



CRESCENDO
OF CRUSADE IN FURTHERANCE OF OFFICERS' RIGHTS

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EDITORIAL...

AIBOC PREVAILS AGAIN !

RBI FORCED TO WITHDRAW CONTENTIOUS INSTRUCTIONS ! !

Ever since the announcement of **Demonetization** of high value currency notes of **Rs.500** and **Rs.1000**, **Members** of the AIBOC are under huge stress despite their working hard for **12-15 hours**. The customer dissatisfaction is increasing because of chaos and confusion created in implementation of the scheme. The Bank Officers are being subjected to the **anger, anguish** and **wrath** of Customers / General Public due to short supply of currency notes to the banks, particularly to **Public Sector Banks**. Frequent changes in the instructions have added fuel to the fire. The trust deficit on account of all these changes has been increasing among the general public towards the Banking Industry, which is neither good for the bank staff nor for the **Nation's** economy. Right from the date the policy of Demonetization was declared, the **Confederation** has been requesting the RBI / the Government and all the concerned authorities to pay heed to the timely communications sent to them, by the AIBOC, to know the ground level problems. The AIBOC offered to give the suggestions for smoother implementation but unfortunately, no opportunity was given to the AIBOC.

There has been an unavoidable time gap between the implementation of the frequently changing instructions issued by the Government / the RBI, as many of them require system modification, whereas, the RBI notifications due to use of electronic media were reaching the General Public before reaching the Banks. The problem peaked when the notification dated **19.12.2016** requiring the bankers to seek reasons for late deposit of **SBNs** over **Rs.5000** was issued. The Bank Officers, already overburdened, were subjected to even more hardships and stress as well as humiliation at the hands of Customers / General Public who were also aggrieved because of **u-turn** taken by the Government / the RBI against its earlier declaration to accept all **SBNs** up to **30.12.2016** without any restriction / clause.

Many members were approaching the leadership of the AIBOC / **AIABOA**, to seek clarifications and were narrating the tales of woes faced due to this notification. Understanding the implications and future threat of fixing accountability and action against its members, the Confederation immediately sprang into action and sent messages to the **Membership** on **20/12/2016** to be in preparedness for lodging country wide protests through Demonstrations on **21/12/2016**. A letter to the RBI, Governor was also sent on **21/12/2016** in the morning itself. The copies were marked to the Secretary, DFS, Ministry of Finance and to the MDs / the CEOs of all Banks. The letter was delivered by 1030 Hrs., protesting that the Bankers are not expected to play the role of investigating sleuths of IB / ED and CBI at the busy counters of Banks as they are already overburdened due to heavy work load amidst scarce manpower.

The AIBOC strongly felt that withdrawal of the instruction will only confirm the PM's statement to the public on 08/11/2016 and improve the public confidence in the banking system and reduce the hardships faced by the Officers at counters.

The RBI was forced to amend its notification, which triggered the protest action of the AIBOC throughout the Country, by noon. This modification was a great relief as it had been causing a lot of concern and apprehension in the minds of the Members due to future possibility of undue accountability and job insecurity. However, many more large issues concerning the Banking industry and its Employees still remained unresolved, which included providing adequate currency to all banks, removal of discriminating / favoured supply to private sector banks as against the Public Sector Banks, compensation to Officers and interest on 100% CRR mandated to be maintained on incremental deposits for a specified period. The AIBOC also demanded to provide the information regarding supply of currency notes on day to day basis city-wise / Bank-wise, which was also not responded. Therefore, the AIBOC decided to carry on with Demonstration. To avoid any confusion, messages were sent to all the Affiliates/State Committees to lodge protests through demonstrations as decided earlier.

The AIBOC also issued a Press Release to create general awareness on the issues, hardships, demands and action programme. In response to the Press Release, many media personnel were present at the time of the protest demonstration and covered the same.

The AIBOC is pleased to report the unparalleled solidarity and enthusiasm reflected Nationwide by its Cadres in lodging the protests through demonstrations held at various Centres. The Delhi State Committee organized a massive demonstration at 1700 Hrs., in front of the RBI, New Delhi. Though the members were gathering peacefully to move ahead to Jantar Mantar, more than **800** Officers including lady Officers were detained by police and taken to Parliament Street Police Station. Statement of the General Secretary, Com. Harvinder Singh detailing the purpose and the issues of demonstration was recorded. Names, addresses and mobile numbers of all those detained were also noted down. It is really heartening that the members remained unaffected by the pressure tactics of the police and were seen in defiant mood. Young lady comrades were enthusiastic and undeterred in giving their names and details. The members present there even raised slogans in the Police Station itself. Executives of NBG-I and New Delhi Zonal Offices of the Bank of India also reached the Police Station to express their solidarity. It indeed was a unique gesture which is rarely witnessed. Gathering was addressed by the General Secretary, AIBOC inside the Police Station itself which is a rare and unique event, never heard of in the trade union movement of the Banking Industry. This has added a new chapter to the annals of Trade union movement. The Officers were released later after detention of more than two hours. There has been wide media coverage in all the important National dailies including Business Standard, which has published interview of the General Secretary, AIBOC, Business Line, The Hindu, Economic Times, The Times of India, Navbharat Times and Maharashtra Times etc. Similar protest actions have taken place at many other centres throughout the Country which were widely covered by the media.

It is pertinent to point out that Two instructions issued by Reserve Bank of India were withdrawn / modified after the same were protested by the Confederation. The earlier notification of maintaining 100 % CRR over the incremental deposit having adverse financial implications was withdrawn, effective from the very next fortnight. The notification directing banks to conduct due diligence of customers who wish to deposit more than Rs.5,000 in old currency till December, 30/12/2016 was also withdrawn after the AIBOC resorted to organizational recourses.

