



**CHARTER OF DEMANDS
FOR
10TH BIPARTITE
SETTLEMENT
ON REVISION OF WAGES
AND SERVICE CONDITIONS**

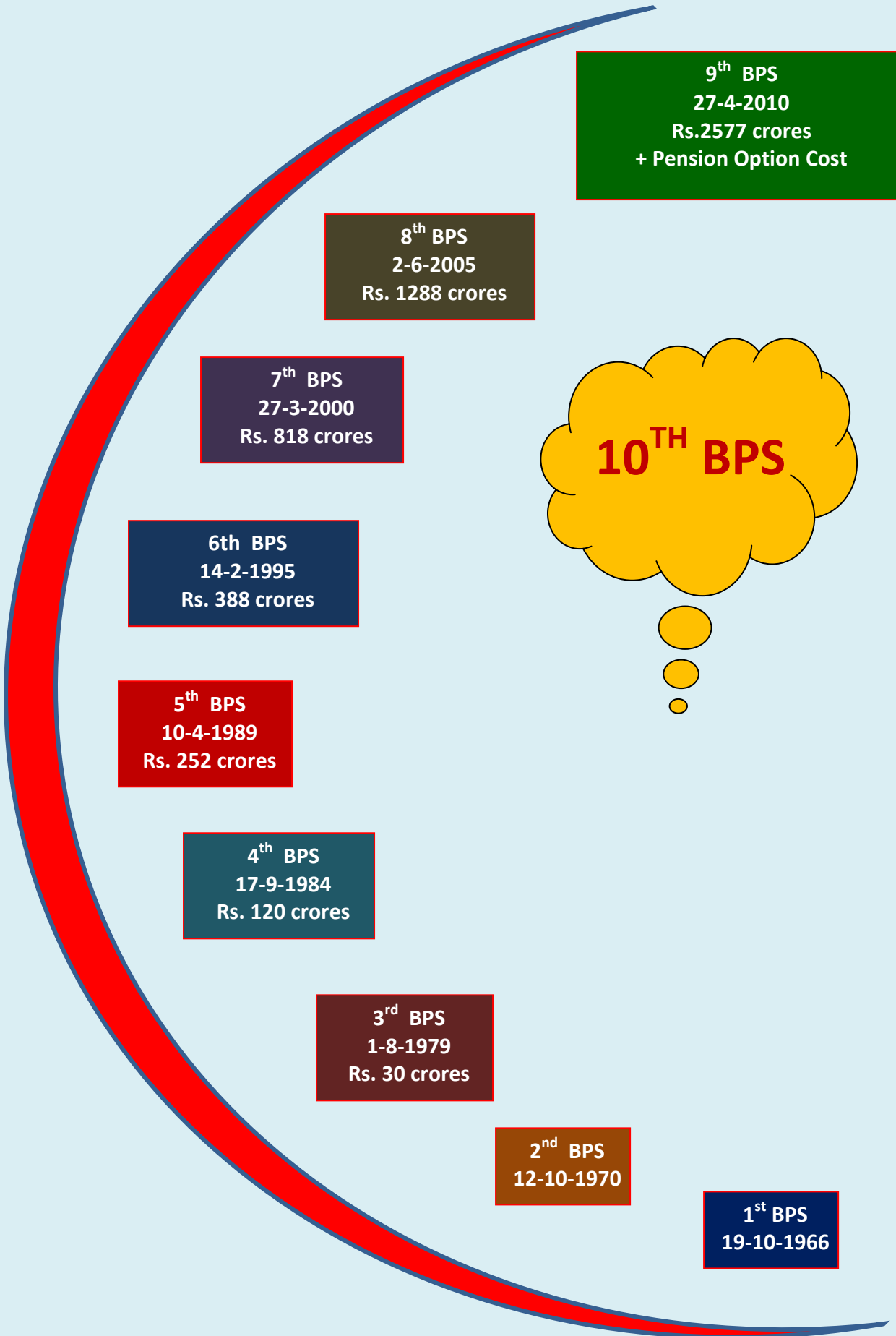


**ALL INDIA BANK EMPLOYEES ASSOCIATION
NATIONAL CONFEDERATION OF BANK EMPLOYEES
BANK EMPLOYEES FEDERATION OF INDIA
INDIAN NATIONAL BANK EMPLOYEES FEDERATION
NATIONAL ORGANISATION OF BANK WORKERS**

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9th BPS
27-4-2010
Rs.2577 crores
+ Pension Option Cost

8th BPS
2-6-2005
Rs. 1288 crores

7th BPS
27-3-2000
Rs. 818 crores

6th BPS
14-2-1995
Rs. 388 crores

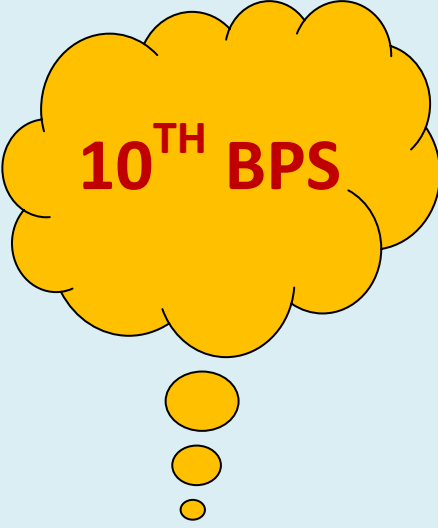
5th BPS
10-4-1989
Rs. 252 crores

4th BPS
17-9-1984
Rs. 120 crores

3rd BPS
1-8-1979
Rs. 30 crores

2nd BPS
12-10-1970

1st BPS
19-10-1966



AIBEA - NCBE - BEFI - INBEF - NOBW

Camp: Mumbai, 30th October, 2012

To
Mr. K.R. Kamath,
Chairman
Indian Banks Association
Mumbai

Dear Sir,

Reg: Our Charter of Demands for revision of wages and service conditions under 10th Bipartite Settlement

You are aware that the current 9th Bipartite Settlement is ending this month and revision of wages and service conditions is due from November, 2012.

On behalf of our five Workmen Unions viz. **AIBEA, NCBE, BEFI, INBEF and NOBW**, we submit herewith our common Charter of Demands covering pay scales, other wage components and service conditions. We request you to initiate early discussions on these demands so that, through bilateral negotiations, we can arrive at a settlement as expeditiously as possible.

