



CHAPTER - XV

Brief Developments on

Co-operative Sector Banks :

That co-operative movement can play a significant role in the upliftment of conditions particularly of the poorer sections and the most deprived multitudes of the society and country as a whole leaves little scope to emphasize. As per report published as "India Cooperative Movement - a Profile 2002" - total membership of the Co-operatives were 23,62,26,000 which was equivalent to 21% of the population. The activities of which spread in 5,45,354 Co-operative societies. The total saving was Rs. 17,75,211.30 million and working capital Rs. 34,00,555.7 million.

AIBEA has an All India organization in the Co-operative sector which has been operating for many years. Unfortunately, we do not have sufficient materials about it to report in this book and seek to be excused for this infirmity and inadequacy. However, it may be safely said without fear of contradiction that it both in terms of spread and coverage of units & membership it is the largest organization encompassing co-operative bank employees. BEFI also has strong presence particularly in West Bengal, Kerala, Teamilnadu, Tripura, Bihar etc. We are not aware of existence of any other apex level union operating in cooperative sector.

In West Bengal BEFI State Unit had primary units in a number of Co-operative banks including the apex Co-operative bank. BEFI's units in the co-operative banks had been playing effective role not only in ameliorating the conditions of the Co-operative Bank employees but also in making common cause with the commercial bank employees. BEF (WB) unit in the West Bengal State Co-operative Bank played a very effective and glorious role in having the 5th Bipartite Settlement

implemented in the Bank without sacrificing the existing more beneficial P.F. provision and at the same time, dropping the anti-employee provisions thereof. In Tamilnadu, Kerala and Rajasthan also several primary units in Co-operative banks had been formed and affiliated with respective state units of BEFI. Units were formed also in Assam, Tripura and Orissa.

A meeting of the representatives of the affiliated Unions was held on January 3, 1997 at Chennai to develop mutual understanding and co-ordination. 29 representatives of BEFI affiliates participated in the meeting. Representatives from North-Eastern States could not attend owing to communication gap. The meeting was held to provide a common outlook in respect of the pay structure and service conditions as well as to examine the problems of co-operative credit, development of Co-operative Banking System etc.

In the State of West Bengal, a State Federation of the Co-operative Bank Employees Federations had been working under the leadership of BEFI. All India membership strength in Co-operative banking sector steadily increased. In West Bengal during formation of Federation in 1993 it had only 11 Units and 1000 members. The growth thereafter i.e. in a span of five years expanded to 27 Units and 2000 members.

The pay structure and service conditions of the Co-operative banks vary from State to State as well as amongst the different types of Co-operative banks. To study the same a format was issued by BEFI to all the States.

The structure of the Co-operative Banking sector in the country comprises State Co-operative Bank-an Apex Bank in the short term credit sector. State Agricultural and Rural Development Bank - an Apex Bank in long term credit sector, District Central Co-operative Banks, Primary Agricultural & Rural Development Banks and Urban Co-operative Banks. The financial condition of the banks, especially of the District

Central Co-operative Banks and Primary ARD Banks has always been a matter of deep concern. Yet, they play significant role to continue credit flow for development of agriculture and cottage industries.

The three-tier structure in the short term credit Sector needed change to club the State Co-operative Banks and District Central Co-operative Banks together to reduce the rate of interest the ultimate borrower had to bear. This would ultimately help the concerned institutions to become economically more viable and strengthen the credit structure as a whole.

Several thousand branches of such banks serving millions of people remain engaged in economic activities in rural and urban areas. The Co-operative Banks are standing on principle of mutual understanding to nurture the co-operative movement and playing a pivotal role as an important agency of the movement. It is a State subject in accordance with constitutional provisions hence the banks are guided by the State Act as well as Banking Regulation Act and Reserve Bank of India Act simultaneously.

In the interest of peasantry, in a country like ours the importance of Co-operative banks needs no elucidation. In the year 1996-97, 63% of the total agricultural credit need of the country was provided by the Co-operative banks. As in March, 1998, 4,11,126 Co-operative Societies were working in rural and urban areas, members being about 20 crores mostly belonging to weaker sections of people who were associated with the co-operative banking system covering 99% of the villages. People do organize co-operative movement in the interest of their own livelihood, having least financial ability for which this sector requires Central Government's proper attention, assistance and planning. Had adequate importance been attached to this sector during the 67 years of Independence, as compared to other sectors, our country could reach the

desired goal of development by virtue of rich potentiality of co-operative sector for employment generation, elimination of poverty and other production oriented developmental activities. The Government should take keen interest to strengthen the Co-operative banking system of the country. Adequate and timely credit flow can accelerate the pace and transform the pattern of rural development. Social banking was introduced in the seventies to provide priority sector allocation of credit even mandatory on the part of the public sector banks resulting in rapid expansion of institutional credit in rural areas.

Upon introduction of new economic policy and financial sector reforms as recommended by the Narsimham Committee, the earlier emphasis on priority sector was diminishing. **The ideology of the co-operative system was being frustrated by the recommendation of the Narasimham Committee that the Co-operative banks would function under purview of Companies Act instead of State Act. Application of policies like NPA, Capital Adequacy without granting recapitalization fund to the Cooperative banking sector is suicidal. Central Govt. policy to establish Local Area Private Banks would lead to encourage the money lenders by legalizing their activities.**

The issue of pension of the co-operative bank employees also needed serious persuasion. On the issues of pension and local area private banks, BEFI already staged All India Strike. The question of Model Act, though seemed beneficial in the case of some States, required more study in view of the liberalization process and recommendations on Co-operative banks by the Narasimham Committee. The '90's of the last century saw neglect of the democratically elected managing committees in the Co-operative banking sector in most States, but in States like West Bengal, Kerala, Tripura the attitude was quite different.

BEFI General Council approved the suggestions of Co-operative banking sector sub-committee to revive the agitational programme culminating in 'A Day Long Dharna' in all State capitals in the month of November during the co-operative week falling between 14th and 20th November 2012. General Council expressed concern on the developments in West Bengal where one Urban Cooperative Bank (UCB) had been placed under liquidation throwing around 60 employees out of employment, 30% wage cut in case of another UCB in the name of sickness, notice of de-licensing from RBI hanging on some other UCBs. GC took note that situation in the sector varied from State to State and bank to bank. Complexities and various dimensions in the sector are the limitations for the GC to take a common position on all issues for all banks in the sector all over the country. In this backdrop, the GC decided to extend full support for successful implementation of the programme launched by the Sub-committee and advised the State units concerned to take appropriate step depending upon concrete situation in each case and stand beside the employees under distress.

All India Co-operative Banking Sector Sub-Committee met at New Delhi on December 11, 2013. The meeting chalked out the following programme :-

1. Seminars to be organized on health of Co-operative banks in the backdrop of Dr. Prakash Bakshi Committee's recommendation and other issues, including pension, of Co-operative bank employees in all State Capitals by February 2014.
2. Badge wearing and demonstration on the issues of Co-operative bank employees on March 12, 2014.
3. Dharna before Parliament during July 2014.
4. Memorandum to all political parties in States by BEFI's respective State Units seeking their support on issues of

Co-operative banking sector and crisis faced by the peasantry.

On 19.12.2013 a meeting was held between BEFI and All India NABARD Employees' Association representatives and officials of banking, agriculture and cooperative departments, and NABARD, in presence of Shri Sharad Power, Hon'ble Minister of Agriculture and Co-operation, and Basudeb Acharya. M.P. The meeting discussed in detail the importance of PACS, Co-operative sector credit, health of the Co-operative banks, fund/resource crunch faced by the sector and NABARD. The most important issues of equipping the PACS with effective technology, linking them to National Payment System and fund support to them for making them compatible with CBS platform as per the recommendations of Vaidyanathan Committee were discussed threadbare. Fund assistance to the long term co-operative credit institutions, pending for more than 2 years, was demanded and brought to the notice of the Hon'ble Minister and Central Govt. and NABARD officials.

The Hon'ble Minister assured, as clarified earlier, to Basudeb Acharya through a letter, that functioning of PACS as business correspondents of higher tiers would not be mandatory, but optional. No decision in this regard would be taken without discussions with the State Government, Co-operative sector and PACS. He also mentioned that NABARD had already clarified this through a circular issued in September 2013. Sri Pawar also agreed to refer to the Finance Ministry for releases of fund soon. The other issues like Income Tax relief on Co-operatives and Pension for the employees would also be referred to the Hon'ble Finance Minister, he assured.

The General Council discussed the developments in the Co-operative banking sector and decided to extend all support to the struggle of the comrades in the sector. The Co-operative Sub Committee met in New Delhi on December 11, 2013 and

delegation on behalf of BEFI led by Basudeb Acharya, MP met Sharad Power, Minister of Agriculture and Co-operation and submitted a memorandum on the issues related to Co-operative sector and NABARD.

Grameena Banks (Regional Rural Banks) :

RRBs started their journey on 02-10-1975 when 5 (five) Regional Rural Banks (popularly known as Grameenl Banks) were established on that date through promulgation of an Ordinance. The Ordinance was replaced in February 1976 when the Regional Rural Banks Act, 1976 (21 of 1976) was passed in the Parliament.

As per provisions of the Act, ownership of these banks is shared by the central government (50%), concerned State Governments (15%) and the rest (35%) by the respective sponsor Banks, which are mostly the public sector banks. Objective of establishment of these banks was to cater to the needs of the poor people in the villages and also to create employment opportunities. The planners sought to combine the local feel and familiarity of the cooperative system and the professional competence of the commercial banks by bringing up this new set of banks exclusively for the poor people in the matter of catering to the credit needs in the rural areas.

Total number of RRBs reached to 196 by the end of 1987 as the policy makers conceived the RRBs as district level banks, though many of them had more than one district as the area of operation. Presently due to amalgamation, number of RRBs has come down from 196 to 56 only with total number of branches of more than 19000 with total customer base of more than 15 crores mostly in rural areas of the country. Number of Sponsor Banks is 22

History of RRB and history of AIRRBEA is very much linked with the activities of Com Dilip Kumar Mukherjee for obvious reasons as will be evident from the following pages.

Recruitment in RRBs, 5 in number (established on 02-10-1975) and others opened subsequently started in 1976, though to start with staff members of the sponsor banks were deployed in the RRBs on deputation.

No service rule was put in place for the RRB staff, there was no post of Messenger, pay scales of employees were tagged with those in respective State Governments, and the banks were being run at the whims of the deputed officers in the management posts.

Dada Mukherjee (Com Dilip Kumar Mukherjee) joined in GGB (Gour Gramin Bank) in West Bengal as Branch Manager in April, 1976. Now the name of amalgamated bank is Bangiya Gramin Vikash Bank wherein erstwhile GGB is the constituent.

In mid 1977, Dada Mukherjee and some other officers (BMs) from various parts of the country were sent to the Training Centre of Reserve Bank of India (RBI), Pune, Maharashtra. At that point of time College of Agricultural Banking (CAB - RBI), initial Training Centre for RRB officers at Pune was not only the birth place but also the growth centre for AIRRBEA.

Later on, BIRD (NABARD) at Lucknow also became the breeding centre of the units affiliated to AIRRBEA. The trainees took the major responsibility for the formation of Association and increase the membership of AIRRBEA under the leadership of Com D K Mukherjee and some others who joined the RRBs.

Around this period there was -

No scope to know each other in different RRBs of different states excepting when they were sent on Training at RBI Training Centre, Pune.

- Very limited service area of the RRB - 1 or 2 districts.

There was very little scope to go outside the service area of the respective RRB.

- All new comers - fresh from college/university having no TU background.
- No idea about T.U. or Banking Sector caused lack of collective thinking.
- No Service Rules, even no confirmation of the service up to 1980 in RRBs for their staff.
- Fear amongst employees/officers for RRB management to form any Association of RRB staff.

Some positive features also surfaced -

- Young persons joining RRB from the same district/State had courage to face management attacks.
- With zero level of service/financial benefits in comparison to bank employees created atmosphere to fight against injustice.
- Some Officers joined RRB mainly in Eastern & N.E. Region after their experience in State Govt. jobs at the age group of 35 - 40 years. So, they had some knowledge of service conditions, right of employees etc. which were denied to RRB staff.

T.U. Guidance & other relevant features

- Ashis Sen's guidance from the very beginning as President, AIRRBEA. He was friend, philosopher & guide to the then leaders in RRBs.
- D.K. Mukherjee had his experience of T.U. in LIC & State Govt. (1958-March, 1976). His continuous contact, communication and mobility helped formation and growth of associations in RRBs.
- Left Front Govt. in WB/Kerala/Tripura etc. helped growth of TUs.

- Due to involvement of Ashis Sen, easy rapport with RBI/NABARD officials/management was possible.
- A sincere & mobile core group formed in some States helped much to move forward under the leadership of D K Mukherjee.
- AIRRBEA being the first and only apex organization for all cadres from 1978 to 1982 had the opportunity to approach all cadres of staff.
- Major players in Banking Industry as TU had no interest in RRB staff issues for a considerable period of time as will be evident from the fact that - AIBEA formed TU in RRB in 1983 &
- AIBOC formed their unit in RRB in 1987 -
- NOBW though came in 1982 to the RRB sector; it was a minor player in Banking Industry.
- BEFI was born in 1982.

AIRRBEA units took the advantage of State Level Coordinating Body and later SLF/SLCRC at management side under the Chairmanship of Lead Bank/NABARD where all the staff matters at the State Level were discussed. At the National level, a Committee for RRB & staff matters under the Chairmanship of Deputy Governor, RBI was there. R.P.C.D, RBI used to look after the RRB matters up to 1984.

So unless State Level or National Level body was formed, there was none to bargain at these levels.

