



State Bank of India Officers' Association Chennai Circle



e - BULLETIN

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(For Internal circulation only)

APRIL 2026



“Strength does not come from physical capacity. It comes from an indomitable will.”

– Mahatma Gandhi

05.04.2026

Dear Comrade,

I am delighted to reach out to all our esteemed members through this edition of our monthly e-Bulletin for April 2026. The month has been a defining period reflecting both the unity of our fraternity in times of challenge and the vibrancy of our association in fostering camaraderie and inclusiveness.

The developments surrounding the proposed changes in the Performance Linked Incentive (PLI) have raised serious concerns across the banking industry. As you are all aware, the unilateral attempts to alter the existing framework, which was evolved through bilateral understanding, have compelled the entire banking fraternity under the banner of UFBU to take a firm and united stand.

In line with the call given, our association has actively participated in the agitational programme, which includes wearing of black badges from 21.03.2026, strict adherence to working hours, withdrawal of extra cooperation, exit from official WhatsApp groups, and non-participation in official engagements beyond stipulated norms.

These steps are not merely symbolic but reflect our collective resolve to safeguard the unity and dignity of officers and employees. We must remain prepared and united for any further course of action, including a strike call at short notice, if the situation so demands. At the same time, the spirit of our association was beautifully showcased during the International Women's Day Celebrations held on 08.03.2026 at SBOA School & Junior College, Chennai, which was conducted in a grand and inspiring manner.

The enthusiastic participation of our women comrades, vibrant cultural programmes, and meaningful deliberations on empowerment truly highlighted the inclusive and progressive ethos of our organization. Such initiatives not only celebrate achievements but also reinforce our commitment towards equality, respect, and holistic development of all members.

Adding to the vibrancy of the month, our Inter Module Cricket Tournament brought together members across modules, fostering team spirit, bonding, and healthy competition. The grand finale held at SBOA School & Junior College, Anna Nagar, Chennai, witnessed an overwhelming response and participation. Events like these play a crucial role in strengthening interpersonal relationships and relieving the stress of our demanding professional lives.

Comrades, while we continue to face challenges on the industrial front, it is equally important that we remain committed to our professional responsibilities by adhering to the Bank's systems and procedures. Ethical banking, disciplined work practices, and unity in action will continue to be our guiding principles.

Let us move forward with determination, unity, and confidence—standing together to protect our rights while continuing to contribute meaningfully to the growth of our institution.

Comradely Yours,



(A. SENTHIL RAMESH)
GENERAL SECRETARY

SBIOACC ZINDABAD! OUR UNITY ZINDABAD!

Executive Committee Meeting - 15.03.2026

The 29th Executive Committee Meeting of SBIOA CC was held at SBOA School & Junior College, Anna Nagar, Chennai on 15.03.2026, with all EC members in attendance. The session witnessed fruitful deliberations on members' issues, and the General Secretary addressed all queries raised.

Several co-options were made during the meeting: Com. Anbuselvan A (Neyveli Bazaar Branch) was co-opted as Deputy General Secretary;



Com. Sathish Raghupathy (Ganesapuram Branch), presently DRS, as Regional Secretary, Coimbatore; Com. Jayachandran Chandrahasan (ACB Vengamedu) and Com. E. Karthick (Kongunagar Tirupur Branch) as Deputy Regional Secretaries, Coimbatore; Com. Sankar E (Saibaba Colony Branch) as Zonal Secretary, Zone II, Coimbatore; and Com. Boopathi D (Katpadi Branch) as Zonal Secretary, Vellore Zone, Chennai-I Module.

The Executive Committee deliberated on the Regional Committee's recommendations regarding branch realignment. The EC approved the proposal to link ACB Annavasal, ACB Avoor, ACB Viralimalai, Illuppur, Ponnamaravathi, and Tiruvonam branches with the Pudukottai Zone.

