

BANK OF INDIA EMPLOYEES UNION, ODISHA

Dear Comrade,

We are reproducing Our Federation Circular on illustrative list of DO's & DON'Ts for all to follow it in day to day functioning in the Branch.



(P.K.Pattanaik)
General Secretary



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**GENERAL SECRETARIES OF ALL
AFFILIATED UNITS AND ALL MEMBERS.**

ADVISORIES

Members are aware that the management has been driving hard a culture among workman employees to work beyond the contracted hours without compensation. The management is also insisting, compelling, arm twisting workman employees to deviate from laid down systems and procedures. Can we allow such culture to take root in our own bank? Is the management not infringing our hard earned rights and exposing us to undue risks? Are we to succumb to orchestrated attacks and pressures mounted on us in order to raise productivity? If not, let us resist and defeat the sinister design of the management. Such culture is exposing our beloved bank to risks too.

In the above context, it is felt necessary to issue advisory to members on how to deal with a situation arising out of work allotted to a workman more than what could be legitimately done in a normal way during prescribed hours of work, failure of link for part of working hours, bank's insistence to serve all customers entering the banking hall before the close of business hours, insistence to complete/ finish work allotted unduly for the day, making clerks perform duties in higher work class and further insistence to deviate from laid down systems and procedures, we enumerate below the provisions of AWARDS/ Settlements/ extant guidelines to find contextual hook to frame responses at workplace:

i) 1st Bipartite Settlement dated 19.10.1966: Clause 14.2, inter alia, provides that for the Clerical Staff the actual hours of work exclusive of recess period on week days (excluding Saturdays) shall not exceed 6 ½ hours a day and 4 hours on Saturday and it further provides that for the subordinate staff other than Drivers and Armed Guard the actual hours of work exclusive of recess period on week days (excluding Saturdays) shall not exceed 7 hours a day and 4 1/2 hours on Saturday. For Armed Guard, the actual hours of work on a day exclusive of recess shall be 8 hours. For drivers, the actual hours of work on week days (excluding Saturdays) shall not exceed 7 ½ hours and 5 hours on Saturdays exclusive of recess.

ii) Clause 14.6 of 1st Bipartite Settlement stipulates that the banks can require a workman, without his consent, to work beyond the aforesaid hours of work, prescribed for him (called overtime work for the purpose of this settlement) subject, however, to that such overtime work shall not exceed 175 hours in a calendar year. As far as possible, prior intimation for overtime work will be given to the workman concerned, before overtime work is to begin.

iii) Clause 14.10 of 1st Bipartite settlement further stipulates that for the first one-quarter of an hour of overtime work (here in after called the cushioning period) on any working day, there shall be no payment for the workmen other than members of the

subordinate staff. If, however, the overtime work extends beyond the cushioning period, overtime payment shall be made for the whole period of overtime work including the cushioning period. There will be no such cushioning period for work done on Sundays and holidays, there will be no such cushioning period for members of subordinate staff.

iv) Clause 14.14 of 1st Bipartite Settlement that overtime work shall be paid for at the rates mentioned below:

| For Clerk | Week Day | 2nd & 4th Saturday | Holiday |
|------------------------------|-----------------|-------------------------------|----------------|
| Overtime for First 2 Quarter | 100% | 100% | 200% |
| Next 4 Quarter | 170% | 170% | 200% |
| Next 4 Quarter | 200% | 200% | 200% |
| OT for Rest hours | 200% | 200% | 200% |
| For Sub Staff | | | |
| First 4 Quarter | 150% | 150% | 200% |
| Next 4 Quarter | 200% | 170% | 200% |
| Next 4 Quarter | 200% | 200% | 200% |
| OT for Rest hours | 200% | 200% | 200% |

v) Para 309 Sastry Award makes the direction explicit that in providing for cushioning period of half an hour immediately after the closing of normal hours of work for which there is to be no overtime payment it is not our intention that this half an hour should become really a normal extension of the actual hours of work. While it is true that the normal day's work should be finished within the time fixed and the employee cannot leave the work unfinished the moment the normal hours of work are over, it will not be right for the banks to allot to workmen more work than could legitimately be done in the normal way during the 6 ½ hours or 4 hours which we have fixed. **The cushioning period now stands reduced to 15 minutes (BPS).**

vi) Clause 22 of the Bipartite Settlement dated 14th February, 1995 provides that every workman shall take all possible steps to ensure and protect the interest of the bank and discharge his /her duties with utmost integrity, honesty, devotion and diligence. Further, the unions exhort their members to make all out endeavours for betterment of customer service and to contribute towards bank's efforts for enhancing customer satisfaction. It further states that the unions reiterate that every workman, without exception (except exempted specifically under any written communication/order of the bank management shall be at his place of work, commence the allotted work at the time give maximum output. It also enjoins an obligation on the management to take necessary measures to provide effective customer service.

