



OFFICERS' CAUSE
AUGUST - 2019

Editorial

IBC BILL 2019 ADOPTED

The Government was successful in getting the approval of the both the houses of the Parliament to the Insolvency and Bankruptcy Code (Amendment) Bill 2019 which has over eight amendments to the IBC Act 2016 as a part of continuous efforts on the Government to shape the IBC Bill with the objective of providing sufficient room for the financial institutions for ensuring the speedy recovery of large NPA's. This is the third time that the Government has introduced the amendments to the IBC Act enacted in the year 2016. The Government while defending the series of amendments over the last 3 years justified its continuous efforts to refine the IBC Act with the sole objective of providing enough ammunition to the banks to speed up the recovery. One of the major amendments proposed in the Bill is increasing the number of days from 270 to 330 days for timely admission and resolution of the insolvency cases. The resolution plan under the corporate insolvency resolution process is also binding on the Centre, State and local authorities.

Yet another issue that the Government has considered positively is the inadequacy of the number of benches to deal with the IBC case and in view of the large pending cases, the process will impact the speedy recovery process and has therefore taken steps to increase the number of the benches from 10 to 15 to provide additional capacity and manpower to the National

Company Law Tribunal in order to speed up the process resolution of the IBC cases appearing before it. The Government is particular that the IBC should not be aimed at declaring every corporate insolvent and going through the motion of the process but there has to be opportunity for the companies which are in a position to recover and come back as an ongoing corporate. Hence, IBC is not meant to go for liquidation alone but it has larger interest to take care of the financial institutions. The Government has also made it clear that it will not intervene in regard to the write offs decision and the percentage of haircuts to be taken will now be within the purview of the creditors.

The Government has declared that it does not tolerate the delays in the resolution of the IBC cases and with the additional days provided for the completion of the process with deadline of 330 days, it should be possible to avoid the delays and ensure timely disposal of the cases. One of the major issues raised by the banking fraternity in regard to the recovery process under IBC code has been the inordinate delay in the resolution of the cases. With these amendments now it should be possible for the financial institutions to ensure that the large pending cases before National Company Law Tribunal (NCLT) is resolved and the NPA's of substantial quantum is recovered from the large scale borrowers. The details of the pending

NATION FIRST, ORGANISATION NEXT, INDIVIDUAL LAST

cases before the NCLT is as follows:-

More than 330 days -	335
270 to 330 days -	445
180 to 270 days -	221

It has been the constant efforts on the part of the Confederation and the Federation for a long time that the issue of NPA's should be resolved ensuring the recovery of the money lent to the big corporates. While, the units are starving for money and going into the liquidation it is in the knowledge of everyone that the promoters are enriching themselves with huge wealth accumulated by them as well as the kith and kins. Hence, larger advances lent to corporate units and its borrowers are going scot free and there has to be sincere efforts to recover the huge advances made to these companies.

The Officers' organizations are seriously concerned about the recovery of large advances and have been raising these issues in their successive struggles and agitations against the

growing NPA's due to the corporate loans which are sanctioned by the Boards of the banks and their stand to drive home the seriousness on the part of the Government and the managements of the Bank for recovery of such large loans is a reasonable one. It is most unfortunate that the recovery in comparison with the outstanding is highly discouraging and raises serious doubts about the real objective of the IBC Act which is being repeatedly quoted as a savior of the banking industry. There are as many as 475 cases that were processed. The aggregate claim value is around Rs.3,46,655 crore whereas the liquidation value is declared to be about Rs.24,417/- crores that means it is not even 10% of the value of the outstanding in the NPA accounts. It calls for a serious introspection and study of the situation so that the hard earned savings of the common man is not squandered away by the so called compromise under Insolvency and Bankruptcy Code Act, which was declared by the Government as a revolution approach in the resolution of NPA menace in the banking industry. ■

CORPORATE SOCIAL RESPONSIBILITY – CONTRIBUTION TO SBI CHILDREN'S WELFARE FUND APPEAL TO JOIN HANDS

Federation invite your attention to the Bank's e-Circular No. NBG/CCC-CSR/1/2019-20 dated 01.08.2019 detailing a welfare scheme - SBI Children's Welfare Fund in vogue in the Bank, and seeking contribution towards this fund. This is a collaborative welfare measure, established as Welfare Trust in the year 1983, through voluntary contribution from the employees/officials of the Bank with a matching contribution by the bank, to encourage staff members' involvement and participation, towards betterment of the underprivileged and orphan children. Interest earned on the corpus of the fund is utilized towards extension of grants to institutions engaged in the welfare of underprivileged children viz. orphans, specially abled, destitutes and deprived, etc.

