CHAPTER 7

SUMMARY AND SUGGESTIONS
SUMMARY AND SUGGESTIONS

The emergence of managerial unionism has definite implications for industrial relations. Surprisingly, no serious thought has been given to this important development by any of the perpetually warring/unwilling partners in the Indian industrial Relations system. Each of the three players—trade unions, government and employers—has an inevitable and willing role to play to make managerial unionism an integral part of the Indian industrial relations system. Together they must evolve a national policy so as to give proper direction to the movement. The formation of managerial employees into separate unions has an emphatic consequence for the trade union movement in India in the industrial relations situation, which is already plagued by the problem of multiplicity of unions.

Both as the law-maker and as an umpire, the government has responsibility to protect and safeguard the interests of all employees. So far the government has kept its back turned on all those employees who do not qualify as "workmen" under the Industrial Disputes Act, 1947. With the expansion of business and industry and with growing
complexity of operations on both manufacturing and service sectors, the number of professional employees in managerial ranks has been rising. Today such employees are almost completely at the mercy of their employers who have often misused the situation by not responding to their legitimate needs.

A few decades ago, Government of India has given a thought about the plight of the managerial employees. On August 30, 1978, the then Janata Government introduced in the Lok Sabha a Bill (No. 143 of 1978) called "The Employment Security and Miscellaneous Provisions (Managerial Employees) Bill". It was a modest attempt, first of its kind, to provide security of employment to persons not covered by the I.D. Act 1947. When enacted, the Bill would have enabled a managerial employee to approach Employment Security Tribunal for (a) Setting aside termination of his employment or a notice of such termination issued by his employer, (b) reliefs if the employers effected reduction in his rank, salary or allowances, and (c) recovery of amounts due to him from the employer. With the dissolution of Parliament, the said Bill, like the Industrial Relations Bill, 1978, has lapsed. Since then no government or parliament has not considered it necessary to reintroduce the Bill or a similar one.

In 1988, another attempt was made to introduce a bill in the Parliament to amend/replace the existing The Trade Unions Act and The Industrial Disputers Act. The Bill was slated as The Trade Unions Act 1926 and The Industrial Disputers Act 1947 (Amendment Bill 1988), basing on the recommendations of National Commission on Labour (1967-69) and Mehata Committee (1982). According to the proposed Bill, a trade union must have at least 10% membership of the workforce verifiable through check off system for registration. The apprehensions for the Bill were that it may lead to management
favoured unions/multiplicity of unions and litigation. The bill did not see the light of the day.¹

As the government is unlikely to amend Industrial Disputes Act to include all managerial staff of Banks as workmen, the only alternative seems to be to secure a separate legislation covering all managerial employees who have been defined as Professional Workers by ILO in 1978. (Ramadas)²

The Trade Unions Act, 1926 allows any group of seven persons (even a group of employers) to get together, form a union, and get it registered. This is a statutory right and managers (or, for that matter, any group of persons) cannot be blamed for exercising this right. The question to ask is this: What has prompted the managerial employees to organize themselves as an interest group? The answer to this question is likely to reveal certain omissions and commissions of the employers that have created the need for managerial unionism.

Most of the Indian organizations have prescribed some sort of grievance handling procedure to take care of the grievances of the workmen but not for the executives. Executive development programmes (and other such meetings with managers), or workers' participation in management cannot take roots in India as long as there are no avenues for the manager to participate in management. It is a regular phenomenon that the revision of salaries of managerial staff always waits till after the wages of workmen have been decided.

When a manager goes to a court of law and declares publicly that he is not a manager but only a workman, the top management of the concerned organization must have the wisdom of acknowledging the

¹ Economic Times July 16, 1988
² Ramadas D.V., Editorial Supervision Vol XIII No 22, Hyderabad July 01, 1994
fact that something has gone wrong somewhere. Many managers at
the junior and middle levels are openly admitting that they are
managers only in terms of a designation. When it comes to
involvement with policy matters or exercise of managerial powers, they
argue, they are no better off than the workmen staff.

Findings based on a study carried out by the Shri Ram Centre
in 1989, to ascertain the incidence of managerial unionism in India
vindicated that managerial unions exist only in 117 out of the 292
organizations in the country, out of which 115 are in the public
sector. This shows that the incidence of managerial associations is
largely confined to the public sector.

Trade unions of workers are formally registered with the
government so as to avail of certain legal protection whereas officers' associations tend to shy away from registration. Only a few of the
Officers' Associations are reported to be registered under Trade Unions Act (1926) while most others are either registered under Societies Act (1960) or not registered at all. Even when Associations are registered under Trade Unions Act, the official statistics do not single them out for a special mention but club them together with all other trade unions.

In every organization in which an Officers Association exists,
membership begins with the lowest officer in the managerial
hierarchy. Senior managers generally hesitate from joining an Officers Association. This ambivalence may be the result of at least two
factors. First, the top management of an organization is unlikely to
approve of its senior managers joining an Association. Second, the
senior managers have all along viewed themselves as part and parcel
of the employer (or, at least its representatives), particularly in their
dealings with the subordinate staff. As members of an Association,
that self image/ identity is more difficult to maintain. Like their subordinates, the managers too have to take up their collective grievances and demands with the top management. Because of their proximity to the corporate management, officers of the ranks of General Manager and above are unlikely to join the Associations. Even if they join, their contribution to the cause and growth of the Associations cannot be significant.

