



ALL INDIA BANK OF BARODA OFFICERS' ASSOCIATION

"SAGA OF STRUGGLES AND SUCCESSES"

Since 1964

With

**GLIMPSES OF
HISTORICAL FOOT PRINTS**



DIAMOND JUBILEE YEAR (2023 - 24)

**DEDICATED
TO OUR
FORMER & CURRENT
LEADERS
&
MEMBERS**



FOUNDATION AND PRINCIPLES OF AIBOBOA

12th September 1964 has got etched in golden letters in the history of Trade union movement in Banking industry particularly Bank of Baroda. It was on this auspicious day, a few fire-brand officers of our Bank united and came together under the banner of All India Bank of Baroda Officers' Association (AIBOBOA) to give voice to officers' rights particularly when uniting white collar employees in officers' cadre was an anathema in the Banking industry. Needless to say, AIBOBOA is the oldest trade union organisation of Bank officers in the entire Banking industry.

In the last six decades of its struggle for the officers' cause, AIBOBOA has treaded a thorny path filled with challenges and emerged as a United Force, exemplifying the sagacity of its leadership with deep sense of care and concern for its members. This success has led the Association to enter into its Diamond jubilee year on 12th September 2023 as the sole representative body recognised by the Management to represent issues concerning officers in our Bank.

Ever since its birth, AIBOBOA had the foresight to evolve and espouse its distinct pro-active philosophy of "GROW WITH THE BANK". When trade unions were only painted in the militant mould of trade unionism, Association pursued its dual objective of assiduously protecting the interests of its members, and at the same time zealously worked for the business development of the Bank. This unique philosophy of the Association has earned laurels from successive Bank Managements for ensuring our involvement and contribution to the bank's growth. This unique guiding principle made our Association widely recognized and respected in the industry.

Our Association attained a totally different stature under the leadership of Shri K.C. Chokshi, its founder General Secretary whose contributions in the pre and post nationalisation era are live lessons in successfully reaching at a negotiated settlements. The stellar role played by Shri Chokshi in organising officers on trade union lines, drawing the strategies and implementing the same in the times of turmoil, placed him in the high esteem of its members and his efforts in turning around our ancestors fortunes in many ways has got a special place in the history of our Association. The reorganization, growth of the Association and carrying forward of the legacy of Founders was done by Shri KK Nair, who led the organization as its General Secretary for more than four decades.

All India Bank of Baroda Officers' Association is a sole, collective and constructive Body of officers wedded to its avowed objectives of progress and prosperity of the Bank along with welfare of its members. Its six decades of illustrious history is brilliant record of unhindered service to its members with constructive approach aiming at wider issues confronting the Bank. This has rendered a deep and unparalleled impact on the Bank's Business Growth and brought laurels as matured and positive organization.

The Central Office of the Association is located in Mumbai at the following address :

All India Bank of Baroda Officers' Association
C/O Bank of Baroda, 3, Walchand Hira Chand Marg, Ballard Pier,
Mumbai 400001

Email address : aiboboa1964@gmail.com,
Web Site : www.aiboboa.com

CONSTITUTION OF OUR ASSOCIATION

It is useful for the smooth conduct of the association in a systematic and democratic way. The main objectives of the association are :

- a) To maintain and promote amongst the members in the service of Bank of Baroda, a spirit of service to the Bank's constituents and the public generally and of loyalty towards the institution, to take all steps to maintain a standard of efficiency and upright conduct consistent with the tradition of the Bank.
- b) To protect and promote the interests, rights and privileges of the members in the service of the bank, in all matters relating to their emoluments, service conditions, employment, retirement, housing, health etc., to make representations to the authorities in this connection and to take any other steps from time to time necessary for the betterment of the members and for the redressal of their grievances.

OUR IMPORTANT PRINCIPLES AND FUNCTIONS

- Banks' interest is always on the top of our agenda. It has ensured all through that membership remains committed to the institution.
- Deeply wedded to the philosophy of "Grow with the Bank" it has willingly shared the responsibility and enthusiastically participated in the endeavours of enhancing the productivity and profitability of the Bank with sole aim of its overall growth.
- Whenever any injustice is inflicted and the members get deprived of their legitimate entitlements, the issues are taken up in right earnest and same are sought to be redressed by representing effectively to the management.
- Ever ready to fight out injustice, discrimination and exploitation caused to members with the core spirit to protect

the dignity of officers.

- Vigilantly protect and safeguard hard earned benefits and facilities.
- Take up in right earnest the cases of humiliation and harassment to members.
- Keeps the primary members well informed about various developments in our Bank and in the Banking industry through timely and meaningful communication by way of circulars and holding General Body Meetings.
- Extending guidance to members in disciplinary matters and defend members when disciplinary proceedings are initiated against them.
- Plays proactive role in career progression of members by providing coaching notes and arranging classes for aspirants.
- Pursue the management to come out of their mindset of reluctance to profit sharing and see that the best facilities and monetary incentives are extended to officers.
- Nurture the organizational work culture based on the principles of peaceful and mutual discussions, consultations, consensus, spirit of accommodation and collective wisdom.
- Receptive to ideas and suggestions besides welcoming constructive criticism.
- Inculcating in members the courage to feel free to approach Management and Association for redressal of their genuine grievances.

INDIAN NATIONAL TRADE UNION CONGRESS (INTUC) - Our Parent Organisation

The year 1983 was eventful and significant for our Association. In March 1983 our Association was accorded provisional affiliation by INTUC which was later on confirmed by the Working Committee of INTUC in the meeting held on 23rd November 1983.

INTUC commands 3,33,54,677 membership of 5609 unions from

30 States and 44 industries.

INTUC is proud to have a dynamic leader Dr. G. Sanjeeva Reddy, as President who has been leading the organisation with utmost dedication and positive approach.

The INTUC National Headquarter is functioning from “Shramik Kendra”, 4 Bhai Veer Singh Marg, New Delhi-110001.

INDIAN NATIONAL BANK OFFICERS’ CONGRESS (INBOC)

The need to have an apex body of officers’ association affiliated to INTUC in the Banking Industry was felt. INTUC formed Indian National Bank Officers’ Congress to coordinate the activities of Bank Officers’ Association. The formal inauguration of INBOC took place in Mumbai on 18th May 1983. Mr. K.K. Nair was elected as the Joint General Secretary. Subsequently Mr. Nair was elected as the General Secretary of INBOC at the National Convention held in New Delhi on 5th & 6th July 1986. Currently Mr. Prem Kumar Makker is General Secretary and Mr. R. K. Chatterjee is President.

Our leadership has been rendering yeomen service for the well being of officers in Bank of Baroda and has a track record of protecting and promoting the interest of officers crossing many milestones of achievements. We recapitulate the glorious past of our struggle in the Trade Union movement and look to a promising future with our unique motto of “Grow with the Bank”.

OUR REPRESENTATIONS ON OFFICIAL FORUMS

It is worth mentioning that our representatives got placed on the various official forum starting from top that is the Board of the

Bank to Staff Welfare Fund Managing Committee, Pension Trust, PF Trust and Gratuity Trust. Our following stalwarts were on the Board as the core feature of the participative management in our Bank :

-  Mr K C Choksi
-  Mr R N Desai
-  Mr K K Nair
-  Mr N S Agarwal
-  Mr N G Mahatre
-  Mr T K Balasubramanian
-  Mr R K Chatterjee
-  Mr V B Chavan
-  Mr Prem Kumar Makker

FEATHERS IN THE CAP OF AIBOBOA

It is a matter of immense pleasure and satisfaction that many of our principal office bearers after becoming General Manager in our Bank were nominated by the Govt of India as ED in other banks and subsequently elevated to the rank of CMD and even Dy Governor RBI.

Some of the illustrious members are as under :

SL NO	Name	Position
1	Dr K C Chakrabarty	Dy Governor RBI
2	Sri S.S. Mundra	Dy Governor RBI
3	Sri O N Singh	CMD Allahabad Bank
4	Sri M Balachandran	CMD Bank of India
5	Sri N Balasubramanian	CMD SIDBI
6	Sri P A Sethi	ED Vijaya Bank

7	Sri S C Kalia	ED Union Bank of India
8	Sri Animesh Chauhan	MD & CEO OBC
9	Sri Arun Srivastava	MD & CEO Syndicate Bank
10	Sri R P Marathe	MD & CEO Bank of Maharashtra
11	Sri N Damodaran	ED Bank of India

Several others are occupying higher positions in the rank of General Managers and Deputy General Managers.

OUR ALL INDIA PRINCIPAL OFFICE BEARERS

SHRI R. K. Chatterjee	PRESIDENT
SHRI Prem Kumar Makker	GENERAL SECRETARY

CURRENT ZONAL SECRETARIES

1	Ahmedabad Zone	Mr. Jignesh Patel
2	Bangalore Zone	Mr. Vijay Kumar Reddy
3	Baroda Zone	Mr. Sunil Padhye
4	Bhopal Zone	Mr. Vinod Singh Negi
5	Chandigarh Zone	Mr. Rohit Kapoor
6	Chennai Zone	Mr. Magdal Joe Jerry
7	Corporate - Gift city Gandhinagar	Mr. Naresh Kumar Kaushik
8	Corporate - BCC Mumbai	Mr. Anurag Pandey
9	Ernakulum Zone	Mr. LBN Prabhu
10	Hyderabad Zone	Mr. K.J. Subhash

11	JAIPUR Zone	Mr. Yashwant Bhardwaj
12	Kolkata Zone	Mr. Sudip Mallick
13	Lucknow Zone	Mr. Sandeep Singh
14	Mangalore Zone	Mr. Vignesh Shenoy
15	Meerut Zone	Mr. O P Vadhera
16	Mumbai Zone	Mr. Bharat Desai
17	New Delhi Zone	Mr. Purshottam Verma
18	Patna Zone	Mr. Dharmendra Kumar
19	Pune Zone	Mr. Vaibhav Patil
20	Rajkot Zone	Mr. Mahendra Popat

List of Zonal Co-ordinators of Ladies Wing : -

SL No	EC No	Name	Zone
1	89131	Ms NIRALI JIMMI PRAJAPATI	AHMEDABAD
2	103042	Ms CHRISTINA JAMES	BARODA
3	73545	Ms MAYOORI BHUJABALI	BENGALURU
4	75315	Ms AKANKSHA PANDEY	BHOPAL
5	93269	Ms PREETI	CHANDIGARH
6	94421	Ms NEETHI SELVI VELIAH	CHENNAI
7	106901	Ms SUPRIYA GUPTA	BCC
8	180925	Ms ROBINCE GIRISHBHAI PANDAVADRA	GIFT CITY
9	82067	Ms LALI CHANDRAN	ERNAKULAM
10	124323	Ms PRIYANKA WINNIE YESAPOGU	HYDERABAD

11	113984	Ms SEEMANTINI SHARMA	JAIPUR
12	108031	Ms NATASHA BASU GHOSH	KOLKATA
13	106900	Ms DIVYA SINGH	LUCKNOW
14	75243	Ms G CHITRALATHA	MANGALURU
15	114363	Ms GAGANDEEP KAUR BAWA	MEERUT
16	60595	Ms ELIZABETH JOHN	MUMBAI
17	103047	Ms KIRTIKA	NEW DELHI
18	170737	Ms ARCHANA BHARTI	PATNA
19	56213	Ms KEDARI GEETA SAMBHAJI	PUNE
20	89220	Ms ANJU D BHATU	RAJKOT

**Ms BHAVNEET KAUR ALANG WILL ORGANIZE ON
BEHALF OF CENTRAL OFFICE.**

IMPORTANT EVENTS & ACHIEVEMENTS

Some of the important events and achievements have been enumerated below for the benefit of our young officer colleagues, to enable them to realise and appreciate the gravity, intensity and consequences of the struggles undertaken by the Association in the past and its consistent efforts to fulfil the aspirations and expectations of officers. AIBOBOA provides a healthy grievance redressal platform to its vast membership.

General Conferences in chronological order with highlights of conference and achievements during the intervening period :

First at Mumbai on 19th & 20th Feb 1966

45 delegates attended the conference.

Soon after formation of Association, Bank gave an adhoc rise in DA, increase quantum of closing allowance, out of province allowance, monetary compensation for working on holidays.

First negotiation on the charter submitted by the Association was held on 14.07.1965

Mr K C Chokshi our first General Secretary has framed the following guiding principle of our Association :

“Association should not be looked upon by the members for petty pecuniary benefits everytime. It has to be looked upon as a source of inspiration for it gives the members the necessary sense of security.”

Second at Jaipur on 06th & 07th Mar 1967

Mr K C Chokshi reproduced Edmund Burke’s words which very well describes the bottom line of our association :

“No man can act with effect who do not act in concert. No man can act with concert who do not act with confidence. No man can act in confidence who are not bound together with common opinions, common affections and common interests.”

Third at Bangaluru on 07th & 08th June 1969

Coaching classes were conducted for CAIIB / promotion examinations.

Diamond Jubilee bonus was paid.

Split duty allowance paid.

Bank has conceded to the Association's right to defend charge sheeted officers.

Fourth at Baroda on 04th & 05th Dec 1971

Basic was revised from 01.01.1970 and DA for the first time linked with working class cost of living.

95% of the officers were with Association which was recognised as the sole spokesman of the officers community.

The approach of fighting for principles as against the persons has always been the cornerstone of our policy.

Maximum Bonus to BoB employees only.

Bank's Annual Business Conference was attended by the General Secretary of our Association.

Ex-gratia of Rs.75/- pm for -3- years was paid to the widows of the officers died in harness.

All officers were paid lunch and closing allowance.

Encashment of leave agreed to meet the officers shortage.

Bank reserved a room in Bhatia hospital.

Officers posted in rural branches were given allowance of Rs.50/- for fetching water.

General Secretary met the then PM Mrs Indira Gandhi and represented for the nomination of the Association's representative on the Bank's Board.

Hill & Fuel allowance paid to Srinagar Branch Staff.

Fifth at Agra on 30th Nov & 01st Dec 1974

Shri S Y Kane, President of the Association stated during his presidential address that the Association is committed to serve the legitimate interest of the members to eliminate acts of injustice whenever and wherever they arise.

Sri K C Chokshi was on the Board since 1973.

Seniority list of officers was prepared by the Bank at the request of our Association.

Officers from West Bengal, Orissa, Bihar and Assam joined the Association.

