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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
West Gandhi Maidan
Patna - 800 001

CIRCULAR NO. 37/2011

DATE : 27.10.2011

TO,
ALL MEMBERS

STRIKE ON 8TH AND 9TH NOVEMBER 2011

We quote hereunder the text of AISBOF Circular No.97 dt. 26.10.2011 on the captioned subject, the contents of which are self-explicit.

TEXT

"With further reference to our Circular No.95 dated 24.10.2011, we enclose a copy of statement of issues, along with a copy of memorandum to be submitted to Circles CGMs on 3rd November, 2011, in delegation, after holding demonstrations.

2. We would reiterate that, all our members working at branches and administrative offices have to participate in all our action programmes, without exception. All officers on probation, on deputation to Corporate Centre establishments, Security Officers, officers on leave etc. have to participate in the strike.

3. The work to rule, not attending to office before or after office hours and not working on holidays and weekly –off days, shall be observed by each and every member. The meetings and seminars organised by the management before/after office hours and on holidays/weekly off –days, should not be attended by our members, from 28.10.2011 onwards. There is no need to respond to the phone calls/SMSs of the controllers after office hours. The officers on cash replenishment of ATMs and remittance duty have to observe the security norms, strictly. Officers are requested not to exercise passing powers beyond their delegated powers, at any cost. The controllers should be kept apprised of the work situation in the branches and no original work has to be performed by the supervising staff. A skeleton service may be provided to the IT hub at GITC on the day of strike.

4. Any undue pressure on officers for following the direction of the Federation by victimization should be brought to the notice of the Circle leadership and appropriate remedial action shall be initiated immediately. Our officers on deputation to Corporate Centre from other Circles are requested to participate in all our action programmes with full vigor and enthusiasm as, issues slated for the strike are of interest to all of us. No exemption is provided to any officer from participating in the action programmes.

5. Please do not heed to the rumors or threatening messages or communication from the management. The customer service at the branch, within the ambit of rules and regulations, be rendered well to avoid public criticism.

6. Our affiliates may hold press meets locally. The leadership of the Association should visit the large /medium size branches and administrative offices and conduct meetings to explain the strike issues. The Federation should be kept informed of the successful implementation of the action programmes. The membership shall be prepared for a longer duration strikes, as we are not expecting positive response from the management.

7. Our sister organisation, All India State Bank of India Staff Federation has decided to extend fraternal support to our just cause. Our affiliate ABOA has also served strike notice for 8th and 9th November 2011 on their demands. Please extend fraternal support to them. Comrades, we are receiving numbers of telephone calls from members expressing their unstinted support to the strike action and make the same a great success. We have proved right on many occasions and are confident of coming out with grand victory. We hope that, management will read the writings on the wall and to respond positively keeping aside their personal ego, in the interest of our mighty Bank."

With warm greetings,

(ANIRUDH AKHAURI)
GENERAL SECRETARY

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

Enclose as above.

STRIKE ON 8th & 9th NOVEMBER 2011
STATEMENT OF THE CASE

The All India State Bank Officers' Federation is the sole representative organization of officers working in State Bank of India numbering 80,000 comprising of Scale-I to Scale-V, which is duly recognized by the Management. The Officers' Associations at fourteen Circles are affiliated to our Federation. The Federation enters into agreements / understandings with the Management through structured forums and meetings on various improvements on service conditions of the Officers. The Federation also enters into understandings on various issues concerning the Management from time to time. It is incumbent on both the parties to honour the commitments and understandings reached through Bi-partite Forums. But it is noticed that, unilateralism is resorted to by the management on many of the bipartite issues. There is no positive response to the issues. The co-ordination among various departments on HR matters is missing, some of the executives have declared autonomy and are dictating terms to the controllers and officers. The HR department is expressing its helplessness on the authoritarian actions of the executives at Corporate Centre. The following are the issues on which Management either having agreed with the Federation on certain understandings and commitments has gone back in honouring the same without assigning any rational reasons or have not resolved the issues despite persuasion and having adduced enough logic and reasoning by the Federation. The Federation having waited patiently for a long time and exhausting all avenues to convince the Management, is left with no other alternative than strike action on 8th and 9th November, 2011, in furtherance of demands on the following issues:

DEMANDING:

(i) ALLOTMENT OF OWN HOUSES TO OFFICERS ON LEASE:

The Officers' Service Regulations provide for provision of leased accommodation to all officers. Officers who stay in their own house may claim the rent on certificate basis, which is linked to 150% of HRA applicable. The HRA thus eligible is far less than the lease rental applicable to that centre. On 12.12.2005 minutes were drawn between the Corporate centre Management and the Federation to work out a suitable formula within a period of one month to workout alternatives to compensate the rent for those staying in their own house. No efforts were made by the management to sort-out the issue. The issue was again raised and minutes were re-drawn on 07.06.2007. But, the issue remained unresolved. Subsequently the issue was one of the items of the MOUs dated 25th Feb. 2008 and 05.06.2008 . It has also been discussed in all the CNC and Follow up meetings. Unfortunately, the issue remains unresolved. It is a fact that, the houses of officers built with the staff housing loans are offered to the Bank on lease on priority for allotment to Officers. It is the Bank's prerogative to allot such houses to the needy officers. When an officer owning a house is posted in the same center and if his own house taken on lease by the Bank, is allotted to the officer without depriving any other needy officer and thereafter allotted to other officers on his transfer, then it does not contravene any of the existing regulations. All officers are eligible for leased accommodation. It is an accepted and established economic concept that land/building, even on it is own, earns rent. Based on this principle, accounting practices world wide provide for rent even when the premises, building etc, are owned and pay salaries to the directors even when they themselves own the company. When there is a burden of a loan on the building, how can it be rented free? The concept of 'opportunity cost' or the 'cost of the alternative foregone' operates here and hence, logically rent has to be paid, as he is foregoing his claim of leased accommodation elsewhere. Moreover, this will go a long way in better upkeep of the houses built with Bank finance, reduce maintenance costs and save Bank of the 6 months/10 months rental advance that would have been paid to an outsider, the landlord. This will increase the satisfaction level of an officer with no extra cost to the Bank. When the proposal was discussed once again with the present Chairman, his response was positive. Where as, it is observed that, there is a reservation down the line on the issue. This issue needs to be resolved urgently without sitting on technical grounds, as it is an emotional issue, which enables an officer to stay in the house he has built so lovingly, once or twice in his career, instead of renting it to others and moving to the house only after retirement, by when the house would have become old and depreciated. Hence, we

demanded restrictive clause in allotment of leased accommodation, to the officer, who owns the house/flat at the place of work.

(ii) A FAIR FITMENT FORMULA ON PROMOTION FROM CLERICAL TO OFFICERS CADRE:

When an employee of the clerical cadre is promoted as an officer, it is logical that he should draw higher salary and allowances on account of his increased responsibilities, accountability, and frequent transfers. It is a well established principle that, an officer, at no point of time in his service shall draw lesser salary & allowance as compared to his junior officer. In order to facilitate this and set right certain anomalies of fitment, the IBA, after every wage revision works out a fitment formula. After the 9th bipartite settlement, through the IBA evolved the revised fitment formula for the industry w.e.f 01.11.2007, there has been an inordinate delay in working out the same in State Bank of India. Though, after continuous persuasion, a fitment formula in respect of promotion within the officers ` cadre has been worked out, formula for promotions from clerical to JMGs is still pending. To avoid an anomalous situation, we had therefore suggested the following to be incorporated in the revised fitment formula.

1. Enhancement of personal allowance of Rs. 560/- to Rs. 800/- per month, as it is equal to an increment component.
2. Payment of personal allowance to all eligible officers under the inter-se anomaly clause with effect from 01.11.2007 (Else there would be a wide spread anomalous situation)
3. Continuation of the payment of FPP drawn by the employee (either actual or notional) even after promotion as an officer as advised by the IBA.
4. De-bracketing the 10th and 11th stages of clerical pay in the fitment formula in line with the IBA formula, to avoid payment of two increments at the level of 19th stage of clerical pay.
5. And protection of Rs. 3500/-, the special allowance paid to senior special assistants to ensure that these promotee officers do not draw less salary and allowances than what they were drawing before their promotion.

Despite two exclusive meetings and a series of discussions, the management is yet to resolve the issue amicably. As we are approaching the 10th Bipartite in a few months from now, keeping this issue unresolved will harm the interest of all officers. The delay has resulted in the clerical staff not showing any interest in promotion to the Officer's cadre. Hence, the need to settle the issue immediately.

(iii) REPATRIATION OF OFFICERS TO PARENT CIRCLES:

In the year 2007 and 2008, clerical to JMG promotions took place based on vacancies in deficit circles. Such officers were posted to different circles. A large number of officers from northern circles are posted at Ahmedabad and Mumbai Circles. We have been raising an objection to such Inter circle transfer of JMGs, which is in violation of the existing understandings. Moreover, Scale I & II transfers are bilateral issues and changes or modifications cannot be done without consultation with the Federation. The subsequent batch officers are accommodated within the circle.

This has resulted in a host of difficulties to the officers concerned and their families. The necessity to maintain two establishments for the sake of children's education or for other pressing reasons adds to the financial burden on the officers, besides forcing the officer and his family to live separately. The Federation has been demanding repatriation of such officers, as they are under terrible mental and emotional stress, and have also completed a term outside the parent Circle. Such officers have to be immediately repatriated to the respective circles on humanitarian grounds.

(iv) BILATERALLY SETTLED TRANSFER AND ICT POLICIES UPTO SMGS-V:

At present, only the transfer policy for junior officers within the Circles is well documented. However, when it comes to the question of subjecting the senior officers to Inter Circle Transfers (ICT), there are no laid down norms and even wherever understandings are there like officers in Scale IV and Scale V, who are above 52 years & 54 years of age, and are not to be considered for ICT are flouted flagrantly. Further, of late it is observed that even officers in scale I, II & III are also subjected to ICT contravening the well-defined policy of considering requests of 15 applications per year after completing 5 years in a Circle. Therefore, there is a need to finalise the entire gamut of transfer policy up to MMGs-III and of ICT policy for officers in scale-IV and V, in consultation with the Association/Federation.

