

A landscape photograph showing a vast, green field in the foreground, a line of trees in the middle ground, and a cloudy sky above. The text is overlaid on the upper half of the image.

OFFICERS' CAUSE *FEBRUARY-2023*

Editorial

EVERY LIFE MATTERS LET US BE EMOTIONAL SUPPORT TO EACH OTHER

Many of us, will, at some time or another have to deal with the sudden demise of a colleague. Often it is because of an illness. Any death of a member can be upsetting for their work colleagues. If however the person is believed to have died by suicide then it can have a major emotional impact. There can be few more tragic issues than dealing with the suicide of a fellow worker.

Employers have a legal duty to provide a safe working environment for their employees. This is wide-ranging and covers all aspects of work under their control. This means that employers must address any issues that may cause a worker to have suicidal tendencies including workload, stress, bullying etc. as the highest incidence occurs in those whose depression is accompanied by a pervasive sense of hopelessness and a loss of interest or pleasure or satisfaction in the performance of duties.

From everyday episodes of anxiety, depression and the pressure of stress to major mental illnesses, such as those involving manic-depressive disorders, and schizophrenia, the balance and resilience of body and mind are of concern to every functioning individual, every ongoing relationship, and every growing family.

Each one of us occasionally gets the blues or feels sad and down. We normally experience mood changes ranging from feeling happy and content to feeling restless and dissatisfied. Some of these normal shifts in mood are the result of the lives

we lead. We feel good when things are going our way, and we feel bad, worried, guilty and unsure of ourselves when things go wrong. But repeated, unchecked and uncontrolled feelings of sadness, helplessness, hopelessness, worthlessness and guilt with an extreme negative attitude can invade every aspect of existence to some people to the extent that they simply don't believe they deserve the good things in life; and they have little or no hope from the life.

There can be many causes of such suicidal feelings or behaviour. Sometimes it is linked to an existing mental health issue, but often there is an underlying cause such as a traumatic experience, personal, work, financial or health problems, or even a side effect of medication. Basically, it is a disturbance in feelings, thoughts or behavior of such magnitude that it impairs the ability to function in everyday life and get along with others. In some cases, it may involve a sense of inner pain or turmoil and an inappropriate perception of reality, while in others it may include unrealistic feelings of grandeur and self-assurance.

Many people who self-harm don't want to kill themselves. Suicidal thoughts and behavior start when vulnerable individuals encounter stressful events, become overwhelmed and conclude in a biased state of mind that suicide is the only reasonable way to stop the pain they are experiencing. For them, self-harming is just like an effort of "*survival strategy*", providing a way of coping with overwhelming emotions. However,

self-harming is usually a sign that a person needs immediate help and support from their family, friends, colleagues and association representatives.

Many of these workers are also those who are more likely to experience workplace stress, however, according to a report by the Samaritans, job insecurity, zero-hour contracts and workplace downsizing are also important risk factors.

Although these occasions are rare, it can be very distressing to have to talk to a colleague about these feelings. Any of us can have suicidal feelings and often it is linked with depression. In some cases, it is just a passing impulse, while in other cases it can build up over time and trigger. Often there are no warning signs, but there can be some. Everyone can help prevent suicide by learning the warning signs, promoting prevention and making relentless efforts to social change.

A person may be at high risk of attempting suicide if they:

- * threaten to hurt or kill themselves
- * talk or write about death, dying or suicide or having no reason to live
- * Actively look for ways to kill themselves, such as stockpiling tablets.

A person may also be at risk of attempting suicide if they:

- * complain of feelings of hopelessness, isolation, loneliness
- * have episodes of sudden rage and anger
- * change in behavior, such as restlessness, irritability and act recklessly and engage in risky activities with an apparent lack of concern about the consequences
- * talk about feeling trapped, such as saying they can't see any way out of their current situation
- * self-harm – including misusing drugs or alcohol, or using more than they usually do
- * noticeably gain or lose weight due to a change in their appetite

- * become increasingly withdrawn from friends, family and society in general
- * appear anxious and agitated
- * are unable to sleep or they sleep all the time
- * have sudden mood swings – a sudden lift in mood after a period of depression could indicate they have made the decision to attempt suicide
- * talk and act in a way that suggests their life has no sense of purpose
- * lose interest in most things, including their appearance
- * put their affairs in order, such as sorting out possessions or making a will.

Act as a good Samaritan:

- * We are not expected to be a counselor, or an expert and often the best thing that any one of us can do initially is simply listen without judgment and let the person talk about their feelings and their problems. For being who have experienced suicidal thoughts, talking about them to someone who will be supportive and who will not judge them can be a first step towards getting help.
- * We do not need any special training to be able to listen. Simply let the person talk, don't make assumptions and be prepared to ask clear direct questions if it helps the person to open up.
- * However although talking can help a lot, it is also important to offer practical support that can include: Encouraging them to seek help, and consult a psychologist or a doctor.