**AIBOC'S LETTER NO. 2016/195 DT. 08.12.2016 TO CHAIRMAN, IBA
SEEKING MANDATE BY MEMBER BANKS FOR 11TH BIPARTITE SETTLEMENT**

“We understand that Department of Financial Services, Ministry of Finance, Government of India had asked Public Sector Banks (PSBs) to initiate the process of negotiations /next wage revision of the employees and conclude it prior to the effective date i.e. **01.11.2017** vide its communication dated **12.01.2016**. After that, a reminder was also sent on **24.08.2016** requesting PSBs to intimate the present status/ action taken by them so as to conclude the negotiations/ next wage settlement by the effective date, i.e. **01.11.2017**, positively. Lastly another reminder dated **21.10.2016** seeking the steps taken was sent. On all occasions copies were marked to the IBA for taking necessary actions.

We, therefore, request you to take immediate steps to ensure that the process in this regard is initiated immediately, by seeking mandates from Member Banks for initiation of the process.”

Sd/ HARVINDER SINGH
GENERAL SECRETARY

**AIBOC'S LETTER NO. 2016/200 DT. 21.12.2016 TO GOVERNOR, RBI
Frequent Change of Ground Rules in Acceptance of SBNs by Banks !
Confusion Created due to Multiplicity of Instructions**

“We invite your kind attention towards our earlier communications on the various issues and challenges before the bank officers in exchanging of SBNs and their acceptance for deposit in the accounts. The multiplicity of instructions issued, the multiple authorities issuing these instructions and the short notice to implement the same - have created a total confusion and chaotic situation. The speed with which the newer instructions for exchange and acceptance for deposits of **SBNs** are issued, are much faster than the capabilities of the Bank Officers to read, understand, interpret and implement them. There remains huge time gap between the issuance of instructions and the actual implementation due to technical modifications required in the systems leading to confusions and avoidable conflicts and dissatisfaction amongst common masses. The sword of accountability has unnerved the hapless Bank Officers as never before.

The recent communication dated **19/12/2016** has added further stress on the over-burdened officers. These instructions :

- a Have made the banker an **enemy** vis-à-vis the **customers**. As against the earlier declaration of the Prime Minister of India to accept all deposits upto **30/12/2016** without any hitch (except that they have to substantiate the source to the relevant authorities), the **U-turn** has not gone well with the customers who are presently questioning the Bankers.
- b Have thrust the role of an **Investigator** or **Vigilance Officer** on the Bankers. Instead of conducting the banking business, Bankers have now to assess the source, the reasons, the causative factors, satisfy themselves with the explanations of the customers and also authenticate (by Two Officers as against the availability of only one Officer at various single Officer Branches) the depositions of customers, while facing the hostility of the customers.
- c Have added Burden of receiving ‘the **Satisfactory** explanation’ and reasonableness of the disclosures of the depositing public. ‘Satisfactory Explanation’ has not been defined and hence it will lead to arbitrariness and add to the woes of Bankers.

Bankers are not expected to play the role of investigating sleuths or IB, ED and CBI officers at the busy counters. They are already pressed for their time due to heavy work load amidst scarce manpower. The vagueness of the words ‘the satisfactory explanation’ would push the officers of the Banks into unwanted accountability net in the days to come and dampen their spirits despite their unmatched contributions – post Demonetization. Once the customer deposits the monies in the accounts, the concerned authorities can investigate all such transactions at leisure and in detail. In the backdrop of the host of problems faced by the Officers’ community in handling the depositing of SBNs, **we demand** the following:

- a With hardly 10 days left for the process, no additional burden (unrelated to Banking duties) be loaded to the stressed Bank officers in accepting the deposits of SBNs for the remaining period.
- b **The instructions issued vide the RBI communication dated 19/12/2016 must be withdrawn forthwith as the Banker shall not carry out the duties of CBI/ED/IB at the busy counters.**
- c No accountability should be fixed on the Bank Officers in this respect as they are thrust with a role not expected of them.

Having demanded as above, we strongly feel that withdrawal of the instruction itself will only confirm the **PM’s** statement to the public on **08/11/2016** and improve public confidence in the banking system and reduce the hardships faced by the Officers at counters. We are sure, you will respond positively to this demand of **AIBOC**. Failing this we may be constrained to call for collective action resisting the unreasonable expectations from Bank Officers.”

Sd/HARVINDER SINGH
GENERAL SECRETARY

CRUEL HANDS OF DESTINY SNATCHES COM. T. NAVAMANI !

Com. **T Navamani**, the General Secretary, Karur Vysya Bank Officers’ Association (**KVBOA**) and the Deputy General Secretary of the **AIBOC** died on **24.12.2016** in a fatal road accident at **Dindigul**.

CRESCENDO deeply mourns his untimely death and prays that the departed soul rests in eternal peace. May the bereaved family members be granted the strength to bear with this irreparable loss.

AIBOC'S PRESS RELEASE DATED 21.12.2016

“ Ever since the announcement of **Demonetization** of high value currency notes of **Rs.500** and **Rs.1000**, the Bank Officers and employees are under huge stress despite their working hard for **12-15** hours. The customer dissatisfaction is increasing because of chaos and confusion created in implementation of the scheme. Bank Officers are being subjected to the anger, anguish and wrath of Customers/General Public due to short supply of currency notes to the banks, particularly to Public Sector Banks. Frequent changes in the instructions are adding salt to the wound. Banking system itself is losing **credibility** because of RBI / Government policies.

The recent communication dated **19.12.2016** has messed up the whole system. On the one hand, the general public is feeling cheated and on the other hand, the Bank Officers being clueless about the implementation of these instructions, are feeling harassed. In view of the ambiguity of the communication, the responsibility of investing agencies like IB/ Regulator is being thrust upon them. The large scale fears of accountability on a future date because of recording of the statements of customers and the responsibility of Officers to take a decision on the genuineness of the statement are not unfounded and can not be accepted at any cost. Rejection of any statement of a customer by the Bank official is leading to direct conflict and manhandling of the Bank Officials. The customers are confronting the Officers and seeking explanation as to why the statement given by Hon'ble Prime Minister and Finance Minister that these notes can be deposited till 30th December, 2016, is not reason enough!