(v) DEFINED WORKING HOURS TO OFFICERS:

The present day Banking scenario depicts ambitious branch expansion on the one hand and cut throat competition amongst Banks to book more and more business, with the object to enhance profitability, on the other hand. The Employees/Officers recruited during 1972, 1973 have started retiring on superannuation from the year 2009-2010. During the period of 15 years prior to 2009 – 2010, recruitment in the Bank had almost come to a grinding halt. The results are only too visible. There are umpteen number of branches with only one officer. The CBS system demands a minimum of two full pledged officers in each branch. Non adherence to this, leads to avoidable lapse like password sharing etc. The work pressure on an officer has been mounting, resulting in avoidable lapses in procedures, frauds by external elements, huge loss to the Bank, officers falling into the net of Disciplinary and Vigilances cases and officers developing all sorts of health problems, as evident through the exorbitant increase in medical bills in the recent past. As the sword of accountability always hangs on the heads of Officers under vicarious responsibility, Officers are forced to sit late and to attend office on holidays and weekly off days. Few suicide cases have also occurred, in certain circles due to the unbearable tension and pressure of work. The issue has been deliberated upon, a number of times with the Management, urging them to define the working hours of the officers. The Management on the contrary has been responding to the issue in terms of statistics of staff strength, which is not compared to the growth of business and demands of the customers in a high tech atmosphere, keeping in mind the long-term perspectives.

The concept of regulated working hours is a universally accepted phenomenon in all the developed countries, meant in the long run, to improve the efficiency levels, productivity levels by enabling the officer to go back home and spend some quality social and personal life with the family, maintain good health and plough back the intangible benefits of extra energy, vigour and a productive mind back to the work situation. Officers are also human beings and can break down under pressure of unending working hours. An officer's time also has value. A rational organisation always has to balance between work life and personal life of its Officers. Hence, we demand defined working hours for Officers.

(vi) ADEQUATE COMPENSATION FOR LATE SITTING AND WORKING ON HOLIDAYS AND SUNDAYS:

The concept of 'weekend' is a universal phenomenon and widely accepted proposition. Holidays and weekly off's are given to the officer to rejuvenate himself and attend to work with greater energy and vigour apart from the happiness of spending a week end with the family.

The situation is different in Indian Banks in general and SBI in particular. Officers have to invariably attend to work on weekly-off days, and on public holidays to clear the backlog of work, piled up, on account of acute staff shortage and changing priorities. Therefore, when the officers are requisitioned to come on a holiday or work late hours, the sacrifice of a day cannot be measured in standard, routine monetary terms. Apart from the fact that an officer incurs expenditure on transportation, food, snacks etc, he is put to lot of inconvenience and loss of family /personal life. Therefore the demand for a fair and decent monetary compensation, which will not only compensate his out of pocket expenses, but also compensate the 'Opportunity Cost' of the other alternatives forgone like family life, personal work etc, should be taken into account. The compensation also should be 'justified' and 'fair' in terms of equity with payments made to any other category of staff who work on the same day and should not lead to demeaning the "status" of an officer. Moreover, this amount cannot be paid or divided into hourly/half day basis

as the officer loses an entire day on account of commuting to and from his residence apart from the time spent in office. It should also not be forgotten that the officer has the option of not opting to work on a holiday. The issue has been discussed for long and needs a fair and just application of mind in resolving the same as an officer's time also has value.

(vii) PERIODICAL BIPARTITE MEETINGS IN CIRCLES/NWS MODULES/ASSOCIATE BANKS.

Bipartite forums and structured platforms were created with an intention to sort out IR/HR issues at various levels like the module, Network, Circle etc, and create a congenial industrial relations atmosphere. It is also a forum to mutually interact and share and appreciate each other's concerns. As the Federation/Associations are a conduit, cushion between the members and the management and act as catalysts, there is a bounden duty to maintain the sanctity of the various structured forums.

But to the utter dismay of various circle Associations, such periodical meetings are given a go by and are not being conducted for years together, violating the bipartite understandings. The urgency that is shown in conducting management meetings is not accorded to Bipartite meetings. We, therefore urge upon the Management the need to hold such bipartite meetings regularly.

Similarly, the bipartite meetings with ABOA are also not being held quarterly as per understandings. The Bipartite issues of Associate Bank Officers are pending for long, thus creating frustration amongst them. Hence such Bipartite meetings must be held regularly at Associate Banks also.

(viii) 5 DAY WEEK:

We have been demanding 5-day week to be implemented in our Bank keeping in tune with the International Banking best practices.

This has become all the more a necessity because of the technology up-gradation measures initiated by Bank. The Officers who are made to work on Saturday will be working for the whole day, despite Saturday being a half-working day. In effect, the officers are working for 6 days in a week and thus they are deprived of quality time to spend with their family and children.

Now, with the huge ATM net work installed by the Bank and availability of a number of alternate channels like Internet Banking, Mobile Banking etc, catering to the monetary transactions of the customers, working for 5 days in a week will not hamper customer service in any manner. We have also suggested to increase the working hours by one hour on all 5 days in a week in order to compensate for the loss of man hours.

