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# Prevent Fraud-Save Yourself

S.B.I. OFFICERS' ASSOCIATION (PATNA CIRCLE)



भागलपुर अंचल के अधिकारियों को सम्बोधित करते हुए कॉ. अनिरुद्ध अखौरी, महासचिव, एस.बी.आइ.ओ.ए., पटना मंडल



Com. A. Akhauri, President, AISBOF presiding over Presidents & Gen. Secretaries meeting on 17th July at Thiruvananthpuram



कॉमरेड अनिरुद्ध अखौरी का अखिल भारतीय स्टेट बैंक अधिकारी महासंघ के अध्यक्ष पद पर निर्विरोध निर्वाचित होने पर भागलपुर अंचल के अधिकारियों द्वारा भव्य स्वागत किया गया। इसी अवसर का एक दृश्य।



**Com. A. Akhauri** addressing the officers at Dhanbad Centre. Seen in this picture Com. L.K.P Singh, President, Com. Suresh Kumar, DGS, A.K. Pandey, Ajit Kr. Sinha, K. Chatterjee & Awadhesh Kumar Sinha.



इस अवसर पर उपस्थित अधिकारीगण एस.बी.आई.ओ.ए. पटना मंडल के महासचिव/फंडरेशन अध्यक्ष को तन्मयता से सुनते हुए



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प्रिय साथियों,

पिछले दिनों, दो दिनों के हड़ताल का आह्वान था जिसे आपसी वार्ता के प्रयास से अंतिम समय में वापस ले लिया गया। लेकिन हड़ताल से कुछ दिन पहले हमारे कई सदस्यों को प्रबन्धन से एक पत्र प्राप्त हुआ। पत्र का सारांश यह था कि बैंक के स्केल – 4 तथा 5 स्तर के अधिकारी उस संघ के सदस्य नहीं हो सकते जिसमे स्केल – 1 से 3 तक के अधिकारी हो। किसी ने बिल्कुल सही कहा है– ''फूट डालो और राज करो'' दुनिया की सबसे पुरानी और स्थापित नीति है। लेकिन मैं प्रबन्धन के उस पत्र के आलोक में यह सोच रहा था कि हमारा मंडल प्रबन्धन गलत है या हमारा मंडल संघ? पिछले 12 वर्षो से हमारे मंडल संघ के अध्यक्ष/महासचिव स्केल – 4 तथा 5 स्तर के अधिकारी रहें हैं। कई अन्य मंडलों में भी ऐसी ही स्थिति है। तो क्या ऐसे सभी कार्यकारी पदाधिकारी अवैध रूप से अपने पदों पर काबिज हैं? और अगर ऐसा ही है तो फिर ऐसे संघ को प्रबन्धन इतने वर्षो से किस आधार पर मान्यता देता आ रहा है? और अगर हमारा मंडल संघ गलत नहीं है तो क्या मंडल प्रबन्धन गलत है? और अगर मंडल प्रबन्धन गलत है तो फिर उनके द्वारा यह दुष्प्रचार क्यों?

वास्तव में, उस प्रकार के अतार्किक कदम तब ही उठाये जाते हैं जब व्यक्ति स्वयं के प्रति न तो आश्वस्त हो और न ही स्वयं के प्रति उसका विश्वास हो। और प्रबन्धन की स्थिति अभी बिल्कुल ऐसी ही है। पता नहीं क्यों, बार–बार यह संदेश आ रहा है कि इस वक्त न तो प्रबंधन को स्वयं के प्रति विश्वास है और न ही वह स्वयं के प्रति आश्वस्त है। और यही कारण है कि इस प्रकार के अतार्किक निर्णय लिये जा रहे हैं। मैं अपने इस कथन को एक दूसरे उदाहरण से भी स्पष्ट करना चाहता हूँ।

अभी कुछ दिनों पहले ही एक पत्र भेजा गया जिसमें शाखाओं को यह जानकारी दी गई थी कि सही और जाली मल्टी सिटी चेक की जाँच कैसे की जाये। उस पत्र में पाँच ऐसे चिन्ह बताये गये थे जिनके आधार पर यह बताया जा सकता है कि कौन सा मल्टी सिटी चेक जाली है और कौन सा सही। अगले ही दिन किसी शाखा प्रबंधक के डेस्क पर उनके कर्मचारी ने एक मल्टी सिटी चेक ला पटका जिसमें चार चिन्ह ऐसे थे जिनके आधार पर यह बहुत आसानी से कहा जा सकता है कि वह चेक जाली है। लेकिन वास्तव मे ऐसा था नहीं। वह चेक एकदम सही था। ग्राहक ने भी यह स्वीकार किया कि उसने यह चेक जारी किया है। फिर गल्ती कहाँ हुई? गलती यह हुई कि पिछले दिनों हमारे मंडल में हुये धोखाघड़ी की घटनाओं ने हमारा विश्वास झकझोर दिया है। हम अपने प्रति ही आश्वस्त नहीं रहें और बदहवासी में इस प्रकार के निर्देश जारी कर दिए जो बिना मतलब विरोधाभास पैदा करते हैं। सड़क पर होने वाली दुर्घटनाओं के डर से कोई सड़क पर चलना तो नहीं छोड़ देता? प्रबन्धन वही करना चाह रहा है और इसी कारण ऐसी परिस्थितियाँ पैदा होती जा रही हैं।

उपर्युक्त दोनों ही परिस्थितियों को अगर हम शांति से विश्लेषण और अध्ययन करें तो निष्कर्ष यह निकलेगा कि परिस्थिति को समझकर उसका समाधान करने में ही भलाई है। परिस्थिति को बेवजह तिरस्कृत करने से कुछ हासिल नहीं होने वाला। अगर हड़ताल हो रही है तो उसके कुछ कारण होगें। मिल बैठ कर उसका समाधान निकाला जाये। इड़ताल में भागीदारी को अवैध घोषित करने से आप समस्या को दरकिनार नहीं कर सकेगें। उसी प्रकार अगर शाखाओं मे धोखाधड़ी की घटनायें अचानक से बढ़ गई हैं तो मिल बैठ कर उनके कारणों पर विचार करें और उनका समाधान दूँढ़ें। गलतियाँ दूँढेंगे तो केवल गलतियाँ मिलेंगी। अगर निराकरण ढूँढेंगे तो समस्याओं का समाधान मिलेगा।

स्वतंत्रता दिवस एवं ईद की शुभकामनाओं सहित,

आपका विकास कुमार

लक्ष्य की प्राप्ति के लिए संघर्ष ही साधन है।

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The meeting of Presidents and General Secretaries of the affiliates of AISBOF was held at Delhi on the 25th June

2012 and at Trivandrum on the 17th July 2012. Wide range of issues were discussed in these meetings. Comrade **A. Akhauri** in his capacity as the President of AISBOF attended the Welfare Committee Meeting at Corporate Centre on the **9th July 2012**. The allocation of funds for 2012-13 under different heads was discussed.

The Central Negotiating Council Meeting was held at Trivandrum on the 18th July 2012. Comrades L.K.P. Singh, A. Akhauri and Suresh Kumar attended. Detailed discussions took place on the agenda items covering issues of benefit to Officers.

Ranchi Zonal Committee Meeting was held at Ranchi on the 9th June 2012. Comrade Arjit Bose attended as an observer. The Committee discussed the organisational setup in the proposed Dhanbad Zone.

Bhagalpur Zonal Committee Meeting was held at Bhagalpur on the 10th June 2012. Com. A. Akhauri and Com. Arijit Bose attended as observers.

A meeting of Zonal Committee Muzaffarpur was held at Muzaffarpur on the 17th June 2012.

