

Officers' Cause
April - 2012



RESPECT TO BE EARNED NOT TO BE TAKEN

India got liberated after many years of colonial rule. Country inherited many British culture that are still engraved in our life style, difficult to get erased. Many British customs in the past are still part of life style in India.

State Bank of India was emerged by nationalizing Imperial Bank of India owned by the British in the year 1955. Even after nationalization, the culture of imperial days are continued to haunt State Bank of India for many more years until it was resisted by the officers through their mass movement. During imperial days there was a dress code in the bank, that every one should wear a tie, though the tie was part of dress code in the west, to safeguard from their climatic condition. The officers were forced to wear the tie irrespective of climate condition in India much to their discomfort.

Sri. R.K. Thalwar was the first Indian Chairman of SBI after nationalisation. But there was no change in the dress code even after he took over as chairman. Federation made a call to the management to give the option to wear the tie to the officers concerned. However, this dress code continued till the middle of the year 1970, which has now become part of history.

A similar culture was lingering in the Indian Judicial system, about addressing the judges of the higher courts. Though the British had left India long ago, the practice of addressing the judges as "My lord" continued to remind us of the imperial era. We

preserve it as a relic in memory of our former masters, that continue to dance in the tongues of lawyers in the country. Various High Courts in the country has already passed resolution as early as in the year 1973 to address the judges of Supreme Court and High Court as Mr. Chief Justice or Mr. Justice and judges of subordinates courts as Sir. This was confirmed by the Bar Council of India in April 2006 through one of their resolutions. The Madras High Court has even banned the lawyers addressing them as My Lord or Your Lordship.

Justice Y.K. Sabharwal, former Chief Justice of India, has gone on saying that 'The Lord is only one and he is the God above all of us. I am not God'. Judges are not God. India is a secular democratic country where various citizen practices different faith and religion and God is addressed as Lord, he said.

This shows the wisdom among the judges. Contrary to this attitude we understand that the ghost of the glorious part is continued haunting us. A new dikat has issued by the management to address the top echelon, as "Sir" instead of by designation or by name prefixed by Mister. This looks like that we are going back to the imperial era; though we are in a liberated economy.

Globalization has made much transformations in the corporate culture and governance all over the world. That has totally changed the conservative approach to the system adopted from the imperial culture.

NATION FIRST, ORGANISATION NEXT, INDIVIDUAL LAST

Liberalization has given more freedom of expression and interaction among the officers for better exposure and business growth. Here it looks like that king has become a tyrant through introduction of the new policies unaware of the development outside, while subjects are following a principle of equity and fraternity.

The autocracy is still raising its ugly head threatening the equilibrium of the industrial relations. The art of good governance consists of making things right and

putting it in their right place. As such any move to introduce a new code in conduct about addressing of people, will only destabilize the system. A good leader is who inherits good things from his predecessor and pass on to the posterity, not to take the bank to the medieval period.

Our respect to the management remains the same so long as the current equilibrium is not disturbed. After all what is there in a name? A rose is a rose whatever name we call it. ■

Obituary

COM.R.N.GODBOLE NO MORE

An era of militancy, struggle and sacrifice came to an end when Com.Ravindra Narahari Godbole, the former General Secretary of the All India State Bank Officers' Federation, All India Bank Officers' Confederation and Professional Workers Trade Union Center of India breathed his last at 11.00 a.m. on 9th April 2012 at a Private Nursing Home at Bangalore.

He battled with Parkinson, which attacked him in the recent past and ultimately succumbed to it. Thus, a golden era in the banking industry, which saw the emergence of the strong trade union roots amongst the supervisory cadre during his leadership lasting for more than three decades, has come to an end. He was popular not only amongst bank trade union circles but all over the trade union fraternity in the Public Sector units which drew a inspiration of his leadership in the Banking Industry and mobilized courage to stand up against the oppressive attitude of the managements in different sectors of the economy. Thus, he symbolized the struggle amongst the white collared workers all over the country.

2. Com.R.N.Godbole, was born in Bijapur on 14th June, 1935 in a Teachers' family, who were very popular in the city of Bijapur for their simplicity and social service in and around the locality. He has to discontinue his studies to shoulder the responsibility of the family and had to begin his work immediately after his matriculation. While, working he completed his BA Honours and developed an urge to serve the



working class in the country. By the time, he entered State Bank of India as a Clerk in Bijapur he had determined to serve the working class. His entry into the Staff Union in the early years of his career provided him an insight to the functioning of the trade unions in the Banking Industry. Thereafter he was successful as a Trainee Officer in their first batch in the early 1960s. Since, then his life and career in the bank was

wedded to the service of the Supervisory Cadre and to take them out of the exploitation, which continued even after the formation of State Bank of India.

