

SBIOA C-BULLETIN





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(For Internal Circulation only)

JULY 2024



Dear Comrades,

It gives me immense pleasure to connect with you through our second e-Bulletin since taking charge as General Secretary. July was a productive month, marked by the AIBOC Triennial General Council Meeting, Bank Nationalization Day celebrations, extensive branch visits, and addressing newly joined PO/ promoted Trainee officers at SBILDs.

Our Trichy Module Association's "Converge to Connect" training program for BMs / FOs was a huge success, and we plan to conduct similar awareness programs across the circle.

I am happy to announce that 74 Comrades have received Inter Circle Transfer vide supplementary ICT list to their respective home states after

persistent follow-up by SBIOA (CC). Although the number of officials who received ICT was considerable this year, our circle Association continues to push for resolving pending applications.

I would like to emphasize the importance of work-life balance, encourage you to maintain a healthy schedule and avoid working on holidays. Let us prioritize quality time with loved ones and efficient time management.

I extend my heartfelt gratitude for your unwavering support and involvement. Together, let us take our Association to greater heights.

> SBIOACC Zindabad and long live our unity.

> > Comradely Yours,

GENERAL SECRETARY

ஊழையும் உப்பக்கம் காண்பர் உலைவின்றித் தாழாது உஞற்று பவர். - திருக்குறள் 620

CDS based incentive for the FY 2023-24 credited on SBI Bank Day

We are pleased to share that our Corporate Centre has acknowledged our concern regarding the payment of PLI to officers with a single 'A' grade in CDS. The Competent Authority has accorded approval for the payment of PLI based on CDS Grading for the financial year 2023-24 to all employees who were graded "AAA", "AA" & "A" in CDS as on 31st March, 2024.

This decision served as a State Bank Day gift to our employees, extending the incentive scheme to the majority of officers. All our comrades who obtained grade "A" and above were credited with the CDS based incentive for the FY 2023-24 on 01.07.2024, on our Bank day. We express our sincere gratitude to the DMD (HR) & CDO and other officials of the HR department for their support and cooperation.

AIBOC EC AND TRIENNIAL GENERAL COUNCIL AT GUWAHATI

The All India Bank Officers' Confederation (AIBOC) Executive Committee and Triennial General Council were held at Guwahati from July 7 – 9, 2024. Com P M Balachandra (President), Com Rupam Roy (General Secretary), Shri M V Rao (Chairman, IBA and MD & CEO Central Bank of India), Shri T T Ram Mohan, an eminent economist and former professor of IIM Ahmedabad & Com. C H Venkatachalam, General Secretary of AIBEA, adorned the dias. More than 600 delegates participated in the three day event. 19 delegates from SBIOACC participated in the AIBOC Triennial Council. The AIBOC General Secretary assured the assembly that AIBOC will continue the struggle to meet the aspirations of its membership while ensuring happiness in the workplace.

Around 70 delegates representing all affiliates deliberated during the two days' business session expressing their views on the General Secretary's Report. They shared their concerns and suggested ways and means to further strengthen and fine-tune the functioning of the Confederation. Many important issues were raised by the delegates. Com. Sheela I (DRS, Trichy Module), spoke about women empowerment and the need for women to play a larger role in Trade Union activities.



The AIBOC General Secretary responded to the discussions and issues raised. He appreciated that the members have expressed their thoughts lucidly, and the Confederation is fully aware of their difficulties and concerns. Many of the points raised during the discussions are either covered in his report or found a place in the resolutions to be proposed in this triennial general council. AIBOC is committed to vigorously combating the toxic work culture and addressing all issues with proper prioritisation. It will take the battle to a higher level and pledge its steadfast commitment in opposing privatization and other regressive policies that hinder the growth of public sector banking.