Thanking you,

C.H. VENKATACHALAM
GENERAL SECRETARY, **ALL INDIA BANK EMPLOYEES' ASSOCIATION**

M.V. MURALI
GENERAL SECRETARY, **NATIONAL CONFEDERATION OF BANK EMPLOYEES**

PRADIP BISWAS
GENERAL SECRETARY, **BANK EMPLOYEES FEDERATION OF INDIA**

SUBHASH SAWANT
GENERAL SECRETARY, **INDIAN NATIONAL BANK EMPLOYEES FEDERATION**

ASHWANI RANA
GENERAL SECRETARY, **NATIONAL ORGANISATION OF BANK WORKERS**

COMMON CHARTER OF DEMANDS

The backdrop:

The 9th Bipartite Settlement signed on 27th April, 2010 between IBA and AIBEA-NCBE-BEFI-INBEF-NOBW was effective from 1st November, 2007 for a period of 5 years ending on 31-10-2012. Hence the pay scales, other components of wages and service conditions need to be revised from 1st November, 2012. It is in this backdrop that we present this fresh Charter of Demands for consideration by the Indian Banks Association and for initiation of meaningful discussions, bilateral negotiations and expeditious conclusion to arrive at the 10th Bipartite Settlement.

Journey so far:

The transition from the period of Tribunals and Awards from early forties to the middle of sixties, to bipartism, became the hallmark of collective bargaining in the banking industry with the signing of the first ever sector-wise, pan-India Bipartite Settlement on 19-10-1966. This foundation and spirit of cordiality and mutuality has been nurtured and carried forward in the last four and half decades due to which further 8 such industry-level bipartite settlements have been signed during this period.

Unlike in many sectors, in our banking industry, these Settlements have not only catered to the demands of the employees for better wages and improvement in service conditions, but have also addressed and resolved many sensitive issues of the managements and requirements of the administration. This has been made possible because of the responsive and responsible approach on either side to work out amicable solutions.

We trust that the same cordiality and mutual understanding would continue in the coming period also.

Pivotal role of Banks:

We are conscious and hence committed to the cause and success of the banking sector in our country, particularly, our public sector banks, which have come to be an engine for economic growth and development. At the present juncture, when the economy is passing through a very critical phase, the role of our Banks becomes very crucial. Banks have to further reach out to the people at large as well as act as a catalyst to de-stress the economic strains that our country is subjected to presently. This requires Banks to adopt appropriate strategies and activities, and equally, the employees also need to feel encouraged and motivated to work with seamless objective. For this, the employees need to be remunerated appropriately and adequately. Hence the Charter of Demand for better wage revision.

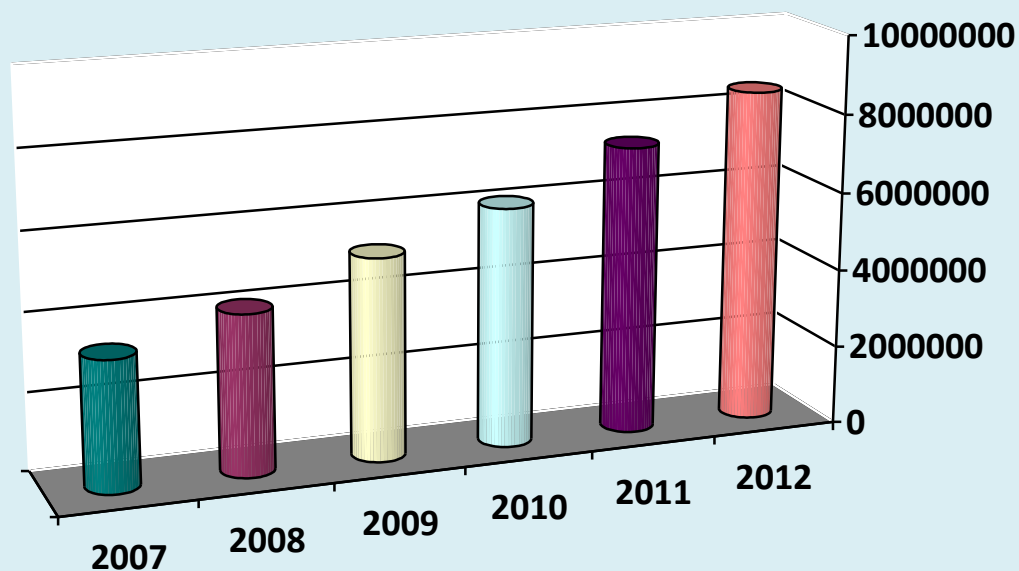
Increasing business volumes and decreasing manpower:

When we were dealing with 9th Bipartite Settlement, the total business of public sector banks as on 31-3-2007 was at Rs. 33 lacs crores. Today, as on 31-3-2012, the business volume has risen to Rs. 85 lacs cores as would be seen from the following Table I

TABLE I

PUBLIC SECTOR BANKS (excluding IDBI Bank)			Rs.In Crores
YEAR	DEPOSITS	ADVANCES	TOTAL BUSINESS
31-3-2007	19,35,000	13,87,000	33,22,000
31-3-2008	23,80,000	17,15,000	40,95,000
31-3-2009	30,00,000	21,56,000	51,56,000
31-3-2010	35,24,000	25,63,000	60,87,000
31-3-2011	41,93,000	31,38,000	73,31,000
31-3-2012	47,90,000	36,97,000	84,87,000

TOTAL BUSINESS



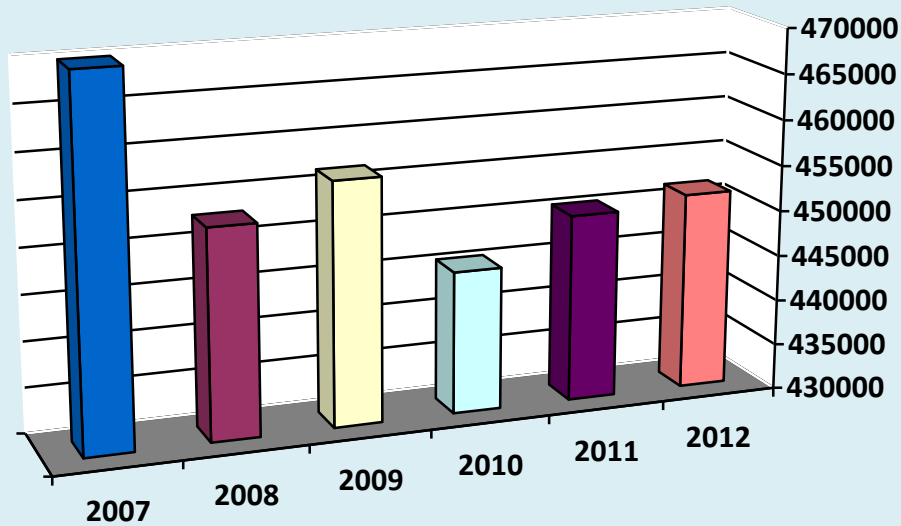
Concurrent to this increase in the volume of business in the Banks, as the figures herein under in Table II would reveal, the number of workmen employees has not kept pace with business growth.

