

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

(Registered under Trade Unions Act 1921-Regd. No. 6908)

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IP No. 500077

Circular No. 45/2016

Date : 21.07.2016

To All Members (Please Circulate)

We reproduce hereunder the Circular No. 97 dated 21.07.2016 issued by General Secretary, All India State Bank Officers' Federation, the contents of which are self-explicit.

With revolutionary greetings,

Soumya Datta
(General Secretary)

To all our Affiliates / Members:

INNUMERABLE PENDING ISSUES – NEED FOR URGENT ATTENTION

We have to-day sent a communication to the Management on the captioned subject. A copy of the same is enclosed for information.

2. All our members/affiliates are requested to await further developments in this regard.

With greetings,

(Y.SUDARSHAN)
GENERAL SECRETARY

No:6466/71/2016

Date: 21.07.2016

To,
The Deputy Managing Director & CDO,
State Bank of India,
Corporate Centre,
Madame Cama Road,
MUMBAI - 400 021.

Dear Sir,

INNUMERABLE PENDING ISSUES – NEED FOR URGENT ATTENTION

With reference to the above, we would like to represent as under:

The Bank, over the last three years, has been undertaking many initiatives in the area of technology, Banking, HR etc. As a progressive Federation, we have co-operated in all such initiatives, despite many of them being unilaterally imposed on the officers, and despite various short comings. We have also ensured that the Industrial relations remain smooth.

2. Various CNC meetings have been held during the last three years wherein many issues have been represented by us. But we are pained to inform you that many such issues remain unresolved. In a couple of months from now, the entire HR department of the Corporate Centre would undergo a change due to retirements of all the top officials and on account of promotion. The fact remains that our issues would remain unresolved. Our officers who have been toiling day in and day out amidst acute staff shortage, operational constraints, are frustrated that many such issues have not seen the light of the day. Once the new team of HR officials takes over, there would be further delay. The entire membership is agitated and restless that many pending issues are unresolved.

3. The executive committee members of the Federation, who met recently, have decided that if the issues remain unresolved they would be constrained to go in for an agitation which is very much avoidable. We have

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State Bank of India officers' Association

(BENGAL CIRCLE)

: 2 :

written sufficiently and represented orally and in CNC meetings also on all the issues but in vain. We therefore urge upon you to take a decision on all such issues immediately, in the best interests of the Bank and Industrial relations.

4. The following are the issues:

MONETARY ISSUES:

I. SHORTFALL IN THE 10TH BIPARTITE:

Please refer our letter 7508/70/15 dated 6.11.2015 and the many representations during discussions and follow up meetings. We had presented a detailed report on the issue which clearly indicates that we have received only 13.17%, an amount lesser than 15% in the 10th Bipartite. We need to be given only what is due and what has already been provided for, as there is no additional outlay involved. This is an issue that is close to the hearts of all the officers. Please use your good office to ensure implementation at an early date.

II OTHER PENDING MONETARY ISSUES:

a. Enhancement of leased rentals:

- Ref: (1) Our Letter No. 6710/61/15 dated 7.10.2015
(2) Our Letter No. 6710/17/16 dated 30.01.2016
(3) Our Letter No. 6710/41/16 dated 7.5.2016

The leased rentals were being periodically enhanced every three years, since the last two decades. The last revision was on 1.7.2011 and is now overdue since two years.

- b. Brief Case: Last revised on 1.7.2011
c. Entertainment Allowance: Tea, Coffee – Last revised on 01.4.2011
d. Memento on Retirement: 16.3.2011.
e. Transportation of Personal effect on transfer – 01.7.2011
f. Out of pocket expenses – 1.4.2011
g. Reimbursement for travel by own vehicle 30.9.2011
h. Silver Jubilee award – 16.3.2011.
i. Out of pocket expenses to clg ePCs/MICR Centres/SWIFT Centres – Last revised on 01.06.2007.

As is evident, the leased rentals and all other allowances have remained static since 2011 and are long overdue for revision. We have written letters on the above issues as under:

1. Letter No. 6466/04/15 dated 7.2.2015
2. Letter No. 6466/59/15 dated 7.10.2015
3. Letter No. 6466/12/16 dated 30.01.2016
4. Letter No. 6466/42/16 dated 7.5.2016
5. Letter No. 6523/50/2016 dated – 27.05.2016
6. And all the CNC meetings since the last three years – on 22.7.14, 28.11.2014, 8.8.2015, 25.2.2016.