The appointment of Pillai committee on 19.07.73 for standardisation of pay, allowances and perks of officers in the nationalised bank was boycotted by our Association.

At our instance diem allowance to inspecting officers visiting rural branches was revised and timely payment of gratuity and PF to retiring officers was streamlined.

Payment of diem and conveyance allowance to the trainees attending Joint Staff Training college, Mumbai.

Out of state / Intrastate compensatory allowance to officers.

204 individual cases / grievances had been represented and settled by the Association at apex level.

Sixth at Kolkata on 29th & 30th Apr 1978

Association was registered under the Trade Union Act 1926.

Association was affiliated to AICCOO (All India Coordination Committee of officers) and during its very first conference Sri K K Nair was elected as one of the secretaries.

Sri K.K. Nair unanimously elected as GENERAL SECRETARY OF AIBOBOA.

In July 1977 for the first time in the history of Association members had to resort to agitational measures owing to the Management's Transfer policy.

6- months ex-gratia payment to officers on completion of -25- years of service.

10 dependents of deceased members were appointed on compassionate grounds.

Granting of second housing loan to officers was taken up with management and settled.

Granting of LFC to husband of lady officers was considered favourably by the Board at our request.

Seventh at New Delhi on 08th & 09th Nov 1981

This was the first General Conference convened by Shri K K Nair.

Because of independent nature of Association we were able to inculcate in the minds of our members a sense of devotion and service and develop wider perspective devoid of any external consideration and pressure.

We evolved as an organisation committed to the philosophy of 'Growing with the Bank'. We extended to the management our full cooperation in the business growth of the bank.

Baroda and Rajasthan zone of our Association was inaugurated on 04.11.79 and 02.12.79 respectively. Regional committees got constituted in South Zone, UP Zone and North Zone.

Eighth at Chennai on 16th & 17th Feb 1986

Association continued to command membership of 95% of eligible officers in the Bank and thus became the sole bargaining agent as far as officers are concerned in the Bank.

The formal inauguration of INBOC took place in Mumbai on 18.05.1983 and Shri K K Nair our General Secretary was unanimously elected as its Joint General Secretary.

Shri K K Nair, the then our General Secretary was appointed as director on the Board of our Bank w.e.f. 24.04.1984.

Much awaited scheme of providing Housing accommodation to transferee officers was introduced in our bank.

Bank forced unprecedented and cruel retirement of -16-officers prematurely from Bank's service by invoking regulation 19(1) of BOBOSR 1979. Association resolved to fight out and ultimately all such members were reinstated in Sep 1986 - a great exemplary achievement.

Ninth at Nashik on 11th & 12th Sept 1990

At a specially convened general body meeting held at Lucknow on 11.11.1987 the NABOBO was dissolved and merged with our Association. It is one of the most significant events in the history of United Trade Union movement of officers' in Bank of Baroda.

The following schemes were launched through Association's Welfare Fund —a. Merit award to member's children who secured highest percentage of marks, b. to honour the retired officers at a suitable get together, c. provide suitable financial assistance to members who suffer heavy losses due to natural calamities.

Shri K K Nair was unanimously elected General Secretary of INBOC at the national convention held on 05th & 06th July 1986.

Introduced a suitable scheme to allow all employees to avail housing loans from HDFC on a pari passu basis, if the cost of house / flat exceeds our Bank's permissible limit.

Association Logo : Association during the conference adopted its logo exhibiting a shaking hands which symbolizes the spirit of mutual help and trust.

Tenth at Puri on 09th & 10th Feb 1997

Conference was inaugurated by Sri G Sanjeeva Reddy, President INTUC who profusely complimented our Association and our leadership for carving out a distinct place in the Trade union movement of white collar employees. He further appreciated the officers of Bank of Baroda who have put the bank with highest profit and lowest manpower as distinctly apart from other banks.

Shri K Kannan, CMD graced the conference with his wife and recalled that the Association has invariably helped the Bank in critical times.

The rich tribute was paid to the officers who went all out to make the Bank's IPO a great success.

Two new zonal units viz. Bihar & Orissa and MP were carved out of the erstwhile Eastern Zone.

It was resolved to increase membership subscription from Rs.10 to Rs.25 per month from 01.01.1998.

Size of the general body was modified by increasing the ratio of delegates from the one per twenty to one per twenty five primary members.

Last salary revision settlement reached on 23.06.1995 was discussed and the unparalleled achievement of our apex body INBOC was recounted in getting one additional increment for computerization.

Our Association responded magnificently in mobilising Home loan accounts / Yatha shakti Jama Yojna/ Low cost

Deposits at the call of the then CMD Dr A C Shah.

At the call of CMD Shri S P Talwar Association played vital role in Bank's revival and turn around with a record gross profit (Our Bank posted an operating profit of Rs.775 crore on 31.03.95) which was the highest among the PSBs.

Eleventh at Hyderabad on 12th to 14th Sept 2001

Sri N Chandrababu Naidu, the Hon'ble CM of Andhra Pradesh inaugurated the conference and was highly impressed by the activities of our Association particularly the synergy that has been forged between the Association and the Management which is unique to our Bank among PSBs. He expressed satisfaction over the various initiative taken by the Bank for business development in collaboration with the Association.

Sri P S Shenoy, CMD complimented the excellent contribution made by our Association in every area of Bank's growth and development and stated that no individual will be allowed to undermine the solidarity of officers community in our Bank.

Sri Gurudas Chakraborty, GM(HRM) assured that all efforts will be made to get over the constraints so that the pending issues could be resolved at the earliest. He urged upon the officers to avail the health check up facility.

The contribution under ESCORT was retained at Rs.10 despite reduction in number of officers due to VRS and the financial assistance of Rs.1.25 lac to the bereaved family was also maintained.

It was unanimously decided to take up forcefully with management the issue of acute staff shortage due to VRS.

Monthly subscription was raised from Rs.25 to Rs.40 payable yearly in advance in the month of January to meet the increased cost of running the organisation.

Strike called by UFBU on 04.07.1997 was total success.

UFBU met the Narsimham Committee on 10.03.1998.

Central committee meeting held in New Delhi on 30.04.1998 to 02.05.1998 where Shri K K Nair, the General Secretary was given standing ovation on completion of two decades of illustrious leadership.

Workshop on role of defence representative was organised at Mumbai on 06th & 07th Dec 1998 which was inaugurated by Sri M N Dandekar, Chief Executive and Secretary of IBA.

INBOC got affiliated with IMPEC (Indian Managerial and Professional Employees Centre)

Twelvth at Pune on 18th to 19th Feb 2005

Sri P S Shenoy, CMD and Chairman IBA inaugurated the conference and complimented the Association for its positive and constructive role in Bank's development.

Sri K Ramakrishnan, ED assured that officers need not fear about staff accountability if the decisions are bonafide and within guidelines issued by the Bank from time to time.

Sri G Sanjeeva Reddy, President INTUC delivered valedictory address and mentioned the role played by INTUC to protect and promote the interest of working class and assured full support to our Association.

It was unanimously decided to oppose the merger of banks and fight against this move unitedly with other trade union organisations.

The problems of one officer branches viz. denial of leave, denial of officiating allowance, shortage of staff particularly officers, permission to stay away from headquarters on genuine grounds were discussed in detail.

Thirteenth General Conference at Vadodara on 19th and 20th October 2013

Sri S.S. Mundra, our CMD inaugurated the conference. He expressed his overwhelming happiness in attending the conference. He conveyed that the XIIIth General Conference has great significance on account of three reasons, the first and foremost being its venue at the birth place of the Bank, the second significance, according to him, was the extra energy packed within the members as the Conference takes place after a gap of more than 5 years and the third aspect of importance is that the meeting is convened during Golden Jubilee Year of Association. Shri Mundra recalled that the Association is the oldest officers' organisation in the Banking industry. Under the matured leadership of Shri K.K. Nair, AIBOBOA has been a coaching class to other organisation as well as for the employees in the Bank.

CMD announced improvements in provision for furniture, increase in rental ceilings and incentive scheme covering large number of employees with increased amount.

Sri S K Das, Chief General Manager (HRM) expressed happiness in attending the Conference. His opening remarks that during the past 50 years, the Association passed

through several difficult situations and came out successfully every time. The ban on recruitment that began in the industry during early 90s put the employees into severe hardships, particularly in the context of manifold increase in business on account of vast branch expansion. He felt that the industry would witness yet another period of crisis when the issuance of new bank licences takes place in 2014.

General Secretary updated the delegates on wage revision. Management's demand for introduction of CTC, Fixed/Variable pay concepts, and restricting wage revision talks up to Scale III only were totally rejected by UFBU. General Secretary appraised the house that a delegation of UFBU Constituents met Finance Minister Shri P Chidambaram on 06.08.2013 and submitted a detailed memorandum highlighting the demands of Bank employees for an early settlement of wage revision, introduction of 5 days week, restoration of compassionate recruitment and also lodged its protest against merger of banks and issuance of bank license to corporate houses.

Admission fee and monthly subscription was raised from Rs. 40 per month to Rs. 100/- per month.

Dr. G. Sanjeeva Reddy, President, INTUC shared his pleasure in meeting the delegates. He stated "INTUC believes that prime duty of every trade union is to create an atmosphere that allows the industry to grow freely". Dr. Reddy emphasised in the context of licensing policy for opening banks in Private Sector, that any move leading to weaken or destruct the public sector banks would be opposed by the Joint Action Committee of Trade Unions.

Fourteenth General Conference at Mumbai on 9th and 10th March 2019

Shri P S Jayakumar, MD & CEO of our Bank inaugurated the conference and in his inaugural address, at the outset, thanked the General Secretary for providing him good counsel and support. He also praised the Association for adopting the philosophy of “Grow with the Bank”. While wishing the Lady delegates for the ‘Women’s Day’ on 8th March, he informed that the lady employees are almost 30% of total strength but their presence in the Senior Management level is very poor. He proposed setting up of creches and more women friendly work places which will help the younger women in our bank to have sense of comfort.

On the issue of merger of Vijaya and Dena Bank with us, he advised that our Bank should welcome their employees with a large and open heart. There are areas of concern and many issues, which we will resolve jointly. He also said that we should respect each other to help faster integration. He further informed that financial benefits and schemes of the other two banks will be compared and uniformity will be maintained. He emphasized on adoption of next generation technology, replacement of people in call centre by computer and machines and investment in Artificial Intelligence. He quoted that we have to be ahead of the curve and not following the curve. As a Bank we are stabilized and automation will make us more stronger and though we are ready for it, we must have proper planning and this is The Challenge.

Shri C Malolan, DGM (HRM), HO Baroda, said that whenever Bank grows the officers progress and in turn they too should

ensure that Bank also rises up. He said that there has always been positive support from Association to the Bank. When Govt thought of merger, BoB was selected and this is the importance of our Bank. He said that he has never seen the Association as a Trade Union as in difficult times the Association has ensured that Bank's interest is paramount. There has always been a very cordial relationship between the Bank and the Association due to their matured Leadership.

Dr G Sanjeeva Reddy, President INTUC in his address pointed out the various changes that are taking place in our country and in the economy. The Trade Union movement is passing today through a crisis and we have to search for the way out. He said that the Human Values are not recognized by the Govt which is creating tension among the employees. He appreciated that Shri K K Nair, General Secretary has given his life for the Trade Union movement. He requested all the Delegates to contribute for a new Trade union movement for providing good life to all the employees in our country.

OUR LEGENDARY LEADER SRI K K NAIR – (18.07.1941 - 17.01.2022), General Secretary from 01.05.1978 to 21.10.2019 (41 years)

His some of the remarkable virtues / quotes / principles :

He always used to say “We should never give up without making sincere efforts to resolve Officers’ issues. Be rest assured you will always achieve your goal.

1. He used to say Issues are important not the individuals. We have to clinch the issues during negotiation with the Management.

- 2. Always used to make analytical study of important issues. Decisions and Initiatives to be taken after considering its pros and cons.**
- 3. Never shied away from pinpointing our weaknesses. Carried thorough review of Performance during the Zonal Secretaries Meetings.**
- 4. He carried Leadership with broad mindedness. He used to keep on thinking and exhorting Members for improvement / progress / growth of Bank's Business and maintaining cordial Industrial Relation at all levels in the overall interest Bank and Officers.**
- 5. He believed in Leading from the front regardless of the circumstances.**
- 6. He possessed rare qualities and courage that strengthened him to never suffer from any disappointment.**
- 7. He was true believer in the Team Spirit and always stressed on importance of collective efforts.**
- 8. He always maintained and believed in lively and timely communication with office bearers and members.**
- 9. He used to tell 'never expect everyone to agree with your view point all the time.'**
- 10. He believed and practised in giving timely protest letters to Management against the issues of Injustice, Discrimination, Humiliation and Harassment.**

OTHER REMARKABLE ACHIEVEMENTS

1979 - Implementation of Pillai Committee Recommendations: Management's attempt to implement Pillai Committee Recommendations in the form of Bank of Baroda Officer's Service regulation 1979 unilaterally without caring for the removal of anomalies, formulation of rational wage scale and fitment formula was thwarted by successfully challenging the BOBSOR, 79' through legal action.

Employees Performance Review System: EPR System was introduced from 01/10/1980 and AIBOBOA as a forward looking Association supported the Management's efforts for such innovation in performance evaluation.

1985—Case of Premature Retirement: Our Association fought the case of premature retirement of 16 officers from Bank's service under regulation 19(1) of BOBOSR 1979 and got them finally reinstated by launching a massive action programme which received spontaneous and epoch making response from officers working throughout the country.

1987- At a specially convened general body meeting held at Lucknow on 11.11.1987 the NABOBO got merged with our Association. It is one of the most significant events in the history of United Trade Union movement of officers' in Bank of Baroda.

1991- One Non-Financial Newspaper to all officers : Association successfully negotiated for providing one non-financial newspaper to all officers w.e.f. 01.03.1991.

1992- Entertainment expenses to all officers : Association settled for reimbursement of entertainment expenses to all officers w.e.f. 01.01.1992.

Residential Accommodation to all : On Associations' insistence Bank agreed to widen the coverage and bring all officers under the ambit of scheme of residential accommodation w.e.f. 01.01.1992.

1993- Compensatory leave to officers : Association negotiated for Compensatory leave to officers w.e.f. May 1993 for working on weekly off and holidays.

Briefcase to Officers: Association negotiated for providing Briefcase to all officers w.e.f. June 1993, once in three years.