3. Com.R.N.Godbole, when took the mantle of the All India State Bank Officers' Federation as its General Secretary, the movement was under turbulence due to the declaration of emergency. The appointment of Pillai Committee in the name of Standardization of Service Condition of the Bank Officers in the Banking Industry etc., were the real challenges before him. Using the weapon of emergency, the Government unleashed a series of measures to victimize the trade union leaders, which consisted of transfer, and withdrawing of several immunities granted to the leaders of the union including the leaders of the officers organization in the country. As a symbolic protest on behalf of the Federation, he defied the transfer order and for almost 20 months, he did not receive the salary from the Bank. This gave him more vigour, and a strong Godbole was emerging in the banking scenario during this period. The Bank had to withdraw the Transfer

SUCCESS AWAITS AT THE DOOR WHERE DILIGENCE IS

Order and they accorded all the courtesies including duty off for working full time in the Federation.

4. Com.R.N.Godbole, brought discipline in the organisation and the functioning of the trade union. He was a master negotiator, also known as a tough leader representing the supervisory cadre in the Banking Industry. In the middle of 1985, he founded the All India Bank Officers' Confederation in order to consolidate the strength of Officers in all Nationalised Banks and old generation Private Sector Banks. He was the architect of the 4th, 5th and 6th Bipartite which brought a very substantial improvements in the service conditions of the Bank Officers' in the country.

5. He was the first leader to understand the need for the trade union to be part of the mainstream of the society and with this passion, took up several public causes along with his trade union struggles. As a result, he founded the Professional Workers Trade Union Center of India, which provided a vibrant platform for the entire professional workers in the country.

6. He brought a revolutionary outlook for the State Bank Trade Union movement for over two decades of his stewardship as the General Secretary of the Federation. He held the post of the Officer Director in State Bank of India for over one and half-decade defending the interest of the Officers' fraternity in the Bank. His contributions for the strengthening of

officers' movement cannot be described in a small note. He was known for his oratory skill, which could convince all his critics as well as admirers.

7. He founded the '*Officers' Cause*' a house magazine which is a popular publication of the Federation for the last 30 years. He also founded the '*Common Bond*' for the benefit of the Banking Industry and also a popular journal known as '*Professional Worker*' for the Public Sector Units in the country.

8. Com.Godbole inspired thousands of cadre all over the country, who took up the responsibility of leading the trade unions all over the country. He believed in practicing what he believed as right than preaching to his followers. He gave up his career in the early years and chose the trade union path to serve the fellow workers in the banking industry. He had a large number of friends all over the country. It is difficult to fill the void created by his demise in the Trade Unions in the Banking Industry.

9. He has left a large number of his colleagues, the members of the family consisting of wife, a son and a daughter and 3 grand children, in great shock and sorrow. We pray almighty to give strength and courage to the members of his family and large number of his followers to bear the loss of his demise. We dip our banner on behalf of the thousands and thousands of our comrades from all over the country in honour of the departed soul and pray almighty to grant him eternal peace in his heavenly abode. ■

Retirements

COM.G. MUTHUSWAMY RETIRES

Com. G. Muthuswamy, Vice President of AISBOF and General Secretary of SBIOA (K) retired on 31st March, 2012 on superannuation after a long stint of nearly Four decades in SBI. Com. Muthuswamy, joined in the service of the bank as a clerk in Bangalore City Branch, during the year 1972 and retired as Dy. Manager at LHO Bangalore.



Local Secretary of Bangalore City Unit during the year 1975. His organising capacity and bargaining power made him to reach up to the level of Vice President of the Federation and Treasurer and Vice-president of AIBOC. During his career he has given immense support to the General Secretary, at the time of 9th Bipartite negotiation. He was also actively involved in working out Fitment formula and training defence representatives during the training programmes under NATURE.

Ever since joined in the bank, he was actively involved in various union activities, and became the

There was a grand farewell party organised on the

ARISE, AWAKE, STOP NOT TILL THE GOAL IS REACHED

occasion of his retirement on 31st March, 2012 afternoon at the Federation office at Bangalore. The meeting was participated by Office Bearers of the Federation and Association and staff members. During the occasion all the office bearers and staff spoke. They were all in high praise for Com. Muthuswamy, on his contribution to the organization. He had been a driving force to the entire officers community. His passion to work for the cause of the officers in coordination with the General Secretary, earned them various benefits. He always stood for the principles that earned him the reputation of being tough.

During the meeting, Com. G.D. Nadaf, General Secretary, spoke on the various contributions of Com. Muthuswamy, towards the growth of the organization and on the tough stand taken against the management on various issues.

Com. Muthuswamy during his speech thanked all the officers and staff for their excellent support and co-operation in carrying out his various assignments successfully. If at all has achieved any success the credit should also go to all the office bearers and staff, without their support he could not have achieved any thing, he said.

He admitted that he is a man of short temper but also a man of principle. He will never sacrifice his principles that earned him the displeasure of his colleagues and staff. But he does not have the habit of keeping any grudges against any person. What ever he has done is only for the benefit of the organisation.

