

# **OFFICERS' CAUSE**

**November -2022**



*Editorial*

## INDUSTRIAL RELATIONS CODE 2020 ATTACK ON TRADE UNION RIGHTS

The government has merged 29 existing labour laws under four categories of Codes – Wages, Social Security, Industrial Relations and Occupation Safety Health and Working Conditions. Though the consolidation is proclaimed to be progressive or pro-working class, a threadbare study reveals that it is favouring the employer and is skewed against the Unions and the employees.

It is necessary to know the intention behind merging, and drawing up of these Codes. This should ring a bell of danger. This will also enable us to appreciate the importance of being united to fight for the welfare of members of a trade union and to ensure fair checks and balances, in the larger interest of the working class.

In the guise of reforms, a reduction of the number of Acts for better compliance, many provisions have been built in which puts the working class in a disadvantageous position. A few provisions, which affect the working class, needs our attention.

Let us look at the working hours mentioned in the Code of Wages. An illusion is being created about 4 day work week. For that, the act provides for working hours up to 12 hours, with intervals. This is unfair, gives room for exploitation and is a divergence from the present 8 hours of working. In a developing country like ours having massive unemployment, this provision is likely to be misused and will invariably lead to exploitation. Interpretation and luring of a four-day work week are on the basis of working for 12 hrs/day for 4 days (total of 48 hrs/week). It is nothing short of

misrepresentation that employees would enjoy 3 days holiday, whereas factually they end up working continuously for 12 hours a day, which would do more harm than good.

The Code, re-classifies the worker as employed in any industry to do any manual, unskilled, skilled, technical, operational, clerical or supervisory work. The code also excludes who is employed mainly in a managerial or administrative capacity; who is employed in a supervisory capacity while drawing wages exceeding ₹ 18000/- pm or an amount as may be notified by the Central Government from time to time. Further, Employee is defined as any person (other than an apprentice) employed by an industrial establishment to do any skilled, semi-skilled or unskilled, manual, operational, supervisory, managerial, administrative, technical or clerical work. By these definitions, many would be excluded from the worker/employee category.

The Code surprisingly and glaringly curtails the rights of the employee in case of lay off as can be seen from the following paragraph in the Code.

Explanation-Every worker whose name is borne on the muster rolls of the industrial establishment and who presents himself for work at the establishment at the time appointed for the purpose during normal working hours on any day and ***is not given employment by the employer within two hours of his so presenting himself shall be deemed to have been laid-off*** for that day within the meaning of this clause:

Provided that if the worker, instead of being given

employment at the commencement of any shift for any day is ***asked to present himself for the purpose during the second half of the shift for the day and is given employment then, he shall be deemed to have been laid-off*** only for one-half of that day.

The Code is so skewed against the employee that even if the employee is present, and the employer is unable to provide him work, the employee is deemed to be laid off.

The very purpose of the Trade Union is to congregate members, stay united and fight for their cause. The Code is drafted in such a way that the basic right of a Trade Union, i.e. to express dissent, and dissatisfaction by way of agitation and strike is snatched away. Several restrictions have been built in the Code which adversely affects the trade unions and their bargaining powers. Hitherto, the Union having the highest membership would be recognized as the majority union for bargaining and negotiation. ***A glance at Sec 14, detailed hereunder, indicates the statement of intent of the Government. A majority union should have 51% of the membership. If it is less than that, a Negotiating Council has to be formed by all Unions having membership of 20% and above.***

14.(1) There shall be a negotiating union or a negotiating council, as the case may Recognition be, in an industrial establishment having a registered Trade Union for negotiating with the negotiating employer of the industrial establishment, on such matters as may be prescribed.

(2) Where only one Trade Union of workers is registered under the provisions of this council. The chapter is functioning in an industrial establishment, then, the employer of such industrial establishment shall, subject to such criteria as may be prescribed, recognise such Trade Union as the sole negotiating union of the workers.

(3) If more than one Trade Union of workers registered under this Code is functioning in an industrial establishment, then, ***the Trade Union has fifty-one per cent. or more workers on the muster roll of that industrial establishment, verified in such manner as may be prescribed, supporting that Trade Union shall be recognised by***

***the employer*** of the industrial establishment, as the sole negotiating union of the workers

(4) If more than one Trade Union of workers registered under this Code are functioning in an industrial establishment, and no such Trade Union has fifty-one per cent. or more of workers on the muster roll of that industrial establishment, verified in such manner as may be prescribed, supporting that Trade union, ***then, there shall be constituted by the employer of the industrial establishment, a negotiating council for negotiation on the matters referred to in subsection (1), consisting of the representatives of such registered Trade Unions which have the support of not less than twenty per cent. of the total workers on the muster roll of that industrial establishment so verified and such representation shall be of one representative for each twenty per cent. and for the remainder after calculating the membership on each twenty per cent.***

The above clauses appear democratic. But in essence, it has an ulterior, hidden intent of encouraging splinter Unions, dividing and ruling them. Organization can instigate, and encourage multiple trade unions so that the bargaining power of Unions stays weak.

