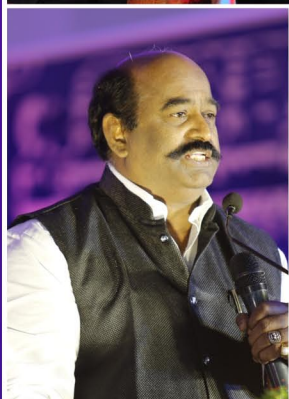




FRIEND & GUIDE

An e- Magazine from CBOA

MAY 2021



Wishing a very happy and peacefull retirement life to

Sri. G V Manimaran
General Secretary

THE CANARA BANK OFFICERS ASSOCIATION (REGD)



HAPPY RETIREMENT...

Shri G V Manimaran was born on 05th May 1961 at Madurai and acquired Bachelors degree in Agriculture from Madurai Agricultural University after which he joined our Bank as an Agricultural Extension Officer in the year 1986 and worked in various parts of the country.

From the date of joining the bank he has taken active role in CBOA and held various position in the organization like District Secretary, Regional Secretary, Central Committee Member, Joint General Secretary & Vice President. He was elected as General Secretary of Canara Bank Officers' Association on 1st December 2012. He also held the positions of Chairman – All India Regional Rural Bank Officers' Federation, Senior Vice President – All India Bank Officers Confederation

Presently he is

- The General Secretary of Canara Bank Officers' Association, w.e.f.1st December 2012.
- General Secretary of All India Nationalised Bank Officers' Federation
- President of Canara Bank Officers' Coop Thrift & Credit Society Ltd. Chennai.

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

During his tenure as General Secretary of Canara Bank Officers' Association the membership rose from 10000 to around 45000, thus accounting for more than 95% of the total officers. Now CBOA is the second biggest officers association in the Indian banking Industry next only to SBIOA.

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

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

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



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

[The Central Committee Meeting of our CBOA was scheduled during the month of April 2021. Due to the unprecedented pandemic situation the Central Committee meeting could not be conducted as envisaged. Being the largest trade union among the Nationalized Banks, with massive assets and huge aspirations & the future of 40000 plus officer members, it is considered that it is not appropriate to conduct a virtual meeting to identify a successor as this will require active participation of all the members of Central Committee as they have to choose the person to lead them in the coming years after detailed deliberations. However, due to the circumstances state above, it is not possible in the present juncture to conduct the CC meeting.]

Considering the above, Central Committee has passed a resolution to request Sri G V Manimaran to continue to hold the office till the Physical Central Committee is conducted and the meeting will be held at the earliest possible. We are happy that Sri. G V Manimaran has accepted the request to continue as General Secretary till Next Central Committee Meeting, which is to be convened at the earliest possible.]

While we thank for accepting the request for continuation, We wish a very happy and peaceful retirement from your active service as Manager of Canara Bank.

Regards,
Editorial Team
31.05.2021

**CBOA FRIEND AND GUIDE
ISSUE: MAY 2021**

**EDITOR
GILJITH M**

Ph: 8089500495

Email: cboaeditor@gmail.com

EDITORIAL TEAM

SHIJU CG, Malappuram

SIDDHARTH GIRIJAN, Kannur

SUPPORT

BINOY CR, Malappuram

VOLGA RAJU, Malappuram

Sri. G V Manimaran

General Secretary, CBOA

General Secretary, AINBOF

President, Canara Bank Officers Thrift Society



From the desk of
GENERAL SECRETARY

WE SHALL OWN OUR SUCCESS

Dear Canpals,

Our March 2021 financial results are out displaying exemplary data which was the resultant of every Canpal's hard work under the strong administrative principles, policies and guidance.

This result is the contribution of each and every one of the workforce and owning the success will only encourage us to excel further.

Among the amalgamations that took place in the banking industry, ours with Syndicate Bank is the best, because this amalgamation was between two strong profit making banks.

Our prudent administration made use of this positive atmosphere brilliantly and with all provisions our bank now has emerged as one of the strongest in the country.

CBOA salutes the top administration for this splendid performance which has resulted in timely release of performance linked incentives too which is the first time in the industry and certainly first among all the banks.

Let's see the key business figures.

The global gross business as on March 2021 is 16.86 lakh crores against 15.57 lakh crores as on March 2020.

The global deposits amount to 10.10 lakh crores as on March 2021 against 9.06 lakh crores as on March 2020.

Global gross advances have shown an increase to 6.75 lakh crores as on March 2021 against 6.51 lakh crores despite the pandemic during the past year.

Resultant net profit is 1,010 crores.

All the other data including CASA, retail lending, MSME, performance under priority sector in achieving mandated targets, our Mother bank did so well in its unique style.

Here I wish to analyse the role of every canpal at branch and field level in contributing to this mammoth success which will guide us to further finetune our efforts to emerge as a global best bank.

CASA

The low-cost deposits which brings down cost of funds sizably thereby maximizing the Net Interest Margin (NIM), not only decides the profitability of the bank but ultimately decides very existence of the bank itself.

In this important portfolio, wherein the role of every individual work force is involved we have achieved the level of 3.30 lakh crores as on March 2021 against 2.90 lakh crores as on March 2020 showing an appreciable absolute growth of 34.27 % .

The bulk deposits which is always considered as a drain in the income is showing a declining trend which indicates the professional awareness on the business by every Canpal.

We need to chisel our acumen in accelerating the share of CASA deposits in our total resources so as to reduce the cost of funds to improve the NIM.

Retail credit

As you are aware, though our size, presence, commitment and caliber in the industry is far better,

our efficacy in converting the business into profit is comparatively lower with banks like HDFC as HDFC has more share in retail credit and they achieve the realization of more interest with less NPA.

So, we also need to concentrate in retail credit by utilizing the services of every individual in the bank up to field level.

The strategy adopted by the bank has really worked out and we could achieve 1.15 lakh crores as on March 2021 against 1.02 lakh crores as on March 2020.

Because of the timely implemented policies, marked performance was shown under housing loans. We jacked up the figure from 55,880 crores as on March 2020 to 64,326 crores as on March 2021.

Can we be complacent with this performance? certainly not.

With a huge number of committed customer base already in our books, with more than 10000 plus outlets, committed canpals in all cadres nearing 1 lakh and having presence in all the happening cities of India, even by selling five products of Bank's 250 products or more to every customer is sufficient to increase and improve our business and profitability in many folds.

Let's make use of the robust software to identify the individual needs of the customer and make attempt to personally address the needs of the elite customers.

This will certainly ensure the retention of such customers and rest will be taken care by them.

We can adopt an innovative idea of calling the elite customers who constitute a minimum of around 10% of total customers of the bank and give a call to enquire in this pandemic.

I am sure that this action alone would suffice to the already satisfied customer to become an ambassador to spread the goodwill of Our mother bank in general.

This culture of calling such customers will also result in personal relationship with the customer and in turn the banker will be the financial adviser to such customers which will ensure the sustainability of our Bank.

Interest income

Out of the total income of 21,523 crores the interest income constitutes 16,316 crores which is 75.81% of the Total Income.

Interest on advances which is the permanent contributory income source is 11,747 crores which is 54.50% of the Total Income, needs to be necessarily increased.

This trend may be due to additional NPA and southward trend in charging the interest.

If interest on deposits is deducted from the interest on advances as they are the core contributors to the robust balance sheet and income, the interest collected over interest paid is only 1774 crores.

So it's evident from the above that the Bank is able to show an appreciable income and make provisions only because of the top administration's prudent stand on getting interest from investments, other interest income and a reasonable amount of non-interest income.

So now it's the responsibility of every Canpal to construct a strong advance portfolio and contain NPAs so as to achieve a sizable interest on advances over and above the interest paid on deposits so as to ensure an assured sustainable development in the bank.

RECOVERY

Another area in which every Canpal is having a role to play is recovery and preventing the slippage to NPA.

We have got reasons to pat ourselves because the gross NPA was reduced to 60,288 crores as on March 2021 against 61,127 crores as on March 2020 which resulted in the reduction of gross NPA % to 8.93% as on March 21 against 9.39% as on March 2020.

This positively reflected in net NPA also that, with our Canpal's effort the Net NPA has reduced to 24,442 crores as on March 2021 from 26,756 crores as on March 2020 thus reducing the net NPA % to 3.82 % as on March 2021 from 4.34% as on March 2020.

We also improved our quality of assets by making provision to the tune of 79.68%

I wish to personally congratulate every one of us that in this current financial year we have effected cash recovery of 7,185 crores and we were able to upgrade 2,407 crores and thus reduced the NPA to the tune of 18,721 crores.

But, very unfortunately we added almost an equal figure of 17,885 crores as NPA.

Thus it may be understood from the above the hard earned efforts of every Canpal and

prudent and intelligent business improving steps initiated by our mother bank is getting compromised due to these bad debts .

It is indeed killing us from both sides that we are not able to charge interest on the advances slipped to NPA and the good income we earned through standard assets have to be provisioned towards these bad debts.

So I request every one of our Canpal to design our strategies in the branch level

- ***to ensure no fresh slippage***
- ***to upgrade of existing NPA and***
- ***to ensure the 100 percent collection in the D 4 and loss assets***

These measures alone will ensure a huge net profit in the hands of our mother bank which can be well used for improving the living standards of every Canpal from this benevolent administration.