Apart from the above, the Bank will save substantially on Electricity, Water, Fuel charges and Telephone charges. Since all the officers own vehicles, a two day weekly off will reduce the number of vehicles plying on the roads, lessen the air and noise pollution and will contribute substantially to reduction in global warming and traffic congestion, thereby facilitating a cleaner environment .

Again, at GITC Belapur, as most of the promotions, modifications with regard to CBS take place on Saturdays and Sundays, the system all over the country slows down considerably, leading to difficulties in putting through transactions resulting in customer complaints and loss of image. This situation is avoidable. The Central Government establishments, Reserve Bank of India , Treasury and Forex dept. are closed on Saturday and Sunday. Few state government have also declared second Saturday of the month as holiday.

The concept of 5-day week is a universally accepted phenomenon. Human beings also require rest and rejuvenation as it increases the concentration levels, removes monotony and contributes to increased productivity. It improves the long-term efficiency levels and avoids burnouts and is good for the Bank in the long run. Therefore, this long pending issue has to be resolved in the interests of both, the organization as well as the individual.

(ix) COMPASSIONATE APPOINTMENT /FAIR COMPENSATION FORMULA:

There has been a long history of our own compassionate appointment scheme, starting from the presidency Bank, Imperial Bank of India and the State Bank of

India. Earlier, a member of the family was offered appointment in the Bank on his/her normal retirement. Subsequently, it was restricted to only death of a bread earner while in service or on medical incapacitation. Later an element of "Penury" was introduced for appointment on compassionate grounds. Again, it was restricted only in case of death while on duty due to dacoity, robbery, riots, and death before the age of 30 years or 5 years of service of an employee which ever is later. In all other cases, cash compensation in the form of ex gratia was introduced during 2005 in lieu of appointment depending on certain extremely stringent penury norms, which do not take cognizance of contingent liabilities of the widow, like marriage and Education of children, huge Medical expenses etc. On the one hand compassionate appointments have virtually been stopped misquoting the Hon'ble supreme court verdict. On the other hand, cash compensation depends on stringent unreasonable penury norms, leaving the family of the deceased Officer in dire straits and mental depression. Since most of the wards/spouses of Bank Officers in the present day situation are highly qualified, offering a job in the Bank will only benefit the Bank of their knowledge and qualification. Such wards or spouses would otherwise be gainfully employed in software and other reputed organizations. Having them with the bank will only benefit the Bank, apart from sending a message to the society. This matter, which has been pending since 15 years, needs urgent attention. We, suggested to work out reasonable penury norms at Bank level to take care of good number of cases pending be it for appointment on compassionate grounds or cash compensation. There is, therefore an urgent need to resolve this issue on humanitarian grounds keeping in mind the pathetic condition of dependants of the deceased.

(x) REVISION OF PENSION FOR 5TH & 7TH BIPARTITE RETIREES AND REVISION IN COMMUTATION FORMULA:

The pension ceiling in accordance with the 9th bipartite has been revised with effect from 01.11.2007 after continued efforts. But, the revision in respect of officers retired between 01.11.1997 and 31.10.2002 (7th Bipartite) and ceiling in respect of retirees between 01.11.1987 and 30.06.1993 (5th Bipartite) is yet to be revised. The 5th bipartite pensioners are suffering on account of pension ceiling of Rs.2400/- and 7th bipartite retirees are receiving their pension based on 6th Bipartite scales. In respect of officers retired during 6th, 8th & 9th Bipartite, their pension is based on revised pay scales, respectively .

Apart from this, the commutation factor for SBI retirees is lower than that of the Industry level settlement as applicable to other Banks. Commutation of 1/3rd of basic pension is allowed on a discounted factor and it gets restored after 15 years from the date of commutation. In SBI, when a pensioner commutes his 1/3rd pension of 15 years, he gets an amount equal to 6.6 years of pension, whereas in case of other Public Sector Banks a retiree gets an amount equal to 9.81 years of Pension. Thus, the commutation factor is lower by 3.21 years of pension in SBI as compared to other Banks. The commutation factor, should be uniform in the banking Industry. Therefore, there is an urgent need to revise the commutation formula of SBI Pensioners.

Apart from the above, consequent upon 9th Bipartite settlement and revision of Pension Ceilings w.e.f. 01.11.2007, there is a need to revise Family Pension slabs and minimum pension in tune with the revised pay scales. The revised family pension slabs and minimum pension have been implemented in all other Banks.

(xi) UPDATION OF PENSION:

The Central government employees' Pensions are protected against inflation through updation of pension as and when the scales of the employees and officers are revised. This will ensure that there is 'one pay for one rank'. The pension rate is also linked to the age and it varies from 50% to 100% of the Basic Pension. The pension should take care of the inflation, which is common to both serving officers and retiree officers. The life span has increased and there is a need to fix reasonable pension to take care of a square meal and a decent life.

There is a need to introduce this concept in SBI also. In SBI, officers of same rank who retire during different periods draw different Pensions. There are instances of top executives of Bank, who retired 10-15 years back drawing pension lesser than sub-ordinate staff retiring during the 9th bipartite. This is ridiculous. This creates lot of anomalies and heartburn. Pension is not a gratis. It is a deferred wage. It should take care of the inflation , by periodical revision. Therefore, there is a need to introduce the concept of updation of pension in SBI also.

