

MINUTES OF THE SCREENING COMMITTEE MEETING OF CENTRAL CONSULTATIVE COMMITTEE WITH THE REPRESENTATIVES OF THE FEDERATION OF BANK OF INDIA OFFICERS' ASSOCIATIONS, HELD ON 12-06-2018 AT HEAD OFFICE, MUMBAI.

The following members were 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 K.V.V.S.Prasad Deputy General Manager (HR)	2.	Shri B.N. Madhusudana Working President
3.	Shri I.C. Mishra Deputy General Manager (HR)	3.	Shri Sunil Kumar General Secretary
4.	Shri Jay Narain Chief Manager	4.	Shri Sunil Lakra Joint General Secretary
5.	Shri S. A Hoskeri Chief Manager	5.	Shri Manoranjan Das Joint General Secretary
6.	Shri M.S.Satpute Chief Manager	6.	Shri B.S. Chouhan Joint General Secretary
7.	Shri G. Surayya Chief Manager	7.	Shri Pankaj Kapoor Joint General Secretary
8.	Smt Banirupa Datta Choudhury Senior Manager	8.	Shri Shvetang Trivedi Deputy General Secretary

Shri M K Gupta, General Manager - HR welcomed representatives of the Federation. After a brief discussion about the latest developments in the Bank, the following agenda items were taken up for discussion:

1. **Non-Implementation of MOU**: The important clauses of the MOU and the understanding reached while signing the same are not being implemented and adhered to, despite written communications and verbal requests made to the Top Management. Meeting of the "**High Power Committee**", comprising of MD & EDs to review the progress of TURNAROUND PLAN is not held as per decision that it will be held on 12th of every month or on subsequent working day if 12th happens to be a Holiday.

It was decided to discuss the issue in the MOU Meeting on 13.06.2018.

2. **Creation of AMOs and its Impact**: There is no headway in the suggestion of the Federation to Top Executives of the Bank (given in the formal/informal discussion) for providing relief to branches which are enormously sufferings after withdrawal of more than 750 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.

It was decided to discuss the issue in the BPC Meeting on 13.06.2018.

3. **Pressure of creating Special Desks:** Despite the fact that there is acute shortage of officers even to man normal business counters, there are pressures from Administrative Offices to open special counters for Gold Loans, Counters for Handicapped/Sr. Citizens etc. False Certificates are being obtained from branches in this regard.

It was decided to review the matter keeping in view the staff strength.

4. **Undue pressure of Third Party Products:** 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, etc.

It was informed that the MD & CEO has instructed the Zones not to sell Third Party products under pressure.

5. **IT & IT PRODUCTS; A Perennial Issue:** New verticals are being opened & new products are being introduced without improving the basic IT products & services. IT & ITES branches are facing lot of problems and there seems to be no road map to resolve the issues. Creation of Star Prime vertical is another blow on branches without much positive impact on business. Connectivity issue still persists in our Bank. Many branches remain without connectivity every day. The issue needs to be closely monitored.

It was decided to discuss the issue in the BPC Meeting on 13.06.2018.

6. Down period of ATMs needs closely monitored as this is also an issue causing concern. Relocation/closer of ATMs with low/negligible hits should be taken up on priority basis. Out of 580 ATMs identified for closer due to low heat/non/viability, 286 ATMs are yet to be closed.

It was decided to discuss the issue in the BPC Meeting on 13.06.2018.

7. 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.

It was decided to discuss the issue in the BPC Meeting on 13.06.2018.

8. Inefficient services rendered by AMC contractors for ADC channel is hampering business growth as well increasing dissatisfied customer lot. Bank should review the policy of AMC operators for all services as well and

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immediately black list those service providers whose services are found sub-standard.

It was decided to discuss the issue in the BPC Meeting on 13.06.2018.

9. **Vacant Positions in thrust Areas:** At a time, when a lot of thrust is being given on recovery and opening of War Rooms in Zonal offices, positions of Dy. Zonal Manager (Recovery) are vacant in most of the Zonal offices identified for the same.

It was informed that the vacancies have since been filled in.

