FRIEND & GUIDE

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THE CANARA BANK OFFICERS ASSOCIATION (REGD)

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CBOA FRIEND AND GUIDE
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COVER

Inauguration of CBOA 18th Triennial Conference at Chennai on 16th November 2019

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CBOA PROMOTION MOCK TEST

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EDITORIAL

The Grand Triennial Conference at Chennai

The 18th triennial conference of CBOA at Chennai was a scintillating event in the history of CBOA. A well designed, meticulously organized, faultless ,impeccably executed program. When passion meets committed souls, such magnificent admirable events happens. CBOA only can do such wonders as it mould canarites to Canpals "One for All Canpals"

The function was graced by the presence of Tamilnadu Minister for language Sri. Pandiarajan, Chaiman of Canara Bank Sri.T N Manoharan, MD and CEO of Canara Bank, Sri. Sankara Narayanan and many dignitaries.

It was well appreciated by all the dignitaries that the level of unity, homogeneity, energy, and zeal , exhibited all the Canpals throughout the programme. The reason for the growth of CBOA was in a exponential way, which underlines the fact that truth and right path has been shown to all canpals by the leaders. The trust that has been built up by CBOA is time-tested and proven. The harmony ,respect and honour each delegates has shown each other are the inculcating a good culture by the visionaries, and which has been well appreciated by all the dignitaries especially the Chairman Sri. T N Manoharan. It was a wonder for the minister that the strong brotherhood and togetherness existing in a "white collar trade union".

The inspiring fact that the belief of our leaders on the youth is proved that the youth has shown that they are highly promising and dreaming of a better heights. They have versatile ideas to make Canpal activities more fruitful in social, humanitarian, and also ecological aspects. The triennial witnessed Canpals' respect towards seniors and early leaders, which symbolized that we don't forget the way, even we came to the top. Successful people of different age, from different fields are also honored in a befitting manner.

It was a proud moment that Canpals were identified as unique from other trade unions that we have been moulded by the strong hands of mighty leaders. It will be so.. it will be so for ever. The reason is that a Lion can bring forth a lion cub only

With Regards,
Editorial Team

18th TRIENNIAL CONFERENCE 2019
CBOA
ONE FOR ALL CANPAL

Triennial Times

The dawn of Saturday in Chennai had a special brightness as it started with the inaugural session of CBOA's 18th Triennial Conference. The most auspicious beginning of 18th triennial started with the flag hosting by the General Secretary, Sri G V Manimaran at 7:30 AM in the presence of the office bearers of CBOA from all over India. The roaring sound of CBOA slogans reverberated at the prestigious venue.

All the enthusiastic delegates have been seated in the auditorium after registration and the 3000 disciplined delegates and volunteers in white and black dress looks like a company of Army. Invited dignitaries Padmasri T N Manoharan, Chairman of Canara Bank and Sri Sankara Narayanan, MD and CEO of Canara Bank were greeted and welcomed to the auditorium. The graceful presence of the dignitaries enthralled audacious officer community present. The moment was filled with glee bliss and delight.

The Chief Guest Mr. K Pandiarajan, Honarable Minister of Tamil Nadu for Tamil Official Language ad Tamil Culture was welcomed warmly with vadyamelam by Chairman, President and General Secretary.

The official magmation of the meeting started with lighting of the lamp by the dignitaries, honorable Minister Sri. K Pandiarajan, Canara Bank Chairman Padmasri T N Manoharan, Canara Bank MD and CEO Mr. Sankara Narayanan, CBOA General Secretary Sri. G V Manimaran, President Sri B K Mehtha, and Chairman Sri. J S Jagadeesh.

The welcome speech by Sri J S Jagadeesh, Chairman followed the invocation song. The growth stability and Discipline of CBOA was mentioned in the Speech. He welcomed the Minister, Canara Bank Chairman, Canara Bank MD and CEO, Former CMD of BOI Mr. Balachandran, General Secretary of Syndicate Bank Mr. Sanjai Manjerkar and other dignitaries on and off the dais. He wished the 18th Triennial conference a grand success.

General Secretary Sri G V Manimaran made a tremendous introductory address. The parity, commitment, responsibility of the officers community was well appreciated by the GS. The detailed past of CBOA was briefly narrated to the delegates. He briefed our Membership details and the philanthropic activities of CBOA, the exemplary contribution for national development. Being a leader he wants a flawless and fraud less banking as well as trade union works.