This decision aims to enhance administrative efficiency, coordination, and service delivery. Members of the concerned branches are requested to extend full cooperation for a smooth transition, while the Association will continue to monitor implementation and address any related concerns.



Com. Anbuselvan A

Com. Sathish R

Com. Jayachandran C

Com. Karthick E

Com. Sankar E

Com. Boopathi D

Coimbatore Module - Installation ceremony

Installation ceremony of the newly co-opted Regional Secretary Com.R.Sathish and other office bearers of Coimbatore Module was conducted at association office on 16-03-2026

The occasion was graced by our President and our vibrant, member-centric General Secretary, Com. Senthil Ramesh A.

The ceremony was further honoured by the presence of Com. J. Ravikumar, Regional Secretary (Chennai North); Com. Saravana Raja, Regional Secretary (Chennai South); Com. Vajravel, Regional Secretary (Salem); Com. Gurunathan, Regional Secretary (Trichy); and Com. Vimala Devi, Deputy Treasurer.

A large number of members participated in the ceremony, making it a grand and memorable event.



Branch Visits

Trichy Module

On 13.03.2026, branch visits were conducted in the Trichy Module in the presence of Regional Secretary Com. Gurunathan K., along with Deputy Regional Secretaries Com. Aravind T., Com. Chitharthan R.K., Com. Sheela I., and Com. K. Arun Kumar, Zonal Secretary – Trichy Zone. The team visited branches including Heavy Electricals (Kailasapuram), NIT, SME Thuvakudi, Kamarajapuram Township, SIDCO Thiruvermbur, Thiruvermbur, Khajamalai, and K.K. Nagar. During the visits, members' suggestions, grievances, and feedback were carefully recorded. The interactions were constructive and insightful, helping identify key operational and administrative issues, which will be taken up with the management for appropriate action.

Coimbatore Module

Branch visits were conducted during March 2026 in connection with the UFBU agitation, including badge-wearing programmes at AO Coimbatore on 23.03.2026 across Zone 1, Zone 2, and Zone 3 branches covering key offices such as Administrative Office, RBOs, major branches, and specialized units. Further visits were carried out on 25.03.2026 covering branches like Mettupalayam, Bilichi, Thudiyalur, and surrounding areas, followed by visits on 26.03.2026 at Pollachi and its associated branches. The programmes witnessed active participation, reflecting strong unity and support for the agitation call.

Deputation/ Recruitment

Applications were invited for multiple opportunities during the month of March,

- Selection of officials in MMGS II & III for Cyber Security & Centre of Excellence through online applications (till 18.03.2026) for limited vacancies.
- Selection of faculty positions at SBILDs from eligible officers in MMGS III.
- Deputation to CBI: Applications invited from willing officers in MMGS II & III as per the Bank's deputation policy.

Option to SME Domain

After repeated requests with the Management, our circle management has sought data from the members regarding their willingness to work in SME domain.

A self-nomination link was enabled in the circle site to collect the data from our members.

Email controls - Official

New security rules for Office 365 have been introduced by the Bank effective from 17.03.2026 to prevent email blocks.

As per the guidelines, emails or documents marked as "Internal" cannot be sent outside the Bank's domain. For communication with RBI/Government domains, the new sub-label "Govt & Regulator" must be used.

Sports Meet - Salem Module

The 6th Annual Sports Meet of the Salem Module was successfully held at Vivekanandha School, Puducherry, on 14.03.2026, bringing together members and their families for a lively day of unity and sporting spirit.

The event was inaugurated by RM Reg-3, Com. M. Natarajan, and graced by Com. P. Nithish A. R. Singh, President, SBIOA (CC), along with other Module Office Bearers. Over 100 comrades participated in events such as Cricket, Badminton, Chess, Carrom, Tennikoit, Kids' Games, and other recreational activities.

The meet concluded with a Prize Distribution Ceremony, celebrating the spirit of sportsmanship, camaraderie, and collective participation.



