



They is not the limit, we cover it...

ALL INDIA REGIONAL RURAL BANK OFFICERS' FEDERATION

(Affiliated to AIBOC)

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All Affiliates/ Members
(Please re-circulate)

Minutes of the 11th JCC Meeting

Dear Comrade,

You are aware that 11th JCC meeting was held at 30th December, 2020. In this connection, we have received the minutes of the meeting which is enclosed for your information and record.

With greetings,

(Srijan Kumar Pal)
General Secretary

Encl: Minutes of the meeting.

XI Joint Consultative Council (JCC) Meeting held on 30 December 2020 through virtual mode – Minutes

The XI meeting of the Joint Consultative Council (JCC) was held on 30 December 2020 through virtual mode. The meeting was chaired by Dr. G R Chintala, Chairman, NABARD. Shri Shaji K V, DMD, NABARD guided the deliberations. The list of participants is furnished in Annexure-I.

2. Shri N P Mohapatra, CGM, Institutional Development Department, NABARD extended a warm welcome to all the members of JCC and the representatives of National Level Associations and Unions of RRBs. He observed that the JCC meeting could not be conducted earlier due to the COVID-19 pandemic. He emphasized that human resource was essential to the growth and development of an institution and JCC as a facilitating body was able to bring improvements in the service conditions of the RRB employees. Shri Mohapatra also requested the participants to maintain confidentiality of the deliberations as per the JCC Rules and guidelines.

3. Chairman, NABARD, in his inaugural address indicated that JCC as a forum had helped in smoothening the industrial relations in the RRBs. He observed that RRBs have been in existence for the last 44 years and have faced several challenges due to non-viable operations, capital adequacy prescriptions, reorganisation, amalgamation, etc. Only one thing that has remained constant is the staff of these banks, who have continued to work effectively in ensuring the last mile connectivity to the needy people, especially in remote and difficult areas. Such contribution of the RRBs is also always appreciated. Therefore, the importance of RRBs and the commitment of the staff cannot be overlooked. He emphasised that if the staff are happy, the institution would continue to function smoothly.

Dr. Chintala also observed that this year has not been a good one due to the pandemic and it is estimated that many institutions may face downgrade in their assets, once the moratorium is lifted. Many of the RRBs had posted losses in FY 2019-20 due to pension provisioning and it is being estimated that the balance sheet of the banks including the RRBs, may shrink in the present year due to NPA provisions. He emphasized that while the staff should be provided with their entitlements, the cost aspect and capability of the RRBs in servicing the expenditure also need to be kept in view. He further mentioned that a wide spectrum of issues have come up for discussion before the JCC and hoped that the associations and JCC members may arrive at appropriate resolutions.



Shri Shaji K V, DMD, NABARD, in his special address mentioned that in spite of the ill effects of the pandemic, one silver lining for the RRBs is that the rural sector has been more or less insulated from its adverse impact. It has provided an opportunity for the RRBs and they need to play a larger role in the rural sector. He also observed that RRBs being in the service industry, its employees have to play a vital role for taking care of the aspirations of the rural populace, which in turn would be crucial for the process of the growth of the institution. However, at the same time, the employees need to be aware about what they owe to the institution. As such, the associations/unions should play a constructive role, more as an enabler in ensuring smooth industrial relations in the RRBs.

Shri Shaji K V further mentioned that under the guidance of NABARD, JCC has been doing a very good service in ensuring healthy relations between the RRBs' management and the associations and the associations with the Government, over the years. He concluded by saying that NABARD would continue to play the role of a catalyst in resolving the pending issues of RRBs.

During the course of the meeting, minutes of the X JCC Meeting held on 08 May 2019 were confirmed and Action Taken Report on decisions taken in the X JCC meeting was presented and discussed. Further, a power-point presentation was made by IDD, NABARD on the issues. Agenda wise issues and action points are furnished in Annexure-II.

The meeting ended with Vote of thanks by DGM, IDD, NABARD.