vii) Para 21 of the Bipartite Settlement dated 27th March, 2000 provides that it is management's prerogative to introduce extended business hours, shift system in branches and seven day banking modules depending upon business potential, the needs and aspirations of customers etc. without affecting the total working hours of employees subject to statutory provisions of Shop and Establishments Act, wherever applicable.

viii) Schedule III/ 31-10-1979 and annexure 1/ 17-09-1984, item number 8 states that on special occasions, it might be necessary to attend to cash transactions outside business hours. However, due care and caution should be exercised by managements in entertaining such late transactions. Such late transactions should be duly authorised by a competent official. The management is to maintain records in the form of register of late cash receipts/payments. All such mandated transactions are to be authenticated by an officer specifying the timing of the transaction/s so allowed.

ix) Banks should extend business hours **for banking transactions other than cash**, up till one hour before the close of working hours with adequate security measures (RBI's Instruction).

From the above provisions, directions, instructions and joint declarations, it would be crystal clear that workmen are obliged to work for fixed hours of work on all working days and also in cushioning period if unfinished work is likely to be completed, that too few and far between, work diligently **(without compromising on quality of work, laid down Systems and procedures and security norms)**, complete and finish allotted work which can legitimately be done in a normal way **with average human**

speed, give courteous services to customers and protect interest of the bank while discharging duties. The caution is that work speed should not be designed to slow down output.

Forget not that on 1st May (popularly called as "May Day"), we are paying respectful homage to the martyrs of Haymarket Square in Chicago and that we also remember the sacrifices made by millions of workers world over for their relentless fights **to secure fixed hours of work, improve economic conditions of workers, ensure human conditions at workplaces / dignity of workers at workplaces, right to Trade Union, right to collective bargaining, social security etc. It is not a ritual. But it is to give us a sense of pride.** In the bank also, after ceaseless struggles coupled with sacrifices, the union (AIBEA/Federation of Bank of India Staff Unions), over a period of time, could secure fixed hours of work, well defined set of service conditions, improvement in conditions of service, rights to Trade Union, right to collective bargaining, career progression etc.

Further, we list below takeaways for members. The list is illustrative.

1. There is no contractual obligation to work beyond prescribed hours of work unless a requisition in writing is made by the competent authority/official to work over time;
2. However, a Clerk is to work during cushioning period (15 minutes beyond prescribed hours of work) only if unfinished item of work will not take more than 15 minutes. Provision of cushioning period is not intended to extend fixed hours of work and cannot be utilised by the management in a routine or regular manner;
3. For work done beyond fixed hours of work including cushioning period, as applicable above, a claim, in prescribed format, for payment of Overtime wages is essentially required to be submitted to the branch/ office Head or designated official against acknowledgment. If the branch official refuses to accept the claim, send the claim by "Registered Post" to the Branch Head with a copy to the union;
4. While members are to endeavour for optimisation of output in performance of duties, they are to work in the normal way without compromising on work quality and laid down systems and procedures. There should not be any attempt to go slow to earn overtime wages;
5. There is an obligation to follow those laid down work methods, system and procedures which do not infringe or override any or more of the provisions of the Awards / Bipartite Settlements, mutual understandings etc. **Failure to adherence to laid down systems and procedures will invite disciplinary actions;**
6. **It is not at all desirable to adopt short cut methods in entering / posting / verifying a transaction. Rather, the full details of a cheque / demand draft / pay order/ instrument and full narration of a voucher including name and designation of the sanctioning/ approving authority with date must be recorded/ entered meticulously in the relevant columns in the system (Particularly in case of entering Profit & Loss Vouchers and vouchers pertaining to Office Accounts). Members are to be extremely careful in examining instruments/ vouchers and tallying / verifying signature/s on the instrument / vouchers, subject to limits specified, to ensure the correctness thereof. Members must not enter description**

like: Cash, Tr, Clg, CTS, Dr, Cr, Intt, SI, charges or any abbreviated form as such in the system while putting through transactions. Let time be no constraint. All vouchers (BI-Bank Induced) are necessarily to be signed in full (not initial) by the delegatee/s. If two signatories are to sign (Full signature), it must be ensured that the voucher/s contain signatures of two authorised officials of the bank to enable a clerk to enter the voucher or the set of vouchers in bank's book.

