



CHAPTER XIX

Resolutions, Directions & Retirees' cause

BEFI's call for unity and united movement of all the organizations in the banking industry and beyond with the broader sections of the working millions reverberated the auditorium of the Foundation Conference itself. The urge was repeated in the 2nd Conference held at Kanpur from 20-22 December, 1986 also and all through its existence till now. Incidentally it may be mentioned that in the Foundation Conference the Resolutions adopted were - (a) Against War Machinations of the Imperialists, (b) Demanding Commutation of death sentences on T.U. Leaders in Turkey and Liberation Fighters of South Africa, (c) In Defence of Democracy and Against Authoritarianism, (d) For Radical Land Reforms (e) Against the Economic and Labour Policies pursued by the Central Government against NSA, ESMA and Amendments to I.D. Act and T.U. Act, (f) Demanding Ban on Lock-out, Closure, Lay-off etc. (g) In Support of the Struggles of Bombay Textile Workers and Bengal Jute Workers, (h) Demanding Nationalisation of Foreign and Remaining other Banks, (i) For Struggle against Bankers' attacks on employees, mechanization and computers in banks; (j) On Bonus, (k) On Unity for Struggle and United Actions.

Here are only a Few Selected Resolutions adopted in the Conferences from the 2nd till the 8th —

2nd Conference —

ON UNITED ACTION OF BANK EMPLOYEES

Unity of the class, unity for struggle is the most effective weapon for the workers in their battle against exploiters, at whose behest operates the repressive mechanism of the State, the legal forums, the administration and bureaucracy. Deviation

from proper class outlook and approach gets reflected in the attempt of a leadership to break this unity, to keep an organization aloof and away from the general stream of working class and democratic movement and that leads to an inevitable fissure in a trade union. Such a prolonged painful situation necessitated formation of BEFI four years back.

As a result of the economic policy of the Central Government with growing dependence on multinationals which has landed our country in serious economic crisis, the bankers are preparing the ground for smooth computerisation in the banking industry, resorting to various other attacks through non-filling up of vacancies, compulsory mass transfer, premature retirements, terror tactics like random charge-sheeting, suspensions, dismissals etc. and snatching of the trade union rights, even forcibly occupying union rooms and banning union meetings in bank premises.

This conference is of the opinion that to repulse the bankers' attacks, the imperative need of the hour is to forge a united action of the bank employees irrespective of affiliations.

This conference, however notes that the much-needed united action in the banking industry is not materializing due to lukewarm attitude of the leaders of AIBEA and NCBE. Though occasionally speaking about the bankers' offensives, they have so far remained passive and unresponsive to the call for united struggle made by BEFI from time to time.

In such a situation, this Conference reaffirms its opinion with firm conviction that while there should not be any lack in our efforts to forge united action at organizational level, emphasis, at present, should be more on united action at grass-root level as also on unit-base level, zone-level and district level even on limited specific issues and even for a temporary period. For such united action to materialize, emphasis should be on our earnestness and capability to unleash action on our

own and through that independent action of ours to try to bring others in the action, be that on grass-root level or whatever the small sphere of the level. The mounting attacks of the bankers are being faced by all employees irrespective of affiliations and hence the urge of united action is being realized by them. This realization should, therefore, be channelized by our earnest efforts towards building up united actions on genuine and common issues.

This Conference takes pride that this approach of ours on united action is paying dividend inasmuch as our independent action in BEFI's strike on 6 September 1983 and 24 September 1985 brought in office abstention from members of other organizations too. Unit-wise and District-level united actions materialized during this period on specific issues in various banks in different States like West Bengal, Tripura etc. at our initiative.

With this pride and conviction in our approach, this Second Conference of BEFI calls upon the bank employees to march forward to build up united actions at all spheres and also at organizational level against the bankers' multiple nefarious attacks.

ON AUTOMATION

This Second Conference of Bank Employees Federation of India held on 20th to 22nd December, 1986 at Kanpur notes with deep concern that in tune with the derogatory new economic policy opening the massive in-road of multinationals and giving huge concessions to monopoly houses, cruel offensive of computerisation and automation in various sectors of industries has been launched by the Government causing job insecurity and huge redundancy in the face of a grave situation of prevailing mounting unemployment in the country.

This Conference also notes that the bankers had been having their schemes of mechanization, computerisation and

automation for a long time. The right to use sophisticated machines was conceded by the leaders of AIBEA on industry-level at the first bipartite settlement itself in 1966 which was opposed by the class conscious employees of banks on the basis of their bitter experience derived from other industries. Gradually the bankers and AIBEA leaders moved hand in glove in the matter and in certain banks like Mercantile, State Bank of India etc. where unions affiliated to AIBEA or NCBE signed agreements giving the right to bankers to go in for full automation based on computerisation of jobs possible to be performed manually and this trend of bankwise settlements was carried forward by the collaborators on industry level through signing of 8th September 1983 deal soon after appointment of Rangarajan Committee – the recommendations of which have since been accepted by the Government and the bankers and which envisage a two stage automation plan (1985-89) in the banking industry. The impact of this plan on job potentials will be adequately felt if the entire gamut of large computers, minicomputers, micro-processors and sophisticated ledger accounting machines with memory are allowed to be put into operation. As a consequence of even a partial implementation of the recommendations of Rangarajan Committee, compulsory mass transfers, partial privatisation of banks' Works, declaration of surplus staff, ban on recruitment and plan to impose premature retirement are becoming distinct features of the industry which no trade union worth the name can overlook.

This Conference notes with pride that in different banks and at different centres the struggle against computerisation/mechanization have effectively been launched at the call of our organization and congratulates the employees of the State unit in West Bengal for the heroic 142-days long resistance movement against the plan of Hongkong Bank – a Multinational out-fit to have a big computer installed at its

office in Calcutta and also keeps on record with pleasure the sustained movement including one day token strike on 19th September, 86 observed at the call of BEF (West Bengal) in protest against bankers' attempt to instal computer in Clearing House at Calcutta. It is a matter of pride also that as a part of our movement against the menace of computerisation the State units are in the midst of struggle and have successfully held anti-automation Conventions in different States like Karnataka, Andhra Pradesh, Orissa, Maharashtra, Bihar, Assam, Kerala, Uttar Pradesh, Vidarbha etc.

The situation now for anti-computer movement is favourable and brightening inasmuch as there is now a general awareness and opposition against the Government of India's craze for high technology and our line of common understanding and joint action in the industry, particularly in the context of heaps of recent attacks flowing from mechanization/computerization is catching the imagination of the bank employees forcing the leaders of AIBEA to express their aggrievedness because they feel the bankers are going beyond the agreement of 8th September 1983 in implementation of the Rangarajan Committee Report as understood by them although they have not yet fully realized the urgency for common action against the banker's plan of massive computerisation. This Conference condemns unwarranted computerisation, mechanization, automation and other job-killing schemes of the Government and bankers and demands a complete and immediate halt to such measures in the interest of the nation and unemployed youth in particular.

This Conference calls upon the units to carry forward the struggles against computerisation the forms of which may vary according to situation and include resistance movement and strike action, etc. and appeals to all the trade unions in the banking industry to respond positively to the proposal for united movement against dangers of computerisation and measures corollary to automation sought to be imposed by the bankers.

This Conference further appeals to all the central trade unions and employees' organizations in different industries to unleash a movement unitedly against the policy of automation of the Union Government as it is not a danger to bank employees alone but to the working class as a whole. This Conference also appeals to all other democratic organizations specially of the students and youths to rise in opposition to automation as this will kill employment opportunities.

ON NATIONALISATION OF PRIVATE BANKS, BOTH FOREIGN & INDIGENOUS

The Second Conference of the Bank Employees' Federation of India held on 20th to 22nd December, 1986 at Kanpur finds no reason and justification to allow private banks the foreign ones in particular which have great potential for financial mischief while carrying on their business as they frustrate the very objects of nationalization of major Indian private banks although the professed object have remained illusive. This Conference notes with concern that instead of nationalizing the existing private sector banks, foreign and indigenous, licences are given to new giant foreign banks to open their offices and operate in the country in tune with new economic policy of the Government throwing open the gates of our economy to the in-roads of transnational corporations who are being given concession in various forms. By their very nature and structure, improved technical administration and oppressive industrial policy and pursuing the elite banking business servicing mainly the monopoly houses, they are in a far advantageous position vis-a-vis the public sector banks in our country. The foreign banks who are a class by themselves need not plough back the profits for either strengthening their capital base, which is nil, or diverting the same for the development of other economic activities, rather it would only increase the outflow of exchange by remittance of the huge profits and roportional Head Office expenses, etc. to their respective countries.