1995 —ESCORT (Employee Scheme for Contributing Rupees Ten): Association launched a unique scheme w.e.f. 01.10.95 as a token of care and concern for the benefit of dependants of officers who die in harness.

PENSION: The settlement of pension reached between IBA and INBOC has been a major milestone in the history of Bank Officers' movement. The pension scheme was adopted by our Bank's Board on 29.09.95.

1996 PUBLIC OFFER OF OUR BANK (IPO) Bank achieved milestone by successfully closing its maiden public offer of 10 crore equity shares of Rs.10 each for cash at a premium of Rs.75 aggregating Rs.850 crore. It was made possible due to Bank's immense confidence in its staff particularly officers of the Bank and their capacity to achieve difficult tasks even under hostile circumstances. The then CMD Shri K Kannan made an appeal to our Association and in response to that our members throughout the country forgetting all pending issues and all personal difficulties rose up to the challenges and turned a losing battle into great victory. Our General Secretary travelled around the country participating in various road shows and addressed meeting of

officers. The Zonal Secretaries and other important functionaries toured and canvassed actively for the public issue in their respective areas. The public issue closed on 16.12.1996 with a tally of 10.97 crore shares against an offer of 10 crore share subscribed by over 3 lac investors. The issue got oversubscribed and Association, for its lead role, earned laurels from the Chairman and Managing Director and Board of the Bank (Board meeting held on 24.12.1996 at Bengaluru).

A noteworthy feature of the issue was its retail base. About 74% of the issue was subscribed by small investors taking up to 200 shares and 94% of the issue was covered by investors subscribing up to 1000 shares per application. These features vividly indicate that the issue was well diversified and is held by retail investors canvassed personally and individually by officers of our Bank.

Apart from canvassing for shares from retail investors officers also exhibited their solidarity and dedication for the institution by subscribing upto 1200 shares each as per the call given by the Association.

1999- CANTEEN SUBSIDY : Long pending demand of extending canteen subsidy to officers settled w.e.f. 1st September 1999.

A new milestone established : Our General Secretary was elected as a Share Holder Director on the Bank's Board. He secured the highest numbers of votes amongst the 4 Directors elected. The margin of votes polled by Shri Nair was nearly 2 crores more than the votes polled by the Second next Director elected by the Share Holders creating corporate history.

2001- BOBEVRS 2001 : Memorandum to Management dt. 25.06.01 was submitted stating the Problems arising out of shortage of manpower & resultant burden on the officers due to

massive exodus of about 6700 total employees including 3234 officers under BOBEVRS 2001.

2002- Joint Struggle : Association along with other employees organizations launched a series of joint struggle with a number of action programmes on certain core issues of direct concern to growth of business for the Bank and welfare of Officers' community. Of these core issues most important were : -

- Our reservation about Gartner's Business Strategy.
- Our opposition to the repositioning of Regional Office set up.
- Our opposition to Bank's attempts to regiment the work force particularly officers, victimization of officers through vindictive disciplinary actions, severe punishment with transfer violating the established policies and understandings and attack on Trade union rights aimed at de-unionisation.
- A note submitted to Hon'ble CMD in August 2002 on Industrial Relations in Bank of Baroda " AS WAS" AND "AS IS" POSITION. A WAKEUP CALL was given TO RETRIEVE LOST GROUND. An appeal to the Chief executive to restore transparency in the IR system instead of merely emphasizing management prerogatives.
- PROTESTED CROSS COUNTRY TRANSFER OF LARGE NUMBER OF OFFICERS IN BLATANT VIOLATION OF THE EXISTING POLICY AND PRACTICES GOVERNING SUCH TRANSFERS.

2003- Furniture to Officers at Residence: All officers who live in accommodation owned by the Bank, leased to the Bank or leased in the name of the officers and reimbursed by the bank become eligible to avail furniture facility.

POST VRS IMPACT ON TRADE UNIONS

UNILATERALISM

Management suddenly shifted from time tested practise of Bilateralism to Unilateralism by abstaining from the practice of sharing information and stopping formal / informal interactions with Unions / Association. They started issuing unilateral clarifications on agreed issues giving and creating an impression that as if there is no role or involvement of Association in getting resolved the issues.

Instructions from higher levels were being interpreted down the line in a way to make them detrimental to the interest of employees and even on the clearly resolved and agreed issues explanations were sought on flimsy grounds to confuse / delay / deprive the various benefits to eligible employees concerned. Our hard earned facilities were attacked by making whimsical recoveries in HR audit. The situation had worsened to the extent that leaves were denied even in dire exigencies.

Management was shying away from resolving differences through discussions and negotiations and were deliberately ignoring meaningful suggestions given by the Association showing their utter unwillingness to share and take along the employees organisations.

DEUNIONISATION

In the above stated scenario there was a growing apathy and indifference amongst our members towards Association's activities which gradually culminated into the communication gap between leadership and membership. Aggrieved members were getting hesitant to share issues with the Association out of Management's fear. Rubbing salt to the wound, Management was

creating hindrances and putting hurdles in discharging the minimum organisational responsibilities by the Association leaders and activists. Principal office bearers were transferred out of their place and even Association's office at some centres were got vacated by the local management. There was an all out attempt on the part of the Management to destabilise and ultimately vanquish the Association.

The situation got further aggravated by acute staff shortage in the post VRS scenario and resultant excessive work load with unlimited working hours. Information of Association's activities was not reaching primary members which resulted in their poor awareness level about the happenings causing alienation and indifference with decline in collection of annual membership subscription. All odds cumulatively caused declining faith of general members in the organisation which were reflected by poor attendance in the general body meetings, their refraining from conveying their plight / agony to the leaders / activists and ultimately all these adversely affected the Association's visibility and its capacity to deliver.

2005

Resolution on consolidation of Indian Banking Industry adopted at the 12th General body Conference held at Pune on 18th & 19th Feb 2012 to oppose merger of Banks considering its impact on the Employees, Customers and Society at large.

2006

Memorandum submitted to the Chairman & Managing Director on 11th June 2006 highlighting the plight of officers seeking his direct intervention to resolve the issues which were causing deep frustration and demoralisation in the rank of officers :

I. Issue emanating from the Inter Regional / Zonal transfers.

- II. Extended business hours.
- III. Availment of leave.
- IV. Denial of legitimate entitlements.

Bank's Follow on Public Issue. (FPO)

Called for putting in all out effort to ensure success of Bank's follow on Public Issue on Equity Shares.

Writ Petition No. 866 of 2006 relating to Income Tax on Residential Accommodation provided to officer —Our association filed a writ petition in the Division Bench of Bombay High Court praying not to charge perquisite tax for residential accommodation provided to officers of our bank. Hon'ble court by its order dated 7th April 2006 granted a '**Stay**'.

2007- Filed a writ petition in CALCUTTA HIGH COURT : Fast Track promotion guidelines was unilaterally declared by the Management in June 2007 against certain eligibility criteria. Our stand against discrimination vindicated by the court. Consecutively a series of meetings were held with the Management exploring the possibility of out of court settlement and improvement in Service Conditions.

2008 - MOU reached on 27th February 2008 between Bank and Association in the matter of eligibility for promotion under Fast Track paving the way for withdrawal of court case and release / commencement of promotion exercises.

Officers who had acquired house on lease in personal name as per Bank's Scheme made entitled to get House Maintenance Facility as under for the Financial Year 2008-09, w.e.f. 01.02.09

on self declaration basis (BCC/BR/101/53 dated 13/02/09):

The above facility was to be extended to officers, on Bank achieving net profit of Rs.1000 crore or more. Facilities were on annual basis and subject to review every year after finalisation of Annual results.

Scale I officers brought under the ambit of reimbursement of Conveyance Expenses : All officers made entitled to get reimbursement of conveyance expenses as per actual expenses incurred by them and so declared while claiming reimbursement or the monthly limits as specified under the scheme whichever is lower. Claim can be made within 3 months from the month it become due on declaration basis. The limit to the monetary entitlement of the officers calculated on the basis of the high octane petrol rate (Premium, Power etc) prevailing on the last day of the month for the eligible litres of petrol.

2009:

A)TRANSFER POLICY FOR OFFICERS IN JMG/S-I TO MMG/SIII- :

Transfer Policy under Regulation 47 of the Bank of Baroda Officers' Service Regulation, 1979 formulated to take care of the developmental needs of officers coupled with the growth objectives of the Bank and at the same time minimize personal discomfort of the officers.

Transfer Policy finalised for officers mainly covered following areas :

- a) Inter Zonal Transfers
- b) Pan-India Transferability of Certain Officers

- c) Inter Regional Transfers
- d) Intra Regional Transfers
- e) Provisions for Lady Officers
- f) Exemptions on Special Grounds
- g) Criteria for Transfers
- h) Request Transfers
- i) Retention of Residential Accommodation at previous place of posting
- j) Competent Authority
- k) Sampark Helpline.

b) Introduction of a new Employee Performance Management System (EPMS) for all officers:

A shift has been made from an Employee Performance Review System to an Employee Performance Management System.

c) Wage Revision and Second Option of Pension —Stellar role played by Dr. Sanjeeva Reddy MP, President INTUC and Shri K.K. Nair, General Secretary, INBOC for resolving the Wage Revision issue for Bank Employees along with the long pending demand of 2nd option for pension.

Meeting of Zonal Secretaries of our Association held at Baroda on 30th July 2011 to review and discuss various organisational matters. After detailed discussions a Resolution was passed urging upon the Management to resolve the long pending issues enumerated hereunder:

1. Scheme for providing residential accommodation to officers, enhancement of rental ceilings and allied expenses.
2. Scheme for providing furniture and fixtures - Review.
3. Reimbursement of House Maintenance Expenses :
 - a) Extending the facility to the remaining category of officers.

- b) Amount of reimbursement to be made at par with those living in accommodation leased in Bank's name.
4. Monetary compensation to officers who are required to work beyond normal duty hours and on Sundays / Holidays.
 5. Baroda Financial Reward —Need to bring all the employees under its ambit so that all employees get a share in the big cake they bake.
 6. Need to arrest the worsening Industrial Relation Scenario in the Bank more pronounced in the areas of arbitrary denial of rightful entitlements like payment of officiating allowance, sanction of leave including compensatory leave, shortage of staff more particularly in branches, functioning of certain authorities in the Regional/Zonal levels.

National Youth Conference

Association organised a National Youth Conference on 25th Sept 2011 at Mumbai. Our young members representing 49 Regions enthusiastically participated in the conference. In the background of massive recruitment of officers it was felt a need to create trade union awareness amongst youngsters. Participants were made aware of the Association's history, how we have struggled to protect interest and secure benefits for Officer's Community. They were informed about our consistent endeavour towards improvement in service conditions, working conditions and timely career progression. Youngsters were apprised of our various roles viz. **protective role** when disciplinary actions are initiated, **educative role** at the time of promotion exercise by providing coaching class notes, conducting coaching classes, **counselling role** when officers are facing crisis, **proactive role** in business growth of Bank, creating awareness and awakening members on issues of concern.

The important role we are playing in participative management through our representative on the Board of our Bank, on Staff

Welfare Fund Managing Committee, on Pension Trust, Gratuity Trust and PF Trust were also highlighted.

They were briefed about our preparedness to face future challenges.

Personal Accident Insurance Policy for staff

Bank has introduced in the year 2011 Personal Accident Insurance Policy, which was renewed for further period of 12 months from 01.12.2012 to 30.11.2013 with National Insurance Co. Ltd. Worldwide Coverage for Directors/Employees on 24x7 basis for death and total permanent disability (TPD). For full details please refer Circular No. HO:BR:104/224 dated 20.12.2012.

2012

a) APAR (Annual Performance Appraisal Report) was introduced as per guidelines of MoF, Government of India. It was applicable to all the different categories of officers with a view to bring in uniformity in the performance assessment of officers at various levels with regard to evaluation of different parameters and marking systems. Bank has approved the same and is using the system since end term assessment for the year 2011-12.

b) Reimbursement of Incidental out of pocket expenses to officers :- A long pending demand of Association for reimbursement of incidental out of pocket expenses to officers, who are required to attend duty on Sundays / Holidays.

Metro/Urban Centres Rs. 250/- per day limit 10 days in a year.

Semi urban/rural centres Rs. 200/- per day limit 20 days in a year.

a) Scheme for grant of Sabbatical leave to women employees:-

Bank introduced scheme for grant of sabbatical leave to women employees for purposes like medical grounds, care of family members, higher studies and visiting spouses.

b) The Govt. of India vide Circular No. F No. 4/11/1/2011-R dated 14th March 2012 has issued fresh guidelines for eligibility and methods of promotions in Public Sector Banks.

2013

- a) Bank introduced mandatory leave policy. All employees who have not, otherwise, availed leave are required to avail mandatory leave for a period of minimum 10 days at a stretch in a year.**
- b) New Vehicle Loan Scheme for officers —“ Baroda Vehicle Loan for Young Officers” started in April, 2013 for 4 wheelers and 2 wheelers**
- c) On line Promotion Test :- Bank decided to hold online test for the Promotion exercise from JMG/S-I to MMG/S-II and MMG/S-II to MMG/S-III from 2013-14.**
- d) Transfer Policy for officers in JMG/S-I, MMG/S-II and MMG/S-III Reviewed with following amendments:-**
- Officers above the age of 55 years will be exempted from Inter Zonal Transfers. However, there shall be no exemption if such officers opt for promotion to higher**

scale after the age of 55 years. Officers above the age of 57 years will be exempted from Inter Regional Transfers.

- Officers who have refused the offer of transfer under Regulation 17 for rural/semi urban posting, if desires to undergo rural/semi urban branch service at a later date, shall submit a letter in writing to the bank and bank will consider the posting in rural/semi urban branch service of such officer within or outside the zone subject to availability of vacancies and Bank's need.
- Officers who have reported to the zone on retransfer or on consideration of their request transfer shall not be considered for inter zonal transfer on the basis of longest stay till they complete 3 years of posting in present zone.
- If inter zonal transferee officers do not opt for retransfer to the parent zone or the zone of choice after completion of 3 years tenure, he will not be eligible for retransfer to the parent zone or to zone of choice subsequently. However, the bank will consider posting of such officers to any zone as per administrative requirement.
 - The Policy shall be reviewed after a period of 3 years in consultation with All India Bank of Baroda Officers' Association (AIBOBOA).

Business Development Meeting with Employees' Organisations:-

Corporate Management revived business development meeting with employees' organisations under the leadership of Hon'ble CMD, Executive Directors and General Manager (HRM).