TABLE II

YEAR	NO. OF WORKMEN in PSBs
31-3-2007	4,69,985
31-3-2008	4,52,900
31-3-2009	4,56,600
31-3-2010	4,45,600
31-3-2011	4,50,500
31-3-2012	4,51,634

(Other than in IDBI Bank)

NO. OF WORKMEN



It is pertinent to point out that with the concentration and focus on Casa Deposits, the increase in volume of work is more than proportionate to the increase in business volume. But unfortunately, the number of employees has not gone up along with the growth in business volume. On the other hand, the total number of workmen employees has come down from 4,70,000 as on 31-3-2007 to 4,50,000 as on 31-3-2012. This has obviously resulted in higher workload on the staff. Many a times, employees are required and found to be working beyond their stipulated working hours even to complete the day's routine transactions. Higher the workload – higher the wage and hence our Charter of Demand for upward wage revision.

BUSINESS PER EMPLOYEE AND PROFIT PER EMPLOYEE

The Tables III and IV below will also explain the increasing business per employee and increasing profit per employee.

TABLE III

IN PUBLIC SECTOR BANKS

YEAR	BUSINESS PER EMPLOYEE	PROFIT PER EMPLOYEE
31-3-2008	594 lacs	3.7 lacs
31-3-2009	734 lacs	4.7 lacs
31-3-2010	864 lacs	5.3 lacs
31-3-2011	1017 lacs	5.9 lacs
31-3-2012	1151 lacs	6.4 lacs

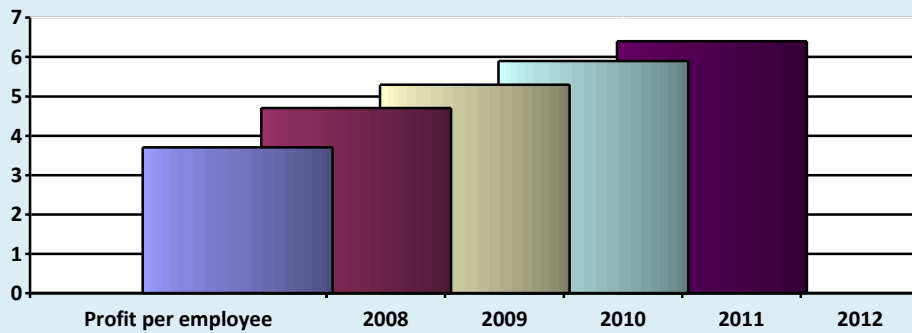
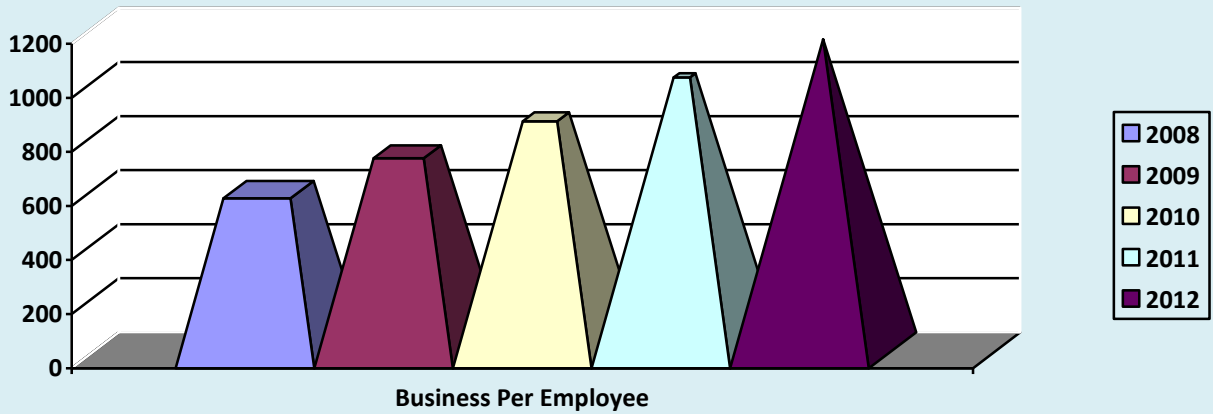


TABLE IV**ALL SCHEDULED COMMERCIAL BANKS**

YEAR	BUSINESS PER EMPLOYEE	PROFIT PER EMPLOYEE
31-3-2008	634 lacs	4.7 lacs
31-3-2009	753 lacs	5.6 lacs
31-3-2010	868 lacs	6.0 lacs
31-3-2011	1021 lacs	7.2 lacs
31-3-2012	1138 lacs	8.1 lacs

WAGE AS A RATIO TO TOTAL EXPENSES COMING DOWN

Contrary to the general impression that labour cost and wage expenses are going up, it would be observed that over the years, the ratio of wages to total expenses has slided down. Tables V and VI are self-explanatory.

WAGE AS % TO TOTAL EXPENSES

TABLE V
IN PUBLIC SECTOR BANKS

Year	%
31-3-2008	14.66
31-3-2009	13.88
31-3-2010	14.79
31-3-2011	17.50
31-3-2012	13.72

TABLE VI**ALL SCHEDULED COMMERCIAL BANKS**

Year	%
31-3-2008	14.01
31-3-2009	13.60
31-3-2010	14.85
31-3-2011	17.22
31-3-2012	13.73

Increase in No. of Branches and increase in workload:

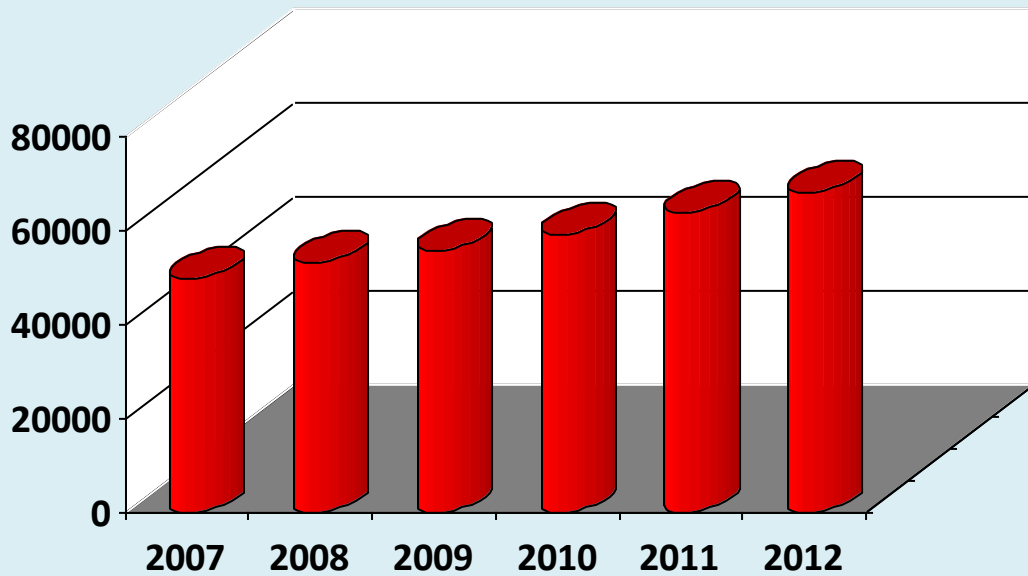
Similarly, it would also be observed that in addition to increase in volume of business operations, there has also been a swell in the number of Branches as can be seen below in Table VII.