AIRRBEA formed both National & State Level committees along with RRB level bodies since inception.

Some historic events at the initial stage of the AIRRBEA

- First Meeting of 39 officers was held in August 1977 at Pune at College of Agricultural Banking (RBI) towards formation of the AIRRBEA.

First Apex Organization (Adhoc body) formed at Pune in August. 1977 with -

- i. Gopinath - President ii. D K Mukherjee - General Secretary

First registered unit of composite Association in RRB in the country

- i. Mallabhum GB (West Bengal) ii. Puri GB (Odisha)

- Foundation conference of the AIRRBEA was held at Bhubaneswar, Orissa on 27th & 28th May 1978

First Central Committee of the AIRRBEA was elected with -

- i. President - Ashis Sen - elected in his absence (Ashis Sen was then General Secretary of the All India Reserve Bank Employees Association) and his name was proposed by Amal Chakraborty of UCO Bank.

- ii. Vice President - D.K. Mukherjee

- iii. General Secretary - Basant Mishra (who did not function as GS after issuing Circular no 1 which was prepared by D. K. Mukherjee)

- D K Mukherjee had to function in place of Basant Mishra.
- First meeting of Central Committee was held on 29-05-1978 at Puri sea beach
- Decision to hold the first Conference at Cannanore, Kerala was taken in the CC Meeting held at Nagpur, Maharashtra (RBEA office) on 24-08-1979.

First time the constitution of AIRRBEA was drafted (1978) by-

- i. Amal Chakraborty (UCO Bank) - he was leader of the UCBEA

- ii. D.K. Mukherjee (Gaur GB)

- iii. Ganesh Mishra (Puri GB)

Presidium in the foundation conference at Bhubaneswar. Orissa on 27th & 28th May. 1978

- i. Amal Chakraborty (UCO Bank)

- ii. D.K. Mukherjee (Gaur GB)

- iii. Ganesh Mishra (Puri GB)

First Conference of AIRRBEA at Cannanore. Kerala - 1st & 2nd March. 1980 elected :

- i. Ashis Sen as President (continued from 1978 to 26th January, 2003 i.e. BishnupurWB Conference)

- ii. DK Mukherjee - as General Secretary (continued till death on 31-03-2013 as Secretary General from 2010)

- First Charter of demand of the AIRRBEA prepared by - Ashis Sen and Ajit Ghosh (1980)
- First Constitution Amendment (Draft) by - Ajit Ghosh (1980)
- First General Council Meeting - Patna, 18-01-1981
- First strike observed by the AIRRBEA - 27th June, 1980
- First Dharna organized by the AIRRBEA at New Delhi - 02-10-1980
- First memorandum for Hon'ble Prime Minister of India was prepared by -i. Ashis Sen ii. Sayeed Khan
- First Deputation to Prime Minister, GOI at New Delhi- 02-10-1980
- First Deputation to Hon'ble Finance Minister, GOI & Hon'ble Labour Minister, G.O.I - 03-10-1980

- First series of AIRRBEA agitational programmers-15-05-1980 to 02-10-1980
- First case filed by AIRRBEA in Supreme Court praying - "equal pay for equal job"-03-02-1984 (filed in 1983 through G S Kaushik an officer of the then Gurgaon Gramin Bank along with AIRRBEA as petitioner)
- Second Dharna at New Delhi - 27-03-1981
- First series of Achievements of the AIRRBEA agitation programmes -
 - Right for Recognition of T.U. (27-12-1980),
 - Right for bonus (15-10-1980)
 - Officiating allowance (22-12-1980)
 - Confirmation of staff (09-12-1980)

Remote place allowance (5-11-1980) etc.

Representative capacity of the AIRRBEA upheld by the Supreme Court first in 1984 (17-09-1984), then again in 1996 (12-04-1996) and again on 31-01-2001.

- 1st Supreme Court Order on 01-09-1987 (in the WP filed on 03.04.1984.) - Direction to GOI to constitute the NIT (National Industrial Tribunal) under the Chairmanship of Chief Justice (retired) of a High Court. It was constituted by the GOI under the Chairmanship of Justice Obul Reddy, Chief Justice of AP High Court (Retd), Hyderabad, vide GOI notification dated 25.11.1987
- NIT Award pronounced by Justice Obul Reddy on 30-04-1990 at Taramandal Complex, Hyderabad, AP, directing Parity of wage Structure - Historic victory of the AIRRBEA under active participation of its A P State Federation under leadership of PSM Rao, Com S

- Venkateshwar Reddy, presently GS, NFRRBO and other leaders of AP/Karnataka/WB/Kerala Federations etc.
- 2nd Supreme Court direction on 12-04-1996 - to allow arrear & other benefits out of implementation of the NIT Award vide GOI order dated 22.02.1991.
- 3rd Supreme Court directions came on 31-01-2001 in the matter of allowing parity and extension of 6th and 7th Bipartite pay scales and other benefits, as the same was held up by the GOI on the plea that effect of NIT Award was not continuous, and so Mahalik Committee was formed to frame separate pay scales etc.
- 4th Supreme Court direction on 07-03-2002 in the matter of contempt petition filed by AIRRBEA, finally rejecting plea of profit/loss while granting parity.
- Pay parity for RRB Staff substantiated on 30-04-1990 - through the Award of the NIT.
- First Government order on Pay parity and equation of posts - 22-02-1991 - as per NIT Award
- First NABARD's order on details of Pay parity 20-03-1993 - based on RC Gupta Committee report
- First GOI order for regularization of part-time messengers - 08-10-1984
- Second GOI order for regularization of part-time messengers - 04-10-1988
- Comprehensive order on regularization of part-time messengers - 22-02-1991 & 20-03-1993 by the GOI and NABARD respectively.
- First Service Rule introduced in RRB for all categories of staff - 13th May, 1980
- Service Rules for RRB Staff notified after amendment notified by GOI on 15-09-2000

- Latest Service Rules as notified by GOI - 25-06-2010
- First Promotion Rule in RRB notified by GOI - 28-09-1988
- Second promotion rule notified by GOI - 29-07-1998
- Latest and existing promotion rule notified by GOI - 13-07-2010
- S.C. Mahalik Committee appointed by GOI - November, 1996 - to delink RRB staff from Wage structure of Banking Industry.
- S.C. Mahalik Committee Report - May, 1997 - to delink RRB staff from Wage structure of Banking Industry.
- Karnataka High Court order on 11-11-1998 - rejecting Mahalik Committee and to uphold Parity.
- Kerala High Court W.P. no. OP no.1871/1997 (SMGB) - to uphold of Salary Structure parity at 6th Bipartite filed by our SMGB units under leadership of Com C Rajeevan and Com KG Madanan.
- Kerala High Court Division Bench order on - 25-11-1998 - to uphold parity at 6th Bipartite - great victory of the AIRRBEA under the aegis of our Kerala State Federation.
- Pension Parity case of AIRRBEA (with computer Increment) before Karnataka High court - WP No. 20034 of 2003 filed by our Karnataka State Federation under leadership of Com Ganapathi Hegde and Com H Nagbhusan Rao.
- NABARD's Transfer Petition for all Pension cases in different High Courts to Supreme Court - TP No.211 of 2009.
- Supreme Court rejected the NABARD's Petition on 26-08-2010 and sent back the cases to respective High Courts.

- Pension Parity Case in Karnataka High Court order on - 22-03-2011 (D.B order - 31-01-2014) - great legal victory of the AIRRBEA under aegis of our Karnataka State Federation.
- Pension Parity Case Rajasthan High Court order on - 15-09-2011.
- Pension Case Rajasthan High Court Division Bench order on - 23-08-2012
- GOI filed SLP before the Hon'ble Supreme Court no.39288 of 2012 against the above DB order dated 23-08-2012 of the Rajasthan High court. (More details are furnished at the later part of this write up)

Amalgamation of RRBs - Total number of RRBs has come down from 196 (in 1987) to 56 (in April. 2014)-

- »:« First Phase started in September 2005 - Sponsor Bank wise within a State - as per Prof V S Vyas Committee Report of 2004
- »:« Second phase (partly) - October 2012 - Across the Sponsor Banks within the State, but not yet delinked from Sponsor Banks.

Organisational revamping

- AIRRBEA formed two separate wings from its 11th Conference held at Sikar, Rajasthan on 20-22nd February, 2010 -
 - NFRRBO (National Federation of RRB Officers)
 - NFRRBE (National Federation of RRB Employees)
- AIRRBEA is now (after Sikar Conference) coordinating body of NFRRBO (National Federation of RRB Officers) and NFRRBE (National Federation of RRB Employees) and as per Constitution, Secretary General, AIRRBEA is ex-officio Chairman of both NFRRBO and NFRRBE.

»« Both NFRRBE and NFRRBO represent the overwhelming majority of employees and officers respectively in the RRB sector.

Now coming to little details pertaining to the history of the RRBs and the AIRRBEA :-

As a Trade Union AIRRBEA is committed to fight for the working class and so the mention below may sound relevant when its brief history is attempted to.

“We are convinced that we can be victorious only through struggles and unity... we believe that it is vital to unite the exploited and the oppressed, workers and peasants, jobless and the landless, informal workers and other community and social movements so that a strong and victorious force can emerge to make possible the new world that we aspire to...’, so reverberated the HAVANA CONSENSUS adopted in the XVth World Trade Union Congress at Havana, Cuba from December 1 to 4, 2005. This World TU Congress was attended by Dilip Mukherjee and Ajit Ghosh on behalf of the AIRRBEA.

Much before this, 25 years earlier to this event, on March 3, 1980 the All India Regional Rural Bank Employees’ Association in its first General Conference held at Cannanore, Kerala gave a clarion call to the RRB staff (coming from 39 out of 48 RRBs in 14 States at that time) to carry the rural people and augment organizational rapport and affinity with them since the real strength lies with the people.

As mentioned hereinabove, the idea of promoting All India Association of RRB employees was conceived by a handful of enterprising branch managers of RRBs under the leadership of Com Dada Mukherjee, who had assembled at the College of Agricultural Banking of the RBI at Pune for undergoing a training course there. It was August 1977 when an ad-hoc

committee was formed with Dilip Kumar Mukherjee as General Secretary. After hectic organizational works for a few months the AIRRBEA took its birth in the Inaugural Conference held at Bhubaneswar on May 27-28, 1978 with Ashis Sen as President, Dilip Mukherjee as Vice President and Basanta Mishra as the General Secretary.

The twenty months from June 1978 to February 1980 almost went awry due to non performance of the first General Secretary.

The AIRRBEA actually came to light in its first General Conference held at Cananore, Kerala. Even when in its cradle in the year 1980 the AIRRBEA was clear in its vision and concepts. Its distinct goal was to protect and promote the service conditions and salary structure of its members, and simultaneously to build up close affinity with the downtrodden people in the rural society by fully harnessing the unique opportunity to serve them with separate ethos blended with compassion and consciousness as well as different credit products of the RRBs.

With the advent of mass banking scenario backed up by different poverty alleviation schemes, dovetailed with government subsidy and bank loans from the early eighties, RRBs assumed a pioneering role to implement those rural development programmes in consultation with the elected Panchayat and State functionaries not only in the States of West Bengal, Tripura and Kerala but in all other parts of the country. RRBs alone through the present net work of around 19000 branches covering 623 districts of the country negotiated around 43% of the then Government scheme of IRDP and other poverty alleviation cases, organized around 48% of total number of self help groups, mostly of women and initiated over 50% of the farmer’s clubs under the NABARD scheme.

The vision and the concept of the organization were manifest

amply even in its first Charter of Demands adopted at Cananore. The salient features of the demands were :-

1. Equal Pay for equal job (at par with Sponsor Banks and not as per State Govt. Rules as were applicable at that time.)
2. Comprehensive Service Rules for officers and employees.
3. Creation of posts of Messengers for all branches and offices of RRBs.
4. Rural Bank for Rural India.
5. Simplification of lending rules and banking norms and procedures to suit the needs of the poor rural masses.
6. Waiver of collateral security for all loans up to Rs. 5000

The AIRRBEA came out as a vibrant organization and also became an inseparable part of the struggles and movements, both Industries specific and united action of the working class in the Banking Industry and in the country as a whole.

The first Rally and Dharna of the AIRRBEA at Delhi was held on October 2, 1980, when over 500 RRB staff from different parts of the country paraded through the street of the Capital to hand over a Memorandum to the then Prime Minister, Indira Gandhi. The first achievement to come was publication of the RRB Staff Service Regulation in 1981 in a composite way for officers and workmen employees.

On 03.04.1984, the AIRRBEA filed a Writ Petition in the Supreme Court of India demanding salary benefits at par with commercial banks employees, and after a strong challenge from the Govt. of India over the representative capacity of the AIRRBEA for all cadres of staff the court finally admitted the petition on 17th September 1984.

While Rural Banks were being used as the vehicles for development of rural sectors, the employees there were under

severe hardship because of policies of the government in respect of those banks. As on December 1985, there had been 183 Regional Rural Banks covering 333 districts in 23 States/Union Territories having in all 13606 branches. According to an RBI report total deposits in RRBs in 1985 were Rs.1285 crores and total advances Rs.1407 crores.

Under the leadership of AIRRBEA, around 65000 employees of the then rural banks all over the country had been agitating since 1980s on the demand of (1) equal pay for equal work - uniformity in wages and service conditions, (2) regularization of messengers on daily wage (3) promotional opportunities for all (4) negotiating forum in the Apex and State level.

They had observed two All India Strike actions in January 1985 and September 1986 in pursuance of their demands. They also staged a central dharna at Delhi on July 29, 1986 participated by nearly 4000 employees. Since rural banks play a pivotal role in the development of rural economy of the country, cost of operating RRBs is a cost of growth and cannot be looked upon from the angle of commercial profitability.