New Representatives of SBIOA(CC) in AIBOC



We are happy to share that our President, Com. Nithish AR Singh and our vibrant General Secretary Com. A. Senthil Ramesh have been elected as the Deputy General Secretaries of AIBOC at the 13th triennial Conference held at Guwahati.

This achievement is a testament to their dedication, leadership and tireless efforts in serving our organization. We congratulate them on this well-deserved recognition and wish them continued success in their new roles.

"CONVERGE TO CONNECT" PROGRAMME

"Converge to Connect" an initiative by the Trichy module, aimed at equipping our Field Officers (FO), Branch Managers (BM), was a resounding success. On 17.07.2024, the proceedings commenced at 10:10 AM with DGM B&O Shri. Atul Priyadarshi and RM Com. Madhan on the dias. The DGM (B&O) of Trichy Module addressed approximately 160 Comrades at Trichy Main Branch.

We were honored to have the enigmatic Vice President Com. Lazer Jeyaprakash C, and the vibrant General Secretary, Com. A. Senthil Ramesh addressing the comrades and adding immense value to the event. Our beloved General Secretary addressed our comrades with a detailed and enjoyable speech updating about the latest developments in Banking, AIBOC Level, Circle level and Module level. He stressed upon the need to stay relaxed, happy and conscious about our roles and instructions of the Bank. Our sincere appreciation also goes to our beloved Com. S. Madhan, Regional Manager RBO-I, Trichy for his insightful session on credit. Kavingar Sri Nandalala's hilarious speech added the perfect finishing touch to the event. Our gratitude to DGS Com. Anbarasu & other Module Office Bearers who where present at the event. Despite being a holiday, we had an impressive turnout of our members, demonstrating their commitment to learning.



BANK NATIONALIZATION DAY CELEBRATIONS - 19 JULY

On the auspicious occasion of the 55th anniversary of Bank Nationalisation Day, AIBOC TN is happy to announce that we made a donation to Nirmal High School in Ayanavaram, Chennai. This gesture is a testament to our unwavering commitment to social responsibility and our dedication to empowering the next generation.

Nirmal High School, managed by a workers' trust, provides vital education to students from economically disadvantaged backgrounds. Our donation



will significantly enhance the school's infrastructure, creating a conducive learning environment for these deserving students.

Let us unite in our efforts to make a positive impact on the lives of these students and reaffirm our allegiance to the values of public sector banking. Together, we can make a difference.

Long live public sector banks.

Interaction with 2024 Batch Probationary Officers – SBILD Nungambakkam

President Com. Nitish AR Singh, Vice President Com. Lazer Jeya Prakash along with Treasurer Com. Prakash, DGS Com. Anbarasu, Dy. Treasurer Com. Ravikumar, Com. Vimala Devi and also the Regional Secretary Com. Ravikumar with his team of Office Bearers addressed the newly joined PO's at SBILD Nungambakkam on 21.07.2024. The meeting was an interactive one, where they were explained about the necessity of a mighty Association like our SBIOA (CC), their rights & responsibilities and finally the doubts raised were cleared by our Regional Secretary, Chennai - I.



Interaction with 2024 Batch Probationary Officers – SBILD Trichy



Interaction with the Probationary Officers of 2024 batch was held SBILD Trichy on 22.07.2024

The newly joined Probationary Officers were addressed by our President Com. Nitish AR Singh, General Secreatary Com. A. Senthil Ramesh, Vice President Com. Lazer Jeya Prakash, Treasurer Com. Prakash, DGS Com. Anbarasu and Trichy Regional Secretary Com. K. Gurunathan and his team of Office Bearers. The event was also graced by the Regional Secretaries Com. Murugesan of Coimbatore module with his team of Office Bearers, and Com. Ganapathy, Regional Secretary of Madurai Module. The young officers were made aware about the various accolades of our mighty Association by our General Secretary with examples and interaction in his speech.

