

# **OFFICERS' CAUSE DECEMBER-2018**



*Editorial*

## CENTRAL PAY COMMISSION

**T**he Central Pay Commission which is popularly known as Pay Commission is constituted by the Government of India under a notification issued by the President of India. Normally, the Pay Commission will constitute at a regular interval of 10 years with a specific reference to look into the various components of salary, the Superannuation benefits, the welfare facilities etc., in respect of the Central Government employees. The Pay Commission is an independent and autonomous body which will have full powers to go into the entire gamut of compensation system prevailing in the Central Government institutions and to come out with its own recommendations for implementation. The Pay Commission is empowered to hold public sittings in different parts of the country to hear the submissions of the various organizations including the representatives of the employees, the unions, and as well the public general. The Commission holds its sittings with its scheduled published in all the major local newspapers and inviting the suggestions of the public as well as various organizations who are interested to appear before the Commission and make their submissions in regard to the compensation to the Central Government employees.

The Pay Commission thus constituted will also have a specific time frame for submission of its report. The Commission may seek time if the task entrusted to it is not completed within the time stipulated in the notification by the President of India.

The Pay Commission is purely meant for the Civil Servants who are working for the Central Government institutions. However, the benefits of the recommendations are extended to the Public Sector Units as well from time to time.

The Public Sector Units are defined as the institutions whose majority shares are owned by the Government of India. The Public Sector units are again classified into two categories. The first one is the enterprises owned by the Central Government popularly known as Central Public Sector Enterprises and the second one is State Public Sector enterprises. In the year 1951 there were just five enterprises in the public sector in India. However, with the mixed economy concept of the Government in 1960's to 1990's, the total number of Public Sector rose to 246 in the year 1991.

**NATION FIRST, ORGANISATION NEXT, INDIVIDUAL LAST**



The globalization philosophy which came into our political life since 1991 saw drastic changes in the life of the Public Sector enterprises. Today, we have more than 300 Central Public Sector enterprises in the country. These PSU's were subjected to the strict financial discipline since the globalization process commenced in India and several enterprises which were counted only for the purpose of advancement in science, research etc., in various field and were not expected to conduct their functioning as business and make profits were directed to earn income from their functioning of research in the science and development. These units which were being funded by the exchequer by the Central Government were slowly allowed to die due to lack of sufficient funds as was available during the earlier period.

The Government introduced a system of classification of these PSU's on the basis of their performance turnover and contribution to the exchequer. They classified them into a) Maharatnas, b) Navaratnas and Miniratnas. There were 8 Maharatnas, 16 Navaratnas and 74 Miniratnas as at the end of 2017.

The compensation in respect of the PSU's were based on the Pay Commission recommendations. The philosophy of Globalization advocated by the Government since 1991 had its own impact on the implementation of Pay Commission as well. The Government withdrew its fund support to the various Central Public Sector organizations which included the Research and Developments institutions not only on general subjects but the defense as well.

It was the argument of the Government that these institutions should earn an equal amount

matching with the contribution made by the Central Government from its budget allocation. Thus, a number of internationally reputed Public Sector Units were made defunct and was eventually buried in the process. This had a direct impact on the compensation system of the Public Sector Units members who were entitled for the revision as per the Pay Commission recommendations from time to time. During the 5th Pay Commission effective from 1.1.1996, the Committee Secretaries in the Central Government were entrusted with the responsibility of implementation of the recommendations of the 5th Pay Commission report. The Committee appointed a one man Committee who studied the performance of the Public Sector Units and made recommendations for gradual/partial implementation of the Pay Commission Recommendations. Thus, the automatic extension of the recommendations of the Pay Commission Report was given a go by during the 5th Pay Commission and thereafter several modalities were introduced by the Government for the purpose of extension of the Pay Commission recommendations to the Public Sector Units. The situation further deteriorated during the 6th Pay Commission as well as the 7th Pay Commission implementation.

