



NATIONAL CONFEDERATION OF BANK EMPLOYEES

(Registered under the Trade Unions Act 1926 - Registration No. B-2334)

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CIRCULAR NO. 10

Date: 07.06.2017

TO ALL AFFILIATES & MEMBERS

Dear Comrades,

**ELEVENTH BIPARTITE WAGE SETTLEMENT
CHARTER OF DEMANDS**

The common Charter of Demands for the Eleventh Bipartite Wage Settlement was submitted to the Indian Bank's Association (IBA) by all the Workmen Unions under the banner of United Forum of Bank Unions on the 5th June 2017. The Charter of Demands, submitted to IBA, is appended for information.

With revolutionary greetings,

Yours sincerely,

**(SANJEEV K. BANDLISH)
GENERAL SECRETARY**

"ELEVENTH BIPARTITE WAGE SETTLEMENT - CHARTER OF DEMANDS"

1. REVISION AND IMPROVEMENT IN PAY SCALES

- Revision of Basic Pay by merger of D.A. payable at the average index for the quarter July-September 2017.
- Existing Special Allowance and DA thereon to be added to Basic Pay.
- Construction of revised pay scales by additional loading thereafter at 25% for Substaff and 20% for Clerical staff
- Fitment to be on stage to stage basis

2. IMPROVEMENTS IN 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 even when reversion is given after one year.

3. IMPROVEMENTS IN SPECIAL PAY, EQP, PQP & FPP

- Entry level clerical cadre to include duties of SWO and existing Special pay Rs.820/- to be clubbed with Basic Pay.

- Entry level Substaff cadre to include duties of Daftary and existing Special Pay of Rs.560/- to be clubbed with Basic Pay while revising the Pay Scales.
- Other posts of 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 increased 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 like graduation and JAIIB/CAIIB.
- Restrictions in payment of officiating allowance to be removed. Formula for computation of officiating pay to be revised and made simple.

4. REVISED DA FORMULA AND IMPROVEMENT IN COMPENSATION AGAINST PRICE RISE.

- 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.

5. PROVISION OF HOUSING ACCOMMODATION/ PAYMENT OF HRA.

- Housing accommodation/ Quarters to be provided by Banks to all employees. Wherever not provided, HRA to be paid.
- Revision of HRA rates suitably and to be paid on the revised Pay.
- Areas/population group to be re-classified and based on latest census figures.
- Treating peripheral areas of metros/satellite towns like Chandigarh/Mohali/Panchkula, New Delhi/Gurgaon/NCR Regions, etc. at par for payment of HRA applicable to metro/satellite town respectively.
- Introduction of Leased Accommodation facility to employees.
- Payment of HRA on Capital Cost where employee owns the house
- Payment of eligible 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
- HRA on Rent Receipt basis upto 150% of normal entitlement.
- Revision in HRA at project area centres
- Additional HRA in difficult and border areas.

6. INTRODUCTION OF EDUCATION ALLOWANCE

- Education Allowance to be paid to employees (Max. 2 children)

7. INCREASE IN TRANSPORT ALLOWANCE / REIMBURSEMENT OF PETROL COST

- 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 renamed as Transport Pay with substantial increase and Payment of D.A. thereon.

8. IMPROVEMENTS IN LEAVE BENEFITS

a. Casual Leave

- Casual leave to be increased to 18 days.
- 25 days CL for physically challenged employees.

b. 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.
- Privilege leave availed, irrespective of number of days, on grounds of sickness on production of medical certificate be allowed without being counted as an occasion.
- 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.
- Intervening holidays falling in between the leave period should not be counted as Privilege Leave.
- Advance notice period to avail PL to be reduced to 10 days.
- Max. No. of occasions to avail PL in an year to be increased to 6 times

c. 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.
- Sick leave not availed during service to be covered by Leave Encashment scheme.
- Sick leave may be granted to women employees to look after sickness of a child below 12 years.

d. Maternity Leave:

- A female employee may be granted maternity leave, for legal adoption of child, upto one year within the overall entitlement.
- 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 gynaec ailments to be covered under maternity leave including infertility treatment.

e. Child Care Leave

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

f. Sabbatical Leave

- Sabbatical leave to all employees upto 2 years in the entire service with service benefits on the lines available to Central Government employees.

g. Study Leave

- Introduction of study leave for a max. period of 2 years for employees to pursue higher studies.

h. Paternity Leave:

- Paternity leave to be granted for child adoption.

i. 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.

j. Extra-ordinary Leave

- Extra-ordinary leave should be permitted upto 180 days per occasion.

k. Absence during Curfew, natural calamities, flood, etc. to be treated as on duty/special leave :

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

l. Special Leave with Pay when an employee dies after major ailments

- In case of death of the employee on account of terminal diseases or on account of prolonged sickness/major accidents, etc the period of leave on loss of pay should be treated as special leave with pay.