Person threatening imminent suicide:

- ☞ If a member informs that he/she is actually going to attempt suicide rather than they have had suicidal thoughts in the past, it should be treated as a medical emergency.

SUCCESS AWAITS AT THE DOOR WHERE DILIGENCE IS

- ☞ Encourage them to call the helpline,
- ☞ Reach out to health or counseling services inside the organization, if available or health services outside of the organization.
- ☞ Remove access to means and don't leave him/her alone.
- ☞ Ask if there is anyone they would like to call or have called.
- ☞ If the person has previously been diagnosed with a mental health condition, contact a member of their care team or the centre or clinic where they were being treated.
- ☞ If you don't have these details, contact your nearest health official.

Friends, suicide is a permanent solution to a

temporary problem. It is not an answer, it's destruction. ***"Creating hope through action"*** is the triennial theme for World Suicide Prevention Day from 2021-2023. This theme is a reminder that there is an alternative to suicide and aims to inspire confidence and light in all of us. It is the responsibility of all of us to foster a work environment wherein colleagues feel comfortable talking about their problems that have an impact on their ability to do their job effectively and supporting each other during difficult times. There is an urgent need to identify and reduce work-related stressors at various levels that negatively impact mental health. If we look the right way, we can see that the whole world is a garden and by keeping our face always towards the sunshine, shadows will always fall behind us. We can see the stars only on dark nights. We can all create hope through action and be the light.■

MODEL TRANSFER POLICY REVIEW 2022 : OUR CONCERNS

Text of AISBOF Letter No. 6453/04/23 Dated: 19.01.2023 Addressed to The Dy. Managing Director (HR) & Corporate Development Officer, State Bank of India, Corporate Centre Mumbai-400 021.

We refer to the review proposal of the existing Model Transfer Policy of the Bank, circulated vide Circular No.: CDO/P&HRD-CM/56/2022 – 23 dated 22 Dec 2022, applicable for Officers up to Scale V. The policy review, covering officers up to Scale V, and its Pan-India implementation has posed massive organizational and HR challenges and thus we as a responsible Trade Union Organization would like to bring into your kind notice certain issues having greater ramification for your immediate consideration purely on the basis of the feedback received from officers of all cadres across the country.

2. Meanwhile, we have prima facie discussed the issues of concern with the dealing officials at Corporate Centre and we were given to understand that the Circles have been advised to frame their own circle transfer policies in consultation with the respective Officers' associations at the circle so as to arrive at a consensus on the basis of the peculiarity of individual circles, rather than adopting a policy of one jacket fits all. We have received feedbacks from the circles that the overarching

clauses of the Model Transfer policy circulated by the Corporate Center has limited the space needed for ensuring HR autonomy at the Circle level which is a pre-requisite considering the variegated sociocultural and demographic setup of the individual circles and we take an exception to that extent.

3. Though some of the provisions enumerated in the policy are found appropriate and adequate to serve the interest of the officials as well as the organization better, yet some have been found inappropriate considering the differences in terms of issues confronted by the individual circles as well as on the pretext of its feasibility and cost effectiveness. The clause 4.4 of the policy states that "the continuous stay of an officer in a Zone/ Module would be a maximum of 7 years."

Sir, implementation of this clause would result in massive dislocations of the officers across the Bank involving more than 40% of the Junior and Middle Management level officers being subjected to transfers. This will further result in:

- Exorbitant increase in cost on account of transfer.
- Massive business disruptions, as many of

those officers might have been manning the branch operations for considerably for a shorter span of their assignment and their sudden movement might impact in smooth sailing of the branch functioning and the initiative started by them might get stuck up midway.

- ➔ Frequent movements on account of Maximum stay at a branch/office, inter region transfer, Module Transfer etc will definitely bring hardship for the officers restricting them to settle down and make organizational as well as personal plans.
- ➔ Double whammy for the officers who have opted-out from promotions only to be with their families due to various personal challenges, and
- ➔ Reduction in the center stay for officers who have been transferred out of a region after 5 years of stipulated stay and again have just completed seven years in the module.

Thus, all the objectives outlined in the policy – viz- the reduction in cost of transfer, minimizing business

disruption, reducing hardships of the officers and increase in average center stay for the individual officer, will stand defeated by this large-scale transfer exercise if undertaken by the Circles.

