CHAPTER V
TRADE UNION AS CUSTODIAN OF RESPONSIBILITY

1. Un-rest in Banking Industry.
2. Input and output ratio of working people in banks.
3. Role of All Indian trade Union and banking.
4. Role of Collective bargaining in banking Industry.
5. Management staff relation in view of trade union ideologies.
1. UN-REST IN BANKING INDUSTRY.

It has been observed that banking industry is an important medium of economic endeavours in our country. Its role is so vital to the economy that its success and failure completely transform its countenance. Therefore, it is a relevant factor for the banking institution as it will have to carve out its future. It seems quite imperative that tranquillity prevails in it. Peace is such a phenomena which keeps the growth rate moving and maintained prolong rising trend of production. Disturbances of the industry creates impediments in its growth, and adversely affects the efficiency of the working in the industry. Obstruction in the bank begets un-rest in the industry and besieges it with fatal consequences culminating in this disarrayed industry. By far political intervention through trade union is the main cause of un-rest in the banking industry under study, but sometimes political infiltration keeps in to the industry and influences the banking personnel prejudicially. The analysis discerns, that at present the internal environment of industry is charged with un-rest and discontentment prevails all
over.

The trade union possesses a strong peace and wields massive power. Hence they have better bargaining power and as a result of it, it pressures the management to meet their legitimate and illegitimate demands. They consume their power through agitative approach and by organizing strikes, "Dharnas" "Gheroes" and go slow movement. Thus the socio-political environment becomes vital and exercises greater influences over the trade unions in relation to either peace or un-rest in the industry.

It has been observed that trade union indulges in the agitational behavior because of the prevailing unhealthy atmosphere and mal-practices in the industry. Apart from this, their affiliation with one or the political party is also responsible for this environmental chaos. The affiliation binds them to work within the political frame work of the party to which they are linked. As a result of it, politicians infiltrate into the workers organization and they snatch leadership and make innocent workers dance to their tune, thus political prejudices also creep in to the workers organisation which pollute the thinking of the average worker of the bank. In fact they become a
committed personality and shun the pragmatic approach to
the problem. Their adaptability vanishes to give way to
orthodoxy which becomes an obstacle in the attainment of
set objectives.

The trade union, consequently, looses the favour
of the workers movement and thus becomes a tool of
political party for implementing their programme. This
deviation has cooked earnest and honest workers in
difficult position. They feel suffocated when their
organisations fail to keep up the grace of the
institution. These bankmen suffer form the agony and are
subjected to mental torture, This culminates dis-
satisfaction and ultimate agitation. Since such persons
do not have the grip over the organization, a cold war
starts. The organization becomes a divided house and
becomes in-effective. This state of affair gives way to
un-rest which shakes the baking industry. During the
course of survey it was observed that the shaken
industry suffers from corruption. When we make an
endeavour to analyse this sordid situation one gathers
the impression that the infiltration of corrupting
political element is responsible in the industry. This
corruption has led to many anomalies in the
industry which further augments our satisfaction among
the bankmen.

Thus this is discernible from the above discussion that dominance of political infiltration in bank-men's organization is the root of all evils, which not only create dis-satisfaction among the employees but affects the efficiency to work. This result in the decline of productivity of the bank and they fail to come-up to serve the country faithfully.

Not with standing with the malady with which the trade-union suffers the entire blame for the prevailing un-rest in the banking industry can not be imputed to bank men's organization. There exist other causes also which share the responsibility for having an un-healthy atmosphere of the banking industry.

