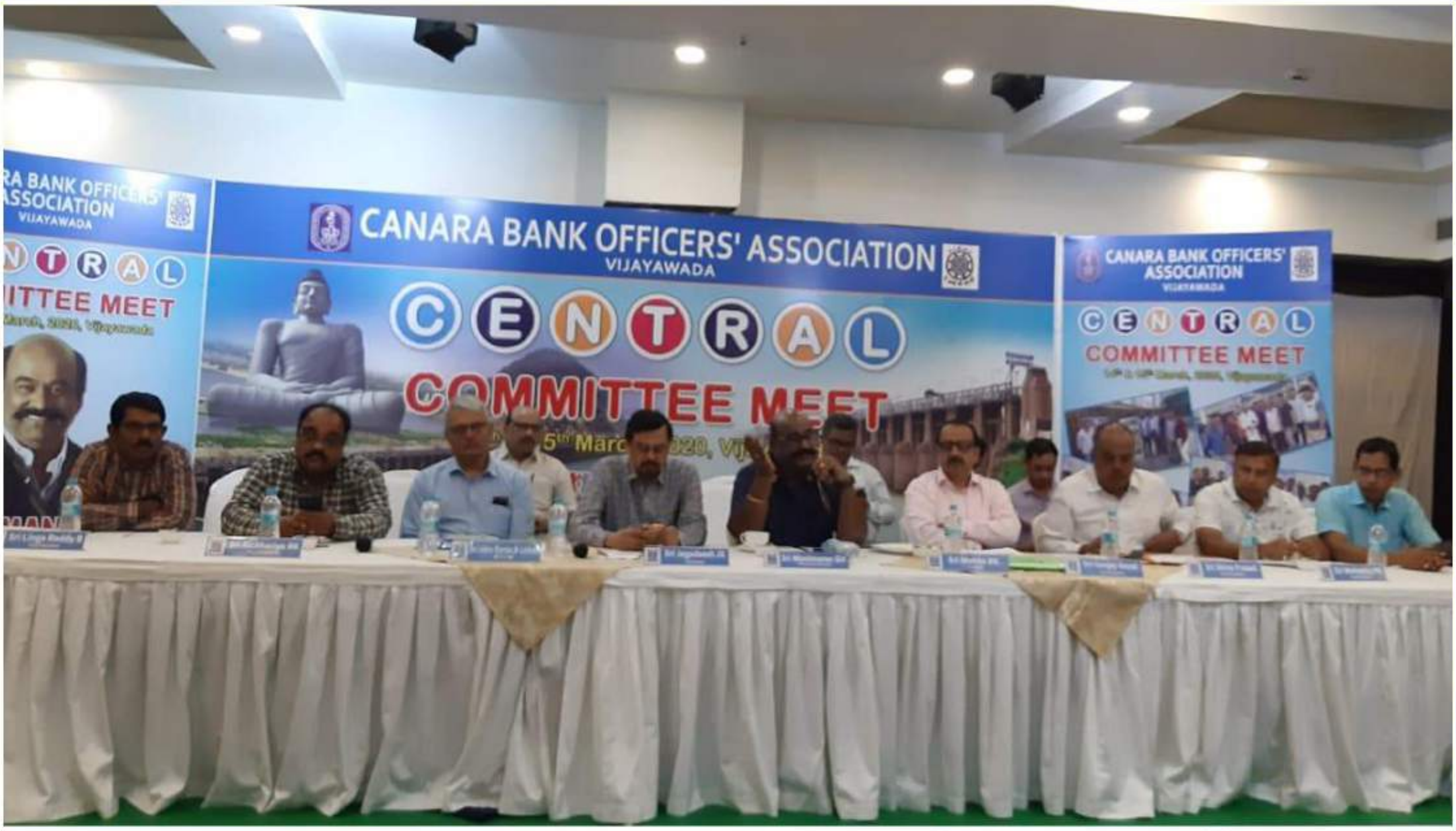
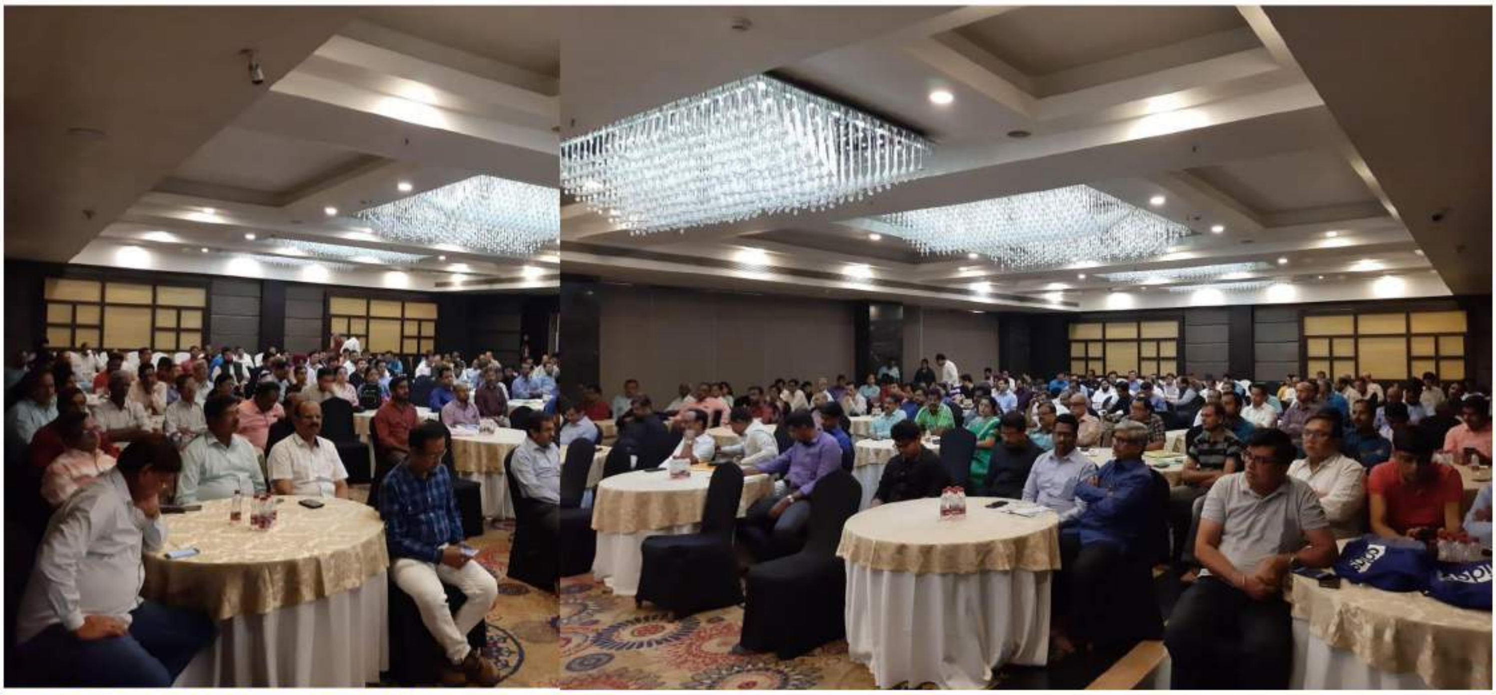
FRIEND & GUIDE

An e- Magazine from CBOA

April 2020





THE CANARA BANK OFFICERS ASSOCIATION (REGD)

AINBOF CANPAL CBOA BE POSITIVE Think Tank CBOA's HELP TANK

Join the fight against

COVID-19

CORONAVIRUS DISEASE 2019

Wash your Hands Regularly

For 20 seconds with soap and water or use hand sanitizer regularly

#Avoid touching your face

Especially your eyes, nose and mouth

Practice social distancing

Keep a distance of 3 feet from others

Let us together

Break the chain

Kindly post Corona Related Emergencies directly to our General Secretary

Whatsapp: +91 6379 880 868

Email: cboamanimaran@hotmail.com

CBOA FRIEND AND GUIDE

ISSUE: APRIL 2020

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COVER

Central Committee Meeting held at Vijayawada

EDITOR

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

EDITORIAL TEAM

SHIJU CG, Malappuram

SUPPORT

BINOY CR, Malappuram
VOLGA RAJU, Malappuram

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EDITORIAL

Post Corona Economy -A Positive Perspective

COVID19 has put the whole world in a terrible fight for survival since World War II. The invisible extremely minute Virus upset the world order, human believes and concepts and has given a chance to rewind and rethink. Size of the aftermath of the Deadly disease is yet to be known, but a world economic recession is imminent which may be equal and or more to the recession in 2007 as anticipated by IMF. It has already hit the stock market, oil price, tourism, automobile industry agriculture etc. It has not left any sector free.

Growth rate of countries has been downgraded and may go to negative. Panic will stop further push in the economy. In addition US is worst hit, it will kick start a chain reaction. So it is definite that job loss to many, stoppage of Pension Payment, salary cut, least purchasing power, failure in timely cultivation and even result in starvation. Sight of starvation has already been seen in Delhi, a 2 km queue for a half day meal by the poor.

