

**CHARTER OF DEMANDS  
FOR  
12<sup>TH</sup> BIPARTITE SETTLEMENT**

**SUBMITTED TO  
INDIAN BANKS' ASSOCIATION**

**ON 21<sup>ST</sup> OCTOBER, 2022**

**BY**

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

**ALL INDIA BANK EMPLOYEES' ASSOCIATION (AIBEA)  
NATIONAL CONFEDERATION OF BANK EMPLOYEES (NCBE)  
NATIONAL ORGANISATION OF BANK WORKERS (NOBW)  
INDIAN NATIONAL BANK EMPLOYEES FEDERATION (INBEF)**



**AIBEA**



**NCBE**



**NOBW**



**INBEF**

**CHARTER OF DEMANDS FOR 12<sup>th</sup> BIPARTITE SETTLEMENT  
ON REVISION OF WAGES AND SERVICE CONDITIONS**

**21<sup>st</sup> October, 2022**

**To  
Chairman  
Indian Banks' Association  
Mumbai**

**Dear Sir,**

**Reg: Our Charter of Demands for revision of wages and service conditions under 12<sup>th</sup> Bipartite Settlement**

**You are aware that the current 11<sup>th</sup> Bipartite Settlement on wages and service conditions of bank employees will be getting ended by 31<sup>st</sup> October, 2022. Hence there is a need for revising the wages and other service conditions with a fresh Settlement.**

**Undue delay in arriving at the Settlement has been a frustrating experience for all concerned – managements, unions and the workforce at large. It also has a demotivating impact on the employees and hence all every effort should be taken to negotiate and conclude the Settlement at the earliest.**

**Further, at a time when the banking sector is facing multiple challenges from within as well as externally, we feel that it is important and imperative to spend much of the time and attention on strengthening our Banks, particularly our Public Sector Banks which are facing the brunt of these challenges.**

For this reason also, it is necessary to expedite the Settlement on wage revision and channelise our focus on successfully and unitedly facing these challenges to ensure a vibrant banking system to cater to the overall economic development of our country.

Hence, we submit herein our detailed Charter of Demands for mutual discussions, meaningful negotiations and early resolution.

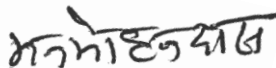
Thanking you,



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



**SANJEEV K BANDLISH**  
**GENERAL SECRETARY,**  
**NATIONAL CONFEDERATION OF BANK EMPLOYEES**



**MANMOHAN DAS**  
**GENERAL SECRETARY,**  
**NATIONAL ORGANISATION OF BANK WORKERS**



**O.P. SHARMA**  
**GENERAL SECRETARY,**  
**INDIAN NATIONAL BANK EMPLOYEES FEDERATION**

# CHARTER OF DEMANDS

## **THE BACKDROP:**

The 11<sup>th</sup> Bipartite Settlement signed on 11-11-2020 between IBA and AIBEA-NCBE-INBEF-NOBW is effective from 1<sup>st</sup> November, 2017 for a period of 5 years and ending on 31-10-2022. Hence the pay scales, other components of wages and service conditions need to be revised from 1<sup>st</sup> November, 2022.

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 12<sup>th</sup> 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 more than five decades due to which further another 10 such industry-level bipartite settlements and various other important bilateral agreements have been signed during this period.

Unlike in many sectors, in our banking industry, these Settlements have not only catered to the aspirations and requirements of the employees for better wages and improvement in service conditions, but have also addressed and resolved many sensitive issues of the management and requirement of the administration and business development aimed at better efficiency, productivity, customer services, etc. This has been made possible because of the responsive and responsible approach on either side – Unions and IBA - to work out amicable solutions.

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

**Bipartite Settlements signed so far:**

<b>1<sup>st</sup> BP Settlement</b>	<b>19-10-1966</b>
<b>2<sup>nd</sup> BP Settlement</b>	<b>12-10-1970</b>
<b>3<sup>rd</sup> BP Settlement</b>	<b>01-08-1979</b>
<b>4<sup>th</sup> BP Settlement</b>	<b>17-09-1984</b>
<b>5<sup>th</sup> BP Settlement</b>	<b>10-04-1989</b>
<b>6<sup>th</sup> BP Settlement</b>	<b>14-02-1995</b>
<b>7<sup>th</sup> BP Settlement</b>	<b>27-03-2000</b>
<b>8<sup>th</sup> BP Settlement</b>	<b>02-06-2005</b>
<b>9<sup>th</sup> BP Settlement</b>	<b>27-04-2010</b>
<b>10<sup>th</sup> BP Settlement</b>	<b>25-05-2015</b>
<b>11<sup>th</sup> BP Settlement</b>	<b>11-11-2020</b>

Thus, the system of collective bargaining and bipartism has stood the test of time in resolving the demands. We are strongly committed to bilateralism to find amicable and acceptable solutions to all issues and that is why you will appreciate and observe that there have not been any need to approach any third party to resolve our demands from either the side of the Unions or the managements at the industry-level. It shall be our earnest endeavour to maintain this health IR mechanism.

Since the present Settlement's period will come to an end on 31-10-2022, we see to improve the living standards of the bank employees by improving their wages and service conditions.