The Code is also regressive in nature when it comes to the agitation of trade unions. A look at Strikes and Lock Outs – Section 62 against makes the intention of Government. The code does not allow the Union to go on strike without giving 60 days of notice, within 14 days of giving notice, before the expiry of the specified date of strike, during the pendency of conciliation or 60 days of the conclusion of proceedings so on and so forth. The code also stipulates penal provisions these are all intended to subjugate the trade unions, and their bargaining powers, so that the employers resort to the new concept of Fixed Term Hiring, Hire and Fire method, without the least obligation towards the welfare of the workforce which makes them rich.

It is necessary to recall what Dr Babasaheb Ambedkar said while arguing in Assembly on Industrial Disputes Bill in 1938 opposing enacting strikes as illegal:

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

“But, Sir, here the Government is not even prepared to take the position which a bureaucrat took. The position that was taken up by a bureaucrat was that a strike need not be prevented while a popular Government, which claims to be elected on Labour votes, does not stand by the position taken by one whom they always regarded as a bureaucrat, with no interest for Labour and no interest in the welfare of the country. If this democracy—well, it might be, but I do not say it is democracy—a democracy which enslaves the working class, a class which is devoid of education, which is devoid of the means of life, which is devoid of any power of organisation, which is devoid of intelligence, I submit, is no democracy but a mockery of democracy....”

“The Bill really, in my judgment ought to be called “The Workers’ Civil Liberties Suspension Act”. That would be the proper title for it. Some have got the impression that, after all, the suspension is only for two months— until the conciliation proceedings are terminated—and after that, the workers would be at liberty to strike if they wish. Sir, I would like to say that this would be a very wrong impression. My contention is that the provisions of this Bill when they are set in operation, will bring about perpetual slavery and the workers will never be able to strike.....”

The new Labour Codes have to be seen from a different perspective than it appears on paper. It is methodical and designed to kill the trade union spirit in the country.

The only plausible solution to stay safe is to stay united. Ensure that all have to be together and express splendid solidarity to fight for our rights. We should also learn from the story of sparrows which all unitedly lifted the net and stayed safe. There is no other solution. When the power that tries to constrain us, it is the duty of each of us to enable ourselves to rise to protect ourselves.

- (a) During any period in which a settlement or award is in operation, with respect to any of the matters covered by the settlement or award.

- (b) The notice of strike or lock-out under this section shall not be necessary where there is already in existence a strike or, as the case may be, lock-out, but the employer shall send intimation of such lock-out or strike on the day on which it is declared, to such authority as may be specified by the appropriate Government either generally or for a particular area or for a particular class of services.
- (c) The notice of strike referred to in sub-section (1) shall be given by a such number of persons to such person or persons and in such manner, as may be prescribed.
- (d) The notice of lock-out referred to in sub-section (2) shall be given in such manner as may be prescribed.
- (e) If on any day an employer receives from any person employed by him any such notices as are referred to in subsection (1) or gives to any person employed by him any such notices as are referred to in subsection (2), he shall within five days thereof report to the appropriate Government or to such authority as that Government may prescribe and to the conciliation officer, the number of such notices received or given on that day.

The Code has several proposals to rationalise the range of regulations that govern the formation and rights of trade unions. The core proposal is to centralise the power of the Registrar in granting registration of trade unions. The grounds for the cancellation of registration of trade unions by this Registrar are markedly broadened. The most glaring example is the section on ‘Strikes and Lockouts’ (Section 62). The Code effectively extends the barriers for striking by essential service employees to all employees, thereby making strikes legally non-tenable.

The Code has further introduced provisions that have huge repercussions on the relative bargaining power of trade unions within a structure where participation in bargaining forums depends on recognition accorded by the

employer. The Code has, to a great extent, sanctified the unitary trade union regime by specifying that if a trade union has fifty-one per cent or more membership, it becomes the sole bargaining agent. Smaller unions are excluded from the negotiation process in such instances.