It has been viewed that the working of banks is very complicated as it has to perform multi-purpose functions with diversified responsibility such as deposit creation, arrangement of withdrawal facilities, provision of locker facility, and over and above and the advancing the loans to the weaker section of the society for their economic up-lift. The development scheme has given enormous financial powers to bankmen which they are supposed to use with rationality and restraint.
However, it has been observed that this power issued
discriminately to favour one at the cost of the other.
This is the point form where the corruption emerges.
Many instances can be cited where bankmen have mis-used
their power and have mis-appropriated the public funds
by the way of granting loans to the parties without
properly assessing their economic viability. It has also
been observed some bankmen take illegal gratification in
providing funds to the poor which normally should have
been given to them in due course. Thus corruption in the
form of favoritism and illegal gratification. Presence
of these mal-practices, undoubtedly under-mining the
position of the industry as a public utility service.
Another cause of un-rest in the banking industry lies in
the presence of middle men. These persons charged
commission from persons whose works they promise to do.
Such persons are largely those who under the various
development schemes are desirious of securing credit
facilities from the bank. In fact the middle men serve
as the link between the concern official and the
customers. These middlemen indulge in certain illegal
practices and tries to convince innocent customers that
their work can only be done through them. Against
rendering this type of service they dupe the customers.
and collect income which is un-doubtedly an un-earned income. This un-earned income attracts other persons to this trade. This inducement makes corruption to entrench deep in the industry.

It may be noted that merely anti-social elements alone are not at the root of the evil, the government policies are also responsible for such ugly eruptions in the industry. The un-imaginative favoring quota for granting loans to people during the financial year results in indiscrete behavior of the bank officers. Ultimately the result is colossal financial loss to the government, when the advances give no return.

A dispassionate analysis will show that final responsibility results with the politician who themselves are corrupt and at the sometime do not hesitate in corrupting others. They deliberately chalk-out the policies in such a way that loop-holes are left here and there. The loop holes encourage bureaucracy to raise un-earned income. This strengthen corruption in general and specially in the banking industry.

Therefore it is evident that so long there will be political intervention in the ranks of the bankmen the corruption will exist in the industry. This will
continue polluting the environment and un-rest will prevail all over the banking discipline. The industry will continuously remain sick and unable to carry-out its mission of serving people selflessly obviously for industry which is serving industry can not be allowed to be sick long, a fike to the finish shall have to to be waged for the face crafting of the industry. The prescription for the ailment lies in form of suggestions which follow in the following lines. Trade union should not succumbed to political pressure. They should not allow political infiltration among its members. With enormous power at their back, they should be straight forward in their approach so that they can say "NO" to what ever bats spring at them. The trade union should tie-together, the right and duties among its members. They should displease those who talk of their right and are not conscious of their duties. The trade union should repair their code of conduct for their members and should see the rigid implementation.

Further it is also suggested that trade union should develop their own vigilant cell. This cell should act as a watch-dog and should nip-in-the bud, any mal-practice if they come across. Another role which this cell can display is the self assessment. It should make
an attempt to analyse the various factors responsible for tension and un-rest last but not the least. The government should be persuaded to plug the possible loop holes in their poverty amelioration programme, so that un-wanted allurement of becoming rich over night may not spoil the conscious of right thinking of sincere and honest workers of the banking industry.

In the end it is concluded that a clean and positive image of trade union is a necessity for their own development and in the large interest of the banking industry.
2. INPUT AND OUTPUT RATIO OF WORKING PEOPLE IN BANKS.

Whenever there are talk about increased productivity it refers to greater efficiency on the part of an employee. Good performance leads to productivity. Robert Dubin observes "productivity is the efficiency with which goods and services are produced in that ratio of the output of goods and services to the input of resources". In the words of K.N. Subramaniam" It is the ratio between the output of a given commodity measured by its volume and one or more of the input factor, also measured by their volume.

The concept of productivity in the banking industry is not the same as applicable to other production oriented Industries. Bank is a service Industry and it has different dimensions altogether therefore productivity in the case of the banking Industry has to be conceived in a different manner. the productivity of banking Industry can be looked at it from the angle of goals set before it. These goals pertain to the areas of customer service, house keeping, loans and advances assistance to weaker sections of the society etc. In the words of G.V. Pavaskar "productivity
means maximum ratio of output in relation to a given input.\(^3\) Ultimately productivity is nothing but knowing how much each employee has contributed to increase the volume of business or how much is the team contribution in the rise of the business. Therefore productivity, assumes two dimensions, firstly individual productivity and secondly group productivity.

