

FORUM

JOURNAL OF UNITED BANK OF INDIA EMPLOYEES' UNION
DECEMBER, 2015



Meeting at BEFI Office on 2nd Sept. Strike



Rally at BBD Bag, Kolkata on 2nd Sept. 2015



Com. Joydeb Das Gupta Speaking to RC Members of Kolkata & Suerounding Regions



Meeting at Kolkata of Region Committees around Kolkata on 17th Nov.'15



Region Committee members around Kolkata in Meeting on current affairs of our Bank on 17th Nov.'15



A glimpse of the mammoth rally which was organized against the unilateral proposal of manpower by the H.O. Management by four award staff Unions in front of the main gate of Head Office on 22nd September, 2015. On the same day a joint deputation was given to GM(HR) demanding discussion before finalization of Manpower. The Management had to bow down and start discussion at DGM level.



Cultural Get-Together of Kolkata North Region on 21.11.2015



Devastating Flood
in Tamil Nadu



Members of BEFI
Distributing Relief to Flood
Affected People



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EDITORIAL

The magic flute that hypnotized our countrymen to float on dreams of '**achhe din**' is no more in the hands of Piper of Haemlin. During its one and half years' rule Modi-led Govt. at the centre has exposed its class character emphatically. It is '*amir admi*' and not '*aam admi*' that the Govt. stands for. Left to neo-liberal open market economy under absolute control of national and multinational corporate sharks, the people of the country by and large are in acute distress with woes and miseries heaping on them at geometric progression. On the other hand the Govt. is in haste to create a Trade Union-free labour market by bringing in amendments to labour laws to suit the interest of their corporate masters. Big election promises like retrieval of black money stashed abroad, employment of 5 crores of youth in 5 years, to arrest price-hike, scam-free transparent governance all now sounds hoax. An out and out pro-corporate Government is trying to hoodwink the people with hyperboles like Make in India, Swatch Bharat, Digital India and so on. Our society is simultaneously witnessing alarming rise of intolerance with overt and covert support of the Govt. Social violence and fatal attacks on people belonging to minority communities is escalating in different parts of the country in the name of '*holy cow*'. All this aims at jeopardising the growing unity of the working class that the present situation deserves most. History evidences people cannot be befooled for long. Ridden with acute adversities they are now turning their faces away from Prime Minister Narendra/Modi and his team. Outcome of recent Bihar poll is a conspicuous reflection of the same.

Modi-led Govt. is equally in a spree to dismantle the public sector banking to fulfil its commitments to the corporate world which made Mr. Modi ascend to the power. With reforms programme continuing unabated the latest salvo '**Indradhanus**' (Rainbow) has been launched at the Nationalised Banks in August, 2015. Like Rainbow consisting of 7 colours, '**Indradhanus**' as has been designed in line with recommendations of P.J. Nayek Committee and message of Gyan Sangam, 2015 pleads for 7-point reforms programme right from change in constitution of the Banks' Boards to allowing the willful, big loan defaulters to continue with their loot of public money. All this aims at executing the long-cherished goal of outright privatisation of PSBs.

Our Bank UBI is passing through a critical phase for sometime past with financial parameters continuously showing negative trend. Financials as at the end of half-year of the current fiscal hardly reflect any significant progress. Total Deposit shows a marginal increase while Total Advance has gone down further as compared to the position as on 31.03.2015. Due to fall in Current Deposit by 20% CASA was reduced by almost 2%. Much improvement in recovery has not been possible despite hard efforts and GNP is still running as high as 8.90%. Considering the accumulated loss the amount of net profit earned is too negligible. As its financials, manpower has become a vexed issue in our Bank for long. Acute manpower shortage particularly in award staff categories has virtually pushed the employees to the wall. Overstaying and rampant outsourcing are now orders of the day. Notwithstanding all this, customer service can hardly be rendered smoothly.

As a result, many of our valued clients are leaving the Bank silently which is having its adverse impact on its overall business growth. To add salt to the injury, the Bank management of late .issued one proposed required manpower as on 31.03.2015 with further downsizing of strength in clerical and subordinate cadres. We have no other alternative but to oppose it and strike hard for a need-based scientific manpower. For the purpose, we are trying vigorously to forge a joint movement on this score. We expect our ensuing All India Central Committee meeting at Shiliguri will discuss and decide for a sustained struggle on this issue along with some other long pending demands. We must keep the powder dry and gear up the organisation effectively for the long-pitched battle in the days ahead to save our industry and our beloved UBI as well.

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We welcome constructive criticism, suggestions and also invite articles from our members and readers as well for further enrichment of our organ 'FORUM'. Our different Regional/State Committees are requested to send brief reporting of important programme, if any, organised by them for publication. Communications may be e-mailed to us at [ubieu.cec\(o\),gmail.com](mailto:ubieu.cec(o),gmail.com) or sent directly to our CEC office.

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INDRADHANUSH THE ROAD TO PRIVATISATION

— Pradip Biswas

The pre-1969 era of Private Banking (PB) was marked by frequent Bank failures, brought about, sometimes, by mismanagement or, sometimes, by shrewd manipulations of the private owners, but always resulting in, without exception, the poor depositors losing their hard earned savings, the employees losing their jobs and, most significantly, the respective private owners amassing a fortune. .

The situation changed qualitatively, and that for the better, with the ushering in of Public Sector Banking (PSB) through nationalisation of 14 major Private Banks in 1969; the changeover, from Private Sector Banking to Public Sector Banking, was further boosted with the nationalisation of 6 more Private Banks in 1980. It has been the experience of 45+ years of PSBs that (i) a nationalised Bank never fails, and hence, (ii) depositors never lose even a single copper of savings and (iii) no job-loss nightmares for employees. Besides, the Nationalised Banks earn decent profits which contribute to the economic welfare of the country. In 2014-15 alone, the PSBs earned an astronomical Operating Profit of more than Rs. 1,30,000/- Crore. What is more, whenever a private Bank has failed after 1969, one or the other Nationalised Bank has taken up and shouldered the liability for safeguarding the depositors' savings and employees' job security.