The fantastic inaugural speech of the chief guest Sri. Pandiarajan K, Honorable Minister was different that he himself introduced as a long standing stake holder of our Bank. In his elaborate speech he touched upon various banking and economical factors like international banking changing financial atmosphere and priorities, new hierarchies, overcoming NPA, modern banking platforms etc. He motivated that heroes will emergise in a changing and challenging situation. He urges upon cleaning of Indian economy. He wished the heros of Canara Bank can overcome any crisis and bring Canara Bank to number one position

CBOA felicitated six different achievers for their exemplary performance in various fields.

1. **Master R Pragganandha,** 14 year old boy who is the world's youngest international master in chess and also 4th youngest Grand Master in the world and won World Youth Chess Championship three times.
2. **Master Hariharasudhan,** Roll ball Champion, won 4 Gold medals in district and state level and won 1st place in state level and got selected for Nationals.
3. **Smt. Revathi,** School Teacher turned organic farmer. Pioneer in organic farming who became motivation for 11 lakh farmers, helped reclaim land and livelihood in 22 disaster situations. She is also the founder of 'INSPIRE'
4. **Sri. Jeeva Manikumar,** social reformer, political literate. His vision provided educational and medical facilities to the needy and poor for free. Also running CHARANALAYAM for the deprived and destitute senior citizen
5. **Dr. J Sri Nisha,** Managing trustee of Sri Lakshmi Ammal education trust. Basically a dentist, philanthropist, writer, research scholar and chairperson of several institutions.
6. **Smt. R Kasthuri**, Manager Canara Bank for her extremely good performance constantly in many quarters.

Our President Sri B K Mehta honored the MD and CEO Sri. Sankara Narayanan and invited for special address. The September 2019 business performance was briefly narrated. Recent changes in our bank and amalgamation with syndicate bank, latest promotion process were touched upon and also highlighted that after merger Caara Bank will become the third largest bank in terms of branches and in business size3rd position sharing with Bank of Boroda. He also announced best of benefits of two banks will continue after merger.

The chairman of Canara Bank Padmasri T N Manoharan was honoured before he made the key note address. His scintillating words were wholeheartedly heard and all the capals were thrilled at his own quotes like “Attending Trinneal will not build your future, but will build you for the future”. He detailed the first balance sheet of Canara Bank and also compared it with the present balance sheet. Mentoning the charity act of donating 8.50 Crores to the flood hit states, the social orientation of Canpals was cited. His words “if officers are happy, customer will be happy. If offers are healthy, bank balance sheet will be healthy” was welcomed by the audience with thundering applause. He announced his vision of making through decade for robust financial service sector revolution.

President of CBOA Mr. B K Mehta proposed the vote of thanks. He also mentioned that this is a venue for sharing knowledge and experience to all the canpals. He wished the triennial to be a great one.

After the inaugural function an extensive interactive session with Padmasri T N Manoharan was arranged. A vibrant group of 12 Canpals from different part of the nation asked views, suggestions, questions, ideas on different topics like Value systems, work life balance, success, dream, performance, attitude relationship, banking, revolution in financial sector etc. The answers given where eye openers for all. Each and every word he said was from the depth of knowledge and experience ad especially from hard core confidence.

Before concluding the official programme of the 1st day important personalities were honored.

1. Mr. L V R Prasad, General Manager, Canara Bank HR Wing, HO
2. Mr. Sanjay Manjrekar, General Secretary of Syndicate Bank Officers Association
3. Mr. Kannan, Deputy General Secretary, Syndicate Bank Officers Association, Chennai Zone.
4. Mr. A N Krishnamoorthy, Former Chairman of CBOA
5. Mr. S Sundaran, Former President of CBOA
6. Mr. Abdul Azeez, GM and Circle Head, Canara Bank, Circle office Chennai
7. Mr. Selvaraj, RO head, Canara Bank Kancheepuram.

The official functions had an end with the felicitations.

After the delicious lunch various cultural programmes were arranged. Various performers from all parts of the country made the afternoon a colourful one.

17th November 2019 – The second day of the grand 18th Triennial of CBOA @ Chennai. The exuberant but patient delegates were assembled at the venue by 9:00 am itself. The vibrations of ecstasy in the air was so high that the slogan “CBOA Zindabad” quivered the hanging lights in the hall. All circles started rejoicing the moment throwing slogans in the venue, bursting energy and thriving enthusiasm. The overwhelming zeal of Canpals could nullify the songs and bands in the venue.The official function started by 12:00 pm. President, Sri B K Mehta welcomed the General Secretary, CNT Members, CC Members and the delegates to the second days programme for proceedings. He made his welcome speech in which he mentioned that the last three years was a golden period for Canpals. The benefits being received by all, whether it is a new joinee or a retiree has gone up. This is the period in which all the Canpals received a good level of respect, admiration and protection inside our bank and in different social forums outside the bank.

