FRIEND & GUIDE

An e- Magazine from CBOA

Issue No.:1
January 2016

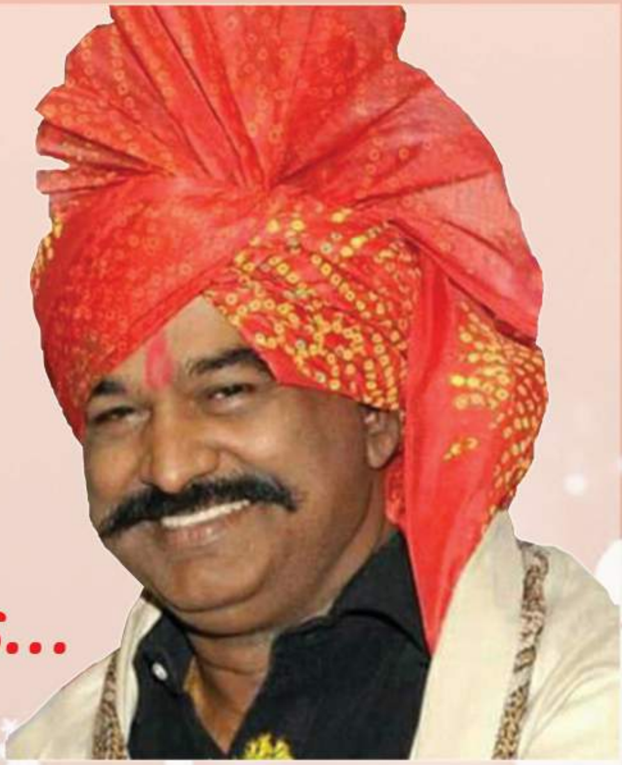
THE CANARA BANK OFFICERS ASSOCIATION (REGD)

AINBOF · A.I.B.O.C. · CANPAL · CBOA B POSITIVE · Think Tank · CBOA's HELP TANK

Dear friends,

Many have posted accolades on our Golden Jubilee celebration at Bangalore on 17th January appreciating the festivity.

GENERAL SECRETARY *speaks...*



But, I am unable to reason I have no words to explain. It was beyond the comprehensions of anybody. As admitted by the seniors attended, it was par excellence and never in the history of CBOA.

It was a big wonder ever could be executed by any trade union. The energy radiated by our youths is unbelievable. Salutes to all my brothers and sisters. The Karnataka and Goa rocked the show. They have thrown a big challenge to other nine zones which are going to conduct similar programme in the future. Work, worth idea, the plan, my boys, my brave, noble, good souls to the wheel – to the wheel, put your shoulders. Stop not to look back for name or fame or any such nonsense. Throw self-overboard and work forward.

"We want infinite energy, infinite zeal, infinite courage and infinite patience, then only will great things be achieved"

The above call was given by Swami Vivekananda. I have no words to describe our youth. So I am repeating the words of Swami Vivekananda.

With best wishes,

G V MANIMARAN
GENERAL SECRETARY

CBOA Friend & Guide - Issue No.:1 - January 2016
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Cover
Golden Gubilee Inaugural Programme at Banglore on 17.01.2016

Editor
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WHATS INSIDE

SAVE PUBLIC SECTOR

The timing of the launch of Save Public Sector campaign by the joint efforts of over 20 Trade unions of PSUs including AIBOC cannot be more apt than now.

EDITORIAL

The 36 days programme being undertaken by 20 teams across Tamilnadu, is a fitting reply to the ongoing efforts to bleed the Public sector.

Such campaigns have been successful when they talk directly to the general public. Using street plays, dedicated activists explain the need to save the public sector to save the country.

CBOA has been always in the forefront to be ever vigilant, active and demonstrate its dedication towards saving public sector. It is high time our seniors and youngsters develop a sharp understanding and debate with facts and figures in any fora, to save our nation, to save our jobs. It is high time our youth take active part in the trade union movement. CBOA has put in place a mammoth framework that facilitates the quick and smooth absorption of today's youngsters in developing leaders for the future.

When we become intellectually strong and emotionally deep with a concern for the common man, we become soldiers to guard our traditional values, our Mother Bank, our Aam Aadmi. Attitudes towards mis-selling , wrong selling, selfish one-upmanship , climbing in the ladder through short cuts and corporate splurge should be replaced by ethical business, concern for long term customer relationship, dedicated team building, caring for the fellow colleague, and self containment. Only this will help the Banking system to sustain, survive and surpass the public expectations.

The people of the country have great hopes of Public Sector Banks. It may not be told in a higher pitch, but the collective mind of this country has been nurturing and benefitted by Public Sector Banks. It should be our duty to give our shoulders, sweat and brain to save the Temples of the world's largest democracy

RAMARAJ V
EDITOR

BRIEF HISTORY OF CANARA BANK OFFICERS' ASSOCIATION

Officers' Organisations in the Banking Industry are well entrenched today. They provide the much needed strength to Officers in fighting injustice and promoting their interests. While this is the present scenario, the story was different before they were organised in the sixties. It is interesting to know how unionism grew among managerial staff.

TOWARDS UNIONISATION: CANARA BANK OFFICERS' CLUB TAKES BIRTH

The Officers felt the need to overcome the various oppressive tactics of the Management through unionisation. In many banks, Officers started unionising in mid sixties. Officers in Banks like State Bank of India, Central Bank of India organised themselves. In Canara Bank the trend towards organising started slowly. Frustrated and disgusted with the Management's lack of proactive approach to the issues of Officers, many of the Officers who were militant during the clerical tenure approached the leaders of the workmen union appealing to them to form an Officers' wing within the Employees' Union. Their hope was that an Officers' wing of AIBEA formed by the members of employees' union would be very strong and effective. In sharp contrast with this expectation, the senior leaders of workmen union snubbed the young Officers by saying "you will be our rivals and therefore, liabilities to us, we can't help you." The Officers did not have statutory protection unlike the workmen. Apart from this, employees' union leaders had an aversion to the concept of workmen-officer unity. Because of these reasons the workmen union leaders did not respond to the appeal of the Officers.

THE FORMATION OF OFFICERS' CLUB IN 1966:

A group of Officers in Mumbai (Then Bombay) came together and had series of Meetings to work out a plan. In the initial stages, the Officers working at Mumbai came together and formed the Officers' Club in 1966. The late Sri N D Kotak, Sri V P Kamath, Sri K N Kini, Sri M P Shenoy took the lead in forming the Club.

Simultaneously efforts were on at Madras, Bangalore and Mangalore. The Officers' Club was formed at Chennai with Sri C R Vaitheeswaran, Sri D P Srinivasan, Sri N Kalyanasundaram, Sri Thanikachalam taking the lead to form the club. Similar efforts were made at Mangalore and Bangalore. Stalwarts of the movement such as Sri M G Pai, Sri Vikram Maliye, Sri P P Nayak, Sri B B Nayak, Sri B R Kamath, Sri H R Shenoy were actively involved in the formation of the Club.

REGISTRATION OF CBOA IN 1970

The success of the indefinite strike in State Bank of India in 1969 gave an impetus to formation of Association of officers in different Banks including Canara Bank.