Many communications sent to RBI/Government by our Confederation on various issues raised by us along with suggestions given for the smooth implementation of the scheme, remain un-responded. The irregular / inadequate supply of cash to Public Sector Banks while favours being rendered to Private Sector Banks needs to be justified by RBI. We once again demand from the RBI to provide us the citywise / Bank wise position of cash supplied to Public Sector and Private Sector banks on daily basis as well as to increase the supply of small denomination currency notes to mitigate the hardships of the customers.

We have today demanded that **RBI** must withdraw its communication dated **19.12.2016** as the Bankers shall not carry out the duties of CBI/ED/IB at the busy counters of the Banks. We are holding demonstrations all over the country in front of Reserve Bank of India offices at 5.00 p.m. today. If these instructions are not withdrawn, then our Confederation may give a call of collective action, resisting the unreasonable expectations from Bank Officers.”

AIBOC'S LETTER NO. 2016/198 DT. 08.12.2016 TO GOVERNOR, RBI DEMONETIZATION - ACUTE SHORTAGE OF CASH DISCRIMINATION AGAINST PUBLIC SECTOR BANKS

“ We are an apolitical Organization of more than **2,80,000** Officers working in Public Sector/Private Sector and Co-operative Sector Banks in India. We are doing our best to ensure that the demonetization exercise is undertaken strictly as per the guidelines and instructions issued by the Regulator and the Government of India. However, we are very much disturbed with the propaganda unleashed against the Public Sector and Old Generation Private Sector Banks, pointing out deficiencies in the services of these Banks. Whereas, enormous irregularities and violations of the guidelines reported in New Generation Private Sector Banks are deliberately hidden from being made public.

The Executive Committee of our Confederation, which met on **06.12.2016** at **Bengaluru**, expressed its serious concern over the **mismatch** between the statements issued from your Office that more than sufficient supply of new currency notes is being made to the Banking sector and the actual supply received by them, particularly in 'B' & 'C' class cities. Insufficient supplies, made to the Public Sector Banks are exhausted in the first Two hours only and for the remaining day, the Bank Officials are left to face the anguish and wrath of public who holds them responsible for the shortfall. Besides, it is also widely talked that the currency supply to the New Generation Private Sector Banks is favoured at the cost of Public Sector Banks. Therefore, it is all the more necessary that the position is clarified by supplying us the data of cash disbursements to top 40 Banks of the country - Region / City wise. Nevertheless, our request and demand from you is that unwarranted and exaggerated statements which are creating confusion and mistrust, are stopped, immediately.

We, on our part, assure best of our efforts in carrying on the exercise of Demonetization.”

Sd/ HARVINDER SINGH
GENERAL SECRETARY

**ASSOCIATION'S LETTER NO. CC/2016/35 DT. 21.12.2016 TO GM (HR)
 DEMONETIZATION PROCESS - ACUTE CASH SHORTAGE
 RESTIVE CROWDS - ATTACKS ON BANKERS**

“ Please refer to our earlier letter No. CC/33/2016 dated 21.11.2016, wherein we expressed our wholehearted support to the Demonetized Process as announced by the Govt. of India wef 09.11.2016. We notice with pain and anguish that the restiveness of our customers due to short supply of cash at almost every part of the Country is now reflecting up on the hapless field functionaries, particularly the Officers and the Branch heads for their no fault. While we have been advising all our Members to be patient, tactful and utmost restraint in dealing with such unpleasant situations, certain incidents of unruly crowds, attacking the Officers have been reported to us by our Members, causing concern among the field functionaries. The situation in our Lead Districts of UP / MP is very alarming due to various factors, viz., large base of clientele, shortage of manpower and lack of other infrastructure support, **more shortage of cash** in comparison with the Urban branches, etc..

Very recently, on 17.12.2016, our **Malda Ganeshpur** Branch under **Gonda** Zone was attacked by some unruly people which ultimately resulted in stone throwing and burning of the Two wheeler owned by the Branch Head, **Sri Mohit Tewari**. Owing to this, the said motor cycle which was not having proper insurance cover, was damaged beyond repair causing great financial loss to the Manager. Also the said attack lowered the prestige and the morale of the work force not only at the said Branch but also in the entire Zone and also in many other parts of the Country, where similar situation is prevailing. We therefore urge upon you that the Zonal Management should be guided suitably in ensuring proper protection and confidence to the work force of the entire Zone. Similar efforts are needed from every other Zonal authorities so that such untoward incident may not recur at any other place. Also the said Officer **Sri Mohit Tewari** should be compensated fully in replacing the motor cycle with a new one as the loss caused to the Officer is solely on account of his discharging his Duties towards Demonetization Process as announced by the Central Govt., with commitment and sincerity. Such positive initiatives from the Bank will boost the morale of the entire work force of the Bank in their ongoing struggle with implementation of the Demonetization Process which is expected to continue for some more considerable period. We also note with **Dissatisfaction** that the **Guidelines** of the Ministry dated 14.11.2016 (issued by one Sri G.C. Murmu, the Additional Secretary) and also the **IBA**, on certain initiatives to be afforded by the Banks towards safety and wellbeing of the Officers working late in Branches on account the ongoing Demonetization Process, have not been issued by the Head Office to the field functionaries. We therefore request that necessary steps be initiated without any further loss of time in the above regard in order to maintain the **credibility** of the **Administration** in the Bank.”