SBIOA (CC) WELCOMES PO 2024 BATCH



SBIOACC NEWS



The newly joined Probationary Officers of the 2024 batch completed their training programme on 22.07.2024 and reported to their respective branches on 24.07.2024. On behalf of our Association, our Office Bearers greeted and welcomed them at their branches with a rose/gift. We came together to make our new PO's feel welcomed and valued. A small gesture can make a big difference. SBIOA (CC) showed them the spirit of camaraderie and support that our Association is known for.

BRANCH VISITS - JULY 2024

TRICHY MODULE - DINDIGUL ZONE



TRICHY MODULE - PUDUKOTTAI ZONE



TRICHY MODULE - NAGAPATTINAM ZONE



MADURAI MODULE - VIRUDHUNAGAR ZONE



MADURAI MODULE - MADURAI ZONE 2



MADURAI MODULE - TUTICORIN ZONE



SALEM MODULE - DHARMAPURI ZONE



SALEM MODULE — ZONE 1



CHENNAI MODULE I — ZONE 2



GIST OF e-CIRCULARS

We are hereby presenting the gist of staff related e-circular titbits for the month of July 2024.

STAFF: MISCELLANEOUS PERFORMANCE LINKED INCENTIVE (PLI) BASED ON CDS GRADING FOR FINANCIAL YEAR 2023-24

The Scheme for Performance Linked Incentive (PLI) based on CDS grading was last approved by the Central Board in its meeting held on 27th September, 2017. Accordingly, the Competent Authority has accorded approval for the payment of PLI based on CDS Grading for the financial year 2023-24 to all employees who were graded "A' and above, in CDS as on 31st March, 2024.

STAFF: MISCELLANEOUS BANK'S MEDICAL REIMBURSEMENT SCHEME FOR AYURVEDIC TREATMENTS

The circular mentions the salient features of the Bank's medical reimbursement scheme for Ayurvedic Treatments for officers & Award Staff with improved benefits.

POLICY ON FRAUD RISK MANAGEMENT

The Policy on Fraud Risk Management has been reviewed as per the regulatory prescriptions and aligned with the Bank's latest instructions. The review of the Policy has been approved by the Central Board of the Bank in its meeting held on 19th June 2024. The Policy lays down the framework for prevention, detection, reporting of frauds and taking timely actions like reporting of fraud to the regulator, investigating agencies and examining staff accountability etc. by the operating units including Branches, RBOs, AOs, LHOs and also the Business Units.

INCREASE IN CONVEYANCE ALLOWANCE TO EMPLOYEES HAVING BENCHMARK DISABILITY IN HARD OF HEARING, SPEECH DISABILITIES, VISUALLY, INTELLECTUALLY AND ORTHOPAEDICALLY HANDICAPPED

Government of India has approved the upward revision of the rate of conveyance allowance payable to the persons with hard-of-hearing, speech disabilities, visually, Intellectually & Orthopedically Handicapped employees in public sector banks from Rs.400/- to Rs.600/- p.m. (payable uniformly at all places), vide notification No. eF.No.4/1/10/2022-IR dated 15.03.2024. In case of workmen staff, the allowance will be in addition to the transport allowance payable to all workmen as per the clause 16 (iii) of 12th Bipartite Settlement dated 08.03.2024. In case of officers, the allowance is in addition to reimbursement of conveyance charges.

CONVEYANCE LOAN SCHEME MODIFICATIONS IN THE SCHEME REVISION IN EXISTING LIMIT & EMI: NMI RATIO

Revision in the loan limits in various categories of staff, modification of repayment period ratio, EMI/NMI ratio and extension of repayment to 70 years of age for pensioners.

BANK'S MEDICAL REIMBURSEMENT SCHEME FOR AYURVEDIC TREATMENTS

Competent Authority has approved the Bank's medical reimbursement scheme for Ayurvedic Treatments with improved benefits. By incorporating Ayurvedic treatment into medical reimbursement scheme, Bank aims to provide employees with a broader range of healthcare options, fostering a healthier and more productive workforce. Ayurvedic Doctors having BAMS or MD/MS Degree or Diploma in Ayurveda or Ph.D. in Ayurveda.