This Conference further notes with alarming concern that while the profit to income ratio, according to one estimate, for foreign banks is around 2.5 times higher than that of Indian banks, profit to deposits is more than 3 times higher. Moreover, the recent incidents published in daily newspapers prove that foreign banks in connivance with export-import houses indulge in under-invoicing of export and over-invoicing of import thereby making huge drainage of valuable foreign exchange. When the Government under the pressure from IMF have adopted the import liberalization policy together with forced export with heavy subsidy, the crisis faced by our economy will be further acute and deeper by the activities of the multinational banks whose sole aim is to meet higher profit at a cheaper cost.

Without harbouring any illusion that nationalization will by itself usher an era of socialism in a capitalist society like ours, this Second Conference of BEFI firmly opines and demands in the interest of in the country's economy that to stop the exploitation by the foreign banks and to snap the hold of monopoly houses and corporate giants over non-nationalised credit institutions the Government must take expeditious steps to nationalize all foreign banks together with all the remaining Indian private banks operating in our country.

ON 'LOAN MELAS' - VICIOUS CONSEQUENCES

This Second Conference of Bank Employees Federation of India held at Kanpur from 20th to 22nd December 1986 expresses its shock and indignant condemnation at the day-light murder of two employees, Com. Ramanathan, Manager and Com. Thyagarajan, Clerk of Indian Overseas Bank at Vercottai, Tamilnadu, on 10th December 1986.

Reports have since appeared in the Press that their murder is a result of the local Congress group-rivalries, with each group trying to corner the 'loan mela' bonanza exclusively to themselves.

This Conference views with concern the attempt by the ruling circles, particularly the Union Minister of State for Finance Shri Janardhan Poojary, to incite the people against bank employees. An impression is created as though Bank money can be availed of just for the asking and it is only the officers and employees of the banks who are standing in the way. This Conference unequivocally condemns all attempts by vested interests to let loose organised calumnies and violence against bank employees.

This Conference demands of the Government of India and the Indian Bank Association to take immediate steps for strengthening the security arrangements in banks and provide armed guards to each branch on a priority basis.

This Conference demands of the Government of India to issue clear-cut guidelines for grant of loans to weaker sections, set bankwise and districtwise targets and watch fulfilment of such targets by banks through appropriate official machinery so that the real objective of helping the poor and economically weaker sections could be achieved away from political interference and without any fear of violence.

This Conference while condoling the deaths of two of our brethren in Tamilnadu calls upon all bank employees to sink their differences and unite to ensure the physical safety and security of bank employees.

3rd Conference —

ON NATIONAL INTEGRATION

This 3rd Conference of the BEFI held at Madras from 15 to 17 August 1990, notes with deep concern and anguish that even after fortythree years of our independence, a vast part of our country is engulfed in fratricidal conflicts on communal, caste, regional and ethnic lines jeopardizing at the very root of the unity of the people more particularly the unity of the

working class and integrity of our country. Secessionist, communal and divisive trends have affected our entire national fabric.

India has just completed 43 years of its independence with a gloomy economic picture. Nearly 50% people are living under poverty line, 64% have not yet seen the light of education, about 12 crores of people are unemployed and the price-rise has made the common people's life a hell. These are, in fact, seeds of discontent and strives in distressing economic conditions affecting the daily life of the people. The exploiters and the ruling classes thrive on such discontents and strives of the people to keep them at loggerheads for their narrow class-interest by various tactical moves so that militant movements cannot emerge to dislodge them. The erstwhile Central Government nurtured and encouraged such obscurantist and fissiferous forces for their narrow partisan and political ends and hence the entire people had to pay and are still paying an enormous price with life, blood, agonies and miseries as we have been seeing in Punjab and Kashmir, in North-Eastern States, on the issue of Babri Masjid-Ramjanmabhooni or in the caste and communal conflicts in different parts of the country. The present Central Government have started some moves to defuse such trends but solutions are yet not at sight.

The working people alongwith democratic and secular forces have to some extent, resisted the machinations of such dark forces but have not been able to decisively intervene due to their own weaknesses. It is therefore, historical necessity that all trade unions should strive to protect the unity of the entire people irrespective of faiths, castes, creeds and beliefs so that the forces of reaction cannot create disunity, destabilization and disintegration.

It is in this background that this Conference calls upon all Central Trade Unions, democratic and secular forces to rise to the occasion and co-ordinate their activities to guide the working-class at this critical juncture for fighting back the dark forces of communalism, secessionism and fundamentalism that are threatening the national integrity and the unity of the working people. This Conference further calls upon the bank employees at all levels to actively participate in any programme of action aimed at to curb the activities of such dark forces because unity of the people is much more dearer to the working class for its own class interest.

ON PENSION

BEFI has all along stressed on the need of evolving out a meaningful pension scheme as third retiral benefit, beneficial to all sections of employees. The existing superannuation benefits viz, P.P. & Gratuity are inadequate to provide even a modest living condition for the retirees and their family members as much of these are eroded due to un-abated price-rise. As such, pension in addition to existing superannuation benefits has become the common demand of the working people including those in the banking industry. BEFI has been sincerely striving hard for mobilizing bank employees on this issue and has highlighted the demand through many programmes including strikes organised and participated by it.

In this background, it is a heartening development that certain apex-level representative unions of the employees in the banking & insurance industries viz. BEFI, AIRBEA, NCBE, AIBOC, AIIEA etc have formed a co-ordinating body for building up a sustained movement for realization of pension as a third retiral benefit. The joint statement issued by these organizations after a meeting held at Calcutta on 11 July 1990 has appropriately spelt out the broad outlines of the issue on which the movement has to be built up. As an initial step, the

co-ordinating body has decided to observe September 7, 1990 as 'All India Demand Day' for pension as third retiral benefit.

This 3rd Conference of BEFI held at Madras from 15.08.1990 to 17.08.1990 welcomes this endeavour of the co-ordinating body as a move in the right direction. This Conference calls upon the units of BEFI and their membership to immediately plunge into action on the demand of pension and take all steps to make the 7th September Demand Day' and other programmes of the Co-ordinating body that would be forthcoming, massive success jointly with other unions of employees in Banks and financial institutions.

This Conference further appeals to those unions of bank employees who have not so far responded positively to the request of the co-ordinating body to come forward and associate them with the united approach as above in the larger interest of the bank employees.

In this connection, this 3rd Conference of BEFI notes with serious concern the reported move of the Reserve Bank Management to unilaterally introduce a pension scheme in total substitution of C.P.F. in line with the Central Government scheme. The proposal which now awaits Government approval will benefit only a meagre section of employees on the verge of retirement and deny meaningful pension to overwhelmingly large section of the employees besides being discriminatory against the new entrants by making the scheme obligatory for them. The scheme once introduced in R.B.I, will set the pace in the entire banking industry as well as other financial institutions by projecting the scheme as a fait accompli. The ISA's offer of similar scheme to AIBEA / NCBE in this regard speaks for itself. This conference demands the Government of India/Reserve Bank management evolving out suitable pension scheme as third retiral benefit, beneficial to all sections of the employees.

ON SERVICE CONDITIONS OF BANK EMPLOYEES OF TAKEN OVER BANKS

On 19.8.1989 moratorium was declared on Bank of Thanjavur Ltd., Bank of Tamilnadu Ltd., Purbanchal Bank Ltd and Parur Central Bank. Subsequently three of the above banks have been amalgamated with larger nationalized Banks but in the case of Purbanchal Bank the amalgamation with Central Bank of India is pending. This 3rd Conference of BEFI urges upon the R B I to ensure the amalgamation of this Bank as announced.

The moratorium is due to the mismanagement and corruption on the part of the respective managements. Neither the small depositors nor the employees of these Banks are responsible for this state of affairs. But now the innocent employees are the only victims.