Almost all countries has been locked down ,All activities has been cut shortened. To rise from the lock down won't be an easy task for any country. IMF has revealed that more than hundred countries have approached it for financial aid. If a vaccine will not be invented soon or a second wave of COVID comes things will be much more gloomier.

A government without revenue can't serve its people, together with it China's new policies to find new friends in different continents may Trigger a new World order. since a virus can't be erased out without a specific vaccine available, a country that formulate a vaccine and a country can supply medical aid or financial aid to a falling economy will have a bigger control in this new world order so it is the biggest question that where India will stand in the new World order.

Along with Government of India's 23 billion dollar relief package, many other States government has declared similar packages. Proper implementation of these measures will ease the situation along with that measures to stabilize agri-industries also to be taken as it contributes to 265 billion dollar to GDP. Governments support and RBI instructions will give an impulse to rise the Indian economy as measures to pump more money to the market has already been taken. So the first thing to fight the recession ie liquidity in the market is ensured.Provided it should not pile up as npa on the shoulders of banks who worked sincerely without hesitation to support fight against Corona.

India is one of the least hit country when the population is considered. We could curb the epidemic to a larger extent which may boost India's image . So Indian Products may get a better place in the new global market . The Global supply chain is broken ,if India could get a better chance to revamp it things will go great

According to the chief economist of IMF Smt.Githa Gopinath, it is the first time advanced economics and developing economies are hit equally. The size of loss to word economy is 9 trillion dollar and it will contract by 3% this year but strong hope that if the measures are executed correctly and timely we can be over come the shock by the end of 2021.Prudent and proactive stimulus will definitely bring up the economy back to the stage .We know that four quadrants of great inside and positivity, survival hence immediate ,short term for urgent ,medium term or strategic, or nice to have a bucket, this is the correct time we need to push the economy up.

As great Ratan Tata has elicit out that apprehend economists worried it to be a difficult and hardest to recover. But economies has set an example in similar situations, Japan has arisen from the Ashes of World War II. World economy has seen many resession but a setback is inevitable. 9/11 or crisis in 2008 has reshaped the society in lasting ways ,similarly the Corona epidemic also do.

Survival of the fittest is the key Mantra of natural selection adjust to be one among the fittest to arise to the new World order after Corona

Regards
Editorial Team

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

Welcome Syndians

Ref : GS/Mar/2020/INV Date : Mar 31, 2020

The clock is ticking along, signaling the arrival of the D-day. In a few hours from now, history will beckon us – the merger of Syndicate Bank with Canara Bank will take effect from 1st April 2020, as per the scheme of amalgamation of PSBs announced by the Government of India. Upon merger, Canara Bank will become the fourth largest PSB, with 10,390 branches and business of Rs.15.64 lakh crore. The invaluable human resources strength will grow over 90,000.

Canara Bank, in its glorious existence of 114 years as one of the top PSBs, has ensured rapid organic growth and is being reckoned as a crucial contributor and prime partner in the country's socio and economic development. Along its journey, our Bank, as we fondly say, 'Mother Bank', had lent its helping hand to redeem private banks that were in jeopardy and thus enhanced our brand, image, and more importantly, the trust of those who deposited their hard-earned savings and life-time earnings in such entities (Pandyan Bank, Lakshmi Commercial Bank). Those are some of our small steps in inorganic growth.

The amalgamation of Syndicate Bank with Canara Bank is, in a way, a unique inorganic development and a giant leap, as this is the first time another PSB will join hands with us in the service to the nation. Our Bank has put in place proactive initiatives to continue smooth service to customers, business process alignment, and unification of human resources. It is now our turn to rise to the occasion as one and strengthen the unified entity to ensure its continued growth and make it a world class bank.

At this epochal moment, we extend a very hearty and warm welcome to all our brothers and sisters of Syndicate into the Canbank family on their getting rechristened as '**CANPALS**'. We assure that your makeover from Syndians to Canpals will be seamless, smooth, and cordial. It is also our duty to assure the customers that they will be continued to be served well with all warmth. Let us together pledge to propel our Bank to become a global entity.

***

Ref: GS/2020/15/BPS dated 15.03.2020

An appeal to Negotiators / office Bearers / the Members

Dear Friends,

1. After the nationalization of the Banks, Bank Officers' salary was rationalized and brought on par with the Grade "A" Officers of the Government of India, as per the recommendations of the Pillai Committee.
2. Historically, wage revision was linked to the paying capacity of the Banks whereas all other sector across the world are getting the salary on the scientifically framed formula of meeting the needs and requirements of the workforce matching to

the individual's status in the institution without linking to the paying capacity/profit.

3. Because of this, the salary of the Bank officers was reduced consistently during the last 2 -3 decades and the present Basic pay of a Bank officer is Rs.23700/- only, nearly 50% lower than the Grade A Officers Basic of Rs.56100/-.
4. 11th Bipartite Settlement due on November, 2017 was unique because,
   a. 80% of the officers of the industry possessing huge educational qualifications were directly recruited from 2009 onwards and similar is the case with employees.
   b. Thanks to digitalization, the products and services of the Banking sector have undergone huge changes and required such academically brilliant staff which led to raise the minimum qualification of the clerks to minimum of Degree against the earlier stipulation of matriculation.
   c. The faulty prudential and provisioning norms and the introduction of CDR/SDR and subsequently AQR resulted in mounting of NPAs which were made to be provided out of the hard earned operating profits, the true indicator of the performance, ultimately ending up in increased provisions and losses showing all the Banks in red as on March, 2016and after.
5. In such a situation, the Officers Organizations led by AIBOC, had a rethink on the existing policy which was unfavorable to the interests of the officer employees and drafted the Charter of Demands (COD) demanding the wages to be fixed based on the internationally accepted formula instead of relating the wage revision and enhancement with the paying capacity of the Banks.
6. This scientifically drafted COD supported by logical and legal reasoning was signed by other three officers' organizations also and submitted to IBA during June 2017.
7. The subject COD received overwhelming support from all the sections of the Officers who were already feeling low due to the lesser wage compensation compared to their other counterparts who are enjoying better salary structure.
8. This response of the entire officers' community was available as mandate to the negotiating committee as the demands were matching to the aspirations and expectations of the Officers.
9. The COD also raised the hopes of the officers and even the retirees to believe that the wage negotiations and settlements on the new formula to give decent wages to the officers matching to their risk, responsibility, accountability and transferability of the Officers without linking to the profitability of the Banks.
10. In the meanwhile during August 2017, Code on Wages Bill 2017 which was matching to the principles and methodology of the wage revision as demanded by the four Officers organizations was tabled in Lok Sabha and was subsequently referred to Standing Committee of Labour.
11. As per their recommendations the bill was circulated to the State Governments and the Central trade unions like AITUC, CITU and HMS to take their views into account before finalizing the bill and placing it again.
12. This had also raised the hopes of the Officers to get decent wages based on the Minimum Wages formula which was as per the International Labour Organisation's (ILO) recommendations and prescribed by Indian Labour Congress way back in 1957.
13. The above formula of need based wages was adopted in the 7th Central Pay Commission and the Central Government also showed their keenness in introducing such a formula of not linking to the profitability thro' this Code on Wages Bill, 2017.
14. But, very unfortunately the discussion with the IBA itself was happening on percentage

basis as was done till Tenth BPS and it took an year for the IBA for making the initial offer of 2% which shattered the dreams of officers as the negotiations were heading on the same old formula and on the paying capacity of the Banks.

15. It is indeed, unfortunate, the Officers organizations missed to conduct the negotiations based on the very essence of the COD submitted by them which demanded the shift in the formula only to ensure need based salary for the work force to lead a decent life in the face of rising inflation and costs.
16. While the negotiating team was continuing the talks on the basis of paying capacity the 21st December 2018 strike call given by AIBOC demanded the minimum wages policy in line with the principles adopted in the Charter of Demands.
17. Similarly when the other major Officers organizations and employees Unions demandedfor minimum starting wages of Rs.21000/- while going on the All India Strike on 8th January 2020 gave an impression for the poor officers community that the salary for the officers will be matching to the Grade A Officers of the Government, at last.
18. However things were not happening as expected.
19. In between some of the officers by feeling that it is their responsibility to get decent wage revision, took the matter into their hands and gone to the Court.
20. Already three cases have been filed by serving officers and two by retired officers in various courts.
21. The present Position of Court Cases are

A. W.P. (MD) No. 19947 of 2018 - S.Dhanasekar Vs. The Secretary.- IBA and others:

I. The main prayer in this W.P. is that IBA is bound by the Union Cabinet's decision of equal pay status between J.M.G.-Scale -1 and Group "A" Government Officers‟ initial pay in the matter of OBC creamy layer grouping .

