



Canara Bank Retired Officers' Association (Regd)

(Registered under the Trade union Act 1926) (Affiliated to AIBPARC)

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CBROA/News Bulletin/Nov/2015

ate: 01.11.2015

Dear Friends,

PUBLIC HEALTH CARE CRISIS

The tragic suicide by the parents of a seven year old boy Avinash, who died due to dengue in Delhi, is a shocking reminder of the dismal state of the health care system in the country. 30 million people in the country are infected by the dengue fever every year and 80 per cent of them do not get medical care, or, are refused admission in hospitals on the plea that no beds are available. This illustrates the public health crisis facing the country. Dengue epidemic breaks out in Delhi and other states all over the country, frequently, but the Government and health system have regularly failed to cope with the outbreak. If this is the situation prevailing in Delhi which has comparatively better resources for health care than other states, the plight of the people elsewhere can only be imagined.

The public health system has been consistently degraded and starved of funds. This has become worse after the neo-liberal prescriptions about privatisation of all basic services including health care. As a consequence, India has one of the most privatised health care systems in the world. The expenditure on public health system is a scandalous 0.9 percent of the GDP. The Government has further cut the allocations for health care in the last union budget.

The deaths of Avinash and a few days later, of six year old Aman, were the result of the refusal of private hospitals to admit them. In the case of Avinash, five private hospitals refused to care for the critically ill child. This is against all medical ethics and criminally negligent behaviour. The Delhi Government should initiate action against them. It is pertinent to note here that many of the Corporate run hospitals and Private nursing homes have received hefty subsidies in the form of free or cheap land and other concessions. They are supposed to provide free beds to the poor, but violate this scheme in various ways. They have a virtual license to fleece the patients. The Government should realise that the privatised health system can never be the substitute for an extensive public health care system.

While not ignoring the seriousness of the current dengue epidemic in Delhi, we need to remind ourselves that such Public Health challenges are the norm rather than the exception, in all parts of the country. Epidemics of influenza, chickengunya, encephalitis, malaria and a host of other infective conditions cause thousands of deaths – most of them unnecessary if a responsive and well-resourced public health system were in place.

What we see in Delhi is a microcosm of the entire country- a break-down of health services due to callous disregard for public health. It is a situation that has been brought on by decades of

Government neglect and apathy, coupled with the predatory and unethical behaviour of the rapidly growing private health care sector.

They say Nero fiddled when Rome burnt. Fiddlers abound today who smirk at the failures of the Public Health System and wait to applaud its ultimate demise. Even a mild attempt by the Ministry of health to suggest the primacy of public services in its draft National Health Policy receives a sharp rebuke from NITI Ayog. In a letter to the Ministry, the NITI Ayog wrote:

“Even though one might find it morally and ethically reprehensible- this two tier care – one for those with means and a voice, and the other for the voiceless and indigent will continue to exist in the short or even medium term as it would be logistically impossible to shift the majority of patient load from the private to the public sector.”

The NITI Ayog further castigated the policy for recommending increase in public investment, arguing : “We need to assess whether drastically increasing investments will run in to the law of diminishing marginal returns, besides posing a challenge to the absorptive capacities of the state health systems.”

Today the corporate chain of hospitals are not interested in providing out-patient treatment as their profits are generated through hefty charges for hospital beds, expensive and unnecessary investigations and daily fees charged by a range of specialists. Even their outpatient outlets are designed to trap patients and get them hospitalised, irrespective of the medical requirement. Profits and not human lives oil the machinery of the inhuman health system that is in place today.

The treatment meted out to Avinash and Aman, is but a reminder of the uncaring and inhumane system, whose lust for profits and its callous disregard for peoples' welfare wipes away an entire family.

In this background the IBA sponsored Health Insurance Policy has come as a silver lining in the thick clouds of despair pervading the atmosphere.

We wish all our members, well wishers and the entire fraternity of retirees/pensioners a very happy, prosperous Deepavali.

With warm greetings.