III CAREER DEVELOPMENT SCHEME (CDS):

1. Our letter No.6180/59/2016 dated 12.7.2016
2. Our Letter No.6305/58/2016 dated 23.6.16
3. Our Letter No.6180/39/2016 dated 2.5.16
4. Our Letter No. 6180/38/2016 dated 30.4.2016
5. Our letter No.6180/27/2016 dated 18.2.2016
6. Our Letter No.6180/07/2016 dated 27.1.16
7. Our Letter No.6180/62/2015 dated 7.10.15
8. Our Letter No.6180/54/15 dated 22.9.2015
9. Our Letter No. 6180/29/2015 dated 21.5.2015
10. Our letter No.6180/26/2015 dated 27.4.2015
11. Our Letter No.6180/22/2015 dated 25.3.15
12. Our Letter No.6180/21/2015 dated 14.3.15
13. Our Letter No.6180/10/15 dated 16.2.2015

and representations in all the CNC meetings.

With reference to the CDS/KRA allotment, we have very clearly brought out the issues involved like late allotment of KRA's i.e., during December, 2015, the confusion with regard to the basket of KRA's, unscientific KRA library,

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State Bank of India officers' Association

(BENGAL CIRCLE)

: 3 :

allotment of wrong KRA's to officers, equal distribution of budgets which is unrealistic in case of Agriculture etc., which are seasonal, issue regarding KRA's to RMRO's, and other specialists officers who were in reality used in accounts and as Joint custodians and BM's, deputation of officers round the clock to the branches disrupting their allotted KRA's etc., which have lead to erratic results not reflecting the true performance of our officers. Most of the officers have scored very low marks. Whether such scores get converted to AAA or A or B is another matter. The very fact of scoring such low marks has created a devastating effect on the morale of all, including the excellent and very efficient officers with proven track record of over 30 years in the Bank. This is true in respect of all grades of officers like CGM's, GM's and down the line till the JMG's. How can an officer who has been excellent during the last 30 years, with proven performance, suddenly get downgraded because of a new system of evaluation? Then the system must be wrong and not the officer! These are the very officers who have built the Bank all these years, implementing CBS, BPR, achieving budgets, building the image etc., and carrying the Bank on their shoulders all along. No System can demean their efforts, as their performance is visible and proven. The morale of all officers is very low and this is hard reality. People in the grass root level are giving the real feedback. Moreover the efficacy of the cohorts and the conversion of marks into grades of officers working under diverse situations, under varied environmental factors, are unknown and untested.

Under circumstances as a rational organization, the best thing to do would have been to have a parallel run for one year. In fact no organisation would have gone for such a Radical Change without a parallel run, that too changing a system that is rooted since last 5 decades, overnight? It could have been tested for one year; the errors rectified, and then go for stabilization in a systematic way. Infact no Bank in the country is under CDS. Why this hurry?

Even before stabilization, the Bank has now gone ahead linking it to incentives and other benefits, that too for a very small group of 'AAA' only. The grades are yet to be announced. There is still uncertainty and linking it to benefits has added salt to injury. This can lead to 80% of the officers getting demotivated and let down despite having performed exceedingly well and under constraints and confusion.

Abolition of the team incentives is yet another great blow to the concept of Team work. In a Service Industry, like Bank, Team work is paramount. A person with 'AAA' has achieved it on the supporting shoulders of many officers and staff of a team who might have been relegated to 'A' or 'B' or 'C'. This will again kill 'motivation factor' and lead to unhealthy trends, not good for the future of the Bank.

Again, the merger of Associate Banks, who are not under CDS, will lead to inequality and an uneven playing field. **Even if they come under CDS next year, they will have the advantage of best 3 out of 4 marks next year whereas the officers of SBI would have exhausted their one chance this year.** Moreover, the officers of SBI are in the first year of CDS where uncertainty prevails. Next year the officers who merge will have a better system and will be in an advantageous position. This is creating lot of heart burn. Again, even if one has to introduce full-fledged, marking under CDS, implementing the same after mergers for all officers uniformly, makes more sense and creates a level playing field. This can lead to legal issues as it involves career of officers.

