



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

# ALL INDIA REGIONAL RURAL BANK OFFICERS' FEDERATION

(Affiliated to AIBOC)

Central Office : Natabar Paul Road, Chatterjee Para More, Tikiapara, Howrah – 711 101



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General Secretary Mobile: 94340 42616

CIRCULAR NO: AIRRBOF/ **SP 18**/2021

Dated: 22-07-2021

All Affiliates/ Members  
(Please re-circulate)

## **NATIONAL DHARNA** **FOLLOWED BY STRIKE ACTION**

We reproduce hereunder the full text of NOTICE issued by Joint Forum of Gramin Bank Unions on the captioned subject for information of all concerned.

With revolutionary greetings,

(Srijan Kumar Pal)  
General Secretary

**URGENT BY Email**

**21.7.2021**

**NOTICE FOR NATIONAL DHARNA  
FOLLOWED BY STRIKE ACTION  
Form-L**

From: **Joint Forum of Gramin Bank Bank Unions,**  
Email: [jfgbu2021@gmail.com](mailto:jfgbu2021@gmail.com);

REPRESENTING:

1. All India Gramin Bank Employees' Association (AIGBEA)
2. All India Gramin Bank Employees' Congress (AIGBEC)
3. National Confederation of Regional Rural Bank Employees (NCRREBE)
4. All India Regional Rural Bank Officers Federation(AIRRBOF)
5. All India Gramin Bank Officers' Association (AIGBOA)
6. All India Gramin Bank Officers' Congress (AIGBOC)

To  
The Management Represented by:

(1)**Secretary, Govt.of India,**  
Financial Services, Ministry of Finance,  
Jeevan Deep Building, 3<sup>rd</sup> floor,  
Parliament Street, New Delhi-110 001  
Email: [secy-fs@nic.in](mailto:secy-fs@nic.in);

(2) **Chairman and Managing Director,** All 12 Sponsor  
banks, representing their 43 Regional Rural Banks,

(3) **Chairman,NABARD,**Mumbai, [chairman@nabard.org](mailto:chairman@nabard.org);

Apex majority Unions of RRBs , under the umbrella organisation **Joint Forum of Gramin Bank Unions,(UFRRBU)** have taken a decision to stage One Day national Dharna in New Delhi on 10<sup>th</sup> Aug.2021, followed by **STRIKE** action if following demands are not settled within a month:

**Demands:**

.....Contd. Page-2

Charter of Demands.

- i. Implementation of complete XI Bipartite Settlement and 8<sup>th</sup> Officers Joint Note for wage revision ,**
- ii. Service Regulations Policy in line with Sponsor Banks,**
- iii. Fair Recruitment and promotion policy with fresh man power planning,**
- iv. Compassionate appointment with retrospective effect in line with Sponsor Bank,**
- v. Regularization of Daily waged workers with due effect,**
- vi. Merger of RRBs with Strong Sponsor Bank in the interest of rural economy as well as equity and justice to RRBs' staff.**

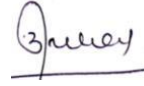
This is for information and necessary action.



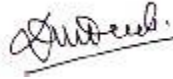
GG Gandhi  
General Secretary  
**AIGBEA**



K. Rajeev  
General Secretary  
**AIGBEC**



BN Dubey  
President  
**NCCRBE**



DN Trivedi  
General Secretary  
**AIGBOA**



Srijan Pal  
General Secretary  
**AIRRBOF**

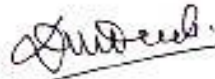


Prakash Soni  
General Secretary  
**AIGBOC**

Copy to: Chief Labour Commissioner (C) Ministry of Labour and Employment,  
Shram Shakti Bhawan, Rafi Marg, New Delhi-110 001, [clc-mole@nic.in](mailto:clc-mole@nic.in);

For information and needful action

Yours faithfully



(D.N.Trivedi)  
Convener, JFGBU

[jfgbu2021@gmail.com](mailto:jfgbu2021@gmail.com); [trivedi1913@gmail.com](mailto:trivedi1913@gmail.com);

