CAMP

AIBEA RIGHT PATH OF BANK EMPLOYEES

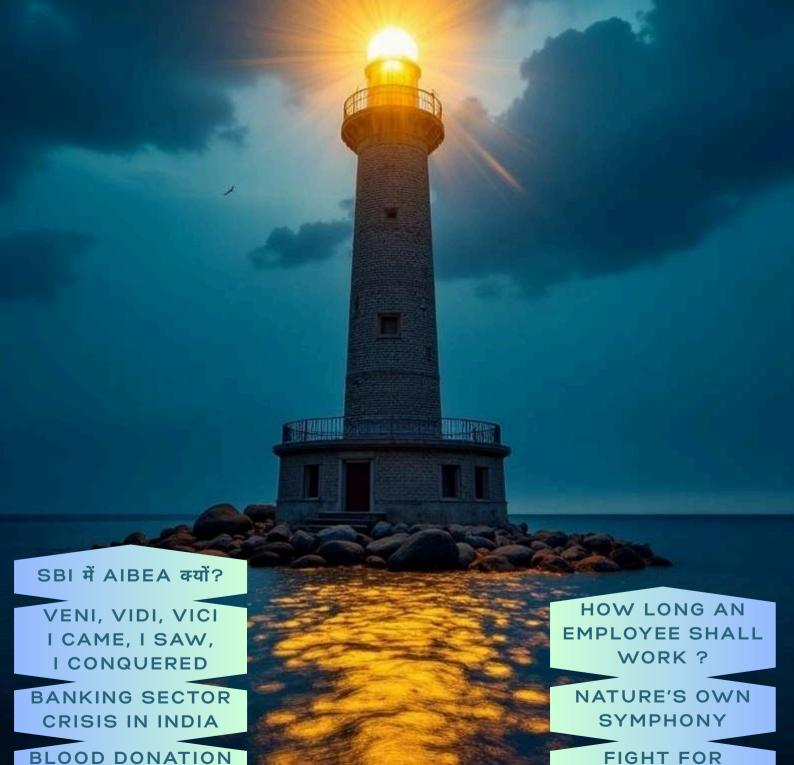
BEACON

APRIL 2025



GRATUITY

JOURNAL FROM ALL INDIA STATE BANK OF INDIA EMPLOYEES' ASSOCIATION





ALL INDIA STATE BANK OF INDIA EMPLOYEES' ASSOCIATION

(Affiliated to All India Bank Employees' Association)

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Circular No: 10 20 04 2025

To All Members/Units.

Dear Comrades and Colleagues,

RELEASE OF AISBIEA JOURNAL ON 80th Founding Day of AIBEA AISBIEA BEACON

We are happy to release the first edition of the AISBIEA journal, titled "AISBIEA BEACON", on the historic occasion of the 80th founding day of AIBEA, a trade union that began its journey with the struggle to determine the right path for the well-being of the working class and has since emerged as an inevitable force in the process of nation-building.

Whenever the country faced a crisis, be it natural calamities, pandemics, or failures in governance, AIBEA has always stood at the forefront, supporting both the state and the common people of our nation. This unwavering commitment is rooted in the very language of AIBEA, a language that echoes the voice of the common people.

AIBEA is not just a nationally recognized organization but also holds a prominent place in the World Federation of Trade Unions. One of the unique strengths of AIBEA's leadership, right from its inception, has been its ability to learn from the grassroots, from the very heartbeat of the common workman. They understood that without uplifting society, the existence of a nation loses its value.

That is why the legacy of AIBEA's struggle remains evergreen, a timeless symbol of solidarity, resilience, and people-centric progress.

AISBIEA BEACON is a sincere and collective effort by its members to further strengthen the evergreen movement of AIBEA by faithfully promoting working-class ideology among the workforce of State Bank of India. On this occasion, it is also relevant to note that the nation's largest lender, the State Bank of India, marks the 70th year since the historic nationalization of the first bank in India this year.

On this twin prestigious occasion, we extend our sincere greetings to all our comrades for their unwavering support in strengthening our organization within State Bank of India. We are confident that with this new initiative, we can bring meaningful progress to our onward movement.

With Warm Greetings, Yours Comradely,

V ANIL KUMAR GENERAL SECRETARY

+91 82814 01691



NARESH GAUR CHAIRMAN AISBIEA



It gives me great pleasure to extend my warm greetings and best wishes to the team behind the launch of this new journal on behalf of AISBIEA, a commendable initiative by our cadre. This publication marks a significant milestone in the union's continued commitment to fostering awareness, dialogue, and unity around the values and ideology that guide our collective journey.

In the present scenario, our struggles hold even greater importance within the largest public sector bank. This journal will serve as a powerful platform to voice the aspirations, challenges, and achievements of our workforce. It also stands as a timely reminder of the vital role unions play in shaping not only the welfare of employees but also the ethical and progressive growth of our banking sector.

I am confident that, since the contents are created by our own comrades, this journal will inspire thought, encourage participation, and uphold the core principles of solidarity, fairness, and social responsibility. I congratulate everyone involved in this endeavor and look forward to the meaningful contributions this publication will bring to the union and the broader community.