**Hence this fresh Charter of Demands.**

## **PIVOTAL ROLE OF BANKS :**

We are conscious and hence are committed to the cause and success of the banking sector in our country, particularly, our public sector banks, which have become the engine for economic growth and development. At the present juncture, when the economy is passing through a very critical phase, the role of 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 this Charter of Demands for improvement in wages and service conditions.**

## **INCREASING BUSINESS VOLUMES AND DECREASING MANPOWER:**

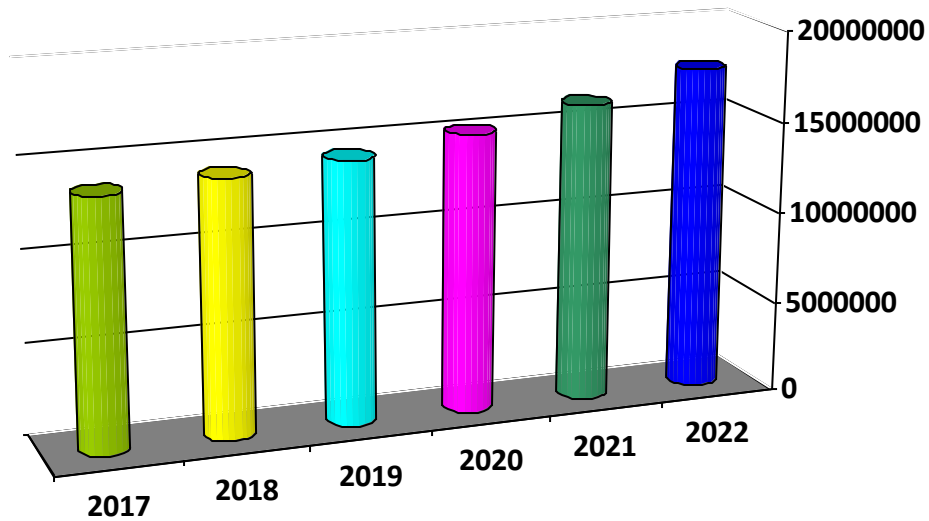
When we were dealing with 11<sup>th</sup> Bipartite Settlement, the total business of public sector banks as on 31-3-2017 was at around Rs. 136 lac crores. As on 31-3-2022, the business volume has risen to more than Rs. 177 lac crores as would be seen from the following Table I. There is an increase in business volume by 30% during this period.

**TABLE I      TOTAL BUSINESS (Deposits + Advances)  
PUBLIC SECTOR BANKS**

Rs. In Crores/amount rounded off

<b>Year Ending</b>	<b>Deposits</b>	<b>Advances</b>	<b>Total Business</b>
<b>31-3-2017</b>	80,76,782	55,57,232	1,36,34,014
<b>31-3-2018</b>	82,62,322	56,97,350	1,39,59,672
<b>31-3-2019</b>	84,86,215	58,92,523	1,43,78,738
<b>31-3-2020</b>	90,48,420	61,58,112	1,52,06,532
<b>31-3-2021</b>	99,00,765	63,47,418	1,62,48,183
<b>31-3-2022</b>	1,07,17,362	70,43,941	1,77,61,303

## TOTAL BUSINESS (DEPOSITS + ADVANCES)



## NO. OF EMPLOYEES :

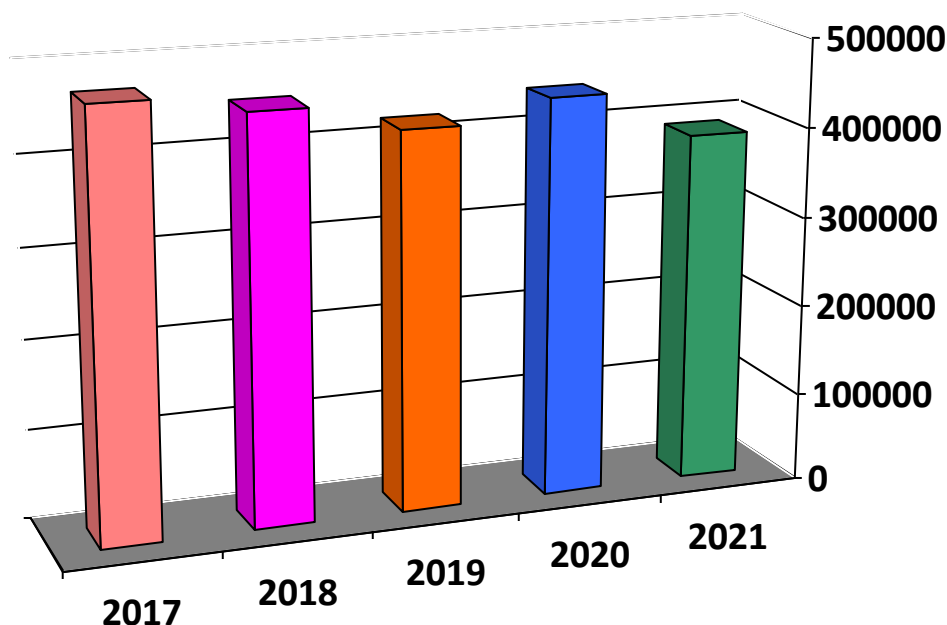
Concurrent to this increase in the volume of business in the Banks, as the figures herein under in Table II would reveal, the number of workmen employees has not kept pace with business growth.