Even though all the four Banks are taken over by "A" class banks the benefits of wage revision have not yet been extended to these section of employees. The service conditions of them are not yet settled and the managements are treating these employees discriminately.

The 3rd conference of BEFI resolves to take all steps for the extension of all benefits to these employees and settle their service conditions immediately with retrospective effect.

ON THE DEMAND FOR RIGHT TO WORK

Absence of full employment is a bane under a social system in which the motive behind production is earning of profit only. Our country is under such a social system and as such there is staggering unemployment. Therefore, there can be full employment only if the social system is changed. The fight for right to work is therefore inseparably linked with the fight for change of social system. In such a context, it is one thing for the National Front in pre-election period to promise

incorporation of the right to work as a fundamental right in the constitution of our country and completely another thing for the conscious mass movement which raised the demand for such incorporation long back. The voice of the latter on the issue was no doubt a compelling factor on the former behind the purpose. The same very mass movement will however have now to exert itself with more force to make the National Front now in power at the centre to keep its electoral promise. The same very mass movement, not only by incorporation of the right in the constitution but also taking practical steps towards implementation of the promise in real terms, may be in stages.

This conference is in full unison with the above approach on this issue as formulated in the convention of various trade unions and other mass organizations held at Durgapur on 2-3 April, 90. In conformity with that approach this conference demands of the Central Government to take the following immediate steps so that at least some headway can be made towards solution of the staggering unemployment problem :-

- a) Incorporation of the right to work in the constitution as a fundamental right
- b) Withdrawal of the ban on recruitment, filling up all vacancies and to start need-based recruitment
- c) Not to go in for indiscriminate use of sophisticated machines/computers
- d) Strict legislation and stringent measures against motivated closures, lockouts, lay-offs and manipulated sickness of units
- e) Re-opening of closed units by take-over or through workers co-operatives with necessary financial assistance
- f) Proper legislation and vigilant implementation thereof on land-ceiling, distribution of vested lands, ensuring right of share-croppers, introduction of food-for-work in lean seasons etc

- g) Legislation and vigilant implementation thereof on minimum wages for industrial and agricultural workers as also working conditions of female, casual and contract labour and prohibition on exploitation of child labour
- h) To encourage and protect handloom, cottage industries with raw materials and marketing facility, promote self-employment with necessary reorientation of the education policy
- i) To seriously and sincerely control multinationals and monopolies, to help small-scale and medium industries with necessary changes in credit policy of banks and other financial institutions
- j) To reorient the entire economic, tax, tariff and other fiscal policies with an intent among others to hold the price-line.

This conference resolves to be a part and parcel of the mass movement to realize the goal of full employment, starting with the short-term measures as above at present.

4th Conference –

ON SECURITY SCAM

This 4th Conference of the Bank Employees Federation of India visualizes with grave concern a dark cloud on the horizon at the worst even Satanic fraud on bank securities that has sullied the dignity of the country and has scandalized the nation as a whole. We do not know for certain the exact amount of plunder of public money. The CBI has placed the figure at Rs. 8,338 Crore while the Janakiraman Committee estimated the loot to the tune of Rs. 4,024. Crore. The unanimous observations of the Joint Parliamentary Committee (JPC), with its Chairman and majority from the ruling party, have dismissed a popular misconception that the bank-stock scandal is only due to some Harshad Mehta-inspired bull run at the stock exchange.

In stead, it has revealed that an obnoxious nexus of ministers, bureaucrats, foreign and Indian banks and unscrupulous brokers is responsible for this corruption unbound. The scam has tarnished the image of our Prime Minister even as his son's name too figures in this irregularity. Harshad Mehta, the kingpin in this nexus openly admitted having paid One Crore Rupees to P.M.'s coffer and the matter still remains shrouded in mystery. With the tone and tune of sharp criticism the JPC has strongly come down on the Ministry of Finance for its irresponsibility and the lapses in governance in the matter of fiscal managements, monitoring, checking the unhealthy trend at Stock Exchange and positive and corrective steps to restrain the unreasonable behavior of the stock-market. The JPC is highly critical of the role of a Union Minister Mr. Shankaranand for his 'uncalled for' and unethical conduct in investing 91 per cent of surplus funds of Oil Industry Development Board in just two institutions and manipulating offers from various banks. The committee holds the deputy minister of Finance Mr. Rameshwar Thakur responsible for his inordinate, mysterious rather deliberate delay in putting up an important file on the misdeeds of Mr. Harshad Mehta to the finance minister, thus allowing the scam to reach to an appalling proportion. The JPC wants some bureaucrats specially the top executives sitting at the helm of affairs of RBI to be proceeded against for their acts of omissions and commissions. Four Foreign banks, the crucial architects and designers of this filthy game, having the better and larger slice of the cake, should not be allowed to escape and stringent penalty including suspension of licenses be imposed on them – recommends the JPC as they have indulged in gross irregularity in security transactions. Besides, the JPC strongly indicts some Indian Banks and unscrupulous brokers.

The Prime Minister Mr. Narasimha Rao, following the formation of the JPC, made a categorical assurance on the

floor of the Parliament that whoever found guilty of this unprecedented fraud would be punished. Paradoxically enough, the Action Taken Report (ATR) of the Government on the unanimous recommendations of the JPC is a sheer eyewash to let the villains of this Scam off the hook, in spite of having concrete evidences to substantiate this responsibility and accountability. So the promise of Mr. Rao has proved to be a pie in the sky.

This shameless defence of the culprits by the devil's advocate has sparked off nationwide resentment and such a stir among the opposition parties that there had been an impasse in the Parliament as the opposition parties threatened to boycott the house for the rest of the session and tender resignatories from all Parliamentary Committees. The utter disregard to the specific recommendations of the JPC has trampled all norms of parliamentary institutions and has staged a travesty of justice by allowing the culprits to escape.

This conference unanimously resolves to fight against such treachery and the chicanery of the Rao-Govt. Scams, one after another, during the regimes of the ruling party at centre, push the people to a conviction that the philosophy of the ruling party is the philosophy of unbridled corruption and the culture it has developed is the culture to shield the enemies of the people. The BEFI appeals to all patriotic and right-thinking people to rise in unison to defeat the anti-people stand of the Rao-Govt. and force them to punish the guilty of Security Scam of such gigantic magnitude.

5th Conference -

AGAINST PATENTS (Amendment) BILL 1998

The 5th Conference of the Bank Employees Federation of India being held at Cochin from 23rd to 26th January, 1999 notes with serious concern the expediency with which the BJP

led coalition Govt. at the Centre, with active support of the main opposition party, the Cong (I), rushed the Patents (Amendment) Bill 1998 through the Rajya Sabha during the winter session of the Parliament and subsequently decided in its Cabinet to promulgate an Ordinance to activate the provisions of the amendment bill.

The Bill/Ordinance is in conformity with the Agreement under Trade Related Intellectual Property Rights (TRIP) of the World Trade Organisation (W.T.O.) and seeks to (i) introduce a mechanism through 'Mail Box' for receiving product patent application for pharmaceutical and agricultural chemicals (ii) to grant Exclusive Marketing Rights (E.M.R.) to any patent applicant who seeks such rights provided it has obtained such patent and market approval in any other W.T.O. member country & (iii) to introduce product patent regime latest by 1st January, 2005.

This Conference is of the firm opinion that Indian Patents Act 1970, a legislation carefully drawn and modelled after intense debate both inside and outside the Parliament, was based on the principles of national interest and helped India to achieve near self sufficiency in drug production and remarkable growth in agriculture and atomic energy where limited or no patents are allowed.

The proposed amendments to the Indian Patents Act 1970 and Introduction of EMR regime will be tantamount to institutionalization of monopoly in its worst form. First, an EMR holder shall not be obliged to manufacture domestically, nor can any domestic producer manufacture the product over which such EMR are held. Such an exclusive monopoly will lead not only to escalation of prices of drugs and agrochemicals but to deindustrialization, loss of jobs and loss in employment potential. Further, devoid of any check on the validity of claims and the hazardous and injurious effect of drugs and

agrochemicals in our country, the provisions of EMR may lead to marketing of such hazardous drugs and agrochemicals with serious consequences. EMR and subsequent product patent will grossly stall the research and development of newer processes by the Indian scientific institutions and research laboratories and lead to their closure.

