

CIRCULAR No. 27/2010

Date: 18.06.2010

**TO ALL MEMBERS**



Dear friends,

**AIBOC DEMANDS:**

- 1. FIVE-DAY WEEK AND REGULATED WORKING HOURS**
- 2. STRUCTURED BILATERAL FORUM AT THE INDUSTRY**

- 1. 5 day week and regulated working hours:** Among the demands in the Charter of demands submitted by AIBOC, Pay Revision, 2nd Option for pension, 5-day week and regulated working hours are some of the demands dearer to officers. As the issues like salary revision and pension second option stands resolved, AIBOC has now taken up the issue of 5-day week and regulated working hours with IBA. We reproduce below the text of AIBOC cir. No. informed vide their Cir. No. 93 dated 10-06-10 and Cir No. 94 dt. 11-06-10 issued in this regard for your information.
- 2. STRUCTURED BILATERAL FORUM:** At present there is no structured forum to discuss issues affecting the officers at the industry level. AIBOC has now demanded establishment of a structured forum to deal with the issues affecting the officers as well as the industry. We reproduce below the text of AIBOC Circular No. 87 dated 08-06-2010 issued in this regard for your information.

With greetings,

Yours sincerely,

  
[ KAUSHIK GHOSH ]  
GENERAL SECRETARY

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**1.0 5 DAY WEEK IN THE BANKING INDUSTRY -  
AIBOC DEMANDS IMMEDIATE INTRODUCTION BY IBA**

[ Text of AIBOC Cir. No. 93 dt. 10-06-10 ]

- We have been demanding introduction of 5 day week in the banking industry since a long time. This was one of the major issues included in our Charter of Demands and it could not be taken to the logical end during discussions on 9th bipartite due to paucity of time. However, we had impressed upon the IBA, with all logic, to take the issue with the appropriate authorities for introduction of 5 day week in the banking Industry in tune with the changed scenario. We have today sent a communication to the IBA, a copy of which is enclosed.

2. All our affiliates/members are requested to await further developments in the matter.

With greetings,

Sd/= **( G.D.NADAF )**  
**GENERAL SECRETARY**

[ Text of Letter No./1452/188/10 dated 10-06-2010 addressed to IBA chairman ]

Dear Sir,

**5 DAY WEEK IN BANKING INDUSTRY  
LONG PENDING DEMAND OF AIBOC**

1. The Charter of Demands submitted by us in connection with the 9th Bipartite Settlement in the Banking Industry includes the demand for introduction of 5 day Week in the Banking Industry, an issue which is as old as that of the 2nd option on Pension. However, in view of paucity of time, the representatives of the Indian Banks' Association could not devote much time for examining this crucial issue and take a positive decision along with signing of the 9th Bipartite Settlement.
2. The Executive Committee of the Confederation which met recently in Chennai, had an occasion to deliberate on the issue at length. The members were of the unanimous view that in the light of the revolutionary changes that have taken place as regards the technology initiative such as telebanking, internet banking, core banking, any time banking, anywhere banking etc. and also the banking expansion through a large ATM net work, there is a strong case for immediate consideration of the demand of the Confederation for introduction of 5 day week by the Indian Banks' Association. There are several strong grounds, apart from the infrastructure now created by the Banking Industry which will not cause any harm to the customers in case 5 day week is introduced in the Banking Industry. The first and foremost reason is, the country will be saving a lot of natural resources by way of reduction in the use of fuel by lakhs of employees working in the Banking Industry, since they depend upon their own personal vehicles to attend office. This will also reduce global warming to an extent. Further, 5 day week will provide good health to our officers who are toiling without any rest almost 14 to 16 hours a day on account of increasing workload and business growth. The reduction of 2 hours of business on Saturday does not affect customers as almost all Banks have increased business hours by two hours per day from Monday to Friday.
3. At present all Central government establishments, RBI, Forex Department, Parliament, State Assemblies, Treasury, IT/BT industries and Western Countries observe 5 day week. Majority of State government offices remain closed on Second Saturday of the month. Therefore, Banking Industry switching over to 5 day week will not make much difference.
4. We, therefore, request you to kindly look into our demand with a positive outlook and consider the introduction of 5 day week as it will go a long way in further strengthening our Banking Industry and delivering better results to the people of the country.
5. Please treat the matter as urgent.

