



# THE SHIELD

A Monthly Magazine from

State Banks' Staff Union (Chennai Circle)



Post Box No.1754, State Bank Building, No.84, Rajaji Salai, Chennai - 600 001.

Office : 044-2521 9329 | 2522 0731 | 2522 7179 | Fax : 044-2524 3524

E-mail : sbsugeneral@gmail.com | sbsuchennai@yahoo.com | Web : www.sbsuchennai.com

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*Dear Comrades,*



I feel proud in congratulating one and all on the monumental milestone of reaching 50 CRORES + CUSTOMERS. This accomplishment is not possible without each one's dedication, hard work and the sense of shouldering the responsibility in taking our Bank to great heights. It is time for us to extend our gratitude to our customers and other stakeholders for supporting and trusting SBI.

As we enter the final quarter of Financial Year 2023-24, there will be an urge in achieving the business goals. Though it is important to achieve our targets and goals, we should not entertain doing unethical practices.

To create awareness and bridge knowledge gap especially among the newly joined employees, we are coming up with articles on duties and responsibilities, vigilance, Bank's instructions and guidance in day-to-day banking in the coming editions.

As per Goiporia Committee recommendations on customer service, under the instructions of RBI, Banks have started functioning 15 minutes prior to the business hours. It is purely to serve the customers on time at the start of the day.

As per the login time data of our circle, only 52% of the employees have logged in to the system before start of the business hours. Thus, to serve customers promptly bank is insisting the employees to login before start of the business hours.

Our SBSU have always been insisting our comrades to be punctual in attending office as well leaving on time. If it is required to sit late to complete work, inform the concerned official, mark attendance accordingly. Sitting late not only causes health hazards, it paves a way of unemployment to others. From Preventive Vigilance point of view too, sitting beyond working hours is dealt with seriously. "REGULATED WORKING HOURS" is a fought and got right of the Union, which should not be vitiated.

I salute one and all for your unwavering trust and commitment towards our union. Requesting all to be punctual, follow systems and procedures and BRING TO OUR NOTICE if forced to follow any unethical practice.

G. KRIPAKARAN  
GENERAL SECRETARY

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# INTERACTION MEET WITH ROARING LION OF BANKING INDUSTRY

Our Federation General Secretary Com. Sanjeev K Bandlish visited Chennai for a small committee meeting on January 6<sup>th</sup>, 2024. In spite of his busy schedule he consented to meet our activists and elaborate on the wage revision process. It was a delight to see him answer the questions shot by our members. Our President Com. V Sridharan presided over the meeting. Our General Secretary Com. G. Kripakaran appreciated Bandlishji for the signing of the historic 12<sup>th</sup> Bipartite MOU.

The interactive session gained momentum when General Secretary, Amaravathi Circle and Senior Vice President of our Federation Com. L. Chandrasekar addressed the gathering. Interactive session was followed by the distribution of kits to our kabaddi players by our Federation General Secretary. Our fmr. Sr. Vice President of Federation and General Secretary of our Union Com.D.Venugopal Reddy, fmr. Presidents Com. S.Gunasekaran, Com. R Baskar, Com. Sridhar R and Com. G.Janakiraman felicitated Bandlishji for achieving ex-gratia and provided favourable solutions for other anomalies.



## SOUTH INDIAN BANK EMPLOYEES' ASSOCIATION (SIBEA) CHENNAI REGIONAL MEETING - OUR GENERAL SECRETARY COM. G KRIPAKARAN AS CHIEF GUEST

Our General Secretary and Senior Vice President of our Federation, Com. G. Kripakaran participated in the SIBEA Chennai Regional meeting as Chief Guest on 21<sup>st</sup> January 2024.

He elaborated on the importance of union and portrayed how NCBE and UFBU was formed and its role. The meeting was inaugurated by NCBE National President Com. R. Balaji and he addressed the gathering about uniting workforce and history of the formation of union in India. Youth from all over Chennai actively participated in the meeting and made it a grand success.



## ALL INDIA SBI INTER-CIRCLE KABADDI TOURNAMENT 2023-24

Chennai Circle won the Inter-circle Kabaddi Tournament by defeating Bangalore in the final held at Mumbai on 13th January 2024. It is noteworthy to mention that Bangalore team comprises of National players including Arjuna awardee and pro-kabaddi players. First time ever a team (Chennai Circle) has won them in ICT Kabaddi tournaments.



## ALL INDIA SBI INTER-CIRCLE HOCEY TOURNAMENT 2023-24

Chennai Circle won the Bronze Medal in ICT Hockey Tournament 2023-24 by defeating Bhubaneswar in the Play of Match held at Bhopal on 16th January 2024.



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

Executive Committee meeting of our Federation was held on 23<sup>rd</sup> January 2024 at Mumbai. General Secretary of our union Com. G. Kripakaran along with President Com.V.Sridharan participated in the meeting.



## BE VIGILANT – FRAUDS IN GOLD LOAN AREAS

As Cash in Charge, it is our duty to process and disburse Gold Loans to customers. However it is observed that due to lack of knowledge or failure to follow systems and procedures many frauds are reported in this area and thus innocent staff become victims. So let's discuss on the dos and don'ts in Gold Loan area.

### DOs

- Ensure loans are sanctioned by concerned officials. Award staff has no power to sanction gold loans.
- Strict adherence to verification of KYC to be ensured and obtain latest photograph to paste in loan application.
- Adhere to the laid down procedures like Nitric Acid Test, Touch Stone method and specific gravity test while testing the purity of gold ornaments.
- Gold Assaying Machines, wherever in use, are only a supplement and not a replacement for normal system of assessing gold ornaments.