Sir, the Bank is in a period of transition. The Economic Scenario and the national and global environment is nebulous and challenging. The competition with Private Banks is hotting up. Under circumstances, it is necessary to keep the morale of the officers high, especially the youngsters and the experienced, who are working in very difficult situations of staff shortage including in single officer branches. Staff shortage is a stark reality and a major constraint.

The CDS is a double edged weapon. If not implemented properly it has the potential to destroy our Human Resources, divide the officers, break the team work. The damage caused in one year will take long to repair.

Sir, we have no vested interest in this. We are giving an honest feedback. This is the opinion of all the officers, top to bottom. **Bank means people, not Brick and Mortar.** Let us build people, nourish them and not demolish their confidence in themselves.

Under circumstances, as a trade union representing the hopes and aspirations of our officers, we once again urge upon you to prevail upon the concerned to have an honest relook into the entire CDS, **and not implement it this year, and go for promotions based on a manual appraisal.**

IV. MERGERS:

Letter Nos. - 8659/46/2016 dated 13.5.2016
- 8659/60/2016 dated 13.7.2016
- 8659/69/ 2016 dated 20.7.2016

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State Bank of India officers' Association

(BENGAL CIRCLE)

: 4 :

We have requested for a detailed discussion the issue of mergers. We need to be **taken into confidence to ensure a smooth and hassle free mergers**. As there are many rumors floating around and confusion among officers, there is need to put things in a proper perspective and not be unilateral on implementation. Without the co-operation of officers and staff no system will work smoothly.

Please initiate discussions on all the issues of HR, Association issues etc., at an early date. Please treat this as urgent.

V. PENDING INTER CIRCLE RELIEFS SINCE 2014:

1. No.6543/24/2014 dated 5.5.2014
2. CNC meeting on 22.7.2014 at Hyderabad
3. CNC meeting on 28.11.2014 at Mumbai
4. CNC meeting on 8.8.15 at Kochi
5. No.6543/64/15 dated 29.10.2015
6. No.6543/69/15 dated 3.11.2015
7. No.6543/06/16 dated 8.1.2016
8. CNC meeting held on 25.2.16 at Shillong
9. No.6543/48/16 dated 13.5.2016
10. No.6543/51/2016 dated 1.6.2016
11. No.6543/68/2016 dated 19.7.2016

As mentioned vide letter No. 6543/68/2016 dated 19.7.2016, this a burning issue **where officers on ICT are not relieved by circles since 2014**. Please instruct the circles suitably to ensure reliefs in a week, including **delinking them in HRMS from the present branches**. Various reminders and requests have failed. The only option left out is that they relieve themselves and report to the next branch. Hope that the grievances of the officers are understood in proper perspective.

VI – CIRCLE TRANSFER POLICY – LETTER NO. 7410/65/2016 dated 19.7.16:

The model transfer policy was signed on 30.3.2016 with instructions to the circles to formulate circle transfer policies in consultation with the Circle Associations. But, except for Bangalore Circle, no other circle has formulated the Circle transfer policy. Please instruct the Circles suitably to invite the Circle Associations for discussions in this regard immediately.

VII - UNIFORM COMPENSATION FOR WORKING ON SUNDAYS AND HOLIDAYS:

Letter dated 24.09.2015 and 30.1.2016 and representation/agenda in all the CNC meetings of the last 3 years.

We have been representing in all the CNC meeting that the officers 'time' also has value and is not free. Officers need to relax and recuperate during the ensuing week. But unfortunately, in all the circles, officers are forced to work on Sundays, holidays and 2nd and 4th Saturdays. The 2nd & 4th Saturday 'off' was obtained after sacrificing two half days on 1st and 3rd Saturday. Again making them sacrifice the 2nd & 4th Saturday is inhuman. This is not a onetime affair, but a round the year routine for Jandhan, all pension schemes, NPA cleansing, mudra loans, de-duplication, quarter/half year/year ends all audit related work etc. To top it, in a few circles, **the senior executives have threatened to issue charge sheets if officers did not work on Sundays. This was even conveyed over video conferences**. Officer's time and family has no value for such bureaucrats.