10. **Need for Rationalisation / Realignment of Staff Strength:** When Bank has decided to restrict lending upto Rs. 5 Crores only due to imposition of PCA, there was need to rationalize the staff and need for transfer of officers & staff from MCBs/LCBs & Head Office Credit Deptt., NBGS, Zonal Offices, AMOs, SMEs etc to the branches for recovery & for garnering new business. But suggestion of our Organisation in this regard is ignored causing Top Heavy situation.

It was informed that the matter is being examined.

11. House Keeping has been put on back burner again which is very dangerous. It should be focused again as Bank has to make provision for outstanding entries more than 3/6 months old.

It was decided to discuss the issue in the BPC Meeting on 13.06.2018.

12. **Undue Delay in closing Disciplinary Matters:** Head Office guidelines to maintain time line is not adhered too. Officers are forced to accept the charges leveled in the Charge Sheets served during last days of their retirements despite the fact the issues pertain to years back. Disciplinary actions are not considering the cases Objectively & Disciplinary Authorities are not applying their mind while awarding punishments even, they are being influence by different authorities. Regular conduct of Workshop for IA, PO & DA is required.

It was decided to reiterate the Circular on Staff Accountability issued by the Credit Monitoring Department.

13. **Need for imparting Banking Knowledge to Specialist IR Officers:** Minimum two years of branch exposure should be provided to specialist IR Officers for their better understating of the cases.

It was informed that IR Officers gain banking knowledge in the course of their working. They are being deputed to the branches for 2 weeks to know the functioning of the Branches. The same may be reviewed keeping the suggestions of the Association. E-learning modules are available and all

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officers including the IR Officers are required to complete various E-learning modules to acquire/ update their knowledge.

14. Need to curb wasteful expenditure and to device control mechanism and outsourced work/vendors.

It was decided to discuss the issue in the BPC Meeting on 13.06.2018.

15. To prevent Frauds, postings of minimum 2 officers in all the branches as per guidelines issued by Head Office should be ensured. Any Entry/positing/authorization/verification done from other soles should be listed in Exceptional Transactions of the concerned Sole.

It was informed that the issue will be taken care of on review of the matter relating to consolidation of Branches.

16. CTS features may be inserted in cheques to safeguard the same from any alteration. System generated alert is required to be implemented without any further delay. This issue was raised earlier also but our suggestion remained unheeded too till date.

It was decided to discuss the issue in the BPC Meeting on 13.06.2018.

17. **Need to further rationalize Transfer Procedure:** Reasons for transfer be recorded in HRMS particularly in cases of transfer considered under influence of external sources. Request for transfer on marriage/spouse grounds should be uniformly considered. Officers promoted subject to completion of Rural Postings/Branch Manager ship exposure should be posted in rural Branches/Branch Heads immediately. For any deviation the posting Authority should be held responsible and officers should not be debarred in the next process.

It was informed that necessary steps are being taken in the matter.

18. **Term Loan component of Staff Clean Loan Scheme should be available on repayment of earlier Loan:** 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 informed that review of staff OD facility is under consideration.

19. Educational Loan at Concessional Rate of Interest to the ward of Staff members.

The matter was put up to the Board, however, the view of the Board was to take up the same after improvement in profitability of the Bank.

20. **Interest application on Staff Loans:** Application of Interest in advance account of deceased employee should be ceased immediately since settlement of Terminal Benefits takes longer time by H.O.

The matter was agreed in principle and suitable instructions will be issued after putting up the matter at appropriate level.

21. **Housing Loan to Staff:** Provision for Third Housing Loan to Officer Staff for establishing 2nd house at convenient place/Home Towns. Age limit should also be increased upto 75 yrs.

It was agreed to examine the issue once Bank's position improves.

22. **HOLIDAY HOMES:** The decision already taken to open Holiday Home at Mumbai is yet to be implemented. There is enormous delay in renewal of Lease of existing Guest Houses which is causing lot of inconvenience and anxiety in the minds of members (Mussorie / Nainital).

Regarding establishment of holiday home at Mumbai, it was decided that the matter will be examined after improvement in Bank's profitability.

As regards Mussorie Holiday Home, it was informed the lease has been renewed. Further, it was also informed that in the context of deficiency in services at Nainital Holiday Home, the lease agreement has not been renewed and New Delhi Zone is exploring alternate arrangements at Nainital.

Meeting ended with a vote of thanks to the Chair.



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



(M.K.Gupta)
General Manager - HR