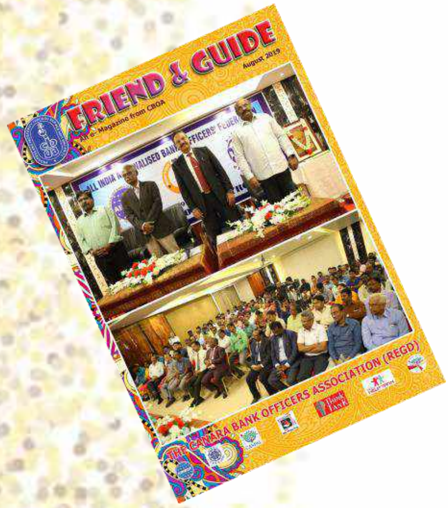
FRIEND & GUIDE

An e- Magazine from CBOA

August 2019

THE CANARA BANK OFFICERS ASSOCIATION (REGD)

AINBOF CANPAL Think Tank CBOA's HELP TANK



CBOA FRIEND AND GUIDE
ISSUE: AUGUST 2019

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COVER

Celebration of Bank Nationanalisation Day by Promising Our Patrons at Chennai. On the dias Padmasri. T N Manoharan, Chairman, Canara Bank; Sri G V Manimaran, General Secretary, CBOA & AINBOF; Sri. Abdul Ajees, General Manager, Canara Bank, Chennai Circle; Sri M Rajendran, Vice Chairman, AINBOF.

EDITOR
GILJITH M
Ph: 8089500495
Email: cboaeditor@gmail.com

TEAM
SHIJU CG, Malappuram
BINOY CR, Malappuram
VOLGA RAJU, Malappuram

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EDITORIAL

COMPUSORY RETIREMENT UNDER NON PERFORMANCE

Government of India made a resolution on 11th February 1964 based on the recommendations of Santhanam committee on prevention of corruption. In 1972, GoI has issued an order that permits to review the performance of Government officials who are above 50 years of age or who have complete 25 years of service, in order to fight against corruption in government departments.

Recently department of Personnel and training has ordered to review the performance of Govt officials on a monthly basis, starting from 1st of July 2019. Later on it has been known that more than hundred officials including top IAS officer, were forced to retire from service. Of these, most of officials were alleged to be corrupted or facing CBI charges. These actions of the government were backed by Government Employment rule and Pension rule. This is a great initiative that may bring India's position up in the Global corruption index from its present position of 78 worldwide. We hope that India will be a country serving its citizen without any corrupted officials in its administrative offices.

DoPT has requested to all public enterprises to do the same exercise, compile and counter check the data with all concerned admin ministries. The concern here that banks are not a Centre where corruption happens, So the necessity of implementing it in public sector banks may be reviewed. A bank officer's performance may vary at different centers depending upon the potential of that area and a relevant question is "who is a non performer when a loan become NPA , the borrower or the manager who sanctioned the loan"?. Bank officers are facing CBI charges not for being corrupted, but for sanctioning loans to corrupted men.

Bank is entirely different from a government office and bank should not demoralize its staff. CBOA being the majority officers association of our Bank has serious concern over the future of the bank and its staff. CBOA has good vision for the future of the bank and it will be safe guarded by CBOA.

Editorial Team
CBOA Friend and Guide

Sri. G V Manimaran
General Secretary, CBOA
General Secretary, AINBOF
Senior Vice President, AIBOC
President, Canara Bank Officers Thrift Society

From the desk of
GENERAL SECRETARY

CODE ON WAGES BILL
ROLE OF TRADE UNIONS NOW

Ref : GS/JUL/2019/013 dated 05.07.2019

Recently, Code on Wages Bill has been approved by the cabinet and expected to be passed by both the houses shortly. The bill advocates a national minimum wage below which even the state governments cannot fix their wages.

Since introduction of the bill in Lok Sabha in 2017, AINBOF has been strongly advocating for the Minimum Wages principle adopted in the bill as it envisages to fix salary based on that formula only.

A detailed FAQ on the bill is enclosed as an annexure.

Considering the previous bipartite settlements, taking into account the past experience during the negotiations and also the losses posted by the banking system, it was decided by the four officers organisations that wage revision for bank officers should not be based on the profit or paying capacity of the institution as this has led to limited increase in the Salary structure of the Bank Officers.

While searching for a viable alternative formula for wage revision, we came across the Minimum Wages resolutions by International Labour Organisation in 1970 the crux of which is ensuring Minimum Wages for workers and these resolutions have been adopted by more than 80% of the member countries.

The main objective of this is that " **Every employee must be given a basic wages for him and his family to lead a decent life, matching to the status being enjoyed in the respective institution, without linking to the profit and paying capacity**".

Incidentally, it was also observed that the above norms were adopted by the Seventh Pay Commission while revising the salary structure of Central Government employees. The Commission's recommendations were accepted by Central Government in 2016 itself.

Thus AINBOF had suggested to AIBOC at the time of preparation of Charter of Demands to follow the above Minimum Wages Principle while seeking the wage revision as this method was perceived as a solution to bridge the huge gap in salary and ensure the pay parity with that of the Grade A Officers in Central Government.

Accordingly, on this the Charter of Demands was prepared by AIBOC and other officers organisations incorporating the Minimum Wages policy and the same was submitted to IBA also.

But, till date the negotiations have not happened on these lines and IBA commenced its offer with a measly 2 percentage increase. In the last two or so years, the initial offer of 2% has increased to 10% and rumours are around that they are prepared to settle at around 12 %.

AINBOF was insisting for wage revision based on Minimum Wages Principle and not on percentage basis In order to bridge the huge gap in salary and to ensure the pay parity with that of the Grade A Officers in Central Government.

Now, The passage of this Code on Wages Bill in both the houses will pave the way for implementation of salary based on Minimum Wages principles.

Next step now is that the demands of the trade unions shall be as below and the detailed justifications for these demands are given in the Annexure.

1. **Settlement of Wage revision based on Minimum Wages principles as incorporated in Charter of Demands**
2. **Unconditional Mandate upto Scale VII**
3. **Running scale of pay**
4. **Updation of pension**

The above should be our objective to fight for better wages and working conditions. If we believe that these genuine demands would be achieved by somebody, then you are doomed.

Belive in you that you must work for these and **THEN ONLY YOU ARE DESERVING FOR SUCH BETTER CONDITIONS.**

<u>FAQ on Code on Wages Bill</u>

1. <u>What is Code on wages bill?</u>

a. The Code on Wages Bill- 2017 is a bill introduced in the parliament by the Ministry of Labour, Government of India

b. It seeks to replace four existing Central acts namely Payment of Wages Act, 1936; Minimum Wages Act, 1948; Payment of Bonus Act,1965; and Equal Remuneration Act 1976.

c. The bill intends to rationalize and simplify the relevant provisions of the above four acts.