With best wishes for continued success,

NARESH GAUR

CHAIRMAN AISBIEA



K S KRISHNA VICE PRESIDENT, AISBIEA



Dear Comrades,

On this proud moment of our dear movement AIBEA today entering its 80th year of most-meaningful, ever-inspiring and progressively ever-elevating existence, it is indeed great that AISBIEA is launching its pan-India digital journal. May I wish with utmost happiness best wishes for the journal, and the Team that is behind its publication.

As a responsible, reflective and responding trade union functioning in the country's largest Bank, SBI, AISBIEA's candid, consistent responses all these years have been instrumental in bringing many positive changes benefitting the Customers, People and Workforce and also Policy-makers. AISBIEA's analysis, articulations and reactions on issues in the form of Circulars, Letters, Press Notes, Posters etc. continues to be perfect pieces of creative, thought-provoking and transforming writings that is enriching all stakeolders. I am sure that with this journal, organisational news and expressing of its views on various subjects including Banking, Economy, Labour, Society, Technology etc. will get reflected and transmitted through a periodical single platform enhancing AISBIEA's wider reach, benefitting all.

May creativity and inspirations pour out from the AISBIEA Journal. May this Journal be a beacon light for all.

Best Wishes Comrades,

K S Krishna Vice President, AISBIEA

VENI, VIDI, VICI I CAME, I SAW, I CONQUERED

COM. S RADHAKRISHNAN CHAIRMAN SBEU CHENNAI

These were the words of Julius Caesar but the same is the reality when we talk about the All India State Bank of India Employees' Association (AISBIEA) which has established and moving forward in State Bank of India.

Many of us think that the AISBIEA was founded after the merger of five Associate Banks with SBI in the year 2017 whereas it was conceived and formed much before that with a visionary guideline from our parent organization, All India Bank Employees' Association (AIBEA).

The merger in this century of SBI owned subsidiary started with State Bank of Saurashtra in 2008 and State Bank of Indore in 2010. Out of the 7 Associate Banks in 6 Associate Banks AIBEA unions were the sole majority and a combined forum to represent their issues a State Sector Bank Employees' Association (SSBEA) was in existence. But the territory of SSBEA was restricted only to the States where the Associate Banks were functioning. With the globalisation kicking up and as AIBEA expected more mergers it started moves to form an All India body since the merged entity will have to have an All India outlook and representation. Accordingly, the SSBEA met at Bhopal on 11th March, 2017. The meeting was presided over by the President of SSBEA Com. Naresh Gaur. General Secretary of AIBEA Com. C H Venkatachalam, Joint Secretary Com. S K Gautham, Com. J P Jhawar and Com. K Muraleedharan Pillai, Advisor, SSBEA addressed the meeting.

It was decided that the erstwhile State Bank of Indore Employees Union which was already functioning in State Bank of India with a check off facility can be renamed and made as an All India body of AIBEA unions in SBI. The meeting decided to have functionaries to represent from all over the country and recognised Com. J P Jhawar as Chairman, Com. Naresh Gaur as President, Com. K S Krishna as General Secretary, Com. R Sreekanth Reddy and Com. Milind Katti as DGS, Com. Chandrasekaran and Com. S Ramesh Babu as Treasurer/Assistant Treasurer apart from 16 Vice Presidents, 17 Secretaries and Com. S K Gautam as Advisor. Thus born the AISBIEA, well before the merger of five Associate Banks with SBI.

Immediately after that AISBIEA had a herculean task of coordinating with the existing unions with regard to change of its names by amending bylaws, getting check off facility from the bank etc. It may not be out of place to mention here that the SBI management had unilaterally and unlawfully withdrew the check off facility provided to the Associate Bank Unions from 1st April, 2017 and went to the extent of removing the facility for the employees to choose their union membership through HRMS abruptly forcing the members to use physical mandates for union check off with no SoP/procedure adopted for incorporating such mandates in the HRMS (even today the situation remains same).

Later on, it started concentrating on forming of Circle level unions wherever it was not there and today we have Circle level unions functioning in almost all the circles of SBI and its efforts on this aspect is continuing vigorously.

Afterwards, the AISBIEA concentrated on vital issues of the employees, based on the feedback from its members and also studying the service condition or the blatant violation of it through organizational actions including representation, demonstration and even strike and through legal means including taking up with the labour machinery and courts. And till today it has got 31 (thirty-one) such achievements which were obtained only through organizational actions/court cases and not because of the mercy of the bank management and became a force to be reckoned with in SBI.

It has started educating its workforce through publication of Service Conditions and the rights of the employees through various mediums including circulars and social media platforms. The notable thing is its publication of Diary every year which comprises of the UpToDate Service Condition of the employees in SBI.

With its membership increasing day by day, AISBIEA has coordinated/complemented the efforts of Circle level unions in all their activities. AISBIEA has also conducted its National Conferences in Thiruvananthapuram and



Ludhiana and given representation to the Circle level leaders in AISBIEA as office bearers and committee members of AISBIEA.