The corporate sharks, both Indian and foreign, are not satisfied with such state of affairs; their target is to gain control over, and then to devour, more than Rupees Seventy Lakh Crore of assets (mostly hard earned savings of poor and middle-class depositors) mobilised by the PSBs.

Since the onset of the neo-liberal economic regime (popularly known as 'market economy'¹) in early 1990s, privatisation of Nationalised Banks has been at the top of agenda of successive Governments at the centre; but because of various political compulsions and constraints, they have so far failed to carry forward their cherished agenda to its desired conclusion.

The first and foremost constraint for all Governments at the centre has been the powerful united movement, including 35 days of Strikes of Banks' workmen and officers alike since 1991 in defence of Nationalised Banking Sector. After its formation in 1997, UFBU, a united platform of 9 unions of workmen and officers of Banks, representing almost 100% workforce of the Banking industry in India, has also been on movement on this issue. These struggles by the Bankmen have always been strengthened and encouraged by the solidarity and support of the Central Trade Unions, more particularly the Leftists ones like the CITU, AITUC, etc., and the democratic movement of other sections of working people of the country. MPs belonging to left political parties have also vociferously

espoused, at all times, both on the floors of the Parliament and out of it, the cause of such movement by the Bankmen.

At political level too, neither Congress nor BJP, the two parties leading the Government at different point of time from 1989 to 2014, did have the absolute majority in the Lok Sabha so as to push through any agenda of their choice; they were all bound by the compulsions of coalition and dependence on other political parties.

These compulsions and constraints notwithstanding, none of the successive Governments did ever give up on the reforms agenda dictated by WTO-World Bank-IMF triumvirate. This is manifested through institution of numerous commissions and committees, Narshimham Committee No. 1 (1991) to start with and the P.J.Nayak Committee as the last one so far, to find out ways and means for dismantling the Public Sector Banking system and privatisation of the nationalised Banks.

The erstwhile Prime Minister, Dr. Manmohan Singh, towards the end of his tenure in office, appointed the Chief of a small Private Bank to identify the ailments (?) of the robust PSBs and to suggest remedies. As desired, that gentleman, Shri P.J. Nayak, submitted a Report suggesting, in effect, dismantling of PSBs and handing over of the PSBs to private ownership. However, before Dr. Singh could take up the said Recommendations for implementation, Shri Narendra Damodardas Modi ascended to the power riding on the propaganda machinery and money power of the corporate world, the giant business and Industrial groups. Those corporates demand immediate returns; Shri Modi too is duty bound to reciprocate. The combined effect of this demand and the duty has led the new NDA Government to organise and hold a brain-storming session of top-notch Bankers and political leaders of the Government, GYAN SANGAM, in January 2015; the said GYAN SANGAM has devised and launched the latest salvo, INDRADHANUSH (the Rainbow), at the Nationalised Banks on 14th August 2015.

The Rainbow consists of 7 colours; Indradhanush too consists of 7 different programmes all directed at privatisation of Nationalised Banks as per the Recommendations of Shri P.J. Nayak. A few examples would bring the point home.

The Chief of a small Private Bank, having 400 Branches, 27 lakh customers and Rs.38,000 Crore of assets, has been appointed as the Chief of a Nationalised Bank having more than 5700 Branches, about 7 Crore of customers and more than Rs.7,00,000 Crore of assets. A shepherd is given the charge of lions; isn't it?

Or, take the case of a gentleman having experience of managing a medium-sized Real Estate Company being made the Chief of a nationalised Bank larger than the one in our first example; a case of square peg in a round hole!

In both the cases, the real intention is to inject incompetence and, thereby, mismanagement, maladministration and, thus, to discredit the Public Sector, destroy its goodwill, earn dissatisfaction and wrath of the customers to pave the way for privatisation as the only cure for the ills.

Our nationalised Banks are sufficiently capitalised by all standards. Even in the plan document, INDRADHANUSH, released by the Department of Financial Services, Ministry of Finance, Government of India it has been admitted in terms, the PSBs are adequately capitalized and meeting all the Basel III and RBI norms. Still, under INDRADHANUSH, they have been decreed to raise a further capital of Rs. 1,80,000 Crore, of which, Rs.70,000 Crore will be injected by the Central Government and the Banks would have to raise the balance of Rs. 1,10,000 Crore by issuing shares to private parties, both individuals and corporates. The object is to reduce Government holding below 51% for consequential takeover by private entities.

With Banks Board Bureau (BBB), dominated by persons from outside the Banking industry, having been given the final say in the matter of selection and appointment of the principal executives, the PSBs will undergo a qualitative structural change under INDRADHANUSH.

Is everything fine with Nationalised Banks? Certainly not. Since the onset of neo-liberal economic regime, the social orientation of the Nationalised Banks have, to a great extent, been diluted and undermined. They are now being run mostly on corporate culture with the sole motive of maximisation of profits instead of serving public purpose and meeting social obligations. But privatisation is no answer to this malady; it would rather aggravate under private ownership.

The most serious weakness of Nationalised Banks today is, however, the huge portfolio of Bad Debts, euphemistically called Non-Performing-Assets (NPA). Because of lack of transparency of Banks in regard to NPA and provisioning against the same, accurate figure is never available. Informed quarters, however, estimate the accumulated amount of NPA of all Nationalised Banks taken together to be around Rs.6 Lakh-Crore. The lion's share of this astronomical figure has been generated through unholy nexus amongst big corporate houses, top-level Bankers (i.e. executives of the Banks concerned) and top-political leadership of the Government. A substantial portion (not less than 50% in any case) of Operating Profit of each and every Nationalised Bank has to be set aside each year to make provision against this deliberately generated NPA. This reminds one of the remarkable observations by the erstwhile Union Finance Minister, Mr. P. Chidambaram, that Banks profits are not meant only for employees; true ! He perhaps meant that Banks' Profits are meant to be misappropriated through NPA route; at least it so appears from the present state of affairs. What should have been the remedy then? Bank employees' movement, as also the democratic forces of the country, have been persistently demanding (i) stringent penal measures against defaulting corporates and suitable legislation to that end, (ii) effective measures for recovery, including confiscation of assets of the defaulting companies and their directors, (iii) black-listing the directors of defaulting companies to ensure that no advance is made by any Bank to any company having any such black-listed person on its board and last but not the least, (iv) public disclosure of the names of defaulting corporates and their directors. But the political bosses of the country, as they were hand in glove with their corporate brethren in looting the public money deposited in

Nationalised Banks, did never pay any heed to these demands that would have been unsavoury to the swindlers.