2. <u>What the bill envisages to achieve?</u>

a. It proposes to ensure **guaranteed minimum wages for workers & employees - employed by establishments in organized and unorganized sector, to do any skilled, semi-skilled or unskilled, manual, operational, supervisory, managerial, administrative, technical or clerical work.**

b. The bill includes payment of wages & bonuses to employees of **Central Government, railways, mines, oil fields, major ports, air transport service, telecommunication, banking and insurance company or other authorities established by a Central Act or a central public sector undertaking.**

c. The bill envisages regulating payment of wages and bonuses, by delinking them from Profitability & Paying Capacity.

3. <u>What is its genesis?</u>

a) In India, labour is included in the concurrent list which implies that both the central government and state governments can make laws regarding this subject.

b) At present there are over 40 state and central laws regulating various aspects of labour.

c) The Second National Commission on Labour (2002) had recommended that existing labour laws should be classified into broader groups like industrial relations, Wages, Social Security, Safety and Welfare and working conditions, for transparency & easier compliance.

d) Based on the recommendations of the above committee the proposed legislation has been brought out by the Central Government.

4. <u>What are the highlights of Code on Wages Bill?</u>

1. The bill covers all aspects relating to wages, equal remuneration, its payment and bonus and fixed working hours among others.
2. The provisions relating to wages shall be applicable to all employments, covering **both organized as well as unorganized sectors**.
3. The power to fix minimum wages continues to be vested with the Central Government as well the State Government in their respective spheres.
4. State Governments cannot fix minimum wages below the national minimum wages notified for that particular area.
5. It covers all entities including Central Government, railways, mines, oil field,

major ports, air transport service, telecommunication, banking and insurance company, corporation or other authority established by Central Act, Central Public Sector Undertaking and their subsidiaries for whom minimum wages will be notified by the appropriate Government i.e. Central Government while for other establishments the appropriate government i.e. State Government will do.

6. **The appropriate government is to determine the factors by which the minimum wages shall be fixed for different category of employees.**
7. The factors shall be determined taking into account the skills required, the arduousness of the work assigned, geographical location of the workplace and other aspects which the appropriate Government considers necessary.
8. The bill ensures, NO employer shall pay to any employee wages less than the minimum rate of wages Payment notified by the appropriate Government for the area, establishment or work.
9. **The bill also paves way for revision or review of MINIMUM WAGES at an interval of FIVE years.**
10. It may ensure timely wage settlement instead of prolonged present position of our Wage Negotiations.
11. In the place of number of authorities at multiple levels, it empowers the appropriate Government to appoint one or more authorities to hear and decide the claims under the provisions of the proposed legislation.
12. It enables the appropriate Government to appoint an appellate authority to hear appeals so as to ensure speedy, cheaper and efficient redressal of grievances and settlement of claims;

5. <u>When it is likely to be passed?</u>

1. The bill was first tabled in the parliament during August 2017 but lapsed subsequently as the bill was referred to Standing Committee for further consultations with various stake holders.
2. **During December 2018, the bill was resubmitted to the Standing Committee after consultation and covering the various suggestions made by major stakeholders like AITUC, CITU, BMS, HMS and the State Governments.**
3. Indications are that the bill is likely to be tabled in the parliament by the Ministry of Labour and it will be passed during the current session.

6. <u>Whether bankers are covered under this bill?</u>

Yes, employees of banking and insurance company and central public sector undertakings are also covered under the bill.

7. <u>What it says about pension?</u>

The bill defines "**wages**" as all remuneration, but does not include, any contribution paid by the employer to any pension or provident fund which means that the **contribution towards pension** should not be termed as a load or burden while deciding the wages.

8. <u>Whether any scope to get additional benefits over the existing method of wage revision?</u>

1. In the existing system of bipartite wage revision, the percentage hike is decided on the cumulative wage bill and the quantum so arrived is distributed towards the various wage components like Basic, DA, HRA, other allowances and pension load.
2. The bipartite negotiations are arbitrary, ambiguous and links payment of wages to profitability & paying capacity.
3. In case the bill under consideration is passed, the very Bipartite wage negotiations will be rendered meaningless, as there is no scope for discussing, the load factor, the pension contribution by the banks, and also the profit and paying capacity of the Banks as the wage is proposed to be decided on different parameters.
4. **As, minimum wages is indicated as the national minimum wages, there can't be any disparity between Bank employees and Government employees in terms of wages / salaries.**

Thus, the minimum wages concept is expected to sizeably improve the Basic pay of an employee.

The bill, when it becomes law may also help to deal with other non-financial demands like Five days a week and regulated working hours separately anytime.

9. **What are the demerits?**

1. Though the bill talks about minimum wages and fixing of need based minimum wages as advocated by Supreme Court and stipulated by Indian Labour Organisation is not spelt out clearly.
2. The powers to determine the factors by which the minimum wages shall be fixed for different category of employees is given to the appropriate government viz. the Central / State Governments.
3. The appropriate Government may take into account the skills required, the arduousness of the work assigned, geographical location of the workplace and other aspects necessary for determining the factors for fixing minimum wages.
4. The existing Equal Remuneration Act, prohibits gender discrimination both in terms of; i) wage payment and ii) recruitment, transfers and promotions.

However, the wage code bill, prohibits gender discrimination in wage payment, but offers no provision incase of recruitment, transfers and promotions.

10. **Whether bankers should wait for the implementation of the bill?**

The wage code bill when passed in both the Houses of Parliament, will become law, making it mandatory for wage negotiations in terms of minimum wages concept.

However, the wage negotiations of Bankers, need not wait for such law to be enacted, since, the Charter Of Demands (COD) submitted to IBA by the Four Officer organizations led by AIBOC has demanded wage revision on the lines of MINIMUM WAGES formula for fixing Basic + DA, by delinking Profit and Paying capacity of the Bank.

Further, wage revision negotiations, based on the concept of minimum wages formula is already introduced in our country through 7th CPC for central government employees.

But, in any case we should not yield to pursue the discussion on the percentage basis and if need be, we shall wait till the bill became act.

11. **What banking trade unions are to do now?**

The demands of the trade union should also be for

- **Settlement of Wage revision on the principles of Minimum Wages**
- **Unconditional Mandate upto Scale VII**
- **Running scale of pay, as the increments cannot be linked to promotion, but to the years of service only.**
- **Updation of pension, to ensure a decent retired life.**

A. Settlement of Wage revision based on Minimum Wages principles as incorporated in Charter of Demands

Any trade union which is earnest, to clinch a sizable and better wage revision for its members should demand wage revision, consistent with the COD submitted to IBA by understanding the readiness of the government to introduce the Code on wages bill.

- The Pillai committee was formed to rationalize the salary of the Bank officers. Earlier Bank officers in some banks were drawing higher salary than the officers in Administrative Services and officers in Central / State Governments while in case of other banks it was slightly lower.
- The implementation of the Pillai committee recommendations 1979, rationalised the bank officers' salary structure of the Bankers fixed their basic at Rs.700/-, which was the initial basic for the Civil Services Officers. Thus bank officers were brought on par with Grade A Officers in Central Government, in terms of salary.
- However, in the subsequent bipartite settlements this pay parity was gradually diluted in the name of profit and paying capacity of the institutions. Today the starting basic of the JMG Scale 1 Officer is much less than that of the Grade A Officer.

