

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, Patna (Main) Branch
Uday Bhawan, First Floor
Fraser Road, Patna – 800 001.
Phone:0612-2221048/9798987771
E-mail: fboioa.sectt@yahoo.com



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FOR CIRCULATION AMONGST OUR MEMBERS

Dear Comrades,

HAPPY NEW YEAR

On behalf of the Executive Committee of our Federation and on my personal behalf I convey my heartiest greetings for the New Year, 2018. May this year bring happiness, health, wealth, peach and prosperity to you and your family.

Screening Committee and Central Consultative Committee Meetings

Our members are aware that structured meetings take place between the Management of the Bank and our Federation at Head Office as well as at Zonal Office Levels every quarter to discuss and resolve the issues and problems being faced by officers. The Central Consultative Committee meetings for the quarter October-December -2017 were held on 27th December, 2017 were held at Head Office. Management was represented by our M.D., Sh. Neelam Damodran and Sh. Atanu Dass, Executive Directors, six General Managers including Sh. M.K. Gupta, G.M. (H.R.). Our Federation was represented by Com. Dr. V. Dr. V. Chidambara Kumar, President, Com. Sunil Kumar, General Secretary, Com. B.N.Madhusudhana, Com. Rajesh Kr. Singh, Com.Dr Rakesh Kumar Sood, Com. Suresh Thampi, Com. Dilip Chauhan & Com. M.B. Tripathi.

Issues causing hardship to officers, like many tier reporting, calling the officers on Holidays, particularly on Second Saturdays to attend Lok Adalats and payment of compensation there for, refusal of assigned work by Cashiers and SWOs ultimately affecting pressure on officers and customer service were forcefully taken up by the Federation. Improvements in Clean Overdraft facilities and concession in Education Loan to Staff were also successfully taken up. Delay in dealing with Appeal & Review cases and double jeopardy were brought to the notice of the Management and specific commitments were taken from Management for improvements in the area. We attach herein below the minutes of the Screening Committee and Central Consultative Committee Meetings for your information:

MINUTES OF THE SCREENING COMMITTEE MEETING OF CENTRAL
CONSULTATIVE COMMITTEE WITH THE REPRESENTATIVES OF THE
FEDERATION OF BANK OF INDIA OFFICERS' ASSOCIATIONS, HELD ON
27-12-2017 AT HEAD OFFICE, MUMBAI

Shri M K Gupta, General Manager - HR welcomed representatives of the Federation. After a brief discussion about the latest developments in the Bank and also appreciating the involvement of the officers in the Bank in the growth of the Bank's business the following agenda items were taken up for discussion:

1. Head office has started recovering Merchant Discount Rate (MDR) on Debit Card TXN. all of a sudden. Due to technical issues at our HO level the Debit Card (MDR) is not recovered from the MEs Account in time. All of a sudden HO is debiting charges from the customer's account without any prior intimation resulting in Customer dissatisfactions/Customer complaints.

It was decided that the Bank's customers be suitably informed by putting up an appropriate notice on the Bank's website.

2. Pass-Book Kiosk (PBK) machines are not being supported by the vendors M/s KRISFO. In many branches, the machines are down for more than 4 months. Despite several complaints lodged with the vendor/reporting to HO, issues were not resolved. Image of the Bank is very much effected as branches are not in a position to print Bar Coding in Pass-books of the customers because of PBK issues.

The matter will be examined.

3. Addressing the issue of Refusal of cashiers to withdraw cash from BNA Machine/holding of the Bank Safe keys & other valuables. There is no clarification issued by HO in this regard. A clear-cut instruction for balancing/counting of BNA/CDK cash.

It was decided to reiterate the existing instructions in the matter.

4. Training for frontline staff on soft skills like communications, marketing & also on latest development in Banking Industry.

Learning and Development department has taken new initiatives in the matter including in providing an online film on soft skills titled "The Birth of a Salesman" to all the Training Centres which is being shown in the auditorium to all the participants. From April 2017, about 11700 staff members have been trained on soft skills.

5. Delay in providing enrollment no. (PRAN) under NPS to newly recruited officers causing delay in parked amount of deduction kept in Sundry accounts.

The exercise of PRAN generation will be completed by 31.03.2018.

6. Need for adequate security measures including deployment of Security Guards, differential postings & compensation to officers posted in naxal infested area.

The federation suggested that outsourcing of Security guards through agencies should be discontinued considering the cost factor. It was suggested that Bank may directly hire/ recruit security guards on contract basis. It was decided to examine the matter in consultation with the Security Department and take an appropriate decision.

7. CTS features may be inserted in cheques without fail to safeguard the same from any alteration. Need for system generated alerts.

It was decided that the concerned department shall issue instructions to withdraw and destroy the stock of non-CTS cheque books.

8. Indecisiveness in the matter of conversion of Marketing Officer into GBO is causing wastage of Manpower. As also, issue of under- utilization of Marketing officers and growing dissatisfaction at their level needs to be addressed at the earliest. Recently, their password in Finacle has been withdrawn for their presence in Market for garnering business but this is also not working as per Bank's expectation.

It was informed that the issue of conversion of Specialist Officers is being addressed in the ensuing Promotion policy.

9. Compensation for attending National Lok Adalat (fixed by Hon'ble Supreme Court on 2nd Saturday).

The matter will be examined.

10. Branches are facing lot of problems in receiving Coin due to its sudden spurt in the market. Branches should be provided with adequate storage in the vault.

Concerned Zonal authorities may take appropriate decision in the matter depending upon the local situations.