The meeting held at Corporate Office, Mumbai on 11th September, 2013.

Management revived Zonal structured meeting, which is taking place at six months interval to sort out the issues of officers.

First such meeting held with Zonal Management of Greater Mumbai Zone on 19.07.2013.

2014

Association launched a Ladies' Wing:

As a part of the Golden Jubilee Celebrations, our Association launched a Ladies' Wing on 23rd Feb 2014 and the occasion was graced by Our Bank's Chairman and Managing Director Shri S S Mundra by lighting the traditional lamp. CMD in his inaugural address stated that " The number of ladies taking up employment in the Banking Industry, particularly in our Bank, is increasing year by year and formation of the Ladies' Wing for the officer employees in the Bank is most appropriate and commendable. Hon'ble CMD called upon lady officers to prepare themselves to shoulder higher responsibilities in the Bank through sincere and dedicated service.

On this occasion, Smt. Vindhya Ramesh, General Manager (HRM) gave her valedictory address adopting a unique "Dialogue Method" bringing out a series of issues connected with ladies more particularly lady officers in Bank. All the lady officers present in the Conference appreciated the address with repeated applauds. The Conference elected Smt. Ashwini Kulkarni as the All India Chief Convenor of the Ladies' Wing of our Association.

NEW PENSION SCHEME (N P S) :

Officers joining the service of the Bank on or after 01.04.2010 are eligible for the Defined Contributory Pension Scheme, which is similar to the one governed by the provisions of New Pension Scheme introduced for the employees of Central Government w.e.f. 01.01.2004 and as modified from time to time. Hence, they are not eligible for becoming members of Bank's Provident Fund Scheme and Pension Scheme.

In respect of officers of the Bank who have joined the service of the Bank on or after 01.04.2010, deduction towards New Pension Scheme at the rate of 10% of Pay and Dearness Allowance from the salary with a matching contribution from Bank is being made.

Accordingly, the Board of Directors authorised the Bank to implement and make NPS Scheme operational for employees who joined the Bank's service on or after 01.04.2010 , under Government Sector Model through Bank of Baroda as Point of Presence (POP)

SCHEMES managed by All India Bank of Baroda Officers' Association:

Employees Scheme of Contribution of Rupees Ten (ESCORT):

"The greater consolation for the loss of the dead is found in the thinking of the living left behind". With this noble philosophy our Association introduced this scheme w.e.f. 01/01/1995. Under the scheme every participating officer is called upon to contribute Rupees 10/- when an officer dies in harness.

Members can participate in the scheme by submission of irrevocable letter of authority which authorises the bank for necessary deduction from salary. Through this association has been extending timely financial help to bereaved families.

ESCORT

In ESCORT scheme contribution was increased from Rs 20 to Rs 50 per officer who dies in harness, effective from 1st January 2022.

The present membership under ESCORT has reached 26142. Under the scheme on unfortunate death of an officer the bereaved family members will be getting more than Rs 13 lakhs with a meagre contribution of Rs 50 from each member.

We have appealed from time to time to all Officers and Executives, irrespective of membership of our Association, to join this welfare scheme through HRnes to help their colleagues' families, has been overwhelmingly responded during last 2 years.

YEAR WISE FIGURES	No. of Members
Mar-21	14474
Mar-22	20193
Mar-23	26142

We also submit the total number of deaths financial year wise vis-a-vis ESCORT membership

FINANCIAL YEARS	TOTAL DEATH	ESCORT MEMBERS
20-21	67	30
21-22	132	73
22-23	43	23
23-Oct-23	24	11

We pray almighty to keep all our colleagues hale and hearty along with their family members. We feel sorry for those whom we could not extend financial assistance because they had not taken ESCORT membership.

We convey gratitude to ESCORT members and once again appeal to rest of the officers/executives to join ESCORT and extend help to one of our family in ultimate crisis.

Association launched our first Guest House at DAMAN on 14th April, 2014.

Role played by AIBOBOA during Natural calamities: -

As an organization responsive to the human needs and nation our Association has risen to the occasion. We actively participated in relief and rehabilitation work in Odisha cyclone in the year 1999, Gurjat Earthquake in the year 2001, Tsunami in Coastal area in the year 2004, Drought in Maharastra and Floods in Uttaranchal in 2013, apart from donating One Day Salary to the Prime Minister's Relief Fund.

CHALLENGES OVERCOME BY OUR MOVEMENT IN 2006-2007

The Association, its members and leadership alike, underwent a difficult phase of challenges in the form of unilateralism, unhealthy industrial relations, bipartisan approach, distrust and harassment. Office bearers were transferred across the length and breadth of the country, Association offices evacuated, bilateral discussions and Structured meetings discontinued, Trade union rights curbed, agitations proscribed and legitimate rights denied.

Notwithstanding the constraints, inconvenience, hardships and harassments inflicted on officers and Association leadership at

several levels, members were invariably encouraged to whole heartedly support the Bank to reach Business goals, implement customer centric initiatives, Technology upgradation, Core Banking Solution to improve profitability and productivity in tune with the Organisation's philosophy "GROW WITH THE BANK " and upholding its image, dignity, maturity and avoiding avoidable confrontation.

CONVICTION OF CAUSE —COMMITMENT TO SERVE

It is very satisfying to note that even when the Association confronted a severe test during this period, it could withstand the onslaught on trade union rights appreciably. It was a time when the true mettle of our activists in particular and members in general came to the fore and with their dare devilry, the Association remain united and continued to bear the torch of our avowed philosophy to struggle for the legitimate rights and co-operation from our members was on intense display to fight the Management's authoritative style of functioning with conviction and restraint.

It was also a period of immense satisfaction as to the achievements we could secure, in spite of the stiff resistance from vested interests in the management not to concede. In this context, our hard struggle to restore dignity of officers, provide minimum and basic comforts as a relief from unabated stress and strain at work place and efforts for monetary compensation for working on holidays and Sundays etc., deserve to be written in red letter and in bold.

Despite stiff resistance and total reluctance of the Management, Association prevailed upon them to concede parent zone and retransfer concept on an ongoing basis. We consistently pursued with the management and impressed upon the urgent need to

create a congenial climate for business growth so that officers get rid of fear psychosis, frustration and demotivation that had unfortunately set in officers' community. We also persuaded the management to discuss the issue of performance accountability, formulate a policy based on ground realities and not to proceed with fixing individual targets on Savings Bank and Third Party products with threat of Disciplinary action. We also protested all the whimsical and arbitrary steps of Management in the areas of overseas selection, changes in promotion policies on adhoc basis from time to time.

PRAGMATIC APPROACH OF THE LEADERSHIP DURING CRISIS PERIOD

It will be appropriate to state that it was the maturity of our leadership, indomitable courage and zealous devotion to the cause that saved the spirit of officers' movement in our Bank in spite of grave provocation and direct attack. We are fortunate enough to have a responsible and constructive leadership who, with commitment, overcame all the odds and obstacles put in our path.

Through a carefully crafted strategy of engaging in persuasive negotiations, agitations and legal battles, our Association leadership could not only prevent withdrawal of many hard earned facilities and benefits like additional retirement benefits, canteen subsidy, entertainment expenses etc., but also secured many new benefits during this period besides fighting tooth and nail the arbitrary and ad hoc policies of transfer and promotion that was sought to be imposed unilaterally.

At a time when Trade unionism wilted under pressure, aggression, bias and unilateralism in other banks as also in our own bank, it was our Association alone that withstood the

challenges and gave direction and spread hope like the North Star. Our leadership showed the mettle to mitigate grievances of members and kept a vigilant eye on Management's unilateral actions contrary to the agreed understanding and settlements. At the same time, our Association, as a matter of principle, avoided avoidable confrontation, while working as the watch-dog against all instances of injustice, discrimination, harassment and humiliation of officers.

OUR CONTRIBUTION IN THE BUSINESS DEVELOPMENT OF OUR BANK

AIBOBOA'S commitment and involvement in Bank's business development as a Trade union body is unparalleled in the Banking industry. Members have always been motivated by the Association to contribute their best towards business growth and attain/surpass the mile-stone goals. The role of the Association and officers community in making business campaigns a success in the past like the drive for Home Loans, CASA mobilisation, loan recovery, IPO etc., is well recognised and appreciated.

Association firmly believes that employees growth is directly impacted with the institution's growth and, therefore, made a firm commitment to business and service excellence decades ago with our philosophy of 'GROW WITH THE BANK'. It has been our conviction that officers can get comfort, relief, benefit and their aspirations fulfilled only when Bank prospers. In its existence for five decades, the Association has consistently supported the business initiative of the Bank management, without losing sight of the constraints faced by the members. Our Association's deep rooted conviction that "BANK FIRST" and other things will follow has kept our head high and gave a boost to our credibility, image and reputation.

The proactive role played by our Association in Business

Development of the Bank has been duly acknowledged and appreciated by the management, past and present, and we continue to live up to our reputation of dependable partners in the growth of the Bank.

The generation who have joined the Bank in the post reforms era look for better opportunities with every passing day. Fortunately, the market economy also offers better opportunities for them as compared to pre reforms era. The normal psyche is basically oriented towards grabbing visible opportunities, craving for better profile and pay packages in the market and to be ahead in the rat race. In the process, expectations and frustration levels are high amongst the young generation. Job security, loyalty to the institution and quality of personal life are subject to compromise. The paradigm shift has certainly brought more material comfort to life but along with it, it has also brought more stress and insecurity impacting the health and quality of life.

Deteriorating Service conditions and working environment:

Earlier Public Sector Banks were preferred for providing Job security and satisfaction, reasonably good income, job security, regulated working hours, healthy work environment and bearable pressures to perform and achieve targets. There has been a drastic change in post reforms phase resulting in attrition and growing dissatisfaction.

In order to motivate officers, enhance their productivity, retain talent and make PSBs more competitive, the Government as the owner, Indian Bank Association and the Bank Managements have to take a re-look at the Human Resource Management Practices directly influencing the officers through the process of relief from unabated work pressure, regulate the unlimited working hours, protection in cases where bona fide business decisions go wrong, ensuring fair career progression opportunities and allaying the

fear of insecurity, denial of leave when needed etc. Other constraints like inadequate recruitments in time causing severe staff shortage and pressure on the existing team of officers, gap between promotions and aspirations, HR Policies are lacking transparency and rigid transfer rules etc. are stifling the growth of PSBs. Our members in rural areas suffer a lot for want of basic amenities like habitable house, availability of potable water, all weather road, electricity, etc.

It appears that the Government and the Management of PSBs have failed to appreciate that a healthy working environment and improved service conditions are vital in providing competitiveness to the institution. Today the competitiveness lies not in the brick and mortar outlook but rather in the quality of human resources and IT systems where the public Sector Banks have almost come at par with the Private and Foreign Banks.

It should be a subject of concern for the Government and PSB Managements that talented candidates are reluctant to join PSBs due to poor salary structure, difficult working and service conditions and even if they join, they do not intend to continue causing attrition.

ANNUAL PERFORMANCE APPRAISAL REPORT (APAR)

A welcome shift from confidentiality to complete transparency

Career progression of officers is one of our prime concern. Performance appraisal ratings carry substantial weightage in the promotion of officers. It carries weightage ranging between 40 to 60 for promotions to scale II and onwards up to Grade/Scale-VII. We have been pursuing with the bank the issue of improving the system of appraisal of performance. Consequently the appraisal system has been improved in stages from Confidential Report

EPRS followed by EPMS and finally to APAR. The improvement sought was from a complete confidential reporting with a lot of subjectivity to a system of objective appraisal with transparency. We even insisted on “**Audit of Ratings**” given to officers.

It may be recalled that earlier, appraisal was done by the authorities without a well-defined system of ratings and remarks which were never made known to officers. The officers were left with assuming and presuming the ratings while appearing for the promotion exercise resulting in guess work for the success and failure in the promotion exercise. The Association raised these issues several times before various authorities and insisted on making known the ratings/remarks and hearing appeals made against such appraisal. Association also pursued the issue of full transparency in the system further. The Bank reluctantly agreed to this and introduced the system of advising officers of their APAR ratings through HRnes.

On our continuous persuasion and Govt. guidelines, Bank agreed that —

- All officers would be communicated/informed of the observations/remarks made by their respective reporting and reviewing authorities.
- All officers would be provided with an opportunity to make representation against performance rating awarded to them through a Committee of General Managers/Executive Director.

AN OVERVIEW OF GEMS: AWARENESS AND IMPLICATIONS

The scores obtained in GEMS are directly related to career progression of Officers. Hence it is an important subject for us. We, out of our experience while interacting with members are

receiving lot of grievances in respect of GEMS. As an Association our role is to understand the issue brought to our notice by the primary members and then take it up with the Management at the appropriate level. In general, members are not very much happy with the scoring pattern of GEMS and make complaints and express their dissatisfaction that they have not been rated objectively. Since it is a sensitive issue We, as an Organization always dwell upon this issue and have taken up with the corporate management time to time for bringing necessary improvements.

BRIEF ON GEMS

Baroda Growth and Empowerment Management System (Baroda GEMS) was introduced by the Bank on 01.07.2017 vide circular no BCC:BR:109/327.

The objectives of introducing GEMS were:

- Laying down a more scientific and robust target setting process
- Ensuring greater clarity of roles and responsibilities
- Better measurement of actual performance based on scientific and data backed processes
- Empowering the officers through regular developmental feedback
- Strengthening our rewards and recognition programmes
- Ensuring greater transparency and objectivity in the entire process

One must be aware of how the GEMS system works. So here are 2 of the key aspects of scoring methodology for GEMS grading framework:-

1. Calculation of KRA achievement score:

Out of 100 marks, 85 marks are awarded on the proportionate

achievement of KRA's (Key Responsibility Areas). KRAs can be of 2 types-budgetary and non-budgetary depending upon the posting of the officer in branch or administrative office set-up. 15 marks are discretionary score (given by the concerned reporting authority).

KRA for branch officers are classified into 2 main types:-

1.Growth KRA: All dimensions where the branch starts with an outstanding value from the previous year will be allocated KRAs on growth over the previous year. Examples of such KRAs are “% Growth in average outstanding deposits “and “% growth in average outstanding advances”

2.Absolute value KRA: Dimensions where the branch begins the year with no outstanding value. An example of such a KRA is “Fee income”

2.COHORTS

Very simple, Cohorts are “People-like-you”. Cohorts are groups of officers performing similar roles in similar types of branches/offices. Similarity of branches is determined based on certain scientifically identified dimensions such as geography, business focus, MUSR profile, branch age, size of business etc. Cohorts have been introduced so that branch officers can carry out a more “like-to-like” comparison of their performance. This ensures inputs received from the performance comparison with peers are more relevant and actionable.