TABLE II

### NO. OF WORKMEN IN PUBLIC SECTOR BANKS

YEAR	NO. OF WORKMEN
31-3-2017	4,69,997
31-3-2018	4,52,548
31-3-2019	4,19,462
31-3-2020	4,43,356
31-3-2021	3,91,612

## NO. OF WORKMEN /AWARDSTAFF



Thus, you will observe that while the total business volume of public sector banks has gone up by 30%, there is a reduction of 20% in the workmen staff in the Banks.

It is pertinent to point out that with the concentration and focus on low cost Deposits, Jan Dhan Yojan Accounts to be opened and serviced, focus on small retail business involving more number of clients, implementation of innumerable schemes of the Government, etc., 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 470,000 as on 31-3-2017 to 391,600 as on 31-3-2021.

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 this Charter of Demands for upward wage revision.**



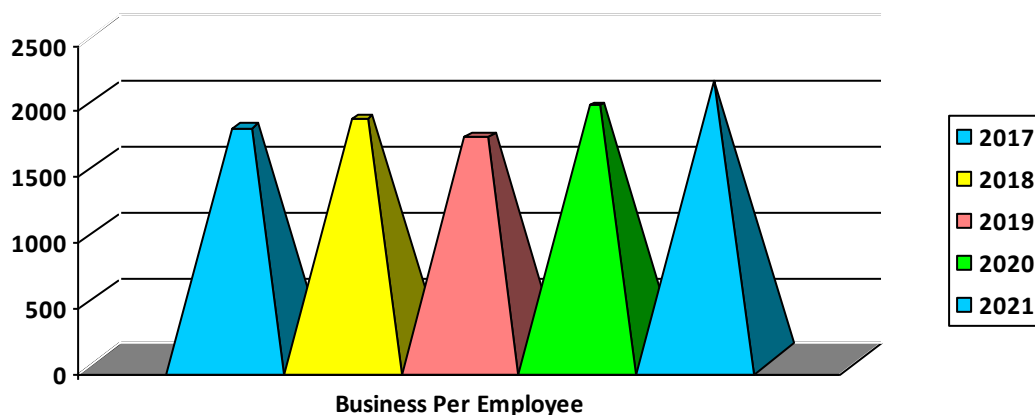
## **BUSINESS PER EMPLOYEE/PRODUCTIVITY ON THE INCREASE**

The Table III below, will also explain the increasing business per employee

**TABLE III  
PUBLIC SECTOR BANKS**

<b>YEAR</b>	<b>BUSINESS PER EMPLOYEE . Rs. In lacs</b>
<b>31-3-2017</b>	<b>1777</b>
<b>31-3-2018</b>	<b>1847</b>
<b>31-3-2019</b>	<b>1708</b>
<b>31-3-2020</b>	<b>1943</b>
<b>31-3-2021</b>	<b>2115</b>

### **Business per employee**



Thus, it can be seen that there is an increase of 20% in the Business per Employee in the last five years.

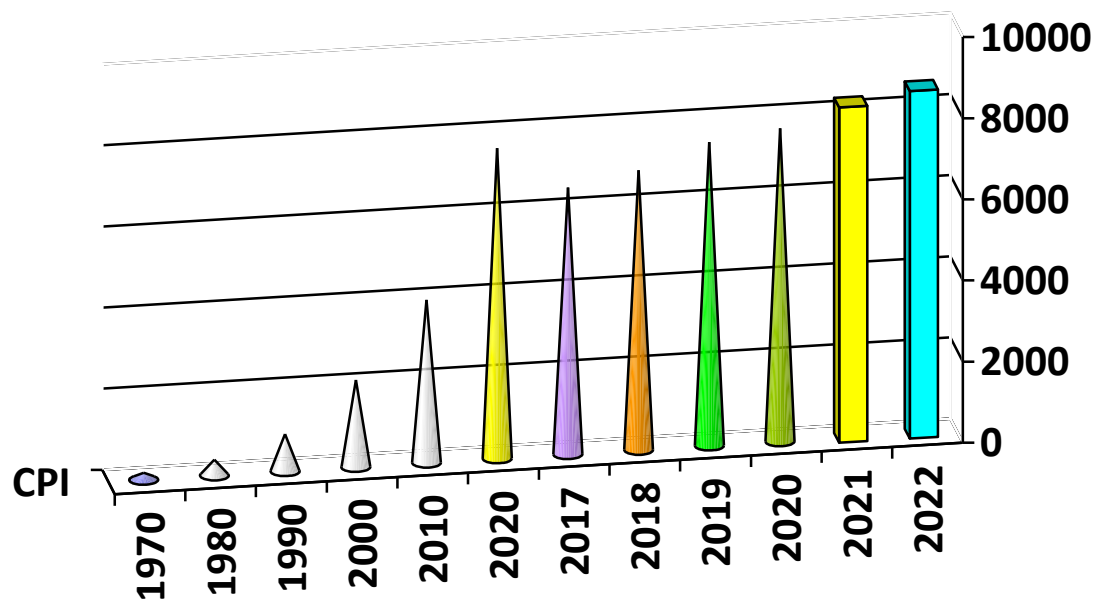
## **INFLATION AND IMPACT ON REAL WAGES:**

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 VI would manifest the enormity of the menace of price rise.

