



# FRIEND & GUIDE

An e- Magazine from CBOA

March 2020



## THE CANARA BANK OFFICERS ASSOCIATION (REGD)





*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](mailto:cboamanimaran@hotmail.com)**

Contact details of office bearers of all regions also enclosed

**CBOA FRIEND AND GUIDE  
ISSUE: MARCH 2020****\*\*\*\*\*****COVER****Syndicate Bank Officers Association Triennial  
Conference****EDITOR****GILJITH M**

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**EDITORIAL****SAVE PUBLIC SECTOR BANKS – SAVE NATION**

Yes Bank, a new generation public sector bank started in 2004 is seen failed an reports says a Public sector bank is going to take over it. The bank was once praised to be one of the top private sector banks which offered interest rates of 7% in savings bank account, which is still being followed by many new generation private sector banks. Yes bank has increased its credit portfolio from half lakh crores to two and half lakh crore with a sudden jumb in just three years. This clearly explains how a private sector bank managements plays blindly and irresponsibly with the public fund.

The day before Neilarmstrong made a giant leap in the history by landing on Moon, Indian Government with its first lady Prime Minister Smt. Indira Gandhi has made the biggest structural reform of Indian financial system-Bank Nationalisation.

It is public sector banks which helps India to emerge as one of the largest developing economy. As per data available, till 1969 four major cities of our country accounted 45% of total banks deposits and 65% of total banks credit. It is public sector banks which penetrated to the unbanking regions especially the rural areas and marked success in financial inclusion. The same spirit of Public Sector banks was seen even during the recent jandhan Yojana. Private sectors which only aims at profit will concentrate only on the business growing cities and will never care for social welfare or Financial inclusion.

It is only public sector banks which supports projects in the remote corners of the country, handholds upcoming new entrepreneurs, supports infrastructure, powerplants and manufacturing sectors. Its Public sector Banks which helped our country in gaining self sufficiency in food grain production, support farmers, small business and weaker section of society, when the private sector concentrates on comfortable retail lending products that too with very high interest rates for common people and corporate loans for big corporates. Private players always play safer games with common people when the public sector takes the risk and responsibility to extend helping hands to needy people of all classes.

It is commendable that no single PSB has failed or faced liquidation till date. One of the main reason for India's development is Public sector banks. If we really want our country to grow we should support and save our public sector Banks.

**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**

**REF: Letter to MD & CEO dated 18.03.2020**

**SUB: CORONA SUGGESTIONS BY CBOA**

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 nation'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.

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**Ref: Letter dated 21.02.2020**

**SUB: 20 Lakh Crores in 2025**

The achievement of y(our) CBOA in securing the record number of vacancies must be already in your hand.

In the Joint conference held yesterday, 20<sup>TH</sup> FEB 2020, our representation to declare the increased vacancies in the background of members' aspiration, need to maintain the quality business by placing the officers matching to the category of the branch, relaxation effected in the eligibility norms and the guidelines under the promotion policy was considered positively and favourably and thus we were able to achieve this historical number of vacancies.

We congratulate everyone who opted for promotion to shoulder higher responsibilities in our **MOTHER BANK** and also wish all the best to come out successfully in the ongoing interview.

Refer the various study materials provided by y(our) CBOA and face the interview with confidence.

The JC was attended by our MD&CEO along with our ED. our MD&CEO during his inaugural speech was expressing his happiness to head our Bank and also indicating his level of confidence on the well informed CANARA BANK's workforce and more particularly officers of our Mother bank.

Our MD&CEO was demanding the participation of all the officers in placing our bank as No.1 among the nationalised bank.

We assured our MD&CEO, our fullest and unconditional cooperation in building our Bank's fortune in the days to come.

We also requested to implement various welfare measures to increase loan facilities like Home Loan and car loan etc., We also demanded to create more conducive and positive working atmosphere by recognising the services of the officers by timely encouraging them through incentives and training programs in exotic places.

