

General Secretary's Report



**S.B.I. OFFICERS' ASSOCIATION
(PATNA CIRCLE)**

**XIXth General Council
Jamshedpur, 14th February, 2010**

19th GENERAL COUNCIL



19th Session

of

The General Council

of

State Bank of India Officers' Association
(Patna Circle)

at

Tata Auditorium
XLRI, Jamshedpur

on the 14th February, 2010



19th GENERAL COUNCIL

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स्टेट बैंक ऑफ इण्डिया ऑफिसर्स एसोसियेशन
State Bank of India Officers' Association (Patna Circle)

Regd. No. 1872 of 1975

All Letters to be
Addressed to the
General Secretary

(REGISTERED UNDER TRADE UNION ACT - 1926)

State Bank Building
West Gandhi Maidan
Patna - 800 001

Date : 15.01.2010

NOTICE

In terms of Bye-Laws 11 (i) (a) of the SBI Officers' Association, notice is hereby given that the XIXth General Council of SBI Officers' Association (Patna Circle) shall be held at **Tata Auditorium, XLRI, Jamshedpur on Sunday, the 14th February, 2010 at 11 A.M.** to transact the following business :—

- i) To adopt Secretary's Report and the audited statement of accounts of the Association for the preceding 3 years.
- ii) To appoint external auditor.
- iii) To place the results of elections for the Central, Zonal and such other committees, elections of which were conducted by the Central Election Committee for post facto confirmation..
- iv) To adopt proposal for amendments in the bye-laws and rules of the Association.
- v) To transact such other business as may be considered necessary.

The Association has requested the President and the General Secretary of All India State Bank Officers' Federation to grace the occasion by their presence. We have also invited other dignitaries of the Federation and members of Circle Management Committee. All our members are requested to take full benefit of listening to the leaders by attending the Council in large numbers and make it a grand success.

Programme :

- i) **Inaugural Session** - 11 A.M. to 2 P.M.
- ii) **Lunch** - 2 P.M. to 3 P.M.
- iii) **Business Session** - 3 P.M. to 5 P.M.

(ANIRUDH AKHAURI)
GENERAL SECRETARY



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**PRESIDENTS AND GENERAL SECRETARIES
OF SBIOA (PATNA CIRCLE)**

PRESIDENT

GENERAL SECRETARY

S. THAKUR	20.02.1972	15.03.1973	U. C. JHA	20.02.1972	15.03.1973
U. C. JHA	16.03.1973	06.04.1974	S. THAKUR	16.03.1973	06.04.1974
B.B.L. MADHUKAR	07.04.1974	19.04.1975	U. C. JHA	07.04.1974	19.04.1975
U.C. JHA	20.04.1975	20.06.1976	B. BANERJEE	20.04.1975	20.06.1976
R.N. GUPTA	17.06.1974	11.06.1977	R. K. BHARTIYA	27.06.1976	11.06.1977
U. C. JHA	12.06.1977	15.07.1979	R. K. BHARTIYA	12.06.1977	15.07.1979
B. BANERJEE	16.07.1979	28.12.1979	R. K. BHARTIYA	16.07.1979	28.12.1979
U.C. JHA	29.12.1979	07.03.1980	U. S. VERMA	29.12.1979	07.03.1980
B. BANERJEE	08.03.1980	20.08.1982	R.C. SHARMA	08.03.1980	20.08.1982
B. BANERJEE	21.08.1982	20.02.1986	R.C. SHARMA	21.08.1982	20.02.1986
B. BANERJEE	21.02.1986	27.02.1988	R.C. SHARMA	21.02.1986	27.02.1988
B. BANERJEE	28.02.1988	04.03.1991	R.C. SHARMA	28.02.1988	16.09.1990
			H.S. RATHORE	17.09.1990	04.03.1991
B. BANERJEE	05.03.1991	14.03.1994	H.S. RATHORE	05.03.1991	14.03.1994
K. C. MISHRA	15.03.1994	28.04.1997	H.S. RATHORE	15.03.1994	28.04.1997
K.C. MISHRA	29.04.1997	16.07.2000	H.S. RATHORE	29.04.1997	16.07.2000
A. AKHAURI	02.08.2000	21.10.2003	V.L. N. GANAPATY	02.08.2000	21.10.2003
SHIVAJI SINGH	22.10.2003	16.10.2006	R.A. PANDEY	22.10.2003	16.10.2006
A. AKHAURI	17.10.2006	31.10.2009	R.A. PANDEY	17.10.2006	31.07.2008
			SHIVAJI SINGH	01.08.2008	31.10.2009
L. K. P. SINGH	01.11.2009		A. AKHAURI	01.11.2009	

FORMER MEMBERS OF THE EXECUTIVE COMMITTEE (2006-2009)

The following members held various positions in the Central Committee of SBIOA (Patna Circle) during the Triennial period 2006-09.

Sl. No.	Name (S/SHRI)	POST	DATE UPTO
1	BABBAN CHOUBEY	EX-OFFICIO	30.06.07
2	S. P. SRIVASTAVA	EX-OFFICIO	31.07.07
3	B.K. VERMA	EX-OFFICIO	31.08.07
4	S.M. JHA	MEMBER	31.03.08
5	B. N. KHAN	EX-OFFICIO	31.07.08
6	R. A . PANDEY	GENERAL SECRETARY	31.07.08
7	AVTAR SINGH	VICE-PRESIDENT	30.09.08
8	S. K. GANGULY	ORGANISING SECRETARY	30.06.09
9	R. V. P. SINGH	EX-OFFICIO	31.07.09
10	M. ROY	DY. GENERAL SECRETARY	21.10.09
11	BADAL CHANDRA	DY. GENERAL SECRETARY	21.10.09
12	S. N. AKHTAR	ORGANISING SECRETARY	21.10.09
13	A. K. VERMA	MEMBER	21.10.09
14	PANCHANAN SINGH	MEMBER	21.10.09
15	K. D. TIWARY	EX-OFFICIO	21.10.09



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OFFICE-BEARERS 2009-2012

CENTRAL COMMITTEE

President	:	L. K. P. Singh
Vice President	:	J. K. Thakur
General Secretary	:	Anirudh Akhauri
Dy. General Secretary	:	S. B. Kanth
Dy. General Secretary	:	Suresh Kumar
Organising Secretary	:	Pankaj Kumar Jha
Organising Secretary	:	Arijit Bose
Secretary Finance	:	Vinod Kumar
Executive Member	:	K. K. Singh
	:	Shivaji Singh
	:	Ghanshyam Pd. Srivastava
	:	Vikas Kumar
	:	Awadhesh Kumar Pandey
	:	Dhananjay Kumar Kashyap
	:	Masrur Alam

The Presidents and Assistant General Secretaries of the respective Zonal Committees are the ex-officio members of the Central Committee. The Secretary, SBI Supervising Staff Co-operative Credit Society Ltd. is also a member of the Central Committee in ex-officio capacity.

ZONAL COMMITTEE, PATNA

President	:	Akhouri A. K. Singh
Vice President	:	Madhur Srivastava
Asstt. General Secretary	:	S. K. Tiwary
Regional Secretary	:	Ashok Kumar
Secretary Finance	:	Krishna Ram
Executive Member	:	S. N. Bhagat
	:	S. P. Srivastava
	:	U. K. Singh
	:	Vijay Kumar
	:	Milind Kumar Jha
	:	Sanjeet Suman

ZONAL COMMITTEE, RANCHI

President	:	Ajit Kumar Sinha
Vice President	:	Awadhesh Kumar Sinha
Asstt. General Secretary	:	Kalyan Chatterjee
Regional Secretary	:	L. M. Oraon
Secretary Finance	:	Neel Mohan Yadav
Executive Member	:	Ajay Kumar Chhabra
	:	Rajesh Kumar Sinha
	:	K. K. Chakravarty
	:	K. B. Lal
	:	S. K. Pandey
	:	Paul Horo



ZONAL COMMITTEE, MUZAFFARPUR

President	:	K. K. Srivastava
Vice President	:	Pankaj Kumar Sinha
Asstt. General Secretary	:	T. T. Baitha
Regional Secretary	:	B. K. Choudhary
Secretary Finance	:	S. Pathak
Executive Member	:	Jawahar Choudhary
	:	Ratan Kumar
	:	R. N. Mishra
	:	Shaukat Ali
	:	Ajai Kumar Mishra
	:	Kailash Ram

ZONAL COMMITTEE, BHAGALPUR

President	:	Murlidhar Prasad
Vice President	:	Shambhu Pd. Srivastava
Asstt. General Secretary	:	Ashok Kumar Jha
Regional Secretary	:	Sant Kumar Pandey
Secretary Finance	:	Prahlad Choudhary
Executive Member	:	Ajit Kumar Mishra
	:	P. K. Prabhakar
	:	Arun Kumar Singh
	:	Preadeep Kumar Das
	:	D. C. Gupta
	:	Pradeep Rajak

ZONAL COMMITTEE, PURNEA

President	:	Ramayan Prasad
Vice President	:	Md. Ashfaque Alam
Asstt. General Secretary	:	Santosh Kumar Jha
Regional Secretary	:	B. N. Biswas
Secretary Finance	:	Sanjeev Kumar
Executive Member	:	Amar Nath Thakur
	:	Rajesh Kumar
	:	Ashok Kumar Yadav
	:	Pradeep Kumar Rajak
	:	Raj Kumar Choudhary
	:	Ganga Paswan

In terms of bye-laws 12 (B), the District Secretaries of all districts falling under the jurisdiction of the Zonal Office are the members of the Zonal Committee in ex-officio capacity.



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REPORT OF THE GENERAL SECRETARY TO THE XIXTH GENERAL COUNCIL OF SBI OFFICERS' ASSOCIATION (PATNA CIRCLE) HELD ON 14TH FEB. 2010 AT JAMSHEDPUR

Comrade President & Comrades,

I have great pleasure in extending a warm welcome to you to this Triennial General Council of SBI Officers' Association (Patna Circle) which represents 6200 dedicated and committed officers spread across the States of Bihar and Jharkhand in over 1150 Branches and offices of State Bank of India, to participate in this historic XIXth General Council. We have witnessed in the morning the grand inaugural session of the XIXth General Council, signifying success of the General Council which will remain memorable in our minds for years to come. We last met in October, 2006 at Patna and as per the tradition were expected to meet before the installation of the new office bearers on 1st Nov. 2009. For certain unavoidable reasons, the outgoing Committee which held office during the triennial period 2006-09 could not convene the General Council and we had to take over without the opportunity of seeking the blessings of the General Council. We are here today to take overview of our past, look into the present and to evolve strategies for future in order to carry the banner of our Circle Association with great zeal and enthusiasm to defend and protect our members for which we are known for the last 37 years.

After the creation of Jharkhand state on the 15th November 2000, I have been constantly reminded by the members posted in this state of being overlooked in the matter of holding General Body Meetings. I remember being a participant in the General Body Meeting held at Ranchi in the year 1997 but that was prior to the creation of Jharkhand and immediately on assuming the leadership in the Circle Association I unexpectedly got the chance to convene this Council and what better way I could find to fulfill the demand of the comrades of this state. Hence this meeting at Jamshedpur, India's first planned and most cosmopolitan city. Jamshedpur, which was named in 1919 as a tribute to Tata Steel's founder, the late Jamshedjee Tata, is a monument of harmonious industrial environment with parks and gardens providing relief from the pressures of everyday life. It is a city that has proved that the progress of enterprise, welfare of the people and health of the environment are all inextricably linked.

