



STATE BANK OF INDIA OFFICERS' ASSOCIATION
CHANDIGARH CIRCLE
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Circular No. 2017/124

Date: 23.11.2017

TO ALL UNITS/MEMBERS,

Regulated Working Hours & Reduced Transaction Hours

We reproduce hereunder the contents of Circular No 2017/64 dated 23.11.2017 issued by All India Bank Officers' Confederation on captioned subject, the contents of which are self-explicit.

With greetings,

(Deepak K Sharma)
General Secretary

QUOTE

Forwarding the Note submitted to IBA by the 4 Officers Organisations on Regulated Working Hours & Reduced Transaction Hours in addition to the Charter of Demands, the contents of which are self explicit. Kindly discuss. Please get articles written in Newspapers supporting our cause

With greetings,

D.T.Franco

General Secretary

Note

ALL INDIA BANK OFFICERS' CONFEDERATION (AIBOC)

ALL INDIA BANK OFFICERS' ASSOCIATION (AIBOA)

INDIAN NATIONAL BANK OFFICERS' CONGRESS (INBOC)

NATIONAL ORGANISATION OF BANK OFFICERS (NOBO)

Date: 27th October 2017

Note on Regulated Working Hours & Reduced Transaction Hours

Banking sector is a "service industry" and currently PSU Bank officers don't have any fixed working hours and are expected to sit late hours without compensation and that is a practice of British Imperial Regime. Regulated working hours has been a long standing demand of the officers from the year 1966. The Bank Officers Organisations has placed this demand from the time of their formation, because of which some developments have taken place. But, with the reduction in employee's strength due to embargo on recruitment for 10 years and introduction of voluntary retirements schemes the work load of officers have increased at an alarming proportion.

Thousands of Branches of different Banks are managed by single officers where it is impossible to complete the work within the working hours. Today, it has become common for officers to work from 9 am to 9 pm, which stands way above the standard norm of 40 hours in a week practised in many developed countries. In addition to that introduction of e-corners, point of sales machines, increase in ATMs and with number of business correspondents all of which have to be monitored, officers practically are working late and also on holidays without proper remuneration.

With the introduction of Cheque Truncation System the RBI has reduced the number of holidays and practically those who are working in the clearing system have to compulsorily work late and also on holidays. Moreover, the Government frequently gives us targets like the one under the Jan Dhan Yojana, Linkage of Aadhaar cards and Income Tax Collection. Off late the National Lok Adalats were also conducted on 2nd and 4th Saturdays.

On many occasions, Banks have to keep the branches open on holidays under the instructions of the Govt of India. All these led to acute fatigue among the officer fraternity and which led to reduction in the productivity of the officers too. Whereas the award staff gets overtime for sitting late or for working on holidays, officers either get nothing or a paltry sum. So it has become imperative to have regulated working hours.

Due to untoward incidents like robbery and insurgent attack the Police department has issued instructions repeatedly in many states to the Banks to close the branches before it gets dark. With the advent of digital banking platform and the aggressive promotion of the same after the demonetisation exercise paves way for the regulated working hours for the bank officials but on the contrary bank officials are forced to work on extended hours as well as on the holidays to promote the same. All these led to a contrary move in providing regulated working hours to the officer community.

“Article 42 of the constitution directs the State to make a provision for securing just and humane conditions of work (at work places). Article 43 of the constitution directs the State to secure conditions of work ensuring a decent standard of life and full enjoyment of leisure and social and culture opportunities by making a suitable legislation or in any other way. Thus the State is under an obligation to make it possible for the employees to work in genuine and human conditions of work.”

Upholding the spirit of article 12 of the Constitution the Hon'ble Supreme Court of India has also passed a number of decisions that Public Corporations and Undertakings fall within the inclusive definition of 'State'.

The International Labour Conventions have provided for regulation of working hours. In USA, average working hours is 33 hours in five days. In Australia it is 38 hours. In France it is 30 hours and in Netherlands 27 hours in a week. In France working after 6 pm is banned and in some countries workers who work beyond 8 hours do not get insurance coverage. In our Country also, the demand for 8 hours work came 26 years before the Chicago struggle led by the Railway workers of Howrah and today in the Government as well as the Private Sector 8 hours work is regulated. In the Banking Industry, the Reserve Bank of India has introduced regulated working hours officially on 12 July 2012 along with flexible timing. Even IDBI Bank has regulated working hours from 2009. A study of the American Journal of Epidemiology found that those who worked 55 hours per week performed poorly on some mental tasks than those who worked 40 hours per week. Hence, it is imperative for us to bring regulated working hours with a stipulation of 8 hours work. In case of emergency where the officer has to work beyond this they have to be compensated with 150% of the pay which is almost Universal.

Our country is heading towards digital economy. After demonetization, customers are forced to migrate to digitalization. Digital transactions have doubled as per RBI report with banks increasing POs machines by 95% with debit card. Usage at POs terminals has doubled

to 265 million in Aug 2017 from 131 million last year. (TOI dated 24.10.2017) Since the Government of India wanted to reduce the circulation of currency and to push digitalization, the banking industry can reduce the business hours by 2 hours which helps banks to divert the employees for Marketing, NPA Recovery etc.. At present women comprise about 24% of the workforce of Public Sector Banks. As per Parliament Committee on Empowerment of Women, the respective Public Sector Banks and Ministry of Finance should evolve some concrete strategy to attract women so that their strength in work could be increased.