II. Therefore, for the J.M.G.-Scale 1 starting pay shall be equal to or more than that of Group "A" Govt. officers starting pay.

B. W.P. (MD) No. 21195 of 2018 -All India Canara Bank OBC Employees Welfare Assn. (Regd) Vs The Secy.- I.B.A., and others

The main prayer is that as per the Union Cabinet's decision of equal pay status, all OBC J.M.G.-Scale 1 officers' starting pay shall be equivalent to or more than that of Group "A" Govt. officers starting pay and IBA ought to implement the equal pay notification in the 11th Bipartite Settlement.

C. W.P. (MD) No.22161 of 2018 – R.Saravanan Vs. The Secy.IBA and 5 others:

I. The main prayer is that what is applicable to OBC JMG-Scale -1 officer should be equally applicable to other JMG-Scale-1 officers also and therefore, (as per the Union Cabinet's decision of equal pay status) J.M.G.-Scale 1 officers starting pay shall be equal to or more than that of Group "A" Govt. officers starting pay and IBA ought to implement the equal pay notification of Cabinet decision and revision of pension in accordance with the 7th C.P.C. formula.

22. Meanwhile the Code on Wages Act was passed and gazette with presidential assent on August 2019. This led to filing of 4th Writ.

D. W.P.(MD) 21535 of 2019. M.Pounraj Vs. Department of Financial Services, Ministry of Finance, IBA and 3 others.

I. The main prayer in this W.P. is that after coming into force of the Code on Wages 2019 Act, any fixation of salary revision for Bank staff as per the 11th bi-partite settlement that is due from 1-11-2017 ought to be over and above the minimum wage fixed by the appropriate Government, Ministry of Finance. The prevailing minimum wage for Group A was Rs.56100/- as on 01.01.2016 and the corresponding pay for JMG Scale I as on 01-11-2017 is Rs.61000/-

IV. individual was discussed and circulated in the minutes of bi-partite negotiations.

23. During November 2019 IBA had filed a counter affidavit in the Hon'ble High Court stating that they are not a legal entity and they cannot make any decisions on their own. It was also claimed by IBA that they are merely facilitators in the Wage Revision exercise clearly forgetting that they are the signatories in the past ten settlements.

24. IBA, in the sworn affidavit, filed before High Court claimed that

a) It is merely an association of Indian Banks and not an institution of either Government or Quasi Government.

b) It has no powers or authority of its own either to agree or decide in fixing the salary or retirement benefits.

c) It acts only as a facilitator to negotiate wages / benefits of revision etc.

d) It has no power or authority of its own to agree or decide in respect of the wages to the bank employees

II. The Hon'ble Court admitted the WP and ordered thus:

"ANY DECISION TAKEN IS SUBJECT TO THE RESULT OF THE WRIT PETITION"

III. This issue was discussed in the subsequent Wage Negotiations talk with IBA which marked the first occasion that a writ by an

25. Aggrieved by such an attitude of IBA, a retired Manager Mr.L.Alex has filed a writ petition in High Court of Madras

E. W.P.(MD) 21 of 2020, L.Alex Vs. Department of Financial Services, Ministry of Finance, IBA and 3 others.

I. The main prayer in this Writ Petition is to issue directions to Department of Financial Services, Ministry of Finance to confer legal status to IBA and forbear IBA from conducting any negotiations or arriving at any settlement with the Unions till such time legal status is conferred on IBA.

II. This writ is also accepted and notice issued to the concerned parties.

26. When this being the case, on 29.02.2020, the discussions took place between IBA and UFBU where in it is indicated that the following major decisions were agreed and a small committee is to be formed to seal the final fate of officers on the wage revision on 16th March 2020.

OFFICERS - SALARY AS ON 01.11.2017

Existing		After merger of DA @ 6352 points		Revised Salary with 2.25% loading in Basic Pay	
Basic Pay	23700	**Basic Pay**	35029	**Basic Pay**	35817
Dearness Allowance (6504 points - 516 slabs - 51.6%)	12229	Likely DA for remaining (152 points- 38 slabs- 2.66%)	932	DA for (152 points - 38 slabs - 2.66%)	953
Basic + DA	**35929**	**Basic + DA**	**35960**	**Basic + DA**	**36769**
Spl. Allowance	1837	Spl. Allowance	2715	Spl. Allowance	2776
DA on Spl. All	948	DA on Spl. All	72	DA on Spl. All	74
Basic+DA+Spl. All	38714	**Basic+DA+Spl. All**	38747	**Basic+DA+Spl. All**	39619
NPS	3871	**NPS**	3875	**NPS**	3962
Net Salary	**34842**	**Net Salary**	**34873**	**Net Salary**	**35657**

27. On the basis of this all agitation programs including Strike were withdrawn.
    a) Offer on Pay slip cost increased to 15%.
    b) Demand on 5 Day Banking will be taken forward by further discussions.
    c) Demand for loading more than 2% will be considered by a Joint Committee of IBA and UFBU.
    d) In addition to 15% offer, encashment of Privilege Leave at 5 days per year.
    e) Improvement in Family Pension – matter recommended to Government will be expedited.
    f) On updation, IBA agreed that some improvement in the pension would be worked out for the retirees of earlier settlements period by working out the cost.
    g) Revised offer on PLI was given at 1.37%, 2.74% and 4.11%
28. If the above is going to come into effect the real increase in the wage revision with 2% load in Basic Pay will bring an increase of Rs.900 to Rs.1100 which would be far less such an increase in salary would put the Bank officers in much lower scale compared to the Grade A officers of Central Government or any public sector undertaking.
29. As can be seen from above the net increase in Basic + DA + Spl. Allowance would in the range of Rs.900/- only which will be not at all matching to the aspirations and expectations of the lakhs of young officers of the banking sector.
30. As AINBOF was consistently putting forth non financial issues should not be part of Wage Revision talks as it makes us to compromise on the core financial issues. If we are made to sacrifice on financial part to achieve the demand of 5 day banking it does not spell success of achieving our demand.
31. Joint Committee of IBA and UFBU for loading of more than 2% will be considered but is there any assurance that it will fetch our demand of wage revision based on Minimum Wages Formula. Even if the loading is increased to 15% it is not going to happen and hence the officers are not going

to be benefited much. It seems to be a tactic of diverting the attention.

32. Encashment of 5 days per year will not bring much monetary to benefit to youngsters as generally preference will be to accumulate leave upto the limit of 270 days. Besides encashment of 30 days can be done once in four years while availing LFC. Even otherwise the encashment of 5 days PL will be to the extent of Rs.10000 to 12000 per annum which is not a big deal.

33. Improvement in Family Pension is another diversionary tactic played out by IBA. Pre 1986 retirees means the Pensioners will be in the age group of atleast 94 years of age. This is will be a minuscule percentage compared to the pensioners and the persons benefitted by this measure will also be very less and the quatum involved will be insignificant. But it is claimed as an achievement !!!!?????

34. There is no guarantee on updation of pension but only some improvement is agreed to by IBA that too after working out the cost. We know the ways of IBA and how they started with a measly offer of 2% and hence less said the better on this.

35. We are opposed to Performance linked Incentive as a matter of policy. As it is based on the performance and is beyond the control of the officers and since it is over and above the salary revision, it should not be treated as a benefit at all.

36. By agreeing for the above, we are losing sight of our other demands like
    a. Salary as per Minimum Wages Principles adopted by Central Government while implementing 7th Central Pay Commission
    b. Running Scale of Pay without any stagnation
    c. Scrapping of NPS
    d. Salary equivalent to Grade “A” officers in Central Government
    e. Medical Insurance scheme as provided in State Bank of India

37. The justifications in favor of our demands are
    a. Minimum Wages principle is recommended by ILO and adopted by Indian Labour Congress as it proposes need based wages to an employee matching to his status / position in the organization without linking to the profit / paying capacity.
    b. Government has passed Code on Wages Act 2019 which prescribes need based wages for employees of both organized and unorganized sector formula. The act was gazette after taking the recommendation of CITU. AITUC and HMS and various other stake holders into account.
    c. If the provisions of the act is implemented there would not be any stagnation and the running scale of pay is automatically ensured which would result in higher basic pay to get higher quantum of pension too.
    d. 8th January All India strike where in the Bank employees have participated in full has demanded minimum wages formula and to fix the minimum wages at 21000 to 24000 as minimum wages.
    e. High court, Madurai bench has advised the GOI to give reply to the prayer that seeking direction to IBA to negotiate the wages on the minimum wages formula with the trade unions is yet to be responded by the GOI.
    f. Meanwhile, IBA has submitted a counter in the high court Madurai stating that IBA is not the statutory body to agree or enter in to an agreement with the trade unions on wage revision and they are only a facilitator which questions the legal validity of even the previous ten settlements.
    g. As a response to an appeal under RTI, the Ministry of labour responded stating that the Code on Wages Act universalizes the Minimum Wages principles and applies to the workforce both in organized and unorganized sector.

h. It is also clarified further that as certain provisions are not notified the Act will be effective from the date of notifying those provisions of the act.
i. It is to be noted here that Ministry of Labour did not reply that the Act is not applicable to the bankers, rather, they opined that the act would be covering the bankers only after the provisions are notified.
j. Neither the Government nor IBA could say the reasons for non application of the minimum wages formula on the lines of CPC to the Bankers despite various representations thorough various modes.

