



THE SHIELD

A Monthly Magazine from

State Banks' Staff Union (Chennai Circle)



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Dear Comrades,

It gives me immense pleasure in congratulating you on signing of the XII Bipartite Settlement/ 9th Joint Note on 8th March 2024. This historic settlement signed between Indian Banks' Association (IBA) and United Forum of Bank Unions (UFBU) is yet another achievement of UFBU that benefitted 8 lakh bank employees throughout the country. We convey our special appreciation to the Convenor of UFBU and General Secretary of our Federation Com. Sanjeev K Bandlish.



Further at our bank level residual issues pertaining to SBI were discussed on 18th and 19th March 2024 at Corporate Center (CC) Mumbai. As mentioned in s.no. 9 Special Pay (V) of the settlement dated 8th March 2024, an amount of Rs. 77.39 crores are set apart for SBI out of the total allocation and an equal amount will be allocated by the bank for this purpose and that shall rank for superannuation benefits as well.

Core committee of the Federation met with HR team at corporate center and had a detailed discussion on the subjects mentioned in s.no. 40 Special Provision for State Bank of India of the settlement. We will update you on the details shortly once the settlement is signed.

As we celebrate International Women's Day, we urge everyone to work towards a more inclusive and equitable world for all. The United Nations has designated the year 2024's theme as '**Invest in Women: Accelerate Progress**' with a focus on addressing economic disempowerment, while the campaign theme for this year is '**Inspire Inclusion.**' It highlights the significance of diversity and empowerment across all sectors of society. We strongly believe that women force has the great potential in achieving a successful and inclusive workplace to help each other grow together. They are multi faceted in striking the right balance at work as well as home.

To every woman who dares to dream, who refuses to be silenced, and who fights tirelessly for a better world: May you always know your worth, stand tall in your power, and never settle for anything less than you deserve. Wishing all women comrades "Happy International Women's Day"

G. KRIPAKARAN
GENERAL SECRETARY

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SBIPA WEBSITE LAUNCH



Our beloved General Secretary Com. G.Kripakaran was honoured by SBI Pensioners Association at their website launch function on 2nd February 2024. While addressing the gathering our General Secretary lauded the efforts taken by the General Secretary of SBI Pensioners Association Com. Rishaba Das in making the Association a beneficial one for all its members. Our Deputy General Manager (CDO) Shri Sanjeev Kumar was the Chief Guest of the function.



MANAGING DIRECTOR SHRI. VINAY TONSE HONOURED BY UNION

Our beloved Managing Director Shri. Vinay Tonse was honoured by our President Com. V.Sridharan and General Secretary Com.G.Kripakaran along with other



office bearers at LHO on 9th February 2024. Our MD makes sure to meet our GS on his visits to Chennai and directly interacts and discusses the scenario prevailing at the grass root level.

PROGRAM FOR CASH-INCHARGE OF ZONE V, VI & VII

A program for Cash in-charge of zone V VI & VII conducted at our Com. Venugopal Reddy Trade Union Training Institute on 11th February 2024. Deputy General Secretary Com.JSridvidya welcomed the members. Our President Com. V. Sridharan preside over the meeting. General Secretary Com. G.Kripakaran interacted with the Cash-in-charge Comrades and



shared valuable inputs to them regarding the role of Cash-in-charge and the precautions to be taken by them. He also emphasized on following systems and procedures while processing gold loans and operating CDM/ADWM. Com. Khaja Fakrudeen Vice-Presidnet (HQ) delivered the vote of thanks.



UNIT SECRETARY'S MEET OF CHENNAI SUB-OFFICE 1 – ZONE I, II & III



Unit Secretary's meet of Chennai Sub-Office 1 (Zone 1,2 and 3) was conducted at our AO South Auditorium on 24th February 2024. AGS Zone III Com. Bhuvaneshwari welcomed the gathering. Our President Com. V. Sridharan presided the meeting. He insisted the importance of following systems and procedures. He also advised the unit secretaries to make sure that we do not handle the premises keys. Deputy General Secretary Com. S Kannan spoke on the importance of having

such meetings. Our General Secretary Com. G.Kripakaran interacted with the unit secretaries and addressed the issues raised by them. He shared his experience as unit secretary to the energetic unit secretaries. He also invited youngsters to take active part in Trade Union activities and to take up positions in our Union.



The event witnessed the Felicitation of Com. R Rajalakshmi Vice-President Chennai Sub-office I and Fmr. AGS Zone II Com. Padmaja K. The meeting concluded with the vote of thanks by AGS Zone I Com. Habeeb Rahiman A.