Yours sincerely,

(K B Ballur)
General Secretary

CBROA News:

CBROA Membership Position as on 31.10.2015:

Number of New Members enrolled during October, 2015	72
The serial number of the last member enrolled in October, 2015	6316

MEDICAL INSURANCE SCHEME FOR RETIREES/PENSIONERS:

The Health Insurance Scheme introduced by IBA for the Retirees of our Bank has received good response from the retirees. The total number of retirees who have opted for the Scheme is around 16,200. More than 9,000 retirees have not opted for the Scheme, perhaps on account of subscribing to other policies or the cover provided by the Company where their children are working. There is a possibility that many retirees did not get the communication issued by the Bank or our Association. At our request our Bank extended the last date for submission of the option upto 20th October, 2015. This provided an opportunity for many of our retired colleagues to make up their mind to submit the option for subscribing to the policy.

In the meanwhile, we had taken up with the Management on the issue of including the Family Pensioners, the Resigned Officers/Employees, Officers imposed with punishment such as Compulsory Retirement. We have brought to the notice of our Bank that the peer Banks such as Bank of India, Union Bank of India, Syndicate Bank, have already covered the above category of retirees under the scheme. At our insistence our Bank has taken up the matter with IBA seeking their clarification whether the above category of retirees, the family pensioners can be brought with the ambit of the policy. IBA is yet to clarify the matter. However, in the Scheme provided by the IBA, time upto 90 days is permitted to the retirees to join the Scheme by submitting the option letter and remitting the Premium amount directly to the Insurance Brokers M/s. K M Dastur Insurance Brokers.

The Premium amount to individual a/cs were debited on 30-10-2015. The policy is in force with effect from 01.11.2015.

The IBA is yet to clarify on the following issues:

Whether the Scheme is available to family pensioners? We understand that the Insurance Company has no objection to cover the family pensioners within the ambit of the Scheme. Our peer banks, i.e. Bank of India, Union Bank of India have already covered the family pensioners, employees imposed with punishments such as Compulsory Retirement.

Dependent parents/children also should be covered under the Scheme.

The Reinsurance Brokers, the Insurance Companies involved in the process have clarified that there is no impediment to bring the above category of retirees, family pensioners under the Scheme and hence, there should not be any impediment for the Bank to include the above category of people.

Our colleagues who are abroad were asked to send a scanned copy of the option letter which should be substituted with the original when they return to India or can send the same by courier. Management has accepted such options submitted by our colleagues who are abroad.

Further developments in this regard will be informed to our Members.

INCOME TAX: INSTRUCTIONS FROM THE PENSION FUND.

For Income Tax assessment purpose, the excess pension amount recovered from the incremental commutation, if any, will be deducted from the total pension payable for the FY 2015-16. No other income like salary arrears etc. will be accounted for assessment of Income Tax by the Pension Fund. Hence pensioners shall make their own arrangement for calculation of Tax and remittance of the same.

Employees retiring during the FY 2015-16, shall note to assess their income tax liability by combining their salary income with arrears of salary / other taxable income along with the pension amount receivable and make their own arrangements to remit the differential tax, if any.

Those who are yet to submit the Income Tax declarations for FY 2015-16 may do so by submitting the same now, either by way of a letter or through e-mail.

The proof of investments for IT exemptions should be submitted on or before 31.12.2015. However, the same shall be accepted upto 20.01.2016.

Those who have submitted declaration on HL Repayment / interest, provisional interest collected certificate is to be submitted and for insurance premia payable after 31.12.2015 but before 31.03.2016, a copy of the receipt for the premium paid during last financial year may be provided. (Source: Vishranthi dated 14.09.2015)

LIFE CERTIFICATE:

Life Certificates are to be submitted at the nearest branch or the branch where the pensioner is drawing his/her monthly pension, of our Bank in the prescribed format during the month of November, 2015. Please note that if the confirmation from the concerned branch is not received on or before 31.12.2015 the pension for the month of December, 2015 payable on 01.01.2016 and also the subsequent months will be kept on hold. **The Life Certificate format is incorporated in the last page.**

SHRI. K GANESH KAMATH IS NO MORE:

Sri.K Ganesh Kamath, the legendary figure in Canara Bank, the former President of Employees' Union and President, Canara Bank Officers' Association, a veteran in Bank Officer' movement breathed his last on 21st October,2015 at Bangalore. He started his trade union career in Employees' Union and rose to the rank of President of Canara Bank Employees' Union. On his promotion to the Officer's cadre. He involved himself in the movement of Officers in Canara Bank and rose to the position of the President of CBOA. Well known for his fiery speeches and forthright views, uncompromising approach to the legitimate issues of the employees as well as those of Officers, he was promoted to the level of Deputy General Manager of our Bank. Even after retirement he involved himself in the movement of retirees and had organised the Canara Bank Retirees' Forum at Hyderabad. In his demise we have lost a friend, philosopher and guide for all of us.

We dip our banner of our Association in honour of the departed soul. May the departed soul rest in eternal peace and we pray the Almighty to give the members of the bereaved family, the strength and courage to withstand this irreparable loss.

Photo Gallery:

Members' meeting of Mysore Region was held recently at Circle office Mysore. Mr G K Pai, who attained the age of 75, was honoured in the meeting by CBROA General Secretary, Mr. K B Ballur & Mr. N S Srinath, Former General Manager of Canara Bank & Retired Executive Director of Bank of Baroda. Mr Vijayakumar, Asst General Manager, who is heading Mysore circle, was the Chief Guest. Following are some of the few clicks of that meeting.



CBOA News:

The **Central Committee meeting** of Canara Bank Officers' Association was held at Goa on 17th & 18th October 2015. The CC members representing all the 50 regions across the country / special invitees numbering around 200 attended the meeting. Mr. Karthikeyan, Asst General Manager of Goa Circle of Canara Bank was the Chief Guest and he inaugurated the CC meeting. The meeting was also addressed by Mr. A N Krishnamurthy, Chairman of CBOA and Mr. K S Singh, President of CBOA. In his address, General Secretary, Mr. G V Manimaran informed the gathering that the strength of CBOA members now increased to 22000 from 13500 in the beginning of the year 2013. He also informed that due to sheer hard work of CBOA members, the Bank business has grown many folds in the recent time. He thanked the members for taking the bank to pivotal position as well as making the Association to a vibrant organisation. The two days meeting deliberated & discussed various issues concerning about improvement of bank business and also benefits to officer's community.

Photos of CBOA CC meeting:



AIBPARC News:

Action programme declared by Confederation of Bank Pensioners and Retirees Organisation (CBPRO) were brought to your attention in October, 2015 News Bulletin. The first phase of the programme is signing of a memorandum by members of different affiliates and sending such paper by Speed Post to the Hon'ble Prime Minister, Government of India. We are reproducing hereunder the proforma of the memorandum to be signed and submitted.

Proforma:

The Honourable Prime Minister of India,
Government of India,
South Block, New Delhi-110001.

Respected Sir,

Sub: Our Appeal for improvements in pension benefits to Bank pensioners and retirees.

We are making this appeal on behalf of all the pensioners and retirees of the member Banks of Indian Banks' Association for your kind and favourable consideration. Our Confederation represents Bank pensioners and retirees numbering about 3.5 lacs. The Retirees of the Banking Industry are all senior citizens in the age group of 60 to 80 years. Their pioneering role is responsible for the vibrant and healthy growth of the Banking Industry in our country. The pensioners and retirees of Banks have toiled very hard by working even in the remotest corner without basic amenities and had to live away from their families for most of the time. The need for maintaining two establishments during their active phase of their life did not leave any scope for them to save for their retired life. Most of them are struggling hard to meet their ever increasing sustenance needs.

2. The pension schemes of the Bank pensioners have been formulated on the lines of the Pension Schemes of the Reserve Bank of India and Government. The Bank pensioners are denied even the improvements made subsequently after their retirement. Such denials made are in violation of our fundamental rights and against the judicial pronouncements. Such harsh decisions are made by unjust exercise of the powers delegated with the administrative machinery of the Government. Our justice delivery system also does not provide any timely relief. The efforts made for securing a judicial remedy by some of the ageing pensioners are in vain due to the inability of our Judiciary in dealing with voluminous pending cases.