As on 30th June 1989 the total number of Gramin Banks were 196 with 13440 branches. 29 commercial banks including 26 nationalized banks had sponsored those Gramin Banks. The employees in the banks were under severe constraint because of policies of the government. Often there was no cohesion among the Central Government, State Government, NABARD and the sponsoring banks leading to serious mal functioning in the sector. Alongside, the Gramin Banks were also being treated as colonies of the sponsoring banks whose officers on deputation took little interest in making rural banks effective.

The employees under banner of AIRRBEA had been on relentless struggles for being placed at par with commercial

bank employees as regards wages and other service conditions. BEFI in its General Council Meeting held on June 23rd-24th 1989 took a resolution in their support and reiterated their demands. In the course of the long drawn strenuous struggle, the AIRRBEA in 1984 moved the Supreme Court, and as directed by the Court on 01.09.1987 the Central Govt. set up a National Industrial Tribunal chaired by Justice Obul Reddi, former Chief Justice of Andhra Pradesh High Court.

After nearly 2 years of serious deliberations before it, the laborious task undertaken by the AIRRBEA, representing nearly 80% of the total employees in all categories covering officers, managers etc down to peon and sweepers was crowned with success in the teeth of stiff opposition from the Central Govt., RBI, NABARD and several sponsoring banks. As per award delivered on 30th April 1990, employees and officers of Gramin Banks became entitled to get the same pay and allowances and other benefits as their counter parts in sponsor banks effective from 01.09.1987. Sub Staff employees also became regularized from the date of their employment.

But the government adopted a delaying tactics compelling the employees to give a call for one day token strike in the 3rd week demanding wage fitment corresponding to sponsoring bank's staff. Government's half hearted implementation of the Committee's report denying the accruing benefits for the period between 01.09.1987 and 01.01.1991 caused further unrest. The dues of the employees ran to some Rs. 275 crores. Further, in spite of clear direction of the Tribunal, part time messengers had not been regularized for a long period. The employees were deprived of computer increment from 01.11.1993. The government was compelled to set up an Equation Committee to determine the status of rural hospitalization expenses.

The legal fights revolved solely around implementation of the Award and also in defence of the benefits flowing from the

Award. The AIRRBEA had to take resort to the Supreme Court twice (after the Award in 1990) for implementation of Industry wise Wage Settlement and protection of parity. With an evil design to undo the benefits of parity the Govt. of India appointed in November 1996 the S.C. Mohalik Committee to re-determine the salary structure of RRB employees.

The Committee came out with a report in May 1997 to introduce a separate structure of pay for RRB staff so that they could be delinked from the industry-wise settlements. While all other All India Associations of RRB employees put up deputation to the Committee with an attitude of collaboration, the AIRRBEA firmly boycotted it and even challenged its authority in the Karnataka High Court. Ultimately the Court was pleased to quash the Committee and the right to parity was defended on 11.11.1998. Amidst a plethora of Trade Union actions in different RRBs in the nook and corner of this vast country the most glorious one stands out to be movements of the Coordination Committee of the South Malabar Gramin Bank Unit for implementation of the 6th Bipartite Settlement. Besides some token one day strike, the unit observed their 23 days strike at a stretch and then 14 days hunger strike in 1995 - 1996.

And in the legal fronts also, the units of SMGB (South Malabar Gramin Bank) in Kerala came out in flying colours in the High Court of Kerala and then in the Supreme Court in the matter of implementation of the Bipartite Settlements having all India ramifications. Not to belittle others, the valiant role of the comrades in Kerala, Karnataka and Andhra particularly in legal as well as organizational fronts will remain a source of inspiration for all the days to come.

The 8th and 9th Bipartite Settlement benefits could be broadly implemented in the RRBs through organizational effort only, i.e. without resorting to the Court of law. But the relevant

orders were full of incognitos, anomalies and deprivations, and programmes of organizational movements including a strike in the month of April had been chalked out. The glaring display stood out to be the absence of any pensionary benefit for RRB staff at par with the scheme of the Commercial Banks. Legal actions had been initiated in Karnataka High Court against the flagrant violation of the NIT Award. (More details are available in subsequent pages).

On Restructuring of RRBs : In a memorandum submitted to Narasimham Committee it was suggested by the AIRRBEA that rural credit system must be strengthened enough for the entire rural masses and the separate identity of RRBs must be retained. AIRRBEA had been demanding for setting up of National Rural Bank with the amalgamation of 196 rural banks in the State level institutions to meet the needs of rural priority sector under one single Central Federal Body to supervise them.

The Parliamentary Standing Committee for Finance unanimously recommended in December 1993 and again in 2003 for formation of a National Rural Bank or Zonal Rural Banks under a Central canopy. So was the case when the Finance Minister met earlier in October 1993 the MPs belonging to all political parties. But suddenly the Finance Minister spoke of revamping only 100 RRBs for the present and the rest later on. But while presenting budget he retraced and said only 50 of them would be considered. Naturally, confusion and frustration were created enough among remaining RRBs and their staff.

During the period from mid 1995 to end 1996 the employees in the banks under AIRRBEA launched series of programmes, some State based, some regional and some central, including All India Strike actions on their demand of (1) Continuity of parity of wages with the employees of commercial banks (2)

Establishment of a National Rural Bank of India and (3) Parity of retiral benefits with the commercial bank employees.

By this time Mahalik Committee recommendation on wages etc in RRBs also added fuel to fire. AIRRBEA and most of the unions boycotted the committee though all the unions rejected the report of the committee.

In February 1997, AIRRBEA had most of the other organizations with it in launching a joint struggle demanding implementation of the 6th Bipartite Settlement of 14.02.1995 and the Joint Note of 23.06.1995 signed between IBA and the Workmen Unions and also IBA and officers' organizations to RRBs. One day strike was also observed jointly.

Following formation of UFBU in the banking industry in 1997, a similar platform for joint movement was established in the RRB sector also with AIRRBEA and five other unions. But the BMS followers did not join it though their counter parts in commercial banks were in the UFBU. The United Forum of Regional Rural Bank Unions (UFRRBU) carried on a series of agitational programmes and joined the UFBU in the strike action of 04.07.1997 and 28-29.08.1997 demanding (1)Implementation of the 6th Bipartite Settlement/Joint Note to the RRBs and (2)Abandonment of the Government's decision to permit the private sector to establish Local Area Banks (LABs).

The decision of the Government to permit LABs was taken by the RRB employees as well as by the commercial and the co-operative bank employees as a great threat to mass banking and security of jobs of the employees. The other demands included were parity of retiral benefits with the commercial bank employees and establishment of All India Bipartite Forum for RRB Employees. As one of the outcomes of this commercial bank, regional rural bank and co-operative bank employees' joint movement, establishment of LABs was stopped, at least for the time being.

The common movement of UFBU and UFRRBU had some impact on the government's thinking in relation of Mahalik Committee. The main impact was, however, cast by the judgment issued by the Kerala High Court and the Karnataka High Court in the cases filed before them, one of the units of AIRRBEA and other by AIRRBEA direct. The courts held that, with the implementation of NIT Award in the RRBs by the government in exercise of the power conferred to it by the RRBs Act, 1976, reflection of periodical revisions in the wages of the sponsor banks employees on the wages of RRBs employees had become an irrevocable principle.

Regional Rural Bank employees and officers all over the country staged a Day Long Dharna before all Head Offices of RRBs on 06th September 2011 at the call of AIRRBEA on the following demands:

- 1) PARITY OF SUPERANNUATION BENEFITS/OTHER ALLOWANCES/ BENEFITS/SERVICE CONDITIONS.
- 2) REGULARIZATION/ABSORPTION/PROMOTION OF DAILY-RATED/PART-TIME/CASUAL WORKMEN, MESSENGERS, SWEEPERS & WORKERS.
- 3) REPRESENTATION OF WORKMAN/OFFICERS IN THE BOARD OF MANAGEMENT OF RRBs.

All India Regional Rural Bank Employees Association again gave a call for all India RRB Strike on 30.03.2013 on the following demands : (This call was deferred in view of the conciliation made by the CLC (C) and the GOI officials at Delhi held on 28.03.2013.)

1. Immediate extension of Pension parity to RRB staff as per Industry wise Settlement as on 29.10.1993.
2. Formation of NRBI with State Level RRBs.
3. Adequate manpower by fresh recruitment and promotion. Promotional and recruitment vacancies as on 31.03.2012 must be filled up before 31.03.2013.

4. Regularisation of all part-time/casual/daily waged employees in RRBs.
5. Extension of all other allowances and benefits including computer increment in tune with Sponsor Banks.
6. Representation of workmen and officers in the Board of Management of RRBs.

Opposition to Privatisation Bill for RRBs :

It may be noted that at the fag end of the UPA II regime, the Finance Minister Sri P. Chidambaram placed a bill to the Parliament on 22.04.2013 intending amendment of the RRBs Act, 1976, providing for dilution of ownership of the RRBs and to allow private share in the capital base of the RRBs, and other related provisions to implement the proposal.

This was strongly objected to by the AIRRBEA and all other unions in the RRB sector as also by the UFBU in the Banking Industry. The Bill placed was referred to the Parliamentary Standing Committee on Finance, and the same could not see the light before expiry of the sixteenth Lok Sabha. Thus the matter ended for the time being.

Now coming to the other side of the struggles in the Court of Law, it may be observed that history of the struggles of the AIRRBEA is replete with legal battles also throughout its long existence and advancement, and so it will be unjust to conclude this write up without mention of the landmark events of the legal battles carried by the AIRRBEA for the cause of the RRB staff.

Legal Battle of the AIRRBEA on Pension Parity as well as Pay Parity :

Most of the retired friends and hundreds of those at the fag end of their service in the RRB sector, are very much agitated and anxious on the fate of final outcome of the legal battle out

of SLP (C) No. 39288 of 2012 filed by the DPS, MOF, Government of India against the final judgement and order dated 23.08.2012 passed by the Hon'ble High Court of judicature for Rajasthan at Jodhpur in DB Civil Special Appeal (W) no. 2021 of 2011. Incidentally this appeal was also filed by the DPS, MOP, GOI against the order of the single Bench of the said Hon'ble Court, Jodhpur dated 15-09-2011 in the WP No. 4366 of 2005 filed by Gramin Bank Pensioners Samity and Krishna Pareek (Vs Union of India), where AIRRBEA was allowed to participate as impleading petitioner.

Naturally the AIRRBEA leadership had to play the leading role with engagement of Senior Lawyer and putting the entire matter of arguments as was done in the matter of WP filed by the AIRRBEA before the Karnataka High Court and disposed of by the Hon'ble Single Bench on 22.03.2011 in WP No.20034/2003.

RRB men recall with deep sense of gratitude and respect the contribution and the strong conviction of the beloved deceased leader Dilip Kumar Mukherjee and his close team, Ajit Ghosh and other leaders from various States, about the victory on the subject matter of parity of wage structure. Mention may be made here of the effective role of the team of legal matters like PSM Rao, R G Nargund, Venkateswar Reddy, Ganapathi Hegde, Nag Bhushan Rao, K G Madanan, H N Barman, Anadi Mahato and other leaders of Andhra Pradesh/Karnataka/Kerala/West Bengal State Federations, who had contributed their dedicated service/involvement in respective Hon'ble High Courts and before the NIT/Supreme Court. It will be failing in our duties if we do not recall the invaluable advice and sterling performance of our NIT Advocate late KG Kannabiran under whose guidance and supervision our petition bearing no.1/88 before the NIT was prepared/finalised by Ajit Ghosh and his team and the same

was filed within the period stipulated by the National Industrial Tribunal (NIT), with its HQ at Hyderabad.

Pension Parity case -Pending before the Hon'ble Supreme Court of India

Let it start with the mention of events taking place recently on Pension Parity Case i.e. from the stage GOI knocked the door of the Supreme Court against High Court (DB) order.

- i. SLP (C) No. 39288 of 2012 (arising from final judgement and order dated 23-08-2012 passed by the Hon'ble Rajasthan High Court at Jodhpur in DB Civil Special Appeal (W) No.2021 of 2011), filed by the Government of India (DPS, MOF) to create confusion and to delay/deny the Pension Parity to RRB Staff.
- ii. WP (CIVIL) No. 210/2013 - SMGBOF & Ors... Vs... Union of India & another filed by the AIRRBEA unit in SMGB (Kerala) to ensure full participation of the AIRRBEA to protect the interest of RRB Staff while contesting the above said SLP filed by the GOI.

Following orders/dates before the Supreme Court are worth mentioning -

- On 18-02-2013, the Bench of Justice P Sathasivam & Justice J S Khehar passed the order to ISSUE NOTICE.
- On 26-04-2013, the Supreme Court tagged WP No.210 of 2013 (SMGBOF & other Vs Union of India) with SLP (C) No.39288/2012.
- On 20-05-2013 Hon'ble Court considered impleading petitions of the AIRRBEA & various other unions and allowed the same.

Developments in brief till recently

It may be recalled that the case was listed for 29th April 2014 after some time when the matter was listed twice by this time, but hearing could not take place, particularly after submission of the affidavit by the Government of India on 05-07-2013 stating that GOI is ready to implement the Pension Scheme with stipulation that -

- For the present only profit making RRBs will be allowed to pay pension out of its profit utilizing only 25% of net profit and this amount should be more than 1/8th of the amortization amount for the corpus required for the RRB. Rest RRBs will be allowed only when they wipe out the accumulated loss and go by the above norm.
- Employees will have to contribute 30% of the total fund required for the RRB to implement the scheme
- Effective date of release of Pension will be 01-04-2012

Since the AIRRBEA could not bow down to the conditionalities, it had to take the matter to the Senior Advocates for effective opposition and remedy.