INTER CIRCLE TOURNAMENT - BADMITON



ICT Badminton tournament held at Trivandrum, on 15th February 2024 and our Chennai Circle opened its account with a bronze medal for the first time in the history. With this Bronze in Chennai Circle's kitty, we have completed the ICT tournaments for the year 2023-24 with 04 Trophies.



COMPASSIONATE APPOINTMENT

Smt. Uthira spouse of deceased Armed Guard Com. Arunagiri of C.A.C Guindy branch, was issued appointment order under compassionate grounds on 19th February 2024. Efforts of the union helped in getting the appointment in our bank expeditiously.



வரலாற்று நாயகனுக்கு வரவேற்பு!

அடக்குமுறையை ஆணிவேரோடு அழிக்கும் அரிமாவே! வருக!
ஆண்டாண்டாக எங்கள் உள்ளங்களை ஆளும் ஆதவனே! வருக!
இல்லாதவர்களின் இடரகற்றும் இன்முகமே! வருக!
ஈடில்லா வெற்றியணியும் வேங்கையே! வருக!
உள்ளதை உரைக்கும் உண்மையின் உரை கல்லே! வருக!
ஊதிய உயர்வு கண்ட உத்தமரே! வருக!
எல்லைகளைத் தாண்டி எங்கும் நிறைந்திருக்கும் எளியவரே! வருக!
எட்டில் மாற்றங்களை ஏற்றும் விடிவெள்ளியே! வருக!
ஐயமின்றி ஐம்பெருங் காப்பியங்கள் போற்றும் தளபதியே! வருக!
ஒளிவீசும் ஒப்பற்ற ஒரே வைரமே! வருக!
ஒங்கியறைந்து ஒடுக்குமுறையை ஓடவிடும் நாயகரே! வருக!
ஒளடதமாகி வறுமைப்பிணி போக்கும் தலைவா! வருக! வருக!



-G. Shalini, SBI CCPC
Treasurer, NCBE TN

KNOW YOUR DUTIES AND RESPONSIBILITIES

3.4.3 APPOINTMENT OF SENIOR ASSOCIATE (CUSTOMER SUPPORT & SALES)

1. The Senior Associate (Customer Support & Sales) will have to perform the duties of the erstwhile higher positions of Head Assistants (both Accounts and Cash), Teller, and Computer Operators and whenever exigencies so warrant, the original clerical/cashier duties also. Their services are interchangeable between Clerical and Cash Departments as and when required by the local management. This policy aims at optimum utilization of available human resources.

2. This policy supersedes all the existing clerical / Central Office level understandings / settlements in respect of appointments to special allowance carrying positions like Head Assistants / Tellers / Computer Operators

3.4.3.1 Eligibility: -

All employees in clerical cadre (excluding Record Keepers / Record Keeper cum Cashiers / Godown Keepers / Bill Collectors) with minimum qualification of matriculation and 8 years of service or more as on 1st June each year.

3.4.3.3 Duties, Functions and Responsibilities of Senior Associate (Customer Support & Sales)

The duties listed below are in addition to the duties of substantive cadre (i.e. Clerk / Cashier, Clerk-cum-typist, Computer Operator etc.) that the Senior Associate (Customer Support & Sales) may be called upon to perform.

1. To Exercise passing powers of Rs.50,000/- for cash and Rs.1,00,000/- for transfer transactions.

2. Work as Single Window Operator and

discharge undernoted duties:

(a) Receipt and payment of cash upto Rs.50,000/- and transfer transactions upto Rs.1,00,000/- for all types of accounts and customers and Bank's other instruments within their passing powers.

(b) To receive, pay, input and also authorise the relative transactions within his powers.

(c) Cash and transfer transactions beyond his passing power will also be dealt with by him. However, in all such cases the transactions will be posted by him and referred to the Case Manager for authorisation. In other words, he will receive or pay cash in excess of Rs, 50,000/- but necessary authorisation therefore will be done by the Case Manager/ authorised officer. Similarly, he will also input transfer transactions in excess of Rs.1,00,000/- but authorisation for the same will be done by the Case Manager or any other authorised official as the case may be.

(d) Cash payments upto Rs.50, 000/- or above subject to item 3(a) above, will be made by Senior Associate (Customer Support & Sales) on constituent's account irrespective of whether payment is by way of cheque or withdrawal form or whether it relates to third party, subject to verification of the identity of the holder in the prescribed manner.

(e) Acknowledge receipts of cash receipts within his passing powers by signing the counter foils. For cash transactions beyond his passing powers, while the cash will be received by him, the counter foil will be signed and released by the Case Manager.

(f) Pay Term Deposit / Special Term Deposit receipts within his powers and those beyond his powers will be paid by him after due

authorisation by the Case Manager. Similarly, SWO will issue Term Deposit / Special Term Deposit receipts through cash receipt or transfer irrespective of the amount involved but receipts will be signed by the Case Manager or any other authorised official.

