



யூனியன் வங்கி ஊழியர் சங்கம் (தமிழ்நாடு)

AIBEA - AIUBEA உடன் இணைக்கப்பட்டது

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சுற்றறிக்கை எண்:116:2019

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அன்பார்ந்த தோழர்களே !

அதிகப்பற்றுக் கடன் தொகை உயர்வு

அகில இந்திய யூனியன் வங்கி ஊழியர் சங்கத்தின் தொடர்ந்த முயற்சியின் காரணமாக நிர்வாகம் அதிகப்பற்றுக் கடன் தொகையை உயர்த்தியுள்ளது. மேலும், பல தோழர்களின் கோரிக்கையை ஏற்று, ஓய்வு பெறுவதற்கு முன்பு 5 ஆண்டுகளில் குறைக்கப்படும் கடன் தொகையை 50% குறைக்கவும் நிர்வாகம் ஒப்புக்கொண்டு சுற்றறிக்கை வெளியிட்டுள்ளது.

ஊழியர்கள் வகை	எழுத்தர்கள்		துணைநிலை ஊழியர்கள்	
பணிக்காலம்	தற்பொழுது	உயர்த்தப்பட்டது	தற்பொழுது	உயர்த்தப்பட்டது
2 முதல் 5 ஆண்டுகள் வரை	1,50,000	2,50,000	80,000	1,00,000
5 முதல் 8 ஆண்டுகள் வரை	4,00,000	4,75,000	1,50,000	1,75,000
8 ஆண்டுகளுக்கும் அதிகமானால்	5,00,000	5,75,000	2,00,000	2,25,000

வங்கிப்பணியிலிருந்து ஓய்வு பெறும்போது மொத்த கடன் தொகையில் 75% ஓய்வுகால பலன்களிலிருந்து பிடிக்கப்படும். மீதமுள்ள 25% தொகை ஓய்வு பெறுவதற்கு முன்பாகவுள்ள 5 ஆண்டுகளில் வருடத்திற்கு 5% வீதம் பிடிக்கப்படும்.

இருதரப்பு ஒப்பந்த பேச்சு வார்த்தை :

வங்கி ஊழியர் தொழிற்சங்கங்களின் கூட்டமைப்பிற்கும், இந்திய வங்கிகள் சங்கத்திற்கும் இடையே கடந்த 21.02.2019 அன்று ஒரு சுற்று பேச்சுவார்த்தை நடைபெற்றது.

இந்திய வங்கிகள் சங்கம் இரண்டு அதிகாரிகள் சங்கங்கள் பேச்சுவார்த்தையில் கலந்து கொள்ளாததால், தாங்கள் ஊழியர்கள் சங்கங்களிடம் மட்டுமே பேச்சுவார்த்தை நடைபெறவுள்ளதாக தெரிவித்தது. மேலும் இந்திய வங்கிகள் சங்கம், அதிகாரிகளைப் பொருத்த அளவில் Scale 5 வரை ஊதிய உயர்வு குறித்து பேசமுன்வந்துள்ளதாக தெரிவித்தது. அதிகாரிகள் சங்கங்கள் பேச்சுவார்த்தைக்கு வராவிட்டால், ஊழியர்களுக்கு வழங்கப்படும் ஊதிய உயர்வு, அதிகாரிகளுக்கும் வழங்கப்படும் எனவும் இந்திய வங்கிகள் சங்கம் தெரிவித்துள்ளது.

இந்தப் பின்னணியில், ஊழியர் சங்கங்களின் கூட்டம் கடந்த மார்ச் 1ஆம் நாள் நடைபெற்றது. இந்தக்கூட்டத்தில் அதிகாரிகள் சங்கங்களுக்கு மேலும் அவகாசம் அளிக்கவும், வரும் 13.03.2019 அன்று அடுத்த கூட்டத்தை நடத்தவும் முடிவு செய்யப்பட்டுள்ளது.