To conclude

- 1. We shall own the success to as to ensure the sustenance.**
- 2. We shall increase the CASA so as to reduce the cost of funds and to increase the NIM when the interest rate on advance is moving south wards.**
- 3. We shall increase the share in retail advance so as to reap the full benefit of interest income and less NPA.**
- 4. Concentrate on consciously reducing the NPA, preventing fresh slippages and recovering the D4 and loss assets**

Above all, ensure that every one of our existing customers avails every banking facility innovatively being introduced by our Bank by extending personal courteous service to convert such satisfied customers as ambassadors to assist you in building up our mother bank to a globally placed BIG ENTITY IN BANKING SECTOR.

DISCIPLINE IN CBOA, DEVELOPMENT IN CANARA BANK

**REF:CBOA:GS:SPL COV:2021 MAY 06, 2021
Letter to MD and CEO**

SUB: PANDEMIC COVID-19 – Special Covid-19 Leave

REF: CBOA: CGM: APRIL: 2021 dt 27.04.2021.

The Canara Bank Officers' Association is grateful for the timely actions taken by your kind self in ensuring good care for the workforce and the support provided by the Banks administration in their recuperation.

Our management has taken immediate actions on various representations made by us with regard to the Covid 19 pandemic, like the extension of interest free loan facility in cases where the employee or their dependents are affected due to Covid-19.

It is also to be noted that the virus is causing widespread havoc with renewed vigour with as many as 4.00 lakhs cases being reported throughout the country on a daily basis with news of people dying for lack of oxygen, hospital beds and health infrastructure.

The second wave has proved to be extremely dangerous with the sudden surge in deaths due to breathlessness caused in lieu of lung infections, which is causing panic and confusion across the country.

Meanwhile, our employees, who were infected with Covid, had been instructed to avail Sick/ Privilege Leave for their period of absence.

In view of the above we had made a representation to our administration through our letter REF: CBOA: CGM: APRIL: 2021 dated 27.04.2021.

We once again appeal to your kind self to consider granting the following, to enable the employees to tide over the current pandemic crisis.

- In cases where employees are in self-isolation/ hospitalisation in lieu of Covid-19, the Bank may treat the absence of such employees as ***Special Covid Leave***.
- The maximum period of such leave may be restricted to ***14 days or the treatment period whichever is lesser.***
- Submission of necessary documents pertaining to self-isolation/ hospitalisation may be sought by the leave Sanctioning Authority.
- The facility of Special Covid Leave may be made available to all eligible employees from ***01.04.2020 onwards retrospectively.***

- The Banks gesture of extending support towards procurement of Masks, Gloves, and Sanitizers by the employees during March 2020 was timely and well appreciated. We request your good self to extend similar financial succor this year also.

Sir, your prompt action on the above issues at this critical juncture to take care of the work force shall further instill confidence among the employees to perform better.

REF:CBOA:GS:APPEAL:2021 dated 06.05.2021

AN APPEAL TO ALL CANPALS

Dear Canpals,

I am your General Secretary G V Manimaran, addressing you all from a different location, Dr RELA Hospital for Covid 19 treatment for the last 10 days.

I had released a message recently, "**Me, My corona and My god**". It is from the bottom of my heart I am telling you, whatever I had told you in that message has come true ultimately. It is only Me, My corona and My god, I will have to take care of myself.

My position in the society, in my family, in the organisation and not even my wealth, is going to yield any results in my fight.

Friends, I would like to touch upon a different matter altogether. For the last 10 days I could not see my near and dear ones, that is one part, the other part is that I am not sure how much of an expenditure I am going to incur.

You all know that this is the last month of my service in the bank. God willing, I shall come out of this process fine and it has been indicated to me that the expenditures may run into lakhs. I will have to manage, and I will manage. At least I will be given some terminal benefits and I can manage the expenditure out of my terminal benefits.

My thoughts, are out with all my Canpals, I do not know what they are going to do. People who leave their near and dear ones and who are eagerly awaiting their return, how will they be able to mobilize funds for the treatment availed by them.

Friends, throughout the last 10 years of my General Secretaryship, I have often been stingy and totally mean towards the office bearers, who in the process have helped me accumulate around Rs 15.00 crores as a corpus.

I believed, this money can be used to help the families of our Canpals in case the worst happens. I thought we can provide support to the family by providing Rs 10.00 lakhs from out of this corpus.

Similarly it was decided that when our officers are faced with sudden expenditure in view of shortage in sanction of their insurance claims towards their own treatment, upto Rs 2.00 lakhs is to be provided to cover the difference.

We have been extending these support mechanisms continuously with the available corpus, and we will continue to do so. But now with the rate at which things are happening, I am not sure whether we will be able to sustain with the available funds.

Also, I am disturbed when thinking about the huge expenditures brought upon our fellow officers due to non-settlement of insurance claims to cover the entirety of the expenditure.

What will happen to the dependents of our officers in such cases?

What if the dependents are children or old aged parents?

How will they take care of the family?

These are the challenges thrust before us. It may be unfair on my part, since I do not have any scientific data in this regard, but it is purely an emotional appeal.

We must mobilize and create a CANPALS' SPECIAL COVID RELIEF FUND as an source of assistance to all our Canpals who are suffering due to Covid 19.

We must mobilize the funds with a contribution of at least Rs 10000/- by every working and retired officer members and executives of the bank.

Our members, with all the working and retired officers numbers around 50000 and if we could manage to pool the contribution of Rs 10000/- from every one of them, ***we can instantaneously create a corpus of CANPALS' SPECIAL COVID RELIEF FUND amounting to Rs 50.00 Crores.***

We shall constitute a committee

- To manage the corpus, and
- To decide the utilization of the fund

I shall request our former Chairman Sri T N Manoharan to head the committee if the same is agreed in principle by all of you.

But first and foremost, my dear Canpals, it is most important to mobilize the funds. I shall appeal each and every one of you to contribute liberally to the CANPALS' SPECIAL COVID RELIEF FUND through donations account,

***Name of the Account: CBOA donation account
Account Number: 0102101014047
Branch Name: Canara Bank, A R Street Branch
IFSC Code: CNRB0000102.***

I know when I am discharged from the hospital, I will be able to manage, as I have got a reasonable wealth by god's grace. And also I can manage with my pension and my wife's pension, but ***think of someone who has to die at an young age of thirty, what is to become of their aged parents or their young children?***

Under normal circumstances your CBOA, against an individual's life time contribution of Rs 90,000/-, has ensured a minimum an unfortunate event, another Rs 10.00 lakhs is being contributed by your CBOA to the bereaved family.

This is high time for us to take up a new and different approach towards building and sustaining our corpus fund to tide over this adverse situation together, so as to support the needy members of our Canara family.

To effect the collection of the funds we have created a donation account (Ac No. 0102101014047), and I am sure that you will all respond overwhelmingly and generously to my personal and emotional appeal as always.

After all, who are we living for, although we know we cannot ensure the safety of the entire world, but we can ensure the safety of our 50000 brethren members of the bank.

***"Little droplets of water make mighty oceans"
"Together We Can"***

REF: CBOA:GS:CSCRF:2021 dated 09.05.2021

Dear Canpals,

In view of the rising number of Covid 19 contractions among our fellow Canpals and to help them to recuperate from Covid, we had given a call

for creation of the **CANPALS SPECIAL COVID RELIEF FUND.**

I am overwhelmed to inform you all that the contributions made by all the BIG HEARTS have reached a quantum of Rs 3.00 crores and shortly we are expecting to achieve the targeted corpus of Rs 50.00 Crores.

I extend my sincere thanks to all the Canpals have immediately responded to my call. We should motivate all the other members who are yet to make the contributions to do so as soon as possible.

Such great benevolent actions in the aid of mankind triggers from a small spark and spread like wild fire as the undercurrent is BEING HUMAN.

I prostrate in front of such noble souls contributed and tender my pranams to all.

Details of the Fund:

Name of the Fund: CANPALS SPECIAL COVID RELIEF FUND.

Manager of the fund: CBOA

Operation by : Serving office bearers of CBOA authorized by the central committee

Committee to suggest the utilization:

1. Sri K Velusamy Former General Manager (Mob: 9489000181)
2. Sri N N Khanna Former General Manager (Mob: 9810318140)
3. Sri Vijayakumar Former General Manager (Mob: 9448093860)
4. Sri T Manivannan Former General Manager (Mob: 9443719381)
5. Sri L Keerthivarman Former Deputy General Manager (Mob: 9489000181)
6. Sri A K Juneja Former Chairman, CBOA (Mob: 9416472648)
7. Sri Jagadeesh Former Chairman, CBOA (Mob: 9448508797)

Member Secretary of the committee – The General Secretary CBOA

Any recommendations / representation will be routed through the Respective Regional Secretary of CBOA.

The committee shall study such proposals received from Regional secretaries on line on a suitable intervals and if need be, on daily basis to give suggestions to execute.

The member Secretary – General secretary of CBOA shall implement through the established existing system.

Beneficiaries: As the fund's primary objective is to help all the carpals to tide over the COVID crisis, the benefits could be extended to all the carpals irrespective of the cadre which can include the retired carpals from the Bank too.