***Section 14(2) of the Code states that “where only one Trade Union of workers registered under this Code is functioning in an industrial establishment, then, the employer of such industrial establishment shall recognise such Trade Union as the sole negotiating union of the workers.”***

***Section 14(3) states that “[i]f more than one Trade Union of workers registered under this Code is functioning in an industrial establishment, then, the Trade Union has fifty-one per cent. or more workers on the muster roll of that industrial establishment, verified in such manner as may be prescribed, supporting that Trade Union shall be recognised by the appropriate Government or any officer authorised by such Government on this behalf, as the sole negotiating union of the workers.”***

The implication of section 14(3) is that if there exists one big trade union (having fifty-one per cent or more membership share), other smaller trade unions will become redundant as those would not be recognized by the employer. Collective bargaining will remain worryingly unitary as one big trade union will be the sole bargaining agent in all tripartite talks. Smaller trade unions will not get the opportunity to grow and prosper.

Trade unions usually take time to grow within an organization. During the formation period, a trade union has fewer members. With time and through greater mobilization, membership grows. Mobilization happens through advocating workers' rights in bargaining forums and pushing agenda that enhances compensation and welfare entitlements. Now, under section 14(3), smaller trade unions will not get the opportunity to participate in the bargaining process and will be denied the subsequent opportunity of expanding their base. This implies that the bigger trade union, being the sole bargaining agent, will monopolize the trade union rights and continue to exist, even if it is unable to protect workers' rights.

***Also read: Draft Rules on Trade Union Recognition and Activities are arbitrary and unreasonably restrictive***

In labour administration, particularly in industrial relation parlance, the majority view has never been taken as the only view. Decisions are taken on the basis of consensus rather than the majority view. There is an extensive ecosystem in the form of social dialogue and tripartite consultation that define the industrial relation landscape in India. It thrives on multiplicity and diversity of views. Existing legislation on industrial relations is characterized by multiplicity and diversity, and even minority views are adequately taken care of. Relatively smaller trade unions also get the opportunity to express their opinions in collective bargaining and influence the outcome. This will no longer be there once section 14(3) takes effect.

In recent times, there are instances where an industrial organization is having one trade union which is not affiliated with any existing mainstream national/state trade union. These are apolitical trade unions rooted in that particular unit and formed by insider workmen. The formation of such a unit-specific trade union is facilitated by the management itself. Such trade unions act in close connivance with the management. Concerns of such trade unions are limited to specific issues pertaining to the respective units only. An ideal example of such management-propelled trade unionism is that of the ***Honda Factory in Greater Noida***. It is the only trade union in that unit and with more than ninety per cent membership. It works in close association with the management. The introduction of provisions as postulated in section 14(3) will provide further impetus to this existing trend.

A recent International Labour Organization ***report*** notes, ***“Although trade union numbers are quite high in absolute numbers, the tendency to effectively bargain is quite low due to a lack of statutory support to promote collective bargaining in India”***. It is difficult to form a trade union in the present circumstances. There are hardly any trade unions in the IT industry, which has ***witnessed***

**WORK IS WORSHIP , DO YOUR DUTY**

**massive retrenchment** during the last three years. The automobile sector has also experienced **turbulence** in trade union activities in the recent past. Overall, trade unions in India are finding it difficult to remain relevant in a predominantly neo-liberal production regime, which gives priority to ease of doing business rather than safeguarding workers' interests and rights.

Certain provisions in the Code on Industrial Relations, like Section 2(zk) pertaining to the definition of 'strike', Section 62(1) pertaining to the prohibition of strikes and lock-outs, and Section 14(3) pertaining to criteria for recognition as sole bargaining agent, have far-reaching impact on the manner of formation, growth and functions of trade unions in the years to come. The informal sector constitutes the overwhelming part of the labour force, where union penetration is already at a low level. Even within the organized sector, trade union bargaining power is getting weakened. The Code on Industrial Relation is expected to further exacerbate this process in the coming days.

**Overall, trade unions in India are finding it difficult to remain relevant in a predominantly neo-liberal production regime, which gives priority to ease of doing business rather than safeguarding workers' interests and rights.**

Also read: **Trade Union Recognition (Central) Rules, 2021 – A Critical Analysis and Some Recommendations – Part I.**

## CONCLUSION

The right to an eight-hour work period in a day, and the right to organize trade unions and participate in the collective bargaining process, are considered basic labour rights. In a predominantly neoliberal economic setting, workers' rights are being curtailed through various means. The bargaining power of the trade unions is also declining over time. The entire focus is on minimizing the labour cost and capital constantly searching for cheap-labour destinations. The world of work is witnessing the proliferation of non-standard and precarious employment.

Under such a context, the new labour Codes, as conceptualized in India, have the potential of further undermining the basic labour rights in India,

particularly in the matter of daily work hours and trade union rights.