Productivity in the banking Industry is not just efficient but efficiency coupled with effectiveness. (Unions are mainly interested in wage increase and not much in increase production) therefore it is difficult to measure productivity in the banking Industry.

The worker input can be measured in term of total manpower, expenses incurred by the bank during a year on salary, allowance, bonus, overtime and terminal benefits. purpose to use the rupee volume of business handled per rupee spent on man-power to measure productivity. The formula of the above said is given below:-

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\text{Productivity} = \frac{V}{M}
\]

if 'V' represents
average rupee volume of business for a bank for particular year and 'M' represents the total man-power expenses incurred by the bank during the year, productivity for that year is obtained by v/m3.

Number of vouchers handled per employee may be another criterion to measure productivity. It, however suffers from several handicaps because a large percentage of employees in banks do not handle vouchers at all and all types of vouchers do not consume the same amount of man-hours. This system is likely to break down mainly because flow of voucher per hours in banking can be uniform in practice. It is not practical to expect stop watch based physical productivity norms to work in the bank where the flow of it often highly bunched and erratic.

Quality of Banking Service in the areas of deposit mobilisation and better deployment of credit to ameliorates national economy may also be considered a good criterion to measure productivity. Banks are duty bound to increase institutional flow of credit to priority sectors in a big way. The achievement in the area may also be taken as an indication of the level of productivity.
Volume of business handled by per employee can be known by the, total business divided by the number of employees will indicate the volume of business handled per employee. This criterion suffers from a severe lacuna. In a metropolitan branch, for example, one account itself may be of Rs.1.00 crore, where as in a rural branch there may be thousands of small accounts ranging from Rs.10 to 1000. Therefore per employee contribution is highly misleading if not misunderstood separately from each branch.

Such measurement ignores the cost of labour in put completely.

Some suggestion may be given in favour of these. In the absence of a better workable alternative the volume of business per rupee spent on manpower (v\m criterion) may be accepted as interior measure for man power productivity assessments in the banking Industry. Meanwhile time ,Nation and works study should be conducted and performance parameters should be decided department wise and individual wise as the circumstance may demand.

II Productivity in the banks may also be increased by ensuring reduction in expenditure and labour cost which
will automatically result in higher productivity, B.V Sonkar has made an interesting suggestion for reduction in expense and labour cost presiding over the annual general meeting of the Indian Bank Association. He made a suggestion which needs serious consideration. He said, "It might be advisable to have a rural cadre of staff drawn from village and with lower qualification and lower pay scales."  

III Measures should be taken to tighten the discipline in banks.

IV Productivity should be simplified by the system which introduced at the time of inception of bank, should be closed. These require in view of the present circumstances looking to the modern banking trends.

V Talwar committee In 1975 recommended for better customer service, the recommendation are,  
(a) saturday as non- business day (loss of two business hours) should be compensated by increasing business hours on week days other than saturday 4 to 5 hours. Uniformly at all banking offices on week days should be increased. In bigger offices while a some members of the staff may be drafted on saturday for clearance of arrears balancing of books, house keeping, submission
of statement of statistical reports, other should be utilised for developmental activities consumer services and loan recoveries.

There is a growing feeling that discipline in the banks has deteriorated. This is true to some extend, however indisciplined in the banking industry has to be viewed in the general standard of discipline all around us. However, indiscipline is not excusable because it greatly effects the productivity. In the fact majority of bank employees want discipline (earing a few in the against or who resist over it).

Talwar committee recommended for immediate attention of proper work distribution and work flow at all offices, so as to ensure that every employee has a full days work and the work is carried out expeditiously on a group basis.