The Committee may also suggest to initiate any prophylactic measures for ensuring the wellbeing of all Canpals, which include purchase of anti Covid 19 material, procurement of oxygen concentrators, organizing vaccination camps etc.. to be executed through the CSCR volunteer team formed by CBOA throughout the country in every village, town, city and metro level.

The committee may suggest to decide on extending any kind of help to all Canpals irrespective of the cadres on social, health and humanitarian grounds.

Updated information on the contributors and beneficiaries will be uploaded in the official website of CBOA.

The accounts will be audited on every three months and the ABS will be uploaded in the website.

Every day we are receiving news of tens of our Canpals being affected with Covid 19 and to ensure immediate help to every one of them it is extremely important that every one of us to contribute towards the CSCR Fund to achieve the targeted Corpus.

By participating in this noble and humanitarian cause each Canpal can ensure that they have played an important role in the wellbeing of all Canpals and their families and in the process, you can also ensure the brotherhood among us.

Dear Canpals, as I have been pleading from the beginning, it is the time to extend emotional support to our colleagues.

Any good suggestions to improve the mobilization and utilization of the fund in achieving the prime focus of BEING WITH BRETHREN are welcome.

Meanwhile, I beg you to contribute liberally.

Each Canpal for the wellbeing of every Canpal.

Ref :GS/MAY/2021/IBA dated 12.05.2021
Letter to Chairman IBA

SUB : Scheme of Compassionate Appointment grounds in Public Sector Banks

Ref: Your communications

1. CIR HR & IR 2014-15 532 476 dt.11.08.2014
2. CIR HR & IR 2014-15 532 693 dt.30.09.2014
3. CIR HR & IR 2014-15 532 1108 dt.31.12.2014

The Covid 19 Pandemic has been severe in recent months and unfortunately many young officers in the banking industry have succumbed and lost their lives while in service leaving behind their families. In many such cases the families have lost their sole earning member and are struggling to make ends meet.

IBA had communicated the "**Scheme of Compassionate Appointment grounds in Public Sector Banks**" vide letter cited 1 above to grant appointment on compassionate groundsto a dependent family member of the employee dying in harness or retiring on medical grounds. The primary objective of the scheme is to relieve the families of such employees from financial destitution and to help them get over the emergency.

We request you to direct the nationalised banks for immediate processing of Death / retirement benefits / family pension claims in all cases of unfortunate demise of any of their employees. In all such cases, the family members of the deceased employees may be advised by the Banks about the provisions of the Compassionate Appointment scheme.

Besides, the banks may also assist the families in submission of the necessary applications under the scheme and ensure expeditious processing of such applications for appointment / ex gratia payment so that the family member in all eligible cases are assisted as per the provisions of the subject scheme.

Ref : GS/MAY/2021/IBA dated 12.05.2021
Letter to MD and CEO

SUB : Scheme of Compassionate Appointment or Payment of Lumpsum Ex-gratia amount in lieu of Compassionate Appointment

Ref: HO Circular 296 /2020 dated 18.04.2020

The Covid 19 Pandemic has been severe in recent months and unfortunately many of our employees have succumbed and lost their lives to the deadly virus, while in service leaving behind their families. In many such cases the families have lost their sole earning member and are struggling to make ends meet.

The subject scheme is implemented in Banks as per the IBA guidelines to provide relief to the families of the deceased employees by proving appointment on compassionate grounds to a dependent family member or providing lumpsum ex gratia amount to the family of the employee dying in harness. The primary objective of the scheme is to relieve the families of such employees from financial destitution and to help them get over the emergency.

We request your good self that the HRM Section in Circles may be suitably counselled to process claims related to Death / retirement benefits / family pension in all cases of unfortunate demise of our employees. Further, the family members of the deceased employees should also be advised about the provisions of the Compassionate Appointment scheme and they may also be assisted in submission of the necessary applications under the scheme.

HRM Sections to ensure expeditious processing of such applications for appointment / ex gratia payment so that the family member in all eligible cases is assisted as per the provisions of the subject scheme without fail.

REF:CBOA:GS:GM GA: 2021 dated 20.05.2021

Letter to GM, Premises Section, HO

Sub: Request for addition of oxygen concentrators to the standard list of items purchasable by officers / employees under the Premises and Allied Matters policy of the bank.

The second wave of the Covid 19 pandemic is at its peak in our country, giving nightmares to the government, the medical sector and the citizenry in general.

Due to the pervasive spread of Covid 19 throughout the country, the medical sector is at its limit, trying hard to manage oxygen cylinders and to give treatment to all the people affected by the virus.

To reduce dependency of oxygen cylinders, there are oxygen concentrators available in the market, which are easy to use and can save the life of individuals till they get proper medical care.

We, the Canara Bank Officers' Association, since the advent of the second wave of the pandemic, has constituted a Canpals' Special Covid Relief Fund through donations received from our members.

Out of the Corpus collected, we have paid Rs 1.00 lakh to the bereaved families of 84 employees of the bank who had lost their life to Covid 19.

We are now in the process of procuring oxygen concentrators with a capacity of 10 litres each, for our members in each Circle/ State with the Canpals Special Covid Relief fund.

Recently, Bank of Baroda has sanctioned purchase of oxygen concentrators for personal use by their employees to help them tide over the pandemic.

In this context, we request your kind self to add oxygen concentrators to the standard list of items eligible for purchase by officers/ executives under our Bank's Premises and Allied Matters Policy, so that our officer/ employees can avail the lifesaving equipment.

Your positive response in this matter may help our officers/ employees safeguard themselves and their dear ones from the pandemic.

Ref : GS/SP L/COV/2021 dated 19.05.2021

Letter to MD and CEO

Sub : COVID-19 PANDEMIC – Special Leave for our employees affected by COVID

Ref : Our letters

1. CBOA: CGM: APRIL: 2021 dt 27.04.2021.
2. CBOA:GS:SPL COV:2021 dt.06.05.2021

The Canara Bank Officers' Association is thankful for the timely steps initiated for ensuring good care for the employees and the support provided by the Banks administration in their recuperation.

Our management has taken prompt actions on various representations made by us with regard to the Covid 19 pandemic, including extension of interest free advance facility in cases where the employee or their dependents are affected due to Covid-19.

The second wave of the Corona Virus Pandemic is devastating and there has been an exponential rise in number of cases all over the country. The fatality percentage is also more in the second wave when compared to the first wave experienced last year.

Many of our employees are braving the odds and attending office, well aware of the fact that they have a fair chance of contracting the virus as they have to primarily deal with the customers.

Our employees, who were infected with Covid, are being instructed to avail Sick/ Privilege Leave for their period of absence for treatment / quarantine.

Earlier we had made a representation to our administration through our letters under reference to provide special leave to the Covid affected employees.

Though Government of India has written to the States to prioritize vaccination of bankers being the frontline workers, implementation at the ground level leaves much to be desired.

The number of employees affected by Corona in our bank has increased considerably in the past few months and the deaths are also rising especially among people under the age group of 35.

Many of our peer banks are offering similar special leaves. Recently, State Bank of India and Punjab National Bank have provided "Special Leave to Covid-19 affected Employees". A copy of their respective circular is also enclosed for your ready reference.

Hence, we once again appeal to your good self to consider granting the following benefits to the employees.

1. In cases where employees are advised self-isolation / hospitalisation in view of Covid-19, the absence of such employees may be treated as Special Covid Leave upon producing necessary supporting documents for self-isolation / hospitalisation.
2. The maximum period of the leave may be restricted to 14 days or the treatment period whichever is lesser.
3. The facility of Special Covid Leave may be made available to all eligible employees from 22.03.2020, (the start of nationwide lockdown) onwards retrospectively.

Sir, your considerate action on the above issue at this critical juncture will further instill confidence among the employees that the Bank is in support of them and motivate them to perform better in the interests of the organisation.

**Ref : GS/MAY/2021/Vac dated 20.05.2021
Letter to Finance Minister**

Sub : Special dispensation for vaccination of staff of banks

This has reference to Secretary, Department of Financial Services letter F.No.12/1/2020-BOII dt 14.05.2021 addressed to Chief Secretaries of the States on the subject matter.

Despite of the clear instructions by the department to the State Governments on the need to prioritize vaccination of the Bank employees considering the vital role they are playing in dispensing the essential services to the general public during these tough times, the matter has not been given the needed importance by the State Governments.

We note with regret that the Government of Kerala Order notifying Frontline workers for prioritisation for vaccination has not included bank staff in the list. What is more perplexing is the said list includes categories like Vendors at Fish markets, Vegetable markets, Home delivery Agents, Head load workers, Milk / News paper distributors while excluding the Bank Staff who play a critical role in extending financial services.

It is needless to repeat the crucial role played by the Bank employees during the pandemic times as the same has been acknowledged by the Parliamentary Standing Committee on Home Affairs, which appreciated the efforts and pain taken by the banking sector for providing uninterrupted and seamless banking facilities during the COVID-19 outbreak and also emphasising that Bank Employees be declared COVID-19 warriors.

The number of fatalities are increasing among the bank employees especially in the age group below 35 years, due to Coronavirus infection. Hence, we seek your personal intervention on the subject matter and request precise instructions to all the State Governments to give priority status to the bank employees irrespective of their age group, in getting the vaccination so that the morale of these employees can be kept high and motivate them to work without fear or anxiety.