38. Hence, we make this appeal to those officers sitting on negotiation /Office Bearers and the members as follows:
a. This Banking Industry after the digitalization, computerization due to the change in products/services needed to be headed by the people with intellect, right aptitude and attitude.
b. Fortunately, the Industry could attract academically strong officers and employees with right kind of attitude to work in this institutions and that is the reason despite various odds even in adverse situation, the Banking Industry is able to survive.
c. To attract and retain these talents and to make the workforce to feel that Wages in banking industry is good to remain, the compensation must be the best in the industry as the health of the Banking industry is only to decide the very development of this country and its economy.
d. With the size of the Public Sector Banks growing big thanks to the merger, to develop right personnel and take the institution to the international standards as is expected by the Government, the Bank officers and employees should be assured of matching compensation to meet and deliver those standards expected.

39. Thus, we request the negotiators/office Bearers and the members to come out openly in getting the decent settlement for the Bankers by having a rethink even at this juncture, so to ensure80% of the staff i.e.youth who are in the average age of 30s will confidently work for the BankingIndustry.
40. It is indeed a myth that Banking Sector is not having a paying capacity as the Public Sector Banks are comfortably came out from the losses to the tune of Rs.14500 Crores caused by Nirav Modi, Rs.9000 Crores by Vijay Mallya and even after taking 70% to 80% haircuts in many of the corporate defaulters referred by RBI to NCLT.
41. Even, the Hon’ble Finance Minister expressed the confidence that the Yes Bank would be able to come out from the tough situation. It is also to be noted that the Banks are offering huge haircuts and write offs but still they are able to survive, which is possible only because of the young officers who constitute 80% of the workforce and joined the Banking Industry with huge hopes .
42. As such instead of believing that it is not possible to get Wage Revision based on Minimum Wages Principles, we all have to fight hard to establish our rights and come out with a decent salary for the Officers Community matching to the Risk, Responsibility, Transferability and Accountability.

43. **Hence, *we appeal the following:***
a) To the Negotiators – Now also it is not over. We can seek Wage Revision based on the Original demands incorporated in the Charter of Demands submitted by all the four officer organizations as there is no urgency at the cost of our dignity, as every three months we get DA and one

month salary was already received by every bank employee and above all, the mandate was given for the demands enumerated in the COD only.

b) To the Office Bearers – Being the torch bearers of the aspirations of the members it is our prime responsibility to take up with our respective top leaders and put pressure on them not to go by percentage basis which is damaging the salary structure of the officers. Instead, stress them to stick on to the Charter of Demands.

c) Members – To ensure that our aspirations are met and to get salary equal to the Grade "A" Officer of the Central Government which was accepted by the DFS, MOF while equating the Posts of JMG Scale 1 to Grade "A" Officer, you should create the necessary pressure on yourrespective office bearers and leaders to achieve this.

As AINBOF, a body representing the Public Sector Banks will continue to fight for getting decent wages even by joining the legal battle initiated by sensible individuals in the court of law.

***

Ref: GS/2020/LETTER dated 18.03.2020

Letter to MD and CEO

SUB: Suggestions Regarding Corona

Thanks a lot sir for having initiated various measures to guard all our stake holders from the deadly virus Corona and the directives and guidelines issued.

We are also thankful for the instant response to our suggestions on certain specific issues related to the possible virus attack.

To protect the interest of the Institution and the various stakeholders and also to improve the confidence of the work force to serve better, we wish to submit the following suggestion for your evaluation and implementation.

Our committed work force in various cadres is the biggest strength discharging the banks responsibilities at the field level, the health of such workforce is important not only for themselves but also to guard the health of the constituents/public who come to the bank premises.

Thus

1. Thermal screening of staff when they enter the premises and also to test the temperature.
2. Providing face masks, hand gloves, hand wash facilities and hand sanitiser, and this facility shall be provided irrespective of the category of the branches and the cadres.
3. all customers to be advised to use ATM for cash withdrawal and credit into the account.
4. clearing and transfer instruments to be dropped in the boxes- customer need not come inside.
5. skeleton services in the branch - cash receipt and payments above the limit permitted in ATMs, and other essential services.
6. Request for new deposits by transfer and renewal of deposits - to be done through e mail instructions, wherever possible.
7. Cheque book delivery-request by mail and delivery by courier.
8. New business canvassing, road shows, Loan processing, unit visits, pre & post sanction inspections, recovery visits, review meetings shall be deferred.
9. employees with school going children, upto 5th standard, to be given the option to remain at home or to come to the office on rotation basis. Others who stand-in for them, may be suitably compensated.
10. Employees at Administrative offices and inspection dept shall be deputed to branches, especially where less no. Of employees are only available, if need be.

11. As only skeleton services are extended, all the other department staff members should be suitably utilised to obviate the staff shortage issues.
12. Those who forgo their leave should be suitably compensated.
13. In case of extended business hours in an inevitable situation due to Government directives, shift system shall be introduced with suitable compensation.
14. Premises to be sanitised, every day.
15. Thermal screening, temperature checking, hand wash, hand sanitiser for anybody who wish to enter the premises for ONLY specific services.
16. Suitable Notice board outside premises advising about precautions and restricted service available in the premises to prevent unnecessary entry of constituents and public.
17. Every branch shall be provided a security guard to guide and regulate the entry by even outsourcing if required.
18. ATMs and Premises to be sanitised at least twice a day.
19. Cash in ATMs to be replenished frequently.
20. Any absence due to the virus shall be treated as special leave.
21. The bank shall release the financial need immediately towards the treatment of self and the dependents immediately on request which may be adjusted in future.

The bank shall take up with RBI and the Government on the following lines too.

A. Postponing of NPA norms by another 180/90 days for all the existing loan accounts.
B. To maintain the status- quo of asset classification as on 31/12/2019 or a later date, say 28/02/2020.
C. As such we are of the opinion that RBI shall be approached for special dispensation of NPA norms.

Sir,
The bank officers and the employees always proved that they are not inferior to anybody in guarding our nations's interest, and their role can be equated to armed forces guarding at the border, in guarding the country against any any economical aggressions.
The above suggestions will aid this committed workforce to guard themselves so as to guard the nation at this critical juncture.
We assure our best as always.

***

Ref: GS/Mar/2020/19/COVID-19 dated 22.03.2020

Letter to Finance Minister

Sub: Continuity of essential Banking services at Bank Branches/ Offices.

We the Public Sector Bank officers understand the impact of **COVID-19 (Novel Corona Virus)** across the country and applaud the preventive measures of the Government of India to avert the spread of the Virus.

All India Nationalised Bank Officers' Federation (AINBOF) recognizes Banking & ATM Services as essential services and is committed to continue to offer Banking services to its valued customers.

Already 75 districts have been identified as vulnerable and as per the directives of the Union Government respective State Governments have announced lockdown in those districts by imposing **Sec 144 of the CrPC** with directions to the public to avoid travel and to remain indoors, as a preventive measure to forestall further spread of the Coronavirus.

With lockdown being imposed by majority of the states/ districts, public transport in the states have been brought to a halt, restricting the workforce to commute. Under such a circumstance, many of the bank customers would prefer to stay indoors and are not expected to visit the bank premises during the lockdown, unless there are compelling reasons.

In this backdrop, as per Indian Banks Association's Appeal the PSB's shall be directed to discharge minimal and urgent duties as below for which skeleton staff strength is sufficient.

1. Loading cash in ATM
2. Cash withdrawal/ deposits, and
3. Cheque deposit for clearing

Ministry of Personnel, Public Grievance and Pensions, has already issued guidelines for undertaking preventive measures to contain the spread of COVID19. Reserve Bank of India has also suggested similar measures so as to ensure Business Continuity.

Hence, the Public Sector Banks may be advised to encourage the customers to;

1. Use electronic payment options Viz RTGS, NEFT
2. Internet Banking
3. Digital platforms for lending, and
4. Use Debit/ Credit cards for payments instead of currency.

Besides, every branch manager shall be permitted to purchase sufficient number of handsanitisers, face masks and gloves for the use of bank staff as well as the public and to infuse confidence in the minds of public.

The PSBs may be instructed to discharge the minimal duties in all offices and bank branches with bare minimum staff and on staggered batches or on rotation basis. Apart from the above, the officers discharging their duties on rotation basis / working from home need to be permitted special leave, which will encourage them to stay indoors.