At the end of the year 1969, after nationalisation of 14 major commercial Banks, it was felt that there should be one and united Association. As a result, in the beginning of 1970 the leaders from all the centres came together and had a series of Meetings to workout a plan. An ad hoc Committee was formed with Sri N D Kotak as the founder President of the Canara Bank Officers' Association. Other Members of the Ad hoc Committee were: Sri V P Kamath, General Secretary, Sri C R Vaitheeswaran, Vice President, Sri Jeppu Vasantha Rao, Sri D P Srinivasan, Sri K N Kini, Sri M G Pai, Sri.M P Shenoy. The Canara Bank Officers' Association was registered under Trade Union Act, 1926 in February,1970. The Foundation Conference of the Association was held at Mangalore. The following were elected as Office bearers of the Association

Name	Position held
N D Kotak	President
C R Vaitheeswaran	Vice President.
V P Kamath	General Secretary
Jeppu Vasantha Rao	Deputy General Secretary.
K N Kini	Assistant General Secretary
V R Shanbhogue	Central Comittee Member
D P Srinivasan	Central Comittee Member
M G Pai	C C Member & Central Liasion
V G Maliye	Central Committee Member

RECOGNITION BY THE MANAGEMENT:

In the formative year our Association faced stiff resistance from the Members of employees union and the Officers who were still continuing as members of Canara Bank Employees' Union. Amidst this adversary position the Association gained ground slowly and steadily and the Management of Canara Bank accorded recognition to CBOA in the year 1970.

JOINT CONFERENCES:

The Association was accorded recognition for participation in the Joint Conferences to the cause of CBOA, as the minority unions which sprung up on the horizon of Canara Bank, with the tacit support of the Management who were out to finish CBOA, had already made inroads into the membership base of the Association. In 1986 the Canara Bank Officers' Union with the support of Canara Bank Employee' Union, had achieved membership strength of 34%, reducing CBOA's strength to just 58%, with the small fringe groups like NOBO. CBOC enjoying a small membership strength. Many Officers who were members of CBOA remained neutral. This was a tough task for the team to resurrect the past glory of CBOA.

THE INDEFINITE STRIKE LAUNCHED BY CBOA IN OCTOBER 1979 AGAINST THE RECOMMENDATIONS OF THE PILLAI COMMMITTEE RECOMMENDATIONS.

AICOBOO AND AIBOC WERE FORMED IN THE YEAR 1985.

THE CRISIS PERIOD WAS BETWEEN 1983 AND 1986

Ultimately in the year 1986 normalcy in IR was restored by signing a code of conduct by the Office bearers of the Association. The Joint Conferences were resumed with the attendant seriousness and benefits started flowing to the officers' community.

BIENNIAL CONFERENCES:

The first Biennial was held at Head Office for redressal of grievances of the Officers' Community, in the year 1970. There afterwards the Association held its Biennial Conferences regularly in the year 1972, 1974, 1976, 1978, 1980, 1982, 1984, 1986, 1988, 1990, 1992, 1995, 1997, 1999, 2002, 2004, 2007, 2010, 2013.

OUR GENERAL SECRETARIES SINCE INCEPTION

Name (M/s)	From	To
V P KAMATH	1970	1975
J V RAO	1976	1979
V P KAMATH	1980	1983
J V RAO	1984	1985
H S GAJANAN RAO	1986	1989
B SUDHAKAR SHETTY	1990	1996
S K KOHLI	1997	2010
R K AWASTHI	2010	2012
G V MANIMARAN	2012	2013
G V MANIMARAN	2013	

GOLDEN JUBILEE CELEBRATIONS

FIRST ZONAL MEET: BANGALORE

A history is being created by CBOA by opening the year long celebrations of Golden jubilee functions at Bengaluru on 17th Jan 2016. It was a great moment for all of us.

The first Zonal Meet was held at Bangalore on 17.01.2016. Bangalore was the host Region. Bengaluru Metro, Bengaluru Rural, Mangaluru, Hubli, Shimoga, Mysore, Gulbarga & Goa Regions participated 17th Jan morning was as pleasant as during a festive morning, the celebration which is going to become a part of our life, will be unforgettable,

Marathon:

The Marathon was conducted at 6.00 am in the morning from our Bangalore Office to HO stood as the new technological advanced scenario jubilee celebration for all of us in and around the country. Our members as well as their children participated in the marathon for a distance of 10 Kms. Prizes were distributed to the winners in different age groups.

OPENING OF STALLS:

At 8.30 am sharp, various stalls were opened by the General Managers for Blood Donation, Health Checkup, Photo Gallery, Thrift Society, SME products, Tech products etc.

Cultural programmes: At 9.00 am, the extravaganza cultural programmes were inaugurated. Our members in Karnataka & Goa got an opportunity to show their latent talents.

INAGURATION:

Inaugural Programme was commenced by 4 pm. After Invocation, lighting the traditional lamp and floral tribute to our Founder, Sri A N Krishnamoorthy, Chairman welcomed the gathering.

Then, our General Secretary Sri G V Manimaran delivered his thought provoking speech. Our MD & CEO Sri Rakesh Sharma presented his impressive inaugural address. The former Office bearers and retired Executives residing in Karnataka & Goa are honoured.

IMPORTANT PHENOMENA:

Well-designed website 'www.cboa.co.in' has been launched by our General Secretary Sri G V Manimaran.

A Postal Stamp was released by our MD & CEO Sri Rakesh Sharma in commemoration of our Golden Jubilee year Besides our members, CBROA members participated in large number.

Bengaluru Curtain raiser has left an indelible imprint in CBOA history & has set a Benchmark for other Regions to improve upon for future Celebrations.

Karnataka & Goa are privileged & fortunate enough to witness such a wonderful & unforgettable Celebrations on 17.01.2016 at Bengaluru.

Hats off to Team Bengaluru & Team Goa

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SECOND ZONAL MEET: GURGAON

The massive, mammoth, memorable & magnificent second Zonal Meet was held at Gurgaon in Haryana on 31.01.16, the host Region being Gurgaon. Delhi, Meerut, Gurgaon & Karnal Regions participated. After the invocation & lighting the lamp, Mr A K Juneja, JGS welcomed tha gathering.Then, Mr R K Awasti, former General Secretary of our Association has inaugurated the programme.

After the inaugural address by Sri M R Patnaik, General Manager, our General Secretary Sri G V Manimaran gave his thundering address at the second Zonal meet.

All the events, be it Marathon, Indoor games , outdoor games, Blood Donation, Health Check up, Cultural activities, Various Stalls or Photo Gallery, are excellent and memorable.It was an amazing involvement by each & every member of all the four Regions.