AIRRBEA approached the Hon'ble Chief Justice through the Senior Advocate for early hearing on priority basis.

On 18 February, 2014 Hon'ble Chief Justice allowed the same and passed his order to that effect. Accordingly, the matter was listed in March, 2014, but it did not reach for hearing as the Hon'ble Justice J S Khehar did not sit for the Bench, and thereafter the case was not listed as the Bench headed by Hon'ble Justice Khehar was not sitting.

The matter was listed at item no. 6 on 9th September 2014 and it reached the Bench for hearing, but surprisingly the ASG of the GOI prayed for adjournment, which the Court allowed. Now, as per the website, our case is listed for 28 October,

2014. Now let us hope for the best and disposal of the case in favour of the RRB staff.

It remains a fact that AIRRBEA is the only body who went before Hon'ble Chief Justice twice for early hearing on priority basis and has been continuing with the legacy of DADA with the same advocates - Ananth Raman and C K Sasi, also the same legal team - H N Rao, K G Madanan and Ganapathi Hegde besides other principal office bearers like S V Reddy, S K Dwivedi, C Rajeevan, Sagun Shukla, A Sayeed Khan, who are regularly monitoring the case.

Karnataka High Court

- i. AIRRBEA filed the Writ Petition No. 20034/2003 with claim of Parity of Pension and other allowances including Computer Increment before the Karnataka High Court, Bangalore - judgement was delivered on 22.03.2011 directing the GOI to frame the scheme of Pension for RRB staff at par with the scheme available in Banking Industry and also to pay the Computer Increment as paid in Commercial Bank, in terms of Settlement dated 29.10.1993.
- ii. Writ Appeal Nos. 5674/2011 and 6824 - 25/2012 (S - RES) & Misc. W. 8169/2011 were filed by Union of India/others against the orders passed by the Single Bench of the Karnataka High Court in the Writ Petition No. 20034/2003 (S -Res) dated 22-03-2011.
- iii. Writ Appeal of the GOI was dismissed on 31-01-2014 by the Division Bench of the Hon'ble Mr. Justice N K Patil and Hon'ble Mrs. Justice Rathna Kala.
- iv. Reportedly the Government of India has filed another appeal recently before the Hon'ble Karnataka High Court for restoration of their appeal as the same was dismissed on 31-01-2014 on technical grounds. Employees are alert on the issue.

Highlighting events of the case in Karnataka High court :-

In 2003, when all our efforts through negotiations on Parity of Pension with the GOI failed, the AIRRBEA leadership had no other alternative but to move the judiciary to get the relief and filed the WP stated above before the Karnataka High Court. Subsequently other apex organizations in RRBs and some individuals also moved other High Courts.

Historic Judgment in the High Court of Karnataka delivered on 22nd March, 2011 in the WP no. 20034 of 2003 (S-RES)-

Between - i. AIRRBEA ii. KM Gurusurthy iii. Ganapati Hegde.....Petitioners

&

i. Union of India ii. NABARD iii. Pragathi Grameena Bank Respondents

In this case (WP No. 20034/2003), Hon'ble Court has stated in its Judgment that -

“...hence the Respondents are directed to take steps to ensure that the modalities are worked out for a Pension Scheme in line with the Pension Scheme formulated for the employees of the Sponsor Banks in terms of the memorandum of the settlement dated 29-10-1993 at Annexure - E to the WP with such changes as would be appropriate and keeping in line with the present circumstances.”

Rank and file in the AIRRBEA remember the great contributions made by leadership of the Karnataka State Federation and the Senior Advocate Sri P S Raja Gopal and his associate Advocates.

This judgement was challenged by the Government of India but the appeal has been dismissed on technical grounds as mentioned in the write up elsewhere.

It may be recalled that NABARD, Mumbai took all such Court cases filed before different High Courts by different associations and individuals to the Hon'ble Supreme Court for adjudication, but Hon'ble Supreme Court passed an order on 26-08-2010 refusing to admit all such cases and sent them back to the respective original High Courts. As such our case came back to Karnataka High Court and it came for final judgement on 22-03-2011 (The petition was heard and reserved on 08-03-2011 and judgement was delivered on 22-03-2011).

Mention may be made that due to constant follow up and pressure created by the AIRRBEA, exemption was allowed to RRBs from the EPF & MP Act, 1952 subject to better Scheme of Pension to be made in RRBs as per provision of the said Act, vide Office Memorandum No. S - 35025/4/2011. SS.II, Ministry of Labour and Employment, Social Security, - II Section, dated 6th May, 2011. Such exemption has helped taking decision for Pension Parity by the Government of India at par with Commercial Bank employees.

Pension Parity Case before the Rajasthan High Court, Jodhpur :

Though the WP was filed by the GB Pensioners Samity, the AIRRBEA took all measures to take the proceedings to the logical end through all its efforts as impleading petitioner. The order of the Single Bench came on 15-09-2011 (WP No. 4366 of 2005).

Division Bench Civil Special Appeal No. 2021 of 2011 filed by GOI in the Rajasthan High Court - against the judgment and order dated 15-09-2011 passed by the single judge of Rajasthan High Court, Jodhpur, in the WP no.4366 of 2005 - Gramin Bank Pensioners Samity and Krishna Pareek Vs. Union of India. This Appeal was disposed of on 23-08-2012 and after this Government of India filed SLP (C) No.39288/2012 before the Supreme Court.

Background of Pension Case on achieving Pay parity - a small resume :-

- AIRRBEA had to move Hon'ble Supreme Court with basic demand of "Equal pay for Equal Job depending on the industry cum region formula - WP no. 132/84 G S Kaushik & Another.. Vs ...Union of India & others - Continued from 1983 - 84 till 01-09-1987, when the Hon'ble Supreme Court Passed the order for establishment of the NIT (National Industrial Tribunal).
- NIT was formed on 25-11-1987 by the GOI notification.
- The NIT pronounced its award on 30-04-1990.
- The NIT award was implemented by the GOI order dated 22-02-1991 along with the Equation Committee Report dated 16-01-1991 effective from 01-09-1987.
- AIRRBEA had to move the Hon'ble Supreme Court in 1992 for removal of anomalies in pay-fitment and payment of Arrears and the matter ended with the Court's order dated 12-04-1996.
- AIRRBEA again had to go before the Hon'ble Supreme Court during 1999 - 2001 and again during the years 2001-2002 under the following circumstances -
 - 6th Bipartite Wage revision effective from 01-11-1992 was denied to RRB Staff.
 - RBI appointed Mohalik Committee in 1997 at the instance of the GOI on salary and allowances of RRB staff. The committee recommended that the RRB staffs are not entitled to Parity of Pay Scales and other benefits with the Sponsor Banks' staff and prescribed separate sets of pay scales which were elusive and looked slightly better at that point of time. Some associations even welcomed the Mohalik Pay Scales

but our leadership stood firm and did not fall into the trap of the GOI proposals to distort the Parity Benefits flowing from the NIT Award.

- AIRRBEA challenged this step of the RBI/GOI and filed WP No. 17905/1997 in the Karnataka High Court.
- Hon'ble Court by its order dated 11-11-1998 quashed the appointment of the Mohalik Committee and its Report and directed the Central Government to allow pay parity w.e.f. 01-11-1992 as per the Bipartite settlement in Banking Industry, which was not implemented in RRBs
- In the meantime Co-ordination committee of the employees and officers unions of SMGB (Kerala) filed WP No. O.P.No. 1871/1997 before the High Court of Kerala seeking similar relief as in the aforesaid WP before the Karnataka High Court.
- Learned Single Judge (Kerala High Court) allowed the WP and an appeal filed by the Management against the Single Judge Order was dismissed by a Division Bench of the Kerala High Court by an order dated 25-11-1998.
- The management carried this matter by way of a SLP before the Supreme Court. The AIRRBEA was permitted to intervene in the SLP and the said petition was ultimately disposed of by an order of the Supreme Court dated 31-01-2001 confirming the findings of the Kerala High Court and the Karnataka High Court as well to the extent that the employees of RRBs are entitled to Parity of the wages of the corresponding employees of the Sponsor Banks and are also entitled to identical wage revision as and when effected in Sponsor Banks.

- The Apex Court by this order granted further wage revisions w.e.f. 01-11-1997 as per 7th Bipartite Settlement that was implemented by this time in Commercial Banks.
- The GOI issued order on 11-04-2001 to effect this order of the Hon'ble Supreme Court, imposed several restrictions which virtually denied the Parity, in total negation of the direction of the Apex Court/NIT. Examples - Payment of arrear was linked to Profitability - HRA/CCA was made prospective from 11-04-2001 - Sponsor Banks were directed to negotiate with respective RRBs on other allowances to be payable w.e.f 01-04-2000.
- AIRRBEA had to take shelter of the Supreme Court again by filing Contempt Petition against the order of the GOI dated 25-04-2001.
- The Supreme Court disposed of this Contempt Petition by an order dated 07-03-2002 and it was clarified by this Apex Court that the GOI cannot now go back from its earlier stand of accepting the NIT Award, and as at present GOI cannot be held to be in compliance with the Judgement and directions of this Court in Civil Appeal No.2218 of 1999.
- After this the Government of India passed a fresh order dated 17-04-2002 where again the HRA was payable prospectively from 11-04-2001 and other allowances were to be paid prospectively with direction that Sponsor Banks should revise other allowances after negotiations with RRB employees.
- Till this time AIRRBEA leadership had to concentrate mainly on salary revision benefits which were denied to the RRB staff w.e.f. 01-11-1992, i.e. effective date of the 6th Bipartite, though the settlement (6th BP) was signed in 1995.

Pension Parity came to Picture in Banking Industry in 1993

- On 29-10-1993 there was a settlement in Banking Industry through which Pension was introduced as a retirement benefit in lieu of CPF, effective from 01-01-1986 with actual payment of pension being made from 01-11-1993 and the same were given effect to by the Pension Regulations notified by the Sponsor Banks on 29-09-1995. But the GOI did not extend this to RRBs.
- This action of denial of Pension was taken up with the Government of India/NABARD several times by the AIRRBEA when the dispute relating to wage structure/salary revision remained in the Court since 1997 till 07-03-2002.
- AIRRBEA, having exhausted all avenues of dialogue for extension of Pension Parity to the RRB staff, had no other alternative but to challenge this denial before the judiciary and ultimately challenged before the Hon'ble Karnataka High Court with the issue of Pension Parity along with the demand of Computer Increment and other allowances through the WP no. 20034 of 2003 as it considered that the denial of the above was arbitrary and unjust, and contrary to the Award of the NIT as well as the Law declared by the Hon'ble Karnataka High Court as also the Apex Court, and such action of the Government therefore contravened Article - 14, 16 (1) 39 (D) and 43 of the Constitution of India.
- The Karnataka high Court also took note of the fact that along with large no. of Petitions filed before this court, AKGBEF was one of them who filed a petition seeking declaration that provisions of EPF and MP Ordinance 1995 as illegal and unconstitutional in the WPs No. WP 7907 - 7911 and 7913 of 1996 ad connected petitions decided by a DB of this Court on 17-11-1997.

- Ordinance 13/1995 vide Sections 5&6A and 6B were substituted dealing with the Employees' Pension Scheme. The Ordinance was replaced by a Central Act No.25/1996 w.e.f. from 16-11-1995 that was also the Subject matter of challenge in those petitions.
- The Court also noted the negative stand of NABARD vide Circular no.34/100-04-2003 dated 30-01-2003 on release of Computer Increment and its legality.
- Hon'ble Karnataka High Court considering all the above matters delivered its historic judgment on 22-03-2011 allowing both Pension Parity as well as COMPUTER INCREMENT to the RRB staff in line with those available in Commercial Banks.

Computer Increment in Hon'ble Patna High Court :-

It may be recalled that before this order of the Hon'ble Karnataka HC, there was clear order of the Hon'ble Patna High Court passed on 18.11.2010 in the matter of WP filed by AIRRBEA unit in Madhya Bihar Gramin Bank - WP no.CWJC 18421/2010. Hon'ble Patna High Court directed that - "Accordingly, I direct the petitioners to invite the attention of the Secretary, Finance, Department of Economic Affairs (Banking Division), New Delhi, respondent no. 1 towards the aforesaid illegal decision taken by the NABARD dated 30.01.2003, Annexure 14, not to pay Computer Increment to the employees of the RRBs."

4. All these facts were taken by the AIRRBEA under leadership of our beloved DADA to all authorities including to the forum of JCC.

As per decision of the second meeting of the JCC held on 26-05-2010, chaired by the Chairman, NABARD, the matter has been forwarded by NABARD on 08th July, 2010 to the

GOI for exemption of RRBs from the purview of the EPF and the MP Act and framing a fresh Pension Scheme on lines of Commercial Banks. (Ref - ATR submitted by NABARD at the 3rd meeting of JCC held on 01-02-2011).

AIRRBEA leadership have put up their memorandum recently to the Hon'ble Prime Minister, Hon'ble Finance Minister, Hon'ble Labour Minister of the new Government at New Delhi, and also to the good number of Hon'ble Members of Parliament elected to the 16th Lok Sabha urging upon them to see that the SLP filed by the Department of Financial Services, Ministry of Finance under instructions of the previous Government may be withdrawn at the earliest to give relief to the retired staff and their families who are under tremendous hardship due to non - availability of pension at par with those available in Banking Industry.