Older practitioners having qualifications like MFAM, DASF are also authorized to do Ayurvedic practice. There are Doctors designated as Acharya or Vaidya, but they have to be Registered Medical Practitioners to prescribe Ayurvedic treatments. Only medicines given in Ayurvedic treatises are reimbursable (Generic medicines) e.g. Ekal Dravya (single medication treatment), Kalpa (Tab, Syrup, Powders, Avaleha), etc. All 33 Pathology Investigations approved by the Bank as per Circular instructions, if prescribed by Ayurvedic Doctors, shall be reimbursed. Panchakarma Therapy is applicable to confirmed Officers only.

WISDOM BYTES

It is our constant endeavour at SBIOA (CC) to regularly update and guide our members regarding Banking knowledge and awareness. In this regard, we are introducing a new section from this edition of our SBIOA (CC) e-bulletin namely "Wisdom bytes" to constantly educate and update our members about the latest developments especially with regards to Disciplinary proceedings in the Bank, Business updates and the way banking ought to be conducted to safeguard ourselves and the interests of the Bank. Our members are requested to follow these guidelines meticulously, adhere to the systems and procedures without any deviation and spread the knowledge to all our colleagues.

Attention: Processing officers at Branches, Credit Processing Centres, RBO's and AO's

- Due diligence: Know your customer (KYC)
 - ◆ Exercise proper **due diligence while scrutinizing/ updating/recording KYC** of the applicants/ co-applicants/ guarantors. Please make it a point to interview the borrowers, gather as much information as possible and bring the necessary inputs into the proposal. PAN, Aadhar, Voter ID, RBI Defaulter / Wilful Defaulters List, ECGC Caution List, CIC Caution List, CIC Suit Filed List, SEBI Banned List of Promoters, CIBIL, Disqualified Directors List, UDIN, Udhayam certificate, GST returns, CGPAN, etc.

We reproduce below a list of useful links for verification of KYC:

DUE DILIGENCE AT FINGER TIPS

S.No.	Purpose / Paste the link in a browser to reach there
1.	CIC's DEFAULTERS LIST WILFUL DEFAULTERS LIST https://suit.cibil.com/
2.	CRILC DATABASE
	https://secweb.rbi.org.in/orfsxbrl/
3.	GST INVERIFICATION https://services.gst.gov.in/services/searchtp
4.	EMPLOYEE PROVIDENT FUND ORGANISATION http://www.epfindia.gov.in/site_en/index.php
5.	ECGC CAUTION LIST https://www.ecgcltd.in/ecgcportal/
6.	LIST O FDISQUALIFIED DIRECTORS http://www.mca.gov.in/
7.	AADHAAR VERIFICATION https://resident.uidai.gov.in/verify
8.	PAN VERIFICATION https://eportal.incometax.gov.in/iec/foservices/#/pre-login/verifyYourPAN
9.	VOTER ID CARD VERIFICATION https://electoralsearch.in/
10.	DRIVING LICENSE VERIFICATION https://parivahan.gov.in/rcdlstatus/?pur_cd=101
11.	VEHICLE REGISTRATION VERIFICATION https://vahan.nic.in/nrservices/faces/user/searchstatus.xhtml
12.	GSTIN VERIFICATION - PAN NO. https://services.gst.gov.in/services/searchtpbypan
13.	GSTIN VERIFICATION https://services.gst.gov.in/services/searchtp
14.	CERSAI VERIFICATION https://www.cersai.org.in/CERSAI/
15.	UDHYOG AADHAR VERIFICTION https://udyogaadhaar.gov.in/UA/UAM_Registration.aspx
16.	CHARTERED ACCOUNTANT DETAILS VERIFICATION https://lof.icai.org/lof2023/source/lof2023.html
17.	UDIN VERIFICATION https://udin.icai.org/search-udin
18.	FORM 16 VERIFICATION https://www.tdscpc.gov.in/app/tapn/tdstcscredit.xhtml
19.	TAN VERIFICATION https://eportal.incometax.gov.in/iec/foservices/#/pre-login/knowYourTAN
20.	TAX PAID CHALAN VERIFICATION https://tin.tin.nsdl.com/oltas/servlet/QueryTaxpayerAjax#