- The grounds for this demand were strengthened by two subsequent happenings.
- One is Code on Wages Bill-2017 introduced in August 2017 in Loksabha which envisaged Minimum Wages Principles for fixing of salary covering the Central Government, Banks, Insurance, Public Sector Undertakings and their subsidiaries, among others.
- The second was that Ministry of Finance, Government of India itself had accepted and equated a JMG Scale1 Officer in Public Sector Banks to that of Grade "A" Officer in Government of India while establishing equivalence of Posts in December 2017.

These two justified the demand of AINBOF that the entry level **Basic pay should be fixed on the Minimum Wages formula which was Rs.18000/- as on 1.1.2016 and the same should be inflation adjusted to around Rs.18750/- as on 01.11.2017 the date of our settlement.**

As the Scale I officer had been equated to Grade A Officer naturally the basic pay of Scale 1 Officer cannot be less than Rs.56100/- fixed for them as on 1.1.2016 and thus should be adjusted to around Rs.58500/- as on 01.11.2017.

B. Unconditional Mandate upto Scale VII

The demand of Unconditional mandate upto officers in Scale VII must be achieved at any cost as otherwise it will pave way for lateral recruitment of Scale VI and VII directly from other private institutions / market. This will jeopardize the career prospects of thousands of officers elevated in cadre with enough exposure and experience.

This issue cannot be shrugged off lightly as already Private banks are recruiting, even at officers level, under Cost To Company model and not on IBA stipulated wages.

As such, the possibility of hiring at top laterally cannot be ruled out and this will create a division in the ranks of the executives which is not good for any institution and also the aspiring individual who has worked hard to come up to the level of Scale V.

C. Running scale of pay

Running scale of pay without any stagnation is the other demand of AINBOF since the increments cannot be linked to promotion for the bankers. As promotion process is not uniform in the banking system and getting promotion is also not in the hands of the individual officer. The promotion policy is also decided based on the business of the institution and its demands.

As such officers' salary would be stagnating in one stage without any yearly increase for no fault of theirs. Majoirty of the officers in the present banking system are youth and are aged below 30 and have a very long service.

Non availability of the vacancies for elevation or non-promotion should not impact their annual increment and hence it is demanded that running scale of pay should be introduced in the banking system so as to obviate the issue of stagnation.

D. Updation of pension

Pension updation to ensure decent life for the retirees has remained one of the important demands for the last so many bipartite settlements. The pension basic is fixed at the time of retirement and there is no updation afterwards. The irony is that, in the absence of the same a retired executive is drawing a pension lesser than that of a person much below his cadre but who happened to retire later.

Recently Ministry of Finance, Govt. of India had approved RBI proposal to amend the pension regulations with regard to revision of pension and thus pensioners from 1986 are benefitted.

Hence AINBOF is demanding that the updation of the pension to be introduced in the banking sector also.

FINANCING UNDER PRADHAN MANTRI MUDRA YOJANA (PMMY) COMPELLING CIRCUMSTANCES BEING FACED AT THE BRANCHES

The beloved bank has a glorified history of almost 114 years of serving the society with utmost responsibility and compassion. The bank has a silver line of having serviced every sector of the society successfully.

More so, whenever a call is given to the public sector banks by the central or state government/s, for any social/commercial cause of the nation, Our bank has always stood at the top in complying with the same.

Sir, in year 2015, the Government of India came out with a flagship scheme to extend affordable credit to micro and small enterprises, in the name of PRADHAN MANTRI MUDRA YOJANA (PMMY), more popularly known as MUDRA LOANS.

The banking sector has been called upon by the Government, to finance the needy wholeheartedly under the said scheme.

Sir, while we highly appreciate the steps initiated by the government under the scheme, for the upliftment of the deprived sector of the society, it may be observed that loans/advances sanctioned by the banks over the years under the PMMY have turned bad in a considerable size and our bank is also no exception in the matter.

Sir, there are some very grave issues being faced by the bank branches while financing under the scheme, which need your kind attention.

To quote a few:

1. There is undue political pressure on the bank branches for the sanctioning of the MUDRA LOANS/LIMITs. The local leaders of political parties approach branches with bundle of such loan applications and pressurise the branch managers to sanction the same even without undertaking due diligence as per the laid down guidelines of the bank.

2. In many of such cases the branch managers are neither able to ensure compliance of mandatory KYC guidelines nor undertake necessary appraisal of said loans but the pressure is mounted on them by such local leaders to sanction the loans without merits & genuine needs.

3. Many of the borrowers in such cases do not have any business plans and the loan applications are mooted out with ulterior motives through the intervention of such local political leaders.

4. The branches under such appalling circumstances are not able even to ensure creation & verification of security by the said borrowers but to disburse the loan proceeds for their personal consumption.

5. The subject loans are collateral free and as per the scheme guidelines the accounts are to be covered under CGFMU (a credit guarantee fund scheme for mudra loans) for which the fee is to be borne by the borrowers.

   However such borrowers do not maintain sufficient funds in their savings bank accounts towards to the guarantee premium rendering their loan accounts not covered under the CGFMU coverage.

   In case of working capital limits sanctioned under PMMY, even if initial premium towards CGFMU coverage is recovered from the running accounts of the borrowers, the funds are not made available by them for the annual renewal of said guarantee cover. In the event of such accounts turning NPA, the branch official become liable from staff angle for the non-coverage.

6. In many such cases even the bills & vouchers towards purported purchase of the prime assets are not provided to the branches. There is always sullen response from the borrowers for the repeated reminders and follow up by the branches.

7. There are cases whereby applications are brought to the branches to sanction loans to the females in their families, as the

Mudra scheme is designed such as to give preference to women entrepreneurs.

This has led to creation of a pool of proxies by such local leaders, who claim to turn entrepreneurs.

If branches don't sanction loans to them under Mudra Yojana, they register complaints.

8. The general impression created in the minds of such borrowers is such that they need not repay said loans as the same have been disbursed to them under the government instructions and repayment of the same would be waived by the government.

9. The recovery of such loans therefore has become very difficult even from the beginning and the branches are not able even to contact said borrowers under the threat lurching on them from such local political leaders.

10. The MUDRA LOANS so disbursed under such compelling circumstances by the branches are turning into NPAs, as the borrowers are Wilful Defaulters in majority of cases.

11. This is also resulting into a sense of insecurity setting in, in the minds of the branch officials while financing about any probable disciplinary action that may be initiated against them by the bank in the event of such accounts turning bad.

12. This may lead to a situation in which the branches may feel hesitant in undertake the lending even to the needy for which they would not be responsible however the very essence behind the formulation of the said PRADHAN MANTRI MUDRA YOJANA by the central government may not be served to the full.

13. The increase in NPAs at the bank branches due to such forced lending may also result in creating negative mind set about undertaking lending even otherwise, under a fear being subject to disciplinary proceedings in the event of such advance turning bad which certainly shall not help the cause of the bank and public at large.

Former RBI Governor Sri Raghuram Rajan, in his report to Parliament in recent past inter alia called out MUDRA LOANS as those with potential risks. He particularly flagged the culture of meeting targets by rushing through due process and the offering populist sops such as mass waiver of loans by the government.