The District Secretaries and Zonal Committee Members of the Dhanbad and Deoghar Zone met at Patna on the 23rd June 2012 to approve the adhoc committees.

SBIOA (Patna Circle) General Secretary Comrade Anirudh Akhauri after his unanimous election as the President of AISBOF took charge on the 1st July 2012 and presided over the meeting of Presidents & General Secretaries on the 17th July 2012.

SBIOA (Patna Circle) congratulates Comrade L.K.P. Singh on his becoming the Vice-President of All India State Bank Officers' Federation.

General Secretary **Com. A. Akhauri** called on the family members of **Late R. S. Sah** at Sitamarhi on the **22nd June 2012**, alongwith **Com. Pankaj Kumar Jha**.

During his visit to Ranchi on the **25<sup>th</sup> July 2012, Com. A. Akhauri** interacted with the officers of AO and SMECC Ranchi.

**Com. A. Akhauri** was felicitated on his election as the President of AISBOF by : (i) The Officers of Patna at Rabindra Bhawan, Patna on the 2nd June, 2012. (ii) The Officers of Corporate Centre at Madame Cama Road Branch Auditorium on the 4th June 2012. (iii) Zonal Committee Ranchi at the Social Development Centre, Ranchi on the 9th June 2012. (iv) Zonal Committee Bhagalpur at Bhagalpur Branch on the 10th June 2012. (v) Bangalore Circle Association at Bangalore on the 13th June 2012. (vi) Chennai Circle Association at Madurai on the 16th June 2012. (vii) Zonal Committee Dhanbad on the 4th July 2012. (viii) Zonal Committee Purnea at Purnea on the 15th July 2012. (ix) The Officers of Muzaffarpur at Bina Concert Hall on the 22nd July 2012.

A large number of Comrades were present in the different felicitation programme.

Com. Kalyan Chatterjee, Com. Ashok Kr. Jha, Com. Santosh Kr. Jha and others deserve all praise for Organising the functions.

<b>OBITUARY</b> We regret to inform the readers of Sup-Power of the premature death of undernoted colleagues during <b>June – July 2012</b> .					
Name	Place of Posting	Date			
Ambika Rabi Das	Kargali Coliary	14.06.2012			
Ras Bihari Sah	Hardar	18.06.2012			
A. K. Bhagat	Bhawanipur	28.07.2012			

We pray the Almighty to grant courage to the members of the bereaved families to withstand this irreparable loss. We also pray that the departed souls may rest in eternal peace.

SUCCESS COMES TO THOSE WHO DARE AND ACT

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Assn/Bank/ 67 /2012 Date : 21.04.2012

The Chief General Manager, State Bank of India, Local Head Office. Patna.

Dear Sir,

#### ACUTE STAFF SHORTAGE AT BRANCHES

The Central Committee of our Association at its meeting held at Ranchi on the 15th April 2012 had an occasion to discuss the shortage of Clerical and Subordinate staff at the branches and its effect on the quality of work.

Circle	Officers	Award Staff	Sub. Staff	Ratio	Total Staff	Total Br/Off
AHMEDABAD	5201	7462	2965	1 : 1.43 : 0.57	15641	1259
BANGALORE	3063	4457	1178	1 : 1.45 : 0.38	8713	562
BENGAL	5708	8211	3582	1 : 1.44 : 0.63	17584	1113
BHOPAL	6751	7337	3404	1 : 1.09 : 0.50	17548	1466
BHUBANESWAR	4193	4236	1856	1 : 1.01 : 0.44	10288	731
CHANDIGARH	5301	5445	2327	1 : 1.02 : 0.43	13082	1002
CHENNAI	4557	6547	2538	1 : 1.44 : 0.56	13685	933
DELHI	8188	8987	4319	1 : 1.10 : 0.52	21522	1551
HYDERABAD	6759	8113	3429	1 : 1.20 : 0.51	18311	1326
KERALA	2055	3190	765	1 : 1.55 : 0.37	6013	442
LUCKNOW	6064	7352	3229	1 : 1.21 : 0.53	16667	1323
MUMBAI	7158	11909	4383	1 : 1.66 : 0.61	23470	1365
NORTH EAST	3588	4106	1775	1 : 1.14 : 0.49	9477	617
PATNA	6579	5819	2385	1:0.88:0.36	14792	1220

From the above employee data, as on 27th March 2012, available in SBI Times Dashboard it can been seen that the ratio of officers to clerks and officers to subordinates in our Circle is not only the lowest amongst all the Circles but is less than the minimum requirement. The members of the Committee were of the view that the shortage of Clerks is one of the primary reasons for the stress and strain being suffered by the officers. The quality of life of the officers, as well as the quality of work at branches is getting effected.

We have been trying to impress upon the HR functionaries to take up the issue of Clerical shortage in our Circle with the Corporate Centre and urging them to request for allotment of additional clerks but we are not aware of any developments in this regard.

Sir, you would kindly appreciate that acute shortage of clerks leads at time to non-adherance to systems and procedures and gives opportunity for frauds which are on the rise in the recent months. We, therefore, request you to please take up the issue of augumentation of the clerical strength in our Circle with the Corporate Centre so that the quality of work at the branches is not adversely effected. Moreover, the image of the Circle on account of the adverse effect of this shortage on the Customer Service also requires urgent augumentation to bring the Circle at par with the other Circles.

With regards,

Yours faithfully, Sd/-(Anirudh Akhauri) **GENERAL SECRETARY** Assn/Bank/ 126 /2012

Date : 03.08.2012

The Dy. General Manager &CDO State Bank of India, Local Head Office, Patna.

Dear Sir,

#### SBI OFFICERS(DTCs) ORDER 1979 CATEGORISATION OF BRANCHES AS ON 01.04.2012

The last categorisation exercise of positions based on business norms in our Circle was done in June 2011 and circularised vide Circular letter CIRDO:LHO:HR No. 03 of 2011-2012 dated 20.06.2011. Based on the revised positions the promotion exercise for 2011-2012 was conducted and officers promoted to different scales.

2. In this connection, while the promotion exercise for 2012-2013 is underway and the vacancies have also been notified, the categorisation of posts on the basis of business norms as on 01.04.2012 is still to be finalised and circulated, creating doubts about method of arriving at the vacancies. We, therefore, request you to please circulate the categorisation of posts as on 01.04.2012 before the promotion exercise is completed.

Yours faithfully, Sd/-(Anirudh Akhauri) **GENERAL SECRETARY** 

NATION FIRST, ORGANISATION NEXT, INDIVIDUAL LAST

The SBI will recruit about 10,500 employees during the current financial year to mangage the growing business of the Bank.

"This year, the bank would make 9,500 clerical level appointment and nearly 1,000 probationary officers to be inducted," Chairman said.

According to the annual report of SBI, the overall staff strength declined by 7,452 employees during the last fiscal. As on March 31, 2012, the bank had total permanent staff strength of 2,15,481 which included 80,404 officers, 95,715 clerical staff and the remaining 39,362 were sub-staff. Source : Business Line, Dated 27/6/2012

## MOVE AIMED AT IMPROVING COMPETITIVENESS, ATTRACTING MORE CUSTOMERS

State Bank of India has decided to make intercore transactions 'at par' that is, free of charges, effective from 18th June 2012. The revised instructions are being put in place in the system by the Bank's IT department.

RATIONALISATION EFFORT : Branches have been told to ensure maually that no service charge is recovered for all

inter-core transactions till it is enabled in the system. This is part of a drive for rationalizing service charges launched by the bank. Earlier, the bank had announced waiver of charges for non maintenance of minimum balance. The June 18 Circular demand recalled from business groups, strategic business units and various.

