

Editorial
Stay Healthy, Stay Safe

THE MIGRANTS

One of the challenges that the country is now facing during the crisis of Covid - 19 is the task of handling the migrant labours throughout the country. The economy of the country was richly benefited from the working of the migrant labourers in all the major sectors of the economy. The issue of the migrant labours in the pre-independence era was concentrated in the major metros and the bigger cities which were able to absorb the extra man power that was available in the country due to the mechanization of the agriculture. The Indian economy was traditionally known as agro based economy during the pre-independence and for a limited period of post-independence era. The fragmentation of the agricultural land holdings amongst the peasants due to the neglect of agriculture and the non-availability of credit facilities resulted in the exodus of the village population to the nearby cities which was able to take care of their employment requirements in particular the textile industry in the pre-independence era. The mechanization of the agriculture and the creation of huge landless labourers forced the surplus workforce to move towards the cities where they are able to get alternative jobs. The rapid industrialization, the destruction of agricultural allied activities in particular the artisans of the village compelled

a huge population to move out of their villages and to seek employment in the urban centers. The Metro cities provided alternative opportunities with the rapid industrial growth in particular under the 5 years plan era and as also the encouragement given to the private sector in a phased manner.

The change in the industrial and economic policies of the successive Governments both at the Centre and State threw tremendous opportunities to the working class to pursue their livelihood in the different fields. The growing population, the low precipitate income etc., became a major challenge to our planners to ensure the employment opportunities to the working population of this country. The millions and millions of people who were living below the poverty line were required to be gainfully employed and the basic needs of the population that is food, shelter and clothing had to be met on an urgent basis. The 5 year plans could not ensure adequate employment opportunities. The Private Sector was required to ensure infusion of capital to the core sectors of the economy. The huge natural resources which were available to improve the economy was to be exploited for the benefit of the country and the Private Sector intervened in a big way attracting private

NATION FIRST, ORGANISATION NEXT, INDIVIDUAL LAST

capital for the encouragement of the large scale industries in the country. The rapid expansion of the infrastructure, the growth of urban centers due to the expansion of the economic activity, the creation of several alternative sectors for the strengthening of the economy, viz., the service sector, the hospitality sector, the exploration of the oil and natural gas, the advent of the industrial cities, all created an impact on the migrant workforce.

The global changes in regard to the trade and commerce with particular reference to the goods and services, the borders of the Nations getting removed for the movement of labour etc., the exploitation of IT and BT Sectors all over the world are the changes. The change in the outlook towards the international trade and commerce and series of agreements at the International level providing the opening up of the market and the free movement of capital, labour and services resulted in the movement of workforce from one corner to another corner not only within the country but outside the country as well. The laws were liberalized to ensure the movement of goods and services across the countries and the global competition compelled all the countries to compete with one another.

The abundant and cheap labour supply became the essential requirement of mass production in the developed and developing countries. A tremendous opportunity was created for the migrant workers to move from one state to another and one country to another. The rapid growth of IT and BT Sectors, the vast educational opportunities, the improvement in the transportation of goods and services etc., required a huge workforce both at the lower level as well as the middle and higher levels of employment. The tremendous improvement in the literacy of the country in particular the higher education which provided opportunities to the younger population to study and seek for the jobs anywhere in the country.

The country when it declared lockdown in the middle of March 2020 – it was virtual locking of the entire population of the country. The economic activity came to a standstill, the people had to remain closeted in their houses, the supply of essentials were stopped. The Government had to supply the essential items for the day to day survival of the people all over the country. The huge workforce who were placed in different parts of the country mainly to attend to the construction, to work in the Small, Medium, Large Enterprises in different urban cities, the huge skilled and unskilled population who were basically responsible for the growth of the infrastructure and service industries, the hospitality sector, the transport sector, the roadways and railways etc., the huge number of domestic workers, were stranded in their respective workplace without food and care of the Government when the country announced the lockdown. The Centre and States had their limitations, the supply of the essential materials for spending their day to day lives could sustain over 2 months. Thereafter the spread of the epidemic also scared the people all over the country making them feel insecure and developing a strong desire to reach their home towns/states. This was unforeseen phenomena. The non-availability of the transportation and the stoppage of the Railways and Road Transportation resulted in chaotic condition all over the country. We have never witnessed such a disastrous experience of the workforce as we have seen in respect of the migrant labours.

