

ALL INDIA BANK OFFICERS' CONFEDERATION



(Registered under the Trade Unions Act 1926, Registration No.3427/Delhi)
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To All Members (Please Circulate)

The 12th All India Conference of All India Andhra Bank Officers' Federation (AIABOF) was held on 15th July, 2018 at Hyderabad in a befitting manner. Members from nook and corner of the country assembled thereat and made the conference a memorable one. Comrade Dilip Saha, President, AIBOC alongwith Comrade Debasis Ghosh, Senior Vice President, AIBOC, attended the meeting and addressed the gathering. Kudos to the comrades of Andhra Bank Officers' Federation for the stellar show. We reproduce hereunder Circular No. 07/2018 dated 16.07.2018 issued by General Secretary, All India Andhra Bank Officers' Federation, the contents of which are self-explicit.

With revolutionary greetings,


Soumya Datta
(General Secretary)

TEXT

QUOTE:

12th ALL INDIA CONFERENCE HELD AT HYDERABAD ON 15th JULY, 2018 – A THUNDEROUS SUCCESS

- Federation salutes all the members/delegates/activists for their enthusiastic participation in the All India Conference making it a memorable one
- Federation conveys our gratitude to all the guests gracing the Inaugural Session and for their valuable messages on the occasion

The Inaugural Session of our 12th All India Conference held on 15th July, 2018 at **Sri Sathya Sai Nigamagmam in the City of Pearls, Hyderabad, Telangana** was attended by unprecedented number of our members from nook and corners of country. Right from Kochi, Coimbatore, Kolkata, Bhubaneswar, Sambalpur, Berhampur, Jaipur, Bhopal, Chandigarh, Meerut, Patna apart from two Telugu states. Attendance of more than 1500 members will remain as a benchmark in the annals of All India Andhra Bank Officers' Federation. Unlike in the past, this time large number of women comrades have also participated in the conference. A host of dignitaries consisting of the distinguished guests, invitees from various organizations/associations, retired staff and the Executives from our Bank.

In spite of the inclement weather and forecast of heavy rain in the twin cities in the preceding night more than 1500 members reached the venue. Fortunately, on the 15th morning there was bright sunshine and the officers in twin cities have reached the venue on time even as the members from various corners of the country have started coming from 9.00 AM onwards and the attendance has reached a peak level and there was packed house by the time the meeting commenced around 11.00 AM. Indeed! even the rain Gods also helped our cause in making this Conference a grand success.

There was a mood of festivity and all pervasive spirit of unity and camaraderie spirit all around and the occasion has also provided an opportunity for all the officers for a reunion with their colleagues and friends coming from the various parts of the country after a big gap.

Our Cultural Wing DUNDUBHI have commenced their cultural show right from 9.00 AM onwards by way of rendering melodious songs, mimicry and music to entertain the members who were continuously entering the hall after having completed their breakfast arranged at the venue. Around 11.00 AM, our Cultural Wing rendered a welcome song and prayer to mark the beginning of the function.

Com. N.Pradeep Kumar, President has welcomed both the Chief Guests Shri Ajit Kumar Rath, Executive Director & Shri Kul Bhushan Jain, Executive Director; Com. Dilip Saha, the President, AIBOC and the Inaugurator of the Conference; Distinguished Guest Com. Debasis Ghosh, Senior Vice President, AIBOC; Guest of Honour Shri M. Naga Raju, General Manager (HR); Guest of Fraternity Com. T.Ravindranath, General Secretary, AIABAEU along with our office bearers Com. N.V. Satyanarayana, General Secretary and Com. T.Vijay Kumar our Treasurer to the Dias in a befitting manner highlighting their stature and the same was followed by presentation of bouquets.

Our President Com. N.Pradeep Kumar began the program by inviting the Chief Guests and other distinguished guests on the dais to join the lighting of lamp followed by the garlanding and offer of flowers at the portrait of the founder of our Bank Dr. Bhogaraju Pattabhi Seetharamayya.