### **Short Recital of the Case**

- 1. Salary Revision:** XI Bipartite wage revision settlement for workmen and Officers' Salary Revision as per 8<sup>TH</sup> Joint Note in the Public Sector Banks has already been implemented. The RRB officers and employees are entitled to the same wage revision and salary enhancement in terms of NIT Award. The Supreme Court of India, through its numerous judgments, has also established parity of salary, allowances and other benefits of RRB officers and employees with those enjoyed by their counterparts in nationalized commercial banks. However, this is never implemented by the Central Government in their entirety(RRBs). As a glaring example, after this last salary revision in the banking industry subsequent to the signing of the 8th Joint Note and the Bipartite Settlement in November 2020, though certain components of salary and allowances were revised at par, a number of other benefits and allowances which were allowed in the nationalized commercial banks were not released to the RRB officers on some flimsy pretexts. Salary arrears have also not been released uniformly. All conceivable means are adopted to deprive the RRB officers and employees and to deny them their legitimate dues by way of issuance of DFS erroneous notification dated 1<sup>st</sup> April and 20<sup>th</sup> April, 2021, respectively, in spite of the fact that a number of Parliamentary Committees have extolled the performance of the RRBs as truly exemplary.
- 2. Service Regulation:** Presently, there is a common service regulation for officers and employees of RRBs. Since the job nature, accountability and nature of responsibilities are different, a common service regulation is unsuitable for the purpose. As duties and responsibility of Officers and workmen of RRBs are almost equal to their counterparts in the nationalized banks, in the fitness of things, it would therefore in order to introduce the existing service regulations of the PSBs of officers' & employees in RRBs.
- 3. Promotion Policy:** The existing promotion policy for RRB officers' & employees, issued by the Central Government, places them at a disadvantage. It lacks the rationality of the promotion policy for employees & officers of the Nationalized Commercial Banks and denies the RRB employees & officers a legitimate opportunity for career enhancement or up gradation. It can therefore be well imagined that among the new recruits, there is a high rate of attrition and the brightest and best seek other greener pastures. An entry level RRB employees & officer become eligible for the promotion process after seven long years. Promotions at the other levels are also equally delayed. In comparison, officers' & employees in a commercial bank are eligible to take the promotion exam after two or three years. Bleak promotion prospect is thus a disincentive and affects the morale and motivation of the RRB officers' & employees.
- 4. Compassionate appointment:** The benefit of compassionate appointment is a great incentive and inspires the employees & officers to devote themselves to their work beyond the call of duty, for it safeguards their families from the worst hazard, the death of the earning member. It should be effected with retrospective effect in conformity with the nationalized commercial Banks.
- 5. Regularization of daily wage employees:** The managements of the Regional Rural Banks have been utilizing the services of a large number of employees, while paying them a meager amount on a daily wage basis. This exploitation must stop, and in consideration of the invaluable services rendered by them, these employees deserve to be absorbed immediately as full time permanent employees.

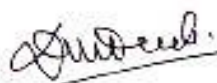
**6. Restructuring of RRBs:** Initially, 196 RRBs were established. Much later, as a part of a consolidation process, these were amalgamated into 43 RRBs. Besides, there were numerous other experimentations to ensure viability and continuance of these eminent entity, yet fragile institutions. Barring a few exceptions, these banks continued to be in the red. The different reforms failed to achieve their desired objectives owing to inherent weaknesses.

We understand that a committee has been formed to devise a future roadmap for restructuring of the RRBs. As stakeholders, we hope that our voices too should be heard. RRBs have been subjected to numerous experimentations. These are not merely financial institutions, but instruments of social development as well. The ... matter should therefore not be a purely academic exercise, bereft of any grass root level feedback. Among many other factors, due consideration should be given on regional focus, the rural clientele or any dilution of the foundational principle behind establishment of the RRBs. As the largest and majority Forum of RRB officers' & employees, we deserve to be kept in the loop while deciding on the fate of these institutions.

**Table: Showing the position of Bank after adopting different form of restructuring**

		2018-19	2019-20
<b>Profitability during Financial Year</b>			
1	RRBs in Profit	39	26
2	Amount of Profit (in crore)	1,759	2,203
3	RRBs in Loss	14	19
4	Amount of Loss (in crore)	2,411	4,409
5	Net Profit/Loss (Amt. in crore)	-652	-2,206
6	Accumulated Losses (Amt. in crore)	2,887	6,467
7	Number of RRBs with Acc. Losses	11	17
8	Return on Assets (%)	-0.13	-0.40
9	Net Interest Margin (%)	2.9	3.2
10	Cost of Management (%)	2.7	3.4

We, **Joint Forum of Gramin Bank Unions**, the majority officers' and employees organization in the RRBs, are seriously concerned over the developments and apprehend that, like in the past, the present exercise on restructuring of the RRBs is also doomed to failure because of inherent factors. The RRBs have done commendable work in the rural areas and have emerged as vibrant institutions for rural development. However, the *raison d'être* must be soundly backed by economic viability. ***In our considered opinion, the only rational solution to the perennial problem is to merge the RRBs with their respective sponsor Nationalized Commercial Banks.*** The vast existing network of the RRBs can be effectively utilized as dedicated branches, much in the line of Agricultural Development Branches of State Bank of India.



(D.N.Trivedi)  
Convener, JFGBU