"Officers Cause" thank Com. Muthuswamy for all his contributions for the growth of the organisation and wish him a healthy, contented and peaceful retired life. ■

COM. K. F. MAMADAPUR - RETIRES

Com. K.F. Mamadapur, Secretary of the Federation had retired from the service of the bank on 31.03.2012 on superannuation after a long stint of more than 32 years. He has joined as clerk during the year 1973 at Bailhongal (Belgaum District) and retired as Dy. Manager at LHO Bangalore. During his tenure Com. Mamadapur has worked in various branches in different capacities. He has also held different posts in the Federation, starting as Local Secretary at SBI Bailhongal, retiring as Secretary of the Federation.



in thick and thin. He also recalled the support he had given to Com. Mamadapur when the management tried to take disciplinary action against him on the alleged union activity. Though soft externally he is very tough in maintaining his principle, as he will not compromise on any issues affecting the organisation, he added

Com. Mamadapur in his reply thanked all those who spoke about his good qualities. He narrated his own experience during his career and the hurdles he had to undergo for his alleged union activities. He profusely thanked Com. G. D. Nadaf, for the unstinted support given to him. He had also cautioned the Federation on the sinister move by the management and the government to kill the officers movement.

A grand farewell party was given to Com. K.F. Mamadapur on 31st March, 2012 at the premises of the Federation at Bangalore. It was participated by the Office Bearers of the Federation as well as the Association and the staff members. All the office bearers and staff members spoke on the occasion. They were all in praise of Com. Mamadapur for his sincere contribution for the growth of the organisation and excellent support given to the General Secretary.

He thanked all the office bearers and staff members for the immense support and co-operation received to carry out his assignments successfully.

During his emotional speech Com. G.D. Nadaf, spoke on the long association he had with Com. Mamadapur from the beginning of their career, who stood with him

'Officers Cause' thank Com. Mamadapur for all his contribution for the growth of the organization and wish him a healthy, peaceful and contented retired life. ■

WORK IS WORSHIP , DO YOUR DUTY

UFBU DECLARES AGITATION TO RETAIN BILATERALISM ON HR ISSUES

Text of AIBOC circular 35 dated/26th March 2012

The Constituents of UFBU, after due deliberations on the issues confronting the Banking Industry at its meeting held on 21.03.2012 at Mangalore, have decided to short list the issues, set agenda for clinching long pending residual issues on time bound manner and to protect the hard earned bilateralism on HR issues. It was also decided to oppose contentious recommendations of Khandelwal Committee recommendations as well as to continue to oppose the Banking Reforms through proposed amendment to Banking Laws and Nationalised Banks' Act, which may be taken up for passing in the Current Budget Session. We are successful in stalling labour and financial reforms agenda of the Government from 1991 onwards, due to our stiff opposition. Otherwise, IMF and World Bank dictates would have become the law of the land. We have no alternative than to continue our opposition to these reforms. At the same time, we cannot ignore the issues directly affecting the members and their expectations. Therefore, it was decided to launch an agitation programme on following long pending issues.

1. DEMANDING :

Immediate resolution of:

- a) Improvements to Compassionate Appointment/Compensation Scheme.
- b) Regulated working hours
- c) 5 Day week
- d) Updation of Pension and Pension related issues

2. OPPOSING :

- a) Unilateral imposition of Khandelwal Committee recommendations and changes in service conditions by the Government, ignoring bilateral understandings.
- b) Outsourcing of routine Banking Activities, through middlemen viz., Business Correspondents and Business Facilitators.

3. The UFBU will write to the IBA on the above short listed issues and urge upon them to resolve the same in a time bound manner. The following action programme has also been chalked out.;

- i. Demonstrations
- ii. Submission of Memorandum to CMDs /CEOs of Banks
- iii. Seminar at Delhi and other metros
- iv. Badge wearing
- v. Strike Action

4. The above action programmes will commence from middle of April, 2012. We shall advise the dates of action programmes in due course.

5. It was also decided that, UFBU should take up with Government/RBI on mounting NPAs in Banking Industry, demanding transparency in write-offs and making public the names of willful defaulters, especially amongst, corporate customers.

6. The UFBU will reiterate its demand on childcare leave as available to employees in Central Govt., improvements to staff welfare fund allocation and to oppose delegation of board level financial powers to Committee for Sanction of high value advances upto Rs. 400 corers and cross deputation of officers between RRBs and Sponsor Banks.

7. There will be an exclusive meeting of UFBU during April 2012 to discuss on strategy for 10th Bipartite Negotiations and Khandelwal Committee Recommendations affecting Bilateralism.

