

RESTRICTIVE PRACTICES

PREAMBLE:

The IBA, AIBEA and NCBE are in full agreement that no efforts should be spared by them to ensure efficient courteous and speedy customer service in the banking industry. With this common objective in view, some "restrictive practices" were gone into jointly. The Unions do not accept that there are any such practices. It is admitted by both sides that the details of situations or circumstances in which certain incidents might have taken place are not available and hence they cannot be gone into in detail. The Unions, however, make it clear that it has never been the intention of the unions to indulge in any restrictive practices. The IBA concedes that in view of the size of the industry, there are difficulties in attaining perfection in the matter of control of the large work force and also of regulation and distribution of work at all the offices in the country. Both IBA and the Unions agree that much depends on the climate that develops and the relations that are built at the various offices by mutual understanding and respect for each other's difficulties. Accordingly, the IBA, AIBEA and NCBE jointly express themselves on the issue as under:

(1) It is for the management to distribute the work equitably amongst the employees with a view to ensuring that everyone has a full day's work. Adjustments would, however, become necessary in the day-to-day working of the offices and, in the interest of smooth working, the workmen should carry out all reasonable orders of the local management. The workmen would, however, be free to take up with the management any genuine difficulty in this behalf. The question of fixing any arbitrary ceiling on quantum of work by the employees themselves does not, however, arise.

(2) While the services of senior employees would generally be utilised on desks requiring experience and knowledge, no one should refuse to work on any desk in exigencies that may arise.

(3) The allotment of ledger/s to ledger keepers would depend on the number of transactions and the volume of work and not on the number of ledgers. Accordingly it may be justifiable and necessary to allot more than one ledger whether in Current Account, Cash Credit, Demand Loan, etc.

(4) Employees with double designations such as clerk-typist, cashier-cum-clerk, etc. may be asked to perform both the duties on the same day. It would, however, be ensured that they are not subjected to frequent changes of work on the same day. Where the employee who is handling cash is asked to work outside cash section, he should be given time to tally and hand over his cash.

(5) Where volume of cash work is not heavy, a cashier may be required to work both as a Paying and Receiving Cashier.

(6) Godown-Keepers attached to branches, may be required to perform clerical duties whenever they are free from godown work.

(7) The system of checking payment made by an employee by another employee and of entrusting the job of issuing tokens exclusively to an employee, are prevailing only in certain banks at certain centers. The Management may decide on their own about necessity of continuance or otherwise of these systems.

(8) On special occasions it might be necessary to attend to cash transactions outside business hours. However, due care and caution should be exercised by managements in entertaining such late transactions. Such late transactions should be duly authorized by a competent official.

(9) Normally cash should be accepted/paid at the cash counter. But employees should accept/make payment of cash other than at cash counters under instructions from a competent official in special circumstances and in such cases the concerned employee would be granted immunity from attended risks.

(10) The work of clerks posted in administrative offices includes drafting letters, dealing with correspondence, etc. Similar work of a routine nature should also be performed by clerks posted in branches/departments and offices other than administrative offices.

(11) The balancing of ledgers/registers and calculations of monthly products/interest, etc. should not be claimed as work to be necessarily and essentially performed only outside normal working hours.

(12) An employee who is assigned special allowance duties must, subject to availability of time, also perform routine duties of his cadre.

(Schedule III of BPS dated 31-10-1979 and Annexure I of BPS dated 17.09.1984)

In furtherance of the objective towards improvement in working, parties reiterate that what has been stated in Annexure 1 to the Settlements dated 31st October 1979, and 17th September, 1984, form part of service conditions. Any observance of any restrictive practice mentioned therein, shall constitute a misconduct. The delinquent employee shall be liable for disciplinary action for gross or minor misconduct depending upon the circumstances in each case. The gross/minor misconduct as stated in this Clause shall be in addition to gross/ minor misconduct listed under Clause 21(ii) and (iii) of this Settlement. (Para 22(v) of BPS dated 14.02.1995)

Misconducts arising out of Restrictive Practices Provisions

(1) Fixing any arbitrary ceiling on quantum of work by the employee themselves.

(2) Refusal to work on any desk in exigencies that may arise.

(3) Refusal to accept allotment of more than one ledger whether in Current Account, Cash Credit, Demand Loan etc. The allotment of

ledger/s to ledger keepers would depend on the number to transactions and the volume of the work, and not the number of ledger.

(4) Refusal by an employee with double designations such as clerk-typist, cashier cum-clerk, etc., to perform both the duties on the same day.

(5) Refusal by a cashier to work both as a Paying and receiving Cashier.

(6) Refusal by Godown-keepers attached to branches to perform clerical duties, whenever they are free from godown work.

(7) Insistence, for checking payment made by an employee by another employee and for entrusting the job of issuing tokens exclusively to an employee.

(8) Refusal to attend to cash transactions outside business hours when duly authorised by a competent official.

(9) Refusal to accept/make payment of cash, other than at cash counters when instructed by a competent official.

(10) Refusal to perform work of a routine nature including drafting letters, dealing with correspondence, etc., by clerks posted in branches/departments and offices including administrative offices.

(11) Refusal to perform work relating to the balancing of ledgers/registers and calculations of monthly products/interest, etc. within working hours claiming that the same is meant for completion outside normal working hours.

(12) Refusal by an employee who is assigned special allowance duties to perform routine duties of his cadre.

(IBA Cir No. PD/CIR/76/90/147 dated 02-05-1995)