The issue of migrant labours has come to the fore. It needs to be examined from the various angles. The country do not have the exact number of the migrant labours. The employees who were recruited abroad were migrant workers as far as those countries are concerned. They also had their own issues. The Government was under pressure to get them a safe return to their domiciliary places.

SUCCESS AWAITS AT THE DOOR WHERE DILIGENCE IS

The Centre arranged for the Railway transportation from one state to another as per the request of the State Governments and the migrant workers had to undergo several conditions including the quarantine etc., The Railways provided transportation from one state to another. The State Governments provided within the States from one city to another. Thus, the issues are now getting focus. The management of the movement of these migrants in the fast spreading epidemic is a big challenge for the States as well as the Central Governments.

The migrant workforce mainly comes from unorganized sector. They are at the mercy of the Governments both at the States as well as the Centre. The country was richly benefited by these workforce as they were responsible for building a huge infrastructure which helped the growth of the Indian economy. The

industrialists have reaped huge benefits from this section of the workforce. They are used like commodities and are thrown out after the jobs are finished. The Government has a moral responsibility to come out with a comprehensive schemes to ensure that they are adequately protected and taken care during the emergency as the one we are facing today. They are not provided with adequate social security benefits by the Governments. They have a very little surplus to fall back during the emergent situation. They do not enjoy the job security as that of the workers in the organized sector. They have made a tremendous sacrifice and have undergone hardships in ensuring several labour laws which are available to the organized sector. It is moral responsibility on the shoulders of all the organized unions to espouse their cause and build adequate social security measure to this group of workers in the country.■

**“REMOTE PATIENT HEALTH MONITORING PACKAGE” INTRODUCED
BY PRIVATE HOSPITALS
DURING THE OUBREAK OF COVID-19 PANDEMIC
EXTENSION OF REIMBURSEMENT FACILITY TO OFFICERS
OR TIE UP FACILITY WITH THE HOSPITALS**

Text of our letter No. 6524/50/20,Dt: 06/07/2020,Addressed to DMD(HR) &CDO, State Bank of India,Corporate Centre, Mumbai – 400 021.

You are aware that we have been consistently sending communiqués incorporating cogent suggestions in connection with the prevailing pandemic situation for welfare of employees. It is indeed heartening to note that several of our suggestions were accepted and implemented by the Bank, which has provided succour to the entire fraternity from the attack of deadly Novel Corona Virus. We are proud that the bank is concerned and sensitive to the needs and aspirations of its employees.

02. A “*Remote patient health monitoring system*” has already been developed by some hospitals which can be installed at home premises for

attending to persons undergoing isolation either for suspected inspection or as a precautionary quarantine. People who show symptoms of infection get enrolled with the hospital. The hospital will assess their complaints and if found necessary, will provide these individuals with a kit to help monitor their health parameters regularly. Patient health parameters, along with patient location, are uploaded on a regular basis on to a centralized command and control centre on cloud using either the patient’s mobile phone or integral GSM SIM Card. It helps the hospitals free up capacity within its facilities with fewer patients seeking admission. Remote health monitoring technology is essential for balancing scares and precious health care workers and is monitored from home by the hospital team.

ARISE, AWAKE, STOP NOT TILL THE GOAL IS REACHED

03. We understand that a few private hospitals have introduced "**Remote Monitoring Package**" in order to extend the facility of long distance consultation and round the clock screening of the patients affected by pandemic COVID-19 with mild symptoms who can be treated at home. The package will include online and telephonic consultations, monitoring of health parameters through instruments like pulse oximeters, digital thermometers etc. to be provided by hospitals and occasional visit of patients at their home by doctors from the hospitals.

04. In this connection, some private hospitals in Kolkata and other cities also have already introduced provision of such Satellite and Remote Monitoring facility of Home Quarantine service. The salient features and the cost of such services being provided by some hospitals are indicated below.

