

**PLEASE SUBSCRIBE TO THIS LINK AND LIKE THIS PAGE IN FACEBOOK, AND SHARE IT WITH YOUR FRIENDS AND RELATIVES: <https://www.facebook.com/BankBachaoDeshBachao/>**

*Editorial*

## **IMPENDING COLLECTIVE STRUGGLE!**

You are aware; that there are significant issues that remain unresolved in the last wage revision agreement. Despite persistent efforts and discussions by AIBOC, with concerned authorities, the response was lukewarm. The primary issues identified include the urgent recruitment in Public Sector Banks (PSBs), implementation of a 5-day work week for bank employees, restoring the old pension scheme, and protective measures for bank employees against assaults, among others. These issues have reached a point where further delay in resolution could severely impact the well-being and morale of our members.

The AIBOC Working Committee has decided to coordinate a struggle to resolve these demands. The following key issues are central to this struggle:

- \* Urgent Need for Recruitment of Regular Employees in PSBs
- \* Implementation of 5-Day Work Week in the Banking Industry
- \* Protective Measures for Bankers Against Assaults
- \* Scrapping NPS, Introducing Defined Pension Scheme in Banking Industry

- \* Opposition to DFS Directives on Employee Performance Reviews and Premature retirement
- \* Unfair labour practices
- \* Appointment of Employee Directors and Non Workmen Directors on the Banks' Boards

Despite strong financial health, Public Sector Banks are reeling under an acute staff shortage in all cadres. The lack of permanent subordinate staff has led branches to rely on temporary housekeeping personnel for maintaining essential services which are risky and may open the floodgate of frauds in the coming days. The shortage of manpower has put extra workload on officers' shoulders forcing them to perform beyond reasonable limits affecting their mental health and increasing attrition from the industry.

In today's high-stress environment, a balance between work and personal life is essential. A 5-Day Work Week is already an industry standard across various sectors and accordingly, an agreement was reached with IBA on 08.03.2024 during the 9th Joint Note. This was duly recommended to the government by IBA for notification. The members are patiently waiting.

**A JUG FILLS DROP BY DROP**

Bankers are facing increasing verbal and physical assaults while performing their duties. Unfortunately, such an act of hooliganism is even backed by political elements to clinch their petty personal interests at the cost of public money. It is time that the government at the centre and at states adopts robust protective measures for bankers and makes such unwarranted assaults a deterrent punishable offence disregarding the identity of the hooligans. Time and again, it has been suggested that pensions should be designed to provide financial stability and dignity in post-retirement years. NPS or its updated version being a market-driven scheme cannot ensure the dignity of the retiree in their sunset years. NPS should be immediately scrapped and pension should be updated at regular intervals.

The recent directives of DFS mandating periodic performance reviews of PSB employees on reaching a certain age are nothing but a sinister attempt to open the gate of potential premature retirement. This directive undermines the spirit of bilateralism and such measures are both provocative and intimidating. It is essential that the independence of PSBs in managing the workforce should be honoured and such inimical directives should be withdrawn.

The appointment of a Non-workman Director in the Board of the bank as provided in the SBI Act, and Banking Companies (Acquisition & Transfer of Undertaking) Act of 1970/1980 are ignored. The presence of the most important stakeholder, on the Board of the bank is essential to halt the ever-growing incidence of financing crony capitalists destabilizing the very foundation of the banking system. It is in the national interest of the government should immediately appoint Non-workman Directors and Workmen Directors in the Board of the PSBs to

protect depositors in particular and the sovereign national interest.

The increasing intervention by DFS in the internal affairs of the PSBs even in areas of micro management is creating avoidable industrial relation issues eroding the independence of bank management and undermining the role of employee representatives. A clear advisory that reaffirms the independence of bank management in ensuring the best possible labour practices in due consultation with the employees' representatives should be sent immediately honouring the autonomy of individual bank management and the positive role of the employees' organization including Officers' Associations.

In light of these critical issues, the time has come for a decisive and coordinated struggle. The Working Committee of AIBOC in its meeting at Mumbai on 12th November, 2024 has called upon each State Unit to remain in a state of readiness for a sustained movement to secure the rightful demands. AIBOC is also reaching out to all the constituents of UFBU with an appeal to unite in a collective struggle.

