

# UNITED FORUM OF BANK UNIONS

(AIBEA-AIBOC-NCBE-AIBOA-BEFI-INBEF-INBOC-NOBW-NOBO)

C/o State Bank of India, LHO, Plot No. 1, Sector-17A, Chandigarh-160 017

Phone (Office): 0172-4567142, 4567042, 2702518 Fax – 0172-2721716

Mobile – 09417032548 e-Mail – ufbu.chd@gmail.com

**SANJEEV K. BANDLISH**

Convenor

UFBU / 2020 / STRIKE NOTICE

15<sup>th</sup> JANUARY, 2020

## FORM – 1

### NOTICE OF STRIKE

**NAME OF UNIONS : UNITED FORUM OF BANK UNIONS (U.F.B.U.)**

#### Constituted by:

1. ALL INDIA BANK EMPLOYEES' ASSOCIATION (AIBEA)
2. ALL INDIA BANK OFFICERS' CONFEDERATION (AIBOC)
3. NATIONAL CONFEDERATION OF BANK EMPLOYEES (NCBE)
4. ALL INDIA BANK OFFICERS' ASSOCIATION (AIBOA)
5. BANK EMPLOYEES FEDERATION OF INDIA (BEFI)
6. INDIAN NATIONAL BANK EMPLOYEES FEDERATION (INBEF)
7. INDIAN NATIONAL BANK OFFICERS CONGRESS (INBOC)
8. NATIONAL ORGANISATION OF BANK WORKERS (NOBW)
9. NATIONAL ORGANISATION OF BANK OFFICERS (NOBO)

#### NAMES OF ELECTED REPRESENTATIVES

- 1 Shri. Sanjeev K. Bandlish, General Secretary, NCBE/**Convenor UFBU**
- 2 Shri. C.H. Venkatachalam, General Secretary, AIBEA
- 3 Shri. Soumya Dutta, General Secretary, AIBOC
- 4 Shri. S. Nagarajan, General Secretary, AIBOA
- 5 Shri. Debashis Basu Chaudhury, General Secretary, BEFI
- 6 Shri. Subhash S. Sawant, General Secretary, INBEF
- 7 Shri. P.K. Makker, General Secretary, INBOC
- 8 Shri. Upendra Kumar, General Secretary, NOBW
- 9 Shri. Viraj Tikekar, General Secretary, NOBO

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Dated this day of 15<sup>th</sup> January, 2020

**The Chairman,  
Indian Banks' Association,  
World Trade Centre,  
Cuffe Parade, Mumbai.**

**Secretary  
Dept. of Financial Services  
Ministry of Finance  
Govt./ of India, New Delhi**

**Chief Labour Commissioner(C )  
Ministry of Labour  
Shram Sakthi Bhavan  
Rafi Marg, New Delhi**

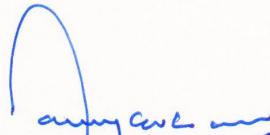
Dear Sirs,

In accordance with the provisions contained in sub-section (1) of Section 22 of the I.D. Act – 1947, we hereby give you notice that the members of all the constituent unions of United Forum of Bank Unions (AIBEA, AIBOC, NCBE, AIBOA, BEFI, INBEF, INBOC, NOBW, NOBO) propose to go on strike on **31<sup>st</sup> January, 2020 and 1<sup>st</sup> February, 2020, followed by strike for 3 days on 11<sup>th</sup>, 12<sup>th</sup> and 13<sup>th</sup> March, 2020 and further followed by continuous indefinite strike from the 1<sup>st</sup> April, 2020** on the following demands:

1. **Wage Revision Settlement at 20% hike on Pay slip components with adequate loading thereof.**
2. **5 Day Banking**
3. **Merger of Special Allowance with Basic Pay**
4. **Scrap New Pension Scheme(NPS)**
5. **Updation of Pension**

6. Improvement in Family Pension
7. Allocation to Staff Welfare Fund based on Operating Profits
8. Exemption from Income Tax on retiral benefits without ceiling
9. Uniform definition of Business Hours, Lunch Hour, etc. in Branches
10. Introduction of Leave Bank
11. Defined Working Hours for Officers
12. Equal wage for equal work for contract employees/Business Correspondents.

The details of the programme and the Statement of the case are furnished herein.

  
 (SANJEEV K. BANDLISH) 15/1/2020  
 CONVENER, UFBU

**Encl :**

1. Details of Agitational Programme
2. Statement of the Case

**Copy to :**

1. CMDs/MDs/CEOs of All Banks
2. Chief Executive, IBA, Mumbai

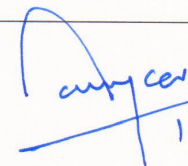
### STRIKE ACTION

<b>January 31 &amp; February 1, 2020</b>	<b>2 Days Strike</b>
<b>March 11, 12 &amp; 13, 2020</b>	<b>3 Days Strike</b>
<b>From April 1, 2020 onwards</b>	<b>Indefinite Strike</b>

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**DETAILED AGITATIONAL PROGRAMMES:**