Annexure I

**Joint Consultative Council (JCC) - XI Meeting on 30 December 2020 –
List of Participants**

Sr. No.	Name	Designation	Institution /Organization
1	Shri Dr G R Chantala	Chairman	NABARD
2	Shri Shaji KV	Deputy Managing Director	NABARD
3	Shri. N P Mohapatra	Chief General Manager	NABARD
4	Shri. G S Mishra	OSD & Finance Commissioner	Govt.of Madhya Pradesh
5	Shri. Pramod Kumar	Joint Director, Institutional Finance	Govt.of Uttar Pradesh
6	Shri. S C Kandpal	Asst. General Manager	State Bank of India
7	Shri. D K Yadav	Deputy General Manager	Punjab National Bank
8	Shri. S Selvaraj	Chairman	Tamil Nadu Grama Bank
9	Shri. S B Singh	Chairman	Aryavart Bank
10	Shri. Srijan Kumar Pal	General Secretary	AIRRBOF
11	Shri.K.Rajeev	General Secretary	AIGBEC
12	Shri.D.N.Trivedi	General Secretary	AIGBOA
13	Saroj Pradhan	General Secretary	AIGBWO
14	Shri.Prakash N.Soni	General Secretary	AIGBOC
15	Shri.G.G.Gandhi	General Secretary	AIGBEA
16	Shri A.Sayeed Khan	General Secretary	NFRRBO
17	Shri.Shiv Kiran Dwivedi	General Secretary	NFRRBE
18	Shri Deepak Bhale Rao	General Secretary	AIGBOO
19	Shri Kuppa Badrinarayana	General Manager, Law Department	NABARD
20	Shri Dr K Palaniswamy	General Manager, IDD	NABARD
21	Smt Sunanda Bose	DGM,IDD	NABARD



Sr. No.	Name	Designation	Institution /Organization
22	Shri Damodar Mishra	DGM,IDD	NABARD
23	Shri R S Bhagwane	DGM,IDD	NABARD
24	Shri Pushkar Datt	AGM,IDD	NABARD
25	Smt Malathy Sivaraman	AGM,IDD	NABARD
26	Shri Ajay Kumar	AGM,IDD	NABARD
27	Shri P Ganesan	AGM,IDD	NABARD
28	Shri Suhas S Tanksale	MGR,IDD	NABARD
29	Smt S S Telang	AM,IDD	NABARD
30	Shri Hariharan C V	AM,IDD	NABARD



Annexure - II

1. Manpower Planning in RRBs

The House was apprised that the issues of fresh manpower planning and change in the categorization of RRBs and their branches were taken up by NABARD with DFS, GoI. Decision was awaited. The associations requested that NABARD may use its good offices to resolve long pending issues with DFS, GoI.

(Action: NABARD)

2. Recruitment in RRBs

Associations were of the view that adequate number of staff were not being recruited by RRBs in all grades at the instance of Sponsor Banks. Similarly, promotion exercise was not being undertaken regularly by some RRBs thereby affecting the career progression of RRB Staff. The association had also raised the issue of stoppage of outsourcing with regularization of all part time/ daily waged workers.

The house was apprised that for manpower planning, RRBs were to follow Mitra Committee recommendations. This year, except for 2 or 3 RRBs, the process of recruitment had started in other RRBs through IBPS. It was indicated that final decision regarding recruitment was to be made by the Board of RRBs after due deliberations. Before finalisation by the Board, the Board/Chairman may choose to have a consultation with Association/Union representatives. Therefore, specific issues may be settled by the associations at the individual RRB level. NABARD will also follow up through its Nominee Directors in the Board of RRBs in this aspect to avoid deviations. Further, NABARD would also reiterate to the RRBs as well as Sponsor Banks to strictly follow the Mitra Committee framework in the recruitment process. Regarding regularisation and age relaxation for part time workers, it was apprised that NABARD had already written to DFS, GoI and the reply was awaited. NABARD will follow up again with DFS, GoI.

(Action: Associations/NABARD)

3. Assessment of vacancies in RRBs

As to the issue raised by the Associations that Sponsor Banks were curtailing the vacancies approved by the Board of RRBs for recruitment & promotion process, it was apprised that the issue would be taken up with DFS, GoI by NABARD.