Sd/DEBMALYAMITRA

GENERAL SECRETARY

BANK BUSINESS PER EMPLOYEE (PRODUCTIVITY) IN RUPEES LAKHS

YEAR	NATIONAL	SB GROUP	PSB GROUP	PRIVATE		FOREIGN
				OLD	NEW	
1997	69.90	67.50	68.70	81.90	374.0	421.0
1998	87.70	76.40	82.05	113.00	797.7	582.1
1999	96.20	93.20	94.70	131.20	690.0	587.3
2000	114.80	111.20	113.00	159.50	889.0	581.4
2001	153.60	131.30	142.45	190.00	749.0	631.7
2002	181.70	168.50	175.10	209.50	699.5	535.3
2003	204.40	204.20	204.30	242.40	712.8	721.2
2004	249.40	220.70	235.05	291.20	716.5	800.5
2005	312.40	271.70	292.05	313.00	687.9	803.2
2006	364.00	342.60	353.30	358.30	803.0	980.0
2007	464.00	435.80	449.90	430.00	569.0	1211.9
2008	586.00	526.80	556.40	542.00	594.6	1439.0
2009	783.20	650.22	716.71	638.43	691.8	1282.74
2010	935.90	737.43	836.66	697.49	803.8	1411.39
2011	1152.50	790.48	971.49	810.41	831.3	1555.5
2012	1278.50	913.80	1096.15	872.30	858.9	1956.2
2013	1422.30	1019.70	1221.00	972.40	930.3	2173.3
2014	1532.73	1125.43	1329.08	981.93	960.62	2602.83
2015	1613.77	1322.94	1468.36	1060.88	1116.43	2860.13

(SOURCE : The Indian BANKER, May 2016)

**ASSOCIATION'S LETTER NO. CC/2016/36 DT. 21.12.2016 TO GM (HR)
UNPRECEDENTED INCREASE IN CLEARING INSTRUMENTS**

“ Please refer to our earlier letter No.CC/33/2016 dated 21.11.2016, wherein, we expressed our wholehearted support to the **Demonetized Process** as announced by the Govt. of India wef 09.11.2016.

After the announcement of the said Demonetization process, we have been witnessing an **unprecedented** rise in the number of Clearing instruments, both **Inward** as well as **Outward** since the cash transactions which have been dwindling rapidly owing to acute shortage of cash in the market, have been replaced by the Clearing Instruments. As a result of this, the Clearing load on all the Branches, mainly in Metro / Urban areas has increased in Geometric progressions and the load on the **Service** Branches that have been handling the Inward Clearing as well, has gone up to unimaginable proportions.

Added to this, the Bank has started the tasks of changing the Software at Service Branches, relating to both the Inward and the Outward Clearing, which has been causing several impediments in the smooth running of the Service Branches. Also we understand that the available manpower at the Service Branches has been withdrawn, **ostensibly** to help the Demonetization Process at some selected Branches. As a result of this, the Clearing operations have been badly affected resulting in break in Customers' Service and Customers' complaints thereby, at many places.

We therefore urge on you that the issue of **Assessment** of proper manpower **requirement** at **Service** Branches and also at **Branches** directly handling the **hubs** of Outward Clearing, be addressed without any loss of time. Moreover, the Zonal Heads / FGMs should be **sensitized** about the importance of proper functioning at the Service Branches / Hub Branches, so that the Customer service is maintained properly at all places.

Further, the issue of providing proper leased lines with higher bandwidths at these Branches be settled immediately without any ceiling on expenses, so that the **only** area where our Bank can compete with the peer Banks i.e., **proper** customer service is well taken care of, without attracting further criticism from our customers and without further damaging the image of the Bank. It needs no repetition from our side that in future days to come, the area of **Clearing** is going to assume lot of importance requiring lot of attention and nurturing from the Bank.”

Sd/ DEBMALYAMITRA
GENERAL SECRETARY

**XI BPS- DELAY IN INITIATION BY IBA / BANK MANagements
AIBOC STRONG FOLLOW UP-DFS INSTRUCTS MANagements / IBA AGAIN**

Lot of confusion is being created through the social media, like WhatsApp and Face book, particularly by the Officers who are members of a couple of tiny organizations. They seem to have no access to the communications of the AIBOC and are therefore, stating that there is delay in next wage revision process because Trade Unions are not ready with their '**Charter of Demands**'. The AIBOC requests its Members to ignore such under-informed / misguided sources.

All the concerned are aware that the AIBOC has been regularly following up with the Department of Financial Services (DFS) and the IBA for immediate initiation of the process of negotiations, so that the next Settlement could be made effective from 01.11.2017, i.e., the date when it is due. With these follow ups, the DFS, the Ministry of Finance had already sent Three communications on 12.01.2016, 24.08.2016 and 21.10.2016. Since no progress was visible, the AIBOC has once again taken up the issue very strongly with the DFS, Ministry of Finance, vide its letter dated 20.12.2016, which was hand delivered on the same day.

The DFS took immediate cognizance of this communication and on the very next day, they have once again directed the Chief Executives of all Public Sector Banks and IBA to expedite the steps to be taken for the next wage revision.

This issue is likely to be placed and discussed in the Management Committee Meeting of the IBA, which is scheduled to be held on 30/12/2016. The AIBOC is ready with its '**Charter of Demands**' and the same has already been discussed in the Executive Committee Meeting of the Confederation held on 06/12/2016 at **Bengaluru**. All the **aspirations** of the Members have been taken care of, in the '**Charter of Demands**'. The AIBOC reassures all the Members that the AIBOC will constantly be pursuing this important agenda.

**AIBOC'S LETTER NO. 2016/197 DT. 08.12.2016 TO GOVERNOR, RBI
DEMONITISATION AND ITS IMPLICATIONS ON BANKING SECTOR**

“At the outset, we hail the decision taken by Reserve Bank of India of withdrawal of 100% CRR requirement on incremental deposits with effect from the fortnight beginning from 10th of December, 2016. This will certainly provide relief to the banking sector which was suffering without any fault of theirs and for the reasons explained by us in our letter No. 2016/181 dated 28.11.2016. However, we did not find any relief on account of incidence of interest loss due to the maintenance of 100% CRR on incremental demand and time liabilities wef 26.11.2016. We would like to once again reiterate that the incidental expenses due to Demonetization, including additional establishment expenses and interest loss due to 100 % CRR must be borne by the Government and this additional load should not be passed on to the Banks which are already bleeding due to policy paralysis of the Government and harsh provisioning norms of the Regulator.