Once the new Patent regime as per W.T.O. replaces the present Indian Patents Act 1970, it is not only the drug industry but agriculture which will be worst hit, jeopardizing the food security of the people.

This Conference, therefore, considers the proposed amendments to the Indian Patents Act 1970 as against national interest and as a capitulation to the imperialist countries.

This Conference demands of the Central Govt. to desist itself from any further move to push through such anti-national and anti-people legislation and appeals before the President of India, as the conscience keeper of the nation, in his best wisdom not to accord his consent to such a black amendment Bill or Ordinance.

This Conference calls upon all members to join other sections of working people, democratic, nationalist and patriotic forces to build up a massive movement to resist the Govt. from taking such adventurist path.

AGAINST INSURANCE REGULATORY AUTHORITY (I.R.A.) BILL

This Conference of the Bank Employees Federation of India held at Cochin from 23rd to 26th January, 1999 strongly condemns the introduction of IRA Bill in the Lok Sabha on 15-12-98 aimed at opening up of the Insurance sector to foreign and indigenous private insurance companies despite opposition & protest from insurance employees, employees and workers of all sectors both Government & private, intelligentsia,

academicians, economists, mass organizations and elected representatives of almost all political parties. The Bill intended to end the monopoly of the LIC & the GIC, if allowed to be adopted by the parliament will set at naught the purpose, aims & objectives for which this industry was nationalized – Life Insurance in 1956 and the General Insurance in 1971. The IRA Bill does not contain any specific clause to protect the present status of the LIC and GIC as public sector institutions but on the other hand has certain clauses which can be interpreted to divest the Government holdings in the LIC and the GIC even to the extent of 74%.

The conference is of the firm view that the LIC and the GIC have been doing admirably well in furthering the objectives of nationalization. These public sector Insurance Corporations have been rendering much better service to the policy holders than the giant private companies of the industrialized nations. While the international standard in settlement of claims is only 40%, that of LIC is 97% and of the GIC is 74%. The claim of the Government that opening up of Insurance sector will result in flow of foreign capital for infrastructural sector is misleading and does not have any leg to stand on if the experience of one decade is any guide. The LIC and the GIC on the one hand have been providing capital to the tune of Rs. 20,000 Crore per year and if they are left undisturbed in the next five years these two public sector giants are capable of providing resources to the tune of Rs. 1.3 lakh Crore at a much cheaper rate. The LIC and the GIC have also been providing insurance cover to the weaker sections at a subsidized rate – which no private insurance co., foreign or indigenous, can do as they are not for any social service but for their profit only. The LIC & GIC are also going to rural sector – the LIC is currently procuring 50% of its business from the rural regions. If the activities of private banks are any guide, the private insurance companies will not go to rural areas and

concentrate in the urban areas only. The experience of pre-nationalisation period is still fresh in our memory. The experience of non-banking private financial Institutions like chit funds is also there for everybody to see. Therefore, people's savings can never be safe in the hands of private companies.

The present ruling party, while in the opposition was opposing opening up of Insurance sector to foreign companies. Now, after being saddled in the seats of Govt. power and particularly after Pokhran-II to placate the imperialist countries, they have reversed their stand. The BJP led Government at the centre under pressure from the IMF, World Bank and WTO – the international agencies which serve the interest of the imperialist countries – have introduced the IRA Bill in parliament which is not only anti-people but anti-national too.

This conference demands of the Government to withdraw the infamous Bill in the interest of the country and the people. This conference while opposing the Bill, calls upon the bank employees to fight the Bill shoulder to shoulder with the insurance employees. This conference also calls upon all democratic forces to oppose the IRA Bill as well as any effort to open up and privatise the insurance sector.

6th Conference -

ON AMENDMENT OF LABOUR LAWS AND ATTACKS ON TRADE UNION RIGHTS

With the introduction of new economic policy and in line with the steps taken by the Government in implementation thereof, the labour policy of the Government of India is also manifesting ominous signs. As a fallout of the structural adjustment programme, assaults on workers' rights, livelihood, jobs and wages are mounting in various forms such as closure, lay-off, retrenchment, VRS, casualisation or contractualisation of labour etc. To stifle the workers' resistance against these

onslaughts, the Government of India, submitting to the wishes of international monetary agencies is now contemplating amendment of the labour legislations to give complete freedom to the management to deal with the workers and do away with even whatever meager legal protection provided to the labour in the existing laws.

With this end in view, the Government of India appointed several Committees, viz. Ramanujam Committee, Montek Singh Ahluwalia Task Force, Geetha Krishnan Committee, Rakesh Mohan Committee. The central theme of recommendations of all these Committees is one and the same – downsizing the number of employees, reduction in labour cost and also change the labour laws to curtail the workers' rights and privileges. With the same objective, the Government also appointed 2nd Labour Commission in 1999. Acting on the recommendations of the Commission, the Government is contemplating sweeping changes in all the labour laws including the Industrial Disputes Act and Trade Union Act virtually leaving the workers to the mercy of the employers.

The 6th conference of Bank Employees Federation of India held in Kolkata from 4th to 8th January 2003 condemns this anti-labour measure of the Government and urges upon them to desist from proposed amendment of labour laws.

This Conference appeals to all the central trade unions and all organizations in the banking and other sectors to forge united movement to resist the onslaught.

The conference calls upon the bank employees to respond to any call that may be given against the contemplated changes in the labour laws.

ON CO-OPERATIVE BANKS REVITALISATION - GIVE ASSISTANCE TO STATE GOVERNMENTS WITHOUT STIPULATING CONDITIONS

Government of India has appointed Task force committee

during April 1999 under the Chairmanship of Sri. Jagdish Capoor, Deputy Governor, RBI to suggest ways to restructure Co-op. Banking system and means for their revitalization.

The task force committee submitted its recommendations in July 2000. This committee's recommendations include,

1. Adoption in the State Co-op. Societies Act the essential features of Model Co-op. Societies Act viz. reduction of powers of the State Registrar of Co-op. Societies, withdrawal of power from Registrar of Co-op Societies : to supersede an elected board, periodic election, no rule making power to the State Government, withdrawal of Government Assistance to co-operative and so on.
2. Removal of duality of control over Co-op, banks.
3. Implementation of single window system.
4. Scheduled status to District Central Co-op. Banks.
5. Government Assistance to Co-op. Banks for their recapitalization and revitalization.

It is also suggested a pattern of sharing of the finance by the Central Government and State Governments and members which was subsequently changed by the Vikhe Patil Committee. The Capoor Committee regrettably suggested that the Co-op. Banks would have to adhere capital adequacy ratio within 5 to 6 years which will be an impossible task on the part of many of these Banks. The Capoor's committee has also ignored reasonable demand of reducing the minimum involvement norms to be maintained by the District Central Co-op. Banks and State Co-op. Banks for refinancing to these Banks.

Some of the recommendations are positive and acceptable and some others are negative. Now the Central Government has allotted Rs. 8000 crores towards revitalization of Co-op. Banks. The ratio of sharing these funds will be 60 : 40, The

Central Government has stipulated a condition that the Model Co-op. Societies Act has to be implemented first and then 40% of the respective State Government share towards revitalization of Co-operative has to be released, then the 60% funds from Central Government, will be allotted.

This conference demands that the State Governments shall utilize this opportunity to get funds from Central Government by adopting Model Co-op. Societies Act by suitably amending the existing Co-op. Societies Act protecting the powers of the State Government.

This conference demands of the Central Government not to impose conditions to State Governments for revitalization and further demands attempt to be made to transfer Co-operation from State list to Central list. Any encroachment of powers of the State Government by the Central Government will be stiffly opposed by the employees along with members of Co-operatives. This conference further resolves that State Governments to conduct periodical election to the Co-operative and maintain their democratic character by appointing a separate Election Commission to the Co-operatives.