Our Federation has been in the fore-front when it comes to welfare measures, more especially towards the society. All our affiliates have been rendering yeoman service to the society by organizing various social welfare activities throughout the year. We feel that it is our bounden duty to participate wholeheartedly in this endeavour of the Bank which

is targeted to assist the underprivileged section of the society. We, therefore, call upon our affiliates and members to donate generously to this worthy cause. Not only will this give us a profound sense of fulfilment, but our small gesture will go a long way to offer a beacon of hope to the children to live a better life. The amount may please be contributed in the following ways:

- a. By creation of a Standing Instruction (between 1st to 15th) to their account for a monthly contribution, with a minimum amount of ` 50/- and/or
- b. Through a lump sum contribution.

Such contribution may please be credited to **CA No.34161829157** maintained at State Bank of India, Backbay Reclamation Branch Mumbai (01593). **Contribution to this Fund is eligible for exemption under Section 80(G) of the IT.** Let us join hands and take part in this pious activity of helping and nurturing underprivileged children in the society. ■

SUCCESS AWAITS AT THE DOOR WHERE DILIGENCE IS

WORKSHOP ON USAGE OF SOCIAL MEDIA PLATFORM

Text of AIBOC Circular No. 2019/42 dated 30-07- 2019.

Social Media viz., Twitter, Facebook et al., have become an integral part of the society and a gateway to get connected to the world at large, apart from an opportunity for quick dissemination of information. These have become the power tools which can impact and influence the society and also create opinion.

In this backdrop, it was decided to revamp our social media wing for dissemination of information as well as highlighting issues confronting the industry, economy and more particularly, the issues pertaining to officers fraternity of the banks, to grab the due attention of all concerned. Towards this, in order to empower the affiliates to make best use of social media, a workshop was organised at Kolkata on 29th July 2019.

The programme was inaugurated by the undersigned, in the presence of State Secretary, AIBOC West Bengal, and Jt. General Secretary, AIBOC, Comrade Sanjay Das. Our affiliates, across the country had deputed their best tech-savvy activists to the workshop. The undersigned explained the background for arranging the workshop and its objectives and called upon the participants to make best use of the opportunity and bring in visibility to the concerns, programmes and the issues of the Confederation.

Shri Ritobroto Maitra, a young, out of box thinker and Artificial Intelligence engineer, who is also closely and passionately associated with AIBOC,

handled the sessions; explained the nitty-gritties of handling social media and imparted technical inputs in effectively utilising social media to propagate our concerns, action programs and developments . All participants appreciated the contents and the way the skills were imparted. Each of them actively participated and many professional-level graphics, relevant to banking and economy, were conceptualised and exhibited in the workshop, which was highly appreciated by Shri Maitra. This brought out the tremendous potential and ability of our participants, which vindicated the decision to organise such a workshop.

The following representatives from our affiliates participated in the programme are AIPNBOA, CBOO,FBIOA, Association of Officers of Paschim Banga Gramin Bank,IOBOA,AIABOF, AIABOA, AIUBOF,AISBOF,AIIBOA,AICBOA,AIIBOA, AICBOF, FBBPA.

It is a matter of pride that we could achieve the desired objective of encouraging, nurturing in-house talent to create contents, potential enough to attract the attention of media, government and the society, in such a short span of time. We place on record our gratitude to Shri Ritobroto Maitra, who designed the program and his dedication and commitment for our cause.

We call upon all our affiliates to make best use of the skills imparted to their representatives and conduct similar workshops in their respective affiliates to enable us to reach out to members, customers and other stakeholders of the society.■

SUBMISSION OF SCHOLARSHIP REQUEST FOR EXTENSION OF TIME TILL 31st AUGUST, 2019

We have been receiving feedback from various Circles that many officers could not submit their applications for scholarship for their wards within the stipulated deadline of 15th July, 2019. This is said to be on account of several cogent reasons as appended seriatim:

a. There was a massive transfer exercise in all Circles. Therefore, large number of officers were as in transit at the material time.

b. There were significant changes in "Approver" in HRMS due to such transfers.

c. While existing "Approvers" were changed, the queue generated on submission of the application for scholarship did not migrate and was also not visible to the new incumbents.

d. Similarly, there were instances wherein the

ARISE, AWAKE, STOP NOT TILL THE GOAL IS REACHED

officers having reported at their transferred places, could not submit their applications as User ID in HRMS were not transferred by their relieving centres within the said deadline and in the meantime their 'Approvers' at their earlier place of posting also got changed.

- e. There were many cases where officers were on leave, LFC, deputation, indisposed, on sabbatical leave and out of station for which their applications could not be submitted on time.