President formally welcomed General Secretary to present the report of the general Secretary to the 27th General Body. He described the General Secretary as a very successful mentor who brought the concept of wage code into the bipartite. One man army which meets the real purpose. He is an embodiment of confidence, imagination, willpower, creativity and conscious effort. He has the courage to dream the impossible and to make it happen. He himself becomes the road map and role model. He is physically and emotionally strong. He brings forth CBOA brick by brick to this level.

Before General Secretary begins, the book “one for all - Canpal” has been released officially. General Secretary Sri G V Manimaran openly told the day is an memorable day in his life as it becomes his last triennial. Also he recalled the fear in his mind on the day he become the General Secretary of CBOA for the first time. He said the same fear still persists in his mind that weather he missed any chance to perform better. Also the fear on the structure , functioning, conjugation and also on the size of the organisation. The factor of proud that the membership has grown to 30000 in 2019 from 13500 as on 2012. The present unity and strength exhibited in CBOA is nowhere in any trade union in banking industry. CBOA has grown to an extra ordinary level with the enormous amount of trust and confidence it has gained over this period. It brings a sense of satisfaction ad pleasure.

General Secretary started the report with paying homage to the great personalities who departed the world in last three years. The report included international events, global economy, national events, Indian economy, Banking, Indian accounting standards, or Banks news and our efforts in bipartite, AINBOF, Achievements, updates and initiatives of CBOA. He extended his gratitude to all CC members and all Canpals .

The afternoon session was deliberations on General Secretaries report by the delegates. Later reports were presented by Sri. Prabhakar –Welfare secretary, Sri.Anil Keasari-CBOA representative in SWF, Sri. Uday S Lodaya-central liason, Sri. Giljith M, Editor of CBOA Friend and Guide and Sri. Pandian-Treasurer of CBOA. Afterwards all the official resolutions were presented and approved.

18th November 2019, Monday, The third day of 18th Triennial Conference of CBOA at the Chennai. The feeling that the last day of the grand event has reduced the cherishing happiness in the delegates. The most important part of the triennial the election. In the beginning GS and other dignitaries honored and felicitated the team for conducting the Triennial in a very good manner.

Chairman, Sri J S Jagadeesh addressed the gathering. He appreciated the efforts taken by the Chennai Team for providing all facilities to the delegates. He expressed his happiness in being the Chairman in this triennial which is going to be his last Triennial. He told that the last six years were glorious period of CBOA. Lot of transformations happened that reformed CBOA as the best. There was tremendous growth in membership during the last six years, which made us the Second largest in AIBOC. He also touched upon the subjects, Promotions, difficulty in reducing eligibility for promotions, intolerance towards frauds and on password secrecy and also on charity actions undertaken by CBOA.

General Secretary Sri G V Manimaran addressed the gathering. He started with the beginning of CBOA, emerging f CBOA from nowhere, growth of CBOA, serious roleplay of CBOA in the industry, He reminded that we emerged as the best but we need to focus on what we are yet to achieve. He also said that CBOA is the only trade union which has the leaders who don't preach but who acts. A wonderful and meaning full replies where given for all the deliberations made by the delegates on GS reports. Meanwhile it was suggested to have joint meetings like CLJM in ROs also.

Certain important resolutions as mentioned below was passed:

1. Benevolent fund being paid to the family of deceased officer while in service increased from Rs.5.00 lakhs to Rs.10.00 lakhs
2. Reimbursement of disallowed medical allowances increased from Rs.1.00 lakh to Rs.2.00 lakhs.
3. Marriage gift for all officers worth Rs.1000.00
4. Prizes for toppers in promotion exams to motivate the promotion aspirants.

It was also briefed about introduction of Medical Insurance scheme for retirees till their life time and informed he modalities are being worked out.

He has also informed that Rs.5.00 crores will be kept separately for purchase / construction of CBOA guest houses all over the country. Before concluding he thanked all the canpals for the love and affection showered to him and the power bestowed upon him also for making him the General Secretary of the mighty organisation.

In the afternoon new office bearers of CBOA were elected and he function came in to a conclusion by the vote of thanks of Mr. Sekhar, Recepion Committee Chairman.