- i COVID + report to be shared through WhatsApp to the Coordinator of the Hospital.
- ii Video consultation with any senior Internal Medicine Consultant - as per fees of that Consultant (Rs.800/- to Rs.1000/-) for primary health assessment and advise for Home Quarantine.
- iii 10 days Package of Rs.5000/- includes online Nursing monitoring for everyday and consultation with Sr. Internal Medicine Consultant on every alternative day through Video conference.
- iv Patient must have Digital Thermometer and Fingertip Pulse Oximeter at home. Approximate Cost are Rs.310/- and Rs.4000/- respectively. Patients with Hypertension need to have BP machine as per doctor's advice.
- v Investigation and medicine if prescribed by Consultant will be charged extra. Home collection of samples and home delivery of medicine will be arranged by the hospital.

05. Sir, you are aware that number of patients affected by pandemic COVID-19 is increasing exponentially and the country is perhaps several weeks away from the peak as predicted by experts. The number of cases in the country is approaching 7.0 lakh with record surge every day and there is enormous strain on the present infrastructure facility at healthcare centers. As a measure of making beds available to the severely affected patients, some hospitals have introduced this facility of treatment from home for the mildly affected patients.

06. As per the current reports, the number of corona positive cases are rising among the employees and their family members alarmingly across the country and in the absence of requisite bed and logistical support in the hospitals across the country, the positive and asymptomatic patients will not be able to get admission into the hospitals as the limited number of beds still available at hospitals is being kept reserved for critical Covid patients. In this grave situation, we are of the view that our officers and their dependent family members with mild symptoms and asymptomatic patients should be allowed to avail the facility of "**Remote Patient Health Monitoring Package**" offered by the reputed private hospitals so that their treatment can be started immediately, and in case their conditions worsen, the Doctors will arrange for shifting them to hospital immediately as per information received so far.

08. Incidentally, such type of remote medical treatment is neither covered under "**Domiciliary Treatment**" nor under "Hospitalization Treatment". So, the extension of reimbursement facility by bank or tie up with the identified hospitals for such package will immensely benefit the employees during this trying and testing time. We have also learnt through media reports that **medical treatment of COVID-19 patients in Hospital may not be mandatory for availing Insurance coverage**.

09. Incidentally, in some centres, Bank has made tie up arrangement with some reputed hospitals

for arranging self-isolation rooms in some reputed hotels for our employees and their family members, but this facility does not come under the purview of PTP facility. So for the benefit of the staff and mitigate their financial hardship, this kind of arrangement should be covered under PTP facility.

10. In view of the foregoing, we urge upon you to consider our suggestion favourably and arrange for **introducing the facility of reimbursement of Remote Monitoring Package under "Domiciliary Treatment"** and/or making tie up facility with the identified hospitals so as to enable

the employees who get affected while on duty and also their dependent family members who get contaminated to avail the satellite medical treatment urgently. We, therefore, solicit an in principle approval from Corporate Centre specifying the cost ceilings after which the respective Circles can work out the tie-up facility.

11. We do expect that Corporate Centre will definitely come out with a positive response to our request for the welfare of the Bank employees who are toiling hard and rendering yeoman service to the customers in this unprecedented situation. ■

INDIVIDUAL HOUSING LOAN SCHEME FOR EMPLOYEES REVISION IN LIMITS: OUR SUGGESTIONS.

Text of our letter No. 6528/51/20, Dt: 07/07/2020, Addressed to DMD (HR) & CDO, State Bank of India, Corporate Centre, Mumbai – 400 021.

You are aware that our Staff Housing Loan limits were last revised in 2014 vide Circular No: CDO/P&HRD IR/49/2014 15. With the vertical escalation in real estate prices and exponential increase in cost of construction materials since the last revision of such limits, our staff members, after exhausting the loan amount availed under IHLS limits, are compelled to avail housing loan at commercial rate to fund the purchase cost and its related expenditures. In order to bring such borrowings within IHLS limits and to avoid the financial burden to our staff, we request your good office to revisit the scheme and enhance the present limit adequately. Incidentally, one public sector bank and an old generation private sector bank have enhanced the limit for IHLS for their staff which is well above the present limit available to the staff members of our institution. A detailed suggestion is appended for your kind perusal.