Sports Meet - Madurai Module

The Sports Meet (Final) was conducted at SBOA School, Madurai on 01.03.2026. The event was inaugurated by our General Secretary.



A friendly turf cricket match was organised in the Tuticorin Zone on 28th March (4th Saturday) at Tuticorin, fostering team spirit and camaraderie among members.



Women's Day Celebration - SBIOA CC

The Women's wing of SBIOA Chennai Circle celebrated International Women's Day in a grand and vibrant manner under the valuable guidance of our General Secretary Com.A.Senthil Ramesh on 08.03.2026 at SBOA School and Junior College, Chennai.

Lady comrades from various zones across the Circle participated with great enthusiasm, making the event a memorable and inspiring gathering.

The programme began with a warm welcome to our Chief Guest Smt.Letika Saran, DGP (Retd.), Tamil Nadu, and Guest Speaker Shri Madurai Ramakrishnan. The event commenced with colourful cultural performances by our talented members. Competitions were conducted among the participants. A professionally conducted Zumba session added great energy to the celebrations. Women members and children enthusiastically participated, creating a lively and positive atmosphere.



3rd National level International Women's Day Celebration - AIBOC

The 3rd National-Level International Women's Day Celebrations of AIBOC were held on March 1, 2026, at Patiala, bringing together dignitaries and delegates nationwide. The event featured inauguration, cultural performances, and inspiring addresses by Com. Sekaran, Dr. Harshinder Kaur, Dr. Manju Arora, and Mrs Sunita Rani.IPS.



An open forum and panel discussions on leadership, financial independence, work-life balance, and women's well-being enabled meaningful dialogue and exchange of ideas.

From Team SBIOA (CC), Com. Vimala Devi, Deputy Treasurer, raised key concerns of women members from Chennai Circle under the guidance of Com. Senthil Ramesh, effectively placing the issues before the forum.

MISCARRIAGE LEAVE:

Miscarriage leave is currently deducted from maternity leave, reducing 45 days for the second child and forcing employees to use PL or sabbatical. It is requested to treat miscarriage leave as a separate category without affecting maternity leave.

Maternity leave:

At present, maternity leave is limited to 1 year in total, availed in a maximum of two instances. In contrast, Tamil Nadu Government employees are granted 1 year of maternity leave per child (up to two instances) under the TN Fundamental Rules since 2021. When the rationale is the same, it is requested that this benefit be extended to all women employees.



SABBATICAL LEAVE:

Sabbatical leave (up to 2 years) is sought for genuine needs, but delays and denials citing staff shortage cause stress and, at times, resignations. It is requested to process and sanction these applications promptly.

Com. Rupam Roy warmly received the points and assured their inclusion in the charter of demands. In his address, he appreciated the commendable participation of women in banking and association activities, encouraging continued efforts toward supporting and uplifting fellow women. He assured that all concerns raised would be taken up for collective well-being.

The event saw active participation from delegates and invitees, making it impactful and memorable. It concluded with a vote of thanks, appreciating all contributors. Overall, the National-Level International Women’s Day celebrations reinforced the commitment to women’s empowerment and an inclusive future.

Circulars at a glance

Date	Circular Reference	Particulars
06.03.2026	CRO/RM/II-FPMD/6/2025-26	Whistle Blower Policy (Version 6.0) - Modifications
07.03.2026	CDO/P&HRD-CM/54/2025-26	Promotion to the grade of SMGS V (General /Specialist Cadre) - Review of CDS grades as on eligibility criteria
19.03.2026	CDO/P&HRD-CDS/55/2025-26	Master circular on Career Development System (CDS) Clerical & Officers upto MMGS III
19.03.2026	CDO/P&HRD-CDS/56/2025-26	Master circular on Career Development System (CDS) Officers from SMGS IV to TEGSS II
25.03.2026	CDO/P&HRD-CM/57/2025-26	Modifications in End-to-End (Recruitment - Retirement) policy for specialist cadre officers (SCOs) in IT domain.