The venue of this General Council, Tata Auditorium, in the sprawling campus of the Xavier Labour Research Institute, one of the most famous institutes of Management Science has had the honour of hosting several national and international meets and seminars which have not only changed the principles of management but have also had a lasting impact on trade union movement in Jamshedpur in particular and the private sector in general.

While extending a warm welcome to all of you once again, I assure that the interests of our comrades in Jharkhand are of equal importance to us and it would be our endeavour that

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triennial general councils are alternated in the towns of the two states, thereby giving opportunity to the maximum number of members to actively participate in organizing these events. The support rendered by the members of the Zonal Committee, Ranchi and the untiring efforts of the large number of activists at Jamshedpur, under the inspiring leadership of Comrade Vijoy Ronjan, under whose guidance this event has been organized have made us in SBIOA (Patna Circle) proud. Let us pay our obeisance for their affection and support.

Our commitment to the cause of the organization has received a moral boost today by the august presence of the galaxy of leaders of the Federation who graced our inaugural session. The stalwards of our Circle Association under whose leadership we have grown and learned the basics of Association work have done us proud by being present amongst us today.

HOMAGE

Before we proceed, we owe a duty to remember our comrades who left this earth for Heavenly abode during the last three years.

SL. NO.	NAME	PLACE OF POSTING	DATE OF DEATH
1	Binod Kr Baisentry	Patan	25.12.2006
2	S. R. Pathak	Station Road Ara	12.02.2007
3	J. K. Sinha	Jhumritelaiya	18.02.2007
4	Ramanuj Sharan	A.O. Patna	26.02.2007
5	Kishori Nayak	Lapung	03.04.2007
6	Rebati Raman	ADB Motihari	29.04.2007
7	Om Prakash Narain	A. O. Ranchi	21.05.2007
8	Rejesh Kumar Srivastava	Kudra	12.06.2007
9	B. N. Pandey	Rajbanshi Nagar	29.06.2007
10	Jikka Purty	Kiriburu	04.07.2007
11	G. Seraphin	Bettiah	12.09.2007
12	Harendra Manjhi	ADB Ramgarhwa	03.10.2007
13	M. P. Sharma	Doranda	05.10.2007
14	Narendra Prasad	A.O. Bhagalpur	30.11.2007
15	Ashok Kumar	Jamalpur Rly. Colony	02.01.2008
16	Vishwa Vijay Singh	ADB Daltonganj	06.01.2008
17	Satan Singh	Chainpur	11.01.2008
18	Prem Prakash Gupta	Lakshmipur	12.02.2008
19	Arjun Singh Gagrai	LHO Patna	17.02.2008
20	Sant Kumar Ram	Com. Br. Ranchi	28.02.2008
21	P. K. Bose	Daltonganj Bazar	29.03.2008



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22	Naresh Kumar	Forbesganj	29.04.2008
23	Jonson Dadel	Jamshedpur	21.05.2008
24	Devendra Kumar	A.O. Ranchi	02.06.2008
25	Gopal Sharma	A.O. Patna	07.07.2008
26	Jamuna Prasad Singh	Dalmianagar	24.07.2008
27	A K. Tiwary	Bettiah	04.08.2008
28	Shyam Sundar Chaudhary	ADB Parihar	20.09.2008
29	Chunnu Kisku	ADB Rajmahal	05.11.2008
30	Manohar Prasad	ADB Siwan	28.04.2009
31	Durga Nath Mishra	Bhagalpur	20.06.2009
32	Arun Kumar Hembram	Kuschira	20.06.2009
33	Satya Narain Azad	Biharijanj	21.06.2009
34	Satish Kumar	Service Br. Patna	30.06.2009
35	Zaki Ahmad Mehar	Dhatkidih	06.07.2009
36	Prem Prakash Gupta	RCPC Motihari	19.07.2009
37	Alok Ranjan Chaturvedi	Barari	25.07.2009
38	Vijay Kumar Sharma	ADB Garhwa	11.10.2009
39	Bijay Kishore Prasad	Torpa	26.10.2009
40	U. N. Singh	ADB Dhamdaha	01.12.2009
41	H. S. Kapula	Corporate Centre, Mumbai	21.12.2009
42	Rakesh Kant Prasad	Patliputra Branch	02.01.2010
43	R. N. Tiwary	IGIMS Patna	31.01.2010

The Kosi River "The Sorrow of Bihar" changed its course and caused devastating floods, inflicting loss of lives, cattle, standing crops and rendered millions homeless. The loss is colossal.

It is difficult to list out the persons of eminence and important personalities whom we lost during the period under report but it would be unfair if we fail to remember Swami Satyanand Saraswati, Founder of the Yoga University, Munger and Jyoti Basu the legendary personality amongst the communist parties and a doyen of the trade union movement.

We convey our heart-felt sorrow and condolences to all those bereaved and pray the Almighty to grant the strength and courage to their families, friends and relatives to stand up to this loss. Let us stand up for a minute in silence to pray the Almighty to grant the departed souls eternal peace in the heavenly abode.



GLOBAL ENVIRONMENT

During the period under report our country joined the club of Nuclear Nations by entering into an agreement with the USA known as Indo-US Nuclear Treaty. The treaty generated a lot of criticism amongst the political parties but the Government has been able to get it implemented. The year 2008 was celebrated as International Year of Global Earth with a view to create a responsible outlook by the various governments and awareness amongst the human beings all over the world to defend the ecological balance.

The era of former President George Bush, marked by military action in Afghanistan and Pakistan came to an end. The election of Barak Obama as his successor saw a historic moment in the United States as for the first time an African-American was elected as President raising hopes and aspirations through out the world for change in policies and programmes on various issues affecting the world. Obama desires to have friendly ties with all neighbors. The period also saw leadership changes in United Kingdom and Russia.

The worst ever economic recession during 2008 sent the American economy in the near bankruptcy necessitating bail out package at ensuring the trust and confidence of the people in the banking system.

In our close vicinity our relations with China, Pakistan, Nepal, Sri Lanka & Bhutan continue to be matter of concern. Pakistan re-embraced democracy by electing a popular government and a civilian President. The dictatorial regime of President Musharraf was brought to an end. However, terrorist outfits and the Taliban continue to wreck havoc with the internal peace in Pakistan. These groups continue to use the neighboring territory for creating disturbances in India. The 26th Nov. 2008 terrorist strike in Mumbai architected by these outfits jolted the Indians to realize the potential danger.

The reemergence of the democratic process in the neighbouring Bangladesh under Sheikh Hasina has strengthened the relationship with India but the democratic movement in Nepal has created more bitterness in the Indo-Nepal relationship with finger pointing by the Communist Party of Nepal.

NATIONAL DEVELOPMENTS

- (a) Smt Pratibha Devi Singh Patil elected as the first Women President of India;
- (b) UPA government under the leadership of Dr. Man Mohan Singh re-elected for a further period of five years;
- (c) Smt Meira Kumar elected as first Women Speaker of Lok Sabha;
- (d) Chandrayan-I, the first satellite was launched towards moon on 26th Oct. 2008;



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- (e) Indian Cricket Team emerged world champion in T20 World Cup Cricket tournament;
- (f) India bagged three Medals in the Beijing Olympic Games;
- (g) Pandit Bhim Sen Joshi awarded the highest civilian award of Bharat Ratna;
- (h) Oscar and Grammy awards for A.R.Rahman;
- (i) Satyam fraud shocks the IT industry;
- (j) Impact of economic recession on industry, trade and employment

The UPA Government at the Centre created history when Smt. Meira Kumar was unanimously elected as Speaker of the Lok Sabha. She is the first Woman Speaker of the Lok Sabha. A Foreign Service Officer -turned-Politician, she is the daughter of Late Jagajivan Ram, Former Deputy Prime minister of India and is elected to Parliament from Sasaram constituency in Bihar. She brings with her vast experience in administration as she has already adorned various portfolios as Minister in the previous governments. This is yet another milestone in the Parliamentary history of our country and also emergence of women to positions of importance in the Government.

TRADE UNION MOVEMENT IN THE FINANCIAL SECTOR

The Trade Union movement in the Financial Sector has a history of over 100 years. The first union for the bank workers is said to have been started in 1920 much earlier to the introduction of Indian Trade Union Act in 1926. The Insurance sector also had their unions in different parts of the country, started quite long time back due to the exploitative working conditions and low compensation. The Bank Unions could muster courage and resort to frequent agitations and struggles leading to the intervention of the Government and appointment of Tribunals to sort out the disputes and improve the working conditions. The unions were not happy with the outcome of these Tribunals. However, it has to be remembered that the two major Tribunals have laid down a strong foundation for the introduction of a fair and equitable compensation system in the country in the organized sector which gave a tremendous boost to working Sector elsewhere too, to indulge in trade union activities for amelioration of their working condition. The Shastry Award was the foundation on which the salary structure was evolved. Then it was during Desai Award that a very comprehensive working condition and compensation package was evolved in respect of bank employees which became the basis on which the Unions could move forward for betterment of their working conditions. The evolution of the compensation system can be divided into four parts:-

- a) The period of struggles and disputes paving way for the mobilization of workers;
- b) The period of conciliatory efforts on the part of the Government and seeking the third party assistance for the redressal of the grievances;



- c) The era of Tribunals/Awards; and
- d) The commencement of Bipartite Relations.

The Bipartite discussions commenced during the middle of 1960s bringing an end to the era of the third party intervention in the form of Tribunals/Awards. The first agreement was signed in the year 1967, thus signaling an era of bipartite in banking industry. The All India State Bank of India Staff Federation was not a party to the industry level agreement during this period. However, they also joined the industry level negotiations, thus contributing to the emergence of a common structured forum which has seen several ups and downs. It is a great achievement of the Bank Employees' movement that they have so far participated in negotiations over the last 45 years and are now getting ready for the conclusion of the 9th Bipartite which would prove a historical one. There is no parallel to this extra-ordinary development in the trade union movement as we have seen in the Banking Industry. The unions in the Banking Industry are empowered and legally entitled to sign a settlement with the Indian Bank's Association (IBA) binding them as per the Industrial Disputes Act. The credit goes to the trade unions in the Banking Industry and for the militant movement they have built over a period of time through sustained struggles and sacrifices.

A. I. S. B. O. F.

The torch is meant to remove darkness and take us towards light. It also depicts that it would eradicate ignorance, spread the spirit of militancy and embolden the rank and file to be prepared for any sacrifice for the cause of our fraternity. The torch is also the expression of strength and vitality to withstand any attack on us and to bounce back with greater strength and courage in the times of crisis. Thus the All India State Bank Officers' Federation led the movement under the symbol of torch not only bringing honor to our own brethren but also to the thousands and thousands of our colleagues in different sectors of the economy, in particular the Banking Sector.

The seeds of a trade union for officers were sown in the year 1965 under the able leadership of Com. S.K.Mishra, the founder President and Com. L.V.Subramaniam, the founder General Secretary. The prime objective of the Federation - which was initially known as All India State Bank of India Supervisory Staff Federation - was to unfetter the master from the imperialistic mindset of the Management. As the fear of victimization was lurking in the minds of the Officers, organizing the officers under a Trade Union was an uphill task. The organization and consolidation process took a long time. Formal recognition to the Association and providing a structured forum for bi-partite negotiations took a long time. Only in the beginning of 1969, the Federation and Circle Associations had decided to launch an action programme which included mass casual leave, non-co-operation with regulated working hours, in order to press for the resolution of their demands. The weapon of non-cooperation became handy for the Federation for a long time to come.