TABLE VII

YEAR	No. of BRANCHES in PSBs
31-3-2007	49,573
31-3-2008	53,163
31-3-2009	55,720
31-3-2010	59,312
31-3-2011	63,160
31-3-2012	67,930

(Other than in IDBI Bank)

NO. OF BRANCHES



Thus it can be seen that there is expansion of branch network in the last five years from 50,000 in 2007 to 68,000 in 2012 but the number of employees has come down during this period.

Variation in No. of branches and Staff from 2007 to 2012:

No. of new branches added	18,000
No. of workmen reduced	18,000

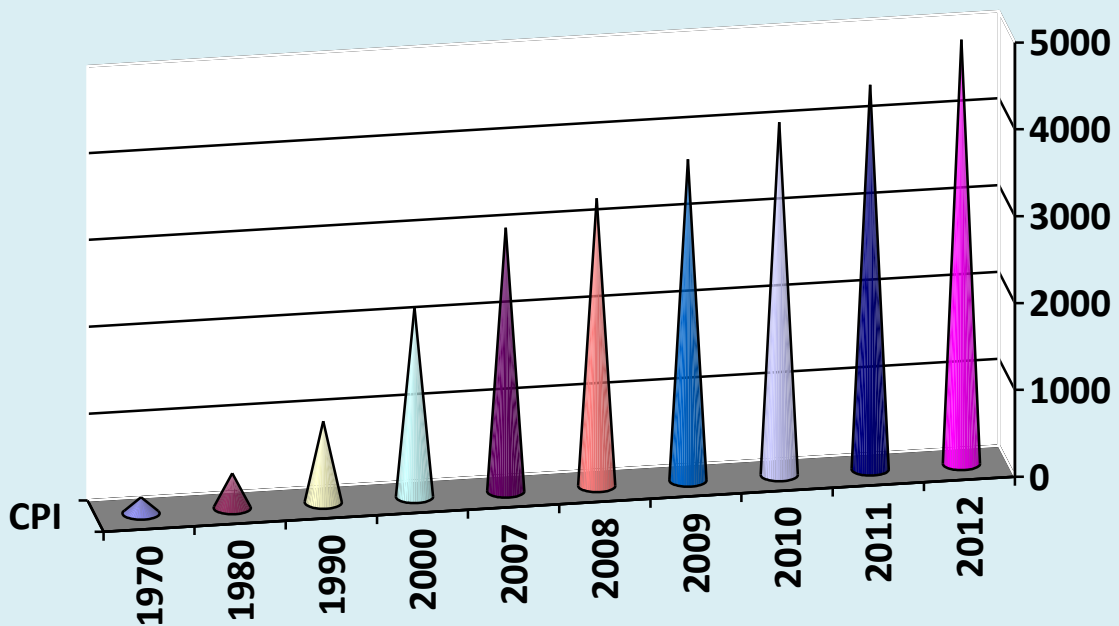
This has also resulted in undue pressure of work on the employees. This increased workload has to be properly ingrained and factored in the wages of the employees. Hence the Charter of Demand for a higher wage revision.

Inflation and impact on real wages:

Wage is not only the price of labour but must also correspond to the price line. With the alarming level of unabated inflation and with every dose of price rise, the real wages are dipping and getting eroded. The following Table VIII would manifest the enormity of the menace of price rise.

TABLE VIII

Month/Year	(CPI 1960=100)	
August, 1970	187	Increase of 200 points in 10 years i.e. 20 points per year
August, 1980	397	
August, 1990	937	540 points in 10 years i.e. 54 points per year
August, 2000	2184	1247 points in 10 years i.e. 125 points per year
August, 2007	3036	852 points in 7 years i.e. 122 points per year
August, 2008	3310	274 points in one year
August, 2009	3698	388 points in one year
August, 2010	4063	365 points in one year
August, 2011	4428	365 points in one year
August, 2012	4885	457 points in one year



While there is a scheme for compensation against periodical price rise through payment of D A, the unprecedented price spiral in the recent years in the light of the uncontrollable inflation is seriously eroding the real wage and wages are far lagging behind the actual price rise. Hence to catch up adequately with the fast-track inflation, there has to be a matching compensation and hence our Charter of Demands for fair increase in wages and improvement in DA formula.

Increasing Profits and a share in the prosperity:

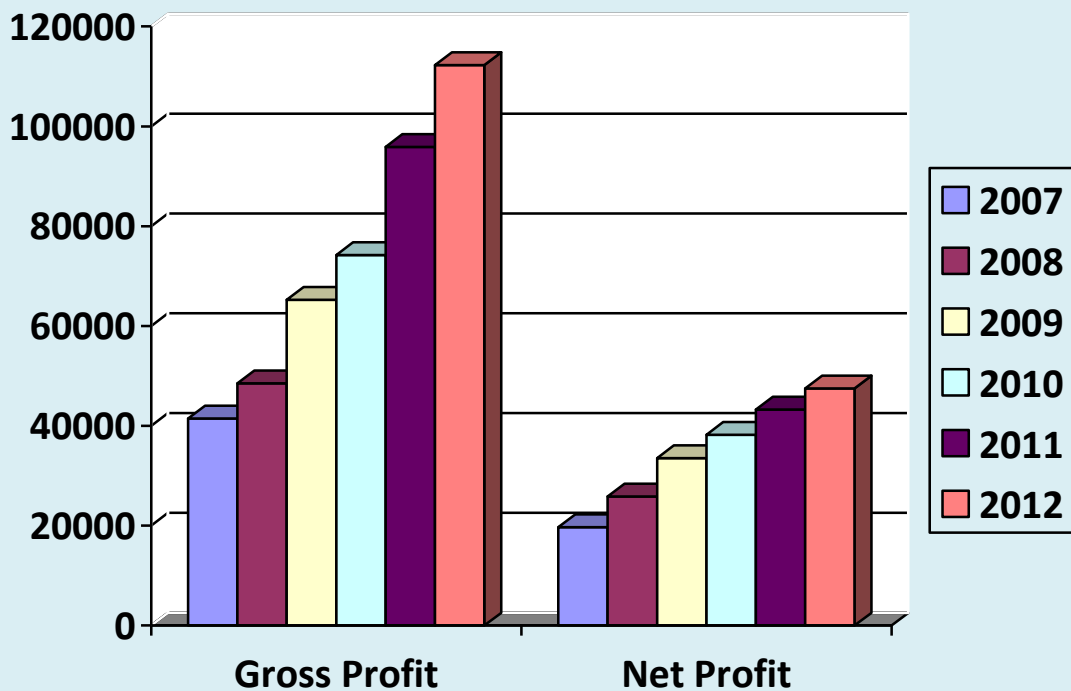
Everyone will acknowledge that one of the most important contributory factors for improving the profitability is the hard work put in by the workforce in the Banks. The following Table IX will show the impressive profits of the Banks during this period.