We must recall with gratitude here the observation of our MD who stated that the sacrifice of the family members of the officers also to be recognised who are primarily being behind the success of the officers, even by permitting the spouse to join in any program planned to recognise the officers' performance.

Our MD&CEO has responded positively and enthusiastically to all our suggestions and assured to explore the possibilities of implementing shortly.

Besides your CBOA has suggested few BUSINESS BUILDING ACTIVITIES too as follows which were also received well to be looked into.

1. To relax the takeover norms to tap the existing/ new business from the performing customers of the small banks.
2. ROs' functioning shall be restricted to the level of extending business support alone to the branches which will turn the ROs more branch friendly and the RO executives will be available to the branches for fructifying business calls of the branches. Any measure of administrative responsibilities which includes collecting the data, feed back and reports shall be rested with Circle offices totally.
3. Specialised hubs like RAH and SME shall be further and adequately strengthened and shall be placed under the direct control of circle head.
4. Help desks to be opened in the malls to work in two shifts manned by MOs and trained personnels in handling all our tech products who can offer the solutions to the needy customers instantly. This step will be helping us to popularise our tech products among the youth extensively and also would be a relief to the branches to a reasonable extent.
5. Every city to have exclusive Gold loan hubs to work in two shifts manned by specially trained personnels and it can be in multiple numbers in metros.
6. An option shall be given to the employees and officers to work as appraisers after imparting a special training with additional allowance and also after installing improvised measuring gadgets. This measure would be the opt step in eliminating the fraud instances in granting gold loans.
7. A Specialised cell may be created in every CO to monitor the corporate business initiatives in their respective area of operations to give first hand information and tacit support to the branches in securing such business.
8. A drive should be initiated by engaging special task force immediately to renew the documents which are mounting in big number and this initiative will generate the needy awareness among the officers and also may help in recovering small loans in rural and semi urban branches.
9. Lead bank managers shall be given more responsibility and importance so as to secure more government business and primarily to tap the panchayat accounts to improve CASA. In the non lead bank districts, an exclusive district coordinator may be appointed instead of assigning the job to the branch in charge in the district head quarters, so as to become bridge to secure the government business.
10. On the job, credit awareness program shall be conducted at the regional office level using the services of the RO executives and section heads instead of relying on the STC which at times is neither person oriented nor the branch oriented.
11. Ten managers group meeting shall be conducted once in two months to share the local business related information which would be a tool to bridge the knowledge gap also among the youth.

All the above listed suggestions were well received by the administration and it was assured to examine in due course.

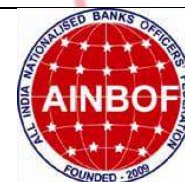
Dear CANPALs, a big responsibility is to be shouldered by every one of us in flaw free business building in the ever changing banking scenario.

We crossed the milestone mark of 10 lac crores business with ease in six years period and we should be surpassing 20 lacs crores business by 2025 comfortably by the young and committed cadres of CBOA with the same ease to place our bank as NO.1 among the Nationalised Banks.

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# AINBOF

**All India Nationalised Bank Officers' Federation**



**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 hand sanitisers, 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 / FEB / 2020 / 10 / BPS dated  
20.02.2020**

Letter to Finance Minister

**SUB: Eleventh Bipartite Negotiations**

We invite your kind attention to our detailed letter dated 29th January 2020 on the subject.

Department of Financial Services, Ministry of Finance, vide their communications dated 12.01.2016, 24.08.2016, 21.10.2016, 21.12.2016 and 21.03.2017 advised all the Bank managements and IBA to expedite and conclude the 11th Bipartite Wage Settlement well before the due date of 01.11.2017.

As per the custom, all the four officers organisations submitted the Joint Charter of Demands to the Indian Banks Association during June 2017 and the negotiations commenced. The Charter of Demands was based on the Minimum Wages Principle according to which Wages to be given to an employee for him to lead a decent life, matching to the status he is enjoying in the institution without linking to the paying capacity or profitability of the respective institution.