02. Apart from enhancement of limit, certain terms and conditions also may be revised suitably, considering the prevailing salary structure,

impending salary hike, present market conditions etc. In this connection we suggest the following:

- a) EMI/NMI ratio may be modified for employees having higher salary, in line with our 'Public Home Loan Scheme'.
- b) With the recent reduction in MCLR, we feel that the present interest rate can still be reduced further.
- c) We had earlier sent a communication for modification of 'Realty Scheme' to staff (Period of construction of home in case of purchase of plot and construction of house under Realty Home Loan to be increased to 5 years). We feel that our suggestion should again be revisited.
- d) The Principal-Interest ratio of the repayment period also may be suitably revised considering the reduction in interest rates.

03. Considering all these suggestions, we would like to propose the following modifications in the scheme:

LET CUSTOMER SERVICE BE OUR MOTTO

	EXISTING	PROPOSED
1.	Housing Loan Limit Officers upto SMGS V: Rs.60.00 lakh Officers TEGS VI and above: Rs.80.00 lakh.	Housing Loan Limit Officers up to SMGSV :Rs.100 lakh Officers TEGS VI and above :Rs.130lakh
2.	EMI/NMI Ratio 60/40	EMI/NMI Ratio Officers having Gross Salary up to 80000/- : 60/40 Gross Salary above 80000/- : 70/30
3	Repayment Period Term : 360 months Principal & Interest Ratio : 240/120	Repayment Period Term : 360 months Principal & Interest Ratio : 252/108
4	Sub-limit for purchase of land within the overall ceiling under IHLS. An employee may submit application for housing loan, which includes purchase a plot of land up to 90% of cost of land or 50% of eligible ceiling, whichever is less. The employee should submit necessary documents for construction of house thereon with approved plan and estimates within a reasonable period immediately after purchase of land, so that construction can be completed within maximum moratorium period of 24 months.	Sub-limit for purchase of land within the overall ceiling under IHLS. An employee may submit application for housing loan, which includes purchase a plot of land up to 90% of cost of land or 50% of eligible ceiling whichever is less. The employee should submit necessary documents for construction of house thereon with approved plan and estimates within a reasonable period of time after the purchase of land, and construction to be completed within a period 5 years (Similar to facility extended to PUBLIC under Home Loan Realty Scheme).

We, therefore, request you to take a call on our reasoned suggestion and review the eligibility criteria as suggested above in a utilitarian approach and revise the IHLS scheme suitably, which will definitely benefit the staff immensely. A sizable section of the officers now are from the

younger generation and consequently have longer period of residual service left, which substantially increases their repayment capacity. The other operational guidelines pertaining to Individual Housing Loan Scheme to employees may remain unchanged. ■

STAFF CONVEYANCE LOAN SCHEME

REVISION IN LIMIT AND OTHER TERMS AND CONDITIONS OF LOAN

Text of our letter no No. 6527/52/20 Dt: 07/07/2020, Addressed to DMD(HR) & CDO, State Bank of India, Corporate Centre, Mumbai – 400 021.

You are aware that the existing Conveyance Loan limits were last revised 4 years back vide Bank's e-Circular No: CDO/P&HRD-IR/22/ 2016-17 dated 18th May 2016. Since then, massive changes have taken place in the automobile industry in regard to specification, fuel efficiency, upgradation of technology, pollution control (introduction of BS VI compliant model car) with strict compliance of regulatory and government guidelines which has eventually pushed up the prices of cars significantly. As a result, it has become difficult for the staff to

purchase a new generation car of his/her choice within the loan amount available under the staff car loan scheme.

2. In terms of the extant provisions, an officer is entitled to avail car loan for a two- wheeler and a car or maximum of two cars and two 2-wheelers, but within the aggregate stipulated limit of Rs 10 lakh fixed for officers up to TEGS II.

3. The bank has been continuously striving for improvement in the terms and conditions of Car Loan to Public to make it more customers friendly in terms of rate of interest, nil margin, flexible eligibility, longer repayment periods, increased quantum of loan and other soft terms to make the product hassle

BE TRUTHFUL, BE FEARLESS

free. With all these modifications from time to time the product has undoubtedly become the best in the industry which eventually helped the bank to become *numero uno* in car loan segment in the country.

4. Sir, it is pertinent to point out that the terms and conditions for Conveyance Loan to Staff have not been changed/ modified over the past few years to keep pace with the changes in the economy and the automobile industry. There is a need to make the product as friendly to the intending borrower, an officer of the Bank, as the car loan scheme to public.

