



ALL INDIA BANK OFFICERS' CONFEDERATION

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State Bank of India Officers' Association

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To All Affiliates/State Units

Dear Comrades,

ALL INDIA BANK OFFICERS' CONFEDERATION

NATIONAL WOMEN'S CONVENTION

4th & 5th NOVEMBER, 2017 at
K.C.COLLEGE, MUMBAI

The convention venue was decorated tastefully and greeted the delegates with stand alone posters depicting the current issues being confronted by the bank officers' in general and women in particular with impressive pictures, caricatures and slogans. A colorful and beautiful 'Rangoli' reflected the assembly of the women folk from different banks with varied cultural and linguistic background, like a rainbow.

Comrades Ms.Sucheta Shetty and Ms.SharwariRajwade compered the programme in Hindi and English choosing select idoms& phrases eloquently. The dignitaries were led to the stage by comrades of AIBOC.

The dignitaries on the dais joined Smt.UshaAnanthaSubramanain, MD & CEO of Allahabad Bank and Com.MariamDhavle, General Secretary, AIDWA, Com.DilipSaha, President, Com.D.T.Franco, General Secretary and Shri.RamkumarSabapathy, Chairman of AIBOC state unit, Com.M.B.Tripathi, Secretary, Maharashtra State Unit and Com.ManojWadnekar, President, AIBOC State Unit, lit the decorated lamp marking the inauguration of the convention in an auspicious manner. The echoes of the traditional horns filled the air which was sounded by men with traditional marathi attire.

The convention invoked the blessing of the almighty with a prayer song and it was followed by the Maharashtra State song, the "Maharashtra Geeth" sung by a professional singer Shri.NandkumarPandit along with the AIBOC choir. The guests were welcomed with a flower boutique by the leaders of AIBOC.

Com.ArunaAgnihotri, welcomed the guests, leaders and delegates to the 'National Women's Convention' of All India Bank Officers Confederation. She termed the delegates of women as Charming, Colourful and Beautiful Girls from different parts of the country and public sector banks belonging to AIBOC. She revealed that out of the total 3,20,000 officer members of AIBOC around 1,20,200 of them are women. She reminded the delegates to deliberate the issues concerning the officers in general and women in particular, so as to make this convention, the first of it's kind, a memorable one. She quoted Swami Vivekananda who said that'Men and Women are the two wings of a bird and both of them have to be stronger to fly high'.

Com.DilipSaha, President, AIBOC felt that in every forum we talk about work life balance, but to achieve the balance, we should prioritize in terms of importance and not in terms of urgency. Let us learn to say no, politely, when an unscheduled meeting crops up against a scheduled family commitment. The increase in women officers would post lot of challenges to the industry. Late sitting, unfortunately has become synonymous with hard work and sincerity, which is not so. Although we had many women as leaders and administrators, we have to create role models. The forthcoming Bi-partite has many demands raised by the AIBOC for women employees. Treat criticisms as feedback. As the largest organization of white collar workers, we would take forward the women folk.

Com.MariamDhule, AIDWA acknowledged that the AIBOC always fought and played an important role in raising various issues concerning the nation. As working women, we need to think about the left over section of the society as we are all empowered due to the economic independence. We observe that the banking sector is facing a serious issue as NPA rises. We know that you are all being pressurised to recover the NPAs, as if you are personally responsible, whereas the public money close to 11.25 lac crores has been taken by the corporates. We know that you are having sleepless nights due to this NPA issue, whereas none of the corporates were, so far, brought in to account for recovery. Women are patient in hearing as they are mothers which is important of the multiple roles she plays. She concluded by advising that we should question the way we are treated physically and mentally at home and also at workplace.

Smt. UshaAnantha Subrmaniam, addressed the AIBOC leaders as comrades. She termed the delegates as a garden full of butterflies assembled here from various banks across the country. The opportunity is unique as this is a special convention. The hall is full which itself is an achievement as the participant have come from diverse background. The banking industry is undergoing transformation with women officers playing a vital role. But, the sector has, so far, seen only six women at the helm of affairs. Most of the specialist offers, of late are women. Most of the IT and Software industries are headed by women. We are living in an era wherein a cliché as women empowerment. The community of women officers in banks are truly empowered with educational, economic and social liberty and has travelled a long distance.