TENTATIVE SCHEDULE OF INTERVIEWS
(GENERAL & SPECIALIST CADRE)

Promotion	By	Tentative Dates
Clerk to Trainee Officer	CRPD	07.04.2026 to 11.04.2026
Clerk to Trainee Officer (Systems)	CRPD	11.04.2026 to 13.04.2026
Clerk to JMGS-I (Merit & Normal cum Seniority Channel)	Circles	07.04.2026 to 11.04.2026
JMGS-I to MMGS-II (No Interview)	N. A.	N. A.
MMGS-II to MMGS-III	Circles	15.04.2026 to 20.04.2026
MMGS-III to SMGS-IV	CRPD	18.04.2026 to 22.04.2026
SMGS-IV to SMGS-V	CRPD	18.04.2026 to 22.04.2026
Specialist Cadre (MMGS-II & MMGS-III) (Posts with interviews)	CRPD	To be completed by 26.04.2026
Specialist Cadre (SMGS-IV & SMGS-V)	CRPD	18.04.2026 to 22.04.2026



★★★★★ SBI GEMS

REWARDS AND RECOGNITION SCHEME

SBI GEMS: H2FY2025-26
ON OR BEFORE 31.03.2026

For, FY 2025-26 total numbers of GEMS that can be awarded per annum by Senior Officials/ Executives (AGM & above) have been revised:

- The total annual quota of GEMS are divided half-yearly in 50:50 ratio for the two half-financial year (April to Sept & Oct to March), with no carry forward.
- Any GEMS of the first half year remained unused will lapse and it will not be carried over to the second half year.
- Now the GEMS quota for the second half year (HFY2025-26) are available with Senior Officials/ Executives (AGM & above) to utilize on or before 31.03.2026.

Quota for RB&O positions	Quota for all other positions
Circle CGM-124	50 (No Change)
Circle GM (NW)-80	30 (No Change)
DGM (B&O)-60	20 (No Change)
RM (RBO) 46	10 (No Change)

Note: For more details, kindly refer SBI e-Circular Nos CDO/P&HRD-CDS-105/2021-22 dated 23.02.2022 and CDO/P&HRD-CDS/58/2023-24 dated 15.03.2024.

Personal Loan – Staff (HRMS portal)

A new tab has been enabled in HRMS under the “Other Modules” section in the nine dots menu for applying / approving Staff Personal Loans.

The Income and PF details are auto-populated in the system. Gross Salary will not include arrears, leave encashment, special payments, etc. Further, while calculating Net Salary for deductions, items such as Voluntary PF deduction, Festival Advance recovery, Children Welfare Fund contribution, etc., will not be taken into account. Both Demand Loan and Overdraft facility options are available in the module.

STAFF PERSONAL LOAN
OVERDRAFT (OD) / OD ENHANCEMENT

Now Available in **HRMS**
Easy • Transparent • Fully Digital Process

HOW TO APPLY

- Login to HRMS**
Menu → Staff Personal Loan
- Select Loan Type**
Choose OD / OD Enhancement
- Fill Application & Submit**
Enter purpose, loan amount and other details
- Recommendation & Sanction**
Application moves to → Recommender → Sanctioning Authority → Controller
- Download Documents**
After control, download Application Form, Sanction Letter & DP Note from HRMS
- Sign & Upload**
Print, sign the documents and upload the signed copies in HRMS
- Branch Manager Approval**
Submit physical documents to Branch Manager for final approval

KEY FEATURES

- ✓ Apply Online through HRMS
- ✓ Automated Workflow
- ✓ Upload & Track Documents
- ✓ Faster Processing

ELIGIBILITY

- ✓ Based on Service & Confirmation
- ✓ Maximum 2 Loans Allowed (1 OD + 1 DL OR 2 DL)
- ✗ Two ODs at the same time not permitted

Apply Now > HRMS → Staff Personal Loan → OD / OD Enhancement

Branch Inauguration

The new branch of SBI at Karuvampalayam, under RBO IV Tiruppur, was inaugurated on 12.03.2026. The event was attended by Coimbatore Module office bearers and the Zonal Secretary, Tiruppur.