8. The undersigned is grateful to the UFBU Constituents for reposing faith and entrusting the responsibility of leading the UFBU as its Convenor. The UFBU has become a force to reckon with in the Banking Industry. It has to be further strengthened for the common cause of Bank Employees /Officers. The undersigned is confident that, with the wholehearted support and guidance of UFBU constituents, the task will be made easy.

9. We place on record the services rendered by the outgoing Convenor, Com.C.H.Venkatachalam, for his services to the bank Employees and Officers for more than 4 years. ■

LET CUSTOMER SERVICE BE OUR MOTTO

FITMENT ON PROMOTION FROM CLERICAL TO JMGS – I

In the context of 9th bipartite settlement an understanding has been reached with the Corporate Centre Management for revised fitment formula on promotion from clerical cadre to JMG – I. The following are the broader understandings:

- (i) The revised fitment formula will be applicable to the employees promoted from clerical cadre to JMGS – I on or after 1st November, 2007.
- (ii) Those drawing Basic Pay upto 8th stage in clerical scale will be fitted at minimum of officer scale and will draw next increment on anniversary date of promotion.
- (iii) Appropriate protection of Stagnation increment(s) drawn in clerical cadre on promotion to JMGS-I.
- (iv) Protection of CAIIB/JAIIB increments drawn during Clerical Cadre, even after reaching 20th stage, on promotion.
- (v) At no point of time, Basic Pay of Officer is lower than Basic Pay corresponding to his/her Basic Pay in clerical cadre; appropriate adjustments will be made in officer's basic pay.
- (vi) Protection of FPP on promotion.
- (vii) Improvement in adjusting pay; if Basic Pay of Officer and aggregate Basic Pay and PQP that he/she would have in receipt of notionally entitled to in clerical scale is lower than ₹ 3,430/- w.e.f 01.11.2007 to 30.04.2010 and ₹2,430/- w.e.f 01.05.2010. Such adjusting Pay will be reckoned for the purpose of DA and Superannuation benefits.
- (viii) Revision of Personal Allowance of ₹560/-p.m to ₹ 800/- p.m w.e.f 01.11.2007 for those who are in receipt of it. The personal allowance will be payable upto Basic Pay of Rs. 34,200/- in MM – II and thereafter tapered at ½ of allowance in future increments.

(ix) The inter-se anomalies, if any, would be looked into at case to case basis. The necessary clarification as regards payment of Personal Allowance of ₹ 560/- w.e.f 01.11.2002 for earlier promotees has also been issued (Refer our Circular No.15 dated 19-03-2012)

(x) The revised fitment chart is as follows.

| STAGE | BASIC PAY IN THE CLERICAL CADRE | | FITMENT AT CORRESPONDING STAGE IN JUNIOR MANAGEMENT GRADE SCALE-I |
|-------|---------------------------------|-------------------|---|
| | W.E.F 01.11.2007 | W.E.F. 01.05.2010 | |
| 1 | 6200 | 7200 | 14500 |
| 2 | 6600 | 7600 | 14500 |
| 3 | 7000 | 8000 | 14500 |
| 4 | 7400 | 8400 | 14500 |
| 5 | 7900 | 8900 | 14500 |
| 6 | 8400 | 9400 | 14500 |
| 7 | 8900 | 9900 | 14500 |
| 8 | 9500 | 10500 | 14500 |
| 9 | 10100 | 11100 | 14500 |
| 10 | 10700 | 11900 | 15100 |
| 11 | 11300 | 12300 | 15700 |
| 12 | 12000 | 13000 | 16300 |
| 13 | 12700 | 13700 | 16900 |
| 14 | 13400 | 14400 | 17500 |
| 15 | 14100 | 15100 | 18100 |
| 16 | 14800 | 15800 | 18700 |
| 17 | 15500 | 16500 | 19400 |
| 18 | 16200 | 17200 | 20100 |
| 19 | 17500 | 18500 | 20900 |
| 20 | 18300 | 19300 | 21700 |
| +1 | 19100 | 20100 | 22500 |
| +2 | 19900 | 20900 | 23300 |
| +3 | 20700 | 21700 | 24100 |
| +4 | 21500 | 22500 | 24900 |
| +5 | 22300 | 23300 | 25700 |
| +6 | 23100 | 24100 | 26500 |
| +7 | 23900 | 24900 | 27300 |

2. We are glad that, almost anomalous free fitment formula has been evolved at Bank level, with the co-operation of the HR department at Corporate Centre. The long pending issue of our promotee officers is well considered by the Management, with the continuous persuasion of the Federation. Justice is delayed, but not denied. ■

BE TRUTHFUL, BE FEARLESS

FITMENT FORMULA - CLARIFICATION

After 8th bipartite salary settlement, the federation was successful in improving the fitment formula for promotion from clerical cadre to JMGS – I, w.e.f 01.11.2002, with an element of personal allowance of ₹ 560/- p.m.