4. All the 17 Circles of the Bank are distinct in their own way on account owing to different geographical and socio-economic factors. There are circles where one whole State, spanned across hundreds of kilometers is one single module, and there are Circles where there are 3-4 Modules within a state. A pan-India implementation of such a policy would not only result in destabilization of officials and their families but will also drastically impact the human resources allocation in the circles apart from the cost factor that will impact the bank in a big way.

5. Sir, we are very much concerned apprehending the impact this policy can have on the morale of the officers and resultantly on the business of the bank. We thus request your good office to allow requisite autonomy to the Circles to review the implementation of this clause as per their geographical and manpower requirements. Seeking an immediate response from your office, ■

STAFF OFFICERS REIMBURSEMENT OF OUT-OF-POCKET EXPENSES FOR JOURNEY COMPLETED ON THE SAME DAY

Text of AISBOF Letter No. 6523/06/23 Dated: 24.01.2023 Addressed to The Dy. Managing Director (HR) & Corporate Development Officer, State Bank of India, Corporate Centre Mumbai-400 021.

We have the reference of Bank Circular No.CDO/P&HRD-PM/29/2022-23 dated 04th August, 2022 finding modification in terms of eligibility for claiming of Halting Allowances and revision of Out-of-Pocket Expenses to the officers drawing reference from the revised rates as agreed upon in the 8th Joint Note dated 11th November, 2020, and advised vide CircularNo.CDO/P&HRD-IR/67/2020-21 dated 21st December, 2020.

2. We however, find certain anomalies in terms of eligibility drawn in the circular dated 4th August 2022 and believe it as an aberration to leave aside a section of officers outside the ambit of the existing criteria for being eligible for claiming halting allowances. The

referred circular permits an officer to claim reimbursement of Out-of-Pocket expenses up to a ceiling of half of the Halting Allowance payable, or Rs.975/- per day, whichever is lower, provided he/she travels the specified distance and remains away for at least 4 hours including journey period for official purposes.

3. The condition implied along with the claim that the out-of-pocket expenses is payable only when the officer is deputed for official purpose to other offices of the Bank/organization at the same center and remains away from the office for at least 4 hours and he/she travels 15km/5km from office/residence as the case may be.

4. The Circular further states that the officials identified for specific purpose, viz; - marketing, survey etc. may not be eligible for 'Out of Pocket' expenses. Sir, here the word 'may not be' has a

WORK IS WORSHIP , DO YOUR DUTY

loop and gives rise to confusion as to whether it is discretionary in manner or it makes one ineligible for the benefit hitherto had been earning.

5. The 8th joint note as we understand, does not provide for any stipulation as to the eligibility of an officer to draw half day halting subject to fulfilment of the laid down criteria. As such withdrawal of such benefit for a section of officers goes against the spirit with which it was introduced at the first place.

6. The stipulation rendering exclusion of those officials identified for specific purpose viz; - marketing, survey etc. from claiming the 'Out of Pocket' expenses contravenes the condition of official purpose. Since the officer on deputation as well as the official identified for specific purpose viz; - marketing, survey/ site inspection, recovery etc. are performing their respective duties in the official capacity and are to accomplish the task entrusted upon them by the bank. Further the official identified for specific purpose like, marketing or survey/site inspection, recovery etc. has to travel long distances and different places as per the necessity. The out-of-pocket expenses shall help him/her to sustain the sudden expenses if any incurred during the course of the duty and avoid the incidence of being out of pocket. These officials are also away from the comfort of the offices and are on streets for days

during scorching heat, extreme winters and rains as per the job profile assigned to them.

7. Sir, you will also appreciate that incidental expenses imposed on an employee while discharging the duties assigned by his/ her organisation is demotivating and had never been practised in our Bank. Further, the job entrusted to them is not as per their given option but as per the necessity of the Bank and any discrimination made in terms of their eligibility will surely ruin their morale and zeal to give their best shot.

8. These officials being the brand ambassadors of the Bank and their wellbeing the priority of the Bank, it is expected that they are made eligible for the Out-of-Pocket Expenses at par with the other officers which shall not only provide the monetary support, but also shall bring the uniformity in terms of entitlements.

In view of the above, we request your good office to revisit the circular instructions and allow all the officers including those who are assigned with the job of marketing, survey/site inspection duty, recovery etc. to avail the facility uniformly with in order to maintain parity and uniformity sans discrimination.

DISCUSSIONS WITH IBA ON RESIDUAL ISSUES

Text of AIBOC Circular No. 2023/07, dated 01.02.2023 reproduce the text of UFBU Circular no. 5 dated 01.02.2023.