9. INTRODUCTION OF LEAVE BANK SYSTEM.

- 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. Willing employees to voluntarily surrender their leave upto a prescribed number of days per year to be kept in a common pool in each Bank. From this common pool (Leave Bank) employees on loss of pay due to prolonged illness, terminal diseases, major accidents, etc. to be sanctioned leave with pay.

10. IMPROVEMENT IN LFC ENTITLEMENT

- 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.
- Road mileage charges for travel other than by train to be made at par with officers as the rates are the same as charged by car rentals.
- Sightseeing and local charges be also paid by the Bank within overall limit.
- To and fro Air Fare/eligible Trainfare/Road mileage charges, 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/J & K to Chandigarh/Delhi.
- LFC to visit abroad to be permitted.
- LFC by any mode including own car to be permitted.
- Package tour should be allowed within overall limit.
- Reimbursement of service charges for booking of tickets be allowed.
- Partial encashment of LFC to be allowed
- Train fare of Rajdhani/Shatabdi trains to be reimbursed as charged by the Railways, if actually travelled.
- Revision on Pony charges and addition to Dolly charges.
- One more option to change over from two year to 4 year block and vice versa.
- Proper clarification to be issued on Dynamic fare in Railway fare

11. INCREASE IN ANNUAL MEDICAL AID

- Amount under Annual Medical Aid to be enhanced substantially.

12. IMPROVEMENTS IN MEDICAL INSURANCE SCHEME

- Scheme to provide additional top up facility to enhance the cover.
- Proper and defined common guidelines to be issued for availment under buffer coverage.
- Proper procedure and time frame to be evolved to expedite claim settlement and to avoid long delays.
- Role of TPAs to be properly clarified and employees should not be asked to contact TPAs. Bank managements should handle all grievances.
- Unilateral changes in the scheme made by UIIC to be withdrawn.
- Premium amount to be decided transparently and bilaterally.
- More number of hospital in all centres to be covered under the cashless scheme.

13. THE MEDICAL INSURANCE PREMIUM FOR RETIREES

- Premium fixation to be discussed with the unions before renewal.
- Premium to be paid by banks as in the case of in service employees.

14. BONUS FOR ALL EMPLOYEES WITHOUT ANY CEILING

- 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.

15. GRATUITY.

- Removal of ceiling on Gratuity under the Gratuity Act
- For payment of Gratuity under 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.

16. PROVIDENT FUND:

- Provident Fund contribution should be increased from 10% to 12% of Pay for all employees.

17. IMPROVEMENT IN PENSION SCHEME:

- Periodical Pension updation along with wage revision of service employees
- DA revision/change on pension to be like in service employees.
- 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

Family Pension –

- To be improved at par with RBI/ Government scheme
- Family pension at double the normal rate to be paid for next seven years from the date of death or upto the age of 67 years instead of present 65 years,
- Payment of Family Pension to unmarried/widowed daughters for life and if spouse and daughters are not available then to parents, if alive.
- Incorporation of suitable provision in Pension Regulations 31 and 33 in synergy with Clause 6 (b) 6 (c) and 6 (d) of Bipartite settlement dated 10.4.2002 on Disciplinary Action & Procedure.

Note: Cost on superannuation benefits to be outside the cost of wage revision.

18. TOTAL EXEMPTION FROM INCOME TAX ON ENTIRE RETIREMENT BENEFITS

- For Gratuity, the existing ceiling on exemption limit for Income Tax should be removed.
- Amount paid on account of encashment of accumulated leave at the time of retirement should be exempted from Income Tax.

19. DA LINKED PENSION FOR POST-APRIL, 2010 EMPLOYEES

- All employees recruited from 1-4-2010 should be extended the DA linked Defined Benefit Pension Scheme.
- Till such time, Service charges levied on employees under NPS to be borne by the Bank or the Fund Managers.

