

Association of Officers of UCO Bank
(Registered under the Indian Trade Unions Act, 1926)
Affiliated to All India UCO Bank Officers' Federation, an affiliate unit of AIBOC)
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February 03, 2017

TO ALL THE MEMBERS

Dear Comrade,

**Sub: UNBEARABLE SUFFERINGS OF OFFICERS : MANAGEMENT
APATHY & NEGLECT TOWARDS OFFICERS : LAUNCHING OF
ORGANIZATIONAL ACTION PROGRAMME BY AIUCBOF**

Keeping in view unbearable sufferings of officers coupled with Management apathy and neglect towards officers our Federation has decided to launch organizational action programme from February 06, 2017 and accordingly, Federation has addressed a letter no. COM/OB/59/2015-18 dated 31/01/2017 to its Units wherein details of issues, action programmes and its monitoring, memorandum to be submitted to MD & CEO by Units through Zonal & Circle Heads as well as to MD & CEO, EDs & GM, HRM & all Corporate General Managers by Federation have been given in detail.

We reproduce hereunder the full text of letter no. COM/OB/59/2015-18 dated 31/01/2017 addressed to Units by Com. S Roy Choudhury, General Secretary, AIUCBOF on the above subject for information and necessary action of members.

We take this opportunity to urge upon our members to implement the organizational action programme prescribed by Federation meticulously and with full might and zeal. Kindly remember that if we respond to arbitrary and unilateral actions of Management with utmost consolidation and determination, the victory will be ours and victory means dignity and prestige of officer community shall be restored.

With warm greetings,

Comradely yours,

(Dipankar Mitra)

General Secretary

QUOTE

“You are aware that officers of our Bank have been undergoing tremendous amount of sufferings and hardships due to total apathy of Management towards the cause and interest of officers. The matter has been discussed, time and again, at various organizational tiers of our

Federation. Federation has been showing utmost restraint and patience as it always desires to resolve the issues through MR Mechanism. Unfortunately, Bank has put the bilateralism itself in jeopardy. It is no longer possible for Federation to remain silent and ignore the frantic cry of officers to react meaningfully so that their sufferings and hardships are reduced, they can work with full dignity and prestige, they are able to work in a congenial and safe working environment and their beloved Federation is not ignored and undermined by Bank.

Under the above backdrop, the General Secretaries of Units of Federation met at Kolkata on January 21, 2017 and discussed all the issues in detail. After threadbare discussions, the General Secretaries of Units of Federation came to the conclusion that the attitude of Bank has forced Federation with no other alternative than to launch Organizational Action Programmes and entrusted the Action Committee of Federation to frame organizational action programme.

Thereafter, Action Committee of Federation met in the evening of January 21, 2017 and after threadbare discussions, the Action Committee of Federation identified the following issues for agitation and framed the Organizational Action Programme as mentioned below.

I. ISSUES

1. ARBITRARY AND UNILATERAL ACTIONS OF THE MANAGEMENT IN VIOLATION OF GOVERNMENT GUIDELINES, BILATERALLY AGREED BOARD APPROVED TRANSFER POLICY AND PROMOTION POLICY AS WELL AS VIOLATION OF BOARD APPROVED MR POLICY RESULTING IN DISCRIMINATIONS TO MAJORITY OFFICERS.

Sl. No.	Issue
	ISSUES
1	Denial of Repatriation to large nos. of eligible officers.
2	Discrepancies/Omissions observed in transfer lists of officers under ATE-2016
3	Violations of provisions of Transfer Policy for Officers and Operational Guidelines in ATE-2016.
4	Transfer of Physically Handicapped Officers in ATE-2016 in Violation of Government Guidelines and Transfer Policy for Officers.
5	Transfer of Officers in ATE-2016 who are exempted from Transfer under Spouse Transfer Clause in Violation of Transfer Policy for Officers.
6	Retention of Newly Promoted Officers at Head Office in Violation of Transfer Policy for Officers.
7	Immediate transfer of CAs & MBA (Finance) Officers to Rural / Semi-Urban Branches within their Zones of Domicile in terms of Government Guidelines, Promotion & Transfer Policy for Officers.
8	Denial of benefit of choice posting to lady officers under option clause.
9	Denial of repatriation, Requests and Choice Posting under Option Clause in Metro Centres on the grounds of non-completion of Rural/Semi-Urban tenure although Bank is posting officers in Head Office & Administrative Offices in violation of Transfer Policy for Officers.
10	Identification and Posting of Generalist Officers to work as Officer in Law Department in Violation of MR Policy and Transfer Policy for Officers.
11	Transfer of OL Officers : Violation of Transfer Policy & Discrimination caused to our Members vis-à-vis Favouritism to Minority Officers' Organization.