**TABLE VI**

<b>Period</b>	<b>( CPI 1960=100 )</b>	
<b>1970 average</b>	<b>170</b>	
<b>1980 average</b>	<b>390</b>	<b>Increase of 220 points in 10 years i.e. 22 points per year</b>
<b>1990 average</b>	<b>918</b>	<b>528 points in 10 years i.e. 53 points per year</b>
<b>2000 Average</b>	<b>2144</b>	<b>1226 points in 10 years i.e. 123 points per year</b>
<b>2010 average</b>	<b>4011</b>	<b>1867 points in 10 years i.e. 187 points per year</b>
<b>Price Index increase during the current settlement period</b>		
<b>Nov. 2017</b>	<b>6573</b>	
<b>Nov. 2018</b>	<b>6893</b>	<b>320 points in one year</b>
<b>Nov. 2019</b>	<b>7489</b>	<b>396 points in one year</b>
<b>Nov. 2020</b>	<b>7715</b>	<b>226 points in one year</b>
<b>Nov. 2021</b>	<b>8263</b>	<b>548 points in one year</b>
<b>Aug. 2022</b>	<b>8559</b>	<b>296 points in one year</b>
<b>2017 to 2021</b>		<b>1986 Points in 6 years i.e. 331 points per year</b>

## PRICE RISE



No doubt, 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 VII will show the impressive profits of the Public Sector Banks during this period.

**Table VII**

**OPERATING PROFITS IN PUBLIC SECTOR BANKS**

<b>YEAR</b>	<b>OPERATING PROFIT</b>
<b>31-3-2017</b>	<b>1,55,585 crores</b>
<b>31-3-2018</b>	<b>1,55,689 crores</b>
<b>31-3-2019</b>	<b>1,53,655 crores</b>
<b>31-3-2020</b>	<b>1,73,595 crores</b>
<b>31-3-2021</b>	<b>1,94,863 crores</b>
<b>31-3-2022</b>	<b>2,01,172 crores</b>

Thus it can be observed that the Operating Profits of the Banks have increased impressively during the recent years despite difficult times. Operating Profits have increased from Rs. 1,55,585 crores in 2016-17 to Rs. 2,01,172 crores in 2021-22 that is increase of 30% in the Operating Profits in the last 5 years. Employees naturally look towards a share in the prosperity of the Banks and **hence this Charter of Demands for wage revision.**

**BULGING BAD LOANS – THE REAL DRAG ON THE BANKS:**

**TABLE VIII**

**NON-PERFORMING LOANS IN PUBLIC SECTOR BANKS**

<b>31-3-2017</b>	<b>7,50,256 Crores</b>
<b>31-3-2018</b>	<b>8,95,600 Crores</b>
<b>31-3-2019</b>	<b>7,39,541 Crores</b>
<b>31-3-2020</b>	<b>6,78,318 Crores</b>
<b>31-3-2021</b>	<b>6,16,615 Crores</b>
<b>31-12-2022</b>	<b>5,42,173 Crores</b>

While all the Banks have been performing well in the given circumstances, the alarming increase in Bad loans and Non-Performing Assets have been the main issues that have been adversely impacting the profitability of the Banks.

The main income and revenue for the Banks are on account of the interest received on loans and advances. When huge amount of loans are getting sour and turning bad and yielding no revenue, the total income of the Banks is getting reduced drastically year after year and affecting the profitability of the Banks.

But, ordinary rank and file employees are in no way involved in grant of such loans and hence are not responsible for the same. Hence the burden faced by the Banks on account of bad loans by such huge loan defaults should not be put on the shoulders of the employees when their claim for better wages are dealt with.

## **PROVISIONS FOR BAD LOANS**

Because the bad loans are increasing the Banks, the provision towards Bad Loans are also on the increase and every year.

The following Table IX will explain the huge profits being set apart for provisions towards bad loans.

**Table IX**

### **Provisions made from Operating Profits – PSBs**

<b>YEAR</b>	<b>PROVISIONS FOR BAD LOANS/NPA, etc</b>
<b>31-3-2017</b>	<b>1,68,469 Crores</b>
<b>31-3-2018</b>	<b>2,70,953 crores</b>
<b>31-3-2019</b>	<b>2,16,410 crores</b>
<b>31-3-2020</b>	<b>1,72,501 crores</b>
<b>31-3-2021</b>	<b>1,14,895 crores</b>
<b>31-3-2022</b>	<b>1,34,632 crores</b>

## **PROVISIONS FOR BAD LOANS EATING AWAY PROFITS**

The huge provisions made for bad loans are eating away the bulk of the hard earned profits and the percentage of profit erosion on account of provision for bad loans is clearly visible from the following Table X.