The Trade Union movement has seen several ups and downs due to the changing attitude of the Government and the general public at large. The education system and the globalization initiatives of the new Government, coupled with a competitive environment in the employment market, have been coming in the way of organizing the working class against the exploitation of the workers. The Information and Technology sector is reported to have provided jobs to over two and half million youth, including that of the allied sectors, but the entire work force remains unorganized and are subjected to tremendous ill treatment in the matter of the compensation system and other working conditions that are prevailing in the industry. With the advent of worldwide recession and the IT sector falling to pieces, many talented youth are rendered jobless. Had there been an organized trade union for employees/ executives, probably the situation would not have been as dismal.

With implementation of the process of reforms in the Banking industry as a consequence of globalization, banking scenario in India has undergone a total change from what it was before the 1990s. Consequent upon introduction of the prudential norms Banks are required to drastically reduce their NPAs for which they were given appropriate legislative powers devoid of the present cumbersome court procedures. Powers were given to the Banks to take possession of the securities as well as to confiscate the property of the defaulting
borrowers, and even to prosecute the defaulters, if need be, under criminal law. Appropriate legislation is required to facilitate most simplified documentary process for the Banks, so that their genuine claims on defaulting borrowers are not unduly intervened by other laws. A great relief is provided to the Bankers by way of The SARFAESI Act 2005, which enables the Banks to take possession of the property mortgaged to them by giving a 3 months notice to the defaulting borrowers. In order to achieve desired performance level in the competitive market the Bankers will have to take quick decision, calculated risks etc., which may occasionally give rise to bonafide errors of judgment etc on the part of the managerial staff. Therefore, the service conditions of the Bank Officers should be so modified so that innocent officers are not unduly penalized in bonafide discharge of such duties.

A number of statutory acts like C.R.P.C. etc., treat the Bank Officers in general as public servants. For the purpose of Security of tenure, the benefits under Article 311 of the Indian Constitution are not available to them. When the Bank officers are implementing Government policies in lending, there is every reason to extend the protection available under Article 311. It is logical that if once the Bank officer is brought under the purview of the act, he should be given the immunity for the acts done in performance of legitimate duty. Equality is one of the fundamental principles of natural justice as enshrined in the Constitution and the Associations should fight for such inclusion.

Article 43-A of the Constitution enjoins upon the state to secure, by legislation or otherwise, employees’ participation in management. In case of public sector Banks including SBI, principal office bearers of the employees union / officers associations have been appointed as directors. The symbolic participation of the
representative of the Federation on the Board of the Bank is as per the statutory requirement. At present, the post of the Officer-Director on the Board is vacant and yet to be filled up. State Bank of India is a vast organization spread throughout the country having around 12000 branches and still expanding. The management of the Bank has provided for inclusion of office bearers in the central board only and the principle of participative management is to be extended to the logical conclusion by including the representatives on the respective local boards at state level also.

After nationalization of Banks in the year 1969, the country witnessed phenomenal growth in Bank branches and the resultant recruitment of staff. All these seniors have started retiring in the last two years and the trend is to continue for one more year. If number of officers /staff who took Voluntary Retirement/ Exit Option is added, the resultant actual strength of staff is reduced to more than 20%. Moreover, in the name of expansion, many branches are being opened by the Bank all over the country without proper infrastructure or manpower. The resultant additional work load is acting as the last straw on the camels back of the officers, who are already overburdened. To offset the gap, Bank has resorted to mass recruitment and promotion process in the year 2009. However the pace with which the Bank has been going ahead with branch expansion, the fresh recruitment is only marginal. In realistic terms, there is a proportionate decrease of manpower vis-a-vis the work load. The impact is amplified in the case of officers in charge of advances portfolio, who have to monitor very large number of advances, which is humanly impossible. Many officers end up committing mistakes due to pressure of work. Their contention, that any other person placed in similar circumstances could not have acted otherwise, is not acceptable to the management as there is no definite yardstick to
measure the quantum of work. In these circumstances, the officers are made vulnerable to commit genuine /inescapable mistakes, leave alone the health hazards due to physical and mental stress and strain. Therefore, the Association should launch organizational action to force the management to rationalize the quantum of work any prudent officer can reasonably handle under ordinary circumstances like the number of advances for field officers or the number of accounts for an accountant etc. Such fixation of norms would not only ease the pressure on individual officer but also allow the management to recruit/promote scientifically.