We had informed our unions and members that we had deferred our call for 2 days strike on 30th and 31st January, 2023 in view of the outcome of the conciliation meeting held by the Dy. Chief Labour Commissioner, Mumbai. As agreed in the meeting, IBA held bipartite discussions with UFBU yesterday (31-01-2023) in Mumbai. IBA was represented by Shri M.V. Rao, MD & CEO, Central Bank of India, who is the Chairman of the IBA's HR Committee and ED/CGM/GMs of various Banks who are also members of the committee.

The discussions were held in three parts viz. on common demands, demands of workmen unions and demands of officers' associations.

Common Demands:

1. Introduction of 5 Day Work Week : We had earlier suggested an increase of 30 minutes per day in the working hours for declaring all Saturdays as holidays. In this meeting, IBA proposed that the working hours be increased by 45 minutes per day for implementing 5 day work week. We, however, insisted on our earlier suggestion. After further discussions, IBA requested us to submit our revised suggestions on working hours and business hours for cash and cash transactions. We informed IBA that we shall submit our views after discussions amongst our constituent unions.

2. Updation of Pension : To our demand for updation of pension, IBA informed that the issue is under litigation before the Supreme Court. However, IBA wanted us to concretise our demand

so that they may work out the cost involved for such updation and for taking a considered decision looking to its impact on the Pension Fund in each bank, the additional provisions that Banks have to make in the Pension Fund, etc. IBA also explained that the general view and perception that existing amount available in the pension fund is adequate to meet the additional cost of updation is misplaced since all the Banks are already making additional provision every quarter even to meet the cost of the present pension payouts. We demanded sharing of data and engagement of one or more actuaries to calculate the actual cost of updation and also to analyse the health of the fund.

3. Reverting to Old – DA Linked Pension Scheme : To our demand for restoration of and reverting to old pension scheme for the post-April, 2010 recruits, IBA informed and suggested that since this would amount to amending our existing Settlement, the same may be taken up and discussed during the ensuing negotiations for wage revision. We have agreed to the same.

4. Increase in Ex-gratia pension for Pre-1986 retirees/spouses: To our demand for increase in the Ex-gratia pension being paid at present to the pre-1986 retirees and the surviving spouse, IBA informed that the matter is under active consideration of the IBA Managing Committee and a decision will be taken shortly and accordingly the Banks will be advised.

5. Negotiations on Charter of Demands: IBA informed that the Government has sent their communication to the Banks that the negotiations for the next wage revision may be initiated and accordingly IBA requested all the Banks to peruse the charter of demands and submit their mandate to the IBA. In view of this, we suggested to the IBA that the date for the formal commencement of the negotiations may be fixed at an early date with a view to complete the process as early as possible and avoid undue delays. IBA agreed with our views and informed us that they would discuss amongst themselves to further move in the matter.

Discussion with Workmen Unions:

In the DA Scheme, the base year may be shifted from 1960=100 to 2016=100.	IBA opined that this can be taken up for discussion in the negotiations for ensuing wage revision.
Allocation for Staff Welfare Schemes to be based on Operating Profit instead of Net Profit	IBA informed that the issue is under active consideration
Revision in Conveyance Allowance for Physically Challenged employees as agreed in the 11 th BPS.	IBA informed that the same been duly recommended to the Government and the same is in process.
Special Allowance to be paid to the Award staff in North East	IBA agreed to follow up the matter with the Government.
Special Compensatory Allowance in J&K, Himachal Pradesh	IBA agreed to refer the matter to the Government.
(i) FAQ to Bank on uniform guidelines on fitment /protection of emoluments on joining the Banks and (ii) clarification to be given by IBA on Clause 4(c) of 12 th BPS	(i) IBA agreed to look into this issue. (ii) IBA informed that the issue would be discussed further in the light of the submissions made by the Unions
Proper implementation by Banks of the Govt. guidelines regarding transfers, promotions and postings of PWD(persons with disabilities)	IBA informed that these guidelines are being adhered to by the Banks
Uniform Business/Banking Hours in Banks	IBA informed that the issue can be discussed along with the discussions on 5 day work week.
Retirement benefits to be brought out of the purview of income tax.	IBA informed that they are facing some court cases in this regard and hence cannot discuss the matter since it is sub judice.
Reduction in premium on medical insurance for retirees	IBA informed that the issue can be discussed in the Small Committee
Improvement in pension scheme – additional pension above age of 80,90 & 100; full pension after 20 years service; calculating pension based on last month's Pay	IBA informed that these issues require further discussions.
Pension to resigned employees	IBA informed that they are not inclined to agree.