You are aware that heavy amounts of demonetized currency were received and processed during the period after 8th November, 2016. Pressure of work and long working hours all these days might have resulted in shortage or delay in remittances. Even fake notes might have been processed due to non-availability of infrastructure and shortage of sorting machines. In view of the exceptional circumstances, levy of any penalty to the banks by Reserve Bank of India may further adversely affect the profitability of the banking industry and also the morale of its work force. We, therefore, request you not to levy any penalty in view of special circumstances. Any shortage or loss due to fake currency should in no case be passed on to the officers, who otherwise also are not processing either deposits or disbursements of currency notes and are simply custodians of the currency overnight.

You will kindly agree that the fear of accountability for any procedural or processing mistake is the highest in banking industry. For any loss occurred, even unintentional, the search of a scapegoat starts. We will request you to issue necessary guidelines and ensure that there is **no witch hunting** exercise against Officers in case of any lapse in handling of currency or credits/debits in the accounts, including Jan Dhan Accounts, in which KYC has been complied. We sincerely hope that a pre-emptive approach of Reserve Bank of India will go a long way in maintaining the credibility of the **Public Sector Banks** and their **Employees**, who have proved that they are far ahead in implementing the policies of the Government and the Regulators, than their peer New Generation Private Sector Banks.”

Sd/ HARVINDER SINGH
GENERAL SECRETARY

**AIBOC'S LETTER NO. 2016/196 DT. 08.12.2016 TO CHAIRMAN, IBA
DISCIPLINARY MATTERS SUBMITTED IN X BIPARTITE SETTLEMENT**

“We wish to draw your attention towards unresolved issues of X Bipartite Settlement, in respect of Disciplinary and Vigilance proceedings. Though formal discussions with officials of IBA took place with our Confederation on 2-3 occasions but no progress was made and the issues have remained inconclusive till date. We are submitting the pending issues once again with our views thereon, with this letter.

Kindly arrange to hold a meeting urgently, whereby our views can further be clarified to the IBA officials for taking up at appropriate level. We hope that all our pending issues pertaining to 10th BPS with regard to Disciplinary matters would be resolved at the earliest so that no time is wasted on the long pending issues and we can concentrate exclusively on the issues pertaining to 11th BPS. It will not be out of place to mention that DOFS, MOF, Govt. of India has already sent Three communications to PSBs and IBA to ensure to conclude the negotiation/ next wage settlement by the effective date, i.e. **01.11.2017**, positively.”

Sd/ HARVINDER SINGH
GENERAL SECRETARY

DISCIPLINARY & VIGILANCE PROCEEDINGS - ISSUES TO BE CONSIDERED

- | | |
|--|---|
| 1. Classification of Misconduct | 9. Debarment period |
| 2. Abuse of the Omnibus conduct Rule | 10. Sanction of Prosecution / Arrest |
| 3. Authority for imposing Major Penalties | 11. Suspension & Subsistence Allowance |
| 4. Definition of Moral Turpitude & Amendment of B.R.A. | 12. Defence Representatives- No. of Pending cases |
| 5. Disposal of Disciplinary cases & Appeals | 13. Agreed List- LODI |
| 6. Copy of CVC / CVO advice | 14. Jurisdiction of CAT |
| 7. Provision of Personal Hearings | 15. Proceedings after Retirement |
| 8. Interpretation & Effect of Penalties | 16. Issuance of Charge Sheet |
| | 17. Other issues |

THIRTEENTH STATE TRIENNIAL CONFERENCE OF UP-WEST

The above was held at Western UP Chamber of Commerce & Industry Hall, **Meerut** on **24.12.2016** under the President-ship of Com. K.S. Cheema, the **State President**. Despite the inclement weather, the Conference was attended by large numbers from the Zones of **Meerut, Moradabad & Lakhimpur Kheri**. The Meeting was graced by Com. P Anand Rao, the **President, AIABOA**, Com. M.P. Singh, the **Vice President & the Coordinator** of UP & Uttarakhand States, Com. Debmalya Mitra, the **General Secretary & Sri D.P.Singh**, the DGM & the Zonal Head, Meerut.

After the lighting of the Inaugural lamp, the Chief guest, Sri D.P.Singh appreciated the committed efforts of the entire work force of the Zone during the Demonetization process not withstanding many odds and adversities. He lauded the positive contributions of the Officers' Association in the business development of the Zone under the **leadership** of Com. **Cheema** and Com. **Dhaka**. Com. M.P.Singh lauded the State unit for their contributions to the Officers' Cause under the present leadership and wished the Conference every success.

Com. Debmalya Mitra highlighted the ongoing developments at the Industry level and also at the Bank level. He shared with the House the stand of the AIBOC / AIABOA in support of the Demonetization process but assured that the problems of the Officers at Branches including the Currency chests of the Bank in this regard, are being sorted out. He advised the Members to meticulously follow the guidelines issued by the Bank in the matter, so that there may not be any unnecessary complications in future. He thanked the top Management for considering to pay **Rs. 3000** per day for the Two days' work on **12.11.2016** and **13.11.2016**, which was due to the continuous follow up of the Association. He appealed to the youngsters to take active role in the activities of the Association. He congratulated the Members on the occasion of the Conference and wished the Conference every success.

Com. Anand Rao explained the importance of accurate reporting of SBN and the role being played by the Association in liaising with the CBSPO and PMO on regular basis, so that the load on the Branches can be reduced to the extent possible with the help of centralized tools. He also highlighted the incident at a Branch under Gonda Zone, where the Two wheeler of the Branch head was totally damaged, by the unruly mob during the Demonetization process and the stand of the Association thereof. He stated that every Zone / State must have One Currency chest at least, so that the cash related issues which are likely to persist for some more period can be sorted out. He noted with satisfaction the Membership position in the State of UP-West, with particular reference to the **Moradabad** Zone. He greeted the Members on the eve of the Conference and wished the same a grand success.

The entire House gave a standing ovation to Com. **D.K. Dhaka** who is superannuating on **31.12.2016** with thunderous clapping in recognition of his contributions to the **Cause** of the Association for nearly Three long decades.