Very important points to remember on Parity of Pension - Vital Features

- Hon'ble Supreme Court directed on 12.05.2006 that :-
"Pension, as is well known, is not a bounty. It is treated to be a deferred salary. It is akin to right of property. It is co-related and has a nexus with the salary payable to the employees as on the date of retirement".
- Decision of Hon'ble Supreme Court (Civil Appeal No. 2218 of 1999 with C.A. No. 2219 of 1999 and T.P. (Civil) No. 403 of 1999 D/-31.01.2001)

On capacity to pay in case of RRB

"The financial condition of the Regional Rural Banks is not a relevant consideration for the Central Govt. in determining the pay structure of the employees of the Regional Rural banks. Under the Regional Rural Banks Act while conferring power upon the Central Govt. to determine the pay structure of the employees of the

Regional Rural Banks, there has been no whisper that the financial condition of the bank or capacity of the employer to pay, would be a germane consideration. Moreover the question whether the financial viability would be the sole criterion in deciding the wage structure of the RRB employees was considered by the National Industrial Tribunal and the conclusion of the Tribunal has become final, the award in question not having been assailed and on the other hand having been implemented. In the aforesaid premises, it is a futile attempt on the part of the employer as well as the Union of India to re-agitate the dispute, which has already been resolved and has been given effect to”.

iii. A) Joint Consultative Council for Regional Rural Banks

“At the instance of GOI, NABARD submitted a concept paper on JCC on 8th Aug, 2008 to GOI. Finally GOI, in terms of their letter F. No. 2/1/2008-09 - RRB dt. 5th February, 2009 advised NABARD to set up a Joint Consultative Council (JCC) for RRBs comprising representatives from NABARD, Sponsor Banks (2), and State Govt. representatives (2) who will have discussions with the National Level Unions/ Associations in RRBs.

B) The action taken report on the decisions taken in second meeting of JCC held on 26th May, 2011 is indicated below.

SI. No.	Decisions of Second Meeting	Action taken
3.	Exemption of RRBs from Employees PF and Misc. Provision Act, 1952 and framing a fresh pension scheme on lines of Commercial Banks.	Matters referred to G.O.I vide our letter No. 615dt. 8th July. 2010

iv The proceedings is given below, recorded in the meeting convened by GOI with Sponsor Banks at Delhi on 19-04-2011 : -

“So far as grant of pension to employees of RRBs at par with Nationalized Banks is concerned, it was informed to the Sponsor Banks that in order to take a view in the matter, an Actuary was appointed by NABARD to calculate financial implication. Actuary has submitted its report. The matter is being examined in consultation with Ministry of Labour. The banks were also informed that the cost of pension scheme will have to be shared by the stakeholders of the RRBs i.e. Central Govt. (50%) Sponsor Bank (35%) and State Govt. (15%). The banks were of the view that in case of Nationalized Banks the employees has contributed to the pension fund; therefore the employees of RRBs should also contribute”.

v. Judgment of Hon’ble Karnataka High Court followed by similar Judgment by Hon’ble Rajasthan High Court on 22nd day of March 2011 Before Writ Petition No. 20034 of 2003(S-RES)

“ It cannot be said that the endeavor undertaken by the National Industrial tribunal and the opinions expresses by the Supreme Court was to be restricted to bringing about parity in the pay, allowances and other benefits of the employees of RRBs on par with the employees of the Sponsor Banks. It necessarily would include pensioners’ benefit as well” “It would be necessary for this court to direct the Central Govt. to pass appropriate orders in order to set right the anomaly pertaining to the retirement benefits, availed by the RRBs visa-vis the employees of the Sponsor Banks. It would certainly be justified if the RRBs are exempted from the

provision of the Employees Provident Fund Act, 1952 to bring about parity in pension and other benefits. The effort of the National Industrial Tribunal and the repeated directions of the apex court would not be completely implemented unless this is also carried out”.

- vi. Recommendation of Dr. Chakrabarty Committee duly approved by GOI in 2011

“The Committee also noted that a review of the existing PF/Pension Scheme is being done. As per advice of the GOI, NABARD has appointed an Actuary for assessing the requirement and financial gap, if any. The assessment is underway and hence, the committee has not made any assessment in this regard. The gratuity amounts may also undergo a change in future.”

The message of this Committee is loud and clear that not only the arrear of wages due to revised salary structure, but also the amount of superannuation benefits will have to be considered while assessing the capital support for attaining the desired level of CRAR by the stipulated period. This committee could not assess the load due to parity of pension since the actuary at that point of time could not submit their figures for pension liability.

The whole gamut of the Legal Battle/struggles in the RRB sector under the aegis/ banner of the AIRRBEA, stretched over the last more than three decades and a half since 1980, can hardly be picturised in few pages and it will be much voluminous if details are recorded at a place with versions of the orders/documents/names etc.

The Pension Parity case in the Supreme Court will be heard by the Bench of Justice J S Khehar and Justice Arun Mishra on 28.10.2014, as the case is listed at serial no. 8 in court no. 6. Let us hope that the matter will be settled in favour of the RRB staff and a big chapter of legal battle may come to a close.

‘As indicated above the GOI filed SLP against the order of the Division Bench of the Hon’ble Rajasthan High Court before Hon’ble Supreme Court in August, 2012. Of course GOI by this time agreed “in principle” Parity of Pension for RRB staff as approved on 25-06-2012. DFS filed an additional affidavit to the Supreme Court with so many preconditions to implement the Pension Scheme and the same were beyond the Scheme of Banking Industry.

After several dates of hearing Hon’ble Supreme Court passed an order on 26-11-2014 directing the Central Government to come to a negotiated settlement on the preconditions of their additional affidavit submitted before the Supreme Court and to see that negotiated settlement can be arrived at within a period of 3 months from the date of the order i.e. 26-11-2014.

Now that the Hon’ble Supreme Court directed the Central Government to find out negotiated settlement in the terms and conditions contained in the affidavit, it is expected that all the conditions can be amended through negotiation for implementation of the ‘Pension Scheme for the RRB staff with effect from a retrospective date. This is another historic victory that could be achieved due to persistent follow up and relentless persuasion through the legal course and otherwise for a long time under the able leadership of Dilip Kumar Mukherjee and his team, and the team is looking after these a/u aspects consequent upon the unfortunate death of D K Mukherjee.

NABARD Employees Movement :

All India NABARD Employees Association (AINBEA), the youngest All India organization of bank employees and as a sole representative trade union of Group B (Class III) and Group C (Class IV) of NABARD. was formed on 23 October

1983 at Bhopal, MP, through a meeting attended by a few comrades (around 20) from different parts of the country. K K Dikshit was elected as the founder President and P. R. Shukla was elected as the founder General Secretary of AINBEA. It was rather a turbulent time for NABARD employees as the institution was just sliced out of RBI on 12 July, 1982 by an act of the Parliament by merging one department viz. Agriculture Credit Department (ACD) and one subsidiary viz. Agriculture Refinance and Development Corporation (ARDC) of RBI. It was decided that the RBI and Govt. of India would have equal share holding (50% each) of NABARD paid up capital of Rs. 100 crore. Assuming charge, the newly formed NABARD Management, backed by the then Govt, wanted to ensure a total trade union free atmosphere in NABARD by adopting a thoroughly anti-employee attitude from day-one of its formation. They decided to set one section of employee against the other by adopting a dual pay-scale structure for the same job - those who came from RBI, by giving voluntary option, were offered total RBI parity in pay scales and other service conditions and those who were to be recruited afresh by NABARD were offered the then commercial bank pay-scales and other service conditions. The design was to nip any attempt to form trade union in NABARD in the bud by weakening the very base of unity of the employees by divide and rule. Another strategy was to keep NABARD from out of any influence of the strong trade union movement of RBI employees - a pet project of ruling class in any capitalist country to make the Central Bank and its subsidiaries out of any influence of progressive trade union movement. But, AINBEA and its leadership, almost from very beginning, decided to keep close touch with TU leaders of RBI and the latter also reciprocated wonderfully by extending their fraternal hands to help organize NABARD employees on a pan India basis.

Turbulent years for NABARD employees (1983-86)

Immediately after its formation, AINBEA decided to organize the NABARD employees all over India by addressing first the core issue of “equal pay for equal job” by demanding total abolition of dual pay scales and other service conditions through ensuring total parity with RBI. There were also issues like recognition of AINBEA as the sole representative bargaining agent of workmen employees of NABARD, absorption of casual employees, increase in canteen, medical facilities, grant to sports club, cooperatives formed by employees, end to strangulating atmosphere inside the institution borne out of Management’s mental torture of employees in the name of discipline. The employees, though many of them were casual, fresh recruits on probation, slowly started to respond to AINBEA call to organize to end various discrimination by the Govt.-Management combine. It was a unique united effort by all concerned - both RBI optees and NABARD fresh recruits who decided to form a strong organizational bond of comradeship of their own to attack the very basis of Management strength viz. divide and rule through a dual pay and service condition structure. At every tops and turns of this germinating stage of trade union movement of NABARD employees, All India Reserve Bank Employees Association (AIRBEA) and All India Reserve Bank Workers’ Federation (AIRBWF) extended their full cooperation and hands of camaraderie to NABARD employees and AINBEA. At this stage, in many units of AINBEA all over India, AIRBEA and AIRBWF leaders were co-opted as honorary members of AINBEA and they led the trade union movement in NABARD from the front shoulder to shoulder with NABARD employees including in centres like Mumbai, Kolkata, Thiruvananthapuram, Bangalore, Chennai, Hyderabad, Bhopal, Jaipur, Guwahati etc. Notable leaders of AIRBEA and AIRBWF

who were directly / indirectly associated with AINBEA in this period were legendary Ashis Sen, the then GS, AIRBEA/BEFI, Pulin Das (AIRBEA, Kolkata), Biren Sen (AIRBEA, Kolkata), W. R. Varadarajan (AIRBEA, Chennai), M. N. Khaspuria (AIRBEA, Jaipur), H. N. Manjappa (AIRBEA, Bangalore), Y Sriram Sharma (AIRBEA, Hyderabad), K. Radhakrishnan (AIRBEA, Thiruvananthapuram), Embran (AIRBEA, Bhopal), S.V. Mahadik, AIRBWF. This immense bond of fraternal relations between AINBEA and AIRBEA / AIRBWF is written in golden letters in the history of TU movement of bank employees.

First historic bipartite settlement in NABARD: Establishing the principle of “Equal Pay for Equal Job”:

NABARD employees embarked upon the path of a bitter fight for establishing the principle of “Equal Pay for Equal Job” and “Parity with RBI” from 1984 to early 1986. The first historic charter of demands of AINBEA embodying the above principles was submitted to the Management on 25 September, 1984 after three days’ of grueling sessions of Central Executive Committee (CEC) Meeting of AINBEA held at Mumbai. When all cogent arguments of AINBEA, ably articulated at the negotiating table by leaders like Pulin Das, Biren Sen, W R Varadarajan, H N Manjappa, S V Mahadik and others had fallen on deaf ears, the employees had no other go than to storm into nationwide agitation. In this do or die struggle of AINBEA, almost all democratic forms of agitation like demonstration, deputation, badge wearing, hand written poster, press release, leaflet distribution, wall graffiti, signature / postcard campaign, rally, Delhi Chalo, above all strike including hunger strikes were organized. The first such historic nationwide strike in NABARD was organized on 30 January, 1986, in which, thousands of NABARD employees,

braving all odds (a sizeable section of freshly recruited employees were then still on probation), took part. The Management called police forces in several centres (with the notable exception in West Bengal Regional Office at Red Cross Place, Kolkata of NABARD, as the state was then under the rule of Left Front Govt led by legendary Com. Jyoti Basu as Chief Minister. Incidentally, one of the historic declarations of Left Front Govt after assuming office in 1977 was that police would never interfere in peaceful democratic and trade union movement). The movement at all centres of NABARD was ably backed up with parleys / interventions by law makers with the central govt (MPs, MLAs, State Ministers especially by P. R. Kumaramangalam, a left leaning Congress MP and by Dr. Asok Mitra, the then Finance Minister, Govt. of West Bengal, who wrote a letter to the Govt. of India justifying the demands of NABARD employees for equal pay for equal work). But, all attempts for amicable resolution of dispute fell on deaf ears of NABARD management who decided to confront the employees with all the forces at their disposal. In this bitter struggle, no less than 4 employees at Mumbai were suspended by the Management with many others all over the country facing charge-sheets, memos, show cause notices. But, all attempts of the Management of NABARD to brow-beat the employees, backed up by the then central govt., failed to extinguish the flare of indomitable fighting spirit of NABARD employees. massive “Delhi Chalo” programme was organized on 20 February, 1986 in which hundreds of NABARD employees took part. In the meantime. P.R. Kumaramangalam became President of AINBEA and he took charge of pushing the issue with the central govt, especially with V.P. Singh, the then Union Finance Minister. Finally, the Central Govt and Management of NABARD yielded and the first historic settlement of Charter of Demands of AINBEA was signed on 22 February, 1986 between AINBEA and Management of

NABARD. This not only established the principle of equal pay for equal work, but also full parity with RBI in wages, other applicable service conditions. The settlement also achieved full withdrawal of all punitive actions by the management including suspension with restoration of back wages. Once the employees tasted victory in struggle, there was no looking back. Thus, AINBEA emerged victorious with full strength after this historic battle that gave it tremendous impetus to face up to the future challenges.

AINBEA fights for Crafting well defined promotion policy for NABARD employees (1986-19891)

Immediately after the first settlement, AINBEA once again started to tread on the path of fight to define the promotion policy for workmen employees as there was no promotion policy for workmen staff in NABARD till then. After relentless persuasion and struggle, the Management had to sign a supplementary settlement with AINBEA on 7 April, 1987 that defined to some extent the promotion policy for workmen staff, especially Group C (Class IV) staff of NABARD. This once again established the fighting character of AINBEA before the Management and enhanced the organisation's prestige amongst the general body of employees tremendously.