"Attending triennial will not build your future, but will build you for the future"

- Padma Shri T N Manoharan
Chairman, Canara Bank

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

Ref: Press Release dated 19.11.2019

The Triennial Conference of Canara Bank Officers' Association was held at Chennai from 16th to 18th November 2019 at Sri Ramachandra Convention Centre, Dr.Vasudevan Nagar, Tiruvanmiyur.

The Conference was inaugurated on 16.11.19 by Shri.K.Pandiarajan, Hon'ble Minister for Tamil Official Language and Tamil Culture, Tamilnadu, Shri.T.N.Manoharan, Chairman, Canara Bank and Shri.R.A.Sankara Narayanan, MD & CEO, Canara Bank. The delegate session was conducted on 17th and 18th November 2019. On concluding day, the following resolutions were passed

1. As a welfare measure, the benevolent amount paid to the family of the deceased officer while in service, increased from Rs.5 lakhs to Rs.10 lakhs.
2. Reimbursement of disallowed medical expenses increased from Rs.1 lakh to Rs.2 lakhs
3. Marriage gift for officers at Rs.5000/-
4. Prizes to toppers in promotion exams to motivate the promotion aspirants

Shri. G. V.Manimaran, General Secretary also briefed about the introduction of Medical Insurance Scheme for retirees till their life time and informed that the modalities are being worked out.

The delegates also passed the resolutions on Wage revision based on Minimum Wages principles as per Charter of Demands, Running scale of pay, Scrapping of New Pension Scheme, Pension Updation for retirees, introduction of 5 days week, merger of Special allowance with Basic Pay, opposing reduction of stake in PSBs and privatization, among others.

The following office bearers were elected

Chairman	-	Shri.J.S.Jagadeesh
President	-	Shri.B.K.Mehta
General Secretary	-	Shri.G.V.Manimaran
Treasurer	-	Shri.R.Ravishankar

Shri. B. Sekar, Reception Committee Chairman proposed vote of thanks.

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Ref: CBOA / GS / Nov / WR / 2019: 12.11.2019

Letter to AIBOC General Secretary
Sub: Eleventh Bipartite Negotiations with IBA on 15.11.2019

This has reference to the subject meeting to discuss on the wage revision for Bank employees.

As you are aware, already three writs filed by different people are pending with the Madurai Bench of High Court of Madras.

The first writ was filed by one officer Mr.Dhanasekar praying for Equal Pay considering that Government of India has equated JMG Scale I officer to that of Grade A Officer in Central Government while revising the income ceiling for calculating the OBC creamy layer.

The second writ was filed by All India Canara Bank OBC Employees Welfare Association seeking equivalence of pay for all OBC employees.

The third writ was filed by Mr.R.Saravanan, a non OBC officer seeking equivalence of pay for all officers and revision of pension for the retirees on the lines of Central Government norms.

Details of Writ Petitions filed at Madurai Bench of High Court of Madras					
Sl No	Writ Petition WP(MD)No.	Date	Petitioner	Respondents	Status
1	19947/2018 (Equivalence of Pay prayed for the petitioner)	17.09.2018	Sri.S.Dhanasekar (OBC Officer)	1. IBA 2. GM, H R Wing, Canara Bank, HO 3. G S, AIBOC 4. DFS, Ministry of Finance, GOI 5. GM, Canara Bank, CO, Madurai	• Admitted on 25.09.2018 • Notice to the respondents • Private Notice permitted
2	21195/2018 (Equivalence of Pay prayed for the OBC Officers)	09.10.2018	All India Canara Bank OBC Employees Welfare Association represented by Sri.A.Santhana Pandiyan	1. IBA 2. GM, H R Wing, Canara Bank, HO 3. G S, AIBOC 4. DFS, Ministry of Finance, GOI 5. GM, Canara Bank, CO, Madurai	• Admitted on 10.10.2018 • Notice to the respondents
3	22161/2018 (Equivalence of Pay prayed for all the Officers & revision of pension for the retirees)	30.10.2018	Sri R Saravanan (Non OBC Officer)	1. IBA 2. GM, H R Wing, Canara Bank, HO 3. G S, AIBOC 4. DFS, Ministry of Finance, GOI 5. GS, CBOA, Chennai 6. GM, Canara Bank, CO, Madurai	• Admitted on 31.10.2018 • Notice to the respondents • Private Notice permitted • Linked to WP 19947/2018

A writ petition no.21535/2019 was filed by Mr.M.Pounraj from Madurai before the Madurai bench of Madras High Court seeking direction to the DFS, Ministry of Finance, to ensure that the 11th bi-partite negotiations by IBA to take into consideration the Code on Wages - 2019 Act and 7th Pay commission. The Honorable Court has ordered and issued notice that “Any result made is subject to the outcome of the Writ petition No.21535/19” thus rendering that the outcome of the wage revision negotiations hinge on the judgment in this writ. The case is posted for further hearing on 18th of November 2019.