Under these circumstances, we urge upon you that **officers should not be called to work on holidays**.

But, if they are called due to exigencies, and in rare cases, **a Uniform compensation has to be worked out and paid in a dignified manner**. It is our experience that when officers worked on instructions from RBI, the circles refused to heed to the instructions of the Corporate Centre in respect of such payment, in an undignified manner. Sir this is a serious issue and has to be sorted out with appropriate compensation and uniformly.

VIII – LEAVE FARE CONCESSION: FOREIGN TRAVEL:

As you are aware, the Federation has obtained a stay from the Madras High Court in the matter of foreign travel on LFC and on treating the entire amount as a perk, and making it eligible for taxes. We had provided a copy of the stay order to the Bank. All the Circles have also been provided with copies. This stay is in vogue as on date.

But we understand that the Salary disbursing authorities in many circles have been receiving notices for recovery of Income Tax from the officers who travelled abroad on LFC.

We had raised the issue vide our letter No. 6545/08/15 dated 14.2.2015; 6545/12/15 dated 18.2.2015; 6545/13/15

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: 5 :

dated 25.2.2015; 6545/15/15 dated 7.3.2015, 6545/19/2016 dated 5.2.16 and so on and in our CNC meetings. We had requested that the legal department of the Bank takes up the issue with the Income tax authorities to avoid harassment to the officers. We once again request you to please take up the issue with the appropriate authority quoting the Madras High Court stay. In one of the follow-up meetings we were assured that the Bank would pay the taxes up to the date, of the Circular. But we are yet to hear on the issue.

Alternately, we have vide our letter No. 6545/70/16 dated 20/7/2016 and during our earlier discussions requested for formulation of an alternate scheme of **Monetization of LFC on the lines of the RBI scheme**, which will by and large provide flexibility to the officers, in terms of travel, choices etc., reduce the hassles of accounting and the onus of payment of Income Tax etc. We request you to look into the issue favorably, which will help a large number of officers.

IX – FITMENT ON ACCUONT OF 10TH BIPARTITE SETTLEMENT/PERSONAL ALLOWANCE:

After the 10th Bipartite, the IBA released the fitment formula. But the same could not be implemented in our Bank for want of a commonality, on the understanding on the issue of 'Personal Allowance'. We request that the issue of personal allowance has to be **sorted out amicably, after mutual discussions at an early date**, because there are innumerable cases pending at the circles waiting for clarification. Later on we should release our own fitment Circular.

X – 2ND WITHDRAWAL FROM PF FOR THE PURPOSE OF PURCHASE/CONSTRUCTION OF HOUSE:

Ref: Our letter No. 6529/66/2014 dated 25.8.2014
Our Letter No. 6528/74/15 dated 22.12.2015
Our Letter No. 528/56/2016 dated 23.6.2016
And various CNC meetings

There is a need to permit 2nd withdrawal from the PF contribution of members on account of the enhancement of Housing loan to 60/80 lacs. Many officers would have already withdrawn a paltry amount of a few thousands from their PF balance when the Housing loan limit was 1.10 lacs, or 7 lacs or 20 lacs. Now after the enhancement of Housing loan, as they have to meet the margin, the guidelines may be amended to permit 2nd withdrawal from the member's contribution of PF. This will enable them to avoid outside borrowings at exorbitant rates of Interest.

XI - CONVERSION OF SPECIALIST OFFICERS/RMRO'S/CRE'S ETC., INTO GENERALIST OFFICERS:

Our Ref: Letter No.6517/70/2013 dated 26.8.2013,
Letter No.6517/29/2014 dated 9.5.2014
Letter No.6517/14/2015 dated 6.3.2015

and agenda of all CNC meetings held during the last three years.

The issue of Conversion RMRO's/CRE's etc. to generalists has been a subject of discussion in all the CNC meetings. There is need to understand that they are now functioning more or less, like generalist officers, holding keys, working as Cash officers, Accountants, Branch Managers etc., without any role clarity and doing so unauthorizedly. This has affected their KRA's and most specialist officers have scored low marks under CDS. The acute staff shortage prevailing drives the circles to use them as generalists, handling CBS keys of currency chests etc. In case of any procedural lapses, then they get charge sheeted for doing something they were not required to do. Many circles had done this and imposed penalties.