AINBEA grew with the institution as late 1980s saw maximum reach of institutional bank credit to rural India through schemes like Integrated Rural Development Programme (IRDP) in which NABARD played a very vital role. AINBEA always enthused and encouraged its members to play their due role dedicated to the cause of rural poor of the country for which NABARD was born.

During this period, the 2nd conference of AINBEA was held at New Delhi in 1986, which elected P.R. Kumaramangalam, MP as President and Vijay Bhosale as the

General Secretary. Jose T Abraham and Rana Mitra became All India Secretaries of AINBEA for the first time in that conference.

The 3rd conference of AINBEA was held at Chennai in 1988 that sharply attacked the then Central Govt.'s attempt to weaken democratic and labour movement bowing to the conditionalities of IMF loan. This conference saw heated democratic debates among delegates, especially those representing Kolkata, Thiruvananthapuram, Guwahati, Chennai etc. with P.R. Kumaramangalam, the then President and Congress MP. After lively debate, the report of the GS attacking the policy of the Central Govt. along with other issues of interest to NABARD employees was adopted unanimously. The conference elected P.R. Kumaramangalam, MP, as the President and V.K. Bhosale as the GS. Rana Mitra and Jose T Abraham once again were elected as the Secretaries of AINBEA.

AINBEA faced hostile attacks of NABARD Management and Govt (1990-1995):

The year 1991 saw the onset of neo-liberal economic policy in India the core of which was financial sector reforms like privatization, dilution of priority sector norms of banks leading to reduced credit to agriculture sector. Like its counter parts in commercial banks, RRBs and RBI it has started to affect NABARD as an institution and its employees too. Getting emboldened with the Narasimham Committee I recommendation, Govt-Management combine started to attack TU movement with renewed vigour. NABARD employees' justified demands for improved pay and promotional avenues were sought to be viewed with utmost contempt by the Management and they once again wanted to test the strength of AINBEA by denying legitimate demands of employees. A

noteworthy feature of this period was NABARD employees were getting increasingly associated with the main stream bank employees movement and a few of its units had already started to take affiliation of BEFI state units -notable among them being Kolkata, Thiruvananthapuram.

As soon as the negotiation began for the second charter of demands, AINBEA understood that the Management, instead of facing cogency of argument of AINBEA, was more interested to adopt a recalcitrant attitude in respect to all demands of AINBEA including for fresh recruitment of staff. AINBEA tried its level best to settle the issues amicably through dialogue but it was of no avail. Facing such a situation, AINBEA gave call for wide-spread movement including nationwide strike in NABARD on 22 May 1990, which was a thumping success throughout the country. Management went berserk and attacked the employees with numerous charge-sheets, memos and suspensions. Altogether, 15 comrades in different centres were suspended by the Management. Finally, after relentless battle, the Management had to bow down to pressure and sign the second settlement on charter in NABARD on 23 April, 1991 with withdrawal of all suspensions and full restoration of back wages. This settlement once again established the principle of parity with RBI in wages and applicable service conditions and charted out the course of promotion policy for workmen staff that became the bedrock for future settlements.

In 1991, AINBEA organized its 4th All India conference at Thiruvananthapuram. The conference was inaugurated by Rajan, a prominent TU leader of Kerala. Dr. Thomas Issac, the renowned economist and Marxist scholar, also addressed the gathering. Both of these leaders brilliantly summed up the principal challenges before the working class movement and need for broader unity among all sections of working people to face up the challenges thrown by the ruling class. This

conference once again saw lively internal debates on path to be taken by AINBEA, how best it can respond to emerging challenges by aligning itself with the mainstream bank and TU movement of the country. Unfortunately, this conference was about to witness some serious internal rift between some units of AINBEA on path to be taken in future. But, it was overcome when all sides displayed maturity to maintain unity of AINBEA. The conference elected Harish Rawat, MP, Congress as the President and V.K. Bhosale as the GS. Rana Mitra and Jose T Abraham and other delegates who led the alternate organizational fight within AINBEA to align it to mainstream Bank and TU movement in the country, opted out of office bearers' posts voluntarily and decided to continue as Central Executive Committee (CEC) members of AINBEA. But, they were inducted as the permanent members of the All India negotiating team of AINBEA with full rights.

Meanwhile, AINBEA continued its battle with other bank employees' organizations like BEFI to oppose unbridled computerization and mechanization of jobs that seriously endangered the future job security of the employees. But, AINBEA like BEFI was not oblivious of the need for improved technology in banking but strongly demanded that banking be made more people friendly through not only use of appropriate technology but also through extension of institutional banking credit to poor strata of our society.

In 1994, AINBEA had its 5th conference at Pune inaugurated by Mohan Dharia, the renowned socialist leader who delivered a marvelous lecture on pitfalls of the policy of liberalization, privatization and globalization especially on countries like India. He exhorted the employees and AINBEA to do everything possible at their command to see the institution is not allowed to drift on a path to serve the interests of rich peasants and corporates at the cost of poor peasants. He also

gave a clarion call of unity of working people against onslaughts of LPG policy. All the delegates received the speech with much enthusiasm. It had great impact on subsequent deliberations at the conference and GS report was accepted with sharp attack on policy of neo-liberal globalization. The conference once again elected Harish Rawat as President and V.K. Bhosale as GS. Rana Mitra and Jose T Abraham were elected as Vice-Presidents and K Ravishankar as Treasurer.

Simultaneously, AINBEA signed the first settlement on technological upgradation with Management of NABARD on 1 March, 1995 guaranteeing the job security and no-transfer for workmen employees in case of technological upgradation in the face of the Management's desperate move to introduce transferability of workmen staff to enfeeble their trade union.

During this period, AINBEA could sign the third bipartite settlement in NABARD on the lines of RBI on 11 December, 1995 with NABARD Management. This also improved the service conditions of the employees significantly. During 1995, after relentless pressure backed up by organizational struggle of AINBEA, NABARD Management was forced to recruit some 110 clerical staff in NABARD. This period also saw substantial improvement in canteen, sports club facility for staff of NABARD.

Eventful years of NABARD employees' collective existence under the banner of AINBEA 1996-2000) :

During this period when the pitfalls of neo-liberal globalization policy were unfolding their ugly teeth creating wide spread resentment and discontentment among the working people of all hues and affiliation, AINBEA also could not lag behind in the arena of struggle. This period saw AINBEA aligning with and participating more and more in the mainstream TU / Bank employees movement including participation in All India strike actions by the working class.

In this period 6th conference of AINBEA was held at Ahmedabad in 1998 which was inaugurated by Samir Ghosh, GS, All India Reserve Bank Employees Association (AIRBEA). In his absorbing speech delivered for more than an hour, Com. Ghosh sharply attacked the policy of LPG and its fall out on bank employees movement. He called for wider unity of working class, bank employees with RBI and NABARD employees. This conference too saw lively debates and elected Harish Rawat as President and V.K. Bhosale as GS. Rana Mitra and Jose T Abraham were elected as Vice-Presidents and K Ravishankar as Treasurer.

During this period, AINBEA took a historic decision to confront the Management of NABARD and Govt of India intellectually by charting the broad contours of an alternate banking and institutional policy through submission of the first Organizational Study report on NABARD in 1998 after a thorough democratic debate within the organization. This report was officially placed before the Management at NABARD, Head Office, Mumbai by a small team of AINBEA comprising of V.K. Bhosale, GS and Rana Mitra, Jose T Abraham, VPs of AINBEA. The Management team led by Dr. Chalapathy Rao, the then MD, NABARD could not conceal their astonishment at presentation of this wonderful and productive document by AINBEA. It was to the credit of AINBEA that subsequently NABARD had brought about some important changes in its policy following this study report : notable among this was financing of social infrastructure in rural areas like school cum flood shelter building with Rural Infrastructure Development Fund (RIDF) by NABARD that was welcomed by all State Govts. in India.

With the onset of new millennium, the attack of international finance capital on the working class increased manifold globally including in India. Working class along with other sections of

toiling masses also responded best to their abilities and organizational strengths. In India too, wider unity among workers was getting developed that encompassed NABARD employees too. In this period AINBEA launched struggle for fresh recruitment in workmen staff that saw agreement being reached with the Management for recruitment of more than 100 clerical staff all over India in the year 2000. This was one of the significant achievements of AINBEA during this period.

NABARD employees struggle entered new eventful phase (2001-06) :

In this phase, the movement of NABARD employees reflected more and more the general concerns of working people and toiling mass including peasantry of the country apart from addressing issues pertaining to NABARD employees in particular. Many units of AINBEA organized seminars, mass meetings on important issues affecting Indian agriculture and rural credit during this period. Notable among them being NBEA, Kolkata unit who organized a wonderful seminar of national importance titled “Effect of WTO agreement on Agriculture : An agenda for disaster or prosperity for India?” addressed by renowned agricultural economist of international fame, Prof. Utsa Patnaik, Jawaharlal Nehru University, Delhi, Prof. R.N. Basu, renowned plant geneticist and ex-VC, Calcutta University. Com. Samir Ghosh, GS, AIRBEA acted as moderator with Rana Mitra, Secretary, NBEA, Kolkata and VP, AINBEA placing the approach paper in the seminar. It was a grand success.

On 10 December, 2001, AINBEA signed another bipartite settlement with the management of NABARD that established the principle of parity fully with RBI. In 2002, AINBEA submitted its second organizational study report on NABARD finalized in the CEC meeting at Guwahati in February, 2002.

It improved upon the first such document submitted in 1998. The copies of this very important document was sent to all principal stake holders of NABARD including the Management, RBI, Govt, TUs and farmers’ organizations by AINBEA. AINBEA carried out extensive campaign with this alternate banking policy throughout the country with its limited strength that tremendously enhanced the prestige of AINBEA among the stakeholders.

The 7th conference of AINBEA meanwhile was organized at Mumbai in 2004 which was inaugurated by Prof. Sulbha Brahme, a very renowned economist of Gokhale Institute of Politics and Economics, Pune. The open session of the conference was addressed by W.R. Varadarajan, Secretary, CITU and ex-leader, AIRBEA who was althrough deeply associated with the movement of NABARD employees. The speeches of both of them enthralled the audience when they nicely delineated the challenges faced by working people in India and especially bank/NABARD employees and the course to be adopted by them. This conference too saw lively debates and elected Harish Rawat as President and K. Bhosale as GS. Rana Mitra and Jose T Abraham were elected as Vice-Presidents and K Balakrishnan as Treasurer.

Getting scared with growing popularity and strength of AINBEA, the Management-Govt. combine denied Special Compensatory Allowance (SCA) to NABARD employees extended to RBI employees after similar such facilities being extended in SBI. The attack, in fact, was more deep and incisive as the main aim of the Govt was to change the Development Financial Institution (DFI) character of NABARD and to make it another commercial entity / universal bank like ICICI, IDBI etc. In fact, a paper by Asian Development Bank (ADB) published in 2000 strongly argued to wind up NABARD in India as NABARD’s presence, according to ADB, was working

like a bulwark to prevent further privatization of rural financial institutions in India. AINBEA along with All India NABARD Officers Association (AINOA) decided to resist this heinous attempt of the Govt.-Management combine to change the character of NABARD altogether and they jointly embarked upon the path of another historic yet bitter struggle from 2004 onwards that saw BEFI, AIRBEA, AIRRBEA, UFBU, CITU and Left MPs in the Parliament standing beside NABARD employees and officers. The Management-Govt. combine was more recalcitrant not to yield even an inch of space to just struggle of NABARD employees. After series of programmes like demonstration, deputation, badge wearing, dharna and nationwide strike actions on 5 October 2004 and 23, 24 March, 2005, NABARD employees and officers organized yet another massive "Delhi Chalo" on 16 December, 2004 during winter session of the Parliament. Before that a massive signature campaign and mass petition to the Hon'ble Speaker of the Lok Sabha was organized. While the joint delegation of AINBEA and AINOA from the Delhi Chalo morcha in the Parliament street met Somenath Chatterjee, the then Hon'ble Speaker, Lok Sabha led by Harish Rawat, MP, President, AINBEA, Basudeb Acharia, MP, and Leader, CPIM, Lok Sabha, Nilotpaul Basu, MP, CPIM, Rajya Sabha, the Hon'ble speaker assured the delegation to do whatever was possible within his limited power to extend justice to NABARD employees as they were fighting for a national cause. But, the Management with total backing from the UPA-I Govt. decided to meet the challenge by launching attacks on employees and officers through show cause notices, suspensions, memos etc. When this plan to attack the employees and officers was almost ready, a powerful delegation of both houses of the Parliament led by Basudeb Acharia, MP, CPIM and comprising of Harish Rawat, MP, President, AINBEA, Rupchand Paul, MP, Chief Whip, CPIM, Lok Sabha, Nilotpaul Basu, MP, CPIM, Rajya

Sabha, C. Kuppaswamy, MP, leader, DMK, Lok Sabha met P. Chidambaram, Hon'ble Union Finance Minister and strongly pleaded the case of NABARD employees with him. The Left MPs, in particular, warned Mr. Chidambaram that a Govt. like UPA-I, supported by the Left, could not take such drastic step of disciplinary actions on employees and officers of a premier financial institution like NABARD as they were fighting for a just and larger cause to maintain and strengthen the DFI character of NABARD apart from their legitimate demand to maintain parity with RBI. After nearly an hour long meeting with the Hon'ble FM, the breakthrough was achieved as the FM decided to clearly instruct the Chairperson, NABARD to end the stalemate by agreeing to SCA and maintain DFI status of NABARD. The victorious NABARD employees and officers profusely congratulated the MPs, especially Left MPs, in pushing the issue with the govt. The settlement on SCA was signed on 8 July 2005 that once again established the DFI status for NABARD apart from ensuring parity with RBI in service conditions.