ON UPLIFTMENT OF THE DALITS

The recent and horrific incidence of brutal murder of 5 Dalits in Gajjar Village of Haryana has shaken the conscience of the entire nation. They were lynched to death for the sole reason that they peeled the skin of a dead cow. More shocking is the justification of the dastardly crime by the Viswa Hindu Parishad leaders that the life of cow is holier than that of Dalits. Atrocious indeed. This is not an isolated incidence on the atrocities of Dalits in independent India. Though Article 17 of the Constitution seeks to completely end untouchability and forbids its practice in any form, surveys conducted by various organizations point out the prevalence of untouchability in different forms in various states. Dalits in Thinniyam Village

in Tamilnadu were forced to eat human waste and in another village the Panchayat President was brutally murdered just because he belonged to the Dalit Community. Incidences of mass murders of Dalits by Ranbir Sena in Bihar is frequently seen. Not only in the rural areas of the country, even in the National Capital of India SC/ST Doctors were made to live in separate floors and use separate dining places in the Hostel of GTB Hospital.

In India the issue of Social inequality is made more complicated by the caste system, a unique and devastating system of gradation. Caste has firm links with economic power. Land, Capital and Organization have been the monopoly of the 'superior' caste in India. The lowest in the caste hierarchy, the Dalits, have been assigned the meanest tasks and termed as outcasts, impute, polluted and untouchables by the system.

In a larger plane, the basic question for the upliftment of the Dalits undoubtedly is land distribution. Of the total Dalit workforce in the primary sector, 63.5% are landless agricultural labourers. Since independence, excepting West Bengal and Kerala, hardly any changes have been brought about in land relations and agricultural labour remains ruthlessly exploited. The percentage of SC/STs below poverty line has also increased. In the year 1998-99, in rural areas, it stood at 64.60% as against 53.10% in 1983-84. The urbans are no exception. Here in the year 1998-99 it was 54.30% as against 4.40% in 1983-84.

The Constitution has guaranteed the SC and STs special treatment. The preferential treatment on the part of the State is meant to bring about social transformation. However with higher level of caste biases and prejudices, the provision in the Constitution is hardly followed.

The reservation guaranteed by the Constitution for the SC/ST for jobs in the Government and Public Sector Enterprises

is violated in various places and several thousand posts remain unfilled. Banking Industry is no exception to this. Though reservation of jobs itself is not a panacea for the malady, even this temporary solace is being denied to them in one pretext or another.

The 6th Conference of BEFI, calls upon the Bank wise Unions to take up the matter with the managements effectively to rectify this denial. At the same time it views with concern the sectarian and fissiparous tendencies that is emanating amongst a section of the oppressed by opposing the organized Trade Union movement. It will be pertinent to point that the just and reasonable demands of the Dalits can be won only by further connecting their relationship with the democratic Trade Union movement in the country. The Conference calls upon them to shun all such divisive tendencies and strengthen the Trade Union movement and democratic movement in the country.

The 6th Conference of BEFI held in Kolkata between 4th and 8th January 2003, calls upon all the Bank employees in the country to fight against the discrimination and denial meted to the SC/STs and join other progressive and democratic forces of the country to fight against untouchability, the crudest form of oppression which should have no place in a civilized society.

7th Conference -

ON MERGER & ACQUISITION OF BANKS

In the era of globalization, especially after the GATT agreement, main aims of the imperialist forces and its allies is to control the financial institutions to the third world countries. Accordingly, IMF, World Bank & WTO are pressing the Govt. of India hard to open its financial sector to the forces of monopoly capital. At their insistence, the Govt. of India has already opened the Insurance sector to national and foreign

private companies. They are insisting on privatization of nationalized Banking sector through increase of investment by FII & FDI and simultaneous withdrawal of 10% voting caps by amending Section 12.2 of the Banking Regulations Act, 1949. Narshimham Committee-I & II appointed by the Central Govt. under the above background have recommended for consolidation of the banking industry, opening of

Merger, financial exclusion and staff reduction;

Local Area Banks (LABs) and dilution of Govt. holdings in Public Sector Banks (PSBs). Total deposits of PSBs as at the end of March 2006 stood at Rs. 16,22,475 crores. The entire game plan is to handover this huge national asset to the foreign and national monopoly capital.

When the previous NDA Govt. was in power, another Committee under the Chairmanship of S.C. Gupta was formed, which submitted a report entitled "Banking Vision -2010". In the said report it is stated – "Our vision is to evolve into a strong, sound and globally competitive financial system, providing integrated service to customers of all segments, leveraging on technology and human resources, adopting the best accounting and ethical practices and fulfilling corporate and social responsibilities towards all stake holders." However soothing it may sound for ears, the broad action plan is as under.

- i) Abolition of nationalized characters;
- ii) Replacement of mass banking by class banking;
- iii) Profit and commercialization being the sole objective, all services to be feebased;
- v) Foreignisation of India Banks;
- vi) Tremendous outsourcing of banking jobs in the name of cost effectiveness.

The present UPA Government, which is avowed to implement the National Common Minimum Programme (NCMP) mutually agreed upon by the UPA partners, is more or less pursuing the same line of economic reforms of the previous NDA Government, though in different styles and gestures. In the name of competition, the UPA Govt. is also determined in merger and acquisition of banks, particularly the PSBs, to serve the interest of the imperialist finance capital. In the process of such acquisition and merger 4/5 mega banks will come up which, according to our Finance Minister and his henchmen, will have solid capital base and operational efficiency to compete in the international market with other foreign mega banks. But the fact remains that global mega banks are too large and powerful to be matched with our PSBs even if they are all merged together. As for example, J.P. Morgan Chase – the largest bank of the world, has its asset size to the tune of 1.5 trillion US \$, which is almost double the size of Indian GDP. The Citi Group does also have a total asset of 1.5 trillion US \$. SBI, in comparison, accounts for almost one fifth of the total banking assets in India is, no doubt, a giant at home, but minnows in the global arena – particularly before the international sharks. So, it is destined to be in an uneven competition ultimately will lead to withering away of Indian Public Sector Banking. This has been the experience in many countries of the world where such merger and acquisition already took place. According to ILO Survey, number of banks in USA came down to 7122 from 12333 as a result of merger and acquisition during period from 1980-1997 and further 30% reduced during 1997-1999. In Denmark and France, number of banks downsized by 57% and 43% respectively during 1980-1995 and in U.K. number of bank employees came down to 3,63,000 in 1995 from 4,44,000 in 1993. Indian Banking of course, will have the same experience. It is a heinous move to facilitate privatization through back

doors and to roll up social banking. Banking will ultimately be for a handful few elite customers only leaving majority of our common people out of its purview. Agriculture, small business, and industries will be the worst hit causing a serious harm to our national economy. This is not merely a guesswork. In fact, it is exactly what happened in the East Europe and many other countries like Brazil, Argentina, South Korea, Japan etc. So, it may be said that the move for merger and acquisition of banks, in essence, is anti employee, anti-people and anti-national as well.

In the face of persistent opposition of the Bank employees to merger and acquisition, the Government quite cunningly is now proceeding with a new approach under the garb of 'Strategic Alliance'. Meanwhile, three public sector Banks – Oriental Bank of Commerce, Indian Bank and Corporation Bank have already entered into a 'Strategic Alliance'. Proposals for such Strategic Alliance among Bank of India, Union Bank & Infrastructure Development Finance Company Ltd. And among United Bank of India, Syndicate Bank & Bank of Maharashtra are also under active consideration. Though it is being assured that 'Strategic Alliance' has no explicit or implicit relation with merger and acquisition, we should not suffer from any illusion. We should rather view it as a prelude to merger and acquisition and keep a close vigil on it.

Crores of rupees are being spent in the banking industry to introduce updated and highly sophisticated technology. Between September 1999 and March 2006, Public Sector Banks incurred an expenditure to the tune of Rs. 10,676 crore on computerization and development of communication networks. The majority of the customers are, however, not at all in need of such technology-savvy banking, as it has no relation with their interest. Rather, it will impair their interest by raising the cost of services rendered to them. As a matter of fact, the given socio-economic context of our country hardly warrants

for such technological sophistication and our economy is also ill-afford to meet its huge cost. Nevertheless, it is and will be going on because without technological upgradation merger and acquisition programme cannot be implemented.