**TABLE X**

<b>YEAR</b>	<b>OPERATING PROFIT</b>	<b>PROVISIONS FOR BAD LOANS/NPA etc</b>	<b>As %</b>
<b>31-3-2017</b>	<b>1,55,585 crores</b>	<b>1,68,469 CRORES</b>	<b>108 %</b>
<b>31-3-2018</b>	<b>1,55,689 crores</b>	<b>2,70,953 crores</b>	<b>174 %</b>
<b>31-3-2019</b>	<b>1,53,655 crores</b>	<b>2,16,410 crores</b>	<b>141 %</b>
<b>31-3-2020</b>	<b>1,73,595 crores</b>	<b>1,72,501 crores</b>	<b>99 %</b>
<b>31-3-2021</b>	<b>1,94,863 crores</b>	<b>1,14,895 crores</b>	<b>59 %</b>
<b>31-3-2022</b>	<b>2,01,172 crores</b>	<b>1,34,632 crores</b>	<b>67 %</b>

While we are fully conscious that paying capacity and profitability of the Banks are important ingredients to be kept in mind while resolving claims of wage revision, we are sure that the fact that bulk of the profits earned by the Banks on its banking operations on account of the labour put by the workforce are getting evaporated due to bad loans and consequent provisions on which the employees have no role or control would also equally kept in mind.

Considering the adverse economic ambiance prevalent in our country, anyone will agree that there has been an impressive performance by the Banks. 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 be and should not be de-linked from 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 improvement in service conditions.**

With the preamble given above, we proceed to narrate our Charter of Demands.

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

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**BROAD SUMMARY OF DEMANDS**

1. **Extend wage revision to employees of Catholic Syrian Bank & DBS Bank. (Erstwhile Lakshmi Vilas Bank)**
2. **Immediate introduction of 5-day banking.**
3. **Expedite Improvement in Pension for all existing pensioners.**
4. **Resolve all other Pending Residual Issues of 11<sup>th</sup> BP Settlement.**
5. **12<sup>th</sup> Bipartite Settlement to cover all Public Sector Banks, Private Banks and Foreign Banks.**
6. **12<sup>th</sup> Bipartite Industry-level Settlement to be effective from 1.11.2022 and upto 31-10-2027**
7. **Finalisation of the Settlement through expeditious negotiations.**
8. **Revision in Pay Scales and Dearness Allowance formula.**
9. **Merger of Special Allowance with Basic Pay.**
10. **Improvements in Special Pay, Professional Qualification Pay, Educational Qualification Pay, Fixed Personal Pay.**
11. **Provision for Housing Accommodation/improvement in HRA.**
12. **Introduction of Education Allowance.**
13. **Increase in Transport Allowance/Reimbursement of Petrol Cost.**
14. **Improvement in Leave Benefits.**
15. **Introduction of Leave Bank System.**
16. **Improvement in Leave Fare Concession Benefits.**
17. **Increase in Annual Medical Aid.**
18. **Improvements in Medical Insurance Scheme for employees/retirees.**
19. **Bonus for all employees.**

20. Improvement in Gratuity.
  21. Enhancement in rate of Provident Fund.
  22. Improvement in Pension Scheme.
  23. Total exemption from income tax on entire retirement benefits.
  24. DA linked pension for post-April, 2010 employees.
  25. Improvement in Special Area allowance and Special Compensatory provisions for North-east, Himachal Pradesh and Jammu & Kashmir.
  26. Revision in criteria/ceiling of dependents' income.
  27. Outsourced employees/Contract labour to be regularised as permanent employees of the Bank.
  28. Till then, Payment of Equal Pay for Equal work for these employees
  29. Banking Correspondents to be regularized as a separate cadre in the Banks with defined service conditions and remuneration.
  30. Absorption of temporary employees.
  31. Adequate recruitment of clerical and substaff in all the Banks.
  32. All part-time employees to be converted to full-time workmen.
  33. Improvement in other allowances.
  34. Deletion of Para 522(1) and Para 536 of Sastry Award.
  35. Modification in provisions on transfer of employees under deployment policy.
  36. Issues relating to retired employees.
  37. Staff Welfare Schemes – Method of allocation of Funds.
  38. Special provisions/improvements in service conditions of women employees.
  39. Special provisions for Ex-servicemen employees.
  40. Issues concerning physically challenged/differently-abled employees.
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## Detailed Charter of Demands