What is the prescription, under INDRADHANUSH, for this ailments of NPA ? First of all, it softens the harshness in the term, Wilful Defaulters, by inventing a new and more charitable terminology, “Non-cooperative Borrower”. Then it proceeds to prescribe that Nationalised Banks should continue to give loans and advances to all other companies having the same set of Directors as those of the “Non-cooperative Borrowers”; simultaneously, it dictates that since the Directors of these new borrowing companies are having a bad track record of generating NPA, adequate provisions should be made, out of Operating Profits, against loans sanctioned to these companies. To obviate prolixity, it may be mentioned that INDRADHANUSH prescribes many other remedies(l) for accommodating the existing wilful defaulters.

What would be the result ? While Banks would be obliged to continue to make adequate provision for existing NPA, they would be compelled to make further provision for potential NPA that might be generated out of loans granted to companies with dubious integrity. This would obviously eat further into the operating profit and, hence, reduce the Net Profit further or may even produce Net Loss. Propaganda machinery would then be pressed into action to churn out choicest canards against Nationalised Banks being inefficient, unprofitable, etc., etc. to make fertile ground for raising a manufactured demand for privatisation.

All these are shrewd machinations to set the clock backwards and reinvent the pre-1969 era of Private Banking and, hence, are very ominous signals for our economy and the industry that needs to be thwarted by a powerful and sustained movement of all right thinking people.

During the financial melt down that devastated the World economy in 2008, hundreds of giant private financial institutions - Banks, Insurance Companies, .etc, crushed like nine pins in the advanced economies, including the United States, EU and other developed countries; in a whimper, crores of depositors lost their life-time hard earned savings and a few lakhs of employees lost their jobs. Because of our Nationalised Banking system, depositors in India remained unscathed; no depositor lost his/her savings, no employee lost his/her job. But their fate would be no different, from what have been the experience of their counterparts in the United States and other developed countries in the aftermath of the financial meltdown of 2008, if and when our Nationalised Banks are privatised. For, as goes the saying, **industries become sick, but the wealth of the industrialists grows in matching proportion, if not more.**

So, Comrdes and friends, in the interest of crores and crores of poor depositors and in the interest of safety of people’s savings, we are to organise and join a powerful united and sustained movement to save the Public Sector Banking; it is a movement in defence of the national economy, it is a patriotic movement.

Let us all rise in one voice against INDRADHANUSH.

EFFECTIVE MANPOWER PLANNING - WHERE WE STAND

—Debasish Basu Chaudhury

“Effective manpower planning (MPP) in any organisation sets the stage for good human resource system. In a service industry like a bank, it is much more important as it has direct implications on the quality of service. Banks are recruiting clerical staff on a simplistic calculation of factors like retirement, branch expansion and increase in existing business. This creates long term financial burden on the one hand and will affect productivity, on the other. Lack of proper manpower planning has also resulted in wide variance in staff ratios across PSBs. Data collected reveals that officer-clerk ratio ranges from 0.24 to 1.58. PSBs also fair poorly in the matter of ratio of officers to total staff when compared with private banks. This stood at 0.37 for PSBs against 0.85 for private banks. Similarly, the ratio of clerical staff to total staff was at a high of 0.42 for PSBs against 0.10 for private banks. “

“Clerical staff today constitute single largest cadre in the total workforce (42%) of PSBs. In the post-CBS environment in banks, the border line between the job of an officer and a clerk is rapidly disappearing. On the one hand, many clerical jobs are becoming increasingly redundant and on the other, some jobs in the front office require officer level interface with the customers. Having regard to this major change, continued requirement of clerical jobs is an issue that needs closer examination and in this context, banks need to seriously deliberate on the future requirement of clerical staff. Future clerical strength cannot be determined on the basis of head to head replacement. Most PSBs today have surplus clerical staff in their metro/ urban branches while facing severe shortage in their rural and semi-urban branches. Many PSB chiefs have mentioned that their effort to redeploy staff from surplus pockets to deficit pockets especially in rural areas are severely constrained by the current stipulation in the industry level settlement concerning mobility of workmen staff within 100 kms. In the current context of higher focus on rural banking and financial inclusion mandated by the Government and the RBI, any fresh recruitment by PSBs should be restricted to rural business / areas only. “

“Sub-staff today constitute 21% of the total workforce in PSBs, as against only 4% in the Private Sector Banks. Obviously, this percentage in relation to total staff needs review. Further, there are as many as ten special pay carrying posts in sub staff category, as of now.

This is inherently constraining optimal utilization of sub-staff and contributing to its disproportionate percentage to total staff. This has obvious implications on productivity. “

These are some excerpts from “Reports of the Committee on HR issues of Public Sector Banks” which is more popularly known as Khaldelwal committee recommendations (KCR). In the light of the recommendations we have to analyse the manpower situation of United Bank of India. We may recall here that the workmen Unions/Associations particularly are

fighting for ascertaining basis for need-based manpower assessment in our bank. In February 2016 the legacy of fighting will complete a decade. .

