



**STATE BANK OF INDIA OFFICERS' ASSOCIATION
(HYDERABAD CIRCLE)**

(Registered Under Trade Unions Act 1926:No.3396 A.P.)
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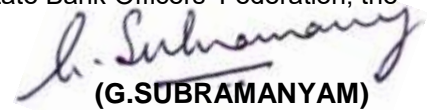


Circular No.55

01.09.2017

TWO DAYS OF ATHMA MANTHAN WITH YOUTH
AT KOLKATA THE CITY OF JOY

We reproduce hereunder Circular No.93 dated 29th August, 2017 issued by All India State Bank Officers' Federation, the contents of which are self-explanatory.


(G.SUBRAMANYAM)
GENERAL SECRETARY

We reproduce hereunder the text of AIBOC Circular No.2017/48 dated 29th August, 2017 contents of which are self-explicit.

Sd/-
(Y.SUDARSHAN)
GENERAL SECRETARY

Quote

The Youth Convention held on 26th & 27th at Kolkata was a great introspection, learning experience and togetherness. AIBOC, West Bengal State Unit, had made all possible arrangements within a short span of time viz. The inaugural rally, the gift bag(made of jute), reading materials, food, hospitality, hotel arrangements, logistic support, cultural programme, photo exhibition, eminent speakers, news bulletin on the second day etc. In short, everything was excellent. More than that was the involvement of the delegates, attending sessions with full attention, applauding and appreciating when needed, participating in the group discussions, excellent presentation of views of the group, suggestions for the Organisation, all were of very high order.

Dr Rohit, Assistant Professor, JNU, CESP, presented the key note address on the first day during the open session. Immediately after, a panel discussion took place on the topic "70 years of Freedom- Promises, Status and Future". Prof. Dr Shantanu Basu, was the moderator of the discussion, which featured Ms Mahua Moitra, MLA, Dr Prasenjit Bose, Economist, Shri Srijan Bhattacharya, Student and social worker, Shri Dipankar Mukherjee, former State Secretary, AIBOC, WB State Unit and Shri Arunangshu Paul, Advisor, SBI Caps Securities. The speakers had enthralled the audience with their lively deliberation.

The delegates were split into sixteen groups in the post lunch session and discussed amongst themselves on various topics. Senior executives and senior AIBOC leaders were assigned a group each to guide the participants.

The following are the recommendations of the future leaders who have taken oath to take the organisation to greater heights.

NPS

- NPS to be converted into an assured Pension Scheme as it is a Social Security.
- Income Tax exemption needed for the returns.

Technology

- Banks should integrate all data including HR Data
- Care to be taken to serve the larger majority who are semi literates and not tech savvy.

NPA

- Entire economy is affected. Govt should come forward with stringent measures for recovery.
- Waiver of Agriculture loans should be for borrowers who have repaid also.

CTC

- Cost to Company should not be accepted in Banking Industry

Performance Based Salary Incentive

- Everyone have to get a uniform salary
- ESOP can be debated – to be given to all
- Incentive is equal to bribe and leads to Divide and Rule
- Appreciation can be done without monetary incentive.

Ethical Banking & Cross selling

- Cross Selling has become a menace
- Stop incentive for Cross Selling
- Ethics and Cross Selling cannot co-exist
- Separate Vertical should take care of Cross Selling Products
- Let us say no to misselling
- AIBOC should take all steps to stop this unethical Banking.

Connecting Dots with youth

- Provide opportunity for leadership.
- Have Cadre Development Programmes in States
- Have care and Empathy
- Accept Dissenting Voices
- Motivate by recognition
- Share responsibility.

Work Life Balance

- Regulated Working Hours has to be followed.
- 5 Day week
- Work will never stop. So plan accordingly.
- Sitting late is not performance

New Alternative ways to Resistance

- Provide front page advertisement in Newspapers
- Interact with Public – the customers
- Use media and Social Media
- Have more meetings with People
- Organise People's Parliament well.
- Involve family members, relatives , friends and customers at Dharnas and Strikes

Demonetisation

- Was total failure
- Corporate benefited through Digital Platform
- Paytm – biggest beneficiary
- Should demand report from RBI & Finance Ministry
- Should not forget the suffering

RBI-BBB, DFI & Consultants

- Multiple agencies lead to spoilsport
- Establish norms which benefit the country
- Appoint Officer / Employee Director
- Provide autonomy to the Banks.

New Ways of Banking

- Use technology of voice recognition, face reading & Biometric
- Privacy of individuals to be taken care of
- Personal Banking is what people want.

Decoding Banking sector Reforms

- In the name of reform dismantling Public Sector
- Merger is step towards privatisation
- Private Banks cannot serve the masses
- Contribution of Public Sector Bank not recognised
- Intensify agitation
- Defend public Sector with People's support

A book, "Policies of India are decided at World Bank & IMF – Not at our Parliament" by Com. Sivakumar D from Syndicate Bank was released.

A documentary on demonetisation prepared by Com. Sanjit Ravi of Bank of India was shown and appreciated by all.

Com. Anup Sen, former Chief Manager of SBI, who sends, "News of Interest" to more than 1 lakh Bankers every day, Dr. M.B. Nirmal, IOBian, who has done so much for environment and society and Com. Ajay Kumar Reddy, delegate and Captain of Indian Cricket Team for Blind which won world T-20 championship were honoured.

The second day witnessed presentation by the group leaders, who were given the stage and shared the dais with Com Dilip Saha, President, AIBOC. All the speakers in the session presented their topic with great gusto and fervour and displayed excellent presentation skills. In the post lunch session, Ms Usha Ramanathan, presented her views on the subject Digital India - Aadhar & Privacy, which was an eye opener. It was followed by presentations on 'Ethical Banking - Concerns on transparency' by Mr. Joe Athialy and Ms. Priyadarshini of 'Centre for Financial Accountability' and 'Business Correspondents - A Critical look by Ms. Kaarika Das and Team, students of JNU.

On the whole, the organisation has been enriched with many valuable inputs; identified future leaders and will implement the recommendations. We need to nurture the delegates, who attended the 2 day meet- the first ever national Youth Convention organised by AIBOC. The affiliates are requested to enter the particulars of the delegates in the portal www.aiboc-nyc.org so that they can meaningfully contribute their ideas and suggestions in the days to come.

Oath taken: We the youth serving the Nation through the Banking Sector take pledge that we will not allow privatisation and merger of Public Sector Banks. We take pledge that we stand for Gender Equality, We stand for Unity above Caste, Creed, Language and Religion. We take pledge that we strive for equality, Equity and preserve the values of the constitution of India.

The entire programme was webcast and seen by lot of comrades in India as well as abroad. The videos are available in YouTube link <https://youtu.be/L4ZqIDBijLY>

"Let's create History" was the theme of the convention. We have indeed created history. Let us take this initiative forward to carry forward the legacy of our mighty organisation.

Comradely yours,

Sd/-

D.T. Franco
General Secretary

Unquote

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