The classification of the PSU's on the basis of performance into Maharatnas, Navaratnas, Mini Navratnas etc., were purely based on the performance and their returns to the Government exchequer. A number of bigger PSU's are yet to get the benefit of the 7th Pay Commission Report due to the stringent norms prescribed by the Government for extension of the benefits under Pay Commission Report. ■

*Congratulations*

**NEWLY ELECTED REPRESENTATIVES OF  
ALL INDIA BANK OFFICERS' CONFEDERATION (AIBOC)**

- |    |                    |   |                    |
|----|--------------------|---|--------------------|
| 1. | Shri Sunil Kumar   | - | Chairman           |
| 2. | Shri Debasis Ghosh | - | President          |
| 3. | Shri Soumya Datta  | - | General Secretary. |

"Officers' Cause" congratulates and wish them all success in dealing with the welfare of the officers of the banking industry. ■

**SUCCESS AWAITS AT THE DOOR WHERE DILIGENCE IS**

**NOTICE OF STRIKE**

In accordance with the provisions contained in sub-section (1) of Section 22 of the Industrial Dispute Act 1947, we hereby give you notice that the members of All India Bank Officers' Confederation

**DEMANDING:**

- Full and Complete Mandate for officers (Scale I to VII) wage revision in 11th Bi-partite settlement
- Salary revision as per charter of demands only.
- To ensure proper work-life balance of the bank officers and immediate introduction of 5 day week
- Settlement of retirees issues including family pension/ updating of pension
- Focus on Core Business and NPA Recovery – Stop Mis-selling of Third Party Products
- Scrapping of NPS and switching over to Defined Pension Payment Scheme as existing
- Immediate resolution of HR issues in Catholic Syrian Bank and IDBI Bank

propose to go on 24 hours CONTINUOUS STRIKE from Midnight of 20th December, 2018 to Midnight of 21st December, 2018 on the following issues:

- Parity in Pension and other benefits of RRBs with Public Sector Banks

**OPPOSING:**

- Fractured Mandate
- The proposed amalgamation of Bank of Baroda, Vijaya Bank and Dena Bank
- The Government move to merge/ amalgamate existing Regional Rural Banks
- Unabated attack on Bankers in various parts of the country while discharging official duties
- Unilateral reduction of medical benefits of officers
- Steep increase in Medical Insurance Premium of Retirees

<b>DETAILS OF AGITATIONAL PROGRAMME</b>	
<b>05.12.2018</b>	Strike Notice to IBA, RLC, Mumbai, DFS and CLC, New Delhi
<b>07.12.2018</b>	Evening time demonstration at all major centres and district headquarters
<b>10.12.2018</b>	Poster campaign at all branches/ offices/ Rly.stn/ Bus stand
<b>11.12.2018</b>	Evening time demonstration at all major centres and district headquarters
<b>12.12.2018</b>	Badge Wearing to commence and continue till the date of strike
<b>14.12.2018</b>	Centralised Dharna at Delhi and submission of Memorandum to Hon'ble Finance Minister
<b>17.12.2018</b>	Demonstration at all Corporate/ Head/ Zonal/ Regional offices by individual affiliates
<b>19.12.2018</b>	Press Conference at all State Headquarters
<b>20.12.2018</b>	Rally at evening time at all centres
<b>21.12.2018</b>	<b>STRIKE</b>

**ARISE, AWAKE, STOP NOT TILL THE GOAL IS REACHED**

## SUICIDE OF BANK OFFICIALS

**Text of AIBOC Circular No. 2018/81 dated 19th November, 2018**

**O**n behalf of All India Bank Officers' Confederation (AIBOC), the apex organisation of bank officers having a membership of over 3.20 lakh, we send you this communiqué with the fervent expectation that your good office would initiate suitable measures to address the sensitive issue of bank officials committing suicide across the country.

02. Confederation wish to draw your kind attention to the spate of suicides of Bank officials happening across the country. The suicides by bank officials in general and by public sector bank officials in particular reflect the angst and frustration of members of the banking fraternity in our country. These suicides have been treated with utter insouciance by the authorities/boards of directors responsible for the functioning of the individual banks. But, tragically, they have also been treated with no less detachment and coldness by the apex regulatory authorities of the commercial banks as well as by the Government of India.

03. Overall working conditions have turned noxious for bank officers. Despite putting in everything that individual employees/officials are capable of, and working with the utmost sincerity and integrity, overburdened and highly stressed officials are subjected to public abuses and reprimands by the higher management. They are constantly berated for non-achievement of often unplanned, unreasonable, impractical and incongruous targets that defy all principles of commercial, economic, technical and feasibility. These officials, victims of public disgrace and insult, are summarily robbed of their right to live with dignity. Simultaneously, the hapless bank officers are also being tormented by politicians for their own gain. Incidents of mob violence being fomented against bankers are being reported regularly and there is also an alarming increase in the number of cases of physical assault on bankers by local politicians and borrowers. In the public sector banks, the established HR practices that are meant to address such situations are often trampled underfoot by senior functionaries, much to the chagrin and despair of the suffering officials. While some banks have issued instructions to address this issue of work-life balance, and to show restraint and empathy while dealing with colleagues, many other banks do not appear to have

taken cognizance of the magnitude of these issues.