Meanwhile one of our officers received a response from DFS and Labour Ministry for the following questions asked through RTI as to whether Code on Wages Act 2019 covers employees of Public Sector Banks of India. The following questions were asked in the RTI application.

1. Does the Code on Wages, 2019 Act cover employees of Public Sector Banks of India?
2. What is the minimum wages fixed by the Central Government under this Act.
3. Date of effect of this act in different organisation
4. If the salary of the PSBs is fixed through Bipartite and such fixations is less than the "Code on Wages Act", which would henceforth prevail - Bipartite or The Code on Wages Act.

Ministry of Finance was evasive in its response to the above RTI queries replying vide their letter F.No 15/77/2019-IR dt.21.10.2019 that no such information is available with them and also stated that the RTI application is transferred to Ministry of Labour and Employment as the information sought is closely related to them. The Ministry of Labour and Employment vide their letter M13014/01/2019-LRC dt.18.10.2019 informed that Section 1(3) of the code stipulates that the same will come into force on such date as the Central Government may notify and the notification in this regard has not been issued by the Government. The Ministry"s reply is silent on the applicability of the Act for Bank employees.

From the above reply and thorough analysis of the Act, there is no doubt that the coverage of Code on Wages Act for Bankers is definite and both Ministry of Finance and Ministry of Labour and Employment have not negatively replied to the question on the applicability of the Act for Bank employees.

Hence, we are sure that the Act will cover all the bankers very soon. It is also reliably learnt that even IBA also relies on the Section 1(3) of the act notified through the Gazette which states that the Act will come into force on such date as notified by the Central Government.

Already the Ministry of Labour & Employment vide their communication F.No.S.32017/01/2019 dated01.11.2019 had placed the Preliminary Draft Rules under Section 67 of the Code on Wages, 2019 in the public domain and had sought inputs / suggestions / objections / comments from the stakeholders. We feel that a committee may be formed to study this preliminary draft and give our suggestions / views on the same.

You will definitely appreciate that in the current scenario Code on Wages Act will be made applicable for the Bankers and the future settlements will be on the lines of the Minimum wages notified by the appropriate government which is Central Government for Banking and Insurance companies.

Government of India has taken the essence and spirit of the policy and fixed the initial pay for the entry level employee at Rs.18000/- based on the Minimum Wages principle adopted and recommended by the Seventh Central Pay commission.

Recently Delhi Government has also implemented the minimum wages for various categories as below vide its Notification No. F. 13(1)/2018/MW/Lab/3602 dt.22.10.2019. This was done after many private employers went to Court and finally Supreme Court dismissed the appeals and the Notification is introduced.

Schedule of Employment	Category of work-men / Employees	Minimum rates of Wages in Rupees	
		Per month	Per day
All Scheduled employment	Unskilled	14,842/-	571/-
	Semi-skilled	16,341/-	629/-
	Skilled	17,991/-	692/-
	Clerical and supervisory staff		
	Non Matriculates	16,341/-	629/-
	Matriculate but not Graduate	17,991/-	692/-

	Graduate and above.	19,572/-	753/-

As can be seen above the Minimum wages fixed by the Delhi Government is Rs.19572/- for an employee who is a graduate.

Considering all the above, the following questions begin to probe our mind.

1. Should we wait till the notifications are made as the indications suggest that various pending clauses of the Code on Wages, 2019 may get notified any time? As the officers are already getting DA rise every quarter and having received one month salary as advance, the necessity for urgency in concluding the wage revision needs to be revisited.
2. There are apprehensions in certain quarters, whether Minimum Wages will be lesser than the existing wages, if Code on Wages, 2019 is implemented for bankers. It is common sense and sound logic that Wage revision is meant to meet the inflation and price increase so that the same standard of living can be maintained by the employee. Hence, it cannot be lesser than the existing salary.
3. Government of India fixed the minimum wages for the employees at Rs.18000/- as on 01.11.2016 and also Government of Delhi had notified Minimum Wages on 22.10.2019. The "appropriate government", as per Code on Wages 2019, responsible for fixing the Wages for banking sector is Central Government and it cannot think of fixing it lower than the existing level arrived by them.
4. Even if such an attempt is made we need not keep quiet and our cadres are prepared to fight for getting the deserving Minimum Wages.

