



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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To All Affiliates/State Units/ Members

Dear Comrades,

ENROLMENT OF AADHAR FORCIBLE IMPOSITION ON BANKERS

Comrades, we are passing through a challenging time when banking industry is passing through so much of turmoil. We need to be united and constantly fight for our rights and unitedly stand against any attempt of the government to destabilize us. At the same time, we should also remain vigilant in all spheres. Most importantly, we have to campaign amongst the people to restore their confidence on the Banks. We also have to fight for achieving our demands. Hence we have to move more unitedly and cohesively. We have to garner the public support and make them understand that Aadhar enrolment should ideally be the prerogative and responsibility of the Government to implement through appropriate non banking agencies without hampering the normal banking business.

In this context the Confederation will do everything possible to make sure that the Bankers are not forcibly used to do the aadhar enrolment exercise.

We reproduce hereunder the full text of our letter AIBOC/2018/26 dated 12th April 2018 addressed to the Chairman, IBA, the contents of which are self explicit.

Comradely yours,

(D.T.FRANCO)
GENERAL SECRETARY

TEXT

The Chairman
Indian Banks' Association
World Trade Centre, 6th Floor
Cuffe Parade
Mumbai-400 005

Dear Sir,

ENROLMENT OF AADHAR **FORCIBLE IMPOSITION ON BANKERS**

You are aware that All India Bank Officers' Confederation (AIBOC) has been opposing the move of the Government of India through Unique Identification Authority of India (UIDAI) to slap the additional burden of Aadhaar Enrolment on selected branches of Public Sector Banks right from its inception.

It is pertinent to note that as per the original guidelines issued to the Banks, only premises and infrastructure as specified by UIDAI for setting up of Aadhaar Enrolment Centres (AECs) had to be provided by the Banks, and the services of outsourced private agencies would be utilised for the purpose of running the Aadhaar Enrolment Centres (AECs). However, later on, the Controllers of the various Banks instructed that Aadhaar enrolment/updating work should be handled by Bank officers, instead of operators engaged from outsourced private agencies. Moreover, the identified officers would be required to obtain certification from UIDAI by enrolling and passing an online certification examination against payment of a requisite amount of fees. The outsourced agency personnel are still engaged as operators cum supervisors in the identified AEC branches, but it is understood that w.e.f. 01.04.2018, the supervisory capability of the outsourced operators cum supervisors would be withdrawn, thereby forcing the supervisory functions of AECs to the Bank officers/Staff. The responsibility of verification of identification documents that are produced by the persons visiting Bank branches for enrolling for Aadhaar is also entrusted on the Bank Officers.

We put in clear terms that our Confederation is in total opposition to this additional burden and responsibility that has been forced upon Banks by UIDAI, for the undernoted issues:-

- i. Aadhaar enrolment activity has no connection with banking business by any yardstick, and it will only lead to our Bank officers to be unnecessarily engaged full time in an unproductive activity,

drawing away their focus and attention from mainstream banking activity.

- ii. Banking sector is already overburdened by various Government initiatives like PMJDY, PM Social Security Schemes, PMMY, Demonetization etc. which has taken up a lot of effort and toil of Bank Officers, diluting focus from their primary role as Bankers.
- iii. In the present scenario of acute shortage of officers and staff across the board for Banks, addition of AEC responsibilities on top of all the above referred (point no.ii) non banking or pseudo banking activity, there will be definitive erosion of focus on core banking business, leading to loss of much needed market share in deposits and advances, neglect of burgeoning NPAs etc., which in turn will only lead to compounding the hydra headed challenges already being faced by Public Sector Banks. The ill advised logic behind accepting a totally non banking activity like Aadhaar Enrolment in Bank branches at the behest of UIDAI and the Government , that too at such a critical juncture of industry health, is not acceptable.
- iv. There are various monetary penalty clauses imposed by UIDAI in the entire gamut of Aadhaar Enrolment in Banks, which exposes our Officers to great risk. While the entire system of Aadhaar Enrolment is highly tech driven with various steps and procedures like credential creation, activation, branch level enrolment, SFTP uploading etc, only cursory training sessions of short duration has been provided, that too, we cannot say for certain has been attended by all the Officers deployed in the AEC Branches. The outsourced operators are well versed in the technicalities of Aadhaar enrolment, while our Officers (supervisors) are not properly trained, leading them to be dependent on the actions of the outsourced operators. UIDAI has imposed several monetary penalties for any action by the operators that may be classified as malpractice etc. which may involve accountability of the concerned officer. It is indeed impossible for an officer of the AEC branch to keep up 24 hour policing of the outsourced operator inside as well as outside the branch. There are heavy penalties, upto Rs.50000.00 per instance, if an operator is detected to be doing enrolments from outside the branch premises/at late or odd hours/on Sundays etc. Is it possible for an officer to keep tabs on what the outsourced operator is doing outside the branch premises?

- v. There seems to be a multiplicity of regulators for the Banks. Besides the stipulated Regulator, RBI, Banks are already under the limited regulation of SEBI and IRDA, and now, yet another regulator, with powers to impose penalty, in the form of UIDAI has emerged. This multiple supervision and regulatory aspects will further compound the problems that Banks are facing today in market share, NPA Management, customer retention, employee welfare and health etc.
- vi. Supreme Court has already extended date for Aadhar linkage indefinitely till the Court Case is over and there is no need for the Banks to do the enrolment in a hurry. The way court proceedings are going on. Aadhar will not be made mandatory and customers may come to deactivate Aadhar later, which will be a huge burden.
- vii. Post offices have been authorized to enroll Aadhar and people can use the same instead of coming to the Bank.

Hence we request you to urgently take up the issue with Government, UIDAI and bring an end to the agony of our Officers.

Yours faithfully,

Sd/-

D.T. Franco
General Secretary