Further, the following officers/ employees maybe permitted special leave as a special case;

1. Officers/ employees showing symptoms of being affected.
2. Officers/ employees above the age of 50 years, who are suffering from diabetics etc., and availing domiciliary treatment.
3. Officers/ employees who are physically/ visually challenged; women in advanced pregnancy stage and women with kids below the age of 2 years.
4. Officers/ employees who are ailing from chronic diseases related to heart, liver, lungs, kidney etc., irrespective of age.

The PSB's may be directed to;

1. Revise the business hours as 10:00 a.m to 02:00 p.m (w.e.f March 23, 2020 till march 31, 2020).
2. Close down branches in close vicinity, which would not cause any inconvenience to the customers, as all the banks/ branches are enabled with Core Banking Solution (CBS).
3. Waive charges related to electronic fund transfer, ATM cash withdrawal – including other bank withdrawals with immediate effect.

It is also requested to provide directions to the PSB's to temporarily halt customer visits by the bank employees for the purpose of recovery, unit visits, inspection and third-party business.

With National safety in mind, branches in the remaining districts can be utilized to spread awareness among the general public by displaying notices issued by GOI and other regulatory bodies.

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Ref: GS/2020/Letter dated 28.03.2020
Letter to MD and CEO

Sub : PANDEMIC CORONA VIRUS (COVID-19)

As per the directives of the Government branches of our Bank have been kept open to offer essential banking services to the Public and Customers during the Lockdown period. We can proudly claim that majority of our Officers/employees, despite the difficulties due to the traffic restrictions, disruption of public transport are attending office and serving the customers and public.

We would like to bring to your kind notice that the employees attending office are at greater life risk due to the pandemic Covid-19, as they need to deal with the public and customers who come to the branches in large numbers. Though necessary precautions are put in place by the Bank/staff members, spread of the dreaded virus cannot be ruled out even if one customer affected by the said virus enters the branch premises.

We understand that the Govt has cleared a insurance proposal of Rs 50 lakhs for all Doctors, para-medical forces, etc who are providing emergency and essential services to the Covid-19 victims. Considering the risk being taken by our employees in providing essential services to the public/customers, we request you to explore the possibility of insurance cover of Rs 50 lakhs to all our employees who are also facing similar eventualities while serving the customers.

Further, a few of peer banks like SBI, BOB have introduced the following additional benefits to their staff in recognition of the selfless service rendered by the employees during these challenging and difficult period.

a. Payment of One day's salary for every 6 working days on which the employee has worked during the lockdown period" by SBI.
b. Payment of One month as Advance at NIL interest with a moratorium of 3 months. Repayment to commence from July 2020 to March 2021 in equal monthly installments from salary by BOB.
c. Payment of conveyance amount of Rs 200 per day to the employees attending office during the lock down period by Union Bank.

The Reserve Bank of India has also during the Monetary Policy announcement permitted Banks to allow moratorium of EMI's and interest in respect of home loans personal loans etc. We request you to consider moratorium in respect of the home loan and personal loans availed by the employees for a period of 3 months also. This shall be of great relief to the employees during the period of adversity.

Sir, your immediate intervention on the above issues and assuring words at this juncture to take care of the working conditions, health or any adversity during this crucial period shall further impose confidence and enthuse the employees.

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Ref: GS/Mar/2020/22/ RBI-Gov dated 28 Mar 2020

Letter to RBI Governor

The news item appeared on 27th March 2020 in THE HINDU about the closure of the bank branches, has disturbed every banker across the country, while they are all risking their life and serving the nation taking the advise of the Honourable Prime Minister with all seriousness.

Sir, for your kind information,

1. In the banking sector nearly 80% of the workforce are below the age of 35 years, who themselves are not exposed to the unprecedented situations prevailing today.

2. Nearly 50% of them are working far from their home town and in other states staying alone and relying on the hotels, hostels, mess and paying guest accommodations.

3. Nearly 35% of them are young women and majority of them are just married or young mothers or pregnant.

4. Around 40% of them are working in far off rural branches without basic amenities and 1000's of kilo meters away from the near and dear.

5. In majority of the branches, total number of branch staff itself is three only and minimum of two are required to handle the securities and in such branches 50% strength and rotational presence could not be implemented.

6. Though banks have permitted purchase of protective gears, sanitizers and masks are not available in many places.

7. Even in the metros like Mumbai and Delhi one could not travel using their own vehicle to the branches which are normally located at quite a distance away from the official quarters and residences.

8. The problem of the people who are not possessing the own vehicles is far worse and can't be described.

9. There are instances that the bankers were beaten by the police officials despite showing the Bank's ID card is a matter of grave concern and a menace to be managed.

10. The situation is whole lot worse in rural branches.

11. Rural branches have no assistance to regulate the crowd.

12. The ire of the customers expressed in filthy language even on the women employees/ Officers cannot be explained.

13. Though the timings is restricted up to 02:00 pm, the bankers have to work for another two hours minimum to complete the day end work before leaving the branches.

DESPITE ALL THE ABOVE WE THE BANKERS ASSUME OURSELVES AS ARMY MEN IN HANDLING THE INTERNAL EMERGENCY AND ARE CARRYING OUT THE DIRECTIONS OF THE GOVERNMENT IN THE INTEREST OF THE COUNTRY AND ECONOMY.

We also know well, the various economic measures announced will hit the BANKS' PROFITABILITY and IT WILL REFLECT ON OUR WAGE REVISION AND BE ARGUED AS GENUINE BY THE ADMINISTRATION.

Despite the above, the TRADE UNIONS are encouraging the work force to serve the Nation.

Though disappointed, with a sense of commitment to serve the nation, we invite your kind attention on the following to be implemented which would certainly improve the efficiency of Banks and Bankers.

1. Add representatives from the BANKERS' TRADE UNIONS in the committees at every level viz, STATE, DISTRICT, BLOCK and VILLAGES so as to effectively solve the field level issues in running the Bank branches then and there, and such participation will increase the confidence level of the Bankers.

2. Since CBS is being followed in all the banks, we shall open one branch for a bank within five kms radius in metros, urban and semi urban areas.

3. Rural branches shall be opened on alternate days.

4. Public conveyance permitted by some state governments to transport the doctors, nurses and sanitary workers shall be used by bankers too.

5. Banks shall be advised to organise vehicles to transport the employees from various corners of the cities and the villages with suitable permissions and precautions.

6. Pregnant women, women with the kids of two years and less, employees above 55 years, employees affected by chronic diseases, heart patients, asthma patients, diabetic patients, physically challenged and visually challenged who are more likely to ger infected shall be given special leave to remain at home.

6. All the branches shall be given adequate protection to maintain utmost hygiene.

7. Every branch shall be given a security assistance even by engaging private security to regulate the possible crowd in the branches during the ensuing week.

8. Banks shall be advised to give one month salary as interest free advance to the employees for meeting the unforeseen expenses.

9. Banks shall be advised to give one day salary as a honorarium to the employees for every completed presence of six days in the branches.

10. As it is extended to the other essential service workers, bankers also shall be covered with 50 lacs insurance and the premium shall be borne by the respective Banks.

11. Loan recovery on the advances availed by bankers also shall be deferred for next three months so as to improve the net take home pay and to meet the additional expenses to be borne by the bankers.

12. The bankers under suspension in relation to any non vigilance issues may be reinstated.

13. Willing retired employees may be drawn to service to work in the respective local branches.

14. Employees working in,round the clock departments/ sections may be given four hours shift to ensure the uninterrupted service without compromising the security risks.

15. Every Bank shall be advised to create an employee grievances cell to solve their problems instantly.

Sir,
With the above listed basic needs of the bankers and with the escalated enthusiasm, as we performed during the Demonetisation, Jandhan yojana, Mudra loans and other poverty alleviation programs, we the bankers will rise up to the occasion to discharge our responsibilities in the interest of fellow brethren and the nation.

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Ref: GS/Mar/2020/23/RBI-Gov dated 29 Mar 2020
Letter to RBI Governor

SUB: PRADHAN MANTRI GARIB KALYAN YOJANA

We are indeed thankful to our Honourable Prime Minister for his recognition of the dedicated service being rendered by the Bankers all over the country despite risky situation prevalent in handling the day to day activities of the branches in the midst of corona threat.

We also understood our responsibility of successfully executing the ambitious programs announced under **PRADHAN MANTRI GARIB KALYAN YOJANA viz.,**

A. **TO DISBURSE Rs.500 PER MONTH FOR THE NEXT THREE MONTHS TO 20 CRORES WOMEN BENEFICIARIES UNDER PMJDY.**
B. **TO GIVE Rs. 2000 TO 8 CRORES INDIAN FARMERS UNDER PM KISAN YOJANA.**
C. **TO GIVE AN EX GRATIA Rs. 1000 TO 3 CRORES POOR SENIOR CITIZENS, WIDOWS AND DISABLED.**

In this regard we wish to furnish the prevalent situation and few suggestions to overcome in disbursing the money at the needy hour without exposing the beneficiaries to the possible infection of the deadly corona virus.