Soliciting your expeditious action,

**GIST OF THE MEETING HELD WITH
NATIONAL INSURANCE COMPANY LTD
AND M/S MD INDIA HEALTH INSURANCE
TPA PVT LTD BY BANK AND
REPRESENTATIVES OF THE UNIONS ON
12.05.2021**

A meeting with National Insurance Company Ltd. and TPA MD India Health Insurance Pvt. Ltd., Executives/Officials of H R Wing, Head Office and the representatives of CBOA, Employee Union, Retirees Association for discussing various issues faced by employees and retirees relating to claim settlement and other services rendered under IBA Group Medical Insurance Policy, especially regarding the huge pendency of claims including COVID-19 settlements was held on 12.05.2021. CBOA was represented by Sri Sairam, Vice President and Sri Uday S Lodaya, JGS & Central Liaison.

H R Wing Officials welcomed the participants and explained the issues faced by the employees/retirees of the Bank. The representatives of the Association, Unions and Retirees also elaborated the difficulties faced by the employees/retirees in the services extended under the policy. The Representatives of the Insurance Company and the representatives of MD India Health Insurance TPA Pvt. Ltd assured necessary assistance and co-operation in the matter to all the employees/retirees for redressing the issues.

The following issues were raised by your CBOA :

1. There is a inordinate delay in processing the claims by the TPA. Even after submission of claims and documents by the employees, lots of queries are being raised by the TPA which can be avoided. Moreover, despite employees submitting the necessary documents, queries are raised repeatedly for submission of documents. Under the pretext of such queries, the claim processing is delayed. A sizeable number of claims are pending for COVID-19 treatment. TPA was asked to look into the issue expeditiously and avoid further delay in processing of claims.
2. Many network hospitals are denying cashless facility which is creating undue hardship in this COVID scenario to the Officers. The TPA was requested to sort out such issues with the network hospitals for extending cashless facilities to the Officers.
3. Empanelment of more number of network hospitals. Though TPA is undertaking empanelment when compared to the earlier TPA, the number is very low. The TPA was requested to improve the number of network hospitals, especially considering the prevailing Covid -19 pandemic.
4. Wrong credits of claim settlement amount are observed and the sanctioned amount is not being credited to the concerned employees' account. The TPA informed that this is on account of some technical issue. However, we informed that on account of the wrong credit, the concerned employees are penalized and were asked by the TPA to wait till the amount is recovered from the wrongly credited account holder. This stance of the TPA was totally unjustified as there was no fault on the part of the employee. The TPA was asked to resolve this issue immediately without any further delay.
5. Network hospitals, for the treatment of COVID-19 are demanding Caution deposits ranging from Rs.50, 000/- to Re.1 lakh.
6. The requisition of GST numbers in medical bills is causing much inconvenience as there are medical shops which are giving handwritten bills and the medical shops in remote areas will not be having any GST numbers.
7. The TPA/NIC was requested to take a lenient view as regards to submission of documents by the employees. Minimize / permit waiver in submission of documents, wherever possible, while processing claims. It was also requested to direct the TPA not to insist on submissions of original documents,

especially during the prevailing COVID-19 situation.

8. The facility of Online submission of to consider favourably the payment of stand-alone injection cost of RITUXIMAB & ZOLEDRONIC ACID for cancer treatment and INTRA VITREAL INJECTION for Cataract treatment.
9. TPA should decentralize the processing of claims as they have the centralized system of processing of claims at Pune only.
10. X-ray reports not to be insisted for Ayurvedic treatment.

NIC officials clarified the following:-

- a. In case of critical illness / ailments like dialysis, chemotherapy etc., which requires continuous procedures, they shall instruct the TPA to process the claim with the previous prescriptions for preferring claims.
- b. In case of change of surname of an employee because of marriage, if the concerned HRM or the branch-in-charge certifies that the employee's surname is changed, there need not be any requirement of marriage certificate.
- c. The requisition for doctor's certificate for COVID-19 has been done away.
- d. For COVID-19 treatment, daily monitoring of doctor for various parameters have been done away.
- e. Employees can utilize the facility for online submission of documents.
- f. As regards GST numbers for medical bills, a self declaration from the pharmacy is only required regarding exemption from GST registration. GST numbers will not be insisted for in-house pharmacy of hospitals.
- g. Intra Vitreal Injection shall be extended on case to case basis.

The TPA informed

- By May 2021 end all the hospitals empanelled shall be available for cashless.
- There shall not be any issues as regards to wrong credits henceforth.
- As regards to reimbursements of medical equipments, it was informed that they are reimbursing expenses for PPE kits up to 5 numbers in case of COVID-19 treatment. Any cases where it has been disallowed can be represented
- Reasons for denial of claims shall be invariably informed to the concerned employee by way of email as well as by way of text messages.
- All the pending claims under COVID and other cases will be processed by 31.05.2021.
- The processing of claims will be streamlined and unnecessary queries will be avoided so as to ensure speedy settlement.

The TPA, assured that for any queries or support, they are available 24 x 7 and also informed that in case of hospitalization, there is large variation in the Bills as regards to Bed and ICU charges on account of State-Wise Regulations.

The meeting ended on a positive note with an assurance from the TPA that processing of claims will be done without delay and such meetings shall be held at regular intervals.

Canpals Special Covid Relief Fund



REF : CBOA : MIN : CSCR Dated 11/05/2021 MINUTES OF THE CANPALS SPECIAL COVID RELIEF FUND COMMITTEE

First meeting of the committee to discuss on utilization of CSCR Fund was held today. The meeting was attended by the following members :

1. Sri G V Manimaran, General Secretary, CBOA
2. Sri K Velusamy, Member, Ex-GM
3. Sri Vijayakumar, Member, Ex-GM
4. Sri T Manivannan, Member, Ex-GM
5. Sri L Keerthivarman, Member, Ex-DGM
6. Sri Jagadeesh, Member, Ex-Chairman, CBOA

Sri G V Manimaran, General Secretary, welcomed the members and thanked them for having given their consent to be the part of this committee. He briefly explained the members the background of need for creation of this CSCR Fund.

Sri G V Manimaran, explained that the corpus is created to be managed by CBOA from out of the funds contributed voluntarily by the benevolent hearts of canara bank of any cadre both retired and in service to extend all the possible assistance either prophylactic or reactive to the individuals belong to Canpals family, irrespective of the cadre including the retired on the advise offered by the independent consultative committee on case to case basis.

The prime objective is to express the emotional binding among the canpal families at the time of unprecedented global crisis and through which to develop a brotherhood among ourselves to help each other irrespective of the cadre within our bank.

The corpus thus created will be used for combating against the evils of Covid as on date which can be expanded if need be after the pandemic ends.

He then informed that there is overwhelming response from the employees and the contributions are pouring in.

He expressed his anguish that from 1st April to till date, about 75 employees died so far and many are undergoing treatment at hospitals.

Further, he also told that it was brought to his notice that the insurance company is settling for less amount in many cases and hence, members are in agony which may also be addressed suitably.

The committee members greeted our General Secretary for a speedy recovery and appreciated the benevolent gesture of CBOA to promote this fund. The members also expressed their concern over the situation.

Then the members discussed at length and the following points emanated during the meeting :

CANPAL SPECIAL CORONA RELIEF FUND:

Brief background:

Bank has covered all our employees under IBA medical insurance scheme and ex-employees are covered under this scheme by paying the insurance premium.

While this is expected to take care of the normal ailments, the COVID 19 hospitalization is expensive and the insurance company disallows the amount relating to consumables and bed charges exceeding the ceiling agreed in the insurance policy.

Financial burden on the employee (dependents in case of death of employee) desists the employees to take proper treatment in time leading to avoidable death and misery to their family.

Bank also loses a valuable resource.

We, Canpals loose a colleague. Can we be of any help in reducing this misery?

The initiative taken now is to pool the resources of willing and generous Canpals for the above cause.

While CBOA continues its efforts to prevail upon the Management to alleviate the misery of the affected employees, this self-help of its own members was felt necessary to meet the urgent situation as any welfare scheme by the bank needs several rounds of discussions at various levels which takes considerable time.

Management of the fund:

This fund will be managed and operated by the office bearers of CBOA authorized by the appropriate forum.

A separate account will be opened for this purpose. Funds already collected for this purpose in CBOA donation account will be transferred to this account which will be open for audit by external/internal auditors nominated/appointed by CBOA in the appropriate forum.

A consultative committee with members nominated by the General Secretary will meet regularly to offer valuable suggestions for implementing the scheme keeping the spirit behind the initiative in mind.

The service of the members of the committee will be honorary one and no remuneration will be paid.

Scope:

For the present, the fund is meant to provide relief to employees and ex- employees affected by COVID 19 only.

The financial needs of each and every individual case recommended by the Regional Secretaries of CBOA will be studied and the quantum of relief will be decided on merits.

The consultative committee will assist in this process.

Death of serving employees leaves their family in financial misery on account of COVID 19 hospitalization, loss of income (till alternate source of income is established) and relatively higher commitments to maintain the dependents.

This is more in the case of employees dying at younger age with meagre retirement settlements.

Hence some death relief also can be considered from this fund and the decision may be taken in resonance with the sustainability of the fund.