5. With every passing year new, upgraded and fuel efficient BS VI standard compliant better quality cars with improved safety features of domestic and foreign make are available in the market at affordable prices which are superior to the existing models. At the same time, customers are blessed with the option of choosing the convenience and safety features of their choice. Our staff-members, who have already exhausted their loan limit with one /two cars of old model with BS IV or lower version, and who can afford to purchase the latest and the best model car with an attractive option for buy back facility of old cars offered by car dealers are not in a position to avail the latest, safest and improved version of cars available in the market due

to certain stringent provisions in the Staff Car Loan scheme.

6. With a view to resolve this problem, we suggest that the officers should be allowed to purchase a new, latest and upgraded model car of his/ her choice on availing staff car loan from the bank, if the net cost of the car falls within the maximum permissible loan limit. If not, the officer has to bear the extra amount beyond the available limit and the existing car loan account has to be liquidated before a fresh car loan account is opened.

7. Secondly, we provide loan to the extent of 100 per cent of "on road price" for our salary package customers, housing loan customers etc., where as for the staff car loan it is only 90%. We, therefore, are of the considered view that 100 per cent finance should also be provided to our staff as staff loans are fully secured and risk free. EMI/NMI ratio may also be suitably revised for employees drawing higher salary package in view of the present salary structure and impending salary hike.

8. In the above backdrop, we suggest the following modifications in the scheme to make the terms & conditions as flexible as that for the public Car Loan Scheme:

	EXISTING	PROPOSED
1.	Maximum Quantum of Loan for Car Supervising JMGS-I to TEGSS-II Rs.10.00 Lakh	Maximum Quantum of Loan for Car JMGS I – SMGS V : Rs.20 Lakh TEGS VI – TEGSS II : Rs.30 Lakh
2.	Margin : 10%	Margin : NIL
3.	Maximum quantum of loan for Two Wheelers: For confirmed officers: 90% of cost of two wheeler within the overall limit of Rs.10.00 Lakh up to TEGSS-II For officers not yet confirmed: 90% of cost of two wheeler subject to a ceiling of Rs.1,00,000/-	Maximum quantum of loan for Two Wheelers : For confirmed officers: Cost of the two wheeler within the overall limit of car loan up to TEGSS-II For officers not yet confirmed: 90% of cost of two wheeler subject to a ceiling of Rs.1,50,000/-
4.	EMI/NMI Ratio 60/40	EMI/NMI Ratio Officers having Gross Salary up to 80000/- : 60/40 Gross Salary above 80000/- : 70/30

In view of the foregoing, we request your good office to take an utilitarian approach and revise the loan limits, true to bank's tradition to extend comfort and provide facility to staff members. Our esteemed organisation has always shown a genuine concern for the officers' wellbeing and to meet their needs and aspirations. A favourable consideration of our aforesaid suggestions will eventually benefit the staff immensely.

We are proud of the fact that the staff members are working fearlessly during this unprecedented situation caused by the COVID 19 pandemic, even risking their own life and that of their family members from getting contaminated while working in the branch.

The other operational guidelines pertaining to staff Conveyance Loan Scheme may remain unchanged.■

STAFF PERSONAL LOAN SCHEME REVISION IN LOAN LIMITS AND EMI/NMI RATIO OUR SUGGESTIONS

Text of our letter No. 6705/46/20 ,Dated: 05/06 /2020, Addressed The DMD (HR) & CDO, State Bank of India,Corporate Centre, Madame Cama Road,MUMBAI - 400 021.

You are aware that the existing Personal Loan limits were last revised almost 7 years back vide Bank's e-Circular No. Circular No: CDO/P&HRD-IR/42/2013-14 dated 31st October 2013 wherein the limits were revised substantially across all categories of staff and at that time, the spike in the limit was revised after a gap of five years.

2. Considering the impact of inflation over the past seven years and incremental expenditure on health care and education and other expenditure, the existing limits, you will agree, stand to be inadequate. Therefore, we are of the considered view that the present limits of Personal Loan need to be revised adequately.

3. Sir, it is extremely satisfying to note that the bank is very sensitive and concerned to the needs and aspiration of the staff. Accordingly, true to its

tradition, the bank has taken many avant-garde HR initiatives in the past and also during the period of unprecedented Covid-19 pandemic.