POINTS TO BE KEPT IN MIND AS AN OFFICE BEARER:

- 1.Discrepancies in role allocation and figures should be immediately reported to respective HR and planning departments;
- 2.Usage of insight & Insight 2.0 tool for in-depth understanding of

- the KRAs at regular intervals by the officers;
3. GEMS appeal against measurable KRAs to be supported by data and figures which are to be authenticated by Regional planning department for positive consideration by the GEMS appeal committees at different levels;
 4. Such kinds of injustice and discrimination should be taken up in the Regional Structured Meeting and the Zonal Structured meeting as the case maybe;
 5. Whenever you receive any concrete issue relating to GEMS where you observe that there is injustice and discrimination, please inform to Principal Office Bearers of the Association.
 6. All reporting/controlling authorities should be requested during structured meetings to mandatorily allocate badges in GEMS module to encourage and motivate the officers reporting to them.

Changes in current FY

FOR BRANCH HEADS:- 10 MARKS out of measurable 85 marks are allocated to Ensuring 100% Compliance of All Regulatory & Bank's Internal Guidelines(also applicable to other branch officers officers), 5 marks for quality savings accounts and 2 marks as part of measurable KRA for increasing percentage of users interacting with the WhatsApp banking and BOB world interfaces in Hindi and other regional languages.

As an Association it is our duty and responsibility to take up the grievances related to GEMS at different tiers of management for redressal of the grievances and logical conclusion of the issues raised by the officers in this aspect.

CAREER PROGRESSION - ASSOCIATION'S PRIORITY

The Association understands that officers aspire for promotion to fulfil their desires like increase in income, acquire elevated status and attain leadership positions. In view of this, Association has

always kept career progression of officers on top of its agenda giving stress on two points :

- Promotion exercise to take place every year.
- There should be adequate vacancy in all scales commensurate with categorised position based on business growth and in the specialised outfits of Bank.

Transition from Industrial Relations(IR) to Human Resources Management (HRM)

In the Banking sector, post liberalisation we have been witnessing transition from Industrial Relations to Personnel Management to Human Resource Development to Human Resource Management. Focus has shifted to Talent Management, Employee Engagement, Compensation and Organisational development.

In the opinion of HR experts “We are obsessed with high sounding concepts, processes, tool and metrics, but lost sight of human being”.

Increased adoption of Technology by HR Managers to deal with staff is not proving benefits. Employees need emotional comfort of face-to-face interaction during their individual problems. They need emotional support to confront fear of failure, anxiety of not knowing the how, disappointment of repeated efforts not bringing results, the humiliation one has to undergo during business review meetings when it is pointed out ‘when others are able to perform in a similar situation why not you?’

HR Managers have to take into consideration that the new entrants are more expressive about their needs. Average age of employees is coming down, they are better informed, better socially networked than their predecessors. The challenge for HR

is to build and maintain institutional loyalty keeping in mind that loyalty among Indians is more to individuals and less to Institution. Since human resource management being accorded importance these days, Industrial Relation has taken a back seat. But in the Service Industry like Bank the significance of IR cannot be undermined. Friction takes place between employees organisation and Management when genuine concern/demands of employees are not resolved. Though there is noticeable decline in IR related problems in banks with maturity of leadership but at times due to lack of transparency, communication and cordial relationships IR problems emerge and because of improper handling of issues it culminates into agitational programme. Whenever HR observe signs of disengagement in employee they need to intervene immediately.

We feel and urge upon the Human Resource Management Team to bestow their focused attention on Grooming the Talent, Building Competencies and Constant Skill Upgradation to equip the officers to take up Senior Management positions with caliber and confidence.

HR CHALLENGES

Some of the HR challenges faced by the Bank are as under:-

- Requirement of manpower for managing the remarkable business growth and ensuring smooth customer services.
- Capability building of the officers and making them efficient to meet the present day challenges.
- Promoting in-house talent for managing succession planning.
- Changing staff composition, age profile and demographics — managing the new generation aspirations.
- Bridging the generation gap.
- Need of introductions of new/improved skill sets in the light of

market dynamics.

- Criticality of Talent management —engaging and keeping a large number of young workforce motivated is the biggest HR challenge, especially in terms of their career and movement in the Bank, both horizontal as well as vertical.
- Need for appropriate placements/postings (right people for right jobs).
- Reorganization / realignment of organization structures and roles to keep in tandem with new and hybrid business models. Continuous Business process reengineering. Information based HR decisions (update /correctness of Hrness data, soft information).
- Objectivity in Performance Management (aberrations impacting promotions, motivational aspects.).
- Managing training needs of officers as per the requirement of our Bank.

AVAILMENT OF LEAVE

The prevailing shortage of officers and frequent rejection of leave requests has developed a common psyche where a guilt feeling comes to officer before intending to ask for his / her legitimate entitlement of leave. HR audit comfortably overlooks this aspect of rejection of leave on flimsy grounds because management could not provide reliever in need and in time. The officers particularly working in rural branches suffer with the sad impression of having different service condition on with respect to their leave.

The insensitivity on the part of the management in realising the gravity of the problem and its impact on the officers concerned, particularly during critical hours of their or family members illness, has been causing lot of frustration and demotivation.

The Association has been following up this issue of denial of leave consistently for the last two decades with the Corporate management since VRS in 2001. This has yielded result in making the latter realise the gravity and issue a circular no. BCC:BR:96/400 dated 22.11.2004 with the following highlights:

- “The leave entitlements of the officers as stipulated in service conditions are intended to take care of the eventuality of their not attending duties on account of various personal reasons. It is intended to allow the officers to take some time off to divert their minds from work, spend time with their families, proceed on vacation with ultimate objective of rejuvenating themselves and coming back refreshed. Availment of leave has a definite therapeutic value.
- In such an environment it is imperative that officers shouldering important responsibilities de-stress themselves regularly by availing leave.
- It has been observed that the officer either does not avail leave of his own accord or is not sanctioned the same on account of work / office exigencies. This is detrimental not only to the health and overall productivity of the officer but also to that of the organisation.
- With a view to ensure that all officers are not bogged down with work pressure and receive adequate rest and recuperation, “it has been decided that they should avail at least a fortnight’s vacation annually.”

But despite the above directives, the situation did not improve and again on Association’s follow up, the corporate management communicated their observations to its Regional and Zonal functionaries in Dec’ 2008 as under after our structured meeting:

- Instances of denial of leave to employees, especially to officers citing various reasons, sometimes without reason are happening in zones/regions
- In some cases even after rejection of privilege leave the same were not allowed to be accumulated beyond the permissible limit.
- Casual leave in urgency is being rejected. Officers are being denied compensatory off in lieu of having worked on Sundays / holidays.
- Delayed sanction or rejection of leave leading to non-fulfilment of social / personal obligations in the name of exigency of work.
- Not sanctioning leave to employees on one or the other ground is certainly not our practice nor we intend to follow.

Still the ground realities are far from satisfactory in respect of sanctioning of leave due to acute shortage of officers particularly in zones having predominance of rural and single officer branches.

Issue of denial of leave is being discussed in all the structured meetings at all the levels. Corporate management has been issuing advisory to the Zonal / Regional authorities from time to time to be considerate in according sanction of leave as per the genuine requirement.

MANDATORY LEAVE POLICY FOR OFFICRS 2013

Realising the gravity and appreciating the need of leave, Bank has advised all employees who have not availed leave for a period of minimum 10 days continuously in a year.

Our Bank is still debiting mandatory leave from the leave balances of officers which is contrary to the advice of IBA in this respect. We have been pursuing this issue with management to

consider mandatory leave as an additional facility and not to debit from leave balance of officer concerned as some of the peer banks have already considered it.

NEW GENERATION OFFICERS vis-à-vis TRADE UNION

New generation officers are bit indifferent and unattached towards Trade Union and its activities which can mainly be attributed to their individualistic thinking process revolving around self development rendering them reluctant to spare time for common cause and secondly their ignorance to the history of formation and achievements of Officers' Association in the last six decades that has directly affected the lives of several members who suffered at the hands of the management and one does not know when one will be affected. The issue of concern is that in their outlook and approach, the individual gain is getting edge over collective benefit - which is the sole objective of any trade union body. They need to be made aware and impressed of the fact that they have to be the integral part of the Association as it stands for their welfare and betterment only.

They do possess an insatiable hunger for career progression and financial benefits leaving no room for emotional bondage for the common cause and collective benefit. They prefer to enjoy autonomy in every walk of their life and wish to be recognised as professional rather than be called as a comrade. "One for all and all for one" philosophy of trade union repeatedly emphasized by our General Secretary appears to be amiss with them.

In the above backdrop, AIBOBOA - a dynamic and progressive association - is conscious of its role and is endeavouring to identify and connect with them because it believes that effective strength of the organisation does not come from number of membership but out of the level of their commitment, conviction and loyalty to the ideology of the organisation. Members

awareness, understanding and involvement are the core strength of any Association.

Our young members must take keen interest and participate actively in the Association activities by coming forward and accepting positions of responsibilities in the Association which is the best platform providing opportunities for “ HELPING OFFICER COLLEAGUES IN NEED” and in the process derive lot of satisfaction.

Our young members should invariably be shared/apprised formally/informally of the role and contribution of Association by the senior members that will help them in understanding the principle and purpose of the Association and assimilating the very ethos for which this trade union organisation stands and fights for.

Trade Unions have been made victims of perception. Negative image has been created about Union/Association that they create hurdle in the path of progress of the institution. An impression is created that they only raise demand and do not contribute for growth. But sometime back, even the Hon'ble Supreme Court has observed that “ TRADE UNIONS MUST BE STRONG” in order to create a proper climate for industrial harmony and to cultivate proper attitude in the minds of employees and employers alike. It is essential that employees must be well organised and trade unions must be strong.

Late Dr. K.C. Chakrabarty, the then Deputy Governor, Reserve Bank of India, at the 27th National Conference of the AIBEA at Kochi held on February 9, 2013 said “We want a responsible and strong trade union system in the banks because we feel that strong trade unions are a pre-condition for strong managements.”

In the above backdrop it needs to be clearly understood by all

particularly the younger members that Trade Unions are going to stay till there is discrimination and injustice against the employees by the employer as Trade Unions are the one and only legitimate platform for healthy redressal of members' grievances. Trade Unions/Associations are in fact a bad weather friend who always stand by in time when the member needs it most.

BANKING REFORMS – MERGER OF PSBs

Amalgamation of PSBs is one of the major Banking Reforms implemented by Govt. of India starting from April 2017, when there were 27 Public Sector Banks. On 01.04.2017 it came down to 21 with the merger of five Associate Banks of SBI and Bhartiya Mahila Bank with State Bank of India. On 1st April 2019 Vijaya Bank and Dena Bank merged with Bank of Baroda bringing the total no. to 18 only.

On 1st April 2020 total no. of PSBs got declined to 12 with further merger of various PSBs. Oriental Bank of Commerce and United Bank of India got merged with Punjab National Bank. Syndicate Bank merged with Canara Bank and Allahabad Bank merged with Indian Bank. Corporation Bank and Andhra Bank merged with Union Bank of India. The remaining not touched Banks are Central Bank of India, Bank of India, Indian Overseas Bank, United Commercial Bank, Bank of Maharashtra and Punjab and Sindh Bank.

AMALGAMATION OF VIJAYA BANK AND DENA BANK WITH BANK OF BARODA ON 01.04.2019

1st April 2019 will be written in golden letters in the history of Banking Industry in India when two PSBs viz. Vijaya and Dena Bank got amalgamated in to Bank of Baroda – a leading PSB of India. With the merger of said Banks our Bank has also become a part of history by becoming a new merged entity

from 1st April 2019. Thus it became India's second largest PSB.

The position of merged entity as on 1st April 2019

No. of Branches : 9500 No. of ATMs : 13400
No. of Employees : 85000 No. of Officers : 42626
No. of Customers : 12 Crore
No. of Regions : 108 No. of Zones : 18

Under the revised organisational structure five new Zones viz. Chandigarh, Ernakulum, Hyderabad, MANGALURU and Rajkot had been formed by our Bank w.e.f. 10.05.2019. Subsequently once again Regions were restructured creating 40 new Regions taking the total no. to 148 w.e.f. 07.10.2020.

REGULATED WORKING HOURS

Banking Industry is undergoing an unprecedented transformation process with implementation of several IT initiatives and customer centric services with extended business hours compelling officers to put in long hours of work to run and support all these changes as there is tremendous shortage of staff in comparison to diversified workload.

The growing needs of the bank and the customers have been adding to the pressures of work load on the officers' community. Officers are required to put in on an average 10 hours of work daily besides coming on Sundays and Holidays at the cost of family and social life. Such situation has its impact on the health of the officers, even stress induced diseases of officers have been reported. The various issues arising out of unlimited working hours for officers have been taken up by Officers' Association with IBA and Ministry of Finance with a view to ensure regulated working hours so that officers are allowed to live a normal life and are released from the present exploitation.

Future Challenges

Our Association having a visionary outlook foresees the vacuum likely to be created at different levels particularly at higher grades due to massive retirement in Bank in near future. However, this situation has got its positive aspect in the form of creating opportunities for younger generation of officers.

In the said backdrop our HR functionaries are confronted with a serious challenge to spot the young individuals having talent with business acumen and make them capable of embracing and discharging the higher responsibilities in due course. And to achieve this on perpetual basis we need a very sound and foolproof system of spotting / identifying and grooming those talented chaps as future leaders who can run the show against all the future odds and challenges before the organization. But in this process we must recall and remember that the Leaders alone can't do the miracle as they always need the people to execute their plan. Hence, it is an equally important role and responsibility of the HR system to evolve several teams of focused people to support their able leaders in execution of the plans to excel in their respective areas of operation with an avowed ambition to place our organization on the highest pedestal in the financial sector of India.

PERSISTENT PROBLEMS EFFECTING OUR PERFORMANCE & PERSONAL LIVES – REASONS & REMEDIES.

