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# स्टेट बैंक ऑफ इण्डिया ऑफिसर्स एसोसियेशन State Bank of India Officers' Association (Patna Circle)

All Letters to be  
Addressed to the  
General Secretary

Regd. No. 1872 of 1975  
(REGISTERED UNDER TRADE UNION ACT- 1926)

State Bank Building  
2<sup>nd</sup> Floor  
West Gandhi Maidan  
Patna - 800 001

CIRCULAR NO. 58 /2021

DATE :04.06.2021

TO,  
ALL MEMBERS

## ENGAGEMENT OF APPRENTICES

We reproduce hereunder the text of the AISBOF Circular No. 58 dated 04.06.2021, the contents of which are self-explicit.

*With warm greetings,*

  
(Ajit Kumar Mishra)  
GENERAL SECRETARY

OUR UNITY : ZINDABAD-ZINDABAD  
S.B.I.O.A. : ZINDABAD-ZINDABAD

TEXT

## ENGAGEMENT OF APPRENTICES

We enclose text of our joint communique number 6514/17/21 dated 31.05.2021.

We are pleased to share that we have since received a communication from Corporate Centre, that CBS rights to the Apprentices stands withdrawn.

Yours comradely,



(Soumya Datta)  
General Secretary

En: As stated above





**AISBOF**

All India State Bank Officers'  
Federation, SBI BLDGS  
65, ST. MARK'S ROAD  
BANGALORE - 560 001



**AISBISF**

All India State Bank of India  
Staff Federation  
C/o. S.B.I. Local Head Office  
Sector -17 B, CHANDIGARH -160 017

No: 6514/17/21

Date: 31.05.2021

The Deputy Managing Director (HR) &  
Corporate Development Officer  
State Bank of India  
Corporate Centre  
Mumbai-400021

Dear Sir,

**ENGAGEMENT OF APPRENTICES**  
**OUR CONCERNS**

It has been brought to our notice that the Bank is about to recruit 8500 Apprentices on a pan-India basis. In this context, we wish to register our strong protest against this unilateral and arbitrary decision of the Bank which in our opinion is nothing but a disguised attempt to outsource employees of permanent clerical positions.

2. It may be recollected that in the year 2019 too, the Bank had come out with a recruitment scheme of 700 Apprentices for the States of Haryana/Punjab/Himachal Pradesh falling under the geographical area of Chandigarh Circle. During that instance also we had strongly opposed the repugnant decision of the Bank and during the discussions we were told by the erstwhile Chief General Manager (HR), Corporate Centre, Mumbai that this was being done on an experimental basis, that too for a period of 1 year with a meagre stipend of Rs.8000/- per month. We had raised our objections to the access of CBS given to the apprentices at various levels including the meeting of representatives of both Federations with Chief Strategy Officer, CGM(HR) and other officials of HR at the Corporate Centre. We are of firm opinion that access of CBS is inimical to the interest of the Bank because it gives the user access to the entire data of the Bank which is of utmost importance to all concerned and we all are supposed to maintain the secrecy and confidentiality of the entire data of the Bank. Later it transpired that not only the access to the CBS, but the Bank had also given them all the duties of Junior Associates including the passing powers of Rs.15000/-for cash and Rs.20000/- for transfers. The possibility of divulging of data to outsiders by the Apprentices cannot be ruled out because of their very nature of appointment, low stipend and lure of money in exchange of data by miscreants.

3. During the discussions, it was also apprised to us that this was in accordance to the instructions of the Govt. of India and though State Bank of India is the first to implement, it will not be the only Bank to implement as those directions will be uniform for all the Public Sector Banks throughout the country. In this regard, we are sorry to state that this experiment of both Govt. of India and State Bank of India has miserably failed as very few apprentices joined the Bank and continued till the end of their contractual tenure. It will not be out of place to mention that as promised SBI was not the first Bank to implement but was the only PSU Bank who had implemented the scheme. Now all of a sudden, the Bank has come out with this advertisement which may also be implemented in SBI only as has happened last year which clearly shows that the Bank is implementing the scheme on its own as was done last year. It is likely that the intention or the agenda is to truncate the recruitment in permanent cadre thereby reducing the employee strength under the garb of reducing overheads. It is a point to ponder whether this kind of policy suits the standard and stature of a world class bank like State Bank.

