

ALL INDIA BANK OFFICERS' CONFEDERATION

(Registered under the Trade Unions Act 1926, Registration No.3427/Delhi)

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To All Affiliates

Dear Comrade,

Banker's Meet – “Converging Ideas” Feedback

We append a compilation of key issues to be highlighted during the two days regional level interface, scheduled on 17th and 18th of August, 2019.

With best regards,

Yours sincerely,

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Banks are passing through a critical phase with severe threat to bottom line due to burgeoning NPA with resultant provisions. Following issues which have direct bearing on the workings in the bank and the morale of officers/employees in particular have been identified for providing the feedback to the 2 day Regional level meetings being conducted as a part of the DFS initiative “Converging Ideas”:

1. **Manpower requirement:** The most important problem that all the branches are facing today is the acute shortage of staff for quite a long time with no sign of resolution, rather it is getting aggravated with passage of time due to substantial flow of retirement and resignation. This shortage of staff has posed a serious threat in certain critical areas encompassing marketing, inspection, day to day routine matters, making contact with the borrowers for default in payment of EMI etc. and increase in number of single-officer branches.
2. **Training:** The operating functionaries should invariably be given proper training before or immediately after assuming new assignments to enable them perform their roles in a professional manner. There are many instances wherein officials just after promotion from clerical cadre or confirmation are posted as Branch Manager in a single-officer branch without having any prior exposure with almost very little support from the controlling offices.
3. **Technology related issues:** Presently, the branches are facing significant problems pertaining to technology viz. SMS alerts, security threats, scanning and storing of documents, poor connectivity, hard ware and software snags, etc. Vendor support for both hardware and software on the other hand is almost negligible and that too is not available at the appropriate time.
4. **Third party products:** The thrust to generate miscellaneous income has assumed strategic significance as NIM has come under pressure. However, the misplaced priority on selling of third party

huge instances of mis-selling of third party products by the banks which have invited unnecessary complaints to the bank and jeopardizing reputation of the banks.

5. **Branch Premises and Renovation:** Branches in rural areas need immediate attention due to acute shortage of space and major refurbishment to make it in line with the bank's laid down policy and standard.
6. **Security threats to officers:** The officers more particularly the recovery team members are subjected to frequent threats by the loan defaulters and very little protection is available from the administration, which is a matter of serious concern to all of us.
7. **Irregular working hours & working on holidays:** Irregular and extremely long working hours and/ or working on holidays is not only decreasing the productivity to a large extent for all employees at all vertical/ offices/ branches/ designations/ scales, but also leading to more mental and physical duress and stress thereby deteriorating health of the employees and affecting work life balance. There has been several incidences of officers committing suicides in the recent years.
8. **Political pressure:** Undue and uncalled for political pressure in the banking system has increased significantly, especially in sanction of loans to corporate houses, business families. Ironically, this pressure is now being generated even for micro loans in rural and semi urban areas with even threat to the lives of the branch functionaries. Instances of officers being taken into custody by the local administration on disbursement of loans are quite frequent.
9. **5 Day banking & reduction in Branch cash Transaction hours:** In accordance with the global best practices, supported by facts relating to the digitalization of banking transactions in the economy further boost to the digital drive of the GOI be given, it is need of the hour that the and cash transaction handling time in branches be reduced to 4 hours along with introduction of 5 day banking. As a result, customers still not willing to be a part of digitalization wave, will automatically be forced to fall in line, thereby improving the overall digital penetration of the banking system, whilst providing more time to branch functionaries to effectively use time in more productive activities like mobilizing deposit and increasing credit exposures and/ or marketing digital products. Further, it would also lead to saving of precious energy.
10. **Legal Matters:** The branch officials are even pulled up even in matters having legal intricacies and complications based on the assumption that branch officials are supposed to be master of all trades. Controlling offices should provide adequate support on all professional matters.
11. **HR Issues:** Declining leave of officers- Incidents of denying and declining genuine leave requests in the HRMS mostly by way of default (neither sanctioned nor declined)has affected the morale of officers. Relief arrangement is a major problem as there is acute shortage of manpower. There are several instances where an officer could not attend the funeral of near relatives due to leave related issues. The HR needs to be revamped. It is also a matter of concern that there is large scale attrition in clerical and junior officer cadres and also the reluctance of clerical staff to opt out of promotion process. A decent hike of salary and other benefits, Assured Pension scheme, updation of pension, regulated working hours would ensure that quality people come into the system and are motivated to go for career advancement. The appraisal systems in most banks are opaque and a 360 degree appraisal system needs to be introduced. The unwillingness of lady officers, who are otherwise extremely capable, to assume higher responsibilities, should be examined. A softer transfer policy for lady offices should be put in place.
12. **Creation of HR pool:** Focus on creation of HR pool based on Educational qualifications, knowledge and background coupled with exposure to various verticals/ segments/ Industries/ Sectors etc. rather than arbitrary assignment to unrelated tasks and desks. This is the essence of having right man for the right job.
13. **Humiliation of officers:** There has been an incremental trend in severe humiliation of officers irrespective of genders in public forum by senior officials which violates the basic rights to lead a life of dignity as enshrined in our constitution under Article 21. There should be Zero tolerance for Internal Customer misbehaviour.
14. **Accountability:** The accountability of officers in advance related matters is a cause of concern. This is one of the basic reasons that officers are shying away from taking credit decisions.