04. While there is no point in denying that there might have been multiple reasons for these suicides, it is undeniably true that these incidents are the result of deep feelings of helplessness, despondency and despair on the part of the deceased officials. These suicides should in fact be treated as signals of the disorder, chaos and incoherence prevailing in the banking sector. A closer humanitarian and sympathetic scrutiny of the matter will reveal a pattern of appalling and distressing incidents, incidents that are linked to infringements of professional behaviour by senior management functionaries. A good number of bank officials ranging from the rank of Assistant Manager to Assistant General Manager have succumbed in the recent past to the virulent and unabashed aggression of an intolerant and prejudiced management.

05. Banking has long been the profession of choice for large sections of our youth. It has been seen as an industry where individual aspirations of employment and career growth run hand in hand with the fulfillment of the nation's aspirations as a rising global economic power. Alongside this, public sector banks have been regarded as a formidable force in growing the footprint of inclusive banking, a system that is committed to dedicated service to the citizens of our country. It is therefore a dark irony that those who take recourse to suicide today are the youngest and most idealistic bankers, who find that the promise of a bank job is nothing but a rude mirage, and that their daily reality is filled with traumatic and humiliating experiences meted out by uncooperative and inflexible management representatives.

06. The lack of adequate manpower is aggravated by the fact that the rate of recruitment has not matched personnel shortages. In an earlier communiqué dated 29th August, 2018 to your good office we have pointed out the inadequate recruitment of Management Trainees / Probationary Officers in PSU Banks. There has also been an increase in the domain of banking services and a concomitant rise in the demands made by a growing number of financially literate customers. As a result, bank officials are routinely subjected to –

**WORK IS WORSHIP , DO YOUR DUTY**

- i) Regular late sitting for unduly long periods in their branches/offices
- ii) Demands to attend office on weekly off days / Sundays / holidays to a) complete jobs which remain incomplete despite regular late sitting on all working day; b) to conduct meetings, workshops, seminars, trainings etc. c) to launch as well as to manage all the different new initiatives being launched by every banks; d) to fulfill the various new assignments of work in the banking and financial field being declared by the Government of India as new economic, banking and financial services initiatives need to be implemented.

07. You are fully aware that public sector bank officials have always been in the vanguard of any new initiative undertaken by the Government of India and have repeatedly played an exemplary role in comprehensively and effectively achieving the goals set by the Government of the day. It hardly needs to be mentioned that they have displayed efficiency, commitment and courage in doing so. However, these unstinting efforts by bank officials have remained largely unappreciated. Instead, as a matter of course, in their daily banking life bank officials are subjected to -

- i) Doses of public disgrace and insult from superiors at meetings and continuous blame for not being able to achieve illogical and disproportionately high targets
- ii) The menace of critical, vitriolic comments from superiors on WhatsApp groups where all officials are made mandatory members
- iii) The continuous onslaught of various unethical behaviours and practices, in particular the thrust on p a r a - b a n k i n g activities viz. cross-selling

08. Article 21 of Constitution of India lays down that no person shall be deprived of life or personal liberty except according to a procedure established by law. The constitutional right to life further emphasizes the right to live with human dignity. Today, a nagging question knocks at our door are we creating a proper culture and environment for the state of excellence we dream of bringing in the performance of our banks? Are we going to collectively remain silent

spectators and shrug off our responsibility by offering mere condolences whenever such tragic incidents occur? Or are we going to wake up and initiate suitable measures to make the distorted working environment healthy and congenial? The regulatory authorities responsible for the functioning of the banking industry in the country and the Government of India cannot remain mute and dispassionate bystanders of the mayhem prevailing in the banking industry that has resulted in such bizarre and shocking incidents.

09. The trail of such horrifying and terrible incidents includes the name of Ms. Soma Biswas, a young Branch Manager, aged about 31 years, of State Bank of India (SBI), Bamboo Flat Branch at Port Blair in Andaman and Nicobar Islands on 27th October, 2018. The undersigned has received letters from her mother and father-in-law, wherein her superiors in the Regional Business Office at Port Blair, in particular the Regional Manager, has been singled out as having been responsible for Ms. Biswas's death.

