FRIEND & GUIDE

An e- Magazine from CBOA

APRIL 2021

Wishing a very happy and peacefull retirement life to

Sri. J S Jagadeesh

Chairman, CBOA

THE CANARA BANK OFFICERS ASSOCIATION (REGD)

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

CBOA FRIEND AND GUIDE
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EDITORIAL

FAREWELL TO OUR CHAIRMAN

Sri. J S Jagadeesh Joined our mighty Association CBOA in the year 1998 and has been very active in the various activities of the Association. He was inducted as RC member in the year 2002 and subsequently as central Committee member in the year 2007.

He was the Central Liaison Officer from March 2014 to Sept 2019. During his tenure as Central Liaison officer, he streamlined the working of the Association and had compiled the minutes of 200 joint conferences of CBOA with the Bank Management and brought out a book.

He held the posts of JGS and Vice President and was elevated as the Chairman of CBOA in September 2019.

He has been instrumental in collecting various data, inputs of members and used the same for scientifically analysing the transfer policy, promotion policy etc. He stream lined the membership data, collected the same since 2010, and developed a package for knowing the arrears of members and executives at the click of a button.

He brought out 10th and 11th Bipartite Arrears Calculation package and also pension calculation package which has been well received not only by the members of CBOA but also by the officers of other public sector Banks.

He was the president of AIBOC Karnataka State Unit and Secretary of AINBOF, Karnataka State Unit.

He is retiring from the active service of Canara Bank on 30.04.2021 on Superannuation. We wish him a very happy and peacefull retirement life.

Regards
Editorial Team
30.04.2021

J S JAGADEESH
CHAIRMAN

GOOD BYE FRIENDS

Dear Friends,

I don't have any words to express my gratitude to thousands of my friends across the country showering their love and affection and wishing me on my retirement day. I thank each and every one of you from the bottom of my heart for your kind wishes. Today I retired from the services of my Mother Bank after putting in 38 years of service. Incidentally, I am also laying down the office of Chairman of my beloved CBOA ending the wonderful association of 23 years.

Today I am having mixed feelings not because I am retiring but because of the widespread havoc created by the pandemic COVID-19 on the lives of our countrymen and also many of our young Canpals/Canarites have become victims of this dreaded Corona Virus. I pray and wish for the well being of all my countrymen, my Canpals and my dear and near ones and hope we will come out of this crisis at the earliest.

My association with my Mother Bank has been very fruitful and satisfying one and I believe that I served my Bank with the best of my abilities and passion and I always enjoyed working for my Bank in various capacities. Bank has always recognised my hard work, efforts every time. Wherever I was posted, whether in a branch or an administrative unit like RO, CO and HO, I worked with passion and enjoyed the job entrusted and have had many fond memories of doing something for my Bank. Canara Bank has given me everything in life … name, fame, status in society and livelihood and for that I will always remain indebted to my Mother Bank. On this occasion, I pay my respects and reverence to our Founder Sri. Ammembal Subbarao Pai.

Friends, coming to my beloved CBOA with whom I have been associated since 1998, CBOA has given me an opportunity to serve thousands of officers along the length and breadth of the country. Being a trade unionist is my passion and I always had a flair for helping/serving my fellow officers. CBOA has been a perfect platform to fulfill my passion and, in the process, I got love, affection and respect of thousands of my Canpals. I served CBOA in various capacities from a Regional Committee member to the present position of Chairman. I have the full satisfaction and happiness of serving my beloved CBOA with all sincerity, love and passion. Today, I am happy to see CBOA becoming a formidable trade union with 45000 strong committed and dedicated members representing 93% of the officers. Today CBOA has developed into a very mature and committed organization with democratic principles and transparency imbibed in it and leading the officers' movement with discipline and dignity.

CBOA always commands huge respect from the Bank Management for the positive role it is playing in the growth and development of both the Bank and its members. Here, I would like to appreciate our General Secretary Sri G V Manimaran for his efforts in building a strong, democratic, independent, vibrant and disciplined outfit during the last decade. He gave me full freedom in discharging my duties as Central Liaison and we worked in unison always keeping the unity and image of the CBOA foremost.

