

A photograph of a misty forest path. The path is made of gravel and leads into the distance, flanked by tall, thin trees. The atmosphere is hazy and blue-toned.

***OFFICERS' CAUSE  
NOVEMBER - 2018***



## LEVERAGING TECHNOLOGY

One of the greatest achievements of the Banking Industry during the last 2 decades has been the technological advancement in handling the business in a professional manner meeting the global requirements. The technology has not only taken care of the growing quantum of business in terms of the customer base, the diversity in services, quick and real time money transfer, the quick and positive disposal of the advances proposals and above all the plethora of services to the customers as per their requirement. To-day, the customer is the king is the dictum observed by each and every bank managements. It is the corporate philosophy that we should strive hard to see that the customer's satisfaction is met at any cost. It is in this background, we need to address ourselves to what extent we have leverate the technology advantage in bettering or rather taking our human resources policies to the global standards. It is interesting to note that although we have made rapid strides in the matter of enlargement of the responsibilities, the discretionary powers, and the decentralization of powers to see that the customers are kept happy and their demands are taken care at the speed with which our technology is to-day functioning. In comparison with these initiatives, we have still a long way to go in leveraging the

technological benefits to arrive at the best human resources policies/practices.

Our human resources policies are still hanging around the primitive rules which were framed during the manual operations of the banking business. To-day, the manual intervention has almost become negligible at every stage. We have the benefit of improved technology in ensuring speed and accurate functioning of the bank. The Federation is a live organization. It is always wedded to the modern outlook. It has always extended its total support in the transformation of the manual environment to the technological environment. The ambience, the technological advancement, the speed and accurate services with the intervention of the technology is comparable to any global standard bank in the country. Our reach and the appetite to absorb huge quantum of business is unparalleled in the banking industry in our country.

The size and the branch network has very substantially increased over the last couple of years. Now that the Associate Banks have also merged with the State Bank of India, we are now in an enviable position in the banking industry. The workforce has increased, the branch network has increased and the business base, the

infrastructure etc., have added further strength to the bank.

To get a clear picture about the branch network and the ATM presence in State Bank of India, we can look at the following figures:

No. of Branches of SBI-22428

No. of ATM's functioning all over the country-around 60,000

No. of Circles created during the last year 3 Circles One at Amaravathi and the other one at Jaipur. The third one is in Maharashtra to be stationed at Pune.

Total No. of employees-2,59,980

As far as the Human Resources Area is concerned we need to look into the existing systems and practices, in regard to the mobility, transfers and placement, the promotion policy, the welfare facilities, the recruitment and promotion systems etc. The technology has made several earlier practices a redundant one. The concept of headquarters is undergoing a radical change. The controller moves from place to place and the controlling offices moves along with him. He is in a position to reach the employees from any corner

of the country. The information and communication is no longer depending upon the earlier system of intermediaries. The mobile is a powerful communication weapon in the hands of each and every individual in the bank including the controllers.

There is tremendous scope for revisiting the existing archaic rules in regard to the human resources development in a comprehensive manner in order to leverage the technological intervention to the maximum extent. Thanks, to the restructuring which is taking place every now and then, paving way for increased number of Circles due to the increased number of branches etc. We have seen that the Head Quarters itself can function from wherever the infrastructure is available and not necessary according to the geographical need of the Circle.

It is our earnest desire that the Bank should appoint an in house committee wherein the representatives of the Federation may also be invited in order to explore the total potential of leveraging the technological benefit for harmonizing the Human Resources to the fullest extent so that the bank is able to reap rich benefits and avoid unnecessary wastage in handling the issues connected with the officers in certain specific areas. ■