GOLDEN JUBILEE CELEBRATION 2016

EMPOWERING THE EVER GREEN INITIATIVES

CANARA BANK OFFICERS' ASSOCIATION
50 YEARS
1966-2016

@ BANGALORE
17.01.2016 ZONE A

BLR METRO
BLR RURAL
MANGALORE
HUBLI
SHIMOGA
MYSORE
GULBARGA
GOA

@ GURGAON
31.01.2016 ZONE B

DELHI
MEERUT
GURGAON
KARNAL

@ JALANDHAR
13.02.2016 ZONE C

JALANDHAR
SHIMLA
CHANDIGARH
DEHRADUN

@ LUCKNOW
27.02.2016 ZONE D

LUCKNOW
AGRA
VARANASI
RANCHI

@ BHUBANESWAR
12.03.2016 ZONE E

PATNA
PURNEA
BHUBANESWAR
KOLKATA
DURGAPUR
GAUHATI

@ AHMEDEBAD
26.03.2016 ZONE F

INDORE
BHOPAL
AHMEDABAD
JAIPUR

@ MADURAI
09.04.2016 ZONE G

CHENNAI
SALEM
TRICHY
MADURAI
COIMBATORE
TIRUPATI

@ MUMBAI
23.04.2016 ZONE H

MUMBAI
PUNE
NAGPUR
RAIPUR

@ VIZAG
14.05.2016 ZONE I

HYDERABAD
VIZAG
VIJAYAWADA
WARANGAL

@ TRIVANDRUM
28.05.2016 ZONE J

TRIVANDRUM
CALICUT
ERNAKULAM

GOLDEN JUBILEE CELEBRATION : ZONE A : 17.01.2016 @ BANGALORE

Releasing of Postal Stamp

Honouring our founder

Launching of CBOA website

MARATHON

INAUGURATION

STALLS

BLOOD DONATION & MEDICAL CHECK UP





PHOTO GALLERY



CULTURALS














GOLDEN JUBILEE : ZONE B : 31.01.2016@ GURGAON


GOLDEN JUBILEE YEAR
Celebrations
CBOA's 50th Anniversary
ASSOCIATION DEFINED AS - OF THE OFFICERS - BY THE OFFICERS - FOR THE OFFICERS
1966-2016
GAP

AIBOC NEWS

Circular No. 2016/01 Date: 04/01/2016

COM. A.B. BARDHAN PASSES AWAY

Ardhendu Bhushan Bardhan popularly known as A. B. Bardhan, veteran Trade Union leader and a life-long crusader for the working class passed away on 02-01-2016 evening around 8-30 PM. in G.B. Pant hospital, in New Delhi, where he was admitted last month after he suffered a paralytic stroke. The last rites of veteran CPI leader were performed today at Nigambodh Ghat, Delhi.

Com. Bardhan was an honest politician with a sweeping view of history and was also a prolific writer. Apart from writing on ideological and political issues, he has written number of books and booklets on problems of Adivasis, minorities, history of working class movement, etc. His last book was 'Crisis of Corporate Capitalism' that had number of editions during the last one decade.

Com Bardhan was a multi-faceted leader – a great scholar, an effective orator, organiser, writer, campaigner, crusader, fighter, and negotiator – all in one. He was an uncompromising champion of the downtrodden and the marginalized. He was a very matured and seasoned political leader. His death is a great loss to the workers & engineers movement, trade unions and to the people at large.

We convey our respectful homage to him and dip

Circular No. 2016/02 Date: 06/01/2016

NOTICE FOR STRIKE BY AIRRBOF FOR 10th & 11th MARCH, 2016

Our members are aware that our Affiliate All India Regional Rural Bank Officers' Federation (AIRRBOF) had given a strike call under the banner of UFRRBU for 30th September and 1st October, 2015 (Ref: our circular 2015/65 dt. 14.09.15), which was deferred after the Conciliation Meeting held at the instance of Dy. CLC on 28th September, 2015. Since there was no perceptible improvement in resolving the issues, the United Forum of Regional Rural Bank Unions (UFRRBU) has once again unanimously decided to resume the agitation and have given a strike call on 10th and 11th March, 2016. A circular of our Affiliate in this regard is attached herewith.

All our Affiliates are requested to extend full support to the agitating comrades. We also request them to be in close touch with the respective Organisations in the Regional Rural Banks sponsored by your Banks.

Circular No. 2016/03 Date: 14/01/2016

AN OPEN LETTER SENT TO THE GOVERNOR, RESERVE BANK OF INDIA

You are aware that the Public Sector of our Country in general and Public Sector Banks in particular have been on target of the Governments from the start of LPG policies at the instance of western powers and the international institutions controlled by them. Trade Unions in the country and particularly in Banking Sector have done their best to resist the moves of the Government of times who wanted to implement the anti common man and anti Public Sector Bank policies through Committees / Commissions and Regulators. The Public Sector Banks, its Management and employees have always been projected in the bad light despite the fact that they have achieved all the goals and objectives set by the Government. The recent steps taken by the Government and the Regulators in the name of Reforms and International Practices are nothing but steps to ensure that Private enterprenuers, both national and international, are handed over the control and Management of Public Sector Banks.

Our organization has taken all steps to oppose these moves through Press Releases, approaching all authorities, paid advertisements on all important occasions including at the of Gyan Sangam-I. In our this effort, we have sent a communication Ref: 2016/04 dated 12.01.2016 to Shri Raghuram Rajan, Governor, Reserve Bank of India putting the facts straight and seeking the direct intervention and action by the Regulator. We annex herewith our above Communication for your information.

Circular No. 2016/04 Date: 14/01/2016

LATEST DEVELOPMENT GOVT., REGULATORS MUST TAKE BLAME FOR NPAs: SBI CHIEF

Please refer to our Circular No. 2016/03 dated 14.01.2016, with which we annexed a letter written by our Confederation to Shri Raghuram Rajan, The Governor, Reserve Bank of India.

We are really happy to know that Smt. Arundhati Bhattacharya, Chairperson of the largest Public Sector Bank of our Country i.e. State Bank of India has also expressed the same views. We append below the news clipping of the esteemed Newspaper "The Hindu" quoting her views:

QUOTE:
THE HINDU» TODAY'S PAPER » BUSINESS
Published: January 13, 2016 00:00 IST | Updated: January 13, 2016 11:10 IST NEW DELHI, January 13, 2016 Govt., regulators must take blame for NPAs: SBI chief
The country has "abundant reserves to capitalise the banks with a swift response.....so China would not have a hard landing", says Arundhati Bhattacharya, Chairperson, SBI.
State Bank of India (SBI) Chairperson Arundhati Bhattacharya on Tuesday said that the blame for banks' non performing assets (NPAs) was not limited to them. All the stakeholders, including promoters, government, lenders and even the regulators are to blame, Ms Bhattacharya said.
"Promoters were bidding aggressively riding on the back of good times around 2007-08 and some of them were diverting funds out of the well-run units hoping the money flow would continue forever," Ms. Bhattacharya said. The banks, she said, extended loans for long duration, as much as 30 years, while hoping the funds would be recovered in 10 years or so. While the regulator is to blame for allowing such a dispensation, the government was to take the blame for policy uncertainty like cancellation of telecom licences, she said. Ms. Bhattacharya was delivering the ASSOCHAM Foundation Day Lecture here. She allayed concerns that the banks reeling under the stressed assets might be inadequate capitalisation and said that SBI and several other public sector banks were planning to divest non-core assets in order generate the funds required to meet the Basel III norms. Earlier, SBI had announced plans to lower its stake in insurance ventures–SBI Life Insurance and SBI General.
"One thing I would like you to be assured about is that there is a lot of thought going into it and the banks will be capitalised enough in order to have good capital to support the economy," she added.

UNQUOTE:
We sincerely hope that many more top executives will express their views in order to protect the Public Sector Banks of our Country.