STATE EXECUTIVE MEETING OF TAMILNADU / PUDUCHERRY

The above was held at K.K.Nagar Branch, **Chennai** on **25.12.2016**, the X-mas day which was presided by Com. K.Suresh, the **State President**. The Meeting was attended by Com. P Anand Rao, the **President, AIABOA** as a Special Invitee. The Meeting was attended by almost all the Members from far places even. After the initial address by the State President and the **State Secretary**, Com. M.S.K. Rajan, agenda wise discussions had taken place.

The Members interacted with the President, AIBAOA, effectively, on every relevant issue. Com. Anand Rao explained the stand of the Association regarding the Salary revision and the preparedness of the AIBOC in the matter. He congratulated the State unit for its effective functioning in addressing the issues pertaining to the Bank and the Officers. He noted with satisfaction that the youngsters are taking keen interest in the activities of the Association and more importantly they are coming forward to shoulder the leadership responsibilities. He appealed to the House to caution the members to be meticulous while following the guidelines of the Bank on Demonetization process, particularly, the reporting of the **SBN**. He assured the Committee that the issue of timely confirmation of POs will be taken up with the concerned authorities. He further informed the House that the matter of Lease entitlements as per **2011** census is finalized and circular will be issued shortly. He stated that the issue of **NPS** is occupying the prime agenda of the **AIBOC**. He lauded the social activities of Com. **Muthu Selvi**, a visually impaired Officer, the State Executive Member and wished her all the best.

XI BPS -ALLAHABAD BANK SENDS MANDATE TO IBA

Following the continuous follow up by the **AIABOA**, the Bank has since sent the **Mandate** to the IBA to negotiate on its behalf with the Unions / the Associations during the ensuing wage negotiations, as per the Board's decision on **23.12.2016**.

EXTENDED STATE EXECUTIVE COMMITTEE MEETING OF UP-SOUTH

The above was held on **18.12.2016** in **Gumti. No.5** Branch, **Kanpur** which was presided by Com. Rajesh Srivastava, the **State President**. The Meeting was attended by Com. P Anand Rao, the **President, AIABOA** and many Members from **Kanpur** and **Hamirpur** Zones. Besides the normal Agenda of the SEC, the Meeting witnessed a lively and useful interaction of the Members with Com. P Anand Rao on many issues confronting the Officers, viz., Manpower shortage and other problems being faced by Officers in the Lead Districts, Periodical Rotation of Officers, Pending Hospitalization Bills, Salary Revision & Pay parity with the Central Govt. Officers, Proper grooming of youngsters in the Trade union activities, Transfer issue of Zonal Secretary, Kanpur, Issues relating to Lady Comrades & the Specialist Officers, etc., besides the Demonetization process. Com. Anand Rao appreciated the functioning of the State Unit & the involvement of young comrades in the activities of the Association. He appealed to the House to meticulously follow the guidelines of the Bank regarding the Demonetization Process particularly the MIS reporting. He advised the Members to be in constant touch with the District level AIBOC leaders and also with the other Bankers, so that whenever any untoward incident occurs due cash shortage at any branch resulting in violent reactions from customers, as it occurred in one of the Branches under Gonda Zone, where the Two wheeler of the Manager was badly damaged by the mob, some collective and immediate Organizational recourse can be resorted to, in an effective manner. He appreciated the commitment of the work force in the Zones of Agra, Hamirpur & Kanpur and their untiring efforts during the Demonetization Process. He appealed to the Specialist Officers to consider opting for the main stream as the same will provide them better opportunities in the area of Promotions and also Transfers. He assured the House that the issue of Zonal Secretary, Kanpur will continue to be pursued. He also appealed to the Members to go through the Communications being issued by the Association on regular basis, so that they can update themselves with the latest developments & also, with the approach of the Leadership to every issue pertaining to the Bank Officers. He thanked the State unit for inviting him to the SEC Meeting. The **State Secretary**, Com. Siddhanath addressed the Meeting on local issues & apprised the House about the latest developments in the State.

GENERAL MEETING AT JABALPUR

There was a General Meeting of the Officers in the **Civil Lines** Branch, **Jabalpur** on **27.12.2016**, which was attended by Com. P Anand Rao, the **President, AIABOA**, Com. Sanjay Jha, the Zonal President, Com. Vikash Upadhyaya, the Zonal Secretary, Com. V K Srivastava, the erstwhile State Secretary, MP State and the Assistant General Secretary, AIABOA and many Members posted in and around Jabalpur city. Members had taken active part in interacting with the President, AIABOA and raised many issues, viz., Demonetization process & the MIS thereof, Salary Revision, Repatriation issues, Welfare measures in Bank, etc.. Com. Anand Rao shared with the House that the AIBOC is ready with the Charter of Demands and all the possible efforts will be made to ensure a timely and befitting revision. He explained why the AIBOC / AIABOA is in support of the Demonetization process, while highlighting the alertness of the AIBOC / AIABOA in taking up the problems of Officers, surfacing during the Demonetization process, with the Bank Managements and also with the RBI, viz., Suitable Compensation for the extra work, being thrust upon the Officers, Discrimination meted out to the Public Sector Banks by the RBI in the area of Cash supply, Withdrawal of recent RBI's instructions that Two Officers should certify cash deposits of SBN above Rs.5000, etc.. He appreciated the work force in the Zone for their sincere efforts in ensuring smooth Demonetization process in the Zone. He explained to the House the problems of the Officers, belonging to some States in the matter of Repatriations. He appealed to the Members to follow the communications of the AIBOC / the AIABOA on regular basis, so that they are well informed, about all the relevant developments.