<p><b>1. Wage revision in Catholic Syrian Bank and DBS Bank</b></p> <ul style="list-style-type: none"><li>• Wage revision to employees of Catholic Syrian Bank and DBS Bank (erstwhile Lakshmi Vilas Bank) on the lines of 11<sup>th</sup> BPS to be extended without further delay.</li></ul>
<p><b>2. Introduction of 5 Days Banking</b></p> <ul style="list-style-type: none"><li>• This demand should be resolved immediately</li></ul>
<p><b>3. Improvement in Pension for existing pensioners</b></p> <ul style="list-style-type: none"><li>• Pension to be improved for all existing Pensioners, roadmap for updation to be finalised</li></ul>
<p><b>4. Other Residual Issues</b></p> <ul style="list-style-type: none"><li>• Resolution of other pending residual issues of 11th BPS.</li></ul>
<p><b>5. Coverage of 12th BPS</b></p> <ul style="list-style-type: none"><li>• 12th BPS should cover all public sector Banks, private Banks and Foreign Banks</li></ul>
<p><b>6. Date of effect</b></p> <ul style="list-style-type: none"><li>• 1<sup>st</sup> November, 2022</li></ul>
<p><b>7. Period of Settlement</b></p> <ul style="list-style-type: none"><li>• Settlement should be applicable for 5 years upto 31-10-2027</li></ul>
<p><b>8. Revised Pay Scales &amp; Merger of DA into Basic Pay</b></p> <ul style="list-style-type: none"><li>• Revision of Basic Pay by merger of DA payable at the average index for the quarter July-September, 2022</li><li>• Construction of revised pay scales with adequate additional loading</li><li>• Fitment to be on stage-to-stage basis</li></ul>
<p><b>9. Treatment of Special Allowance</b></p> <ul style="list-style-type: none"><li>• Existing Special Allowance and DA thereon to be added to Basic Pay before working out revised pay scales.</li></ul>
<p><b>10. Stagnation Increments</b></p> <ul style="list-style-type: none"><li>• Additional Stagnation increments upto the period of retirement.</li><li>• Stagnation increments to be given in case of reversion after one year</li></ul>

### **11. Revision in Special Pay**

- Special Pay to be revised by merger of DA and loading as in the case of Basic Pay
- SWO-A to be merged with SWO-B
- All substaff to be designated as Daftary
- Additional increase in quantum of Special Pay with the additional Duties and responsibilities in each post
- Introduction of new Special Pay posts
- Revision of Graduation Pay/PQP/FPP on the same lines as in the case of Basic Pay
- Qualification increment/Pay for passing "Professional Banker" exam of Institute of Bankers
- Additional increment for post-graduate degree
- Additional increments to Subordinate staff for acquiring graduation

### **12. Officiating Pay**

- Restriction of minimum of 7 days for officiating as officer to claim officiating pay to be removed.
- Formula for computation of officiating pay to be made simple

### **13. Dearness Allowance formula**

- D.A. to be paid based on CPI (2016 = 100) instead of CPI(1960 = 100)
- D.A. to be revised on monthly basis
- D.A. to be revised on rise or fall of every point in the index
- In D.A. compensation, additional neutralization for clerical and substaff cadre
- DA on pension for all retirees to be updated and brought to a common Index Point

### **14. Improvement in HRA**

- Housing accommodation/quarters to be provided by Banks to all employees
- Till then, revision of HRA rates suitably and to be paid on the revised "Pay"

- Payment of HRA on Capital cost where employee owns the house
- HRA on rent receipt basis upto 150% of normal entitlement
- Facility of leased accommodation to be made available to all clerical staff
- HRA at 150% payable on transfer to another station to be on declaration basis

### **15. Transport Allowance**

- Reimbursement of cost of petrol for those who own vehicles
- In case of electric vehicles, the cost of charging the batteries to be reimbursed
- Existing transport allowance to be adequately enhanced
- Transport allowance to be paid to Physically challenged/differently-abled employees as applicable to Government employees

### **16. Improvement in other allowances**

- Hill and fuel allowance to be enhanced substantially
- To add : Places situated at a height of over 500 meters but less than 1000 meters
- North-east incentive on the lines of Govt/RBI to be introduced
- Introduction of Lakshwadeep island Allowance and Andaman Nicobar Allowance
- Special Compensatory provisions for Himachal Pradesh and Jammu & Kashmir
- Adequate increase in halting allowance and lodging expenses
- When hotel room rent receipt is produced for reimbursement, 50% of diem is to be paid towards boarding expenses
- Provision for separate rates of diem and travel expenses to employees sent on official duty/deputation within the station and within the urban agglomeration based on distance criteria
- Introduction of Education allowance
- Introduction of Lunch Allowance
- Introduction of Learning Allowance

- Revision in Deputation Allowance
- Introduction of closing allowance, mid-academic year allowance, discomfort allowance for staggered/odd-hour duties
- Upward revision of cycle allowance, washing allowance, special area allowance, project area allowance, split duty allowance etc.
- Scooter/moped allowance to be Introduced for Substaff

### **17. Annual Medical Aid**

- Annual medical aid shall be increased substantially
- Reimbursement of annual medical check-up expenses
- Reimbursement for periodical eye check up for employees due to constant exposure to computer

### **18. Medical Insurance Scheme**

- Premium finalised to remain the same atleast for 3 years
- Common guidelines to be issued for Buffer coverage and increase in quantum of buffer
- More number of hospitals to be included under cashless scheme
- The stipulation of minimum 24 hours of hospitalization for reimbursement to be removed
- Reimbursement of pathological tests should be allowed even if there is no line of treatment/hospitalisation after tests in case the tests are made on the advice of the doctor
- Bank managements should handle all the claims instead of directing the employees to contact the TPA
- Grievances redressal mechanism to be devised at all levels, which shall include the representatives of banks, union and insurance company
- OPD (outpatient treatment) expenses to be included for reimbursement under the medical insurance policy
- Introduction of infertility treatment under medical insurance policy
- Reimbursement of dental treatment expenses like root-canal etc.
- Medical insurance scheme to the employees of SBI on optional basis
- For Retirees minimum basic policy to be worked out and premium to be borne by the Banks. Premium for additional optional coverage can be paid by the retirees.
- GST should be waived for premium on medical insurance of retirees or it should be borne by the Banks