Managerial or leadership style greatly affects work environment. Leadership is ability to influence other to get work done. At every level of organisation a subordinate employee has to work under his superior therefore the leader's behavior affects every level of organisation. Management is broader term and leadership is a part of it.
The concept of efficiency bar and automatic increment will give opportunity for employees to work more. If the employee does not fulfil the required efficiency level, the management should have a right to stop the next increment. The increment, however, be restored with retrospective effect when the concerned employee attains the required level of efficiency. This concept is contrary to the idea of giving automatic increment to employees without evaluating their efficiency.

The labour appellate Tribunal the Shastri Award and the Desai Award have all recommended one efficiency bar at the end of the 20th year of service of the employee.

Several interviews have been taken regarding the input and output ratio in banks. On both sides, the trade union and the management represent their views separately.

In the trade union's opinion it is very difficult, in a service industry like banking to fix a standard of performance. It is not possible to predict in advance, how many cheques would be presented on a particular day. Work flow during business hours is very erratic. They
view, qualitative aspect of service is more important rather than quantitative aspect. Quick, efficient and polite service performed by employees do not have an element of productivity though ultimately it may lead to productivity in the performance of the bank and good quality displayed by the staff while discharging duties to the customers can be deemed only as the means leading to productivity. Therefore, from the service angle productivity can not be qualified in the banking Industry. The management has different views over it. According to them quality level in the banking services in India is an open fact. The quality of service is more important according to them, but quantity can not be over looked. Output in the banking can be discussed department wise or function wise. Increasing output is much dependent on individual capability, capacity and attitude of the employee to take more lead of work.

In order to find out the real input and output ratio in banking Industry depends neither on management nor on employees, but it is the public who can make true justice in this matter.
3. ROLE OF ALL INDIA TRADE UNION AND BANKING:

Independence brought new hopes and promises of a brighter future for the teeming millions of India. Things were taking different shapes as far as trade union movement was concerned. Many associations of trade unions were formed in different shapes in industries.

The trade union in banking industry was also formed in a powerful manner. The organisation of trade union in banking industry was formed nation wide. It was known as all India Bank Employees association. The association maintained great power within itself. Its role has been so vital that it has greatly effected economic activities positively and sometimes negatively.

The association has worked for the welfare of its members. Many times it has protested against and demanded for their economic betterment. Before nationalization when the banks were in private hands, the interest lay with those owners of banks, therefore the demands and interests of the employees and employer usually came into the fore-front and as a major use of conflict between them. The nationalization of banks could not much save the condition of the bank workers,
the period of 1972 to 1978 proved the worst as far as the industrial relation in banks was concerned but after that there was no real issue which could impact the trade union to undertake any militant action. The third bipartite settlement of 1978 has brought so much pay and benefits that they ceased to be agitated over basic matters. Promotion policy which was cause of conflict and struggle formerly, was, also settled. Nepotism and favoritism in selections another issue of conflict were culminated with the coming in of Regional Recruitment Board in nationalized banks. The SC/ST backlog in promotions also resolved in 1980. The all India Bank Employees Association led to possess two pieces of legislation. The first was the passing of the State Bank act which was a further step in bringing banks to the public sector. The second was the amendment to Bank Award formula with retrospective effect. All these were achieved by the keen activities of All India Trade Union in Banks. Therefore all these achievements made the bank employees almost completely disinterested in militant activities. Thus, the all India Trade Union in banks has brought up bank employees to a prestigious social position.

Though trade unions had availed many favorable
demands yet many national issues which remained unsettled like backwardness of the society, poverty, illiteracy, unemployment, starvation and many other unsolved problems. These disparities should be removed from the economy. The trade union which has enormous power to effect the industry, may come forward to work in the field of social welfare. The association which was organised for the patronage of their members, it is expected from them to function as volunteers for social causes too.

The banking institution is an agent of economic development which channalises different resources. The trade union is an action of this agent, hence, if action is positive the target will be achieved successfully.