The workforce in SBI has started realizing the ideology/potentiality of AISBIEA in the bank as it has created an awareness amongst them as a force to reckon with and as an alternate. Thus, AISBIEA has marketed the brand "AIBEA" inside SBI successfully.

The bank management has also started realizing that the members of AISBIEA are different with regard to their level of job knowledge, product knowledge, commitment, loyalty and integrity. Bank management has also realized that their leaders are knowledgeable, committed to the cause and ideology and are sincere. The bank management has also realized that AISBIEA is the only union with the twin principles of AIBEA i.e. safeguard and protect the interest of its members and safeguard and protect the interest of the bank.

The very fact that many of the issues taken up by AISBIEA through its letters to the Corporate Centre were subsequently implemented by the bank as it felt that the issue is genuine (for example the process of allotting holiday home to the employees/officers/retirees

through online). The analysis of Bank's quarterly financial results by AISBIEA was eagerly awaited by the management and our view points were well taken in a positive note. It is also visibly seen at the ground level as our office bearers visit the executives and HR functionaries to meet them for courtesy or for taking up the issues. Even the branch managers are reciprocating the same.

But AISBIEA has got a long way to go. Even though most of its 12-point charter of demands was achieved there are still unfinished agenda and new and complex issues are coming up. We are not only surviving but fighting and achieving. The days to come are much more challenging.

AISBIEA, working and moving ahead in country's largest Bank, transcending all constraints and limitations, has firmly established AIBEA foothold, guided by its philosophy and practices. It is our bounden duty to expand further and farther. Let us rededicate ourselves to further strengthen the organisation holding aloft the flag of AIBEA high, upholding the ideals and principles of AIBEA, for a better workplace for the Employees and a better world for the Customers and Common Masses.





APRIL 2025

ATURE'S OWN SY

COM SREEKANTH KUNDAPUR AISBIEA SECRETARY, BANGALORE

Ah, the gentle melody of birds chirping—nature's very own symphony! It's remarkable how such a simple sound can be so soothing and uplifting, even amidst a busy day. The longing for that tranquility is fulfilled by bird songs, bringing a touch of the outdoors to your space. If you're lucky enough to hear them in their natural habitat, take a moment to appreciate their beautiful tunes—it truly feels like a little gift from nature, doesn't it?

This morning, the delightful sounds of chirping awakened me from my slumber. As you know, I work as a banker, and this much-needed relaxation was made possible by Dr. B.R. Ambedkar's Jayanti, which is a holiday. With the long weekend stretching before me due to the second Saturday and Sunday, along with Monday's holiday, it was a rare chance to unwind. Typically, in a banker's life, a three-day holiday is filled with family commitments. However, my family went to a gathering at our hometown, while I had to stay back for a statutory audit. Regardless, I found time to relax and recharge from my hectic work routine.

Soon, my day will kick off with the home minister—my spouse—calling out duties for the kids to get ready for school. At the same time, the school bus, tiffin boxes, and homework books create a symphony of sounds at her behest. Meanwhile, I'll be preparing for my day: following my daily routine of packing tiffins, lunch boxes, and ironing clothes, all while hurrying to catch the bus to the metro station. Once there, I'll navigate the bustling crowd and wonder where all these people come from and where they all reside on this planet.

Stepping off the Metro, I hurriedly made my way to the Branch, logging in quickly to avoid being late for work. Shortly after, we had a huddle meeting where the Branch Manager expressed his struggles with the increasing pressures and passed those concerns onto the rest of us. We discussed a multitude of tasks including cash management, vault operations, handling vouchers, attendance, deposits, withdrawals, inquiries, balance checks, passbook printing, cheque book issues, ATM complaints, GCC inquiries, statement requests, loans, personal loans, gold loans, account openings, bank schemes, login days, and the need to explain and persuade customers about PAI, GPAI, life insurance, and mutual funds. On top of that, we faced slow network connections, global software challenges, new updates, and unexpected changes to our systems. Then came cash balancing and closing, record keeping, and updating daily business reports. Before I knew it, the day had come to an end, and it was time to head home for dinner and sleep.

This has become my routine, a hectic work schedule. Yet, after a long time, I found solace in the soothing sound of birds chirping, creating a serene atmosphere that is essential for relaxation. It's almost as if the universe offers these moments of tranquility just when we need them. Life should be embraced as it comes, and fortunately, those moments of bird song can help lift us from the self-imposed cages we have created. I am reminded of Albert Einstein's quote: "Mankind invented the atomic bomb, but no mouse would ever create a mouse trap."