20. INTRODUCTION OF 5 DAY BANKING SERVICE:

- Instead of only 2nd and 4th Saturday off, all the Saturdays to be declared as holidays.

21. IMPROVEMENT IN SPECIAL AREA ALLOWANCE AND SPL. COMPENSATORY PROVISIONS FOR NORTH EAST, HIMACHAL PRADESH AND JAMMU & KASHMIR

- Special Area Allowance to be revised
- Special Compensatory provisions for North East, Himachal Pradesh and Jammu & Kashmir.

22. REVISION IN CRITERIA/CEILING OF DEPENDENTS' INCOME.

- The existing provision of Rs. 10,000 as criteria to define 'wholly dependent' to be revised as Rs.25,000 per dependent looking to inflation.

23. DELETION OF EXISTING PROVISIONS ON VOLUNTARY CESSATION OF SERVICE.

- This provision needs to be deleted.
- All those who have been imposed this voluntary session so far, they must be given pension and other benefits, as there was no misconduct on their part.
- Those who were removed from service under this clause to be extended a chance to appeal.

24. OUTSOURCING – VIOLATION OF BIPARTITE SETTLEMENT TO BE STOPPED.

- All types of outsourcing of regular permanent jobs to be withdrawn which are not covered by existing settlement provisions
- All contract/outsourced employees should be absorbed.
- Implementation of Supreme Court order on equal wage for equal work for existing outsourced and contract employees till the vacancies are filled up by their absorption.

25. ABSORPTION OF TEMPORARY EMPLOYEES:

- All temporary/casual employees to be paid equal wages of their cadre.
- A scheme to be evolved to absorb the temporary/casual employees in permanent jobs.
- Preference to be given to these employees while filling up vacancies.

26. ADEQUATE RECRUITMENT OF CLERICAL AND SUBSTAFF IN ALL BANKS

- The number of clerical and substaff is being reduced in banks/branches. This is adversely affecting customer services. Steps should be taken to recruit adequate number of staff.

27. PROPER IMPLEMENTATION OF SCHEME ON COMPASSIONATE GROUND APPOINTMENTS

- Despite clear provision of the Scheme, most of the Banks are reluctant to extend compassionate ground appointments. All eligible cases, since 05.08.2014, should be considered for appointments within a timeframe.
- The guidelines obtaining in SBI for only Ex-gratia payment instead of employment should be changed and compassionate ground appointments should be extended as per Govt. guidelines as in other banks, from 5.8.2014.
- Ex-gratia should be only optional for the family to exercise.
- The clause of 5% quota in respect of total recruitment to be deleted.

28. ALL PART TIME EMPLOYEES TO BE CONVERTED AS FULL TIME EMPLOYEES.

- A policy should be evolved to convert and elevate all part time employees as full time employees.
- Permanent consolidated wage employees brought to 1/3rd wages under 9th BPS from 1-5-2010 to be covered by pension scheme instead of under NPS as they were permanent employees prior to that also.

29. IMPROVEMENT IN OTHER ALLOWANCES

- Adequate increase in all existing Other Allowances like Cycle Allowance, Washing Allowance, Split Duty Allowance, Project Area Compensatory

Allowance, Paradip Port Allowance, Hill and Fuel Allowance, Water Scarcity Allowance, Compensation on Transfer, etc.

- Adequate increase in Halting Allowance/Reimbursement of Lodging Expenses while on travel on duty.
- Introduction of Lunch Allowance, Transfer Allowance, Closing Allowance.
- Extension of allowances, whichever and wherever, 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/Himachal/J&K 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.

30. 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 heavy workload or due to connectivity problem in CBS system, etc. and in all such cases OT wages should be paid strictly as per BP Settlement.

31. DELETION OF PARA 522(1) AND PARA 536 OF SASTRY AWARD

- These provisions under Para 522(1) and Para 536 of Sastry Award should be deleted.

32. 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.
- Indiscriminate usage of Clause 5 (j) to be stopped through proper guidelines/definition.
- Clarification with regard to provision of clause 6 (3) i.e., bringing down by two stages in the scale of pay and applicability of the same to employees who have already reached maximum in the scale of pay.
- Clarification to be given that minor misconducts clearly enumerated under Clause 7 of BPS dt,10.4.2002 should not be brought as major misconduct under Clause 5.
- 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 Bipartite Settlement.
- Awarding the punishment of stoppage of increments should be without affecting superannuation benefits, as in the case of officers.