## TRAINING PROGRAMMES MEANT FOR ENTRY LEVEL

The concept of training as an ongoing project is a Management tool to improve the quality of operational staff and thereby the quality of services offered to the public. In our bank, we have in place one of the finest infrastructural devices for training at every level by means of Staff Colleges, and SBLCs at module levels. This was done with the intention of giving top class training that was instructional and meaningful, to all levels of personnel, be it Guards, Messengers, Assistants or Officials of the junior levels or the senior levels.

Although this concept was a sound one on paper, we definitely have to look into the functioning of these institutes to put into good use the amount of effort already gone into creating these institutions.

While broadly examining the functioning of these institutes one observes :

- 1. That the persons involved in dispensing training should be themselves trained to handle the sessions effectively, which unfortunately in our Bank is lacking. The trainees have at many times observed that the queries and doubts are either not at all answered or at the best only vaguely touched upon. Thus the meaning of training is lost from the beginning.
- 2. The training programs offered are often too late, which means that there needs to be some coordination between the Operational levels and our

Training Centres/ training officials.

3. At the receiving end, the trainees are sometimes unwilling to participate in the programs due to (a) Non availability of proper training materials; (b) Late information and a feeling that time is being wasted at these Centres.

In this backdrop, we now have a newer and easier option of self training via the e-learning program through the Computer. If our staff take keen interest, this system of self education can prove to be the best way to improve the quality of learning in the simplest possible manner. Fresh updates are available, thereby the quality of education is always up-to-date. The hassles of traveling to the learning centres are removed. An employee can concentrate on any field that they find they are lacking in. The Bank should, therefore, stress on improving the utilization level of the e-learning facility by every employee.

Bank's Union and Association should play a significant role in this area by counseling the members at every level to avail the e-learning facility to the maximum for their own benefit and also in the interest of the bank.

> – G.K. Shrivastava Chief Manager (Admin.) RBO-II, Patna

### स्वार्थ रहित एवं निष्पक्ष कार्य संघ की शक्ति है।

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25 दिनों की विदेश यात्रा के बाद पटना वापस आ रहा था। यह स्पष्ट कर दूँ कि मैं अपने खर्च पर नहीं, बल्कि बैंक के खर्चे पर विदेश गया था। विदेश में चमक—दमक देखने के बावजूद भी पटना की धरा को देखने के लिए मन व्याकुल हो चला था। पटना हवाई अड्डे पर हवाई जहाज लैंड कर चुका था। मैं अपना सामान लेकर हवाई अड्डे से बाहर निकला। बाहर कोई सवारी दिखाई नहीं पड़ी। लोगों से पूछा तो पता चला कि सभी हड़ताल पर हैं। सोचा आगे जाने पर कोई रिक्शा मिल जाएगा। कुछ दूर चलने के बाद एक रिक्शावाला मिला। काफी मिन्नत करने के बाद वो पटेलनगर जाने को तैयार हुआ। पति—पत्नी रिक्शा पर सवार हो घर की ओर चल पडे।

रिक्शा बेली रोड पर पहुँचनेवाला ही था कि धमाके की आवाज सुनाई पड़ी। घबराकर रिक्शेवाले से पूछा "अरे भैया, क्या हुआ?" रिक्शावाले ने कहा— "राजाबाजार में प्रदर्शनकारी लोग गाड़ी जला रहे हैं, पूरा शहर दो दिनों से जल रहा है", मैंने पूछा— "क्या हो गया पटना शहर को?" रिक्शावाला— "आपको मालूम नहीं, पूरा हिन्दुस्तान दो दिनों से जल रहा है, पूरा शहर प्रदर्शनकारियों से पटा है। हर सड़क जाम है। सभी जानिगो का विरोध कर रहे हैं" मैंने पूछा— "ये जानिगो क्या है?" रिक्शावाला— "यह तो मुझको भी मालूम नहीं, लोग कहते हैं कि इसके पीछे पश्चिमी देशों का हाथ है और यह हमारी संस्कृति को नष्ट कर देगा!"

मेरी उत्सुकता बढ़ती गई। बेली रोड पर पहुँचा तो देखा एक बड़ा—सा जूलूस पूरब की ओर जा रहा है। "जानिगो वापस लो", "डब्लूएच.ओ. मुर्दाबाद" के नारे प्रदर्शनकारी लगा रहे थे। लोगों के हाथों में बैनर नजर आ रहा था, जिसमें लिखा था "जानिगो भगाओ, देश बचाओ", "जानिगो भगाओ, संस्कृति बचाओ।" जूलूस में सभी राजनैतिक दलों के नेतागण नजर आ रहे थे। इतने में मेरी नजर बैंक के एक नेता हंसराज पर पड़ी। नेताजी भी जमकर नारा लगा रहे थे। प्रदर्शन में बैंकर की मौजूदगी देखकर मुझे कुछ समझ में नहीं आ रहा था। सोचा घर जाकर अपने मित्रों से पता करूँगा कि ये जानिगो क्या बला है, जिसके लिए बैंक के नेता भी परेशान हैं।

रिक्शा बेली रोड से उत्तर की दिशा की ओर मुड़ गया। जूलूस नजर से ओझल हो चला। घर पहुँचा। सबसे पहले चाय पी। पत्नी से खाना बनाने को कहा और स्वयं टी.वी. खोलकर बैठ गया। हर न्यूज चैनल पर जानिगो के प्रदर्शन की खबर छाई हुई थी। पर, कोई जानिगो के बारे में मेरी उत्कंठा को शांत न कर पा रहा था। मैं भी चैनल बदलता जा रहा था। अचानक एक चैनल पर जानिगो की चर्चा हो रही थी। उस चर्चा में दो बड़े पत्रकार को बुलाया गया था। एक पत्रकार ने जानिगो के बारे में विस्तृत जानकारी देनी शुरू की— "हिन्दुस्तान आज विश्व में अपनी प्रगति का झंडा लहरा दिया है। अब यह विकासशील देश हो गया है। आज सिर्फ चीन भारत से आगे है। भारत को नम्बर एक बनने की अड़चनों को ढूँढ़ने के लिए कुछ बुद्धिजीवियों ने विचार विमर्श किया। उस विचार विमर्श में मुख्य अड़चन जातिवाद को बताया गया। तत्पश्चात सरकार ने डब्लूएच.ओ. से आग्रह किया कि आप मेरे देश से जातिवाद को निर्मूल करने हेतु जाति निरोधक गोली (जानिगो) का आविष्कार कीजिये तथा साथ ही पोलियो की तरह जातिवाद को देश से समाप्त करने में हमें मदद करें, ताकि भारतवर्ष विश्व में प्रथम स्थान हासिल कर सके।

डब्लूएच.ओ. ने जानिगो (जाति निरोधक गोली) का आविष्कार किया तथा अपनी टीम को भारतवर्ष के हर जिले में हर व्यक्ति को जानिगो खिलाने हेतु भेज दिया। अभी कुछ ही दिन बीते थे कि हिन्दुस्तान के हर प्रदेश के राजनैतिक ठेकेदारों को अपने भविष्य की चिंता सताने लगी। उन्हें लगने लगा जैसे उनको कारोबार बंद हो जाएगा। आज उनकी इसी चिंता ने पूरे हिन्दुस्तान को जला रखा है।"

अब यह तो समझ में आया कि जानिगो क्या है। आखिर नेतागण क्यों परेशान हैं? आश्चर्यचकित तो मैं इस बात से था कि बैंक में पढ़े–लिखे कर्मियों की जमात के नेता हंसराज जी इसका विरोध क्यों कर रहे थे? क्या राजनीति में जातिवाद का स्थान अहम है? क्या एक जातिविशेष का नेता बनने से सभी वर्गों के साथ न्याय किया जा सकता है? कदापि नहीं, जब कोई नेता किसी जाति का सहारा लेने लगता है तो सामान्य जन उससे कटने लगते हैं। पता नहीं कब मैं इस भारतवर्ष को जातिविहीन देश के रूप में पाऊँगा?