The total number of women has increased from 5% in 1990s to this day at around 28%. Even today Com.Aruna alone is visible, otherwise only men are leading the trade union and wage negotiation team is not represented by any women. She requested the AIBOC leadership to include women representatives in the wage negotiation, so that, the problems of women can be better represented. "I would personally request the AIBOC to give representation to women in all their activities", she requested. Com.Franco has already done an alternative 'Turn Around Plan' for all the banks. Let us all sit together and should put an effort to put the public sector banks back on rails. There are four generations working together, typically in the work place, the challenge is to make the work place friendly. The Khadelwal committee's recommendations are relevant. There is a need for accommodation by the people around the women. The committee recommended sabbatical leave, special motivational programmes and special efforts to groom women to higher level postings. The primary problem of women is transfers and postings. Although, the bank managements do understand their issues, but due to constraints, it may not be

possible to accommodate. Hence, the women should take the spirit of posting so as to reach the higher levels. Because, those who avoid transfers and posting are deprived of experience.

"I belong to a middle class family, It is true that several pair of eyes are watching you looking you to fail, which you should be careful about", she cautioned. Never suffer any harassment and make it aloud by raising your voice. The hallmark of women is they complete the work before leaving for home. Time management and Work Life Balance are two sides of the same coin. Career women like us need support from all around. I have been benefitted by my husband, in-laws and friends and achieved this position. The conflict between responsibilities at work and at family needs to be carefully and smoothly managed. The AIBOC, I hope, would play a supportive role to women. Let us not forget that women have different way of looking at issues. Women do not engage in excessive networking and are often found shy in demanding our dues. Now, the bank managements have realised that the women power is untapped, The time has come for the younger generation to grab the opportunities and leave a strong imprint in their work place and society.

Indira Nooyi says, she has learned three lessons for women which are, please remain a life long student, throw yourself completely to achieve the goal, please help others lives. Do practice what you want as a hobby and charge yourself with whatever is close to your heart. That would provide energy miraculously. At Kolkata, where I am working now, I dedicate myself to learn the local language and Rabindranth Tagore's poems. We are privileged and educated women and we should do whatever is in our hand to achieve our goals. Friends, the world is changing, the work place is changing, the women also has to change. Let me also suggest to make this convention as an annual affair, she concluded.

Ms.Meeran Borwankar, IPS, the first Maharashtra Cadre IPS officer opened her address saying that It's a huge responsibility to be an officer in a financial institution. Let me zero down on three important points. Security of the women is the main thing, if we are not secured, you cannot feel empowered. Let met flag that the first issue is empowerment, the strong and secure India. In 1996, when she worked in SATARA as SP involved the women in policing. First my officers were reluctant, and the first thing to accept a woman as their superior. I thought of including women but the resistance and reluctance of women is one thing i would like to place on record. The first thing to overcome this is by achieving physical fitness and mental alertness. In Pune, there was rape and murder of woman when she was travelling alone during night. The point here is that she failed to notice that where she was being taken against the usual route to her residence as she was not alert.

Another lesson learnt at Kolaphur, when we went to bust a gambling den, we had to prepare and with full alertness.I was alert enough to move aside when the offender tried to stab me, and we could be able to burst the den as well recover a huge amount. The next day the press reported that a woman officer raided a gambling den and gets 57,000 but men even do not get 57 when they raid. I used to talk to criminals which is very easy for me than to talk to young, intelligent and educated women like you. Breaking the routine is very important and I never missed my dance classes. In Pune, I attended a painting class, I

know that during the Demonetisation period you all had to work very hard and you need to have hobbies to overcome the stress.

Some times, breaking the routine can be rewarding. You should not ignore your responsibilities, and lose your happiness. Be conscious about your role and responsibility as a mother, wife, sister. I feel happy, if only I could help some one who is deprived. In SATARA, I had the satisfaction of associating myself with rehabilitating orphaned children when their parents were murdered; I received a call for assistance and got monetary assistance for all of them and they have grown up as well educated citizens. Hence, please do out of the way to extend a helping hand to others, she pleaded.

Com.D.T.Franco, felt happy about the delegates assembled from Kashmir to Kanyakumari and from Nagaland to Gujarat. He told the assembly a small story about the farmer hosting a saint. The saint presented him with two cows and said that they would get multiplied, and it happened as he assured, and the peasant became rich. When, the saint visited again, against his expectation, the peasant did not come to receive him and angered by his attitude the saint cursed that only two cows would remain in his shed always. But his wife asked to sell those two cows, and he found to his surprise, two more cows were at his house when he returned and acknowledged his wife's intelligence and reiterated the role of women in the family and social context.