(xii) ENHANCEMENT OF STAFF HOUSING LOAN CEILING:

The staff housing loan ceiling was enhanced to Rs.20 lacs during the year 2008. During the past 3 years, inflation has eroded the rupee value substantially. It is a well-known fact that in bigger cities and metros decent flats/houses, even at a distance of 15-20kms from the main city cost a minimum of Rs.40 to 45 lacs. With the 9th Bipartite Settlement, the salaried income of officers has also increased substantially, increasing their borrowing and repayment capacity. In an age of mounting NPAs and availability of surplus funds with the bank, staff advances, that too, Housing Loans can be considered safe and secure. Employees of any particular organisation are provided concession in the products in which they deal with. For example, the Railways provide free travel to their employees. Banks deal with finance and hence it is logical that the Officers and Staff are provided access to an adequate and decent amount of loan for construction of houses, commensurate with market prices. There is also an unreasonable restrictive clause in housing loan, depriving the revised ceiling to Officers appointed after 01.01.1991.

The economy is also facing a mild recession as an aftermath of the slowdown of the western economies. Enhancement of housing loans will definitely increase the economic activity, spur development and have a 'ripple effect' on other related sectors of the economy like Cement Industry, Steel Industry, Furniture Industry, granite, Construction, Electrical parts, Hardware Industry etc..

Apart from the above, the fact remains that even certain Small Banks have enhanced their Housing Loan limit to Rs.25 and Rs. 30 lacs. SBI is a pioneer and the officers have contributed to bring it to that position.

Therefore, keeping in tune with the current economic trends the ruling market prices and the basic necessity and need of the officers, there is an urgent need to enhance the housing loan limit to Rs. 40 lacs at concessional rate of interest to all Officers.

(xiii) REVISION OF CONVEYANCE REIMBURSEMENT SCHEME:

The conveyance reimbursement scheme is now overdue for a revision. We have also been raising a demand for reimbursement of vehicle maintenance and repair charges and insurance premium paid. This is a long pending issue and needs to be settled immediately. The Monetary ceiling for Officers who claim reimbursement on certificate basis has not been revised despite repeated representations.

(xiv) Review of Disciplinary Proceedings/Debarment Policy/Sealed cover procedure/ Interpretation of Penalties/Independence of the Enquiry Officer etc..

The Disciplinary Procedures require a re-look on account of changing Banking Scenario, revised systems and procedures, change in the work flow on account of BPR, centralized decision making, in terms of sanction of loans (ZCC, NWCC, CCC's, CPC's etc.,) and introduction of CBS. This requires amendments to the existing laid down systems and procedures, which would ensure avoidance of unevaluated disciplinary cases. Further, there are no uniform practices among the Circles in so far as the conducting of the disciplinary proceedings are concerned, many times, putting the interests of the delinquent officers to jeopardy. Therefore, the bank should lay down and issue instructions to circle DA's to follow uniform procedures. There is also a need to streamline and issue clear-cut directions to all the circles to follow uniform and laid down procedures as different circles are following their own procedures and deviating from the laid down procedures, which will harm the principles of Natural Justice.

Apart from the above, there is ambiguity and confusion in debarment policy, and the sealed cover procedure. This also gets complicated because of the lack of knowledge and lack of application of mind by the Disciplinary Authorities. This is even more evident in the orders imposing punishment/penalties. The 'effect of penalty', the 'Rigour' the restoration, etc, are not clearly spelt out, leading to misinterpretation at the operating level. The orders of the DA are not 'speaking orders' and often lead to confusion resulting in imposition of excess penalties, double penalties, late restoration etc..

Apart from the above, punishments meted out are highly disproportionate and harsh and hurt the morale of the officers leading to frustration. The disproportionate nature of punishments are not only evident between different circles, but also within the circles and amidst different DA's. 'Appeals' and 'Review' made by the officer is invariably delayed, some times extended to many years, with an intention to deny 'external remedies'. De-novo enquiries are conducted for faults and inadequacies of the presenting officer/management. Rule no 19(3) of SBIOSR is used in a casual manner, charge sheets are issued at the fag end of the service . Vigilance guidelines on pseudonymous and anonymous complaints are not followed. Blatant violations of procedures of domestic enquiry and principles of Natural Justice are evident, leading to denial of and delayed justice.

Enquiry officers in many circles work under the vigilance department/DPD leading to 'BIAS' and witch hunting. They are pressurized by the DAs & vigilance departments and cannot function independently. Instead of functioning like 'Judges' they become 'Agents' of the DA and the Management.

The above are only indicative and not exhaustive. Under the circumstances, there is an urgent need to review the entire gamut of Disciplinary Proceedings and practice.

(xv) EXTENTION OF REVISED SERVICE CONDITIONS AVAILIABLE IN SBI TO ASSOCIATE BANK OFFICERS:

It is a well-established practice and understanding between the ABOA and Managements of Associate Banks that all of the benefits and improvements in service conditions of SBI are extended to the officers of the Associate Banks as well. However, we have to observe with dismay that, of late this practice has been, conveniently, given a go-bye without assigning any reason thereof. Despite our flagging the issue in our structured forums and in all the meetings with the Top executives, the response is lukewarm. There are many benefits that need to be extended to the Associate Banks urgently.