DFS DIRECTS THE CEOs OF PUBLIC SECTOR BANKS TO CONCLUDE THE NEXT WAGE REVISION IN TIME

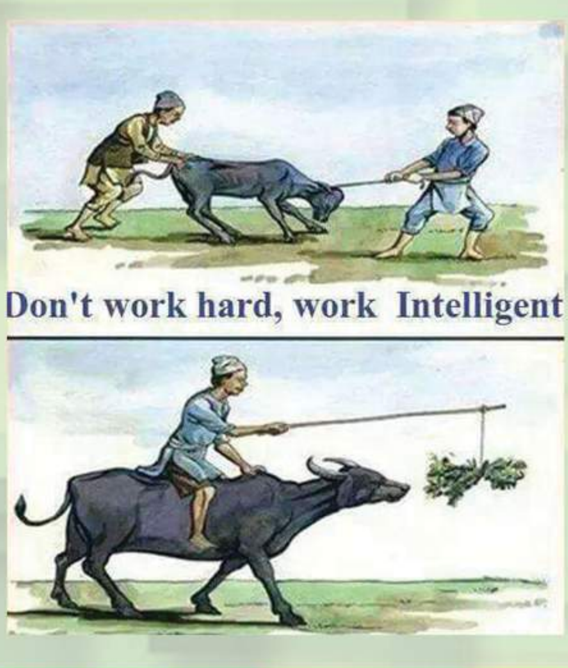
Our members are aware that the 10th Bipartite Settlement which was due from 01.11.2012 was signed on 25th May, 2015, i.e. after the delay of 30 months. All our early settlements have also been delayed with almost similar period. Such delays have been causing lot of anxiety in the minds of the workforce working in the Banking Industry and thereby affecting the working atmosphere and efficiency. This concern was time and again raised by our Organisation at various platforms during the negotiations and afterwards.
The Department of Financial Services, Ministry of Finance, Government of India vide their Letter Ref:4/2/2/2015-IR dated 12.01.2016 addressed to the Chief Executives of all Public Sector Banks directed them to initiate the process of negotiations / next Wage Revision and conclude it prior to 01.11.2017 i.e. the effective date of 11th BPS.

Circular No. 2016/05 Date: 30/01/ 2016

DEARNESS ALLOWANCE

Dearness Allowance is payable to Officers on 426 (i.e. 398 +28) slabs with effect from 01.02.2016 as against 398 slabs for the previous quarter. The rates worked out are as per the industry level scales up to Scale VII.

D.A. payable from 1st Feb. 2016 to 30th Apr. 2016 = 426 X 0.10 = 42. 60 %
(Rate of D.A. 0.10 % per slab)



UNITED FORUM OF BANK UNIONS

(AIBEA-AIBOC-NCBE-AIBOA-BEFI-INBEF-INBOC-NOBW-NOBO)

SBI Buildings, Bank Street, Koti, HYDERABAD - 500 095.
Tel. Nos. 040-24754166, 24754266, 24754566, Fax-040-24752966
e-Mail-ufbu.hyd@gmail.com

K K NAIR
Chairman

M V MURALI
Convenor

All letters to be addressed to the Convenor

CE/IBA/2016/ 135

Date : 19th January 2016

To

The Chief Executive,
Indian Banks' Association,
World Trade Centre Complex,
Centre-1, 6th Floor, Cuffe Parade,
MUMBAI.

Dear Sir,

BILATERAL MEETING WITH REPRESENTATIVES OF UNITED FORUM OF BANK UNIONS

All the Workmen Unions and Officers' Associations, under the banner of United Forum of Bank Unions (UFBU), held negotiations with you and signed the Tenth Bipartite Settlement on the 25th May 2015.

In this connection, we request you to arrange for a meeting with representatives of UFBU to discuss on the following issues:

(i) To review implementation of Medical Insurance Scheme agreed under the Tenth Bipartite Settlement and related issues;

(ii) To discuss on the issues and demands such as improvements to Pension/Family Pension schemes, etc. with due reference to the Record Note signed on the 25th May 2015.

Please arrange for convening a meeting with us at the earliest, on a mutually convenient date.

With best regards,

Yours faithfully,

(M V MURALI)
CONVENOR

Banks must be shut on all Saturdays, says union

To take up the issue in next bipartite settlement with IBA

OUR BUREAU

Mangaluru, January 25

The need for bank holiday on all Saturdays must be stressed at the next bipartite settlement with the Indian Banks' Association (IBA), said the leader of a leading bank union.

Addressing the inaugural session of the triennial conference of Corporation Bank Officers' Organisation (CBOO) in Mangaluru, Y Sudarshan, president of the All-India Bank Officers' Confederation (AIBOC), said that the 10th bipartite settlement helped bank employees get holidays on second and fourth Saturdays of every month. In the next bipartite settlement, if the unions could get all Saturdays to be declared a holiday for banks, it will be a big achievement, he said.

Pressure to cross-sell

Taking exception to the process of banks calling its officers to work on Sundays and other holidays, he said this matter has been brought to the notice of the IBA but the issue is yet to be resolved. "Even bank officers need time to spend with their families," he added.

Stating that there is pressure on public sector banks to cross-sell other products, he said bank unions have to oppose this. "Our own deposits are being converted into mutual funds and insurance products. This is a major threat to the banking industry," he emphasised.

Speaking on the occasion, Prabhat Patnaik, professor emeritus of Jawaharlal Nehru University, said that the Green Revolution would not have possible in the country if there was no nationalisation of banks then. There was increase in credit to agriculture sector following nationalisation of banks, he said. Opposing any move to privatise public sector banks, Patnaik said it will an irony if that is done.

Please send your views, suggestions, activity photos, activity reports, your creativity etc to:

editorcboa@gmail.com

Whether the R C submitted by the borrower is a genuine one?

Type VAHAN space VEHICLE NUMBER and send the sms to 7738299899.

Plz check your own vehicle first and popularise it. Its excellent for verifying hypothecation clause. I have verified my own vehicle...

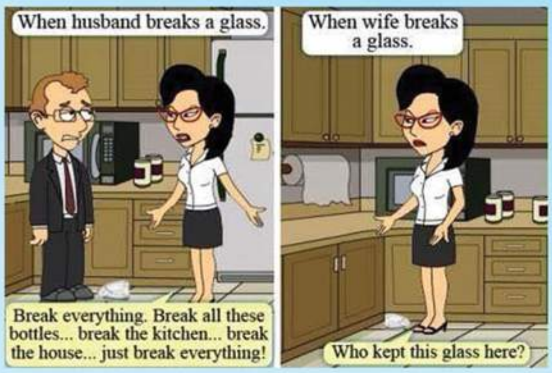
Yes........It is wonderful & useful. I sent the SMS "VAHAN TN64L0419"
to 7738299899 & got d following details:

TN64L0419
[RTO, MADURAI (CENTRAL),TN]
Owner:1-RAMARAJ V
Vehicle:FIGO ASPIRE 1 2
TIVCT PTRENDMT(PETROL)
L.M.V. (CAR)
RC/FC Expiry:30-Sep-30
Finance:CANARA BANK
MV Tax upto:(LifeTime)

Now 256 members can be added in whatsapp groups

Husband : What do u want for our wedding anniversary?
Wife: Give me one ring thats enough.
Husband: From landline or mobile?

Parents asked college watchman,"Is this a good college?
watch man: "probably the best. I did my engineering here & got campus placement



OUR BANK

Our New Executive Director

Shri. Dina Bandhu Mohapatra, General Manager, Bank of India has been appointed as Executive Director of our Bank for a period of three years w.e.f. 22.01.2016.

CBOA wishes our new ED 'All the very best'

Awards

Chamber of Indian Micro, Small and Medium Enterprises (CI MSME) has chosen Canara Bank as :

1. Best MSME Bank for large Bank - Winner.

2. Best Bank for Financial Inclusion for Large Bank – Winner

3. Best Eco Tech Savvy Bank for Large Bank – Runner Up.

Canara Bank bags "Agricultural and Best Social Bank Award 2015" (under Large Bank category) awarded by ASSOCHAM .