CBOA has always maintained a cordial relationship with the Bank management keeping our militancy intact. We always fought for issues involving our members and never hesitated to go on agitation path to protest against any injustice. However, we always exhorted our members to work for the growth and development of our Mother Bank. Because of our positive and no-nonsense attitude, we could get many benefits for our members. Here, I would like to thank our **MD & CEO Sri. Prabhakarji** for introducing Group Term Insurance Policy for all our officers / employees and also many other benefits at the behest of CBOA. The term insurance policy has come to the rescue of many families of our hapless officers who were victims of this dreaded COVID. I also sincerely thank all our Executive Directors, HR wing executives and officials especially our HR CGM Sri. LVR Prasadji for being very considerate and sympathetic to the problems faced by our officers and are always ready to help the distressed officers. During my tenure as central liaison from 2013 to 2019 and Chairman since 2019, I got utmost co-operation from our HR wing and also other wings of Head Office and never had any occasion to take up cudgels against anyone.

Coming to CBOA Bengaluru Region in particular and Karnataka in general, I am happy to note that today CBOA is a formidable outfit in the state increasing its membership from around 78% a decade ago to around 94% today. The total membership of CBOA in Karnataka is around 10000. I congratulate all my officer bearers of Karnataka for keeping the flag of CBOA high despite constant threat from some minuscule minority trade unions. I wish and hope all my office bearers to continue to work unitedly and with comraderie and take CBOA to further glory and heights.

Friends, I retired today and our GS will be retiring next month and our President in another 6 months and this may create a vacuum at the top. However, there is no dearth of second line leadership in CBOA. Fortunately, thanks to the vision of our GS, we have developed quite a number of young leaders over the years and many have been inducted in CNT and I am confident and sure that these youngsters will make way for smooth transition and they will definitely take our beloved CBOA in the right path. Today 95% of the members of CBOA are below the age of 40 and I always believe in the ability and commitment of these youngsters to make our CBOA more vibrant, more committed to the cause of our Mother Bank keeping their militancy intact. I wish them all the best in their endeavours.

Friends, one more issue close to my heart was the amalgamation of CBOA and SBOA on 11.11.2020. Two great associations came forward to merge to become a single entity thanks to the vison of the leaders of both these outfits. The amalgamation was a very smooth affair without involving any outsiders. The similar exercise in other Banks have gone sour for various reasons and I believe it is detrimental to the welfare of the Bank officers. In that backdrop, I call upon each and every member of CBOA to understand and gel together in their own interest and take forward the CBOA to greater heights. Together We can do wonders and achieve anything. I hope all my members will show camaraderie and together build a formidable association.

Wishing all my Canpals a very happy and healthy life, thanking every one for the love and affection showered on me all these years.

Long Live Canara Bank
Long Live CBOA

Jagadeesh J S
Chairman, CBOA

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

From the desk of
GENERAL SECRETARY

MAY DAY GREETINGS

Ref : GS/APR/2021/May dated 28.04.2021

What began as a protest campaign to support an 8-hour workday for workers has gradually grown to become celebrated as International Labour Day "Antarrashtriya Shramik Diwas' across the world with holiday in many countries.

While wishing you on this occasion, I wish to highlight on some of the crucial challenges faced by the Public Sector Banks in the pandemic times. Reserve Bank of India had advised that the hope generated by vaccination drives in several countries at the start of the year 2021 has been somewhat offset by the rising infections and new mutant strains worldwide.

The second wave of Corona Virus is severe in our Country with several states going for localised lockdowns, increased vaccinations and other safety measures to combat the pandemic. Still, new peaks are getting recorded with the increase in daily cases.

Even though Government's recognition of Bank personnel as "Covid Warriors" for their services rendered during Covid 19 and the advisory of treating them as frontline workers for according priority for vaccination irrespective of age was delayed. But that does not deter us from discharging our duties with responsibility. We can proudly claim that nationalised banks were instrumental in the success of the PM SVANIDHI scheme as more than 95% of the loans under the scheme have been sanctioned by PSBs only.

We, the officers of Public Sector Banks, are bound to face problems on account of the surge in cases as we are catering to more than 70% of the Indian populace. We will definitely be in a vulnerable situation since we also deliver the services to most of the vulnerable sections of the society during these pandemic times.

However, under the present circumstances, it is important that the onus should be more on the safety considering the risk associated in dealing with the people directly at branches. We should ensure that the prophylactic measures are adopted strictly in all the bank branches to ensure safety of the bank employees as also that of the customers by adhering to the SOPs issued.