11. As per Para 10 of Joint Note and Schedule IV to Bipartite Settlement dated 25.5.2015 the officers would submit the claims to the same regional/nodal offices where they have been submitting in the past and the TPA representative will be the backup support and ensure claim settlement is completed in thirty minutes. Further, as per para 10 (VI) while reimbursement to the officers shall be made by the Banks as hitherto, the scheme shall be administered by the Banks through a scheme worked out between IBA/Banks and Insurance companies and officers would in no way be directly bound by the terms and conditions of such scheme or arrangements. Therefore, time frame should be fixed for settlement of Medical claims of the officers under DHS scheme.

It was decided to convene a meeting of representatives of the Insurance Company, TPA and Federation representatives in January 2018.

Meeting ended with a vote of thanks to the Chair.

MINUTES OF THE CENTRAL CONSULTATIVE COMMITTEE MEETING WITH THE
REPRESENTATIVES OF THE FEDERATION OF BANK OF INDIA OFFICERS'
ASSOCIATIONS, HELD ON 27-12-2017 AT HEAD OFFICE, MUMBAI.

Shri M K Gupta, General Manager - HR welcomed all participants. The following agenda items were taken up for discussion:

- 13 All SWO- A category clerks are provided with 110 work class which does not allow menus like IMPS, STOCK, PSP, PANCHK which is very much essential for counter clerks. We request you that all the menus which are having maker checker concept should be allowed to all clerks for data entry.

The matter will be examined.

14. After establishment of AMO & delegating sanctioning power to the Area Manager, relevancy of CPC needs to be addressed. They should be closed and surplus staff should be utilized to strengthen the branches.

It was decided to review the functioning of all CPCs and take an appropriate decision. Moreover, the functioning of Area Managers will be reviewed after calling for business details including sanctions made by them.

15. Rationalisation of service charges including Inter Sol charges at par with the Peer Banks should be done without further loss of time to increase our 'Non Interest Income'.

Necessary instructions in the matter have already been circulated.

16. Fixing of time limit for issue of charge-sheet & conclusion of enquiry, disposal of appeals & Reviews/Disagreement of views between DA & CVO on certain Disc. Action matters & pressure on DA to accept the advice of Vigilance Deptt.

&

17. Removal of double jeopardy caused in promotions due to non-completion of disciplinary proceedings/ imposition of penalty.

It was mentioned that there is considerable improvement in adherence to the CVC guidelines. However, it was advised that specific cases will be examined.

- 18 .Educational loan at concessional ROI to wards of staff members.

The Federation demanded that the facility as available in the peer Banks may also be extended to the employees in our Bank. It was decided to examine the issue.

19. As per HO Br. Circular 101/38 dated 15.6.2007, if staff pre-closes his 40% Staff Clean OD - Term Loan, then to avail the Term Loan part again, he has to wait till the original repayment schedule period. For example, if a staff was sanctioned Rs. 1 lac on 01.01.2016 as Rs.0.60 lac as OVERDRAFT and Rs.0.40 as TERM LOAN repayable in 60 EMI, if the staff has pre-closed the Term Loan with his any excess fund, for example in one year, and after three or four months if the staff incurred any emergency expenses, he cannot apply Staff Clean OD Term Loan facility till 01.01.2021 as per the above said circular.

It was decided to revisit the scheme and take an appropriate decision including enhancement of the limits.

20. Gadgets of E-Gallery are not working properly which increase confrontation with customers as well as increase work load on branch staff. Particularly passbook printing kiosk are having major issues which should be immediately resolve by providing new Pass-book Printer/Kiosk. As for example, in BOB, passbook printer even flips the page automatically. New updated hardware should be provided for E-gallery.

It was suggested that the concerned department will study the functioning of E-Gallery with peer banks and come out with suggestions for improvement in the working of our E-Gallery, keeping in view a long term plan. It was also suggested to complete the exercise in a time bound manner.

21. Zone/ Branches have not received any circular instructing zonal office not to ask for daily figures. Zonal Office / AMOs / Nodal officers keep on asking figures on daily basis from the branches, which are otherwise available next day morning in Dash board. Upon inquiring, we came to know that, Zonal Manager need to post that figures on WhatsApp Group on daily basis on same day evening. If manpower is counted for collecting figures of 5300 branches, it is a huge loss to the Bank particularly when we are facing acute shortage of staff - officers. Above all, if figures posted by Zonal manager in the evening and actual figures generated from Dash board it will show a huge mismatch, so whatever exercise carried out by officers of NBG/Zonal office/Branches are of no use and will only add telephone expenses to P&L and waste of precious time of staff officers. There should be clear cut and strict instruction to Zonal office / NBG and even branches not to provide any figures other than estimates.

Planning department was advised to look into the matter and send appropriate instructions to the zones in this regard. It was suggested that Zonal office may be advised to refer to the concerned department at Head Office for incorporating suitable changes in the Dash board wherever such information is presently not available.

22. Quarterly Closing: Many of the Banks has already started doing quarterly closing from central location which need to be implemented immediately. Due to this closing work most of the branches are unable to do their business at least for first two weeks of each quarter which result in a huge business loss and entire machinery including branches / zonal office remain engaged in this process and no business decision are taken during this precious two weeks. If you will count all four closing, virtually, one and half to two months are lost for doing closing work.

It was suggested that the position prevailing in the peer banks may be verified and thereafter suitable decision in the matter.

23. Head Office has issued circular in the past that, VC has to be conducted on specific day and/or time with prior notice, however, now a days VCs are being conducted very frequently and with a short notice by different authorities of HO/NBG and without giving any agenda or point of discussion which leads to assembling of departmental heads in the VCs and they seat just idle by keeping their work pending.

The concern expressed by the Federation, will be looked into.

Meeting ended with a vote of thanks to the Chair. Minutes were signed by the undersigned as General Secretary of the Federation and Sh. M.K. Gupta as General Manager (HR)

With warm greetings,

Yours comradely,



(SUNIL KUMAR)
GENERAL SECRETARY