2. The e-circular No.CDO/IR/HRD-IR/65/2006-07 dated 07.02.2007 also contained the protection to those officers promoted earlier under '*inter-se*' anomaly clause in para 10 of the said e-circular.

3. Federation is receiving queries from different affiliates regarding eligibility of the officers who were promoted to JMGS-I prior to 01.11.2002 for protection of personal allowance of ₹ 560/- p.m. Accordingly took up the issue with the Corporate Centre for appropriate clarification.

4. We are glad that, Corporate Centre vide its letter No. CDO/IR/SPL/610 dated 17.03.2012, has issued clarifications to CGMs of all Circles & Corporate Centre establishments as under:

"We clarify, that the said provision will be applicable even in case of an officer who has been promoted prior to 01.11.2002, provided there exist inter-se anomaly in comparison with another officer, comparable with him but who has been promoted on or after 01.11.2002, and drawing the said personal allowance of ₹ 560/- p.m. No such payment will, however, be made for the period prior to 01.11.2002."

5. The eligible officers under inter-se anomaly may claim the personal allowance from their respective controllers. ■

PROVISION OF MOBILE PHONE REVISION OF CEILING OF COST OF MOBILE HANDSET

One of the issues taken up with the Management, vide our letter No. 6466/216/11 dated 26.11.2011; was to enhance the ceilings fixed on monthly call charges of mobile provided to officers

and to extend the facility of second set of mobile to all officers. We are glad that, Management has agreed to our suggestion and improved the facility further, as under, with effect from 1/04/2012.

| Officers' Grade | Cost ceiling for two mobile handset exclusive | | Ceilig on monthly plans/rental (exclusive of taxes) |
|-----------------|---|---------------------|---|
| | Existing | Proposed (upto Rs.) | Proposed (upto Rs.) |
| JMGS-I | ₹5,000/- | ₹10,000/- | ₹250-(₹500/- for both) |
| MMGS-II | ₹5,000/- | ₹12,000/- | ₹300-(₹600/- for both) |
| MMGS-III | ₹6,000/- | ₹15,000/- | ₹350-(₹700/- for both) |
| SMGS-IV | ₹12,000/- | ₹20,000/- | ₹400-(₹800/- for both) |
| SMGS-V | ₹12,000/- | ₹25,000/- | ₹500-(₹1000/-for both) |
| TEGS-VI | ₹25,000/- (upto two handsets within the ceiling) | ₹40,000/- | No ceiling |

HR POLICY IN RRBs

Text of AIBOC letter No. 1367/05/12, Date: 28.03.2012, Addressed to Shri. D.K. Mittal, Secretary, Department of Financial Services, Ministry of Finance, Government of India, 3rd Floor, Jeevan Deep Building, Parliament Street NEW DELHI -110001.

Mangalore, one of the issues deliberated was, Government of India instructions to CEOs of all

Respected Sir,

Sponsor Banks on Operational Integration and Human Resource Development of RRBs through 20% deputation of RRB Officers in Scale I to IV to Sponsor Banks for a period of 3 years and cross deputation of officers of Sponsor Banks to RRBs.

At the meeting of the UFBU held on 21.03.2012 at

OUR LIFE IS WHAT OUR THOUGHTS MAKE IT

2. The instructions are against the provisions of the RRB Act and RRB Staff Recruitment – cum - Promotion rules.

3. It is pertinent to take note of the following facts.

- (a) The allowances and benefits differ between RRBs and sponsor Banks, even though according to Section 17 (i) of the RRB Act, the Government of India has to issue instructions for revision of Salary and other allowances, after each salary revision in Sponsor Banks. However, Government of India did not revise other allowances and benefits of RRB Staff, after two successive salary revisions. This has resulted in wide disparity in allowances and perquisites between RRBs and Sponsor Banks.
- (b) The officers of RRBs are governed by the RRB Officers' and Employees' Service Regulations 2010, which are totally different from Bank Officers' Service Regulations (OSR). The officers of sponsor Banks on deputation to RRBs shall have to be paid higher allowances and leased housing accommodation, which would put avoidable extra financial burden on the exchequer of the RRBs. There is an urgent need to bring uniformity in other allowances, benefits and Service Regulations between RRBs and sponsor Banks.

(c) At a time, when RRBs are reeling under tremendous pressure of attaining viability and wiping out accumulated losses, the proposed move will be a drag on the profitability of the RRBs, because of payment of deputation allowances, other allowances, other benefits including retirement benefits for the deputation period to those deputed Sponsor Bank Officers, which invariably are higher than those payable to RRB Officers.

(d) These instructions if implemented will generate lot of operational problems and demotivation, among the officers.

4. In view of the fore quoted constraints, we would request you to kindly withdraw the impractical order. In this regard, there is an urgent need to evolve a comprehensive manpower policy in the RRBs.

5. Therefore, UFBU has decided to request the Government of India, to review their earlier decision and to shelve the idea. We shall be glad if you will please do the needful.