Yours faithfully,  
Sd/= **(G.D.NADAF)**  
**GENERAL SECRETARY**

## **2.0 REGULATED WORKING HOURS**

[ Text of AIBOC Circular No.94 dated 11-06-2010]

1. One of the issues that figured during the course of our Bipartite discussions in the recent past and also incorporated as an issue under the residual subjects by the Confederation in the Charter of Demands submitted to the IBA was the issue of the regulated working hours to the Officers in the banking industry. In view of paucity of time, the issue could not be pursued further at the time of conclusion of the 9th Bipartite Settlement. Hence, we have to-day sent a separate communication raising the issue with IBA for early resolution of the issue. A copy of our communication is enclosed.
2. All our affiliates/members are requested to await further developments in the matter.

With greetings,

Sd/= **(G.D.NADAF)**  
**GENERAL SECRETARY**

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[ Text of letter No.1452/189/10 dated 12-06-2010 addressed to IBA Chairman]

Dear Sir,

### **REGULATED WORKING HOURS**

1. One of the issues that is under discussions with the Indian Banks' Association for a long time is the need for fixing regulated working hours to officers' community in the Banking Industry. The issue has also figured in the Charter of Demands submitted by the Confederation. Since the time available for discussions of the residual issues was not sufficient to finalize several issues listed out by us at the time of the settlement of the 9th Bipartite in the recent past, the Confederation suggested that the issue can be flagged for subsequent meeting.
2. The Officers are placed in a most disadvantageous position in the absence of prescribed working hours for them. The Management always claims that officers are not coming under the Shops and Establishments Act and hence not eligible for the extra compensation that they are legitimately eligible for their extra working hours prescribed under the Shops and Establishments Act. The Management has always been claiming that officers are part of the Management and there is no prescribed working hours for them. However, these perceptions were based on the Central Civil Service Rules which were adopted from the imperial regime. The Banking Industry is a service industry and the employees irrespective of the cadre are eligible for appropriate relief in terms of both the working hours as well as the compensation for the extra hours of work put in by them.
3. In the absence of the definite working hours being prescribed for the Officers, due to pressure of work, they are made to work for almost 14 to 16 hours a day and there is no relief, making them to suffer from fatigue and related problems. The officers are compelled to sit late in the name of supervisory responsibility and completion of work and it stretches upto mid night in most of the branches. The Officers who are working in the interior parts and rural centers where the branches have a limited staff and the infrastructure is far from satisfactory will be subjected to all sorts of difficulties. Attending to office work on Sundays and Holidays has almost become routine for officers. They are deprived of availing leave for want of relief arrangements at branches. The officers all over the country have been urging for definite working hours so that they can be in a position to enjoy the social life and can look into the problems of their domestic life such as children's education, health of the members of the family etc. The tension that they undergo due to the vicarious responsibility they carry with their role is yet another factor which will affect their health condition.

4. It is in this background, the Confederation has been demanding that the IBA should settle the issue with the Confederation and fix definite working hours to Officers which is not unreasonable so that they are also in a position to have normal physical relief and can lead a healthy and tension-free life. It is needless to add that, there is a need in the banking industry to take up the issue of manpower planning to fill up the existing vacancies of staff both clerical and supervisory and also to plan for the future. In the next 2-3 years, majority of existing staff will retire in normal course. Almost all Banks have ambitious plan of branch expansion. The business of the Bank is multiplying in leaps and bounds, without corresponding increase in the staff strength. This apart, banks are entering into new business activities. We, therefore, request you to kindly look into the matter and take early decision in this regard. If required we are willing to discuss the issue further to substantiate the reasonableness of our demand and provide further inputs for your positive consideration of the demand.
5. Please treat the matter as urgent.

Thanking you,

**3.0 INDUSTRIAL RELATIONS - BILATERAL FORUM - STRENGTHENING OF STRUCTURED FORUM AT INDUSTRY LEVEL —  
IBA REQUESTED TO TAKE FRESH INITIATIVE**

[ Text of AIBOC Cir. No. 87 dt. 08-0610 ]

1. We have to-day addressed a communication to the Chairman, Indian Banks' Association, Mumbai suggesting that a permanent structured forum should be established at industry level wherein both the representatives of the IBA and the Confederation can discuss issues that are of paramount importance for the industry as well as our fraternity. A copy of our communication is enclosed.
2. All our affiliates/members are requested to await further developments in the matter.