Labour Day is celebrated all over the world in recognition of the efforts of millions of working class which work tirelessly to contribute a little to society and to thank it for its efforts and hard work.

MAY DAY reminds us of the trials and

tribulations that the working classes underwent to achieve the present status which is being enjoyed presently. It is a proven fact that Trade Unions played a vital role in the development of any organisation and they achieved better benefits for their members wherever they evolved according to the changing needs of the industry, workforce and the demands of the management.

Let us rededicate in evolving ourselves so as to avoid revolving in the same orbit. AINBOF has evolved and charted its own path to become the second largest organisation for the officers in the Banking Industry with an endeavour to bring best of everything to its members.

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REF:CBOA:GS:APR:2021 dated Apr 3, 2021
Sub : Award to Toppers in the promotion exams

Every year, CBOA is extending cash awards to the toppers in the Promotion exams to motivate CANPALs to undergo the promotion process and come out successful.

Accordingly cash awards of Rs.7000/-, Rs.5000/- and Rs.3000/- is provided to the first three mark holders in the exams for Scale I to II and Scale II to III. Similarly, cash award of Rs.25000/- and Rs.10000/- is given to the All India topper and Circle Toppers respectively in the clerical to officer exams.

This year also the same has been continued and 212 Toppers have been awarded with cash awards amounting to Rs.11,79,000.00. The list of toppers is attached herewith and the scale wise details are as below :

Scale	Number of CANPALs	Amount
Clerical to Officer	26	2,75,000
Scale I to II	96	4,64,000
Scale II to III	90	4,40,000

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Ref : GS/APR/2021/CGM dated 03.04.2021
Letter to Secretary MOF

Sub : Revision of Pay and Allowances for Chief General Manager (Scale VIII) level posts in Nationalised Banks

Ref : Your communication F.No.4/2/2/2015-IR dated 01.04.2021 to all nationalized banks

We thank the Ministry for the above cited clarification on the subject matter. The clarification issued is very much in line with the demand “Equal work, Equal Pay” of the All India Nationalised Banks Officers Federation.

We also thank the positivie response of the Ministry wherein the the pay scale of Chief General Manager in Scale VIII is kept on par with that of the CGM level posts in State Bank of India.

When the pay scale for the post at the highest level is kept on par with that of the State Bank of India it goes without saying that the same should be made applicable at the entry level also.

Hence AINBOF demands that all Officers joining the Nationalised Banks should also be given four additional ancrements over and above the wage Settlement as paid by State Bank of India to its Probationary Officers. We request you to issue necessary directions to all the nationalised banks in this matter.

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REF: CBOA: PROM REG dated Apr 03,2021

To ensure timely transfers to all the officers to their respective home States, the time tested and officers’ friendly policy of Canara Bank to transfer officers on completion of 3 years outside their Home States as per the agreement CBOA had with the administration, which is being executed for decades without any discrimination, your CBOA has appealed the administration and got implemented the following measures this year too.

1. The promotion process to all the cadres was initiated well in advance so as to declare the results before 01.04.2021 so as to place our officers on par with the industry level seniority and also to ascertain the vacancies in order to initiate the transfer process on time.

2. To ensure higher number of promotions ,Your CBOA :
   a. Has secured historical number of vacancies in all the cadres through Joint conference for this year's promotion process.

   b. Has conducted various coaching classes all over the country and study material were provided to all the eligible officers throughout India.

   c. Online coaching classes and online tests with instant results were also introduced which has been attended by more than 25000 promotion aspirants.

   d. After the written exam results were declared, mock interview sessions were conducted with an objective to generate familiarization to the interview process.

   e. As a measure towards motivating the officers to participate in the promotion process, **cash incentives were given to the circle toppers in all the scales.**
3. Besides, As a Trade Union your CBOA has signed a long term promotion policy and in the interest of promotion aspirants various favorable clauses were included in the policy as follows:

   a. To facilitate the officers punished with rigour to participate in the promotion process, without the loss of additional year, the eligibility for promotion was considered as on the date of DPC meeting, though the cut off date for eligibility falls within the period of rigour.