इतने में टीवी पर एक ब्रेकिंग न्यूज आया— ''डब्लूएचओ. ने भारतवासियों के विरोध को देखते हुए अपना जानिगो (जाति निरोधक गोली) भारत से वापस ले लिया। ''इतने में पत्नी खाना लेकर पहुँची, मैं खबर सुनकर इतना विचलित हो गया था कि मैंने पत्नी से कहा— ''तुम खा लो, मुझे भूख नहीं है।''

> –मिलिंद कुमार झा एस.बी.आइ.ओए., जोनल कमिटी, पटना

#### A GREAT MESSAGE

- It was a Sports Stadium
- Eight Children were standing on the track to participate in a running event.
- 1 \*Ready! \*Steady!! \*Bang!!!
- With the sound of Toy pistol,
- All eight girls started running.
- Hardly had they covered ten to fifteen steps, when one of the smaller girls slipped and fell down,
- Due to bruises and pain she started crying.
- When the other seven girls heard the little girl cry they stopped running, stood for a while and turned back.
- Seeing the girl on the track they all ran to help.
  One among them bent down, picked her up and kissed her gently.
- And enquired as to how she was...
- They then lifted the fallen girl pacifying her.
- Two of them held her firmly while all seven joined hands together and walked together towards the winning post.....
- There was pin drop silence at the spectator's stand.
   Officials were shocked.

- Slow claps multiplied to thousands as the spectators stood up in appreciation.
- Many eyes were filled with tears And perhaps even God's!
- I Yes!! This happened in Hyderabad (INDIA), recently!
- The sport was conducted by
- National Institute of Mental Health.
- All these special girls had come to participate in this event
- □ They were spastic children.
- I Yes, they were Mentally challenged.
- What did they teach the WORLD? Teamwork? Humanity?
- Equality among all??
- Successful people help others who are slow in learning So that they are not left far behind.
- This is really a great message.... Spread it!
- We never do this because we have brains!!!

विद्या ददाति विनयम् - विद्या अर्जन की कोई सीमा नहीं।

मनोदशा के प्रति सहानुभूति के भाव नहीं रख कर देते हैं। यह जीवन में जहर घोलता है। कहा भी जाता है कि रबड़ को उतना ही खिंचना चाहिये जहाँ तक उसकी सीमा है, वरना वो तो टूट जायेगा। टूटी हुई चीज़ों को जोड़ना एक गांठ पैदा कर जाता है। इस गांठ को छुपाना और भुलाना दोनों ही टीस पैदा करता है। मन में त्याग और समर्पण के प्रति ऐसे भाव न रखने की, दिल दलीलें देता रहता है और मानवीय पक्ष या मानवीय सम्बन्धों पर प्रश्न चिन्ह लगाता रहता है। लेकिन त्याग का जज्बा किसी किसी का इतना ज्यादा रहता है कि तमाम कष्ट उठाने के बावजूद वो शख्स त्याग की पूतिमूर्ति बन उपेक्षाओं का दंश सहता

ही रहता है और उफ्फ तक नहीं निकालता है अपने मुँह से। ऐसे शख्स से सीख लेनी चाहिये। ये हर किसी के बूते की बात नहीं हो सकती है। कोई ऐसा कैसे हो जाता है....!!!!

> –बदरी नाथ झा मुख्य प्रबन्धक

## ///////Some useful tips based on VAASTU and FENG SHUI

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Use a bright light at the main entrance door of your house.

किसी–किसी का जीवन त्याग के लिए ही होता है। जीवन में त्याग

का महत्त्व है, पर हर स्थिति में एक ही व्यक्ति के हिस्से में त्याग आये

तो उसका भी धैर्य जवाब देने लगता है। और खासकर तब, जब उसके

लिये कुछ विशेष निर्णय उसके पक्ष में लेनें हों और उनके परिजन वहाँ

शिथिल पड जायें या मुँह मोड लें- कैसी विचित्र स्थिति होती है तब!

तिसपर इसकी बारम्बारता होती रहे तो स्वार्थपरता सतह पर आ जाती

है। पारिवारिक दायित्वों का निर्वहन, परिवार के प्रति समर्पण और

पारिवारिक प्रतिष्ठा के प्रति संबद्धता रखने वाला शख्स वाकई त्याग की

प्रतिमूर्ति बना रहता है। उसकी छवि सबको सुख देने एवं खुशियाँ देने

की होती है। पर उसके अंतर्मन में चल रहे विचारों, भावनाओं को

सम्वेदनहीनता के साथ नजरअन्दाज किया जाये परिजनों द्वारा, तो

सोचने की प्रक्रिया में भूकम्प आ जाना लाजिमी है। सपने कौन नहीं

देखता, अच्छे जीवन की कामना कौन नहीं करता, भविष्य के ताने बाने

कौन नहीं बिनता— पर अनदेखी करनेवाले परिजन अपनी हताशा, अपनी कूंडा और अपनी संकीर्णता का परिचय— उस त्यागी सख्श की

- Do not keep more than 5 doors open at a time.
- Do not keep TV in your bed-room.
- Avoid keeping any water feature or plants in the bed room.
- Do not use separate mattresses and bed-sheet.
- Arrange the furniture to from a square or a circle or an octagon in drawing room.
- Brighten the corners of every room.
- Hang a picture of bright sunrise on the southern wall in your living room.
- I The wind should come from south-west in the bed room.
- Dining-room should not face the front door of your house.
- Never hang a mirror in kitchen.
- Keep the brooms and mops out of sight in kitchen.
- Keep the bathroom and toilet door closed as much as possible.
- Windows should open outward normally.
- Do not keep prickly cactus, plants in the house.
- Place an aquarium in the south-east corner in living room.
- Place a happy family picture in living room.
- Please do not grow very high trees like Pipal or Ashok on your campus.
- Please check the gate of the lift is not in front of the main gate of the house.

- There should not be houses surrounding your plot, which obstructs your way.
- The house should be fully airy and has enough water resources.
- I The seat in the toilet should be NORTH-SOUTH.
- In the office, sit facing the door.
- Hang a picture of mountains behind you in the office.
- Place the computer on your right side on the table.
- A ladder to go up stair curved on the right side should be divided into two parts.
- It should be constructed leaving north-east or southwest direction. Ladders stepping down towards north or west creates waste of Lakshmi.
- One should never hoard stale food, withered flowers, torn clothes, waste paper, waste materials, empty tins, old jars and useless things. These things prevents Lakshmi from entering the house.
- If there is marble flooring in the house you should see that the old leather shoes are not lying here and there. Marble is considered to be holy stone. If possible avoid marble in bedroom, bathroom, toilet.
- In a place of worship in the house it is necessary to have open atmosphere. Use marble in the worshiproom. Take care that there is enough light and air. There should be no toilet near worship room. Keep cleanliness and always light insense sticks.

#### Compiled by : L.K.P. Singh

विलम्ब से असंतोष बढ़ता है।

	<u> </u>		
		JLARS	
CIRCULAR NO. <b>29/</b> 2012	DATE:01.08.2012	Difference in excess of 2836 points	1873.73

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ΤO, ALL MEMBERS

MONTH

#### **DEARNESS ALLOWANCE**

We quote hereunder the text of AISBOF Circular No. 51 dated 31.07.2012 on the captioned subject, the contents of which are self-explicit.