10. Against the above backdrop, we urge you to send an immediate and urgent directive to the CEOs of all the public sector banks clearly stating that banks must, without fail, conduct a prompt and thorough investigation to unearth the facts behind all suicides. Additionally, banks must also exercise due diligence in spotting any incidence of abetment from colleagues and identify the reasons, motives and person(s), if any, responsible for such abetment.

11. We further urge you to issue guidelines to all the banks that the Government of India and the regulatory authorities pertaining to the functioning of banks in India would hold the management of the banks responsible if it is found that flawed people, processes and systems have caused the loss of a precious human life. In this context, we have been given to understand that a communiqué has been sent from your office to all banks not to tolerate misbehaviour to customers. It should surely also be emphasized that internal customer service i.e. behaviour towards employees need to also stay within certain acceptable bounds. We urge you to issue a directive that makes misbehaviour with internal customers tantamount to gross misconduct.

12. We further urge that the hour demands the issuance of an unambiguous message to the CEOs of public sector banks that such shocking incidents

**LET CUSTOMER SERVICE BE OUR MOTTO**

will be regarded as murders under the garb of suicide, and that management should not hesitate in meting out exemplary punishment to anyone who is responsible for such crimes, regardless of designation. Further, reports of such incidents and the action taken as warranted should regularly be placed before the Board of Directors.

13. We also urge you to issue suitable directives to all banks that the management of each of the public sector banks, who are quite often found, wanting of ideas on how to tackle such offenders in their organization, must initiate suitable measures to address the work-life balance issue. These include:

- a) Curbing the tendency of late sitting at administrative offices/processing centres and branches
- b) Stopping the menace of WhatsApp humiliation through uncivil language and

posting of business figures

- c) Preventing officers from being called to work on Sundays/Holidays
- d) Sensitizing administrative functionaries to show compassion to operational functionaries.
- e) Stopping unethical behaviour and practices

14. To ensure that banking in India continues to flourish in the way citizens of our country expect, this is the minimum that you need to do to protect those persons who steadfastly, silently and sincerely remain engaged in the continuous mission of fulfilling national objectives and economic priorities. We repose faith in your sense of pragmatism and sagacity and sincerely hope that appropriate measures will be initiated to deliver justice to the families of all the officials who have chosen to end their lives in such tragic circumstances. ■

*Organisational Activities*

**WORK LIFE BALANCE:  
WORK ON 2ND& 4TH SATURDAYS, SUNDAYS AND HOLIDAYS**

The President and General Secretaries of all the affiliates of the Federation met on 10th November 2018 at Hyderabad to deliberate exclusively on the succumbing of young Officers to work pressures & the status of Work Life Balance in the Bank. Members may recall that, the said Circular on work life Balance was issued by the Management on 30th October 2017, after repeated persuasion by the Federation. The subject has been one of the most important issues discussed in every meeting with the Management and the Management agreed that there is a need to address the issue seriously. The Chairman has been appealing in his every communication to the Staff to ensure work life Balance. The HR functionaries of Corporate Centre has been sensitizing the Circle functionaries. However, the situation has not changed much and the Officers are disillusioned with the status of affairs and a few of them are succumbing to pressures. Of late, number of suicides by young Officers have been reported and a few of these cases are related directly or indirectly related to work pressure and public humiliations by the Controllers at various levels. The recent case of a young Branch Manager of Bamboo flat Branch, Port Blair has shaken the Officers across the country.

The meeting reviewed the situation across the Circles and it was reported that Calling of officers on holidays regularly has become a fashion with the controllers/executives, at the Circle level. Many controllers and executives now consider it a bounty and invariably use such holidays to conduct 'P' review meetings, campaigns, melas, workshops, trainings, regular office work, loan proposal, documentation at RACPC's etc. Our analysis says that around 15 to 20 % of Officers work on Holidays and Sundays and more than 50% Officers work beyond 8.00 PM. The Service regulation related to Compensatory Off reiterated by Corporate Centre vide e-Circular dated 30th October 2017 is flouted by the Controllers across the Circles. It is also reported that departmental heads from Corporate Centre force the Circle functionaries to ensure that various targets are completed on holidays. What is more shocking is that the officers are threatened in writing, through WhatsApp messages and orally that non-compliance would be viewed seriously, "officers will be charge sheeted", their CDS scores will be dented, threatened with transfers etc.