      This has helped many officers to get promotion though the cut off date falls within the rigour period, but the actual date of promotion I.e., the date of DPC is beyond the rigour period.

   b. A provision was made in the promotion policy to promote such officers in the ranking list against vacancies arising in case somebody is not accepting promotion after the results are announced.

   c. **A provision has been made in promotion policy facilitating officers to prefer an appeal for promotion after the results are announced, and "any such promotions to be effected on the appeal shall be over and above the vacancies declared".**

   d. The APAR were communicated to the individuals well in advance with a provision to appeal, which was kept confidential for many years.
4. It must be inferred from the above that as a trade union your CBOA has ensured that all the policies are in favour of the aspiring officers, which is expected off a trade union to secure.

5. The trade unions cannot have a say in an individual's promotion, because the factors involved in the promotion viz, the written test, the performance

appraisal rating and the performance in the interview are purely based on the individual's efforts and the trade union has no access or control in the matter whatsoever.

6. In this year's promotion process, tests were conducted by IBPS and based on the written test results, interviews were conducted by teams of executives that included executives from the erstwhile Syndicate Bank too.

7. Another factor of the promotion process, the APAR considered for this year was the one awarded by the erstwhile Syndicate Bank and the performance of the current year was not ranked for anyone as the results were to be announced before 31.03.2021 so as to assess the vacancies in various scales and also to ensure home state transfers on time to the eligible officers.

8. As per the system in vogue the ranking were finalized in the respective Circles and the promotions were declared under All India ranking in tune with the vacancies declared in various scales.

9. It may be inferred from the above that when the test marks and the APAR were known to every individual attended the interview, the marks obtained in the interview were decided by a team of executives of various scales from all over the country as part of interview committee and were finalized in the respective Circles with the knowledge and involvement of top executives, which includes executives from erstwhile Syndicate Bank who are working as Circle Heads too.

10. So it may not be proper on anybody's part to doubt the role of hundreds of our executives of various levels from various parts of the country in finalizing the promotion results.

11. Similarly, it may not be proper to undermine the quality and the performance of our fellow brethren who were promoted too.

12. Nevertheless, as a majority officers' association, your CBOA has already communicated to the administration about the concerns expressed by a section of officers in the promotion results.

13. We also requested the administration to initiate steps to assuage the emotions of officers as it is important to maintain a harmonious working atmosphere in the bank for the benefit of everyone of us.

14. We also advise our officers who missed promotions to prefer an appeal listing out the achievement and performance in detail to the HR wing, Head Office through the respective Circle Offices.

15. The copies of the same may also be sent to the respective Circle Liaison Officers of your CBOA so as to pursue the appeal made.

16. We also note to study the promotion process further so as to suggest for making amendments in the existing promotion policy if need be.

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REF:CBOA:GS::ARR:2021 dated April 10, 2021

Sub : Non Performance – initiation of action by Circles

We have come across two recent incidents on the subject. In one case a Manager has been imposed a punishment of increment cut under Regulation 4(e) of CBOE (D&A) Regulations, 1976 and in another instance a Chief Manager was issued a notice with a threat of invocation of Regulation 19(1) of CBOSR,1979 if performance is not improved within 90 days.

We wish to submit that most of the in-charges are performing under a very challenging situation for the past year or so due to the COVID 19 Pandemic, impact of nationwide Lockdown and resulting economic impact on many businesses and households.

Many of our officers have contracted the Virus while on duty and few have succumbed and lost their lives. Despite of the various complexities encountered during the past year like Amalgamation, Migration to new version, Pandemic problems etc., CBOA is motivating its members to give their best for the mother bank at the same time ensuring necessary precautions so as to keep themselves safe.

Our officers are also working under a constant threat of personal safety and apprehension of contracting the virus. It is also very demanding to maintain social distancing and other guidelines stipulated in the name of Standard Operating Procedures.

Post amalgamation, Bank embarked on CBS Migration which brought in several technology related issues many of which are still waiting redressal. To reduce the work load at branches few of the branch functions have been centralized like Account opening, Forex, submission of scanned documents to RAHs through SAS package. Though these steps are well intentioned they take up lot more time than what was spent earlier on the above works besides the completion also gets delayed.

Though these can be shrugged off as minor issues these have taken up the precious time of the branch personnel that too in the time of acute staff shortage at various levels thus reducing their time spent on the business development.

Braving all these odds, our officers have performed for the business development of the Bank due to which the business figure of 16.4 lakh crores could be achieved in December 2020 from the level of Rs.15.5 lakh Crores as at March 2020. Bank has also registered a healthy growth in Net Profit and other parameters during these testing times. Our Share price also doubled during this period indicating the confidence of the investors on our Bank.