21. COMPANY DETAILS (FIND CIN No.) http://www.mca.gov.in/mcafoportal/findCIN.do

22. DIN VERIFICATION

http://www.mca.gov.in/mcafoportal/showVerifyDIN.do

23. COMPANY/LLP MASTER DATA (ROC SEARCH)
http://www.mca.gov.in/mcafoportal/viewCompanyMasterData.do

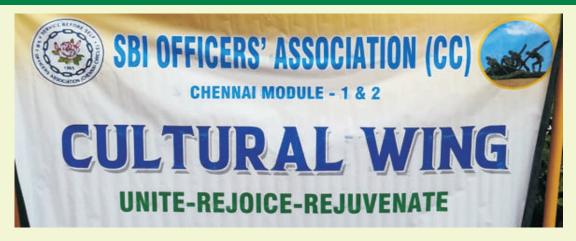
24. COMPANY INDEX OF CHARGES

http://www.mca.gov.in/mcafoportal/showIndexOfCharges.do

25. COMPANY DIRECTOR MASTER DATA http://www.mca.gov.in/mcafoportal/viewDirectorMasterData.do

- Some of the lapses observed against our officers in recent times are as follows:
 - ♦ The official has not taken care to ensure the KYC norms while authorizing opening 250 SB accounts for the employees of M/s. xxx Pvt. Ltd. and thus, s/he failed to avert perpetration of fraud.
 - ◆ As a CSO/RM (SME), have you carried out Due Diligence with regards to KYC as per Bank's SOP?
 - ♦ The borrower is having the following five accounts in ABC Branch with the same PAN id:
 - M/s. DEF Business Solutions
 - M/s. GHI Enterprises
 - M/s. JKL Cars
 - M/s. MNO Loan Bazaar
 - M/s. PQRS
 - These accounts were opened on 10th and 20th January 2017 and have become inoperative in 2018. Cheque dishonour charges debit observed in Wealth SBI A/c of the borrower and current A/c of M/s. JKL Cars. You have failed to scrutinize these accounts, while processing the proposal.
 - ♦ You had failed to carry out due diligence on the seller/builder credentials and thereby failed to comply with the instructions contained in Home Loan Master Circular prescribing additional due diligence on the seller/builder for home loans of Rs. 1 Cr. and above.
 - ♦ Due diligence on business of co-borrower/borrower Shri. TUV was not ensured properly by you. There was no GST registration for M/s TUV motors even though service income was more than Rs.50.00 lakh. Current account statement in the name of M/s TUV Motors was not on record. ITR verification was not done for all the financial years. There was no photo evidence for Pre sanction inspection. As per GST registered with his PAN, he is the Proprietor of M/s WXY Corp, which is engaged in construction activities.

SBIOA(CC) CULTURAL WING EVENT - JULY 2024



Chennai Modules - 1 & 2 conducted the third cultural event of the year 2024 on 07.07.2024 at Vani Mahal, T.Nagar, Chennai. Several comrades participated in the event along with their family members enthusiastically.

UNITE - REJOICE - REJUVENATE.