2. The Officers' are under tremendous work

**BE TRUTHFUL, BE FEARLESS**



pressure, due to unlimited working hours. Working without rest is a dangerous trend that can affect the morale of the workforce and will act as an impediment to put in their best for their organization. Infact, the spate of suicides by Bankers, including young ones specifically, who are unable to bear the duress and strain raises serious questions and needs to be addressed immediately. While the repeated efforts of the HR functionaries of the Corporate Centre and the DO letter from the DMD&CDO to all the DGM (B&O)s & RBOs appealing them to ensure work life Balance were appreciated, it was also reported by affiliates that there is no improvement despite the repeated efforts of the Corporate Centre.

A conclusion emerged that, this is now turning into a human rights issue, as one cannot be tortured with such directions, forcing them to sacrifice holidays & tolerate Public humiliations and the frustration at the grass root level is not in the interest of the Bank. There is an urgent need to redress the situation and stop the succumbing

of officers due to work pressures & humiliations.

Therefore, it has been unanimously decided that henceforth no officer will work on 2nd and 4th Saturday's, Sundays and general holidays. It was also reiterated that the call given by AIBOC, that the Officers will not respond to official messages /Calls from 8.00 PM to 9.00 AM be implemented immediately. It was further decided to launch a mass contact programme with the members by all the affiliates to educate them on the ways to bring about a change in the present status of work life in the Bank.

3. At the same time we also appeal to all our officers to ensure that they prioritize their work areas and ensure timely completion of all the important work well within the time during the working days and ensure that the Banks business grows.

Let each one of us be part of the Change that we aspire and ensure the growth of the Bank as well. ■

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## **AN "UNENDING JOURNEY" A UNIQUE DOCUMENTARY ON THE HISTORY OF ALL INDIA STATE BANK OFFICERS' FEDERATION**

The LV Prasad Studios was filled with enthusiastic comrades coming from the trade union fraternity in particularly the banking industry while this place is known for the celluloid conglomeration in the city of Hyderabad. It was for the special occasion of the premier show of the documentary produced by the All India State Bank Officers' Federation tracing the movement that has established a name in the trade union fraternity during its journey since 1965 to to-day, titled as "an Unending Journey", a journey beyond the scope of time, beyond the limitations that the workers are capable of struggling in the establishment of their legitimate rights in ensuring a fair and equitable treatment in the society.

2. The AISBOF had launched the production of a full scale documentary in order to place it in the hands of the future generations to come to know the nuances of the movement which they could visualize though they were not a part of this journey and imbibe the best qualities of trade

unionism in the supervisory cadre.

3. Com.Ramkumar Sabapathy, the General Secretary of the Federation and the Mumbai Circle Association along with his colleagues was present on the occasion. It was a great occasion for him since the documentary is coming out under his leadership in the Federation which is a mile stone in the history of the Federation. While delivering his opening remarks he appreciated the efforts made by Com.Y.Sudarshan, the former General Secretary of the Federation and also the President of the Confederation for taking all care and pain to ensure the successful completion of the shooting of the documentary. He also placed on record the valuable support and co-operation extended by the affiliates of the Federation as well as the Management at various centres including the Corporate Centre. He hoped that the documentary will provide inspiration and confidence to the future generation of membership in taking the Federation to further heights.

**OUR LIFE IS WHAT OUR THOUGHTS MAKE IT**



4. The Chief Guest on the occasion was Shri.Janakiraman Swaminathan, the Chief General Manager of Hyderabad Circle. He was present along with his entire team of Management Committee as well as other senior executives from the Circle, most of them would have also taken part in the unending journey during their earlier period of service in various capacities and many of them are still continuing their love and affection towards the great institution known as AISBOF amongst the banking fraternity. It was an happening time for our former General Secretary, AISBOF and former President of AIBOC. Com.Y.Sudarshan, who was part of this wonderful journey for almost 2 decades ever since he entered officer's organization in Bangalore Circle. He had taken a lot of pain during the last 6 months, in essaying this beautiful epic as the Director, the scriptwriter, and above all the creative head of the entire production in order to ensure that the quality and the standard of the documentary is such it reaches the gross root level members across the country.