In the day to day functioning, innumerable number of transactions take place wherein it is humanly impossible for the officer to check individual items before disposing them as per laid down norms. Officers are made accountable for the acts of omission or commission on their part as well for the acts of their subordinates. This funny and obnoxious phenomenon leads to the vicarious responsibility. Though computerization has taken away some of its pangs to some extent, the draconian law is still a vicious weapon in the hands of the management. With non-existent support and enormous workload in terms of the number in advances to be monitored, it is humanly impossible for an officer to ensure strict compliance of all the norms more so in case of targeted loans. Instead of viewing the lapses in the light of attendant circumstances, there has been a tendency on the part of the management to find a scape goat at junior officer level in the case of failure of advances, only to show to the appropriate authority that some action has been taken in this matter. The Officer in the real life context is caught in a dilemma like Hamlet viz., whether refuse to sanction and face the wrath or to sanction and face the consequences. Associations should thrive to support such innocent victims.
The service conditions stipulate that the officer is available to the service of the Bank any time during the day and the day comprises of 24 hours and not 12 hours. Though such stipulation is there for government officials also, necessity arises only during exigencies, and such days can be counted. The case of Bank officers is different. They have to sit late almost every day to finish of the routine. In spite of large scale computerization and modernization of many processes including Core Banking Solutions, the position has not changed at all. In fact; majority of the officers are virtually working 14-15 hours a day just to complete the routine and to meet the expectations of the customers and the controlling office. The dawn to dusk work pressure on officers which existed in the days of the Imperial Bank continues even today. Such a situation tends to evaporate the satisfaction levels of the very position of officer's job in the Bank in addition to lowering the real wages. As a matter of fact, if the number of hours of work is taken as the base for computing wages, the officers are drawing far less emoluments per hour than their clerical colleagues in the same institution, thanks to the unwitting linkage of wages of officers to that of their subordinates. The compensation by way of out of pocket expenses does not in any way match the work load or time. Regulated working hours has been one of the primary demands of the Association right from its inception. It has launched several struggles for achievement of this coveted right. It is time to press the demand more vigorously now.

The Bank has launched Performance Linked Incentive Scheme for the Branch Managers/AGMs (Region)/ DGMs (Module) and Team Incentive Scheme for the staff members of the Branch. The incentive scheme was launched with the aim of enthuising and motivating the staff members of the Branch so that the Bank is placed in a position to face the competition unleashed due to liberalization of economy and
maintain its lead over others. The scheme has been successful in
enthusing the staff and garnering business for the Bank.

Though there is a group incentive, the scheme provides
incentives principally for the branch managers only. The success of
any organization lies motivation of not only the head of the institution
but also other principal functionaries like the Accountant in charge of
internal housekeeping and Field Officer in charge of advances
portfolio. A suitable incentive scheme for such important functionaries
is to be designed so that they are also adequately motivated. Similarly,
to have a positive impact, it may be extended to all the sections of the
staff for individual excellence. It is an established phenomenon that a
team, in which there are individually motivated members led by a
good leader, will turn out to be an outstanding team. With synergy
effect the results will be phenomenal. For cross selling the products of
Insurance and Mutual Funds of the Bank, some officers and award
staff are trained as CIF and AMFI. In addition to individual incentives,
some CIFs are exclusively relieved for the purpose without having to
perform their duties in the branch.

It is common knowledge that, in a branch situation,
performance of all the team members is not uniform. Some staff are
overburdened while their colleagues enjoy. While some perform
exceedingly well, some get away without contributing anything, yet
get a share of the cake of success. It is a common grudge of the
workers that the other so-called non-workers even end up getting
preference in placement and promotion because they will have
sufficient time at their disposal to take care of the their appraisal
reports and the boss. Therefore, a yardstick has to be so designed to
gauge the actual performance of an individual officer/worker. Basing
on such scientific measurement of performance, if the not-so-good
performers are discouraged with immediate actions like unfavoured
postings etc, it will sure act as a deterrent to others. Equity as well as success demands that good performance is to be recognized with the grant of incentives and below-par performance is not to be tolerated.

To-day, the Federation is rated as one of the most vibrant, militant and live organizations amongst the trade union fraternity in the country and in particular the organized sector. More than 3 million workers are reported to be employed in the public sector with well established trade unions. These unions are controlled and administered by the Central Trade Unions, which have affiliation to one political party or the other, exception being that of the Officers' unions in the Banking Industry. These unions with political affiliations have been responsible for ensuring a good compensation system in the organized sector.

Unfortunately, more than 93% of the work force is in the unorganized sector, looking for guidance and support of the trade union leaders. As there is no compulsion on the part of the promoters/owners to facilitate the formation of the unions under any law, they would generally discourage formation of trade unions in their organizations. As the Central Trade Unions with political affiliation manage nearly 100% of the trade unions in the country, the intervention of political parties has become inevitable for ensuring proper working conditions for these unorganized sector employees also. But these central trade unions are more concerned about the economic and industrial policy approaches of their respective political parties rather than a focused attention towards the problems / prospects of the workforce as such. An attempt is made by the AIBOC to protect the interests of such workers by forming PWTUC.