04. We, therefore, propose that the existing limits need to be suitably revised with a maximum cap of Rs 20 lakh for officials' upto SMGS V (presently Rs 10 lakh) and Rs 35 lakh for officials upto TEGSS (presently Rs 16 lakh). The EMI/NMI ratio should also be suitably relaxed with a cap of 70 percent EMI/ NMI ratio as against the existing 60 percent as the paying capacity of the staff has gone up considerably with increase in salary and upon implementation of XIth bipartite. Eligibility criteria may also be revised so as to pass on the revised benefits to the maximum number of employees.

We, therefore, request you to take a call on the matter and review the situation in a pragmatic approach and revise the loan limits with due consideration of our aforesaid suggestions which will eventually benefit the staff immensely. The other operational guidelines pertaining to Personal Loan to staff scheme may remain unchanged.■

REBUILD WEST BENGAL - FEDERATION CONTRIBUTES

In the aftermath of West Bengal facing fury of cyclone ""Amphan", that had devastated many parts of the State causing massive destruction and loss of precious human lives, we had appealed to our affiliates as well as our comrades to contribute to the relief measures initiated by West Bengal and in its efforts to mitigate the hardship faced by the citizenry there. We are thankful to our affiliates and members who have shown compassion through

their contribution. SBI Kolkata Circle has also appealed to officers and staff to contribute for the cause.

2. In line with the tradition to rise to occasions whenever natural calamity of such magnitude occurs, Federation has contributed Rs.10 lakh to Chief Minister's Disaster Relief Fund. A cheque was handed over to Shri H.K. Dwivedi, IAS, Additional Chief Secretary, Finance Department,

LET US BUILD A STRONG AND SELF RELIANT INDIA

Nabanna, who received the contribution on behalf of the Hon'ble Chief Minister and expressed his satisfaction and gratitude. We in turn assured that in the near future we will be again sending our humble contribution that our affiliates and members have been remitting to us.

3. While bank officers and in particular our

comrades in West Bengal led by SBIOA Bengal Circle have been making every effort to help the citizenry in all possible ways, it is necessary that each one of us extend our hands to put West Bengal back on its track. We again appeal to all our affiliates to join their hands in this pious activity. Contributions may please be remitted to **Account No. 11143635618 - SBIOA (Bengal Circle) G.S. Relief Fund - IFSC: SBIN0014524.■**

COVID-19 AILMENT

HOSPITALISATION: REIMBURSEMENT UNDER MEDICAL INSURANCE SCHEME

Text of Letter No. AIBOC/2020/25 dated 11.06.2020

Ref No. AIBOC/2020/25 Date: 11.06.2020

The Chairman
Indian Banks' Association, Head Office
World Trade Centre Complex
Cuff Parade, Mumbai – 400 005

Dear Sir,

COVID-19 AILMENT HOSPITALISATION: REIMBURSEMENT UNDER MEDICAL INSURANCE SCHEME

You are aware that the novel Coronavirus pandemic has gripped the entire nation and the numbers are on an exponential growth. The bank employees and officers are frontline 'Corona Warriors' in the fight against the pandemic. Till date 11 bankers have laid down their lives in the line of duty and several others across the country have been infected. In this regard, it has come to our notice that the amount of reimbursement sanctioned by Insurance Company for Covid-19 treatment under Medical Insurance Scheme as reimbursement of the hospitalisation expenses is far less than what is being billed by the hospital. It appears that the Insurance Company is deducting all charges like cost of PPE kits etc. used for the treatment as non medical expenses.

02. In a recent incident, an officer of IOB at Chennai was admitted to a private hospital due to non availability of bed at government hospitals. The

officer was charged Rs.4,77,723/- out of which the insurance company had sanctioned Rs.1,85,843/- only as reimbursement. The official, who was already in state of distress was forced to pay the balance amount of Rs.2,91,880/- from her own resources. On scrutiny of the sanction by the Insurance Company, it was observed that they had disallowed an amount of around Rs.2,50,000/- towards PPE Kit used for the treatment for two weeks. In fact, the official was forced to seek discharge and shift to a quarantine centre of State Government. This is not an isolated case; such cases are happening across the country.

03. Sir, in this regard we wish to bring to your kind attention that the Medical Insurance Scheme in lieu of Bank based reimbursement scheme had been implemented in pursuant to 10th Bipartite Settlement.