Table IX

Profits of PSBs (other than IDBI Bank)

Rs.In crores

YEAR	OPERATING PROFIT	NET PROFIT
31-3-2007	41,500	19,680
31-3-2008	48,520	25,862
31-3-2009	65,227	33,514
31-3-2010	74,220	38,225
31-3-2011	95,908	43,250
31-3-2012	1,12,290	47,483



While the Operating Profits have increased by Rs. 70,790 crores i.e. 2.7 times, the Net profits have also gone up by Rs. 27,800 crores i.e. 2.4 times over 2007.

Considering the adverse economic ambiance prevalent in our country, these are quite impressive achievements. Notwithstanding various and multiple challenges and constraints, our Banks have earned very good profits and the employees who have worked hard and enabled this success story cannot, and should not be, de-linked for being recognised and suitably rewarded. Naturally, the employees look up with genuine aspirations, for a legitimate share in the increasing profits of the Banks.

Hence this Charter of Demands for increased emoluments and payment of Bonus to all employees.

Broad Summary of Demands:

While the details of the demands are given herein, we iterate the broad summary of our demands as under:

- ◆ **10th Bipartite Settlement to be concluded at the earliest and to be effective from 1st November, 2012.**
- ◆ **Revised Pay Scales at current level of price index.**
- ◆ **Improvements in Dearness Allowance Scheme to off-set the spiraling inflation.**
- ◆ **Housing accommodation for all employees and till then improved HRA to employees looking to the steep rise in housing cost/rental rates.**
- ◆ **Substantial increase in reimbursement of transportation cost.**
- ◆ **Allowances for Special Pay posts to properly reflect the attached duties, responsibilities and risks.**
- ◆ **Improvements in other allowances, service conditions like Leave rules, LFC, etc.**
- ◆ **Adequate improvements in the scheme for reimbursement of hospitalisation expenses.**
- ◆ **Maintenance of internal and external relativity.**
- ◆ **Improvement in pension scheme and other retirement benefits.**
- ◆ **Extension of certain benefits like LFC, medical aid and hospitalisation expenses reimbursement to retired employees.**
- ◆ **Cost of retirement benefits and hospitalisation expenses to be excluded from the negotiated cost.**
- ◆ **Stopping of outsourcing of regular jobs and adequate recruitment in Banks.**

It is in this background of increasing workload on the employees, fast changing job profile of employees, mounting pressure and stress at work spot, escalated technology-attendant risks, rising responsibilities, genuine economic needs and reasonable expectations, that we submit the Charter of Demands with the trust and hope that Indian Banks Association would adopt a positive approach as hitherto, commence the negotiations at the earliest and conclude the Settlement expeditiously, in any case not later than 6 months.

CHARTER OF DEMANDS	
1.	BASIC PAY
2.	SPECIAL PAY/PQP/EQP/FPP/OFFICIATING PAY
3.	DEARNESS ALLOWANCE
4.	HOUSE RENT ALLOWANCE
5.	TRANSPORT PAY
6.	OTHER ALLOWANCES
7.	LEAVE RULES
8.	MEDICAL AID & HOSPITALISATION
9.	LEAVE FARE CONCESSION
10.	OTHER SERVICE CONDITIONS
11.	DISCIPLINARY ACTION AND PROCEDURE
12.	SUPERANNUATION BENEFITS
13.	BONUS/EX-GRATIA
14.	APPOINTMENTS ON COMPASSIONATE GROUND ON THE DEATH OF EMPLOYEES
15.	DEFINITION OF FAMILY/DEPENDENTS
16.	INCOME CRITERIA FOR DEPENDENTS

17.	5 DAY BANKING
18.	LOANS AND ADVANCES
19.	OUTSOURCING/CONTRACT EMPLOYEES
20.	VOLUNTARY CESSATION OF SERVICE
21.	PART TIME EMPLOYEES
22.	RETIREMENT BENEFITS/RETIRED EMPLOYEES
23.	EXPENSES WHILE ON TRANSFERS
24.	OTHER SUGGESTIONS
25.	SERVICE CONDITIONS OF WOMEN EMPLOYEES
26.	PHYSICALLY CHALLENGED EMPLOYEES
27.	EX-SERVICEMEN EMPLOYEES
28.	STAFF WELFARE SCHEMES
29.	ASSURED CAREER PROGRESSION
30.	SERVICE CONDITIONS OF DAILY DEPOSIT COLLECTORS
31.	GENERAL

01. BASIC PAY

- Revision of Basic Pay w.e.f. 1-11-2012 by merger of D.A. payable at the average index for the quarter July-September 2012.
- Construction of revised pay scales by loading thereafter at 30% to clerical staff and 35% to subordinate staff.
- Fitment on stage to stage basis

Stagnation Increments

- Stagnation increments once in 2 years without any ceiling for both clerical and subordinate staff.
- Stagnation increment/s to be given in all cases of reversion from officer to clerical cadre and clerical to substaff cadre

02. SPECIAL PAY / PQP/ EQP / FPP/ OFFICIATING PAY

- Special Pay to be revised by merger of D.A and loading as in the case of Basic Pay.
- Further increase in Special Pay amount commensurate with the duties, responsibilities and risks involved in each post.
- Revision of PQP/EQP equivalent to the first stage increment in the pay scale.
- Revision of FPP on the same lines of revision of basic pay.
- Sanction of additional increments to Subordinate Staff for acquiring additional qualifications.
- Anomaly in denial of additional increments for directly passing post-graduation to be rectified.
- Restrictions in payment of officiating allowance to be removed. Formula for computation of officiating pay needs to be revised and made simple.

03. DEARNESS ALLOWANCE

- D.A. to be paid based on CPI (2001=100) Index Series instead of CPI (1960=100) Series.
- D.A. to be revised on monthly variation in Index.
- D.A. to be revised on rise and fall of every point in the Index.
- D.A. compensation to be 110% for Clerical Staff and 120% for Subordinate Staff.

04. HOUSE RENT ALLOWANCE

- Housing accommodation/ Quarters to be provided by Banks to all employees – Wherever not provided, HRA to be paid.
- Revision of HRA rates suitably on the revised Pay.
- Areas/population group to be re-classified and based on latest census figures.
- Treating peripheral areas of metros at par for payment of HRA.
- Introduction of Leased Accommodation facility to employees.
- Payment of HRA on Capital Cost / Rent Receipt basis upto 150% of normal entitlement.
- Payment of HRA to employees residing in Bank's Quarters after recovery of standard rent.
- Special Economic Zone/EPZ/NEZ, etc. to be made at par with Project Areas.
- Revision in HRA rates at places based on mid-census population figures
- Revision in HRA at project area centres.