However, discussions started on the traditional system of percentage increase and IBA's initial offer was a mere 2% increase in pay slip components cost and this dismal offer was also made after a series of discussions over a year exemplifying the attitude of IBA towards Wage Revision.

Aggrieved by such an attitude of IBA, three writs have been filed by different individuals in the Madurai Bench of High Court of Madras.

The first writ was filed 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 an individual belonging to OBC Community seeking equivalence of pay for all OBC employees.

The third writ was filed by 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.

In none of the above writs the prayer was to decide the Wage Revision in Court but to direct IBA to conduct the Wage Revision Negotiations on the basis of Charter of Demands.

Meanwhile one more writ was filed by a retired officer before the Madurai bench of Madras High Court seeking its direction to the DFS, Ministry of Finance, to ensure that the 11th bi-partite negotiations by IBA to take into consideration Minimum Wages Principle adopted in the Code on Wages - 2019 Act and 7th Pay commission.

Responding to these writs IBA had filed a Counter affidavit in the Madurai High Court that "The Indian Banks' Association, is neither a registered Association nor a statutory body established under any special legislation and that it is only an autonomous body and plays the role of a facilitator only".

After conducting and signing Ten Bipartite Settlements with the Trade Unions such a regressive stand by IBA that it is only a facilitator and has no legal status created an apprehension in the minds of the cadres.

Pained by such a response from IBA another retired officer had filed a writ petition in the Madras High Court with a prayer to issue directions to DFS, Ministry of Finance to confer legal status to the IBA and then conduct the negotiations on the lines of Minimum Wages Principle adopted in the Code on Wages - 2019 Act and 7th Pay commission.

It is observed that the representatives from DFS, Ministry of Finance had informed in the last reconciliation meeting held on 17th February 2020 with the Chief Labour Commissioner that the Wage Revision matter needs to be discussed at the bilateral level between the IBA and federations and also to be resolved at the bilateral level, whereas Indian Banks Association has on its own admitted in the Hon'ble High Court of Madurai that it is only a facilitator and has no legal status.

Under the above circumstances, we seek your intervention in the matter and direct the Department to confer legal status to the Indian Banks Association so that the negotiations can be continued without any concerns and the following genuine demands of the officers are fulfilled.

1. Wage Revision as per the Joint Charter of Demands ensuring the need based minimum wages.
2. Salary of the JMG scale I Officers should be equivalent to Grade "A" officers of the Govt. of India
3. Running scale of pay without any stagnation.
4. Updation of Pension.
5. Scrapping of NPS

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**Ref : GS / FEB / 2020 / 11 / BPS dated  
20.02.2020**

Letter to IBA Chairman

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Under the above circumstances, we request you to take up the matter with DFS for conferring legal status to the Indian Banks Association so that the negotiations can be continued without any concerns about legal complications at a later stage so that the following genuine demands of the officers are fulfilled.

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# EVENTS OF FEBRUARY



**Our General Secretary in Syndicate Bank Officers Association Triennial Conference**



**Our General Secretary addressing the Joint RC Meet @ Kolkatta**



**Canpals Dhvani 2020 - Cultural Fest @ Malappuram Region**



**Registration of plot for CBOA holiday Home at Varanasi**



**Members meet at Bangalore**



**Our General Secretary addressing General Body Meeting at Kolkatta**



**Cluster Meeting by CBOA Kannur Region**



**Branch visit at Thirunelveli Region**



**Canpal Cricket tournament at Agra**



**AINBOF Meeting at Jaipur**



**Members Meet at Bikaner**



**Canpals Cricket tournament at Erode**



**Members meet at Kolkatta**

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## CBOA CENTRAL COMMITTEE MEMBERS

| SL. NO.                               | NAME                    | CIRCLE       | REGION             | MOBILE NO  | EMAIL                            |
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