- Responsibility of the quality of the Gold lies with the Cash in charge only. Even if appraiser has checked and a certificate has been issued, cash in charge would be held responsible for purity of the ornaments.
- Gold loan exposure at CIF level of Rs. 5,00,000/- lakhs and above to a customer should be appraised by two empaneled appraisers mandatorily.
- Ensure the gold loan bags are in joint custody. Also, gold ornaments pledged are in available in the bags before depositing the same in the strong room.
- Handing over and taking over certificate should be signed both by relieving/ relieved Cash in Charge duly authorised by the Branch Manager.
- Gold loan ledger should be maintained datewise with tag. This will facilitate obtaining of acknowledgement from the borrower at the time of delivery of ornaments.
- 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 and periodic verification must be carried out in the presence of a person other than the Joint Custodians. Physical bags, IN & OUT register and loan balance file must tally always.
- At the time of gold loan closure, ensure that the loan a/c is closed in CBS before handing over the ornaments.

### **DON'Ts**

- Don't process the loan before it is sanctioned by the concerned official.
- Never trust the appraiser completely.
- There is no concept of renewal. Old loan must be closed and acknowledgement of ornaments delivery must be ensured. New loan may be processed afresh following the existing systems and procedures.

## **COMPASSIONATE APPOINTMENT**

Mr. Rajkumar S/O Late Shri. M Gandhi, Senior Head Messenger, Thanjavur Branch was appointed as Junior Associate under Compassionate Appointment Scheme on 3rd January 2024. His father expired on 24-05-2023 and within the short span of 7 months the appointment order got released.

## KNOW YOUR DUTIES AND RESPONSIBILITIES

### APPOINTMENT AS JUNIOR ASSOCIATE (CUSTOMER SUPPORT & SALES) (an extract from HR Volume II updated as at December 2023)

- All new recruits at the time of joining shall be given the designation as 'Junior Associate'.
  - They will exercise passing powers of Rs 15,000/- (Cash) & Rs 20,000/- (Transfer). They will perform the job of entry of vouchers.
  - Any other duties within 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)
- ### 3.4.2 APPOINTMENT AS ASSOCIATE (CUSTOMER SUPPORT & SALES)

#### ELIGIBILITY:

All employees in clerical cadre (excluding Record Keepers / Record Keeper- cum Cashiers / Godown Keepers / Bill Collectors) with minimum qualification of matriculation and 1 years of service or more as Junior Associate as on 1st June each year. 3.4.2.2 Duties, Functions and Responsibilities of Associates (Customer Support & Sales)

- All the duties of Junior Associates (CS&S) and duties of the substantive cadre.
- Exercising passing powers of Rs 35,000/- (cash) & Rs.70,000/- (Transfer).
- Checking of VVRs.
- Open, upload and update deposit accounts in CBS provided such account opening is duly authorized.

- Any other duties within 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)

#### Additional Duties to be assigned to Associates

- i. Marketing of liability / loans products and products of subsidiaries like SBI Credit Card, Mutual Fund, SBI Life etc. Sourcing of proposals
- ii. Opening and closing of loan accounts as maker in CBS subject to authorization by the officer in the application form
- iii. Opening of SDV / SDV-SC / Collateral accounts (pertaining to the details of creation of primary / collateral security).
- iv. Pick up of cheques / bills from customer's place.
- v. Delivery of drafts / Inter Office instruments at customer's place.
- vi. Accepting cash from individual / non-individual customers under doorstep banking.
- vii. Noting of SI / ECS.
- viii. Scanning / uploading of signatures
- ix. Input of BGL transactions in the CBS
- x. Cash delivery to customers under doorstep banking.
- x. The above duties are in addition to the existing duties.

## WE CARE FOR SBSU CARES

SBSU Cares Trust has been formed to help the poor and needy in the society. Direct beneficiaries have been identified and welfare measures have been distributed. On account of their superannuation comrades have contributed Rs. 2,000/- to SBSU Cares. Staff union is indebted to the noble gesture of its members in contributing to the fund in helping the society



Com. L. Sankara Narayanan  
Chief Associate, Commercial Branch

Com. C. Venkatesan  
Senior Associate, Jamalia Branch

## WATCH YOUR HEALTH

### HEALTHY EATING - 2



We have to accept that the Foremost healthy food is 1.WATER. The Water that you drink can be spiced up with Fresh citrus Fruits (which are rich in Antioxidants and can be a great Fat Burner), Fresh or frozen Berries or Fresh mint leaves.

Two lesser known Indian veggies - Green (Raw) Jackfruit and White Pumpkin offer a variety of nutrition and health benefits, and so it is advisable to include them often in daily diet.



2.Green Jackfruit is a healthy source of vitamin C, potassium and Phosphorus.

Commonly in many parts of our country, it is used as a meat substitute. Being rich in potassium, it helps to control Blood pressure. Jackfruit seed help to reduce LDL (bad) cholesterol and Improve HDL (good) cholesterol. They have phytochemicals, antioxidants to prevent degenerative diseases and cancer.



3.White pumpkins a great source of calcium and Phosphorus. Its consumption Regularly helps prevent mental depression being good source of amino acid tryptophan. It is anti-inflammatory and helps in arthritis and asthma like diseases. The juice of White pumpkin helps in Increasing WBC count, Improving immunity levels. The seeds are rich in Zinc and Carotenoids and



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