## 19. Leave Rules

- The provision that "No leave can be taken as a matter of right" to be suitably modified so that leave is not declined unjustifiably
- Casual leave to be enhanced to 18 days
- Restriction on avilment of maximum number of days of casual leave of 4 days at a time to be removed
- Accumulation and encashment of Privilege leave shall be upto maximum of 300 days
- While computing Privilege leave, maternity leave/paternity leave and Special Leave availed may not be taken into account
- Under clause 36(b) of the 11th Bipartite Settlement, the ceiling on age of children to be revised to 15 years
- Sick Leave to be granted @ 30 days per year without any restriction/ceiling
- For sickness of "Special Child", sick leave should be sanctioned to employees on production of medical certificate irrespective of the age of the child
- Sanction of sick leave upto 3 days per month without production of medical certificate for women employees.
- Maternity leave avilment shall be enhanced upto 9 months per delivery
- Sanction of maternity leave for Infertility treatment
- Grant of special maternity leave upto 60 days in case of still born or death of infant within 28 days of birth as per Government guidelines
- Sanction of sabbatical leave to women employees on half-pay
- Balance of maternity leave to be permitted to be availed to attend to delivery of daughter/daughter-in-law upto 45 days and where maternity leave is not available, sick leave can be granted
- Introduction of Child Care leave
- Leave towards miscarriage/MTP etc., to be treated as over and above normal Maternity Leave entitlement.
- Sabbatical leave to male employees
- Submission of medical certificate to be waived for availing sick leave for minor ailments like flu, fever, etc for a max. period of 6 days. For this, number of occasions per year may be stipulated.
- Introduction of Study leave
- Introduction of Leave Bank

- In case of death of an employee due to terminal diseases or after prolonged hospitalisation on account of major accidents, loss of pay suffered by him/her due to lack of leave at credit to be reimbursed to the family.
- Duty leave for attending Conciliation, Labour Courts etc., for office-bearers
- Increase in number of days of Special leave to office-bearers
- Office-bearers shall be permitted to avail special leave in combination with other leave and intervening holidays to be excluded.
- For Office-bearers and the Executive Committee members of the unions, notice period to be waived for availment of privilege leave
- Introduction of ½ day leave upto 10 occasions a year
- Introduction of Bereavement leave
- Special leave for physically challenged/differently-abled employees to be increased to 7 days a year
- Annual encashment of Privilege Leave upto 10 days per year

## **20. Leave Fare Concession**

- Improvements with regard to distance, mode of travel and class of travel
- LFC for abroad travel to be permitted
- Parents should be automatic dependents irrespective of their income
- Income criteria for definition of other dependents to be revised upwards
- LFC to cover reimbursement of fare by new train services like Tejas etc
- For employees working in North-east States, LFC should commence from Kolkatta instead of Guwahati
- Partial encashment of LFC to be allowed
- Road mileage cost to be increased to Rs. 15/- per kilometre
- At the time of retirement from the Bank, employee to be allowed additional LFC for travel to his home town.
- One more option to switch over between 2 year and 4 year block

## **21. Working Hours and Cash Transaction Hours**

- Working hours shall remain the same
- Cash transaction hours to be restricted to an hour and half before the close of the working hours i.e. 5 hours of cash transaction out of 6½ hours.

## **22. Overtime**

- Formula and wage components for calculation of overtime wages to be modified and improved.
- Since employees are working in CBS and in Bio-matric system, OT wages to be paid based on timings as available in the system.

## **23. Improvement in retirement benefits**

- Removal of ceiling on Gratuity under the Payment of Gratuity Act
- For payment of Gratuity under the Bipartite Settlement, One month's "Pay" for each year of service rendered to be paid without any restrictions
- Last drawn "Pay" or 12 months' average "Pay", whichever is higher, should be taken for computation of Gratuity
- Provident Fund Contribution should be increased from 10% to 12% of Pay for all PF/Pension Optees
- For computing basic pension, it shall be either last drawn "Pay" or last 10 months' average, whichever is higher
- Entire leave encashment should be exempt from income tax
- Employees, who have joined on or after 1.4.2010 to be brought under Index-linked pension scheme or minimum guaranteed pension to be provided under NPS
- Credit to NPS account on real-time basis
- Entire 14% contribution of management for NPS to be exempt from income tax instead of present 10% only.
- Provision in Pension Regulations for updation of pension during every wage revision
- Qualifying service for full pension need not be stipulated as in Central Government Pension Scheme
- Full pension to physically challenged employees irrespective of their years of service
- Pension Regulations to be amended in tune with provisions of Disciplinary Action Settlement dated 10.4.2002
- Clarification to be given that Regulation 46, 47 and 48 of the Pension Regulations, 1995, as not applicable to award staff
- All disciplinary actions to end on Superannuation; A clause to be added in Pension Regulation for Award staff
- Minimum Pension for part time employees ( 1/3rd, 1/2 and 3/4th) to be as per minimum pension for substaff