Our President Com. N.Pradeep Kumar has delivered his Presidential address wherein he has acknowledged the role of past leaders of Federation who contributed their might for the development of Federation. He also acknowledged the contributions made by senior leaders like Com. R.N.Godbole, Com. S.R. Sengupta, Com. Shanta Raju, Com. G.D.Nadaf from AIBOC and Kona Vijay Kumar, Com. K.Ramakoteswara Rao, Founder General Secretary of AIABOF, Com. N.Raja Gopal Reddy, who had not only served the Federation as the President for two terms but also has also served as Officer Director on the Board and not opted for promotions and remained as Deputy Manager in the Bank.

He also informed the participants about the evolution of federation from minority status to majority status. Now the membership has reached to 10488 from the 100 members in the Inaugural Foundation Convention in 1989. Further, he assured the audience that the present Federation leadership will continue the high standards and protect the hard earned rights of our past leaders.

While welcoming the positive steps initiated by the Management like promotions to all cadres and considering all the eligible request transfers of officers and completed the process in record time. He also brought some of the popular demands of members like enhancement in Staff Housing Loan, Lodging expenses, Furniture limits etc. He also assured the management that Federation will be with the management in ensuring the Bank to attain its past glory. He explained that the present leased accommodation ceilings are nowhere near the prevailing market rates and majority of the officers are forced to pay substantial amounts from their pockets and sought a revision of the same at the earliest. He also requested the management to consider the popular demand of the members to increase existing staff housing loan limits also.

President also informed that the banking industry is going through turbulent phase as we are inching and will be celebrating Banking Nationalization Day on 19th July, 2018. He has also wished that the wage settlement will end in happy note though the initial offer is too meager. He also urged the management to be more sympathetic in disciplinary cases except in intentional frauds by the officers and solicited a practical & lenient view.

He also exuded confidence that the young officers who constitute 67% of total strength of 11488 are in the age group of 40 years and below will carry forward the trade union flag on their strong shoulders and bring more laurels to both the bank and organization in the days ahead. He also requested the Com.Dilip Saha to take up matter of welfare funds by the Govt of India and change the existing norm of 3% net profits as welfare fund with a cap of Rs.20.00 lakhs to operational profits.

Com. Dilip Saha, the President, AIBOC has told the audience that the Banking industry is going through rough weather explained the intricacies of the latest wage settlement and the major role played by AIBOC in temporarily stalling the FRDI bill. He also explained in detail the role played by Com. D.T.Franco, our former General Secretary, AIBOC who tirelessly fought tooth and nail who was given an opportunity to give a presentation on FRDI bill to the Standing committee of Parliament. His presentation has paved the way for temporarily keeping the bill in cold storage.Com. Dilip Saha also explained vividly how Government is playing a match fixing role in settling the NCLT accounts with high haircuts. He quoted the example of M/s. Alok Industries which was bought by Reliance JM Financial Asset Reconstruction Company for Rs.5050.00 cr after the Ahmedabad bench of the NCLT had admitted insolvency proceedings against the textile company under the Insolvency and Bankruptcy Code. The sole bidder had offered a Rs.5,050 crore cash payment to settle the company's debt of Rs.29,500 crore, implying that the lenders would get only 17% of what Alok Industries owes them!

He also explained that MDs and EDs will keep coming and going but as employees of a Bank we have a bigger stake and should ensure our banks performs well since our future is directly linked to it. But in present days Management is expecting the results instantly and explained it by narrating one story of monkeys and entire audience burst into laughter.He also explained the use of WhatsApp and has become a menace for the officers by asking for results by weekly which is not practicable in reality. Management is not allowing the officers to act on their own there by restricting the growth.