As per point No.4.10 of the Appendix I to the settlement, the excluded items for reimbursement are:-

"All non-medical expenses including convenience items for personal comfort such as charges for telephone, television, barber or beauty services, diet charge, baby food, cosmetics, tissue paper, diapers, sanitary pads, toiletry items and similar incidental expenses, unless and otherwise they are necessitated during the course of treatment".

04. Even the above exclusion clause does permit such expenses if the same are necessary for the treatment. While being so, the PPE Kit is an essential and necessary item for Covid-19 treatment and unfortunately the cost of the same is huge in the bill is not supposed to be disallowed if the claim is processed in tune with the above clause.

DUTY FIRST, RIGHT NEXT

More so, as the onset of Covid-19 is a recent phenomenon and employees have not taken separate insurance cover, disallowing huge amount under the pretext of "Excluded items" should not to be passed on to employees.

05. As per Annexure IV to the settlement, the Medical Insurance Scheme was evolved to extend better coverage and full reimbursement of expenses connected with hospitalisation and medical treatment including domiciliary hospitalisation and domiciliary treatment. The scheme so evolved also specifies that the scheme shall be administered by the banks through a scheme worked out between IBA/Banks and Insurance companies and officers/employees would in no way be directly bound by the terms and conditions of such scheme or arrangements.

While the guideline is so clear, we wish to bring to your kind attention and request you to issue an advisory to member banks to step in at this critical juncture and provide solace to employees, who are

serving the nation in these trying times to provide essential service, while risking themselves and their family members.

06. We also urge upon your good office to initiate dialogue with Insurance Companies for issuing instructions to TPAs for reimbursement of entire portion of the expenditure incurred by employees especially for Covid-19 treatment or in the alternative, if management fails to get implemented the agreed clause from Insurance Company, the amount of disallowed portion may please be reimbursed by the respective Bank/s as bankers are extending yeoman service to customers at branches, braving all odds and with the risk of exposure to the dreaded virus.

Hence, we urge upon your good office to take a call on our reasoned suggestions and ensure that succour is provided to staff members by ensuring full reimbursement for hospitalisation expenses towards Covid-19 treatment without disallowing cost of essential items like PPE kit. ■

RESUMPTION OF SUBURBAN TRAIN SERVICES IN MUMBAI: BANKERS TO BE PERMITTED TO AVAIL THE FACILITY AS ESSENTIAL SERVICE PROVIDERS

Text of Letter No. AIBOC/2020/26 dated 17.06.2020

Ref No. AIBOC/2020/26 Date: 17.06.2020

Shri Piyush Goyal
Hon'ble Minister of Railways & Commerce
Government of India, Rail Bhawan, Rafi Marg,
New Delhi - 110 001.

Respected Sir,

RESUMPTION OF SUBURBAN TRAIN SERVICES IN MUMBAI: BANKERS TO BE PERMITTED TO AVAIL THE FACILITY AS ESSENTIAL SERVICE PROVIDERS

Greetings from All India Bank Officers' Confederation, the largest organisation of employees of supervisory cadre in the banking industry of the country.

2. As has been tweeted by your good office on 15th June'20, suburban trains have resumed operations

in Mumbai, allowing "essential services providers", which has been hailed as a landmark decision. But, we were shocked to know that list of "essential services providers" does not include bank employees. In this context, we would like to draw your kind attention to the fact that banks are declared as essential service provider by the Ministry of Home Affairs, and have been providing uninterrupted banking services since the lockdown was announced on March 23.

3. Sir, you are aware that the bank employees and officers have been extending yeoman services everyday to the citizenry and the country as a whole during this unprecedented situation risking their own lives besides probability of further contamination of their family members and relatives. As a matter of fact, they are going extra miles to maintain the lifeline of the country's economy. The bankers have responded to the call of the Central Government and braved the deadly virus and ensured smooth functioning of banks; provided continuous flow of money to every section

NEVER BEND BEFORE THE INSOLENT MIGHT

of society, when the other sections were called upon to stay at home; implemented DBT announced by the Hon'ble Finance Ministry and disbursed cash to the needy and infused liquidity to the citizenry and the entire economy, implementing the various schemes which are a part of the fiscal stimulus as announced by the government.