7. Members are advised not to entertain any request / oral order from a superior to enter a transaction in the system or pay cash which is not supported by a valid instrument / voucher. In other words, the instrument or order to pay must be signed by authorised signatory / signatories and the vouchers must be signed in full by the authorised official/s of the bank, as the case may be, depending upon the delegation of power. Vouchers / instruments not properly drawn or not in order are not to be

processed. The instruments/ vouchers with any kind of alterations are not to be entertained/ accepted unless they are duly authenticated;

8. Members are not to open a loan account if the sanctioned proposal in original is not made available for entering the relevant fields /columns in the system and not to enter any debit / credit voucher/s unless it/they is/are signed in full by authorised official/s of the bank in accordance with power of delegation. It may be noted that proposal must be sanctioned by an officer who is duly authorised to do so.
9. Members are not to open an account or fill in any of the fields on the KYC sub page unless that particular account is certified to be KYC compliant by a competent authority (Branch Head or an officer not below the level of MMM-III or designated officer in the branch) . No instruction or request from a superior is to be entertained for bulk loading of KYC documents unless all of them are verified and certified by the delegatee. Narration stating the name and designation of authorised official who approved the account to be opened or bulk KYC compliance must be entered in the system without fail.
10. Members are advised neither to pay cash nor to accept cash during failure of connectivity. However, only upon written authorisation by the competent official (not Special Assistant) on paying-in-slip with specific instruction **"to accept cash without verifying details of account holder"**, members may accept cash over the counter. If such work results into non-completion of day's work during prescribed hours of work, members are to lodge overtime claim with the Branch Head against acknowledgment. If the branch head refuses to accept, mail to him through registered post;
11. Members are advised to carry out the instructions of the competent official of the bank to go to another branch which is connectivity-wise functional and complete the transactions thereat. In such case, members are entitled to up and down travelling expenses. He/ She is further entitled to batta (half the amount of halting allowance), if that branch is not situated at the same station/limits or if situated at outside location/ station which is more than 5 KM away from the branch or office where he/ she is working and further provided that total hours of work per day does not exceed;
12. Members are advised not to carry out instructions to lift and/or lodge cash between branches/Currency Chests or the likes in violation of laid down security norms exposing the banks to financial risks and risking their own lives. Any amount of cash is to be transported from one branch to another (Currency Chest) only in bank's van along with Bank's Armed Guard/s.
13. Members are advised not to keep unaccounted cash with them. Cash received during business hours must be accounted for in the bank's book. Any cash found to be excess for any reason whatsoever must be accounted for in bank's book under appropriate head (SUNDEP-020).
14. Members are advised not to keep custody of sensitive stationery / security items / inventories under their control over night. All such items held during business hours must be transferred / handed back to custodian by way of creating appropriate record in the system;
15. Members are advised to follow the laid down procedures of handing over and taking over of cash safe keys as and when required. The charge of cash has to be taken over only after a thorough count / examination and verifications of cash / valuables kept in cash safe. In no case, the charge of cash /valuables is to be taken over in casual or perfunctory manner. However in an extraordinary situation where thorough counting / verifications of cash / valuables is not possible to be conducted, appropriate notation be made by way of exchange of documents/ papers duly signed, acknowledged and authenticated to ward off accountability or loss of dual control over cash / valuables. **The meaning of the word "Valuables" in BPS is not to include gold as security to secure gold loan. HC-II (excepting in single officer branch) is not to become a joint custodian. HC-II is not to keep keys of cash safe in a secure manner;**
16. Members are advised not to share or part with their pass words in any circumstance. Utmost secrecy needs to be maintained in the matter of pass words;