We therefore urge upon the management of SBI to arrange to issue necessary instructions to the Associate Banks department to extend improvements and existing benefits as per the service conditions of SBI employees to the officers of all associate Banks as hither to.

OPPOSING:

(i) UNILATERAL DECISIONS IN HR MATTERS:

Bipartite negotiation and mutual consultation between the management and the Federation was recognized, accepted and implemented in the bank since inception of AISBOF, in order to strengthen the IR fabric of the bank. Bank had considered the AISBOF, as a partner in progress and used to share the concerns, constraints and implementation of new policies and initiatives so as to enable the Federation to give valuable and positive feed back for better implementation of the same. The Fderation was a cushion between the management and the members and often helped percolate to the grass roots, the concerns, plans, policies, perspectives and thrust areas of the bank for proper implementation, and to maintain healthy Industrial Relations at all the circles.

With regard to HR matters, it becomes all the more important and necessary to share the developments and proposed changes or new initiatives. HR matters are bipartite in nature and any attempts to take unilateral decisions by the management are not acceptable.

The Federation has a right to know, understand and suggest improvements in all HR matters. The Federation is treated like an outsider by the Bank. The issues concerning HR are held close to the chest. With regard to transfers, no violation of agreed norms will be accepted. Hence, we oppose all such unilateral decisions on HR matters, detrimental to the interests of the officers.

(ii) HARASSMENT OF OFFICERS THROUGH VIGILANCE PROCEEDINGS, INVOKING RULE 19(3) AND IMPOSING DISPROPORTIONATE PUNISHMENTS:

It has of late become a routine to invoke Rule 19(3) of SBI Officers' service rules and put on hold, the retirement benefits of the officer in the case of non-completion

of the Disciplinary Proceedings before the date of retirement of an officer. It is unfortunate to observe that this rule is used as a tool to harass officers and put their life into jeopardy. The procedural violations not noticed within four years of occurrence or after two inspections, shall not be included in the charge sheet. This rule is not followed. The accountability sword hangs on the officer even after retirement. Many a time, initiation of Disciplinary Proceedings itself is delayed by the management. Investigations take months, calling for explanation gets delayed. Later, issue of charge sheets are unduly delayed despite definite time norms fixed by the CVC. Appointment of an Enquiry Officer and conduct of the Enquiry takes years, not because of the Defence but on account of the management and inadequacies of the charge sheet. Finally, when the officer (CSO) is due for retirement, Rule 19(3) is invoked. It has come to our notice that, in few circles, charge sheets are repeated and issued again with the same charges, de-novo enquiries are conducted just before retirement, for shortcomings and inadequacies of the management's presentation and the officer is put under Rule 19(3). In sum and substance, the entire procedure is twisted and manipulated with the sole intention of putting the officer's retirement on virtual hold. We oppose such inhuman misuse of the service rule and demand that proper guidelines be issued to redress the same.

Moreover, we have observed that punishments vary between Circle to Circle and DA to DA depending on their whims and fancies and are extremely disproportionate. We oppose such harsh attitude of the DAs and demand that there be a rational and uniform system for imposing punishments, after due application of mind and with a humanitarian approach, taking into consideration the pressure of work, staff shortage etc. It has become a fashion to enhance the penalty at 2nd stage reference.

(iii) HARASSMENT TO THE OFFICERS IN THE NAME OF ATM CASH OUTS:

It has come to our notice that, of late, officers and controllers are being harassed in the name of ATM cash outs. While no organization, be it the bank or the Federation nor the Associations approve of ATM cash outs, there has to be an iota of consideration in unavoidable situations. There could be situations of 3 or 4 days continuous holidays. It is possible that one of the joint custodians belongs to another category of staff wherein requisitioning their duty may not be in the hands of the Branch Managers and may involve payment of compensation, there could be technical flaws etc. Under such circumstances it is possible that a very small negligible percentage of ATMS may have "cash outs". There is a shortage of security staff. It is a great risk to carry cash without proper security. Instances of attacks on officers, dacoity are on the increase. Harassing an officer for such unavoidable situations, resorting to transfers, and punishments are unacceptable, and will only demoralise sincere and already overburdened officers and lead to frustration. It also leads to adoption of unethical and short cut methods to circumvent such situations. Indirectly management is responsible for forcing such a situation. The issue needs to be viewed rationally and a comprehensive solution needs to be arrived at.

(iv) VIOLATION OF TRANSFER POLICY NORMS:

It has come to our notice that the Corporate Centre has been interfering in scale I and II transfers and has unilaterally involved itself in the transfer exercise violating all the laid down norms, without any reference to the Federation or the circles concerned. There are reports that, transfer policy is manipulated to accommodate a few and to decline the genuine requests. There is nepotism, favouritism and victimisation through transfers. Such unilateral actions, violating the transfer policy is not acceptable and have to be discussed with the Federation beforehand.