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LET US REMEMBER THE HEROES ON 1969 INDEFINITE STRIKE

The 17 days' strike by officers in State Bank of India in the year 1969 is written in golden letters in the history of officers' movement in Banking Industry. This very strike paved the way for bilateralism in State Bank of India on any issue involving officers.

It was a do or die battle for the officers' fraternity under the banner of the federation. The strike continued from the 11th June 1969 to the 27th June 1969 for a period of 17 days. This strike opened up a new chapter in the history of our movement. The first & foremost demand of the federation was that there should be no victimisation of officers for participating in the strike and all the four officers suspended should be re-instated. The strike was not for achieving any economic demand but for securing the trade union rights to the millions & millions of supervising workers through out the world. Let us today remember the heroes of 1969 strike whose courage, determination & conviction showed us the way to secure self-esteem & justice.

BANKING INDUSTRY

The Indian Banking Industry can legitimately claim credit for the overall economic growth of the country. Our journey under the ownership of the government commenced with nationalization of Imperial Bank of India into State Bank of India in the year 1955 and followed by the take over of the Associate Banks in the year 1959. On 19th July 1969, the Government of India, under the leadership of Late Indira Gandhi, took the bold step of Nationalization of 14 major Commercial Banks which paved way for the total control of Banking Sector by the Government. This was further strengthened when the Government added another 6 Banks on 15.04.1980 giving an indication that the Government may ultimately take over the entire banking industry. The taking over of the Banks was based on the size of the Balance Sheet and the Capital of the concerned banks. It was a clear message that the Government wanted to have a control over the savings of the masses for the benefit of the people of the country. This was the plank on which the Government of India took over the large banks and directed their operations in such a way that the Government was able to fulfill its Constitutional responsibility of rendering economic justice to a large portion of the population who were reeling under abject poverty and had no means of livelihood.

The Major contribution of the Public Sector Banks is towards the Green Revolution that ensured the food security of India and the White Revolution that ensured self sufficiency in milk production. The Public Sector Banks were also brought under such regulatory mechanism that they had to move towards the interior parts of the country and make available to vast masses the financial resources for generation of employment and to remove geographical imbalances in the economic development of the country. This is now part and parcel of the



history of the Public Sector Banks in India. There are no parallels to the Indian Banking system anywhere in the world. Almost all the western countries and their colonies who became independent subsequently had to struggle hard for the development of their economies since their banks are being managed by the Capitalists and Industrialists who have control over the savings of the people of the country.

The year 1991 saw a sea change in the outlook of the Government towards these banks. An attempt was made to reverse the trend and to hand over the banking industry once again to Private Managements. Thanks to the sustained struggles of the unions in the banking industry, the desire of the Government did not materialize. The Public Sector Banks emerged a clear winners when it came to survival amidst tough competition. The major criticisms against the Public Sector Banks were:

- a) The Public Sector Banks are not capable of providing better customer service when there is tough competition;
- b) The performance and per capita contribution of the employees in the matter of profitability, total business etc., is far less than that of their peers in the private sector;
- c) The technology platform is conservative and they are no match to the foreign and new generation private sector banks;
- d) Consequently, their balance sheet is weak and does not stand the scrutiny of the international standards.

It is our great satisfaction that the Unions, the Employees and Officers together have answered all these criticisms through performance and lived upto the expectations of the people of this country in defending the Public Sector Banks - we have matching technology and ambience in the banks; the customer service is far superior to that of the Private Sector and Foreign Banks. The Public Sector Banks have not only been able to wipe off the huge NPA's but are also able to meet the Basel Norms and are now updating themselves to meet the Phase II requirements whereas the banks in the Western Countries are under a serious debate as to the need for adhering to the Basel Norms, prescribed by Basel Commission.

GOVERNMENT'S INITIATIVES ON MERGER AND ACQUISITION

The Government has been making continuous efforts to implement its decision to reduce the number of Public Sector Banks in the name of consolidation through mergers and acquisitions, despite the stiff opposition by the UFBU and its continued agitation against all such moves. The stand of UFBU is very clear. It has been maintaining that there is no need to force the issue of consolidation through mergers and acquisitions, amongst the Public Sector Banks, since the current number of Public Sector Banks is not that big for a country like India, where



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the banking habits still need to be carried to the interior parts of the country, to provide basic financial resources to the teeming millions and millions of people who are looking for their livelihood through economic activities locally available. There is a need to increase the number of Public Sector Banks through nationalization of the private sector banks and hence the UFBU is totally opposed to the so-called consolidation. The argument that the Indian Banks should be big enough in size to face the international banks is also baseless in -as-much as the size of the International Banks is far greater than all Indian Banks put together in India. The collapse of giant banks in US also strengthened our stand that size is not stability.

Due to the strong resistance by the employees and Officers under the banner of the United Forum of Bank Unions the Government has been flexible in their public stance and have been maintaining that they are not directing the industry and it is for the banks to take a view in the matter of consolidation through merger and acquisition etc. During the last 50 years there have been two mergers amongst Public Sector Banks which led to a lot of frustration amongst the employees and Officers. While the merger of New Bank of India with Punjab National Bank is yet to stabilize, the talking point of merger and acquisition amongst the Public Sector Banks have created a serious misgiving amongst the employees and Officers in the banking industry. It is in this background, the second merger of two more Public Sector Banks, the State Bank of Saurashtra with State Bank of India, was resisted by the unions and in particular the Federation and its affiliates who observed a series of strikes opposing this action.

Having sensed strong resentment building amongst the employees and Officers in the banking industry and the resistance of the United Forum of Bank Unions, the Government has started playing a different tune. The Government has conveyed to the management of all the Banks that the Boards are independent and they are at liberty to take any decision towards the consolidation of the banking industry. The Chairman of our bank in his brief to the press has expressed that, in the next 6 months period remaining 6 Associate banks will be merged with the SBI. We have to evolve proper strategy to oppose the move of the Bank. There are talks about strategic alliance etc., amongst the banks which is also being strongly resented by the unions in the Banking Industry.

IMPACT OF GLOBALISATION & TRADE UNION IN BANKING

Two decades ago the cyclone of Globalisation which originated from the U.S.A invaded all the economics of the world including India. Indian Economy particularly the Banking sector however, successfully withstood the onslaught of Globalisation.

The Globalisation brought with it hefty pay packets to the employees/executives working in Private sector. The Sixth Pay Commission, taking cue from private sector, recommended hefty pay-rise to Central Govt employees. The Public Sector undertakings followed suit. Now



only the employees/officers in Banking Sector are awaiting the wage revision. Their expectations have been belied with 17.5% wage hike offer by the I.B.A.

The reasons are obvious. The biggest barrier in globalisation is trade union movement in Banking industry. For the last 40 years, Trade Unions have been negotiating salary for their members. Now the Govt. wants to let the unions down. The Govt. does not want the Trade Unions to take credit of attractive salary revision for the Banking sector. That is why we are being denied a reasonable wage hike in spite of the fact that today all the developmental activities are being implemented by the Banking sector.

Time has come for self introspection by the Trade Unions. Old tools of struggle are gradually losing their efficacy. We have to find out new tools which could be effectively used by the trade unions for securing the interest of their members. Political lobbying & campaign through media may be one of a few such tools which will help us in securing our goals.

PERFORMANCE OF BANKS IN 2008 - 2009

The Banking Industry has been able to manage the adverse impact of the US economic recession. The Public Sector Banks have done extremely well during the Financial year 2008 - 2009 while all other sectors of the economy are facing a serious challenge to their very survival. The performance of the Public Sector Banks are extremely heartening in terms of profitability and also, in transparency in the balance sheet, after the collapse of giants in the International Market. The Government has repeatedly confirmed to the public at large, as well as the outside world, that the banks in India are on sound footing and that there is no need to get panicky over the developments elsewhere due to the US economic recession. Hence, the Government is cautious about their approach in regard to the various measures that are being contemplated by it over the last one year. The performance of the State Bank of India during the previous year has been extremely good and highly encouraging vis-a vis Banking Industry. The net profit for the year ended March 31, 2009 increased by 35.5 per cent at Rs.9,121 crore, against Rs.6,729 crore during the corresponding period last year.

- a) There has been a robust growth in our Advances not only in terms of volumes but also in terms of income. Advances went up by 30 per cent at Rs.5,48,540 crore (Rs.4,22,331 crore). The credit -deposit ratio declined to 66.63 per cent (72.59 per cent).
- b) The bank's core fee-based income for the year ended March 2009 grew by 29 per cent to Rs.7,617 crore contributed by commission, exchange, loan processing fee and account maintenance charges.
- c) Other income increased by 46 per cent at Rs.12,691 crore (Rs.8,695 crore).
- d) Domestic deposits grew by 33 per cent at Rs.6,96,340 crore (Rs.5,22,589 crore).



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- e) Current Account and Savings banks Account (CASA) deposits increased by 22 per cent to Rs.2,73, 396 crore (Rs.2,23, 627 crore) and term deposits grew by 41.5 per cent to Rs.4,22,944 crore (2,98,962 crore). The share of bulk deposits to total deposits declined to 10.81 per cent (14.13 per cent).
- f) The net non - performing assets remained almost flat at 1.76 per cent (1.78 per cent).
- g) NPAs on account of International business increased by Rs.955 crore as a result of economic slowdown, particularly in the US and Singapore.

SALARY REVISION

The MOU for the Salary revision was signed by the constituents of UFBU and the IBA on the 27th Nov. 2009.

The MOU specifies:

- (i) the increase in the wage load - at 17.5%;
- (ii) the provision of 2nd option on pension;
- (iii) the introduction of New Pension Scheme with effect from 1.4.2010;
- (iv) the sharing of the additional cost of 2nd option between the employees and the Banks at 30 and 70 percentage including that of the retirees;
- (v) the sharing of the incremental cost at 50:50 basis on account of revision in their salary;
- (vi) the New Pension Scheme does not apply to SBI employees;
- (vii) the effective date shall be from 1.11.2007.

Earlier the Steering Committee of both Federations had advised the General Secretaries of the AIBOC and NCBE that in the event of the failure of the IBA to incorporate the necessary provision in the MOU, providing for a separate discussion between the Management of the State Bank of India and the Federations, to stay away from the signing of the agreement. As their efforts to resolve the stalemate failed, the two General Secretaries went by the directives of the Steering Committee and did not sign the MOU.

The leadership of both the Federations on 27.11.2009 conveyed to the Chairman that the MOU signing be postponed in view of the fact that a vital issue raised by the Federations in State Bank of India has not been acceded by the Chairman, Indian Banks Association. The issue needs to be debated with the Management of State Bank of India in order to avoid industrial unrest in the bank and in case the Bank is willing to sort it out, Federations can look forward to resolving the stalemate created by IBA. The IBA as well as the constituents of UFBU were in no mood to accept the request.



The Federations served joint letters in their capacity as the General Secretary of both AIBOC and NCBE to the Chairman of IBA indicating that they are not in a position to sign the MOU since the major issues raised by them remain unresolved.

Amidst this confusion the constituents of UFBU completed the formality of signing MOU which has raised several issues including the manner in which the 2nd option should be introduced and also the issue of New Pension Scheme etc.