The fund is proposed to be managed by CBOA from the voluntary contributions of Canara Bank employees and ex-employees which includes employees and officers erstwhile Syndicate bank, who want to extend helping hands to our colleagues at the time of need.

Detailed modalities will be worked out and placed in the appropriate forum of CBOA and then circulated.

Considering the urgency involved and the nascent stage of the initiative, other organisations were not involved as it may cause delay in implementation.

However, if any organisation like CBROA wants to join in the noble cause, we welcome them to contribute, though the beneficiaries could be the members of CBROA as per the existing arrangements.

This is an emergency situation, bogging the initiative with nitty gritty may cause damage to the initiative.

The fund is open to receive valuable and practical suggestions from well-meaning associates.

The following points have been agreed upon for implementation :

1. An exclusive account will be opened for this fund and the amount so far collected will be transferred to the new account.
2. CBOA will be contributing to the Fund
3. While CBOA will manage the account and the office bearers of CBOA will manage the funds, the screening committee/consultative committee will offer its suggestions in framing operating procedures on an ongoing basis and also in dealing with the proposals placed before the committee.
4. This fund will be exclusively used for COVID assistances only as of now.
5. The financial assistance will be provided irrespective of the cadre, serving and retired employees
6. All proposals from Corona affected employees/ex-employees to be routed through respective Regional Secretaries of CBOA. The recommendations of RS shall be in a structured format for quick assessment by the consultative committee.
7. Structured format will be made available to the Regional Secretaries.
8. Every case will be dealt and relief will be decided based on the merits of the case

DESIGNATION	Number
OFFICER	12
MANAGER	10
SENIOR MANAGER	6
DIVISIONAL MANAGER	4
ASSISTANT GENERAL MANAGER	2
CLERK	27
SUBSTAFF	13
HKP	1
Grand Total	75

AGE GROUP	Number
20-30	2
30-40	21
40-50	14
50-60	38
Grand Total	75

9. As a first step, it is decided to release Rs. 1 lac to the family members of 75 deceased employees. The amount will be released to the respective Regional Secretaries. The Regional Secretaries shall visit the family of the deceased employee and hand over the Cheque/DD against the acknowledgement of the family.

General Secretary thanked the members for having spared their time and given suggestions.

CBOA : MIN2 : CSCR dated 13/05/2021

MINUTES OF THE CANPALS SPECIAL COVID RELIEF FUND COMMITTEE

Second meeting of the committee to discuss on utilization of CSCR Fund was held today. The meeting was attended by the following members :

1. Sri G V Manimaran, General Secretary, CBOA
2. Sri K Velusamy, Member, Ex-GM
3. Sri Vijayakumar, Member, Ex-GM
4. Sri T Manivannan, Member, Ex-GM
5. Sri L Keerthivarman, Member, Ex-DGM

Sri G V Manimaran, General Secretary, welcomed the members.

The following 3 issues were taken up for discussion

1. Providing financial assistance to Sri B Mahendar Singh (24686) ex-Clerk retired from our Pathergatty branch, whose wife Smt Sunitha tested Covid Positive and was hospitalized for 5 days and cured.

Within a week she is diagnosed suffering from BLACK FUNGUS a rare disease and she underwent Nasal Fungus Clearance Surgery. The Black Fungus is a fungal infection affecting weak immune systems, particularly COVID affected patients.

Altogether, Sri B Mahender Singh has spent about Rs.8 lacs from his own sources and through outside borrowings.

It was proposed to pay Rs. 1 lakh to Sri B Mahender Singh as a small financial assistance. **The matter was discussed and the committee also approved to pay Rs. 1 lakh to Sri B Mahender Singh.**

2. Earlier, it was decided to pay Rs.1 lakh each to the bereaved family members of 75 employees who have died due to COVID. In addition, we have received from various Regions that another 10 employees have died. **It was placed before the committee to extend the same benefit of Rs.1 lakh each to the following 10 cases reported and the same was approved by the committee.**

SL	NAME	EMPLID	GRADE	SEX	BRANCH	REGION
1	AGGU OM PRASAD	606680	HKP	M	ALOOR	NIZAMABAD
3	SANJA KAMLE	556468	SUBSTAFF	M	SAI KRIPA INDORE	INDORE
4	B K MALAKAR	54270	SWO-A	M	MATRUKHA	RANCHI
5	SANTOSH KUMAR	88792	MRKT MGR	M	TUPUDANA	RANCHI
6	VIKAS KR MUNDARI	98066	SWO-A	M	CHAIBASA SME	RANCHI
7	PATURI ANIL KUMAR	68275	AGM	M	KAKINADA REGIONAL OFFICE	KAKINADA
8	SOWJANYA JEEVIGUNTA	639907	MANAGER	F	VIJAYAWADA SME BRANCH	VIJAYAWADA
9	DEVALLA GUNAKAR	733663	ATTENDER	M	RAMATHEERTHAM	NELLORE
10	PILLA CHINA NAIDU	88821	SENIOR MANAGER	M	VISAKHAPATNAM REGIONAL OFFICE	VISAKHAPATNAM



3. General Secretary proposed to buy Oxygen Concentrators one each to every Circle and to provide few more to certain Circles, which are spread over to 2 or 3 states.

This proposal was discussed by the Committee and approved to proceed as under :

- a. The specification of the Oxygen Concentrator will be provided to each Circle Co-ordinator and in turn Circle Co-ordinator will procure and keep it in his/her custody. The number of Oxygen Concentrators to be procured will be decided based on the size of the Circle and also Geographical spread of the branches.
- b. This will be used for any emergency requirement arising to any of our employees/ex-employees, on a first cum basis
- c. CBOA will also pursue the Bank Management to supplement by procuring one each to Circle/Region.

General Secretary thanked the members for having spared their time and given suggestions.

CANPALS SPECIAL COVID RELIEF FUND

Sub : CSCR – COVID Relief measures

This fund was created to take care of financial burden on the employees who are affected with COVID19 and their families in case of the death of the employees.

It gives much confidence and zeal to see that everyday the contribution is increasing. This not only reflects the benevolence of the contributors but also their faith on CBOA that the fund will be managed judiciously and genuinely.

As a first step, we will be disbursing Rs.1 lakh to the dependents of the employees who lost their life due to COVID. The list of 84 employees who expired due to COVID is appended below. Respective Regional Secretaries will be handing over the DD to the dependent family.

A representation from Sri K Surender, Regional Secretary, Rangareddy was received stating that Sri B Mahendar Singh (24686) ex-Clerk, Pathergatty branch, is under financial stress. His wife Smt Sunitha tested Covid Positive. She was hospitalized for few days and discharged. Later on she developed a rare BLACK FUNGUS infection, which affects less immuned body and she was again operated and surgery performed for eye correction. Due to repeated hospitalization and meager settlement by Insurance company, Sri K Surender was left with no option than to seek for financial assistance. As the BLACK FUNGUS is post COVID 19 infection, we are releasing Rs.1 lakh to Sri B Mahendar Singh, Ex-clerk.

Besides we are planning to buy Oxygen Concentrators 1 each to every Circle. We will be shortly informing the specification of the Oxygen Concentrator to Circle Liaison Officers. The CLOs in turn have to procure Oxygen Concentrator as per the specification and keep under their custody. The CLOs have to provide the Oxygen Concentrators to the needy on first cum basis and ensure its optimum utilization.

We have started utilizing the corpus fund donated by you.

I request you every one of you to strengthen this mission by liberally contributing and also to give your valuable suggestion to improve upon our support to the needy employees.

Helping hands always stretch beyond boundaries without hesitation.

Let's generate new energy in us to fight against COVID through brotherhood.

Let's educate our youth the responsibility towards SELF, FAMILY AND THE SOCIETY.

List of employees who have lost their life due to COVID

SL	NAME	GRADE	EMPLID	SEX	BRANCH	REGION	REGIONAL SEC
1	RAVI KANT VERMA,	CLERK	752570	M	MATHURA ZILLA	MATHURA	BHUPENDRA SINGH
2	SHANTI SWAROOP,	CLERK	526010	M	KOSIKALAN-II	MATHURA	BHUPENDRA SINGH
3	ASHOK KUMAR	MANAGER	59414	M	MEERUT RAH II	MEERUT	SUNIL SHARMA
4	PARAMJIT SINGH,	MANAGER	663953	M	MAIL (MAHAL)	MEERUT	SUNIL SHARMA