There are several circumstances and factors those influences our Professional and Personal Life. And maintaining the balance is quite challenging as the pulls and push many a times goes beyond our ability to sustain them and we ultimately succumb to the pressure. Here below we have made an attempt to analyse and understand a few of major issues those (getting leave, work-

life balance, behavioural aberrations of Executives) are effecting all of us in our day to day working life :

GETTING LEAVE : It's the most common challenge that we are facing on day-to-day basis. One can never be sure whether he/she will get the leave even in urgency on simply asking once. The Sanctioning authority, whosoever one may be, is prone to unequivocally negate the leave request at first instance, as if leave is one of the silly things one should not ask. When the request is reiterated the most common alibi may be the staff shortage or not getting the reliever from respective controlling offices. The most sad experience in this regard is being suffered by officer at the one-man rural branches, as if item of Leave is obliterated from their Service conditions. The most traumatic experience is faced by the officer when his leave request for attending to someone sick in the family is refused. The depth and intensity of his helplessness and anguish can only be experienced which is beyond any description in words.

The insensitivity on the part of the Management in realizing the gravity of this issue and its impact on the psyche of the officers concerned is causing lots of frustration and demotivation among all of us.

AIBOBOA is consistently following up with the Corporate Management on this burning issue making them realise its gravity and fall out in case it is not addressed timely and smartly. Following are the details :

- The leave entitlements as stipulated in Service conditions are intended to take care of any eventuality or normal requirement when one officer is not able to attend his/her duty due to any valid reason. Officers are not robot, they too are human being and need some time off to relax with the family members, the way they prefer – visiting some tourist sports within the country / some cities abroad / native place

and coming back refreshed and rejuvenated. In fact this availment of leave has its therapeutic value for the individuals to keep them in good shape to help them discharge their responsibilities at their respective offices / branches.

- The mounting work pressure and resulting tension at branches / offices has made this leave availment more relevant and desirable, so that, one can handle their respective work load with efficiency and accuracy having smile on ones face. It's a established fact that a smiling face at the work places is the most welcome feature for any visitor or customer.
- It has been observed that the officers either do not avail leave of their own or is not sanctioned on account of some exigencies. This negative impact not only remain confined to the overall productivity of the officer concerned but that leads into its negative impact on the Branch performance and ultimately it takes it bite on the Bank as a whole.
- It has been decided (from time to time Bank's circular is issued in this regard) that one should avail at least a fortnight vacation annually to keep one self in perfect state physically and psychologically to discharge their responsibility with cool concentration and enthusiasm.

Its really unfortunate that despite all the above stated facts and efforts by AIBOBOA things have not improved to the desired level, hence, in the above stated backdrop the Regional and Zonal team will have to adopt two pronged strategy – one with branches and another with Regional / Zonal Heads. As far as Branches and Regional Heads are concerned, we will have to impress upon them that the current state of laxity and indifference shown by them in handling leave requests are detrimental to the organizational health as it creates a sense of deprivation among the officers suffering which leads to overall negativity among the

entire working force of the respective branch / office that ultimately negatively contribute in pulling back the bank steps moving forward.

We will have to impress upon the leave sanctioning authorities at the various level that they must take care of working hands and it's their responsibility that they must provide / create a congenial environment of which the most important element is a healthy bodies and minds to work with.

All the members as an individual need to take a firm decision that they will not succumb to the whims of BH/RH as far as sanctioning of leave in exigencies is concerned. They need not succumb to the Management's pressure tactics and various roundabouts. One has to be firm to get ones rightful leave due and if the situation warrants the matter may certainly be referred to the Association's representatives at Regional / Zonal level. **We all are aware that kids need to cry to get milk from mom, so be not silent sufferer, raise your voice to get your rights.**

WORK LIFE BALANCE IS TOTALLY UNBALANCED

All living things work for their existence – all species other than human being work just to get their hunger served or to keep its nest or den suitable to their resting time as per their sweet will but we are the only species who have been made to work as per others need or command and very few are lucky exceptions to have their own choices. Unfortunately, we Bankers are the lot suffering very badly for meeting the expectations of higher authorities and other operational challenges. We are asked and expected to work seven days a week sacrificing our personal and family life. In pre-nationalisation period a common anecdote was 'If a dog is barking in midnight it means a banker is coming home from office.'

There is a drastic change in our approach to Customer Service, earlier customer used to come to the branches but now bankers are expected to be at their places for understanding and serving their banking needs. A few years back it was beyond imagination that Bankers will be required to do marketing of our products through shouting over mikes on the streets and distributing the leaflets on the pathways but it's a reality now. Time has its own challenges and we keep on accommodating ourselves accordingly.

The western countries are going for 4 working days a week, whereas, we are fighting for more than a decade to get 5 working days in a week, that too in a scenario where all the multinational companies in India as well as entire Indian IT sector and State Govt Secretariats are following 5 days a week. In our case the strength of work force and the work load is drastically unbalanced, consequently every individual be at the branches or controlling offices are physically as well as psychologically disturbed and in devastated state which no organization can afford and sustain it for a long time as it will have disturbing and downtrending impact on the entire business set up of that particular Corporate entity.

MNCs in various countries have realized that too much work without corresponding level of relaxation has a negative impact on the productivity of individuals which has the cascading effect on the Organization as a whole. In this backdrop France has enacted a law that no individual can be asked to work for more than 36 hrs. in a week.

There was four officer Organisations (INBOC, AIBOC, AIBOA and NOBO) meet at Mumbai on 29.09.2018, wherein, it was unanimously decided that all our members will not attend/respond to the official SMS/Whatsapp messages received between 8pm to 8am from controlling offices.

It's a matter of serious concern that some of the Regional Heads are holding Team Meetings during office hours which is seriously hampering the customer service and field visits for business organization. The practice of calling officers on weekly off by some of the RHs that too without allowing financial compensation and compensatory off violating our service conditions. This issue is being taken up by Association with the corresponding controlling authorities.

With lot of struggle we could secure 2nd and 4th Saturday weekly off effective from 12th September 2015. And now our struggle at various levels to get five days' week is on for more than a decade.

BEHAVIOURAL ABBERRATIONS OF HIGHER AUTHORITIES

Its badly disturbing to see that certain executives at RO and ZO level loses their composure and fall prey to their ego which pushes them to make such verbal or sometime written communications which cross the accepted/prevalent behavioural civic sense.

We give below the instances which will help to appreciate the scenario which are demeaning, disheartening and demoralizing the hard working officers without whose wholehearted enthusiastic efforts no organization can normally function, not to speak of progressing / flourishing. A few examples / occurrences in the last one year will be sufficient to grasp the gravity of disturbing state of affairs :

- Scolding, threatening and misbehaving with Branch Heads / Officers happening in many of the Zones.
- In some of the Regions Regional Head have seized the leave sanctioning powers of BHs, consequently, they can't sanction leave to the Branch officials even in medical urgency.

- In a particular region all the branches team were asked to come to the Branch at 8AM on two consecutive holidays i.e. Saturday and Sunday and 6AM on two next working days i.e. Monday and Tuesday. Entire Regional team of officers were threatened that, whosoever, does not comply with the instruction will be taught the Banking and will be dealt separately. The tone and tenor of the address was not at all of a Banker rather a very rude police officer or local mohalla boss. A few example will be enough to understand – *Tum kis se permission lekar ghar ja rahe ho, agar nahi sudhre to utakar fek dengai; addressed as Muftkhor; aapke sath bahut bura ho jayega, aapka jeena haram kar dunga; tum nahi karoge to tumhare baap se karwa loonga; if any account degraded criminal offence will be initiated against you; mujhe danda karke kaam karana aata hai; haramkhori kar rahe ho region mai; tumko ulta taang dunga; if any account degraded, criminal offence will be initiated against those manager and credit head; tumlog sudhar jao, varna danda karke samjhana aur kaam karana humko aata hai.*

Besides the above stated verbal aberrations officers are being called without any written communication and asking directly / indirectly neither to claim compensatory off nor financial compensation. Officers were put on loss of pay despite they had proceeded on leave on genuine grounds and with due intimation. Branches were visited by their respective Regional Head and remained opened past midnight. Meeting started at 10AM and ended at late night 12.30AM. At a particular RO staff is not allowed to pick up phone for personal calls during office hours because as per the respective RH personal call is acceptable only in case one's son / daughter is sick. Its seriously hurting and painful to listen one RH's comment on one officer mother's death '**Mar gayi to mar gayi budhi hi to thi**'. Its beyond imagination that a RH of our great Bank will be uttering such insensitive and demeaning words on such

situation. One Regional Head claimed that **its his achievement if someone under him resign or commit suicide**, as such things do not effect Bank.

Any member who happen to face any short of Misbehaviour by Regional authority or his team must :

- a. raise one's voice and refer the case with detailed incidence to respective ZS who in turn will inform GS.
- b. Submit the detailed facts in writing to the ZS / GS.
- c. Mobilise members by keeping them informed about the unfortunate incident / uncivilized utterances.
- d. Give in writing to Executive concerned with copy to next higher authority apprising all the facts in detail.
- e. Meet the authority in deputation and demand action against erring executive.
- f. Take up such issues in Regional / Zonal Structured Meeting.

All the incidences mentioned above were taken up top Management and we were assured by the then ED(HR) that they will be taking up this matter with all sincerity emphasizing that using abusive / unparliamentary language is not the culture of our Bank and is not acceptable. A communication from his desk had been sent sometime in Nov 2022 to controlling and vertical heads that "let not a loose tongue come in the way of our endeavours to create high performing team under us". Perceptible improvement have been noticed thereafter but still there are sporadic incidences of behavioural aberrations are taking place which Association is taking place in right earnest and see that it is resolved.

Our Association being in majority has been sincerely discharging its responsibility of defending the members dignity and self-respect and pursuing such cases with all seriousness till appropriate action is taken against erring executive.

COMPASSIONATE APPOINTMENT

Compassionate Appointment has ever remained a matter of serious concern for our Association. Previously, many deserving cases got regretted because they were found ineligible as per the then laid down criteria. Association took up the matter with the top Management and urged upon them to bring necessary improvements, so that, the deserving dependents of the deceased get the due financial support through compassionate appointment.

“ As per the advice/suggestions of Strategic Advisory Committee of the Board on HR (in the meeting held on 28.01.2020), the existing scheme was reviewed and approved by the Board of Directors in the meeting held on 23.03.2020. The detailed guidelines was circulated vide Cir. No. HO:BR:112:451 dt. 01.12.2020 which was made effective from 23.03.2020. Still there were deficiencies coming in the way of smooth compassionate appointments to the candidate of the bereaved family. Subsequently, the scheme for Compassionate Appointment or Payment of Ex-gratia financial relief to the dependents of the deceased on Compassionate grounds was revised again in 2022 (Ref : HO:BR:114/27 dated 11.02.2022).”

In order to address aforesaid issue in the scheme and to make the Policy more inclusive and far reaching the scheme was revised and the Board of Directors in the meeting held on 05.02.2022 accorded approval as under: -

The financial condition of the family shall be assessed after reckoning the present income of the family with the last drawn gross salary instead of last drawn take home salary. The family condition will be held as indigent if the monthly income of the family from all the sources is less than 50% (where the

survived family constitute of spouse only and/or one child) / 60% (in all other cases) of the last drawn gross salary of the deceased.

Further, the identification of the vacancy for employment on Compassionate ground is delinked with direct recruitment. This Policy has come in to force w.e.f. 23.03.2020 the date since when the revised scheme has been made effective.

The very objective of the scheme is to help the family of the deceased employee to tide over the immediate crisis due to loss of sole breadwinner of the family which could disturb the entire financial set up of the family concerned adversely affecting the education of children, health expenses, marriage in the family etc.

The major challenges faced by the department concerned in timely processing of the application: -

- Applications are not properly filled by the applicant.
- No objection certificate (Annexure E) not signed by all major family members.
- Confidential Reports are not properly filled.

Our Bank is the only exception after SBI to delink the Compassionate Appointment with the direct recruitment which has enhanced the scope of getting appointment for more deserving cases.

Compassionate Appointment (Position for the period from 11.02.2022 to 31.10.2023) : -

Compassionate Appointment considered	: 265
Payment of Ex-gratia Financial relief	: 116
Total Cases	: 381

COVID 19 Pandemic – Role played by our Association

During the year 2021 when the country was facing severe and toughest challenge of the century for saving human lives, AIBOBOA took a lot of initiatives during the pandemic taking care of our own members as well as society at large : -

- Distribution of food packets and dry ration among the needy section of society during the first wave.
- Oxygen Concentrators and plasma donors were arranged for emergency usage by bankers.
- Vaccination camps were organized for Bankers and their families.
- Arranged work from home (WFH) facility for lactating mothers pregnant employees, employees with serious health ailments (cancer etc.) and differently abled employees.
- Webinars focusing on mental health, fighting COVID 19 with positivity, and spiritual wellness for overall health were organized as below : -

24th April 2021 – Awareness meeting of BOB officers/AIBOBOA members was addressed on Webinar by Shri P V Rathi, CGM HRM.

8th May 2021 – COVID times Be a winner with care and hope - virtually addressed by Ms Swapna Bandhopadhyaya, GM HRM.

22nd May 2021 – Mental Health and well being of bank officers addressed by Shri Joydeep Dutta Roy ED.

- Alternate working arrangement in branches to contain the spread of COVID 19
- Reduced working hours for Banks during lockdown with

support from SLBC.

- Our Bank was the only PSB where our MD and CEO Shri Sanjeev Chadha favourably considered payment of compensatory amount of Rs. 50 Lakhs towards cases of casualties.
- A host of initiatives were taken in various Zones to help in facing the menace of COVID 19 e.g. a) essential livelihood items to 100 widows were distributed by Dr. Bharat Dangar Ex Director BOB : b) Masks, Sanitizers and PPE Kits were distributed to Hospitals by Kolkata unit of AIBOBOA. c) PPE Kits were distributed to police personnel by Lucknow unit of AIBOBOA. d) Oxygen Cylinders and Concentrators were procured for staff members as well as needy section of society by AIBOBOA Team New Delhi Zone.

FIVE DAYS BANKING

Five days' work week for Banks gets IBA nod. The demand of UFBU to declare all Saturdays as a Bank holiday accepted by IBA in the meeting held on 28.02.2023. IBA has forwarded the proposal to MoF for their approval. 2nd Saturday and 4th Saturday is weekly off since 12th September 2015. At that time, it was assured that after sometime IBA/Govt. will consider five days banking. UFBU has been consistently pursuing this issue with IBA for last several years. IBA and UFBU have agreed in principle for five days' week, but for which the total working hours have to be increased by 40 minutes per day.