05. TRANSPORT PAY - PETROL COST REIMBURSEMENT

- Reimbursement of petrol cost to all employees who own vehicles.
- Transport Pay to those employees who do not own vehicles.
- Existing Transport Allowance to be substantially increased and renamed as Transport Pay with payment of D.A. thereon.

06. OTHER ALLOWANCES

- Adequate increase in all existing Other Allowances.
- Adequate increase in Halting Allowance/Reimbursement of Lodging Expenses.
- Introduction of Education Allowance
- Introduction of Closing Allowance, Mid-academic Year Allowance, Discomfort Allowance for staggered/odd-hour duties.
- Extension of allowances paid to Central/State Government Employees like Disturbed Area Allowance, Island Allowance, Agency/Tribal Allowance, Remote/Difficult Area Allowance, etc.
- Extension of North-East incentive as per 6th pay commission and as extended to RBI employees in North-east/Sikkim
- Far-flung/difficult areas in Uttaranchal to be paid Special Area Allowance at par with Leh/Ladakh, etc.
- Hill allowance should be given to all Districts where State Governments are paying Hill Allowance.

07. LEAVE RULES

Improvements in Leave Rules.

Casual Leave

- Casual leave to be increased to 18 days.
- The ceiling of maximum 4 days for availment of CL subject to a maximum of 6 days including prefixing / intervening / suffixing holidays to be removed.
- Unavailed Casual Leave to be sanctioned without medical certificate.
- 25 days CL for physically challenged employees.

Privilege Leave

- Accumulation of Privilege Leave should be increased to 300 days .
- Encashment of Privilege Leave should be increased to 300 days. Where there is any shortfall under PL, Sick Leave to be allowed for encashment, if available.
- Employees should be permitted to avail Privilege Leave on 5 occasions in a calendar year.
- Privilege leave availed, irrespective of number of days, on grounds of sickness on production of medical certificate be allowed without being counted as a chance.
- Employees should be permitted to avail their privilege leave on production of sickness certificate even in cases of illness of their family members residing with them.
- Privilege Leave encashment to be permitted in case of loss of job due to punishments/resignations.
- Notice period for availing privilege leave should be reduced from 30 days to 7 days
- Intervening holidays falling in between the leave period should not be counted as Privilege Leave.

Sick Leave

- One month sick leave for every completed year of service, without any ceiling.
- Submission of medical certificate be waived for availing sick leave for small ailments like fever, flu etc, for maximum period of 5 days. For this, number of occasions in a year may be stipulated.
- Employees should be permitted to avail their sick leave on production of sickness certificate even in cases of illness of their family members residing with them.
- Special sick leave over and above the normal eligibility for treatment of cancer, renal failure, major accidents etc. and in cases, where all leave has been exhausted.
- Intervening holidays falling in between the leave period should not be counted as Sick Leave.

Special Sick Leave for employees who donate kidney

- Introduction of Special Sick Leave for kidney donation.

Maternity Leave:

- A female employee may be granted maternity leave, for legal adoption of child, upto one year within the overall entitlement.
- Maternity leave for hysterectomy to be increased to 2 months.
- Over and above the maternity leave, another 2 months to be given to cover cases of hysterectomy, wherein the maternity leave is already exhausted.
- Maternity leave should be 2 years in service for women employees and for 1 year on one occasion for one child.
- Specific gyneac ailments to be covered under maternity leave including infertility treatment.
- In clause 30(d) of 9th Bipartite Settlement, under ML for adoption of child, the clause 'whichever is earlier' to be deleted.

Paternity Leave

- Paternity leave on the lines as available for government employees be extended to bank employees also.

Child Care Leave

- Child care leave on the lines as available for government employees be extended to bank employees also.

Sabbatical Leave

- Sabbatical leave to all employees upto 2 years in the entire service with service benefits.

Study Leave

- Introduction of study leave for employees to pursue higher studies.

Special Leave for Office-bearers

- Special leave provided for office bearers should be enhanced.
- Provision of Duty Leave to Office-bearers for attending conciliation meetings/ labour courts /tribunals / labour training programmes, etc.

Leave Bank

- Leave bank concept should be introduced with suitable modalities with sole object to help colleague employees in distress due to terminal diseases and having no leave to their credit.

Extra-ordinary Leave

- Extra-ordinary leave should be permitted upto 24 months instead of 12 months.

Absence during Curfew, etc.

- Absence due to curfew, riots, natural calamities/ prohibitory orders and other disturbances beyond the control of the employees to be treated as on duty.

Special leave for sports, etc.

- Provision to be made for special leave for sports activities, trekking, mountaineering, etc. to those employees, who take part in approved competitions/programmes.

Special Leave with Pay when an employee dies after major ailments

- In case of death of the employee on account of prolonged sickness, the period of leave on loss of pay should be treated as special leave with pay.

08. MEDICAL AID / HOSPITALISATION

❖ COST OF HOSPITALISATION EXPENSES REIMBURSEMENT TO BE OUTSIDE THE WAGE COST

ANNUAL MEDICAL AID:

- Substantial increase in annual medical aid amount due to escalation in cost of doctor fees, medicines, etc.

HOSPITALISATION:

- Introduction of a scheme on the lines of CGHS of Government Employees.
- Reimbursement of 100% actual expenses to employees/family members under hospitalisation.
- 100% reimbursement for Part Time employees also.
- All Hospitalization expenses / charges related to Ventilator, monitor and different medical instruments / all pathological and other tests required for treatment as prescribed by Doctors/Hospital should be reimbursed.
- New list of diseases / tests / treatments to be included.
- Reimbursement of pre and post hospitalization expenses up to 30 and 90 days. .
- The schedule of Investigation charges, operation charges, hospitalization charges etc. should be upwardly revised in consonance with the charges of recognized hospitals and nursing homes, instead of charges of civil hospital.
- Schedule of charges, etc. to be revised once in 2 years to reflect the ever increasing costs.
- All type of dental treatment i.e. complete denture, dental fillings, implantation of teeth, dental bridges, RCT, Scaling, Dental Ceramics (capping) and gingivoplasty to be covered under hospitalization treatment.

- Nursing charges should be reimbursed under hospitalisation scheme.
- Reimbursement for lithotripsy test for crushing stone in kidney by latest technology which replaces the surgical operations for removal of stone should also be included. Reimbursement of treatment expenses incurred after discharge should be made available to the date of full recovery.
- Reimbursement of cost of limbs, organs, artificial aids, life supporting devices, calipers etc.
- Reimbursement of cost of disposables, consumables, etc.
- Revision/enlargement of treatment under Package Charges.
- Re-classification of minor/major/special operations
- Bed Charges be revised substantially for clerical and sub-staff. The charges be made actual.
- Operation/Treatment for corrections of physical disabilities since birth be permitted as well as arising out of accidents.
- Reimbursement of cost of cataract operation and knee cap transplantation to be included under Package Treatment.
- Cost of infertility treatment to be reimbursed
- For outside treatment, if referred, Traveling Expenses bill with one attendant may be reimbursed as per the class of entitlement.
- Reimbursement of actual/reasonable Ambulance charges for shifting of patients from one centre to another centre.
- Expenses towards donors' expenditure related to the donor should be included under package charges.
- Normal delivery charges should be reimbursed, in full.