அகில இந்திய வங்கி ஊழியர் சங்கத்தின் நிலைப்பாடு:

ஊதிய உயர்வு பேச்சுவார்த்தை குறித்து சமூக வலைத்தளத்தில், அகில இந்திய வங்கி ஊழியர் சங்கத்தின் நிலைப்பாடு குறித்து சில அமைப்புகள் தங்கள் கருத்துக்களைத் தெரிவித்துவருகின்றன. இவை குறித்த அகில இந்திய வங்கி ஊழியர் சங்கத்தின் நிலைப்பாடு கீழே கொடுக்கப்பட்டுள்ளது:

Time for determination – not for vacillation
Time for clarity – not for confusion
Time for understanding – not for mudslinging
Ignore detractors – Discount slanders

All our units and members are aware that the negotiations for the 11th Bipartite Settlement on revision of wages and improvement in service conditions is slowly inching forward, overcoming one hurdle after another and ensuing in the process improvement in the offer of the IBA.

Still there are issues like IBA's proposal to link wages directly in relation to profits and Return on Assets which we have objected. Incentivisation linked to profit of the Bank is one thing and directly linking our salary to profit of the Bank each year is another thing. UFBU and AIBEA are aware of this and would deal with the matter suitably.

Wage revision is always accompanied by expectations, aspirations, anxiety and curiosity amongst the rank and file because wage revision is a very important issue for everyone. But everyone is also aware that what is desirable is one thing and what is feasible is another thing. This wage revision is no exception. But AIBEA has the rich experience of dealing wage revision since its inception in 1946 – initially fighting before Sen Tribunal, Sastry Tribunal and Desai Tribunal for 20 years and later with bipartite settlements from 1966 till now. Every time AIBEA has encountered problems from the government-bankers combine and every time AIBEA could overcome.

In the past also, on every occasion of wage revision AIBEA has faced attacks slanders, disparagements, ridicules, mockeries, scorns, condemnations, vilifications, abuses, criticisms and calumnies from vested interests and inimical forces. They have been wearing different caps at different points of time but their singular agenda has been to denigrate AIBEA in the eyes of bank employees. But history tells that bank employees under the lofty banner of AIBEA have seen through these games and their faith and conviction in AIBEA have remained unshakeable. Now also we see such attempts to show AIBEA in poor light but such attempts are bound to fail this time too.

Instead of fighting the Government-bankers combine and achieving a decent wage revision without compromising on fundamentals and rights of bank employees, there are people who are more busy in instigating the employees and fanning and puffing their middle-class instincts.

AIBEA has the distinction of fighting against third party interventions and ushering in bilateralism. But Bipartism is sought to be undermined and third party intermediation to decide our wages is being advocated and eulogised as though that is a better solution to

improve our wages. It is sad that when the entire general trade union movement is fighting to ensure collective bargaining, such retrograde ideas of weakening bilateralism are being fomented. We should exercise extreme vigil against such attempts.

Through the collective struggle under the banner of UFBU, the IBA's offer has gone up from 2% to 10%. This, so far, amounts of Rs. 5250 crores as against the Rs. 4725 crores achieved during the last wage revision. But it is not near to our destination. Hence efforts have to continue to push it up further adequately to a satisfactory level. Hard bargaining is the key.

There are other issues too like 5 Day Banking, improvement in service conditions, improvement in retirement benefits, harmony in pension benefits amongst senior employees and post-2010 employees, etc.

Whipping up sentiments is easy, whimsical vilification is easy but need of the hour is to maintain our cool, maintain our unity, maintain our faith in the trade union and achieve our demands.

We also see some people talking about improvement in pension benefits of retirees. Attempts are being made to portray AIBEA as a villain. But suffice to say that bank employees know too well as to who fought and got pension for bank employees. Bank employees memory is not that poor.

A word of caution on using social media. If it is well-used, it is a boon. If it is misused, it is a bane. There are people to spread canard through social media. If it is unintentional, ignore it. If it is deliberate, rebut it. If it is nefarious, our members know how to tackle it.

Comrades, our motto is satisfactory wage revision without compromising on basic rights of the employees. Our hard-won rights cannot be bartered for money. Our jobs and job security are equally important. We cannot mortgage the future of young generation just for a few chips. Our trade union rights and right to collective bargaining are equally sacred.