(g) SWO will pay drafts, Inter-office Instruments, deposit at call receipts, banker's cheques, gift cheques etc., within his passing powers and those beyond his powers will be paid with due authorisation by the Case Manager. He will also issue drafts, Inter -office Instruments, deposit at call receipts, banker's cheques, gift cheques through cash or transfer irrespective of the amount involved but the instruments will be signed by an authorised official. Before payment of drafts, Inter-office Instruments, banker's cheques etc. the specimen signature of the signing officials will be verified by Special Associate (Customer Support & Sales) or the Case Manager or authorised official having custody / access to the specimen signature of signing officials in the Bank.

(h) Open new accounts after necessary authorisation by the authorised official.

(i) Credits to loan accounts of constituents will be passed, entered and authorised by him upto his passing powers. Debits to overdraft (current) accounts within the sanctioned limits will also be passed and authorised by him within his passing powers. However, debits to cash credit, term loan, and demand loan, agricultural cash credit, agricultural term loan accounts will be entered by him but authorisation will be done by the concerned authorised official.

(j) In case of telegraphic transfers/STEPS issue and payments, he will only post the transactions.

(k) All transactions pertaining to Government

accounts including PPF will be handled by him. The specimen signatures of the signing authorities will be made available to him.

(l) Payment of foreign currency travelers' cheques will be done by Senior Assistant on authorisation by the officer in charge of foreign exchange.

(m) He will issue cheque books, note stop payment instructions, standing instructions and print pass-books at the request of the constituents.

(n) While SWO can input transactions to the undernoted internal accounts, authorisation will be done by the Branch Manager or any authorised officer irrespective of the amount of transactions. Sundry deposit Suspense charges Charges account Interest account Branch Clearing General Account Inter branch items in transit account Agency clearing Inoperative account Dormant account Interest provision account, etc. (o) He will be responsible for all cash directly handled by him.

(p) He will also be responsible for proper exercise of his passing powers.

(q) Receiving application, allotment and call monies by cash or cheques upto his powers in any one case and issue of receipt therefor.

(r) As per letter No. CDO/IR/SPL/179 dated 28.07.2006, while working as Case Manager/ Single Window operator have to exercise passing powers vested in them. As verification of signatures including thumb impressions of account holders is an integral part of exercising the passing powers, the verification of signatures and thumb impressions of account holders is to be done by the Special/Senior Associates.

3. Active assistance to the Branch Manager in achieving the budgetary goals, monetary business etc.

4. After business hours, where the volume of work so permits, Senior Associate (Customer Support & Sales) may be given other duties, within his cadre such as deposit mobilisation etc.
 5. Senior Associate (Customer Support & Sales) will duly check and sign the system generated scrolls/ reports in respect of tasks/ transactions performed by him such as cash receipt scrolls, cash payment scrolls, transfer received/paid scroll, exchange scroll etc.
 6. To check savings bank day book on daily basis and voucher verification reports at Core Banking branches.
 7. Accepting cash from individual / non-individual customers and issuing receipts under doorstep banking to the extent of their powers.
 8. Cash delivery to customers under doorstep banking
 9. Checking of Voucher Verification Reports / day books / computer outputs of all types of accounts at Core Banking branches / CPCs.
 10. Checking of leave records, overtime register, Bonus register, establishment register, etc.
 11. Drafting of letter / notes, signing all types of intimations, advices of routine nature to constituents.
 12. To ensure timely preparation and checking of any returns / statements entrusted for checking or forming part of the desk / section / department, the responsibility for functioning whereof is entrusted to him.
 13. To ensure correct application of rate of interest on Government and other securities, discount and rebate on usance bills, interest on Central Office account, interest on Savings Bank Accounts, term deposits and other interest bearing deposit accounts from various reports like deposit balance/loan balance files etc.
 14. To check Registered and ordinary letters dispatched registers, verify the balance(s) with despatcher(s) at prescribed periodicity.
 15. To check stationery and relative registers / ledgers
 16. The above duties are in addition to the existing duties.
 17. Any other duties with in the cadre as assigned from time to time as per Bank's requirement.
- In terms of Memorandum of Settlement dated 26.11.2020 between Bank Management and the All India State Bank of India Staff Federation, the following duties will also be performed by them:
- Marketing & Tele-calling for Business Development / NPA recovery.
 - Verification of LTI / RTI of illiterate customers by holders of cash key in cash balance branches.
 - Assisting the Branch Manager in acquisition of new Business, Follow-up, Recovery, Achievement of Budgetary goals and enhancing profitability. (e-Circular No.: CDO/P&HRD-IR/66/2020-21 dated 21.12.2020).

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