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 – 1100 001.

Phone:011-23730096, Tel/fax:011-23719431

E-mail: fboioa.sectt@yahoo.com



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Dear Comrades,

ENCOURAGING PERFORMANCE OF OUR BANK TIME TO REJOICE AND REDEDICATE—BUT STILL MILES TO GO....

We as torch bearers of this great institution called BANK OF INDIA have an opportunity to rejoice. Yes rejoice once again at the turnaround in the health of our esteemed "STAR"! Comrades the financials for the quarter ended September 2016 declared by our Bank show a tremendous turnaround after negative performance in 4 quarters at a stretch.

At the outset, I share with you the appreciation showered by our Top Management on the performance of Human Asset of the Bank, particularly the officers from General Manager to the junior most officer in the remote rural branch. Our MD and CEO Sh. MelwynO. Rego was full of praise for the dedicated and tireless efforts put in by each and every staff of the Bank of India in making this happen. Yes, this could happen because of our love and loyaltyfor our Mother Institution, rendering competitive services and winning faith of our customers for their continued patronage. Our Chairman Sh. G. Padmanabhan also conveyed the message of appreciations for the exemplary contribution made by each one of you. Our Executive Director Sh. R.A. Sankara Narayanan was also full of admirations for the contribution made by our members. Our MD was eager to address us all directly though Video Conference, but our engagement in the national cause arising out of the demonetisation of certain denominations of notes has kept him waiting to express his feelings at this moment. Our MD & CEO has urged upon me to convey his acknowledgement and thanks to all of you, hence this communication.

Comrades, the thoughts of gloom and negativity spread by some has come to an end. 'STAR' has regained its shine and will continue to sparkle as before and we shall endeavour to keep up its lustre. Our efforts need to be sustained one and actions directed on lines with 'MISSION STAR ONE'.

In the fierce competitive banking industry, where every institution is vying to get share of scarce resources, we should be pro-active in every sphere of banking activity which has direct positive impact on the bottom-line of our bank. In this direction, we would like to appeal once

again to all of you to concentrate on quality and remunerative business. We must keep a note that the winner would be the one who has the edge in customer service and awakened personnel. We urge upon all our members to keep themselves equipped with latest guidelines to be able to communicate effectively with the customers and convince them to be our business partner.

Here, I would like to quote the philosophy given by the father of our Nation which is so relevant to us and holds good for all times to come. "A customer is the most important visitor on our premises; he is not dependent on us. We are dependent on him. He is not an interruption in our work. He is the purpose of it. He is not an outsider in our business. He is part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us an opportunity to do so".

The least that every visitor to a branch- be a customer or a casual visitor- deserves is courteous behaviour from all of us. Therefore, the first and foremost thing is to extend all due courtesies to every visitor, whether or not the Bank is in a position to meet their needs because, as the opportunity may arise tomorrow, if not now. Every customer who comes in should be greeted in an appropriate manner with a smile and made to feel comfortable. Branch premises must be clean and set before the public dealing time which should be the joint responsibility of all and not of Branch Manager alone. All forms of non-face-to-face communication with the customer including telephonic calls and E-mail should also be courteous. This basic minimum entitlement of every customer should be unfailingly ensured by every one of us while interacting with the customers. We must attend to the needs of the customers promptly and efficiently while ensuring to follow the time norms laid down by the Bank.

Comrades, many of us are having decades of experience in this industry. We know why we fell and how we have risen and how we can rise further and shine brighter. Let us, therefore, vow to work towards rising further and shining brighter. I am sure we are going to resurrect the great image of our beloved Institution very soon with the support and involvement of every staff. I convey the assurance given by the Top Management of our Bank that they will be there with us in all endeavours.

Once again, I congratulate you all for your striving so hard and working with all devotion and dedication to bring this positive turnaround and also share the appreciation of top management on our performance and team work.

Let us keep it up!

With greetings,

Yours comradely,

(HARVINDER SINGH)
GENERAL SECRETARY