5	ANANTHA V,	SUBSTAFF	529026	M	BLORE CHICKPET	B'LURU CENTRAL	PRANESH
6	KRISHNA MOHAN	CLERK	634061	M	CENTRAL R O	B'LURU CENTRAL	PRANESH
7	SURESH BABU K M	OFFICER	696373	M	BLORE YELAHANKA	B'LURU NORTH	SHAMA SUNDAR
8	ASHWINI GURULINGAPPA NUCHCHI	CLERK	675237	F	BANGALORE YELAHANKA	B'LURU NORTH	SHAMA SUNDAR
9	SHASHANK DIKSHIT,	SM	570901	M	BHOPAL BAIRAGARH I	BHOPAL	VINDAIYA T N
10	SURESH KUMAR BILLORAY	OFFICER	60772	M	INDORE RETAIL ASSET HUB	INDORE	RAHUL SONI
11	AJAY BHATE,	SUBSTAFF	102358	M	INDORE SME	INDORE	RAHUL SONI
12	SANJA KAMLE	SUBSTAFF	556468	M	SAI KRIPA INDORE	INDORE	RAHUL SONI
13	B K BHATTACHARJEE	SM	52655	M	JABALPUR AFFORDABLE HL CELL	JABALPUR	DIEGO ANDRADE
14	SAROJ KINDO,	OFFICER	105938	M	BHADRAK II BRANCH	BHADRAK	SADAHU TUDU
15	A R GAFFAR,	CLERK	809214	M	HOSUR	DHARMAPUR I	RAMESH KUMAR C
16	VIJAYAN	CLERK	71797	M	CHENNAI NIOT	KANCHI	DORAIRAJ
17	PALANISAMY N	SUBSTAFF	54360	M	KANGEYAM	TIRUPPUR	MANOJ SUNDAR
18	RAMANATHAN A	CLERK	60858	M	SADAYAMPALAY AM	TIRUPPUR	MANOJ SUNDAR
19	SUDHANSHU GUPTA,	OFFICER	109573	M	PREMISES SECTION	DELHI	SHIV SHANKAR
20	MAHAK GUPTA,	MANAGER	109575	F	HUMAN RESOURCES MANAGEMENT	DELHI	SHIV SHANKAR
21	SHYAM KUMAR,	SUBSTAFF	546058	M	DELHI C.O.	DELHI	SHIV SHANKAR
22	SUMIT SHUKLA,	DM	86380	M	DELHI ASSET RECOVERY MGT.	DELHI	SHIV SHANKAR
23	RAMESH KUMAR PRASAD	DM	63995	M	DELHI VIVEK VIHAR	DELHI NORTH	PRASANTH PANDEY
24	PREM SINGH	CLERK	75190	M	DELHI NANGLOI	DELHI WEST	RAKESH KUMAR
25	ANITA ARORA	MANAGER	411732	F	GHAZIABAD RAJ NAGAR	GHAZIABAD	ABHISHEK KUMAR KAUSHIK
26	CHANDRA SHEKHAR AZAD	DM	56461	M	DEHRADUN RETAIL ASSET HUB	DEHRADUN	SHARDUL DHONDIYAL
27	AKHILA P R,	OFFICER	95415	F	MARKETING	BENGALURU	SHAMA SUNDAR
28	SHAILENDRA BHATNAGAR,	SM	77524	M	DIT & TO WING	BENGALURU	SHAMA SUNDAR
29	ANAND AMBAJI RAO GITE,	MANAGER	84367	M	CPCFT,MUMBAI	MUMBAI	VINNY MORTIS M

30	VINAYAK H GAYTONDE	OFFICER	44661	M	BELAGAVI KLE ENGINEERING COLLEGE	BELAGAVI	HUMBERVADI S C
31	SUDHIR S PADAGANNAVAR,	SUBSTAFF	553991	M	KOTWAR	BIJAPUR	ANIL MORE
32	MODINSAB I NADAF,	SUBSTAFF	594499	M	REGIONAL OFFICE – II HUBBALI	HUBBALI	UDAYKUMAR MAHALE
33	PARAMESHWARAPP A B SANNATHAMMAN	SUBSTAFF	526423	M	SIDENUR	HUBBALI	UDAYKUMAR MAHALE
34	P V S NAGA TULASI LAXMI	MANAGER	63080	F	KOWTHA	KALABURAGI	SATISH CHAVAN
35	A VIDHYAKARAN	CLERK	72949	M	BANJARA HILLS	HYDERABAD	V V PRABHAKAR CHAND
36	PRAKASH VENGALA,	OFFICER	706911	M	SANGAREDDY II	NIZAMABAD	GATTU NARESH KUMAR
37	SHAIK SAJJAD ALI,	CLERK	523727	M	EDAPALLI	NIZAMABAD	GATTU NARESH KUMAR
38	AGGU OM PRASAD	HKP	606680	M	ALOOR	NIZAMABAD	GATTU NARESH KUMAR
39	MD IBRAHIM,	CLERK	101776	M	WARANGAL - II	WARANGAL	RAVI KELOTH
40	SURENDRA GUPTA	CLERK	402464	M	JAIPUR SETHI COLONY	JAIPUR	AMIT SHARMA
41	RADHA RANI,	SUBSTAFF	513085	F	PUNHANA	GURGAON	DEEPAK GAUTAM
42	ANIL KUMAR	AGM	75209	M	ROHTAK MAIN	ROHTAK	SANJAY CHANDA
43	SAMIR KUMAR ROY,	SUBSTAFF	75558	M	KOLKATA FOREIGN DEPARTMENT	KOLKATA	SUKANTA DE
44	SAUMYA BANERJEE,	OFFICER	99461	M	KOLKATA SALT LAKE CITY	KOLKATA II	AHINDRA PODDAR
45	TARA DEVI	SUBSTAFF	32208	F	KANPUR SWARUP NAGAR	KANPUR	DEEPAK BAKSI
46	SHAILENDRA KUMAR PAL	CLERK	67861	M	KANPUR BARRA	KANPUR	DEEPAK BAKSI
47	ASHUTOSH SINGH,	MANAGER	91820	M	INDIRA NAGAR	LUCKNOW	SANTOSH KUMAR
48	N VENKATA RAMANA RAO,	AGM	436421	M	ZI LUCKNOW	LUCKNOW	SANTOSH KUMAR
49	SYED MOHD JAVED AKHTAR,	CLERK	467128	M	LUCKNOW REGIONAL OFFICE	LUCKNOW	SANTOSH KUMAR
50	S K LAHIRI	SM	42370	M	RSTC LUCKNOW	LUCKNOW	SANTOSH KUMAR
51	SUNIL KUMAR SINGH SHRIVALIYA,	SM	552011	M	AMROHA BRANCH	MORADABAD	SURABHI SHARMA
52	OM PRAKASH	CLERK	74930	M	BEHTA KALAN	VARANASI	RAVISHANKAR
53	MANOJ KUMAR TEWARI,	CLERK	376327	M	VARANASI CHOWK	VARANASI	RAVISHANKAR

54	BRIJ KISHORE PANDEY	CLERK	57174	M	CURRENCY CHEST, ALLAHABAD	VARANASI	RAVISHANKAR
55	KUMARAVEL D	HKP	81016	M	PANNAIMOOND RADAIPPU	TUTICORIN	ALAGURAJAN
56	SHUBHA H N,	MANAGER	69700	F	HANUMANTHAP URA SME	HASSAN	JAVEED A J
57	PATEL PRAKASH RAMESH	SUBSTAFF	542494	M	MUMBAI CANDI BRANCH	MUMBAI I	VINNY MORTIS M
58	K K GHANEKAR	CLERK	68839	M	TAMRIND LANE	MUMBAI I	VINNY MORTIS M
59	A V MUNDHE	CLERK	54491	M	CHEMBUR CAMP BRANCH	MUMBAI II	KISHOR S BHAMRE
60	DATTARAJ J JADYE,	CLERK	342304	M	MUMBAI GOREGAON (E) UM	MUMBAI II	KISHOR S BHAMRE
61	AKHILESH KUMAR,	OFFICER	87150	M	GOPALGANJ	MUZAFFARPUR	SAJID RASOOL
62	SUSHANT FELIX	OFFICER	89690	M	BANU CHAPAR	MUZAFFARPUR	SAJID RASOOL
63	N K MORE	CLERK	67001	M	OZAR	AURANGABAD	KUNAL WANKHEDE
64	SHIVNATH G NIKHAR,	CLERK	393289	M	NAGPUR GANDHIBAG MAIN	NAGPUR	NINAWA P E
65	R H PAPALE HIS WIFE ALSO EXPIRED	CLERK	43422	M	PUNE RAMWADI	PUNE	SACHIN D WAIKER
66	ATUL KUMAR	MANAGER	61105	M	DHANBAD CUR. CHEST	DHANBAD	GUNJAN VERMA
67	VINOD LIYANGI,	OFFICER	85833	M	JUGSALAI	JAMSHEDPUR	MANI KANT SHARMA
68	SANJAY KUMAR GUPTA	CLERK	72520	M	CHUTIA	RANCHI	SUMAN TIRKEY
69	SUSHANT KACHHAP,	OFFICER	85822	M	LADY K C ROY	RANCHI	SUMAN TIRKEY
70	SAROJA DHAN	CLERK	73216	F	TUPUDANA	RANCHI	SUMAN TIRKEY
71	B K MALAKAR	SWO-A	54270	M	MATRUKHA	RANCHI	SUMAN TIRKEY
72	SANTOSH KUMAR	MRKT MGR	88792	M	TUPUDANA	RANCHI	SUMAN TIRKEY
73	VIKAS KR MUNDARI	SWO-A	98066	M	CHAIBASA SME	RANCHI	SUMAN TIRKEY
74	MANNEM MAHALAKSHMI,	SUBSTAFF	529071	F	MANGALAGIRI	GUNTUR	JEEVAN
75	KATTEPOGU SEKHAR BABU,	SM	539090	M	RO GUNTUR	GUNTUR	VENKATA SESA PRAVEEN A
76	PATURI ANIL KUMAR	AGM	68275	M	KAKINADA REGIONAL OFFICE	KAKINADA	Y VENKATESH
77	SUBRAHMANYAM RAO,	CLERK	524135	M	NELLORE DARGAMITTA	NELLORE	G VEERENDRANATH REDDY
78	DEVALLA GUNAKAR	ATTENDER	733663	M	RAMATHEERTHAM	NELLORE	G VEERENDRANATH REDDY