The meeting of the Steering Committee of both the Federations was held on 1st December, 2009 at Delhi to finalise the strategies to be adopted to secure the interest of the employees and officers working in State Bank of India. The meeting decided as under:

- (a) To demand a Tripartite meeting from the SBI Management within a week's time.
- (b) To demand from the SBI Management a MOU to protect the interests of State Bank employees and officers at the earliest.
- (c) To empower the Steering Committee to take a view of the progress in the last week of December, 2009 and decide about the future programmes.

The Management of the State Bank of India was conveyed the decision to resort to agitation in case no mutually accepted solution is worked out on the issues raised by both the Federations.

In the last UFBU Meeting, held on 22.01.2010 at Mumbai, it was decided by the UFBU that the issue needs to be debated amongst the unions; in particular the AIBEA and they need time to respond on the subject. Accordingly, it was decided that,

- (i) Date of effect of Pension for CPF optees be 01.04.2010.
- (ii) Incremental cost on Pension be related assuming that existing cost is also at 25% of B.P.
- (iii) State Bank issue to be discussed again in UFBU and until that, constituents are not expected to raise the issue in any other forums.

The last round of the bipartite meeting was convened on 8th and 9th February, 2009.

STATE BANK OF INDIA

The State Bank of India has an excellent history of existence in comparison to several other institutions and has been the integral part of economic development of the country. To recapitulate some of the important milestones, we furnish the major ones:

- a) The Bank of Kolkata was established in the year 1805;
- b) The Bank got converted in to Bank of Bengal in the year 1806;



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- c) The Bank established three Presidency Banks for looking after requirements of the British Crown and all its activities, one at Bengal, the second at Bombay and the third at Madras;
- d) These three Presidency Banks were amalgamated into the Imperial Bank of India in the year 1921;
- e) The Imperial Bank of India was taken over by the Government of India in the year 1955 by an enactment in Parliament and renamed as State Bank of India w.e.f. 1st July 1955.
- f) The Government enacted the State Bank of India Subsidiary Act in 1959 and Seven Associate Banks were taken over by the State Bank of India;
- g) Entire shareholding with RBI 59.73% was transferred to Government of India as Controller cannot be the owner.
- h) The State Bank of India acquired State Bank of Saurashtra on 14.08.08.

In the course of last few years, due to the controversial debate that whether the regulator can also be the owner of the Bank-that is SBI vis-à-vis the Reserve Bank of India - the Government took over the ownership of State Bank of India by purchasing the entire shares held by Reserve Bank of India and declared that it is the direct owner of the State Bank of India. The Government also subscribed to the rights issue in the recent past in order to avoid reduction of its equity when it was offered to the share holders at the same rate.

STATE BANK RECRUITS OVER 24,000 CLERICAL AND 5,000 PROBATIONARY OFFICERS

Due to constant efforts of our Federation, the management has gone ahead with the recruitment of clerical staff as well as Officers in a big way during the last year. Bank has recruited around 24,000 Clerks and around 5,000 Probationary Officers during 2008 and 2009. We have demanded recruitment of 10, 000 more Officers to take care of the shortage. The process is on.

IMPROVEMENTS IN SERVICE CONDITION

During the period under report, substantial improvement in some of the service condition have been possible due to sustained struggle and follow-up by the Federation:

(i) Entertainment Expenses - ceiling enhanced :

Enhancement in ceiling of entertainment expenses was last made by the Management w.e.f. 1.4.2006 and the next revision in ordinary course was due from 1.4.2009. The scheme has been comprehensively revised and it has been ensured that the reimbursement of entertainment expenses is for each and every officer. The amounts



have been substantially enhanced and the date of effect of the revised scheme is 1.4.2008, when in the ordinary course next revision was due from 1.4.2009.

(ii) Leased House Scheme - substantial improvement :

Lease rental ceiling was substantially enhanced w.e.f. 1.1.2008.. The category-wise enhancement in the lease ceiling ranged from 35% to 50% for different centres, with the Circle Chief General Managers given discretion for enhancement of rentals to the extent of 10%, in respect of category "B" & "C" centres. Car parking facility was delinked from the place of occupation and freedom was given to the officers to utilize the same anywhere convenient to them. Service charges claimed by the Society which were within the over all rental ceiling earlier, has been made independent of the ceiling of the rentals. The long pending demand of retention of the leased accommodation at the place of choice within the Circle has been extended upto Scale - IV & V.

(iii) Reimbursement of conveyance expenses :

During the period under report, substantial improvements have been made in the conveyance reimbursement scheme. From the month of Oct. 2008, reimbursement of petrol expenses is allowed without production of bills and recently all JMGS-I officers, including POs & TOs, irrespective of length of service or position have been made eligible for conveyance expenses reimbursement. Simultaneously, monthly ceiling of reimbursement of expenses to those maintaining vehicle but claiming on certificate basis, as also officers not maintaining vehicle and claiming reimbursement on certificate basis has also been enhanced.

(iv) Furniture Scheme :

Due to the efforts of the Federation, the scheme for providing furniture and fixture to the officers has been replaced by "Own Your Own" Furniture Scheme. Officers are now free to choose the furniture of their choice within the ceiling, entitled to retain the same and can carry the furniture on their transfer. Bank has also provided for grant of annual maintenance charges to all officers.

(v) Individual Housing Loan Scheme :

A comprehensive revision and improvements in the Individual Housing Loan scheme for officers was made by the Bank during the period under report. The ceiling of individual housing loan was revised upward from Rs.7.5 lacs to Rs.20 lacs and the rate of interest brought down to 6% p.a. on the entire loan amount and with provision for availing loan for construction, purchase of second house, without selling the old house, within the overall ceiling of Rs.20 lacs.



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(vi) **Car Loan to officers :**

During the period under review, Bank has made substantial modifications in the scheme for providing car loan to the officers. The loan ceiling was raised to Rs. 3 lacs and rate of interest reduced to 7% p.a. simple interest. POs and TOs on confirmation have been made eligible for the car loan.

(vii) **Personal Loan :**

The Personal loan scheme for officers was comprehensively reviewed and all officers are eligible to get the benefit of lower rate of interest i.e. 8% simple interest, with the quantum enhanced of Rs.7 lacs.

(viii) **Festival Advance :**

The officers are eligible for interest free Festival advance once a year . This scheme has been simplified and the maximum ceiling on Festival advance has been removed. Now officers are eligible for one month gross salary as Festival advance recoverable in 10 equal monthly installments.

(ix) **Purchase of Briefcase :**

The ceiling for reimbursement of expenditure incurred on account of purchase of briefcase by the officers was enhanced w.e.f. 15.7.2008.

(ix) **Out of pocket expenses :**

The officers who are required to work on deputation within the same centre and also those who are required to travel for more than 4 hours in official capacity were being paid an out of pocket expenses of Rs.100/- per day. During the period under report, the Bank agreed to pay out of pocket expenses to the extent of Rs.275/- per day or half of the halting allowance, which ever is lower in such cases, to eliminate anomaly created due to revision in halting allowance of the Award Staff.

(x) **Employees' Share Purchase Scheme (ESPS) :**

During the period under report, the Bank allotted shares to officers and employees under the ESPS in order to instill a sense of motivation amongst the rank and file.

(xi) **Cleansing material reimbursement :**

The Bank revised the ceiling w.e.f. 1.6.2007 to the officers for cleansing materials for the leased accommodation provided, as well as their own homes with furniture facility. The enhancement was to the extent of 50% across the board for all officers.



(xii) **Reimbursement of Casual Labour charges:**

One of the important achievements for the officers community during the period under report is the extension of benefit of reimbursement of the expenditure incurred on casual labour for the upkeep and maintenance of the residences of all the officers. The enlargement and also the enhancement of the ceilings came into effect from 1.6.2007.

(xiii) **Reimbursement of cost of newspapers:**

The officers were provided with the facility of reimbursement of expenses of the cost of newspapers, magazines and periodicals with a ceiling. On the request of the Federation the scheme was enlarged to all sections of officers with enhanced ceiling. The expenses upto eligible ceilings are now reimbursable without production of the bills.

COMPASSIONATE APPOINTMENT SCHEME

One of the contentious issues which is haunting us for the last almost one decade is the issue of Compassionate Appointment Scheme in the Bank. This is a welfare scheme which was devised in the Banking Industry much earlier than any other sectors for their employees. The legal heirs of the family of the deceased employees were eligible for the employment if the employee died in harness. There were no other conditions. The offer of Compassionate Appointment was a routine matter in the banking industry. However, the Government gave certain guidelines arising out of a Court Decision and took the position that the appointment should be on a selective basis on the criteria of the economic condition of the family of the deceased. The Court decision was implemented according to the perception of the managements in each bank and still there were not much rejections in the banks. However, during the year 2004 the Government of India totally banned the Compassionate Appointments and insisted that there has to be cash compensation on the lines of the pecuniary norms prescribed for the purpose. Thus it became a contentious issue for the 9 unions and still being agitated.

COMPASSIONATE APPOINTMENT

The agitation of UFBU resulted in certain modifications of the scheme. Accordingly, the scheme was modified by the Government as follows:

The appointment shall be offered :

1. While an employee dies while performing his official duty as a result of violence, terrorism, robbery or dacoity,
- OR*
2. Where an employee dies within 5 years of his appointment or before he attains the age of 30 years whichever is later.
 3. In all other cases, the financial compensation as per the scheme would be paid.



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The revised guidelines were not to the satisfaction of the unions. It was decided that the IBA will finalize its recommendations in consultation with the UFBU as per their requirements and submit the same for the consideration of the Government. Accordingly, the IBA Management Committee suggested to cover spouse, dependents of employees/officers for appointment on compassionate grounds, who die due to terminal illness like cancer etc. The scheme formulated in consultation with UFBU has been submitted to the Government of India for their approval and is pending with them.

SCALE - IV AND V OFFICERS STAND LIKE A ROCK BEHIND SBIOA

The Federation had given a strike call on 20.10.2008 opposing merger of Associate Banks with SBI and demanding various improvements in superannuation benefits, Implementation of MoU of 25.02.2008 and extension of benefits at par with SBI to the officers of Associate Banks. The Management as usual issued a circular cautioning officers against participating in the strike. But this time the Circular was different. The Management tried to influence the Senior Management Grade Officers by urging them not to participate in the strike and also advised them not to be in a Association where Scale - I to III are members. Individual letters were served to senior officers to stay away from the strike action. In this connection, AISBOF issued a letter to the Management urging them to advise functionaries from Central Office to desist from issuing such threats. Article 19 © of the Constitution confers the fundamental right to all citizens to form Unions/Associations of their choice. Any instruction to the contrary is unconstitutional. But it is to the credit of our Scale - IV and V officers in our Circle that they stood like a rock behind the Circle Association and ignored the circular.

