

THE FEDERATION OF BANK OF INDIA OFFICERS' ASSOCIATIONS

(REGD.No.7364)

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Circular No. 2017/49

Date: 8/9/2017

Dear Comrades,

FEDERATION GELS & AND ONCE AGAIN EXCELS
CENTRAL CONSULTATIVE COMMITTEE METTING
HELD ON 4TH SEPTEMBER, 2017,
ANOTHER LANDMARK IN INDUSTRIAL RELATIONS

Our members are aware that our Bank is known for the best Industrial Relations in the Banking Industry. It could have been possible only because of the positive role played by our organization in the growth of our Mother Institution i.e. our Bank. Our role was always appreciated by the Management of the times. The latest example of our signing the tripartite MOU to secure capital from the Government for our Bank, without compromising the interest of its members and the Bank, after signing the back to back MOU with our Management is the unique example in the Industry, which no one could have thought off. We earned lot of laurels from the teams of top Management of our Bank for our role of insisting incorporation of many Government's Policy related conditions also in the MOU.

In keeping with our rich traditions, the bilateralism is ensured both by the Management and our Federation and all foras, including Central Consultative Committee meetings are utilized to discuss and resolve all issues in the best interest of the Bank and its officers and workmen. Last such meeting was held on 4th September, 2017 at our Head Office. All issues/problems faced by our officers and reported to us by our units were taken for discussion in the meeting. We give below the Minutes drawn after the meeting for your information and records:

QUOTE:

MINUTES OF THE SCREENING MEETING OF THE CENTRAL CONSULTATIVE COMMITTEE (OFFICERS) HELD AT 10.00 A.M. ON 04-09-2017 AT HEAD OFFICE, BANDRA-KURLA COMPLEX, MUMBAI.

PRESENT

Sr. No.	Management Representative	Sr. No.	Federation Representative
1.	Shri M.K. Gupta General Manager (HR)	1.	Dr. V. Chidambara Kumar President
2.	Shri S.S. Banik General Manager (ITES)	2.	Shri Sunil Kumar General Secretary
3.	Shri S.R. Meena General Manager (IT)	3.	Shri B.N.Madhusudhana Working President
		4.	Shri Rajesh Kr. Singh Treasurer
4.	Shri K.V.V.S.Prasad	5.	Shri Sanjoy Das

	Deputy General Manager (HR)		Vice President
5.	Smt. Banirupa DattaChoudhury Senior Manager-IR	6.	Shri Ashutosh Chandel Vice President
6.	Smt. Binty Goswamee Raut IR Officer	7.	Shri P.S.Jadeja Vice President
		8.	Shri A.V.Kulkarni Vice President
		9.	Shri M.B. Tripathi Dy. General Secretary

At the outset, Shri M K Gupta, General Manager- HR extended warm welcome to all the representatives of the Federation and also placed on record the positive role played by the Federation and its members in maintaining harmony and cordial relations in the Bank. Then the following agenda submitted by the Bank was taken up for the discussion:

1. The important clauses of the MOU and the understanding reached while signing it are not being followed despite written and verbal requests made to the Top Management. Meeting of the “**High Power Committee**”, comprising of MD & ED to review the progress of TURNAROUND PLAN is not being arranged.

The General Manager (HR) informed that regular meetings could not be held due to engagements of the Executives in implementation of Turnaround Plan and assured that monthly meeting will be organized as per schedule. It has been decided to conduct the meeting on 12th of every month or on subsequent working day if 12th is a holiday.

2. There is no headway in the suggestion of the Federation to Top Executives of the Bank (given in the informal discussion) for providing relief to branches which are enormously sufferings after withdrawal of more than 800 officers for implementation of two new verticals. The officers were to be taken out from the administrative offices, whose job is undertaken by these verticals.

The General Manager (HR) informed that Officers are being recruited and 1030 Officers are expected to join by the end of current year. Area Managers are also being delegated the Sanctioning powers. Immediately thereafter staff in Zonal and NBG Offices would be redeployed in the Branches, depending upon the availability of staff at Zonal Office / NBGs .