## Industrial Relations Code Bill, 2020:

\* **Industrial Employment (Standing Orders) Act, 1946** makes it obligatory for employers of an industrial establishment where 100 or more workers are employed to clearly define the conditions of employment and rules of conduct for workmen, by way of standing orders/services rules and to make them known to the workmen employed.

\* The **new provision** for standing order will be applicable for every industrial establishment wherein 300 or more 300 workers are employed or were employed on any day of the preceding twelve months.

\* It was earlier suggested by the Standing Committee on Labour which also suggested that the threshold be increased accordingly in the Code itself and the words '**as may be notified by the Appropriate Government**' be removed because reform of labour laws through the executive route is undesirable and should be avoided to the extent possible.

\* After becoming a law, orders will not be dependent on the whims and fancies of executives of state governments.

\* It also introduces new conditions for carrying out a legal strike. The time period for arbitration proceedings has been included in the conditions for workers before going on a legal strike as against only the time for conciliation at present.

\* No person employed in any industrial establishment shall go on strike without a 60-day notice and during the pendency of proceedings before a Tribunal or a National Industrial Tribunal and sixty days after the conclusion of such proceedings.

\* At present, a person employed in a public utility service cannot go on strike unless they give notice for a strike within six weeks before going on strike or within fourteen days of giving such notice, which the IR Code now proposes to apply for all industrial establishments.

\* It has also proposed to set up a re-skilling fund for the training of retrenched workers with a contribution from the employer, of an amount equal to 15 days last drawn by the worker.

29 labour laws are consolidated into four labour codes Industrial Relations Code 2020, Code on Occupational Safety, Health & Working Conditions Code 2020, Social Security Code 2020 and Wage Code 2020.■

## DISCUSSIONS ON RESIDUAL ISSUES WITH IBA

***Text of AIBOC Circular No. 2022/28, dated 24.09.2022 contents which are self-explanatory for information of the members.***

As a sequel to the follow up after the 1st July 2022 meeting with IBA, one more round of discussion on residual issues was held with IBA at Mumbai on 23rd Sept, 2022 between 03.30 p .m and 05.00 p.m.

2. IBA team was led by Shri. M. V. Rao. Chairman HR Committee of IBA and MD&CEO Central Bank of India, Shri. Shanti Lal Jain, MD&CEO Indian Bank, Shri. Debashish Mukerjee, Executive Director, Canara Bank, Shri Lal Singh, CGM(HR), Union Bank of India, Shri S.K. Rana, GM(HRP), Punjab National Bank, Shri Manish Kumar, GM(HR) UCO Bank, Shri. Gopal Murli Bhagat, Dy. C.E.O, IBA, Shri. Brajeshwar Sharma, Senior Advisor HR&IR, IBA and officers of HR Department of IBA.

Five representatives of the officers' organisations participated in the meeting.

3. In addition to the issues listed in the Supplementary Minutes of Understanding inked on 4th January 2021, some issues were included during the discussions held on 13th April, 2022., The discussions were focused on the following issues:

\* **5 Day Work Week:** On 1st July'22 during the meeting with IBA we had made it abundantly clear that 5 day work week has to be introduced without further delay. The introduction of **5 day work week** was the need of the hour as it was an investment in future as we have to nurture and protect the most important assets of the bank-the human assets, who are the future of banks. Our members are toiling hard at branches and offices 10-12 hours a day and working under extreme duress and constraints. We wanted a healthy and focused regiment of officers who are driving the growth and development of the institutions. IBA had, on that day, indicated that the modalities need to be worked out to compensate the working hours of the remaining Saturdays to benefit the customers and also to put up to the appropriate authority for consideration.

We today again reiterated that we were open to any incremental change in business hours in order to clinch the much awaited 5 day work week as our officers' fraternity is accustomed to put in extended hours of work every day to fulfil the goals and objectives of the banks. We were given to understand by IBA that the workmen unions are now expected to convey their consent to the proposal of extending business hours. We, however, have demanded that the cash transaction hours need to be reduced considering in the increased dependence on ADCs and also to provide ample time for compliance related work. The discussion ended on a positive note. ***We are confident that the long standing demand of the officers' fraternity of a 5 day work week would fructify in the near future.***

\* **DOUBLE JEOPARDY:** While we insisted for a reiteration of the earlier communication issued by IBA, in the matter of granting the Stagnation Increment, PQP etc. to an officer, who had not participated in the promotional exercise, IBA has suggested that the Individual Banks may refer the cases facilitating the IBA to provide the guidance.