BE TRUTHFUL, BE FEARLESS

Discussions with Officers Associations:

Double Jeopardy	IBA, quoting the legal decision and expressed that an officer, who had not accepted the promotion offered, had disintitiled himself to receive the monetary benefits. However, IBA was willing to examine the issue of considering the granting the monetary benefits to those opting out of promotional exercise as well as to those who were denied of PQP and Stagnation on account of their refusal but subsequently participated in the promotional exercise but not selected/failed in the examination.
D & A Regulations	We placed on record the efforts made by the Chairman of HR committee, who facilitated the issuance of Government guidelines on Uniform accountability policy in the industry. IBA team, informed that lot of efforts have been put in this matter and the matter is resting with CVC. Having brought the Uniform Accountability policy in the industry, the need has also arisen to have a common codified effects of Punishments (as available in SBI) and also to have a provision to allow the retired officers to act as defense assistants in the departmental enquiry initiated after retirement as per Pension Regulations 1995. We also brought to their notice how some banks are treating retired officers in the matter of departmental actions. IBA assured to examine our standpoints.
Grid Holidays	IBA informed that at present there is an arrangement of monetary compensation to the officers working on the declared holidays under NI Act, as informed by the members banks. We categorically reiterated that number of holidays available to the officers working in the branches should be made available to them. On average, the officers working in the grid are deprived of 14 to 15 days in a year. In sum total, for three years, they are at a loss of 42 to 45 days. We reiterated that our officers should be entitled for additional privilege leave to compensate the loss. IBA agreed to examine the same again.
Child Care Leave	IBA informed that the DOPT guidelines are applicable only to Central Government employees. We brought to their notice that there was an assurance on the floor of the Parliament of the then Minister for State for Finance to extend the facilities to all PSUs and also Banks.
North East Allowance:	We reiterated that the facility to be extended to all officers as available in RBI and other government institutions. The required data from Banks should be collated at the earliest. IBA agreed to follow up the matter with the Government.
Stagnation Increments	While IBA reiterated their approach that the monetary benefits would be available from 1.11.2020, we opined that most banks have not correctly interpreted the payment of arrears due to introduction of one additional increment from Scale 1 to Scale-IV and the readjustment of the periodicity. The amount to be paid as arrears have been factored in while computing the financial allocations. In fact, we stated that the number of officers stagnated are bare minimum, the benefit should be extended forthwith. IBA has agreed to revisit the issue, in view of the benefit extended to officers in some banks, who have correctly interpreted the date of payment of arrears due to introduction of an additional stagnation increment and also the reworking of increments due to reduction of periodicity from 3 years to 2 years.
LFC	IBA has appealed to take it up in the ensuing salary revision exercise, we reiterated that an advisory needs to issued to make the facility available to spouses. IBA agreed to examine the matter positively. We are confident of clinching this issue.
Reimbursement of Expenses on Travel By Road	IBA has informed that they are actively engaged in the process of enhancement of the quantum and delinking of the same from existing railway freight charges.
PLI	IBA is in the process of taking a positive decision, as per our earlier submissions that all officers who have joined/retired/deceased during the financial year under consideration should be paid PLI.
Mandatory Leave	IBA informed that the advisory was already issued. We, however, reiterated that while some banks have since introduced this concept of treating the 10 days mandatory leave as a special leave, many banks were yet to introduce the same in their respective banks.
Medical Aid 2017	IBA is willing to examine the issue for payment of full medical aid for the year 2017 in view of the provisions made in the 8 th Joint Note.
Tax On NPS 14%	IBA informed that they have already taken up with the concerned authorities for exemption of the additional 4% paid by the employer.

DEMAND FOR UPDATION OF PENSION FOR PAST RETIREES

Text of AIBOC Circular No. 2023/08, dated 01.02.2023 reproduced the text of UFBU Letter no. 2023/2 dated 01.02.2023. Addressed to Shri Brajeshwar Sharma, Sr. Advisory – IR&HR, Indian Banks' Association, Mumbai.

Reg: Our demand for updation of pension for past retirees

This has reference to the bilateral discussions we had with IBA yesterday on the various residual issues, as a sequel to the decisions taken during the conciliation meeting before Dy. CLC, Mumbai on 27-01-2023.

On the issue of our demand for updation of pension for the past retirees, IBA wanted to know

our concrete demand and we agreed to submit a letter in this regard.

As explained in the meeting, we demand that all the existing pensioners from 01-01-1986 and upto those who retired on or before 31-10-2017 should be covered by updation of pension and the present pension paid to all these retirees on and from 01-01-1986 to 31-10-2017 be brought/updated to the level of the pay scales as applicable under the 11th Bipartite Settlement / 8th Joint Note signed on 11-11-2020.