3. Branch Managers and officers are not getting time to even complete their normal routine work due to increased number of information seekers rather than helping the branches to garner the business. The enormous pressures created for selling third party products and linkage of “Aadhar Cards and Mobile Numbers” in all the accounts are keeping them high and dry.

The General Manager (IT) informed that the Aadhaar Seeding and Mobile Number linkage to accounts is being outsourced which will bring down the pressure of work on Officers at Branch level. Information on the Branch-wise figures is being provided on the Dashboard at the Zonal Office level and hence the controlling offices will once again be instructed not to seek such information from the branches which is already available on the Dashboard.

4. Subsidized accommodation facility as available under the Bank Rules is being denied quoting self-imposed rules of request transfers. Though Head Office has issued instructions to Zonal Managers to consider such requests positively, Zonal Managers need to be advised not to decline any request unless circumstances of the case warrant otherwise. For example subsidized requests should be denied only in cases where outside pressure is brought.

General Manager (HR) informed that Zonal Managers have already been advised to permit Subsidized Accommodation as per Bank's norms. We may reiterate the instructions.

5. Undue delay in settlement of Mediclaim Bills both under Hospitalization scheme as well as under domiciliary treatment of Serving and Retired Employees. Management is totally indifferent about the hardship being suffered by employees, despite rigorous follow up by the federation since long. In case of delay beyond 10 days Bank should provide financial help to the extent of 100% of the bill submitted as the same is vetted by the nodal officer of the Bank.

The General Manager (HR) informed that a meeting will be organised among the representatives of all the 3 agencies viz. United India Insurance Company Ltd., K.M. Dastur, Mediassist alongwith representatives from the Officers' Association to sort out the issues of delay in settlement of medi-claim bills by fixing a timeline.

6. Staff Housing and Vehicle Loans are still linked to Bank Rate instead of MCLR, whereas many Banks have already taken policy decision to follow *RBI guidelines to change its linkage to MCLR. Delay is causing financial loss to staff whereas general public is reaping the gains of the policy.*

The issue was taken up for discussion in the CCC. MD & CEO agreed to link the interest rate on Staff Loans with MCLR of the Bank as per RBI guidelines.

7. Immediate cessation of charging of Interest in advance a/c of deceased since settlement of terminal benefits takes longer time by Head Office.

The demand was accepted and suitable instructions will be issued to all the Zonal Offices.

8. Chaotic situation of our e-products and card products. Situation is vulnerable and causing lot of bad name to the reputation of the Bank. In as much as our many products including

Debit/Credit cards are accepted by public services including at the counters of Air India, another Public Sector organization and our borrowers. Issue of gate way for our products needs to be looked into.

General Manager (IT) informed that new measures like Card Control would be introduced shortly which will enable the card user/customer to utilize it in required geographies, restrict usage limit and also to temporarily block usage to prevent misuse. Bank is working through IBA with IRCTC for effective functioning of its gateway as IRCTC is demanding 50% of the commission, which would make the activity unviable to the Bank. He further informed that the issue would be sorted out shortly.

9. Connectivity issue still persists in our Bank. Many branches remain without connectivity every day. The issue needs to be closely monitored.

Connectivity issue at Branches is taken care with utmost priority. Monitoring of link with DC is happening on real time basis from Head Office and wherever there is no connectivity, SMS is being sent to Branches by 9.15 a.m. every morning. It was also suggested that Branches at local level may purchase two Dongle connections – one for Cash Department and one for Operations Department (which should be configured), which will solve the issue of connectivity to some extent.

10. Delay in installation of Radio Frequency resulting poor connectivity / continuity in connectivity.

The RF connectivity is made available subject to feasibility and also availability of pole of the service provider. Wherever Landlords are demanding additional rent/objecting to installation of RF, concerned Zonal Offices may take a call to shift the Branch premises wherever required.

11. Shortage of computer hardware/nodes at branches. In some Zones/ branches newly recruited clerks are not performing any full time job due to non-availability of adequate nodes.

Management informed that IT Budget has been allotted to Zones on yearly basis and Zones are required to procure sufficient number of desktops. Chronic shortages, if any, may be brought to the notice of Head Office.