On 20th March, the inauguration of the new premises of Palayamkottai Branch, shifting of premises of AMCC Tirunelveli, and new premises of HLC Tirunelveli Branch were held in the presence of CGM, GM, and DGM (B&O).

Our General Secretary, Regional Secretary, Deputy Regional Secretaries and Zonal secretary participated in the events.



Inter Module Cricket Tournament 2025–26 – Finals

The finals of the Inter Module Cricket Tournament 2025–26 were held on 14.03.2026 at SBOA School & Junior College, Chennai.

The event was inaugurated by Shri Sudhir Kumar, DGM Vigilance in the presence of Com. P. Nithish A. R. Singh, President, SBIOA (CC), and Com. A. Senthil Ramesh, General Secretary.

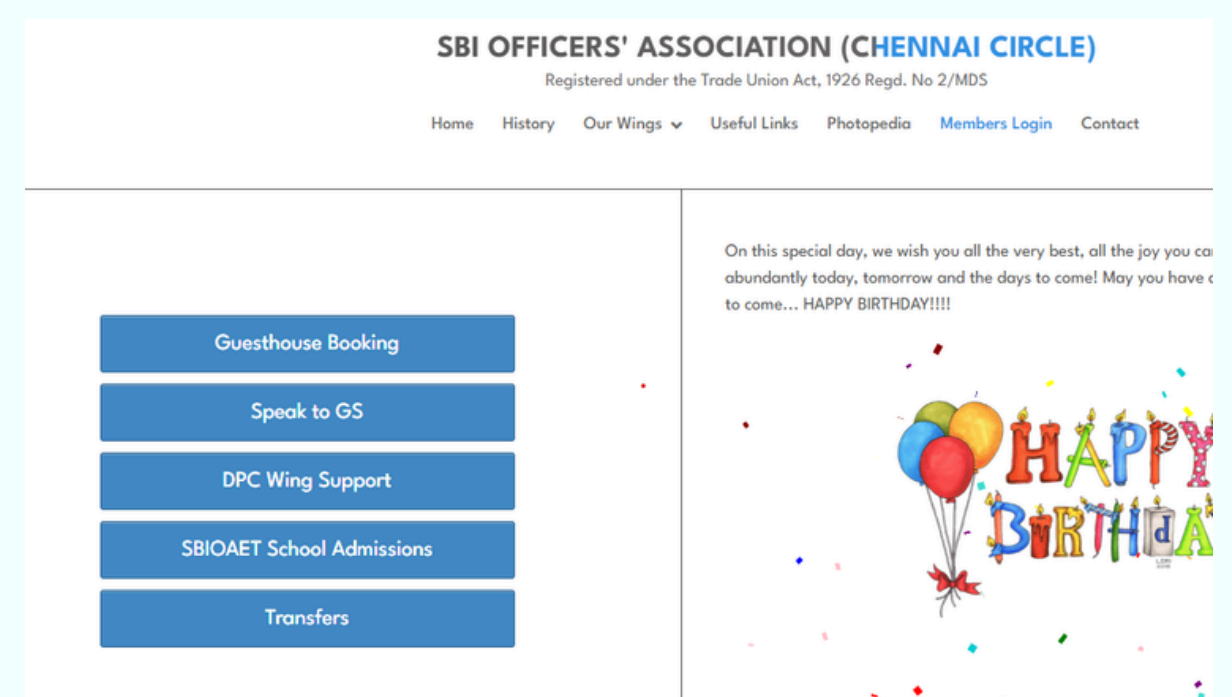
The Trichy Team batted first and set a target of 133 runs. In a thrilling match, the Chennai South Team successfully chased the target in the 13th over, securing a memorable victory.