79	PADIDAPU SRINU	SUBSTAFF	504968	M	SANTHANUTHAL APADU	ONGOLE	K KISHORE REDDY
80	VELPULA NAGAMIAH	CLERK	82495	M	KOMALAPADU	ONGOLE	K KISHORE REDDY
81	BALAJI NAIK MALAVATHU,	MANAGER	670302	M	TADINADA	VIJAYAWADA	VENKAIAH S
82	SOWJANYA JEEVIGUNTA	MANAGER	639907	F	VIJAYAWADA SME BRANCH	VIJAYAWADA	VENKAIAH S
83	M LUCKY RAJ KUMAR	DM	60459	M	STEEL PALNT	VIZAG	RAMA RATHNA KUMAR V
84	PILLA CHINA NAIDU	SENIOR MANAGER	88821	M	VISAKHAPATNA M REGIONAL OFFICE	VIZAG	RAMA RATHNA KUMAR V

CBOA : MIN4 : CSCR dated 21/05/2021

MINUTES OF THE CANPALS SPECIAL COVID RELIEF FUND COMMITTEE MEETING

The fourth meeting of the committee to discuss on utilization of CSCR Fund was held today. The meeting was attended by the following members :

7. Sri G V Manimaran, General Secretary
8. Sri. Ankit Sahgal, CCO, Agra
9. Sri. Shama Sundar, CCO, Bengaluru
10. Sri. Tripathy K, CCO, Bhopal
11. Sri. Yugesh Kumar, CCO, Chandigarh
12. Sri. Prabhu D, CCO, Chennai
13. Sri. Shiv Shankar, CCO, Delhi
14. Sri. Linga Reddy B, CCO, Hyderabad
15. Sri. Rajiv Nigam, CCO, Jaipur
16. Sri. Sandeep Batra, CCO, Karnal
17. Sri. Ramesh Naik, CCO, Mangaluru
18. Sri. Mario Wilson Mathias, CCO, Manipal
19. Sri. Abhay A Anikhindi, CCO, Mumbai
20. Sri. Kislaya, CCO, Patna
21. Sri. Kailash Kadam, CCO, Pune
22. Sri. Shailesh Kumar Tripathy, CCO, Ranchi
23. Sri. Jacob P Chittattukalam, CCO, Trivandrum
24. Sri. Jeevan Satya Prakash, CCO, Vijayawada

Sri G V Manimaran, General Secretary, welcomed the members. He said, when this committee was formed it

was felt to have few senior colleagues to suggest and guide in managing the Corpus. Hence, some of our retired executives and ex-CBOA Office Bearers were part of the committee.

Now that all CCOs have become part of the committee and actively participating, we may relieve the following retired Executives/Ex-CBOA Office Bearers from this committee :

1. Sri K Velusamy, Member, Ex-GM
2. Sri Vijayakumar, Member, Ex-GM
3. Sri T Manivannan, Member, Ex-GM
4. Sri L Keerthivarman, Member, Ex-DGM
5. Sri Jagadeesh, Member, Ex-Chairman, CBOA

CBOA heartily thank the above Senior Colleagues for having consented to be a member and also sharing their valuable time and suggestions at the initial stages.

The Present position of the Fund :

- a. As on date the amount collected as donation is Rs. 3.01 Crores as donation from our employees and ex-employees.
- b. Out of this, we have disbursed Rs.73 lakhs to 73 beneficiaries through the respective Regional Secretaries.

In today's meeting granting of Financial assistance to families of employees who have lost life due to COVID

SL	NAME	STAFF	DESIGNATION	BRANCH	REGION	RS
1	SRI PARESHKUMAR S BUKELIYA	87050	OFFICER	RAJKOT AHLC	RAJKOT	VIDHI JATANIYA
2	RAKESH KUMAR	61196	SPL ASST	FATEHPUR SIKHRI	AGRA	ANKIT SAHGAL
3	RISHABH MERA VI	87356	OFFICER	CHANDRAPUR	NAGPUR	NINAWA P E

4	GOVIND SONI	73108	OFFICER	JODHPUR	JODHPUR	VIKAS BHATI
5	SAJI K B	77005	SWO	C CHEST I CBE	COIMBATORE	C P MATHSON
6	MINHAJ ALAM	102513	SWO	DELHI (S) FD	DELH CENTRAL	DEWESH KUMAR
7	P M K MURTHY	492504	CLERK	ZARUGUMALLI	ONGOLE	KISHORE REDDY
8	VIJAYA TEJA	86054	SM	PAPPAMBADI	SALEM	CHANDRASEKAR
9	SANKAR	40336	DM	RO SALEM	SALEM	CHANDRASEKAR
10	KAMAL KISHORE		MANAGER	NEHRU PLACE	DELHI	SHIVA SHANKAR

Hence, we will release Rupees Ten Lakhs from our Fund and make payment of Rupees One Lakh each to the families of the above four employees.

Sri Ankit Sahgal, CCO, Agra suggested that if any of our employees in serious condition in Hospital, an ad hoc amount may be released for any emergency expenses. It was agreed by other CCOs too. Hence, it is now decided to release a sum of Rs.50000/- immediately to the employee, for any emergency expense.

However, GS informed that it is the responsibility of Regional Secretary to identify the needy and take up for release of funds.

He once again requested participation of all the CCOs in all the activities of CSCR Fund, viz., mobilizing contribution, identifying and sending proposals for any type of financial assistance which they deem fit for COVID affected, etc.,

All the proposals, Receipts, Vouchers, etc., may be sent to cboacscr@gmail.com, so that all the activities of the fund will have a record for future reference.

General Secretary thanked the members for having spared their time and given suggestions.

CBOA : MIN5 : CSCR dated 25/05/2021

MINUTES OF THE CANPALS SPECIAL COVID RELIEF FUND COMMITTEE MEETING

The fourth meeting of the committee to discuss on utilization of CSCR Fund was held today. The meeting was attended by the following members :

1. Sri G V Manimaran, General Secretary, CBOA
2. Sri B K Mehta, President, CBOA
3. Sri. Ankit Sahgal, CCO, Agra
4. Sri. B K Richhariya, CCO, Ahmedabad
5. Sri. Shama Sundar, CCO, Bengaluru
6. Sri. Yugesh Kumar, CCO, Chandigarh
7. Sri. Shiv Shankar, CCO, Delhi
8. Sri B K Deka, CCO, Guwahati
9. Sri Uday Mahale, CCO, Hubballi
10. Sri. Linga Reddy B, CCO, Hyderabad
11. Sri. Rajiv Nigam, CCO, Jaipur
12. Sri K R A Murugan, CCO, Madurai
13. Sri. Mario Wilson Mathias, CCO, Manipal
14. Sri. Abhay A Anikhindi, CCO, Mumbai
15. Sri. Kislaya, CCO, Patna
16. Sri. Kailash Kadam, CCO, Pune
17. Sri. Shailesh Kumar Tripathy, CCO, Ranchi
18. Sri. Jacob P Chittattukalam, CCO, Trivandrum
19. Sri. Jeevan Satya Prakash, CCO, Vijayawada

Sri G V Manimaran, General Secretary, welcomed the members.

The Present position of the Fund :

- As on date, we have received about Rs 3.45 Crores as donation from various employees and ex-employees. Out of this, we have disbursed Rs. 83 lakhs to the beneficiaries.
- The new account opened for CSCR fund is 0938101024954. Hence, donations to CSCR fund may be directly credited to this account.

- In today's meeting granting of Financial assistance to families of employees and ex-employees who have lost life due to COVID

EMPLOYEES :

SL	Name	Staff	Designation	Branch	Region	RS
1	PRAVEEN KUMAR	86254	Marketing Manager	RAH Durgapur	DURGAPUR	Surajit Mandal
2	MEENA DEVI	68207	OFFICER	KAMMASANDRA	BENGALURU	Giripriya
3	Mathiyazhagan	41806	OFFICER	CHENNAI VALASARAVAKKAM	TIRUVALLUR	RAJESH
4	KAMAL M	90864	OFFICER	SENEERKUPPAM	TIRUVALLUR	RAJESH
5	BHIM SEN NAYAK	60088	MANAGER	BERHAMPUR CHEST C	BERHAMPUR	R K BRAHMA
6	SATHISH KUSHWAHA	99367	SWO	MALAWAN	ETAH	PRABHAT KUMAR
7	PRADEEP KUMAR VERMA	100294	HKP	SHYAM GANJ BAREILY	BAREILY	RASHMI SHARMA
8	K NARESH	766418	SWO	MALLADIHALLI	DAVANGERE	R SREENIVAS
9	BASAVARAJ M	55139	SWO	HARIHAR OLD P B ROAD	DAVANGERE	R SREENIVAS
10	ANIL EKKA	61531	SM	CC BHOPAL	BHOPAL	Pushkar Pandey
11	S G RAGHUNATH	570624	SM	KOTESHWAR	UDUPI 2	Vishal Singh
12	PIYUSH VISHWAKARMA	122727	OFFICER	JUNNAR	PUNE RO II	KAILASH KADAM
13	VIVEK SRIVASTAVA	572761	SM	MASUR	HUBBALI	UDAY MAHALE
14	BADRI PRASAD MEENA	498525	ATTENDER	CC JAIPUR	JAIPUR	RAJIV NIGAM, OGS
15	SIVAKUMAR N	65281	SM	KGF	BANGALORE RURAL 2	YAMA JAGADEESWARA REDDY
16	SHAILESH KUMAR	70439	CM	CHINTAMANI	BANGALORE RURAL 2	YAMA JAGADEESA REDDY
17	ABY NAVEJAR	402268	OFFICER	BICHOIM II	GOA	VIJAYALAKSHMI
18	SHASHANK	112987	CLERK	PATTO PANAJI	GOA	VIJAYALAKSHMI
19	DHARMARAJ ANKOLKAR	60622	CLERK	CANDOLA	GOA	VIJAYALAKSHMI