17. Members are advised not to carry out pre-sanction/post-sanction inspection in the loan accounts unless they are specifically required to perform such duties under the provisions of Bipartite Settlement. Furthermore, all kinds of security documents need to be signed by borrower/ guarantor in presence of bank's officer and obtained by him/her. Further, the security documents so obtained are necessarily to be checked by an officer working in credit department and to affix rubber stamp with notation "Verified & Checked" under his/her full signature. No entry in security register is to be made by a clerk, if documents are unfilled/partially filled and not checked by bank's authorized officer/s;
- 18.19. Members are advised to ensure that he/she is working on his/her stipulated work class in terms of matrix of transactions (Ref. No. Head Office Branch Circular No. 105/130 dated 08-11-2011). **If work class assigned is higher, please ask for correction immediately. If correction in assignment of work class is not done despite having been pointed out, please give a letter to the branch head against acknowledgement pointing out failure to correct the assignment and coercive circumstances for performing duties on higher work class;**
19. Members are advised not to use LADISB menu which allows disbursement of loan/ advances up-to 1 lakh without authentication by an officer. Members are further advised not to use CGSTMAN which allows CSOLOP without verification of transactions;
21. Members excepting those working as Special Assistants in the bank are not to act as one of the custodians of Safe Deposit Vault locker (SDV). In other words, only Special Assistant in our cadre is authorised to allow access to lessee to operate the lockers. It may importantly be noted that Subordinate Staffs are NOT authorised either to hold custodian's key or to allow access to lessee to open the locker;
22. Members are advised not to act as joint custodian of Cash Deposit Kiosks/Bulk Note Acceptor Machine during working hours, as the issue of keeping keys is yet to be resolved bilaterally. Cash collected through CDK (Cash Deposit Kiosk), BNAM (Bulk Note Acceptor Machine) is required to be examined, verified and counted in presence of an officer and accounted for in bank's book on the strength of a voucher duly signed by the officer concerned. No short cut methods to be adopted. For work done beyond prescribed hours of work, if any, members are to claim overtime wages;
23. In terms of RBI guidelines, SWO-A or SWO-B or HC-II is liable for arithmetical accuracy of currency notes while receiving cash over the counter. It is further prescribed in the guidelines that the bank is to create back office infrastructure for verification of currency notes so received for quality check. In no case, quality of currency note is to be compromised;
24. Members are advised not to make cash payment against withdrawal slip over the counter without physical presence of the drawer or his duly authorised representative. Further, members are advised not to make cash payment against a bearer cheque without obtaining signature of the taker of cash on the back thereof. Further that, no cash payment is to be made to third party (including bank's official) against an especially designed KCC voucher/s or withdrawal slips. The identity of taker of payment must be ascertained and verified before tendering cash.
25. Members are advised not to keep cash door open/unlocked while working at the counter or when leaving the counter or in any circumstance. Further, cash is not to be kept on the desktop allowing access to strangers. Cash must be kept in drawer or box under lock and key to prevent theft;
26. Members are advised not to keep vouchers / cheques / other instruments/ filled-in Paying-in-Slips on the desktop when leaving the desk for any reason whatsoever. All instruments/voucher are to be kept under lock and key before leaving the desk, even for minutes, to prevent theft;
27. Members are advised to affix crossing stamp immediately after receipt of a cheque for collection or transfer of fund. Members are advised not to entertain any request either from drawer or third party or bank's official to enter a crossed cheque (with Account Payee and or Not Negotiable with Account Payee) in any account other than that of payee. No third party cheque is to be collected in saving bank account;

28. Members are advised not to credit the proceeds of the cheque drawn by a limited company (Private and public both) in any account other than that of payee or allow cash payment of a cheque to anyone other than the payee. Further, if payee is an employee or promoter or director of a company, caution needs to be exercised before allowing transaction in their personal accounts. In such case, specific instruction in writing from branch head is to be obtained. The instruction must contain full signature of the branch head;
29. No instruction like "Please accept/pay" is to be entertained. The instruction must not be vague. It has to be specific to convey what exactly instruction means. For instance, the instruction to be as "Please Pay Cash beyond business hours";
30. Any cheque with material alteration is not to be accepted and processed;
31. **Any indent for cheque book/ATM Card must be supported by a request in writing by the account holder and such request must be authenticated by bank's authorised official permitting issuance of cheque book. Any change in the status of account from "dormant to active is to be done on written authorisation of officer. The mention of the name of the official who has made written authorisation must be made in the system;**
32. No clerk is to issue receipt (either system generated or manual) in token of having received cash over the counter without physical cash having been received at the counter. It is reported that to bring KCC accounts in order, such improper/fake/accommodation transaction is entered into the account and subsequently cash is adjusted by showing payment in a KCC account. It is a rollover of account;
33. Workman employee is to exercise caution before posting messages, picture on social media to ensure that it does not contravene legally maintainable Social Media Policy put in place by the bank.
34. Members belonging to Subordinate Cadre are advised not to handle or keep custody of SDV lockers key, Sensitive security documents, PIN Mailers/ ATM / Debit or Credit cards /Branch Keys (Branch Keys are to be retained by Head Peon if asked to do so during working hours) and work on computers on other's passwords or on other's biometric authentication.
35. Safai-Karamacharis are advised not to open and clean the Branch Premises in absence of an officer. If a Safai -Karamchari is asked to collect keys of main gate/ door of the branch from any officer's residence, he/ she is entitled to claim reimbursement of reasonably and fairly incurred travel expenses.

Members are advised to get in touch with union' representative/s, if any kind of instruction is passed or pressure is exerted or coercive action is taken by superiors to make compromises on or dilution of laid down systems and procedures, guidelines on work process, prescribed hours of work for further guidelines. In case of any difficulty, doubts, disputes, please do not hesitate to contact local representative/s for help.



(Dinesh Jha Lallan)
General Secretary