\* **PENSION UPDATION:** IBA expressed that they are open to examine the payment of Ex-gratia to pre 1986 retirees, as the same is outside the purview of Pension Regulations 1995. IBA indicated that there is a need for harmonisation of DA prior to 2002 and couple of options need to be examined on the basis of data to be collected/ provided by the Banks. However, we have reiterated that the evaluation of cost for updation should be carried out as that of the one done in 2010 to assess the position of the funds as our goal was updation of pension. Simultaneously, we demanded that all banks should have the health of the pension funds examined and make provisions, wherever necessary to ensure that the funds were sustainable in the long run.

\* **STAGANATION INCREMENT DUE TO REPHASING THE PERIODICITY:** We emphatically insisted that on account of reduction of the periodicity of Stagnation Increments from 3 to 2 years, if the same falls in between 01.11.2017 and

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31.10.2020 (before rephrasing), the arrears to be paid from that date on which it falls due and **not from 01.11.2020**. **IBA should issue an advisory to member banks immediately with illustrations as allocation was made available in the Wage pact.**

**\* MEDICAL AID FOR THE YEAR 2017:** While IBA was reiterating their position based on the circular issued in 2015 that the Medical Aid was on pro-rata basis, we clearly presented that the amount allocated was ₹ 64 crore in our allocation and difference should be paid in full. IBA assured to revisit the same afresh.

**\* LFC:** IBA opined, that as the issue has been raised subsequent to the 8th Joint Note and it was not part of COD, it would not be considered. We made it abundantly clear that the note on LFC, with specific reference to monetization, enhancement of class of travel as well as the spouse (if working in the same bank) is eligible to avail separate LFC are pending with IBA as they assured in the past to discuss the same. It was also made clear to IBA that common items like leave agreed with workmen unions would be automatically extended to us also. **To begin with, female officers should be allowed to have a separate LFC and in this regard an advisory from IBA is a must as many female officers had missed the benefit of LFC because of the absence of the instructions from IBA.** We also made it clear that the inordinate delay on the part of IBA to issue the advisory that both spouses (officers) were eligible to avail separate LFCs was just unacceptable. IBA then stated that the matter would be revisited.

**\* Profit Linked Incentives:** We have insisted if an officer retires/joins/separates during the financial year, he/ she should be paid PLI in full. IBA has indicated that they will revisit and Banks will be advised accordingly.

**\* MANDATORY LEAVE POLICY :** **We pointed out that Canara Bank was the first bank to implement the advisory of IBA to treat the 10 days mandatory**

**leave as a special leave outside the quota of leave of an officer. We have demanded that IBA should ensure that the same is implemented in all other banks.** IBA expressed that the individual bank's board has to take call on the RBI instructions. However, they also expressed hope that the same would be soon implemented.

**\* REIMBURSEMENT OF EXPENSES ON ROAD TRAVEL :** IBA has informed that the matter is under active consideration including the transportation of goods by lorry/carriers while delinking from wagon load concept. The increase is expected to be significant.

**\* TAX ON NPS DEDUCTED OVER AND ABOVE 10% :** On our presentation of the view point that the Central Government and State Government employees are provided with exemption for the additional 4%, IBA has agreed to refer the matter to the Government seeking waiver.

**\* GRID HOLIDAYS:** IBA has informed that the present arrangement of compensation is extended by the Bank is working well. From our side we insisted that the statement should not be generalized as many officers desire a compensatory off and the difference in number of days of leave between the normal officers working in the branch and GRID should be credited to the officers leave account in addition to the P/L.

**\* Conveyance Allowance to PC EMPLOYEES:** As the Central Government is recently revised the transport allowance, IBA has indicated to examine the same.

There were some other issues, which could not be discussed due to paucity of time. We shall pursue it further. In our evaluation, the talks are in the positive direction and we do expect that certain key issues would be resolved shortly. ■

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## FIVE-DAY WORK WEEK-OUR VIEWS

**The text of AIBOC Circular No. 2022/32, dated 15.10.2022 contents which is self-explanatory for the information of the members reproduced the text of the communique sent to IBA from - AIBOC,AIBOA,INBOC,NOBO.**

Please refer to the discussions held on 1st July 2022

and 23rd September 2022 in respect of the above.

02. You will kindly recall that on both the days the 5-day work week was deliberated upon elaborately as we attach topmost priority in the implementation of the same at an early date. We had made it abundantly clear in the interest of the officers'

fraternity, who are the driving force of the industry, an early implementation of 5-day work week will reinforce the officers' fraternity in taking forward the goals and objectives in a more effective manner and also that it was vitally essential to ensure that officers' remain healthy, motivated and focused.

03. We are pleased to note that IBA has responded in a positive manner on this sensitive issue and sought our suggestion to finalise the modalities. From the perspectives and dimensions discussed regarding the instant case, it is an accepted proposition that the reduced working hours on extending a five-day work week shall be compensated by enhancing the working hours on the remaining days.