- f. There were instances of queues being rejected, which could not be resubmitted.
- g. In a few instances also, despite submission of the scholarship request within the stipulated deadline, the amount was not credited due to reasons not known to them.

In view of the foregoing, we request you to extend the timeline to apply for scholarship up to 31st August, 2019 so that the concerned officers can avail of this benefit. ■

CEASELESS INSTANCES OF HUMILIATION, INTIMIDATION AND COERCION OF BANK OFFICIALS

Text of Letter No. AIBOC/2019/64 dated 25.07.2019

The Secretary
Department of Financial Services,
Ministry of Finance, Government of India, New Delhi

Dear Sir,

CEASELESS INSTANCES OF HUMILIATION, INTIMIDATION AND COERCION OF BANK OFFICIALS

We draw your attention to an audio clip which has gone widely viral that portrays the humiliation of a lady official meted out by the Regional Head & the RO official of Bank of Baroda, Pune City Region. This is not an isolated case. Such instances have become extremely common and many such audio clips are going around social media. You would surely agree that it is an ignominious addition to the spate of violation of human dignity, official decorum, decency, principles of reasonability and justice within the parlance of the banking industry by the senior executives of the public sector banks. As usual, while making derisive remarks on the performance of the lady officer, the concerned Regional Head pronounced a threat of a 'transfer to a rural branch' (in many other cases, such threats given are of 'cross-country transfers'). The shameless verbal scathing of the lady official in which the higher official indulged in and then the menacing threat is a blatant testimony of how decades of performance of officials are conveniently ignored; while many executives are using their position to terrorize the junior officials with vengeance and vindictiveness for their personal

aggrandizement, especially forcing them to sell third party products. It is pertinent to point out here that despite guidelines issued by you to all the PSBs to desist from mis-selling of third party products, the practice is continuing unabated. Further, the banks are also showering incentives to executives through monetary benefits and by way of 'educational tours' in exotic foreign locales.

The focus on increasing the productivity and performance of the employees will be lost unless the top Bank Management of all public sector banks wakes up to the fact that the employees need psychological support, motivation and inspiration to contribute to the growth and development of the organisation. Improvement in productivity simply cannot happen with threats, abuses and vilification. Needless to say, that we observe with deep consternation, that the much talked about idea of fostering of 'Work-Life Balance' in the banking industry by the top managements of the Banks is a sham and for all practical purposes treated with disdain by a section of the senior level executives.

Employees of different public sector Banks across the board, covering the length and breadth of the country and encompassing all segments of banking business would unequivocally and unhesitatingly reveal that such evil practices are rampant in the banking industry and when some unfortunate incidents like suicides etc. are committed by such depressed, frustrated and suffering officials, the top managements of all the banks do not realize that this is a serious malaise – all caused by blatant violation of the principles of work-life balance and

WORK IS WORSHIP , DO YOUR DUTY

misplaced priorities. While the employees face punitive action whenever there is an instance of 'misbehaviour' with customers as per the 'Zero Tolerance' guidelines, such castigatory measures are never initiated for instances of 'Internal Customer' misbehaviours committed by certain errant executives.

There has been widespread angst, frustration and disappointment among the tiers of 'financial army' of the nation, who have been tirelessly working with utmost sincerity, dedication and integrity while in difficult terrains amidst a plethora of constraints. We wish to draw your kind attention to the judgment of Hon'ble High court of Uttarakhand in Praveen Pradhan v. State of Uttaranchal and others dealing with the case of suicide of an engineer, who had allegedly committed due to harassment by his superior and colleagues, in which Ld Court had observed that "under the pretext of administrative control and discipline, a superior officer cannot be left to enjoy an extreme liberty to make the intense humiliation and scolding inhumanly. He may be free to take any administrative disciplinary action as per the rules, but cannot be permitted to enjoy the liberty, full of ego, to humiliate a subordinate in a horrified manner".

Sir, the harassment and bullying of the employees at workplace is a direct infringement into the basic constitutional rights as enshrined in our Constitution under Article 21, which lays down that an individual has the right to live with dignity. It is obligatory on the part of the State to protect the dignity of the individual at all places including at the workplaces. The pledge in the preamble of our constitution is to secure the "Fraternity assuring the dignity of the individual" which includes dignity of the employees

at the workplace. Article 42 of the Constitution directs the State to make a "provision for securing just and humane conditions of work" (at workplaces), while Article 43 directs the State to secure conditions of work ensuring a decent standard of life and full enjoyment of leisure and social and culture opportunities by making a suitable legislation or in any other way. Thus the State is under an obligation to make it possible for the employees to work in genuine and human condition of work without any humiliation and harassment in which their right to honour and dignity is not infringed.