These are valid reasons for claiming the wage revision of Scale I officer matching to Grade "A" officer, as supported by Pillai Committee and Equivalence of posts notified by Ministry of Finance, in the matter of creamy layer for OBCs. The Pillai Committee recommendations 1979 brought parity between the pay of the Bank Officers and the Grade "A" Officers.

In a fitting reply to the persons among us wondering whether such a hike can be given, today's youth, who are possessing high educational qualifications and dreams to build India deserve for such a hike.

As per RBI data, Public Sector Banks have written off Rs.3.17 lakh crore of loans between April 2014 and April 2018. Even after such huge write offs Banks are able to turn around and post profits. Punjab National Bank posting profit for second quarter of the current fiscal even after providing for huge fraud committed is a proof for this. Compared to the above the wage revision based on Minimum Wages Principle sought by the Bank officers is negligible and there is no reason to deny the same.

<u>Merger of Special Pay with Basic Pay</u>

The Kerala High Court‟s recent Judgment in the matter of K T Muralee Mohanan & others Vs Corporation Bank, held that the pension should be calculated in terms of the Pension Regulations especially Regulation 2(d) and 35 and directed the respondent bank to revise the basic pension of the petitioners taking into account the Special Allowance as part of pay for the purpose of arriving at Basic Pension.

It is relevant to mention here that Ministry of Finance had given flexibility to nationalised banks to introduce the Chief General Manager post according to their business needs. The pay scale for the post of CGM was also fixed by the ministry and it doesn‟t carry any special allowance.

This virtually settles the matter of merger of special allowance with Basic pay as demanded by us and there should not be any second thought on this.

Running Scale of Pay

The increments for the Bank officers are linked to promotions and tend to stagnate if the officer is unable to get promotion. However, in case of the Group „A" Government officers are getting their increments uninterruptedly without linking to their promotions. In Banks, the promotions are not in the hands of the individual bank officers and it purely depends on the respective Banks‟ performance and presence of the branches which also would vary bank to bank. The Seventh Pay Commission advocated for running scale of pay and noted that "a person should not stagnate but should have fair opportunity to progress by dint of merit and secure better emoluments so that frustration does not set in". We reiterate the demand for running scale of Pay to officers without linking to the promotions.

In view of the foregoing we request you to take up with the IBA regarding the eligibility of the Bank Officers under the Code on Wages, 2019 and also explore the possibility of the immediate implementation of the Minimum Wage policy which paves the way for us to fight and achieve the genuine demand of 3.12 times of Minimum wages as on 01.11.2017 to Bank Officers. Also, our other demands of merger of Special allowance with Basic pay, Running Scale of Pay and updation of pension should also be given due importance and achieved.

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Ref: GS whatsapp msg dated 21.11.2019

UNPRECEDENTED FAMILY WELFARE MEASURES FROM CANARA BANK OFFICERS' ASSOCIATION

1. Wage revision LEVY is waived.
2. No increase in subscription.
3. From the existing subscription ₹ 175 is exclusively earmarked for FAMILY WELFARE FUND.
4. From the existing savings ₹15 CRORES is transferred as CORPUS for the FAMILY WELFARE FUND.
5. ₹ 10 LACS will be given to the family of the officer deceased while in service.
6. MEDICLAIM policy till life time is in anvil for the retirees.
7. Disallowed medical bill will be compensated up to ₹2 lacs.
8. ₹5000 will be given to the officers as Marriage gift during the wedding.
9. Cash incentives are announced to motivate the promotion aspirants.
10. ₹ 5 CRORES is earmarked to construct HOLIDAY HOMES in
    a. Varanasi
    b. Gaya
    c. Ajmer
    d. Kodaikanal
    e. Delhi
    f. Dharmasthala
    g. Bangaluru
    h. Velankanni

Do you need ANY OTHER REASONS to become CBOA member?

Come, Become Our Associate.

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Ref: GS letter dated 24.11.2019

WAGE NEGOTIATION - FEW FACTS- TIME TO THINK

1. Minimum wages policy and the wages equivalent to Grade "A" officers salary for the officers in scale I was demanded by all four officers' organisations.