12. Down period of ATMs needs close monitoring as this is also an issue causing concern. Relocation of ATMs with low/negligible hits should be taken up on priority basis.

Real time monitoring tool will be provided shortly, which will give details of the ATMs/BNAs which are not functioning in on-site and off-site locations. This will be implemented within the time period of a month.

13. E-Gallery – In many branches once the e-gallery machines break down, they are not repaired even after repeat follow up with vendor, the maintenance team of vendor needs to be contacted again and again than only they visit the branches.

No proper reporting of faulty machines by the Branches is made to concerned Departments for necessary action. Once RMT is implemented, as informed above, the functioning of E-Gallery will improve considerably.

14. There is a flood noticed in Disciplinary matters in utter violation of SAR policy of the Bank. Unrelated Charges are covered in the charge sheet and no attention is paid to the representations made against it. Punishments are being proposed disproportionate and without application of mind.

General Manager (HR) informed that Vigilance/ Industrial Law has been handling actions arising out of SAR carefully. Most of the cases which does not attract vigilance action have been closed at H.O. level. A detailed circular on dealing with Staff Accountability will be issued shortly. The concern of the Federation on substitution of Charges/findings will be re-examined by appropriate authority to avoid inconsistencies. Regarding invocation of Regulation 20 (3) (iii), General Manager, HR, informed that there have been no cases in August 2017 and such cases have drastically reduced in recent past.

15. In Area Based Scheme advances are made in some areas of Western Maharashtra. In such advances, political influence is always there. When advance becomes NPA, bank officials are held responsible and criminal actions start against Bank officials. Bank should provide financial and logistic support to officers who become victims of such cases (e.g. Karad Case (Kolhapur Zone))

The General Manager HR assured to issue specific instructions to NBG General Managers to liaison with Government Officials/ police Authorities towards resolving such issues and to ensure that our officers are not implicated on flimsy grounds. All possible legal assistance are provided to such affected officers on an ongoing basis.

16. Undue delay by zone in relieving of officers transferred on request grounds under 4/3 year formula. (Example Gandhi Nagar Zone where three officers are not relieved till date under the pretext of shortage of officers.)

All the officers who were transferred on request have been relieved as of now. Instructions will be reiterated to the Zones for meticulous implementation of HO instructions in this regard.

17. Need for Increase in powers of Special Assistants at par with Scale I officers and making them eligible for Inter Sol transactions.

The matter will be taken up with the Risk Management Department and others connected with the matter.

18. Payment of Computer Operator allowance by bank without extracting supervisory work as per bipartite settlement from CTO Grade A and B operators. Non-performing supervisory duty by CTO increases work load of officers and their mobility for business growth is

hampered. The concept of SWO should be implemented in all the branches without any exception.

Since this is a functional allowance, staff members who are assigned with the duties of SWOB, will be paid appropriate allowance. However, Zones may be advised to verify factual position and take corrective measures.

19. Substantial difference in local price and prices fixed by HO Security Department for purchase of Fire Proof Security Cabinets required at Branches. Due to High prices fixed by HO bank is spending higher amount in this regard. This is true for all purchases made by bank like security equipments, camera, Note Counting Machines, etc.

As the circular has been issued by Security Department on 22.11.2016, General Manager - HR informed that the matter will be taken up with the Executive Director and a decision would be arrived at.

20. Inefficient services rendered by AMC contractors for ADC channel is hampering business growth as well increasing dissatisfied customer lot.

Bank will review the policy of AMC operators for all services as well and immediately black list those service providers whose services are found sub-standard.

21. Faulty Man Power Planning/Placement of officers resulting in Shortage of Scale III & Scale IV officers in all Zones. Immediate corrective steps are required.

In view of the MOU entered by the Bank with the Government of India, efforts will be made to rectify the shortage by making fresh recruitment in the next recruitment process.

22. Need for revival of "Handing over and Taking over" process lost somewhere down the line. The process will initiate the corrective steps immediately and will ensure the correct default point.