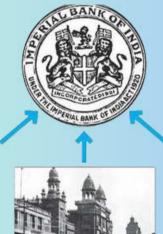


FIGHT FOR GRATUITY

COM. TG PRADEEP VICE PRESIDENT, AISBIEA

1955-2024







Imperial Era-Divetia Award and Gupta Award were granted one month salary per number of years served as gratuity with and without sealing in Bombay, Ahmadabad and Bengal Circles of the imperial bank. On Nationalisation of Imperial Bank to State Bank of India by implementing SBI Act 1955, the employees were denied their gratuity after 1955 even though it was duly protected under section 7 of SBI Act 1955 and in 1954 itself these are duly incorporated in Industrial disputes (Banking Companies) Act.In the year 1972 payment of gratuity act came into for 15 days per number of years served .State Bank of India started implementing only after litigation by AIBEA. The struggle for Imperial Bank employees carried in many forums up to the Honorable Supreme Court of India .In the year 2024 the Supreme Court ordered the eligibility of 30 days for Imperial Bank Employees. AIBEA is the only trade union with great leaders with ideology and prolonged fight for the employees for a cause that is 1955 to 2024. Salute to V S Ekambaram and Balasubramaniam.

FIGHT TO PROTECT SERVICE CONDITIONS

NUMBER OF BENEFICIARIES DOESN'T MATTER

ITS THE STRUGGLING SPIRIT THAT MATTERS

AISBIEA - AIBEA

BANKING SECTOR CRISIS IN INDIA : AN URGENT CALL FOR ACTION

COM SREEKANTH KUNDAPUR AISBIEA SECRETARY, BANGALORE

The banking sector in India is facing an unprecedented crisis due to multiple challenges, including workforce shortages, immense workload, mental health issues among employees and the demand for a five-day work week. The recent discussions, debates in Parliament, protests at Jantar Mantar, and meetings with the Central Labour Commissioner (CLC) highlight the gravity of the situation. However, despite these efforts, the Union Finance Ministry has not provided a concrete solution, leaving the banking workforce in distress.

This article aims to comprehensively cover the hardships faced by bank employees, the ongoing protests and the urgent need for government intervention.

Hardships faced by the Banking staff.

1. Increased workload and Mental health issues: Bank employees handle extensive customer service, tasks, including account management, loan processing, digital banking issues and compliance related work.

After demonetization (2016) and the Covid-2019 pandemic, workload has increased exponentially. Employees are required to work long hours without adequate breaks, leading to stress, anxiety and depression.

With growing expectations in the digital era, staff members often work beyond office hours, impacting their work-life balance.

Hectic work schedule: It's tough juggling a hectic work schedule for the bank employees. It can feel like there aren't enough hours in the day to catch your breath. Do you ever get the chance to take a moment for yourself, even something small like a walk or a few minutes to decompress? If not, we could brainstorm a few ways to make that happen amidst the chaos. All management principles fail. Work time work....customers are in front and their problems never ending. Leading to mental health disorders and sitting in front of computers makes way for diabetes and Blood pressure disorders. Ironically the Banks would be paying more for the employees health and medicines than the earning payable to the government for the public welfare. The Banks are accommodating more than 55% of their income as expenses and expenditure in gross profit.

2. Manpower shortages in Banks: Many banks are facing acute shortage of manpower, leading to additional pressure on the existing workforce.

Recruitment processes have been stopped or slowed down and many positions / cadres remain unfilled due to senior rank promotion aspirations, budget constraints and government policies.

Employees are forced to multitask, often managing multiple counters simultaneously, which affects productivity and customer service quality.

3. Impact on customers: The inefficiency caused by the staff shortage results in delayed banking services, affecting customers service, causing unwanted verbal arguments and complaints and resolution to customer's problems. Rural customers feel the unapproachable method by digital banking and Urban customers feel their demands are not met by the banks.

Loan processing delays, documentation over-processing time, customer query backlogs and slow grievance redressal create dissatisfaction among the bank customers.

Digital things create inordinate delay in processing. Generating and confirmation causing the most confusion state amongst the employees to take care of the financial status of their responsibility whereas the customers urgency to meet his requirements.

Despite these issues, employees continue to serve the customers diligently, often sacrificing their personal well-being, time, allowances, work-life balance, family conditions and overlap in the procedure and following the systems.

Five-day work week demand in the Banking sector

1. Current work schedule and employee struggles: Most Government offices, Corporate Business, Stock Markets and even Reserve Bank of India follow a five-day work schedule. Bank employees currently work six days a week, including alternate Saturdays, which increases exhaustion and stress. A five day work week will help, support and improve the employee morale and efficiency, aligning with banking operations with global standards.

- APRIL 2025 AISBIEA BEACON
 - 2. Justification for a Five-day Workweek: Increased productivity: Studies suggest that reduced working days lead to higher effiency.
 - Better work-life balance: Employees can spend quality time with family, reducing stress and increasing job satisfaction.

Government's reluctance to implement the change

Despite repeated demands from Bank Unions and employees, the government has not shown willingness to approve a five-day workweek.

Banks plays a crucial role in economic activities, but overburdening employees without reforms negatively affects their performance. Also increase in financial frauds since the employees not able to concentrate or track fraudsters wherein Cyber crime compliants shooting up in the country.

Parliamentary discussion and lack of Government response

Issue raised in Parliament : A respected Member of Parliament recently raised this issue in Parliament, the government to address employee grievances immediately.

The MP highlighted manpower shortages, mental health concerns and five-day banking demand.