As discussed in the meeting, please also provide us the details of number of pensioners and family pensioners under each wage revision settlement period.■

THE 57TH ANNUAL GENERAL MEETING, SBIOA (BENGAL CIRCLE) A MASSIVE SHOW OF STRENGTH & SOLIDARITY

Nazrul Manch, Kolkata was the destination of over 4000 officers of SBIOA Bengal Circle to join the 57th Annual General Meeting) as they congregated thereat from nooks and corners of the Circle- i.e. West Bengal, Andaman-Nicobar and Sikkim on 28th January, 2023. The dais was named "**Desh Ki Azadi Desh Ka Bank Manch**" and the area was named as "**Bank Bachao Desh Bachao Nagar** (Kolkata).

2. The event started with the hoisting of the Association-flag by Shri Prem Anup Sinha, CGM, Kolkata Circle, Comrade Rupam Roy, President of the Federation, Comrade Asitava Kundu and Comrade Shubhajyoti Chattopadhyay, President and General Secretary respectively of the Circle Association along with all leaders from other Circles and the undersigned.

3. Amidst thunderous slogans activists of the Circle welcomed all the members and guests to the venue where a welcome-video, "**Desh Ki Azadi Desh Ka Bank**", was presented. A documentary- video named "**A Journey through Struggle**" was also shown which received enormous acclamation from the audiences

including younger generation. This was followed by the melodious and rousing rendition of the opening songs, performed by the members of the cultural wing of the Circle Association, 'Srijan'.

4. Comrade Samrat Kundu, a young activist, who anchored in the Opening Session, welcomed Comrade Asitava Kundu and Comrade Shubhajyoti Chattopadhyay, President and General Secretary of the Circle Association respectively on the dais amidst thunderous slogans and applause. Both the leaders welcomed the dignitaries on the dais with shawl and sampling. The dignitaries on the dais were Comrade Rupam Roy, General Secretary, AIBOC and President, AISBOF, the undersigned along with Shri Prem Anup Sinha, Chief General Manager, Kolkata Circle, Shri Sujay Kumar Yadav, General Manager, NW-II, Shri Jogesh Chandra Sahu, General Manager, NW-III, Shri Ashok Kumar Mahakul, GM & DA, DM Hub (East), Shri Subrata Mukherjee, General Manager (Addl. CVO), Shri Vaka Srinivasalu Reddy, General Manager, CCGRO, Shri Manoranjan Samal, DGM & CDO of Kolkata Circle, Comrade Abhoy Deo Sharma, President SBISA (Bengal Circle), Comrade Goutam Neogy, Convenor UFBU (WBSU) and

LET US BUILD A STRONG AND SELF RELIANT INDIA

General Secretary, SBISA (Bengal Circle), Comrade Krishnendu Mukherjee, President, AIBOC (West Bengal State Unit), Comrade Ashoke Kumar Datta, President, SBI Pensioner Association (Bengal Circle) and Comrade Dipak

Kumar Basu, General Secretary, Federation of SBI Pensioner's Association & SBIPA (Bengal Circle).

The Office bearers of the other Circle Associations whose presence made the occasion special were

Comrade Nilesh Radia Comrade Pinakin Brahma Bhatt	President General Secretary	Ahmedabad
Comrade K.L.Chavan Comrade K.N.Giriraja	President General Secretary	Bangalore
Comrade Gowardhan Mishra	President	Bhopal
Comrade Amitava Das Comrade Arun Kumar Bishoyi	President General Secretary	Bhubaneswar
Comrade P. Nallaperumal Pillai	President	Chennai
Comrade Jatinder Pal Singh Sethi	President	Delhi
Comrade S. Appaswamy	President	Hyderabad
Comrade Vinay Kumar Bhalla	General Secretary	Jaipur
Comrade Mohan Shamji Gohil Comrade Manohar Baboo Devrukhkar	President General Secretary	Mumbai Metro
Comrade Amaresh Vikramaditya	General Secretary	Patna
Comrade Narendra V. Kulkarni	Treasurer AISBOF	Bangalore
Comrade Padmakar Sunil Talvadekar	Assistant Secretary, AISBOF	Mumbai Metro
Comrade R.K. Basavaraj	Dy. General Secretary	Bangalore

5. After lighting of the ceremonial lamp by the guests, the SBIOA Seniors namely Comrade Santanu Chakraborty, Comrade Ranjit Kumar Bhattacharya, Comrade Sishir Ranjan Ghosh, Comrade Pronab Kumar Sarkar along with Shri Paltu Ganguly, the representative from "Bandhur Sparsha", a Home for the specially abled children, were befittingly felicitated for their exemplary support to SBIOA (Bengal Circle) and the society by Shri Prem Anup Sinha, the Chief Guest and Chief General Manager of Kolkata Circle, Comrade Rupam Roy, General Secretary, AIBOC and President, AISBOF, the undersigned along with Comrade Asitava Kundu and Comrade Shubhajyoti Chattopadhyay.