RETIREMENTS - JULY 2024

Name	Designation	Branch Name
Vijayabaskar R	Dy. Gen. Manager	IAD Hyderabad
Balasubramanian N	Asst. Gen. Manager	Local Head Office, Chennai
Ravichandar K V	Asst. Gen. Manager	Local Head Office, Chennai
Sundar R	Asst. Gen. Manager	Local Head Office, Chennai
Thamizh Venthan U K N	Chief Manager	RACC Namakkal
Nagarajan S	Chief Manager	Singanallur
Kalyani Subramanyam	Chief Manager	LCPC Chennai
Venkatesan Subramanian	Manager	SME Branch, Thanjavur
Sridhar R	Manager	AO Coimbatore
Periyanayaki Durairaj	Manager	AO Madurai
R Raj Mohan	Manager	Local Head Office, Chennai
Rajakumar M R	Manager	RBO 2 Chennai IT Corridor
Anbusekaran N J	Assistant Manager	RBO 3 Tirunelveli.

WEDDING BELLS

















CONTACT DETAILS OF SBIOA(CC) CIRCLE OFFICE BEARERS

S.No	. DESIGNATION	NAME	Contact Nos.	E.MAIL ID
1	President	NITHISH A. R. SINGH	9445234868 9445860478	nithish.singh@sbi.co.in, nithishsingh76@gmail.com
2	Vice President	LAZER JEYA PRAKASH C	8056465029 9499955801	lazer.jeyaprakash@sbi.co.in lazer.jeyaprakash1@gmail.com
3	General Secretary	SENTHIL RAMESH A.	9445000844	senthilramesh.arun@gmail.com, senthilramesh.a@sbi.co.in
4	Dy. General Secretary	ANBARASU R.	9445000810 9677260984	anbuwithsbi@gmail.com
5	Dy. General Secretary	PRAVEEN C.	9499955803	praveen.nenmara@gmail.com
6	Dy. General Secretary	SARAVANARAJA V	9150129075	saravanaraja.v@sbi.co.in
7	Dy. General Secretary	AKILA S.	9498347806	reach2akisrini@gmail.com akila.srinivasan1@sbi.co.in
8	Dy. General Secretary	JAYA VASANTHA KUMARAN S	9944558363	kumaran.sjv@sbi.co.in
9	Treasurer	PRAKASH S	9445000820	prakash.s@sbi.co.in, pramrid@gmail.com
10	Dy. Treasurer	RAVI KUMAR S	7305016170	ravikumar.sundararaj@sbi.co.in; jothinshivani@gmail.com
11	Dy. Treasurer	G.M.VIMALA DEVI	9442640081 9790010960	vimaladevi.gm@gmail.com

I measure the progress of a community with the degree of progress women have achieved. Unity is meaningless without the accompaniment of women.

Education is fruitless without educated women and agitation is incomplete without the strength of women.

- Babasaheb Dr. B.R.Ambedkar

EREAV

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- 1. Com.M.Sangeetha, Deputy Manager, BHEL Mukundarayapuram Branch lost her father on 03.08.2024.
- 2. Com.V.Madhoosudhanan, Deputy Manager, Katpadi Branch lost his mother on 04.07.2024.
- 3. Com. S.Ganesh, Deputy Manager, LHO Chennai lost his father on 03.07.2024.
- 4. Com.S.Lakshmanan, AGM, CB Chennai lost his father on 13.08.2024.
- 5. Com. R.Dineshraj, DM, OB Chennai lost his father on 25.07.2024.
- 6. Com.P.Bhuvana, Manager OB Chennai lost his father on 21.07.2024.
- 7. Com.S. Venkata Krishna, Manager, CCGRO Chennai lost his father on 04.07.2024.
- 8. Com. K.R.Subhapradha (Branch Manager, Modachur Road, Gobichettipalayam) lost her father on 29-05-2024.
- 9. Com. Gowtham. J, Assistant Manager, TB Hub, AO Coimbatore lost his father on 06.05.2024.
- 10. Com. Rajalakshmi D (Branch Manager, Vanur) lost her father on 03.07.2024
- 11. Com. Suresh Krishna, ATM Chnl mgr RBO Villupuram), lost his father on 23.07.2024.