From 20.01.2020	Work to Rule and withdrawal of extra cooperation.
20.01.2020	Centralised Demonstrations
21.01.2020 to 31.03.2020	Mass Signature Campaign
24.01.2020	Centralised demonstrations
25.01.2020	Display of Posters
27.01.2020	Centralised demonstrations
29.01.2020 or 30.01.2020	Press Meet
30.01.2020	Black Badge Wearing and Centralised Demonstrations
31.01.2020 & 01.02.2020	<b>2 Days' All India Bank Strike</b>
01.02.2020	Protest rallies culminating in submission of Memorandum to District Collector/Governor for onward transmission to the Honb'le Prime Minister of India
06.02.2020	Centralised Demonstrations
10.02.2020	Boycotting Official Functions.
11.02.2020	Centralised Demonstrations
17.02.2020	Black Badge Wearing and Centralised Demonstrations
20.02.2020	Centralised Demonstrations
24.02.2020 to 29.02.2020	Memorandum to Local MPs, Governor(s) etc.
26.02.2020	Centralised Demonstrations
03.03.2020	Candle Light Protest
07.03.2020	Press Meet and Dharna at all State Capitals
09.03.2020	Centralised Demonstrations
11.03.2020 to 13.03.2020	<b>3 Days' All India Bank Strike</b>
13.03.2020	Submission of Memorandum to District Collector/ Governor etc. including prominent personalities
18.03.2020	Centralised Demonstrations
23.03.2020	Parliament Morcha and Centralised Demonstrations at all Distt.Head Quarters
27.03.2020	Candle Light Protest
31.03.2020	Centralised Demonstrations and Press Meet
From 01.04.2020	<b>Indefinite All India Bank Strike</b>

  
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15/1/2022

## **STATEMENT OF THE CASE**

**Whereas** Settlement/Joint Note was signed by the Indian Banks' Association with the Employees' Unions and Officers' Organisations in the Banks on 25-05-2015 covering revision of wages and improvements in other service conditions for the period from 01-11-2012 to 31-10-2017;

**Whereas** the operation of the said Settlement/Joint Note was to end by 31-10-2017;

**Whereas** the need would arise to revise the emoluments and service conditions with effect from 1-11-2017;

**Whereas** the Unions and Associations submitted common Charter of Demands to the Indian Banks Association in February 2017 and May 2017 with a plea to the IBA to take up the demands for discussions and early resolution so that the revised pay scales, allowances and service conditions can be implemented from the due date i.e.01-11-2017;

**Whereas**, having regard to the delay in negotiations and finalising the Settlements in the past, as early as 12-01-2016, the Department of Financial Services, Ministry of Finance, Government of India advised all the Banks as well the Indian Banks Association to initiate the process of wage revision and conclude it prior to the effective date i.e.01-11-2017;

**Whereas** having regard to avoid the delay in arriving at a settlement, the Department of Financial Services, Ministry of Finance, Government of India reminded the Banks and IBA several times with their reminder communications to complete the wage revision process without delay;

**Whereas** the IBA commenced the discussions with the Unions on 02.05.2017 with the assurance that the discussions would be completed by October 2017,

**Whereas** the Negotiating Committee of the IBA held negotiations with the Unions on 2-5-17, 5-6-17, 20-7-17, 27-10-17, 5-5-18, 16-5-18, 30-7-18, 8-8-18, 14-9-18, 29-9-18, 12-10-18, 30-11-18, 2-2-19, 21.2.19, 19-6-19, 29-8-19,17-9-19, 18-10,19, 15-11-19, 5-12-19, and 13-1-20 (21 rounds of discussions) and also held discussions with the Sub-Committees of Workmen Unions and Officers Associations on various dates and occasions;

**Whereas**, in every round of negotiations, the Unions have been pleading with the IBA to make their offer on the quantum of wage increase;



**Whereas**, the IBA kept on avoiding the issue and never made any offer on the question of wage increase even though discussions have taken place on other non-financial demands of the Unions;

**Whereas**, in February, 2018, the Unions decided to give the call for All India Strike on 15-3-2018 and in this background, the IBA invited the Unions for further negotiations on 21-2-2018 and the Unions were looking forward to participate in the discussions to take the issue forward;

**Whereas**, suddenly, on the plea of developments relating to Nirav Modi fraud in Punjab National Bank, the IBA cancelled this meeting proposed for 21-2-2018;

**Whereas**, in the context of such exasperating and frustrating delay in negotiations, the United Forum of Bank Unions met the Hon'ble Finance Minister, Government of India on 21-3-2018 and submitted a Memorandum seeking his/her intervention;

**Whereas**, after patient hearing of our submission, the Hon'ble Finance Minister advised the Unions to meet the Secretary, Department of Financial Services;

**Whereas**, the Unions met the Secretary, Department of Financial Services and explained the issue in detail to him when he assured to advise the IBA to continue the dialogue and expedite the matter;

**Whereas**, in this background of the developments, the IBA invited the Unions for negotiations on 5-5-2018;

**Whereas**, the Unions and the lacs and lacs of bank employees were expecting the IBA to keep all the above referred developments in mind and come forward with a reasonable offer on which further negotiations can take place to complete the process without further delay;