The event witnessed enthusiastic participation and highlighted strong team spirit and sportsmanship.



SBIOA Chennai Circle - Officers' Transfer Requests 2026

As per the instructions of the General Secretary, a tab has been enabled in our association website to collect data regarding inter-module transfer requests. This initiative will help in effective analysis and facilitate informed negotiations.



Regional Negotiation Council Meeting.

Regular meetings between the module management and Associations play a vital role in maintaining a healthy and productive work environment. These interactions provide a platform for open dialogue, allowing both sides to discuss workplace issues, employee welfare, productivity, and organizational goals.

Trichy Module

The Regional Negotiation Council (RNC) Meeting for Q4 of FY 2025–26 was held at the Trichy Module on 13.03.2026.

The meeting was chaired by Shri S. Velappan, Offg Deputy General Manager & Regional Manager (R1). All Regional Managers, Chief Manager (HR), and HR Managers were present for the meeting.



The Regional Council Office Bearers of SBIOA (CC), Trichy, under the leadership of Com. Gurunathan, also attended the meeting. In his opening remarks, the DGM appreciated the performance of the Trichy Module across key business parameters during the quarter. While acknowledging the commendable efforts of the officers, he observed that the achievements were realized despite significant manpower and infrastructure constraints, which require focused and timely intervention.

During the meeting, the representatives of SBIOA (CC), Trichy Module, raised the following key issues for consideration:

1. Upcoming Transfer Activity
2. Medical Bills
3. Infrastructure and Hygiene
4. Relievers for Deputation

The Association emphasized that relievers should be arranged in a timely manner. Concerned officials should be informed well in advance to prevent operational difficulties and undue hardship. The meeting concluded on a positive and constructive note, with assurance from the management to address the issues raised.

Madurai Module

The Regional Negotiation Council for the January–March quarter was held yesterday at AO Madurai in the presence of the DGM (B&O), Regional Managers, and SBIOA (CC) representatives from the module.

Highlights of the Meeting:



The DGM (B&O) appreciated the tireless efforts of our module officials, which have contributed to achieving strong performance across all parameters. He also emphasized the need to improve the timely login percentage at the module level.

The Regional Secretary highlighted the importance of maintaining a healthy work-life balance for all officials and requested the Management to consider recommending the maximum number of promotions across all cadres in our module.

Key issues such as adherence to SOP, frequent Teams meetings, undue pressure for CVE business, and shifting of branches were discussed. Timely Login was emphasized by the DGM (B&O) for strict compliance at the module level.

The Regional Secretary thanked the DGM (B&O) and Regional Managers for addressing members' pending issues promptly and sought their continued cooperation in resolving future concerns.

Federation circulars at a glance

Date	Circular Reference	Particulars
05.03.2026	37/2026	Tax on Perquisite value of accomodation (WP 14126/2008)
08.03.2026	38/2026	International Women's Day - 8th March
09.03.2026	39/2026	Conciliation Meeting held on 09.03.2026
19.03.2026	40/2026	UFBU writes to CLC seeking urgent intervention in violation of the conciliation proceedings regarding PLI to scale IV & above officials.
20.03.2026	41/2026	Rise inprotest against naked attempts to divide the workforce in Banks in the name of PLI. Get ready for flash strikes.
21.03.2026	42/2026	SOP for observance of UFBU agitational programme.
22.03.2026	43/2026	UFBU's agitational programme - against the DFS imposed PLI framework for scale IV & above officers.

Call for Unity and Collective Action -AIBOC

AIBOC, under the banner of UFBU, has strongly opposed the proposed DFS PLI scheme, terming it discriminatory and against principles of settlement and fairness. The organisation has called for a sustained and united struggle if the scheme is implemented.