CIRCLE BUSINESS PROFILE

The performance of our members working in extremely challenging environment in the remotest places of Bihar and Jharkhand, undaunted by the threats of extremism and fury of floods is best reflected by the highlights of business during the last three years, as under:

(Rs. In crores)

DEPOSITS	MAR-07	MAR-08	MAR - 09
C & I	9486.66	12154.85	17358.57
SIB	590.98	647.66	790.81
AGL	767.85	699.64	1469.39
PER	20152.33	23280.26	29819.45
SEG. TOTAL	30997.82	36782.41	49438.22
SDBC	2737.78	1507.63	2024.36
AGG. TOTAL	33735.60	38290.04	51462.58

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ADVANCES	MAR-07	MAR-08	MAR - 09
C & I	1821.22	2157.47	2665.16
S S I	470.78	580.62	802.77
S B F	1113.33	1268.64	1403.54
A G L	1315.75	1603.41	1879.73
PER	4629.46	5494.41	6405.36
SEG. TOTAL	9350.54	11104.55	13156.56
MISC.	201.53	179.00	226.38
AGG. TOTAL	9552.07	11283.55	13382.94
OTHER PARAMETERS	MAR-07	MAR-08	MAR - 09
Net Result	658.62	1011.63	1394.93
Operating Result	-839.36	-1017.08	-1311.36
Other Income	220.89	285.29	323.07
Overheads	230.84	270.79	310.09
CASA Ratio	64.74	65.55%	60.19%
Gross NPA	657.47	976.18	893.89
% NPA	6.58%	8.12%	6.68%
Avg. Bus/Emp.	2.56	3.10	3.67
Net Profit/Emp (in lac)	4.50	7.30	9.48
GRR (%)	1.76	2.35	2.58
Expense Ratio (%)	51.50	41.52	36.37
Avg Yield on Adv. (%)	8.72	9.77	10.11
AVg Cost of Dep (%)	4.13	4.66	4.88
Other Income Ratio (%)	25.64	22.31	21.06
Transaction Cost	1.59	1.46	1.23
MARKET SHARE	MAR-07	MAR-08	MAR - 09
Deposits	36.89	35.34%	37.19%
Advances	34.07	31.60%	31.53%

The consistent market share of more than 30% in advances and more than 35% in deposit reflect on the dedication and devotion of the members towards the expectations of the organization.



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SECURITY OF BRANCHES

During the period under report there have been 10 cases of attacks on some of the branches by anti-social elements involving loot of Rs.27,06,831/-.

The most shocking incident involved the kidnapping and murder of Com. Vijay Kumar Sharma, Branch Manager of Ramna Branch in Garhwa District.

At large number of branches no Guards are posted and the Branches depend on the local Police for providing security. The new branches being opened have also not been provided with Bank's Guard and the importance being given to this aspect can be assessed from the fact that there is no Security Officer at Administrative Office, Patna. There is a need to review the entire security structure of the Bank vis-a-vis the potential threats. Simultaneously, it is also necessary to factor in the perceptible threats to the staff while deciding the location of future branches in the Circle.

COMMUNICATION

Your Association survives on the strength of mutual bondage amongst the members overriding grades and scales. This bond is strengthened by sharing of information and keeping oneself updated with the developments both inside and outside the organization. The in-house magazine "SUP POWER" which has been a means of communication has been streamlined with the periodicity restored to by-monthly. To facilitate faster communication your Association has developed its own **website www.sbioapatna.com** which has been launched today. The site is highly informative and should be a great help to the membership in remaining abreast with the developments. We would like to place on record our sincere thanks to Com. Milind Kumar Jha, Member of Zonal Committee Patna who has single handedly designed and developed the site.

INDUSTRIAL RELATIONS

Industrial relations in the Circle, unlike a few other Circles is extremely cordial. The pragmatic approach of the Circle Management in considering the views in respect of location of RBOs, merger of Region-I, Bhagalpur with Administrative Office, Purnea, reducing cases of Rule 19 (3), providing mobile telephone facility to all MMGS-III Officers, streamlining the implementation of IMTs etc. has strengthened the mutual respect. However, the frequent changes in the position of DGM & CDO has affected the meetings of bilateral forums and other consultative mechanism. We hope that the new team will put in place the revised bilateral forums in the different tiers of the Circle.



PROMOTIONS

During the period under report the promotions to different Scales year-wise is as under:

	JMGS - I	MMGS - II	MMGS - III	SMGS - IV	SMGS - V
2006-07	280	228	87	41	13
2007-08	486	333	154	77	17
2008-09	507	321	184	51	15
2009-10	585	271	181	142	19

TRANSFERS

During the period under report all the applications enrolled under IMTs from 1.5.2005 to 30.6.2009 were got approved. This was possible both because of the positive approach of the Circle Management as well as the large scale promotions from Clerical cadre to JMGS-I, whose movement from the Module of promotion created vacancies to take care of the pending requests on an on going basis. While the allotment of officers on promotions from JMGS-I to MMGS-II was quite transparent, except a few aberations during 2008-09, the allotment of Networks on promotions to MMGS-III lacks uniformity. Similarly, lack of a policy is apparent in allotment of officers to Corporate Centre establishments and mobile duty on promotion to SMGS-IV & V. It shall be our endeavour that the broad parameters of the transfer policy are strictly adhered to in respect of Scales I & II and uniformity maintained in Cross Network movement of MMGS-III officers. The Association also expects the Circle Management to ensure more transparency in Inter Circle transfers of officers promoted to Scale-IV & V.

SOCIAL WELFARE ACTIVITIES

We owe a duty to the society as the society has played an important role in shaping us. As part of our social welfare duty our members of Zonal Committee, Purnea displayed exemplary courage in reaching out to the marooned villages of Kosi floods during 2008 with clothes and other relief materials collected from amongst the members of Purnea Administrative Office in particular and the relief materials sent by other Zonal Committees and other Circle Associations. This was followed up by distribution of 648 sets of blankets and other clothes amongst the villages of Madanpur Panchayat of Madhepura District which has borne extreme fury of the Kosi flood. The help rendered by Banglore, Bengal, Kerala and Lucknow Circle during this national calamity was highly encouraging and we would like to thank them for the support extended.



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Blood donation camp organized by the Zonal Committee, Patna, distribution of clothes amongst leprosy patients at Araria District by Zonal Committee, Purnea and distribution of books to orphans by Zonal Committee, Ranchi are some of the other social welfare activities during the period under report.

CADRE DEVELOPMENT PROGRAMME

We are happy to inform our members that the project "Cadre Development Programme" undertaken at the initiative of NATURE has taken off very well and the progress is heartwarming. Our Circle Association not only sent its representatives to attend the trainers' programme but also ensured that the programme for which they were trained is implemented in all seriousness in our Circle. We have been able to hold two Cadre Development Programmes as per the design and study materials provided by the Federation. The second programme was especially arranged for the 55 newly elected District Secretaries of the Circle Association and Com. L. K. Mishra, President of Bhubneshwar Circle Association trained the participants.

COOPERATIVE CREDIT SOCIETY

The election of SBI Supervising Staff Cooperative Credit Society was held on the 30th of Dec. 2007 and a new set of office bearers under the Chairmanship of Com. Shivaji Singh with Shri Anirudh Akhauri as Hon. Secretary took over the charge. Position of the Society on various parameters is as under :

	AS ON 31.03.2009
Number of Members	5469
Authorized Share Capital	Rs. 10,00,00,000
Issued, Subscribed & Paid UP	Rs. 8,39,07,770
Retirement Benefit fund	Rs. 18,12,94,638
Family Welfare Fund	Rs. 6,30,15,477
Pension Fund	Rs. 12,31,67,832
Deposits from Members	Rs. 3,44,47,524
Medium Term Loan to Members	Rs. 51,23,91,163
Short Term Loan To Members	Rs. 2,95,53,082
Demand Loan to Members	Rs. 5,52,654



During the period under review the maximum loan amount of MTL was raised to Rs. 3.50 lacs.

The Society have also been successful in getting an accounting software developed with the help of Com. M. K. Jha and Com. Arijit Bose of ITS. Department. This has enabled the Society to dispense with the services of OCA.

CONCLUSION

The period under report has been a period of mixed achievements. The election of Com R.A.Pandey as General Secretary of the Circle Association for the second term generated lot of hopes amongst the members. However, the mid term superannuation of Com Pandey and change in the leadership had its effect on the cohesion in the committee. We are proud of our members who continued to support the Association during this period and responded to its every call. The members looked forward to the election process to bring in more cohesion and stepped up activities. As President in the outgoing Committee, I am indebted to Com. R. A. Pandey and Com Shivaji Singh who managed the affairs of the Association in the best possible manner.

I am aware that for last few years, we in the Circle have not been able to project a united face amongst the Members, Management and the Federation. Management was successful in encashing on lack of cohesion amongst the leadership by circumventing the bilateral relations and transgressing established norms that affect the day to day life of comrades. The 5789 eligible voters of our Association displayed great enthusiasm during the election process and their collective expression of the desire in which they wish their Association functions is reflected in this historical General Council at Jamshepur to day.

The importance that our mighty Federation attaches to a strong Patna Circle Association is reflected today in the presence of galaxy of leaders of the Federation and different Circle Associations during our Inaugural Session,

Comrades, the heat and dust of the election process having settled down, I look forward to the whole hearted support from various committees of our Association. I realize that we can not afford functioning for a few but have to be seen functioning for all. The activities during last 2/3 months, restoration of channels of communication by way of Circulars and "Sup Power", functioning of the Association at various levels, Opening of Guest House at Ranchi, the launching of Association's Website today and restoration of systems and procedures in certain actions of the Management in the area of Human Resources are a pointer to the fact that the Association is vibrant, dedicated to general cause and alive to its responsibility. Sharing of responsibility, delegation of duties and accountability towards the membership would be the guiding principle for all of us.

I will be failing in my duty if I do not place on record the services rendered by S/Shri Ravindra Sinha, Ajitav Parashar and Rajesh Kumar Kesari, the Chairman and members respectively of the



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Election Committee, who accepted and completed the election process with great devotion. The election process could not have been completed without the cooperation of the comrades who accepted the responsibility of Presiding Officers, Polling Officers, Counting Officers and Observers. The organization is indebted to all these members.

On behalf of the Central Committee my sincere thanks to M/S. K.Pandeya & Co., Chartered Accountant, who have audited the accounts of the Association during three years and we recommend to this House for their appointment as Auditors for the next three years.

My sincere thanks to Comrade L.K.P.Singh, President of the Circle Association who has been extending support and guidance in handling the affairs of the Association in an effective manner. My thanks also due to the Vice-President Com. J.K.Thakur, Dy. General Secretaries Com. S.B.Kanth and Com Suresh Kumar, Organising Secretaries Com. P.K.Jha and Com. Arijit Bose and Secretary (Finance) Com. Vinod Kumar.

I would like to thank all the members of the Central Committee who have been giving the benefit of their matured advices as also Zonal Presidents and Asstt. General Secretaries of various Zonal Committees, who have been shouldering the responsibility of the Association with sincerity and commitment.

As I said at the outset, this function would not have been possible but for the support volunteered by Com. Vijoy Ranjan and his team of dedicated comrades who have put in every effort to make this successful. On behalf of the Central Committee my sincere thanks to each and every member of the team as also the members of the Zonal Committee, Ranchi and District Committees of East & West Singhbhum, who have helped in organizing the function. Finally my sincere thanks to all of you present and all members who could not be present today for having given me an opportunity to address before you today.

With comradely greetings, I place this report for discussion and adoption by the House.