Canara Bank has been conferred with Chanakya Award for Excellence in Business Leadership, 2016, by the Public Relations Council of India (PRCI) and other awards under 13 categories at the Corporate Collateral Awards 2016 recently held at Kolkata

5th Annual Greentech CSR Gold Award, 2015.

CSR World Congress Award for overall excellence in CSR.

India's Most Trusted Brand-2015 under India's Best Banks Category, in a survey conducted by IBC Infomedia & Media Research Group (MRG).

SKOCH Smart Technology Award, 2015.

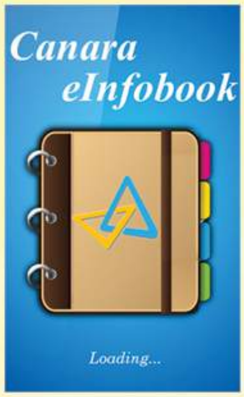
Inspiring Workplace Award 2015 (PSBs)' instituted by Banking Frontiers in partnership with M/s. Deloitte.

UPLOADING PHOTO FOR MEDICAL INSURANCE

All employees are requested to upload the photos of self and dependents (as per HRMS data) in the TPA portal as advised in our Cir. 532/2015 dated 06.11.2015 and confirmation to this effect shall be given to the branch/section/officer-in-charge by 20.02.2016.

Alternatively, in case of any difficulty, the photo (hard copy) of self and for the dependents as available in HRMS shall be submitted by the employees to the branch/section/officer-in-charge as per the prescribed format (Annex-1) by 20.02.2016.

Very useful App



Canara eInfobook App is developed by our Bank which enables the customers to view the following:

- e-passbook (transactions details)
- balance inquiry
- A/C summary
- Cheque Status
- ATM/Branch Locator
- Info about new products etc
- now on your android set at anytime anywhere.

This facility is introduced with the objective of enabling mobile as one more channel for viewing account statements and balance details on mobile at the convenience. This is an alternate for enabling passbook facility electronically.

Have you downloaded in your smart phone?

Volume XII ♦ Issue 6
December 2015

MONETARY AND CREDIT INFORMATION REVIEW

BANKING DEVELOPMENTS IN 2015

January 2015

- To ensure transparency in the promotional material and to build an enduring relationship with the customers, the Reserve Bank on January 2, 2015 advised all authorised entities operating a payment system within the country that - (i) all the information available to the public regarding the product, whether as advertisements, on website, application form, to prominently carry the name of the entity/company authorised by the Reserve Bank under the Payment and Settlement Act, 2007 and (ii) the authorised entities/companies to regularly keep the Reserve Bank informed regarding the brand names employed / to be employed for their products.
- The Reserve Bank on January 7, 2015, modified the master circular on wilful defaulters to bring in greater transparency and accountability and in the process required to be adopted for identification of wilful defaulters.
- The Reserve Bank, on January 15, 2015, permitted banks to undertake insurance business by setting up a subsidiary/joint venture, as well as undertake insurance broking/ insurance agency/either departmentally or through a subsidiary subject to certain conditions.
- In order to further enhance transparency in pricing of credit, the Reserve Bank advised all banks on January 22, 2015, to display on their website, among others, –(i) the interest rate range of contracted loans for the past quarter for different categories of advances granted to individual borrowers along with mean interest rates for such loans; (ii) the total fees and charges applicable on various types of loans to individual borrower; and (iii) Annual Percentage Rate (APR) or such similar other arrangement of representing the total cost of credit on a loan to an individual borrower.

February 2015

- The Reserve Bank, on February 4, 2015, announced the names of the members of the External Advisory Committee (EAC) for small finance banks and of the External Advisory Committee for payments banks.
- The Reserve Bank, on February 5, 2015 placed on its website the final guidelines for implementation of Countercyclical Capital Buffer (CCCB) in India.
- The Reserve Bank, on February 12, 2015 released the Annual Report of the Banking Ombudsman Scheme for the year 2013-2014. The report highlights various customer service initiatives by the Reserve Bank and some exemplary cases dealt with by offices of Banking Ombudsman during the year.
- The Reserve Bank in February 2015 put in circulation currency notes in one rupee denomination, printed by the Government of India. These currency notes are legal tender as provided in The Coinage Act 2011.

March 2015

- The Reserve Bank released the Report of the Internal Working Group to Revisit the Existing Priority Sector Lending Guidelines (Chair: Lily Vadera, Chief General Manager, Department of Banking Regulation) on March 2, 2015.
- With a view to encourage availability of affordable housing to economically weaker sections (EWS) and low income groups (LIG) borrowers, the Reserve Bank issued instructions on March 5, 2015 that in cases where the cost of the house/dwelling unit does not exceed ₹10 lakh, banks may add stamp duty, registration and other documentation charges to the cost of the house/ dwelling unit for the purpose of calculating Loan to Value (LTV) ratio.
- The Reserve Bank, on March 11, 2015, advised banks to meticulously adhere to the guidelines on managing risks as applicable in outsourcing of financial services. The banks also need to take steps to ensure that the service provider employs the same high standard of care in performing the services as would be employed by the banks, if the activities were conducted within the banks and not outsourced.

April 2015

- The Reserve Bank, on April 10, 2015, issued revised guidelines for Priority Sector Lending after deliberating on the comments / suggestions received from Government of India, banks, and other stakeholders.
- The Reserve Bank, on April 16, 2015, permitted all scheduled commercial banks (excluding RRBs) to offer differential interest rates based on whether the term deposits are with or without-premature-withdrawal-facility, subject to certain guidelines.

May 2015

- The Reserve Bank advised all scheduled commercial banks (excluding regional rural banks) and all India select financial institutions to follow the 'Framework for fraud risk management in banks' with effect from May 7, 2015
- The Reserve Bank on May 11, 2015 advised all public sector banks and select private sector and foreign banks to appoint an internal ombudsman, designated as Chief Customer Service Officer (CCSO) to further boost the quality of customer service and to ensure that there is undivided attention to resolution of customer complaints in banks.
- The Reserve Bank on April 30, 2015 dispensed with the requirement of prior approval from the Reserve Bank and the minimum eligibility criteria for non-banking financial companies (NBFCs) to distribute mutual fund products. The Reserve Bank on May 14, 2015 in consultation with the Government of India, allowed entry of the Infrastructure Debt Fund-Non-Banking Financial Companies (IDF-NBFCs) into sectors even where there is no presence of a Project Authority.
- The Reserve Bank, on May 14, 2015, advised on the relaxation in requirement of additional factor of authentication (AFA) for small value card present transactions (SVCP) for values up to ⊠ 2,000/- per transaction across all merchant categories.