The article published in an Economic Daily BUSINESS TODAY (edition 25th June'2019) reads as under:

QUOTE

The Non-Performing Assets (NPAs) under Prime Minister Narendra Modi's flagship scheme Pradhan Mantri Mudra Yojana (PMMY) saw a jump of 126% in just one year.

The NPAs of loans issued under the programme leapt Rs 9,204.14 crore in FY 19 from Rs 7,277.31 crore in March 2018 to Rs 16,481.45 crore in March 2019.

This information was obtained as a response to an RTI filed by The Wire.

A total of 30.57 lakh accounts have been declared as NPAs under the Mudra scheme. Even though the value of NPAs is not very high as compared to the total loan value granted under the scheme, it is nevertheless increasing constantly.

UNQUOTE

Sir, in view of the above, while the bank branches are still committed to their basic job of lending including financing under MURDRA LOANS in the right earnest, it is requested to your good selves to view all such cases leniently from staff angle when such accounts turn NPA & 606/607 are recommended by the branches to the respective regional offices. This would instil confidence in the minds of the branch managers and allow them to work without any unwarranted mental block or fear that shall ultimately help their cause that they may discharge their duties wholeheartedly.

(From letter written by our General Secretary to GM, HR Wing, Head Office)

GS Scribbles...

01.07.2019: It is a great memorable day for all of us and it is the BIRTHDAY FOR OUR MOTHER BANK.

The Bank lit the lamp in many lives and today "what we are" is because of this great Bank. We are having reasons to feel proud of our great bank.

The very reason that it is REMAINING AS AN ANCHOR BANK is sufficient to feel GREAT AND UNIQUE as the name is permanently glittering in the Banking annals when names many of the historical banks are being erased now.

Feel BLESSED of the fact that THIS FEAT WAS ACHIEVED BY YOU AND BY YOUR HARD WORK.

PARENTS WILL LEAVE YOU WHEN YOU ARE SETTLED.

CHILDREN WILL LEAVE YOU WHEN THEY ARE SETTLED.

OUR MOTHER BANK WILL REMAIN WITH YOU AND SUPPORT YOU TILL YOUR LAST AND BEYOND TOO.

Let's all realise this truth.

We shall also realise our strength and we shall be ready to throttle our entire energy to place our MOTHER BANK in a highest pedestal of Banking industry permanently.

All the best to everyone.

It will be a pride moment to have a CBOA Holiday Home at Tirupati.

Everybody knows that CBOA has purchased vacant land in tirupati near by BLISS hotel in order to construct CBOA Holiday Home.

We are raising funds for this great cause and our sincere appeal to all the members to join in this unique cause and be part in helping in collecting contributions towards construction of CBOA Holiday Home Tirupati.

Account Number 0102101014047
And in narration pls write TPTHH-Staff No- Name of the staff.

01.07.2019: LET HER TAKE HER TIME

When she takes her time to drink a barely warm cup of tea, let her. She's given her time to cook your meal and serve it to you before she sat to drink her tea.

When she takes time to select a dish from the menu, let her. Every day, for every meal she has prepared she has given her time to think about what to make, how much, and for whom.

When she takes time to dress up to go out with you, let her. She has given her time to make sure that your ironed clothes are in their place and knows better than you, where your socks are. She has dressed up her child thoughtfully, to look like the most smartly dressed up child around.

When she takes time to watch TV mindlessly, let her. She is only half concentrating and has a clock ticking in her head. As soon as it's nearing dinner time, you'll see her disappear to get things ready.

When she takes time to serve you breakfast, let her. She has kept aside the burnt toast for herself and is taking the time to serve her family the nicest ones she could manage.

When she takes time after her tea to just sit by the window and stare into nothingness, let her. It's her life, she's given you countless hours of her life..
Let her take a few minutes for herself.

She's rushing through her life, giving chunks of her time whenever needed, wherever needed.
Don't rush her more than she rushes herself.
Don't push her harder than she pushes herself.

In the entire trade union gamut CBOA and AINBOF proved right. We have been constantly and consistently claiming that the Salary must be fixed on the MINIMUM WAGES CONCEPT WHICH SUGGESTS THAT THE WAGES SHALL BE FIXED WITHOUT LINKING TO THE PROFIT OR PAYING CAPACITY BUT SHOULD MATCH TO STATUS OF THE INDIVIDUAL FOR THEM TO LEAD DECENT LIFE. We have been advocating that the wages should not be fixed on the percentage basis which would decide on the paying capacity. We even filed a writ in High court and got our writ admitted too.

Now the Government itself passed the bill to introduce national minimum wages and to ensure that workforce will get the SALARY ON MINIMUM WAGES FORMULA AND NOT LINKING TO THE PAYING CAPACITY.

OUR BANK NEWS

Canara Bank

GIST OF CIRCULARS RELEASED DURING THE MONTH OF JULY 2019

Circular No.	Synopsis
319/2019	Revision of Agency Commission payable on Government Transactions with effect from July 01, 2019; Applicable GST amount has to be claimed along with the submission of Agency Commission Claim, as per the revised Agency Commission rates with effect from July 01, 2019.
320/2019	Guarantees issued in favour of President of India : • Correspondence with regard to issuance of guarantee should be addressed only to the concerned officer who accepts the guarantee. • Branches / Offices to note that the practice of addressing letters to the President of India for any act of the Department of Government of India is not appropriate.
321/2019	Disposal of E-Waste along with the list of empanelled vendors
322/2019	Interest Subvention Scheme for Incremental credit to MSMEs 2018 - Ensure updation of UAN (Udyog Aadhaar number) and GSTN in CBS for claiming interest subvention
325/2019	Modification in Guidelines regarding Employee Housing Loan. • Modification of Guidelines regarding Net Take Home (NTH), • Type of Four Wheeler in Car Loan to Employees. • Streamlining the sanctioning process.
326/2019	Trade Receivables Discounting System (TReDS) –System Driven Platform for instant bill discounting for MSME suppliers. • Our Bank is registered as a “Financing Bank” with all the three RBI approved TReDS platforms viz (i) M/S RXIL (Receivables Exchange of India Ltd), (ii) A.TReDS Limited and (iii) M1xchange. • TReDS Cells are functioning at (i) MCB, BKC, Mumbai Branch and (ii) IF Branch, Bangalore. • Overall Platform Limit of each platform is raised to Rs.200.00 Crores. • Buyerwise Limit for each platform- PSUs – Rs.50 Crores; Non PSUs – Rs.10crores. • Sellerwise Limits – Rs.2 Crores for each platform. • All our Branches/Offices are advised to popularize the facility among our clients to utilize the services of the platforms.
327/2019	Prevention of frauds under Canara Vehicle Loans - Reiteration of guidelines. • Need for Strict Compliance of guidelines in respect of Identification, KYC, Pre-Sanction, Due diligence in Processing, Sanction, Disbursement and Post Sanction monitoring of Canara Vehicle Loans thereby preventing frauds under this scheme. • Reiteration of some of the Important Guidelines relating to Prevention of Frauds under Canara Vehicle.
328/2019	Registering of documents by practicing Chartered Accountants at UDIN
331/2019	COMMERCIAL REAL ESTATE (CRE) – STIPULATION OF ADDITIONAL COLLATERAL SECURITY. • Additional Collateral Security (Residential / Commercial property) not less than the loan amount (Distress Sale value) to be obtained. • The modification shall not apply to the loans granted to CRE Sector under schematic lending.