As we bid farewell to the YEAR 2024, we thank our well-wishers for being with us during this happening year which saw the conclusion of the 9th Joint Note followed by the 13th Triennial of AIBOC at Guwahati. We at Common Bond are confident that we will welcome 2025 with the blowing of conch shells, ensuring the realization of all our demands and fulfillment of all aspirations in 2025.

# **March on comrades,**  
# **NationAgainstPrivatisation**  
# **BankBachaoDeshBachao**

IN THE SKY THERE IS NO DISTINCTION OF EAST AND WEST

## NEWS ITEM

**We are sharing this news item from Ministry of Finance Site, posted on 05.11.2024 by PIB, New Delhi.**

**Shri M. Nagaraju, Secretary, Department of Financial Services (DFS), chairs review meeting with Public Sector Banks (PSBs)**

DFS Secretary stresses focus on timely and quality redressal of public grievances by PSBs. PSBs are advised to align their digital and cybersecurity frameworks with industry best practices and ensure customer protection and operational continuity as top priorities. Building customised support through investment in technology / data analytics and collaboration in emerging areas to be augmented: DFS Secretary. Further PSBs are advised to focus on accelerating pace of lending to agriculture & MSMEs and Concerted efforts to be made for deepening of financial inclusion.

During the meeting, discussions were held on enhancing the robustness of PSBs, building on recent financial achievements, and addressing strategic challenges with key focus on financial performance indicators, assets and liabilities management, cyber

### **CIRCULAR BY DFS**

**We are reproducing the full text of Circular by DFS on amalgamation of Regional Rural Banks:**

**No.7/6/2024-RRB  
Government of India  
Ministry of Finance, Department of Financial Services  
RRB Section**

**'Jeevan Deep' Building, Parliament Street, New Delhi,  
Dated: November 04, 2024**

To  
**Chairman/MDs & CEOs of Sponsor Banks of RRBs.**

**SUBJECT: Phase-IV Amalgamation of Regional Rural Banks (RRBs)**

Sir/Madam,

In terms of section 23A of RRB A cL, 1976, Central Government, after consultation with the National Bank (NABARD), the concerned State

resilience, and digital payments infrastructure.

Shri Nagaraju exhorted the PSBs to continue strengthening their financial and operational frameworks, particularly in light of the evolving market dynamics and cyber security needs.

Shri Nagaraju reviewed the progress under various Financial Inclusion schemes Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Pradhan Mantri Mudra Yojana (PMMY), Stand Up India, PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi), PM Vishwakarma, PM Surya Ghar Yojana, etc. and other flagship schemes which are aimed at bolstering access to credit and enhance economic empowerment.

Secretary, DFS advised PSBs to give more thrust on technological advancements, robust financial health, timely & quality redressal of public grievances through responsible banking practices and to continue to make concerted efforts for enhancing customers' banking experience.

Government and the Sponsor Bank may amalgamate, in public interest, two or more RRBs in a State.

THERE HAS TO BE EVIL SO THAT GOOD CAN PROVE ITS PURITY ABOVE IT

2. With a view to enable RRBs to minimize their overhead expenses, optimize the use of technology, enhance the capital base and area of operation and increase their exposure, Government of India initiated structural consolidation of RRBs in 20M-05, which has resulted in reduction in the number of RRBs from 196 to 43 till 2020-21 through 3 phases of amalgamation.

3. Given the rural expansion of RRBs and agro-climatic/geographical ethos and in order to retain the USP of RRBs viz. the closeness to communities, it is the felt need to embark on further consolidation of RRBs towards the goal of 'One State-One RRB' so as to derive the benefits of scale efficiency and cost rationalisation. Keeping this in view, a road map has been prepared in consultation with NABARD for further consolidation of RRBs (Phase IV Amalgamation), which will bring down the number of RRBs to 28 from 43 at present.

4. State-wise list of RRBs proposed for

amalgamation, alongwith the guiding principles thereof is enclosed at Annexure.

5. In view of above, it is requested that comments of the Sponsor Banks to the proposal of amalgamation are solicited under the provisions of Section 23A of RRBs Act, 1976 to enable further processing of the proposed amalgamation.

6. The comments may please be communicated to this office by 20th November, 2024.

Encl: As above.

Yours faithfully,

**Sd/-**  
**(Sushil Kumar Singh)**

Director

Ph:011-23362422 -

e-mail : rrb-banking@nic.in

Copy for information to:

Chairman, NABARD

***Annexure***

**Amalgamation of Regional Rural Banks [RRBs] - Phase-IV**

Sl No	State	No.of RRBs	Name of RRB	Sponsor Bank	Proposed Sponsor Bank
1	Andhra Pradesh	1	Andhra Pradesh Grameena Bank	Canara Bank	Canara Bank
		2	Chaitanya Godavari Grameena Bank	Union Bank of India	
		3	Saptagiri Grameena Bank	Indian Bank	
		4	Andhra Pradesh Grameena Vikas Bank (A P Part)	State Bank of India	
2	Bihar	1	Dakshin Bihar Gramin Bank	Punjab National Bank	Punjab National Bank
		2	Uttar Bihar Gramin Bank	Central Bank of India	
3	Gujarat	1	Baroda Gujarat Gramin Bank	Bank of Baroda	Bank of Baroda
		2	Saurashtra Gramin Bank	State Bank of India	

OVERCOME ANGER BY LOVE, EVIL BY GOOD

S No	State	No.of RRBs	Name of RRB	Sponsor Bank	Proposed Sponsor Bank
4	Jammu & Kashmir	1	Ellaquai Dehati Bank	State Bank of India	J & K Bank Ltd.
		2	J&K Grameen Bank	J&K Bank Ltd	
5	Karnataka	1	Karnataka Gramin Bank	Canara Bank	Canara Bank
		2	Karnataka Vikas Grameena Bank	Canara Bank	
6	Madhya Pradesh	1	Madhya Pradesh Gramin Bank	Bank of India	Bank of India
		2	Madhyanchal Gramin Bank	State Bank of India	
7	Maharashtra	1	Maharashtra Gramin Bank	Bank of Maharashtra	Bank of Maharashtra
		2	Vidharba Konkan Gramin Bank	Bank of India	
8	Odisha	1	Odisha Gramya Bank	Indian Overseas Bank	Indian Overseas Bank
		2	Utkal Grameen Bank	State Bank of India	
9	Rajasthan	1	Baroda Rajasthan Kshetriya Gramin Bank	Bank of Baroda	Bank of Baroda
		2	RajasthanMarudhara Gramin Bank	State Bank of India	
10	Telangana	1	Andhra Pradesh Grameena Vikas Bank (Telengana Part)	State Bank of India	State Bank of India
		2	Telangana Grameena Bank	State Bank of India	
11	Uttar Pradesh	1	Aryavart Bank	Bank of India	Bank of Baroda
		2	Baroda UP Bank	Bank of Baroda	
		3	Prathama UP Gramin Bank	Punjab National Bank	
12	West Bengal	1	Bangiya Gramin Vikash Bank	Punjab National Bank	Punjab National Bank
		2	Paschim Banga Gramin Bank	UCO Bank	
		3	Uttar Banga Kshetriya Gramin Bank	Central Bank of India	

***\*Amalgamation/Merger is subject to bifurcation of assets and liabilities of Andhra Pradesh Grameena Vikas Bank (APGVB) between APGVB and Telangana Grameena Bank***

THREE THINGS CANNOT BE LONG HIDDEN: THE SUN, THE MOON AND THE TRUTH

***Common Bond, December- 2024***

## **Phase IV Amalgamation- Guiding Principles**

**I. Transferee RRB:** The RRB with largest business (total of deposits and advances) among the amalgamating RRBs in the state would be the transferee RRB in that state.

**II. Sponsor bank:** The sponsor bank of the transferee RRB, which has the largest business volume and branch network among all the amalgamating RRBs would become the sponsor bank of the amalgamated RRB.

**III. Name of the amalgamated RRB:** A common syntax may be adopted while deciding the new name of the RRB which may include the following:

**a) Name of the state.**

b) The words **“State”** and **“Gramin”** in the local language.

Thus, the typical sequence of naming the amalgamated RRBS shall be as follows: <Name of the State> <Rajya/Rashtra (as the state is in local language)> <Gramin in local language> <Bank>

**IV. Location of Head Office (HO):** The following options are suggested for the location of HO:

(i) The HO of the amalgamated RRB may preferably be located at the HO location of the transferee RRB with the largest business size.

OR

(ii) The HO may be established in State Capital if one of the transferor RRBs functions in State Capital.

OR

(iii) If the State Government offers support in the form of land for establishing a new HO in State Capital, the HO may be established in the State Capital.

**V. CBS Platform:** The CBS platform for the amalgamated entity should generally be the one already being utilized by the transferee RRBs. This will minimise the costs and time associated with data migration / CBS integration.