When we work under UFBU, we know that different unions have different perceptions and priorities. We have to adjust, accommodate and move towards the common goal. AIBEA is always committed to the welfare of bank employees. That is our seven decades of history and tradition. We do not need any certificate from detractors. March on comrades. Hold aloft the banner of AIBEA and UFBU. You will win because you are on the right path.

இந்திய தொழிலாளர்களின் கோரிக்கை சாசனம் :

கடந்த ஜனவரி 8-9 தேதிகளில் நடைபெற்ற அகில இந்திய வேலைநிறுத்தத்தை தொடர்ந்து கடந்த மார்ச் 5ஆம் நாள் மத்திய தொழிற்சங்கங்களின் கூட்டம் புதுதில்லியில் நடைபெற்றது. இந்தக் கூட்டத்தில் இந்திய தொழிலாளர்களின் கோரிக்கை சாசனம் குறித்து விரிவாக விவாதிக்கப்பட்டு, அது ஏற்றுக்கொள்ளப்பட்டுள்ளது. இந்தக் கூட்டத்தில் அகில இந்திய வங்கி ஊழியர் சங்கத்தின் பிரதிநிதிகளும் கலந்துகொண்டனர். இந்திய தொழிலாளர்களின் கோரிக்கை சாசனம் கீழே கொடுக்கப்பட்டுள்ளது :

WORKERS' CHARTER OF DEMANDS

ADOPTED AT NATIONAL CONVENTION OF WORKERS

ON 5TH MARCH 2019, AT NEW DELHI

Dear worker brothers and sisters!

We, the workers, along with the peasants and other toiling people produce the wealth of our country. It is we who contribute to the economic growth of our country. Yet our burning issues, our serious problems, and our urgent demands have been totally neglected by the government at the centre.

The joint trade union movement has been repeatedly raising the issues of concern to the working class for the last many years. We have repeatedly tried through various means, the latest being the two days' country wide general strike which has received massive support from all sections of the toiling people, to bring our demands to the notice of the government and sought redress, but to no avail.

Today, the country is in a deep crisis. All aspects of our daily life, as that of peasants and agricultural workers and other working people are in crisis. The hard won trade union and labour rights are under attack. Agrarian crisis and rural distress continue unabated. Thousands of peasants are committing suicide. Agricultural workers and poor peasants find no work in the rural areas and are migrating to the cities in large numbers competing with the unorganised sector workers for low paying jobs without any social security.

Prices of all essential commodities, housing, transport, electricity, education and health etc are increasing. But wages of workers have stagnated. In many sectors and for most of the contract, casual and daily wage workers and workers in the unorganised sector, in fact real wages have come down due to the price rise. The workforce in the informal economy being worst sufferers are devoid of any kind of social security. The workers in tea & coffee plantation continue to be fleeced by employers and those in sick industries are on the verge of losing jobs.

The government is stubbornly refusing to implement the consensus recommendation of the Indian Labour Conference to notify minimum wages as per the 15th ILC formula along with the Supreme Court judgment in the Raptakos & Brett case.

It is not implementing the Supreme Court judgment and the consensus recommendation of the ILC on equal pay and benefits to the contract, casual workers doing the same job as permanent workers.

Despite the consensus recommendation of the ILC the government refuses to recognise the around 1 crore workers engaged in its various schemes, most of them women, as workers. It pays shamefully low remuneration to them in the name of 'honorarium'/'incentive' etc. Labour force participation of women is on a continuous down fall. Discrimination against women workers continues. Sexual harassment at workplace is on the rise.

Unemployment has become a matter of serious concern, not only for the youth but also to hundreds of thousands of workers who are losing their jobs due to closure and shut down of industries. Employment generation has in fact turned negative in most of the labour intensive sectors.

Despite strong opposition from the workers and their trade unions, the government is aggressively pushing ahead with its programme of amending labour laws, for its goal of climbing up the ladder of 'Ease of Doing Business Index'. It has decided to scrap 44 central labour laws merging them into 4 labour codes. The intention is to deprive the workers of whatever little rights and social security benefits that they have achieved through decades of struggles and sacrifices and push them into virtual slaves of the employers.