5. Com.B.Sukkaiah, the President the Circle Association and Vice President of AISBOF and Com.G.Subramanyam, the General Secretary of the Circle Association and the Chairman of the AISBOF along with the entire team of the Circle Association was present to take care of each and every minute requirements of the function. They were happy that the historic event of the release of the Documentary produced by the Federation on the historical journey of the organization is taking place in their city a repetition of what happened when there was General Council Meeting of the Federation on the last occasion where the Federation released the documentary prepared in respect of the 1969 historic indefinite strike in the General Council meeting which provided the opportunity to the entire membership of the General Council to witness the wonderful documentary. Com.G. Subramanyam, speaking on the occasion complimented the leadership of the Federation for coming out with such a project which will guide the future generation of our membership to understand and draw inspiration from the past history of the Federation and how it has improved a lot of the Officers service conditions in the bank and also contributed for the consolidation of the Officers' movement in the country.

6. Shri.Janakiraman Swaminathan, inaugurated the program and expressed his eagerness to watch the documentary along with his colleagues. Com.Y.Sudarshan, while thanking the interest evinced by his colleagues in the Federation as well as the comrades from Hyderabad Circle for organizing this wonderful opportunity to release the documentary meant for the membership across the country on history of the Federation. He explained in detail the efforts which has gone into in the production of the documentary, the support he received from the Federation, the affiliates of the Federation, the Confederation, and all those senior veterans in the production of documentary. He emotionally presented the various aspects of the production of the documentary and how he was ecstatic in ensuring the perfect capturing of the great historical events not only at the Headquarters but at all the major Cities where the historical data and materials were available. He also took pains in getting the documentary professionally perfect and engrossing throughout documentary so that the viewers will be able to enjoy the real journey as if they are passing through the historical events which had taken place for the last 55 years of the Federation.

7. The hall was also jam-packed with the members of the Confederation, the members from the Pensioners' organizations and many from the Circle Associations apart from the leadership of the Federation including the Presidents and General Secretaries of the Circle Associations. Thereafter the declaration of the film being released was made in the presence of all the dignitaries by the Chief Guest on the occasion.

8. The hall was dimmed. The mobiles were silenced. The journey began in a most engrossing manner. The journey was almost for 2 hours depicting all the major events since 1965. It was a journey of struggles and sacrifices by thousands and thousands of our colleagues in the past to build a strong edifice for the future of the Federation. The protest actions, the strike calls including the 17 days indefinite strike, the sacrifice made by our 4 valiant soldiers from Bombay Main Branch, who faced the suspension for their participation in the non-cooperation movement, the subsequent events that developed in shaping the destiny of the Federation, the Federation becoming a real torch bearer not only for their own colleagues but for the entire supervisory cadre with particular reference to the members of the Banking

**LET US BUILD A STRONG AND SELF RELIANT INDIA**

fraternity, the ups and downs of the organization. The second historic indefinite strike jointly conducted by both the Officers and Staff Federation for 8 days in the month of April 2006 which saw the revision of the Pension and family Pension which was pending for almost 14 and 20 years respectively etc., The professionalism in the production was visible throughout the presentation of the documentary in regard to the photography, direction, the location selection which not only brought to the fore the current technological revolution but also gave a vivid and touching glimpses of the Imperial Bank culture, the culture of the class, the metamorphic change of the class banking to mass banking and the creative role played by the Federation throughout this period in ensuring the flag of the State Bank of India is also held in high esteem thereby proving that the organization believes in the constructive and creative co-operation in ensuring the implementation of the corporate goals. The role of the Federation as a collective of the Officers' fraternity and the evolution of the industrial relations structure was very beautifully presented in the documentary.

9. The two hour time has lapsed just like that. No one had imagined that the documentary will keep the audience tucked to their seat. When the documentary concluded with the flag of the Federation flying high and fluttering all-round, there was a standing ovation by the entire

audience to express their happiness over this wonderful journey. This nostalgic moments passed by our several veterans during the course of the documentary as also to the present generation made their eyes wet and tears rolled down from their eyes from many of our comrades who were part of this journey and felt that they have once again experienced the past and were greatly moved by the efforts of the Federation.

10. The clinical precision with which the editing was done, the background voice, the engrossing photography and the selection of locations including the actual places of happening of several instances of our journey brought an emotional contact between the past of the Federation and the present membership who were thrilled to experience such a wonderful journey of the movement.

11. Comrades, we have been receiving requests from all our affiliates for screening the documentary at their respective Head Quarters for the benefit of their members. We propose to screen the documentary at Bangalore the Head Quarters of the Federation shortly.