1. Though the disbursements are to be carried out through all categories of branches, about 80% of the beneficiaries are to be serviced through Rural and semi urban branches only.
2. Disbursements are to be effected through the branches, ATMs and Business correspondents(BC)
3. It is estimated that about minimum of 1000 beneficiaries of various categories are to be serviced through every rural and semi urban branches.
4. These rural and semi urban branches are normally be manned by 3 to 4 employees and supervisors and the number is sizeably diminished during this epidemic period.
5. Majority of these branches are not provided by the services of the security guard too.
6. Every branch is servicing minimum of five villages and thus the beneficiaries are spread over these villages who are to be serviced by a single branch with minimal staff.

7. Majority of the branches are managed by the supervisory staff belong to other states and are having the disadvantage of non familiarity with the local language.
8. Every rural and semi urban branch is possessing maximum of three BCs could be used as agents to disburse the money.
9. All the villages might not have been provided with ATM facility.
10. Not more than 40% of the beneficiaries might have availed the Debit card facility to be used in ATMs.
11. More than 50% of the Debit card holders also may need assistance to use the debit card in the ATM and a few might have forgotten the PIN to be used in the ATM.
12. It is practically not possible by the bankers to communicate to all the beneficiaries effectively to come in staggered timings to avail the facility.
13. It is practically difficult to regulate the beneficiaries if they are coming in group and send them back empty handed, once they reached the branch.
14. Sir, your goodself would certainly appreciate the above mentioned genuine and practical difficulties in ensuring the safety of the beneficiaries from the possible infection while disbursing the money to the beneficiaries.

In this regard, we wish to suggest the following for your examination and consideration.

1. A committee may be formed in every village consists of a people representative, preferably the Sarpanch (Village president), a representative from the Government either from the Agricultural Dept. or from the Revenue Dept. and a personnel from the police department.
2. This committee shall be entrusted with the responsibility of handing over the money ward wise to the beneficiaries in the village by personally visiting their households against the acknowledgment.
3. The committee may collect the moneyalong with the list of beneficiariesfrom the respective branch in advance pertaining to the particular village on the joint responsibility.
4. The entire process shall be assisted by a representative from the branch.

Sir, the above system will certainly ensure the smooth distribution of money to the beneficiaries without crowding – a risk to be avoided at this juncture.

Thanking you sir.

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Ref: GS/2020/letter dated 05.04.2020

NATIONALISED BANKS IN NATION BUILDING

Entire India must have realised now the constructive service rendered by the officers and employees of the Nationalised Banks.

All the poverty alleviation programs of the Government right from IRDP, DRI, PMRY, SEPUP, SEEUY and other programs targeting the specific groups like helping the SME customers, export business, women beneficiaries, minority communities, SHGs , educational loans and other flagship programs of the Government like PMJDY, credit the assistance directly to the beneficiaries(DBT) and Debt waiver, the Nationalised Banks are in the frontline always.

In the recent times, the importance of the Nationalised Banks must have been felt during the Demonetisation too.

The dedicated work force of the Nationalised Banks never worried on the profits and personal benefits, but, always keeping the Social Banking as foremost, opened the branchesevery where from Kashmir to Kanyakumari even in the unaccessible locations.

If the Army is guarding the borders from the external aggression from the enemies, the soldiers of Nationalised Banks are guarding the country from the economical aggression of the both external and internal inimical forces.

Private financial institutions may be favoured andare being flourished today,but, from the date of nationalisation, the banking habits to every Indian citizen, even in jungles have been taught by the Nationalised Banks only.

Even in the midst of stiff competitionnow, the Nationalised Banks are shouldering 70% of the market share.

Thus, true it's nature,

1. Though the Nationalised Banks' work force has been fighting for their legitimate wage revision from November 2017, when the country has declared the Health Emergency, they shelved all their demands and reached the forefront to serve the nation.
2. Around 75% of the workforce of the Nationalised Banks are below 35 years and highly literate and about 38% are young women.
3. Everyone including, physically challenged, visually impaired, pregnant and young mothers have taken their position is serving the nation.
4. Even while the Government offices are closed, the Nationalised Banks are following regular working hours.
5. Despite the high risk, they willingly accepted their responsibility under **PM's Garib Kalyan Yojana**, of disbursing RS 500 to women beneficiaries under PMJDY, Rs. 2000 to farmers and Rs.1000 to deserving senior citizens all over the country even in high mountains, deep valleys, thick jungles and unreachable through the normal mode of transport.
6. When all the public transport have come to the grinding halt, daring every adversaries, it is now the Officers and employees of the Nationalised Banks are travelling on the road along with the police, doctors, nurses and sanitary workers.
7. Work force of the Nationalised Banks are proving the truth in the Honorable Finance Minister's statement that there is no economic emergency in the country.
8. Despite the fact that their wages are yet to be revised from Nov 2017, they have volunteered to **donate one day salary to the PM CARES FUND.**
9. **AINBOF** the umbrella organisation of the officers belong to Nationalised Banks, which has been fighting for the financial benefits, **now donated Rs.25 lacs to the PM CARES FUND.**
10. ***WE ALL THE OFFICERS OF THE NATIONALISED BANKS ARE PROMISING THE BRETHREN OF THIS COUNTRY " WE SERVED, WE ARE SERVING AND WE WILL CONTINUE TO SERVE THE NATION.***
11. To strengthen the financial Army to continue to serve the country more effectively in the interest of the Nation,we must urge the Administration to consider our expectations listed as follows, of course, after the peace returns.

    I. Continuing the Government holdings in the Nationalised Banks.
    II. No step towards privatisation.
    III. Permitting the cadres of PSBs who are being nurtured with social responsibilities to hold the elite positions in the Banking industry.
    IV. Permitting the cadres reached the top line through their dedication and wisdom to remain in the system till their superannuation to utilise their experience and exposure in social banking to the Nation's economic prosperity.
    V. Nominating the representatives of the trade unions in the board to derive the benefit of robust Participative management which helped the sector to build the strong banking presence and practice.
    VI. Settling the wages on the minimum wages policy without linking to the profit and profitability - a GOI principle available to every sector as approved by both the houses and assented by the Honourable

President- **The code on wages Act 2019.**

VII. Officers' wages equivalent to Grade A officers salary of GOI.

VIII. Consider running scale of pay without stagnation to encourage the youth to work with more dedication.

IX. Scrap the NPS by reintroducing the defined pension scheme in view of the uncertainty of the pension funds being managed by the private.

X. In respect of the elders who founded the strong edifice for the INDIAN BANKING system, introduce the Pension updation as in the Government.

Thus friends,

while immersing ourselves in the service of the nation, let's preserve our spirit to achieve our basic goal of building strong NATIONALISED BANKING SECTOR in the larger interest of our MOTHER INDIA.

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REF:CBOA:CH:APR:1:2020 dated 04.04.2020
Letter to MD and CEO

Sub :: PANDEMIC CORONA VIRUS – (COVID-19)

We appreciate the steps taken by you and the Bank for the welfare of the employees during this difficult period. As per the directives of the Government branches of our Bank have been kept open to offer essential banking services to the Public and Customers during the Lockdown period. We can proudly claim that majority of our Officers/employees, despite the difficulties due to the traffic restrictions, disruption of public transport are attending office and serving the customers and public.

We would like to bring to your kind notice that the employees attending office are at greater life risk due to the pandemic Covid-19, as they need to deal with the public and customers who come to the branches in large numbers. Though necessary precautions are put in place by the Bank/staff members, spread of the dreaded virus cannot be ruled out even if one customer affected by the said virus enters the branch premises.

In the present scenario of total lock down of the Nation, we would like to suggest the following measures for your kind consideration, which shall further help in building the confidence of our Officers/employees.

1. **Providing insurance cover to the Officers/employees in lieu of the risk being undertaken in providing essential service as per the directives of Govt/RBI/IBA.**
   Govt has cleared a insurance proposal of Rs 50 lakhs for all Doctors, para-medical forces, etc who are providing emergency and essential services to the Covid-19 victims. Considering the risk being taken by our employees in providing essential services to the public/customers, we request you to explore the possibility of insurance cover of Rs 50 lakhs to all our employees who are also facing similar eventualities while serving the customers. We understand that a few of peer banks have already provided insurance cover to their employees.

2. **Payment of One day's salary for every 6 working days on which the employee has worked during the lockdown period.**
   Our staff members have been serving the customers diligently duly following the guidelines on Social Distancing. In recognition of the selfless service being rendered by our employees to the customers during these challenging time, payment of an additional amount shall be an additional motivating factor for their dedicated efforts and solidarity extended. Moreover, peer Banks like SBI, Union Bank of India have already introduced

similar measures and we understand that the Govt has also approved introduction of such a measure.

3. **Payment of conveyance amount of Rs 200 per day to the employees attending office during the lock down.**
   The said measure shall help in the Officers/employees easing the financial burden of commuting to the office during this difficult time wherein no public transport is available.