*Felicitation*

### **A WARM FELICITATION AND FAREWELL COM.Y.SUDARSHAN, CHAIRMAN OF AIBOC AND FORMER GENERAL SECRETARY OF AISBOF**

The Town Hall at Bangalore a renowned place in the city was jam packed on 30th September 2018 to bid farewell to Com.Y.Sudarshan, the Chairman of AIBOC and the former General Secretary of AISBOF who was retiring from the active service of the bank on the eve of his superannuation in the bank. More than 1500 comrades coming from all parts of the country in particular the State



representing the SBIOA(K) as well as the affiliates of the All India Bank Officers' Confederation were present. The stage was beautifully decorated to give him a befitting fare well on his superannuation

and also in recognition of his valuable services to the Officers' fraternity in the banking industry. The dignitaries included the leaders of the Federation,

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

the Confederation, the representative of the State Bank Staff Union, the representatives of the SC/ST all India organizations, the affiliates of the Confederation and a large number of friends of Com.Y.Sudarshan, from various walks of life including the Maitri, one of the leading Drama artists institution in Bangalore. A huge number of personal friends and family friends who had worked with him in the bank for more than 36 years of his service in the bank as well as the trade union field had gathered. The meeting commenced with cultural activities which included dance and music program from the members of SBIOA(K) which enthralled the audience who were present from all parts of the country.

2. The SBIOA(K) also presented a documentary about the history of the Circle Association and the struggle launched by the members to achieve formation of a separate circle for Karnataka and thereafter the success story of the Circle Association under various leaders for the last 38 years of its existence.

3. Com.S.K.Srinivas, the General Secretary in his introductory remarks referred to the great contribution made by Com.Y.Sudarshan, in handling the delicate situation in which he took over the Federation and the difficult period the organization was passing through due to strained industrial relationship in the bank. He narrated as to how he could in a systematic manner ensured that all the problems of the organization both at the Federation as well as the affiliates level was overcome due to his patience and perseverance. He also referred to his multiple talents which has earned him a large number of friends all over the country. He acknowledged his valuable service to the Circle Association where he served the organization in several capacities before taking over the position of the General Secretary of the organization. He also paid rich tributes to the members of his family for giving him all the support and co-operation in his discharge of duties to the trade union cause. He wished him all the best and hoped that he would continue to be available for guidance and support the organization in the days to come.

4. Shri.Abhijit Majumdar, the Chief General Manager who was the chief guest on the occasion complimented Com.Y.Sudarshan, for his multi facet personality and the great contribution he has made to the Officers' organizations with particular reference to the Federation as well as the

Confederation. He expressed his happiness for having got the opportunity of participating in this wonderful function and conveyed his good wishes on his retired life. He also referred to the present situation of the bank and was confident that the bank will be able to come back to its original position in the next quarterly results. He also recalled his connections with the Federation and the leadership of the Federation and was confident that the bank will be able to perform excellent with the total co-operation and support of the all the employees and officers in the bank. He also described the city of Bangalore as the future of the country and the industrial growth it has achieved over a period of time attracting the attention of the entire world in the process. He wished Com.Y.Sudarshan, and his family members all the best on his retirement from the bank.

5. Com.Ramkumar Sabapathy, General Secretary of the Federation paying rich compliments to the contribution made by Com.Y.Sudarshan, to the Federation and Confederation and in particular his contribution in ensuring the introduction of 2nd and 4th Saturdays' holidays which will pave way for the 5 days week eventually. It was his singular contribution to the Bank employee's movement which has been acknowledged by the leaders from the United Forum of Bank Unions as well. He also recollected his efforts in sorting out the problems that the Federation was going through during the turbulent period and how he could bring back the past glory of the Federation at the same time ensuring that all the issues which was created by the then Chairman of the Bank was sorted out through his persuasive skill. He explained how he used to accompany him and watch him pursuing each and every issue to the logical end. There was no question of accepting "No" on any issue from the management. He narrated in a vivid manner the way he use to find solution to several difficult issues with the Management. He never left any subject un-finished despite the hardship and the negative response from the Management. He could achieve a number of benefits to the Officers and the list is a long one. The improved housing loan schemes at the concessionary rate of interest, the improvement in conveyance loan, the various other benefits have flown during his stay in the Office of the General Secretary. He was also able to maintain good rapport with all the top executives. This has paid him rich dividends in the form of various achievements in the service condition of the officers. He also paid rich

tribute to the members of his family for their co-operation and support so that he could totally devote himself for the cause of the officer's community in the bank. He wished all the members of his family in particular wife and his children for all the sacrifice they have made in making available the services of Com.Y.Sudarshan, wished him a long and happy retired life but was confident that he will continue to render all services to the officers even after his retirement from the bank.