2% hike on wage slip by IBA has really hurt us very badly and it is nothing but slap on the face .He also said there was no response even after two days strike on 30th & 31st May, 2018. On 12th June, 2018, it was decided by UFBU to intensify action programme after meeting all the stake holders in wage settlement negotiations to ensure a reasonably good wage settlement. It was decided to go two days strike again preceded by two holidays to make it more effective. Though the strike will inconvenience our customers but Government/IBA is compelling us back to the wall.

He also said that Andhra Bank would be completing 100 years within 5 years and hopes that it would come out of present crisis and earn profits. He also wished that in the coming days bank will come back strongly with the support of strong work force of officers and employees of the bank under the able guidance and direction of Bank Management. He explained that each bank has to assess its own strengths and weaknesses to grow and keep its own identity. He also assured the members that AIBOC would thwart any efforts of Government of India and IBA which is detrimental to the interests' of officers community so long as our officers are determined and committed to the organization.

He declared the 12th All India Conference inaugurated and wished the Conference a grand success and thanked the organizers for giving him this opportunity.

Shri M.Naga Raju, the General Manager (HR) has addressed the meeting and explained the HR initiatives of the Bank. He explained that our bank has taken up digitalization of all HR activities. His HR team worked an extra mile to see happiness and smile in the faces of all officers within the ambit by

adhering to the policy guidelines. Now, activities pertaining to leaves except joining period and sabbatical leave others are made online. He also wants Assets & Liabilities statements of officers to be made online and stressed importance of submission of A&L statements by all the officers in time. He felt that learning is a continuous activity and need to update ourselves all the time. To keep our employees update their knowledge, every week on Wednesday online test is being conducted through our bank portal. He is of the opinion that in present competitive world ignorance is no more a bliss and no one can afford to be ignorant with the latest circulars/guidelines. He also appreciated the positive attitude of the Federation leadership in cooperating with the management in resolving the issues concerning the bank. He expressed his confidence with cooperation from the organisation the bank can scale further heights and bring back our bank to top position.

Com. Debasis Ghosh, the Senior Vice President of AIBOC has recollected his association with both the EDs of our bank. He is of the opinion that losses in banks is because of NPAs and provisions created by corporate houses and officers have no role in it. We public sector banks are following and acting as per the directions of Govt. of India. All the PSU banks are earning operational profits but incurring net losses due to adjustment of profits into NPA accounts of big accounts/corporate accounts. We are ready to forgo some of the benefits because the welfare fund is linked to net profit. But at same time, the allocation to Corporate Governance is not reduced. AIBOC condemns this dichotomy in any form. He further clarified the aspects in the wage settlement and the role and contribution made by the Confederation leaders in the midst of a very challenging scenario and informed that persistence of AIBOC leadership will only ensure to achieve a fair wage revision. He also explained that the banks will earn profits only they are allowed to do business. At present we are doing everything except banking because of several Government initiatives like Jan Dhan Yojana, Aadhaar Seeding, Mudra loans and Insurance business etc. He is of the strong belief that by 2022 the attacks will increase and trade unions will play a vital role in bringing all the employees together to fight against the discrimination which we are likely to encounter.

The General Secretary Com. N.V. Satyanarayana after acknowledging the presence of the eminent personalities on and off the dais covered the important aspects confronting our officers who are in the midst of a stressful working environment because of mounting NPAs and also to achieve the corporate targets etc

The General Secretary has explained the Government's resolve to bring in the FRDI bill and how it was thwarted by AIBOC under the leadership of Com. D.T. Franco, Ex-General Secretary, AIBOC who retired on superannuation on 30-06-2018. He also acknowledged the positive role played by the Top management in according promotions in all cadres, considering all eligible request of officers and taking up of recruitment in both the clerical and officers cadres. However, he urged upon the management to take up the recruitment at least to the level as agreed in MoU signed on 10.07.2017 with the both the majority organizations of our bank under TAP (Turn Around Plan) 22370 so as to reduce some work burden on staff due to high incidence of retirements in this year and in coming 2-3 years.