The Speaker acknowledged the issue, but the Union Finance Minister did not provide any concrete assurances.

Central Labour Commissioner (CLC) meeting and No resolution

The United Forum of Bank Unions (UFBU) met with the Central Labour Commissioner, a government body responsible for labour welfare in the country, to discuss the demands.

Unfortunately, no agreement was reached, and the government remained silent on resolving employee concerns.

Government's inaction and disappointment among Bankers

The government's failure to act on these issues has led to growing frustration amongst bank employees in the country.

Despite contributing significantly to the nation's economy, the concerns of banking staff are being ignored. The concluded Financial Year has fetched the government with more earnings than any other Government Organisation or Private Sector company. Lack of Government intervention is pushing banking employees towards large-scale protests and strikes.

need for Urgent Government's intervention and conclusion

- Immediate recruitment of staff / subordinate staff / officers to reduce workload.
- Implementation of five-day workweek to improve work life balnce.
- Mental health support programmes for bank employees.
- · Better salary structures and timely promotions for employee motivation.
- The government must acknowledge the sacrifices made by the bank employees and take urgent remedial action.
- The banking sector is the backbone of India's economy and employees deserve fair and respectful treatment.
- The government must listen to employee concerns implement immediate long term permanent reforms.
- Strikes and protests will intensify if demands are not met, leading to potential financial disruptions in the country.

We stand in solidarity with all bank employees fighting for their rights.

The ongoing banking sector crisis highlights the urgent need for government action to address employee grievances. With parliamentary discussions, protests, and an impending strike, bank employees are demanding justice, fairness and respect for their contribution to the economy. If the government fails to act, the banking workforce will take stronger measures to ensure their voices are heard.

APRIL 2025

COM. NARKESAR RAI PRESIDENT AISBIEA

SBI में AIBEA क्यों?

एक प्रसिद्ध चीनी कहानी है — "कुएं का मेंढक"। इस कहानी में एक मेंढक जो एक कुएं में रहता है, उसे ही अपनी पूरी दुनिया मानता है। उसे वहाँ खेलना और खाना अच्छा लगता है। वह खुद को उस छोटी सी दुनिया का राजा समझता है। लेकिन एक दिन, पूर्वी समुद्र से एक कछुआ वहाँ आता है और मेंढक को समुद्र की विशालता और गहराई के बारे में बताने की कोशिश करता है। परंतु कुएं का आदी वह मेंढक कछुए की बातों को समझ नहीं पाता और अपने कुएं को ही सबसे बडा स्थान मानता है।

यह कहानी हमें आगाह करती है कि हमें सीमित सोच में नहीं रहना चाहिए, बल्कि खुले विचारों से नए अनुभवों को अपनाना चाहिए।

यदि आप पूर्ववर्ती सहयोगी बैंकों (e-ABs) से हैं, AIBEA के सदस्य हैं, और देश के सबसे बड़े बैंक SBI में कार्यरत हैं, तो आप निश्चित रूप से उस कछुए की तरह अनुभव रखते हैं जो विशाल समुद्र से आया है। जबकि SBI के कुछ साथियों के लिए यूनियन सिर्फ एक संस्था के भीतर ही सीमित थी, जैसे वे एक छोटे तालाब तक ही सीमित थे। इसके विपरीत, AIBEA के सदस्य एक व्यापक और समावेशी दृष्टिकोण रखते हैं।

हालाँकि, इस सोच के लिए कर्मचारियों को दोष नहीं दिया जा सकता। क्योंकि युनियन ही है जो आपकी सोच बनाती है और आपको दुनिया भर के मजदूरों के साझा संघर्षों से अवगत कराती है। <mark>ट्रेड युनियन का उद्देश्य सिर्फ व्यक्तिगत लाभ प्राप्त करना नहीं है—</mark> वह भी नियोक्ता की कृपा पर—और बाकी दुनिया की मजदूर समस्याओं पर चुप रहना, ये AIBEA की सोच नहीं है। जब कोई भी लाभ बहुत आसानी से परोसा जाए, तो समझिए कि उसमें आपके अधिकारों का समझौता हो चुका है। AIBEA का हिस्सा होना सिर्फ एक संस्थान नहीं, बल्कि पूरे श्रमिक वर्ग से जुड़ाव का अनुभव है। AIBEA हमें सिखाता है कि हर श्रमिक को बराबर समझें, क्योंकि उनकी समस्याएं और संघर्ष समान हैं।

AIBEA हमेशा अधिकारों के लिए संघर्ष करने में विश्वास रखता है, न कि नियोक्ता द्वारा दिए गए लालच में फँसने में।

SBI में AISBIEA का अब तक का सफर हॉलिडे होम्स:

एक समय था जब SBI के कर्मचारियों को लगता था कि हॉलिडे होम्स युनियन के अधीन हैं। बुकिंग (Yellow Union) 'पोषित संघ' द्वारा अपनी मर्जी से की जाती थी, जिससे कई कर्मचारियों को बैंक की इस कल्याणकारी योजना का लाभ नहीं मिल पाता था। AISBIEA-AIBEA ने इस मुद्दे को प्रमुखता से उठाया और सवाल किया कि जब e-ABs में हॉलिडे होम की बुकिंग ऑनलाइन थी, तो फिर SBI जैसे बैंक में यह क्यों नहीं हो सकता? लगातार प्रयासों के बाद AISBIEA-AIBEA ने इस प्रक्रिया को ऑनलाइन कराने में सफलता प्राप्त की। आज भी यूनियन इस प्रणाली की खामियों पर सवाल उठाकर उन्हें सुधारने के लिए संघर्षरत है।

समान ट्रांसफर पॉलिसी:

स्थानांतरण नीति को समझना कभी ऐसा लगता था जैसे कोई मकड़ी के जाले में उलझा हो—जटिल और अस्पष्ट। AISBIEA-AIBEA ने लगातार मैनेजमेंट से आग्रह किया कि इस जटिल नीति के स्थान पर एक स्पष्ट और समान ट्रांसफर नीति लागू की जाए। इन सतत प्रयासों के फलस्वरूप, एक समान ट्रांसफर नीति अंततः लागू हुई। यह एक बड़ा कदम था, लेकिन AISBIEA-AIBEA अब भी उसमें आवश्यक सुधारों के लिए प्रयास कर रही है।

जब कोई भी लाभ बहुत आसानी से परोसा जाए, तो समझिए कि उसमें आपके अधिकारों समझौता हो चुका है

5

मैंडेटरी लीव (अनिवार्य अवकाश):

सबसे हालिया और महत्वपूर्ण उपलब्धियों में से एक रही है Mandatory Leave को लेकर हमारी संघर्षपूर्ण जीत। 31 मार्च 2025 तक, यह छुट्टी कर्मचारियों के व्यक्तिगत अवकाश खाते से काटी जा रही थी, जबिक यह बैंक द्वारा दी जा रही अनिवार्य छुट्टी थी। AISBIEA ने इस अन्याय के खिलाफ आवाज उठाई और सवाल किया कि जब छुट्टी बैंक दे रहा है, तो कटौती कर्मचारी के खाते से क्यों हो? जब मैनेजमेंट ने इस मुद्दे को गंभीरता से नहीं लिया, तब AISBIEA इसे केरल हाई कोर्ट तक ले गई। न्यायालय के हस्तक्षेप के बाद बैंक को अपनी नीति बदलने पर मजबूर होना पड़ा। अब वित्तीय वर्ष 2025-26 से यह Mandatory Leave 'Special Leave' मानी जाएगी, और यह कर्मचारी की व्यक्तिगत छुट्टियों में से नहीं कटेगी।

यह AISBIEA की एक बड़ी उपलब्धि है, जिसकी सराहना सभी स्तरों पर की गई है।

AISBIEA और इसके संबद्ध सर्कल यूनियनों ने कई महत्वपूर्ण मुद्दे लगातार उठाए हैं—कुछ मामलों में तो संघर्ष की नौबत भी आई, जैसे SBEA-केरल द्वारा किया गया आंदोलन, जिसमें हमें आशातीत सफलता मिली। याद रखें:

कमजोर बैंक और कमजोर यूनियन—कोई परिणाम नहीं देगा।

कमजोर बैंक और मजबूत यूनियन—फिर भी परिणाम अधूरे रहेंगे।

मजबूत बैंक और कमजोर यूनियन—इच्छित परिणाम नहीं देगा।

लेकिन एक मजबूत बैंक और एक मजबूत यूनियन—यह सही संयोजन है, जो बैंक और उसके कर्मचारियों, दोनों के लिए स्थायी और सकारात्मक परिणाम लाता है।

अब फैसला कर्मचारियों के हाथ में है—सोच-समझकर यह तय करना कि कौन-सी यूनियन वास्तव में आपके अधिकारों के लिए संघर्ष कर रही है, बिना किसी समझौते के।

APRIL 2025

BLOOD DONATION CAMP

Ludhiana, April 18, 2025:

To mark the 80th Foundation Day of the All India Bank Employees' Association (AIBEA) and to pay tribute to the departed leaders Comrade H. L. Parwana and Comrade N. K. Gaur, on their death anniversary, a Blood Donation Camp was organised today by the State Bank of India Employees' Union (SBIEU), Chandigarh Circle.

The camp was inaugurated by Dr. Rishi Inder Singh Gill, Estate Officer, PAU Ludhiana. Prominent leaders of SBIEU Chandigarh Circle, including Comrade S. K. Gautam (Chairman), Comrade Naresh Gaur (Senior Vice President), Comrade Yadvinder Gupta (Vice President), Com. Parveen Moudgil Vice President, Comrade Narkesar Rai (General Secretary), and Comrade Jagan Nath Makhija (Deputy General Secretary), Comrade Ashok Malhan along with other office bearers, were present on the occasion.

The event also witnessed the gracious presence of Sh. Munesh Kumar, RM-1 Ludhiana, Sh. Manjeet Singh, AGM, Sh. Hemant Kumar, AGM, Sh. Vinay Chaitley AGM and Sh. Narinder Kumar AIBOC, Sh. Vinay Dogra NCBE, who came forward to show their support and appreciation.