Meanwhile, recently we have also lost precious lives of two of our officers who committed suicide supposedly unable to bear the work pressure, which has also created some sort of negative impression among the officers cadre.

Under the above circumstances, initiating disciplinary action on the matters as stated earlier will definitely dent the morale of the officers and would not be in the best interests of the bank's performance.

Hence we sincerely request you to keep the above issues in abeyance by suitably instructing the concerned Circles. We also request you that the above issue shall be discussed in the structured meeting like Joint Conference so as to arrive suitable resolution.

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REF: CBOA: COVID-19 : 2021 dated 15.04.2021 Letter to MD and CEO

Sub: Covid-19 Pandemic - Work from Home facility for PWDs and Staffs at Higher Health risk

The second wave of Covid-19 cases has started re-surging in our country with over 2 Lakh cases and over 1000 deaths being reported on a single day.

In spite of the several preventive measures being imposed by all the states of the Country, the cases are still showing an increasing trend for the last few weeks, with no signs of slowing. The Bankers - **Covid Warriors** who provide uninterrupted and seamless banking service to the populace are more susceptible and vulnerable to contracting the infectious virus.

Since the beginning of the pandemic, many of our Officers/ employees had already been affected by the deadly virus and some of them have even lost their precious lives to the deadly virus due to exigencies involved while discharging their duties.

In order to contain the spread of the virus and also to prevent further loss of lives, we request your kind self to consider providing **'Work From Home'** facility to the following categories of officers/ employees, who are highly vulnerable to contracting the disease:

- **Persons with Disabilities**
- **Pregnant Women**
- **Visually Challenged**
- **Employees with Higher Health risk (> 55 years)**

Thanking you and looking forward for a positive response from you.

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REF: AINBOF: COVID-19 PRECAUTION: 2/2021 dated 20.04.2021
Letter to Chairman, IBA

Sub: Surge in second wave of Covid-19 Pandemic – Restricted working hours at Member Banks as a precautionary measure throughout the Country -Reg

The second wave of the Covid-19 has been increasing at an alarming rate in the country with an average of over 2.33 lakh cases and over 1500 deaths per day being reported for the past one week.

The Banking community, being frontline workers and at direct contact with general public is continuing to do their diligent duties amidst high chances of being infected by the deadly virus.

The bankers despite taking necessary precautions are working with constant fears of contraction of Covid-19 which has been alleviated by the sudden surge in Covid-19 positivity rate and deaths in the last few weeks. In order to stave off the fears and to create a safer working environment for the Bankers, I request you on behalf of the Banking community, to consider implementing the following measures in the member banks,

- To restrict the Bank working hours from 10.00 AM to 2.00 PM from 21.04.2021 till 30.04.2021. IBA may review the decision on 30.04.2021 for further course of action depending upon the situation prevalent then.

- To allow Administrative Units and Branches of Member banks to function with reduced staff by implementing Business continuity plans preferably with 50% staff working on roster.

- To instruct the Member banks to provide only essential banking services as advised by IBA during the outbreak of the pandemic last year vide its circular dated 22nd March 2020 through their branches. The services to be undertaken by all branches may be regulated to the following,
    i. Cash deposit and withdrawals
    ii. Clearing of Cheques
    iii. Remittances
    iv. Government transactions
    v. Emergency Credit support

  And any other services as deemed fit by the Member Banks.

- To allow member banks' staff with existing co-morbidities, lactating / pregnant employees, persons with disabilities, employees having kids with autism/ cerebral palsy to work from home wherever possible.

- To instruct member banks to avoid conducting offline training events and camps and any other mass gathering as far as possible and to conduct necessary meetings through video conferencing. Member Banks may be also advised not to conduct special campaigns, activities which involve excessive movement/ gathering of staff across the locations.

- To instruct member banks to ensure implementation of adequate precautionary measures for safety of the staff like providing sufficient face masks, sanitizers, availability of other safety devices and to implement daily temperature checks for staff and customers.

- To advice member banks to ensure availability of seamless banking channels through ATMs, Net Banking, Mobile banking and UPI and to ensure the General Public is not impacted with inability to transact and deficiency of cash flow.

- To advice member banks to strictly follow the instructions and guidelines issued by the State Disaster Management Authority and the District Disaster Management Authority from time to time.

- To advice all customers to maximize using the digital banking platforms, ATMs, Cash Deposit Machines and BC services and avoid unnecessary exposure by limiting visits to branches. A press release in this regard appealing to the general public may also be issued.

