



## UNITED BANK OF INDIA EMPLOYEES' UNION

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To All Members

### **Sub : Recovery of NPA & Sweeper cum Sub Staff post**

#### **Re : Recovery of NPA**

We all know that steady increase in Non-Performing Assets (NPA) of Public Sector Banks (PSB) in particular has reached to an alarming height. As per data made available by RBI the Gross Non Performing Assets (GNPA) of PSBs has touched a staggering Rs 260531 crore as in December, 2014, out of which Rs 95122 crore belongs to top 30 NPA accounts. As at the end of September 2014, total number of NPA borrowers with Rs 10 crore and above are 2897 with total amount of outstanding dues Rs 160164 crore (more than 70% of total NPA). Obviously, this is the main area where emphasis for recovery should be given. But, the most deplorable fact is that the Ministry of Finance having full knowledge of all these developments is reluctant to strengthen NPA recovery measures and mechanism to tap the big defaulters notwithstanding repeated demands of the Bank employees' movements.

In the given situation our bank is of no exception. At the end of Dec 2013 our GNPA was Rs 8545.50 crore (10.82% of total advances). Though the amount was reduced to Rs 7809.38 crore as at Dec 2014, but the percentage went up to 12.03% in comparison to all PSBs' 6.49% now. Truly speaking, our bank management was not at all consistent in recovery drive after March 2014. In successive quarterly results, the GNPA went on increasing. Recently at the fag end of annual closing of FY 2014-15, the General Manager (HR) convened a meeting of all Unions where 5 Unions including ours were present. In the said meeting the GM (HR) appealed for taking independent initiatives by the Unions for recovery in NPA A/cs. While we ruled out of taking independent initiative, we suggested for co-ordinated efforts under the leadership of Officers of the Branches/Regions depending upon subjective conditions. Within a very short period of the meeting almost all our Region Committees submitted a memorandum to their respective Regional Managements extending our cooperation for effective NPA recovery drive. The text of our letter is appended below for your information and understanding of the Union's stand in this regard.

### TEXT OF OUR LETTER

*Since publication of 3<sup>rd</sup> quarter result of our Bank for financial year 2013-2014, our Bank has been hitting the headlines of national media as far as Gross Non Performing Assets (GNPA) to total advances is concerned. In Dec 2013, our GNPA to total advances reached to 10.49%. Ever since, the GNPA went on increasing notwithstanding persistent stress on recovery and it has touched to a staggering 12.03% in Dec 2014. This is not only highest in the Banking sector but also alarming by any standard.*

*Though this is not the proper moment to blame anybody, we cannot but mention that the top management did not consider it necessary to take all the Unions/Associations into confidence in spite of their repeated persuasions to tide over the crisis that surfaced more than a year ago. Better late than never, on last Saturday i.e. 21<sup>st</sup> instant, the General Manager (HR) convened a meeting of the apex leadership of all the Unions/Associations and sought for their cooperation in recovery of NPA. We on our part put forward some pertinent suggestions in the matter to the top management at the said meeting.*

*As a sensible trade union we can hardly remain aloof in such a crisis-ridden situation. While we express our commitment to extend our cooperation at Regional level, we would request you to take the following steps which, we feel, may make the recovery drive effective in true sense*

- To convene a meeting of all the Unions/Associations operating in our Region immediately to chalk out proper planning in recovering NPA*
- To form teams under leadership of officers so that coordinated drive can be provided for NPA recovery depending upon subjective conditions prevailing in different branches*
- To analyse and review progress of recovery periodically by forming a consultative forum at Regional level consisting of representatives of the operating Unions/Associations & other officials under your leadership*

*Soliciting your prompt action in this regard,*

### **Re : Sweeper cum Sub Staff post**

Since long we have been pursuing the management for creation of post of sweeper cum sub staff. After a long process we had been able to convince the management that this demand is not made only for the interest of the Part time sweepers but also for the institution which is badly suffering due to acute shortage of manpower in general and subordinate staff in particular. Though the Head Office management took some initiative to adopt a policy for conversion of sweepers into Full time sweeper cum sub staff more than a year ago which was proposed to be made effective from 1<sup>st</sup> April 2014, but due to reasons best known to the management, the policy has not been finalized as yet. Now, the bank has

decided to recruit 200 subordinate staff which is insignificant in comparison to the requirement at the ground level. We strongly feel, it is the high time for creation of sweeper cum sub staff post. In many banks part time employees have already been converted into full time ones in some other nomenclatures. In most of those banks, the majority unions have entered into agreements with the respective managements for such conversion. In our bank, however, we could not pursue other unions in favour of this legitimate demand so far. Very recently we wrote a letter to our Managing Director & CEO soliciting his intervention in the matter. Text of the said letter is also appended below for information and campaign among the sweeper employees in particular.

#### **TEXT OF OUR LETTER**

*We are happy to note that after a long gap Bank is going to recruit different categories of employees including 200 Sub-Staff directly. While welcoming the development, we would like to state that the number of the proposed new recruits in subordinate cadre is too insignificant to match with huge number of vacancies existing today. Even by conservative estimate it exceeds one thousand at the moment as per so-called required manpower dated 31.12.2012. Hundreds of branches are running without even a single sub-staff while many others are having Sub-Staff less than its required strength. Due to acute shortage of sub-staff or no sub-staff in great many branches, it is gradually becoming quite difficult to render smooth customer service in spite of the best efforts of the branch functionaries. Under the given situation, most of these branches are compelled to engage Part Time Sweepers (PTS) to perform the jobs of subordinate employees on regular basis against payment of an undefined paltry sum which, we feel, is not at all a fair labour practice as per laws of the land.*

*As per extant guidelines of the Bank, PTS employees today can hardly find any scope for being upgraded as a Full Time Sweeper (FTS) since with more and more use of advance technology in banking operations floor space of branch premises are getting substantially minimized. In fact, most of them will never have the opportunity of becoming a full time employee throughout their service life. But the fact remains, they have to work more than a sub-employee mutely bearing with all pains and strains.*

*Under the circumstances, we have been demanding for long to create a post under the nomenclature "Sweeper-cum-Sub-Staff" and absorb all existing PTS employees as the same which, we believe, will come to the mutual benefit of both the Bank and our sweeping brethren. Moreover, such absorption of PTS employees not being a case of fresh recruitment, eligibility criterion of educational qualification, if any, should not come in the way. It won't be out of place to mention that many other Banks have already introduced such a post under different nomenclatures and PTS employees there are being absorbed as full time sub-employee under a definite policy framework.*

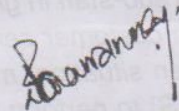
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Our Bank vide its letter No.PA(AS)/UBIEU/131/2014 dated 27<sup>th</sup> January, 2014 forwarded a Draft Policy for conversion of FTS/PTS to Sweeper-cum-Sub-Staff category inviting feedback and suggestions thereupon from the Unions/Associations. We submitted our considered views & suggestions on the issue well within the stipulated time. As mentioned in the Draft Policy, such conversion was to take place with effect from 1<sup>st</sup> April, 2014. But, to our utter dismay, the said draft policy has not yet been made final and implemented.

In view of the foregoing as also considering the dire need of sub-employees in many branches, we solicit your kind intervention in the matter in order that all existing PTS employees can be absorbed as full time Sweeper-cum-Sub-Staff since it is but a fait-accompli in the given situation. Hope, you will bestow your judicious consideration and come out with a positive decision in this regard which, we reiterate, will be a big step forward towards rendering justice not only to our hapless sweeping brethren but also to the Bank.

With warm greetings,

Yours comradely,



(Debasish Basu Chaudhury)  
General Secretary