6. Com. Ravinder Gupta, the senior Vice President of the Federation and General Secretary, SBIOA (Delhi Circle) in his address referred to the contribution made by Com.Y.Sudarshan, in ensuring a smooth passage during the difficult days of the Federation and thereafter improving the relationship between the Management and the Federation. He also appreciated the contribution made by him to the 10th Bipartite Settlement which was one of the great achievements by him in particular the 2nd and 4th Saturday holidays to the bank employees and officers in the industry. He wished him and his family members a happy and contented retired life and hoped that he would continue to be available for the services of the officers movement in the days to come.

7. Com.K.N.N. Prasad, the General Secretary of Staff Bank Staff Union (K), speaking on the occasion recollected his relationship with Com.Y.Sudarshan, from the days of his entry into the bank and how he was closely watching him to grow from strength to strength. He also paid compliments to him that due to his hard work he entered the SBIOA(K) and worked in various capacities before taking up higher responsibility at the Federation and Confederation level. He also recollected the good relationship both the Staff Union and the Officers' Association was maintaining when he was in the helm of affairs in the Circle Association. He wished him, the members of his family in particular his wife and children for a happy and healthy retired life and wished that his services would continue to be available to the future leadership as well.

8. Com.R.K.Das, the General Secretary of All India SC/ST Welfare Association was happy to be part of the function and he recollected the relationship between the Federation and the Welfare Association at the all India level and how he was of great support in ensuring the issues of the Welfare Association is taken care by the Federation. He also complimented him for the contribution he has made to the 10th Bipartite Settlement wherein the issue of the holidays

on 2nd and 4th Saturdays' were resolved bringing greater happiness to the entire banking officers fraternity in the bank. He wished him and the members of his family a happy, healthy and contented retired life on his superannuation.

9. Com.Y.Sudarshan, responding to the wonderful fare well organized by the Circle Association and participated by the entire leadership of the Federation recollected his earlier days in the school and college and as to how he pursued apart from education the art and culture and was a member of table tennis in the college days. He also recollected his acting in the younger days and his participation in the drama, debate competition etc., and how he kept himself busy all through his younger days. He also referred to the entry in the Bank and his participation in the election process as an independent candidate in the Association and thereafter as to how he could come up in the ladder. He recollected the support he got at all levels. He expressed his gratitude to all his colleagues at various stages. He described how he secured love and affection of each and every member of the organization, the society and the places wherever he went. He recollected the days of his taking over and the agony he has to undergo with the single objective of achieving the goal that he was supposed to reach. He also narrated how difficult it was to go through the hardship that the leadership both at the Circles as well as the Federation underwent for a couple of years and finally come out successful due to his continuous persuasion and follow-up not only with the Management but at the top level as well. He also explained at length the days he has spent as an Officer in the bank working in different branches and how he earned a lot of friends all over the bank and thereafter all over the country. It was the love and affection which made him to resolve so many issues at the apex level. He recollected how he single handedly ensured the success of the 10th Bipartite when the talks have reached the breaking point by seeking an appointment with the Chairman of the Bank and how he could ensure that the 2nd and 4th Saturdays' holidays were incorporated in the 10th bipartite Settlement. At bank level he recollected the contribution he made towards the improvement in the Housing Loan, the conveyance Loan, the improvement in the various facilities from time to time, the improvement in the area of the Work Life Balance, the introduction of the legal assistance to all those who were facing the charges from outside agencies such as Vigilance and CBI etc., including the retired persons. He listed out a