333/2019	Modifications in APAS – • Assessing the performance of all eligible Officer Employees working in Branches under budgetary format • Apportioning of Annual Business targets into Monthly targets and assessing on a quarterly weighted approach • Allotting quantifiable KRAs to all eligible Officer Employees working in administrative/service units
334/2019	ENHANCEMENT OF PECUNIARY LIMITS FROM Rs 10.00 LAKHS TO Rs 20.00 LAKHS FOR FILING ORIGINAL APPLICATION BEFORE DEBTS RECOVERY TRIBUNAL W.E.F. 01.07.2019. • All Recovery Suits involving the suit amount of Rs 20.00 lakhs and above are to be filed before Debts Recovery Tribunal. • All Recovery Suits involving suit amount of less than Rs 20.00 lakhs are to be filed before Civil Court or Commercial Court as the case may be.
335/2019	Extension of Interest Subvention (IS) and Prompt repayment incentive (PRI) benefits for Kisan Credit Card loans sanctioned for Working capital facility for Animal Husbandry and Fisheries during the FY 2019-20 • Extension of Interest Subvention of 2% and Prompt Repayment Incentive (additional interest subvention) of 3% for Kisan Credit Card loans for Working capital for Animal Husbandry and Fisheries. • Farmers who have already availed KCC for crop cultivation and are undertaking allied activities like fisheries and animal husbandry can avail an additional sublimit within the overall limit of Rs. 3 lakh. • For a farmer availing only KCC working Capital loan for animal husbandry and fisheries, the benefit of Interest Subvention and Prompt Repayment Incentive will be allowed upto the credit limit of Rs. 2 lakh per annum • In effect the interest subvention and prompt repayment incentive will be available up to a loan limit of Rs. 3 lakh only whether availed independently as KCC Crop production or a combined limit of KCC crop production and KCC Working capital for allied activities.
336/2019	Administrative approval for implementation of centrally sponsored Scheme National Livestock Mission – EDEG Component During 2019-20 • Entrepreneurship Development & Employment Generation (EDEG) component of National Livestock Mission will include Poultry Venture Capital Fund (PVCF), Integrated Development of Small Ruminants and Rabbit (IDSRR), Pig Development (PD), Salvaging and Rearing of Male Buffalo Calves (SRMBC). • Introduced two new components under NLM – EDEG i.e. i) Effective Animal Waste Management and ii) Construction of Storage facility for Feed and Fodder • NABARD is the subsidy channelizing agency under EDEG component of National Livestock Mission. • Need to furnish Aadhar Card details in the template of NLM Portal for all the beneficiaries
338/2019	Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS)- Completion of Debit of Crop Insurance Premium and Data entry process for Kharif 2019 before the cutoff date. • 100% coverage of all eligible farmers under the crop insurance scheme • Mandatory for Loanee farmers & Voluntary for Non Loanee farmers
339/2019	Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) Aajeevika – Operational guidelines for FY 2019-20. • Customer Due Diligence (CDD) of the office bearers shall suffice while opening the savings bank account of the SHG. • No separate CDD of the members or office bearers shall be necessary at the time of credit linking of SHGs.

	• The First year/ first dose of loan will be repaid in 12-18 months in monthly / quarterly installments. • The Second year/ Second dose of loan will be repaid in 18-24 months in monthly / quarterly installments.
340/2019	Joint Appraisal Group (JAG) – Guidelines for formation of JAG at CO/RO • Guidelines for formation of Joint Appraisal Group (JAG) at CO/RO • JAG is aimed to take up joint appraisal/study of the proposal along with branch officials, to enable time saving, reduction in turnaround time and to add value to the proposal
341/2019	Self Help Group (SHG) Bank Linkage – Formation of Community Based Recovery Mechanism (CBRM) at Branches for improving recovery.
343/2019	Minimum margin of 25% by way of Term Deposits to be obtained for all NFB Limits
344/2019	Campaign to achieve saturation under the Kisan Credit Cards (KCCS) • Special drive in Campaign mode with an objective to saturate the farmers for Financial Inclusion under the KCC Scheme. • Launch the campaign in MISSION MODE which has to be completed in 45 days. • Branches to observe every Friday as "Kisan Credit Cards Day" till 16.08.2019. • Every branch shall sanction and disburse minimum 10 new KCCS Loans on the day. • Weekly reporting of the progress under KCCS by Circles.
345/2019	Canara Gift Card
346/2019	ONE TIME SETTLEMENT SCHEME (OTS) FOR REPEATED RESTRUCTURED STANDARD ACCOUNTS UNDER AGRICULTURE- MODIFICATION IN PROCEDURE FOR WRITING OFF THE SETTLED ACCOUNTS • Special OTS scheme for Agriculture standard accounts (HO Circular 247/2019) valid till 31.03.2020. • OTS details are to be entered in BAM 54 screen. • BO report 280321 is enabled to prepare LOT 28 proposals.
347/2019	Extending Gold Card Scheme to all eligible exporters

348/2019	Enhancement of security features of Cheque leaves & introduction of Short Account Number (SAN)
	• To avoid possibility of duplication of cheque series, six digit SAN is now being pre-printed in between MICR Code and Transaction Code in the MICR band as an additional security feature in the re-designed cheque leaves.
	• Presently, SAN has been introduced for personalized cheques. SAN will be made applicable to non-personalized cheques later.
	• Other enhancements made in the security features of cheque leave are:
	    o Colour background of the cheque leaves extended upto the top level of the cheque
	    o The cheque serial number will appear twice in the cheque leaves.
	    o Printing of alpha numeric prefix in the upper portion of the cheque leaf is dispensed with.
	• Branches to continue with the existing system of punching the cheque book request in CHIPS package.

349/2019	Introducing the concept of "Gold Loan Plaza" to popularize and enhance gold loan lending. • Consolidated sheet on Quantum of loan, Processing charges and Rate of Interest for Gold Loans.
350/2019	VIDYA TURANT – AN ONLINE INSTANT EDUCATION LOAN SANCTION FACILITY FOR THE STUDENTS OF SELECT IIMS/IITS/NITS/IISC/ISB– ADDITION OF INSTITUTIONS AND MODIFICATIONS IN SCHEME GUIDELINES. • Inclusion of 9 institutions under the Vidya Turant Scheme. • Permitted 3 months time from the date of first disbursement to execute the Joint borrower agreement by the Parent/Guardian for the students of IIMs, ISBs & other