Initially, the management took an adamant stand that as manpower planning is exclusively management's prerogative; they wouldn't discuss this issue with any Union. Against this obstinate attitude four workmen Unions decided to go on strike in November 2007. At the intervention of Chief Labour Commissioner (Central) after long thirteen hours' conciliation the management had to bow down to the logic of the unions and agreed that before finalisation of manpower planning they would discuss the basis with the Unions.

Since then the history of manpower planning is deceitfulness in the part of the management to the tripartite terms of settlement signed by none other than General Manager (Personnel) of our bank. The management declared required manpower for the Branches in 2009, 2010, 2012 and very recently as on 31.03.2015 without discussing the basis with Unions as agreed. Though in the mean time some stray discussion took place but these were only due to some instant protest actions by the Unions. These discussions did not reach finality. The Unions, twice, sought intervention of the C.L.C. (central) as the management was wilfully violating the provisions of tripartite terms. Despite assurances given by the officers attending the conciliations to discuss with the Unions, the management never adhered to the assurances and continued their unilateral action. To understand management's such persistent violation of understandings we have to revisit recommendations of Khandelwal Committee given below.

"Each PSB to lay a roadmap for reaching officer-clerk ratio of 1:0.50 for metro and urban branches and 1:0.75 for rural and semi-urban branches in the next 3 years. " "Fresh recruitment of clerks to be restricted to rural and semi-urban branches. Further, Rural/ Semi-urban service for a minimum period of three years should be made mandatory for the new clerks joining the PSBs."

Our bank management most surreptitiously implementing Kahandelwal recommendation in connection with ratio of Officer to Clerical staff. It has been manifested by the fact that within a span of one year more than 500 SWOs had been promoted to Officer cadre despite imposition of embargo on new recruitment by the Reserve bank of India. We must keep in mind that during last two years no promotion from Sub Staff to SWO took place. While placing indent to the IBPS inclination towards recruitment of more officers continued. Ignoring ground level conditionalities, 500 SWOs were sought from IBPS as against 700 Officers. The ratio of Officer to SWO reached 1:0.70 as on 31.03.2015, even lesser than KCR.

The resultant effects of such pre- determined Officerisation, inter-alia, are:

- √ Deficiency of front level employees (SWO) in most of the branches having adverse effect on smooth customer service causing loss of many valued clients
- √ Bad work culture in the branches due to wide difference of work load lion's share of

which being shouldered by the SWOs

- √ Utilisation of Officers of different Scales to do regular jobs of SWO in 'TM' menu thereby draining huge amount of P/L by paying Officers' salary for doing Clerical jobs
- √ Rampant outsourcing, utilisation of outsiders for bank's regular jobs effecting increase of fraudulent activities entangling the employees into disciplinary cases
- √ Forceful utilisation of SWO for doing jobs much beyond their work class as well as stipulated time without office orders and/or proper remuneration as per bank's extant policies
- √ Serious discriminatory actions to the SWOs in terms of mobility on option or other grounds, sanctioning of leaves, adherence to bank's circulars on operational guidelines issued by different department including Vigilance
- √ Lady employees are denied of their rights and privileges as enumerated in different Government guidelines from time to time

These are equally relevant for Sub staff cadre. As per bank's own estimate there exist more than 800 vacancies. This estimate is also a very conservative one, far from reality. Though the Board decided to recruit only 200 sub staff, the management is yet to take any decision in this regard. Now, the MD & CEO is expressing his view that as Sub staffs do not add any value to the productivity, the bank presently is not interested to recruit any Sub staff. This is also an unambiguous demonstration of KCR which proposed to review percentage of Sub staff. The ratio of Officer to Clerk to Sub staff, as at end March 2015, has come to 1:0.70:0.33.

Very recently, the bank management sent a required manpower to all the Regions for their views/suggestions. Neither the Unions were consulted, nor informed of such exercise. Quite naturally, the workmen Unions decided to protest and a rally was organised in front of the Head Office on 22nd September 2015 where hundreds of employees gathered within a short notice. A strong deputation was led by the leaders of the Unions to the General Manager (HR) where management agreed to discuss basis of manpower assessment with Unions. Accordingly, discussion started where management explained their basis of assessment to us. All the Unions are of the opinion that the basis as proposed by the management is baseless and do not have any relevance with real situation of the branches. The only aim is for reaching to a ratio of Officer to Clerk to Sub staff as 1:0.75:0.50 as recommended. The total exercise of achieving required manpower was nothing but back calculation to satisfy KCR.

On behalf of the Unions we submitted some suggestions to the management based on branch level experiences. We emphasised on assessing manpower keeping various circulars on operational process into consideration including the ones issued for protection

of the interests of our institution and its employees. Since introduction of CBS system in our bank we vociferously demanding for Job Card. During the recent discussions Job Card has been demanded by all the workmen Unions as the basis of assessing the manpower. Though the management assured to issue Job Card, it is yet to be achieved.

We want to make it emphatically clear that our fight to ascertain basis of need based manpower assessment is not confined to provide some relief to the workmen. This is a fight to maintain Union's role in the era of collective bargaining. The management of the PSBs are desirous of importing corporate culture of Private Limited companies which we can't allow for the sake of the Institution. If the management succeed to push through this evil design it will bring disastrous effect on industrial relation. We firmly believe that Unions have definite role in effective manpower planning which we must undertake in our journey.