2. The same was incorporated in the charter of demands signed by the General Secretaries of all the four officer organisations and submitted to the IBA for consideration.

3. The demands were made with the full knowledge that the entire settlement process will be 100% deviation from the preceding 10 wage settlements.

4. The members were convinced by the leaders on the change of methodology and approach in view of the proposed model's scientific basis and the possibility of getting higher wages — a

long time dream of bank officers and thus the members gave their mandates for proceeding with the talks.

5. Throughout the discussions and till today neither IBA nor the negotiating team has declared that the demands were dropped with convincing reasons.

6. Meanwhile, on the strength of Code on Wages bill promoted by the Government of India some individuals filed writs, which the Honourable High Court has admitted and notices were issued to the concerned.

7. AIBOC is always sticking on to the demands submitted originally and the communications are always reiterating to settle the wages as per the COD submitted.

8. Recent strike notice issued by the AIBOC Dt. 13 09 2019 Contains the same demands.

9. The Code on Wages bill is vetted and supported by all the central trade unions viz., CITU, AITUC and HMS.
10. During the all India strike employees organisations also demanded Rs18000/- minimum wages as per the code on wages act.

11. Code on Wages bill was passed in both the houses and it became an act on 08th August 2019.

12. The provisions of the act were published in the gazette by GOI.

13. Meanwhile IBA has issued a clarification note vide their letter dated 30th September 2019 that they are not the statutory body and no writ can be filed on them.

14. Thus some individual has filed a writ with prayers

    a) To consider the Code on Wages Act -2019 in the salary revision negotiations.
    b) Scale I officers salary equivalent to Grade A officer salary.
    c) Running scale of pay
    d) Updation of pension

15. The Honourable High Court has admitted the writ and issued notice to the respondents and it is learnt that the counsel of GOI has sought time to respond.

16. Meanwhile vide their Lr. Dt. 18 11 2019 First appellate authority and Deputy secretary, wage cell, Ministry of Labour and employment responded to a question

    " Does the Code on Wages act 2019 covers the employees of PSBs in India?"

    " The code on wages universalise the provisions of minimum wages and timely payment of wages to all employees irrespective of the sector and wage ceiling".

17. It may kindly be interpreted from the above that the Act is applicable to the Bank employees too.

18. This situation creates genuine doubts in the minds of the Bank employees.

    I. Why we should follow the old method of fixing the wages based on the paying capacity of the institutions instead of fixing the wages on the formula indicated in the Act which is apparently scientific and used in fixing the wages for the Government employees?

    II. Whether the old formula offers more wages than the formula mentioned in the act?

    III. When the act indicates and confirmed by the appellate authority that the wages will be fixed irrespective of the ceiling to ensure comfortable living without linking to the paying capacity, why trade unions should talk on the paying capacity of the banks?

IV. How the settlement could be reached on the old model, when the act is already published in the Gazette?

V. If we take shelter under the argument that the act is yet to be notified, what will happen to the settlement if the notification is issued and will the settlement not be challenged in the court of law?

VI. What about the next wage revision which is due on 2022, if the act is notified meanwhile?

VII. Whether the wage settlement as per the existing model is superior to the proposed model, if so, whether any comparison is made on the financial benefits?

VIII. Why we should have a doubt on our capability in getting the minimum wages equivalent to GoI employees when the Appropriate Govt. to decide the minimum wage for the Bank employees is also the GOVT OF INDIA?

IX. Why we should harp on "Quick Settlement" instead of "Quality Settlement", when we are getting DA increase every three months and one month salary was already obtained as part of the arrears.

X. Why we should not insist the government to notify the act, if we really want to settle the wages early?

XI. Or else why should not we demand for adopting the minimum wages offered to Government employees as floor wages till the salary revision is made?

Dear friends, the industry is full of youth with lots of dreams.

Adequate compensation will only help the industry to recruit and retain the young talents.
Someone said,

"If you want to be believed, tell the truth"

We will fight for truth and

a) To consider the Code on Wages Act -2019 in the salary revision negotiations.
b) Scale I officers salary equivalent to Grade A officer salary.
c) Running scale of pay
d) Updation of pension

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Ref: GS Whatsapp Message dated 24.11.2019