12	Exemptions from annual transfer – Office Bearers of our Organization : Federation should be allowed to give exemptions to its Office Bearers as and when required or Bank should give the names of officers, both generalist and specialist, to Federation before ATE who are identified for transfer in ATE.
13	Denial of appointment to the wards of deceased employees in lieu of spouse in violation of the extant policy guidelines.
14	Initiation of RDA in violation of Bank's and other relevant guidelines i.e. in terms of Bank's circular issued on the basis of CVC guidelines, Bank cannot initiate RDA if an incident took place more than 4-years back and 2 inspections have been conducted provided there is no fraud or malafide intent in the account. Bank continues to initiate RDA in violation of its own guidelines and inflict punishment on officers.
15	Discriminatory Disciplinary Actions i.e. in accounts involving both senior level and junior level officers, it is observed that senior executives are promoted concealing the proposed RDA against them and subsequently, Bank proceeds against them under non-vigilance while RDA is initiated against junior level officers under major misconduct and they are inflicted with harsh penalties.

2. Implementation of Regulation 19 (i) of Officers' Service Regulations in a discreet and surreptitious manner to give CRS to officers who have completed 30 years of service or attained 55 years of age although Bank is denying Voluntary Retirement to many officers.

3. MANAGEMENT APATHY AND NEGLECT OF BILATERAL MECHANISM

Present Bank Management always tries to ignore and bypass bilateral mechanism thereby vitiating the congenial MR climate. Examples are:

Sl. No.	Issues
1	Denial of one round of promotion upto Scale-VI in 2016 thereby depriving large nos. of officers of their legitimate promotion and jeopardizing their career.
2	Bank's contemplated design to hand over entire policy matter power to MD & CEO in supersession of the authority of the Board and in violation of Bilateralism.
3	Distortions in the Transfer Policy for Officers reviewed on 16.06.2016 in violation of agreed understandings with our Federation
4	Federation's letters are just acknowledged and no further information on actions taken by bank.
5	Non-implementation of apex level GR issues and also no subsequent information is being sent to Federation after examination or placing before the Competent Authority in terms of minutes of GR Meeting.
6	Agreed issues at Circle Level GRM are not implemented in many Circles. Even after bringing the unimplemented and unresolved issues at Circle Levels to the notice of Head Office, the same remain pending and unresolved.

4. NO CONCERN OF THE MANAGEMENT TO ADDRESS ISSUES OF THE OFFICERS

Sl. No.	ISSUES
I	Policy Level Issues
(i)	Denial of benefits of Furniture & Fixture to all officers, which is available in all peer banks pending since 2011.
(ii)	Revision of Bank's Conveyance Reimbursement Scheme for Officers: Denial of

	Payment of 25% extra to Branch Heads, Number One Post Holders of Offices & Field Officers.
(iii)	Placement Policy for Officers not framed.
(iv)	Career Path for Specialist Officers not defined.
(v)	1 st Postings of Probationary Officers and other newly recruited officers not framed.
(vi)	Minimum guidelines on transfer and posting of Scale-IV & above officers not framed. Entire transfer and posting of Scale-IV & above officers have been taking place on pick and choose basis across the country.
(vii)	Review of Bank's Residential Accommodation Scheme for Officers.
(viii)	Enhancement of Festival Advance for Officers.
(ix)	Review of Bank's Scheme on Residential Telephone Facility to Officers.
(x)	Review of Master Circular on Staff Housing Loan Scheme for Officers and Award Staff Members of the Bank.
(xi)	Revision of Bank's Conveyance Reimbursement Scheme for Officers: Request for Payment of 25% extra to Branch Heads, Number One Post Holders of Offices & Field Officers.
(xii)	Enhancement of OD Limits to Rs.8.00 lacs for officers and application of interest at MCLR.
(xiii)	Review of Bank's Scheme on Segment Specialization for Officers.
(xiv)	Review of categorization of Posts of Officers at Branches/ Offices.
(xv)	Illegal & Irregular Use of Social Media for Bank's Official Purpose.
(xvi)	Smooth and orderly functioning of Departments vis-à-vis Bank's letter dated December 01, 2016 issued in this respect.
(xvii)	Strict implementation of Regulated Working Hours in Branches & Offices including Head Office.
II	Denial of Benefits
(i)	Payment of TA/DA to the Bank Officials deployed on Election Duty.
(ii)	Bank's Scheme on Furniture / Fixture provided at Bank's Residential Accommodation : Wrong Implementation of the Scheme causing Hardships to Officers.
(iii)	Officers under NPS are not allowed to exercise option to choose Fund Managers.
(iv)	Denial of Milestone Awards to Officers.
(v)	Denial of Payment of Honourarium to Officers.
(vi)	Non-Resolution of issues of Inspecting Officers Posted in Field Inspectorates causing Hardships & Sufferings to them.
III	Problems & Sufferings of Specialist Officers
(i)	Denial of Repatriation & Transfer of Specialist Officers without any policy approach.
(ii)	Denial of facility of Conversion from Specialist cadre to Generalist Cadre.
(iii)	No Job Rotation for Specialist Officers.
(iv)	Minimum Domain Knowledge to Specialist Officers is denied.