I would like to conclude this write up by quoting Shri K. C. Chakraborty, ex-Deputy Governor of RBI which he told in his inaugural address at the HR Conference of Public Sector Banks at Mumbai on June 1, 2012, ***“Communication with employees is a vital part of the HR process as it helps enhance transparency in HR practices, thereby imparting credibility to them. When dealing with human beings, it is important to be objective, transparent and non-discriminatory and this must be effectively communicated. The employee must say that the management has all the above qualities. The Board must spend time on devising ways and means for this communication — lay down appropriate structures for the purpose. All forms of modern communication channels including intranet, corporate e mails, etc. can be adopted to reach out to employees. However, despite these developments, the traditional channel of communicating through unions continues to be relevant as employees attribute greater credibility and reliability to messages received through their unions.”***

*(The author is General Secretary of
our Union & Treasurer of BEFI)*

Intolerance - a threat to the working class unity

- **Shyamal Chakraborty**

"We can't allow the core values of our civilization to be wasted.the core value is what over the years civilization celebrated diversity, promoted and advocated tolerance and plurality." These are the words of caution coming from none other else but the constitutional head of the Indian State President Pranab Mukherjee himself recently. The warning came in specific context of spurt in acts of intolerance perpetrated on rationalist thinkers and religious minorities in particular during the last few months in our country. We have witnessed brutal murders of rationalist writers and free thinkers namely M.M. Kalburgi, Narendra Dabholkar and Govind Pansare by right wing dogmatists in recent past. Mohammad Akhlaq, an ordinary citizen of minority community of Dadri in U.P. was lynched and his son beaten up brutally with a false allegation of storing beef at his house. Social violence and fatal attacks on common people belonging to minority communities is escalating in different parts of the country in the name of '*holy cow*'. We have witnessed noted Tamil literary figure Perumal Murugan being intimidated into declaring his death as writer. We see renowned Gazal Singer Ghulam Ali not being allowed to perform in India since he happens to be a citizen of Pakistan. Sudheendra Kulkarni's face was black-painted by hindutva chauvinists daringly for his taking initiative to publish a book written by one ex-Foreign Minister of Pakistan. Popular Bollywood heroes like Sharookh Khan and Amir Khan are countered with vitriolic insinuations for their criticising growing intolerance in the country. One Union Minister Mr.V.K. Singh who once happened to be the Chief of the Army Staff did not even hesitate to compare the dalits with dogs while commenting on killings of two dalit children in Rajasthan. Examples of the like are galore. In fact, a concerted hatred campaign against the minority communities and dalits is on which has already claimed a lot of precious lives. There seems to be a systematic and well-orchestrated effort to push through Hinduisation of society and marginalisation of religious minorities by the Sangh Parivar obviously at the dictates and guidance of the RSS. Needless to mention, all this goes contrary to basic values of democracy based on tolerance of dissent and respect for plurality of opinions as enshrined in the republican Constitution of India. What is worse all the more that our Prime Minister has been remaining conspicuously reticent in his response to these acts of violence and insolent remarks of his party leaders including members of his cabinet.

It is very pertinent to recall that as back as in 1940 the RSS supremo MS Golwalkar had defined the goal of this organisation to bring the entire nation under "*One Flag, one leader and one ideology of Hindutva*". An out and out monolithic organisation RSS right from Golwalkar to Bhagwat aided with overt and covert support of its proxy governments has been pursuing this goal of creating a 'Hindu Rashtra' in India all through with no let up. History evidences Sangh Parivar are always staunchly against diversity and plurality of the country. How can they be respectful to our constitutional values? It is equally pertinent

to mention that 'secularism' as incorporated in the preamble of our Constitution has not always found proper expression in governance of the Indian State since Independence. Ruling political parties of all hues at the centre have always traded with religions both of minority and majority communities from time to time for their narrow sectarian political gains. We may recall the roles played by the ruling power to negate the historic verdict on Shahbanu case and to unlock the long-disputed site of Ram Janambhumi shortly thereafter with an intent to appease the dogmatic, orthodox leaders of both the minority Muslim and majority Hindu communities respectively keeping an eye on vote bank. It was the latter that ultimately lit the fire of Ram Mandir movements flaring up a strong communal turbulence all over the country culminating to demolition of the historical Babri mosque most savagiously. The Governments both at the centre and the concerned state were found to be passive, mute spectators of this shameless, criminal act. No doubt, such attitudes and roles on the part of the ruling powers had gone a long way to create a fertile ground for growth of communal hostilities.

Unfortunately, a section of our people are in a mood to dilute grave implications of ongoing spate of intolerance by equating recent acts of violence with many of its kind happened in the past. In support of their viewpoint they refer to incidents like countrywide notorious Emergency of 1975, massacre of thousands of Sikh people in Delhi in 1984 etc. and etc. But this is an over simplification. We will be mistaken if we fail to understand the real game plan of Hindutva outfits to pursue their goal of creating a theocratic state by exacerbating communal jingoism. Intolerance today is not prompted by political rivalry or retaliation but by rabid majoritarian communal ethos more dangerously with tacit support of state power. It is what makes the issue qualitatively different from others. As a matter of fact, a serious threat of fascism looms large over the country. Hence, any sort of dilution of intolerance may turn out to be playing with fire.

An in-depth analysis of the data on the population of religious communities released by the Census of India only confirms historical and structural inequities faced by the minorities particularly the Muslims and the Christians. In all respect minorities in India are mostly on the backfoot and deprived of decent living under dire poverty. They appear to be isolated from the main stream of our society and live like second class citizens. Growing intolerance is only fueling this social isolation instilling in them a feeling of insecurity. This portends ill for our national unity and integrity. Further, it is a matter of grave concern that a section of the Muslim youth are reportedly drawn to the Islamist radicalism. Of late, Intelligence agencies of the country brought a host of young fellows of the community including educated IT professionals under their scanner who are reportedly radicalised by the Jihadi doctrines of the Islamic States (IS) being catered through social network sites. Some of them were intercepted on their way to Syria. Dangerously enough, these identified youngsters hail not from a particular region but from different parts of our vast country. Needless to mention, we cannot in any way afford to contribute to potential growth of any kind of fundamentalist forces including radical Islamist terrorist groups existing in different parts of the globe in different names of which the IS today appears to be the most infamous one causing

senseless massacres of innocent lives across the world. Growing intolerance is, therefore, fraught with grave danger to the country's internal security particularly in the given situation when the entire world is stricken with terrorist phobia.