Bank employees are always up in arms to foil the ominous bid of merger and acquisition of Banks specially PSBs Movements including strikes on a number of occasions took place in recent years. It is very heartening to note that democratic people of our country and Left Parties in particular are standing firm in solidarity with the Bank employees to provide the necessary boost to these movements. It was on the face of such vehement opposition that the plan for merger of Bank of India and Union Bank could not take place two years ago. This august house of the 7th Conference of BEFI resolves to continue the struggle against merger and acquisition more vigorously by uniting all sections of bank employees, customers and common people of the country through sustained campaign and launching direct action programme. This Conference also demands of the Government of India to repeat the decision of bank merger and acquisition forthwith.

ON APPOINTMENT ON COMPASSIONATE GROUNDS

Appointments on compassionate grounds have been stopped by Union Government for almost a decade. Thousands of dependents of deceased families are waiting for jobs. This shows the inhuman face of capitalist globalization, where compassion is rejected arbitrarily. Ground reality is that these deceased employees served the banks and the nation and their families are in starvation now.

In Allahabad and UCO Bank, hundreds of dependents of deceased families were denied appointments even after holding of interviews. The Board of Directors of these two banks directed the respective CMDs to give appointments but the same was ultimately held up due to Central Government instructions.

The financial package that was introduced subsequently by banks fetched no real benefit to the families of the deceased because of various conditionalities. This Conference of BEFI expresses its deep sense of concern over the obduracy of IBA and Central Government combine towards the issue of appointment on compassionate ground. The negotiation between UFBU and IBA that followed the conciliation proceedings centering round the strike call on 9th March 2006 is yet to yield any result in spite of the commitment of IBA to settle the issue within a time frame.

BEFI is of strong opinion that appointment on compassionate grounds in banking industry must continue particularly in case of widows and any dependent in case of deaths caused by terrorist attacks, dacoity etc. This apart, there must be substantial improvement over the financial package, unilaterally introduced by banks, without any rider to cover the salary of the remaining period of service of the deceased with guarantee of payment of minimum lump sum to the next of kin in lieu of appointment.

The 7th Conference of BEFI demands of IBA and Government of India to reverse its instructions stopping appointment on compassionate grounds without further delay and calls upon the bank employees to be in readiness for struggle to achieve the demand.

ON RECRUITMENT

After nationalization of fourteen private sector banks on 19th July 1969, the process of expansion of banking industry started. Under the lead bank scheme, thousands of new bank branches were opened. Under RRB Act 1976, 196 Regional Rural Banks were opened. In the year 1980, further six private sector banks were nationalized. With the expansion of the banking industry, lakhs of personnel were recruited through 'Banking Service Recruitment Board'. On an average thirty to

thirty-five thousand employees/officers were recruited per year. During seventies and eighties, the banking industry was the largest employer in the public sector.

Since 1991, the Government of India had been following the new economic policy. Reforms and restructuring of the Indian economy started in full swing as desired and dictated by World Bank and International Monetary Fund. To expedite the process of reforms in State owned banking sector, Narasimham, Committee I & II submitted its reports, in record speed, which were accepted by the Govt. of India and implemented in banking industry, particularly in public sector banks. Drastic curtailment of existing workforce 'to slim and trim' the public sector banking industry was one among the main recommendations in the above reports that was enforced by the Govt. of India. 'Ban on recruitment' was imposed in public sector banks. Closure and merger of branches of public sector banks started in a large scale. The NDA Government at the centre abolished the 'Banking Service Recruitment Board'.

During last one and a half decades, the existing strength of workforce in public sector banks declined by 35% while the business of public sector banks grew by manifold. By way of VRS, more than one lac workforce were sent out. Total workforce of public sector banks were reduced from 8,73,569 in 2000 to 7,33,562 in 2006. While the business and net profit increased manifold and stood at Rs.27,28,826 crores and Rs. 15,979 crores respectively in 2006 (31-3-2006).

With steep reduction of manpower in public sector banks, almost all the rural and semi-urban branches are starved of manpower resulting hardship and delay in customer service. Thousands of posts in different cadres are lying vacant and enormous workload beyond capacity is thrust upon the employees. During past ten years, there had been a sharp decline

of 15,000 workforce in RBI and the staff strength came down from 35,000 TO 20,000. Same fate and picture is very much prevalent in Regional Rural Banks as the Democles Sword of 'ban on recruitment' is also hanging over them.

While 67% of the households in India do not have any access to the banking service and while financial inclusion is much talked about, the recruitment question, Govt. of India and IBA are keeping surreptitious silence although the scope of fresh recruitment is galore.

The seventh All India Conference of Bank Employees Federation of India held at Hyderabad from 7th to 10th January 2007 demands recruitment in the banking industry in all the cadres for filling up the vacant posts. It further calls upon the bank employees to launch a sustained movement for restoration of 'Banking Service Recruitment Board' for recruitment of workforce.

8th Conference -

AGAINST EXTREMIST AND TERRORIST ACTIVITIES

Extremism and terrorism are twin brothers posing potential threat to peace, progress and prosperity of the society. They undermine the much needed unity and fraternity amongst the cross sections of people of the country and regions as well. Extremists of all hues being aided and abetted by international terrorist groups have been active to perpetrate terrorist activities. Last few years have witnessed series of serial bomb blasts in various parts of the country – more particularly the financial Mumbai and its neighbouring areas. Jammu and Kashmir and the entire North Eastern region have become the hotbeds of terrorist and extremist manoeuvres. 26th November 2008 and 30th October 2008 have experienced gruesome serial blasts taking in its toll hundreds of innocent people and huge national property.

Extremist elements are very active in NE states raising slogans of so-called liberation from the mainstream political entity. Taking advantage of the deep-seated anger and anguish of the youths centering round decades-long sense of frustration and deprivation brought about by serious imbalances between the haves and have-nots coupled with regional imbalance owing to the policies pursued by the Government at centre, the forces inimical to the unity and integrity of our country have been working overtime to divide people on ethnic lines. These forces have incited the divisive separatist, secessionist and religious fundamentalist tendencies to the hilt leading to terrorist activities.

Failure on the part of the successive Governments at the centre over decades, to address the genuine grievances of the marginalized sections of the society, more particularly the peasants, youths and students communities has created fertile ground for increased activities of the extremist and terrorist elements. North Eastern Region, Jammu & Kashmir, Bihar, Jharkhand, Orissa, Andhra Pradesh and Madhya Pradesh had been witness to growing trends of extremist and terrorist activities. Outlawed elements like ULFA, NDFB, NSCN, DHD (Jewel Group) and a host of other such ethnic groups in the N.E. Region along with the regrouped Maoists in West Bengal, Bihar, Orissa, Jharkhand, Chattisgarh, Maharashtra and Andhra Pradesh are posing serious threat to the rules of law. In addition to large number of police and para-military forces in these states, nearing 300 civilians – mostly poor people and tribals in rural West Bengal have, by now, been assassinated by these ultra-left forces. Unfortunately, a key ally of the UPA-II Government is openly conniving with these anti-national terrorist groups in West Bengal with its sole intent to dismantle the democratically elected left front government in the State. Sadly enough the central government is maintaining mysterious silence on the highly damaging role of the Central Railway

Minister although both Prime Minister and Union Home Minister have openly declared Maoists to be 'the direct threat to internal security of the country'.

This 8th All India Conference of Bank Employees Federation of India strongly urges upon the Central Government to come clear on their stand and take appropriate action upon its coalition partner to dissuade it from its anti-national activities. This Conference also demands of the Central Government to review its neo-liberal economic policies responsible for the continuing regional imbalances which is key to growing tendency of separatism, extremism and terrorist violence.

ON GLOBAL WARMING

This 8th National Conference of Bank Employees Federation of India resolves to protect the Mother Earth from the disaster waiting on account of climate change catastrophe. It is all through the commissions and omissions made by the humans, who are the most enjoying species on earth. It is high time for the same humans to take note of the alarm which is fast ringing to announce that in the event of not curtailing the negative contributions, the destruction of the planet, species and humans themselves is becoming imminent.

The World Scientist Community has taken a consensus opinion through Intergovernmental Panel on Climate Change, that all those who are vested with responsibilities, should take immediate steps to curtail the use of fossil fuel and green house gas emissions, at the earliest. Assuming that all the developed countries are taking immediate emergent initiatives in this direction, then also the developing nations such as parts of Africa and Asia will be facing the impacts of weather disasters, spread of diseases, unbearable heat, draught, water scarcity, decline of agricultural products, rising of sea level with consequences of inundation of islands and living lands and large scale migrations etc., in the immediate future.