04. Whereas, it is common knowledge that the officers are required or rather compelled to work extended hours till the day end activities are completed, and precisely in order we propose that the working hours may be enhanced by 30 minutes and wherefore the **present working hours shall be extended for 30 minutes in the evening.**

**From this perspective we propose the following :**

a. That the present working hours shall be increased by 30 minutes a day, ergo revising the closure time of working hours by

extending it to further 30 minutes in the evening.

b. That Non cash transaction hours shall be extended by stretching 30 minutes in the evening.

c. The cash transaction hours to be reduced by 1 hour to provide a fillip to alternate channel transactions and thereby allow the officers to focus on compliance .

To substantiate the case in point, we append a table indicating proposed revised timings:

	Ongoing	Proposed
Working Hours	9:45 AM to 4:45 PM 6 ½ hours (excluding lunch time)	9.45 AM to 5.15 PM 7 hours (excluding lunch time)
Cash Transaction Hours	10:00 AM to 2:00 PM 2:30 PM to 4:00 PM 5 ½ hours	10:00 AM to 1:30 PM 2:00 PM to 3:00 PM 4 ½ hours
Non cash transaction hours	4:00 PM to 4:45 PM 45 min	3:00 PM to 5.15 PM 2 hours and 15 minutes
Total customer service hours	10:00 AM to 2:00 PM 2:30 PM to 4:45 PM 6 hours and 15 minutes	10 AM to 1:30 PM 2.00 PM to 5.15 PM 6 hours and 45 minutes

05. We are confident that Indian Banks' Association are fully seized of the fervent expectations of the officers' fraternity in introduction of the 5 day work week and therefore, initiate suitable measures for early implementation of the same. ■

**STATE BANK OF INDIA OFFICER'S ASSOCIATION (Kerala Circle)  
8th TRIENNIAL GENERAL COUNCIL MEETING 16.10.2022  
A stupendous display of solidarity**

All roads led to AKG Hall, Thiruvananthapuram rechristened as Com Ramanathan Nagar on 16th October 2022, and the venue of the 8th Triennial General Council meeting of our affiliate SBIOA (Kerala Circle). A massive congregation of officers, well-wishers, veterans, and a fraternity of trade unions descended on the venue. This is yet another stupendous display of the legacy, militancy, and passion of trade union activities for which the comrades of our Kerala state are known.

2. The General Council meeting commenced with the hoisting of the flag of SBIOA by the President

and General Secretary of SBIOA (Kerala Circle) in the august presence of the President, AISBOF and the undersigned and in the presence of the Presidents and General Secretaries of other affiliates of AISBOF. The venue reverberated with thunderous slogans, raising the passion for trade unionism in each member present on the occasion. Over 2500 delegates attended the General Council Meeting. More endearing to us was the significant presence of women and youth, infusing the conference with vigour and vitality. This was the biggest conglomeration of bank officers in Thiruvananthapuram and SBIOA Kerala could proudly showcase the strength, unity, and commitment of the

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officers' fraternity to the entire country.

3. The Presidents and General Secretaries of other circles coming from every nook and corner of the country were welcomed on the dais with slogans and rousing reception by the President and General Secretary and office bearers of the host Circle.

Com.Deepak Kumar Sharma	President	AISBOF
Com.Nilesh Radia Com.Pinakin Brahm Bhatt	President General Secretary	Ahmedabad
Com.Kiran Mathada	General Secretary	Bangalore
Com.Nalla Perumal Pillai P Com.R.Balaji	President General Secretary	Chennai
Com. Jatinder Pal Singh Sethi Com.Sushil Ahuja	President General Secretary	Delhi
Com.S. Appa Swamy Com. A. Sai Prasad	President General Secretary	Hyderabad
Com.Vinay Kumar Bhalla	General Secretary	Jaipur
Com.Madan Kishore Jain	President	Bhopal
Com.A.K.Agnihotri	President	Lucknow
Com.Mohan Shamji Gohil Com.Manohar Baboo Devrukhkar	President General Secretary	Mumbai Metro
Com.Udaram Hedao Com.Bhushan Mahajan	President General Secretary	Maharashtra
Com.Kamlakar Singh	President	Patna
Com.G. Kishore Kumar	President	Amravati
Com.T.A.P Paul	President	North Eastern
Com.Narendra V Kulkarni	Treasurer	AISBOF

4. The General Council was inaugurated by lighting the lamp by the Honourable Minister of the State for Finance Com. K. N. Balagopal along with the leaders present on the dais which included the President and General Secretary of SBIOA (KC), Com Deepak Kumar Sharma, President, AISBOF Shri Venkata Ramana Bayireddy, CGM and the General Managers of the Circle, leaders from fraternal associations and Presidents and General Secretaries of SBIOA from our affiliates from various Circles and the undersigned. Com Rajesh S, General Secretary, SBIOA Kerala Circle, welcomed the gathering. He touched upon the importance of the General Council in the present scenario in the backdrop of privatisation and the challenges ahead. He urged upon the members and the bank to devise suitable strategies to get adapted to the changing environment. He expressed that unity amongst

membership and solidarity of the members was the need of the hour.