There is now an urgent need to review the situation, their role and responsibilities and integrate them into the mainstream. They have innumerable issues and if there are not sorted out they will get converted into a frustrated lot, facing discrimination in terms of career progression, transfers etc.

If there are legal issues, I am sure that they can be sorted out. We hope that a serious focus and discussion on the issue will enable the Bank to convert them as generalists and utilize them to augment the position of staff shortage.

XII - STOPPAGE OF INCREMENTS AND STAGNATION ALLOWANCE ON ACCOUNT OF REFUSAL/OPTING OUT OF PROMOTION EXERCISE:

Ref: 6728/30/2014 dated 9.5.2014
6517/20/2014 dated 30.04.2014
6517/29/2014 dated 9.5.2014

and representation in all CNC meetings.

The issues involved have been discussed in all the meetings. When there is a provision to opt out, why is it being

State Bank of India officers' Association

(BENGAL CIRCLE)

: 6 :

treated as a refusal or 'not co-operating' in the promotion process? There are other issues involved in this matter which we shall raise at the appropriate forum. Please call us for discussion on this issue, as this is a sensitive matter. Many Circles are going in for backdated recovery which has created confusion and heart burn.

XIII - POSTING/IMMUNITY OF OFFICE BEARERS:

Our Ref:Our Letter No. 6251/28/2013 dated 22.6.2013
6008/43/2013 dated 23.07.2013
6543/60/2013 dated 22.08.2013
6543/62/2013 dated 22.08.2013
6543/65/2013 dated 24.08.2013
6032/85/2013 dated 22.10.2013
6008/3/2014 dated 30.01.2014
6528/06/2014 dated 13.2.2014
6543/18/2014 dated 29.4.2014
6008/50/2014 dated 25.7.2014
6008/56/2014 dated 11.8.2014

There have been many instances in the past and present also where the office bearers with immunity have not been placed/posted according to the agreed norms. This has been creating IR issues at circles. Moreover now, in the background of mergers there is an urgent need to review and discuss the issues afresh.

XIV - SPORTS PERSONS ISSUES:

Ref: 6808/01/2014 dated 9.1.2014
6808/04/2014 dated 11.2.2014
6808/21/2014 dated 30.04.2014
6702/61/2014 dated 18.8.2014
6808/75/2014 dated 12.9.2014
6808/94/2014 dated 6.12.2014
6808/09/2015 dated 14.2.2015
6808/24/2016 dated 12.2.2016

Sports persons at all the circles are facing innumerable problems in respect of transfers, placement, time off, practice, kit allowance and are treated in an undignified manner. Despite discussions in the Sports Control Board meetings interpretational problems at circles continue, lending to humiliation. This has to come to an end. Associate Banks also have very good active sports persons and teams that are very well recognized. Hence there is a need to put in proper perspective the guidelines so that such brand ambassadors of our Bank are treated with dignity and utilized properly for image building of the Bank.

XV - CROSS SELLING:

Our Ref: 6180/17/14 dated 28.4.2014
6466/04/16 dated 02.01.2016

We agree that additional Income from alternate channels is necessary to augment the Banks profit. It is also necessary that the Bank diversifies into areas where our competitors have made inroads. But what is happening in the arena of 'cross selling' is pathetic. For the sake of incentives and commission cross selling is now being treated as the main business.

P-Review meetings are predominantly only discussion on achievement in the area of cross selling. SBI life officials directly call and threaten officers. NPA's deposits and advances are no longer discussed seriously. 'Mis-selling' is rampant, creating a dent in moral fabric, because deposits are diverted to cross selling products. Customers are forced into buying. This is the truth and it is destroying the Bank. Threatening SMS's are being openly sent. We have to accept this reality and ensure that the Bank's image does not get dented.

XVI - OFFICER – DIRECTOR ON BOARD – LONG PENDING:

Ref: 6056/33/15 dated 17.6.2015
6056/35/2016 dated 22.4.2016
6056/36/2016 dated 22.4.2016

Despite various reminders, this issue remains unresolved. Many HR decisions are taken in the Board and the Officers' Federation does not have an opportunity to participate through their representative. We are really pushed to the wall, as the Government is also oblivious on the issue. This is a very sensitive issue which has been accorded a very low priority and has hurt the sentiments of the officer's Federation.