BANK EMPLOYEE COST AS PERCENTAGE TO TOTAL BUSINESS

YEAR	NATIONAL	SBGROUP	PSBGROUP	PRIVATE		FOREIGN
				OLD	NEW	
1997	1.66	1.89	1.78	1.16	0.22	0.92
2000	1.48	1.54	1.51	1.12	0.26	1.01
2002	1.32	1.31	1.32	0.98	0.28	0.99
2005	1.08	1.39	1.24	0.79	0.42	2.03
2007	0.77	0.94	0.86	0.73	0.49	1.11
2010	0.58	0.80	0.69	0.71	0.62	1.19
2012	0.57	0.83	0.70	0.69	0.69	1.14
2013	0.57	0.78	0.67	0.68	0.67	1.09
2014	0.56	0.84	0.70	0.76	0.62	0.97
2015	0.57	0.80	0.69	0.79	0.61	0.95

(SOURCE : The Indian BANKER, May 2016)

ZONAL MANAGEMENT RELATIONS COMMITTEE MEETINGS

BENGALURU : The Meeting of Zonal Level Management Relations Committee was held at ZO, Bengaluru on **07.12.2016** in which the Association was represented by Com. P Anand Rao, the **President, AIABOA**, Com. M. K. Sanjayan the **State President**, Com. Kantha Raju, the **State Secretary** and others. The Management was represented by Sri **C.P.Raju** the DGM, Sri S.N.D.M.Rao, the Chief Manager and others. The Meeting which was conducted in congenial atmosphere, addressed the main issue of opening of Currency chest in the States of **Kerala** and **Karnataka** immediately. The Zonal Management recorded appreciation for the entire work force for their support during the ongoing Demonetization process.

KANPUR : The ZMRC Meeting was held on **17.12.2016** at ZO, Kanpur in which the Association was represented by Com. P Anand Rao, the **President, AIABOA**, Com. Rajesh Srivastava, the **State President**, Com. Siddhanath, the **State Secretary** and other Zonal representatives. The Zonal Management was represented by Sri **Abhaya Kumar Mohapatra**, the DGM, Sri Rakesh Choudhary, the AGM and others. The issues pertaining to the Bank and the Officers were discussed in a cordial manner and the Zonal Management's response to the issues was positive. The DGM appreciated the constructive role being played by the Association in the business development of the Bank.

AGRA : The ZMRC Meeting was held at ZO, Agra on **23.12.2016**. The Association was represented by Com. Debmalya Mitra, the **General Secretary, AIABOA**, Com. Rajesh Srivastava, the **State President**, Com. Siddhanath, the **State Secretary** and other Zonal Representatives. The Zonal Management was represented by Sri **R.P.Toshniwal**, the DGM, Sri A.Sarvanan, the Chief Manager and others. The issues were discussed in a cordial manner and the Zonal Management displayed positive attitude in addressing the issues.

CHENNAI : The ZMRC Meeting was held on **26.12.2016** at ZO, Chennai in which the Association was represented by Com. P. Anand Rao, the **President, AIABOA**, Com. K. Suresh, the **State President**, Com. M.S.K. Rajan, the **State Secretary** and others. The Zonal Management, which was represented by Sri **B.K. Sarangi**, the DGM, Sri L.R. Jeyaprakash, the Chief Manager & others, appreciated the support of the Association in Business development and also during the ongoing Demonetization process. The issues raised by the Association pertaining to the Bank and the Officers were discussed in cordial atmosphere and settled amicably.

JABALPUR : The ZMRC Meeting was held on **28.12.2016** at ZO, Jabalpur in which the Association was represented by Com. P Anand Rao, the **President, AIABOA**, Com. R.K. Jodhani, the **State Secretary**, Com. Sanjay Jha, the **Zonal President** & Com. Vikash Upadhyaya, the **Zonal Secretary**. The Zonal Management was represented by Sri **P Ramesh**, the Zonal Head, Sri K.N.Singh, the Chief Manager & others. The Meeting which was held in a congenial atmosphere, has mainly addressed the issue of acute shortage of Manpower in the Zone. The Management assured positively regarding the long pending issues concerning individual Officers.

AHMEDABAD : The ZMRC Meeting was held on **29.12.2016** at ZO, Ahmedabad in which the Association was represented by Com. P Anand Rao, the **President, AIABOA**, Com. B.D.Parmar, the **State President**, Com. Advait Malhotra, the **State Secretary** and others. The Zonal Management was represented by Sri **Dipankar Das**, the DGM, Sri Vijaykumar, the AGM and others. The issue of opening of Currency Chest in **Gujarat** State was prominently discussed during the Meeting which was held in a cordial manner. The Zonal Management lauded the support of the work force during the Demonetization process which was in its final stages.

COMPARATIVE ANALYSES OF MINIMUM BASIC PAY CENTRAL GOVERNMENT OFFICER VS. BANK OFFICER

PERIOD OF CPC	MIN. BASIC GOVT. OFFICER	BIPARTITE PERIOD	MIN. BASIC BANK OFFICER
III CPC : 1973-85	700	01.10.1979 (PCR)	700
		01.02.1984 (4th BPS)	1175
IV CPC : 1986-95	2200	01.11.1987 (5th BPS)	2100
		01.11.1992 (6th BPS)	4250
V CPC : 1996-2005	8000	01.11.1997 (7th BPS)	7100
		01.11.2002 (8th BPS)	10000
VI CPC : 2006-2015	21000 (15600+5400)	01.11.2007 (9th BPS)	14500
		01.11.2012 (10th BPS)	23700
VII CPC: 2016-	56100	01.11.2017 (11th BPS)	???

**SPLENDID SHOW OF UNITY - WEST BENGAL STATE COMMITTEE
24TH TRIENNIAL CONFERENCE !**

As per the Notification of the Returning Officer, Com. Ratan Kumar Roy, dated 23.12.2016, the following have been declared elected uncontested.