Against the above backdrop, we earnestly request you to urge the top management of all the banks to stop all such offensive practices prevailing in the industry and categorically instruct all concerned to initiate strong demonstrative action against the executives/officials who have been launching such derogatory and disgraceful assaults on the junior officials for reasons best known to them. Sir, we reiterate that anything short of demonstrative actions against the erring officials/executives by the top managements of the bank who are committing such offences with impunity, will only impede the process of restoration of sanity, rationality and logical work environment in banks and would not only affect the health, morale and spirit of the suffering bank officials adversely but will also ultimately affect the standard of customer service in the banking industry.

We would deem it a privilege if you kindly meet a small delegation from our Confederation to apprise you further on related issues at your convenience. ■

GOLDEN JUBILEE YEAR OF BANK NATIONALISATION - CELEBRATE BEFITTINGLY

Text of AIBOC Circular No 2019/38 dated 08/07/2019

We have been observing and celebrating this milestone event in the banking history for the last few years. This year the landmark event is of profound significance as we are at the 50th year of Bank Nationalisation. In the last fiscal, we have witnessed the merger of two PSBs viz. Vijaya bank and Dena Bank with Bank of Baroda, which was a step towards 'Reverse Nationalisation'. Thus, it

is of paramount importance that we should celebrate the occasion with renewed vigour and zeal and display our unity, solidarity, strength and our perseverance to defend and preserve our public sector banks (PSBs).

We are all aware that Bank nationalisation in 1969 was a game-changing decision that transformed India. The public sector banks have become national assets and vehicles of socio-economic reforms so as to ensure equity and

LET CUSTOMER SERVICE BE OUR MOTTO

justice in our society, which is enshrined in the Constitution of the country. Our Confederation is committed to protect the public sector fabric of banks for the interest of common man.

3. In this momentous period of Golden Jubilee Year of bank nationalisation, it becomes all the more imperative for us to embark upon organisational programmes and activities, both at ground level and on social media, to drive home how important PSBs are to the nation and why they should continue to exist. We should make every attempt to uphold the achievements of PSBs in befitting manner.

4. In the Executive Committee Meeting of the Confederation held on 24th & 25th June, 2019 at Bengaluru, affiliates suggested many innovative ways of celebration, which include celebrating 19th July of the current year as Raksha Bandhan Day – tying rakhis to customers, badge wearing, rallies and processions, human chains, press conferences etc.

5. It would be necessary that each affiliate / State Unit should carry out series of programmes / activities, involving all section of society viz. students, women, farmers, workers, SHGs, NGOs, senior citizens and social activists, particularly with whom we are associated for years together and who have supported our cause on many occasions in the yester years. Attempts may be made to contact the opinion makers, lawmakers, statesmen, former bureaucrats, personalities of stature seeking their support for PSBs and giving publicity to such messages. Let us aim for maximum visibility in both print and electronic media to showcase our programs.

6. This Golden Jubilee Year Celebration should be an opportunity to mobilise our members in support of our demands for implementing strict penal action against corporate fraudsters and willful defaulters and at the same time strengthening public sector banks through recapitalisation and implementation of appropriate turnaround plan without hampering normal banking operations through unreasonable restrictions such as PCA so as to thwart the ill-conceived attempts of the government and the votaries of privatisation to de-nationalize the

PSBs. In this connection we enjoy upon our affiliates / State Units as under:

- Affiliates / State Units should immediately conduct meetings to chalk out programmes.
- District Units should chalk out and conduct programmes / activities in consultation with State Units.
- Programmes should be held across the country. Each district should have one or the other programme. There should be a series of programmes.
- Programme like Raksha Bandhan, badge wearing should be observed continuously over a week i.e. 12th July'19 to 19th July'19.
- Ensure participation of officers with their family members / friends / relatives, customers and every segment of society.
- Human chain at vantage points would be attention grabber.
- All our affiliates should change their display picture of various WhatsApp groups & Facebook pages to our Golden Jubilee Logo (attached).
- Explore conducting community service programmes including tree plantation during the period.
- Lectures / Seminars / Symposium may be held to propagate the importance of nationalisation and the public sector character of banks in India.

7. Please keep the Confederation informed of the activities. A brief write-up on the activities / programmes conducted, along with the relative photographs / videos may please be sent to the Central Secretariat immediately after each such activity / programme. ■

Public sector banks long live!

BE TRUTHFUL, BE FEARLESS

TRANSFER/POSTING OF OFFICERS: EXTENSION OF DEADLINE

This is to inform that our Federation has been insisting upon completion of entire transfer exercise well before the commencement of academic season so as to enable our officers to take care of admission of their wards to schools/colleges and also enable them to settle down in their new place of posting, providing ample time to concentrate on achievement of business goals. In this direction, it was a welcome instruction from Corporate Centre to all the Circles that the transfer exercise has to be completed before 30.06.2019.