Addressing the gathering, Dr. Rishi Inder Singh Gill commended the efforts of SBIEU Chandigarh Circle for organising the camp. He praised their dedication to social causes and highlighted how such activities serve as an inspiration to the younger generation while honoring the vision and values of their founding leaders. Com. Hardeep Singh Treasurer, Com. Vicky Loomba AGS Com. Dharminder Singh Org Sec, Com. Rahul Khanna Org Sec, Com. Amrinder Singh Reg Sec, Com. Harmanpreet Reg Sec, Com. Sukhpal Singh Reg Sec, Com. Gagan Malhotra, Com. Maan Singh, Com. Rajiv Bedi, Com. Parvesh Singla, Com. Charanjit Singh, Com. Sahil Bansal CCMs, Com. Nidhi Bansal, along with other activists, were also present on this occasion.

The event served not only as a tribute but also as a reaffirmation of SBIEU's commitment to community welfare, echoing the legacy of service and solidarity that AIBEA has upheld for eight decades.

Total 90 Units of blood was donated.

Narkesar Rai **General Secretary** State Bank of India Employees'Union **Chandigarh Circle**



BLOOD DONATION CAMP- PHOTOS















LONG AN EMPLOYEE

COM. SANTHOSH SEBASTIAN DEPUTY GENERAL SECRETARY AISBIEA

Working long hours, even beyond your designated work hours, is often misconstrued as a measure of 'dedication'. Putting in extra hours is wrongly termed as 'hard work' these days. Some consider leaving office at the end of your regular work hours as 'lack of commitment'. For some, staying back late is a tool to display their 'sincerity' or 'loyalty'.

We have recently heard of corporate tycoons advocating 72 hours or 90 hours of hard labour from our workforce every week. The argument is covered in a flavour of patriotism, as they are asking this to the young generation for the progress of our country. In other words, those demand and practice fixed work hours of labour, are less patriotic or anti-national.

Leave them aside, who want to multiply their wealth using blood and sweat of poor workers. Let us discuss, how long we shall work and why?

What marks any work as special is the quality of work, rather than the time taken for completing it. It is all bout meeting deadlines and delivering results. accountable is more important than being available for extra time. Being honest, ethical and transparent is also important. Working long hours does not always equate to productivity or efficiency. Inefficient work habits could be a valid reason for inability to complete work within prescribed hours.

A section of our workforce are addicted to sitting late for no reasons of benefit to themselves and the organisation. This needs to be addressed as a cultural issue. Another set of employees use this sitting late to brand themselves as more loyal and sincere in front of their bosses.

Some of our colleagues work late, out of fear of being branded as a 'poor team person'. It is a wrong notion. Team work demands performance of each team member within their own role and allocated time and creating a positive environment.

Excessive overtime can lead to physical, emotional, and seriously affecting mental exhaustion health, relationships, family life, morale and social life. This negative work-life balance can impact overall well-being and productivity of the employee.

Managements are promoting extra hours, primarily to cover up the inadequacy in staff strength. They also have their eyes on cost benefits through under employment and over deployment.

'Work hours discipline' is important for correct assessment of requiment of labour.

Employment generation and recruitment depends on this assessment.

For us, the fixed work hours is sacrosanct as settled right and not negotiable at all. It cannot be exchanged for any allurements. All realistic timelines, tasks, goals and targets achievable within the regular working hours are acceptable. But unrealistic targets set by some overambitious executives cannot become a reason to alter our work timings.

We need to prioritize 'quality' over 'quantity' and 'results' over 'hype'. Focus on delivering high-quality work and services within regular working hours.

Contribute maximum, but do not compromise on basic rights.



ALL INDIA BANK EMPLOYEES' ASSOCIATION

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CIRCULAR NO. 29/185/2025/32

18-4-2025

TO ALL OUR UNIONS AND MEMBERS

Dear Comrades,

80th Founding Day of AIBEA Forward for ever – Backward never

Yes, 79 years of a great journey is getting completed. Our beloved AIBEA is entering its 80th year of glorious existence on 20th April, 2025.

When we look back, it looks like a simple story but when you recall the struggles and events, anyone would realise the inspiring history behind this 5 magical letters – A.I.B.E.A. Founded as a tiny bush but with great vision, our organisation has lived up to the expectations of the founding fathers and has today grown into a mighty organisation with international acclamation and reputation.

Those were the days when bank employees were virtual slaves of the management and suffered with paltry wages and lack of proper service conditions, what to talk of job security. Recruitments were based on nepotism and favouritism and hire and fire was the order of the day. There was neither guarantee for a peaceful retirement nor there were any retirement benefits. It was sheer anarchy and exploitation.

To end this atrocity and anachronism, AIBEA was born on 20.4.1946. The banner of revolt against exploitation of bank employees that was raised and the journey that began on that day 79 years ago continues till day. It is a matter of pride that in the last 79 years, with unity and through struggles, AIBEA has transformed the economic status and living conditions of bank employees.