	• management institutes, if the student borrower is a major and availing education loan at designated branch & willing to offer co-borrowership. • Change of designated branch for Indian Institute of Management (IIM),Trichy to Trichy Anna University (DP 2963).
352/2019	GOODS AND SERVICES TAX (GST) - MISSING GST INPUT TAX CREDIT TO CUSTOMERS FOR FY 2018-19 • Correction Return for Missing GST Tax credit for FY 2018-19 • Last date for receipt of correction data from Branches /Offices in prescribed format - 31.08.2019 • BSIC Section of Circle Offices shall follow up and extend required guidance and assistance to Branches / Offices.
353/2019	LOAN RECOVERY POLICY 2019-20 – CLARIFICATIONS
354/2019	Mandatory obtention of GSTIN in all the eligible cases while extending credit facilities. • Updation of GSTIN Number under BA014 option in CBS for all the eligible borrowers while granting loan facilities.356/2019"Minimum level of Loan Component in respect of borrowers enjoying Fund Based Working Capital limits from Banking System shall be 60% w.e.f.1st July 2019".
358/2019	Straight Through Process enabled for remittance of Credit Card dues through NEFT Channel. • Remittance of Credit Card dues through IBA will be discontinued w.e.f. 01.08.2019.
359/2019	MPR Report (Merchant Payment Report)- Facility extended to Branches to generate report through SAS Package.
360/2019	Transactions related to Government Business Module such as PPF, SCSS, RBI Relief Bonds, Sukanya Samriddhi Accounts, OLTAS; and updation of PAN and Form 15G/H wherever applicable. • PAN Number submitted by the party has to be updated in PPF, SCSS, Sukanya Samriddhi Account, RBI Relief Bonds of Government Business Module; • Form 15G/H, wherever received by the branch, has to be updated. Branch to ensure that PAN number is obtained and updated in the respective packages for such accounts; • Branches to exercise utmost caution when doing the transactions for GBM modules.
361/2019	Canara Vidyajyothi Scheme, to provide scholarship to meritorious SC/ST girl students has been extended for Academic year 2019-20. • The Scheme shall be implemented by Rural, Semi Urban & Urban branches. • Each branch to extend scholarship to six Girl students of Government/Govt. aided schools in their command area. • Scholarship to be disbursed before 31.03.2020 • Amount of scholarship is Rs. 2500/- per student for students of Class 5th to 7th and Rs. 5000/- per student per year for students of Class 8th to 10th. • The Scheme provides an opportunity for branches to establish liaison with the parents and the schools. The branches to scout for bringing the schools supported to our fold and encourage students & parents for opening accounts. • The Circles to operate within the allotted budget.
362/2019	Supplemental Memorandum of Understanding (MoU) with M/S Bajaj Auto Limited, for financing quadricycle (Commercial category) namely "QUTE" of M/S Bajaj Auto Limited.
363/2019	Scheme of Penalties for branches based on performance in rendering customer service to the members of public- Reiteration of Existing Guidelines Scheme of Penalties for:- • Shortages in soiled note remittances and currency chest balances • Counterfeit notes detected in soiled note remittances and currency chest balances. • Mutilated notes detected in soiled note remittances and currency chest balances

364/2019	Branches, Currency Chests and Offices should ensure 100% detection, impounding and reporting of FICN at our counters/ currency chests as per the extant RBI guidelines.
365/2019	Master Direction on Currency Distribution & Exchange Scheme (CDES) based on performance in rendering customer service to the members of public. • Scheme of incentives by the RBI for Bank branches to ensure better customer service and realizing the objectives of Clean Note Policy
366/2019	Master Direction of RBI on Levy of Penal Interest for Delayed Reporting / Wrong Reporting / Non Reporting of Currency Chest Transactions and Inclusion of Ineligible Amounts in Currency Chest Balances. • Penal interest levied by Reserve Bank of India with regard to discrepancies in Currency Chest operations. • Branches/Offices/Currency Chests to ensure strict compliance of the direction of RBI and the extant guidelines issued from time to time.
367/2019	Master Circular – Facility for Exchange of Notes and Coins • All branches to Mandatorily provide customer services to the members of public so that there is no need for the customers to approach the RBI Regional Offices for the purpose of exchange of notes and coins. • Issuing fresh/good quality notes and coins of all denominations on demand. • Exchanging soiled/mutilated/defective notes.
369/2019	WHISTLE BLOWER POLICY - REPORTING IRREGULAR PRACTICES IN ANY OPERATIONAL AREAS INCLUDING FRAUDS & MALPRACTICES AT BRANCHES/ OFFICES
371/2019	PMEGP Scheme –Adhering time norms for sanction and updation of sanction, disbursement and subsidy details in KVIC's E-Tracking System –Reiteration of guidelines • Branches/Offices shall adhere time norms for sanction of loans under PMEGP. • Updation of sanction, disbursement, status of EDP training, subsidy, Term Deposit details in KVIC's PMEGP e-Portal without any delay.
372/2019	Board of Directors have permitted to extend the facility of reimbursement of expenses incurred towards purchase of cleaning materials as enumerated in HO Cir.No.128/2010 dated 07.04.2010, 560/2014 dated 09.10.2014 and 471/2017 dated 28.09.2017 to the Officer Employees who are staying in their own houses at the same rate and on the existing terms and conditions which was extended to the officer employees who are occupying the Bank owned/ Bank leased/ Personal lease basis quarters of the Bank.
373/2019	Foreign Contribution (Regulation) Act 2010- Receipt of foreign contribution by Individuals/NGOs/Organisations from donor agency
375/2019	Guidelines on preservation of CCTV footage. • Non-submission of clear CCTV footages is leading to decisions against the Bank in the cases of disputes regarding failed ATM transactions. • CCTV footages to be preserved as per guidelines without fail. • Clear footages to be made available to Banking Ombudsmen/Investigative agencies promptly to avoid penalties.
376/2019	PRUDENTIAL FRAMEWORK FOR RESOLUTION OF STRESSED ASSETS - REVISED GUIDELINES.
377/2019	Awareness to customers and employees on reporting of identified cyber security incidents – Reiteration of Guidelines

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AINBOF CIRCULAR

PROMISE TO OUR PATRONS- POP

Today is the HISTORICAL DAY that the INDIAN GOVERNMENT took the decision of NATIONALISING THE BANKS , 50 years ago, with an intention to keep the important factor of the economy that is CAPITAL to be in the hands of the Government in order to develop ENTREPRENEURS among the huge LABOUR in the Independent India to use the vast stretch of LAND to achieve ECONOMIC INDEPENDENCE also for INDIA.

The benefits of nationalization can be gauged from the following which establish clearly the role played by the Public Sector Banks in the nation building.

Scheduled Commercial Banks	**(Rupees in Crores)**	
	June 1969	March 2019
No. of branches	8262	1,41,756
Total Business	8250	2,23,76,900
Deposits	4650	1,25,58,600
Loans & Advances	3600	98,18,300

Majority of the capital requirements of the public sector banks are met by Government of India from the tax payers' money. It becomes imperative that Public Sector Bank customers are provided with best service so that they can become the brand ambassadors and support PSBs in business and development. Besides, by doing so, they will also join the bankers in the struggles against mergers and privatisation and help them retain the public sector status.