In the pre historic ages, women were the heads of groups. Women led the hunting expeditions, as they were strong. Women only invented agriculture, and when surplus generated the baton changed hands. During the freedom movement also we come across many women warriors. But, we celebrate only those who succeed. Women have led to many changes in the society. If, women at the lower social strata can make a change, why people like you, could not bring the change which you aspire. When, we talk about equality, it has to begin from home. If only we bring changes within the family and practice equality and respect for each other, then real empowerment would happen. I know practically, that our men also should contribute.

Today, in the banking industry, if women are to given more liberty, it could only be achieved by monetary freedom. When a district collector took a decision to help self help group women to acquire a bicycle it proved as a turning point in their lives. Likewise, there are other women who brought change through drastic measures. The women should have the courage to come out openly against the misdeeds of men in the society. As learned people, we are privileged. Today in our country, a minuscule minority enjoys all the privileges and the middle class which is hardly around 5 to 7% take the remaining, leaving behind the larger majority as poor. Rest of the population is suffering from meager income. The credit off take is not forthcoming, the banks say. But the agriculture sector is not getting adequate credit as well as SME segment. The government has failed to enforce recovery of NPAs as well as extend credit to the needy. Demonetization has also made the bankers toil for more than two months without compensation which we are demanding with the managements.

MsSatarupa Chakravarthy, Former General Secretary of JNU Students union opened her speech with the remarks that there is binary difference which make men stronger than women. As students, let me touch upon the challenges we face. Al though we come across excesses at home and at work place, we keep it

to ourselves in private for the fear of losing our relationship and peace of mind. We need to start sensitization, both at home and at public. As far as sanitization, we need an institutional mechanism to implement that. Our institution has a gender sensitizing body for the last one decade but has lost its steam now, because of the government's policy. When the government preaches that Betti Bachao; Betti Padao, there has to be an effort towards achieving that. When, a woman complains about molestation, she is confronted with an awkward question as to why she was out alone and at late night. This has to be addressed. We also need to have the space wherein both the gender would be able to co-exist comfortably.

The delegates were given group numbers while registering and were divided into twelve groups with different topics for discussion. They huddled together and came out with their presentation in the afternoon session with small skits, short film and group presentation.

The topics were;

1. Work Like Balance - How?
2. Mobilising Youth in organization
3. Challenges of Technology – Way forward
4. Merger Threats - Action Plan
5. Educating Women Activists
6. Vision 2027 for AIBOC
7. Banking Sector Reforms - Lessons & Way forward
8. New methods of agitation
9. Demands of Bipartite - How to achieve?
10. Why trade unions are needed?
11. Increase in credit to Agriculture, How?
12. Increase in credit to Women?

The groups made excellent presentations.

In the evening the women showcased their multiple talents by singing songs, staging skits, dancing to music unwinding themselves and enjoyed each others' company and made the auditorium reverberate with their joyous jingles.

The second day session began with a panel discussion on the following topics by eminent women. They were;

1. Role of Women in economic Development by Dr.Vibhuti Patel, Tata Institute of Social Sciences;
2. Empowerment of Women by Dr.HemalataBagla, Princiapl of K.C.College,
3. Role of Women in Trade Union by Comrade Moumita Chatterjee.

Dr.Vibuthi Patel in her opening remarks said although women constitute about 50% of the population, two third of the work is being done by them. In the economic crises of the yester year in 1929 and recently in 2008, only the women saved their families from devastation. There are three Ls the Indian women eat which is Left, Last and Least. While Men work for macro-economic matters, the women are sidelined with micro economic things. The late 1970s and 80s saw women entering the service sector. At that time it was difficult to establish the gender parity and the first case was filed in the Maharashtra High Court by Ms.Ribeiro against an MNC for refusal of promotion even after putting

up 20 years of service whereas the men, who joined with her rose four levels in the ladder. She toiled and fought a lone battle and ultimately won the case which opened a new leaf in the service condition of women. There was a time when Air Hostesses services were terminated on reaching 35 years of age which was also fought against and won in the court. Hence, the women have been given equally opportunity and monetary benefits in the organized sector now.

Now, the IT sector has seen overwhelming number of women joining the services and many of them are holding coveted positions. There are number of new laws enacted to protect the women in general as well as to safeguard the rights of women at work place. As well in political scenario, also the women have started occupying 50% seats in the panchayats and councils thereby contributing to the growth and welfare of the society.