But, the ordeal for NABARD employees was not yet over, as the management-govt. combine, leaking the wound of defeat in 2005, decided to attack the employees afresh during negotiation for bipartite wage settlement in 2005-06. This saw another round of struggle by AINBEA-AINOA for just settlement on charter of demands backed up by yeoman's role played by Left MPs especially by Basudeb Acharia, who, by now, was more and more associated with the struggle of NABARD, Bank employees and really acting as a mentor, friend, philosopher and guide to NABARD employees' struggle. After, lot of persuasion and struggle, the bipartite settlement was signed on 11 August 2006.

NABARD employees into the throes of battlefield to save NABARD. Rural Credit and to protect attempts to snatch employees' hard earned rights (2007-2014) :

Continuing its campaign to save Indian agriculture, poor peasantry, rural credit and NABARD, AINBEA organized a national seminar titled, "NABARD in the era of neo-liberalism" at the seminar hall, Thiruvananthapuram, NABARD on 14 March, 2007. Prof. Prabhat Patnaik, internationally famous academician, economist and Vice-Chairman, Kerala State Planning Board delivered the key note address. The approach paper was presented by Rana Mitra, VP, AINBEA. V.K. Bhosale, GS, AINBEA also delivered the speech. Jose T Abraham, VP, AINBEA presided over the meeting. Praising the role of AINBEA, Prof. Patnaik dissected the role played by neo-liberal economy in gagging the available channels of concessionary rural credit for the poor farmers and nicely linked the resource crunch faced by NABARD arising out of RBI's refusal to contribute NRC funds of NABARD with the overall directions of banking and financial policy of the country. The seminar received wide coverage in the media.

Global financial meltdown. financial sector reforms in India and NABARD :

This period coincided with the eventful years of crash of global financial titans with the collapse of Lehman Brothers in September, 2008 and the onset of yet another global financial meltdown, triggering a cascade effect across the Wall Street. Within days, the insurer AIG had to be bailed out by the federal government while other investment banks, including Morgan Stanley and Merrill Lynch, were pushed to the brink. Merrill, in fact, was eventually sold amid panic to Bank of America. Gradually, the crisis affected the whole of capitalist world with trillions of dollars / pounds / euros of public money being poured into the system to save the capitalists from the greatest crisis engulfing finance capitalism since the Great Depression of 1929. In order to get rid of the crisis, the capitalists, true to their class character, made every attempt to

shift the burden of crisis onto the shoulders of the working people and toiling masses in the world. According to a recent study by Oxfam, while the crisis caused monetary dip in the share of global wealth being held by the rich, they have recovered the lost ground quickly. For example, in the US, the wealthiest 1% captured 95% of post financial crisis growth between 2009-12, while the bottom 90% became poorer. Globally, the inequality indexes for almost all countries worsened with the 85 richest people of the world capturing wealth more than bottom 50% of the world population.

This crisis has its due effect in India too; however, the Indian financial system, being significantly dominated by the Public Sector, weathered the crisis in a much better way. Thanks to the momentous role played by the trade unions including United Forum of Bank Unions (UFBU), its constituents like BEFI, AIBEA, NCBE, AIBOC, AIBOA, INBEF and organisations like AINBEA, AIRBEA, AIRRBEA, central trade unions like CITU, AITUC, INTUC, BMS, HMS, UTUC, AICCTU, UTUC (LS), SEVA etc., other trade unions / democratic organisations, industry level federations, state, central govt, railways, defence employees' organisations and others like AIKS, DYFI, SFI, backed up by Left forces inside and outside the Parliament, the country's mammoth Public Sector including Banks and financial institutions could not be totally privatized. This has saved the Nation from the pitfalls of global financial crisis to a great extent. Though the subsequent Central Govts, including UPA I and II, present NDA Govt. and many state govts are still doggedly pursuing the policy of LPG that led to recent unprecedented economic crisis in the country - the core of which is the growing agrarian crisis leading to suicides by lakhs of hapless farmers, unprecedented price rise, galloping unemployment, collapsing law and order, widening gender disparities. The working class

and other democratic forces are waging a ceaseless battle against this in India, the scale of which has few parallels in the world.

During this period, expectedly, AINBEA had to face increasing attacks emanating from govt. policy, especially in agriculture, rural credit sector. Inside NABARD, Management with active support from govt. once again wanted to dilute the DFI status of NABARD to tune it with the need of corporatization of Indian Agriculture. Well before this, with the onset of neo-liberal policy in 1991, the govt and RBI steadily withdrew all concessionary resource support to NABARD that could be channeled to NABARD client institutions viz. agriculture cooperative banks (both short term and long term), RRBs, Commercial Banks, State Govts. Naturally, the farmers at the ground level suffered the most due to non-availability of cheap / concessionary credit from the public sector / cooperative institutions.

In such a backdrop, AINBEA, true to its great tradition, could not sit idle. It immediately embarked upon the path of united struggle with AINOA. The struggle mode chosen by AINBEA, AINOA after due deliberations within the respective organisations, was widespread campaign through holding of national/state level seminars, dharna before the Parliament, meeting the law makers including MPs, executive wings of the govts at the centre and the states, management of RBI and NABARD with alternate documents of people-friendly banking/ rural credit policy, demonstration, badge wearing and above all strike actions. Accordingly, a joint national level seminar titled "Indian Agricultural Crisis And NABARD" was organized by AINBEA, AINOA at Muktadhara Hall, Gole Market, New Delhi on 15 May, 2007. The seminar was addressed by Basudeb Acharia, MP, CPIM, Rupchand Pal, MP, CPIM, Brinda Karat, MP, CPIM, Harish Rawat, MP, Congress, President, AINBEA,

Dr. C.P. Chandrasekhar, renowned economist, Jawaharlal Nehru University, Delhi, Y.S.P. Thorat, Chairman, NABARD and K.G.Karmakar, MD, NABARD. The approach paper in the seminar was presented by K.T. Oommen, GS, AINOA. It was a grand success with all the speakers, cutting across political beliefs and path, warmly congratulated NABARD employees for rising to the occasion and bringing the most important problems faced by farmers at the critical crisis point of Indian Agriculture and Rural credit. They also broadly concurred with the approach of AINBEA and AINOA and the Hon'ble MPs specially agreed to raise the issue strongly with the Govt. and policy makers.

Meanwhile, AINBEA organized its 8th conference at ICMARD, Kolkata from 31 January - 2 February, 2009. The conference was inaugurated by Pradip Biswas, GS, BEFI. Basudeb Acharia, MP, was the guest-in-chief of the conference. The conference unanimously elected Harish Rawat as President, Rana Mitra and Jose T Abraham, as Vice-Presidents and V.K. Bhosale as the General Secretary, K. Balakrishnan as the Treasurer of AINBEA. The open session of the conference at Moulali Juba Kendra, Kolkata was addressed by Tapan Sen, GS, CITU among others. The conference was a grand success in every respect.

In the meantime, another bipartite agreement on charter of demands submitted by AINBEA was signed between the management of NABARD and AINBEA on 31 March, 2011. This settlement too encountered a lot of stubborn road block being put by the management and the Govt. as the Govt. continued with its effort to deny parity with RBI employees. After very successful joint agitational programmes by AINBEA and AINOA and effective interventions by few including Dilip Kumar Mukherjee, Secy-General, AIRRBEA (a longtime friend and guide of NABARD employees' TU movement), Basudeb

Acharia, MP, Leader, CPIM, Lok Sabha, Tapan Sen, MP, CPIM, Rajya Sabha, GS, CITU and Harish Rawat, ex-President, AINBEA, Central Minister, Ministry of Finance, Govt. of India gave clearance to settlement arrived at between AINBEA and Management of NABARD.

A notable feature of AINBEA history during this period was its participation in the mainstream struggle of working class of the country. AINBEA duly participated in the All India Industrial Strike actions organized by almost all TUs on 7 September 2010, 28 February 2012, 20 February 2013 (This strike on 20 February 2013 was also participated by AINOA jointly with AINBEA. AINBEA-AINOA organized massive country wide supportive demonstration in support of nationwide strike that continued on 21 February 2013 too).

AINBEA fights the anti-people and anti-farmer repositioning exercise of NABARD :

Meanwhile, the Management of NABARD appointed the Boston Consulting Group (BCG) to report on future changes in the organizational structure of NABARD in the name of repositioning. BCG, as perceived by AINBEA and AINOA, wanted to dilute the DFI status of NABARD and instead wanted to turn the institution into a direct financing institution. It also wanted to curtail the staff strength in NABARD, especially at the base level. Sensing the dangers generally inherent in such exercise, AINBEA immediately decided to respond to this by submitting alternate documents to BCG and strongly demanded of the management of NABARD to allow it to place those documents delineating AINBEA suggestions on such repositioning exercise to be done by BCG. Accordingly, AINBEA placed its views through two well-structured documents to BCG detailing responses on this repositioning exercise of NABARD in July 2010 and September 2011. It

charted an alternate path to bring the institution more closer to its mandate as enshrined in NABARD Act, 1981. Side by side, AINOA too submitted alternate documents to BCG challenging their approach almost on similar lines like AINBEA. Thanks to these important interventionist roles by AINBEA and AINOA, the BCG and the Management of NABARD could not carry out the full restructuring of NABARD as sought for. However, based on BCG recommendations, NABARD Management cancelled the recruitment process for clerical staff (Development Assistant) all over India, the examination for which was conducted on 22 May 2011. This unprecedented, anti-employee, anti-people decision of the NABARD management met with immediate resistance by AINBEA. This created immense frustration among the unemployed youths of the country. Since then, AINBEA has been constantly fighting for recruitment of adequate staff at the base level, especially at the clerical level at all centres of NABARD all over India as all banks, including commercial banks, RRBs and even RBI have gone ahead with recruitment of base level clerical staff in substantial numbers in the last more than five years.

AINBEA organized another seminar at Delhi titled "Future of Indian Agriculture and role of NABARD" on 9 May, 2012 at Indian School of Social Science Hall. The participants in the seminar were P. Sainath, Magsaysay Awardee Journalist, Prof. Jayati Ghosh, renowned economist, JNU, Prof. Balchandra Mungekar, MP, Member, Planning Commission, Basudeb Acharia, MP, VP, CITU. The approach paper was presented by Rana Mitra, VP, AINBEA. V.K. Bhosale, GS, AINBEA, Dushyant Chouhan, GS, AINOA also spoke on the occasion. Jose T Abraham, VP, AINBEA presided. The audience was particularly enthralled with the mesmerizing speech delivered by P. Sainath. It was a thumping success.

On the very next day, i.e. 10 May, 2012, AINBEA organized another March to the Parliament and Dharna at Parliament Street at Delhi on issues concerning agrarian crisis and NABARD. A delegation of AINBEA then submitted a detailed memorandum to the Finance Secretary, Govt. of India. The dharna before the Parliament evoked a very good response and was addressed by MPs like Basudeb Acharia, Tapan Sen and others.

AINBEA had 9th conference held at Hyderabad from 10-12 February 2013. The conference was inaugurated by Veraiah, VP, CITU. This conference saw the presence of many distinguished TU leaders of the country, notable among them being Basudeb Acharia, MP, VP, CITU, Tapan Sen, GS, CITU, Pradip Biswas, GS, BEFI, K. Venugopal, GS, AIIEA, Samir Ghosh, GS, AIRBEA, Venkateswar Reddy, leader, AIRRBEA, G. Nageswar Rao, leader, AIRBEA, Venkataramaiah, Secretary, BEFI, AP, Dushyant Chouhan, GS, AINOA and others. All the leaders charted the course of rich trade union history of the country, existing challenges being faced by working class emanating out of neo-liberal policy of globalization, crisis on the Agrarian front and glorious role played by AINBEA. This conference adopted a landmark decision to associate the unorganized workers, working under contractors in NABARD, as members of AINBEA. For this, the constitution of AINBEA was also changed to suit such inclusion of unorganized sections of workers within the fold of AINBEA. The conference elected Jose T Abraham as President, Rana Mitra and P. V. Deshpande as VPs, V. K. Bhosale as GS and K. Balakrishnan as Treasurer. The conference was a thumping success.

AINBEA meets the Parliamentary Standing Committee on Finance and Agriculture :

Ever since its attaining maturity, AINBEA has been imbued with social consciousness and understood that any movement of employees, worth its name, can only be successful if it can encompass the larger sections of democratic mass behind it. With this idea in mind, AINBEA submitted another detailed document to Nachiket More Committee on financial inclusion in October, 2013 and another to the Parliamentary Standing Committee on Agriculture of the 15th Lok Sabha headed by Basudeb Acharia, MP on problems of Indian Agriculture, institutional credit and role of NABARD and the Parliamentary Standing Committee on Finance of the 15th Lok Sabha headed by Jaswant Sinha, MP on the proposed NABARD Act (Amendment) Bill in August, 2013. Based on its submission, AINBEA was called for official deposition before the full bench of the Standing Committee on Agriculture at Parliament Annex building on 2 January, 2014. The full report as well as the power point presentation to the Committee on Agriculture evoked tremendous enthusiasm among the Hon'ble MPs and high govt. officials present in the meeting. Senior MPs and personalities like Basudeb Acharia, H.D. Devegowda, Hukumnarayan Yadav etc commented that they never came across such a wonderful document and presentation by any trade union on problems of Indian agriculture. They all highly praised the yeoman's contribution of AINBEA to bring the issue of agrarian crisis and its possible solution to the notice of policy makers and hoped that AINBEA may continue with this endeavour in future too.

AINBEA has started a renewed agitation on recruitment and other issues of staff from 9 September 2014 that will continue till such time these just demands are met. It has also

decided to associate the NABARD employees more intimately with the mainstream demands of working class in this period borne out of National level convention of TUs organized by all central TUs and industry level federations held at New Delhi on 15 September, 2014.

