



# ALL INDIA BANK OFFICERS' CONFEDERATION

(Registered under the Trade Unions Act 1926, Registration No.:3427/Delhi)

State Bank of India Officers' Association

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Letter No: AIBOC/2017/61

Date: 21.10.2017

The Secretary, Department of Financial Services / The Chairman, IBA/ The Governor, RBI

Dear Sir,

## **REG : ADHAAR ENROLMENT CENTRES SET UP BY PUBLIC SECTOR BANKS - INSTRUCTIONS TO ENTRUST THE JOB TO BANK'S STAFF**

We are addressing this letter in connection with the Aadhaar Enrolment Centres set up by the Banks at selected branches as per the instructions of DFS / UIDAI. As per the original guidelines the Banks had provided the premises and other infrastructure as specified by UIDAI for Aadhaar Enrolment Centres and has hired the services of private agencies to run the same. But to our surprise, the controlling authorities of respective banks have sent the following IP message to all the Regional Offices / Branches on 18.10.2017 and after.

### **QUOTE**

*Dear Sir,*

*You are aware that now Aadhaar Enrolment / update work has to be handled by the Bank Staff instead of the operator engaged from Private Enrolment Agency. In this regard staff of your branch already identified to handle the work is required to obtain CERTIFICATION from UIDAI by passing the exam.*

*In this regard we require the details of the officer urgently and request you to arrange to send the following information / scanned images urgently.*

- 1. Name of the staff (as appearing in aadhaar)*
- 2. Emp No of the staff*
- 3. Aadhar No of the staff*
- 4. Mobile No*
- 5. Recent photograph (can take photo from mobile)*
- 6. Scanned image of the signature (can take photo of signature from mobile)*

### **UNQUOTE**

As per the message quoted above, Aadhaar enrolment work which is at present entrusted by the Bank to outside agencies, will now onwards be handled by the Bank's staff and the DIT wishes to entrust the same to the officers. In this connection, we wish to bring the following facts to your kind notice:

1. You will appreciate that the job related to Adhaar enrolment has nothing to do with banking business and hence by allotting that job to the officers, they will be drifted away from the field of banking against their wish and affecting their career adversely. The entire banking is now, technology driven with various applications converged in to the system making it difficult for the operating functionaries requiring utmost caution and attention in the day today functions. Hence, any other work, if entrusted, would dilute and divert their attention causing disruption in discharging their duties and expose the official to risk and subsequent failure.
2. The job of enrolment of Aadhaar is being handled by matriculates as per the minimum qualification mandated by the UIDAI, whereas the minimum requirement to enter the banking industry is matriculate. Although the minimum qualification for officers being graduation but many of the officers are acquiring various other specialised certificates, diplomas and degrees for job enrichment. Hence, the much more qualified and experienced officers' service would be utilized which requires basic technical qualification thereby wasting the talent and energy of officers.
3. As per the message quoted above, the officer who is identified to handle the work is required to obtain CERTIFICATION from UIDAI by passing the examination. It may be noted here that the Officers have been appointed / promoted by the bank only after ensuring that they possess the minimum qualification prescribed for the post in which they are recruited. Further, they have entered the banking service by passing the competitive exam conducted for the purpose and by being within the required rank in the merit list. In terms of the Officers' Service Regulations, officers are not required to pass any other exam and hence no officer can be compelled to pass any exam for certification least of all the one which is not related to core banking activity at all.
4. As per the Guidelines of UIDAI circulated by Financial Inclusion Department, an Enrolment Centre shall be manned by a trained supervisor and technical personnel in addition to the trained operators at the enrolling stations appointed by Enrolment Agency as per UIDAI guidelines. It is also stated that sufficient number of operators should be available for job rotation and preventing operator fatigue and Lady operators / volunteers required to assist enrolment of women. Any laxity in the composition of staff may be treated by UIDAI as violation of their guidelines. Thus every Adhaar Centre requires a minimum manpower of four persons. Ten percent of our Banks' branches will require a minimum manpower of 1,20,000. Thus if Adhaar enrolment work is to be handled by Banks' staff as stated in the communication of DIT, the Banks will have to set aside minimum 1,20,000 staff for this purpose.
5. The Banks are already facing acute shortage of staff. Large number of branches are not headed by the officers as per their categorization. Many branches are finding it difficult to complete their routine work in time and are compelled to sit late and also to work on holidays. The introduction of Cross Selling of various Insurance Products, Mutual Funds have already taken the valuable time of officers thus losing focus on core banking activities such as deposit, advances thereby resulting in mounting NPAs which have become a bane to the banking system. Under such circumstances, the entrustment of work related to Adhaar Centres to the existing staff will only overburden the officers and will adversely affect their productivity and health.

6. The Banking industry is going through a difficult phase. Apart from acquiring new business to achieve the required growth, NPA management is posing the biggest challenge before us. The banks have already come out with various campaigns and our Associations too have given a call to their members and they too have been responding positively. At this stage entrusting the officers with any work not related to our core business, will only divert their attention from the focus areas, drain the Bank's resources further and will affect the future of the Banks and its employees adversely.
7. So far Reserve Bank of India has been a Regulatory Authority for the Banks. To limited extent, Banks have to follow the guidelines of SEBI and IRDA. Now with undertaking the work related to Adhaar enrolment, the Banks will be responsible to one more regulator i.e. UIDAI and will have to face the problem of multiple supervision and regulatory compliances.
8. The matter is subjudice and if a contempt petition is filed the Bankers will be put into difficulty.
9. There are 11 Banks under turnaround plan and they are not allowed to increase the staff. This diversion of existing staff for non banking activities will affect these banks badly.
10. With the historic Privacy judgement, any mistake done by a banker will be subjected to severe action by authorities. Hence we should not hurry things.

In view of the foregoing, we register our strong protest against the move to entrust the Adhaar enrolment job to officers and request you not to engage the existing staff in the work related to Adhaar Centres.

Yours faithfully,



**(D.T. FRANCO)**  
**GENERAL SECRETARY**