

THE CANARA BANK OFFICERS' ASSOCIATION (Regd.)

Registered under Trade Unions Act, 1926 at Mumbai.

(Affiliated to AIBOC & AINBOF)



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Dear friends,

Good morning to all.

On Feb 18th 2018 we conducted Regional committee meeting of entire Tamilnadu which was attended by more than 100 R C members.

After our usual deliberations, three questions were placed to the individual office bearer to respond as below:

1. **What do we expect from CBOA?**
2. **What do we expect from Bank?**
3. **What do We give back to bank ?**

Uncensored response from the RC members are given in the trailing paragraphs. Proud of them that they expressed their observation so bravely without mincing words while exhibited their commitments towards our Mother Bank. Enjoy.

Manimaran G V

Views of RC MEMBERS of Tamilnadu expressed in the Joint RC meeting held at Trichy.

What do we expect from CBOA?

- ✓ Dignity and rights of our members should be kept high.
- ✓ All Members Should be in involved in various activities of CBOA.
- ✓ The knowledge of the newly joined young officers should be strengthened and they should be sensitized on the recent conditions and developments in the bank and industry.

- ✓ Emphasize on our core products should be strengthened and third party products should be removed from our target parameters.
- ✓ The incentives and other benefits of TPP should be added to banks income.
- ✓ office bearers should be elected from lady officers proportionately.
- ✓ Ensure work life balance of Members by organizing various activities like Family day meeting and recreation programmes.
- ✓ Office bearers should submit structured report on their works on monthly basis to the central office.
- ✓ Raise voice strongly against the unethical marketing practices, and proper deployment of MO's should be ensured.
- ✓ Early settlement of Quality wage revision.
- ✓ Liability insurance for all employee advances under group insurance scheme by bank.
- ✓ Holiday home to be provided in Thekkady, Munnar, Tiruchendur, Courtrallam , Tanjore ,Madurai, Kodaikanal ,ooty and other ideal centres.
- ✓ To form legal team among us, for any assistance on all emergency issues to our members.
- ✓ LFC native place concept to be modified.
- ✓ To prevent frauds. Knowledge of our officers shall be improved.
- ✓ Cleaning charges should be extended to all officers.
- ✓ To have transparent and need based transfers of employee.
- ✓ To conduct more leadership and defence representatives development activities for all office bearers.

What do we expect from Bank?

- Executives should visit all the branches and give hand holding support. Branch review should be carried out in branches.
- Regional offices are functioning as administrative units only, The RO's should facilitate business support to branches.
- RO/CO executives should have sanction/disbursement targets.
- Minimum two power of attorney holders should be posted in all branches, for better functioning and reducing the operational risks.

- Branch infrastructure to be improved in terms of Premises and our technology products should be improvised.
- The officers should be deployed to branches in structured way and it should be need based.
- Based on branch business categorization, Branch – in charges should be posted.
- More Training to all employees in products and policies of the bank.
- Third Party Products to be removed from target parameters.
- Target should be fixed scientifically and realistic based on the demography.
- Need based loan melas and adalats should be organised.
- Strengthen all RAH and other business hubs.
- Modernize FCR by reducing options.
- Product wise visual courses should be uploaded in Cannet.
- Carat Machine to be provided to all branches for gold loan lending branches.
- CLAPS package should be improvised for easy processing of loans.
- The Loan proposals should be processed quickly at RO and CO.
- More CSR activities should be carried out at all centres to increase the image of the bank.
- Transfers should be completed before April end to help in school admissions of their wards.

What do We give back to bank ?

- ❖ We will strive hard to reduce the NPA percentage of our bank by implementing various strategies.
- ❖ We will increase the quality of retail advances and other income generation services.
- ❖ We will provide best customer services at all levels and increase our reputation.
- ❖ We will analyze the balance sheet of our bank and branches to know better on all our pros and cons, and work accordingly to increase our profit.
- ❖ We will upkeep the branch premises and ATM premises for better service.
- ❖ We will be vigilant and pro active in whistle blowing on any acts affecting the branch and bank's interest.

- ❖ We will take cost cutting measures to reduce expenses.
- ❖ We will move out for new business and bring more business to bank.
- ❖ We will create family culture among all our Canpals.
- ❖ 100% dedicated work to bank in disciplined manner to make fraud free and flaw free Canara Bank.
- ❖ We will go door to door recovery campaign and recover every single money of our bank.
- ❖ We will not get influenced to inside/outside pressure to compromise bank interest.



G V Manimaran
General Secretary