PATHOLOGICAL/RADIOLOGICAL TESTS:

- All diseases /tests covered in central government health scheme be adopted in the bipartite settlement.

- Reimbursement of charges for all Pathological and other tests prescribed by the Doctor/ hospital, even where it does not ultimately result in hospitalisation.
- All types of medical tests are to be reimbursed in full without hospitalisation.

DOMICILIARY TREATMENT:

- List of diseases covered under domiciliary treatment to be expanded and re-defined. Any ailment certified by the registered medical practitioner be deemed as domiciliary treatment and be reimbursed 100% for self and dependents as many diseases are now not covered in the domiciliary treatment.
- Dental treatment be included for reimbursement under domiciliary treatment.
- Domiciliary treatment Reimbursement as per prescription or minimum one year.
- Dog, cat, monkey rat, and snake bite also be covered under domiciliary treatment.

DAY CARE SURGERY:

- Cases of employees admitted as day care patient and discharged after surgical treatment to be included for reimbursement of Hospitalization expenses. (other than In –patients)

HEALTH CHECK-UP:

- Reimbursement of health check-up expenses, atleast to those above 50 years of age.
- Periodical health checkup for those who operate computers and reimbursement of expenses related to computer related diseases.

OTHER SYSTEMS OF TREATMENT:

- All Other streams of treatment to be covered. External applications under Ayurveda/ Homoeopathy/ Unani/ Siddha be considered for reimbursement since it is the main method of treatment.
- Hospitals registered by State/ Central Government be considered under Ayurveda/ Homoeopathy/ Unani/ Siddha system.
- Cost of medicines of Ayurvedic, Unani, Homeopathic should be reimbursed, on the basis of actual bills.

MEDICLAIM COVERED CASES:

- Banks must reimburse eligible amount based on certificate from Insurance Cos / certified copies of bills.

RETIREES:

- Retired employees should be covered by a hospitalisation expenses reimbursement scheme.

09. LEAVE FARE CONCESSION

- Improvements to be made in LFC scheme on distance, class and mode of travel, etc
- Husband and wife if they are working in different banks are allowed to avail their block of LFC separately. Same provision may be allowed to couple working in the same bank.
- One day compulsory leave for availing LFC encashment be removed.
- LFC encashment amount be increased to 100%
- Road mileage charges to be increased to Rs.5 per KM.
- Rajdhani&Satabdi fare should be included.
- Sight-seeing and local charges be also paid by the Bank within overall limit.

- To and fro Air Fare, beyond LFC entitlement, be paid to employees working in Tripura, Meghalaya, Manipur, Nagaland, Arunachal Pradesh, Mizoram to Kolkata, Andaman-Nicobar Islands up to Kolkata / Chennai and in Lakshadweep up to Cochin. And in far flung areas of Himalayan States to Chandigarh/Delhi.
- LFC to visit abroad to be permitted.
- LFC by any mode including own car to be permitted.
- One more option for change of periodicity.
- Package tour should be allowed within overall limit
- Pony charges be increased.
- Reimbursement of service charges for booking of tickets be allowed.
- Partial encashment of LFC to be allowed
- LFC to be actually availed in alternative blocks and 100 % encashment to be available on alternative blocks

10. OTHER SERVICE CONDITIONS

- On duty journey entitlement to be II class A/c for all the trains.

ON TRANSFER

- House Hold Goods Transportation Charges and breakage should be increased substantially.
- Transportation of personal effects by road by an IBA approved transport operator to be permitted in all cases.
- To increase the stipulated weight upto 5000 kgs.
- Compensation due to breakage or damage to be increased to Rs.2000/- on production of receipt and Rs.1500/- in case no receipt is produced.

OVERTIME:

- Method of calculation of overtime should be simplified and improved. Many banks are not paying overtime to employees even when they sit late for completion of their work due to connectivity problem in CBS system.

11. DISCIPLINARY ACTION & PROCEDURE

- For claiming travelling expenses for defending an employee in the departmental action, existing restrictions of 'within the State' be removed.
- Subsistence Allowance: to be improved upon.
- Para 522 (1) of Sastry Award to be deleted.
- Indiscriminate usage of Clause 5 (j) to be stopped.
- Multiple charges for one incident should not be made out.
- Punishment order by the Disciplinary Authority not to be implemented till the final disposal of Appeal by the Appellate Authority.
- Issuance of charge sheet under Pension Regulation to award staff after retirement to be stopped since it is not provided in BPS
- Awarding the punishment of stoppage of increments should be without affecting superannuation benefits, as in the case of officers.
- Reduction in the pay scale should not affect stagnation increments.
- Provision for appeal against suspension
- In case of punishment of dismissals, a provision for Review Authority

12. SUPERANNUATION BENEFITS

PROVIDENT FUND

- 12% of 'Pay'

Gratuity

- One month's 'Pay' for each year of service rendered without any restrictions.
- Last drawn 'Pay' or 12 months average Pay, whichever is higher, should be taken for computation of gratuity.

Pension related issues:

- NPS to be withdrawn and all new employees from 1-4-2010 covered by NPS to be covered by old scheme under Pension Regulation 1995.
- Permanent Part-time employees on Consolidated Wages prior to 1.5.2010 and made 1/3rd wage from 1-5-2010 should be covered by Pension Regulations.
- Refund of contribution to pension fund to the employees who joined between 1.11.1993 but before Pension Regulation came in force in 1995/1996.
- Periodical Pension updation along with wage revision of service employees
- Basic pension of all existing pensioners to be updated at the same index level like Basic Pay of service employees viz July-Sept.2012 average.
- DA on pension to be on monthly basis.
- Same DA at 100% compensation for all pensioners and removal of slab system.
- Extending 2nd option facility to employees who resigned between 1995 and 27.4.2010.
- Qualifying service for full pension should be 20 years like in Govt/RBI;
- Average of 10 months or last drawn 'Pay', 'whichever is higher' should be considered for calculation of basic pension.
- Service rendered in Defence, if not counted for Defence pension should be added in bank service for payment of pension
- Actual service of Part time employees should be counted for pension and not on pro rata basis.

Family Pension –

- To be improved at par with RBI/ Government pension scheme
- Full pension as family pension for seven years or upto the age of 67 years instead of 65 years,
- Payment of Family Pension to unmarried/widowed daughters for life and if spouse and daughters are not available then to parents.

- Incorporation of provision in Pension Regulation in synergy with Clause 6 (b) 6 (c) and 6 (d) of settlement dated 10.4.2002.
- Extension of Para-368(17) of Sastry Award to Pension Optees.