We will be celebrating the 80th Founding Day of our beloved organization in the backdrop of remarkable improvements in the service conditions of bank employees achieved through collective bargaining and 12 successive bipartite settlements.

But we have to look back to the past to realise that this system of collective bargaining and bipartite settlements were achieved after two decades of bitter struggles from 1946 to 1966. Preserving this right to collectively bargain and the right to resolve our demands through direct negotiations with the managements are our paramount task.

There are some half-baked people who advocate Pay Commission as a system for wage revision in the banking sector and we should expose these propagandists as Bipartite system is the best method.

AIBEA has achieved better wages and service conditions inch by inch over the years. It is a matter of pride that AIBEA is the only trade union which signed all the 12 Bipartite Settlements – 1^{st} BPS in 1966 upto 12^{th} BPS in 2024.

A peep into the past will give us an idea how through continuous and consistent efforts, AIBEA has improved the living standard of the bank employees

Pay scales including stagnation increments				
		Sub staff	Clerk	
1st BPS	1966	Rs. 92 – 145	Rs. 154 – 460	
2 nd BPS	1970	Rs. 116 - 200	Rs. 170 – 550	
3 rd BPS	1979	Rs. 245 – 455	Rs. 325 – 440	
4 th BPS	1984	Rs. 430 – 850	Rs. 520 – 1850	
5 th BPS	1989	Rs. 815 – 1670	Rs. 900 – 3220	
6 th BPS	1995	Rs. 1600 – 3420	Rs. 1750 – 6420	
7 th BPS	2000	Rs. 2750 – 5850	Rs. 3020 – 10880	
8 th BPS	2005	Rs. 4060 – 9180	Rs. 4410 – 16570	
9 th BPS	2010	Rs. 5850 - 14150	Rs. 7200 – 24900	
10 th BPS	2015	Rs. 9560 - 23785	Rs. 11765 - 42020	
11 th BPS	2020	Rs. 14500 -37145	Rs.17900 - 65830	
12 th BPS	2024	Rs. 19,500 -52,610	Rs.24,050 - 93,9	

It is a matter of satisfaction that after the 12th BPS, the monthly emoluments of a Substaff on joining the Bank in April, 2025 would be **Rs. 33,200**/- and that of a Clerk/Customer Service Associate would be **Rs. 47,200**/-.

Similarly, the salary of a senior substaff / Daftary at the maximum would be **Rs. 90,000**/- and that of a senior Clerk (Special CSA) at the maximum would be **Rs. 169,000/-.**

A Clerk (Graduate) joining the Bank in April, 2025

Basic Pay	26730
Spl. Pay for CSA	1970
Special Allowance	7083
Transport Allowance	850
DA @ 21.20 %	7703
HRA	2942
Total salary	47,278

A senior Clerk (Grad/CAIIB/Spl.CSA) at max. in Apr., 2025

Basic Pay	93960
Spl. Pay for spl CSA	4600
PQP	4100
Special Allowance	24899
Transport Allowance	850
DA at 21.20 %	27223
FPP	3155
HRA	10523
Total salary	1,69,310

A substaff joining the Bank in April, 2025

Basic Pay	19500
Special Allowance	5167
Transport Allowance	850
DA @ 21.20 %	5410
HRA	1999
Washing Allowance	300
Total salary	33,226

A substaff (Daftary) at Max. in April, 2025

52510
1145
13942
850
14511
1585
5510
300
90,353

SALAY OF A SCALE I OFFICER ON JOINING - Apr . 2025

	82,507
CCA	2300
HRA 10%	4848
DA @ 21.20 %	13182
LEARNING ALLOWANCE	850
SPL. ALLOWANCE	12847
BASIC PAY	48480

Today when we celebrate the 80th Founding Day, it is our duty to express our gratitude to the vision of Com Prabhat Kar and Com Parvana who gave the clarion call 60 years ago from the 13th Conference in 1964 for demanding the system of bipartite settlement and rejecting the continuation of Tribunals and Awards.

Similarly, all of us are aware of the agenda of the Government is to privatise the public sector Banks. The Government is also in the mood and mode to push this agenda. Hence fighting back these retrograde policies is another challenging task before us and on this occasion of our Founding Day, let us resolve to renew our commitment to defend public sector banking and defeat attempts of privatization of Banks.

Hence Founding Day is a joyous occasion to celebrate but equally an important occasion to take the pledge to prepare ourselves to meet the challenges.

Be proud of the past glorious achievements. Be aware of the attacks before us today. Be ready to struggle to ensure a better tomorrow.

With greetings,

Yours Comradely,

C.H. VENKATACHALAM GENERAL SECRETARY

80th Founding Day of AIBEA 20th April, 1946 – 2025

Endeavouring to unite Uniting to fight Fighting for progress

Proud of the past achievements
Conscious of the present challenges
We shall fight for a better tomorrow

We salute the founding fathers of AIBEA We thank bank employees for the unity

TOGETHER

Let us continue the journey to Strengthen the organisation Safeguard Public Sector Banking