June 2015

- In order to enable private sector banks to attract and retain professional directors, the Reserve Bank, on June 1, 2015, issued guidelines on compensation for non-executive Directors for implementation by private sector banks, that will reflect market realities and will be within the parameters specified in the Banking Regulation Act, 1949 and the Companies Act, 2013.
- The Reserve Bank, on June 1, 2015, permitted all banks authorised to deal in foreign exchange/ all authorised money changers (AMCs) / full-fledged money changers (FFMCs) to allow remittances by a resident individual up to USD 250,000 per financial year for any permitted current or capital account transaction or a combination of both.
- The Reserve Bank, on June 8, 2015, advised that under the "Framework for Revitalising Distressed Assets in the Economy – Guidelines on Joint Lenders' Forum (JLF) and Corrective Action Plan (CAP)", issued on February 26, 2014, the Joint Lenders' Forum (JLF) should actively consider change in ownership, in cases of restructuring of accounts when the borrower companies are not able to come out of stress due to operational/ managerial inefficiencies despite substantial sacrifices made by the lending banks.
- The Reserve Bank, on June 12, 2015, released the final guidelines for introduction of 6-year and 13-year cash settled Interest Rate Futures (IRF) on Government of India Securities with residual maturity of 4-8 years and 11-15 years, respectively. It also expanded the residual maturity for the existing 10-year cash settled IRF from 9-11 years to 8-11 years.
- The Reserve Bank, on June 25, 2015, issued ₹ 100 denomination banknotes in Mahatma Gandhi Series – 2005 with a new numbering pattern. In these notes, the numerals in both the number panels of these banknotes are in ascending size from left to right, while the first three alphanumeric characters (prefix) remain constant in size.

July 15, 2015

- The Reserve Bank, on July 9, 2015, issued the final guidelines on Prepaid Payment Instruments for Mass Transit System (PPI-MTS) enabling the issuance of a separate category of semi-closed prepaid payment instruments for mass transit systems. The PPI-MTS can be used within the mass transit systems and will have a minimum validity of six months from date of issue. Apart from the mass transit system, such PPI-MTS can be used at other merchants whose activities are allied to or are carried on within the premises of the transit system.

- The Reserve Bank, on July 15, 2015, announced the constitution of a Committee (Chairman-Shri Deepak Mohanty, Executive Director) with the objective of working out a medium-term (five year) measurable action plan for financial inclusion.
- The Reserve Bank, on July 16, 2015, revised the guidelines for concurrent audit system in commercial banks, in view of the changes in banks' organisational structure, business models and use of technology (implementation of Core Banking Solution).
- As part of the endeavour to smoothen the liquidity management operations, the Reserve Bank, on July 27, 2015 introduced Straight Through Processing (STP) in fixed rate Liquidity Adjustment Facility (LAF) Repo, fixed rate LAF Reverse Repo and Marginal Standing Facility (MSF) operations.
- The Reserve Bank, on July 30, 2015, permitted primary (urban) co-operative banks to offer services that can be offered via a standardised ATM machine like bill payments, account transfers at their on-site / off-site / mobile ATMs.

August 2015

- The Reserve Bank, on August 6, 2015, dispensed with the existing instructions permitting domestic scheduled commercial banks (excluding regional rural banks) to undertake merger, closure, shifting, part-shifting, opening of extension counters and reporting in accordance with certain instructions.
- The Reserve Bank, on August 19, 2015 granted "in-principle" approval to 11 applicants to set up payments banks under the Guidelines for Licensing of Payments Banks issued on November 27, 2014.
- The Central Government on August 20, 2015, declared the second and the fourth Saturday of every month as public holiday for banks in India, whether or not such banks are included in the Second Schedule to the Reserve Bank of India Act, 1934 (2 of 1934), with effect from September 1, 2015. Banks will, however, function full time as on any working day on first, third and fifth Saturday of every month.
- The Reserve Bank, on August 20, 2015 placed on its website the Report of the High Powered Committee on Urban Co-operative Banks (UCBs) (Chairman: Shri R. Gandhi).
- The Reserve Bank, on August 27, 2015, advised scheduled commercial banks (excluding regional rural banks) to put in place Board approved policy on lending to Micro and Small Entrepreneurs (MSEs), adopting an appropriate system of timely and adequate credit delivery to borrowers in the MSE segment within the broad prudential regulations of the Reserve Bank.
- The Reserve Bank, on August 27, 2015 enhanced the limit for cash withdrawal at Point of Sale (POS -for debit cards and open system prepaid cards issued by banks in India) from ₹ 1000/- to ₹ 2000/- per day in Tier III to VI centres. Customer charges, if any, levied on cash withdrawals shall not exceed one per cent of the transaction amount at all centres irrespective of the limit of ₹1000 / ₹ 2000.
- The Reserve Bank announced the designation of State Bank of India and ICICI Bank Ltd. as Domestic Systemically Important Banks (D-SIBs) on August 31, 2015.

September 2015

- As a part of continuous assessment of the effectiveness of the Framework for Revitalising Distressed Assets in the Economy and review of its guidelines on Joint Lenders' Forum (JLF) and Corrective Action Plan (CAP), as also based on the feedbacks received from banks, the Reserve Bank on September 24, 2015 introduced certain changes/additions in the framework pertaining to Joint Lenders' Forum Empowered Group (JLF – EG); Restructuring of Doubtful Accounts under JLF; Disagreement on Restructuring as CAP and Exit Option; Duration of Application of Extant Penal Provisions and Strategic Debt Restructuring Scheme, to make it more effective.
- The Reserve Bank, on September 16, 2015, granted "in-principle" approval to ten applicants to set up small finance banks under the "Guidelines for Licensing of Small Finance Banks in the private sector" issued on November 27, 2014.
- In order to streamline the existing processes and to obviate the need to approach the Reserve Bank on case-to-case basis, the Reserve Bank on September 16, 2015, permitted commercial banks to grant loans and advances to the Chief Executive Officer/ Whole Time Directors, without seeking prior approval of the Reserve bank, subject to certain conditions.
- The Reserve Bank on September 24, 2015, put into circulation banknotes in the denominations of ₹ 500 and ₹ 1000 incorporating three new/revised features - (i) ascending size of numerals in the number panels, (ii) bleed lines, and (iii) enlarged identification mark.
- The Reserve Bank, on September 24, 2015, allowed scheduled commercial banks (excluding RRBs), all-India term-lending and refinancing institutions (Exim Bank, NABARD, NHB and SIDBI) to upgrade the credit facilities extended to borrowing entities whose ownership has been changed outside Strategic Debt Restructuring Scheme (SDR), to 'Standard' category upon such change in ownership, subject to the certain conditions laid down in the Guidelines, including change in ownership of the borrowing entities.
- The Reserve Bank, on September 29, 2015 placed a framework for issuance of Rupee denominated bonds overseas within the overarching ECB policy.

October 2015

- The Reserve Bank, on October 6, 2015 announced a Medium Term Framework (MTF) for Foreign Portfolio Investors (FPIs) limits in Government securities.
- The Reserve Bank, on October 15, 2015 advised Primary (Urban) Co-operative Banks/ State and Central Co-operative Banks on the constitution of the Financial Inclusion Fund, on merger of Financial Inclusion Fund (FIF) and Financial Inclusion Technology Fund (FITF).
- The Reserve Bank, on October 20, 2015 invited applications for authorisation from entities (from non-bank entities and banks) currently engaged in bill payments and desirous of operating as Bharat Bill Payment System Operating Units (BBPOUs) under the Bharat Bill Payment System (BBPS).
- The Reserve Bank, on October 22, 2015 directed all scheduled commercial banks (excluding regional rural banks) on implementation of the Gold Monetisation Scheme, 2015 (GMS) notified by the Central Government.