Encashment of leave:

- Encashment of Privilege Leave should be increased to 300 days. Where there is any shortfall under PL, Sick Leave to be allowed for encashment, if available.
- Privilege Leave encashment to be permitted in case of loss of job due to punishments/resignations.
- Income Tax limit on exemption from leave encashment on retirement to be suitably amended.

Cost on superannuation benefits should be outside and over and above the negotiated wage cost.

13. BONUS / EX-GRATIA

- Bonus Act to be amended to remove the existing eligibility ceiling and Bonus to be paid to all employees. Till the Act is amended, Ex-gratia in lieu of bonus should be paid to all employees

14. COMPASSIONATE GROUND APPOINTMENTS

- Compassionate ground appointments to the family member of the employees who die in harness to be restored. Scheme to be suitably revised without further delay

15. DEFINITION OF FAMILY AND DEPENDENTS

- 'Family' for the purpose of hospitalization/Leave Fare Concession should include parents/parents-in-law, children, unmarried/widowed/divorced daughter/sister and physically/mentally challenged son/daughter, brother/sister with disability of 25% or more, who are ordinarily residing with /wholly dependent on the employee.

16. DEPENDENTS' INCOME CRITERIA

- Amount for defining dependents to be increased from Rs.3500/- to Rs.10000/- per month.

17. FIVE-DAY WEEK

- Five-day week should be introduced

18. LOANS & ADVANCES

- Improvements in Housing Loan, Vehicle (car/scooter) Loan, on concessional interest rates
- Increase in quantum of interest free festival advance
- Introduction of Education Loan scheme to wards of employees for pursuing graduate/post-graduate education etc., under concessional rate of interest.
- Housing loan in case of death of an employee should be written off.

19. OUTSOURCED / CONTRACT/ TEMPORARY / CASUAL EMPLOYEES

- All types of outsourcing of regular permanent jobs to be withdrawn which are not covered by existing settlement provisions
- All temporary/ contract/casual/outsourced employees should be absorbed.
- Equal pay for equal work for contract workers

20. VOLUNTARY CESSATION FROM SERVICE:

- This Chapter needs to be deleted in view of court judgements
- Those who were removed from service under this clause to be extended a chance to appeal.
- Those who have been treated under this provision to be covered under pension scheme and pension to be sanctioned to them.

21. PART TIME EMPLOYEES

- All part time sweepers/safaikaramcharies to be converted to full time sweepers.
- Reimbursement of hospitalization expenses and LFC at par with the full time employees
- Permanent Part-time employees on Consolidated Wages prior to 1.5.2010 and made 1/3rd wage from 1-5-2010 should be covered by Pension Regulations and not under NPS.
- Pension to be paid on actual total service and not on pro rata basis.
- Improvement in fitment formula of part-time employees on enhancement to higher-scale/full-scale wages.
- ML for legal adoption of child to be extended to part-time employees.

22. RETIRED EMPLOYEES

- LFC and Hospitalization reimbursement should be extended to retired bank employees.
- Insurance cover to be provided.
- Ex-gratia to pre 1986 retirees/widows to be revised.
- Pension updation along with wage revision of service employees, revising the Basic Pension of all past retirees to the index point under 10th BPS, uniform rate of DA for all pensioners and removal of slab DA system for past retirees, improvement in family pension etc on the lines of the Government/RBI scheme.
- The percentage of allocation towards welfare schemes of retirees should be uniformly defined.

23. EXPENSES WHILE ON TRANSFERS

- Transportation charges on transfer should be reimbursed in full by any mode
- Packing charges also be reimbursed.
- Hotel accommodation for 6 days with halting allowance on transfer of an employee.
- Travel expenses and Joining Time should be allowed to employees on their transferred to another station.
- Breakage charges should be increased by 50%.
- Road transport charges should be revised.

24. OTHER SUGGESTIONS

- Streamlining and defined business/banking hours within working hours
- Deletion of Para 536 of Sastri Award
- BSRBs should be revived.
- Personal drivers in the Banks should be regularised.
- Declaration of bank holiday on 8th March for International Women's Day

25. IMPROVEMENTS IN SERVICE CONDITIONS PERTAINING TO WOMEN EMPLOYEES:

- Establishment of child care centres in all major cities and towns to take care of the children.
- A female employee may be granted maternity leave, for legal adoption of child, upto one year within the overall entitlement.
- Treatment post hysterectomy be included in the domiciliary treatment.
- Maternity leave for hysterectomy be increased to 2 months.
- Over and above the 12 months maternity leave, another 2 months to be given to cover cases of hysterectomy, wherein the maternity leave is already exhausted.
- Normal delivery charges should be reimbursed, in full.

- Child care leave on the lines of central Government Scheme.
- Maternity leave should be 2 years in service for women employees and for 1 year on one occasion for one child.
- Medical treatment during pregnancy period of women employees should be treated as domiciliary treatment.
- Menopause leave to be permitted to women within ML.
- Reimbursement of Mammography / Pap Smear Test
- Sick leave may be granted to women employees to look after sickness of child below 12 years.
- Specific gynec ailments to be covered under maternity leave including infertility treatment.
- In clause 30(d) of 9th Bipartite Settlement, 'whichever is earlier' to be deleted.

26. PHYSICALLY CHALLENGED / DIFFERENTLY ABLED EMPLOYEES:

- Government guidelines on concessions to such employees in transfers/rotations/postings, etc. to be strictly followed by all Banks.
- Revision of conveyance allowance paid to these employees as per Govt. Guidelines.
- Physically challenged children of employees to be defined as dependents irrespective of age or marital status
- 25 days CL for physically challenged employees.
- Full pension to physically challenged employees at 50% of Pay irrespective of service rendered.

27. EX-SERVICEMEN EMPLOYEES:

- Service rendered in Defence, in case of ex-servicemen employees who are not drawing/eligible for Defence pension, should be added in bank service for eligibility for payment of pension.
- Uniform and consolidated guidelines to be issued for fixation of emoluments of Ex Servicemen joining the Banks.

28. STAFF WELFARE SCHEME:

- The formula/quantum for allocation from profits for the Staff Welfare Fund should be revised/increased.

29. ASSURED CAREER PROGRESSION:

- Introduction of Assured Career Progression.

30. BANKS' DAILY DEPOSIT COLLECTORS:

- Improvement in Minimum Fall Back Wage, Commission, Gratuity and Conveyance Allowance of Daily Deposit Collectors working in the Banks.
- Looking to the increasing focus on CASA deposits, the Deposit Collectors to be more and more utilised for mobilising such deposits.
- NPA recovery incentive scheme to be tailored to include these Deposit Collectors for recovery in small loan accounts

31. GENERAL:

- a. The Settlement should be effective from 1-11-2012
- b. Settlement should be concluded within six months.
- c. Unions reserve the right to alter, amend, add, delete or revise the demands in due course.

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