The internal co-operation of the association is in great account therefore it is easy to make them aware of these union members for welfare and development functions. The All India Banking association has taken several steps in this regard. It has laid down some ideology for the same. To establish an-order in society which is free from hindrances in the way of an all-round development of its individual members which fosters the growth of human personality in all respect and goes to
the utmost limit in progressively eliminating social, political or economic exploitation and inequality. The target of profit motive in the economic activity and organization of society and the anti-social concentration of power in any form. Thus the basic objective is to work under the "Survodaya" ideology. The Survodaya ideology will help the banking union to eliminate themselves from the clutches of different political influences, so that they may not exploit the situation and colour them of their political ideology. Survodaya is not coloured by any political party and is not influenced by any religion. Its purposes are an all-round development without any obsessions. If any worker organization is free to act for the sake of humanity, it will be an ideal situation. Survodaya is one principle which is free from such tendencies and can help within and outside the frame work of any, type of association for the benefit of a unit.

The All India Banking Trade Union has worked for the public cause in 1973, when it had launched a movement against the high prices, hoarding and credit policy, the social control over the bank was also the result of pressure of demand of the all India trade Union.
4. ROLE OF COLLECTIVE BARGAINING IN BANKING INDUSTRY:

The role of collective bargaining is very great in each Industry. Collective bargaining is a process of discussion and negotiation between two parties one or both of whom is a group of persons acting in concert. R.F. Hoaxis states "Collective Bargaining is a mode of fixing the term of employment by means of bargaining between an organised body employees and an employer or an association of employers usually acting through duly authorised agents".  

The nuclus of trade union is collective bargaining. The process of arriving at compromises which still disputes between an employer and an organisation of his employees. Collective bargaining is opposite to individual bargaining which takes place between the management and the worker as an individual apart from his fellow employees.

Apart from promoting and protecting the interest of the workers, collective bargaining is yet another important objective of the trade union. It endeavours for a better status for them and to serve their interests. Obviously it will have top priority in their
action plan. Undoubtedly it is a prize weapon in their armoury. Which they possess as it splashers tranquility over the hot and knotty problems on one hand and on the other hand provides cherished fruits to its members. Thus they create an unpolluted atmosphere which is conducive to a major stride for the industry towards assumed growth and a much desired well being of the workers.

Indian trade unions are financially very weak and politically they are almost a nonentity hence can not influence any legislation. Therefore the only method which they can follow is collective bargaining.

For an efficient collective bargaining two factors are essential (1) Freedom of Association and Co-operation between capital and labour (2) A strong union, commanding a majority of workers, not only represents workers, but has also an equal status with the employing class, which is the other party in bargaining.

Collective agreements have two elements (1) There is the economic settlement which determines true price to be paid for particular grades of workers and the condition of work (2) There is the political settlement by which union and managements agree about the division
of authority between the extent to which the union will participate in decisions or the extent to which the union will have the right to challenge the decisions taken by the management. This second aspect of a collective agreement may be likened to a treaty between two countries which defines the frontiers and the respective areas of control.

Collective bargaining requires the co-operation of all the parties, the state labour and the general public. The state by legal enactment can make collective bargaining, an article of industrial policy. Education, organising power, technique of concerted action and a longer view of group interests are some of the essential qualities required by responsible and intelligent leadership for factual negotiation, and to gain sympathy of general public.

The system of collective bargaining is beneficial both to employers and workers. Thus collective bargaining has proved to be the only means a bringing both the parties a common council for the settlement of their differences and thus to maintain industrial peace.
"JOINT COMMITTEE"

The most obvious form of permanent machinery for collective bargaining is a joint committee, consisting of equal members of representatives of the employers and workmen. Works committee and trade boards make provisions in their machinery for equal representation to the employers and the workers. A conciliation board or a joint committee, may be efficient enough, but it can never be utilized a substitute for trade union. Conciliation boards are their origin.