5. Shri Venkata Ramana Bayireddy CGM, Thiruvananthapuram Circle expressed his pleasure in meeting the SBI family and Association leadership. He expressed that the circle has an abundance of vibrant and talented officers and both Association and the management should work together to achieve our goals and take the Bank to greater heights. The Circle staff is well-equipped with job knowledge and logical thinking, he said. The staff is providing good customer service. He expressed his deep appreciation to the officer community. However, he also urged upon the members present to strive harder to improve the CD ratio of the state, which was hovering around 51%, way below the all-India average of about 71%.

6. Shri K.N. Balagopal, Hon'ble Minister of Finance, Govt. of Kerala and Chief Guest of the function appreciated SBI for its important role in Kerala as a bigger bank after the merger. He urged upon the need for good customer service in rural areas. He also expressed his concern such as the delay in sanctioning business loans and advised to have a separate virtual platform for easy approval of SME and Education loans. He advised to give more thrust in recovering loans availed by the big business community. He expressed his appreciation towards Public Sector Banks for providing good services and implementing social security schemes of the Government.

7. Former leaders of the circle were felicitated as a recognition of their contribution in:

Com. M.Sreenath	Former President AISBOF and GS Kerala Circle
Com. P V Sivashankara Pillai	Former General Secretary Associate Bank Officers Association and ABOA unit SBT
Com. Chandrasenan	Former president ABOA SBT
Com. Vinayachandran S	Former President SBOIA KC
Com. R.Sreeraj	Former General Secretary ABOA SBT
Com. Janardhanan P	Former President SBIOA KC
Com. N.Jayakrishnan	Former President ABOA SBT
Com. V.Harinarayanan	Former President ABOA SBT
Com. V.Muraleedharan	Former GS SBIOA KC
Com. C.P.Krishnanandan	Former President SBOIA KC
Com. G.R.Jayakrishnan	Former General Secretary SBOIA KC
Com. V.K.Premachandran	Former President SBIOA KC

**DUTY FIRST, RIGHT NEXT**

Shri A. Satheesh Kumar, an eminent Cartoonist and member of the Election team was also felicitated.

8. Com. Biju T President of SBIOA (KC) in his presidential address welcomed all the affiliate leaders and AISBOF leadership. He expressed that the presence of over 2500 members and show of camaraderie has made the 8th triennial a historic one and infused additional strength to all newly elected office bearers to work effectively and in unison to espouse the cause of the members. He worried that the digital transformation of transactions had given a fillip to the entry of more Fintech Companies into the Banking foray having large-scale security threats. The pressure of the present ruling dispensation into the banking arena has created an additional workload for officers in the implementation of various schemes throughout the year. He also expressed his concern about work-life balance and the shortage of manpower. He urged all officers particularly youngsters to take part in all organizational activities and strengthen the Association.

9. The undersigned before delivering his keynote address, felicitated the newly elected president and General Secretary of SBIOA (Kerala Circle) Com. Rajesh S and Com. Biju T, respectively along with Com Deepak K Sharma, President, AISBOF. In his address, he expressed happiness in witnessing the exuberance of youth amongst the participants. He congratulated the members, who had assembled from the far-flung districts of Kasaragod, Kannur, Wayanad, Kozhikode and from every nook and corner of the state to take part in the historic 8th Triennial General Council meeting in a spectacular show of solidarity. He reminisced about his earlier years in the Executive Committee of the Federation, where he had the opportunity of working with former leaders including e-associate office bearers, who were felicitated in the meeting and also his emotional attachment with the Circle.

He appreciated the role of SBIOA (Kerala Circle) in organizing a state-wide strike under the banner of AIBOC in support of the CSB Officers' Association. He narrated the role of the Federation in resolving several issues of Kerala circle including payment of demonetization compensation to all officers in 2021, which was a landmark achievement considering the fact that all circles had paid compensation in 2017. He opined that the "Power of unity" will always be a befitting counter to the "Arrogance of Power" and harped on the need to be united. He elaborated on many issues such as the introduction of a 5-day work week, which was being actively considered by IBA and DFS. He stressed the need to ensure that human dignity is respected in the workplace. He urged upon members not to vent out personal grievances on social media, which is inimical to the image of the bank and also to counter any negative pots which sullied the image of our esteemed institution. He appealed to all the participants to like the Facebook page [www.facebook.com/BankBachaoDeshBachao/](http://www.facebook.com/BankBachaoDeshBachao/) and encourage all stakeholders to join the battle against privatisation. While speaking on bank-level issues, he mentioned upon issues like wage disparity, work-life balance etc.