Our countrymen by and large are reeling under severe economic distress under the ongoing neo-liberal dispensation. The Govt. at the centre is working overtime at the behest of corporate finance capital heaping woes and miseries upon the people more and more. On the other hand, quite planfully systematic attacks on the basic tenets of Indian polity by the hindutva outfits are being encouraged overtly and covertly to bring in a communal divide among the suffering toiling masses. Hence, intolerance poses a serious threat to the working class unity that the present situation deserves most.

It is very heartening to note that civil society including eminent writers, artistes, film personalities and intellegentsia are out to the streets to condemn intolerance. Hundreds of national awardees have already surrendered their awards in protest against the systematic attack on plurality and democracy of the country. It is high time for the peace-loving patriotic people of the country irrespective of colours and shades to stand firmly united to safeguard the basic values of our constitution. It is the working class who must take the lead in fighting against growing intolerance since it is they who are vested with the historic task of upholding the flag of democracy.

(The author is Jt. Secretary of our Union)

IF YOU WANT SOMETHING DONE ASK A WOMAN

— Sabari Sen

The International Labour Organisation says that women represent 50% of the population, 30% of the labour force, perform 60% of all working hours but own less than 1% of the world's property. It is a woman who is in the centre of a family and plays a pivotal role in the advancement of society and at large of civilization. But her role is ignored as stars are ignored at day because they are hidden under daylight. When a crisis comes may that be social, political or economic a woman becomes the first victim. Specially in low income group countries a girl child is the first to be taken out from school, to reduce quantity of food or to forgo medicine. When war breaks out women and children account for 80% of the casualties. A woman is not just killed in a war but to undergo inhuman and wretched condition. Even in developed countries women workers face 22% wage gap than men.

In a male dominated country like ours the discrimination is more visible. Female foetus termination, killing girl child at birth, less nutrition, medical care, education and freedom due to give preference to male child, early marriage, dowry death, honour killing, precarious widow life have become a day to day happening here. Moreover incidents of atrocity and violence against women are rising alarmingly high elsewhere in the country. A recent study by women and child welfare ministry shows that one woman is molested in every 26 minutes, raped in 34 minutes and kidnapped in 43 minutes in our country.

If we study the status of working women in India we should be astonished to know that of all workers engaged in informal sector 90% are woman, of which 80% are engaged in agriculture and allied activities and 10% in other activities.

But Women of India have started recognizing their true potential slowly. They have begun to question the rules laid down for them by the society. As a result, breaking down the barriers they have excelled in each and every field from social work to visiting space station. The modern young ladies does not let social constraints behind but give priority to their education or career. Today's Banking Sector exemplifies this point. The percentage of lady employees in Banking Sector is among highest ratios in female to male workforce in any industry i.e. 24% of the total work force. The percentage of ladies registering for various bank exams has been rising exponentially over the last five years. This is true to UBI also. Most of the new entrants in UBI since 2010 are mainly young ladies and it is a point of special mention that majority of them prefers joining BEFI in spite of a number of provocations. It is a fact that ladies of young India choose Banking Sector leaving teaching and other jobs of organised sector behind because of a safe atmosphere, stable service and hassle free professionalism. But when they are joining, the experience is otherwise, specially in our Bank. New employees, and ladies also are posted at branches far off from their residence. They have to stay outside home only to stick to their job. The problem aggravates when they got married and cannot share responsibilities of family life. Sometimes it happens that they have to choose either a happy family life or the job only for being posted at a distant and remote branch. Though Ministry of Finance of Govt of India issued a circular regarding transfer in public sector Banks, Management turned a deaf ear to it and a large list of option orders remain untouched in spite of several persuasions of the Union. Sometimes Bank management demands NOC from the region in which they

are posted though there is no mention of NOC in transfer policy, sometimes it is said that the order is not executed without reliever. This is a major problem to our new friends. We think the acute problem of manpower and the impractical policy of the management is very much responsible for the problem. At the same time recruitment policy following the guidelines of Khandewal Commission is also to be mentioned in this respect. At the end of financial year 2014-2015 the ratio of officer, clerk and sub staff stands as 1:0.70:0.33. The Bank is placing indent of staff requirement toeing the policies of this commission and 50% of the new incumbents actually accepting the service. So the branches are running without sub staff with skeleton staff structure and there is no question of chain of option moving. If this is the condition the Bank must arrange for a safe residence such as ladies hostel in the central place of a district and an arrangement of suitable conveyance from a central place must be made.

We have a number of lady members among part time sweeper employees of our Bank. Though Bank issued a circular to create sweeper cum sub staff post but no practical gain achieved because of reasons not known. But UBIEU is trying to achieve the goal in near future.

Ladies are joining Banking Industry mostly due to safety and security in work place. It is the culture of the Industry and mostly of our trade unions that gender equality is maintained in our branches. But stray incidents may happen and it is handled by union and management with care. But the point of inclusion of the leaders of trade unions in Bank's women cell should be raised. There should a help desk for lady employees in H.O and Region offices. In our 10th Bipartite Settlement, amidst a bunch of positive measures the problems of lady employees have got special mention and importance. In substitution of clause no 18, the concept of family of an employee specially for lady employee has been redefined. Lady employees are in need of leave more than their male colleagues. It is a hard reality that they have to devote 1-3 hrs more in a day to house work than men, 2 to 10 times a day for care. In European countries also 25% of women employees report for care and other family responsibilities for being absent in office than men. Our federations has done a tremendous job in this Bipartite Settlement materializing modifications of the rules for taking privilege leave, extension of the period of maternity leave, the leave bank concept, paternity leave , leave for adopted child ,the concept of grace for joining time, accumulation of PL up to 270 days ,special sick leave and extraordinary leave.

This new perspective of Banking Industry and new structure of employees demand a strong lady leadership. There is All India Women Sub committee of our apex body BEFI and also in every state and units. We are going to organise 2nd All India Women's Convention of UBIEU on 20th December 2015 at Maheswari Bhavan Siliguri. Membership of women in UBIEU have reached to a considerable height during last 5 years. In every region committee throughout India lady activists are taking major roles in decision making and day to day union activities. There is women sub-committee in four regions which are working according to their strength. Women have an inherent quality of leadership and have a rare capacity to create something out of so called nothing. So coming days may be brighter and prosperous if gender equality is maintained in trade union and the softer half is given a caring space to breathe.