3. We therefore look to our Hon'ble Prime Minister to help us in the hour of our need. We humbly seek your appropriate directions to the officials of the banking division of the Finance Ministry asking them to review their decisions forcing the IBA not to grant us the following much needed relief.

- i Payment of dearness relief with 100% neutralization to the pre 1-11-2002 on the same basis as paid to the post 1-11-2002 pensioners,
- ii. Payment of family pension uniformly at 30% of pay as paid by Reserve Bank of India,
- iii. Upgrading the basic pension of all pensioners at a common and uniform index of 4440 points,
- iv. Updation of our basic pension by revision on pay scales in force as provided in our Pension Settlements concluded on 29-10-1993 and our Pension Regulations for meeting the ageing needs,
- v. Reckoning all the special allowances paid on 10th. Bipartite pay scales for the computation of the pension of the 10th.bipartite pensioners, who are denied the proportionate increase in their pension corresponding to the increase of 15% in the pay scales and allowances paid to them under the above bipartite settlement and
- vi. Permitting about 5 to 6 thousand past with eligible pensionable service to join the Pension Schemes, as pension option has been denied to them for the last several years for one reason or other, ignoring even the verdict of the Supreme Court in their favour.

4. The relief sought under (i) to (ii) above is under the consideration of Indian Banks' Association for many years. These issues were also dealt with during the negotiations held by I.B.A for nearly three years before concluding the 10th Bipartite wage settlement. For reasons best known, I.B.A did not address any of the above issues but only has disclosed on 25-05-2015 in their Record Note that IBA would consider the issues (i) and (ii) on humanitarian grounds after working out the cost involved. Even four months after the above declaration made in the Record Note, IBA has not made any progress. In regard to the improvement sought in (iii) above,

I.B.A has not yet worked out the cost involved for this purpose, as requested by the organizations of the serving employees.

5. Needless for us to bring to your kind notice that good governance should call for proactive measures for removing the unjust decisions imposed on the poor citizens by the mighty administrative machinery through the powers delegated with them. The financial implications for providing the above relief under prolonged consideration by the I.B.A should not stand in the way of the Banks discharging their responsibility to the Bank pensioners for providing them the much needed succor in their twilight years. The employee cost incurred by the P.S.U banks for the past 10 years from 2006 to 2015 shows a reduction of more than 5% to 6% of their total expenses which is a matter of serious concern to us. The pensioners of the 10th bipartite period are also deprived of their legitimate increase in their pension in proportion to the increase in their total emoluments paid to them by not reckoning the special allowances for the computation of their pension. The Pensioners have thus been deprived of by these decisions.

6. The services rendered by the Bank employees are vital for the growth of all sectors of our economy. The role of the Bank employees will continue to be very crucial for the financial inclusion and for the Make India Campaign. The present vibrant and healthy growth of our Banking Sector is entirely due to the hard work and dedication of the Bank pensioners and pensioners during their youthful and active years. We therefore submit that the interest of the Bank employees after their retirement needs to be duly taken care of. The Banks and their Pension Funds can meet and sustain the actual annual outgo on payment of their pension with the improvements sought herein above. We humbly seek your personal intervention for your appropriate directions to the officials of the Banking Division of the Finance Ministry and the Indian Banks' Association for providing us the above improvements in our pension benefits at your early convenience.

Yours faithfully,

CANARA BANK News:

Canara Bank's new product:

Canara Bank has launched an innovative and market-friendly SB Account 'Canara Galaxy', providing a wide range of services. While launching the product, coinciding with the Corporate Circle Heads' Meet at Bengaluru, Sri **Rakesh Sharma**, MD & CEO said the bank has been a pioneer in offering latest tech-aided banking services and products matching the market dynamics. It has been the bank's endeavour to be a one-stop shop for all banking and financial needs of the customer, he said. (BL dt 19.10.2015 p. 13)

Other Banking News:

RBI grants 10 small finance bank licences: (Business Line MUMBAI, SEPT. 16)

The Reserve bank of India grants 10 small finance bank licences. The 10 entities to bag the small finance licence are -- Au Financiers (India) from Jaipur, Capital Local Area Bank, Disha Microfin Pvt Ltd from Ahmedabad, Equitas Holdings, ESAF Microfinance and Investments

from Chennai, Janalakshmi Financial Services, Ujjivan Financial Services based in Bengaluru, RGVN (North East) Microfinance based in Guwahati, Suryoday Micro Finance from Navi Mumbai and Utkarsh Micro Finance based out of Varanasi, the RBI list on the website said.