Com Biju T, President, along with Com Rajesh S, accompanied by Com VK Premachandran and G R Jayakrishnan former President and General Secretary of SBIOA (Kerala Circle) felicitated the undersigned in the backdrop of his ensuing superannuation on 30th November 2022 by presenting a memento, a very special artwork of Kerala State depicting a Kathakali dancer.

10. Com. Deepak Kumar Sharma, President AISBOF congratulated team Kerala for organizing a successful and grand General Council meeting. In his address to the gathering,

he touched upon many issues such as the unilateral decision of the management, discrimination and injustice. "Our image is being tarnished in a systematic manner by ignoring our contribution to the country's economy", he said. Non-appointment of an officer or workmen director on the board of the Bank is pending for a long. Big sharks are ready to take away all our resources and try to convert us to another BSNL or Air India. All these moves are to be resisted strongly and unitedly with 100% support to Association, Federation, and Confederation. He advised the members to sacrifice their comforts and personal interest for the cause of peaceful revolution for our own future. He urged upon the members to implement each call given by Association, Federation and Confederation in letter and spirit. He also called upon the members to participate in demonstrations, social media campaigns, agitational programs, strike calls etc. in large numbers. He congratulated the Confederation leadership for the successful and historic wage settlement with the introduction of a new feature PLI which is an indirect bonus to all, and other achievements like encashment of 5/7 days leave, learning allowance, location allowance for non-CCA centers, the introduction of additional stagnation increments from Scale 1 to 4 and one stagnation increment to Scale -5 officers for the first time etc.

He touched upon the working environment at the operation level and staff shortage, connectivity problems etc. One of the major concerns is an unhealthy strategy adopted by some of the controllers in achieving targets resulting in quick mortality and loss to the bank. He too, urged upon members to work sincerely to make our esteemed organisation scale new heights. He concluded the speech with vibrant slogans that were responded to enthusiastically by the entire house.

Com Akhil S., President of SBSU(KC) and Com Jayakumar, General Secretary, SBIPA (KC) also addressed the gathering and congratulated SBIOA (Kerala Circle) for the grand show of solidarity.

The Opening session was concluded with a vote of thanks proposed by Com. V. Jagannathan, Convenor Reception Committee and DGS Thiruvananthapuram.

11. In the delegate session, the General Secretary presented the report after which deliberations were made by 20 members, who gave suggestions and made constructive criticisms on matters including delay in effecting transfers, salary fixation, issues at single officer branches, non-payment of allowances, infrastructure improvement in Airport counters, IR issues arising out of an attitude of some controllers, work pressure, inordinate pressure for selling JV products, issues related to NPS, conversion of RMROs as General cadre officers, Ex-servicemen officers' salary fitment issues, lack of effective training programs and detailed and excessive compliance structure in our bank, OTMS issues etc. The General Secretary gave suitable replies to all the queries and suggestions made by the delegates.

Com. Mahesh Jayan O M, Asst Secretary (Finance) extended a vote of thanks to the delegate session.

The General Council came to a close at 6:00 pm with the lowering of the flag, bringing down the curtain on the historic event.

12. We congratulate our affiliate, SBIOA (Kerala Circle), and the vibrant comrades who made the General Council an outstanding success and an occasion to remember. ■

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## DEARNESS ALLOWANCE

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

### DA for Nov, Dec 22 & Jan 23.

Month	Index as per 2016 series	Conversion Factors	Index as per 1960 series
Jul.2022	129.90	4.63 X 4.93X2.88	8539.44
Aug.2022	130.20	4.63 X 4.93X2.88	8559.16
Sep.2022	131.30	4.63 X 4.93 X2.88	8631.48
		<b>Total</b>	<b>25730.08</b>
Average			<b>25730.08/3</b>
Rounded off			<b>8576</b>
Difference in excess of 6352 points			<b>2224</b>
Number of Slabs			<b>556</b>
DA paid for the previous quarter slabs			<b>526</b>
Difference			<b>30</b>
New DA Rate			<b>38.92</b>

Accordingly, Dearness Allowance is payable to Officers is **556** (i.e.**526+30**) slabs with effect from 01-11-2022 as against **526** 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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