(The author is Asstt. Secretary and Convener of Women Subcommittee of our Union)

Reporting

MEETING ORGANISED BY CEC AT KOLKATA

A meeting of the Regional Committee members of Calcutta (North), Calcutta (South), Behala, Hooghly, 24 Parganas (North), 24 Parganas (South) & Head Office alongwith the CEC Office-bearers and CEC members, stationed at Kolkata, was held on 17th November, 2015 at Krishnapada Ghosh Memorial Hall in Kolkata. The meeting was presided over by our working President Com. Sukhamay Sarkar. To start with, our General Secretary Com. Debashish Basu Chowdhury delivered a brief speech highlighting the perspective and importance of the meeting. He apprised the members of the present situation in United Bank of India. While referring to ill-health of our bank, he was critical of the role being played by the Bank Management. He also mentioned our role to build-up joint movement in UBI and present status of joint movement on manpower issue.

Com. Joydeb Dasgupta, General Secretary, BEF (W.B.) was the main speaker of the meeting. Com. Dasgupta eloquently explained the various steps taken by the Central Government for denationalisation of Public Sector Banks. He pointed out the role of several committees from Narsingham Committee-1 to latest P.J.Nayak Committee, all of them prescribed reform measures in banking industry. He informed regarding "Gyan Sangam" and elaborately discussed the seven point plan "Indradhanush". Com. Dasgupta emphasized that a serious task rested on the shoulder of the organization to fight against the policies of the Government. He urged the bank employees to be vigilant against the anti-national and anti-worker banking sector reforms.

Reporting on Cultural Get Together held by Kolkata (North) Regional Committee

In fine tune with their tradition this year too our Kolkata (North) Regional Committee organized a Cultural Get Together in the evening of 21st November, 2015 at Shyambazar Branch premises to greet the members on the occasions of Vijya and Dewali. Though it was a full working day, about 100 members from different branches of the Region, some even with their family members, gathered strong at the programme. To start with, Com. Subhasis Dasgupta, Regional Secretary, in his brief speech stressed on importance of holding such programme braving all odds of the time. On behalf of the CEC, Com. Uday Narayan Karmakar, Secretary, attended the programme and addressed the gathering. He informed the members some of the recent developments in our Bank and Industry as well. Com. Shyamal Chakraborty, President of the committee & Jt. Secretary, CEC, presided over the function. In spite of his busy schedule, our General Secretary Com. Debasis Basu Choudhury joined the programme later and greeted the members. A host of members including retirees and family members performed songs, recitations and radio drama of fine taste quite brilliantly providing a lot of pleasure and satisfaction to the audience. 2-hour long programme widely acclaimed by all successfully ended at 8-00 PM.

News Corner

- Mr. Raghuram Rajan , Governor of RBI in his speech at ITI with a quotation 'Marketplace for Ideas' referred to the issue of increasing intolerance in India. He said for the development of Indian economy it needs debate and free space of information. He also pleaded for tolerance and respect to all.
- Mr. Toni Blair, ex-prime minister of Britain begged apology for Iraq war on wrong information from their intelligence. He confessed the failure of his intelligence. He admitted that the information on mass destruction weapons in Iraq given by their Intelligence was wrong.
- Saudi Arab attacks continuously on Yemen with the help of America & Britain. Attacks are being targeted mainly on the common people, school, hospital & civilian residences. Mainly benefited in this blooded war are the makers of weapons, international terrorist outfits like AQAP (Al-Qaida in the Arabian Peninsula), I.S. (Islamic State) those who want to capture Yemen.
- Greek workers and professionals were on a 24-hour general strike on 3rd of December 2015, protesting the harsh austerity reforms that are about to be voted on in parliament.

The General Confederation of Greek Workers (GSEE) and the Public Sector Employees Association (ADEDY) participated at a major protest rally that started at Klafthmonos Square at 11:00 am.

The two major unions were reacting against the impending harsh reforms in security funds that translate to severe pension cuts -and increases in retirement age. This is the second general strike this year against the reforms, as the unions went on strike on November 12 as well.

The public transport system operated only for some restricted period. Trains and suburban railways did not operate at all throughout the day, while passenger ships remain tied in the ports.

Public hospitals took emergency cases only, while lawyers, courts, ministries, public-offices, municipalities, schools and universities were closed.

Important Circulars of the Bank

Circular No. O&M/INTERSOL/3/OM-0319/14 - 15.

02-September-2014

**All Branches /
All Regional Offices /
Staff Training College**

Subject: Inter-sol transactions and cash payment at parent branch.

Under CBS environment a customer can access his account from any branch for enquiry, reports and making transactions. However the facilities of intersol transfer and cash transactions are available to the eligible customers with certain restrictions, the particulars of which have been given in circulars issued by Head Office from time to time.

The procedures which are to be observed by the branches while extending the facility of intersol transfer and cash transactions are reiterated below for strict adherence by the branches.

Inter-sol Transfer Transaction

I) No inter-sol transfer transaction is allowed from any third branch.

The inter-sol transfer transaction can be permitted from the parent branch or from the branch of the beneficiary / drawer

II) Customers can issue cheques and deposit cheques, DD, PO for inter-sol transfer transactions. Customer's request through any other mode will not be entertained for inter-sol transfer transactions.