The General Manager HR informed that Circular has already been issued in the matter. The said directions will be reiterated directing minimum three days' time to be given for handing over/ taking over by the transferee Branch Managers/ in-coming Branch Manager.

23. Personal Vehicles are being used by LDMs for bank's work but they are not reimbursed petrol expenses as applicable to officers for "Travel on Duty". Either official vehicle should be permitted to be utilized for personal work along with bank's work as permitted in other cases or they should be paid petrol expenses as per their entitlement.

The General Manager – HR informed that Circular/ instructions have already been issued disallowing such reimbursement of expenses incurred for travel on duty.

24. Close scrutiny of **BR-39** and **BR-40** at Zonal offices should be ensured to minimize the revenue leakages under various heads. It will help substantially in our 'Cost Cutting' mission.

Suggestion was appreciated and accepted for immediate implementation.

25. Rationalization of service charges at par with the peer banks should be done without further loss of time to increase our 'Non Interest Income'.

The matter has been under discussion with the Finance Department for necessary action.

26. Need for introduction of paperless closing for all the four quarters.

After examining the issue, it was decided to refer the matter to Finance Department for doing needful, if any.

27. ATM/Debit card frauds and instances of transfer of amount through ATM cards without receipt of OTPs. Such money is going to various applications like IDEA Money etc., on the rise and it should be controlled fully to avoid fraudulent transactions.

The matter will be referred to ADC for doing the needful.

28. Providing adequate Security Guard in all insurgency effected branches particularly, in North East Region.

This issue will be discussed in the Z.M.'s Conference for providing security to vulnerable branches by the local Police against payment of reasonable amount by the Bank.

29. Providing 2 mbps band width or at least 540 kbps in all the branches.

Management informed that under BSNL MPLS Up gradation Project, the up gradation has already been initiated.

30. Due to delay in confirmation, DROs cannot avail LFC during probation period. Such spans should be extended and allowed to be availed after confirmation of officers in the service of the Bank.

The General Manager (HR) informed that it has already been extended by 6 months without exception.

31. In any other matter, the issue of calling officers on Saturdays/ Sundays was raised by the Federation. The Management assured that only in very pressing/ urgent situations, Officers will be called on Sundays/ Holidays.

The meeting ended with a vote of thanks to the Chair.

Sd./-

(Sunil Kumar)
General Secretary
Federation of Bank of India
Officers' Associations

Sd./-

(M.K.Gupta)
General Manager - HR

UNQUOTE

Comrades, you will appreciate that Management has agreed to our many financial demands, like shifting to MCLR linked Rate of Interest on staff loans and extending Subsidised Accommodation facility to officers as per the Scheme and without debarring request transfer cases which will have huge financial implications, apart from other decisions which will smoothen the systems, reduce the work pressure on officers and will help in creation of better work culture.

Therefore, it becomes our bonded duty to ensure that we also contribute our best at this crucial juncture of uncertainties. **We are aware that each one of us is aware of the scenario and understands and undertakes his/her responsibility with sincerity, but still we would like to exhort our members to undertake only Productive, Bankable and Profitable business for the Bank. We cannot accept garbage just to achieve targets assigned and ultimately land ourselves and our Institution into an irretrievable situation.** Please prioritise your work at your branches and offices to ensure best of Customer Service by improving decision making machinery, which according to us is the sole irking reason of our present situation even now. Expecting officers to sit late beyond a limit or calling them on Sundays or Holidays will in no way help our Bank. We have made it very clear to the Management that this is the last time when only officers in scale IV and Scale V will attend the office on Saturday and Sunday i.e. on 9th and 10th of September and that too in selective few branches. In future if officers are called on Sundays or Holidays without discussion with the Organisation, we will oppose and ensure that officers will not attend the office. General Secretaries of all the units are requested to ensure that all decisions taken in the CCC are implemented in their respective units in letter and spirit.

Comrades, let us march on with renewed zeal and vigour and ensure turn around our Bank.

“ WE HAVE DONE IT IN PAST & WE WILL DO IT AGAIN “

yours comradely,



(SUNIL KUMAR)
GENERAL SECRETARY