Happy New Year

November 2015

- The Reserve Bank, on November 5, 2015 allowed state cooperative banks (StCBs) and district central cooperative banks (DCCBs) to extend the facility of internet banking to their customers.
- The Reserve Bank on November 19, 2015 issued revised Directions necessitating prior approval for acquisition of shares or voting rights in private sector banks. The provisions of these Directions shall apply to the existing and proposed "major shareholders" of the private sector banks and all private sector banks including local area banks, licensed to operate in India.
- With a view to facilitating hedging of long term foreign currency borrowings by residents, the Reserve Bank on November 19, 2015, permitted them to enter into foreign currency (FCY)-INR swaps with Multilateral or International Financial Institutions (MFI/IFI) in which the Government of India is a shareholding member subject to certian terms and conditions.
- The Reserve Bank, on November 24, 2015, granted 'in principle' approval to the National Payments Corporation of India (NPCI) to function as the Bharat Bill Payment Central Unit (BBPCU) in Bharat Bill Payment System (BBPS).
- The Reserve Bank on November 24, 2015 granted "in-principle" approval to three applicants, namely, NSE Strategic Investment Corporation Limited (NSICL) and Small Industries Development Bank of India (SIDBI), Mumbai, Axis Bank Limited, Mumbai and Mynd Solutions Pvt. Ltd., Gurgaon, Haryana, to set up and operate Trade Receivables Discounting System (TReDS).

December 2015

- The Reserve Bank on December 17, 2015, announced the Marginal Cost of Funds Methodology for Interest Rate on Advances.
- The Reserve Bank on December 10, 2015, introduced exchange traded option contracts in the currency pairs of EUR (Euro)-USD (US Dollar), GBP (Pound Sterling)-US Dollar and US Dollar –JPY (Japanese Yen).

Changes in Monetary Policy Framework

The year 2015 witnessed some changes in the conduct of monetary policy and the changes were :

- On February 20, 2015, the Government of India and the Reserve Bank signed an agreement on the Monetary Policy Framework.
- The agreement makes price stability the primary objective of monetary policy; defines price stability numerically - below 6 per cent CPI inflation for 2015-16 (to be achieved by January 2016) and 4 +/- 2 per cent for all subsequent years; sets out what will constitute a failure in achieving the target; and specifies that the Reserve Bank in the event of failure will report to the government on: (a) reasons for deviation of inflation from the target over three consecutive quarters, (b) remedial measures, and (c) an estimated time frame over which inflation will be brought back to the target.
- Greater transparency on monetary policy necessitated release of Monetary Policy Reports (MPRs) - released on April 2015 and then on September 2015.
- To create conditions for more effective transmission of monetary policy, the export credit refinance (ECR) facility was replaced with the provision of system level liquidity with effect from February 7, 2015.
- A new liquidity management framework was put in place to ensure market-based liquidity operations through auctions, while striving to ensure consistency of liquidity conditions with the stance of monetary policy.

Changes in Monetary Policy in 2015

On the basis of an assessment of the current and evolving macro-economic situation, the Reserve Bank reviewed its Monetary Policy 8 times. The Reserve Bank in the year 2015, acted outside the monetary policy twice-once on January 15, 2015 and then on March 4, 2015:

Monetary Policy Review	Policy Repo Rate under the Liquidity Adjustment Facility (LAF)	Cash Reserve Ratio (CRR) of Scheduled Banks of net demand and time liability (NDTL)	Statutory Liquidity Ratio (SLR) of Scheduled Commercial Banks	Liquidity under 7-day and 14-day term repos of NDTL of the banking system	Liquidity under overnight repos under the LAF
Statement on Monetary Policy on January 15, 2015	7.75 per cent, reduced by 25 basis points from 8.0 per cent with immediate effect	4.0 per cent, kept unchanged	22.0 per cent kept unchanged	Continued to provide liquidity under 7-day and 14-day term repos of up to 0.75 per cent of NDTL of the banking system through auctions	Continued to provide liquidity under overnight repos at 0.25 per cent of bank-wise NDTL at the LAF repo rate
Sixth Bi-Monthly Monetary Policy,on February 3, 2015	7.75 per cent, kept unchanged	4.0 per cent, kept unchanged	Reduced SLR of scheduled commercial banks by 50 basis points from 22.0 per cent to 21.5 per cent of their NDTL with effect from the fortnight beginning February 7, 2015;	Status quo	Status quo
Statement on Monetary Policy on March 4, 2015	7.5 per cent, reduced by 25 basis points from 7.75 per cent with immediate effect	4.0 per cent, kept unchanged	21.5 per cent kept unchanged	Status quo	Status quo
First Bi-monthly Policy Statement for the year 2015-16 on April 7, 2015	7.5 per cent, kept unchanged	4.0 per cent, kept unchanged	21.5 per cent kept unchanged	Status quo	Status quo
Second Bi-Monthly Monetary Policy June 2, 2015	7.25 per cent, reduced by 25 basis points from 7.5 per cent with immediate effect	4.0 per cent, kept unchanged	21.5 per cent kept unchanged	Status quo	Status quo
August 4, 2015	7.25 per cent, kept unchanged	4.0 per cent, kept unchanged	21.5 per cent kept unchanged	Status quo	Status quo
September 29, 2015	6.75 per cent, reduced by 50 basis points from 7.25 per cent with immediate effect	4.0 per cent, kept unchanged	21.5 per cent kept unchanged @	Status quo	Status quo
December 1, 2015	6.75 per cent, kept unchanged	4.0 per cent, kept unchanged	21.5 per cent kept unchanged	Status quo	Status quo

F.No.2/2/2015-IR
Government of India
Ministry of Finance
Department of Financial Services

Jeevan Deep, IIIrd Floor,
Parliament Street, New Delhi
Dated the December 22, 2015

To

The Chief Executives of all PSBs

Subject: **Discontinuation of interviews in recruitment process**

Sir,

I am directed to refer to the announcement made by the Hon'ble PM in his address to the Nation on the occasion of Independence Day on the subject cited above and to say that the Committee of Secretaries chaired by Cabinet Secretary in its meeting held on 13.11.2015 has recommended discontinuation of interviews in the recruitment process in Public Sector Banks(PSBs) for junior level posts by the deadline of 31.12.2015.

2. Accordingly, it has been decided to advise all PSBs to take necessary action with the approval of their respective Boards, if necessary, to discontinue interviews in the recruitment process for the clerical & sub-staff posts in Public Sector Banks by 31.12.2015 and disseminate the information to all stakeholders accordingly. If required, PSBs may explore other alternatives to strengthen written examination such as by including psychometric tests, etc. to replace interview mechanism.

Yours faithfully,

(Manish Kumar)
Under Secretary to the Government of India

F.No.4/2/2/2015 -IR
Government of India
Ministry of Finance
Department of Financial Services

Jeevan Deep, IIIrd Floor,
Parliament Street, New Delhi
Dated the January 12, 2016

To

The Chief Executive of all Public Sector Banks.

Subject: **Next Wage revision in Public Sector Banks**

Sir,

I am directed to refer to the subject cited above and to request Public Sector Banks(PSBs) to initiate the process of negotiations/next wage revision of the employees and conclude it prior to the effective date i.e. 1.11.2017.

2. This issues with the approval of competent authority.

Yours faithfully,

(Manish Kumar)
Under Secretary to the Government of India

THIRUVALLUVAR

Thiruvalluvar is a celebrated Tamil poet and philosopher whose contribution to Tamil literature is the THIRUKKURAL (consisting of 1330 couplets), a work on ethics.