1. CBOA was started in 1966 even before Nationalisation.
2. CBOA is exclusive for officers up to scale 8.
3. CBOA is an apolitical OFFICERS's Organization.
4. CBOA is affiliated to majority apolitical officers federation AIBOC.
5. CBOA is affiliated to exclusive apolitical organisation to take care of the officers of public sector banks AINBOF.
6. CBOA is run by Serving officers of the Bank as leaders.
7. CBOA is functioning from out of the subscription given by its members alone.
8. CBOA is the majority officers Association with 96.50% of the officers as its members.
9. CBOA's total number of members is crossing 30000.
10. CBOA is the only officers Association representing all the officers up to scale 8 to get all the benefits through Joint conferences with the apex level of administration.
11. CBOA is the only organisation officially permitted to settle the local issues with the circle administration through Circle level joint meeting.
12. CBOA brought Rental ceiling.
13. CBOA brought conveyance allowance during the probationary period too.
14. CBOA brought housing loan for two houses.

15. CBOA has brought lump sum to purchase furnitures.
16. CBOA has brought ₹10 lacs for vehicle purchase and both four wheelers and two wheelers simultaneously.
17. CBOA will bring the special allowance to branch heads.
18. CBOA will bring mobile charges reimbursement to all.
19. CBOA constructed holiday homes for its members and their families in Amritsar, Chandigarh, Chennai, Coimbatore, Trivandrum, Rameshwaram, Kolkata.
20. Holiday homes will be available shortly at Madurai, Kodaikanal, Veilankanni, Bangalore, Hampi, Gulbarga, Gaya, Kasi, Ajmer, Delhi and Dharmasthala.
21. CBOA is giving 10 lacs to officers' family in case of officer's death while in service.
22. CBOA is reimbursing ₹2 lacs towards the disallowed portion of medical claim.
23. CBOA gives Marriage gift of ₹ 5000 to all the officers.
24. CBOA gives cash incentives to the promotion aspirants.
25. CBOA is drafting a scheme to give ₹ 2 lacs MEDICLAIM cover to all the retirees prospectively till their life time.
26. CBOA organises on line coaching classes for the promotional aspirants.
27. CBOA is your companion besides bank and beyond banking.

CBOA IS A DEMOCRATIC MOVEMENT STARTED BY THE OFFICERS OF THE OFFICERS FOR GUARDING THE OFFICERS' DIGNITY.

Thus,

CBOA is YOURS

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Ref: GS Whasapp Message dated 27.11.2019

Dear CANPALs,

A great show of our unity was displayed grandeur in Chennai on 16th November followed by the business session wherein the 360* of development in Banking sector was analysed to find solutions.

3000 men and women of CBOA cadres assembled for three days who stayed together, dined together and this brotherhood was the feast to eyes.

The amount of energy flown in to actions and the enthusiasm involved was unprecedented in the trade union history.

This attitude of the officers is the prime reason for our Mother bank became the Anchor Bank.

Now, the time has come to polarise our entire energy and enthusiasm towards the DEVELOPMENT OF OUR MOTHER BANK.

Exactly FOUR months to surpass all the targets.

If we all 30000 CANPALs activate our nerve instantly, we can position our Bank as minimum NO.3 in Business and No.2 in profits.

1. Concentrate on CASA
2. Contribute in Retail lending.
3. Collect the D4 and Loss assets.
4. Control the slippages.

Discipline in CBOA
Development in Canara bank

Flaw free banking
Fraud free bank

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EVENTS OF NOVEMBER

CBOA Promotion coaching classes at various Regions

CBOA Promotion coaching classes at various Regions

Blood Donation Camp at Visakhapatnam

Canpals of Trivandrum Region donating for purchase of bed and cot for a Cerebral Epilapsy patient

Handing over CBOA benevelont fund of Rs.5.00 lacs to Mrs. Smita Bhagat w/o Late Mr. Avinash Bhagat – Nagpur

Handing over CBOA Benevelont fund of Rs.5.00 Lacs to Mrs. Rita Tirkey w/o Late Mr. S P Tirkey – Dhanbad Region

Welcoming new Probationary Officers at various training centres

General Secretary addressing Members meet at Gujarat

Members meet at Agra

Members meet at Bhopal

Members Meet at Jaipur

Felicitation of Retirees

Members meet at Kanpur

Canbandan: Safi & Afrin

Handing over cheque of CBOA Hospitalisation Scheme

Handing over CBOA Benevelont fund of Rs.5.00 Lacs to Shraddha Suryavanshi nominee of Late Ajit Suryavanshi - Belgavi



Members meet at Warangal



Members meet at Bhubaneswar



Members meet at Chennai



Branch visit by CBOA Palakkad Region


Members meet at Kalaburagi Region