The Indian Banks Association may take up the following suggestions with the Ministry of Health and Family Welfare,

- For providing COVID-19 Vaccination on priority to all Bank staff across age groups in the country.

- To make available Beds in the Covid-19 Hospitals (Govt. and Private), Care centres on priority for the affected members of the Banking fraternity.

Thanking you and looking forward for a positive response from you.

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Ref : GS/APR/2021/MDIS/FM dated 22.04.2021
Letter to Finance Minister

SUB : SETTLEMENT OF CLAIMS UNDER IBA MEDICAL INSURANCE SCHEME IMPLEMENTED IN THE BANKING SECTOR

We are thankful that, Ministry of Finance had taken up Union Home and Health Ministries to enable Covid-19 vaccination on a priority basis to all banking staff, irrespective of their age as the bank employees are the frontline staff dealing with customers and are the critical infrastructure for seamless banking and payment system.

Incidentally, the Parliamentary Standing Committee on Home Affairs had also appreciated the efforts taken by the banking sector for providing uninterrupted banking facilities during the Covid-19 outbreak and the consequent lockdown. The committee had applauded the “good work” done by the banking sector and called the bankers “Covid-19 warriors” for their selfless service to the country in times of the pandemic.

But we wish to bring to your knowledge, the grim fact that the same Bank employees are being deprived of the costs of hospital treatment for COVID 19 under the subject insurance scheme.

The said Scheme is operation since 2015 as per the Joint Note dated 20.05.2015signed between IBA and Officer Organisations.

For long, the reimbursement of medical expenses to the employees was perceived by the Banks as a welfare scheme to their employees and it was in operation for more than two decades. However, the present Medical insurance scheme by the insurance companies is viewed by them as a business proposition and they are particular about the profitability for them as well as the Third Party Administrators (TPAs).

This can be gauged by the fact that, the premium for an officer for a sum insured of Rs.4.00 lakhs has risen more than threefolds in 5 years. The premium which was Rs.6573/- plus taxes in 2015 has increased to Rs.17627/- plus taxes now.

The Insurance companies have increased the premium amount manifold, simply to make profit, against the provision in the agreement made with the Banks. The insurance companies had unilaterally increased the premium, more than thrice during this period, without increasing the "Sum Assured", though the cost of medical services, facilities and medicine have increased substantially in the meantime. Rather, the insurance companies have reduced certain benefits such as bed charges during the period.

Also the entire amount of the premium is paid upfront whereas in the earlier Bank managed scheme the amount was available with the banks for deployment and the question of reimbursement arose only when the claims are received from the employees.

The claim settlement by the insurance companies under the IBA Medical insurance scheme is also decreasing over the years and of late it is observed that there is wide gap in the claim and the sanction in the **COVID** related medical bills by the Insurance companies. This is a very serious issue which would affect the quality treatment to the employees and their dependent family members.

For clarity's sake we are producing here below three cases

	Billed Amount	**Sanctioned amount**	**Disallowed portion**
1	Rs.177000	Rs.106188	63812 - 36.04% of claim
2	Rs.242477	Rs.177704	64773 - 26.71% of claim
3	Rs.144502	Rs.111002	33500 - 23.18% of claim

On perusal of some of the disallowed claims by the insurance companies it is observed that the deductions / disallowed amounts mainly pertain to Bed / Nursing Charges, Bio Medical Waste / PPE Kits etc. It is also learnt that PPE kits costs around nearly 20 -25% of the COVID treatment costs and disallowing of this by the insurance companies appears to defy logic or reason.

With the increase in COVID Cases, healthcare workers are working round the clock and there is acute shortage of beds in many places and getting admission for treatment itself is becoming a big deal. Due to this, the hospitals have increased the charges for the above services which is being borne by the patients.

We also request you that appropriate guidelines may be issued to the nationalised Banks to reimburse the disallowed portion of the claims so that the Bank employees, touted as frontline.

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REF: CBOA: WELFARE: 2021 dated 24.04.2021 Letter to MD and CEO

Sub: Interest Free Salary Advance to Employees

As our country is grappling under the second surge of Covid-19 with one day world record of 3.46 lakh new Covid-19 cases and 2624 fatalities in the last 24 hours, the health and welfare of our Officers – the 'frontline warriors' is at stake.

