respective module office bearers of Union and Deputy General Manager, all Regional Managers and other HR officials would meet to discuss the issues and resolve them amicably. The recent structure meetings were held on the following dates:

CHENNAI NORTH	21.02.2023	COIMBATORE	02.03.2023
CHENNAI SOUTH	24.02.2023	MADURAI	22.02.2023
SALEM	01.03.2023	TRICHY	22.02.2023

CIRCLE CONSULTATIVE COMMITTEE MEETING

It is mandatory to conduct Circle Consultative Committee (CCC) meeting at Circle level every quarter. The participant from management are Circle Chief General Manager, General Managers, Deputy General Manager & CDO, Deputy General Managers (B&O), Assistant General Manager (HR) and other H.R. Dept. officials. Our Union is represented by President, General Secretary, and other office bearers of Head quarters and modules. The meeting is to discuss and resolve issues at Circle level. Last CCC meeting was held on 23.02.2023.

GOLD LOAN (PERSONAL/AGRI)

- ❖ Ensure loans are sanctioned by the concerned official. Award staff has no power to sanction gold loans.
- ❖ Ensure processing of loans duly sanctioned by the concerned official.
- ❖ Ensure strict adherence to verify KYC.
- ❖ Ensure appraiser certificate wherever required.
- ❖ A certificate of purity and mass of gold should be obtained and the service charges for the same should be borne by the borrower.
- ❖ Responsibility for the purity of the gold ornaments rests with Cash in-charge. Ensure proper care.
- ❖ Handing over and taking over certificate should be signed both by the relieving /relieved Cash-in-Charge duly authorized by the Branch manager.
- ❖ At the time of Gold Loan Closure, ensure that the loan a/c is closed in CBS before handing over the ornaments.
- ❖ Ensure separate closed cabin to process the gold loan business.
- ❖ Ensure the Gold Loan bags being deposited / withdrawn are entered simultaneously, without any omission, in the IN & OUT register and the entries / balance are authenticated by the Joint custodians.
- ❖ Periodical physical verification of Gold Loan Bags with IN & OUT register and also with Loan Balance file is a must preferably in the presence of a person other than the Joint Custodians as is being done in respect of Currency Chest verification.

- ❖ Proof of farming activities is a must for Interest subvention accounts.
- ❖ Ensure proceeds of agri gold loan transferred to the Borrower's SB/Current Account only.
- ❖ The Gold Loan borrowers can be informed of insurance facility. If borrower so desires, insurance can be done with the written consent.
- ❖ Don't sign in the sanctioned / recommended column in th documents. Sign only in the "Appraised" column. (Responsible for purity of Gold ornaments).
- ❖ Loan appraisal is NOT the duty of the award staff.
- ❖ Don't debit the customer's account towards insurance without his/her mandate.

TEXT OF THE UFBU CIRCULAR NO.7 DATED 06.03.2023

Another round of bilateral discussions took place between our Unions and IBA on 28-02-2023 in Mumbai. During this meeting, the following issues were discussed:

1. **5 Days Work Week:** Members would recall that in the last round meeting, IBA proposed that for introduction of 5 day working, the daily working hours, cash and non-cash transaction hours have to be increased by 45 minutes per day against our proposal for 30 minutes per day. After a lot of discussions, it has emerged that the total working hours can be increased by 40 minutes per day with cash transactions from 10 am to 4 pm and non-cash transactions upto 4.30 pm. IBA would take up the matter with higher authorities and concerned stake-holders to take the issue further forward.
2. **Updation of Pension:** From our side, we have submitted our demand that the pension of all retirees upto October, 2017 should be updated and improved upon with particular reference to pre-November, 2022 retirees who are comparatively getting lesser quantum of pension. We suggested that the cost of such increase in pension should be calculated for each Settlement period from 1-1-1986 to 31-10-2017 so that the issue could be further discussed and negotiated with a view to cover as many Settlement period as possible and with a road map to cover all pensioners upto 31-10-2017. IBA agreed to provide the necessary details at the earliest so that discussions can be taken forward.
3. **Conversion of employees/officers from NPS to OPS:** To our demand for covering all the post 1-4-2010 employees and officers under Old Pension Scheme instead of the present New Pension Scheme, IBA informed that since the issue involves change in the Settlement, the issue could be discussed during the negotiations for the next wage revision.
4. **Commencement of negotiations on Charter of Demands:** We reiterated our demand that on the Charter of Demands submitted by the Unions for revision of wages and service conditions for employees and officers, the IBA should commence the formal negotiations so that the Settlement could be arrived without much delay. IBA informed that the demands submitted by the Unions have been forwarded to the Banks and seeking their mandate to IBA to negotiate with the Unions. We have suggested that pending receipt of such mandate from Banks, IBA should commence the negotiations. IBA agreed to discuss the matter at their level for taking necessary decision in this regard.

STATE BANK OF INDIA PENSIONERS ASSOCIATION (Chennai Circle) MEMBERS' MEET



On 19.2.2023 State Bank of India Pensioners Association (Chennai Circle) (SBIPA(CC)) Members' Meet was held at Tambaram, Our President Com. V. Sridharan addressed the gathering. He assured that UFBU is committed to achieve pension updation in the forth-coming Bipartite.

SBIPA(CC) Members' Meet was held at Adyar on 11.2.2023. Our Vice-President (HQ) Com. Khaja Fakrudeen addressed the gathering and affirmed that our Union will extend full support to the pensioners.

SBIPA(CC) Members' Meet was conducted at T.Nagar on 26.02.2023. Com. K. Geetha, Treasurer, SBSU (CC) participated in the meeting and extended our paternal support.



OBITUARY

Shri. P. N. KRISHNAMURTHY



Former Vice-President Madras Module Com. P.N.Krishna-murthy affectionately called as PNK, who participated in the 21 days indefinite strike in 1960, left for heavenly abode on 24.02.2023. He is well known for his forthright views and was instrumental in the success of throwing out political forces from the power structure of our Organization during 1981. We dip our banner as a mark of respect to Com. PNK. May the departed soul attain the lotus feet of the Almighty.

Shri. K. PARTHASARATHY



Shri K.Parthasarathy, Former General Secretary, SBIOA (CC) left for heavenly abode on 20.02.2023. He was a committed Trade Unionist. He started his Trade Union career as a Unit Secretary SBSU (CC) at Ramanathapuram branch leading the struggle for "Same work – Same pay", against discrimination based on Area I, II & III. We pay our homage to the departed soul.