Dr.HemlataBagla, Principal of K.C.College, Mumbai felt rejoiced, enjoyed and overwhelmed by the young and energetic assembly of women. She complemented and encouraged the assembly to give a big applause to the men folk for providing the support to assemble. Jawaharlal Nehru said that 'empowering women is empowering mother India'. Women should complement in the development of the society through empowerment. The empowerment of women can be achieved only through education and economic independence. Despite reservations in local bodies women representation at legislative and parliament assembly is less than 10% only. But, during the last two decades there was definite shift towards empowerment of women. The empowerment means social, economic, legal and political freedom for women. As the men and women are different physically and physiologically, we need to complement each other and not compete with men for overall social development. She concluded with the remarks of the late leader APJ AddulKalam, who said that, 'When a woman is happy; the home is happy, When the home is happy; the society is happy, When the society is happy; the nations happy, when the nations are happy; the whole universe will be happier place to live.

Com.Moumita Chatterjee, the convention indicates that the AIBOC has decided to give a larger role to women in the trade union activities. Historically only collective action brought social changes in the world. If women actively participate in the trade union, there will be an opportunity to protect women's right. As trade union is also a part the larger society, it mirrors the gender hierarchy. Increasing the number women is not the solution for gender equality, women should be trained to take the responsibilities of trade union. The meetings, programmes should be women friendly with suitable timings and flexible options should be available for women to effectively participate. Now, the trade unions are fighting a defensive battle, hence to achieve strength, it is time to give women their due share as they are born fighters.

The second session after tea break in the morning was exclusively by the women delegates on five different topics. About 'Women in 21st Century', Com.Asha Parekh felt that women need not be given their due share as charity but as their due share. Although they contribute equally in their job, many of them are being less than their counterparts. Women are responsible for their household savings and economic development.

Com.PradnyaKhelkar on 'Contribution of Family in Women's Career' said that we heard a lot from the women personalities who reached the pinnacle of glory due to their family support. She felt proud to be a woman as women dawn multiple

roles as mother, wife, sister and mother-in-law and balances them for the overall development of the family. But she is recognised as Bread maker not as Bread Winner although she would be the home maker and money maker. However, we have reached this stage because of the support we had from not only from our family but also from our colleagues.

Com.PriyaGhorpade spoke on 'Merger & Privatisation'. Pandit Jawaharlal Nehru termed the Public Sector as 'Modern Temples of India'. The Public Sector enterprises are the back bone of the Indian economy. The public sector banks alone implement the government's initiatives and programme successfully. The recent attempt of the government for financial inclusion of the poor and rural through opening of 'Jan DhanYojana' accounts was tremendous success due to the public sector banks. When talking of merger, the lessons are not learnt by the power as the 'Air India' failed due to the merger of 'Indian Airlines'. She felt that we should reach out to the public and make them aware that our fight is to save the country.

Com.Sayani spoke on 'Role & Responsibility in Banking, Work Life Balance & its Socio Physiological impact. She reminded the delegates that Work and Life are two sides of the same coin and urged them to prioritise their work. She also felt that we are all working for our happiness which should not be lost in our priorities. We also should keep in mind that we are mother of future leaders of our country, hence responsible for their wellbeing.

Com.Nisha Warrior spoke on 'Gender Justice'. She called upon the delegates to look at the society at large and extend their helping hand for the socially and economically deprived women. As we have achieved economic and social liberty, it is our duty to achieve all around development of women.

The General Secretaries of various affiliates and Office Bearers of AIBOC Com.Soumya Dutta, Com.Sabapathy, Com.Manoj, Com Debshish, Com.Deepak Sharma, Com.Rupam Roy felicitated the convention. The general secretary of AIBOC Com. D.T.Franco in his response exhorted the women to be assertive but careful. He also called upon them to highlight and escalate whenever they come across harassment at the work place or at home. It is for them to create opportunity to play a bigger role in the trade union activities. He felt that the biggest take away would be the happiness and requested the delegates that this happiness should be replicated everywhere. Freedom to do what you want is important. Maharashtra is home for many women leaders in the past as well in the present. It is fulfilling to see women from different cultural and social background together and wished that this diversity should be maintain. He also reminded them of the importance of Work Life Balance for a successful career with a happy family. He also stated that without increase in manpower work life balance can't be achieved.

Com.Sujatahatkar proposed vote of thanks.

With greetings,



D.T.Franco
General Secretary