As a CONSTRUCTIVE MEASURE to invite the attention of the INDIAN PUBLIC to guard the Public Sector Banks, WE, the OFFICERS of the PUBLIC SECTOR BANKS under the banner **ALL INDIA NATIONALISED BANK OFFICERS' FEDERATION (AINBOF)** are observing this day 19th JULY as a day to PROMISE BEST SERVICE TO OUR CUSTOMERS - THE PATRONS OF PSBs. **Similar events are conducted all through the country under the AINBOF banner inviting the customers and assuring them of the best services by PSBs.**

Commemorating this occasion, a meeting of customers and bankers was organized on 19.07.2019 by AINBOF at Royapettah, Chennai. Padmasri.T.N.Manoharan, Chairman, Canara Bank and Sri. M. Abdul Ajees, General Manager, Canara Bank, Chennai Circle were the guests of honour. More than 300 customers graced the occasion.

Shri. G.V. Manimaran, General Secretary, AINBOF, welcomed the gathering and elaborated on the reasons for nationalization of banks in 1969 and quoted the relevance of the decision even today. He mentioned that PSBs still enjoy more than 70% of the market share of banking business in India, despite severe competition. In the recent times, merger of a few PSBs have been effected leading to fear in the minds of the public sector bankers that this trend may lead to privatization of PSBs in the long run.

It is a fact that general public are the owners of the PSBs as their recapitalization is through tax payers' money. So, an awareness is to be created in the minds of general public regarding the privatization efforts and the side effects of the same. He told that this is the main aim of this meeting. Concluding, he read out the pledge "Promise to Our Patrons" along with all the bankers present there promising good customer service.

Speaking on the occasion, M. Abdul Ajees, stressed on the importance of excellent customer service and the key role of officers in this regard. He appreciated the recent efforts taken by Shri. G.V.Manimaran, General Secretary, Canara Bank Officers Association for improvement of business and recovery in Canara Bank. He also thanked the customers and solicited their continued support for Canara Bank.

Padmasri.T.N.Manoharan, Chairman, Canara Bank, narrated the results of nationalization as, reach of banking services to more than 36 Crore commoners in the nook and corner of the country through Prime Minister Jan Dhan Yojana accounts, priority and retail sector loans. He said relatively India has got a young workforce, which is to be empowered through Public Sector Banks with the ultimate aim of becoming the third largest economy in the world. Earlier decades we had green, white and industrial revolutions. Now is the time for moral revolution with probity in public life. While change is the order of the day, the constant factor is "Excellence in Customer Relations". He asserted that 21st Century truly belongs to India and PSBs will have a major role to help achieving this goal.

Sri. M.Rajendran, Vice Chairman, AINBOF, proposed vote of thanks.

AIBOC CIRCULAR

Ref: Circular No. 2019/37 dated 03.07.2019

Meeting with IBA Chairman at New Delhi

Today all four officers' organisations met Shri Sunil Mehta, Chairman IBA and MD & CEO of Punjab National Bank at Dwarka. AIBOC was represented by Comrade Sunil Kumar, Chairman; Comrade Debasis Ghosh, President; Comrade Dilip Saha, Advisor and the undersigned. We reproduce the circular issued jointly by four officers' organisations for your information.

REG: 8th JOINT NOTE-WAGE REVISION UNCONDITIONAL MANDATE BY BANKS. REF: OUR JOINT COMMUNICATION DATED 25TH JUNE, 2019.

Further to the above referred communication coupled with the earlier one by UFBU, we are yet to get the response from IBA. We sincerely feel that there is an imperative need to revisit the decision based on the following convincing reasons.

1. The officers' Service Regulations 1979 applicable to Public Sector Banks are governed by the Banking Regulation Act, 1970/ 1980 and the State Bank of India Act, 1955. Any change in the terms of service condition should have the concurrence of Central Government through official Gazette notification and also of Reserve Bank of India.
2. The Standardization of Pay and allowances have come to stay based on the Pillai Committee recommendations in Public Sector Banks from 01/07/1979, 1980 and in State Bank of India w.e.f. 01/10/1979.
3. All the seven joint notes on wage revision right from 1985 till 2015 covered all seven scales of officers in Public Sector Banks.
4. The Successive Pay Commissions for Central Government employees covers right from Sub-ordinate cadre and up to Cabinet Secretary.
5. The CLC (Central), in the proceedings held on 28th May, 2018 in which IBA representatives too participated, advised to continue with the past practices of covering all seven scales while finalising the wage revision.
6. Subsequent to the meeting on 28th May, 2018, IBA did inform the six banks namely State Bank of India, Punjab National Bank, Union Bank of India, Bank of Baroda, Indian Bank and Oriental Bank of Commerce to revisit their decision on truncated mandates given by them to IBA for wage revision. Oriental Bank of Commerce did give the revised mandate to cover all the officers up to Scale VII.
7. In the past two joint notes, officers' organisations had shown flexibility to elongate the scale from Scale IV up to Scale VII and also differential Special Allowances to Scale IV & V and Scale VI and VII.
8. When the Officers' Code of Conduct and Discipline and Appeal Regulations are common from 1976, how come a new theory is promoted by 5 banks?
9. Out of 19 banks, 14 banks have given full mandate, leaving the five. Will the decision of minority prevail over the majority? How will IBA fulfill the mandate of 14 banks as they have no plan to draw different scale of their own for officers of Scale IV and above?

The officers' fraternity is getting frustrated and impatient for the undue delay in wage settlement due to the obstinate stand of the management of few banks. They are becoming restless and want to express their anguish through the platform of officers' organisations.

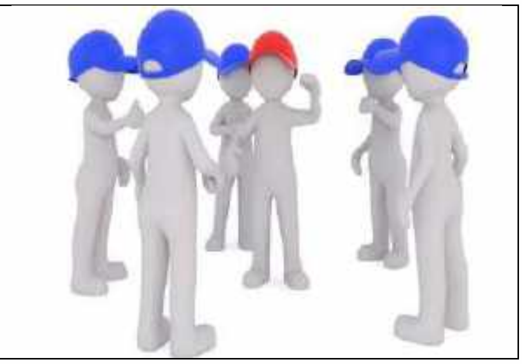
We, therefore, in the best of interest of the Industry and its present performance in trying circumstances urge upon you to resolve the much vexed question of fractured mandate by these 5 banks so as to take forward the wage negotiations to a faster mode and not force us to take the path of agitation.

KNOW YOUR LEADER

A Biography Series by

Swathi K

AGS, CBOA Mangalore



August 2019

Leader of Leaders

Sri. G V Manimaran

Shri G V Manimaran, our beloved General Secretary, born on 05th May 1961 at Madurai and acquired Bachelors degree in Agriculture from Madurai Agricultural college after which he joined our Bank as an Agricultural Extension Officer in the year 1986 and worked in various places like, Bhiwani (Haryana), Parandur, C.O- Chennai, Padalam, Nandanam, NRI-Chennai and presently working at IIT Branch Chennai.

In his nearly 31 years of Banking Career he has taken up various responsibilities and assumed different roles and has worked in different destinations doing his best to help the customers of our Bank as well as our officers community and thus gaining goodwill of customers as well as employees of the bank. From the date of joining the bank he has taken active role in CBOA and held various position in the organization like District Secretary, Regional Secretary, Central Committee Member, Joint General Secretary & Vice President.