6. On the occasion, a special edition of the in-

house magazine of the Circle Association namely 'SUPVOICE' and a Hand Book on Small Savings Schemes of Government of India were released by the dignitaries.

7. Comrade Shubhajyoti Chattopadhyay, General Secretary, SBIOA (Bengal Circle) in his address welcomed all the dignitaries and the militant members to the meeting. He narrated some of the initiatives taken by the Circle Association to keep the members updated and to provide required protection to the officers that included training programme under "Byatikramee Pathakram", an alternate curriculum, on SME & P-Segment advances, Workshop for Joint Custodians in Currency Chest branches, programme for Service Managers, publication of recent Bank's Circulars

on weekly basis. He briefly touched upon the major activities and achievements of the Circle Association and also highlighted the various issues taken up during the Circle Negotiating Committee meetings.

He also highlighted that the Circle leadership had conducted programs connecting people from different walks of life of the society such as Raksha Bandhan, Photography Exhibition involving customers etc. He concluded his welcome address briefly explaining the tag line of the 57th AGM "Desh Ki Azadi Desh Ka Bank".

8. Shri Prem Anup Sinha, CGM, Kolkata Circle & Chief guest of the meeting appreciated the Circle leadership for undertaking many activities such as Blood Donation Camps, Educational training and bringing out many Circulars and Hand Books. He also assured to improve the facilities available to all the staff members such as Holiday Homes, Guest Houses and Dispensary facility. He advised the officers to bring to his notice regarding non-payment of bills, if any. He believed in the philosophy that happy employees would perform better. Appreciating for the quality of service rendered by the team Kolkata Circle, he stressed on additional efforts in marketing to improve market share of the Bank in the competitive environment. He conveyed his best wishes to the Circle Association for arranging such a gigantic and successful program.

9. The undersigned congratulated SBIOA (Bengal Circle) for organising the meeting successfully with huge gathering that happened only due to the dedication and commitment of the members. He commended the documentary video exhibited on the history of trade union and the melodious musical recitation presented by the cultural wing, "Srijan". He appreciated the Circle leadership for raising the pertinent issues boldly to the knowledge of the CGM of the Circle. Referring Kolkata as the birthplace of Gurudev, Rabindra Nath Tagore, he reminded his famous poem "Where the mind is without fear....." and advised

the members to keep the head high and work without fear in mind. The undersigned told that SBI being the backbone of the economy, launched various products but those were to be sold as per suitability of the customers. Due to rat race behind number game for MD ranking, shortage of manpower, calling on Sunday/ Holiday affecting work-life balance, he mentioned that officers were facing tremendous pressure in day to day work and those were the main reasons to leave the Bank by younger generation. Regarding pending issues, he expected that disparity in wages and pension would be resolved soon and he wished to conduct a program with the Staff Federation to take care of the issues of pensioners and committed to intensify the trade union movement, if required, to protect the members and SBI family.

10. Comrade Rupam Roy in his maiden speech to the audience as President, AISBOF and General Secretary, AIBOC, mentioned that both the Confederation and Federation is facing challenges both from inside and outside the Bank. He narrated the importance of the Public Sector Banks and countered the narrative that the Public sectors are inefficient. In support to his logic, he highlighted the performance of Public Sector Banks especially SBI vis-a-vis Private Sector Banks citing informative statistics regarding share of business, no. of employees, business per employee, contribution in Govt Sponsored Schemes, profit per employee etc. He also pointed out that despite the fact that substantial manhour is lost owing to slow connectivity and regular technical glitches in CBS, meagre contribution in income (0.50%) vis-à-vis the manpower intensive selling of 3rd party products, opportunity loss on account of manpower employed for Govt Sponsored schemes / initiatives, we are ahead of the biggest Pvt Bank in terms of Business per employee. Criticizing the anti-people policy of the government, he said that a comparison of no of customer serviced by the Public Sector banks with Private sector Banks proves that per employee we are serving 4 times the no of customers than

the private players but we are not allowed to recruit sufficiently. There is a threat to the market share of Public Sector Banks due to acute manpower shortage. He alleged that Private Sector Banks were providing unsecured business loans through their subsidiaries at very high interest rates to the rural poor and lower middle class as was prevalent during the pre nationalisation days through money lenders. He urged upon nationalisation of all Private Sector Banks in the country and to mobilise public support to save the Public Sector Banks. Regarding pending issues with IBA, he said that next meeting of UFBU with IBA would be held on 31.01.2023 to resolve the issues in a time bound manner as per discussion held in last tripartite meeting with CLC, IBA & UFBU. He asked members to firmly resist the controllers for calling on Sundays/ Holidays for completion of routine jobs. Lastly, he expressed his deep satisfaction and happiness for the Opening Songs of the meeting and wished a fruitful business session in the meeting. He concluded congratulating SBIOA (Bengal Circle) for successful organisation of the 57th Annual General Meeting.