PRESIDENT	Swapan Kumar Gayen	AML & KYC Cell, HO
VICE PRESIDENTS	Manotosh Saha Mrinal Kanti Roy Sukanat Kumar Das	Khalore Branch, ZO Kolkata Urban ZO Siliguri Govt. Business Deptt., HO
STATE SECRETARY	Biswaranjan Ray	ALM Cell, HO
DY. STATE SECRETARY	Kuntal Maity	CTS Hub, Narendrapur, ZO, Behala
ASSTT. STATE SEC.	Pinaki Ghosh Biswanatah Chakrabarty Debayan Biswas	Ultadanga Branch, ZO Kolkata Urban Khosbagan Branch, ZO Siliguri Amtala Branch, ZO Behala
ORGANIZING SEC.	Sukamal Saha Amitabha Sengupta Harsh Vardhan	CGRC Cell, HO Pipulpati Branch, ZO Chinsurah Banjetia Branch, ZO Berhampore
TREASURER	Sanjoy K Bandyopadhyay	AML & KYC Cell, HO
ASSTT. TREASURER	Vishal Kapoor	Publicity Deptt., HO

EXECUTIVE COMMITTEE MEMBERS

01 D.P.Sen	Legal Deptt., HO	07 Arun Kumar Dhar	Chinsurah Branch
02 Kumar Mukhopadhyay	Gen.A/C & Audit, HO	08 Pratim Kumar Home	AML & KYC Cell, HO
03 Nishikanta Sheet	Kodalia, ZO Barasat	09 Amit Chandra	Planning Deptt., HO
04 Babulal Khan	Khosbagan, ZO Asansol	10 Ajay Kumar	Pingla, ZO Midnapore
05 Jyotirindra Mohan Sarkar	Burdwan Road, ZO Siliguri	11 Vivekanand Kumar	Dhulian, ZO Berhampore
06 Subrata Sarkar	Burdwan Main, ZO Asansol	12 Pradip Kumar Sadhak	ZO Midnapore

BANK OFFICERS VS. LIC OFFICERS

BANK OFFICERS		LIC OFFICERS		COMPARISON
EFFECT DATE	BASIC	EFFECT DATE	BASIC	
01.11.1992	4250	01.08.1992	4250	EQUAL
01.11.1997	7100	01.08.1997	7535	(-) 435
01.11.2002	10000	01.08.2002	11110	(-) 1110
01.11.2007	14500	01.08.2007	17240	(-) 2740
01.11.2012	23700	01.08.2012	32795	(-) 9095

BANK EMPLOYEE COST AS PERCENTAGE TO OPERATING EXPENSES

YEAR	NATIONAL	SB GROUP	PSB GROUP	PRIVATE		FOREIGN
				OLD	NEW	
1997	72.53	72.55	72.54	60.80	18.01	35.15
2000	73.57	71.59	72.58	64.58	19.20	33.31
2002	72.73	71.26	72.00	61.84	23.12	33.12
2004	69.53	68.86	69.20	57.30	23.11	31.98
2005	68.25	67.43	67.84	53.22	24.75	30.89
2007	64.36	65.49	64.93	57.50	28.91	39.78
2010	62.42	61.91	62.16	58.05	36.89	42.39
2011	66.44	65.90	66.17	60.94	40.45	42.99
2012	63.11	64.72	63.92	57.75	39.96	43.21
2013	63.16	62.73	62.94	56.45	39.0	42.12
2014	62.01	63.23	62.92	56.59	37.48	40.92
2015	60.90	60.92	60.91	56.96	37.35	42.74

(SOURCE : The Indian BANKER, May 2016)

**RENTAL CEILINGS OF RESIDENTIAL ACCOMMODATION (OFFICERS)
CLASSIFICATION OF AREAS ACCORDING TO CENSUS-2011**

The Bank issued instructions vide HOIC No. 13905 dated 09.09.2015, to pay the HRA and the CCA, as per the Classification of Areas according to Census-2011 wef 01.03.2011. In case of the Lease entitlements, as per HOIC No. 13836, dated 29.07.2015, which was issued prior to Amendments of the OSR relating to Classification of Areas based on 2011 Census figures, the Areas were classified based on the Census figures of 2001.

The matter has been taken up by the Association immediately, since the benefit of Upgradation of certain Centres from Area-II to Area-I and also from Area-III to Area-II should be extended to the eligible Officers, in case of Lease entitlements also, as the same is considered in lieu of the HRA. The matter figured prominently during the last couple of CMRCs held at the HO, the latest being on 25.10.2016.

Due to these efforts by the Association, the matter has been reviewed by the Management and vide HOIC No.14778 dated 31.12.2016, the Definition of Areas for the purpose of Rental Ceilings stands amended as follows :

- AREA-I** Places with Population of 12 Lakhs and above as per 2011 Census
AREA-II Places with Population of 1 Lakh or more & upto 12 Lakhs as per 2011 Census
AREA-III Places other than those included in Area-I & II above as per 2011 Census

CRESCENDO thanks all the authorities concerned for the above Amendment which helps many Officers posted in such upgraded Centres.

LIST OF CENTRES UPGRADED AS PER 2011 CENSUS

FROM AREA-II TO AREA-I (Below 12 Lakhs to 12 Lakhs & above)

01	Vijayawada	07	Trivandrum	13	Nashik
02	Rajkot	08	Malappuram	14	Allahabad
03	Faridabad	09	Thrissur	15	Meerut
04	Srinagar	10	Kozhikode	16	Ghaziabad*
05	Jamshedpur	11	Jabalpur	17	Asansol
06	Kannur	12	Vasai-Virar		

(Ghaziabad along with Noida & Gurugaon has been tagged with New Delhi for the purpose of Rental ceilings)

RENTAL CEILINGS :	AREA-I	AREA-II	DIFFERENCE
JMGS-I	13000	7000	6000
MMGS-II	14000	8000	6000
MMGS-III	15000	9000	6000
SMGS-IV	18000	12000	6000
SMGS-V	20000	15000	5000
TEGS-VI	25000	18000	7000
TEGS-VII	30000	20000	10000

RENTAL CEILINGS :	AREA-II	AREA-III	DIFFERENCE
JMGS-I	7000	5000	2000
MMGS-II	8000	5500	2500
MMGS-III	9000	6000	3000
SMGS-IV	12000	7000	5000
SMGS-V	15000	9000	6000
TEGS-VI	18000	-----	-----
TEGS-VII	20000	-----	-----

(In Rupees Per Month)

CRESCENDO Wishes all its readers Prosperous New Year 2017 & Happy Pongal

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