It is our good fortune that he was elected as General Secretary of Canara Bank Officers' Association w.e.f.1st December 2012 . Now CBOA under his leadership is the second biggest officers association in the banking sector next only to SBIOA. Presently he is also the Senior Vice President in All India Bank Officers' Confederation, General Secretary of All India Nationalized Bank Officers' Federation, the Chairman of All India Regional Rural Bank Officers' Federation, the President of Canara Bank Officers' Coop

Thrift & Credit Society Ltd. Chennai. Sir had the privilege to be an Officer - Director in the Board of Canara Bank for the first time in December 2010 and he was renominated for the second term in January 2013 and held the position till December 2016.

If he had pursued to proceed on the lines of hierarchical elevation in the Bank, he could have become a Senior Executive of the Bank, the fact which gets endorsement from innumerable present and past staff of our Bank. But he has chosen to stay with the Association and worked without setting any boundaries.

As the General Secretary of Canara Bank Officers' Association, sir secured various benefits to the members. His brain child CANPAL, is a unique concept that has developed brotherhood among members and also motivated to contribute their best voluntary service to the mother bank as well as to the society. This concept has revolutionized the working culture among the bank officers due to which the Canara Bank could achieve many notable milestones during recent years.

By conducting many social activities under CANPAL in various parts of the country, sir was interviewed as one of the outstanding achievers which was telecasted in Podhigai Channel.

Sir throughout the service has helped many of our members in different forms and also took up the noble act of defending charge sheets for which he has travelled to nook and corner of India. As a respectable General Secretary of CBOA and CNT member he has won many negotiations with our Bank Management.

He is indeed a role model to the youth. By conducting various defense programmes he has motivated youngsters and helped association in building second line leadership.

With his in-depth knowledge in various subjects connected to banking, management and leadership development, he has delivered lectures at prominent institutions like Anna University at Chennai, Auditors Forum at Chennai, Madurai Agricultural University, Central University of Karnataka at Gulbarga.

Sir your contribution to our Bank, our Association, its members, non members irrespective of Cadre differentiation has been a phenomenon. With your vast contacts established over the years you are a source of help to each and every individual who have approached you, either in the Banking Circle or elsewhere. Thank you from behalf of all our comrades.

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BEING A WOMEN

Vidhi Chandrakantbhai Jataniya
RS, CBOA Rajkot

My mother always tells me that the day I was born, my father and she were the happiest persons. They welcomed me as the first child irrespective of my gender. I always got the best like a son. My parents are my idols, my heroes and my journey of being a woman began with them. The way I feel about myself is largely shaped by what they helped me to believe about myself since I was born.

Being a woman has been very important since childhood. They always support and inspire me in my schooling. I was taught that participation in any activity is more important than rank or prize. The most important part of grooming was being secure about feminism. Really parents are the true teachers.

'Educate your daughters and the world will be enlightened',

I read in one magazine during my college days. How true! When woman are educated, there is progress in all spheres of life.

We had an adult literacy programme in studies as a part of our social service activity towards the society and we had to take up the task to teach an uneducated person. Really it was an immense pleasure to teach an uneducated person.

As a woman, having a positive outlook towards life is very important. When things do not happen as anticipated, when people do not behave as per our expectations, when we couldn't achieve what we want to, generally we withdraw ourselves and feel nervous as woman is not emotionally strong as man. But thank God that we have leading family and always supporting parents with whom we can share our happiness and sorrow. Our parents teach us the positive side of all matters. Truly,

'Tough times never last, but tough people do.'

A woman has to look after herself though she is busy. Many times we skip our breakfast to reach office on time but we never compromise on our efforts for our home. Many times our mother postpones buying a beautiful sari or a dress for themselves. But never compromised on what her children wanted to buy. Really there is a lot to learn from this. Celebrate your life, drape it with the best you can and when you are positive and happy, your family will be happy too.

Making time for hobbies was something I was taught since I was child. To be creative, to do something you like, to write, to deliver a speech, participate in extracurricular activities, to read, to travel etc. make us creative, positive, enthusiastic and happy. So I grew up with an open mind that ladies need not confine them to only housework or a 9-6 job. They can and will be able to find time for something they like to do.

A hobby is important in the overall development of a woman and it can be used for her growth.

As a woman, love the person you are and you will look beautiful to the world. Enjoy the womanhood, care for your family and friends, do the small good things that matter to others and in doing all this of course don't forget yourself, listen to your likings and live a beautiful life. Be happy and enjoy. You are a woman.

My salute to all the Nari Shakti - woman power of the world.

EVENTS GALLERY

Bhoomi Pooja of Canpals Castle (CBOA Holiday Home) at Thirupathi

CBOAs Campaign for recovery of written off, D4 and Loss assets was inaugurated at Chennai by our General Secretary Sri G V Manimaran Along with Chennai Circle General Manager Sri Abdul Asees.

General Secretary, Sri G V Manimaran addressing Joint Reg Committee Meeting at Pune



General Secretary, Sri G V Manimaran inaugurating Recovery Campaign at Vijayawada


General Secretary, Sri G V Manimaran Addressing clerical to officer promotes and probationary officers at Chennai


Wednesday Meeting @ Hyderabad

Wednesday Meeting @ Bangalore

General body Meeting @ Trissur Region, Trivandrum

Donation of Water purifier to a School at Attapadi by Palakkad Region, Trivandrum

General Secretary, Sri G V Manimaran Addressing General Body Meeting at Pune

Donation of Playing materials to Students by CBOA Parvathipuram

Public Health Awareness programme by CBOA Visakhapattanam

Regional Secretaries Meeting of CBOA Trivandrum Circle

General Body Meeting at Agra

Branch visit of Ernakulam Region, Trivandrum

Delegate Election @ Ernakulam

Branch visit of Gulbarga Region, Bangalore

Delegate Election @ Ahmedabad

Delegate Election @ Aurangabad

Delegate Election @ Dehradun

Delegate Election @ Bangaluru

Delegate Election @ Chennai

Delegate Election @ Bhopal

Delegate Election @ Chikkamanglur

Delegate Election @ Davangere


Delegate Election @ Delhi


Delegate Election @ Erode

Delegate Election @ Gulbarga



Delegate Election @ Gautham Bhudha



Delegate Election @ Ghaziabad


Delegate Election @ Bulandsaher

Delegate Election @ Dhanbad


Delegate Election @ Ghorakpur


Delegate Election @ Hyderabad

Delegate Election @ Indore

Delegate Election @ Jamshadpur

Delegate Election @ Kanyakumari

Delegate Election @ Ramanathapuram

Delegate Election @ Kollam

Delegate Election @ Kottayam

Delegate Election @ Nilgris

Delegate Election @ Palakkad

Delegate Election @ Belgavi

Delegate Election @ Shimla

Delegate Election @ Silguri



Delegate Election @ Solapur




Delegate Election @ Trivandrum


Delegate Election @ Thane

General Secretary handing over CBOA Momento and blessing the Canbandhan Couples Mr. Vivekanand and Mrs. Rajalakshmi



Delegate Election @ Thirunelveli

Delegate Election @ Thrissur

Delegate Election @ Tuticorin

Delegate Election @ Vijayapura

Delegate Election @ Vijayawada