Members have been advised to remain prepared and await further instructions, emphasizing discipline, solidarity, and collective action.

Our Circle actively participated in the agitation programme with full enthusiasm and unity, demonstrating strong solidarity with the collective call of the organisation.

Various teams meetings were conducted by our General Secretary with the EC members to share the updates and concerns of the top leadership.

All officers shall strictly observe 8-hour work rule with normal office and branch working hours. Unofficial late sitting and informal extension of working hours should not be entertained. All officers should come on time and leave on time as advised.

The response across the module has been clear, disciplined, and uniform. 100% participation in badge wearing has been achieved. Office bearers have ensured closure of work within stipulated hours, with members leaving by 6.00 - 6.30 pm.



CODE OF CONDUCT FOR EXPRESSING VIEWS IN SOCIAL MEDIA - WHATSAPP USAGE.

The Bank, vide e-circular no. IT/GLOBALIT-PE-1/13/2019-20 dated June 24, 2019 & Circular No CDO/P&HRD/PM/47/2020-21 dt Fri 6 Nov 2020 conveyed in explicit terms

that **WhatsApp is not a secure channel and should not be used as an official mode of communication.**

In this connection, it may be noted that there is no difference between posting and forwarding a message/document and the person forwarding it is equally responsible for his action.

All the employees of the Bank are, therefore, advised, to abide by the Code of Conduct for Expressing Views in Social Media and use it in a more responsible way within the framework of their Service Rules. Any deviation from the expected standards of conduct may invite disciplinary action against the erring employees.



Badge Wearing Program





AIBC ALL INDIA BANK OFFICERS' CONFEDERATION
UNITE TO FIGHT AGAINST THE GOVERNMENT'S UNILATERAL PLI SCHEME!

PROTEST **STRIKE**

WHY WE ARE PROTESTING:

- Government's scheme imposes division among officers, overruling the agreed UFBJ scheme.
- The PLI scheme is based on individual performance leading to exclusion and discrimination.
- Scheme triggers division between officers in the same rank/dept.
- Ignoring collective agreement, endangering job security.

IMMEDIATE ACTION PROGRAMME:

- Wear Black Badges from 21st March 2026.
- Strictly adhere to existing working rules and hours.
- Exit all official WhatsApp groups immediately.
- Boycott official functions of the Banks.
- Avoid management's after-hours calls.

BE READY FOR STRIKE WITHIN 24 HOURS IF OUR DEMANDS ARE NOT MET!

UNITE! PROTEST! RESIST! STRIKE!
 All India BANK Officers' Confederation

Speak to GS
 A NEW INITIATIVE
 is under process

Shri. A. Senthil Ramesh
 GENERAL SECRETARY

Dedicated to the service and well-being of every member of the association.

Online portal to raise the grievances/ feedbacks

SBIOA CC

- Quorum Booking
- Speak to GS
- SPC Wing Support
- SBIOAET School Admissions
- Transfers