Despite the virulent spread of the infection and rising positivity rate, our Officers continue to perform their duties and service in the length and breadth of the country. Ever since the start of the pandemic, our Bank had announced many welfare measures and benefits for our employees in order to tide over the current crises.

But, the second wave has hit our Country with such ferocity that hospitals are running out of beds, oxygen and anti-viral medicines. Many of our officers who have been affected with Covid-19, had to undergo a great struggle to find beds in Hospitals and in the process lakhs of rupees being spent on Covid-19 treatment for themselves as well as for their family members.

The hassles of insurance claims, increased disallowed portion of claims draining the pockets of officer employees and other financial hardships faced by the Bank staff has already been elaborated in our letter dated 22.04.2021 to your good office and to the honourable Finance Minister of the country.

In view of the above, for the immediate relief and welfare of the Officer employees, I request your good self to consider providing an 'Interest Free Advance' of One month gross salary to Officer employees as a one-time measure to support themselves and to ease their financial burden during this Covid-19 second outbreak.

The scheme may be given with the following terms,

- Quantum – One month Basic + DA +Prof. Qualification pay + FPP
- R.O.I – Nil
- Minimum NTH – Waived
- Repayment – 10 Months
- Sanctioning Authority – Branch Incharge for Branch Officers / Overseeing Executive for In charges

The above scheme would definitely be helpful to our Officers to tide over the liquidity crunch and also to take care of the health and welfare of themselves and their family members during these testing times.

Thanking you and looking forward for a positive response from you.

As a positive response to the above letter bank has permitted interest free advance vide HO Cir 280/2021 dated 29.04.2014 as below :

Eligibility: 1. All active permanent employees of the Bank including probationers are eligible in case the employee, spouse or their dependent family members are affected due to Covid-19 on or after 01.04.2021. 2. Employees who are under Suspension, Sabbatical Leave, Absent without leave and the chronic leave takers who are on Loss of pay & not getting regular salary are not eligible for Interest Free Advance for Covid-19.
Purpose: To meet the expenditure over and above the amount permitted under IBA Medical Insurance Scheme towards the treatment of self, spouse or their dependent family members who are affected due to Covid-19 and any other expenses incurred in this regard, accepted by the Sanctioning Authority.
Quantum: Excess amount incurred towards treatment of Covid-19 over the insurance claim, subject to maximum of one month Gross salary of the previous month.
Rate of Interest : Nil
Repayment: Repayment in 24 equal monthly installments. A three months moratorium period shall be given and the repayment will commence subsequently. Minimum net take home norm is waived. However, the employee shall have sufficient Net take home salary to repay the advance.
For more details ref HO Cir 280/2021

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REF: CBOA: COVID PRECAUTIONS: 3 : 2021 dated 26.04.2021
Letter to CGM, HR

Sub: Requesting to reconsider Inter Region Physical verification of GL Packets

We have learnt that our administration had instructed the Circle Offices to conduct the Physical verification of GL packets vide Letter ref. GLW: PBS: DJ: 116: 0259: 2020 - 2021 dt 19.03.2021.

The aforesaid inspection is a welcome initiative which will be safeguarding the interests of the Bank as well as the Officer employees. However considering the prevailing situation in the midst of the Covid-19 second wave, I request your good self to review the subject process for the wellbeing of our Officer employees

The Covid-19 second wave is surging in a colossal proposition with our country recording a one day Global record of **3.52 Lakh cases** and **2812 deaths** as of yesterday. In the middle of this gloomy situation, the above circular calls for Officers hailing from one Region to inspect the Gold Loan packets of a Branch situated in a different Region.

In order to combat the rising infection rate and to prevent the spread of this deadly virus, following measures were taken by the respective authorities in recent times,

- The IBA in its advisory has advised the Banks to restrict the services to four essential transactions - ***cash deposits and withdrawals, clearing of cheques, remittance and government businesses***.

- Respective SLBCs have also issued guidelines re-iterating the IBA's advisory on the above lines to prevent the rise of Covid-19 cases amongst the Bankers

Most of the States have imposed Lockdowns and curbs on travel and movement of people, such as follows,

- Karnataka State announced a 14-day Lockdown with ban on inter-state and intra-state transport.
- Punjab government has imposed daily lockdown from 6pm to 5am till further notice; weekend lockdown from Friday 6pm to Monday 5am
- States such as Maharashtra, Rajasthan and Delhi are already under lockdown until first week of May.
- In addition to the above, many states have imposed lockdown from dusk to dawn.