Work Life Balance is an important area of Human Resource Management which is gaining more attention from Policy Makers, Organizations, Management, Researchers, Employees, and their representatives globally. The pressure of the workload and personal life can lead to stress. According to a study, it has been found that such situations affect an individual health both physiologically and psychologically. The Work Life Balance policies and programs are investments in an organization for improving productivity, reducing absenteeism, achieving improved customer services, better health, flexible working as well as satisfied and motivated workforce especially in banking industry. Employees are the pillars of the organization whose needs should be adequately taken care of.

The mounting NPA can be reduced by follow up for which now staff seldom have time. The focus has shifted to Retail advances from Corporate advances which is a welcome step. But this requires additional manpower and more time for handling potential borrowers. Hence Banks should reduce the transaction hours to 10 am to 2 pm. This will help the banks to increase their business and reduce Non Performing Assets.

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Annexure 1

REDUCED WORKING HOURS INCREASES PRODUCTIVITY

In Luxembourg, people work for only 29 hours per week, and the country has the highest productivity of £51.80 per person per hour. Find out about the most productive countries with minimum working hours.

Hard work pays, but smart work pays even more. If people work dedicatedly in the scheduled hours, productivity is bound to increase. In India, people have the tendency to work long hours, but with minimum productivity.

Compare this to some of the most productive countries in the world, which have the shortest working weeks.

In Luxembourg, people work for only 29 hours per week, and the country has the highest productivity of £51.80 per person per hour. An average Luxembourg citizen earns more than double that of the average UK employee, by working three hours less each week. Also, Luxembourg’s productivity is still rising, showing a four per cent increase even on last year’s winning total.

The Scandinavian country, Norway, puts in even lesser number of hours at work – 27 per week – and its productivity per person per hour is £ 39.72. Norway workers are more than twice as productive, in monetary terms, than those in Israel, Japan, and the UK. Norway's labour laws are among the most generous in the world, granting workers a minimum of 21 paid vacation days a year and often allowing parents with young children the right to reduce their hours. In addition, maternity leave can extend to 43 weeks at full pay, or 53 weeks at reduced pay.

Next in line is Switzerland, with an average of 30 work hours per week and a productivity of £37.89 per person, per hour. The country, known for its efficiency and the timeliness of its

trains, has made it compulsory for all employees (both part time and full time) to go for a minimum of four weeks' paid annual leave during every year of service with their employer.

Denmark is the second Scandinavian country to feature in this list with a productivity of £28.87 and an average working hours per week of 27. Denmark has been attracting lot of foreign workers lately. According to a new report from the Confederation of Danish Industry, Dansk Industri, for the first time ever, over 200,000 foreign workers have full-time employment in Denmark. Danish workers have a right to at least five weeks of paid vacation each year. Denmark's labour laws are based on a concept called 'flexicurity' – a unique model in which it's easy for employers to either hire or fire workers, but workers are also protected by a generous government safety net. Unemployment benefits can last up to two years.

At No. 5 is Iceland, where the average working period is 36 hours a week with a productivity of £27.63. This country, of 330,000 people, has high productivity levels but work-life balance is a concern. Icelanders complain of not having adequate time to spend on personal and leisure activities. Nonetheless, Icelanders have a higher rate of satisfaction for their lives than the average responses surveyed by the Organisation for Economic Co-operation and Development (OECD).

The US also has a comparatively long working duration of 34 hours a week and the productivity per person per hour is only £25.74. The US is the most productive among the English-speaking countries in the world, followed by Australia, where people put in 32 hours a week at work and have productivity of £25.47.

Among the Asian countries, Japan has the highest productivity level of £17.21 and an average work duration of 32 hours. South Korea has a history of long working hours –40 hours a week and a productivity of £10.61.

India do not figure in this list of 36 countries, which includes names, such as Mexico, Costa Rica, Russia and Israel.

Work-life Balance Problems

There are certain health related issues which arise due to the work/ life imbalances and stress at workplace.

Health Problems:

The outcome of stressful work are health related problems, which generally leads to quitting of job or quitting the industry. Some of the health issues are:

1. Tension
2. Sleeplessness
3. Headaches
4. Eye-strain
5. Repetitive strain injury (RSI)
6. Backache

Detachment from the Family:

The employees are hardly able to give time for their families. Problems become more pronounced when they get married. Additional responsibilities of running a family demands more time and hence eventually people quit the industry. Most of the employees work on Indian holidays too, which causes frustration.

Depression:

The gradual realization that there are limited scopes in making a career owing to fewer growth opportunities is increasing the frustration levels in the organization. Coupled with growing mental fatigue and increasingly punishing physical environments, depression is the obvious end result.