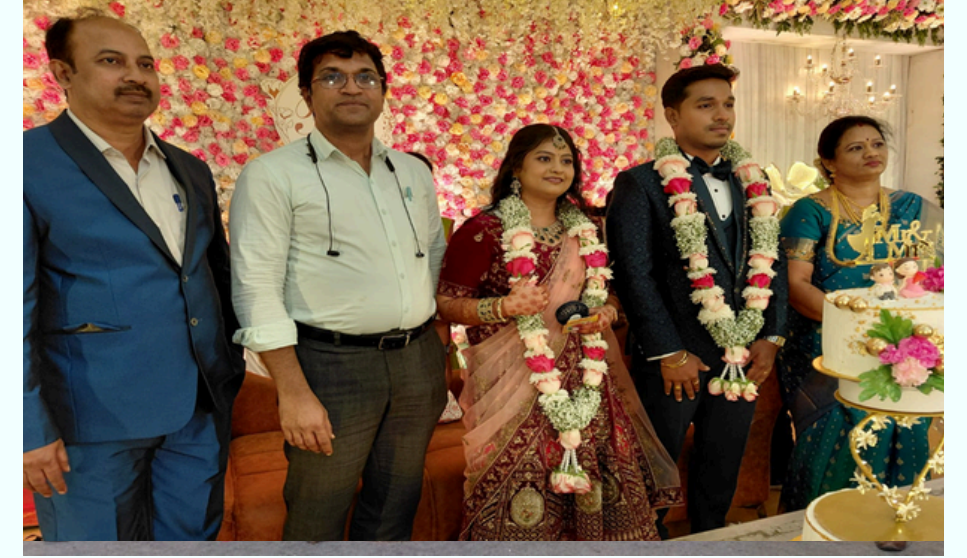
Wedding Bells



Com. Narayana Prasaad Weds Dr.Karthika Devi on 6th march.



wedding reception of Com. Mohan AM, Paruthipattu branch



Wedding Reception of the daughter of Com. Ganesh Mani,Tiruvallur Branch



Wedding Reception of the daughter of Com. Kanagarathinam S. K. P., AGM, CCGRO, Chennai



Wedding Reception of Ms. Kavya Lakshmi M, daughter of Com. Krishnan Murali Babu, Manager, Vadapalani Branch

Retirements - March 2026

Sr No	PF No	Name	Designation	Branch
1	3233448	Viswanathan S	Chief Manager	LHO Chennai

Obituary

Com. SE Raghuraman, Former Treasurer passed away at Chennai on 26.01.2026. Last rituals were held on 11.03.2026 by 12.00 noon at his residence followed by cremation at Chromepet crematorium.

Bereavement

Com.Mukesh Tamilarasan, BM, Perur lost his mother Mrs.T.Nalini, on 16.03.2026
 Com.Sharath kumar, TO, Madhapur Branch lost his father Shri P Tamilselvam .
 Com.Kavitha, BM, Chittar Branch lost his father Mr C Raju..
 Com.Sanjeev Kumar,DM,RACPC Egmore lost his son Mr Sai Prasanth on 22.02.2026.
 Com. Sankara Subramaniyan, LDM Ariyalur lost his beloved son on 07/03/2026
 Com. Sancar, Asst. Manager, RBO Puducherry lost his mother on 20/03/2026.



From our General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION

CHENNAI CIRCLE

01.04.2026

Dear Comrades,
Warm greetings to you and your family on the occasion of the Financial New Year.

As we step into a new financial year, it is both a moment of reflection and renewed resolve. The year gone by has not been an easy one. We have collectively traversed a challenging path marked by increased business pressures, staff shortages, policy uncertainties, and growing expectations from multiple stakeholders.



Despite these adversities, our members have stood resilient, upholding the dignity of our profession and ensuring that the institution continues to perform. The past year has tested not only our professional strength but also our unity and commitment to collective principles. Instances of undue pressure, attempts to dilute established practices, and policy directions impacting work-life balance have made our journey tougher. Yet, it is your steadfastness and solidarity that have enabled us to face these challenges with courage.

Looking ahead, the road before us continues to demand vigilance and preparedness. The coming period may present further challenges in the form of workforce rationalisation, changes in service conditions, and heightened performance expectations.

At this crucial juncture, the need of the hour is unity—unity in thought, unity in action, and unity in purpose. Our strength has always been our collective voice. Let us reaffirm our commitment to the values of our Association. Let us stand together, support one another, and face the challenges ahead with determination and discipline. I am confident that, together, we will navigate the coming year with strength and success.

Wishing you all a purposeful, progressive, and resilient Financial New Year.

Comradely Yours,

(A. SENTHIL RAMESH)
GENERAL SECRETARY

SBIOA (CC) ZINDABAD.....

AISBOF ZINDABAD...

AIBOC ZINDABAD...