2. While stipulation of the outer date of 30th June should have prompted the functionaries across the circles to plan and implement the transfers, formulation of Circle Transfer Policy and addressing the grievances of officers, it appears that large scale transfer orders have been issued in the last few days of June'19, defeating the intent of planned and early transfers. We have received

feedback from our affiliates that reasonable, substantiated requests of officers have not been considered. Many circles have not considered the transfers requests on compassionate grounds viz. last leg of service, working spouse, medical, care giver etc. due to paucity of time. In many circles, newly promoted officers are still to be posted/transferred. We understand that in Mumbai Metro and Maharashtra Circles, the movement of officers between these two Circles has just commenced. Transfer processes in many Circles have been stalled on the pretext that the last date of such exercise i.e. 30th June'19 has since been elapsed.

3. In view of the foregoing, we request you to permit the movement of officers in all the Circles up to 31st July 2019 as a special case for this year with the understanding that the officers who were transferred/repatriated beyond the stipulated date would be eligible for transfer/repatriation after the agreed tenure. ■

DISPOSAL OF ANONYMOUS/PSEUDONYMOUS COMPLAINTS

You are aware that officers in banks are expected to discharge their duties diligently and dispassionately, in compliance to the extant instructions. While discharging their duties, officers have to take decisions, which suits the best interest of the Bank. We have witnessed that these acts at times, makes many unhappy or animus. Naturally, this gives rise to hostility against the officers of the Bank and the affected disgruntled elements try to harm the officers by sending anonymous or pseudonymous complaints. We also have come across incidents where anonymous/pseudonymous letters have been written against Bank officials by unknown persons to settle personal grudges. The basic Intention of such complaints is only to bring the officer(s) into indignity or disrepute and is an act of personal vendetta.

2. Central Vigilance Commission has been very categorical on how to deal with anonymous or pseudonymous complaints.

Vigilance Management in Public Sector Bank Vis-à-vis The Role and Functions of the Central Vigilance Commission issued 1992, states in Para

9 as under:

- 9. INVESTIGATION BY CVO
- 9.1 ANONYMOUS/PSEUDONYMOUS COMPLAINTS
- 9.1.1 No action should at all be taken on anonymous/pseudonymous complaint. They must just be filed

The instructions issued by the Central Vigilance Commission vide their circular No.07/11/2014 – Action on Anonymous / pseudonymous complaints – “The Commission has reviewed the matter and considering all aspects would prescribe that no action should be taken on anonymous / pseudonymous complaints in Ministries / Departments / Organisations in line with the earlier instructions dated 29th June 1999 and 31st January 2002 and such complaints should be filed” has not been followed in letter and spirit.

Central Vigilance Manual – 2017

The view of CVC has been very clear in the matter. Para 3.10 ACTION ON ANONYMOUS / PSEUDONYMOUS COMPLAINTS of the Manual

reiterates beyond doubt on how such complaints have to be dealt with. It may please be observed that, over a period, CVC has issued firm guidelines that anonymous and pseudonymous complaints have to be just filed.

3. Despite such clear cut instructions, we have come across incidences where such complaints are being investigated, as a matter of routine, disregarding CVC directions. Such action on the part of the Bank not only disheartens and lowers the morale of officers; but also instills fear psychosis and has a debilitating effect on taking appropriate, cogent and dispassionate decisions. The very fact

that the Bank is acting upon such anonymous/pseudonymous complaints is encouraging such disgruntled elements to lodge these type of complaints. We feel that there is a need for reiterating the directions of CVC and to ensure that such anonymous/pseudonymous complaints are not taken cognizance of.

4. We request you to please issue suitable instructions to the Circles to comply with the directions of CVC in this regard. We would be thankful if you can assure us that our Circles have not conducted investigations in respect of any such complaint in the current fiscal. ■

PRESENTATION OF MEMENTO ON RETIREMENT GIFTING MEDICAL INSURANCE POLICY

The Bank has been honouring the staff members on their retirement with a memento (Silver Plaque with suitable inscription/legend), which is presented on the day of retirement in a get together at the branch/office/establishment. The monetary ceiling of the cost of memento varies from Rs.4000 to ₹125000 as per the category/grade of the retiring official.

2. While it is definitely a matter of pride to treasure such memento from Bank, we are of the view that the day of retirement and the life thereafter may be made more memorable if

Bank can present a medical insurance policy/certificate also on that day. With the steep escalation of medical insurance premium, it would be befitting and caring if bank can provide such a social security measure along with a memento. While souvenir is cherished, this would be ever remembered by the retiring official and binds him/her eternally to this great institution.