"The Index Numbers for the quarter ended June 2012 are as under:

CONVERSION

FACTOR

**NDEX AS PER** 

2001 SERIES

1873.73
1712.00
161.73
40.

Accordingly, Dearness Allowance is payable to Officers on 468 (i.e. 428+40) slabs with effect from 01-08-2012 as against 428 slabs for the previous quarter. The rates of Dearness Allowance at various stages of basic pay are furnished overleaf. The rates worked out are as per the industry level scales upto Scale VII including SBI.

With	warm	areetinas,
VVILII	warm	greetings,

April 2012 May 2012	205 206	4.63 x 4.93 4.63 x 4.93	4679.30 4702.13	With warm gre	etings,	Sd/-
June 2012	208	4.63 x 4.93 <b>Total</b>	4747.78 <b>14129.21</b>	OUR UNITY	:	(ANIRUDH AKHAURI) GENERAL SECRETARY ZINDABAD-ZINDABAD
	Average =	14129.21/3	4709.73	S.B.I.O.A.	:	ZINDABAD-ZINDABAD

NDEX AS PER

1960 SERIES

#### RATE OF D.A. 0.15% PER SLAB (468 X 0.15= 70.20%)

STAGES	BASIC	CONVERSION	EXISITING-DA	REVISED-DA	DIFFERENCE
	PAY	FACTOR	428	468	DA
1	14500	21.750	9309.00	10179.00	870.00
2	15100	22.650	9694.20	10600.20	906.00
3	15700	23.550	10079.40	11021.40	942.00
4	16300	24.450	10464.60	11442.60	978.00
5	16900	25.350	10849.80	11863.80	1014.00
6	17500	26.250	11235.00	12285.00	1050.00
7	18100	27.150	11620.20	12706.20	1086.00
8	18700	28.050	12005.40	13127.40	1122.00
9	19400	29.100	12454.80	13618.80	1164.00
10	20100	30.150	12904.20	14110.20	1206.00
11	20900	31.350	13417.80	14671.80	1254.00
12	21700	32.550	13931.40	15233.40	1302.00
13	22500	33.750	14445.00	15795.00	1350.00
14	23300	34.950	14958.60	16356.60	1398.00
15	24100	36.150	15472.20	16918.20	1446.00
16	24900	37.350	15985.80	17479.80	1494.00
17	25700	38.550	16499.40	18041.40	1542.00
18	26500	39.750	17013.00	18603.00	1590.00
19	27300	40.950	17526.60	19164.60	1638.00
20	28100	42.150	18040.20	19726.20	1686.00
21	28900	43.350	18553.80	20287.80	1734.00
22	29700	44.550	19067.40	20849.40	1782.00
23	30600	45.900	19645.20	21481.20	1836.00
24	31500	47.250	20223.00	22113.00	1890.00
25	32400	48.600	20800.80	22744.80	1944.00
26	33300	49.950	21378.60	23376.60	1998.00
27	34200	51.300	21956.40	24008.40	2052.00
28	35100	52.650	22534.20	24640.20	2106.00
29	35200	52.800	22598.40	24710.40	2112.00
30	36200	54.300	23240.40	25412.40	2172.00
31	37200	55.800	23882.40	26114.40	2232.00
32	38200	57.300	24524.40	26816.40	2292.00
33	39300	58.950	25230.60	27588.60	2358.00
34	40400	60.600	25936.80	28360.80	2424.00
35	42000	63.000	26964.00	29484.00	2520.00
36	43200	64.800	27734.40	30326.40	2592.00
37	44400	66.600	28504.80	31168.80	2664.00
38	45600	68.400	29275.20	32011.20	2736.00
39	46800	70.200	30045.60	32853.60	2808.00
40	48100	72.150	30880.20	33766.20	2886.00
41	49400	74.100	31714.80	34678.80	2964.00
42	50700	76.050	32549.40	35591.40	3042.00
43	52000	78.000	33384.00	36504.00	3120.00
	410	0.615	263.22	287.82	24.60
	1030	1.545	661.26	723.06	61.80

REMEMBER-ALL RESOURCES ARE LIMITED EXCEPT CREATIVITY

DATE: 27.07.2012

CIRCULAR NO. 28/2012

ΤO,

ALL MEMBERS

#### TALKS WITH IBA

We reproduce hereunder the text of AISBOF Circular No. 50 dt. 26.07.2012 on the captioned subject, the contents of which are self-explicit.

With warn	n greetings,	Sd/-
		(ANIRUDH AKHAURI)
		GENERAL SECRETARY
OUR UNITY	:	ZINDABAD-ZINDABAD
S.B.I.O.A.	:	ZINDABAD-ZINDABAD

#### <u>TEXT</u>

As informed earlier, consequent to our strike notice and the conciliation meeting held by the Dy. CLC, there was a bipartite meeting between IBA and UFBU in Mumbai on 24-7-2012. IBA team was led by Mr. Alok Mishra, Chairman of IBA. Leaders of all our constituent unions were present in the discussions.

After welcoming Mr. Alok Mishra on his recent assumption as Chairman of IBA, we explained in detail all the issues and demands raised by us in the agitation and strike notice. We pointed out that there is increasing tendency of unilateralism undermining the long established tradition of bilateralism in the banking industry. Number of guidelines are being issued by the Government on HR matters which have been bilaterally settled in the Banks. We strongly expressed our protest against the undue delay in implementing the revised scheme on compassionate ground appointment and financial compensation. We submitted that instead of resorting to adequate recruitments in the Banks through revival of BSRBs, there are attempts to outsource the regular banking jobs. We also drew their attention to our important demands like improvements in pension scheme, regulated working hours for officers, uniform guidelines on staff housing loan, etc. We expressed our strong opposition to the recommendations of Khandelwal Committee Report and the overt and covert attempts to implement them unilaterally without reference to or discussions with the unions.

We also stated that while UFBU is fully committed to the success and progress of public sector banks and meeting the challenges facing the banking sector today, the reforms being proposed by the Government are not warranted and hence not acceptable.

Reacting to our submissions, Mr. Alok Mishra stated that IBA is also committed to bilateralism but is acting on the basis of the mandate received from the member Banks. Hence it has limitations of negotiating only on those issues for which the member Banks give their mandate to IBA. However, he said that IBA has taken serious note of our viewpoints and on issues like compassionate appointment scheme, housing loan guidelines, etc. they would pursue the matter with the Government where the issues stand referred. Though IBA's attitude was earnest during the discussions, they could not give positive commitment on any of the issues nor agree for time bound solution to our demands.

**UFBU Meeting:** After discussions with the IBA, the UFBU met and observed that in the absence of any favourable development or acceptable solutions to our demands, it is

necessary for us continue with our agitation and strike actions which were temporarily deferred due to the intervention of the CLC and his suggestion to sort out the issues by mutual discussions. However, having regard to the discussions held with IBA today, it was felt expedient and necessary to wait for about 10 days to look for any further positive response from the IBA on our demands and thereafter revive our programmes and go ahead with our strike action as proposed on **22<sup>nd</sup> and 23<sup>rd</sup> August, 2012**. Units are requested to prepare the membership accordingly.

**BANKING REFORMS**: The meeting took note that the Monsoon Session of the Parliament would begin on 8<sup>th</sup> August, 2012 and there are informations that the Banking Laws (Amendment) Bill would be taken up for consideration and passage during this session. All our units and members are fully aware that these wholesale amendments to Banking Regulations Act and Banking Companies (Acquisition & Transfer of Undertakings) Act would adversely affect our public sector banks in particular and banking industry as a whole. Hence the meeting decided that we should continue and intensify our efforts against these unwarranted banking sector reforms.