**WORK IS WORSHIP , DO YOUR DUTY**

number of issues that he could resolve during his stay in the office which was meant to improve the quality of life of the officers working in the bank. The introduction of a consolidated guidelines in the area of Disciplinary Proceedings, the various other issues that he could resolve. He paid rich compliments to the Circle Associations and the affiliates of the Confederation for extending valuable support in his journey to ensure that whatever he desired is achieved through sustained effort. He also referred to the continuous support he got from his colleagues both at the Federation and Confederation level and he also recollected the valuable support and guidance provided to him by all the senior stalwarts from Bangalore and their support in handling all difficult issues at the level of the Federation in particular the former leaders of the Federation. He also paid compliments to the staff at the Federation office and their continuous support to him in handling all the issues connected with the running of the Office of the Federation. He also thanked the members of his family for giving him total support and co-operation in managing the affairs of the organization.

10. He virtually referred to each and every individual who had come in contact with him and have extended total support and co-operation in handling the various positions he held in the bank as well as in the trade union organizations.

11. After he thanked each and every one for the excellent support and co-operation and completed his address there was a standing ovation from the entire membership who were present in the Auditorium. The members who were present were in a mixed feeling while they acknowledged the valuable contribution made by their great leader through standing ovation and continuous clapping were also having their eyes filled with tears for bidding a farewell to one the greatest and tallest leader that the Federation and Confederation has seen in the recent past who was laying down the office of the Federation

and the Confederation in the best tradition that was established by this great organizations.

12. Com.Y.Sudarshan and Smt. Sukanya wife of Com.Y.Sudarshan were felicitated by the Federation, the Confederation and SBIOA(K), the staff of the Federation, the Pensioner's Association. A beautiful Recital was presented to him by AISBOF.

13. Thereafter there was a felicitation by several organizations for a long time. The individual members were so many who also felicitated him on the occasion. Thus one of the memorable fare well came to an end with vote of thanks by Com. D. Raju Vice President, SBIOA(K).

14. The function was beautifully compeered by Smt. Madhuswini Desai in her own impressive style that made the entire participants clap again and again.

15. Comrades, this was a wonderful function seen in the recent past. It was all pervasive happiness and camaraderie amongst the gathering who had assembled in such a large number to say good bye and farewell to one of the greatest leader of our movement and on the occasion of his laying down of the Office of the Federation. The history of the Federation will record the valuable contributions made by Com.Y.Sudarshan, in golden letters and which will continue to inspire the future leadership to take the Federation to a greater heights in the days to come.

16. Com. Kamal Kadri, the General Secretary of Ahmedabad Circle and Sr. Vice President of AISBOF was also honoured on the occasion of his superannuation from the Bank.

The entire programme was web telecasted and near and dear ones who could not physically present were able to witness the wonderful programme. ■

*Merger Issue*

## **PROTEST AGAINST THE PROPOSED MERGER OF DENA BANK, VIJAYA BANK AND BANK OF BARODA TO CONTINUE**

**AIBOC Circular No. 2018/76 dated 25th  
October, 2018**

Congratulations to the rank and file for the militant show of strength in every nook and corner of the country against the Finance Ministry's flawed amalgamation announcement. The response to the UFBU call for countrywide demonstrations on 9th

October, 2018 and on 23rd October, 2018 was spontaneous and overwhelming. UFBU is likely to meet shortly to chalk out a detailed action program. AIBOC had earlier announced a series of protest actions including demonstrations, candlelight protests and intensive daily Twitter campaigns, all of which also evoked a spontaneous response from members, one that clearly demonstrated the anger

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and frustration felt by PSU bank officers. We have already filed a writ petition in Delhi High Court, challenging the amalgamation proposal. Our case is slated for hearing on 29th October, 2018. Subsequently, we have been given to understand that a communiqué from DFS has reached all PSU Banks and State Bank of India, seeking completion of formalities for the appointment of both workmen and non-workmen Employee Directors on the boards of all banks.