With warm greeting,

Yours comradely,
Sd/-
(G.D.NADAF)
CONVENOR

**23RD GENERAL BODY MEETING &
Organisational Developments 40th ANNIVERSARY CELEBRATION OF
SBIOA (BHOPAL CIRCLE)**

The "Ravindra Bhavan" hall was jam packed with more than 1200 enthusiastic members of State Bank of India Officers' Association, Bhopal Circle to witness a historic celebration of 40th Anniversary of the Circle Association along with 23rd General Body meeting. The inaugural session began after flying of balloons and freeing of pigeons in the air. A photo exhibition containing nostalgic moments and historic 17 days indefinite strike during 1969 was a star attraction. The former Presidents and General Secretaries of the Circle Association were the special invitees to the occasion.

2. After Saraswathi Vandana and lighting the traditional lamp to mark the inauguration of the Conference, Com. Sanjeev Mishra, General Secretary of the Association welcomed the guests and gathering. In his speech he

covered the aspirations of the membership, acute shortage of staff in the circle and assured the members that, newly elected team of Office Bearers, who are entrusted with the specific task, will deliver the goods to the satisfaction of the membership.

3. Com.N.K. Jain, founder President of the Circle Association delivered inaugural speech. He shared the rich experience of yester years and advised the present leaders and the members to strengthen the Association & the Federation.

4. Com.K.N.Sharma, former General Secretary of the Circle Association also advised the members to rise to the occasion and honour the clarion call of the Association. Com. Arun Bhagoliwala, General Secretary, of staff union spoke and felicitated the Association.

LET US BUILD A STRONG AND SELF RELIANT INDIA

5. Com. T.N.Goel, President, AISBOF in his chaste Hindi speech, mesmerised the audience. He felt that, absence of top executives of the Circle in the celebrations has provided an opportunity to the Circle Association to honour the founder leadership and listen to them. This can be well emulated by other Circle Associations, instead of listening to criticism from Management representatives during such happy occasions. He narrated the compulsion to resort to issue of strike notice by the Federation during November 2011, and the issues provoking the action. He said that, the situation prevailing in the Bank during 1960's as regards Association activities is resurfacing due to impracticable stand taken by the management. The challenges will be effectively tackled by the matured leadership said Com. Goel.

6. Com. G.D.Nadaf General Secretary, AISBOF/AIBOC, in his keynote address appreciated the Circle Association for inviting former and founder leaders to the celebrations. The Circle Association has completed the elections more democratically. The large number of attendance of members in the function exhibits its strength to face the challenges. The Federation is matured enough to take care of the Bank. We are not here to change our basic ideology to satisfy the ego of any individual. The hard-earned rights of the Association/Federation have to be protected at any cost. We have to improve the quality of life of our members. The year 2012 is crucial to the Trade Unions in the Banking Industry, as 10th bipartite negotiations

have to commence. Evil forces are trying to divide the unity at industry level. There is a complete understanding between both Staff and Officers' Federations in our Bank in protecting trade union rights. Shortly, the leadership of both the Federations will meet and chalk out appropriate strategy to deal with the situation. The need of the hour is unity, said Com. Nadaf.

7. Com. Gopal Rathore was felicitated for the publication of the 51st edition of "Day to Day Banking". They have also released books on service matters, tool to perform jobs effectively, Circle Association Leaders Profile etc.

8. Com. Sameer Bannerjee, President, in his presidential speech thanked the leaders & members for making the Conference memorable. He shared that, lady officers have been inducted in the Executive Committee of the Association. They were also felicitated in the Conference along with the Chairman & Members of election committee. He proposed vote of thanks. The inaugural session concluded with National Anthem.

9. In the business session, General Secretary's Report was adopted and resolutions were passed. It was an excellently organised, well-planned successful Conference.

"Officers' Cause appreciate the entire team of Volunteers under the able leadership of Com.Sameer Bannerjee and Com.Sanjeev Mishra, the President and General Secretary respectively of the Circle Association for making the conference a grand success. ■

ANNUAL GENERAL BODY MEETING OF SBIOA, BHUBANESHWAR CIRCLE, A GRAND SUCCESS.

More than 2500 officers from nook and corner of the State of Odisha had gathered well in advance, to witness a grand gala inaugural function and Annual General Body Meeting of our affiliate, State Bank of India Officers' Association, Bhubaneswar Circle, held on Sunday the 11th March 2012 in a well decorated hall of Swasti Plaza Hotel, at 10.30 am.

2. The inaugural session commenced with patriotic song "**Vande Utkal Janani**" by the Circle chorus. The dignitaries on the dais offered floral tribute to the founder leaders of the Circle Association, late Shri. N.N. Das and Shri. P.V.S. Murthy. The programme was declared open by lighting the traditional lamp.