With our 70% of daily cash related transactions taking place online and more than 80% of banking transactions including account opening are being done digitally these days it is a right time to go for five days banking. IBA is telling it is under active consideration of the Govt. Govt. should not have an issue in accepting and approving this proposal. Bank men are anxiously awaiting this long pending relief.

PROPOSED MOVE OF GOVT. TO PRIVATISE TWO PSBs

Honourable Finance minister while presenting budget of the Government of India in February 2021 proposed move to privatise two PSBs.

The objective of the Bank nationalisation in 1969 as well as in the 1980 has been successfully accomplished. It is praiseworthy to note that each objective of the Bank nationalisation has been fulfilled. The contribution of PSBs in development of national economy in the last 5 decades particularly in backward areas through opening of Bank branches in unbanked areas, helping the deprived and downtrodden section of society, and generation of self-employment for unemployed through Bank loan on easy terms. Presently the most important role being played by PSBs is in the Financial inclusion. As on 15th Aug 2023 in Jandhan Yojana 50 crore accounts have been opened with the total deposit of rupees two lakh crores, since launching of the scheme on the 15 August 2014.

If PSBs are privatized it will certainly adversely affect the Agriculture Loan, Loan to weaker sections, Education Loan and other schemes through which deprived sections of society are positively helped to grow and prosper. It will have another serious impact on the smaller savings made by the rural population, and on the self-employment opportunities for the unemployed youth.

The basic difference between PSBs and Private Sector Bank is that the PSBs are serving without motive of the profit and playing lead role in Social Banking. All the government schemes are being handled by PSBs where the scope of earning profit is limited whereas the Private sector Banks are working with sole motive of earning more and more profit. Our countryman are aware of the significant role played by PSBs in Green Revolution,

White Revolution and Blue revolution. The government must ponder over the following : -

- Why Private Banks were nationalized in 1969 and 1980.
- How many Private Banks failed between 1947 to 1969 (pre Nationalization), 1969 to 2023 (post Nationalisation).
- If the Private Sector Banks are more efficient then why so many of them have collapsed.
- Why the Loans to Private Business houses / Corporates are having the major share in NPAs.

There was consistent campaign to tarnish the image of PSBs by showing them inferior to Private Sector Banks by spreading the canard like a) PSBs are loss making, b) there is huge NPAs in PSBs, c) PSBs suffer from bad governance. But the reality is before all of us which is shown in the undergiven profit figures for the last three years besides the NPAs and dividend paid to the Govt which has consistently improved : -

PSB PERFORMANCES IN LAST THREE YEARS	
YEARS	PROFIT IN CR
2020-21	31,817
2021-22	66,736
2022-23	1,04,649

NPA

MARCH 2018 -14.5%

MARCH 2023 – 5%

DIVIDENT GIVEN TO GOVERNMENT	
YEARS	PROFIT IN CR
2021-22	8,718
2022-23	13,804

Above figures reveal there is a remarkable improvement in performance of the PSBs in the recent years which has been acknowledged by none other than the Hon. Prime Minister and Finance Minister.

We urge upon the government to realise and appreciate that the Public sector banks have to be further strengthened in the interest of the people, our economy and our nation. Stringent measures need to be taken to recover the huge default loans of the private Corporates / Companies. There is need to strengthen DRTs , NCLT and other recovery measures.

While private sector banks like the Yes bank and the earlier Global Trust Bank, NBFCs like IL & FS and DHFL, Co-operative Banks like Punjab and Maharashtra Co-operative Bank, etc. have witnessed failures in the recent times. The PSBs have continued to ensure financial stability and security for the depositors. Experience tells us that strengthening the PSBs is the way forward for building an efficient, robust and stable financial sector in India. We considered that any move for privatization of PSB is retrograde, ill conceived and against the national interest.

UFBU's call for two days strike on the two occasions in the year 2021 first on March 15th and 16th and second time on 16th and 17th December opposing privatisation move was massive success.

Employees and officers had enthusiastically participated in the strike with all seriousness, full involvement and visible determination.

Hon'ble FM has made last statement on 28th May 2023 at Mumbai that Bank Privatisation is to happen as per schedule and there is no change in it.

Privatisation of PSBs is direct threat to the existence of PSBs which all of us need to oppose tooth and nail.

We must create public awareness on “ SAVE PSUs, SAVE PSBs, SAVE NATION”.

K K NAIR LEARNING CENTRE

Our Association established 'K K NAIR Learning Centre' at New Delhi to pay tribute to our great leader MR K K Nair under whose four decades of leadership 'AIBOBOA' has grown and matured to be reckoned with in Indian Banking industry. It was inaugurated by Sri Joydeep Dutta Roy, Executive Director on 26th Feb. 2022.

The glittering programme was attended by Mr. Amit Tuli, Zonal Manager, New Delhi along with all Regional Heads of Delhi Zone and many other executives working in Zone and Delhi based Govt. Business Department.

Hon'ble Executive Director paid his tributes to our legendary leader Shri K.K.Nair and appreciated working of AIBOBOA for the benefit of officers as also its role in growth of the Bank's business. He, along with other speakers extended their good wishes for the success of KKNLC.

On 27th, Mr. Ashwini Kumar, Zonal Head, Meerut Zone, on our invitation, visited the learning centre. He lauded the efforts of AIBOBOA to execute such innovative idea. He addressed the Defence Representatives and inspired and exhorted the participants to perform their role sincerely.

Various training programmes viz on Defence Representatives, Organisational Effectiveness for leaders, Fraud Prevention, Business with Compliance, Credit Lapses, Operational lapses etc have been held in this learning centre, besides holding various get togethers

Female Officers National Conference at Baroda - An Astounding Success!

The first ever National Conference of Female Officers held at Hotel Grand Mercure, Surya Palace, Baroda on 23rd September, 2023 as a part of the Diamond Jubilee Year celebrations of our Association. This event marked a significant milestone in our Association's Journey towards greater inclusivity and woman empowerment. The Conference was attended by over 200 plus enthusiastic and committed Female Officer Delegates and all the Zonal secretaries from across the country. Their presence and active participation added immeasurable value to the discussions and deliberations during the conference.

Shri Lalit Tyagi, Executive Director of our Bank as our Chief Guest inaugurated the Conference. The inaugural session was held in the esteemed presence of Ms. Archana Pandey, CGM, Ms. Swapna Bandopadhyay, GM and Mr. Yogesh Aggarwal, Zonal Head, Baroda Zone.

Shri Prem Makker, General Secretary AIBOBOA, during his welcome address greeted and expressed that one of our core mission is to involve more and more Female officers in

Leadership Role. While welcoming Sh. Lalit Tyagi, he said that his presence in the conference is testimony to his commitment and priority of the top management towards promoting women empowerment in the Bank.

Sh. R.K Chatterjee, President discussed on issues related to officers especially women officers including their Work life balance, Denial of leave and Excessive Pressures of impossible targets. He also urged Female Officers to come forward and accept leadership role in the Association as well as in the Bank. He stressed that Management should respect the dignity of officers while officers must maintain their integrity while discharging their respective responsibilities in the Bank. He advised the participants to never say 'Yes' when their instinct says 'No'

Shri Lalit Tyagi, Executive Director during his key note address complimented the Association for having taken lead in organising the Women Conference that too at Baroda where Bank was founded in 1908. During the journey of 116 years our bank has become a 22 lac crores entity with 8000+ branches having 75000+ staff with substantial global and local presence. He also greeted AIBOBOA on its 60th Foundation Day and appreciated its long journey of 59 years working relentlessly for the betterment of officer fraternity and also taking care of bank's growth with its age-old philosophy "GROW WITH THE BANK" which was a noble thought of a legendary leader Late Sh. K.K. Nair. He said that women officers are no less in capability, intelligence and commitment to their male counterparts, but their visibility at higher positions is less which need to be addressed. AIBOBOA has given the platform to them to interact, introspect and evolve themselves to overcome the challenges they face. He said Bank would also assure that it gives the women all opportunities in their career growth.

The conference was a huge success, and it provided a platform for women officers to discuss the challenges they face at the workplace. The conference also discussed ways to involve women officers more actively in the Association. Some of the key takeaways from the conference were (a) The need to create a more supportive and inclusive workplace for women officers, (b) The need to provide more opportunities for women officers to develop their skills and careers, (c) The need to increase the representation of women officers in leadership positions. The conference was a great opportunity for women officers to network with each other and to share their experiences. It was also a great opportunity for the Association to learn about the needs and concerns of women officers.

General Secretary announced the constitution of Women Coordination Committee for each zone led by Women Coordinator and Women Additional Coordinator. The names of Coordinator and Add. Coordinator were announced in the meeting. He also announced that now onwards one women representative will be taken in all structured meetings at Regional/Zonal and Central Office levels, after seeking Bank's permission.

BOB'S BUSINESS GROWTH

Bank of Baroda is now India's second largest PSB with spectacular business growth in the last three years as given hereunder : -

	MAR' 20	MAR' 21	MAR' 22	MAR' 23
Business (in lac crore)	1636	1673	1823	2177
Net Profit (in crore)	546	829	7272	14110
Total Staff	84078	81999	79291	76393
Officers	43631	42804	42793	41782

The above figures speak in volume about outstanding achievements in the areas of total business and profit, whereas, there is drastic reduction in the staff strength. Consequently, we are getting hard pressed with excessiveworkload. The issue is being taken by Association at the related levels.

STAFF ACCOUNTABILITY

All Officers, in their own interest, must read thoroughly the Staff Accountability Policy – 2022. A comprehensive study and understanding of the nuances of the policy will help him. There are four documents which are most important from disciplinary proceedings point of view :

1. Internal Loan Policy.
2. **Staff Accountability Policy - 2022** (Includes both NPA accounts as well as operational / other fraud matters)
3. Books of Instructions.
4. Service Regulations.

Bank has circulated a **Staff Accountability Policy in 2022 (effective from 01.04.2022 to 31.03.2025)** which is available on bank's site. But to facilitate your comprehension we have tried to highlight some important ingredients of staff accountability policy which are relevant here to understand the **concept of staff accountability** i.e. what is staff accountability & why it is necessary in banks.

Therefore, **the objective of the current policy is to position the entire policy with a positive connotation** and look at it largely from the following three pillars:

1. **Accountability as an inherent part of the compliance culture:** The first pillar is about instilling and bringing about **voluntary behaviour for compliance** and due diligence in the work that employees perform as part of their “Accountability” for their work.
2. **Accountability as an enforced administrative mechanism for preventive vigilance:** (This has been discussed in detail in next chapter.)
3. **Examination of staff Accountability leading to possible Penal action for non-compliance(s):**

The existing policy of examination of staff accountability has emphasized this third pillar of penal action.

OBJECTIVES OF NEW STAFF ACCOUNTABILITY POLICY:

- a. The aim of the policy is to **“Prevent”** rather than to **“Punish”**.
- b. Conducting the exercise of **staff accountability** is to **safeguard the larger interests of the organization.**
- c. The rules, guidelines and this Staff Accountability policy of the Bank intends to **enhance managerial effectiveness, healthy credit portfolio, and simultaneously to keep high the morale of the employees, who are working and taking decisions in the interest of the Bank and within the framework of Bank’s laid down systems and procedures.** It is not absolutely necessary that every omission needs to be invariably punished.
- d. To provide a conducive atmosphere for business growth and **to ensure protection of bona fide actions of the officials taken as per the rules, guidelines and policies of the Bank.** It is not the intention of the policy that a Commercial

decision, taken according to the circumstances/rules prevailing at the time when decision was taken, is now viewed with the wisdom of hindsight.

- e. Sometimes a few cases are likely to slip into Non-Performing Assets (NPAs) due to situations beyond the control of bank officials. Assumptions made at the time of sanction may change drastically due to external factors which can hardly be visualized / controlled. Accordingly, concerned officials should not be made responsible for such accounts turning into NPA, lest decision makers will be at disadvantage vis-a-vis those who do not take decisions at all.
- f. **Credit Facilities sanctioned under tailor made and preapproved schemes specifically under retail, Government Sponsored and agricultural schemes, where all terms and Conditions of the scheme including selection of borrower criteria are complied, or deviation from the competent authority/ies for deviation, if any, are obtained, no staff accountability is assigned unless an act of mala fide or reckless financing is observed on the part of the bank official.**
- g. Microscopic scrutiny of all credit decisions after account slipping into NPA, with an obsessive mind-set of finding someone necessarily accountable is counter-productive for a business organization where lending activity is main source of revenue/profitability.
- h. It is therefore to be ensured that **bona fide decisions taken by the officials in the discharge of their duties during normal course of business are viewed in proper perspective and need not be subjected to disciplinary proceedings.**

At the same time, the Bank can ill afford to be lax on officials who indulge in motivated and reckless decision making and/or flagrantly violate the rules, guidelines and policies of the Bank thereby causing damage to the organization. Actions with mala fide intention, even if within the delegated authority or actions without due diligence or actions exceeding delegated authority without the approval of the appropriate authority, even if bona fide, will not qualify for immunity or exemption from the punitive angle, irrespective of whether there may or may not be any monetary loss to the Bank.

OTHER IMPORATNT INGREDIENTS OF STAFF ACCOUNTABILITY POLICY:

- ❖ **The Investigating Officers should act as FACT FINDER and not as a FAULT FINDER.**
- ❖ Past track record of the official in appraisal / sanction/ Monitoring will also be given due weightage.
- ❖ Staff Accountability is to be examined in a fair and transparent manner and should not be vindictive or prejudiced views.
- ❖ **What Exactly caused loss/ NPA slippage to the bank is more important: Without isolating specific causes for the loss, it will be meaningless to embark upon fixing staff accountability.**
- ❖ What causes loss to the bank is more important than procedural lapses / not obtaining certain documents not so relevant. This is a vital step and needs to be handled with utmost care and forms the foundation of entire exercise.