The reforms which swept over the last two decades were so formidable that the officers could only muster protest struggles and
chronicle the inevitable changes as a part of the history. It is not enough that Trade Unions have to be reactive/ responsive to the changes that are taking place in our surroundings, but they also should be proactive. The greater issues such as the discriminatory compensation system, recognition of the seniority in the matter of placement and promotion, the role change of the officers and the adoption to the new business patterns without corresponding changes in the systems and procedures etc., are the work related issues which have to be dealt with realistic market perceptions. A competent officer can now become an Asst. General Manager within a span of over 10 to 12 years now, whereas in the older dispensation it would have taken twice the time. The position is the same when it comes to paying extra compensation to the performing staff. Bonus as compensation is slowly and consciously being replaced by the performance incentive scheme which the Government and management are earnestly attempting to introduce at all levels.

Government, of late, has been acting in extreme apathy to the cause of the labour giving a go bye to the spirit of collective bargaining. Ruthless treatment has been meted out to striking workers/ officers in the case of oil sector, electrical employees in Uttar Pradesh or the plight of Balco workers bears ample testimony to the attitude of the government. Refusal to implement the award of tribunal in the case of RRBs exposes the anti-labour character of the government. In many undertakings, even the principal officer bearers are subjected to various obstacles including transfer to far off places. It is a dangerous trend and may spread like cancer to all.

Bank managements have also started giving a go-bye to the process of consultation/ negotiation and have been acting unilaterally and detrimental to the interests of the trade union spirit. Outsourcing is nothing but privatization in disguise. Recently Reserve Bank of
India has come out with incentives in the area of outsourcing like Creation of National Payment Corporation of India for conducting clearing house operations currently handled by Reserve Bank of India and State Bank Group, which clearly denotes the anti-worker stance of the Government. Private and Public Sector Banks including SBI have started outsourcing the routine functions like mobilization of deposits, opening of accounts, credit sanctions, documentation, follow-up and recovery etc. In addition to dehydrating the chances of recruitment, such outsourcing leads to formation of contractual workforce, who do not have any protection and for whose welfare the respective managements are not responsible. The very idea of contractual labour is against the spirit of trade unionism, practically a glorified slavery and there is a definite responsibility cast on the Associations to fight such evil. The Federations had strongly opposed the outsourcing of the cash replenishment in ATMs and other functioning on the ground that it is a regular routine job of the Bank staff/officers and should not have been outsourced. However, due to the shortage of staff and security reasons the issue could not be taken to the logical end. Similarly, on the question of the contractual appointment to those who have retired from the Bank, although Federation was against such appointments in principle, it had not pursued its opposition because a large number of people being recruited on contractual basis are the retired personnel (erstwhile members of the Association). Nevertheless, such permissiveness is against the very foundation on which the fortress of trade unionism is built.

In tune with the industry level stand, AIBOC opposed the issue of Merger and Acquisition of its Associates amongst the State Bank of India. In the midst of agitation, the Bank had the audacity to push through the acquisition of State Bank of Saurashtra with State Bank
of India. The merger of State Bank of Hyderabad is looming over the head. As the issue is sensitive and the members' perception is at variance with that of the organizational perception – there is a need for cautious and consensus approach on these issues as well.

Bank has appointed Marketing and Recovery Officers on contract and on CTC (Cost to the Company) basis. From the beginning the Associations have been insisting the Management to absorb all the MRO's as Permanent Officers. Without addressing this issue, Bank has come out with another scheme for appointment of officers as OMRs (Rural) and TOFs on Contract and CTC basis, resulting in curtailment of promotional opportunities to the existing MRO's appointed on contract basis. The issue was taken up with the management to keep the exercise in abeyance, till such time the issues of these Officers' are addressed effectively. The management has changed their compensation package unilaterally from 20% to 30% as variable Pay.

Salary Revision for the employees/ officers in the Banking industry is revised every five years. It is logical that the compensation package should ensure periodical up-gradation and protection against the erosion in real wages due to inflation to ensure loyalty of the workforce against attrition. After several rounds of discussions IBA has initially offered 17.5% hike. In stead of raising its offer in tune with the market trends, it has now gone back and lowered the offer at the behest of the government. The offer is ridiculous and regressive inasmuch that there have been substantial increases in the revision of scales in the case of government employees in the recent past. The adverse effects of global recession have not hit the Indian Banks and they have recorded substantial increase in their profits for the year ending 2008-09 also. Instead of sharing the profits like an ideal and
model employer managements are dodging finalization of the salary revision.

Pension, as a compensation for the services rendered, has to be in tune with dignity and status of the organization for which one has shed his sweat and blood through out his active life. Last drawn salary should be the base for fixing the quantum of pension payable so that the retired official does not live in penury. Pension scheme has been in vogue in SBI far more than 150 years. Due to non-lifting of the cap, anomalous situation has arisen wherein many retirees are drawing pension far less than 50% of their last drawn salary. In addition to removal of the ceiling, there is an imminent need to improve other terms of pension like inclusion of eligible allowances for fixing the quantum of pension, commutation on par with industry formula and payment of 100% DA etc on par with the serving officers. The Association should impress upon the Bank for proper consideration of the rightful demand.

The 6th Pay Commission has recommended for enhancement of the ceiling on Gratuity from Rs 3.5 lakhs to Rs 10.00 lakhs. Not waiting for a formal amendment to the Central Gratuity Act, Government of India as well as RBI has passed on the benefit to all their employees who have retired on or after 01-01-2006. The Associations should ensure that the facility is extended to its retirees of the Bank immediately.