(Page 5 of HO circular no CBS/IT/1/OM-0220/08-09 dated 29.07.2008

Inter-sol Cash Transaction

I) Cash Deposit

While there is no limit for inter-sol cash deposit for customers with PAN, for customers without PAN, the amount is restricted to less than Rs. 50000.00 per account per day. (HO circular no CBS/IT/2/OM-0203/13-14 dated 01.07.2013

II) Cash Withdrawal

Limit of Rs100000.00 has been fixed for inter-sol cash withdrawal per account per day which is to be allowed when the account holder demands payment through cheque only. However payment of cheques for an amount above Rs 10000.00 up to Rs 100000.00 is subject to production of photo identity card/proof by the account holder. Branch officials are advised to check photo identity proof of the account holders while accepting requests for such transactions. The eligible evidences for identity would be the documents which are accepted by the bank for KYC compliance. Payment of cash should be made to the drawer only in case of individual(single/joint/HUF/Proprietorship) accounts. In non- individual accounts like that of institutions/companies, payment can be made to the bearer of the cheques also if it is otherwise in order. However adequate precaution should be taken while making such payments to the presenter like having a trail of his identity and getting confirmation from the drawer over telephone number recorded in the system.

However cash payment facility will not be available in new account.

(Page 4 circular no CBS/IT/1/OM-0220/08-09 dated 29.07.2008, O&M/Intersol/22/OM-0550/11-12 dt 17.12.2011 & CBS/IT/2/OM-0203/13-14 dt 01.07.2013)

Cash Payment (Parent Branch)

Adequate precaution should also be taken at parent branch while making cash payments above Rs 20000.00 to the bearer like having a trail of the identity of the bearer and also getting confirmation from the drawer over telephone number recorded in the system.

Branches are advised for strict implementation of the procedures noted above. All other extant guidelines related to intersol transactions remain the same.

Circular No. IT/CBS/9/OM-0493/14 -15.

01-December-2014

ALL BRANCHES
 ALL REGIONAL OFFICES
 ALL DEPARTMENTS AT HEAD OFFICE
 STAFF TRAINING COLLEGE, KOLKATA

Subject: Ceiling of Inter-sol Transfer Transaction.

In supersession of our earlier Circular No.: IT/CBS/8/OM-0471/14-15 dated 19.11.2014, the following guidelines are issued which will come into immediate effect.

In CBS environment, customers are provided with certain value added services in terms of Bank's Circular No. CBS/IT/1/OM-0220/08-09 dated 29.07.2008. Clause 5.d of the said circular details the procedure for handling intersol transfer transactions. It also stipulates that intersol transfer transactions are allowed either from the parent branch or from the branch of the beneficiary without any ceiling on the transfer amount if such transactions are affected by Cheque / MCC / Demand Draft / Pay Order etc.

The above arrangement has been reviewed recently and the following measures have been approved by the competent authority, in case the transaction is initiated from a branch other than that of the drawer or the beneficiary:

- i) Monetary ceiling for such transfer is fixed at Rs. 5 lakh per account per day.
- ii) The KYC of the customer has to be properly verified / authenticated for transactions above Rs. 50,000/-
- iii) For amount more than Rs. 5 lakhs, explicit prior permission of the concerned Regional Head has to be obtained and the same should be preserved along with the voucher at the branch undertaking the transaction.

Following the aforesaid changes, the modified permissible intersol transfer transactions will be as under:

Sl.No	Old System	New System
1	Unlimited transaction amount for intersol transfer transaction done from drawer's SOL or beneficiary's SOL.	Unchanged
2	No intersol transfer transaction from a SOL other than the SOL of the drawer or that of the beneficiary.	1) Such transfer permissible subject to ceiling of Rs. 5 lakhs per account per day. 2) For transaction above Rs.50,000/-KYC of the customer to be verified. 3) Any single transaction above Rs. 5 lakh shall require explicit permission of Regional Head and the same to be preserved with the voucher of the transaction.

Branch users must exercise adequate precautions in ensuring daily transaction limit and compliance of other directives / guidelines incorporated in Bank's Circular dated 29.07.2008 which remains unaltered save and except what has been stated above.

Circular No.STY/PRECAUTION/1 /OM- 112/15-16

01-June-2015

ALL BRANCHES
ALL REGIONAL OFFICES
ALL THE HEAD OFFICE DEPARTMENTS
STAFF TRAINING COLLEGES

Re: Precautions to be taken in passing cash cheques & transfer cheques including inter-sol).

The Bank is seeing an increase in the fraudulent withdrawal using chemically altered cheques and fabricated cheques, wherein name of the branch & cheque nos., etc. are meticulously changed and the changes are not apparent through naked eyes.

The Bank has already issued circular no CBS/IT/1/OM-0220/08-09 Dated 29.07.2008, O&M/INTERSOL/22/OM-0550/11-12 Dated 17.12.2011, CBS/IT/2/O&M-0203/13-14 Dated 01.07.2013, O&M/INTERSOL/3/OM-0319/14-15 Dated 02.09.2014, IT/CBS/8/OM-0471/14-15 Dated 19.11.2014 & IT/CBS/9/OM-0493/14-15 Dated 01.12.2014 in connection with Inter-Sol transaction.

To check the fraudulent withdrawal through cash cheques and transfer transactions the branches are advised to take the following precautionary measures to safe guard the Bank's interest:

1. All cheques for Rs.50,000/- & above should be passed through Ultra Violet (UV) lamp before passing by the officer.
2. The officer after passing the cheque will put a rubber stamp on the reverse of the cheque with his initial stating that the cheque has been passed through UV lamp. The rubber stamp should be as follows:

<p>“ The cheque has been passed through UV Lamp”</p> <p>Passing Officer</p>
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3. The branches to exercise additional care, while passing high value cheques for Rs. 1 Lac & above, by ensuring that these accounts are generally having mobile numbers seeded (verify by using MOBUPD menu) in the system and also to have a confirmation from the cheque issuing branch.
4. All Inter-Sol cheques (cash/transfer) of high value as above should be accompanied by some identity proof of the beneficiary like PAN Card/Driving license/ Adhar Card, etc.
5. The branches should repair the existing UV machine if it is not working or purchase UV lamp immediately (not later than 30th June, 2015).

Regional Office during course of visit to branches should ensure that the above guidelines are being adhered to.