(v) MISINTERPRETATION OF SERVICE RULES:

Service rules have been framed with an intention of providing a framework for smooth and orderly functioning of an organization. But, recently there have been instances where such rules are misinterpreted, with vindictive attitude and with the sole intention of punishing and harassing the officer concerned. Principles of natural justice are not followed. Administrative warning is not a punishment and is not supposed to be kept in the service file/records of an officer. But there have been instances where such avoidable administrative warning letters have been kept in the officer's file with an intention to harass officers as it will have an impact on the career progression of the officers. This is resorted to with an intention to de-unionise the Officers and to create a fear psychosis in the minds of officers. When an officer requests for cancellation of a posting on medical or compassionate grounds, certain

service rules have been quoted, misinterpreting the same, again with an intention of harassment. There have been threats of imposing cash penalty for procedural lapses without following the laid down disciplinary procedure, thereby violating the norms. There are innumerable such instances of misinterpretation at the whims and fancies of individuals which only prove the negative, vindictive attitude of the management.

(vi) VIOLATIONS OF TRANSFER POLICY NORMS FOR SCALE IV AND V OFFICERS:

Transfers are bilateral issue and unilateral violation of laid down norms are not acceptable. We observe that there have been violations in respect of inter-circle allotment of SMGS IV and V officers as under:-

Maximum age ceiling prescribed for out of the Circle transfer is not followed.

1. Officers who have already completed a term outside the circle are not to be considered for ICT within a period of 10 years. But, there have been violations.
2. Promotees of earlier batches are also transferred and allotted outside the circle in contravention of the agreed norms.
3. Promotees from deficit circles are also allotted to other circles without any rhyme or reason.
4. It is an understanding between the Federation and Corporate Center that as far as possible the allotments of officers from surplus circles have to be done to neighbouring deficit circles within the geographical zone viz., East, West, North and South. There are a large number of violations of this understanding even when vacancies existed at the neighbouring circles.
5. Transfer within or outside the circles have to be need based or else the bank will not only put the officers into trouble, but also incur huge, avoidable costs. Spending huge money on education, donations, shifting, double establishments etc., will discourage officers from taking promotions and a dissatisfied officer cannot contribute fully. In a core-banking environment, theory of an officer-developing vested interests has no meaning. Therefore, the entire transfer policy has to be revised.

Our sincere efforts to apprise the above situation to the top executives of the Bank have not yielded the desired results. We have waited for sufficiently long period and the Management has taken these issues casually. Having failed to convince the Management to honour their commitments and understandings with the AISBOF through various forums, we are left with no other alternative than to treat it as a trade union dispute and agitate with strike action on 8th and 9th November, 2011 throughout the country. The Management will be solely responsible for the inconvenience caused to the public and its effect on the economy of the country. If the issues remain unresolved, the Federation will observe longer duration strikes during the month of December 2011.

DRAFT MEMORANDAUM

Date:03.11.2011

To:

The Chief General Manager
State Bank of India
Local Head Office

Dear Sir,

**MEMORANDUM SEEKING EARLY SETTLEMENT
OF LONG PENDING ISSUES**

We, the representatives of the State Bank of India Officers' Association.....
..... Circle, an affiliate of the All India State Bank officers' Federation,
commanding over 80,000 officers' working in the state bank group wish to submit as
follows;

2. The All India State Bank Officers' Federation has served a strike notice on 24.10.2011 on the Chairman of the Bank. A copy of the said notice is marked to all circle CGMs, declaring Two days token strike on 8th and 9th of November 2011, all over the country with a view to draw the attention of the management to the inordinate delay in resolving several of the long pending issues.

3. The representatives of the Federation initiated a number of meetings to find a bipartite resolution to the issues raised in the strike notice. The forums of the follow-up meetings, CNC as well as the periodical informal meetings were utilised to draw some seriousness to the issues concerned to enable the representatives of the corporate centre to find an amicable solution to all these issues. We were given assurances that many of the issues would be resolved in a time bound manner. Our hopes were raised when the chairman also indicated a positive frame of mind in sorting out all the logical issues which have been elaborated in the annexure to the strike notice viz., 'statement of the case', some of the issues were part of memorandum of understanding (MOU) reached earlier. But it is disheartening to note that the corporate centre failed to fulfill its commitments.

4. Having exhausted all the avenues available for resolution of the issues through bipartite discussion, we are left with no alternative than to resorting to agitation, work to rule, demonstration and strike action. The Federation has declared two days protest strike, in order to draw the immediate attention of corporate centre Mumbai. In the event of the corporate centre remaining silent, it may lead to a long duration strike during December 2011 in the Bank.

5. The issues which have been listed in the strike notice are as follows;

DEMANDING

- i) Allotment of own houses to officers on lease.
- ii) A fair Fitment Formula on Promotion from clerical cadre to officers cadre.
- iii) Repatriation of Officers to Parent Circles.
- iv) Bilaterally settled transfer and ICT policies for officers up to SMGS-V
- v) Defined working hours to officers.
- vi) Adequate compensation for late sitting and working on Holidays and Sundays.
- vii) Periodical Bipartite meetings in Circles /NWs/Modules/Associate Banks.