The organizational structure of the Federation as well as the circle Associations are slated to undergo drastic changes in the days to come. The BPR introduced by the Bank has rendered some of the administrative structures non-operative which are being systematically chopped off. The organizational structure of the Association was in tune with the re-organization of the Bank which
took place during 1970s and 1980s and the industrial relations machineries were tailor made to suit this administrative structure. The Association was better informed at that time, since the entire systems and procedures were documented in the manuals and Book of Instructions. However, no such process has taken place during implementation of the present BPR initiatives of the Bank. Usually for ideal functioning, the Association adapts its organizational setup in tune with the set up of the Bank. However, the velocity with which the management has effected the revised set up under BPR resulted in a lot of disturbance in organizational structure and the placement of the Office-bearers. Federation has so far been successful in retaining its own structure and waiting for the Management to re-define the IR structure.

One of the banes of the organized sector where there is a tremendous scope for advancement in the trade union development is the absence of succession plan. The Managements have reorganized the trade union rights of the workers and have structured their existence through the IR machinery and the conflict resolution, on day to day basis. However, the apathy of the younger generation to come forward to pursue the trade union activities is causing serious concern to the existing leadership. Right from inception, Association has been zealously following the basic principles on which the organization was originally established i.e., the leadership shall be internal and even leaders hold the leadership as long as they are in service only, and on retirement from the Bank, these leaders will be out of the active service of the Association as well.

Elections are to be held on time and the new mandate is obtained at periodical intervals. However, the main cause for great concern is that the continuity of able leadership is one of the vital factors for future stability; at least at the Principal office-bearers level.
is not being planned in advance. There is a need to introspect and try to bring in young blood to the organization to run the flag of the organization for the future. The absence of the continuity is creating stagnation in the growth of the organization. The top-positions are presently held by senior colleagues in almost all circles and by next 3 to 4 years, a number of leaders will be exiting from the scene due to retirement, thereby creating a big vacuum for the organization. It is absolutely necessary to identify younger members and groom them to take over the mantle/responsibility for continuity of the organizations. To hand-over the torch of organization, there must be capable and willing hands. Present day generation is apathetic to trade unionism. The membership did not have to struggle all the way for survival as their ancestors have toiled. They have all the benefits on a plate the seeds of which have been sown and nurtured by their senior members. These youth require sufficient stimulus to kick-start the movement allover again.

The advent of urbanization is characterized by individualism and apathy towards others or their problems; let them be neighbors or colleagues. Tentacles of the evil have encompassed the Bank officers also. The officers in the Banks are so engrossed in their work that they hardly have any time left to think of their fellow workers. Their personal problems supersede any other work. They are not even enthusiastic about the activities of the Association. There is no propensity on the part of ordinary members to think of the Association on a regular basis except during the transfer season. The unfortunate officials who are involved in disciplinary cases etc do not of course have any other option than to seek assistance from the Association. It does not mean that the members lack loyalty. They punctually follow all the organizational calls and participate in strikes/ dharnas, but the enthusiasm is found wanting. Such tendency can be one of the
attributable factors for the juniors not aspiring for the reins of the leadership. It is not a desirable trend. Keeping in view of the inevitable vacuum on retirement of the existing office bearers, orientation classes are to be held by the Association for young recruits/promotees to bring about an attitudinal change in them. These young executives are the future hope and they have to be sufficiently motivated to take up the challenges ahead, in furtherance of the cause of the trade union movement of officers in the days ahead.

Managements have already started bypassing the Associations. In a way, Association is also to blame for such a situation. Sensitive issue such as outsourcing, on what ever premise it be, is an anti trade union measure and the Association should have opposed tooth and nail from the very beginning. Having permitted once on the pretext of staff shortage or reemployment of their ex-colleagues etc the Association itself has paved the way for the Bank to go ahead and implement its plans without consulting the Association. Such atrocities should enough and sufficient to motivate the younger generation to take up the challenge upon themselves. The wait for may not be that long. History repeats itself.

Considering the plight of the Managers, dealt with in earlier chapters and keeping in view the need for Managerial unionism and to sum it up all, the 26th June 1965 is momentous and revolutionary day for the Managers all over in general and the Managers in the SBI in particular for the reason and the fact that SBI Supervising Staff Association (Hyderabad Circle) [Later renamed as State Bank of India Officers' Association (Hyderabad Circle)] was formed and evolved. The effective and successful role played by the Association at the Regional and National levels is worth emulating by the Manager brethren elsewhere in the Country. To recapitulate, the role so far played by it, a bird’s eye view of a few areas of splendid performance is presented.
But for the revolutionary role and the sacrifices made by the founders and leaders thereafter, it would not have been possible for the present generation Managers to live with self respect and their heads raised. It is spine chilling to attempt to think of the pitiable plight and near-slavery conditions prevailing earlier in respect of the Managers. Straining of the nerves by the leaders of SBIOA (Hyderabad Circle) at different times during the past four decades, put a full stop to the arbitrary, unilateral and vindictive transfers of the Managers and resultantly a negotiated transfer policy after due consultations is in the hands of the present generation of the Managers today. It is no more a non-negotiable prerogative of the Management.