3. Our suggestion, if meets the approval of ECCB, would be hailed and appreciated by the entire State Bank fraternity as yet another path-breaking welfare initiative of the Bank. ■

LEASED ACCOMMODATION – RENTAL ELIGIBILITY

As per extant instructions, officers in scale I to VII are permitted to avail leased accommodation facility anywhere within the country. Where an officer avails leased accommodation facility at a place of choice other than his place of posting within the Circle, the rental ceilings applicable at the place of leased accommodation shall be applicable. The rental ceiling will be that of the centre where the leased accommodation facility is availed or the place of posting, whichever is lower. However, if the officer retains the lease accommodation at the previous place of posting (place other than within the circle), the lease entitlement of that place will be applicable for one year from the date of his transfer, if the entitlement is lower at the place of posting. In such cases, after completion of one year the entitlement will be the rental ceiling applicable to place of posting or the place of leased accommodation,

whichever is lower. Cases where an officer avails leased accommodation facility at a place of choice other than his place of posting within the Circle, the rental ceilings applicable at the place of leased accommodation shall be applicable.

2. With the creation of new Circles post-merger of eABs, a need has arisen to revisit the limitation clause of one year applicable to cases where the officers are posted to other Circles. The issue of revision of lease rentals and special consideration for Delhi/Jaipur/Hyderabad and Amravati was discussed in the CNC meeting held on 18th June 2019 and we were assured that the review is under consideration.

3. As per the e-Circular dated 4th April 2019 on the formation of Mumbai Metro Circle, transfers between Mumbai Metro & Maharashtra Circle shall not be treated as Inter Circle Transfer and the officers from

LET US BUILD A STRONG AND SELF RELIANT INDIA

Mumbai Metro may be posted in Maharashtra Circle for completion of RUSU assignment. It was clarified during the CNC meeting that free movement of officers between the two Circles shall continue as in the past. The said circular also stipulates that the officers transferred between the two Circles will not be entitled to the additional Furniture as admissible in case of Inter Circle transfer. However, the Circular is silent as regards the lease rental eligibility when the officer is posted from Mumbai Metro to Maharashtra and vice versa. This has led to confusion in case of officers whose lease agreements are due for renewal. We are of the opinion that limitation clause of one year for eligibility of lease rentals as applicable to officers posted to other Circle and who choose to continue the leased accommodation at previous place of posting, shall not be applicable to officers transferred between Mumbai Metro and Maharashtra Circle and they should be entitled to avail leased accommodation at the previous place of posting without the limitation clause of one year.

4. In this connection, we request to:

- a. Issue suitable clarification that transfers between Mumbai Metro & Maharashtra Circles, Delhi & Jaipur and Hyderabad & Amravati Circles shall not to be treated as

ICT, since it was bifurcation of circles.

- b. The differential treatment in eligibility of lease rental to the officers posted within Circle and outside Circle may please be removed as it creates disparity among officers. While officers within the Circle are eligible for lease rental as applicable at place of lease accommodation, officers posted on ICT are eligible only for one year. This puts the officer who was transferred on ICT into financial loss, though he would be inconvenienced on account being away from home circle/domicile. In the interest of equity and fair play, and in order not to make the officer out of pocket, we request that the eligibility of lease rental should be reckoned based on the place where the lease accommodation is availed, irrespective of place of posting.
- c. We also request you to expedite the revision of lease rentals immediately since it is more than 7 years since it was last revised. The rentals have gone up steeply and there are umpteen number of instances where the officers are paying from out of their pocket or constrained to live in a compromised accommodation.■

CENTRALISED KNOW YOUR CUSTOMER REGISTRY (CKYCR) REJECTIONS OF IMAGES: IMPOSITION OF PENALTY

We invite your attention to letter No.R&DB/KYC/AK/2019-20/82 dated 21.06.2019 on the captioned subject (copy enclosed) advising imposition of penalty of Rs.100/- per rejected AOF from officers. We wish to bring to your kind notice that these instructions are in violation of the Service Regulations applicable to officers as this tantamount to imposition of punishment. You are also aware that no punishment, including the cash penalty, can be imposed on officers unless ordered by the Disciplinary Authority under Rule 67 (d) of SBIOSR, that too only after giving the due opportunity to the officer to make his submissions on the alleged lapses.

2. You may kindly observe from the said communication that the bank is aware of the fact that CKYC is yet to stabilize fully. While the intent of the Management is to improve the accuracy and position, we express our serious

concern about the way it is being pursued. The decision to impose penalty on the officers is in violation of SBIOSR. The instructions issued without addressing the constraints and issues faced by branches are unfair and arbitrary.