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4. Manning branches with low paid temporary "apprentices" in banking is fraught with multiple risks and therefore a matter of grave concern for all of us. In addition to probable financial frauds, corruption and absence of belongingness, we are inviting reputational risk for the bank. If at all they are to be recruited on the instructions of GOI, they may be assigned the job of Grahak Mitra, marketing, follow-up etc. without any operational CBS rights. We firmly believe that SBI is a big brand name associated with the tag "Most Patriotic Brand" of the country and we should focus on ensuring payment of minimum wages, career paths and job security for front-line bank employees instead of assigning core functions to apprentices or contractual employees.
5. The apprentices who were appointed last year had held a massive demonstration in front of Local Head Office, Chandigarh demanding regularization of their job which was never there but such impression could have been given to them that after the completion of one year, they will be absorbed in the Bank and hence they continued the apprenticeship with such a low stipend. We also do not know whether our database has been compromised during their period of apprenticeship which will be known in the days to come.
6. In this regard, we attach herewith the provisions in regard to apprenticeship in the Banks in the context of Desai and Sastry Award which clearly spells out "that the period of apprenticeship except in the case of those who work in Banks so as to qualify themselves for the examinations of the Institute of Bankers should not exceed twelve months". If we go through the contents of both the awards it is very clear that apprentice could join the Bank just as to qualify themselves for examination of Institute of Bankers i.e. just for the purpose of passing out in CAIIB examinations and that too for a maximum period of 12 months.
7. Sir, as we know that the banking is always done on good faith whereas we do not know about the intentions of the persons who are working as Apprentices in the Bank at such a low stipend. It does not mean that we are doubting the integrity of all the persons who had joined the Bank as Apprentices but certainly it raises many issues in our mind that why they are working for such a less stipend whereas the amount they are getting is hardly sufficient to meet their expenditure for incidental expenses on the job such as travelling, boarding etc. During the course of job, if any wrong transactions are put up in CBS that will be detected only after lapse of a considerable period of time and by the time they may also not be in service. For any frauds perpetrated, the permanent employees and officials would be held responsible.
8. All those people who had joined were carrying the brand name of SBI and were working in rural areas. Even after the termination of service, the customers of those areas would not have any knowledge whether they are permanent staff of State Bank of India or not and it will not be unusual if they commit any fraud as our customers in the rural area had been dealing with them on the front line and for them they represent SBI. It is difficult to imagine what can happen if even one such person with malafide intent continue for 3 years.
9. We have discussed the issue in detail and there was unanimity on the views:
- i) That the Bank unilaterally wants to outsource the regular clerical job which is not acceptable.
  - ii) That the Bank unilaterally wants to hire cheap and unskilled labour on contractual basis thereby reducing the establishment expenses which is not acceptable.
  - iii) That the experiment introduced by the Bank last year is a total failure, so it should be stopped forthwith.
  - iv) That it envisages changes in the service conditions so needs to be discussed with the Award Staff Federation first before implementation.

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- v) The recruitment under reference is not in conformity with the provision of Shastry & Desai Award which only permits the appointment of apprentices for a limited purpose & limited period.
- vi) That this appointment will put the Bank's database and systems to a greater risk.
- vii) That this contractual appointment of Apprentices will be inviting many possible frauds as the stipend available is meagre and they will hardly earn anything. Easy money will be available in other temptations which may lead to frauds. Our employees are doing the banking in good faith and many of our employees/officers may fall in their trap and many innocent permanent employees/officers will lose their job, so this needs to be disapproved.
- viii) That after detailed discussions, we could not find out a single point why we should have these apprentices appointed in the Bank whereas this Act is almost 30 years old and even our last experiment is total failure so they are not required in our Bank.
- ix) That we are not holding the tests for out of cadre promotion from subordinate to clerical under the merit channel on the plea that they will not be having the requisite knowledge and capability to handle the customers across the counters for the last 5 years. At the same time the quality of such lowly paid 'apprentices' is a matter of conjecture. It is also debatable about the view of the bank that the image of the bank could be at stake if out of cadre promotion from subordinate to clerical cadre under merit channel is given.
- x) That in our considered opinion, this is not at all a prudential decision, more so from the management functionaries of the premier Bank in the country respected for its integrity, customer satisfaction and traditional values.
- xi) That the issue was discussed with the bank and it was assured that this test to appoint apprentices has been kept on hold and under no circumstances the access to C.B.S. will be given to these employees. But now we have been given to understand that the bank is going ahead with the appointment of apprentices and around 800 apprentices are being appointed in Chandigarh Circle which is clearly violation of Service Condition of the Award Staff against the provision of Shastry & Desai Award and over all the interest of the bank.

10. Keeping in view the above points, we vehemently object to this unilateral decision of the Bank to engage 8500 apprentices in the Bank for a period of three years and request you to kindly keep this advertisement in abeyance and discuss the matter with both the Federations before implementing it.

11. Kindly acknowledge receipt of this communication and advise us the developments in this regard urgently as we are deeply concerned about the safety and reputation of the bank which cannot be compromised due to implementation of this decision.

*Soumya Datta*

(SOUMYA DATTA)  
GENERAL SECRETARY  
ALL INDIA STATE BANK OFFICERS' FEDERATION

*Sanjeev K. Bandlish*

(SANJEEV K. BANDLISH) 31/5/2021  
GENERAL SECRETARY

ALL INDIA STATE BANK OF INDIA STAFF FEDERATION