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State Bank of India officers' Association

(BENGAL CIRCLE)

: 7 :

XVII - SHORTAGE OF MAN POWER:

We have written innumerable letters on this issue and represented in all the CNC meetings. **There is an urgent need to first recognize that there is a problem.** Despite all the illogical statistics and improper parameters adopted by the BCG in their manpower planning, **why are the circles unable to relieve the officers under ICT?** (They cite Staff shortage as the issue) **why are large number of retired officers being taken for inspection, advances related works, Investigation etc?** **Why are RMRO's/CRE's used as accountants, cash officers & BM's?** **Why are transfers and postings getting delayed?** Is it because circles are finding it difficult to get replacement? There are **more than 4900 single officer branches in the country** which have crossed the threshold limit to post the second officer. Such branch managers are unable to move out to bring business, and invariably **have to violate the password secrecy as there is no second officer. The concept of maker – checker has been given a go-by long ago. Violations in systems and proceedings are taking place, as, in order to cater to unrealistic KRAs/budgets dumped on them, they have adopt to short cuts. Retirements are taking place in large numbers.** Please take an honest and frank feedback from circles.

This is hurting the Bank and its image. This is not an IR issue but it is an issue dear to all of us. Sir, let us recognize this problem and try to solve the issue in the interests of the future of the Bank, **else we may land up with a huge age gap, knowledge and experience gap, talent gap in the coming days.**

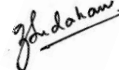
XVIII - OTHER ISSUES:

- a) **Concept of work from home:** We had been writing to the Bank on this novel concept which can reduce attrition and provide flexibility to officers who are sick, women officers on maternity leave, health issues etc. ICICI Bank have stolen the limelight and gone ahead with implementing this idea.
- b) Providing **Crèche to Women officers** with small children at large centres.
- c) Reduction in **eligibility of Housing loan** from 5 years to 2 years.
- d) **Compassionate Appointment** – Implementation of the norms agreed with the IBA and as directed by the Government. The Bank has interpreted the scheme in such a manner as to make it virtually impossible for any dependent to be employed. Now-a-days all **dependents are well qualified** and the bank would not have lost if such children / dependents were provided with employment after the loss of the Bread Winner. **All the other Banks have implemented the compassionate appointment scheme as per the Central Government scheme. It would have been a gesture of good will by the Bank, as such cases are few and far between.**
- e) **Cash penalty imposed on joint custodians of currency chest branches for shortages /fake notes detected at RBI** - In a very cruel manner, the joint custodians are debited directly, without observing the laid down norms or identifying as to on whom onus of shortage rests? Once the joint custodians hand over cash, then they cannot be held responsible.
- f) **Lodging expenses** for Defence Representatives.
- g) **IFAMS not working**, leading to many outstanding entries in suspense account.
- h) Promotion issue **of Rajbhasha Officers.**
- i) Relook into the salary structure **of Bank doctors.**

The above mentioned are innumerable issues that have been appearing in all the CNC meetings time and again. We are all getting a feeling that apart from being 'goody-goody' the HR issues are given least importance. It has been our earnest desire to work together as 'partners in progress', understating the constraints, the priorities and thrust areas of the bank from time to time. Sir you will agree that we **have waited very patiently during all our CNC's hoping that the issues would someday be sorted out.** But as mentioned earlier, the term of the present set of HR Officials at the Corporate Centre is coming to an end due to retirements and transfers on promotion. **We sincerely wish, that at least now, our issues would be looked into positively, understanding the sentiments of our officers who have given their best amidst most adverse situations and constrains. We should not be pushed into a situation where we will have to, as a last resort, agitate to claim our issues. Such a situation of bad blood is best avoided considering the crucial period of transition the Bank is passing through when the morale of the officers need to be kept high.** Let them not be deprived of the benefits they deserve. In the last 50 years the bank, despite the grappling with the issues of NPA's, profitability, economic environment etc., timely revision of benefits and amicable solutions to other issues were the bank's first priority. Please look into the above **and call us for discussions immediately** in the best interests of the bank and the officers.

Thanking you,

Yours faithfully,



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