3. As you are aware, the branches have been facing with acute shortage of officers & award staff and the position has turned critical during the current year with negligible number of promotions to the JMGS I compared to the sanctioned vacancies. More than 25% of the branches are presently single officer branches and many of these are also single clerk branches. Branches across the country are facing repeated connectivity issues. Hardware is not being upgraded as per the approved periodicity leading to technical glitches at branches. Instead of addressing the basic issues of augmentation of human resources and up gradation of technology as enablers for better performance, officers are

DUTY FIRST, RIGHT NEXT

being threatened with imposition of penalty. It is evident from the instruction that it has emerged more out of intent to create a fear psychosis amongst the officers rather than addressing issues which result in rejection of images. This is bound to have a direct bearing on the number of accounts opened at branches. It may end up being counter-productive and operating functionaries may hesitate to open accounts.

4. Our study reveals that the CKYC rejection is between 6 to 10% on an average. There are three basic reasons for such rejections:-

- (i) Branches are using photocopies of AOF instead of original AOF. We request that the printed AOF forms should be supplied to all the branches to address this issue. Also, instructions should be issued to stop using photocopies of AOF.
- (ii) Sign-Zy software prescribed for use for capturing and uploading AOFs have not been installed in all branches/not being used in all branches. Sign-Zy should be installed at all branches and its usage must be made mandatory. Account opening should be allowed only through YONO in branches where this software is not installed.
- (iii) Rejected YONO uploads should be immediately taken up.

5. We are of the firm view that without enabling and empowering the branches with appropriate, upgraded hardware/ software and augmentation of human resources, it would be unfair to expect an error-free AOF uploads. Officers are already

working under tremendous pressure and adjusting constantly to shifting priorities. Any knee-jerk reaction and enforcement of penalty imposition would further demoralize the officers, affecting the business of the bank as well as compliance level. This could significantly impede acquisition of new customers.

6. We recall that similar instructions were issued during 2010 for recovery of handling /postal charges from Officers posted in RACPCs/LCPCs. This was resisted by the Federation vide our letters No.6528/91/2010 dated 23.08.2010 & No.6180/132/10 dated 29.10.2010 (copies of the communiqués enclosed). The instructions were reversed after the issue was raised in subsequent CNC meetings.

7. In view of the foregoing, we reiterate that there is no justification to resort to such regressive measure of penalizing the officers selectively. We fail to fathom the reasons for such decision on the part of the Management, especially when the Bank is embarking upon programmes for improvement of the efficacy and performance of the entire workforce, the latest being "*Nayi Disha*". The irrational decisions by executives, here and there, will only dampen the participative spirit of the entire rank and file across the country, who have been contributing at the branches to the best of their abilities, despite constraints encountered day in and day out, to take the Bank to greater heights.

8. We, therefore, take a strong exception to the contemplated action on part of the bank and seek your immediate intervention to rescind the instructions.■

146TH PROGRAM BY NATURE WORKSHOP ON DISCIPLINARY AND VIGILANCE 27TH TO 29TH JULY AT LUCKNOW

NATURE conducted its 146th program on Disciplinary Proceedings conducted at Lucknow. 60 officers from AIPNBOA (Uttarakhand & Uttar Pradesh) as well as from SBIOA (Lucknow Circle) participated in the program, which was conducted at the request of AIPNBOA. The programme commenced in the presence of Com Dilip Saha, General Secretary, AIPNBOA, Com.Pawan Kumar,

President, AIBOC (UP State Unit), General Secretary of SBIOA, Lucknow Circle and Sr. Vice-President of AISBOF; Com.Amitabh Bhowmik, Dy. General Secretary, AIPNBOA; , Shri.Sameer Bajpai, the Zonal Head of PNB, Smt.Shikha Sharma, Circle Head, PNB, Com. Shantha Raju, former General Secretary of AISBOF & AIBOC, Com. G Subramanyam, former

NEVER BEND BEFORE THE INSOLENT MIGHT

Chairman, AISBOF & General Secretary SBIOA (Hyderabad); Com. Shyam Sundar, former President of SBIOA(K) and other faculty members from NATURE.

3. Com. Dilip Saha, General Secretary, AIPNBOA, who has been taking a keen interest in organising such programs, outlined the basic objective of the program during his key note address and urged upon the management of Bank to hold such programs from the perspective of dispensing 'Natural Justice' as the intention of disciplinary proceedings was to unearth the truth and for taking remedial measures. He also referred to the efforts made by AIPNBOA in bringing about a radical change in the process of disciplinary proceedings by introducing a comprehensive "Accountability Policy" with his continuous persuasion. He also expressed his concern that disciplinary proceedings are inordinately extended which defeats the very purpose of ensuring equity and justice to the delinquent.