The General Secretary has covered the issue of disciplinary matters scenario in the bank and also stressed the vows of officers due to spurt of disciplinary cases. One of the reasons being shortage of staff. He requested members to create friendly atmosphere since we spend more time in braches/offices than at house. All the officers should have to be vigilant to the fraudsters within and outside and have to act as vigil blowers. He also spoke about the issues related to Single man branches that exist even today

He has also requested the top Management to have a positive inclination to improve the financial benefits and stressed the need for the revision of the rental ceilings that has become an unbearable burden on the officers and the fact that several banks have gone for a steep increase in the rental ceilings of late, particularly in the post Xth bipartite settlement period. He has also requested the management to enhance furniture limits and petrol reimbursement as the same were stagnant for quite

some time inspite of the fact that the abnormal increase in prices in the market. He also requested the management to relax guidelines to avail 4 wheeler (car) loan so that all the confirmed officers can also avail this facility. He also demanded the management to enhance the housing limits to Rs.60.00 lakhs as the real estate rates have gone up abnormally high.

He explained that for most of the members present in this auditorium, this wage settlement would be either first settlement or the last settlement. He requested Com. Dilip Saha, President, AIBOC that our members would be in forefront in participating all the agitation calls given by UFBU and AIBOC. He told Com.Dilip Saha, President, AIBOC that members have high hopes on the ability of the present leadership. He requested the President not to sign the Bipartite settlement unless 5 days week and fair hike in wages is achieved.

Shri Kul Bhushan Jain, our Executive Director thanked the organization for giving him the opportunity to interact face to face with large number of officers in one go. Spoke at length about challenges that are being confronted by the bank at present and cautioned the officers to be careful in following the guidelines while discharging their official duties. He also shown his concern at the frauds being committed by our officers with connivance with outsiders is not only hurting bank financially but also reputation is also at stake. Besides this individual officer will also have to undergo severe punishment and ultimately may lose job. He felt that the frauds by outsiders cannot be controlled by us to some extent but frauds with the connivance of insiders is dangerous and it cannot be allowed at any cost. He categorically assured the officers that genuine, bonafide mistakes and innocent officers will be protected. But, repeated mistakes by officers will be viewed seriously. Revenue leakage is also one area we have to be extra careful. Last year huge revenue leakage was detected which affected our net profit. He observed that it is purely due to lack of knowledge, negligence and carelessness which cannot be tolerated. He also agreed with the remarks of Com.Dilip Saha that repeated reminders will lead to wastage of time and manpower. Hence, every one of us should do their job with commitment and follow the guidelines scrupulously which will help both officers and bank at large. Our bank IT department is also taking steps by OSM alerts to help our officers if anything wrong information is fed to certain extent only. Seniors should train the junior officers and junior officers should have inclination to learn from the experience and exposure of seniors in discharging their duties efficiently. He also told that if we do our duties the rights will come automatically. He advised all the officers to update their knowledge of the allotted seat to give good and efficient service to the customers. He also explained the importance of timely compliance of KYC. He also felt that the age gap between Seniors and Junior officers is very big. Hence, senior officers should treat them as children and teach them about practical banking. He also mentioned that some of the welfare benefits are in their active consideration. He also expressed confidence that the bank would definitely achieve its past glory with our collective efforts. He also said that the bank will definitely look at the various demands of the officers positively.

Shri Ajit Kumar Rath, our Executive Director wanted this festive mood of this conference should be carried to work place in improving our bank growth. He also spoke about the importance of digitalization and digital economy. We are now 6th largest economy in the world surpassing France. It is estimated that our country's digital economy is poised to grow at 60% of our GDP which is pegged at 7.7%. Therefore, we have got abundant opportunity to grow. Don't get bogged down by negative thoughts with regard to economic scenario in the country. He explained that 60% of our bank business is spread in both Telugu states which are growing @ 10% GDP growth. Therefore, there is abundant scope for us to increase our market share in the business and agriculture field. It will solve growth capital concerns of our bank at present. Each one of us should resolve to recover some NPA apart from our allotted work in the branch. We should take pride in whatever role we are entrusted with. We are working for the poor and down trodden creating social awareness by helping self help groups.