The meeting further decided the following programmes: a) Massive Joint Demonstrations by UFBU on 8<sup>th</sup> August, 2012 in all State Capitals.

b) Readiness for instant strike as and when the Bill is taken up in the Parliament for passage.

Comrades, while UFBU is taking all steps to find amicable solutions to our long pending, genuine and reasonable demands, it is necessary for our members to be in preparedness for any struggle that will be warranted and forced upon us by the IBA and Government.

Unity is our strength. Let us maintain it.

**Struggle is our weapon**. Let us be prepared for it. With regards,

Sd/-(P.K.SARKAR) CONVENOR

DATE: 20.07.2012

Sd/-

CIRCULAR NO. 27/2012

TO, ALL MEMBERS

#### CLC MEETING AT DELHI ON 18<sup>TH</sup> JULY, 2012

We reproduce hereunder the text of AIBOC Circular No.66 Dt.19.07.2012 on the captioned subject, the contents of which are self-explicit.

With warm greetings,

	g	(ANIRUDH AKHAURI) GENERAL SECRETARY
OUR UNITY	:	ZINDABAD-ZINDABAD
S.B.I.O.A.	:	ZINDABAD-ZINDABAD
		TEXT

Parties attended as per the attendance sheet. Prolonged discussions were held. The representatives of the United Forum of Bank Unions submitted their view points on the demands and the reasons for serving notice of strike.

2. The representatives of Indian Banks' Association submitted written statement. A copy of the written statement was given to the representatives of UFBU. In addition to the

SPEAK ANY LANGUAGE BUT GLORIFY INDIA

preferably before 31<sup>st</sup> July, 2012. On my suggestion the representatives of the IBA stated that meeting with unions (UFBU) will be convened at the earliest but not later than 31<sup>st</sup> July, 2012. and agreed to temporarily tion on 25<sup>th</sup>/26<sup>th</sup> July, 2012 It has also been de is not seriously coming

5. On the assurance given by the IBA representatives and appeal made by Chief Labour Commissioner and Dy. Chief Labour Commissioner, UFBU agreed to temporarily postpone/ defer the proposed strike of 25<sup>th</sup> and 26<sup>th</sup> July, 2012.

above the representatives of IBA have also submitted their

informed to the parties that due to health condition, Chief

Labour Commissioner was unable to attend the office and

preside over the conciliation proceedings. But Chief Labour

Commissioner has spoken to the convenor of UFBU and made

an appeal to UFBU not to resort to strike. The Dy. Chief Labour

Commissioner during the discussion suggested that IBA

should discuss all the demands with the UFBU bilaterally

3. At the outset of the conciliation proceedings it was

4. The Deputy Chief Labour Commissioner has also made

**6.** The Unions (UFBU) requested not to take further action in the matter for the present.

Sd/-P.K. SARKAR CONVENOR

DATE: 20.07.2012

#### CIRCULAR NO. 26/2012

τо,

ALL MEMBERS

view points.

an appeal not to resort to strike.

#### • UFBU's STRIKE CALL

• GOVT. INTERVENES - CONCILIATION MEETING HELD TODAY

• IBA AGREES TO HOLD BIPARTITE MEETING ON OUR ISSUES

• HENCE STRIKE ON 25/26 JULY TEMPORARILY POSTPONED

We reproduce hereunder the text of AlBOC Circular No.65 Dt.19.07.2012 on the captioned subject, the contents of which are self-explicit.

With warm greetings,

Sd/-(ANIRUDH AKHAURI) GENERAL SECRETARY

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

#### TEXT

Further to the UFBU's strike notice served on IBA, today on the intervention of the Government, a conciliation meeting was held by the office of the Chief Labour Commissioner. Mr.S.K.Chand, Dy. Chief Labour Commissioner conducted the conciliation proceedings. All constituents of UFBU and IBA representatives took part in the conciliation meeting.

From the UFBU we brought to the attention of the Dy. CLC the circumstances that forced the UFBU to give call for strike. We informed that on the one hand the Government was going ahead with their reforms agenda and on the other hand, the IBA is not coming forward to resolve the various issues raised by UFBU. The situation is being aggravated by various unilateral guidelines from the Government on HR issues affecting bilateralism in the banking industry. Further, in violation of the existing settlements and provisions, regular and permanent jobs

are being outsourced. We also complained that IBA was

not even acknowledging our Notice or taking initiative for finding amicable solutions to our demands. Hence the agitation and strike has been forced on the UFBU.

In reply, IBA submitted their written explanation virtually negating all our demands. However, the Dy. CLC emphasised that since the issues raised by the UFBU have to be addressed by the IBA, mutual discussions should be held on the demands of the UFBU to find possible solutions. He also appealed to the UFBU to explore solutions by discussions.

Consequently IBA came forward to hold bipartite discussions with UFBU within a week on the issues and demands raised by UFBU. In view of this development, **UFBU decided** and agreed to temporarily postpone/defer the two days strike action on 25<sup>th</sup>/26<sup>th</sup> July, 2012.

It has also been decided in the UFBU meeting that if IBA is not seriously coming forward to resolve our issues during the forthcoming discussions, the **UFBU would revive the agita-**tion and also give a call for strike on 22<sup>nd</sup> and 23<sup>rd</sup> August, 2012. In view of the above, our units are requested to defer the strike action on 25<sup>th</sup>/26<sup>th</sup> July and the connected demonstrative programmes and await further developments.

We congratulate all our unions and members for the massive preparation for the strike and exhort them to be in readiness for further struggles, if warranted.

With greetings,

Sd/-P.K. SARKAR CONVENOR

DATE: 20.07.2012

#### CIRCULAR NO. 25/2012

то,

ALL MEMBERS

#### COMPENSATION TO BANKS EMPLOYEES/GENERAL PUBLIC WHO ARE KILLED IN BANK ROBBERY, TERRORIST INCIDENTS INCLUDING LEFT – WING EXTEREMISM

We reproduce hereunder the text of AIBOC Circular No.64 Dt.19.07.2012 on the captioned subject, the contents of which are self-explicit.

With warm greetings,

Sd/-(ANIRUDH AKHAURI) GENERAL SECRETARY

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

#### TEXT

You are aware that the compensation paid by bank to the family of the employees killed in Bank robbery, Terrorist attack etc., is as per Govt. guidelines issued long back. The quantum of such compensation was inconsistent as compared to the collateral damage which takes place to the family of employees. The matter was discussed with the Govt. of India by UFBU time and again. We are pleased to inform you that the Govt. of India vide letter F.No. 6/4/2012-IR dated 3<sup>rd</sup> July, 2012 has revised the scheme and instructed the CMD of different banks to get the scheme approved in their respective Boards. We request our different constituent unions to take up with the respective banks for its early approval in their Board for immediate implementation. The salient features of the scheme are furnished below:

असफलता का अर्थ है कि प्रयत्न पूरी लगन से नहीं हुआ।

- (i) In case of death of an employee as a result of or during bank robbery or attacks by terrorists, including left-wing extremism on bank employees, the family of deceased will be given compensation by the bank as follows: In case of death of Officers : 20 Lacs
  - In case of Clerical/Sub-Staff : 10 Lacs
- (ii) The banks concerned will look after educational expenses of the children of the deceased upto and inclusive of graduation.
- (iii) The bank will give immediate employment to one member of the family of the deceased in accordance with the guidelines of compassionate appointment. In case none is able to immediately take up employment, the Entitlement will be held in abeyance till one of the members of the family becomes eligible for and is in a position to take up such appointment. In case compassionate employment is not taken up, the pay and allowances last drawn by the deceased may be extended to the family till one of the children of the family reaches 21 years of age or till the date on which the deceased would have retired in normal course, whichever is earlier. Such payment of pay and allowance will be available only if the dependent is not gainfully employed elsewhere.
- (iv) he loans for housing etc. which might have been availed of by the employee may be transferred to the family member if any compassionate appointment is given, irrespective of his/her normal eligibility. If compassionate employment is not sought by the family, the interest part may be waived and only principal be recovered from the compensation/other dues payable.
- (v) In respect of the persons other than the Bank employee who may get killed as a consequence of or during robberies and/or attack of terrorists, the bank will pay a lumpsum compensation of Rs.3 Lacs to the family of the deceased.
- (vi) In case of Bank employees/customers/members of public who actively resist bank robberies and terrorists attacks on bank, the bank may consider a Cash reward not exceeding 2 Lacs. In addition, the bank employees may be given an out of turn promotion, if they satisfy the minimum conditions of eligibility prescribed for direct recruits to the post but without reference to the number of years of service rendered. Employees not covered for criterion for promotion may be allowed three advance increments in their existing grade on a permanent basis.
- (vii) All expenses for treatment of injury caused during or at the time of resisting bank robbery/terrorist attack on banks, including hospitalization of the victims (bank employees/members of public/customers) shall be borne by the bank.
- (viii)The cash reward mentioned in clause (vi) above will be in addition to the compensation, if any, to which the person may be entitled to under the provisions of various Acts/Rules governing him/her.
- (ix) These guidelines shall be uniformly applicable throughout the country including North-East and in left-wing extremist areas. It may also be ensured that no parallel scheme may be run by the Bank in this regard. With greetings,

Yours comradely, Sd/-(P.K.SARKAR) CONVENOR

#### CIRCULAR NO. 24/2012

ALL MEMBERS

TO.

#### STRIKE NOTICE SERVED ON INDIAN BANKS' ASSOCIATION GEAR UP THE ORGANIZATIONAL MACHINERY

#### MAKE 2 DAYS' STRIKE ON 25<sup>TH</sup> AND 26<sup>TH</sup> A GRAND SHOW OF STRENGTH AND SOLIDARITY

We quote hereunder the text of **AISBOF Circular No. 46** dated **11.07.2012** on the captioned subject, the contents of which are self-explicit.

With warm greetings,

#### (ANIRUDH AKHAURI) GENERAL SECRETARY

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

"We reproduce hereunder the text of AIBOC Circular No.63 Dt.11.07.2012 on the captioned subject, the contents of which are self-explicit.

With greetings,

White abadas (D.S.RISHABADAS) GENERAL SECRETARY

#### TEXT

Comrades, the strike notice has since been served to IBA expressing our decision to go on 2days strike on 25<sup>th</sup> and 26<sup>th</sup> July 2012, in pursuance of the issues that are confronting the banking industry in the recent past. Our members are aware that the decision to go on 2 days' was reiterated in the last meeting of the United Forum of Bank Unions held at Chennai on 6<sup>th</sup> July 2012 and accordingly the notice has since been issued to the Indian Banks' Association on 8<sup>th</sup> July 2012.

2. Comrades, the issues need to be elaborately campaigned in all our agitation programme designed and detailed as follows:-

PROGRAIVIIVIES.			
10-7-2012	Badge wearing		
17-7-2012	Dharna in all State Capitals and other		
	important centres		
17-7-2012	Mass Demonstrations at all centres		
24-7-2012	Mass Demonstrations, rallies,		
	processions at all centres		

#### 25<sup>th</sup> and 26<sup>th</sup> July, 2012 2 Days ALL INDIA STRIKE

**3.** The Government unmindful of our strong protest and communication has been going ahead with its design for handing over the banking industry to the multinationals and foreign banks through legislative amendments. The assurances which were given to us by the Government on the earlier occasion that they would consider all our views have been belied with the series of initiatives that are being taken by the Government as well as the Indian Banks' Association. Hence, we have to mobilize entire rank and file across the country and implement our agitation programme as well as the strike action on 25<sup>th</sup> and 26<sup>th</sup> July 2012 with all force at our command.

4. All our constituents would take necessary steps to organize centralized activities throughout the country and ensure large participation of the general members in our demonstrations, rallies, processions etc. The local chapters of the United Forum of Bank Unions should take all necessary

### BE TRUTHFUL, BE FEARLESS

DATE: 12.07.2012

steps to organize the meetings for the purpose of working out details of each and every programme.

5. The strike notice provides full particulars about the issues and explanation for each and every issues raised by us. The leadership all over the country should utilize the contents of the note enclosed to the strike notice and convey our feelings to the public in general and also use the same details for briefing the media persons about the objectives of the 2 days strike called by the United Forum of Bank Unions.

6. The need of the hour is unity. We are committed to protect the interest of the common man through our struggle against the initiative of the Government to privatize the banking industry and also ensure that the industry remains under the ownership of the Government. Hence, we appeal to all our members to kindly rally round the United Forum of Bank Unions and make our programme a grand success.

7. A copy of the strike notice is enclosed.

**8.** All our constituents and the local units of the United Forum of Bank unions are requested to keep us posted with reports about the successful implementation of the activities from time to time.

With revolutionary greetings,



8<sup>th</sup> July, 2012

UFBU / 2012 / STRIKE NOTICE

FORM – 1 NOTICE OF STRIKE

NAME OF UNIONS : UNITED FORUM OF BANK UNIONS (U.F.B.U.)

- ALL INDIA BANK EMPLOYEES' ASSOCIATION (AIBEA)
- ALL INDIA BANK OFFICERS' CONFEDERATION (AIBOC)
- NATIONAL CONFEDERATION OF BANK EMPLOYEES (NCBE)
- ALL INDIA BANK OFFICERS' ASSOCIATION (AIBOA)
- BANK EMPLOYEES FEDERATION OF INDIA (BEFI)
- INDIAN NATIONAL BANK EMPLOYEES FEDERATION (INBEF)
- INDIAN NATIONAL BANK OFFICERS CONGRESS (INBOC)
- NATIONAL ORGANISATION OF BANK WORKERS (NOBW)
- NATIONAL ORGANISATION OF BANK OFFICERS (NOBO)

#### NAMES OF ELECTED REPREENTATIVES

- 1. Shri. P.K. Sarkar, Convener, UFBU
- 2. Shri. C.H. Venkatachalam, General Secretary, AIBEA
- 3. Shri. D.S. Rishabadas, General Secretary, AIBOC
- 4. Shri. M V Murali, General Secretary, NCBE
- 5. Shri. S. Nagarajan, General Secretary, AIBOA
- 6. Shri. Pradeep Biswas, General Secretary, BEFI
- 7. Shri. Subhash Sawant, General Secretary, INBEF
- 8. Shri. K.K. Nair, General Secretary, INBOC
- 9. Shri Ashwini Rana, General Secretary, NOBW
- 10. Shri. S Deshpande, General Secretary, NOBO

The Chairman, Indian Banks' Association, World Trade Centre, 6<sup>th</sup> Floor, Cuffe Parade, Mumbai

Sir,

То

In accordance with the provisions contained in subsection (1) of Section 22 of the I.D. Act – 1947, we hereby give you notice that the members of all the constituent unions of **United Forum of Bank Unions** (AIBEA, AIBOC, NCBE, AIBOA, BEFI, INBEF, INBOC, NOBW, NOBO) **propose to go on strike on the 25**<sup>th</sup> **and 26**<sup>th</sup> July, **2012**.