(Anirudh Akhauri)

GENERAL SECRETARY



**STATE BANK OF INDIA, PATNA CIRCLE
SBI STAFF STRENGTH COMPARATIVE STATEMENT
FOR THE PERIOD 31.03.2007 TO 31.12.2009**

Sl. No.	Particulars	As on 31.03.2007	As on 31.03.2008	As on 31.03.2009	As on 31.12.2009
1	SMGS - V	81	88	79	90
2	SMGS - IV	238	283	259	322
3	MMGS - III	682	735	874	870
4	MMGS - II	1941	2060	2086	2058
5	JMGS - I	2122	2273	2516	2894
6	OFFICERS-TOTAL	5064	5439	5814	6234
7	CLERICAL	6165	5712	6770	6098
8	SUB-STAFF	3315	3072	2888	2747
9	AWARD STAFF- TOTAL	9480	8784	9658	8845
10	TOTAL STAFF	14544	14223	15472	15079

**STATE BANK OF INDIA, PATNA CIRCLE
EXIT OPTION SCHEME 2006 AND 2007
DETAILS OF APPLICATIONS RECEIVED**

A. O.	Appl.'s Received	Appl.'s Approved	Officers Relieved	Appl.'s under process	Administrative Office	Appl.'s Declined
Patna	46	44	38	0	8	0
Muzaffarpur	36	33	19	0	17	0
Purnea	22	21	20	0	2	0
Ranchi	103	96	86	0	17	0
Bhagalpur	26	23	17	0	9	0
LHO	3	3	2	0	1	0
TOTAL	236	220	182	0	54	0



19th GENERAL COUNCIL

ANNEXURE - II

**STATE BANK OF INDIA, PATNA CIRCLE
AGE-WISE PENDING SUSPENSION CASES AS ON 31.12.2009 (OFFICERS)**

Sl. No.	Administrative	Upto 6 moths	Between 6 and 12 months	Between 1 and 2 years	Between 2 and 3 years	Between 3 and 4 years	Between 4 and 5 years	Above 5 years	Total cases
1	Patna	1	0	0	0	0	0	0	1
2	Muzaffarpur	0	0	0	0	0	0	0	0
3	Purnea	2	0	3	0	0	0	0	5
4	Ranchi	1	0	0	0	0	0	0	1
5	Bhagalpur	1	0	0	0	0	0	0	1
	Total	5	0	3	0	0	0	0	8

STATE BANK OF INDIA, PATNA CIRCLE NO. OF VIGILANCE CASES

Sl. No.	Quarter ending	Supervising Staff	Award Staff
1	31.03.2007	38	29
2	31.03.2008	39	22
3	31.03.2009	25	15

ANNEXURE - III

PENSIONERS DATA

	As on 31.03.2007	As on 31.03.2008	As on 31.03.2009	As on 31.01.2010
PENSIONERS	3123	3632	4098	4544
FAMILY PENSIONERS	1657	1748	1867	1933
TOTAL PENSIONERS	4780	5380	5965	6477
	2006-07	2007-08	2008-09	As on 31.01.2010
Retired during the year	766	581	604	552
Officers	394	266	312	303
Award	372	315	292	249

ACCOUNTS

**STATE BANK OF INDIA OFFICERS' ASSOCIATION
(PATNA CIRCLE, PATNA)**

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST. MARCH, 2007

EXPENDITURE	Current Year	Previous Year	INCOME	Current Year	Previous Year
To Salary & Allowance	10,50,244.00	13,31,287.00	By Admission Fee	3,465.00	1,276.00
" Travelling Expenses	8,72,206.00	5,48,761.00	" SUBSCRIPTION : (On Receipt Basis)	38,97,636.00	37,99,791.00
" Conveyance	7,484.00	8,751.00	" INTEREST : (Received from Bank)	23,19,283.00	20,29,686.00
" Printing & Stationery	3,71,919.00	4,35,170.00	" Balance being Excess of Expenditure		
" Postage & Telegram	51,768.00	75,263.00	" Over Income Transferred to General Fund	6,47,682.50	—
" Telephone	10,13,524.00	9,08,189.00			
" Books & Newspapers	6,753.00	33,948.00			
" Meeting Expenses	1,74,745.00	2,51,758.00			
" Medical to Staff	9,000.00	15,334.00			
" Subscription to AISBOF	3,66,950.00	3,14,700.00			
" Miscellaneous Expenses	4,16,130.00	65,475.00			
" Election Expenses	9,95,672.00	—			
" General Body Meeting	10,05,477.00	—			
" Distt. Committee Exp.	29,650.00	—			
" Social Welfare Exp.	49,038.00	12,565.00			
" Labour Charges	1,30,183.00	1,47,200.00			
" Entertainment Exp.	2,37,584.00	1,36,521.00			
" Interest Paid	67,965.50	84,514.00			
" Aufit fee	3,928.00	3,735.00			
" Legal Expenses	—	25,000.00			
" <u>DEPRECIATION:</u>					
On Furniture & Fixture	3220.00				
On Books & Library	17.00				
On Machineries & Equipment	4609.00	6,433.00			
" Balance being Excess of Income Over Expenditure Transferred to General Fund.	—	14,26,149.00			
Total Rs.	68,68,066.50	58,30,753.00	Total Rs.	68,68,066.50	58,30,753.00

AUDITOR'S REPORT

We have audited the annexed Balance Sheet of STATE BANK OF INDIA OFFICERS ASSOCIATION, PATNA as at 31st. March, 2007 and the Income & Expenditure Account for the year ended on that date both annexed herewith from the books of account, vouchers and other supporting records produced for the purpose of our audit.

In our opinion and to the best of our information and according to the explanations given to us, the said Balance Sheet and the Income & Expenditure Account have been correctly drawn-up in accordance therewith and give a true and fair view -

a) In the case of the Balance Sheet of the State of affairs of the Association as at 31st March, 2007;

AND
b) In the case of the Income & Expenditure Account of the Net Deficit for the year ended 31st March, 2007.

(K.K. Pandeya, & Co)
Chartered Accountants

PATNA,
The 16th day of May, 2007.

For K. Pandeya & Co. Chartered Accountants

(K.K. Pandeya)
Chartered Accountants.

Treasurer

General Secretary

President

RANCHI/PATNA

The 16th day of May, 2007.

As per our report of even date annexed herewith

We submit the audited statement for the last three years and also propose that M/s. K. Pandeya & Co., Chartered Accountants may be appointed auditor of the Association for the next triennial period.

**STATE BANK OF INDIA OFFICERS' ASSOCIATION
(PATNA CIRCLE, PATNA)**

BALANCE SHEET AS AT 31 ST. MARCH 2007

Previous Year	FUND & LIABILITIES	Current Year	Previous Year	PROPERTY & ASSETS	Current Year
15,04,455.92	<u>GENERAL FUND:</u>			<u>CASH & BANK BALANCES:</u>	
	Balance B/F	1,15,04,455.92	663.00	Cash-in-hand (As Certified)	1,346.00
	Less : Excess of Expenditure for the year	<u>6,47,682.50</u>	2,05,313.88	<u>CASH WITH BANK:</u> (As per book)	
72,32,507.36	<u>DEVELOPMENT FUND:</u>	1,08,56,773.42	37,04,213.70	Current Account : 100331726408	
	Balance B/F	72,32,507.36		Current Account : 30012693714	6,59,200.70
61,11,061.70	<u>SPECIAL LEVY:</u>	67,63,459.70	14,47,109.00	<u>IN TERM DEPOSIT ACCOUNT:</u>	
25,37,137.00	<u>STAFF PROVIDENT FUND:</u>	28,19,578.00	1,83,00,519.00	SBI. J.C. Rd. Br. 1585001.00	
86,561.00	<u>LIABILITIES FOR EXPENSES:</u>		22,89,653.00	SBI Staff P. F. 155384.00	
	Others	2,64,682.00	1,83,00,519.00	SBI SSCo. 22559709.00	
	Audit fee & S.Charge	<u>3,928.00</u>	92,100.00	SBI Staff P. F. 2411894.00	
5,00,062.00	<u>DEMAND LOAN:</u>	10,33,001.00	10,50,000.00	R.D. with SBISCC <u>252300.00</u>	
2,000.00	<u>ELECTION EXPENSES:</u>	—	1,300.00	<u>FEDERATION ACCOUNT DONATION:</u>	
—	<u>CURRENT A/C WITH J.C.</u>			Balance B/F	2,69,64,288.00
	<u>ROAD BRANCH:</u>	3,93,533.62	86.00	<u>INVESTMENT:</u>	10,50,000.00
	(Credit Balance)			(5 fully paid up share of	1,300.00
	A/c No. 10331726408			SBI @ Rs. 260/- each)	
				<u>BOOKS & LIBRARY:</u> B/F.	86.00
				Balance B/F	<u>17.00</u>
				Less : Dep.	69.00
				<u>MACHINES & EQUIPMENTS:</u>	
				Balance B/F	23044.00
				Less : Dep.	<u>4609.00</u>
				Balance B/F	16098.00
				Less : Dep.	<u>3220.00</u>
				<u>FURNITURE & FIXTURES:</u>	
				Balance B/F	16098.00
				Less : Dep.	<u>3220.00</u>
				<u>FESTIVAL ADVANCE:</u>	31,382.00
				Balance B/F	54,735.00
				Less : Dep.	
				<u>LOAN & ADVANCE:</u> (Staff)	2,70,203.00
				Balance B/F	3,35,008.40
				Less : Dep.	
				<u>SUSPENSE ACCOUNT:</u>	
				Balance B/F	
				Less : Dep.	
				<u>TOTAL</u>	<u>2,93,67,463.10</u>
2,79,73,784.98	Total Rs.	2,93,67,463.10	2,79,73,784.98	Total Rs.	2,93,67,463.10

For K. Pandeya & Co. Chartered Accountants

(K.K. Pandeya)
Chartered Accountants,
Patna

The 16th day of May, 2007.

As per our report of even date annexed herewith

Treasurer
General Secretary

President

**STATE BANK OF INDIA OFFICERS' ASSOCIATION
(PATNA CIRCLE, PATNA)
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST. MARCH, 2008**

EXPENDITURE	Current Year	Previous Year	INCOME	Current Year	Previous Year
To Salary & Allowance	11,66,315.00	10,50,244.00	By Admission Fee	704.00	3,465.00
„ Travelling	6,83,274.00	8,72,206.00	„ SUBSCRIPTION : (On Receipt Basis)	45,97,489.00	38,97,636.00
„ Conveyance	9,039.00	7,484.00	„ INTEREST : (Received from Bank)	11,64,164.00	23,19,283.00
„ Printing & Stationery	2,96,895.00	3,71,919.00	„ Balance being Excess of Expenditure		
„ Postage & Telegram	91,776.00	51,768.00	Over Income Transferred to General Fund	—	6,47,682.50
„ Telephone	9,48,583.54	10,13,524.00			
„ Books & Newspapers	11,664.00	6,753.00			
„ Meeting Expenses	37,123.00	1,74,745.00			
„ Medical to Staff	9,000.00	9,000.00			
„ Subscription to AISBOF	3,14,700.00	3,66,950.00			
„ Miscellaneous Expenses	2,81,755.00	4,16,130.00			
„ Election Expenses	1,86,624.00	9,95,672.00			
„ General Body Meeting	—	10,05,477.00			
„ Distt. Committee Exp.	—	29,650.00			
„ Social Welfare Exp.	5,000.00	49,038.00			
„ Labour Charges	1,08,125.00	1,30,183.00			
„ Entertainment Exp.	1,99,557.00	2,37,584.00			
„ Interest Paid	49,375.47	67,965.50			
„ Audit fee	3,928.00	3,928.00			
„ <u>DEPRECIATION :</u>					
On Furniture & Fixture					
Fixture	2576.00				
On Books & Library	14.00				
On Machineries & Equipment	3687.00	7,846.00			
Balance being Excess of Income Over Expenditure Transferred to General Fund.	13,53,345.99				
Total Rs.	57,62,357.00	68,68,066.50	Total Rs.	57,62,357.00	68,68,066.50

AUDITOR'S REPORT

We have audited the annexed Balance Sheet of STATE BANK OF INDIA OFFICERS ASSOCIATION, PATNA CIRCLE, PATNA as at 31st. March, 2008 and the Income & Expenditure Account for the year ended on that date both annexed herewith from the books of account, vouchers and other supporting records produced for the purpose of our audit.