4. **Permitting physically challenged/visually impaired/pregnant women employees/women employees with child less than 2 years old from attending duty in view of the complete lock down declared.**
   Considering the difficulty for the physically challenged/visually impaired in commuting to the work place and the health hazards involved on account of the deadly Covid virus to pregnant women employees/employees with child less than 2 years old, we request you that they be exempted from attending duties during the lock down period. **The period of absence may be treated as Special Leave**. The said facility has been extended by e-Syndicate and also peer banks like PNB, Central Bank of India.

5. **Making available the benefit of enhancement in the furniture limit to the existing Officers of Canara Bank also post amalgamation.**
   Post amalgamation there has been an enhancement in the Furniture limits. However, in terms of the guidelines mentioned under para 13.6a of the MOI on Premises Policy – " If an Officer continues to remain in the same scale and the monetary ceiling is enhanced in between for any reason, the Officer is not entitled to claim the differential amount. In view of the said clause, no Officer employee of Canara Bank can avail the differential amount till he is promoted, where as e- Syndicate Bank officers continue to enjoy the higher limit which is against the assurance given, that the best of the benefits will be passed on to all the Officers of the merged entity.

6. **Permitting employees struck at other places on account of Lock down**
   We understand that a few of the employees have been struck outside their work place because of the national lock down and are not in a position to travel back to their work place and report for duty. Permission may be considered to such of those employees to work at the nearest branch to the place they are struck. This proactive and employee friendly measure shall ensure presence of adequate staff at the branch and also further enhance the morale of the employees and enthuse him to perform with further zeal and commitment. We understand that vide communication dated 31.03.2020 employees of e-Syndicate have been permitted similar facility. We request that the said facility be made available for the employees of Canara Bank also. This shall small act shall avoid discrimination and put all the employees of the amalgamated entity on par.

Sir, your immediate intervention on the above issues and assuring words at this juncture to take care of the working conditions, health or any adversity during this crucial period shall further impose confidence and enthuse the employees.

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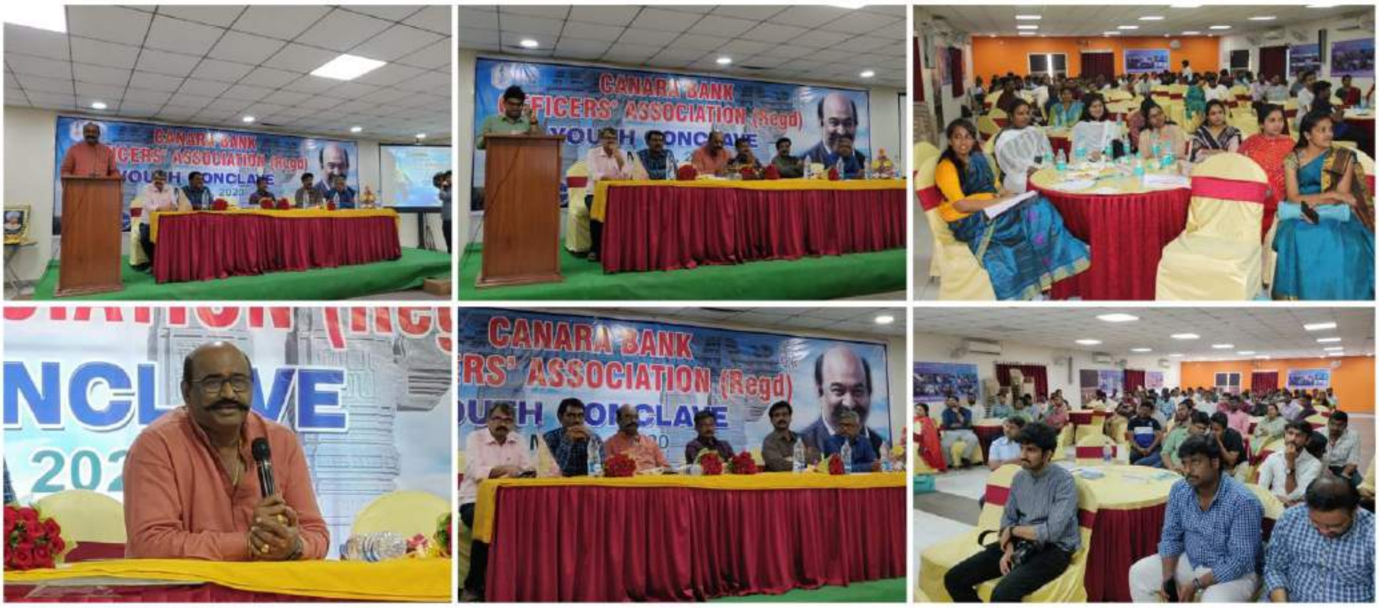
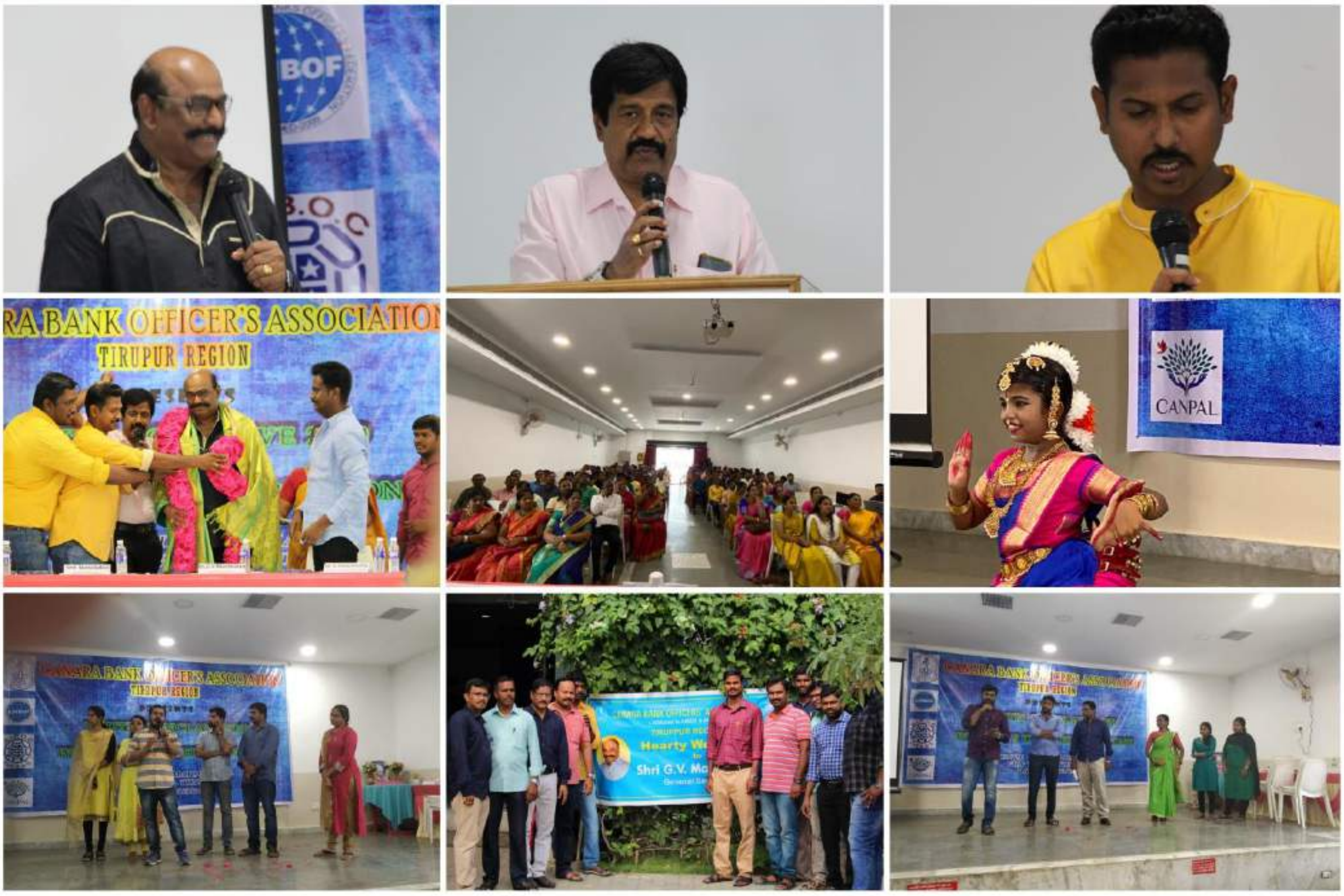
EVENTS OF MARCH 2020