Eyesight Problems:

Globally bank employees have to face eye related problems. While the quality of monitors might impact these disorders, sitting continually without adequate breaks seems to be the truer reason. While this is already a problem in the IT industry, which some companies have overcome by use of anti-glare monitors.

Employer has to understand the factors which an employee needs to balance their work and life if he might not understand these factors it may cause:

- High rates of absenteeism or staff sickness.
- High levels of staff turnover.
- High levels of employee stress.
- Low productivity and profitability.

Constant struggle and effort to maintain a balance between the work and personal life can have serious implications on the life of an individual. According to various studies, it has been found that such situation can take a toll on the person's health. Heart ailments, cardiovascular problems, sleep disorders, depression, irritability, insecurity, poor concentration and even nervous breakdowns are becoming common among the victims of such imbalance. Pressure, stress or tension in work life can lead to bad social life and vice versa. We reproduce the brief abstract of the report published by the "International Journal of Medicine and Public Health" in it's journal for the period Oct-Dec 2014 (full report marked Annexure-A):

Quote:

High prevalence of coronary risk factors among bank employees in India

Background: Bank employees are considered to have work situation bearing directly on the health status of individual. Materials and Methods: The employees were subjected to a detailed interview, examination and appropriate laboratory investigations. Data analysis was done using the SPSS 11.5. Results: About 50% of the population had presence of more than, one coronary risk factors. Conclusion: The prevalence of various risk factors for bank employees paralleled the prevalence rates in urban areas as per other studies and hence appropriate counseling and other interventional measures need to be instituted in this vulnerable population, to prevent cardiovascular disease.

Cardiovascular diseases (CVDs) account for 29% of the cause of death, globally In 2005, there were 16.7 million deaths due to CVD and the figure is projected to rise to 19 million in 2020. The working force of the population belong to 30-59 years age group. This age period is also witness to high incidence of coronary heart disease (CHD) in the population at large. The work environment can enhance the CHD risk. There is a definite and direct link between work situation and health status. The incidence of stroke and CHD is doubled in the age group of 53-60 years of age. Death before retirement age is often attributed to CHD. CHD accounts for 45% premature male deaths and 18% in females. Work, with its antecedent stresses and strains increases the risk of CHD. Factors that enhance CHD risk at work include; effort reward model, extremes of temperature, highly alert, vigilant job, decision-making, high responsibility, sudden shift from high risk to low risk job. Shift work, alone, has a propensity to cause CHD. In fact, in the European work force, 18% of workers are on shift or overtime. About 40% of the working population work in banking sector. Bank employees are certainly one group to be considered where the work situation would allude to their health status. Our study undertakes the coronary risk assessment in 300 bank employees, so as to quantify the risk and aid to bring out appropriate interventional measures.

Cardiovascular disease occurs due to work environment as seen in the statistical figures of WHO, where the contributory factors are the heavy stress, demand output, shift and over time work etc. Urbanization itself contributes to CHD. Diabetes mellitus is on the rise and is set to be a "CVD." Pollution as bearing upon the individual risk of developing CHD, environmental influences and genetic factors play a role in evolution of CHD in an individual. Thus the multi factorial causation of CHD is further compounded by the vagaries of one's employment. Hence, our study stands to define into the South Indian region, the humble statistics that has been worked out by many studies. Similar studies would pave a formidable database to propound any theories in the offing. The bank

employees form a large sector in the working population. Moreover, there may be preponderance to CHD, in synchrony with all other risk factors affecting the population at large. The prevalence of 2-3 risk factors was quite common and dyslipidemia is the least common denominator for CHD. These findings are in tandem with other studies, conducted in the general population. The section of 30-59 years of the working populace has 40% working as bank employees or related fields. This study rings out an alarm, to take constructive interventional measures to reduce the Inevitable CHD from manifesting in the chair bound occupations.

Unquote

Need for a Compressed Work Week:

A compressed work week is an arrangement whereby employees work longer shifts in exchange for a reduction in the number of working days in their work cycle (e.g. on a weekly or biweekly basis). This can be fruitful for employees in terms of additional days off work (e.g. longer weekends allowing “mini vacations”) and reduced commuting time, whereas employers can enhance their daily operating hours, with less need to resort to overtime. Common arrangements for a forty hours work week are working ten hours per day, four days a week; working an extra hour a day with one day off every two weeks; or working an extra half hour a day and having one day every three or four weeks off.

Conclusion

Work Life Balance (WLB)is an important area of Human Resource Management which is gaining more attention from Policy Makers, Organizations, Management, Researchers, Employees, and their representatives globally. The pressure of the workload and personal life can lead to stress. According to the study, it has been found that such situations affect an individual's health both physiologically and psychologically. The Work Life Balance policies and programs are an investment in an organization for improving productivity, reducing absenteeism, achieving improved customer services, better health, flexible working as well as satisfied and motivated workforce especially in banking industry.

Achieving work life balance in the fast pace of banking system and creating a balance between professional and personal life is a challenge for an individual. Employees' are the pillars of the organization. So organization should give its attention towards the welfare and needs of the employees. So that employees can able to balance their dual role i.e., work as well as personal life.

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