#### Main Issues and Demands :

- ◆ Banking Reforms: Proposed Banking Law amendments proposing to adverse amend the Banking Regulations Act and Banking Companies Acquisition and Transfer of Undertakings Act. Aimed at merger of banks, allowing more private and foreign capital in banks,, unrestricted voting rights, etc. Decision to grant license to corporates and private business houses to start their own banks There is an attempt to close down rural branches and resorting to large number of Ultra Small Branches thereby privatising rural banking operations through contractual Business Correspondents, etc. Lack of stringent measures to recover increasing NPAs and bad loans.
- Outsourcing: Outsourcing of regular banking jobs of employees and officers jeopardizing our jobs and job security. There is a need for adequate recruitments and revival of BSRBs.
- Retrograde recommendations of Khandelwal Committee: These measures at an effort to destabilise the bilaterally and collectively bargained service conditions, attempts to unilaterally implement recommendations on HR matters through arbitrary guidelines.
- Non-resolutions of issues: Various important issues raised by UFBU still remain unresolved such as revised compassionate appointment scheme, regulated and defined working hours, revised guidelines on staff housing loan, 5 Day banking, non- extension of pension option facility to voluntarily retired and resigned persons, improvements in pension scheme like updation, uniform DA, etc.

(P.K. SARKAR ) CONVENOR

Encl. :

- 1. Statement of the Case
- 2. Details of Agitational Programme

Copy to

- 1. Chief Labour Commissioner (Central), New Delhi
- 2. CMDs/MDs/CEOs of All Banks

### WORK IS WORKSHIP, DO YOUR DUTY

Dated this day of 8th July, 2011

#### STATEMENT OF THE CASE

#### All India Bank Strike on 25th & 26th July, 2012

United Forum of Bank Unions (UFBU) comprising of nearly 10 lacs of bank employees and officers belonging to the 9 Bank Unions (AIBEA-AIBOC-NCBE-AIBOA-BEFI-INBEF-INBOC-NOBW-NOBO) have given the call for 2 days All India Strike on 25<sup>th</sup> & 26<sup>th</sup> July, 2012 on the following issues ;

#### a. Banking Reforms :-

Banks in India today have nearly Rs.60 Lacs crores as Deposits representing the hard-earned savings of the people of our country. Hence banking institutions have to be properly regulated. It is because of these defined regulations and predominantly being under public sector, that our Banking system was saved from the global crisis. Because of deregulation and liberal banking policies, many Banks in many countries including in USA and Europe have collapsed. Indian banks were saved because of our strong regulations and being in public sector.

But unfortunately the Government still wants to go ahead with banking reforms aimed at de-regulation and liberalization. Banking Laws (Amendment) Bill, 2011 is before the Parliament and is likely to be taken up in the ensuing monsoon session. The Bill seeks to remove all restrictions on voting rights of Foreign Capital investors in Banks, increase in voting rights of private investors in the equity capital of Public Sector Banks, making Bank merger easier, powers to supercede the Boards of Banks, etc. All these are unwarranted measures. Government also wants to issue licences to corporate and business houses to start their own Banks.

On the other hand, Public Sector banking is being weakened. Bad loans of corporate companies are increasing but velvet treatment is given to them instead of stringent actions. Their loans are being re-structured and concessions are being given. In the rural area, attempts are afoot to close down bank branches and hand over rural banking to private agencies and Business Correspondents. Banks will lose control over rural banking.

Thus banking reform measures are retrograde but Government is still pursuing the same and hence our protest. We demand people's money for people's welfare, national savings for national development and not for private corporate loot.

#### b. Outsourcing of permanent jobs :-

Banking industry is one of the potential employment generating agencies in our country. But in the last 20 years, recruitments were virtually banned and after our struggle, some recruitments are taking place recently. But this is totally inadequate. Bank's business has increased manifold. More and more services have been undertaken but matching recruitments are not taking place. In the next few years, large scale retirements will take place and hence further recruitment will be needed. But Banks are trying to outsource the regular and permanent jobs to contract employees. This will reduce the scope for permanent jobs and affect the job security. This will also result in exploitation of unemployed youth who are paid paltry amount as wages on employment as contract workers and devoid of any job guarantee and minimum working conditions.

Hence we are opposing outsourcing of permanent jobs

and demanding adequate recruitments and revival of BSRBs for recruitments of bank staff.

#### c. Khandelwal Committee Report :-

Government appointed the Khandelwal Committee to suggest changes in Human Resources Policies in the Banks. This committee has mainly recommended the following:

1. From 1950s, we have common wages and service conditions. Now, this committee has recommended Bank specific wage structure based on profitability, productivity etc.

2. All these years we have uniform wage and service conditions. Now, the committee wants introduction of fixed and variable pay concept. A portion of wage will be fixed and balance will vary according to performance. This is impracticable in the banking sector and will result in division of employees and promote sycophancy.

3. The committee has also recommended that settlements with unions on transfer of employees to be reviewed and to give free hand to the managements to transfer employees from place to place.

4. The Committee has suggested 50% of officer vacancies should be filled directly from the market instead of promoting clerks. This will seriously affect the career of employees.

5. The report says that minimum qualification for appointing a clerk should be graduation. All these years, matriculates are eligible to join the Banks. Now, lacs and lacs of such unemployed youth will be deprived the opportunity.

6. Similarly, so far, the qualification to join the banks as peon / class IV employee is  $8^{th}$  Standard failed. The committee says that it should be matriculation. This is also absurd.

7. The Report says that Banks should not make any appointments in the urban areas but workload in the banks warrants the same.

8. The committee has suggested outsourcing of all the regular bank jobs which is unfair labour practice.

All these measures are anti-employee and anti-trade union and are targeted to attack collective bargaining. Further, overlooking the settlements, Government is giving unilateral guidelines on various service conditions. We are opposed to the same.

#### d. Non – Resolution of pending issues :-

There are number of issues like compassionate appointment, revised housing loan scheme to bank employees, improvements in pension scheme, proper implementation of settlement, denial of pension option to persons opted under VRS and those resigned their jobs for want of VRS, defined and regulated working hours, 5 day banking etc which are pending for resolution for a long time.

**PROGRAMMES:** 

10-7-2012	Badge wearing		
17-7-2012	Dharna in all State Capitals and other important centres		
17-7-2012	Mass Demonstrations at all centres		
24-7-2012	Mass Demonstrations, rallies, processions at all centres		
25 <sup>th</sup> and 26 <sup>th</sup> July, 2012	2 Days ALL INDIA STRIKE		

FEAR NONE BUT ONLY YOUR CONSCIENCE



Central Negotiating Council meeting was held at Thiruvanantpuram on 18th August. Seen in the picture Com. A. Akhauri, President, AISBOF & Com. D.S. Risabdas, GS, AISBOF along with Ms. Arundhati Bhattacharya, Dy. MD & CDO Corporate Centre Mumbai.



**Com. A. Akhauri,** President, AISBOF & Com. D.S. Risabdas, GS, AISBOF participating in CNC alongwith office bearers of AISBOF.



A picture of proceedings of the CNC meeting at Thiruananthpuram



Com. A. Akhauri, President, AISBOF & Com. D.S. Risabdas, GS, AISBOF along with Ms. Arundhati Bhattacharya, Dy. MD & CDO & Sri.N.S. Kujur CGM (HR) Corporate Centre, Mumbai with other leaders of AISBOF.



- A.K.Pandey
- D. K. Kashyap
- **Masrur Alam**
- M.K. Jha

Shri Vikas Kumar

## **EDITOR-IN-CHIEF**

Shri Anirudh Akhauri

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From :