

THE FEDERATION OF BANK OF INDIA OFFICERS' ASSOCIATIONS

(REGD.No.7364)

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CIRCULAR NO.: 2014/38

DATE: 14.06.2014

Dear Comrades,

CENTRAL CONSULTATIVE COMMITTEE MEETING

The Central Consultative Meeting was held on 2nd June, 2014 at Head Office, Mumbai. The meeting was attended by Federation Representatives Com. Sunil Kumar, Com. Harvinder Singh, Com. Shekhar Kadam, Com. (Dr.) V. Chidambara Kumar, Com. Ashutosh Chandel, Com. (Dr.) R.K. Sood and Com. Sanjeev Tamhane and Com. Ameetaa Sharma. Management was represented by Smt. V.R. Iyer-Chairperson and Managing Director, Shri R. Koteeswaran-ED, Shri Charan Singh-General Manager (HR), Smt. K.R. Srimathi-Deputy General Manager (HR), Sh. Ramesh Kumar- Asstt. General Manager(IL&IR) and Shri M.S. Satpute, Senior Manager.

The General Secretary expressed his dissatisfaction over the slow pace of action taken by the Management on the residual issues of the CCC held on 29th October, 2013. The General Manager (HR) assured the speedy disposal of the issues after consultation with the concerned departments. The residual issues discussed and the replies of the Management are placed here below:

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

Referring to the Branch Circular on revised Delegation of Powers issued by Risk Management Department in November, 2013, the General Manager (HR) assured to take up the matter of simplification with the Department.

- 3. Pending confirmation of DROs, they should be made eligible to avail staff loan facilities.**

It was assured to consider the matter positively and will be put up for approval at appropriate level.

- 4. 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 was assured to include Laptop/Computers within the overall limits after seeking approval at appropriate level.

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

It was agreed to adhere to the schedule and the next meeting has tentatively been fixed in the month of August, 2014.

- 6. 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.**

The General Manager (HR) assured that on the basis of Government guidelines, appropriate approval would be obtained to resolve the matter.

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

The Management advised to look into the matter.

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

It was assured to look into the matter and to explore the possibility of making necessary amendments in the Performance Linked Incentive Scheme.

9. 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.**

After deliberations, the Asst. General Manager, I.T. Department assured to look into the matter and take appropriate steps to resolve the issue accordingly.

10. Need for planned approach of opening of new Branched with proper infrastructure viz pass book kiosk, 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 infrared camera has revealed many of the dacoity cases in night as it works in dark as well)

The General Secretary desired that the opening of new Branches should be done in a phased manner instead of opening at the fag end of the year. The General Manager (HR) assured to take up the matter with the concerned functional Department.

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.

Bank is required to file FIR with the police authorities in fraud related cases. In such circumstances, Police authorities harass individual Bank officials. The Association has requested to protect the interest of individual Officers and if required, the matter may be referred to Department of Financial Services, Government of India, Ministry of Finance through IBA for issuing necessary guidelines in such matters. It was assured to look into the matter.

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 General Manager (HR) advised to refer the matter to Marketing Department.

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.

The General Secretary desired that the project should be implemented with utmost sincerity to have expected results. The General Manager (HR) advised to apprise the Change Management Office.

14. 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 demand was not accepted.

15. Business correspondents are being provided space within the Branches which may cause legal and technical problems in future.

It was assured to issue fresh instructions to the Branches in this regard through Financial Inclusion Department.

Thereafter, the issues as per our latest agenda were taken up and discussed. The outcomes of the discussion are also being given as follows:

1. Frequent failure of connectivity. Agitated customers abuse our officers and staff members.

The General Manger informed that some steps have been initiated to resolve the issue. On General Secretary's Suggestion to display a board in the branches of the bank informing the provision of the section 313 of Indian Penal Code for the information of customers, the GM (HR) directed to refer the matter to the Customer Service Committee.

2. As per the RBI notification, branches were instructed for non-issuance of cash/DD/PAYSLIP for over Rs. 50000/- to a single customer on a single day. The system should have in built check point to restrict such transaction.

The IT department advised that necessary instruction will be issued to the branches after testing the WALKIN Menu.

3. Apologies sought on complaints which at times are of frivolous nature, demoralizes the working force.

It was clarified that the Bank will not seek apologies from staff members on any complaint. On the concern expressed by the Federation leaders, it was assured that while handling customer grievances, dignity of the officers would be kept in mind to avoid demoralization of officers.

4. Proper job allocation to Marketing officers depending upon their postings at Branches/ processing centre to get maximum output from them.