In essence, the world equilibrium will be at stake. Because of the so called climate change, food riots on account of food shortages, water wars, displacements, migrations and depleting natural resources will be on the increase.

All these dangerous impacts are mainly contributed by the major imperialist rich nations of the world. One should not hesitate to condemn such Nations, very particularly the Imperialist giant United States of America, the largest polluter of the atmosphere, for its indifference towards the worsening situation and attempts of sabotage the United Nations based collective decision making process.

It is to be kept in mind that the developed countries have already since long occupied the atmosphere with their Green House Gas emissions much in excess of their share of World population. Also they are depriving the developing countries of their development needs and necessities. Ironically the fact remains that the developing countries are facing the worst of the climate change.

In the present era, even 105 degree F heat is felt unbearable in India. Assuming the heat rises to 115 degree F, in another 100 years, one can very easily understand as to what will happen to the humans in this part of Globe. The same way in Orissa like places heat wave will massacre thousands of lives. One eighth of Bangladesh and half of Maldives will go off from the world map because of rising level of sea. It is not just one country or a few scientists but more than 2500 scientists from more than 150 countries have in one voice issued warning messages to the entire Humans to act swiftly.

It is all carbon-di-oxide, carbon monoxide, carbon gang oxide etc. the Green House Gas emissions from the Industries owned by the Corporate of the Imperialist and developed nations, acts against the natural process of receiving the sun light and sending back the heat waves (Infrared) into the atmosphere and hence these climate changes.

The first responsibility lies with USA and then with other developed countries. But those countries are not co-operating. They are creating stumbling blocks. They want the developing and small countries to share the burden at par with them. Their stand has to be thwarted.

It was in 1992 at Rio de Janeiro, the International Conference on Climate Change, resolved to save the Globe from Global Warming through joint efforts and responsibility. Subsequently, it was in 1998 at Kyoto, 175 countries signed common agreement that developed countries should reduce emission of carbon-di-oxide by 5% in 2010 from 1990 level. No restriction was imposed on developing nations. The imperialist USA did not implement the same.

In Dec 2010, at Cancun, "Climate Change" conference has taken place. But concrete results have not emerged. USA, Japan and similar countries want to impose the burden on developing countries including India and China by way of insisting a uniform norm on curtailment of emission for developed and developing countries.

In essence, the developing and poor countries are bound to rely upon natural resources like sun light for electricity and energy. It will be through high cost. The developed countries who have grabbed the space by emissions should compensate the developing and poor nations. The developed countries should clear their debts. The debt is named as carbon debts. As of now it is estimate roughly at US \$ 6 trillion. United Nations should work on it consistently. Mr. Asar Nicholas, former Chief Economist of World Bank has observed that the greatest failure of market economy is the climate change phenomena.

We once again resolve that for all remedial actions on Climate change the World Population will take joint responsibilities as also we the Bank Employees will assimilate the cause in our life style for the future.

ON COMMUNAL HARMONY

India witnessed the worst kind of terrorist attack and brutal killing of innocent people in Mumbai by militants across the border, aimed at creating communal divide and destabilizing the secular order of the nation. The recent years witnessed bomb explosions at various places in our country like Jaipur, Bangaluru, Ahemadabad, New Delhi, Malegaon, Assam and Jammu and Kashmir.

Terrorism has no religion. It is but a sorry state of affairs that most of the terrorist groups including Taliban, AI-Qaida and Lashker-e-Taiba etc flourished with the political and financial support of imperialists led by USA. It is well known that imperialism utilized the extremists' groups world over to destabilize socialist and third world countries so as to create an atmosphere conducive for their naked exploitation.

Communalism, regionalism, sectarian pseudo-nationalism and all kinds of social division in the name of religion, caste, creed, race, language, region etc., have their roots in the capitalist society to undermine unity of the working people and perpetuate class exploitation. The biggest threat to national integration and unity of the country comes from communal fascist forces.

Politics should be devoid of religion and rather religion should not interfere in politics. Communal politics of majority as well as minority community advocates hatred towards other religions. Attack on minority community and its places of worship in various parts of our country are often due to preplanned political decisions to create communal tension and intended to polarize majority community against minority. Every citizen has right of belief in any religion and the constitution guarantees the same. But in many parts of the country people belonging to minority communities are deprived of this constitutional protection and are made to live in despair.

Demolition of centuries old Mosque in Ayodhya and communal clashes that followed are lingering in our mind even today. The judgment of Hon'ble High Court of Allahabad on the Babri Maszid title suit is a classic example of legality being downplayed vis-avis faith. Brutal attack and annihilation of minorities, by Sangh Parivar shamefully supported by the state government of Gujarat, still lingers in our mind. Similar scenes were enacted in Orissa, Karnataka etc., all with an eye on electoral politics.

In the name of "fight against terrorism", US imperialism is engaging in naked invasions, threat of war and political interventions, all intended, to protect and secure the imperialist interest intact. Indo-US defence framework agreement and various other treaties including civilian nuclear energy co-operation agreement are leading our country into this imperialist trap.

Communalism and terrorism are two sides of the same coin and it is bent upon creating tension and fear amongst all sections of the people. Enemies of secularism are to be fought tooth and nail. Fight against communalism and terrorism to uphold communal harmony is possible only by the united democratic struggle of the working mass and secular forces.

The 8th Conference of Bank Employees Federation of India held at Bhubaneswar between 22nd and 25th January 2010 calls upon bank employees to join the main stream of the working class movement in its fight against terrorism and communalism and to uphold the secular polity of the nation.

ON UNORGANISED WORKERS IN THE BANKING INDUSTRY

Notwithstanding the unified opposition of unions of workmen and officers in the banking sector, number of unorganized workforce in the industry is increasing day by

day. While the sustained efforts of the bank managements to raise the topic of outsourcing across the industry level talks have been resolutely thwarted again and again by the UFBU, the fact nonetheless remains that bank managements have been surreptitiously resorting to outsourcing of various jobs hitherto being performed by permanent employees. As a result there has emerged a large workforce in the banking industry which is engaged in various types of jobs such as security work, maintenance, ATM cash management, cleaning and sweeping etc. Workers on such jobs are engaged by different agencies and are being exploited in various ways. Minimum wage, social security benefits etc as per Act are denied to them. As per law, the bank managements are principal employers; yet the workers, subjected to severe exploitation as they are by the agencies through which they are engaged, have no recourse to approach the principal employers for mitigation of their sufferings.

This 8th All India Conference of BEFI meeting on 22-25 January, 2011 at Bhubaneswar resolves that such unorganized workers in the banking industry should be organized for mitigation of their grievances and calls upon the State units and affiliates to take appropriate organizational steps in this regard.

ON DISINVESTMENT, MERGER AND NEO-LIBERAL REFORMS IN THE BANKING INDUSTRY

Adhering to its neo-liberal economic policy since 1991, the Government of India, in its efforts to dismantle the nationalized banking system, amended the Bank Nationalisation Act to make way for disinvestment of bank shares up to 51%. There is pressure on the Government from the Corporates and the Multinationals to bring down the Government holding further to 26% so as to totally dilute Government control of public sector banks and pass it on to private capital.

UPA I Government could not fully proceed with the intended reforms due to opposition from Left Parties inside Parliament and bank employees' struggle outside. But UPA II Government is trying to accelerate the pace of banking reforms in various ways including issuance of new licenses to private players on liberal terms, outsourcing of normal banking jobs, appointment of business correspondents & business facilitators in the name of 'financial inclusion'.

It is well known that it has been customary for the Government to appoint various Committees from time to time for implementation of its reform programme. Beginning with Narasimham Committee I in 1991, such Committees have been appointed one after another, the latest being Dr. Khandelwal Committee on HR issues.

Dr. Khandelwal Committee report has not been published officially, but various measures recommended in it have found echo in the RBI Governor's inaugural speech on 3rd December 2010 at the Bankers' Conference. The pernicious recommendations include, among others, outsourcing, direct recruitment of officers upto 50%, fresh recruitments to be confined in rural and semi-urban areas, bank wise revision of pay based on capacity to pay, profitability, productivity etc. introduction of variable pay as a major component of wages etc. The UFBU has decided to fight against these anti-employee recommendations.