When the innocent, sincere and hard working Managers are involved inadvertently and/or intricated in DP cases, Association rightly steps in and starts negotiations/consultations with the Management to ensure that these innocent Managers are not punished unduly and/or disproportionately. The Managers of today are therefore in a position to discharge their duties with sincerity, dedication and commitment. Of course, the real cheaters, willful offenders etc. are brought to book invariably and punished and they are not supported by the Association.

SUGGESTIONS

Wage settlement of Officers is to be independent of the settlement of award staff. However the process of existing wage settlements does not suggest this as a good alternative. During wage settlement, a certain amount is settled as wage bill and negotiations take place for their appropriation. Maximum scale of head clerk/Special Assistant plus the allowance he gets on being asked to officiate as officer, must be the base for negotiations for wage revision of officers so that there will not be any anomalies. Highest salary in
the clerical cadre plus officiating allowance the monetary compensation payable for officiating as an officer plus additional benefit for being a permanént officer in the Bank must be the base for negotiating/ fixing the minimum salary of an officer in the Bank. Unless the wages of officers are settled prior to the settlement of / or independent of award staff, the anomaly of wage differential cannot addressed properly. Only once in 1987, wage revision was effected to officers prior to settlement of award staff and there were subsequent anomalies on account of wage differential.

Transfer policy

There was no transfer policy for officers in the Bank. For quite some time convenience was the policy advocated and adapted by the management. Persons close to the management circles have enjoyed the benefit where as many continued to suffer without their transfer requests being acceded to for several years. Though a draft transfer policy was circulated for deliberations and approval, a signed transfer policy document is yet to be a reality. However, there are certain mutually accepted norms stipulating the eligibility criterion for transfers such as period of stay. Stipulation of norms for promotion like completion of line assignments has also enabled the officers getting an equitable opportunity for transfer/ placement.

On clerical front, because of limited transferability, some clerks continued to stay in a particular centre, where as many deserving juniors who wanted a transfer to that particular place were deprived of the opportunity for want of vacancies. Many juniors could never get an opportunity in their life time to work in a place of their choice. Transferability was one of reasons adduced by the clerical staff for not opting to go on promotion. Ironically, the same transferability of officers has become an inducement for many clerks into opting for
promotion as the officers are liable for transfer every 2 to 3 years and these can wait for their opportunity of transfer/posting to a place of their choice.

**Welfare funds**

Bank has set apart certain funds for the welfare of the staff (Both award and officers). The welfare activities include canteen facilities, scholarships, holiday homes etc. Chief General Manager is the ex-officio chairman of the Circle Welfare Committee and a representative of the Award Staff is the Secretary. At Branch level, the Branch Manager is the Chairman and a representative of Staff Union is the Secretary. Representation of officers in both these committees is only as committee members.

As the Bank has not segregated funds, there is a common grudge among officers' community that they do not get their due share of the welfare activities/funds of the Bank and majority of these benefits are enjoyed by award staff only. For example, the canteens are run by award staff and duty relief is also given to their representatives. Holiday homes are controlled by Circle Welfare Committees headed by award staff only. Ceiling on the eligibility criterion in basic salary for grant of scholarship deprives many wards of the officers from getting scholarships from the Bank. Therefore, it must be the demand of the Association either for proper representation on the committees or for segregation of funds separately for officers.

**One union**

Attempts were earlier made by certain groups of individuals who were dissatisfied to form rival unions. There was no trade union issues involved based ion principles, but only personality clashes.
Whenever there was such mushroom growth, management tried to take an upper hand. Shri V. Shanker Giri, M.P., on the occasion of Regional conference of supervisory staff of State Bank employees, had stated "I have been an ardent believer in the building of a sound and scientific trade union movement. Unfortunately we find the movement today ridden with groupism and factionism and with the prevalence of multiplicity of unions and inter union rivalries. We stand at the cross roads of destiny. If we want to build India of our dreams, it is necessary for every one of us to act like a parliament member or a supervisor in the Bank. All of us must do our duty ... I have full faith in my comrades that they will not fail the nation at this hour.

Formation of another union is not the answer. It only aggravates the issue. In case of any drawbacks, instead of criticizing on their backs, membership should not hesitate to offer constructive criticism, but in right forums i.e., the meetings or the conferences or through suggestions in written form. Opting for formation of another union is not an enviable alternative as multiple unions will lead only to disaster. Instead, the membership should stand united behind the leadership and bring pressure on them to launch continuous struggles for achieving the objectives. While addressing the delegates of the 2nd Asian conference on Trade Union Education the then Prime Minister Smt. Indira Gandhi expressed that multiplicity of Trade Unions prevented rational and constructive talks and led to rivalry. Her opinion is very apt inasmuch that the top management feels comfortable in dealing with only one union so that where there is unity of command and direction is percolated down to the members successfully.
Privileges/ Concessions for Representatives

It is a known fact that the local Secretary of Award staff union commands a lot of respect in day to day functioning at Branch/unit level, lest there might be disruption in the Bank's routine. Bank has granted certain privileges like special casual leave for organizational work, exemption from transfer policy etc. to the representatives above zonal level. Unfinished work if any by the representative will be finished by other members of the award staff or at times it becomes incumbent upon the officials to finish of what is left over. However, similar status is not extended to Branch Secretary of the Association. Pronounced staff shortage particularly in the quantum of officer strength at the Branch is cited as one of the reasons by the Branch Manager for such attitude. In many cases, the Branch Secretary happens to be junior official at the Branch.