The General Manager (HR) advised to ensure to get maximum utilization of services of marketing staff systematic manner.

5. All confirmed officers should be made eligible for all types of loan.

It was agreed to consider this issue and to put up for approval to the appropriate authority.

6. Petrol allowance for two-wheeler should be paid as per the scale of officers. Conveyance allowance reimbursement should be irrespective of the posting.

Management decided to re-examine the matter after ascertaining necessary details.

7. Anomaly in payment of HRA to officers in Goa.

This being industry level issue, Management assured that necessary steps shall be initiated after ascertaining the position from other peer Banks/IBA.

8. Permission for using subsidized accommodation on sharing basis.

The matter would be decided after considering various implications of it.

9. Modification in Staff Housing Loan/Vehicle loan to the extent that repayment schedule is extended up to 65 years of age (further requested up 70 years) of officers.

Demand was agreed in-principle to consider the request subject to approval from the appropriate authority, provided the general criteria of take-home pay from pension allow it.

10. OSR to be uploaded on the website of Bank.

The work is in progress and will be completed shortly.

11. Restoration of reimbursement of Petrol Bills/Newspaper/Business development/cleaning material on monthly basis.

It was decided to re-examine the matter with HRMS Department.

12. Special recruitment for North East area required/security officers at Guwahati assigned various zones.

The Management assured to clear the backlog through present recruitment process and examine the possibility of special recruitment.

13. DROs, General or Specialist, should be posted to Branches immediately after their appointment to give them exposure of banking.

It was agreed to consider the suggestion.

14. Outright purchase of flats at Guwahati for Officers posted at Guwahati.

It was assured to take up the matter with Premises Department.

15. Depreciation of furniture and fixtures provided to the officers should be in line with the Bank's own accounting policy, i.e. 31st March every year.

It was decided to initiate appropriate steps in consultation with Estate Department.

16. For administrative convenience, Branches of MP which are part of Raipur Zone and attached to NBG Jharkhand-Chhattisgarh should be carved out to link with NBG Central in line with four Zones of MP by forming a new Zone with Headquarter at Jabalpur.

It was decided to refer the matter to Change Management Office for its consideration.

17. Check required on Outsourcing Agencies, who are opening fictitious accounts or multiple accounts in the name of one identity to earn commission.

Management assured to take corrective steps.

18. Revision in reimbursement of medical expenses towards family including hospitalization and medical claims.

The Chairperson, after deliberations in the matter, expressed her inability to consider the same.

19. User ID and password in Finacle should be deactivated at the time when the Officer is sanctioned leave.

HRMS Division has confirmed that on approval of leave of the day, system does not allow an employee to login in Finacle.

20. Within the ceiling limit of Rs. 20 lacs of Staff Housing Loan, the remaining portion of unutilized limit may be allowed for purchase of second house.

The request was not accepted because of financial position of the Bank.

21. Need for ensuring completion of disciplinary action before retirement of delinquent officer to avoid invocation of Regulation 20 (3) (iii) of the Bank of India Officers' Service Regulation.

It was decided that Vigilance Department should send the list of Officers periodically to the Zones who are retiring within the period of next six months in order to complete the disciplinary action proceedings expeditiously before their retirement.

22. Extending benefit of revised Staff Vehicle Loan to staff owning a vehicle and reduction in the margin of Vehicle Loan.

Branch circular No. 107/202 of 12.02.2014 already issued, allowing the officers to retain the old vehicle purchased by availing Staff Vehicle Loan, once in a service.

23. Change in timings for Tests of Marketing Officers from 10.30 a.m. on Saturday, which is a prime time form customer service.

Marketing Department has advised that they have changed the day and time to every Friday from 10.00 a.m. to 11.00 a.m.

24. Retransfer of Clerical Staff on request before placement of new recruits.

The demand was agreed and it was assured that all transfer requests of the staff, who have completed three years will be considered soon.

25. Need for substantial enhancement of Club membership fees which was fixed long back i.e. two decades ago.

26. Provision of Tea/Snacks etc. for late sitting in the Bank.

27. Need for immediate revision in eligibility and entitlement of telephone facility for all officers.

The Management advised the Federation that present financial circumstances do not permit acceptance of the demands listed in S.N. 25, 26 & 27.

We are happy to advise that the manner in which issues were discussed and taken up by the General Manager (HR) has given us confidence and faith in speedy resolution of the same.

With comradely greetings,

Yours comradely,



(HARVINDER SINGH)
GENERAL SECRETARY