12. This is yet another feather in the cap of the organization. We are sure that the documentary will enthuse our membership across the country to participate in all the future activities and to strengthen the Federation all over the country. ■

## CHANGES IN CBS

**Test of our letter No:6817/61/18, dated.26TH OCTOBER, 2018, Addressed to The DMD &CDO,State Bank of India, Corporate Centre, MUMBAI.**

### CHANGES IN CBS

We solicit your kind reference to the discussions during the CNC held on 14th September, 2018; on the captioned subject.

As reported, the GITC has reduced the capability levels of Special Assistants in CBS. As per the powers entrusted to them, Special Assistants can pass cheques upto Rs. 4.00 lacs and can discharge the duties of maker for amendment to CIF to CBS.

However, after the changes initiated by GITC a

month ago, the Special Assistants are unable to pass the cheques within their powers or be a "maker" for changes in CIF. All these works have now shifted to the officers, which not only increases the work load of the officers as Senior Special Assistants are not posted at all at the branches but also affects the customer service. This also leads to increase in average waiting time at branches where CEEP is implemented. It is also reported by affiliates that, the GITC is carrying out promotions in CBS without intimation to branches.

In view of the above, we request you to advise GITC to urgently restore the power of Special Assistants in CBS and also intimate the branches on the new promotions in the CBS well in time.

**DUTY FIRST, RIGHT NEXT**

## PROJECT RACC: ISSUES

**Text of our letter No:6180/62/18, Dated,26TH October, 2018, Addressed to The DMD & CDO,State Bank of India,Corporate Centre, MUMBAI.**

### PROJECT RACC: ISSUES:

Launching of RACC in all the Circles was taken up vigorously from June 2018 as a dream project of the Bank. However, the implementation of the project has not been in tune with the manual. The issue was discussed in the Executive Committee meeting of the Federation held on 23rd September, 2018 at Ahmedabad and the following issues were reported:

1) Chief Managers have not been posted at many of the Branches housing RACC.

2) While Manager (Sanctions) have been posted, the other Officers and staff have not been posted.

3) The infrastructure has not been provided as per Role Manual and at many of the Branches even the space has not been identified for RACC.

4) Spoke Branches have not been linked to RACC but Field Officers from these Branches have been transferred which has resulted in huge work pressure at these Branches.

5) The Manager (Sanctions) posted at RACC are used for regular work of the Branch and in some cases they are asked to work as Deputy Branch Manager. This will affect the CDS score of these officials and also the promotions as the KRA in CDS relates to the duties of Manager(Sanctions) RACC. ■

*Article*

## TRENDS IN THE BANKING INDUSTRY

At the beginning of the 21st century, the biggest banks in the industrial world have become complex financial organizations that offer a wide variety of services to international markets and control billions of dollars in cash and assets. Supported by the latest technology, banks are working to identify new business niches, to develop customized services, to implement innovative strategies and to capture new market opportunities. With further globalization, consolidation, deregulation and diversification of the financial industry, the banking sector will become even more complex.

Although, the banking industry does not operate in the same manner all over the world, most bankers think about corporate clients in terms of the following:

◆ Commercial banking - banking that covers services such as cash management (money transfers, payroll services, bank reconciliation), credit services (asset-based financing, lines of credits, commercial loans or commercial real estate loans), deposit services (checking or savings account services) and foreign exchange;

◆ Investment banking - banking that covers an array of services from asset securitization, coverage of mergers, acquisitions and corporate restructuring to securities underwriting, equity private placements and placements of debt securities with institutional investors.

Over the past decade there has been an increasing convergence between the activities of investment companies and commercial banks, because of the deregulation of the financial sector. Today, some investment companies and commercial banking institutions compete directly in money market operations, private placements, project finance, bonds underwriting and financial advisory work.