3. Com.Ganesh Chandra Mishra, General Secretary of the Circle Association, welcomed the guests and the gathering. In his spirited speech enthused the members for their unstinted support to the circle and instilling faith in the Association. He expressed his unhappiness for absence of Circle Management representatives on the historic occasion. On earlier occasion Chairman of the Bank graced such celebration of the circle Assn. The absentees are the losers of the good will of the work force. He briefed on the practical problems being faced by the officers at branches in performing day to day business in the absence of adequate staff support. He expressed his anguish over increasing number of vigilance cases in the Circle on flimsy grounds, thus demoralizing the workforce. He reminded the younger generation to

DUTY FIRST, RIGHT NEXT

evinced interest in the organisational activities, protect the hard earned rights and work hard to retain premier position of the Bank.

4. Com. T.N. Goel, President of AISBOF, in his inaugural speech dealt in detail on the situation prevailing in the Bank in the earlier days, problems of today and to chalk out proper strategy for tomorrow to face the situation in an effective manner. He advised the Circle Association not to expect support from the management representatives as they are more interested in satisfying their own ego than to think of prosperity of the Bank by taking along all sections of workforce. It is also our experience that, management representatives took best advantage on such earlier occasions in sharing only negative aspects of bank business with the audience and thereby demoralizing the workforce. He explained the circumstances forcing the Federation to issue strike notice during November, 2011 and then honouring the written request of the Corporate Centre management to call off the agitation.

5. The top management, instead of appreciating the efforts of the HR department in averting the strike twisted the facts giving credit to court case filed surreptitiously in the Hon'ble High Court of Mumbai, to declare the strike as illegal. Undue publicity was given by the management to the proposed strike action, with an ulterior motive to defame the officers. Instead of taking every one into confidence for the progress of the Bank, they are now fully engaged in "divide and rule" policy to satisfy their individual ego said Com. Goel.

6. During 1960's managements prevented the officers and supervising staff from organising and forming the Associations. The 17 days indefinite strike in SBI, during June, 1969, provided a strong fabric for the Associations as it was considered as the first ever indefinite strike by the largest supervising cadre Federation in the world by the BBC. The IIM Ahmedabad published a book on the historic indefinite strike in SBI during 1969. The cycle is repeating again after five decades and the management is provoking the Federations on frivolous issues. The need of the hour is a co-ordinated action by both staff & officers' Federations to retain the hard earned trade union rights. He advised the members to be united and participate in full, in all actions of the Association /Federation. He also paid rich tributes to

the Circle Association for successfully holding the General Body Meeting once in a year in a grand manner.

7. Com. Jyothi Mahapatra, General Secretary of SBI Staff Association, Bhubaneswar Circle in his address expressed his unhappiness for the absence of management representatives on the dais. He endorsed the views of Com. Goel and assured that, both staff and officers' Federation leadership will meet shortly to deliberate on the industrial relations issues in the Bank and to chalk out appropriate action programme to restore normalcy in the Bank.

8. Com. G.D. Nadaf, General Secretary, AISBOF / AIBOC, in his key note address deliberated on the organisational developments in the banking industry. He appreciated the Circle Association for holding the General Body meetings, religiously once in a year and complimented the members for their large gathering, which will speak of their commitment, love and affection towards the Association, and its credibility. During the next few months, few of leaders of the Association/Federation are retiring, therefore, it reminds the new generation of their added responsibility to carry the baton with full honour. Men may come, men may go, but the show must go on" said Com. Nadaf, under thunderous applause.

9. He continued his speech and expressed that, people who have used the Association and Federation as ladder to climb in their career are kicking it after reaching the goal. We can not be at the mercy of the outsiders or on the borrowed strength. The work life of the officers is deteriorating. We can not surrender our self respect and honour for paltry concessions. We are working for the prosperity of the Bank and wedded to the ideology "Nation First, Institution next and Individual last". Let us not give a chance to divide us on the basis of scale, grade, category etc. We have to work as a team for the prosperity of the Bank

10. At industry level we are leading the confederation. Therefore, it is our responsibility to clinch better deal in the 10th bipartite negotiations. The Khandelwal Committee recommendations on HR policy are aimed at de-unionizing the work force in the banking industry, which we have to oppose tooth and nail. The residual issues with IBA have to be resolved before commencement of 10th bipartite talks. At our Bank level, a number of issues are piled up and are

NEVER BEND BEFORE THE INSOLENT MIGHT

moving at snail's pace. The acute shortage of man power at branches, late sittings, working on Sundays and Holidays have caused deterioration in the quality of work and affected the health of the officers. Unfortunately, the industrial relations climate in the bank is not conducive. The discriminatory attitude of the management has to be opposed in the interest of the progress of the Bank. Both officers and staff Federation leadership will meet shortly to take stock of the situation in the bank and to chalkout appropriate action plan.