## **24. Deployment Transfers**

- Deployment transfer shall be restricted to 50 kms instead of 100 kms for deployment from surplus to deficit centres including within the district
- Compensation on transfer on deployment to be increased

## **25. Recruitments and Outsourcing**

- No contract labour/outsourcing for permanent nature of work
- Regular and periodical recruitment shall be made in Clerical, subordinate staff cadres including sweepers
- Regularisation of contract and temporary employees
- All Business Correspondents to be regularized as a separate cadre of employees with defined service conditions and remuneration
- Equal Pay for equal work

## **26. Special problems of ex-servicemen**

- All emoluments drawn in the defence services to be protected
- Uniform guidelines to be issued for implementation in all the banks on fitment
- Litigations before the Court to be resolved by taking a holistic view and in a humane manner
- Initial postings of ex-servicemen to be made nearby their hometown as far as possible

## **27. Service conditions of Part-time Employees**

- All part-time employees to be made as full-time employees
- Fitment on enhancement in scale wages to be made simple
- Minimum Pension for part time employees ( 1/3rd, 1/2 and 3/4th) to be as per minimum pension for substaff

## **28. Service conditions of women employees**

- Declaring 8<sup>th</sup> March as holiday to mark International Women's Day
- Balance of maternity leave to be permitted to be availed to attend to delivery of daughter/daughter-in-law upto 45 days and where maternity leave is not available, sick leave can be granted
- Grant of special maternity leave upto 60 days in case of still birth or death of infant within 28 days of birth as per Government guidelines



- Enhancement of availment of maternity leave upto 9 months per delivery
- Sanction of maternity leave for Infertility treatment
- Leave towards miscarriage/MTP etc., to be treated as over and above normal Maternity Leave entitlement, wherever the ML has been exhausted
- Under clause 36(b) of the 11th Bipartite Settlement, the ceiling on age of children to be revised to 15 years
- Under clause 36(b) of the 11th Bipartite Settlement, no ceiling on age in case of "Special Child"
- Sanction of sick leave upto 3 days per month without production of medical certificate for women employees
- Sanction of sabbatical leave to women employees on half-pay
- Introduction of Childcare leave
- Establishment of Creche ; Till such time Creche is established, Creche allowance can be paid
- In cases of women employees facing Court cases due to divorce, separation etc., they may be exempted from transfers till the Court case is completed
- No lady employee should be posted to an office/branch where there is no separate washroom for women

### **29. Physically Challenged/Differently abled employees**

- Transportation shall be arranged for differently abled employees to attend office and to return to their homes
- Transport allowance to be paid to Physically challenged/differently-abled employees as applicable to Government employees
- Full pension to physically challenged employees irrespective of their years of service
- Reimbursement of annual medical check-up expenses for physically Challenged/ differently-abled Employees
- Job software to be provided for visually-impaired employees
- Special leave of 4 days to be increased to 7 days a year

### **30. Disciplinary Action Procedure**

- Suitable modifications in clause 5(e), (g), (i), (p), (q) to avoid misuse
- Punishment should not be imposed till disposal of appeal

- No cumulative effect in case of Stoppage of increment/s
- Subsistence allowance during suspension period to be improved upon
- On reinstatement after suspension, the increments earned during the period of suspension to be released

### **31. Improvement in PLI scheme**

- Parameters under the PLI scheme to be suitably modified. Uniform guidelines to be given by IBA to all Banks

### **32. Travel on Duty**

- Improvements in class and mode of travel while on duty.

### **33. Expenses while on transfer**

- Transportation charges to shift personal effects on transfer should be reimbursed in full by any mode.
- Packing charges also be reimbursed.
- Hotel accommodation/halting allowance for 6 days on transfer of an employee.
- Breakage charges should be increased.

### **34. Career Progression Scheme**

- Introduction of Assured Career Progression scheme for clerical and substaff cadres in all Banks as a uniform policy.

### **35. Service conditions for RRB employees**

- Proper implementation of NIT Award for Regional Rural Bank employees on parity as per Supreme Court orders  
Inclusion of RRB employees' service conditions as part of Bipartite Settlement.

### **36. Other demands:**

- Uniform guidelines on Staffing pattern should be given to Banks
- Provisions under Para 522(1) and Para 536 of Sastry Award to be deleted
- Relativity of salaries of officers and workmen to be rationalized
- Uniform advisory to Banks - For single parents, concessions to be given on transfers etc.
- Bonus Act to be amended to remove the existing eligibility ceiling and the bonus to be paid to all employees. Till the Act is amended, *ex-gratia* in lieu of bonus should be paid to all employees

- Allocation of fund for Staff Welfare Schemes should be based on Operating Profits of the Banks and upward revision of ceilings
- Pension Regulations should be amended and updated as per BPS upto 11<sup>th</sup> BPS.
- Unions reserve the right to alter, amend, add, delete or revise the demands in due course during the negotiations.



**AIBEA**



**NCBE**



**NOBW**



**INBEF**