The joint committee is set-up to prevent any dispute with conciliation boards. It generally functions to settle an industrial dispute which has already taken place. Collective bargaining entails two separate but inter-related steps (1) negotiating the contract, and (2) administrating the contract. In negotiating the contract, the union and management present their demands to each other. They compromise the differences, an agreement on the condition for which duration the contract is stipulated.

Collective bargaining has played a vital role in banking industry. Since 1947 the government has been adopting the practice of subtle and intricate problems
of workers and the management through mediation. Consequently tribunals which are neutral third party have emerged over banking horizon. In the initial year these tribunals were constituted on regional basis, and for different purposes they adopted varying procedure to decide disputes, this practice however made them a set of institutions which were merely an agglomerative lot. Hence chaotic service conditions have developed in the industries. The functioning of the bank has become difficult and the theme of a "Public Utility" service has been badly moulded. Thus bankers approached the government to get rigorous and the agonistic situation. As a result the government issued an ordinance on 30th April 1949, marking banking as a central subject specially in relation to settlement in industrial dispute.

The most illuminating achievement of collective bargaining was the initiation of awards which protected pecuniary and non-pecuniary interests of the personnels engaged in the banking industry. It may however, be clear that these achievements were not an easy pill to swallow but it was the result of hard work and hectic bargaining of trade unions which at last bore fruit.
Since the enactment of the ordinance a new era of reconciliation has ushered in the banking industry. A chain of events have taken place towards the creation of congenial atmosphere in the industry under review. The change of events has started tri-partite conference. This was followed by the establishment a conciliation board which was chaired by Shri A.N. Sen. Without any doubt this event was a feather in the cap of the trade unionists who were incense making efforts for ameliorating the working condition of the workers. Another achievement of collective bargaining which landable is the establishment of Shastri Tribunal. It was the result of the hard bargaining of the trade union which have to war many battles with the management for the economic up-lift of its members.

Last but not the least the nationalization of banks was amazing achievement of collective bargaining. The nationalization completely changed the complexion of the relation between the management and the workers. The government which itself is a public institution can very well realize the pinch of adverse relation between the employer and employees. It was hoped that a better understanding would prevail in the industry but unfortunately all hopes were belied. The old panorama of
employer and employees relation, remain very much in the industry. This is evident from the fact that to show the strength of the workers who had to resort to a strike in the year 1978. This time the government was across the table in place of private management and it could quickly understand the direction in which the wind was blowing. Through collective bargaining both the parties came to an honorable settlement of the dispute.

Collective bargaining in its broad aspect is not solely confined to economic relation between employer and employees. It is a process of a long run social change. It is not an abstract class struggle in a marxism sense, but is rather pragmatic, concrete and a source of stability in a changing environment.

Thus collective bargaining creates a system of "Industrial Juriprudence". It is a method of introducing civil rights into industry, that is, requiring that which we will management be conducted by rules rather than by arbitrary decisions. It establishes rules which define and restrict the traditional authority exercised by employer over their employees, placing part of the authority under joint control by union and management.
5. MANAGEMENT AND STAFF RELATION IN VIEW OF TRADE UNION IDEOLOGIES:

Trade Union in any industry plays a vital role to reflect the staff and management relation. The influence of trade union can be analysed in greater amount. Thus the management can not ignore the impact of the union. Dale Yoder says "Unions are real, they affect the system and process of management, they influence day-to-day policy and programme face an obvious need to understand unions. The reasons why members join them and the national union policy and practices is an important fact in the daily lives of the management. Management on the other hand is bound to follow the rules under which it has to work."6

The trade union and its ideology favour the welfare of workers. It is a safeguard against the bitter policy of management. Policy making patron made all the policies likely to help management as well as the workers.

The long history expresses that the employer generally, tried to exploit its employees and trade union on the other side remained against its employer. The same story was repeated in the Industrial complex of
banking. In the past time there was hardly any similarity between trade union and management. The traditional role of union was protest oriented, and management was always against him. Even now before nationalization when banks were in the hand of private enterprises, the aims and objectives of the employee and employer were different. The employer or his men named management were having a different outlook relating to its workers. The management tried to have more and more of the time exploitation of workers on other side, having their own problems. In favour of solving these problems they possessed different attitude and opinion. The contrast view, between management and workers lead to create some anomalies in industrial area.