4. The representatives of the management, Shri Bajpai, the Zonal Head and Smt Sharma were effusive in lauding the role of the Association and called upon the participants to make best use of the skills imparted. They also complimented all the employees and officers in PNB for their excellent contribution which enabled the bank to declare profit for the current quarter (June 2019) to take the bank to further heights. Smt. Shikha Sharma, the Circle Head, appreciated that the women officers had come forward to take up the role of Defence Assistants.

6. Com. Pawan Kumar, President, AIBOC (UP State Unit), General Secretary, SBIOA(Lucknow Circle) and Sr. Vice President, AISBOF, while extending warm wishes, said that the defending officers' was a pious work. It is a yeomen service towards the officers' fraternity, who face disciplinary proceedings unfortunately either because of knowledge gap, circumstantial constraints or on account of a benign error in judgement, which could happen to anyone in the present circumstances. He called upon the

participants to make the best use of the opportunity to learn from the vastly experienced faculty.

7. The faculty of NATURE comprised of Com. Shantha Raju and Com, G.D. Nadaf former General Secretaries of AISBOF and AIBOC, Com. Y. Sudarshan, former General Secretary AISBOF and Chairman of AIBOC; Com. G. Muthuswamy, former General Secretary, SBIOA(K); Com G Subramanyam, former Chairman, AISBOF and Com. Shyam Sundar Rao, former President of SBIOA(K).

8. The 3 day workshop concluded with a valedictory function. Com. R.K. Tiwary and Com. Chandrika Prasad, the Circle office bearers of AIPNBOA along with other office bearers of AIPNBOA were present on the occasion. They appreciated the program conducted by NATURE and called upon all the participants to make best use of knowledge acquired in the workshop and to defend the officers effectively along with other Office Bearers from AIPNBOA representing the Circle as well as the Zone. Participation Certificates were handed over by the dignitaries to the participants. Several participants also shared their views on the effectiveness of the workshop and appreciated the role of NATURE. The program concluded with vote of thanks proposed by Com. Chandrika Prasad.

9. Comrades, the 146th program of NATURE was another great success. Feedback/response received from the participants was extremely encouraging. The silver lining of the programme was the zeal, enthusiasm and the commitment exhibited by the participants and their resolve to make best use of the knowledge imparted.

We call upon all our affiliates to organize similar workshops on Disciplinary Proceedings, Cadre Development program, Leadership Development program to equip and enamour the office bearers and the activists in not only defending the fraternity but also in guiding our officers to tread a right path. ■

OFFICERS' CAUSE ENGLISH MONTHLY-RNI. NO. 36617 / 81 TOTAL NO. OF PAGES 12 AUGUST- 2019

REGN.NUMBER.KRNA/BGE/202/2018-2020 REGD. NUMBER.527/MDS PUBLISHED ON

10TH OF EVERY MONTH-POSTED AT BANGALORE PSO, MYSORE ROAD, BANGALORE - 560 026

POSTED ON 15TH OF EVERY MONTH-LICENSED TO POST WITHOUT PREPAYMENT. LICENCE NO. WPP/82

DEARNNESS ALLOWANCE

The Index Numbers for the quarter ended June-2019 are as under:

MONTH	INDEX AS PER 2001 SERIES	CONVERSION FACTOR	INDEX AS PER 1960 SERIES
April 2019	312	4.63 x 4.93	7121.68
May 2019	314	4.63 x 4.93	7167.33
June 2019	316	4.63 x 4.93	7212.98
Total			21501.99
Average = 21501.99/3			7167.33
Difference in excess of 4440 points			2727.33
D.A.paid for the previous quarter on (i.e. 645x4)			2580.00
Difference			147.33
Increase in number of Slabs = 147.33/4 =			36

Accordingly, Dearness Allowance is payable to Officers on 681 (i.e. 645+36) slabs with effect from 01-08-2019 as against 645 slabs for the previous quarter. The rates worked out are as per the industry level scales upto Scale VII including SBI. ■

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Registered news paper

To:

If Undelivered please return to:

ALL INDIA STATE BANK OFFICERS' FEDERATION

St.MARK'S ROAD, BANGALORE - 560 001

Printed, Edited and Published By Shri. Soumya Datta on behalf of AISBOF at State Bank Building St.Mark's Road, Bangalore-560001 and printed by Shri. Ranga Reddy, at L. V. Graphic 3968, 7th Cross, 2nd Main, Gayathri Nagar, Bangalore - 560 021