In our opinion and to the best of our information and according to the explanations given to us, the said Balance Sheet and the Income & Expenditure Account have been correctly drawn-up in accordance therewith and give a true and fair view -

a) In the case of the Balance Sheet of the State of affairs of the Association as at 31st March, 2008;

AND

b) In the case of the Income & Expenditure Account of the NET SURPLUS for the year ended 31st March, 2008.

RANCHI/PATNA
Date : 01.05.2008

(K.K. Pandeya, & Co)
Chartered Accountants
(Manjeet Kumar Verma)
Partner, M.No. 075926

For K. Pandeya & Co. Chartered Accountants
(Manjeet Kumar Verma)
Partner
M.No. 075926

Treasurer

General Secretary

President

As per our report of even date annexed herewith

RANCHI/PATNA, The 1st day of May, 2008.

**STATE BANK OF INDIA OFFICERS' ASSOCIATION
(PATNA CIRCLE, PATNA)
BALANCE SHEET AS AT 31ST. MARCH, 2008**

Previous Year	FUND & LIABILITIES	Current Year	Previous Year	PROPERTY & ASSETS	Current Year
1,08,56,773.42	<u>GENERAL FUND:</u> Balance B/F Add : Excess of Income Over Expenditure for the Yr.	1,08,56,773.42	1,346.00	<u>CASH & BANK BALANCES:</u> Cash-in-hand (As Certified)	420.00
		13,53,345.99	6,59,200.70	<u>CASH WITH BANK :</u> Current Account No. :	
72,32,507.36	<u>DEVELOPMENT FUND:</u> Balance B/F Add : Special Levy	72,32,507.36	1,22,10,119.41	100331726408 38622.37	
		67,66,909.70	1,39,99,417.06	Current Account : 30012693714 347950.70	3,86,573.07
67,63,459.70	<u>SPECIAL LEVY:</u> Less : Transferred to Development Fund	67,66,909.70	2,69,64,288.00	<u>IN TERM DEPOSIT ACCOUNT:</u> SBI. J.C. Rd. Br. 1710426.00	
		67,66,909.70	NIL	SBI Staff P. F. 176682.00	
28,19,578.00	<u>STAFF PROVIDENT FUND :</u> Development Fund	67,66,909.70	31,54,141.00	SBI SSCo. 22559709.00	
		67,66,909.70	NIL	SBI Staff P. F. 2549959.00	
2,68,610.00	<u>LIABILITIES FOR EXPENSES:</u> Balance B/F Audit fee & S.C. 2007-08	1,610.00	10,50,000.00	R.D. with SBI SSCO 427500.00	2,74,24,276.00
		3,928.00	5,538.00	<u>FEDERATION ACCOUNT DONATION :</u> <u>INVESTMENT :</u>	10,50,000.00
10,33,001.00	<u>DEMAND LOAN:</u> CURRENT A/C WITH S.B.I.	NIL	NIL	(5 fully paid up share of SBI @ Rs. 260/- each)	1,300.00
		NIL	69.00	<u>BOOKS & LIBRARY : B/F.</u> Balance B/F	69.00
3,93,533.62	<u>J.C. ROAD BRANCH:</u> (Credit Valance) A/c No. 10331726408	18,435.00	NIL	Less : Dep.	14.00
		12,878.00	18,435.00	<u>MACHINES & EQUIPMENTS:</u> Balance B/F	18435.00
		54,735.00	12,878.00	Less : Dep.	3687.00
		2,70,203.00	54,735.00	<u>FURNITURE & FIXTURES:</u> Balance B/F	12878.00
		3,35,008.40	2,70,203.00	Less : Dep.	2576.00
		2,93,67,463.10	2,93,67,463.10	<u>FESTIVAL ADVANCE:</u> LOAN & ADVANCE :	10,302.00
		2,93,69,215.47	2,93,67,463.10	<u>SUSPENSE ACCOUNT :</u>	25,105.00
		2,93,69,215.47	2,93,67,463.10		42,315.00
		2,93,69,215.47	2,93,67,463.10		2,24,203.00
		2,93,69,215.47	2,93,67,463.10		2,15,023.40
		2,93,69,215.47	2,93,67,463.10		2,93,69,215.47

For K. Pandeya & Co. Chartered Accountants

(Manjeet Kumar Verma)
Partner
M.No. 075926

RANCHI/PATNA, Date : 01.05.2008

As per our report of even date annexed herewith

Treasurer

General Secretary

President

**STATE BANK OF INDIA OFFICERS' ASSOCIATION
(PATNA CIRCLE, PATNA)
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST. MARCH, 2009**

EXPENDITURE	Current Year	Previous Year	INCOME	Current Year	Previous Year
To Salary & Allowance	13,10,121.00	11,66,315.00	By Admission Fee	10,004.00	704.00
" Travelling	9,06,211.90	6,83,274.00	" SUBSCRIPTION : (On Receipt Basis)	62,37,841.00	45,97,489.00
" Conveyance	10,080.00	9,039.00	" INTEREST : (Received from Bank)	15,66,437.00	11,64,164.00
" Printing & Stationery	6,91,500.00	2,96,895.00			
" Postage & Telegram	1,60,556.00	91,776.00			
" Telephone	9,88,729.00	9,48,583.54			
" Books & Newspapers	9,966.00	11,664.00			
" Meeting Expenses	6,61,232.00	37,123.00			
" Medical to Staff	9,000.00	9,000.00			
" Subscription to AISBOF	3,14,700.00	3,14,700.00			
" Miscellaneous Expenses	4,23,305.00	2,81,755.00			
" Election Expenses	—	1,86,624.00			
" Social Welfare Exp.	7,926.00	5,000.00			
" Labour Charges	1,14,405.00	1,08,125.00			
" Entertainment Expenses	2,99,545.00	1,99,557.00			
" Interest Paid	—	49,375.47			
" Audit Fee	3,928.00	3,928.00			
" Federation Donation	10,50,000.00	—			
" Workshop of Disciplinary	2,750.00	—			
" <u>DEPRECIATION:</u>					
On Furniture &					
Fixture	2060.00				
On Books & Library	11.00				
On Machineries &					
& Equipment	<u>2950.00</u>	6,277.00			
" Balance being Excess of Income Over					
Expenditure Transferred to General Fund.	8,45,306.10	13,53,345.99			
Total Rs.	78,14,282.00	57,62,357.00	Total Rs.	78,14,282.00	57,62,357.00

AUDITOR'S REPORT

We have audited the annexed Balance Sheet of STATE BANK OF INDIA OFFICERS ASSOCIATION, PATNA CIRCLE, PATNA as at 31st. March, 2009 and the Income & Expenditure Account for the year ended on that date both annexed herewith from the books of account, vouchers and other supporting records produced for the purpose of our audit.

In our opinion and to the best of our information and according to the explanations given to us, the said Balance Sheet and the Income & Expenditure Account have been correctly drawn-up in accordance therewith and give a true and fair view -

a) In the case of the Balance Sheet of the State of affairs of the Association as at 31st March, 2009;

AND

b) In the case of the Income & Expenditure Account of the NET SURPLUS for the year ended 31st March, 2009.

RANCHI/PATNA
Date : 08.05.2009

(K.K. Pandeya, & Co)
Chartered Accountants

(Manjeet Kumar Verma)
Partner, M.No. 075926

For K. Pandeya & Co. Chartered Accountants
(Manjeet Kumar Verma)
Partner
M.No. 075926

Treasurer

General Secretary

President

As per our report of even date annexed herewith

**STATE BANK OF INDIA OFFICERS' ASSOCIATION
(PATNA CIRCLE, PATNA)
BALANCE SHEET AS AT 31ST. MARCH, 2009**

Previous Year	FUND & LIABILITIES		Current Year	Previous Year	PROPERTY & ASSETS		Current Year
1,22,10,119.41	<u>GENERAL FUND:</u>		1,22,10,119.41	420.00	<u>CASH & BANK BALANCES:</u>		751.00
	Balance B/F			3,86,573.07	Cash-in-hand (As Certified)		
	Add : Excess of Income Over Expenditure for the Yr.	8,45,306.10	1,30,55,425.51		<u>CASH WITH BANK :</u>		
1,39,99,417.06	<u>DEVELOPMENT FUND:</u>	1,39,99,417.06		2,74,24,276.00	Current Account No. :		9,63,632.57
—	<u>FLOOD RELIEF FUND :</u>	1,84,010.00			100331726408 931481.87		
31,54,141.00	<u>STAFF PROVIDENT FUND:</u>	35,00,726.00			30012693714 32150.70		
5,538.00	<u>LIABILITIES FOR EXPENSES:</u>				<u>IN TERM DEPOSIT ACCOUNT:</u>		
	Balance B/F	27,998.00			SBI. J.C. Rd. Br. 1855498.00		
	Audit fee & S.C.	3,928.00	31,926.00		SBI Staff P. F. 192657.00		
				10,50,000.00	SBI SSCO. 23860883.00		
				1,300.00	SBI Staff P. F. 2704769.00		
					R.D. with SBI SSCO 603300.00		2,92,17,107.00
					<u>FEDERATION ACCOUNT DONATION :</u>		—
					<u>INVESTMENT:</u>		1,300.00
					(5 fully paid up share of		
					SBI @ Rs. 260/- each)		
				10,302.00	<u>FURNITURE & FIXTURES:</u>		
					Balance B/F 10302.00		
					Less : Dep. 2060.00		8,242.00
				55.00	<u>BOOKS & LIBRARY:</u>		
					Balance B/F 55.00		
					Less : Dep. 11.00		44.00
					<u>MACHINES & EQUIPMENTS:</u>		
				14,748.00	Balance B/F 14748.00		
					Less : Dep. 2950.00		11,798.00
				42,315.00	<u>FESTIVAL ADVANCE:</u>		20,084.00
					Balance B/F 14748.00		58,515.00
				2,24,203.00	<u>LOAN & ADVANCE : (Staff)</u>		2,97,483.00
				2,15,023.40	<u>SUSPENSE ACCOUNT :</u>		2,12,632.00
2,93,69,215.47			3,07,71,504.57	2,93,69,215.47	Total Rs.		3,07,71,504.57