Even before amending labour laws it has found an innovative way to gift employers with the right to 'hire and fire'. It has extended Fixed Term Employment to all sectors through a notification. Through programmes like NEEM (National Employability Enhancement Mission) and NETAP (National Employment Through Apprenticeship Programme), the government seeks to finish permanent employment altogether. Even contract workers are being replaced by apprentices and trainees. The future of our young looks dismal with no permanent employment, job security or social security.

The government has also been adamantly pursuing its policy of privatisation through disinvestment, strategic sale, outright sale etc. It has allowed 100% FDI in all strategic sectors like defence production, railways, insurance, banking, retail trade, etc. It is moving in the direction of denationalisation of coal mining sector and allowed private commercial coal mining. 600 railway stations along with the land around them belonging to the Railways have been identified for handing over to private players. Around 272 items being produced by the public sector ordinance factories including weapons and critical equipment, have been outsourced. Contrary to the claims of 'Make in India', these measures will destroy our manufacturing capability and research initiatives assiduously developed through the last six decades. Public sector undertakings in other strategic sectors like energy, petroleum, telecom, steel, civil aviation, ports, non coal mines, road transport etc. are also under the privatisation onslaught of the government.

The government has totally neglected its constitutional obligation of providing universal education and health to all its citizens. While government schools, colleges and hospitals are being deprived of finances and neglected, private corporates in the education and health sector are being provided exemptions and concessions.

The demonetisation causing sudden withdrawal of over 86% of the currency has not only caused immense hardship to common people, lakhs of small and medium enterprises have been closed. Lakhs of workers in the unorganised sector have lost their jobs. Lakhs of small peasants have lost their incomes. Not one of the declared

goals while pronouncing demonetization was achieved. It was only the digital payment platforms that have benefited.

GST too has wrecked havoc with the lives of the small enterprises and lakhs of workers employed in these. Thousands of small and medium enterprises and retail traders are yet to recover from its impact.

Thousands of crores of rupees, money that the workers and the common people have saved in public sector banks is being looted by corporate swindlers who are defaulting and fleeing the country. Over 80% of the NPAs of banks are due to the big corporate houses, not more than fifty in number. The government which declines to spend adequate money to ensure basic needs and social welfare to the poor is providing tax concessions and exemptions worth more than Rs 5 lakh crores every year to the big corporates, domestic and foreign.

It is clear that this government is working overtime for the benefit of their corporate masters. It is resorting to authoritarian measures to suppress opposition and resistance to its policies. People, social and human rights activists working to safeguard the democratic rights of dalits, minorities and workers are branded 'anti national', persecuted and even killed.

Not only that. The government at the centre is promoting hatred and animosities and encouraging spreading of communal venom by the various communal organisations. This is meant to divide the workers and other sections of toiling people, disrupt their unity and weaken their struggles against the neoliberal policies. These attempts to foment hatred and hostility on the basis of religion, caste, region, language etc are a serious threat to working class unity, which the utmost need of the hour to intensify our struggles against the neoliberal policies that have been attacking our lives and livelihoods.

We, the workers, have been unitedly fighting against these policies since the last over two decades. We have jointly conducted 18 country wide general strikes during this period in addition to scores of sectoral strikes. The participation of workers in these strikes has been continuously increasing.

But when it comes to elections, through which the governments that formulate the policies so vital to our livelihoods and living conditions are elected are concerned, most of the major political parties are totally silent about us or on our issues. Our issues, our demands, the issues and demands of the workers and other sections of toiling people, not even the basic issues and problems relating to a decent and humane living and livelihood get any place in the discourse during elections. Many of the political parties try to consider people as 'vote banks' on the lines of religion, caste or sub caste, region etc. and take them for granted. Issues not at all concerned with our day to day problems or demands are raised to provoke and polarise people for their electoral benefits. After coming to power, we are totally neglected by the parties. Those in government start obeying orders of their corporate donors and enrich themselves in the process.

How long should this continue? While we need to defeat the present BJP led government which has been aggressively pursuing anti worker, anti people and anti national policies, we should also demand reversal of these policies and formulation of alternative pro worker and pro people policies, whichever government comes to power at the centre.