5. TOTAL DISTURBANCE IN WORK-LIFE BALANCE OF OFFICERS DUE TO MANAGEMENT'S TOTAL LACK OF CONCERN TO ADDRESS THE WORK-LIFE PROBLEMS OF THE OFFICERS.

The followings are the glaring work-life problems of officers, which continue to remain unattended and unaddressed since long.

Sl. No.	Issues
I	Manpower Shortage
(i)	Acute shortage of manpower at all cadres in branches/offices.
(ii)	No Clerical Staff or inadequate clerical staff in the Branches : Serious Handicap for the Branches.
(iii)	No Sub-staff/Sweeper in the Branch vis-à-vis Issue of circular on withdrawal of Casual Workers inspite of Bank being fully aware of casual workers are being engaged by Branches/Zonal Offices: Serious Handicap for the Branches and Officers.
(iv)	Non-posting of minimum complement of officers in branches results in tremendous hardships to officers and hampers branch functioning. Some branches are provided with only one officer.
(v)	Inadequate manpower support to implement various new and innovative schemes launched by bank.
(vi)	Officers are compelled to do sub-ordinate jobs on regular basis.
(vii)	Manpower Assessment is wrongly done in absence of review of categorization of posts of officers in branches/offices.
(viii)	Uneven distribution of existing manpower resulting in comfort to few choice zones and suffering to remaining zones.
II	Problems of Currency Chests
(i)	High precision note counting and fake note detecting machines matching with those of RBI not provided to Currency Chests. Consequently, Currency Chest officers are compelled to pay hefty penalties on regular basis without any fault of their own. Moreover, FIRs are lodged by RBI with Police against Bank officials under non-bailable sections of IPC resulting in both financial and mental torture of Chest Officials. Moreover, Currency Chests are not manned as per RBI guidelines.
(ii)	Bank should pay the penalty imposed on currency chest branches specially during demonetization period.
III	Problems of City Back Offices
(i)	Lack of proper infrastructure and manpower causing serious hardships to the officers of CBO and they are also exposed to financial risks.
IV	IT Related Problems
(i)	Bank's decision to take over CBS (FINACLE) Level one (L1) and Level two (L2) from M/S HP
(ii)	No proper IT support is extended to the branches. ZITCs are not adequately strengthened.
(iii)	Acute problems of Link Failures in most of the branches across the country resulting in customers' dissatisfaction, business loss and hardships faced by the officers. Bank has not examined the problem in its totality and is in the process of adopting unmindful ad-hoc steps instead of providing two lines to the branches as have been done by peer banks.
V	Discrimination in Promotions
(i)	Deliberate awarding of lower marks in APAR inspite of very good performance thereby making officers who are not favoured ones to the Management, ineligible for

	promotion.
(ii)	Promotional vacancies are deliberately kept unfilled causing deprivation and demotivation to officers as well as harming the interest of the Bank.
(iii)	Non- declaration of inter-scale promotional vacancies for Engineers & also filling up of existing vacancies of Assistant General Managers in GAD (Engineers) and OL Department causing deprivation to Engineers.
VI	Closure of Inspection Reports : Problems in UCOETHIC
(i)	The entire procedure is very cumbersome and unnecessary time consuming resulting in wastage of manpower.
(ii)	Branch replies are rejected on trivial grounds.
(iii)	Some parameters, which are no longer valid, are still incorporated in the package.
(iv)	Stoppage of Salary of Branch Heads/Assistant Branch Heads of Branches for keeping RBIA Reports pending for closure beyond six months.
(v)	Attitude of some Inspecting Officers and Executives of FIs is very hostile towards branch officials leading to non-closure of inspection reports.
VII	Non/Under-Utilization of Officers with Specialist Qualifications & Knowledge : Both Specialist Officers and Generalist Officers with specialist qualifications are either non-utilized or under-utilized.
(i)	Many IT Officers are used as data entry operators or typists.
(ii)	Chartered Accountants posted in Head Office are performing duties of any junior level generalist officers i.e. following up with Zones and Circles and preparing statements and when posted in GAD, they are scrutinizing and passing bills, which does not justify lateral recruitment in higher scales.
(iii)	MBA Finance officers posted in Head Office are also discharging duties being discharged so long by junior level generalist officers i.e. they are just following up with Zones, which does not justify lateral recruitment in higher scales.
VIII	Compliance of Oral Instructions
(i)	By complying oral instructions of Senior Management officers are landing themselves into accountability traps because the Superior Officials does not own up the oral instructions. Subsequent confirmation in writing is not given in violation of CVC guidelines.