Membership is not enthusiastic about contesting for elections because the post in the association is not coveted. General perception of the membership is that the post carries no additional status but only additional responsibility, a drain in scarce resource of time and ultimately a thankless job. At present, office bearers of the Association do not have any privileges/concessions. They have to perform their regular duties, prescribed of them, in the Bank. Majority of the officers are bogged down to their seats and toil day in day out to finish of the regular routine and they will be left with literally no time for the organizational work. Shortage of staff adds fuel to the fire. If the office bearers at junior level are able to perform, it is only a miracle. That is the reason why many intelligent and vibrant members are not coming forward to take an active part in the organizational activities, leave alone lead the organization,
It is therefore felt that for a better performance of the office bearers and in the interest of the organization, Association should fight for certain concessions to the office bearers. Some suggestions for enhancement in the image of the institution of the Branch Secretary and other representatives of the Association are:

- Branch Managers should develop the attitude of respecting their own representative of the Association at unit level also.
- Regional Secretary/ any other officer bearers should visit all the units at least once in a quarter.
- Periodical meetings of the Association are to be conducted at least at quarterly intervals and these meetings are to be attended by the one representative from Module/head quarters.
- Zonal conferences are to be convened every year
- Every representative of the Association including the Regional Secretary should be well trained to handle any contingency including D.P. Cases at least upto the preliminary stage.
- Office bearers should be exempt from the transfer policy and period of their term is be deducted for computing stay norms.
- Office bearers are to be given additional casual leave for organizational work.

If such an ideal atmosphere is created, it will enthuse and induce the youngsters to actively participate in all the organizational activities including elections.
Election process

There is a general apprehension in the minds of the membership that harassment will be meted out to members who contested unsuccessfully or supported unsuccessful contestants or such groups. It is also presumed that certain members close to the leadership often derive benefit in placement etc. Thus there is an imminent need for the leadership to erase such apprehensions from the minds of the general membership which will no doubt inspire capable youngsters to come forward to contest in their quest to take over the reins voluntarily.

Panel system can at the best be explained as joining together of like minded contestants making a joint appeal seeking mandate for the entire group in the ensuing elections. Apparently there are no ill effects in such system. Instead, it has certain advantages like sharing the election expenditure in terms of transport, stationery and postage etc. The real advantages of the panel system are the time and reach factors. Given the limited time schedule after declaration of elections, the entire membership can be reached and the message transmitted effectively through the pattern or strategy. Moreover, it is an effective way of projecting a collective strength and group dynamics. But the apparent discomfort is when such group comprises of sitting office bearers; it looks formidable and dissuades/ deters ordinary enthusiasts from contesting for fear of adverse reaction. A debate is necessary for bringing out the views of ordinary members on the panel system and its impact on the healthy competition etc.

Succession Plan

The by-laws of the association envisage membership for working officers only. On the date of superannuation in the Bank, every office bearer has to retire from the Association also. That being the case,
there must be a well conceived succession plan at least for the senior office bearers so that a vacuum is not created after their retirement. Such forethought is often found missing. No second line leadership is systemically and scientifically developed because of power politics/personality differences. Such practices are continuing in all the circles. The result is obvious. After retirement of the experienced seniors, unexposed leadership is allowed to sit at the helm of affairs of the association and negotiate with the management/sister trade unions on several platforms and crucial issues. Exploitation by the Bank can not be ruled out in such dire straits. It is akin to taking unnecessary risk with the lives and careers of the membership. To obviate such undesirable state of affairs, by-laws should be amended that no member should be allowed to contest the elections if he does not have a full term. If necessary, the services of the senior office bearers can be co-opted for guidance purpose only.

**Working Hours**

Despite considerable progress in improving the salary, other benefits and working conditions, one of our major unfulfilled demands has been regarding regulated working hours for the Bank Officers. Working class all over the world owe a lot for the regulated working hours they enjoy today to the sacrifices made by Spies, Parsons and his friends in 1886 in Chicago. Even after the passage of 100 years, officers are yet to achieve the goal of regulated working hours in India. It may be recalled that, Officers in Imperial Bank of India and subsequently in State Bank of India even as late as 1969 were subjected to inhuman working conditions, with no eligibility for casual leave, working hours exceeding 18 hours a day etc., The sacrifices made by the trade unionists of earlier generations, the struggle for regulated working hours continues unabated.
Agitation for Common Causes

It is the opinion of many members that our Federation is resorting to agitation more often for causes / benefits for other Banks, though such benefits like pension are available for SBI. If the same concentration is aimed at achieving some unresolved issues of the Bank, the working conditions would have improved substantially. However, such view has very few takers as majority of the issues are settled at industry level. If Federation starts acting selfish, it will be against the spirit of unity which may lead to disintegration of the Confederation and eventual loss to all the Bank officers. Hence the philosophy..... United we gain and divided we loose.