The latest proposal of the RBI envisages allotting licenses to big corporate houses and also handing over RRBs to the corporate. Surprisingly, it suggests to take back these RRBs in case the corporate fail to run them profitably. It means profits to the corporate and losses to the public sector banks. This needs to be exposed through proper campaign.

Banking Vision - 2010 – a report submitted by S C Gupta Committee recommended to evolve a strong, sound and

globally competitive financial system, providing integrated service to customers of all segments. Under the garb of these high sounding words the actual plan is to merge Banks, dilute nationalized character, replace mass banking by class banking, outsource Bank jobs and reduce the staff strength in the name of cost effectiveness.

The Bank Employees have been fighting unitedly to foil these ominous bids through various programme including observance of 14 one-day strikes during the last decade and a half. This has to be continued relentlessly by appropriate programme from time to time, including accelerated campaign to enlist public support by exposing the anti-people character of the banking reforms.

This 8th All India Conference of Bank Employees Federation of India held at Bhubaneswar from 22-25th January 2011 calls upon all sections of bank employees and officers to carry forward the struggle against disinvestment, merger and all kinds of anti-people anti employee banking reforms.

Direction of the Conferences

While revisiting the Conference reports from the Foundation till the last 8th and circulars issued in the interest of the bank men or the broader sections of the people at large we shall find that the word 'unity' has surfaced on innumerable occasions in the life of the organization. Unity is the life force; driving force for a trade union worth the name. Unity is the first and ultimate objective for BEFI imbibed with the working class concept and its philosophy. It is true that a trade union is primarily meant for the cause of its members; it must try to protect their interest and advance their cause. And in order to do so economic demands have to be raised and fought for with a view to protect the members, uplift their standard of living. It is the primary duty and responsibility. BEFI has never been oblivious of this aspect, rather it has been endeavouring

utmost to reach the reasonable demands and expectations of the members, be it in the matter of wage agreements or on Pension issue.

But the fundamental thing that hovers around is the class outlook. Unity of the class of which bank men are an inseparable segment. Hence unity of the class is the most effective weapon for the workers. A trade union worth the name cannot remain in isolation from the interest of the overwhelming larger sections of the masses. And this unity is not for any immediate gain; it is not for the sake of convenience leading to opportunistic and class collaborationist deviations finally leading an organization to betraying the cause of the members and the working class.

Unity of the working class is nothing but united struggle, united opposition to the opposite class forces that combine and conspire to deprive, exploit, split the struggling unity of the workers and the masses.

The odds before the bank employees in particular and the people at large are multiple. Escalation of prices of daily commodities, growing poverty and unemployment, illiteracy, lack of minimum health care facilities, clothing and shelter to the vast multitude, child exploitation etc are driving the common masses to despair, starvation and premature death. Added with these are calculated exploitative machinations of the forces on whom the power finds its cozy shelter. Exploitations are mounting, offences galore.

In the banking front the rulers of the country are bent upon rolling red carpets to the multi-nationals. Foreignisation and Privatization of the entire banking system is on their agenda. Naturally, protection of the Public Sector Banks is the prime consideration for the bankmen. Job security and service conditions earned through many grim battles over the years have to be protected at any cost. Periodical wage revisions

and improvement of service conditions are matters of very important considerations for all. The agenda before the ruling parties in the country are manifold. They are conspiring to massive outsourcing of banks' regular jobs which can be executed by bankmen alone, aiming thereby to run the banks with minimum man power of regular and permanent nature. They are for creating thereby huge redundancy when the industry has been on the road to steady progress. They are for Mergers and Acquisitions of banks, thereby reducing the number of banks and their branches, on the plea of the so-called expert committees' reports most of which are tailored, monitored and as per dictates of the international agencies. They ultimately aspire to reduce the number of banks to 4/5 banks to fulfil their international commitments. Massive introduction of sophisticated machines in the industry is another device to cater services to the large clientele from their offices/residential premises or from places outside the brick and mortar bank branches. Exclusive services to a few selected and affluent customers and maximization of profits and profits only are the twin objectives, though the rulers are crying over inclusive services days in and days out. Recruitments are remaining held up or going on at snails' pace thereby leading to huge vacancies. Many of the services have been passed on to rapid contractualisation which is also a very handy and exploitative mechanism taking advantage of the grim unemployment situation in the country where labour can be hired and fired with a paltry sum of rupees at will. This is also a device aiming at creating an atmosphere of disbelief and mistrust between the regular employees and persons hired on daily and /or otherwise and use this force as a reserved force to set them against the regular employees and break their movement.

In the face of the above it is the bounden duty of BEFI, and true to its objective and principle, is to ensure further unity amongst the bank men on a solid ground. From day one of the

organization it has called for unity in the proper perspective of the developing scenario. In the Conferences it has again and again asked the members to take all steps to forge unity to the grass root level in order to fight the opposite forces of the working class. Resolutions have been taken unanimously through loud expressions of the members renewing their pledges to carry forward the interest of the bank men and people at large.

BEFI's objectives are – Nationalisation of the Foreign and Private Banks in the country, Service Security of the existing employees, Filling up of vacancies and Recruitment, Opening of branches in the vast unbanked areas of the country. Inclusive banking in true sense, – not as a gimmick or political ploy, not the class banking or banking to a few. Regularisation of contractual employees in the banking industry and bringing them within trade union fold to forge greater unity between the regular bank men and the contractual employees to frustrate the machinations of the ruling class. Halting of privatization spree conspired through so many devices and Strengthening of the Public Sector banks in the interest of the people and the country. Confiscation of properties of the big willful borrowers to whose coffers have been drained away hard earned savings of the common men. Strengthening of UFBU vis-a-vis working class movement. In fact, many a strike has been fought successfully in the industry with direct support and participation by the contractual employees, even by a large number of the erstwhile comrades i.e. retirees also. ‘

BEFI's clarion calls to the members are – Unite first, broaden outlook based on fundamentals of working class principles, stand solidly, do not waver or falter, strengthen organization and carry forward the tasks entrusted by the organization, remain ever prepared and vigilant to wage struggles both independently at the call of BEFI as well as unitedly at the call of UFBU and/or in the interest of broader democratic movement as the situation demands.

Unite, Move forward and Fight. Hold aloft the banner of united struggle.

These clarion calls have reverberated the conferences BEFI has journeyed so far.

Involvement with the Cause of the Retirees in the Industry

BEFI has always been sympathetic to the aspirations and reasonable demands of the retirees who constitute more than two lakhs in number organized to-day under their different banners and a large number still remain outside any organization. With the resolution of the Pension issue in the last Bipartite Settlement almost all the retired employees and their spouses are covered under the safety net of Pension. BEFI first fought with the demand of Pension as a third benefit in addition to Provident Fund intact i.e. with equal share by the banks and Gratuity. But after signing and implementation of the Pension Settlement in 1993 in lieu of banks' contributory part of P/F many of the existing employees did not opt for Pension in consideration of the situation then prevailing. Situation so emerged at a time that majority of the bankmen and retirees remained deprived of Pension as non-optees. Naturally, BEFI consistently and seriously took up the issue and strived hard to reopen it and see that all the non-optees could come under the social security net. However, as a persistent move by the UFBU the issue could be re-opened facing and overcoming so many hurdles posed by the bankers. With the coming of the entire retirees force now under Pension scheme in the industry demands for improvement on many Pension related issues and other demands for extension of certain facilities to the retirees community are coming up. In appreciation of the demands of the retirees and also as part of the responsibility towards the ex-employees and erstwhile colleagues in the industry UFBU in their common charter of demands on the 10th Bipartite negotiations formulated the following issues of the retirees with priority -

- Updation of Pension
- Extension of 100% neutralization in dearness allowances to pre-November 2002 retirees,
- Improvement in Family Pension which is very ignoble,
- Improvement of medical facilities etc.

Meetings and interactions between UFBU and Retirees Organisations are being held also.

Talks have been held with the IBA over the retirees' issues, though not finalized, but some of the issues e.g. extension of 100% D.A to pre-November 2002 retirees and improvement on Family Pension are expected to be clinched favourably. Talks are likely to be held in details over the remaining issues of the retirees after the wage settlement on Pay-slip component of the employees are over.