(Action: NABARD)

4. Promotion Rules in RRBs

The house was apprised that Amendment of Promotion rules in RRBs was under consideration with DFS, GoI. NABARD will again follow up with DFS.

(Action: NABARD)

5. Publishing of Seniority & Vacancy Lists

It was informed to the JCC that the issue was operational in nature and the RRBs may be guided by their Sponsor Banks

(Action: RRBs/Sponsor Banks)

6. Promotion Rules for Ex-servicemen

Associations requested for issuing necessary guidelines to all RRBs in the case of Ex-Service men at par with NCBs, GOI and Sponsored Banks. Proper weightage to be given to them as per DOPT rules. The house was informed that the issue will be taken up with DFS, GoI by NABARD.

(Action: NABARD)

7. Transfer Policy in RRBs

The Associations wanted a revised transfer policy in view of increase in area of operation of RRBs due to amalgamations of a number of banks in the last few years. The House was informed that NABARD had issued a model policy circular for making the transfer policy more transparent. The transfer policy has to be devised by the RRBs in consultation with their Sponsor Banks based on the local circumstances. RRBs can discuss with the local associations for arriving at a decision within the framework of the policy.

(Action: RRBs/Sponsor Banks/Associations)

8. Part time Messengers/ Daily wage staff

The Associations requested for engagement of part time messengers in place of outsourcing in RRBs. The house was informed that as per Mitra Committee recommendations, outsourcing in RRBs was allowed for work related to office attendants and non-core functions with due approval of Sponsor banks. Sponsor Banks may guide the RRBs suitably.

(Action: RRBs/Sponsor Banks)



9. Bipartite Wage Settlement

The Associations wanted a comprehensive implementation of 11th Bi-partite wage settlement (without any interference by Sponsor Banks) of RRB staff and the proposal be recommended by the JCC to DFS, GoI. It was explained to the house that the service conditions, pay and allowances are governed as per provision 2 of Section 17 of RRB Act. The GoI is the sole authority to decide on such matters. However, the concern of the associations in the matter would be suitably conveyed to the DFS, GoI.

(Action: NABARD)

10. Emoluments & Benefits consequent to Amalgamation

The house was informed about the protection of emoluments and benefits of employees of transferor RRBs in case of amalgamation. It was also apprised that amalgamation notification issued by GoI should be followed in both letter and spirit. The transferee banks are supposed to adhere to the instruction contained therein.

(Action: RRBs)

11. Leased Accommodation to Officers in RRBs

The Associations suggested extending the facility of leased accommodation to officers in RRBs at par with Sponsor Bank. It was advised that it was an operational issue and may be resolved by the RRBs in consultation with their Sponsor Banks.

(Action: RRBs/Sponsor Banks)

12. Staff Loans in RRBs

The Association requested for all loans in RRBs to be on par with Sponsor Banks. Further, it was also apprised that Sponsor Banks of some RRBs were not sanctioning housing loans for constructing or purchasing of houses anywhere / at their native state, outside service area of the RRB. The house was informed that loan policy is the prerogative of the Board of the RRB. The Board can decide in consultation with the Sponsor Bank.

(Action: RRBs/Sponsor Banks)

13. Covid-19 Pandemic

Provision of special leave and other benefits/facilities to Covid-19 pandemic affected



staff members. The house was informed that NABARD had already advised the RRBs to take decision in view of Chapter VI - item no 64 of RRB Employees Service Rules 2010 to allow special leave in pandemic situation across India. The RRBs have to follow the rules. NABARD will also request its Nominee Directors to ensure in the Board that the issue is sorted out. NABARD will also write to the RRBs reiterating the guidelines.

(Action: RRBs/NABARD)

14. PL Accumulation

The Association raised the issue of PL accumulation up to 270 days. It was informed to the House that the issue of PL accumulation alongwith other issues, which need amendments in the RRB Service Regulations are prepared by NABARD in consultation with Sponsor Banks and taking into consideration the position of the same in the PSBs. Draft of the same is furnished to the DFS, GoI for taking a view in the matter. The matter will be again followed up with DFS, GoI.