We have to grow in our core area of Retail and MSME and focus in recovery under various OTS schemes. Senior should hand hold the young officers in day to business and resolve to work as a team

and bring back our bank to profits in the coming months . He also explained the challenges on NPA front and the need to focus on recovery front and to strive hard for reversal of provisions to an extent of 3000 crores. He has explained the technological initiatives of the bank and also cautioned the young officers the need to be careful while taking business decisions. He also said that the management is always for the welfare of the staff .Management would definitely do whatever is possible in welfare schemes. Welfare of the members will help the organization to grow and assured that the same attitude shall continue in our bank.

He also explained the overall economic scenario in the country and the challenges being faced by the banking industry in general and our bank in particular. He has expressed his concern for the increasing trend in NPA and the need to put in the extra efforts in the remainder of the financial year.

Com. T.Vijay Kumar, our Treasurer has proposed the vote of thanks for the Inaugural Session.

BUSINESS SESSION

After a sumptuous lunch, the delegates session has commenced around 3.00 PM and the General Secretary has presented an elaborate report of the developments during the intervening period from the date of the previous All India Conference. He requested members to react on the report and come forward with suggestions.

Several members deliberated on the report and regarding the various aspects of service conditions of officers in the bank and a very meaningful and purposeful debate took place on the General Secretary's report. The gist of deliberations are as under:

- acute shortage of Staff, Campaigns throughout the month should be restricted 2-3 days in a month.
- work life balance, victimization of officers and dignity of officers is much more important than the monetary benefits. Leaders should address this problem.
- congratulated the leadership for the excellent conduct and attendance of members which has shown the unity and confidence on the leadership. Requested the leadership to resolve Generator problem.
- leaves related issues, non-stop campaigns of various insurance products like a sales men.
- shortage of cash during demonetization and penalizing the officers in Currency Chests.
- RDOs conversion into general line and reduction of no of years of service for conversion.
- The issue of leased accommodation beyond 8 kms of radius to the officers who own a house .
- Enhancement of Leased accommodation limits/furniture limits
- Some members suggested on boycotting implementation of Government sponsored schemes to achieve wage settlement.
- Leave matters etc.

Thereafter, the Chairman, Grievances Committee has declared that no proposals for the amendments of Bye-laws are received from any member and hence no amendments were placed by them.

The General Secretary, thereafter has given a detailed reply on the issues raised by the delegates in Business Session. He also informed the delegates that the following amendments are approved unanimously after a thorough debate in the EC conducted on 14.07.2018 and were incorporated in the General Secretary report as a part of report.

AMENDMENTS TO BYE-LAWS

Existing	Amended
<p>5.IV. REMOVAL OF MEMBERSHIP</p> <p>Any member shall be removed from the register of members in the following cases.</p> <p>a) If the member submit his/her resignation in writing.</p> <p>b) If the member ceases to be an employee of Andhra Bank.</p> <p>c) If any act of the member is detrimental to the Federation.</p> <p>d) If the subscription of the members is in arrears for a continuous period of 3 months. The Executive Committee may, however, readmit such member on his/her paying arrears of subscription.</p> <p>e) No member shall be removed from the register of members as mentioned above unless he/she has been given a fair opportunity to explain his/her acts therefore.</p> <p>f) The Executive Committee is the competent authority to remove any member on any of the above grounds subject to the ratification of immediate All India Conference/General Council.</p> <p>g) Any member removed shall have the right to appeal in the said All India Conference / General Council.</p>	<p>5.IV. REMOVAL OF MEMBERSHIP</p> <p>Any member shall be removed from the register of members automatically in the following cases.</p> <p>a) -----SAME-----</p> <p>b) If any act of member is detrimental to the Federation he/she shall not be removed from the register unless he/she has been given a fair opportunity to explain his/her acts therefore.</p> <p>c) If the subscription of the members is in arrears for a continuous period of 3 months, he/she shall be removed from the register of members automatically.</p> <p>d) -----DELETE-----</p> <p>e) The Executive Committee is the competent authority to remove any member under clause No.C subject to the ratification of immediate All India Conference/General Council after he/she has been given a fair opportunity to explain his/her acts therefore.</p> <p>f) -----SAME-----</p> <p>g) -----SAME-----</p>