11. We have to work hard to retain number one position of the bank. The Public Sector character of the bank has to be retained. The people of this country are the owners of PSBs. We are not working for the satisfaction of any individual, but for our great institution. With unquestionable loyalty, you do your

best for the Institution said Com. Nadaf.

12. Com. S.P. Behra, President of SBISA, delivered felicitation address. Com. L.K. Mishra, President of the Circle Association presided. He summarized the proceedings. Com. Soumbit Mishra, DGS, of the Circle Association proposed vote of thanks.

13. General Secretary's report and Module Secretaries reports were approved in the Business Session. It was one of the best organised programmes by the Bhubaneswar Circle Association.

14. "Officers' Cause' compliment Com. L.K. Mishra, President and Com. G.C. Mishra General Secretary of the Circle Association and other leaders and volunteers for grand success of the General Body meeting. ■

INAUGURATION OF VVIP GUEST HOUSE SRI SAI SBOA BHAWAN, SHIRDI

Our proud Affiliate, State Bank of India Officers' Association (Mumbai Circle) has come out with a VVIP Guest House, Sri Sai SBOA Bhawan, Shirdi. The Guest House has been declared open on Friday the 23rd March 2012, by Shri Jayantrao Sasane, Chairman, Sri Saibaba Samasthan Trust, Shirdi, along with the legendary former Cricketer Shri Ajit Wadekar, in the presence of Com.T.N.Goel, President, Com.G.D.Nadaf, General Secretary, AISBOF, Com. R.H.Chandanshive, President and Com.K.D.Thaoakar, General Secretary of Mumbai Circle Association.

2. Shri Jayantrao Sasane, in his inaugural speech appreciated Mumbai Circle Association, for providing residential facility to the SBI Officers coming from every nook and corner of the Country for Darshan of Lord Sai Baba. He thanked SBI for the excellent service provided to their Trust.

3. Shri Ajit Wadekar, in his speech commended the social service activities of the Association and the Federation. He recalled his days in State Bank of India and said that, the good will of State Bank of India in the market is immeasurable.

4. Com T.N.Goel, President, AISBOF, paid rich tributes to the Mumbai Circle Association for completing the Guest House within a record time of 14 months. He felt that such facilities should be

made available by our other affiliates at different centres.

5. Com.G.D.Nadaf, General Secretary, AISBOF, while appreciating the Association for its various non-bargaining activities, thanked the local leaders for their support in acquiring a VVIP Guest House with completion certificate on the day of its inauguration. He thanked the affiliates and members for their generous donation to the noble cause.

6. Sri.Giridhar Kini, DGM of Mumbai Main branch felicitated the Circle Association for the facility. The Federation leaders and its Circle affiliates leaders were felicitated on the occasion.

7. Com.Praakash Gangal, Secretary, AISBISF also spoke and appreciated the initiative of Circle Association.

8. The Programme commenced with welcome speech by Com.K.D.Thaoakar, General Secretary, Com.R.H.Chandanshive, President, presided over the meeting. Com.N.B.Kulkarni, Vice President of the Circle Association proposed vote of thanks.

"Officers' Cause" thank the leadership of Mumbai Circle Association for providing an excellent facility at the holy place for the benefit of our members. ■

TIME AND TIDE WAIT FOR NONE

**SBI's NEW BRANCH AT
 SAPTASAAGARA-BELGAUM DISTRICT, KARNATAKA**

SBI has opened a new branch recently in Saptasaagara, in Belgaum Dist, Karnataka on 15.03.2012. The Branch was inaugurated in the presence of Shri. Laxman Savadi, MLA and former Minister of Karnataka and Shri. Shivayogi Swamiji , Gechinamutt. AGM, Shri. G.G. Prasad and Com. G.D. Nadaf, General Secretary of AISBOF / AIBOC and Officer Director SBI, were also present on the occasion. Incidentally, Saptasaagara is the native place of Com. G.D.Nadaf, General Secretary. ■



MOODY'S LOWERS UNION BANK RATING

Moody's Investors Service had downgraded the rating of Union Bank of India by one notch.

The rating action considers that the bank's weaker financial metrics have pushed it into a lower standalone rating band, said Ms. Beatrice Woo, Vice – President and Senior Credit Officer, Moody's. In this regard, the agency in particular, referred to the bank's high level of troubled assets, but low provision coverage.

Among the revised ratings, which carry stable outlooks

are: Bank financial strength to 'D' from 'D+'; global local currency deposit to 'Baa3/ Prime -3' from 'Baa2/ Prime-2' and foreign currency senior MTN programme to '(P) Baa3' from '(P) Baa 2'. The foreign currency long – term /short deposit ratings of 'Baa3/Prime-3' are unaffected and carry stable outlooks.

“Notwithstanding our expectation that UBI's capital ratios will soon be boosted by a capital infusion, we view its loss –absorption cushion to be comparatively modest when considering its deteriorating asset quality and expected growth. ■

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