4. During the period of the lockdown, the Maharashtra Government allowed state government offices and other establishments / offices to function with 10-15% staff, whereas the banks have been functioning with almost no relaxation in this regard. In the absence of any public transport facility since the date of enforcement of lockdown till date, bank employees are forced to commute to their offices by their own or hired cars incurring substantial expenditure. Till date a large number of bankers across the country have been affected with this dreaded virus and as per reports available more than 30 bank employees have laid down their lives in the line of duty due to Covid-19 infection. Moreover, a number of road accidents occurred during the period of lockdown, which have also taken away lives of many bankers, who were out in the call of duty.

5. Sir, you will appreciate that Mumbai

Metropolitan Centre or Bruhanmumbai has huge geographical expanse, which has a large network of bank branches and offices across its stretch. Majority of bankers use the local / suburban trains to travel between their residence and branches. Depriving train facility to bankers is nothing short of showing an indifferent attitude by the authorities towards the 'financial soldiers', who have rendered yeoman service to the country during this period of crisis. We strongly feel that the bankmen should be allowed to travel by trains in Mumbai for the cause of the crores of customers and the country as well.

6. We also understand that suburban and Metro train services which are the lifeline of mass commuters will be resumed in certain other states shortly with further announcement of relaxation of lockdown and to begin with, such services are going to be provided to essential workers only.

In view of the foregoing, we urge upon your good office to issue necessary directions to the concerned department of State Government of Maharashtra and other State Government (s), wherever local / suburban rail services are being resumed/ likely to resume in the coming days, to allow bankers to use such train services forthwith. ■

ASSAULT ON BANKERS INCIDENT AT SAROLI BRANCH OF CANARA BANK (E-SYNDICATE BANK) AT SURAT

***Text of Letter No. AIBOC/2020/27 dated
24.06.2020***

Ref No. AIBOC/2020/27 Date: 24.06.2020

Ms Nirmala Sitharaman ji,
Hon'ble Minister for Finance & Corporate Affairs
Government of India, North Block, New Delhi

Respected Madam,

Assault on Bankers Incident at Saroli Branch of Canara Bank (e-Syndicate bank) at Surat

We wish to draw your kind attention to yet

another act of assault on bankers at Saroli Branch of Canara Bank (e-Syndicate bank), Surat on 22nd June 2020. As per reports, police personnel had barged into the branch, after business hours and reportedly insisted upon passbook updation. Subsequently, the said person abused bank personnel and physically attacked and injured a lady employee and an officer. Incidentally, the branch was working under severe constraints and with limited staff. Devoid of humanity and compassion, the person was insisting on services even beyond the business hours, and attacked the lady employee as well as the officer in the branch.

TIME AND TIDE WAIT FOR NONE

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A video clip of the incident had gone viral and the same was shown in the prominent print media pan India throughout the day, which elicited wide scale resentment and reaction from the entire banking fraternity demanding immediate action against the culprit. We strongly condemn such unprovoked and vengeful act against a colleague of ours and demand immediate and stern action against the culprit. In this context, we are indeed thankful to your good office for the prompt reaction by way of tweet assuring immediate action. As per latest information received, the said person has been placed under arrest.

2. Madam, you are very much aware that bankers braving present pandemic, have been rendering exemplary service to keep the wheels of the economy moving fulfilling the various schemes of the government to address the present crisis and ensuring uninterrupted banking service to the entire citizenry risking their life and also members of their family due to contamination. We have shouldered numerous responsibilities viz. especially credit delivery, DBT, FI etc along with the innumerable

activities native and corollary to the banking business. Several bankers have laid down their lives in the line of duty having been affected with Covid-19 virus. Yet, we are carrying on with our duty undaunted and relentlessly.

3. The incident referred above is not an isolated instance. In the recent past, there have been series of assaults on bankers while on duty, which we have earlier also highlighted through our communiqués to the Ministry of Finance from time to time. We again urge upon your good office to direct the appropriate authorities to provide adequate security to the bank branches and also to take stern actions against the perpetrators. We also request your good self to issue necessary directions to the banks to review the security arrangements prevalent in the branches to thwart such kind of heinous attack on the bankers. A remonstrative action against such perpetrators would send a strong message to such potential perpetrators to desist from committing such heinous acts against bankers .■

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