



ALL INDIA BANK OFFICERS' CONFEDERATION

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State Bank of India Officers' Association

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Press Release

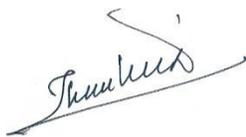
All India Bank Officers Confederation, the largest officers' organization having membership of around 285000 officers and the apex trade union of supervisory cadre employees ardently condemns the most unfortunate event that happened on 11.05.2017 in Karnataka at a place called Navalgund. In the ill-fated event, three of our members from Vijaya Bank were brutally beaten up by the customers after the close of business. We have confirmed that the concerned officials had refused to reveal the Account information of a customer to a third party and denied the withdrawal from the same account upholding the guidelines laid down by the bank. The concerned third party allegedly claimed that the concerned customer was his wife and hence demanded the details of the Account. Quite logically and as per the norms of the RBI, our members refused to comply with his request as it would have resulted in violation of the Bank's laid down norms and regulations. The duty of the banker to maintain secrecy of the account of the customer is a legal one which arises out of the contract between them, and is not merely a moral one. The only circumstances under which a banker may be compelled to share the account or customer information are those where the disclosure is required by the law or where the disclosure is made by the express or implied consent of the customer concerned.

It is an established fact that Banking is one of the most at risk sectors for privacy violations due to the sensitive and highly personal nature of information that is exchanged, recorded, and retained. The customers trust banks with personal identifying information, their financial records, the access information to their accounts, and their credit history. Thus, privacy violations are not taken lightly and heavily impact the individual whose privacy is violated. Banking Secrecy Act, Banking Regulation Act and the guidelines of BCSBI have clearly advised the ways in which a violation of privacy can take place in the banking sector include; these include sharing personal information with third parties without consent for marketing purposes, stolen or lost banking number or card, sharing personal information or allowing access to third parties without informed consent, inadequate notification to an individual concerning what will be done with their data, collecting more personal data than is necessary, refusal to provide financial records upon request by customer, incorrectly recording personal information, and loss of a client's personal data due to improper security measures. Any minor violation of these stipulations may lead to stringent penalties to the erring officials and the concerned bank they pertain to.

AIBOC places in words our vehement resentment to this sort of brutality of the customers and this is beyond the tolerance level. Moreover, the customer was at the wrong foot as he wanted to withdraw money from her wife account by putting his signature forcibly. However, we have been informed that the culprit of the entire fiasco has been nabbed by the Police. Nevertheless, we should not forget that the Navalgund incident is not a stray incident, rather now-a-days, it is happening very frequently all over the country and our officers have to remain at the receiving end of the things for no fault of theirs. In a recent incident in Maharashtra a Shiv Sena person has assaulted bank officials. We urge upon the government and the bank management to address this menace against the innocent banks officers by adopting a concrete action plan so that the customer brutalities can be put to an end for once and for all and our officers need not suffer in the process of rendering their services by upholding the guidelines put by the bank. We cannot allow any one- be it the government, the management or the customers for that matter to play with the dignity of our officers. Wage revision is our necessity but dignity of our officers is fundamental.

We would also like to make it clear that we are not anti customers. Rather, we serve our customers with utmost respect and devotion by catering to their banking need, but it

does not mean that we have to compromise our dignity. Meanwhile, we have also staged a demonstration in front of the Vijaya Bank, Navalgund Branch condemning this unfortunate incident. We would like to reiterate that we condemn such brutal activities on the part of the customers and urge upon the appropriate authority and the government to look into the matter very seriously and come up with a permanent solution at the earliest so that we are not forced to contemplate organizational steps in our way. We demand that the Police Department and Bank managements should put up posters in every branch stating that Bank Officers are Public Servants and any attempt to touch them is a criminal offence and they will be prosecuted.



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