6. GROUP MEDICLAIM INSURANCE SCHEME

Bank's group mediclaim insurance scheme is totally neglected. TPA and Insurance Company have been given a free hand to do whatever they feel like at the cost of members' interest. We cite below some serious drawbacks of the scheme causing sufferings to the members.

	Medical Insurance Scheme
(i)	Poor handling of Bank's Medical Insurance Scheme leading to sufferings to both serving and retired officers.
(ii)	Arbitrary downsizing of quantum of reimbursement on certain ailments by TPA.
(iii)	Medical Insurance Scheme for Retirees : Subsequent changes incorporated in the terms & conditions of the Policy to the detriment of retirees by the Bank.
(iv)	Non-Refund of part of Mediclaim Insurance Premium to the Retired Employees.
(v)	Immediate Implementation of Top-up Medical Insurance Policy for both Serving and Retired Officers and Employees from Staff Welfare Fund.

7. OVERALL MANAGEMENT DESIGN IS TO IGNORE AND BYPASS MAJORITY OFFICERS' ORGANIZATION WITH A VIEW TO PAMPERING & PROMOTING THE MINORITY OFFICERS' ORGANIZATION AT THE COST OF MAJORITY OFFICERS.

II. PROGRAMMES

Sl. No.	Programme	Date
1	Annual Zonal General Body Meetings of Units	Within 28/02/2017.
2	Submission of Memorandum signed jointly by President and General Secretary of Federation addressed to MD & CEO	
(i)	Before Zonal Managers & Circle Heads: By Units in deputation with available Office Bearers & Members.	From 06/02/2017 to 10/02/2017.
(ii)	Before Corporate General Managers : By Federation along with WB Unit.	From 06/02/2017 to 10/02/2017.
(iii)	After each deputation and submission of Memorandum, gate meeting should be held after working hours to apprise the members.	On all relevant dates.
(iv)	Before MD & CEO and EDs by Federation.	On 06/02/2017
3	SMS to MD & CEO, EDs and GM, HRM to be sent by EC Members of Units of Federation.	On 20 th , 21 st & 22 nd February, 2017.
4	All members shall quit Bank's official whats app groups till further instructions. In case, members are re-admitted by the Administrators, Units and Members shall write protest letters to the concerned authorities.	On 27 th & 28 th February, 2017.
5	Stick to working hours and rules and no work on 2nd & 4th Saturdays/Sundays/Holidays	
(i)	In Administrative Offices i.e. Head Office, Circle Office & Zonal Office.	From 01/03/2017.
(ii)	In EL/VL Branches.	From 10/03/2017.

III. REPORTING & MONITORING OF ORGANIZATIONAL ACTION PROGRAMME

1. All Units to report on development on Organizational Action Programme on daily basis to their respective Circle Co-ordinators.
2. Respective Circle Co-ordinators shall closely monitor Organizational Action programmes and report to the Central Office on daily basis.
3. In case of any difficulty or assistance, the State units shall contact their respective Circle Co-ordinators.

IV. REVIEW OF ORGANIZATIONAL ACTION PROGRAMME

The Action Committee of Federation was formed in the Executive Committee Meeting of Federation held at Patna on September 24, 2016 with the following Office Bearers:


Sl. No.	Name of the Office Bearers	Designation
1	Com. L A D'Souza	President
2	Com. Dipankar Mitra	Sr. Vice President

3	Com. R Vaidyanathan	Sr. Vice President
4	Com. R P Jat	Sr. Vice President
5	Com. Anil Khare	Jt. General Secretary
6	Com. Taher Ahmed	Jt. General Secretary
6	Com. Rakesh Verma	Vice President
7	Com. Naresh Meshram	Member Advisory Council
9	Com. Alok Das	Jt. General Secretary (HQ)

The Action Committee of Federation shall review the Organizational Action Programme during the course of attending AIBOC General Council at Jaipur from March 17 to 19, 2017 or any earlier date, if required.

Comrades, the agitation has been thrust upon us by the Bank due to reasons as stated above thereby jeopardising the interest of the Officer Community of our Bank. We are left with no option other than to launch Organizational Action Programme to resolve our issues. Now, the time has come for everyone of us to sharpen our weapon and plunge into action and make the Organizational Action Programme as prescribed above by your beloved Federation not only a grand success, but a milestone in the history of bank officers' trade union movement. We are confident that our dedicated and militant Units and comrades shall rise to the occasion as they had been doing in past and make the Organizational Action Programme a tremendous success, which would compel bank to resolve our issues immediately through bilateral mechanism. There is no doubt that ultimately victory will be ours.

With warm greetings,


S Roy Choudhury
General Secretary"
UNQUOTE