Comrades, the proposed amalgamation of Bank of Baroda, Vijaya Bank and Dena Bank is only a precursor to the larger plan to destabilize the public sector banking space in India. If it goes through, it will throw the entire banking industry, including all customers and stakeholders into complete disarray. The proposed amalgamated set up of Bank of Baroda, Vijaya Bank and Dena Bank in itself is expected to result in the closure of 1,000 branches/offices and thereby make at least 10,000 employees redundant. Needless to say, customers of these three banks will be deeply inconvenienced. The resultant exodus to new generation private sector banks and fin-tech companies waiting in the wings will be a prelude to privatisation. We had anticipated such a move when Prompt Corrective Action (PCA) was imposed on 12 banks with disastrous results, and our apprehensions have come true.

Comrades, with the end of Navaratri/Durga Puja/Dussehra festivities, and as we prepare to usher in the Festival of Lights, it is time to rekindle the agitation activities initiated by AIBOC. Our plan for the weeks ahead includes:

- 1) Submission of our Memorandum to Members of Parliament, Chief Ministers, Central Ministers and social opinion makers
- 2) Stepping up the Signature Campaign by appealing to customers and to the general public
- 3) Submission of the Memorandum to the Prime Minister

- 4) Intensifying the Twitter Campaign with the following hashtags:  
**#SavePublicSectorBanksand#StopMerger**

We are happy to note that the Twitter Campaign is picking up momentum and that daily tweets have already crossed 35,000. It is imperative that we cross the one lakh mark every day – during the pre-specified time slot, i.e. 2100 hours to 2300 hours – to catch the attention of the media and of the Government. We request all affiliates to gear up for the challenge by creating exclusive Twitter Teams to provide a fillip to the movement. At the same time we urge all our affiliates to focus on the Signature Campaign. We plan to send the signatures collected to the Honourable Prime Minister in tranches of one lakh.

Comrades, you are also aware of the latest developments in the wage revision talks. The talks between IBA and UFBU have hit a roadblock. While the proposal of performance linked pay based on gross operating profits and return on assets has been rejected outright, the issue of fractured mandate has not been resolved. The undersigned has made it abundantly clear that unless the issue of fractured mandate is resolved, the talks cannot progress meaningfully. It is crystal clear that the stand of the IBA will trigger off organisational unrest for which the Government-IBA combine will be squarely responsible. The 'sudden' announcement of the amalgamation of the three PSU Banks, the issue of fractured mandate, and floating ideas of Performance Linked Pay are all pieces of a broader plan to destabilize the PSU banking space and to weaken the might of bank trade unions, thereby precipitating the large scale entry of the real corporate masters into the Indian banking industry.

Comrades, the battle has begun. The undersigned calls on all affiliates and state units to keep the organisation / units in the highest stage of preparedness to respond to any organisational call, including strike action to combat the intention of the Government of India to disintegrate public sector banks and their trade union movement. ■

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## **BIFURCATION OF MUMBAI CIRCLE REORGANISATION OF MODULES/REGIONS**

***Text of AISBOF Letter no. 8104/65/18 dated 26/10/2018, addressed to The DMD & CDO, State Bank of India, Corporate Centre, MUMBAI.***

We invite your kind attention to our letter No. 8104/49/18 dated 05/10/2018 on the captioned subject.

The issue was also discussed in the CNC held on 17th September 2018 at Corporate Centre and we were advised to submit our suggestions. However, the same could not be submitted as our affiliate reported that despite their repeated requests to the Mumbai Circle Management to share the details, the Circle

**BE TRUTHFUL, BE FEARLESS**

Management maintained absolute secrecy on the subject and there was no inclination on the part of the Circle Management to discuss the issue.