In view of the above, our Officers are facing undue distress and difficulty while traveling long distances in order to perform the verification of GL Packets in the Branches of the neighbouring Regions.

Considering the above factors, I request your good self to review the subject circular and suggest that the Region to Region Physical verification of GL packets to be kept in abeyance till the end of May. If at all, the GL packet verification is necessitated at any unit/ branch, the same can be performed by the Officer / Manager from the nearest branch located within the same area/ locality.

I hope our management will strike a necessary balance between compliance and the welfare of the Officers.

Thanking you and looking forward for a positive response from you.

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REF:CBOA:CGM:APRIL:2021 APRIL 27, 2021
Letter to CGM, HR

Sub: PANDEMIC COVID-19 – WELFARE MEASURES

Canara Bank Officers' Association expresses its gratitude and appreciation to our beloved mother Bank for being compassionately extending various benefits to the committed workforce of the Bank during the prevailing pandemic of Novel Corona Virus (COVID-19) which has been spreading across the country.

The Officers/ employees of the Bank have also reciprocated the benevolence shown by the Bank by continuing to serve the customers taking all measures and ensuring responsible banking amidst the pandemic and the lockdown.

The exponential increase in the number of affected cases and surge in the number of Covid positive cases, especially in the states of Maharashtra, Gujarat, Delhi, Uttar Pradesh, Tamil Nadu, Karnataka and other states of the country is a matter of grave concern.

As banking is a service oriented industry, there is a need for Officers/ employees of the Bank to exercise extra precaution when discharging their duties, to take care of themselves and their family members.

However, the recent spurt of Covid positive cases that have surfaced in our Bank in various parts of the country and the surge in deaths of our colleagues on account of the pandemic has created a sense of fear and doubt in the minds of our Banks workforce, more so the frontline staff working in branches who ensure business continuity, safe operations, community well being and are in direct contact with a large number of customers on a daily basis.

Sir, we understand that in order to keep the safety of the human assets of our Bank you have vide circular 214/2021 dated 03.04.2021 reiterated the Standard Operating Procedures to be followed as a preventive measure to contain spread of second wave of Covid -19.

While appreciating the measures initiated to prevent the spread of the second wave of Covid–19, we request that preparedness/steps may be initiated/implemented at all our Branches/Offices to contain the spread. The Section / Branch Heads may be advised to have a pragmatic and holistic approach in implementation of the SOP's and the requests made by Employees with Disability (PwD) including visually impaired and pregnant women and permit the facility of Work from Home. Sir, this kind gesture will further augment the confidence of the Officers /Managers working at branches/offices and also prevent Bank branches/offices from turning into Community spread centers of the virus.

In view of the extraordinary situation caused by the second wave of the pandemic and many of our new recruits are not having sufficient leave balance, we request you to treat the absence of all Covid affected employees (either hospitalized or on Self isolation) as Special Covid Leave. The maximum period of such leave may be restricted to 14 days or the treatment period whichever is less. The facility of Special Covid Leave may be made available to all eligible employees from 01.04.2021.

The Banks gesture of extending financial support towards procurement of Masks, Gloves, Sanitizers during March 2020 was timely and well appreciated by all the cadres. We request you to extend similar financial support to enable the employees to tide over the current pandemic crisis.

Further, considering the delay/aberrations in the medical reimbursement claims under Medical Insurance by the TPA/Insurance companies towards Covid related hospitalization we request you to arrange for a meeting with the TPA at the earliest.

Sir, your immediate proactive step on the above issue at this critical juncture to take care of the work force shall further enhance confidence and enthuse them to perform better.

Looking forward to your positive response and assuring our unstinted support for the growth of the Bank.

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EVENTS OF APRIL 2021

General Secretary Sri. G V Manimaran @ CLJM Trivandrum

General Secretary Sri. G V Manimaran Visit to Ernakulam and Addressing Members at Ernakulam

Meeting on “Awareness on Disciplinary Matters” at Kalburagi

Felicitaion of Our General Secretary, Sri. G V Manimaran by various regions of Trivandrum Circle

CLJM at Jaipur

Branch visit @ Ranchi

Members Meet @ Bengaluru

RC meeting at Madurai

Covid vaccination camp arranged by CBOA Gulbarga

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