Thirukkural couplet No: 385

(Duties of an excellent leader particularly in Banking & Finance)

'இயற்றலும் ஈட்டலும் காத்தலும்
காத்த வகுத்தலும் வல்ல தரசு.'

'Planning, Acquiring, Protecting and equitably deploying are salient features of a good leadership.

'कर उपाय धन-वृद्धि का, अर्जन भी कर खूब।
रक्षण, फिर विनियोग में, सक्षम जो वह भूप॥'

Bride's gift to her father

The Bride kissed her father and placed something in his hand. Everyone in the room was wondering what was given to the father by the bride. The father could feel the suspense in the air and all eyes were on him to divulge the secret and say something.

So he announced: Ladies and Gentlemen, today is the luckiest day of my life. Then he raised his hands with what his daughter gave him and said......

My daughter has finally returned my Credit Card to me!!!" The whole audience burst into laughter......But one was in complete silence... The Groom

CANPAL ACTIVITY DURING 2015 @ AMRITSAR

KITCHEN THAT FEEDS 1,00,000 DAILY

Free kitchen in India run at the Sikhs' holiest shrine, GOLDEN TEMPLE at Amritsar, produces 200,000 flat breads and 1.5 tons of lentil soup daily.

Two hundred thousand Rotis - Chapattis, 1.5 tons of Daal (lentil soup) and free food served to 100,000 people every single day are what makes the free kitchen run at the Golden Temple in the western Indian city of Amritsar stand apart.

By all measures, the kitchen (called Langar in Punjabi) is one of the largest free kitchens to be run anywhere in the world. The concept of langar was initiated centuries ago by GURU NANAK, the founder of Sikh religion. November 17th is his birth anniversary.

At the Langar, no one goes hungry and everybody gets a hot meal regardless of caste, creed and religion. All Sikh Gurudwaras (places of worship) have Langar, but the one at Golden Temple - Sikhs' holiest shrine - has little parallel.

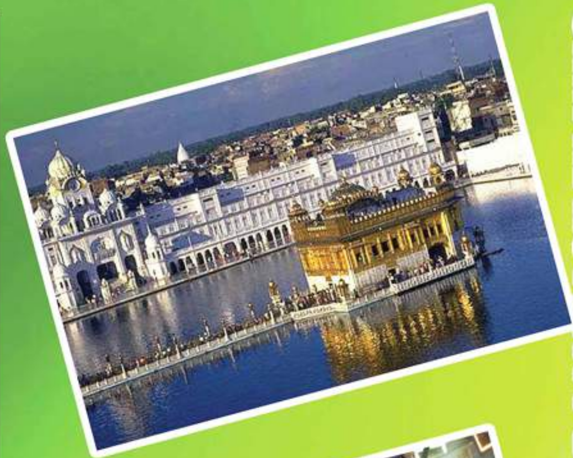
"Anyone can eat for free here and on an average we serve food to 100,000 people. On weekends and special occasions double the numbers of people visit the langar Hall. The langar never stops and on an average 7,000 kg of wheat flour, 1,200 kg of rice, 1,300 kg of lentils, 500 kg of ghee are used in preparing the meal every day," says Harpreet Singh, manager of this huge kitchen.

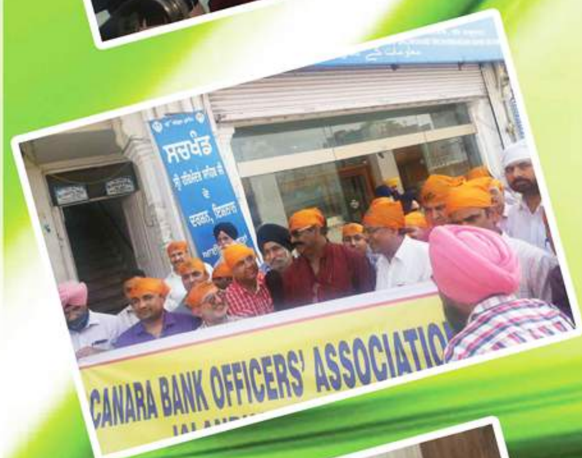
"The free kitchen uses firewood, LPG gas and electronic bread makers for the cooking and we use around 100 LPG cylinders and 5,000 kilograms of firewood every day," he adds.

The kitchen is run by 450 staff, helped by hundreds of other volunteers. Sanjay Arora, 46, from New Delhi, comes to volunteer at the langar two days every month. "This is KAR-SEVA (do-service) for me. I feel happy after doing this service. It's is not just free food, here you forget all the differences that separates humans from each other," he says.

Volunteers also wash the 300,000 plates, spoons and bowls used in feeding the people. The food is vegetarian and the expenses are managed through donations from all over the world. The yearly budget of the langar runs into hundreds of millions. One has to see it to believe.

Women play an important role in the preparation of meals. Volunteers make stacks of Rotis that will be served at the free kitchen.











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NOIDA

AHMEDABAD REGION

CHENNAI REGION

INDORE REGION

JAIPUR REGION

GENERAL SECRETARY'S VISIT TO REGIONS

MADURAI REGION

DELHI REGION : YOUTH MEETING

GOA REGION

DEFENCE WORKSHOP @ KARNAL

CHENNAI REGION

GREETING MUMBAI GM ON HIS SELECTION AS ED

MARRIAGES


BIJOHN
MADURAI REGION


PINKY
AGRA REGION

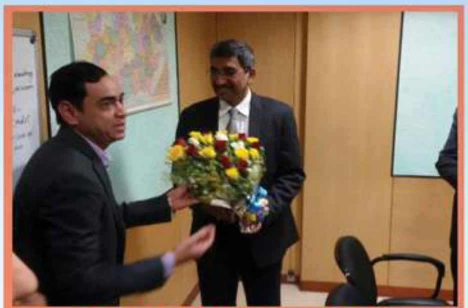

VIDYA SHINDE
MADURAI REGION


SNEHLATHA MORE
KOLKATTA REGION

CANPAL ACTIVITIES


MUMBAI REGION GREETING GM ON BECOMING ED


KOLKATTA REGION WELCOMING OUR NEW ED


BOPAL REGION WELCOMES OUR MD & CEO



MEGA BLOOD DONATION CAMP AT CHANDIGARH REGION



GS DISTRIBUTING ALL MATERIALS TO A SCHOOL IN CHENNAI


AGRA REGION


COIMBATORE REGION


DISTRIBUTION OF STUDY MATERIALS TO FLOOD AFFECTED SCHOOL CHENNAI



GS EXTENDING FINANCIAL ASSISTANCE TO A CLERK AND A HKP


HEALTH CAMP : HUBLI REGION

DELHI REGION

KOLKATTA REGION

SALEM REGION

FAREWELL TO RETIREES

CBOA wishing everyone a happy and peaceful retired life

MADURAI REGION

COIMBATORE REGION

INDORE REGION

HUBLI REGION

AHMADABAD REGION

MEETINGS & BRANCH VISITS

AGRA REGION

GULBARGA REGION

MYSORE REGION

PURNEA REGION :
OUR PRESIDENT PARTICIPATED

PATNA REGION :
OUR PRESIDENT PARTICIPATED

KOLKATTA REGION

COACHING CLASS & GS MEETINGS


TUTICORIN (MADURAI REGION)

THENI (MADURAI REGION)

COACHING CLASS AT HO

COACHING CLASS AT COIMBATORE


VELLORE (SALEM REGION)

THIRUPATHY



PONGAL CELEBRATION CHENNAI REGION