- 1) It is observed from the letter of CGM (CM&CS) dated 20.10.2018, that the Circle had submitted proposals to Corporate Centre on 21.09.2018, 01.10.2018 and 09.10.2018 (copy enclosed) and yet the details were not shared with our affiliate. This sudden change in the approach of the Mumbai Circle Management is not desirable and healthy for the bilateral relations at the Circle as many HR issues are involved which need fruitful resolution in the bifurcation of the Circle and Re-organisation of Networks/ Modules. In this regard, we submit hereunder some important points which need to be pondered prior to bifurcation of the Circle from the point of view of administrative and operational convenience.
- 2) As regards the inclusion of Panaji and Pune II Zones in Network -I of the proposed Maharashtra Circle, the affiliate has pointed out that this is contrary to Point No.3 of said Corporate Centre letter, wherein it is suggested to consider shifting of Ahmednagar from Aurangabad I to Nasik Administrative Office based on contiguity & distribution of branches between NW-I and NW-II. It would not be out of place to mention here during the re-organisation of Regions due to creation of Additional Modules in 2013, the Control of Ahmednagar was shifted to Pune II from Pune I. Again, after merger of e-ABS in April 2017, though Nasik Zone was created, the control of Ahmednagar Region was shifted to Aurangabad I and the Networks were re-organised.
- 3) The observations adduced at para 4 (i) of the said Corporate Centre Letter do not appear convincing as Pune City has expanded considerably and one is required to pass through Pune City to reach Satara, Sholapur or Kolhapur by Road or Train. Moreover, the issue of Contiguity has not been considered while taking a view on shifting the control of Administrative Offices of Panaji and Pune II to Network 1 of the

proposed Maharashtra Circle. We would like to reiterate that shifting the control of Pune 1 to Network 1 would have been appropriate as it is closer to Nasik as compared to the Regions of Pune 2 and Panaji.

- 4) It is also observed that there is no uniformity in the approach to the issue of bifurcation of Circle and Re-organisation of Networks and Modules as Mumbai MMRDA has been carved out with only 422 branches while the proposed Maharashtra Circle will have 1371 Branches. It appears that the critical issues faced by the Proposed Maharashtra Circle geographical locations, political intricacies, business mix and the repeated failure of Agriculture have been ignored while deciding on the bifurcation which will have adverse ramifications. We are of the opinion that, apart from the business volume, the number of Branches and the geographical area covered and other related issues should also have been considered as this would have facilitated equitable distribution of Branches, effective control and resolved many HR issues that are likely to crop up in future.
- 5) Further, the abolition of Credit Committees at Circle level has saved considerable time of the GMs and CGMs at Circle which is now being utilised in monitoring through repeated video conferences. This kind of monitoring takes away prime time of the operating functionaries at all levels which eventually does not yield desired results. This aspect needs to be looked into seriously for the betterment of the bank It is also reported that over the years, the customer visits by the Top Executives at the Circles which is the essence of business growth have dropped considerably due to various reasons and the actual marketing drive is restricted to Junior and the Senior Management Grade officials. We, therefore, suggest that the Bank may consider new Marketing Strategies against the backdrop of stiff competition thrown by private and new generation banks which can also include active participation of Top

executives to book high ticket size loans in Retail & SME segment. This will eventually help the Bank in addressing the concern with regard to the Market share. It is apprehended that the Bifurcation of Circle in the present form, downsizing and re-organising the Networks may only lead to increase in the overall cost without commensurate increase in the business and operational efficiency.

- 6) Our affiliate after detailed discussions in their Central Executive committee has also appealed to improve the Staff position at

Branches so that the walk in business could be handled effectively and improve customer service significantly.

- 7) We note to give our suggestions on the HR issues shortly after having the views of the Management on our above suggestions.

2. In view of the above, we request you to explore the possibility of revisiting the proposal to bifurcate the Mumbai Circle for the sake of all the stakeholders and advise the Mumbai Circle Management accordingly. ■

### **MEDICAL INSURANCE SCHEME FOR EMPLOYEES/OFFICERS AND RETIREES**

#### ***Text of AIBOC Circular No. 2018/80 dated 2nd November, 2018***

In view of the steep hike in the premium rates quoted by UIIC, we had detailed discussion in the matter. While we are happy that due to the joint efforts of both IBA and UFBU, the policies have been renewed and some reduction in premium rates has also been secured to the benefit of the Banks and particularly in favour of the retirees. But there are issues which need to be pursued as they have not been addressed in the process.

Before that, we would like to express our view that while bilateral discussions were held for taking up the matter with UIIC, after the response was received from UIIC, UFBU has not been kept informed of the same as to how IBA was proceeding and this needs to be kept in mind for future.

Since the Medical insurance Scheme is a part of our Bipartite Settlement/Joint Note, changes made in the Scheme under the renewed Policy for 2018-19 also needs to be duly incorporated in the Settlement/Joint Note. A MoU needs to be signed in this regard. We feel that the following issues have not been addressed or resolved:

1. Common date for both the policies to avoid the present gap.
2. No option has been given to the retirees as suggested by us

3. Under Super Top Up facility also, no flexibility has been given

4. The additional premium for domiciliary treatment is much more than the cover of ₹ 30,000 and ₹ 40,000. This looks unfair, illogical and vindictive on the part of UIIC. Matter needs to be taken up with UIIC.

5. Our suggestion for lesser premium rate for single beneficiary like family pensioners, etc. has been ignored.

We have been suggesting that imposition of GST on the premium paid on medical insurance policy needs to be withdrawn in all fairness. IBA should take up the issue with the appropriate authorities.

Since the premium on renewal is quoted by the UIIC based on claims reimbursed and ICR, we have to build up a mechanism from IBA/Banks' side to cross-check this aspect as Banks have no access to such information as of now except what is being told to us by UIIC. Some mechanism like actuarial workout by some experts from IBA side is advisable so that any apprehension in this regard is ruled out.

It is also observed some of the Banks have introduced Group Medical insurance Policy for their customers and the premium thereon is seen to be extremely competitive as compared to the premium rates quoted to IBA. Interestingly, some of these policies are inclusive of the benefit of domiciliary treatment coverage also. Hence, this needs to be seriously

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examined as to why the rates quoted for IBA Policy is on the higher side.

We have also been suggesting that in view of the increasing rate of premium year after year, the Scheme is becoming unreachable and unaffordable for many retirees especially for family pensioners, single beneficiaries, retired sub staff and part time employees, etc. and hence IBA

should consider advising the Banks to bear the cost of the premium or at least a major portion of the premium so that the benefit of the scheme is accessible to the retirees.

Our other suggestions made in our earlier meetings for negotiations with UIIC may be kept in view while the issue is pursued further with UIIC.

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## **INDIVIDUAL HOUSING LOAN SCHEME GROUP LIFE INSURANCE POLICY**

**A**t the instance of the Federation, the Bank had obtained Group Insurance from SBI Life Insurance Company Ltd., covering outstanding in individual Housing Loan accounts of staff, sanctioned on or after 21.10.2014. The Policy is renewed further from 19.09.2018 to 18.09.2019

and the premium for the policy is being paid by the Bank. This master policy covers all the employees of the Bank. In any eventuality of the staff, the family members will not have responsibility to repay the dues. This facility is available even if the staff retired during the currency of the policy covered. ■

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## *SBI RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME, REINTRODUCTION OF THE SCHEME - CLARIFICATION*

**O**ne of our demands for reintroduction of REMBS was accepted by the Bank after continuous persuasion by the Federation. While issuing the E-circular by the management during August 2018, some officers retires/retiring on voluntary retirement after 58 years of age and 30 years of service were omitted in the circular. We have taken up the issue both in follow-up meeting and also in CNC meeting held on 17th September 2018 that the scheme needs some more clarification. Accordingly, the Bank had issued the following clarifications:

Employees on Voluntary Retirement – In terms of the 'Scheme for Extending Miscellaneous Benefits/Facilities to Employees/Officers on Voluntary Retirement', membership of SBI-REMBS would be available to employees retiring on voluntary retirement after 58 years of age and 30 years of service (both conditions to be fulfilled together). [Refer e-circular no. CDO/P&HRD-PM/58/2015-16 dated October 07, 2015 and CDO/P&HRD-PM/12/2017-18 dated May 05, 2017].