Big names such as DHFL, IIFL Holdings, SKS Microfinance and UAE Exchange & Financial Services among others failed to make the cut. No individuals were granted to set up a small finance bank. Among individuals, Manish Khara, CEO of payments bank licence winner Airtel Money, V Balakrishnan had applied for the small finance bank licence.

In February, the banking regulator had received 72 applications for small finance banks and 41 applications for payments banks. Last month, the RBI gave 11 licences to set up payments bank.

Basic services:

The small finance banks can provide basic banking services like accepting deposits and lending to the unbanked sections such as small farmers, micro business enterprises, micro and small industries and unorganised sector entities. There will also be limits on the loan size and the quantum of deposits that such banks can accept.

Similar to payment banks, “The “in-principle” approval granted will be valid for 18 months to enable the applicants to comply with the requirements under the Guidelines and fulfill other conditions as may be stipulated by the RBI,” the central bank statement said. On being satisfied that the applicants have complied with the requisite conditions laid down by it as part of “in-principle” approval, the RBI would consider granting them a licence for commencement of banking business, RBI said.

Canara Bank, Three others Cut Benchmark Lending Rates: (PTI-October 05, 2015 19:14 IST)

State-owned Canara Bank, Corporation Bank and State bank of Mysore on Monday reduced their benchmark lending rates by up to 0.25 percent, making home and auto loans cheaper.

In a filing to the BSE, Canara Bank said “ the Board of the bank has approved reduction in the Base rate by 25 bps from 9.90 percent to 9.65 percent for loans / advances effective from October 07, 2015”

Government Says Interest of Senior Citizens to be Protected While Revising Rates:

The Finance Ministry on Monday said the interest of small savers, especially of senior citizens and the girl child will be kept in mind while reviewing the deposit rates for schemes in the light of falling bank interest rates.

“The interest of small savers, the interest of senior citizens, interest of girl child scheme, all these aspects will be taken into account. Social security component of small savings schemes is very important and government will keep that in mind, “Economic Affairs Secretary Shaktikanta Das told reporters here. The Finance Ministry had last week said it would review the small savings schemes, which includes PPF and post office deposits. (PTI / October 05, 2015 20:20 IST)

Jan Dhan deposits cross ` 25,000 crore:

In a big boost to the government’s financial inclusion agenda, deposits in bank accounts under the Pradhan Mantri Jan Dhan Yojana (PMJDY) have exceeded ` 25,000 crore. “As on October 7, the deposits collected stood at ` 25,146.97 crore,” said the Finance Ministry in a statement,

adding that zero-balance accounts are now less than 40 per cent of the total accounts. The ministry said SBI, United Bank of India and Oriental bank of commerce are the major contributors to PMJDY (BL dt 14.10.2015 p. 10)

Willful defaulters owe Rs 59K cr to PSBs: (PTI October 19, 2015, New Delhi)

As many as 7,035 willful defaulters owe about Rs 59,000 crore to state-owned banks and SBI and Central Bank of India account for bulk of such borrowers.

The State Bank of India (SBI) and its five associate banks had 1,628 willful defaulters owing Rs 16,834 crore to them, as of March 31, 2015, while the Central Bank of India had 722 willful defaulters, followed by the Union Bank of India (643), and **Canara Bank** (612 such borrowers). In absolute terms, Punjab National Bank (PNB) leads the pack of nationalised banks with 410 such accounts having outstanding loan of Rs 7,282.25 crore. PNB is followed by Central Bank of India with outstanding loan of Rs 4,428.62 crore. Oriental Bank of Commerce had 382 such accounts with non-performing assets of Rs 3,877.44 crore at the end of last financial year. As far as UCO Bank is concerned, it had 594 such accounts with outstanding amount of Rupees 3,677.08 Crore.