(Action: NABARD)

15. Pension Scheme in RRBs

Association wanted the Pension Scheme in RRBs to be in line with NCB's Pension Scheme 1993. It must be implemented uniformly in all RRBs without any distortions / discrimination and deviation. Anomalies and deviations in RRB Pension Regulation 2018 were to be rectified. Extension of same Pension Scheme for newly recruited workmen.

It was made clear to the House that majority of the issues raised by the Association are sub-judice and hence outside the scope of JCC presently. In regard to distortions / discrimination and deviation of the notified Pension Regulations, the RRBs may seek guidance from the Sponsor Banks, since similar scheme is being implemented by the NCBs.

(Action: RRBs/Sponsor Banks)

16. EPF Pension Scheme

The Associated wanted immediate stoppage of recovery of EPF Pension from the age of 58 to 60 years. It was informed to the House that the matter had been examined by NABARD and necessary amendments in the pension Regulations have already been proposed to DFS, GoI for their consideration. NABARD will follow up again with DFS,



(Action: NABARD)

17. PF amount with RPFC

The Association informed the house that not a single RRB had received the PF amount from RPFC till date. The delay was causing a huge financial loss to every RRB. The house was apprised that NABARD has taken up with DFS, GoI to intervene and appropriately take up the matter with CPFC, New Delhi for refund of balances lying with the respective RPFC to the RRB's Pension/Trusts. It was informed to the House that the matter will be taken up with DFS, GoI, again.

(Action: NABARD)

18. VRS in RRB

Associations suggested that previously VRS was not allowed in RRBs, hence staff who resigned earlier due to various reason or awarded CRS, removal from Service etc. should have been covered under RRB PR 2018. With regard to VRS the same norms and forms, as operative in NCBs, should be prescribed for RRBs. It was clarified to the house that matters which are sub-judice are outside the scope of JCC and hence will have to wait for the court decisions of the Hon'ble Court of Law.

19. Computer Increment in RRB

The Associations wanted Computer Increment in RRB must be taken into account towards fixation of Basic Pension. The issue was not deliberated further, since the matter is sub-judice.

20. Commutation of Pension:

The Associations said that though Pension and commutation are inter linked with each other, the Pension is being calculated on the basis of pay on the date of retirement, the commutation is being calculated arbitrarily from the date of submission of option as per PR 2018, ignoring the provision of regulation 39 (6) of PR 2018 and the basic concept of commutation facility. The House was informed that calculation of commutation/pension is governed as per RRB Pension Regulations, 2018. It was decided by the House that the RRBs will be once again advised to scrupulously adhere to the notified Pension Regulations and to seek necessary guidance from their Sponsor Bank in dealing with such operational issues.

(Action: Sponsor Banks/ NABARD/RRBs)



21. Representative of Retirees in the Pension Trust

Representatives of Associations suggested that the retirees/ family Pensioners must be represented by one from amongst their majority association so that fund management is properly supervised. After deliberation on the issue, it was noted that it is an operational issue, which can be sorted out by the RRBs in consultation with their Sponsor Banks.

(Action: Sponsor Banks/RRBs)

22. Reduction/ recovery from pension on a/c of EPS

The Association informed the house that reduction of/recovery of Rs 7500/- from gross pension of those who retired after 01.04.2018, on account of EPS Pension (Mostly SBI sponsored RRBs are resorting to), as in case of Saurashtra GB. It was submitted to the House that the issue being operational in nature has to be resolved by the RRBs in consultation with their Sponsor Banks.

(Action: Sponsor Banks/RRBs)

23. Extension of date for option for pension

Association wanted extension of date for option for pension for those who could not opt due to various reasons. It was informed to the House that matter has been referred to DFS, GoI to take view in this regard. Suitable amendments to the Pension Regulations are under examination of DFS, GoI.

(Action: NABARD)

24. Special Pay to Workmen Staff

It was brought to the notice of the house that payment of special pay to Workmen Staff - clarification was not circulated to all the RRBs for proper, timely and uniform implementation. It was informed to the House that the reference was received from BoB and accordingly the reply thereof was addressed to the concerned.

