



ALL INDIA BANK OFFICERS' CONFEDERATION

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State Bank of India Officers' Association

04th Floor, SBI Administrative Unit, No. 86, Rajaji Salai, Chennai- 600 001

Phone: 044-25227170 Tel/Fax 044 25227170

E-Mail: aiboc.sectt@gmail.com

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FORCING BANKERS TO DO AADHAR ENROLMENT

Press Release

All India Bank Officers Confederation, the largest officers' organization having membership of around 3,20,000 officers and the apex trade union of supervisory cadre employees conveys its strong resentment against the directive to engage the bankers to do the exercise of enrolment of Aadhar in Banks. There is a acute shortage of officers and employees in the entire banking industry which is further aggravated with the mass retirement every month. The work load is increasing manifold with the rise in demand of the customers.

It is worth recalling the contribution of the bankers community in the successful implementation of all the govt sponsored schemes. For instance, in the implementation of the Pradhan Mantri Jan - Dhan Yojana, Public Sector Banks and Regional Rural Banks have opened 29.13 crore accounts. In Mudra loans, the public sector banks have disbursed 79687 crores and the private sector banks disbursed 38772 crores. More than 62.58 lac Mudra loans have been processed by the Public Sector and Regional Rural banks. Bhim, Jeevan Jyothi, Jyoti Bima, Suraksha Bima, Gold bond etc. are some of the other schemes Public Sector banks have been made to use their resources without any return and not to mention about demonetization, owing to which, the bankers' fraternity as a whole had to toil for day in and day out for not less than three months to bring the situation and economy under control.

Now, Banks have been asked to complete Aadhaar seeding and also to open Aadhaar enrolment Centres in the branches. The Unique Identification Authority of India (UIDAI) asked private as well as public banks to open Aadhaar enrolment and updation facilities in one out of 10 branches. UIDAI also stated that non-compliance after the deadline would attract a fine of Rs. 20,000 per uncovered branch every month.

It is pertinent here to note that ***The Hon'ble Supreme Court has given an interim order saying that Aadhar should not be made mandatory.*** The Banks should not be taken to task when final judgement comes in the light of the Right to Privacy judgement.

If one looks back at the background, one can find that the Planning Commission constituted the Unique Identification Authority of India through a notification dated January 28, 2009. Thus, the Aadhaar scheme did not have any statutory backing when it was launched and continued to operate in exercise of the executive power of the government until 2016, when the government enacted the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (Aadhaar Act). On August 11, 2015, the Supreme Court passed an interim order stating that the Aadhaar card was to be used only for the PDS scheme and for the LPG distribution scheme, with a clear mandate that it ought not to be used by the government for any other purpose. This was later echoed by a constitution bench of the Supreme Court, which held as follows:

“We will also make it clear that the Aadhaar card scheme is purely voluntary and it cannot be made mandatory till the matter is finally decided by this court one way or the other.”

Further, the additional work of Aadhaar enrolment would only add to the burden of an already stressed-out staff in the banking industry. This is undesirable since the bank's employees and officers are already overburdened due to inadequate recruitment and increased volume of work of implementing various government schemes, among many other things. We express our strong resentment against the instruction of Aadhaar enrolment by Banks and demand the concerned authorities to reverse the instructions. Moreover, it is also very important to note that the Credit offtake by all the segments, including industry, agriculture, services sector, personal loans and housing loans showed a decline in growth for the period ended February 17, 2017, mainly owing to demonetization. Now, if the bankers are kept busy with the enrolment of aadhar, the core business of the Bank will be further impacted and the credit off-take will come down resulting into impacting the economy as well. Further, at a time when the resources of the Public Sector Banks are under severe strain and under closer public scrutiny, employing their resources on Aadhaar enrolment will further constrain the PSBs in their efforts of recovery of NPAs, which eventually will further deteriorate the health of the Bank.

The All India Bank Officers` Confederation demands that the instruction of Aadhar enrolment by Banks is reversed keeping in view the shortage of staff and huge work-load of the bankers. Further, the concerned authority should also wait till such time the Honorable Supreme Court comes out with a clear. We also demand before the Govt. to look for alternatives and add more work-force into Banks if it wants to implement Aadhaar seeding works by the banks.



(D.T. Franco)
General Secretary
9445000806
ngcfranco@gmail.com