- Many feel that the service conditions of officers in SBI are by and large better than their counterparts in other Banks or Public Sector Undertakings.

General perception of the officers is that their position would have been less than a slave had there been no umbrella of the Association.

Role of the Association in Promotion Process

Promotion is a process of development in the life of any individual. According to the perception of many, a promotion gives immense satisfaction to the ego need in addition to enhancement in financial gains and social status. But the position is entirely different in Banking industry. It is a common sight in many of the Branches that efficient and intelligent persons prefer to continue in clerical cadre, even though their juniors with lesser skills are promoted. What reason can be attributed to such obnoxious state of affairs? Some may have domestic compulsions. But majority are not opting for promotions because they have been the eye witnesses to the plight of officers community in the Bank. In addition, a comparative analysis of
the working condition of the award staff vis-à-vis the officers in the same Bank will make them less optimistic. The unsatisfactory features like accountability and vulnerability of officers deter them from accepting promotion. There was many an occasion where many a promoted official repented that he ought not to have accepted promotion at all.

From such a dire situation, The SBIOA has systemically struggled and achieved many rights and improvements in their working conditions. Due to the interference and pressure of the Associations, many positions are created and many have been upgraded thereby opening many promotional avenues for the officers. Due to continuous struggles, many demands were conceded by the management and there has been an enviable improvement in the working conditions of officers that a stage is witnessed that during the promotion process for the year 2009, some active office bearers of the staff union also sought and got promotion as officers. It can be rated as one of the greatest achievements by the Association in the contemporary history.

SBIOA (Hyderabad Circle) is in the forefront to counter the attacks by political leaders on the Managers while discharging their duties sincerely. To quote, the recent attack on the Branch Manager, Gorantla (Ananthapur District). The Association could ensure the arrest of the culprit and restoration of the normalcy through its organizational agitation programmes.

When the threats were hurled at the Managers by the members of the sister unions, SBIOA (Hyderabad Circle) rose to the occasion to protect the interests of the Managers through agitations / consultations / negotiations. Recent instance is at Chirala Branch where a successful MOU was reached by the warring parties. The
Association, due to its foresight and vision, made the Management to go for promotions on a large scale and on a war footing to reduce the work pressure on the Managers. In some cases, backdated promotions were also negotiated and achieved.

The SBIOA (Hyderabad Circle) played an empathetic role not only in understanding and solving the psychological problems of the Managers, but also in addressing their financial problems. A few improvements (which involved financial implications) are the increase in out of pocket expenses, provision of furniture, starting of a SBI Officers Co-operative Society, construction/purchasing of the Guest Houses for accommodating officers during LFCs etc. The list will be too long.

The Association assumes the role of a Training Centre and the trainers in the system to keep the members abreast of the latest technological advancements, fitments, wage revisions, other Systems & Procedures etc. by organizing workshops, seminars, visit of the leaders, releasing of in-house magazines etc. Organizationally also the Association organizes several meetings, several visits to the Branches arrange for Regional Conferences, Module Committee Meetings etc. to keep the members updated on organizational matters. The Association is also conscious of culture needs of the members and played its due role in establishing cultural organizations like "Sanskruthi" etc.

The Association has been playing a laudable role in addressing to the needs of the society, due to which members eke out their livelihood, to a certain extent, like distribution of Note Books, Uniforms to students and bearing the expenses for education of meritorious students etc. At the national level, the Association has been meticulously following all the organizational calls of the Federation. Further the Association has a very significant contributory
role in being a torch-bearer and an initiator to its National level organizations like AISBOF, AIBOC etc. It has lent its intellectual support to their national organizations in highlighting the present day problems of the Managers, solutions there for and several issues relating to the welfare of the members, It has played predominant role in changing the personnel policies of the Bank.

One noteworthy contribution to the national organization is the filing of a Court case against a minority, splinter and dissident group union in respect of taking Workmen Director in the Central Board. Ultimately, the Federation won the case with a judgment in its favour. With this dominant and enviable role played by the Association, it has areas of weaknesses too wherein it has a difficult and tough role in areas like containing the internal bickering of the members among themselves / all levels of leaderships, inspiring the younger generation Managers to evince a sincere and natural interest to join the managerial unionism, take the mantle of succession unhesitatingly, ungrudgingly and most willingly etc. It has to address assiduously to keep the flock together and prepare them for greater strength.

With its vibrancy and militancy, it is hoped fervently and desired passionately that the Association will girdle up its loins and up their sleeves and address itself obsessively to make managerial unionism more rewarding, to fathom the unfathomable depths, to scale new heights and to be the pioneer and the leaders in championing the cause of managerial clause in the country and elsewhere.