<p>8 I D. ALL INDIA CONFERENCE</p> <p>However, in special circumstances if situation warrants, All India Conference shall be conducted with Business Session only.</p>	<p>8 I D. ALL INDIA CONFERENCE</p> <p>In addition to the All India Conference, in special circumstances, if situation warrants, All India Conference shall be conducted with Business Session only and the Executive Committee is the competent body to take such a decision.</p>
<p>11. ELECTIONS:</p> <p>(M) The President, General Secretary and Treasurer are the principle office-bearers. Any member who holds any post as principle office-bearer for two consecutive terms shall not be eligible to contest for a third consecutive term for the same post.</p>	<p>11. ELECTIONS:</p> <p>(M) The President, General Secretary and Treasurer are the principle office-bearers. Any member who holds any post as principle office-bearer for two consecutive terms shall not be eligible to contest for a third consecutive term for the same post .Any member who is having at least minimum 3 years of continuous membership as on the date of election notification is only eligible to contest for any of the principle office bearers post.</p>

The house has approved the General Secretary's Report (which includes the bye-law amendments) along with the following resolutions as part of the General Secretary's report.

The house also has approved the resolutions/motions/ recommended by the Executive Committee unanimously on the following areas.

1. Regulated working hours for the Officers' Community
2. 5 Day week and compensation for working on holidays
3. Adequate Recruitment of Staff is the need of the hour
4. Updation of Pension for Bank Employees and Officers
5. Review of Accountability
6. Review Conduct & Disciplinary Rules
7. 11th Bipartite Salary Revision
8. Appointment of Officer Director on the Board of Andhra Bank
9. PCA - Prompt Corrective Action of RBI to be reviewed
10. Non-Performing Assets Classification to be reviewed
11. Banks needs to protect its Officers from the clutches of CVC, CID, Police, Courts Cases
12. Compassionate Appointment Scheme to be reintroduced in its original form
13. Law of Extradition - Fraudsters should be brought to book

The General Secretary thereon has given his clarifications and reply even while acknowledging the suggestions from the delegates .

The Treasurer Com. T.Vijay Kumar has placed the audited financial statement of accounts for the years ending 31.12.2017 and the house has approved the same unanimously.

The Executive Committee was held earlier on 14th July, 2018 to formally approve the agenda of the General Body including the General Secretary's report along with bye-law amendments to the All India Conference.

The meeting was thus concluded with the assurance of the General Secretary that **Organization** will continue the positive momentum generated by the successful conduct of the All India Conference and requested the members to keep themselves ready to face challenges ahead .He also assured the members that **Team Federation** will continue to strive hard for getting financial benefits and improvements in the working conditions.

With greetings,

Yours Affectionately,

(N.V.SATYANARAYANA)
General Secretary

UNITY IS STRENGTH

Mobile Numbers of Secretariat Members

Chairman: President: N Pradeep Kumar 9949911722 040-27174531 Gen Secy: N V Satyanarayana 9441146691	Dy. G. S. : T Niranjan Rao : 9849457555 R Subba Rao : 9491316345 A Jagannath : 9490192668 9100040668	R Hanumantha Rao: 9848438408 M Vijaya Sarathy: 9908421217 Prashant Kumar Mishra: 7674922055 A Maheswar Reddy: 9573143444 B Yeshwanth: 9440685447	Treasurer: T Vijay Kumar: 9440063499 Asst. Treasurer: S Muralidhar: 9441011774
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