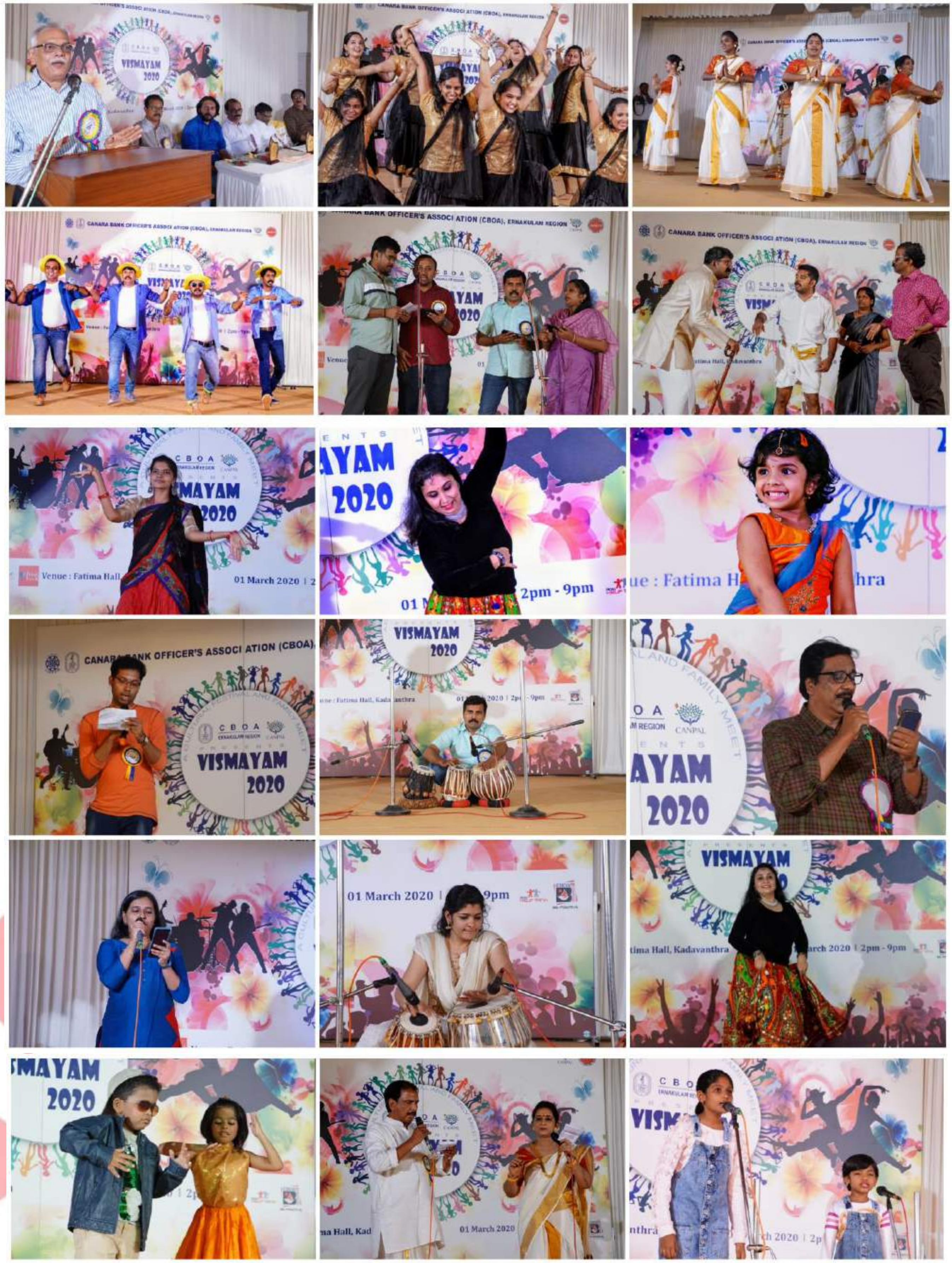
Youth Conclave at Warangal, Hyderabad



Youth Conclave and Womens day celebration at Tirippur

Central Committee Meeting at Viajaywada

Vismayam 2020 – CBOA Cultural fest held at Ernakulam Region



Branch visit by CBOA Chairman and Team Banglore

Branch visit by CBOA Coimbatore Region

Branch visit and members meet by CBOA Guwahati Region

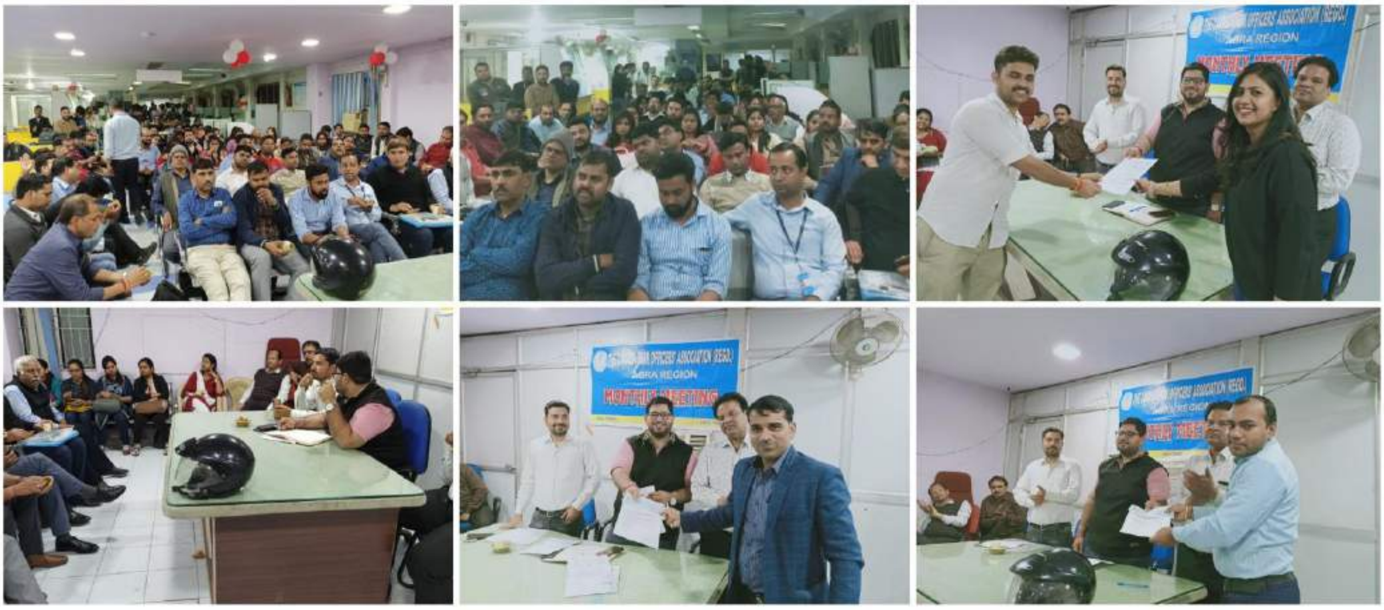
Branch visit by CBOA Gulbarga Region

Cultural fest by CBOA Hyderabad

Aagaaz - Cultural and Sports fest by CBOA Karnal Circle

Members meet at Kanpur

General Body meeting and womens day celebration by CBOA Kannur Region



Members meeting by CBOA Agra Region

Members meeting by CBOA Thirippur Region

UM Palo Memmorial Cricket tournament at Ranchi

Members meeting at Trichy

Womens Day Celebration by CBOA Agra Region

Womens Day Celebration by CBOA Baireily Region

Womens Day Celebration by CBOA Bhopal

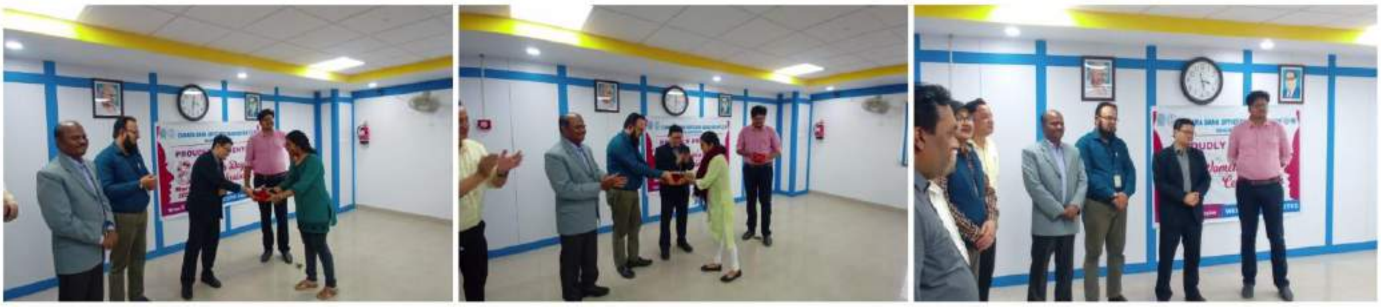
Womens Day Celebration by CBOA Ernakulam Region

Womens Day Celebration by CBOA Karnal

Womens Day Celebration by CBOA Kolkatta

Womens Day Celebration by CBOA Lucknow

Womens Day Celebration by CBOA Palakkad Region



Womens Day Celebration by CBOA Siliguri Region

Womens Day Celebration by CBOA Trivandrum Region

Womens Day Celebration by CBOA Kollam Region