- ❖ It should also be critically examined, had the specific commission / omission not occurred, whether the NPA / Loss could have been avoided.
- ❖ The basic concept of examination of staff accountability is to ensure that the process has looked into the following :

“Whether a person of common prudence, working within the ambit of prescribed rules, regulations, and instructions would have taken the decision in the prevailing circumstances in commercial / operational interests of the bank, is one possible criterion for determining bona fide of the case”
- ❖ Staff accountability policy aims to ensure that only those officials who are responsible for making, checking and monitoring with respect to specific activity are held accountable for deviations / irregularities committed and not all officials who have dealt with the account down the line.
- ❖ The policy of staff accountability rest on the basic premise that loss on account of genuine business decision will not attract staff accountability.
- ❖ While the loss caused due to mala fide intention or flagrant violation of systems and procedures or working against the bank or misusing the position of authority, should certainly attract accountability and the member of staff, found prima facie responsible for such acts, are liable to be sternly dealt with in accordance with the bank’s rules and regulations.
- ❖ Examining the role of concurrent auditor, internal auditors in reporting the irregularities and the role of other outside agencies.

- ❖ Examine Role of Inaction by the successors / New Incumbent especially in monitoring and follow up that has contributed.
- ❖ Supervisory lapses at RO in monitoring and control.
- ❖ The PSR system does not envisage re- appraisal and lapses attributed to appraisal / recommended/ sanction not attributable to PSR authority.
- ❖ The fact finding process is to take comprehensive view of the reasons for account becoming NPA including acts of omission / commission by officials causing “**LOSS**” to the bank.
- ❖ **Investigating Officer (IO) shall carry out in-depth investigation and if prima facie any employee is found accountable, IO shall obtain version of that employee as per draft prescribed along with revised format of investigation report before reporting irregularities / lapses against the employee.**

PREVIOUS PERIOD TO BE COVERED FOR EXAMINING THE STAFF ACCOUNTABILITY:

- a) - 4 - Years period before retirement / voluntary retirement / resignation of an official to be verified for Staff Accountability.
- b) In case of NPA accounts, the period of -48- months should be covered prior to date of NPA (earlier the period of 36 months was considered as per the previous guidelines for examination of Staff Accountability) (In case of restructured accounts, period of -48- months to be reckoned from the quarter in which the account has slipped) which should cover internal inspection, regular review/ review with increase and

stock audit/ Statutory Audit/ Stock Inspection & various other audits.

- c) Time limit will not apply in case of frauds, other criminal offences or cases where mala fide are inferable.
- d) No disciplinary proceeding will ordinarily lie against any official for any lapse not detected in -3- successive internal regular inspections which will however be subject to coverage of minimum - 4- years' period from the date of event/ occurrence of the lapse.
- e) However, the above time limit will not apply to cases of where the involvement of the employee is identified in Frauds and Other criminal offences as per the law of the land.

CAVEATS IN EXAMINATION OF STAFF ACCOUNTABILITY:

- a) Examination of lapses should not be done with hindsight and circumstances prevailing at the, relevant time must be taken into account.
- b) Whether the business decision taken was bona fide or had intentional negligence/ recklessness / deliberate malfeasance, should be carefully looked into. If there were any contributing factors to the account turning NPA, then these need to be, clearly brought out outlining the impact of the same.
- c) Where the account has turned NPA solely as a result of external factors, mere existence of procedural/ operational lapses on part of officials in sanction of the credit facility should not form the basis for ascribing accountability.
- d) Responsibility needs to be fixed where it lies e.g. in an account turned NPA due to improper, monitoring,

accountability should not be ascribed on officials involved at sanctioning level.

- e) Past track record of the officials in appraisal/ sanction/ monitoring should be given due weightage.
- f) Materiality of the alleged omission / commission.
- g) Recovery probabilities.

Administrative Enforcement of Accountability Scheme (2nd Pillar)

The current Staff Accountability Scheme of the Bank is effective from 01/04/2022 to 31.03.2025 rests on three pillars.

1. Accountability as an inherent part of the Compliance culture.
2. Administrative enforcement of Accountability (*recognizing diligent, compliance behaviour and system of alerts for non-compliance*)
3. Examination of Staff Accountability leading to possible penal action for non-compliance.

The recent circular BCC/BR/115/415 dated 20.07.2023 has been issued for the implementation of “2nd Pillar” with following **APPROACH AND OBJECTIVES**

Bank has introduced this policy but there are serious gaps and we have taken up the bank for plugging those gaps so that officers are not harassed unnecessarily.

UNETHICAL BANKING PRACTICES AND STEPS TO SAVE FROM FALLING PREY TO THAT

We all must be aware that as a human being we are quite prone

to go for personal gains through whatever channels available at our hands and as a Banker some of us are getting tempted to adopt unethical banking practices for personal benefits. To know what exactly is unethical banking practices, we must go through particularly our banks recent publication “Our Code of Ethics version 1.0/2022” along with those topics of Book of Instructions and various circulars thereon which are related to our areas of responsibility and we must be very clear that, broadly speaking, any deviation thereof without prior approval from the competent authority will come under ‘UNETHICAL PRACTICES’.

We give hereunder, some of the common Unethical banking practices, those were adopted by erring officials:

1. Unusual heavy cash transaction in officer’s SB / OD account for which the officers concerned are not able to furnish proper justifications.
2. Debiting Customer’s / Borrower’s account and crediting self/relative’s account.
3. Debiting PL/GL account and crediting self/relative/other account with motive of personal gains.
4. Knowingly sanctioning loans on the basis of fake and fabricated documents, entertaining impostors and thereby causing Bank to incur substantial financial loss.
5. Involved in reckless financing, misappropriation / defrauding of bank funds by resorting to unscrupulous practices which are detrimental to the interest of the bank.
6. Deliberately committing serious irregularities for which Bank is likely to incur substantial financial loss.
7. Using password of colleagues with mala fide intention and vested interest for personal gains. It should be noted that as per Bank’s guidelines the officer / staff whose password is used by other staff members for committing fraudulent transactions (entering / posting / verifying) will also be held responsible.
8. Misuse of Leased accommodation facility by inflating the rent

or false claims without availing the lease facility; fake claims on travelling expenses by submitting false / tempered hotel bills; inflated medical claims on the basis of fake / altered / fabricated bills.

9. Committing fraud through multi-layered transactions for camouflaging the ultimate beneficiary, for covering up the misdeeds.

10. Engaging / entertaining middle man for loan processing and disbursement / Unethical transactions through accounts of Business Correspondents.

Some of the LIVE CASES of recent past which were reported under Unethical Practices at various levels are referred hereunder. Out of these, a few cases have also appeared in the Newspapers of respective places:

(a) BOB, Raja Rajeshwar Nagar Branch, Bengaluru South Region:

1. Branch Head collected Rs.1 crore in cash without Armed Guard.
 2. Used own vehicle for cash remittance.
 3. Withdraw cash from Currency Chest without specific request from cashier and without signature of two authorized signatories.
- The officer concerned involved in the case have been dismissed from service.

(b) BOB, Udipi Region, Mangaluru Zone:

Unauthorised transfer of fund to relative account using colleague's password (an officer transferred Rs.2.69 crore to his wife's account between April to September 2022)

(c) BOB, Badayun Branch, Meerut Zone:

An officer committed suicide in March 2022 being under inbuilt pressure as reported, he had indulged in reckless financing.

(d) BOB, Chamaiganj Branch, Ayodhya Region:
An officer committed suicide under inbuilt pressure for doing reckless financing.

(e) BOB, Phagwara Branch, Chandigarh Zone:
A Senior Manager extended Loan of 21.19 Crs to 19 Brick kiln of forged Companies / Firms and ultimately got arrested by Enforcement Directorate.

(f) Indian Bank, Hanumant Nagar branch, Bengaluru:
Manager was arrested for allegedly diverting Rs. 5.7 Cr to his Girlfriend whom he met on dating app.

(g) BOB, Dr. Nanjappa Road branch, Coimbatore:
Custodian and Joint Custodian of the Currency Chest along with a temporary employee and the Armed Guard were charged for swindling Rs.3.3 crore from Currency Chest by using counterfeit notes.

(h) BOB, Sikarhatta Branch, Bhojpur, Bihar:
A Sub staff in collusion with cyber criminals cheated the bank by an amount of Rs.100 crore. The culprit had scanned the account details of more than 1000 accounts and shared the same with cyber criminals, who made forged withdrawals from various accounts in different states.

(i) BOB, Rath Branch, Lucknow Zone:
The cashier fraudulently took out an amount of Rs.1.59 crore, keeping all the bank officers in dark.

(j) BOB, Station Road Branch, Surendranagar Region, Gujarat:
One clerk (SWO A) withdrew cash amounting more than Rs.20 lakhs, without having debit authority from respective customers during 2021 and 2022. The concerned staff, later on, confessed

that he has committed these frauds to make up the huge loss suffered by him in stock trading.

He used to make the cash debit entries directly at "P" level - for a nominal amount (say Rs.2000/- to Rs.5000/- per accounts. On daily basis he used to debit many accounts and withdrew the cash. Officers handling the day end work in the late evening (after cash closure) used to verify such entries at "P" level. Consequently, Explanatory Note has been issued to many officers of the Branch concerned who were found involved in verifications thereof.

(k) BOB Sant Road Branch, Godhra Region :

Around -250- plus loan accounts of various amounts, altogether more than Rs.9 crore were sanctioned recently by the Branch Head, without carrying out Pre-Sanction, ascertaining credentials of the borrowers, obtaining relevant documents, and not ensuring creation of assets and other various irregularities. In addition to this -107- Term Loan A/Cs were also sanctioned and disbursed without adhering to the bank's guidelines.

(l) SBI, Rayadurgam Branch (Andhra Pradesh):

In Aug 2023 it was reported in newspaper that the Branch Manager has allegedly withdrawn more than 1 crore from the accounts of different customers since Dec 2022 till Aug 2023. The manager had first withdrawn Rs.20 lakh in last Dec 2022. Fraud was unearthed after receiving complaints from the customers and thorough inquiry by Regional Office. Complaint has been lodged with the concerned Police.

Branch Manager had identified customers with huge deposits in the bank, whose mobile phones had not been linked with their accounts. He then zeroed in on such customers who did not visit

the branch frequently. By using fake signatures of such customers he was transferring amounts into his and his family members' accounts

(m) BOB Kidwai Nagar Branch, Kanpur : Sept 2022

Theft of ornaments worth Rs.1.5 crore approximately from Bank lockers by a mechanic of Locker Company, detected by police.

(n) Punjab & Sind Bank Delhi: Mar 2023

Fraud of Rs.55 crore by Bank Officer for online gaming by unauthorisedly debiting valued customer account and misusing Mudra Loan. Such unethical and wrongful acts are nothing but SUICIDAL.

You are also advised to go through Bank's recent publication "ANUVRITTI", weekly snippet started from 01.04.2022, issued by the Compliance Department, BCC available on BOB Intranet. It is very purposeful aimed to awaken you to prevent frauds.

Unethical Act led to removal from service of SBI's Probationary officer

Madras High court in Sep 2023 upheld bank manager's removal from service for producing fake boarding and lodging bills. The appointing authority (GM) has increased the punishment to removal from bank service. The judge said ' The facts of the case touch upon the lack of confidence which the general public will have on a bank official when he himself is alleged to have misappropriated the money. Justice said, the manager should have thought about the indigent circumstances of his family before committing the illegality and cite it as a reason to seek lesser punishment.

BOB SCAM, Ashok Vihar Branch, 10th Oct 2015

Trade Based Money Laundering It is alleged that the black money was remitted from BoB to Hongkong camouflaged as payment for non-existent imports such as cashew, pulses and rice.

It is alleged that Rs.6172 crore black money was remitted from BoB Ashok Vihar Branch, Delhi. Transfer of money was through newly opened current A/c and the address mentioned therein was fake. Lapse related to not observing due diligence required under KYC norms.

Unethical practices adopted for increasing BoB World App registration / activation (2021-22)

Serious irregularities of seeding wrong mobile number in customer's account and subsequent registration, activation followed by deregistration involving the following irregularities / lapses :

- a. Duly signed request from customer for registration of mobile number is not on branch record.
- b. Only a few SIM cards were used to onboard large number of account holders for mobile banking as well as BoB World registration.
- c. Mobile numbers of Sub staff, temporary sub staff, Business correspondent and of their family members were used.
- d. Same mobile number was used in various customers accounts.

The above activity violated the Bank's guidelines with respect to mobile number seeding / changing / updating in customer's account, which seriously exposed the Bank to Reputation Loss.

The RBI on 10th Oct 2023 banned BoB from onboarding any new

customer on its BoB World mobile application with immediate effect.

RBI's concern largely related to customers onboarding process as there were deviation from the stipulated documentation / steps / norms. RBI said that any further onboarding of customers on BoB World will be subject to rectifications of the deficiencies and strengthening and streamlining the processes involved to the satisfaction of the regulator.

In the recent past various actions viz. transfers, suspensions, disciplinary actions and recovery of incentives from officers, have been taken by the bank. Infact, the entire episode was due to extreme pressure from the higher authorities to achieve the most unrealistic targets and the fallacy is that complying the instructions became now punishable offence. The poor Branch Head / Officers have become scapegoat and bearing the brunt. It gives a great message that **officers should learn and practice saying NO to unethical activity to save oneself from embarrassment and harassment.** Hence, a great lesson for everybody from the said incidence is 'in no

circumstances the bank's stipulated guidelines should be violated and if it has to be done there must be written instruction from competent authority'.

In the above backdrop its quite pertinent to make it emphatically clear that as a BARODIAN we all have a moral and professional responsibility to keep our EYES & EARS open while working in Branches, so that, in case any of our colleague, unfortunately, fall prey to negative temptations and misdeeds, we can save the person as well as our INSTITUTION by sounding 'WARNING ALARM' in time.

Conclusion

The above topics and compilations of past events has been an humble and modest attempt to bring out the historical foot prints of our Association to help refresh the memory of our older members and make our younger members aware and enlightened of the struggle and sacrifices made by the Association leaders and activists equally supported by the primary members with the sole objective of growing with the Bank by putting best possible contribution for its growth and development against all the odds and challenges and making the life better and better for the coming generation in Bank of Baroda with respect to service conditions, financial compensations, improvement in working conditions, staff welfare measures and career progression.

We exhort our members to join wholeheartedly in our march towards a PROMISING FUTURE. LET ALL OF US MAKE OUR BANK AND ASSOCIATION STRONG ENOUGH TO FACE ANY KIND OF CHALLENGES.

With best wishes,

**RK CHATTERJEE
PRESIDENT**

**PREM KUMAR MAKKER
GENERAL SECRETARY**

**DATE : 25.11.2023
PLACE : MUMBAI**



ALL INDIA BANK OF BARODA OFFICERS' ASSOCIATION