In 75 per cent of such cases, a finance ministry official said, banks have initiated action under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI) Act. Willful defaulters constitute about 22 per cent of the gross non-performing assets (NPAs) of state-owned banks

Gross NPAs of the public sector banks rose to Rs 2.67 lakh crore at the end of March 2015 against Rs 2.40 lakh crore a year ago. In order to check incidences of willful default, RBI has tightened the norms and made it clear that promoter of the defaulting company cannot escape from his responsibility even if he is not a whole time director.

Banking reforms initiated, says PM Narendra Modi: Top 5 points to note:

Prime Minister Narendra Modi today said the Bharatiya Janata Party-led (**BJP**) NDA government has initiated a series of banking reforms. The Prime Minister said the entire banking sector is undergoing major transformation with the advent of latest technology. “The banking sector is seeing changes. Mobile banking is coming up. Banking will be premises-less and paper-less,” he said at the launch of IDFC Bank in Delhi. We list here the top 5 reforms initiatives PM Modi has mentioned here:

1. Re-capitalisation of public sector (PSU) banks – Modi said the government would be infusing Rs 70,000 crore in the public sector banks in the next few years to help them deal with the distressed assets issue.
2. Change in rules for hiring top management – private sector professionals have been hired in PSU banks after nationalization of banks in 1969
3. Paper-less transactions to curb the **black money** menace

4. India moving towards a situation where the currency printing cost will come down
Taking country in the direction currency-less business operations

5. Import duties have been hiked on certain items to help the sectors facing problems and account for distressed assets of the banking sector.

Talking about NPAs in the banking system, Modi said: "Bad loans in the past few years are a problem but we can't only cry about it. We are trying to solve this problem."

Speaking on the occasion, Finance Minister Arun Jaitley said that Rs 35,000 crore has been provided to 61 lakh applicants so far under the MUDRA scheme to help small entrepreneurs. (

By: [FE Online](#) | October 19, 2015 10:23 PM)

All you want to know about Bank of Baroda's black money case:

Between August 1, 2014 and August 12, 2015 a total of Rs 6,172 crore was illegally remitted to some companies in Hong Kong from Bank of Baroda's **Ashok Vihar branch** in New Delhi.

The remittance was for import of dry fruits, rice and pulses but allegedly there were no actual imports.

The money was remitted by 59 companies through their newly-opened current accounts at the bank's Ashok Vihar branch. The branch opened 59 current accounts from May 2014 to June 2015 through which large foreign exchange remittances were made. CBI sources said these remittances were sent by splitting them into smaller amounts to avoid automatic detection by software used by banks to alert them about such transactions.

The case came to light after the bank complained about the unusual remittances that were discovered during an audit of its accounts.

Last week, CBI and the Enforcement Directorate started investigating the matter. They raided quite a few branches of Bank of Baroda and residences of bank's assistant general manager S.K. Garg and Jainish Dubey; head of the foreign exchange division its Ashok Vihar branch.

On October 12 as many as six persons, including Garg and Dubey were arrested on charges of criminal conspiracy, cheating and provisions of the Prevention of Corruption Act. The other four arrested, include Kamal Kalra, working with the foreign exchange division of HDFC bank, Chandan Bhatia, Gurucharan Singh Dhawan and Sanjay Aggarwal.

Bank of Baroda said 90 per cent of the Rs 6,172 crore came from 30 other banks, while only 10 per cent was received as cash at the its branch in New Delhi. After the arrest of the HDFC Bank employee, the probe in the case is set to widen and is said to be only the tip of the iceberg. The Finance Minister has said that he wants the Bank of Baroda case to be fast-tracked as only after the completion of the probe can the magnitude and exact amount of the alleged black money transfer can be known. ([BT Online](#) New Delhi Last Updated: October 16, 2015 | 10:54 IST)

FinMin eases rules for foreign trips for MD of PSU banks:

Managing directors and other executive board members of state-owned banks as well as financial institutions will not be required to take permission of the Finance Ministry for undertaking foreign tours.