With greetings,

Sd/= **(G.D.NADAF)**  
**GENERAL SECRETARY**

[ Text of Letter No./1452/176/10 dt. 08.06.2010 addressed to IBA Chairman ]

Dear Sir,

**ESTABLISHMENT OF STRUCTURED FORUM  
INDUSTRY LEVEL ISSUES**

1. One of the issues that has been engaging the attention of the Confederation and often referred to in our discussions during the bipartite meetings is the need for a well structured Forum at the IBA level wherein the representatives of our Organization and also the Indian Banks' Association can take up all other issues at periodical intervals and arrive at a solution that would strengthen the banking industry.
2. The present bilateral relationship that exists between the Confederation and the Indian Banks' Association is largely connected with the Salary Revision and the related issues once in 5 years. There are several issues which need a solution at the industry level in the interest of maintaining cordial industrial relations in the banking industry on a continuous basis. The leadership of the Confederation during their interaction with the officials of the Indian Banks' Association as well as the Chairman and other representatives of the IBA have been suggesting that the IBA should create a separate structure with the sole objective of bringing all those issues which are equally important for the Officers' Fraternity as well as the Managements of the Banks and are common in nature which can be discussed in these forums and the bank level frictions can be avoided on several sensitive issues.

3. The IBA is bringing several issues under the heading "Management Issues" for discussion in the Bipartite Meetings meant to improve the compensation system in the Banking Industry. The half-hearted attempt to involve the Confederation on certain HRD and Personnel area initiatives by seeking their views by the various committees appointed by the IBA has also proved a futile exercise on a number of occasions. Any initiative in the area of HRD cannot be an exclusive domain of the Indian Banks' Association since it is concerning those who are working in the Bank and it is meant for them. Hence without active participation by the Confederation representing the entire Bank Officers' fraternity is bound to raise several issues when it comes to the question of implementation of those reports prepared by the Committees appointed by the IBA. The recent example is the Committee set up under Chairmanship of Dr.Khandelwal in regard to the HRD initiatives. They were more interested in doing an academic study and coming out with their theoretical report rather than involving the representatives of the Confederation which truly reflects the experience of the Officers' fraternity in the banking industry. The Confederation being the sole representative of the Bank Officers' fraternity representing more than 85% of the Officers working in the industry is capable of providing the full benefit of its expertise. It would not only benefit the Officers but the industry as well in the long run. Unless, a conscious attempt is made to have a regular structure for the purpose, our exercise interacting with the various committees appointed by IBA will be of a mere formality.
4. The issue of formation of a meaningful structure is not the new one. It is under discussions since almost a decade, and several issues other than the Salary Revision were discussed under separate meetings. One of the issues that was effectively tackled was the problems of the Officers who are brought under the Vigilance net on the basis of the earlier guidelines. It is due to the joint efforts of both the Confederation and the Indian Banks' Association; certain nominal relief could be obtained from the Government, in introducing a separate chapter for banks in the vigilance manual. Earlier, the issues such as the categorization norms, the recruitment of the employees in the industry, the friction that developed due to the intervention of the RBI etc., in regard to outsourcing were discussed bilaterally.
5. The 9th Bipartite Settlement as well as the 2nd Option on Pension settlements have now been by and large concluded and being implemented. We have now sufficient time to concentrate on various other issues which are very sensitive and potential of creating industrial unrest in the banking industry if not addressed in time and appropriate solutions are not found to those issues. Hence, we strongly suggest that the IBA should consider our demand for an exclusive forum for discussions on all other common issues and arriving at a solution through open dialogue between the representatives of the Confederation and also the representatives of the Indian Banks' Association. Hence, we request you to initiate creation of a separate structured forum at IBA level for continuous discussion on the common issues.
6. Please treat the matter as urgent.

Yours faithfully,  
SD/-  
**(G.D.NADAF)**  
**GENERAL SECRETARY**

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