At present the industrial system usually contains four principal, participating group managements and their associations, employees and their unions, government, and powerful pressure groups, these four groups interact within the social, political, economic and cultural environment at a given point of time, the relation of staff versus management, and management versus unions creates variety of rules and regulation, laws, awards from tribunals, and agreements to government, the work place, and employment.
The management derives its authority from its associated delegations and are thus, responsible up the line and not down the line. Trade union equipped with the support of their members, and each member of the staff comprises of trade union. Management-union relations have another aspect. They may be viewed from the point of view of the phases in the process of their working together. Michael says "from the view point of management relation into stages, as preparing to negotiate agreements, negotiating with unions, subject matter of agreements, living with the contract and handling dis-agreements over contractual interpretation".

The staff management relation may be divided into various stages, such as the structure of conflict, containment, power-bargaining accommodation, deal-bargaining and co-operation. All these factors are influenced by the working of trade union and its ideologies. When the management refers to accept the demand in the containment stage, union try to push their demands through the management tries to keep it within limits. On personal matter the staff and manager may not be different to each other, but at the stage of their interest, they dash, the word. However, in a dynamic
organisation conflicts are natural and are not inherently negative, as it serves both parties to understand each other. Normally it resolves the conflict and positively it leads to co-operation. This sweet relation necessary for the prosperity and growth of not only an individual institution but the economy as well.

In banks however, when they were nationalised, the outlook of trade union and management towards themselves have changed, and the new era brought new hopes to maintain the co-operation and harmonious relationship with each other. Now it is quite clear that the management and the workers have one thing in common namely their bais in favour of socialism or classless society. This nation has a basic aim of trade union or as a prime object in relation to the staff where the management is significant. The management usually is now in favour of desirable demand of trade union. Any activity which does not favour industry is not accepted. Any term or condition which expresses the amiable relationship between management and staff workers is welcomed. The role of trade union and its ideology aims and objectives are effective in keeping cordial relationships.

The trade union is now an organisation which
develops with the aims and objectives of the welfare of workers as well as social welfare. Therefore the ideology of trade union has diversified towards welfare and keeping co-ordination with the management. Trade union calls the meetings and take decisions in this view. During the period of stress, trade union tries to put its demand gently before the management. If the management takes the decision rationally the conflict between two disappears. Trade unions take serious steps if demands are not accepted and shows its resentment against the management. Some time the trade union takes action against its own members too for the misbehavior with the management.

The trade union does not struggle in those matters where the national development comes in the way. Trade union is bound to accept the ideology where the question of organisation of the society comes. The bank is a service industry, therefore the utilisation of services is given first priority. To secure the increasing association of the workers in the administration of industry and their full participation in its control to maintain good relations with the management, the trade union also accepts to work in favour of their work.
In the real sense the staff and the management are two important factors of industry. They are not rivals but equally share the good and the evils of the industry. The banks these days socialise and nationalise, the means of production. The bank possesses the deposit and the deposit is channalises in various ways of production, where the lower income group is benefited. Several schemes and projects which are adopted by banks are fulfilled by the bank workers or by the staff and management both. To establish a socialist state in India, the management and the staff work under the same rules were the economic and social conditions of the lower group of working class uplifts itself.
FOOT NOTE


2. K.M. Subramaniam, wages in India, P.No. 331

3. Productivity in banks (focus on input and labour) New Delhi, The Banker May 1983. P.No. 91

4. B.V. Sonalkar, Chairman of Indian Bank Association in his address to 37 annual meeting, Bombay Commerce 5th March 1984. P.No. 621

5. Reading in labour Economics and Industrial Relation edited by J. Shister (New York 1951) P.No. 148