"Henceforth, foreign visits (by whole time director) with the permissible limit would be undertaken only with the prior approval of the board. The government would need to be informed prior to commencement of the visit which within the prescribed limit except where government's permission is required," a Finance Ministry circular said. Earlier, the permission of Finance Ministry was required for going on overseas trip. (PTI New Delhi Last Updated: October 22, 2015 | 17:35 IST)

Bank employees to go on nationwide strike on December 2:

Bank employees will observe a country-wide strike on December 2, a leading union said on Saturday. All-India Bank Employees Association (AIBE) General Secretary C H Venkatchalam said the strike call is to press for addressing issues like de-linking associate banks from SBI and extending compassionate appointments as per government guidelines.

"Separately, the State Sector Bank Employees Association (SSBEA) has also given a call for strike on two days (December 1 and 2) in SBI's associate banks," its Chairman Mahesh Mishra said.

"SSBEA may go for an indefinite strike in associate banks to be followed by indefinite stir by AIBE in all banks by end of December if their demands are not conceded by then," Mishra warned.

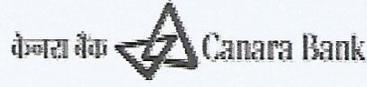
The other demands include increase in quantum of staff housing loans, recruitment of sub-staff and part-time employees and not imposing SBI service conditions and career progression in associate banks.

Venkatchalam said starting from October 26, there will be a series of agitations leading to the strike in early December.

"Instead of coming forward to negotiate with SSBEA and our unions, recently SBI management sent a fiat to all associate banks instructing them to implement SBI Career progression policy. This means the SBI management does not care for bilateralism or believe in discussions with the unions," he added. (PTI Vadodara Last Updated: October 25, 2015 | 17:22 IST)

IDBI Bank employees to strike work on November 27:

Employees of IDBI Bank have decided to go on a nationwide strike on November 27, to oppose the government's move to dilute stake in the state-run bank. The one-day strike has been called by the United Forum of IDBI Officers and Employees to protest "the contemplated move of the government of India to privatise IDBI Bank by diluting its shareholding to below 51%". At the end of September quarter, the government held 76.50% stake in the Mumbai-based bank. (FE DT 28.10.2015 p.12)



जीवन प्रमाणपत्र / LIFE CERTIFICATE

(भूतपूर्व कर्मचारी पेंशनभोगियों / परिवार पेंशनभोगियों द्वारा हर वर्ष नवंबर माह के दौरान प्रस्तुत किया जाना है।
To be submitted by Ex-Employee Pensioners / Family Pensioners during the month of November every year)

पेंशनभोगी का नाम / Name of the Pensioner	श्री / श्रीमती / Sri/Smt
कर्मचारी संख्या / Staff No	
सेवानिवृत्ति के समय पदनाम / Designation at the time of Retirement	
13 अंकीय बचत बैंक खाता संख्या जिसमें पेंशन जमा की जाती है / 13 digit SB A/c through which pension is credited	
जिस शाखा में खाता है, उस शाखा का नाम / Name of the Branch where account is maintained	
पेंशनभोगी के हस्ताक्षर / Signature of the Pensioner	

प्रमाणित करता हूँ कि मैंने नियमित / परिवार पेंशनभोगी / Certified that I have seen the Regular/Family Pensioner..... कर्मचारी संख्या / Staff No. को देखा है तथा वह इस तारीख को जीवित है / and that he/she is alive on this date.

अधिकृत अधिकारी के हस्ताक्षर / Signature of the Authorised Officer	
अधिकृत अधिकारी का नाम / Name of the Authorised Officer	श्री / श्रीमती / Sri/Smt
कर्मचारी संख्या / Staff No	
हस्ताक्षर अधिकार संख्या / Signing Power No.	
शाखा / कार्यालय / Branch/Office	

दिनांक / Date:

मुहर / Seal:

