## CIRCULAR TO ALL UNITS

25/02/2019

Dear Comrades,

# Working Committee Meeting At Pune (CIRCULAR I)

Working Committee of AIUCBEF was held at Pune on 23 and 24 February 2019. While we will be issuing a detailed circular on the entire proceedings of the meeting separately, we now Communicate one of the important decisions taken in the working committee which need urgent attention of our units and members for successful implementation of the programmes.

#### On the Health of the Bank:

In the deliberations held on the present state of affairs with regard to performance of the Bank and approach and attitude of the Management, working committee took note of the under mentioned concerns.

Increase in NPA level,
Un- encouraging business growth and decrease in market share,
Uncomfortable return on asset,
Level of Net Loss even while improvement could be seen in Operation profit,
Inability of larger number of branches to keep pace with the target on retail products etc.

Committee also noted with anguish and concern over the approach of the Management which has been avoiding to convene Performance Review Committee meetings at the apex level and Business development committee at the Zonal level, and even ignoring the views of the communications and views of the Federation.

Committee was equally concerned over the non implementation of various decisions taken in the meeting of State Level Conveners of UFUBU held on 8 th July 2018 at Nagpur.

Notwithstanding the approach and attitude of the Management, committee felt that the Bank is passing through a difficult phase and no one, particularly the work force, which has a larger stake considering a large number of young employees being part of it and who have to travel with the Bank for 30 to 40 years, cannot afford to remain a mute spectator to the unabated crises. Committee, therefore was of a firm opinion that..

- trade unions like ours, at this hour of difficulties, should not undermine or ignore the threats that are looming large on the Public Sector Institutions like ours,
- there shall be no attempts to shift the blame to the work force for the Bank 's inability to progress,
- there shall be no attempts to infringe upon the hard earned rights & privileges of the work force,

- there is a greater need to arrest the drift and reverse the trend,
- the situation calls upon the Administration to take fresh initiatives for motivating the work force for their much deeper involvement in the process of revival,
- our Federation having played a pivotal role during similar crises in 1980s and 1990s need to renew it's initiatives and role

Thus the committee was of the view that AIUCBEF should take such initiatives regardless of what the Management or others do, which it believes can be turned into a rallying point for all who are genuinely concerned over the Institution.

In this regard it was felt that AIUCBEF may take some small steps to begin-with and expand the campaign and programmes there upon as ongoing basis. Towards this it was decided to unleash first phase of the programme in the following manner.

- 1. To identify some centres under the jurisdiction of some of our affiliate units, keeping in view their potential and capabilities, and launch a campaign on NEW CUSTOMER MOBILISATION preferably on a Sunday by Organising camps in such areas where we are in a position to enroll new customers through familiarizing the Retail products that the Bank is offering.
- 2. Through the above programme our team in the identified centers will identify prospective customers and make arrangements to approach the nearest or the branch of their choice to open accounts or have access to various retail products including loans like vehicle loans, housing loans, pensioner loans etc on the next working day of the branches.
- 3. It is desired that this programme be organized on SUNDAY the 24 th March, so that results flowing out of our efforts help the Bank to augment it's tally before the end of this Financial year.
- 4. It is further desired that our above proposal be brought to the notice of the respective Zonal Heads so that all needed support are provided by the management at different layers Zonal Offices & Branches.
- 5. Care should be taken to ensure that only qualitative accounts are mobilized and within the norms prescribed by the Bank in all the schemes. Care also should be taken that our endeavor is towards the Bank's welfare and there shall be no scope for any conflict between us and the Management at any level.
- 6. Needless to remind ourselves that we are putting our efforts at our own will and hence no need to get discouraged if the Management's response is not adequate or not encouraging.

Our affiliate units that have agreed to join the first phase of the Programme.

NAME OF THE UNIT	CENTRES IDENTIFIED FOR CAMPAIGN
Maha Gujarat	Ahmedabad and if possible Baroda/Surat
Gujarat Bank Workers Union	Rajkot
Mumbai	Identification will be done by the unit

Punjab	Jallandar
Tamilnadu	Chennai & Coimbatore
Karnataka	Bangalore
Andhra Pradesh & Telengana	Hyderabad
Kerala	Ernakulam. If possible Plalakad
Madhya Pradesh	Bhopal, Gwalior and Indore
Chattisgarh	Bhilai
UP	Meerut
West Bengal	Kolkatta
Pune	Pune
Nagpur	Nagpur
Goa	Unit will identify

# Steps to be taken by our units:

- 1. Meet the, members of their units in respective centre and familiarize the programme keep them prepared.
- 2. Units are free to identify more centres or modify the centres given above.
- 3. Meet the Officebearers and form a committee involving both functionaries and members in respective centres to be in charge for the successful implementation of the programme. Familiarise them with the products and their benefits.
- 4. Once confidence is built, meet the Zonal Manager and impress upon him about our efforts and the need for the support of Zonal Offices and the Branches.
- 5. Once the meeting is satisfactory meet the branches coming under the centre(s), meet the Branch Heads and impress upon them and other officers about our campaign and the need for their support and cooperation.
- 6. Once all the above go well procure all required documents, brochure of Retail products, account opening forms (SB, RD, FD, etc) and distribute them to the members of the campaign committee.
- 7. Identify the localities Housing Societies, Gated community and other influential sources for the camp to enroll Prospective Customers.
- 8. Specimen of Banners/ posters and Publicity materials will be sent shortly from Federation. 39030824. Confirm each of the above steps to Federation by whatsapp.

## Federation on its part...,:

Upon getting the reconfirmation from the above units about their readiness (before 7 th March) will apprise Head Office and seek their indulgence.

Will prepare the Publicity materials (to be got printed in local language by respective units) and send before 15 TH March.

Will monitor implementation and guide.

Let us start all preparations without any loss of time.
Let us be determined to carry out the programme to set the trend,
Let us inspire the work force
Let us be confident that Efforts never Fail.
Let us bring new glory to our Federation.

Rest in next,

With greetings,

Comradely yours,

C. M. Patel

**General Secretary**