a) All employees retiring on voluntary retirement on completion of 58 years of age

and 30 years of service (both conditions to be fulfilled together) would be permitted to join REMBS. The timeline for this one time option would be similar to the timeline for other retirees. However, the scheme would not be available to e-AB employees who retired under VRS-2017.

b) SBI Employees retired during Oct'15 to Dec'15 – SBI employees who retired during Oct'15 to Dec'15 and had not joined REMBS but had become members of Policy 'B', would be extended a one-time option to join the re-introduced REMBS. The timeline for joining the scheme for such retirees would be similar to the timeline for other past retirees i.e. upto 15.01.2019. However, the scheme would not be available to retirees of that period i.e. Oct'15 to Dec'15, who had chosen not to join Policy 'B'. Accordingly, before accepting application form for membership of the scheme, branches should ensure that the concerned employee was eligible for joining REMBS but had joined Policy 'B' instead.

- c) Retirees of e-ABs under Provident Fund Option – The scheme i.e. reintroduced REMBS would be available to e-AB employees who have retired / retire under Contributory Provident Fund Option and are not in receipt of pension, subject to fulfillment of other eligibility criteria. The timeline for joining for such retirees would be within three months from the date of retirement. In case of past retirees under this category i.e. retired on or after 01.04.2017, the timeline for joining would be upto 10.12.2018.
- d) Surviving Spouses of Eligible Retirees – Surviving spouses of employees, who retired on or after 01.01.2016 (on or after 01.04.2017 in case of e-AB employees) and have passed away during this period, would be extended onetime option to join the scheme. The choice of plan in such cases may be permitted as per grade wise eligibility of the deceased retiree or one step lower than his / her grade wise eligibility. The timeline for this one time option would be similar to the timeline for other retirees.
- e) Surviving Spouses of Employees who Die in Service– In terms of the extant instructions, membership of REMBS is available to the spouses of only those employees who die

while in service after putting in at least 20 years of pensionable service and after attaining the age of 50 years and above (both the conditions to be satisfied). The membership was restricted up to Plan-‘E’ of the erstwhile scheme i.e. lifetime medical benefit of ₹. 7.00 Lakh only. However, in terms of the ECCB approval, the medical benefit will accrue to the spouses on and from the notional date of superannuation of the deceased employee at the age of sixty years, had he / she remained alive or the date of taking membership within a period of 3 months thereafter, whichever is later.

It has now been decided to remove the condition related to availability of the benefit only after notional date of superannuation and allow membership of the trust to spouses of those employees who die while in service after putting in at least 20 years of pensionable service and after attaining the age of 50 years and above (both the conditions to be satisfied). The choice of plan in such cases may be permitted as per grade wise eligibility of the deceased retiree or one step lower than the grade wise eligibility. The timeline for joining the scheme would be within three months from date of receipt of first family pension in case of SBI retirees and within three months of date of death in case of e-AB retirees under CPF option. ■

## **WELFARE SCHEME**

### **INTRODUCTION OF ONLINE BOOKING OF HOLIDAY HOMES**

One of the issues that came up for discussions in the Executive Committee Meeting of our Federation held at Ahmedabad on 23rd September 2018, was the need for streamlining the booking of holiday homes by our members whenever they intend to make use of the accommodation available in Holiday Homes in different parts of the country when they visit those places on vacation. The members were of the view that the present system of booking was introduced during the manual functioning of the banks and now that the bank has adopted advanced technology in almost all functioning of the bank, the management should take advantage of the

technology in making available various welfare facilities to our members. The Executive Committee was therefore of the unanimous view that the Management should be requested to introduce online booking of holiday homes as was done in the case of Mumbai on an experimental basis. Now that the system introduced in Mumbai is highly beneficial to our members, the bank should therefore come out with the appropriate procedure for introducing the same facility all over the country. We have today sent a communication to the Corporate Centre in the matter. ■

**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.

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

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 four 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 overdrawing 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. ■

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