Furthermore, the modern banking industry has brought greater business diversification. Some banks in the industrialized world are entering into investments, underwriting of securities, portfolio management and the insurance businesses. Taken together, these changes have made banks an even more important entity in the global business community. ■

**Sources: IISD**

**NEVER BEND BEFORE THE INSOLENT MIGHT**



[2018 (158) FLR 790]  
(PUNJAB AND HARYANA HIGH COURT)  
AJAY KUMAR MITTAL A.C.J. and T.S. DHINDSA, J.  
LPA No. 228 of 2018 (O&M), CM 558 LPA No. 2018

May 15, 2018

Between  
DIRECTOR, WOMEN and CHILD DEVELOPMENT DEPARTMENT,  
HARYANA and others  
and  
SHASHI BALA and another

*Termination—Of services of workman—In violation of section 25-F of I.D. Act—Termination is illegal—Hence, Labour Court awarded and directed reinstatement with 50% back wages—No interference is called for.*  
[Para 6]

**JUDGMENT**

CM-558-LPA-2018 :

**TEJINDER SINGH DHINDSA, J.**—Instant application has been filed seeking condonation of delay of 17 days in re-filing the accompanying appeal.

It has been averred in the application that after filing of the appeal, Registry had raised certain objections and as such, the only justification being put forth is that due to lengthy process of dealing with the case file by the concerned Government Department, delay in re-filing has occurred.

The instant application only reflects the casual approach adopted by the State Government in pursuing the appeal that had been filed. The justification put forth cannot be accepted.

3. Prayer is declined.

4. Application is dismissed.

**Main case:**

1. Instant appeal has been filed under Clause X of the Letters Patent against judgment dated 10.11.2017 passed by learned Single Judge, whereby writ petition filed by the appellant assailing the award dated 30.4.2014 passed by Labour Court, Ambala in favour of respondent No. 1 has been dismissed.

2. Vide award dated 30.4.2014 (Annexure P-6) passed by Labour Court, reference was answered in favour of respondent No. 1 and she was granted the relief of reinstatement with continuity of service along with 50% backwages

3. Learned Counsel representing the appellant has raised a two fold submission. It is contended that respondent No. 1 had been engaged as Anganwari Worker and there was a charge of embezzlement/ misappropriation of funds and to which respondent No. 1 had confessed her guilt. In support of such contention, learned Counsel adverts to the document appended as Annexure P-7. Argument raised is that under such circumstances, there was no requirement in law to have held a full-fledged inquiry and learned Single Judge while dismissing the petition and affirming the award passed by the Labour Court has overlooked the document placed on record at Annexure P-7.

4. The second submission raised by learned Counsel is that respondent No.1 had only been appointed as Anganwari Worker which does not fall within the expression of a 'civil post' under the State Government and as such, the Haryana Civil Services (Punishment and Appeal) Rules, 1987 (in short 'the 1987 Rules') would not apply. It is urged that there was no requirement to follow the procedure envisaged under the 1987 Rules prior to taking action against respondent No. 1.

5. Learned Counsel for the appellant has been heard at length and case paper book has been perused.

**TIME AND TIDE WAIT FOR NONE**

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6. The uncontroverted facts are that respondent No.1 was appointed as Anganwari Worker on 18.7.1996. Her services were terminated on 28.8.2007 on an allegation of embezzlement of funds.

5. We find that the stand taken on behalf of the appellant/State that a full-fledged inquiry was not to be undertaken in the light of admission of guilt on the part of respondent No. 1, is wholly misconceived and contrary to record. We have perused the document at Annexure P-7, which is in the nature of a joint statement of respondent No. 1 along with three other co-workers, namely, Kanta, Pushpa and Balwinder Kaur and recorded by the concerned Child Development Project Officer. Such joint statement made by foul employees relates to quantum of expenditure and withdrawal for the months of January to June, 2007. The joint statement of four employees including respondent No. 1 at best reflects a overdrawal of ' 800/- over a period of six months. Such statement by no stretch of imagination can be construed as an admission of guilt as regards embezzlement/ misappropriation. Even though, respondent No. 1 was not holding a 'civil post ' under the State Government and the 1987 Rules did not hold the

field, yet in law, it was obligatory upon the appellant/employer to have conducted an inquiry by adhering to the Rules of natural justice and to record a conclusive finding as regards embezzlement prior to imposing the major penalty of termination from service. The same admittedly alas not been done.

6. The Labour Court upon due appreciation of evidence adduced on record has recorded a finding of violation of section 25-F of the Industrial Disputes Act on account of notice having not been served and even retrenchment compensation having not been paid.

7. We are of the considered view that findings of the Labour Court did not call for any interference and the learned Single Judge has rightfully negated challenge to the award dated 10.11.2017 (Annexure P-6).

8. There is no merit in the appeal.

9. Appeal is dismissed on merits as well as on the ground of delay.

**Appeal Dismissed.**

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