- viii) 5 day week
- ix) Compassionate Appointment /Fair compensation Formula.
- x) Revision of Pension for 5th and 7th Bipartite Retirees and Revision in commutation formula.
- xi) Updation of Pension scheme.
- xii) Enhancement of staff Housing Loan Ceiling.
- xiii) Revision of conveyance reimbursement scheme.
- xiv) Review of Disciplinary Procedures / Debarment Policy /Sealed Cover procedures, interpretation of penalty etc./ independence of Enquiry officers.
- xiv) Extension of revised service conditions available in SBI to Associate Banks officers.

OPPOSING

- i) Unilateral decisions in HR matters.
- ii) Harassment of officers through vigilance proceedings invoking Rule 19(3) and imposing disproportionate penalties.
- lii) Harassment to the officers in the name of ATM cash outs.
- iv) Violation of transfer policy norms.
- v) Misinterpretation of Service Rules.
- vi) Violation of Inter Circle Transfer norms for SMGS –IV and V officers.

6. As the Corporate Centre has failed and driven the officers community to the path of agitation, the Industrial Relations are bound to get strained, including the functioning of the bank and the customer service for which the management will be held solely responsible.

7. We, therefore request you to kindly convey the sentiments of the delegation to the top executives of the Bank at the corporate centre and impress upon them the need for an early resolution of the issues listed out by the federation to avoid Industrial unrest in the Bank.

8. A copy of the strike notice along with the note giving full details of the issues is enclosed for your perusal.

Thanking you,

Yours faithfully,

President

SBIOA _____

General Secretary

ALL INDIA STATE BANK OFFICERS' FEDERATION

**SUGGESTED SLOGANS FOR THE PROPOSED ALL INDIA STRIKE ON 8TH AND 9TH
NOVEMBER, 2011**

**AISBOF –ZINDABAD
OUR UNITY –ZINDABAD**

- 1. UNILATERAL DECISIONS IN HR MATTERS BY THE MANAGEMENT- WE OPPOSE, WE
OPPOSE**
- 2. HARASSMENT OF OFFICERS BY INVOKING RULE 19(3) – WE CONDEMN, WE
CONDEMN
IMPOSING DISPROPORTIONATE PENALTIES –SHAME SHAME**
- 3. HARASSMENT OF OFFICERS IN THE NAME OF ATM CASHOUTS – WE CONDEMN, WE
CONDEMN**
- 4. VIOLATION OF TRANSFER POLICY NORMS - WE OPPOSE, WE OPPOSE**
- 5. MISINTREPRETATION OF SERVICE RULES – WE CONDEMN, WE CONDEMN**
- 1. SELF LEASE FACILITY FOR OFFICERS – WE DAMAND, WE DEMAND**
- 2. A FAIR FITMENT FORMULA ON PROMOTION – WE DEMAND, WE DEMAND**
- 3. REPATRIATION OF JMGS-I TO PARENT CIRCLE – WE DEMAND, WE DEMAND**
- 4. I.C.T. POLICY FOR OFFICERS UP TO SMGS -V - WE DEMAND, WE DEMAND**
- 5. REGULATED WORKING HOURS – WE DEMAND, WE DEMAND**
- 6. 5 DAY WEEK –WE DEMAND, WE DEMAND**
- 7. UPDATION OF PENSION SCHEME – WE DEMAND, WE DEMAND**
- 8. ENHANCEMENT OF STAFF HOUSING LOAN SCHEME – WE DEMAND, WE DEMAND**
- 9. REVISION IN COMMUTATION FORMULA – WE DEMAND, WE DEMAND**
- 10. REVISION OF PENSION FOR 5TH AND 7TH BIPARTITE RETIREES – WE DEMAND, WE
DEMAND**
- 11. REVIEW OF DISCIPLINARY PROCEEDURE – WE DEMAND, WE DEMAND**
- 12. EXTENSION OF IMPROVED PERKS TO ASSOCIATE BANKS – WE DEMAND, WE DEMAND**
- 13. COMPASSIONATE APPOINTMENT SCHEME –WE DEMAND, WE DEMAND**
- 14. ADEQUATE COMPENSATION FOR LATE SITTING – WE DEMAND, WE DEMAND**
- 15. ADEQUATE COMPENSATION FOR WORKING ON WEEKLY OFF DAYS– WE DEMAND, WE
DEMAND**
- 16. PERIODICAL BIPARTITE MEETINGS- WE DEMAND, WE DEMAND**

OUR PATH RIGHT PATH –RIGHT PATH, RIGHT PATH

OUR PATH JUST PATH- JUST PATH, JUST PATH

OUR CAUSE JUST CAUSE –JUST CAUSE JUST CAUSE

FEDERATION CAUSE JUST CAUSE- JUST CAUSE, JUST CAUSE

VOICE OF THE WORKERS, VOICE OF TOILERS, VOICE THE REVOLUTIONARIES –

INQUILAB, INQUILAB, INQUILAB ZINDABAD

MANY A BATTLE WE HAVE FOUGHT –NOT A SINGLE WE HAVE LOST

INQUILAB ZINDABAD

AISBOF ZINDABAD- ZINDBAD, ZINDABAD

OUR UNITY LONG LIVE