EX-EMPLOYEES :

1	R ASHOK		EX CLERK	TIDEL PARK	CHENNAI SOUTH	ANANTHA KRISHNAN
2	PRADEEP KUMAR VERMA	55245	EX CLERK			SHAILESH TRIPATHI DGS
3	JAGDISH RAJ DHIMAN *	72897	EX MANAGER	CO CHANDIGARH	CHANDIGARH	SULKHAN SINGH

* Retired on 30/04/2021 and was tested positive just few days before retirement and expired on 12.05.2021



- It was decided to provide financial assistance to Sri Neeraj Kumar Verma (726672), of SALAWA branch who is undergoing COVID treatment.
- Sri K K Tripathi, Bhopal taken up for permission to purchase Oxygen Concentrator and the same was permitted in the meeting. Representation for purchase of Oxygen cylinders to Dhanbad Region by Sri Shailesh Tripathy, Ranchi was also permitted.

Hence, we may release Rupees Twenty three lakhs ninteen thousand (Rs.23,19,000/-) from our Fund and

- make payment of Rupees One Lakh each to the 22 families of the above four employees / exemployees
- Rs.50,000 to Sri Neeraj Kumar Verma (726672) for his COVID treatment expenses.
- An amount of Rs.69000/- will be released to Bhopal for purchasing Oxygen Concentrator.

We will release amount to Dhanbad once they submit proforma invoice for Oxygen cylinders.

General Secretary requested members to suggest with any other needs which we can provide from this CORPUS fund, during this COVID situation.

He also requested all the CCOs to study each and every death case of our members and recommend for any suitable assistance such as employment on compassionate grounds, etc.,

General Secretary thanked the members for having spared their time and given suggestions.

CBOA : MIN6 : CSCR dated 28/05/2021

MINUTES OF THE CANPALS SPECIAL COVID RELIEF FUND COMMITTEE MEETING

The sixth meeting of the committee to discuss on utilization of CSCR Fund was held today. The meeting was attended by the following members :

1. Sri G V Manimaran, General Secretary, CBOA
2. Sri. Ankit Sahgal, CCO, Agra
3. Sri. B K Richhariya, CCO, Ahmedabad
4. Sri K K Tripathi, CCO, Bhopal
5. Sri. Shama Sundar, CCO, Bengaluru
6. Sri. Yugesh Kumar, CCO, Chandigarh
7. Sri D Prabhu, CCO, Chennai
8. Sri. Shiv Shankar, CCO, Delhi
9. Sri B K Deka, CCO, Guwahati
10. Sri Uday Mahale, CCO, Hubballi
11. Sri. Linga Reddy B, CCO, Hyderabad
12. Sri. Rajiv Nigam, CCO, Jaipur
13. Sri Sandeep Batra, CCO, Karnal
14. Sri Ramesh Naik, CCO, Mangalore
15. Sri. Mario Wilson Mathias, CCO, Manipal
16. Sri. Kislaya, CCO, Patna
17. Sri. Kailash Kadam, CCO, Pune
18. Sri. Shailesh Kumar Tripathy, CCO, Ranchi
19. Sri. Jacob P Chittattukalam, CCO, Trivandrum
20. Sri. Jeevan Satya Prakash, CCO, Vijayawada

Sri G V Manimaran, General Secretary, welcomed the members.

The Present position of the Fund :

- As on date, we have received about Rs 3.45 Crores as donation from various employees and ex-employees. Out of this, we have disbursed Rs. 1.02 Crores towards COVID relief, Hospitalisation expenses, purchase of Oxygen concentrators, etc,
- In today's meeting granting of Financial assistance to families of employees and ex-employees who have lost life due to COVID

EMPLOYEES :

SL	Name	Staff	Designation	Branch	Region	RS
1	SACHIN A PADVI	56897	MANAGER	AURANGABAD	AURANGABAD RO 1	KUNAL WANKHEDE
2	A VASUDEVAN	652629	SUBSTAFF	BASAVESWARA NAGAR 2	BENGALURU	SHAMASUNDAR DGS
3	PAWANKUMAR	376604	MANAGER	PEHWA	KARNAL	
4	PANIBHUSAN	105424	OFFICER	MID CORPORATE	TUMKUR	SATISH RAM MG
5	SOMASEKARIAH B M	75378	SM	RO PUNE 1	PUNE 1	KAILASH KADAM DGS

6	MALLANA HOSAMANI S	66160	OFFICER	ATHANI	BELAGAVI	SHIVANAND HUMBARWADI C
7	TUSHAR SONTAKKEY N	98883	MANAGER	MADULAGI	BELAGAVI	SHIVANAND HUMBARWADI C
8	SAURABH GAUTAMRAO WARGHAT	800404	OFFICER	SHIVAJI NAGAR RATNAGIRI	SOLAPUR	SANJAY P KULKARNI
9	DATTARAM SAKHARAM BIDYE	110387	ARMED GUARD	SAWANTWADI II	SOLAPUR	SANJAY P KULKARNI
10	NARESH B A	587800	MANAGER	VIJAYAPUR MAIN II	VIJAPURA	RAHUL POL

EX-EMPLOYEES :

1	PRADEEP KUMAR	42055	EX-OFFICER	HRM BENGALURU CO,	BENGALURU	SHAMASUNDAR DGS
2	ARUN KUMAR VERMA	33404	EX-MANAGER	BIHAR SHARIF	GAYA	J N RAM
3	PREMA KUMARI		EX-OFFICER	MARATHAHALI	BENGALURU	SHAMASUNDAR JGS

- As per the representation of
 - Sri K K Tripathy, JGS, Bhopal, financial assistance of Rs.50000/- is permitted to Sri Basant Kamle, (390262), Ex-Attender who is undergoing treatment since 16/05/2021
 - Sri Jacob, JGS, Trivandrum financial assistance of Rs.50000/- is permitted to Smt Ashly George, (65348), Karukachal who is undergoing treatment for COVID
 - Sri Ankit Sahgal, CCO, Agra reported that Sri Ankush Daulatrao Makade (117131), AEO, Mareha branch lost partial vision due to a nerve infection, post COVID. It was permitted to release Rs.50,000/-

(65348), Officer for their COVID treatment expenses

- Rs.50,000/- to Sri Ankush Daulatrao Makade (117131), AEO, Mareha branch, who lost his partial vision due to post COVID infection
- An amount of Rs.44000/- to Patna Region, Rs.42744/- to Dhanbad Region and Rs.20,000/- to Bhopal

It was suggested by the General Secretary that 2-DG, an oral anti-viral drug for Covid-19 patients developed by DRDO, reported to be effective and which will be available for Rs.990/-. He opined that the CCOs may explore the possibility of providing 2-DG to the needy.

Hence, we may release Rupees Fifteen lakhs fifty six thousand seven hundred forty four (Rs.15,56,744/-) from our Fund and

- make payment of Rupees One Lakh each to the 13 families of the above four employees / exemployees
- Rs.50,000/- to Sri Basant Kamle, (390262), Ex-Attender and Rs.50,000/- to Smt Ashly George

He also requested all the CCOs to study each and every death case of our members and recommend for any suitable assistance such as employment on compassionate grounds, etc.,

General Secretary thanked the members for having spared their time and given suggestions.



CANPALS' SPECIAL COVID RELIEF FUND

AN APPEAL TO ALL CANPALS COME FORWARD AND DONATE FOR A NOBLE CAUSE

CANPALS' SPECIAL COVID RELIEF FUND has been created to Mobilize funds as a source of assistance to all our CANPALS who are suffering due to Covid 19.

A contribution of at least Rs 10000/- by every working and retired officer members and executives of the bank is the need of the hour.

GOAL

To instantaneously create a corpus of CANPALS' SPECIAL COVID RELIEF FUND amounting to Rs 50.00 Crores with donation of Rs. 10,000/- from 50,000 working and retired officers.

Eminent Senior CANPALS will be managing the CANPALS' SPECIAL COVID RELIEF FUND.

CANPALS' SPECIAL COVID RELIEF FUND through donations account:

**Name of the Account: CBOA Donation Account
Account Number: 0102101014047
Branch Name: Canara Bank, A R Street Branch
IFSC Code: CNRB0000102.**

**"Little droplets of water make mighty oceans"
"Together We Can"**