It is time that workers' issues are raised during the elections. It is time that workers' issues form a major part of the discourse during elections. Let us place our demands, the Workers' Charter, before the political parties and compel them to concretely express their stand on these issues before we decide whom to vote.

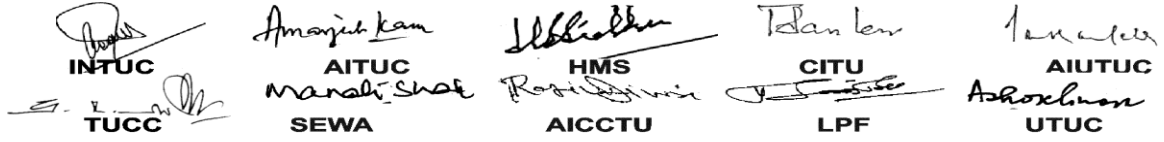
Workers' Charter:

- Fix national minimum wage as per the recommendations of 15th Indian Labour Conference and Supreme Court judgement in the Raptakos & Brett case, which has been reiterated unanimously by subsequent 45th and 46th Indian Labour Conference.
- Abolish Contract Labour system in perennial nature of job pending which strictly implement equal wage and benefits to contract workers doing the same job as permanent workers, as per Supreme Court judgment.
- Stop outsourcing and contractorisation of jobs of permanent and perennial nature.
- Strict implementation of equal pay for equal work for men and women as per Indian Constitution and equal remuneration act and also reiterated by Supreme Court.
- Minimum Support Price for the produce of the farmers as per the recommendations of Swaminathan Commission, strengthen public procurement system.
- Loan waiver to farmers and Institutional credit for the small and marginal farmers.
- Comprehensive legislation covering social security and working conditions for all workers including agricultural workers.
- Take immediate concrete measures to control sky rocketing prices of essential commodities; ban speculative trading in essential commodities. Expand and strengthen public distribution system; no compulsory linkage of Aadhar to avail services of PDS.
- Check unemployment through policies encouraging labour intensive establishments; link financial assistance/incentives/concessions to employers with employment generation in the concerned establishments; fill

up all vacant posts in government departments; lift the ban on recruitment and 3% annual surrender of government posts.