## **CIRCULARS**

**23 dated 04th November, 2024:**

Dearness Allowance – November 2024 to January 2025

**24 dated 13th November, 2024:**

Reproduction of text of our letter no. AIBOC/2024/19 sent to all the affiliates of AIBOC  
– AIBOC working committee resolves – struggle is the only way forward

BETTER THAN A HUNDRED YEARS OF IDLENESS IS ONE DAY SPENT IN DETERMINATION

- 25 dated 13th November, 2024:**      Reproduction of text of our letter no.AIBOC/2024/21 sent to all the State Secretaries of      AIBOC – AIBOC working committee resolves – struggle is the only way forward
- 26 Dated 13th November, 2024:**      Reproduction of text of our letter no. AIBOC/2024/20 sent to the constituents of UFBU on the impending collective struggle
- 27 Dated 13th November, 2024:**      Reproduction of text of our letter no. AIBOC/2024/22 sent to the Secretary of DFS for immediate protection of bankers from threats, attacks, and workplace misbehavior by inscrupulous borrowers and others
- 28 Dated 13th November, 2024:**      Reproduction of text of our letter no. AIBOC/2024/23 sent to the Secretary of DFS about concerns regarding the arrest of bank officers under PMLA Act for accounts used in money laundering activities
- 29 Dated 13th November, 2024:**      Reproduction of text of our letter no. AIBOC/2024/24 sent to the Chief Secretary of IBA requesting implementation of choice of fund option for defined contributory NPS for bank employees and officers
- 30 Dated 13th November, 2024:**      Reproduction of text of our letter no. AIBOC/2024/25 sent to the Chief Executive, IBA, requesting for another option of pension for 35 Provident Fund Optees 8 and extension of family pension to deceased officers' families
- 31 Dated 22nd November, 2024:**      Reproduction of the text of letter no. AIBOC/2024/26 sent to the Secretary, DFS protesting the proposed PLI to be paid to the Wholetime Directors and Senior Executives of Public Sector Banks

YOU WILL NOT BE PUNISHED FOR YOUR ANGER, YOU WILL BE PUNISHED BY YOUR ANGER

## JUDICIAL

2017 LLR 113

### SUPREME COURT OF INDIA

Hon'ble Mr. T. S. Thakur, CJI  
Hon'ble Mr. A.M. Khanwilkar, J  
C.A. No. 7600/2014, Dt/-2-1-2017

Allahabad Bank & Ors.

Vs.

Krishna Narayan Tewari

**A. ENQUIRY** – When liable to be quashed – Enquiry proceedings were concluded in 45 days – Employee was held guilty of all charges except 2 which were partly proved – Disciplinary Authority accepted the finding of the Enquiry Officer, by passing dismissal order – Appellate Authority dismissed the appeal without recording reasons and application of mind – Employee challenged the dismissal order in writ petition – High Court allowed the writ petition, holding the finding as perverse and based on no evidence – Appellant challenged the order of the High Court in S.L.P. Held, enquiry is liable to be quashed on account of violation of principles of natural justice, non-application of mind, non-recording reasons in support of finding, non-giving fair and reasonable opportunity for leading evidence to the delinquent employee by the Enquiry Officer or Disciplinary Authority.

**B. INDUSTRIAL ADJUDICATION** – Remand of Matter – Scope of – As per settled law, where the High Court finds the enquiry to be deficient either procedurally or otherwise the proper course always is to remand the matter back to the concerned authority for afresh consideration – However, because of long time lag of such other supervening circumstances if the writ court considers it unfair, harsh or otherwise unnecessary to direct a fresh enquiry or fresh order by the competent authority, practically resulting in denying the justice or relief to the delinquent employee, remanding the matter back would not be proper.

THE FOOL WHO KNOWS HE IS A FOOL IS MUCH WISER THAN THE FOOL WHO THINKS HE IS WISE

**C. RELIEF** – Clarification of – High Court has directed release of service/retiral benefits – it is not clear if such a relief includes salary for the period from the date of removal to the date of superannuation – It is clarified in view of order of the High Court that the delinquent employee shall be entitled to only 50% of salary from the date of removal to the date of superannuation besides retiral benefits.

## **IMPORTANT POINTS**

- ➡ An enquiry is liable to be quashed on account of violation of principles of natural justice, non-application of mind, non-recording, non-giving fair and reasonable opportunity for leading evidence to the delinquent employee by the Enquiry Officer or Disciplinary Authority.
  