11. Comrade Goutam Neogy, Convenor UFBU (WBSU) and General Secretary, SBISA, Bengal Circle expressed his happiness that both organisations were working together for the betterment of all employees and officers. He cautioned that the sword of Privatization was still hanging on the Public Sector Banks, and job security and service conditions would be at stake, if privatisation would be allowed to be implemented. He opined that all Public Sector Undertakings should fight under one umbrella like farmers' community which fought cohesively and coming down on the road.

12. Comrade Dipak Kumar Basu, General Secretary, Federation of SBI Pensioners Association and SBIPA (Bengal Circle) requested the present leadership of the Federation and Confederation to take care of the issues of the retirees. As a pensioner, he felt proud to be a

privileged family member of SBI. He conveyed his heartfelt gratitude for beautifully compiling the historic documentary-video presented in the meeting and wished the 57th Annual General Meeting of SBIOA (Bengal Circle) a grand success.

13. Comrade Krishnendu Mukherjee President, AIBOC (West Bengal State Unit) highlighted the activities of the State Unit like conducting "Bus Yatra" across all the districts in the State to intensify "Bank Bachao Desh Bachao" campaign and mentioned achievements like clinching Holidays on Bhatri Dwitiya, Chhat Puja and 1st January for the State under N.I. Act. He requested the leadership to be united to garner support of the public to oppose the government's anti-people policies aiming at privatisation of Public Sector Banks.

14. The Opening Session concluded conveying thanks and gratitude to the leadership and dignitaries by Com Asitava Kundu, President, SBIOA (Bengal Circle).

15. Comrades, the 57th Annual General Meeting in Kolkata were yet another show of strength and solidarity of supervisory trade unionism. The massive gathering of members demonstrated the solidarity and unity that we possess. The undersigned conveys his pleasure to get an opportunity to interact with members at ground level, to forge a bonding so that the trade unionism and the legacy flourishes and proliferates for the common good of the officers' fraternity, working class and the bank as well.

16. The Undersigned heartily congratulates SBIOA (Bengal Circle) and their vibrant leadership and membership who made the event a historic one. Later in the day, the reports from SBIOA (Bengal Circle) indicated active participation and meaningful deliberations by the members during the business session that concluded with profound success.■

OFFICERS' CAUSE ENGLISH MONTHLY-RNI. NO.36617 / 81 TOTAL NO. OF PAGES 12 FEBRUARY - 2023
 REGN.NUMBER.KRNA/BGE/202/2021-2023 REGD. NUMBER.527/MDS PUBLISHED ON 10TH OF EVERY
 MONTH-POSTED AT BANGALURU PSO, MYSORE ROAD, BANGALURU - 560 026 POSTED ON 15TH OF
 EVERY MONTH-LICENSED TO POST WITHOUT PREPAYMENT. LICENCE NO. PMG BG/WPP/82 2021-2023

DEARNNESS ALLOWANCE

The Index Numbers for the quarter ended December 2022 are as under:

DA Payable for Feb to Apr 23

Month	Index as per 2016 series	Conversion Factors	Index as per 1960 series
Oct.2022	132.50	4.63 X 4.93X2.88	8710.36
Nov.2022	132.50	4.63 X 4.93X2.88	8710.36
Dec.2022	132.30	4.63 X 4.93 X2.88	8697.22
Total			26117.94
Average 26117.94/3			8705.98
Rounded off			8705.00
Difference in excess of 6352 points			2353
Number of Slabs			588
D.A.paid for the previous quarter slabs			556
Difference			32
New DA Rate			41.16

Accordingly, Dearness Allowance is payable to Officers is 588 (ie.,556+32) slabs with effect from 01.02.2023 as against 556 slabs for the previous quarter. The rates worked out are as per the industry level scales up to Scale VII including SBI. ■

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Website: <http://www.aisbof.org>

Registered news paper

To:

If Undelivered please return to:

ALL INDIA STATE BANK OFFICERS' FEDERATION

St.MARK'S ROAD, BANGALURU - 560 001

Printed, Edited and Published By Shri. Deepak Kumar Sharma on behalf of AISBOF at State Bank Building St.Mark's Road, Bangaluru-560001 and printed by Smt. Nithya Lakshmi, at L. V. Press 3916, 7th Cross, 4th Main, Gayathri Nagar, Bangaluru - 560 021