

# THE FEDERATION OF BANK OF INDIA OFFICERS' ASSOCIATIONS

(REGD.No.7364)

Regd.Office: Bank of India Bldgs., 70-80, M.G.Road, Mumbai – 400 023.



OFFICE OF THE GENERAL SECRETARY,  
C/o Bank Of India, Parliament Street Br.  
PTI Bldg., 4 Parliament Street, New Delhi:110001  
Phone:011-23719431, Fax :011-23719431  
Resi: 011-23822211  
E-mail: [fboioa@yahoo.co.in](mailto:fboioa@yahoo.co.in).



Circular No.2013/11

Dated:31/05/2013

## TO ALL MEMBERS:

Dear Comrades,

### **CENTRAL CONSULTATIVE COMMITTEE MEETING HELD ON 16/04/2013**

A central consultative committee meeting was held between the Management and Representatives of the Federation on 16<sup>th</sup> April, 2013 at Head Office. Lot of issues/problems confronting the officers and growth of the business of the Bank were discussed with the Bank. The minutes of the meeting have been finalised and are appended below for the information of our members:

### **MINUTES OF THE CENTRAL CONSULTATIVE COMMITTEE MEETING FOR OFFICERS HELD ON 16<sup>th</sup> APRIL, 2013 AT 4.00 P.M. AT HEAD OFFICE, BANDRA-KURLA COMPLEX PREMISES**

The following members were present in the meeting :-

Sr. No.	Management Representatives	Sr. No.	Association Representatives
1.	Smt. V.R. Iyer, Chairperson & Managing Director	1.	Shri Sunil Kumar, President.
2.	Shri B.P. Sharma, Executive Director	2.	Shri Harvinder Singh, General Secretary.
3.	Shri A.P. Ghugal, General Manager (HR)	3.	Shri Shekhar Kadam, Working President.
4.	Shri A.K. Varma, Dy. General Manager (IL Divn.)	4.	Smt. Ameetaa Sharma, Treasurer.
5.	Shri U.R. Dravid, Asst. General Manager (IR)	5.	Shri Sanjeev Tamhane, Dy. General Secretary.
6.	Shri M.S. Satpute, Senior Manager (IR Divn.)	6.	Shri Sanjay Das, Dy. General Secretary.
		7.	Shri John Philipose, Dy. General Secretary

Shri A.P. Ghugal, General Manager (HR), welcomed all the participants and requested Smt. V.R. Iyer, Chairperson & Managing Director to address the meeting. Smt. Iyer, in her address, discussed about the growth of the Bank during the year 2012-13 and stated that during the last quarter the Bank witnessed higher growth rate and expected that the same would continue hereafter. Thereafter the Agenda items were discussed as under:-

- 1. Need to re-write Delegation of Power in simple terms to ensure correct interpretation as present one is too complicated to comprehend, causing inconvenience to authorities and leading to more disciplinary matters.**

It was informed that Delegation of Power will be rewritten in simple form shortly.

**2. Delegation of Powers should be relaxed and Zonal Managers/NBG G.M.s should be permitted to allow minor deviations in the schemes.**

The scheme for relaxation is under process and such relaxations will be conveyed to the Branches after Board approval.

**3. Pending confirmation of DROs, they should be made eligible to avail staff loan facilities. (there are still many cases of 2011 pending for confirmation for want of Police verification certificate).**

The matter will be examined.

**4. Confirmation of DROs should not be delayed pending PVR from the place of stay during study period. (Any negative antecedents are taken care of in Character Certificate issued by the Education Institution and Report of Police which is sent to the native Police Station)**

It is mandatory to have PVR before confirmation. However, we shall refer the matter to the Ministry of Home Affairs through the Ministry of Finance for expediting such cases.

**5. It was agreed by the Management that PLI policy will be discussed with the organisation before implementation. The policy need to be modified to cover unconfirmed DROs and officers working on deputation to branches shortlisted for PLI.**

Necessary steps have already been initiated for modification of PLIS policy for the year 2012-13.

**6. Need for system up gradation to take care of:**

i) **Revenue leakage due to manual feeding of Rate of interest in loan/overdraft against third party TDRs & multiple TDRs (most of the officers are not aware that after visiting interest rate menu –'INTTM' they also have to visit limit maintenance –'ACLHM').**

ii) **Automatic withdrawal of waiver of charges, concession in interest rates etc allowed for a specific period.**

IT Department will be advised to take corrective steps in the matter.