- ➡ As per settled proposition of law, where the High Court finds the enquiry to be deficient either procedurally or otherwise the proper course always is to remand the matter back to the concerned authority for afresh consideration.
  
- ➡ However, because of long time lag or such other supervening circumstances if the writ court considers that the remanding matter back to the concerned authority would be unfair, harsh or otherwise unnecessary to direct a fresh enquiry or fresh order by the competent authority, practically resulting in denying the justice or relief to the delinquent employee, remanding the matter back would not be proper.
  
- ➡ Service/retiral benefits would include claim of arrears of salary.

## **JUDGMENT**

T.S. THAKUR, CJI. - 1. In this appeal by special leave the appellant calls in question the correctness of a judgment and order dated 28th October, 2013 passed by the High Court of Judicature at Allahabad, Lucknow bench, whereby Writ Petition No.2867 of 2006 filed by the respondent has been allowed and an order dated 29th July, 2005 passed by the

Disciplinary Authority and that dated 5th January, 2006 passed by the Appellate Authority directing removal of the respondent from the service of the appellant-bank quashed. The High Court has as a result directed the appellant bank to provide all service/retiral benefits to the petitioner within ninety days of the order. The challenge mounted by the

appellant arises in the following circumstances:

2. The respondent was employed with the appellant-bank and was during the relevant period posted as Officer in-charge at the appellant-bank's Sultanpur branch in District Sultanpur in the State of Uttar Pradesh. He was, by an order dated 10th December, 2004, placed under suspension in contemplation of a disciplinary enquiry which was initiated against him with the service of a charge-sheet dated 10th February, 2005. The respondent pleaded not guilty but the Enquiry Officer concluded the enquiry proceedings rather quickly within a span of just about forty-five days and submitted a report dated 27th May, 2005 holding that the respondent was guilty on all counts except two which were held proved but only partially. The Disciplinary Authority accepted the findings and passed an order imposing upon the respondent the major penalty of removal from service.

3. Aggrieved, the respondent preferred a departmental appeal which was dismissed by the Appellate Authority by its order dated 5th January, 2006. The respondent then questioned the said two orders before the High Court in a writ petition which as noticed earlier has been allowed by the High Court in terms of the order impugned in this appeal.

4. The High Court came to the conclusion that neither the Disciplinary Authority nor the Appellate

Authority had applied their mind or recorded reasons in support of their conclusions. Relying upon the decisions of this court in *Roop Singh Negi v. Punjab National Bank & Ors.* (2009) 2 SCC 570, *Kuldeep Singh v. Commissioner of Police & Ors.* (1999) 2 SCC 10, *Nand Kishore v. State of Bihar* (1978) 3 SCC 366, *Kailash Nath Gupta v. Enquiry Officer, Allahabad Bank & Ors.* (2003) 9 SCC 480, *State Bank of Bikaner & Jaipur v. Nemi Chand Nalwaya* (2011) 4 SCC 584 and *Mohd. Yunus Khan v. State of U.P. & Ors.* (2010) 10 SCC 539, the High Court held that the order passed by the disciplinary authority and the appellate authority were unsustainable in law. The High Court found that the findings recorded by the Disciplinary Authority and affirmed by the Appellate Authority were perverse and were based on no evidence whatsoever. The High Court observed that the Appellate Authority had not applied its mind independently and simply cut and pasted the findings of the Disciplinary Authority while dismissing the appeal.

5. On behalf of the appellant-bank it was contended before us that the High Court had exceeded its jurisdiction in re-appreciating the evidence and holding the respondent not guilty. It was argued that so long as there was some evidence on which the Disciplinary Authority could rest its findings, sufficiency or insufficiency of such evidence could not be gone into by a Writ Court. Alternatively, it was submitted that even if there was any infirmity in the

orders passed by the Disciplinary Authority or the Appellate Authority, on account of absence or insufficiency of the reasons in support of the findings recorded by them, the proper course for the High Court was to remand the matter back to the Appellate Authority or the Disciplinary Authority as the case may be for doing the needful afresh. The High Court could not, on account of absence of reasons or unsatisfactory appraisal of the evidence by them, quash the order of punishment and direct release of the service benefits due to the respondent.