On the whole, the journey of AINBEA traversing an eventful and turbulent period of last 31 years since 1983 saw many tops and turns.-But, keeping total faith on invincibility of working class with a dream of ultimate triumph of working the people over capitalists to give birth to a just society free from exploitation of men by men, AINBEA pledges to continue its journey shoulder to shoulder with other sections of democratic mass and trade unions of the country to make India a truly liveable place for the downtrodden and poor people, the bulk of whom are associated with agriculture- an arena of direct activity of AINBEA.

Bank Contractual & Contract Workmen Union :

In the beginning of nineties of the preceding Century, after the advent of new economic policy, banking industry in the country had started witnessing the entry of outsourced workmen in various banks - both public and private sectors. The outsourcing of peripheral and non-core jobs started to increase manifold at the end of the previous century. At the same time commissioning of huge number of on-site and particularly off-site ATMs of different Public & Private Sector Banks started to take place mainly in metropolitan cities, then those gradually spreaded over other cities, urban and semi-urban areas. The sudden burst in ATM expansion escalated the outsourcing of the jobs of security guards, housekeeping and others. A few lakh outsourced workmen are attached to banking industry now. They are not only engaged in non-core banking jobs but also engaged in some areas of core jobs of banking industry

such as clearing, cash remittance etc. Outsourcing is on steep rise as the core areas are also gradually getting outsourced. The outsourced workmen are also becoming unionised assuming striking power day by day. Hence the role and importance of unionised outsourced workmen in the Trade Union movement in a strategic industry like banking is a pertinent one now-a-days. When the Trade Unions of the permanent employees are fighting against the respective bank managements demanding filling up of lakhs of vacancies in banking industry, they are essentially trying to fight tooth and nail against the outsourcing policy of the respective bank managements. The two fights are complementary to each other. At the same time, despite fight and resistance or opposition by the trade unions of permanent employees in various banks, outsourcing is taking place and outsourced employees are born thereby. Hence, amid struggle against outsourcing the fight for the establishment of rights and privileges of outsourced workmen was keenly felt in the Trade Union parlance at the very outset of their birth. CITU, as a Central Union took the initiative to unionise them first. In this unionisation process in some banks the unions affiliated to BEFI have taken initiative. The unions of outsourced workmen thus formed here and there have endeavoured to launch movement and agitation for their statutory and privileges like 8 hours work-a-day, minimum wage, provident fund, ESI, HRA, Conveyance etc. But while taking up the issues with the respective bank managements since the bank managements are the principal employers, the unions under the CITU had to face problems on different occasions. Since CITU is not an organization of bank employees most of the bank managements on many occasions had been reluctant to discuss with CITU, West Bengal on the issues of outsourced workmen. This came up as an agenda mainly in the beginning of the first decade of this century. In

West Bengal BEF, WB in its Conferences in 2005 and 2008 discussed the issue. At that time the dominant idea was that the unions of outsourced workmen should be monitored by CITU in spite of managements creating problems. The unions of permanent workmen also have no such experience to stake to unionise them rather they at most can play a supportive role in their unionization. But after all experiences, the decision was finally taken and the issue of forming a Trade Union under the aegis of BEFI was finally clinched. Among the State Unions, Bank Employees Federation, West Bengal took the initiative first. In its Conference in January 2011, the Conference had a threadbare discussion on how to organize the unorganised, on which of the issues to agitate etc.

On 16th March 2011 a Convention was held jointly by BEF, WB and CITU, W.B. where a Preparatory Committee was formed for functioning of the organization at the behest of BEF, WB. The organization was named as Bank Contractual and Contract Workmen Union, W.B. This Preparatory Committee organized various campaign programmes like posterings, agitations, protest movements, rallies, deputations, etc against all sorts of attacks on the outsourced workmen. They are facing retrenchments, lay-offs etc apart from denial of many statutory dues. Fights are being intensified and getting momentum. Because of the constant effort and persuasion by CITU and other Central Trade Unions, the Central Government issued notification on minimum wage in 2008 stating this as the summation of basic pay and variable dearness allowance which is subject to revision twice a year.

On 3rd August 2013, the first State Conference was held at Birendra Krishna Bhadra Manch, Kolkata in presence of the entire leadership of BEF, WB and different affiliated units. As many as 1200 such workmen attended the Conference with all enthusiasm. More than 20 delegates across various districts

participated in the deliberations and focussed the problems and possibilities of such an organization. A Committee was formed, some resolutions were taken including publication of a regular organ and formation of a cultural squad. This organization is representing as many as 5000 outsourced workmen at present across the State of West Bengal. The Business Facilitators and Business Correspondents are also associating themselves with this organization.

Soon after the formation of the Union in March 2011, BCCWU, WB plunged into a movement against the proposed retrenchment of more than 4000 contractual security guards at Axis Bank. The management of the bank decided to switch over to Access Control System to leave the ATMs unmanned thereby making more than 4000 security guards redundant. In the face of mobilization and resistance by the contractual workmen the Axis Bank management changed its decision and normalcy was restored and job of the security guards could be retained.

For the implementation of Statutes in many cases the organization has observed unwillingness of employers/agencies and also in most cases the principal employers i.e. bank managements seem to be not playing their due role for which the union has to take up the issues with the Central Labour Commissioner on different occasions. At present the conciliation proceedings have been going on at the office of Central Labour Commissioner at Kolkata in connection with the issues pertaining to security guards, housekeepers engaged by various agencies in the private sector, public sector and foreign banks. At the instance of the labour commissioner many bank managements have implemented the statutory dues, and ensured retrenchment benefits, gratuities to the workmen or even stalled retrenchments. The agencies and the principal employers are also not denying paying the arrears to the

workmen for the late implementation of the Statutes. In Union Bank and Bank of Baroda the organization achieved a significant success in this regard. If the principal employers enter into fresh agreement with a separate contractor/s, the workmen hitherto engaged by the old contractor have got to be re-engaged by the new contractor/s and the jobs of the workmen will not be discontinued for the change of contractor/s. This has been made possible in tune with the spirit of Section 25 (H) of Industrial Disputes Act because of the consistent effort of the union. In Union Bank, after a prolonged fight an attempt to retrench such workmen could be foiled. The outsourced workmen braved the situation and did not succumb to illegal termination notice, continued to join the duty in shifts for months together without remuneration. At last, at the instance of ALC (C) they could save their jobs and their duties were regularized with remuneration. During the period the BCCWU organized big demonstrations / deputations and tried to draw the attention of the managements of the banks like SBI, United Bank of India, Union Bank, Bank of Baroda, Bank of Maharashtra, Indian Overseas Bank, Bank of India, Central Bank, UCO Bank, Allahabad Bank, HDFC, Axis, ICICI, Dhanalaxmi, South Indian, IDBI, IIBI, HSBC, Deutsch Bank, Citi Bank.

The Bank Contractual & Contract Workmen Union, West Bengal has also compelled the managements of Brinks (India) Ltd. to enter into a wage agreement with them which represents a good number of its employees designated as junior executives, executives or senior executives who are engaged in cash management service of various banks.

The union has also been fighting court cases filed by the managements of ICICI, Axis, HSBC while fighting a case in Labour Tribunal.

Above all the union has been intervening into all kinds of issues whenever they are being cropped in the banks centering round the interest of the outsourced workmen. While pursuing their cases, the union is on the job of exploring the unity of the workmen and uniting various unions on common issues.

The BCCWU has also resorted to agitational programmes at different parts of West Bengal e.g. Siliguri (Darjeeling), Balurghat (South Dinajpur), Raigunj, (North Dinajpur), Malda and mobilized a large number of such workmen in the districts of Birbhum at Suri & Bolpur, Bardhaman etc. BCCWU has fought for the workers engaged in courier services by the agencies appointed by HDFC bank. The dispute remains pending to the ALC as of now.

This organization, an affiliate of BEF, WB, has undoubtedly added a new phenomenon in the bank employees' movement of the country. Its participation in all the programmes called at the instance of BEF, WB/BEFI and UFBU including all India strikes has added a new dimension and strength.

Other State units of BEFI are also on the move of organising the contract and contractual workmen in their respective areas. Kerala State unit is also making a significant advance in the direction.

Fraternal Organisations in the Industry -

NCBE :

Following a call by State Bank of India Staff Federation in terms of their Circular Letter dated 10th September 1969 to all the public sector bank unions for formation of a separate organization for the purpose as enumerated therein :

1. The role of the Trade Unions in Public Sector Banks for achieving the objectives of nationalization.

2. Standardization in Service Condition.
3. Wage structure for nationalized bank.
4. New recruitment policy in view of the possibility of greater rural expansion.
5. Promotion policy in new perspective.
6. Fixation of norms of work for employees in rural and semi-urban sectors.

In response to the said letter the following organizations reacted favourably -

1. All India Bank Employees Federation.
2. All India Bank of Baroda Employees Federation.
3. All India Indian Overseas Bank Employees Bank.
4. Canara Bank Staff Union.

The above four organizations and State Bank of India Staff Federation met at a Convention in Bombay on January 26-28, 1970. They decided to form a new national organization under the name National Union of Bank Employees (NUBE). From the first convention of NUBE held on March 22-23, 1970 where a constitution was adopted on the main spirit - (1) It will not associate itself with political affairs directly or indirectly having no bearing on problems of labour (2) It will act as an independent Trade Union with internal leadership, (3) It will not be influenced or dominated by any political party or ideology. Mohanlal Mazumdar (SBI), Nirmal Chowdhury (SBI) and N.K. Das (SBI) were elected as President, General Secretary and Treasurer respectively.

The situation changed during national emergency. A large section of members of SBISF took affiliation of INBEC, which

was again directly affiliated with INTUC. The very spirit of the constitution as enumerated above was thus jeopardized. The political force of the country became very much active to politicize the situation in the banking industry, particularly NUBE, in their favour. This order prevailed in NUBE resulting in suspension of its activities temporarily. After lifting of Emergency INBEC disaffiliated itself from INTUC and constituents of NUBE reunited under the banner of INBEC which now claimed to be an independent organization. Again in 1979 a legal dispute was raised in Calcutta High Court challenging authority of using the name of INBEC even after being disaffiliated from INTUC. Finally, the constituent of former NUBE changed the name and National Confederation of Bank Employees came to stay.

AIBOC :

During early 1960s in the background of vigorous award staff movements in different banks against imposition of some sections of awards, a group of officers also started formation of officers associations in Bank of India, Central Bank of India, State Bank of India, UCO Bank, Union Bank, Dena Bank, Canara Bank and also some others. The strike of 19 days in 1969 by the officers of State Bank of Bank was a real fillip to the movement. Many issues including improvement scales, D.A. were settled at different bank level during 1966 & 1969. In 1970 pay scale of officers were also revised in some banks. Between 1966 and 1968, efforts were made to form national level bank officers' organization. In early 1968, at the initiative of L.V. Subramaniam of State Bank Officers' Federation, a body was set up in the name and style of National Confederation of Bank's Officers' Organization. Almost simultaneously another organization in the name of 'All India Bank Officers' Association' (AIBOA) came up because of efforts of Ramesh Chandra Chakraborty, who was also the

founder General Secretary of AIBEA. In April 1971, a new body in the name of All India Confederation of Bank Officers' Organization (AICOBBO) was set up. A.R. Sule (Bank of India) and L.V. Subramaniam (SBI) became Chairman and Secretary General respectively. A meeting was organized at Bombay with two representatives of officers from every bank and an ad-hoc committee was constituted on June 19-20, 1971. The first All India Delegate Session of AICOBBO was held in Madras on February 1975. On the face of the stir created by the Officers' Associations in individual banks and also by AICOBBO at the national level on revision of wages etc, Government of India by a Resolution dated 19th July 1973 appointed a committee consisting of 5 members to standardize the pay scale, allowances and perquisites of officers in 14 nationalized banks. The Committee was headed by Prof. V.R. Pillai and is popularly known as 'Pillai Committee'. It was a unilateral exercise and no consultation was made with officers' representatives. However, after the change of political power and installation of a new government after lifting of the Emergency in the year 1977, the Pillai Committee report was reviewed by IBA committee under the chairmanship of P.P. Gutta at the instance of Union Government. The stage was set for its adoption. AICOBBO decided to fight against this unilateral action. A strike call was given for observance on 27th September 1977, the first of its kind at the national level by the bank officers' community of our country. Government of India made public the recommendations of the Committee. IBA directed the banks to terminate the existing agreement with the officers' organizations at individual bank level, if any, and to implement the recommendations w.e.f. 01.05.1978. Agitations of different sorts including court cases by AICOBBO followed. Ultimately, the negotiation between IBA & AICOBBO started on 10th July 1978 on various issues, which

continued till early 1979; and the stage was set for implementation for revised Service Conditions w.e.f. 01.07.1979.

In the year 1972 another important development took place. In pursuance of the scheme framed by Government of India under the Banking Companies (Acquisition & Transfer of Undertakings) Act 1970, the officers' representatives were introduced in the Boards of the Nationalized Bank by the end of 1972. Centering round long pending demand of salary revision and improvement in Service Conditions of the officers, there were differences amongst the leadership of AICOBBO resulting in emergence of All India Bank Officers' Confederation on October 6, 1985 when a large number of delegates from erstwhile AICOBBO assembled at FICCI Hall in the evening. A new team consisting of leaders from Public Sector Banks, Private Sector, Co-operator and RRBs was elected with S.R. Sengupta as President and R.N. Godbole as General Secretary. From 1985 onwards AIBOC has taken the pivotal role in organizing officers' community throughout country and waging united movement as one of the constituents of UFBU.