- Assure minimum pension of Rs 6000 per month and indexed pension to all.
- Recognise workers employed in different government schemes, including anganwadi workers and helpers, ASHAs and others employed in the National Health Mission, Mid day Meal workers, Para teachers, teaching and non teaching staff of National Child Labour Projects, Gramin chowkidars etc as workers and pay minimum wages, social security benefits including pension etc to all of them.
- Immediately revoke 'Fixed Term Employment' which is in violation of the spirit of ILO Recommendation 204 which India has ratified.
- Stop disinvestment/strategic sale of public sector undertakings. Give revival package to the important PSUs in the public interest.
- Revival and opening of sick Jute, industries and Tea plantations, as thousands of workers in these industries are facing distress, malnutrition and deaths due to closure.
- Revoke the decision to privatise Railways, Defence, Port and Dock, Banks, Insurance, Coal etc. Immediately revoke decision allowing commercial mining of coal mines.
- Stop privatising Defence production and closure of Defence Units. Strengthen and expand State Owned Defence Industry to achieve self reliance in Defence.
- **Stringent measures to recover bad loans in Banks, take criminal action against deliberate corporate defaulters, Do not pass on the burden of bad loans on banking public through penalties and higher service charges. Stop merger and amalgamation of public sector Banks. Stop closure of Bank Branches. Increase interest rate on Bank deposits to offset inflation rate.**
- Periodical wage revision to all CPSU Workers without insisting any affordability condition.
- Withdraw the Motor Vehicle Act (Amendment) Bill 2017, and Electricity (Amendment) Bill, 2018.
- Immediately resolve the issues of the central government employees related to the recommendations of the 7th Pay Commission.
- Scrap NPS and restore the Old Pension Scheme.
- Stop anti worker and pro employer amendments to the labour laws and codifications. Ensure strict implementation of the existing labour laws.
- Implement paid maternity leave of 26 weeks, maternity benefit and crèche facilities for women workers no incentive be given to employers who are following amended provision of Maternity Benefit Act as proposed by the Government.
- Strict implementation of the Prevention of Sexual Harassment of Women at Workplace Act. For increase political participation immediate enactment on 33% reservation for women in state legislatures and Parliament.
- Ratify ILO Conventions 87 and 98 on Freedom of Association and Right to Collective Bargaining along with the ILO Convention 189 on Domestic Workers.
- Stop dilution of OSH & Welfare provisions through merger of 13 Acts in one Code. Ensure implementation of existing Acts and rules. Vacant posts of factory inspectors, Mines inspectors etc and lift ban on inspections. Ratify ILO C-155 and recommendation 164 related to OSH & Environment. Tripartite audit of human and financial loss due to accident should be mandatory.
- Strengthen Bipartism and Tripartism; make recognition of trade union by the employers mandatory in every establishment; no decision should be taken on any issue related to labour without consensus through discussion with trade unions, ensure regular, meaningful social dialogue with workers representatives.
- Cut the subsidies given to the corporates.
- Right to work as fundamental right by amending the Constitution.
- 300 days of work under MGNREGA. Enact similar legislation to cover urban areas. Fix minimum wages not less than minimum wages of the state.
- Strict measures to stop the inhuman practice of manual scavenging. Compensation, as per Supreme Court judgment, to the families who die while cleaning sewers.
- Strict implementation of the SC/ST Prevention of Atrocities Act
- Immediately fill up all backlogs in the posts reserved for SC/ST; reservation of jobs for SC/ST in private sector employment also.
- No eviction of Adivasis from their habitats, strict implementation of Forest Rights Act for Adivasis.
- Protect couples opting for inter-caste and inter-religious marriages. Ensure strict actions against those encouraging/ resorting to so called 'honour killings'.

- Ensure strict punishment for all guilty of rape and other cases of violence against women. Make such offences "Rarest of the rare" with capital punishment to ensure safety of women in letter and spirit.
- Ensure effective implementation of Article 51 A of the Constitution that calls upon all citizens to promote harmony, spirit of common brotherhood, diversities and to transcend religious, linguistic, regional and sectional culture and to denounce policies derogatory to the dignity of women.
- Free and compulsory education to all children up to Class XII along with technical education. The budget allocation for education should be 10% of the GDP.
- Free health care for all. Strengthen health infrastructure, particularly in the rural and tribal areas. Increase government expenditure on health to 5% of GDP.
- Portable drinking water be provided to whole populace.
- Protection of street vendors should be ensured. States should frame rules accordingly.
- In order to protect the interests of Home Based Workers which is women dominated sector ILO Convention 177 for Home Work be ratified alongwith an Act for Home Based Workers.
- Workers should have active and effective participation in all Welfare Boards constituted for their welfare. The unspent amount of cess collected under Building and Other Construction Workers Welfare Board be spent only on welfare of workers. Welfare Boards should have adequate workers representation. The functioning of the boards should be strengthened so that the workers can get registered with the board and have easy access to welfare benefits.
- The Government should direct the States to frame the rules for inclusion of waste recyclers of the solid waste management in the cities at all levels.
- Working Journalists Act should be amended to include journalists and workers from all media organisations to ensure decent wages and job security. Constitute new wage board for journalists in print, electronic and digital media to revise wages in media organisations.


And Independent Federations/Associations of Workers and Employees

தோழமை வாழ்த்துக்களுடன்,

(அ.சிதம்பரம்)
பொதுச் செயலாளர்

வீர வணக்கம்

கடந்த பிப்ரவரி 14ஆம் நாள், ஜம்மு காஷ்மீர் மாநிலம் பில்வாமாவில் தற்கொலைப்படை தாக்குதலில் மரணமடைந்த 44 போர்வீரர்களுக்கு நமது அஞ்சலியை செலுத்துகிறோம். காலமான படைவீரர்களின் குடும்பத்தாருக்கு நமது ஆழ்ந்த இரங்கலைத் தெரிவித்துக்கொள்கிறோம்.