**7. Need for consideration of linguistic and geographical contiguity at the time of deployment of DROs and administrative transfers.**

Endeavour is being made to post the Officers preferably in their linguistic area.

**8. Need for Transfer/Re-transfer policy for Scale IV and IT officers.**

The policy is under consideration.

**9. Need for orientation of staff, down the line, to acquire quality business only as the target approach has caused irreparable loss to the image of the Bank.**

We shall formulate a system to ensure that the targets achieved by the Branches / Zones are in conformity with adherence of Bank's the laid down norms.

**10. Need for planned approach of opening of new branches with proper infrastructure viz pass book kiosks, Note Sorting Machine, CCTV to ease pressure. Present practice is damaging Brand Image of the Bank. Infrared camera and web cameras should be provided to all branches to strengthen security of branches. (The footage of infra red camera has revealed many of the dacoity cases in night as it works in dark as well)**

All our Branches are provided with CCTV and instructions have been conveyed to the Zones to instal two IR cameras in each Branch.

**11. Need for immediate implementation of SAR policy to instill confidence in the workforce and bring objectivity in the system. Steps are required to be taken to protect innocent Officer harassed /arrested after calling for interrogation.**

The Policy is being finalized and shall be placed in the next Board meeting.

**12. Need to define the role & responsibility of marketing officers as they are being used in different capacities as per the whims & conveniences of the authorities under whom they are working.**

The issue is being looked into to ensure utilization of Marketing Officers in the best interest of the Bank.

**13. Review of New model implemented on the advice of Consultants-Mckinsey & Co. and need for truncation of verticals. Bank has initiated project 'Branch of The Future' with lot of fanfare. However, its basic infrastructure does not function properly. Passbook Kiosks become non**

**functional, return of token system has basically created hindrances to serve the customer; lay out of the premises is such that there is little space for staff members to render effective services whereas the customer lounge is disproportionately large.**

Necessary steps will be taken to redress the issues.

- 14. Staff Vehicle Loan scheme needs modification and Car Loan limits should be increased to Rs. 7,50,000/-, as no new model of car is available within present limits.**

Necessary steps in this regard will be initiated shortly.

- 15. Request for 100% medical reimbursement instead of 90% available at present. Health check up for spouse above the age of 50 should be permitted in the Medical Reimbursement Scheme.**

The matter will be examined.

- 16. Inverters, T.Vs, Laptop/Computers should be included in the list of permitted items of Furniture in the scheme for providing furniture & fixtures to all confirmed officers and also at Bank's premises to Chief Managers & above.**

It has been decided to provide Inverter and TV under both the scheme.

- 17. Request to fix the schedule for holding C.C.Cs in the month immediately after closing months.**

It was agreed to hold CCC Meetings on quarterly basis after declaration of quarterly results.

- 18. Relationship Managers working in LCBs/MCBs and SMEs should also be reimbursed Telephone expenses on the lines with Marketing Officers.**

It was decided to consider reimbursement of Telephone expenses only to Relationship Managers in LCBs, MCBs and SMEs.

- 19. Business correspondents are being provided space within the branches which may cause legal and technical problems in future**

It has been decided to take action against such Branch Managers who violate the rules and regulations and allow the BCs to function in Branch premises.

- 20. B.C.s are bringing business of N.E.F.T. against cash as per the recent guidelines to some branches at a charge of `6/- per remittance whereas our branches were asked to recover `.30/-. This will be un-remunerative business with lot many other ramifications.**

The matter will be looked into.

- 21. Redressing of delay in release of waiting list of promotions from Scale IV to V.**

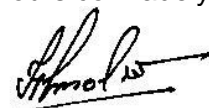
It was agreed to release two cases of promotion from waiting list from Scale IV to V.

The meeting ended with vote of thanks by the General Manager (HR).

Sd/-  
(Harvinder Singh)  
General Secretary  
Federation of BOI Officers' Association

Sd/-  
(A.P. Ghugal)  
General Manager (HR)

Yours comradely,



(HARVINDER SINGH)  
GENERAL SECRETARY