**Whereas**, during the negotiations held on 5-5-2018, the IBA made the paltry offer of a mere 2% hike in the payslip cost;

**Whereas**, in the last 20 months, in the discussions held with the Unions, after great amount of persuasion, they increased their offer to 6%, then to 8%, then to 10%, then to 12% and recently on 13-1-2020 to 12.25%;

**Whereas**, we have been repeatedly pointing out that in the last wage settlement, the hike was at 15% on payslip cost and hence the offer of IBA should be much higher than that this time in as much as all the Banks doing well and earning higher Operating Profits year after year, and the scope and rate of recovery of bad loans having been adequately improved as per their own statements;

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**Whereas**, due to acute shortage of staff in the branches coupled with implementation of multiple Government schemes through the Bank branches, the workload and work pressure on the Employees, Officers and Managers in the branches have gone up enormously, and this needs to be adequately compensated with satisfactory enhancement in their remuneration;

**Whereas**, the IBA has not been forthcoming in their offer to the expectation of the Unions and in the recent round of meeting, the IBA has stated that their offer of 12.25% hike is final and cannot go beyond that;

**Whereas** this final offer of IBA is totally unacceptable to the Unions since it is much below their expectations as compared to the previous settlement;

**Whereas**, there have also been other demands of the Unions like introduction of 5 Day Banking, merger of Special Allowance with Basic Pay, Scrap New Pension Scheme, Updation of Pension, Improvement in Family Pension, Allocation to Staff Welfare Fund based on Operating Profits, Exemption from Income Tax on retiral benefits without ceiling, Uniform definition on Business Hours, Lunch Hour, etc. in Branches, Introduction of Leave Bank, Defined Working Hours for Officers, Equal wage for equal work for contract employees/Business Correspondents, etc.;

**Whereas**, the IBA has been negative on these demands as well by not accepting these reasonable demands;

**Whereas**, consequently, there has been increasing resentment amongst the Employees and Officers over the delay in reaching the settlement as well as the inadequate offer of the IBA, and

**Whereas** the Unions have come to conclusion that calling for agitational programmes and strike actions has become unavoidable to draw the attention of the Government and the IBA/all Bank managements to resolve our demands amicably.

**The United Forum of Bank Unions has given these agitation programmes.**

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### **Profits of the Banks are increasing:**

IBA has been pleading that there is no adequate profits in the Banks to share it with the employees. But the facts are otherwise as under.

#### **Public Sector Banks:**

Rs. in Crores

<b>Year</b>	<b>Operating Profit Before Provisions for Bad Loans</b>
<b>2012-13</b>	<b>93,684 Cr.</b>
<b>2013-14</b>	<b>1,27,652 Cr.</b>
<b>2014-15</b>	<b>1,37,817 Cr.</b>
<b>2015-16</b>	<b>1,36,926 Cr.</b>
<b>2016-17</b>	<b>1,58,982 Cr.</b>
<b>2017-18</b>	<b>1,55,585 Cr.</b>
<b>2018-19</b>	<b>1,49,804 Cr</b>

#### **Bad Loans are increasing – Are employees/officers responsible ?**

<b>YEAR</b>	<b>GROSS NPA (Rs. in Crores)</b>
<b>2013-14</b>	<b>2,29,278</b>
<b>2014-15</b>	<b>2,80,481</b>
<b>2015-16</b>	<b>5,41,972</b>
<b>2016-17</b>	<b>6,86,750</b>
<b>2017-18</b>	<b>8,95,600</b>
<b>2018-19</b>	<b>7,39,541</b>

Can IBA say that ordinary Employees and Officers of the Banks are responsible for this huge bad loans in the Banks? Can the Employees and Officers be victimised with lesser increase wage revision because of this huge NPA?





## SEE WHERE THE PROFITS GO

Year	Gross Profit Before Provisions for Bad Loans	Provisions made for Bad Loans/NPAs, etc	Net Profit/ Loss
2012-13	93,684 Cr.	43,102 Cr.	50,582 Cr.
2013-14	1,27,652 Cr.	63,389 Cr.	37,018 Cr.
2014-15	1,37,817 Cr.	76,837 Cr.	37,540 Cr.
2015-16	1,36,926 Cr.	1,60,303 Cr.	- 17993 Cr.
2016-17	1,58,982 Cr.	1,68,469 Cr.	- 11,388 Cr.
2017-18	1,55,585 Cr.	2,70,953 Cr.	- 85,371 Cr.
2018-19	1,49,804 Cr	2,16,410 Cr	- 66,606 Cr.

It can be observed from the above Table that while Banks have been consistently earning more and more Operating Profits year after year, bulk of the hard-earned profits have evaporated due to provisions for bad loans and NPAs. The net profits are getting reduced or Banks are in net loss only due to huge provisions for bad loans and not due to any reasons attributable to the Employees and Officers of the Banks.

**Hence denying reasonable wage revision for the bank Employees and Officers on this count is unfair.**

**Hence the agitation and strike call.**

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