6. XXXX

7. XXXX

8. There is no quarrel with the proposition that in cases where the High Court finds the enquiry to be deficient either procedurally or otherwise the proper course always is to remand the matter back to the concerned authority to redo the same afresh. That course could have been followed even in the present case. The matter could be remanded back to the Disciplinary Authority or to the Enquiry Officer for a proper enquiry and a fresh report and order. But that course may not have been the only course open in a given situation. There may be situations where because of a long time lag or such other supervening circumstances the writ court considers it unfair, harsh or otherwise unnecessary to direct a fresh enquiry or fresh order by the competent authority. That is

precisely what the High Court has done in the case at hand. The High Court has taken note of the fact that the respondent had been placed under suspension in the year 2004 and dismissed in the year 2005. The dismissal order was challenged in the High Court in the year 2006 but the writ petition remained pending in the High Court for nearly seven years till 2013. During the intervening period the respondent superannuated on 30th November, 2011. Not only that he had suffered a heart attack and a stroke that has rendered him physically disabled and confined to bed. The respondent may by now have turned 65 years of age. Any remand either to the Enquiry Officer for a fresh enquiry or to the Disciplinary Authority for a fresh order or even to the Appellate Authority would thus be very harsh and would practically deny to the respondent any relief whatsoever. Superadded to all this is the fact that the High Court has found, that there was no allegation nor any evidence to show the extent of loss, if any, suffered by the bank on account of the alleged misconduct of the respondent. The discretion vested in the High Court in not remanding the matter back was, therefore, properly exercised.

9. The next question is whether the respondent would be entitled to claim arrears of salary as part of service/retiral benefits in full or part. The High Court has been rather ambivalent in that regard. We say so because while the High Court has directed release of service/retiral benefits, it is not

**COMMON BOND ENGLISH MONTHLY-R.N.I.NO :36648/82 - TOTAL NO. OF PAGES 12 DECEMBER -2024**

**REGN. NO. KRNA/BGE - 1122/2023-2025 PUBLISHED ON 25-11-2024**

**POSTED AT BANGALURU PSO, MYSORE ROAD, BANGALURU - 560 026 / ON 2ND OF EVERY MONTH**

**LICENCED TO POST WITHOUT PRE-PAYMENT-LICENCE NO. PMG BG/WPP 330/2023-2025**

clear whether the same would include salary for the period between the date of removal and the date of superannuation. Taking a liberal view of the matter, we assume that the High Court's direction for release of service benefits would include the release of his salaries also for the period mentioned above. We are, however, of the opinion that while proceedings need not be remanded for a fresh start from the beginning, grant of full salary for the period between the date of dismissal and the date of superannuation would not also be justified. We, therefore, allow this

appeal but only in part and to the extent that while orders passed by the Disciplinary Authority and the Appellate Authority shall stand quashed, and the respondent entitled to continuity of service till the date of his superannuation with all service benefits on that basis, he shall be entitled to only 50% of the salary for the period between the date of his removal from service till the date of superannuation. Retiral benefits shall also be released in his favour. The order passed by the High Court shall, to the extent indicated above, stand modified. The parties shall bear their own costs.

..Subscribe.....Establish....."Common Bond"

**An Official Publication Of AIBOC**

EDITORIAL BOARD

**Editor: COMRADE Rupam Roy**

**MEMBER: COMRADE P M BALACHANDRA**

**RATES OF SUBSCRIPTION: ANNUAL: ₹ 30/-**

**Drafts Should be Drawn**

**IN FAVOUR OF AIBOC AND MAILED TO**

**ALL INDIA BANK OFFICERS' CONFEDERATION**

**C/O STATE BANK OF INDIA OFFICERS' ASSOCIATION**

**(North Eastern Circle)**

C/o State Bank of India, Local Head Office,

Dispur, Guwahati, Assam – 781006 ☎ : 9957563825

**E-mail: aiboc.sectt@gmail.com**

**Web site: http://www.aiboc.org**

**REGISTERED NEWS PAPER**

**LICENSED TO POST  
WITHOUT  
PREPAYMENT**

**TO**

If Undelivered Please Return To

**The All India Bank Officers' Confederation**

**SBI Buildings, St.Mark's Road, Bangaluru - 560 001.**

Printed & Published/Edited by Shri Rupam Roy on behalf of AIBOC, at State Bank Building, St.Mark's Road Bangaluru-560 001.  
Printed by Smt. Nithya Lakshmi, at L. V. Press 3916, 7th Cross, 4th Main, Gayathri Nagar, Bangaluru - 560 021