For K. Pandeya & Co. Chartered Accountants

As per our report of even date annexed herewith

(Manjeet Kumar Verma)
Partner

Treasurer

General Secretary

President

M.No. 075926

RANCHI/PATNA, Date : 08.05.2009

EXPENSES BY ZONAL COMMITTEES DURING SESSION 2006-2007, 2007-2008, 2008-2009

Module	Year	Labour Charge	T.A.	Telephone	Postage & Telegram	Printing & Stationary	Metting	Election	Books & Newspaper	Enter-tainment	Misc. Expenses	Total
PATNA	2006-07	75610	66610	94768	22	32869	11754	5336	616	39079	9193	335857
	2007-08	81200	16079	102560	208	384	24486	1104		12218	5343	246282
	2008-09	78250	55767	101122		25016	82869		244	7739	14600	365607
TOTAL (A)		235060	138456	298450	230	60969	119109	6440	860	59036	29136	947746
RANCHI	2006-07		50446	45706		2740	1890	9027			2550	112359
	2007-08		36799	22336			3587			1060		63782
	2008-09	500	53233	41856		4928	6300			18245	17247	142309
TOTAL (B)		500	140478	109898		7668	11777	9027		19305	19797	318450
MUZAFFARPUR	2006-07	6325	59431	76523	1012	2289	5753	12794		25163	13496	202786
	2007-08	11500	43510	63827	245	7543	5699			14314	1185	147823
	2008-09	14100	57655	70878	550	16633	71566			23683	7795	262860
TOTAL (C)		31925	160596	211228	1807	26465	83018	12794		63160	22476	613469
PURNEA	2006-07	13500	35913	30498		7355	5336	11607		7955	12823	124987
	2007-08	500	12307	33992	40		3005			4038	6505	60387
	2008-09	3390	33476	39476		10275	19991		491	14780	14234	136113
TOTAL (D)		17390	81696	103966		17670	28332	11607	491	26773	33562	321487
BHAGALPUR	2006-07	5760	61008	62142		2794	73300	1495	951	11608	2990	222048
	2007-08	10600	53084	57066	927	8580	12201	1680	1113	9555	1247	156053
	2008-09	13000	72793	86168	3490	14141	24538		1963	32254	5554	253901
TOTAL (E)		29360	186885	205376	4417	25515	110039	3175	4027	53417	9791	632002
GRAND TOTAL (A TO E)		314235	708111	928918	6454	138287	352275	43043	5378	221691	114762	2833154

19th GENERAL COUNCIL**TRIENNIAL GENERAL ELECTION (2009 - 2012)****DETAILS OF EXPENSES INCURRED FOR SMOOTH CONDUCT OF ELECTION**

- i) An amount of Rs. 60,000/- was received by the 'Election Committee' towards Advance to meet day-to-day expenses for smooth conduct of the captioned election. A file containing break of these expenses alongwith supporting bills/vouchers is attached for necessary action at your end.

Undernoted expenses were incurred towards conduct of the terminal election :

Sl. No.	Details of Expenses	Amount (Rs.)
1.	Misc. Expenses (Cash paid to sundry parties)-	60,000.00
2.	Printing of Ballot Papers and paper Seals (Cheque to M/s Vaishali Printers)	34,725.00
3.	Mfg. of Cross Stamps, Rubber Stamps and Seals (Cheque to M/s Sekhar Art)	8,010.00
4.	Painting of Ballot Boxes (Bill directly passed by the Association)	6,300.00
5.	Cloth Bags for Ballot (Bill directly passed by the Association)	13,280.00
6.	Stationery and other items (Cheque to Khanna Stores)	26,588.00
7.	Travel Agent for hiring of vehicles (M/s Apna Travels and M/s Jai Mata Di Travels)	1,95,995.00
8.	Travelling Expenses to Election Team at different booths and honorarium to Observers at those booths	6,39,935.00
9.	Honorarium to Counting Team and Joint Custodian (Patna Main Br)	62,150.00
10.	Erection of temporary booths at LHO, Patna Main Branch and J.C.Road Br. centres, hiring of chairs etc. on 11.10.2009 (Cheque to M/s Alankar Decorators)	19,135.00
11.	Payment to OCA for punching of data (Cheque to M/s Genius solution)	9,000.00
12.	Payment to Officers' Lunch Club for Lunch to Counting team (20.10.2009, 21.10.2009 and 29.10.2009)	22,950.00
13.	Payment to Staff Canteen for Tea/Coffee etc. on different dates	1,385.00
14.	Payment to M/s Subhraj for refreshment to counting team on 29.10.2009	1,400.00
15.	Payment for Security Guards on 20.10.2009 and 21.10.2009	1,000.00
16.	Payment to two members of the Election Committee	30,000.00
	TOTAL	11,31,853.00

- iii) An amount of Rs. 64,500/- was received by way of Nomination Fees and Re-counting Fee, since credited to the account of SBIOA, Patna Circle.



19th GENERAL COUNCIL

EXPENDITURE HEADWISE

EXPENDITURE	2006-2007	2007-2008	2008-2009
To, Salary & Allowance	1050244.00	1166315.00	1310121.00
” Travelling Expenses	872206.00	683274.00	906211.90
” Conveyance	7484.00	9039.00	10080.00
” Printing & Stationary	371919.00	296895.00	691500.00
” Postage & Telegram	51768.00	91776.00	160556.00
” Telephone	1013524.00	948583.54	988729.00
” Books & Newspaper	6753.00	11664.00	9966.00
” Meeting Expenses	204395.00	37123.00	661232.00
” Medical Staff	9000.00	9000.00	9000.00
” Subscription to AISBOF	366950.00	314700.00	314700.00
” Misc. Expenses	416130.00	281755.00	423305.00
” Election Expenses	995672.00	186624.00	—
” General Body Meeting	1005477.00	—	—
” Social Welfare Expenses	49038.00	5000.00	7926.00
” Labour Charge	130183.00	108125.00	114405.00
” Entertainment Expenses	237584.00	199557.00	299545.00
” Interest Paid	67965.00	49375.47	—
” Audit Fee	3928.00	3928.00	3928.00
Federation Donation			1050000.00
Workhop on Disciplinary			2750.00
Depreciation	7846.00	6277.00	5021.00
Excess of income over expenditure transferred to General fund		1353345.99	845306.10
Total	6868066.50	5762357.00	7814282.00

19th GENERAL COUNCIL



EXPENDITURE BUDGET HEADWISE

EXPENDITURE	10 MONTHS	2009-2010	2010-2011	2011-2012
To, Salary & Allowance	1033284.00	1350000.00	1400000.00	1500000.00
” Travelling Expenses	716519.00	900000.00	950000.00	1000000.00
” Conveyance	4818.00	10000.00	11000.00	12000.00
” Printing & Stationary	331559.00	500000.00	550000.00	600000.00
” Postage & Telegram	81227.00	100000.00	150000.00	175000.00
” Telephone	1053998.00	1200000.00	1200000.00	1200000.00
” Books & Newspaper	56531.00	75000.00	75000.00	75000.00
” Meeting Expenses	428140.00	500000.00	500000.00	500000.00
” Medical Staff	—	20000.00	20000.00	20000.00
” Subscription to AISBOF	456000.00	456000.00	456000.00	600000.00
” Misc. Expenses	270558.00	350000.00	400000.00	400000.00
” Election Expenses	1150897.00	1200000.00		
” General Body Meeting		1000000.00		
” Social Welfare Expenses	46500.00	100000.00	100000.00	100000.00
” Labour Charge	84940.00	125000.00	100000.00	100000.00
” Entertainment Expenses	94606.00	100000.00	120000.00	150000.00
” Audit Fee	—	6000.00	6000.00	60000.00
” Legal Expenses	—	25000.00	25000.00	25000.00
” Depriciation	—	5000.00	5000.00	5000.00
TOTAL	5809577.00	8022000.00	6068000.00	6468000.00

RESOLUTIONS



19 th GENERAL COUNCIL

RESOLUTIONS

RESOLUTION NO.1

The 19th General Council of the State Bank of India Officers' Association, Patna Circle at its meeting held at Tata Auditorium, XLRI, Jamshedpur on Sunday, the 14th February, 2010, discussed the problems being faced by its members who are being compelled to attend office on a regular basis on Sundays/ Holidays to attend meetings, Seminars or to replenish cash in ATMs. In order to have stress free and better quality life and to take proper care of family responsibilities it is necessary for the officers to avail of the Sundays/Holidays in proper manner. The council resolved to request the Circle Management for issue of necessary directions to the controllers in this regard. In extreme exigency if the services of an officer is requisitioned on a Sunday/Holiday, on each such occasion adequate monetary compensation to take care of the hardship should be ensured.

RESOLUTION NO.2

The 19th General Council of the State Bank of India Officers' Association, Patna Circle at its meeting held at Tata Auditorium, XLRI, Jamshedpur on Sunday, the 14th February, 2010, had an occasion to discuss the issue of opening of large number of new branches in the Circle without providing the minimum compliment of staff to take care of the smooth operations in such branches. The Council resolved to approach the Circle Management to ensure the provision of proper infrastructure, logistic support and minimum requirement of staff at newly opened branches, strictly as per the Corporate Centre guidelines.

RESOLUTION NO.3

The 19th General Council of the State Bank of India Officers' Association, Patna Circle at its meeting held at Tata Auditorium, XLRI, Jamshedpur on Sunday, the 14th February, 2010, discussed the prevailing law and order position in extremist affected areas of the Circle in general and the State of Jharkhand in particular. The kidnapping and murder of Com V. K. Sharma in Garhwa and the constant threats being faced by its members in these remote areas, coupled with inaction of the law enforcing agencies has created a sense of fear and insecurity. The Council resolved to approach the Bank Management to provide adequate Special Insurance Cover for officers and staff working at branches in all districts infested by extremists to provide a sense of financial security for the dependents.

RESOLUTION NO.4

The 19th General Council of the State Bank of India Officers' Association, Patna Circle at its meeting held at Tata Auditorium, XLRI, Jamshedpur on Sunday, the 14th February, 2010,



19th GENERAL COUNCIL

resolved to request the Circle Management to urgently take care of the various problems being faced by members of staff due to improper implementation of HRMS in the Circle. Suitable remedial measures to get the system stabilized are urgently required to minimise discontentment amongst the officers community in this Circle.

RESOLUTION NO.5

The 19th General Council of the State Bank of India Officers' Association, Patna Circle at its meeting held at Tata Auditorium, XLRI, Jamshedpur on Sunday, the 14th February, 2010, felt that there still exists a knowledge gap in the use of Core Banking Solution and resolved to approach the Circle Management to provide appropriate training to the newly promoted officers in the Circle to inculcate the much needed confidence in them.

RESOLUTION NO.6

The 19th General Council of the State Bank of India Officers' Association, Patna Circle at its meeting held at Tata Auditorium, XLRI, Jamshedpur on Sunday, the 14th February, 2010, resolved to approach the Circle Management to give a serious consideration for easing out the problem of staff shortage at branches to enable the staff members to work more effectively without any threat and pressure in order to contribute in development of the organization and to provide best possible services to customers.

RESOLUTION NO.7

The 19th General Council of the State Bank of India Officers' Association, Patna Circle at its meeting held at Tata Auditorium, XLRI, Jamshedpur on Sunday, the 14th February, 2010 resolved to approach the Circle Management for raising the matter at the appropriate forum for allowing the officers to self lease their own houses, constructed out of bank finance.

RESOLUTION NO.8

The 19th General Council of the State Bank of India Officers' Association, Patna Circle at its meeting held at Tata Auditorium, XLRI, Jamshedpur on Sunday, the 14th February, 2010, deliberated in detail the present business potential at Rural Centers as coming through various media. It, therefore, resolved to approach the Bank Management to provide extra remuneration to officers being posted at rural branches. This will encourage members to opt for rural posting and also play role for inclusive growth in rural economy, which would ultimately add more development of the Organisation.

