



## **All India RRB Officers' Federation (Affiliated To AIBOC)**

**Central Office: Natabar Paul Road, Chatterjee Para  
More, Tikiapara, Howrah, West Bengal, Pin-711101  
General Secretary Mobile No: 9434042616**

**Email: [airbofskpal@gmail.com](mailto:airbofskpal@gmail.com)**

**Website: Intimated later on**

**Twitter: @AIRRBOF\_IN**

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All Affiliates/ Members  
(Please re-circulate)

### **Banker's Meet – “Converging Ideas “Request for participation**

We reproduce hereunder the text of All India Bank Officers' Confederation Circular No. 44 dated 14<sup>th</sup> August, 2019.

#### **QUOTE**

We reproduce below text of the letter written to the Secretary, DFS on the captioned subject for your information.

#### **UNQUOTE**

With greetings,

(S.K.PAL)  
GENERAL SECRETARY

**Text of Letter No. AIBOC/2019/66 dated 14.08.2019**

The Secretary  
Department of Financial Services  
Ministry of Finance  
Government of India  
3<sup>rd</sup> Floor, Jeevan Deep Building  
Sansad Marg  
New Delhi - 110001

Dear Sir,

**Banker's Meet – “Converging Ideas”**  
**Request for participation**

At the outset, All India Bank Officers' Confederation (AIBOC), the apex supervisory Trade Union of Bank officers in the country, is extremely happy to extend whole hearted support and cooperation to the well-intended initiative undertaken by your good office with the noble purpose of converging ideas to find optimum solution through consulting officials of banks across the hierarchy on various parameters that will ensure dispelling loopholes and weakness in the Banking sector to reinvigorate credit growth and improving accounting standards and nurturing competitive efficiency alongside niche competencies in the banking space while aligning its future course of action in tune with the government initiatives.

02. It is heartening to note that the expected outcome of the initiative as has been envisaged aims at extending Credit to Micro, Small and Medium Enterprises (MSME) sector, Retail lending, Agriculture Credit, Export Credit and Digital Payments among many other parameters by adopting review exercise on performance of banks during the last five years. It also encompasses alignment of banking with national priorities, synchronization with area-specific issues and growth potential, role of PSBs as active partners in the Indian growth story, generation of ideas for creating a roadmap for the future, comparative ranking of banks, enhanced ease of living by making banks more responsive to customers, challenges before banks and their preparedness in areas such as cyber security and data analytics, multi-layered analysis of comparative performances at regional, state and national levels, both within and across banks, etc.

03. Our organisation, AIBOC, having membership of over 3.20 lakh officers comprising more than 82 per cent of the total number of officers working in the banking industry, inconsonance with its very purpose, functions not only for its members but also for the unhindered progress and development of the institution and the national development as well. In this direction, time and again we have discussed in various forums the need for expanding the horizon of bank's function in assimilation with the society. We have all along advocated for MSME finance, Finance to agriculture, PMJDY and extend all possible support for ensuring survival of the organizations with overall economic developments right from employment generation to industrial growth. AIBOC is firmly resolute in its endeavour to reclaim the lost market share of PSBs and also to rededicate itself to its principal role of

developmental banking (Nation Building) and also to forte its energy to create job and employment which the nation needs most at this juncture to revamp its economy.

04. We hope you will agree that the success of the proposed initiative will depend much on the active participation of all the stakeholders and therefore, it is imperative that the process certainly takes care of the overall characteristics of the participants and their inherent apprehensions while responding to a situation. Further, adoption of one jacket which suits all theory might not bring in the desired result. We apprehend that due to lack of comprehensive ideas, it eventually may not address issues pertaining to the actual situation prevailing in the banking industry, and like many other initiatives, yet another survey without considering the ground realities might fall short of what has been expected.

05. Sir, providing customer delight in the bank is very much important in attracting and retaining customers in a competitive landscape. As technology becomes more robust and customer-buying habits shift, banks must constantly be looking for areas of innovation and ways to meet the demands of a 21<sup>st</sup> century customer. Here employees and officials play a pivotal role in the bank as they are the frontline of customer service. We hope you would agree that it is the branch level bankers, who will be instrumental in implementing this elaborate and optimistic program of the government of India. True to the tradition, it is the bank officers who would give their level best for ensuring its success and AIBOC has all along been playing a pivotal role in shaping such initiatives to the desired level of success. It might find worth mentioning here that AIBOC formulated its own turnaround plan for PSBs, which were under PCA to help the management of those public sector banks and scripted a pioneering role in ensuring turn around for the weaker banks.

06. AIBOC, being an apolitical trade union without any affiliation to any political party or any doctrine is fiercely independent in our opinion which is pragmatic and we also firmly believe in " nation first , organisation next and individual last ". In this context, it is only natural that we will like to contribute our input for formation of a better policy for banking.

07. Under the above circumstances, it would be just and fair that we being one of the principal stakeholders of the aforesaid initiative and having in-depth exposure in the particular field, should be given an opportunity to share our thoughts on various tenets of the cited doctrine in the best interest of the banks, the officers/employees and customers of the public sector banks and the national economy.

AIBOC, therefore, seeks representation in the Stage 2 and Stage-3(National level) meeting with bankers to put forth our ideas as major stakeholders of the banking industry to foster growth and development of our nation.

With best regards,

Yours sincerely,

Sd/-  
**(Soumya Datta)**  
**General Secretary**  
**Mob - 9830044737**