- Provision for appeal against suspension
- In case of punishment of dismissals, a provision for Review Authority after Appellate Authority.
- Deletion of Fine as a punishment.

33. BETTER COMPENSATION ON TRANSFER OF EMPLOYEES ON DEPLOYMENT POLICY

- The distance limit on deployment of surplus staff to deficit areas to be reduced and amount paid as compensation on such transfers to be revised.

34. 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.
- Breakage charges should be increased by 50%.
- Road transport charges should be revised.

35. RESTORATION OF BSRB

- The earlier system of recruitments through Regional Banking Service Recruitment Boards to be restored in lieu of IBPS.

36. INTRA-CADRE CAREER PROGRESSION SCHEME FOR AWARD STAFF

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

37. RETIRED EMPLOYEES

- Follow up of the issues covered by Record Note dated 25-5-2015
- LFC to be extended to retired bank employees.
- Under medical insurance scheme for retirees, premium fixation to be discussed with the unions before renewal.
- Premium under medical insurance scheme to be borne by the Banks instead of collecting from the retirees.
- Ex-gratia to pre-1986 non SBI retirees/widows to be revised.
- Revision of Family Pension rates without any ceiling.
- Revising the Basic Pension of all past retirees at the common index point under 11th BPS.
- Uniform rate of DA for all pensioners and removal of slab system for past retirees.
- The percentage of allocation towards welfare schemes of retirees should be uniformly defined.

- Updation of pension for past retirees and periodical pension revision in future along with wage revision.
- DA revision/change on pension to be like serving employees.

38. STAFF LOANS

- Improvement to quantum of Staff Housing loan/Vehicle Loan and reduction in rate of interest and increase in Festival Advance to one month Gross salary. Uniform guidelines to be given as a part of Bipartite Settlement.
- Introduction of Education Loan scheme to wards of employees for pursuing graduation/post-graduation, Bachelors/Masters in Professional course etc., under concessional rate of interest.

39. STAFF WELFARE SCHEMES:

- Allocation of fund Staff Welfare Schemes based on Operating profits of Banks and revision in entitlement of Fund.

40. SPECIAL PROVISIONS/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.
- 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.
- 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.
- A female employee may be granted maternity leave, for legal adoption of child, upto one year within the overall entitlement.
- Over and above the maternity leave, another 2 months to be given to cover cases of hysterectomy, wherein the maternity leave is already exhausted.

41. UNIFORM GUIDELINES ON FITMENT FOR EX-SERVICEMEN JOINING THE BANKS.

- 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.
- Litigations on emoluments of Ex-servicemen employees to be resolved by taking a holistic view and evolving a Model Approach Paper.

42. PHYSICALLY CHALLENGED/DIFFERENTLY ABLED EMPLOYEES:

- Government guidelines on concessions to such employees in recruitment/promotion/transfers/rotations/postings, etc. to be strictly followed by all Banks.
- Revision of conveyance allowance paid to these employees
- 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.

43. IMPROVEMENT IN REMUNERATION AND SERVICE CONDITIONS OF DAILY DEPOSIT COLLECTORS/BUSINESS FACILITATORS/BUSINESS CORRESPONDENTS/CSPs

- Daily Deposit Collectors/Business Correspondents/Business Facilitators/CSPs in Banks to be extended medical insurance scheme, DA linked commission rates, enhanced Gratuity, coverage under PF.
- Functions of Deposit Collectors/Business Correspondents/Business Facilitators/CSPs to be widened to include NPA recovery scheme, etc.

44. WAGES AND SERVICE CONDITIONS FOR RRB EMPLOYEES.

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

45. INTERNAL AND EXTERNAL RELATIVITY TO BE MAINTAINED.

- While finalizing the Pay Scales and other service conditions, the relativity within the industry and outside should be kept in mind.

46. OTHER DEMANDS/SUGGESTIONS

- Streamlining and defined business/banking hours within working hours
- Personal drivers in the Banks should be regularised.
- Declaration of bank holiday on 8th March for International Women's Day.
- Declaration of 1st May as a Bank Holiday in all the States as International Workers' Day.

47. GENERAL:

- The Settlement should be effective from 1-11-2017 for next three years
- Settlement should be concluded before 31-10-2017
- Unions reserve the right to alter, amend, add, delete or revise the demands in due course during negotiations.
