



**Canara Bank Officers' Union [Regd.]**  
[AFFILIATED TO ALL INDIA BANK OFFICERS' ASSOCIATION]  
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*The year 2015 is coming to a majestic close in couple of days and the New Year 2016 will be stepping into our Calendar (of activities) shortly.*

*On the International scene, the unscheduled visit of Indian PM in the fag end of 2015, to Pakistan has brought lot of commendations and also certain adverse comments. However we are of the opinion, such 'out of the box thinking' and special efforts are required to deal with certain complex and sensitive foreign relations issues and we are hopeful of positive turn of events as far the relationship with this neighbour Country is concerned, in the days to come. This political turn of events in the foreign affairs portfolio, gives rest of the World, a glimmer of hope for a more Peaceful 2016, despite occurrence of tragic incidents like the terrorist attack in a News Magazine Office in France, where nearly 130 innocent common men were killed by fundamental terrorists. Hope that HOPE fructifies into a reality soon.*

*The new initiatives of the Modi government, like Inclusive Banking, MUDRA Loan scheme, Jan Dhan Yojana, Atal Pension Yojana have only made the Bank Officers to strain every sinew and we have to record here that Bank men never got their due recognition for the Outstanding, Guinness world records level work output. The other decisions of the present ruling Government ie., the Gyan Sangam meet, the Indradhanush report do not augur well for our organisation's stated policy of ensuring and safeguarding the public sector character of the Banking Industry. Coupled with this, the introduction of small and payment banks indicates a major shift in the direction away from the purposes for which Banks were nationalized in 1969 and in 2000. The year 2016 calls for our constant vigil against such adventurism.*

*The year 2015 also saw an unprecedented and un expected natural calamity in the form of very heavy rains affecting particularly the Northern part of Tamil Nadu and the city of Chennai and its surroundings, which literally threatened to demolish even the basic living conditions of the dwellers. The Water levels, overnight, rose upto 5 to 8 feet in a matter of hours during night time and it was a real nightmarish experience particularly for those living in the ground floor and 1<sup>st</sup> floor, affecting everybody irrespective of caste, creed, colour or the wealth status of the individuals. It was pathetic scenario when one could see the rich and poor alike scramble towards the rescue team for food and other basic needs. Our Organisation, CBOU, true to the ideals for which it had its genesis, rose upto the occasion, sent out a clarion call to its members, who responded magnificently. It was an exhilarating experience when the Central Office Team of CBOU along with office bearers of AIBOA & AIBOA State Committee visited Cuddalore district on 17.12.2015 to directly distribute 1000 plastic mats and Bed sheets to the five remotest villages. It was a heart warming experience for most of us when we could see the sorrow writ faces, transform into a satisfied ones, when they received the relief*

materials. It was quite heartening to experience the involvement of the retirees, the Branch Manager of Cuddalore and the employees of nearby branches, in the entire mission.

**Our Bank** has been scaling up its market position to emerge as a major 'Financial Conglomerate' with as many as nine subsidiaries/sponsored institutions/joint ventures in India and abroad. As at September 2015, the Bank has further expanded its domestic presence, with 5727 branches spread across all geographical segments. Keeping customer convenience at the forefront, the Bank provides a wide array of alternative delivery channels that include 9132 ATMs, covering 4081 centres. Several IT initiatives were undertaken during the year. On our Bank's futuristic plans and Corporate Objectives, the thrust, of course, will be on Retail Business and Asset Quality, with specific focus on CASA, Retail Deposits, Retail Credit, Fee Income, Containing NPA and Improving Operational Financial Ratios like NIM, RoA, RoE and Cost to Income. Let us all, together, put our shoulders to the wheel, and strive our best to keep the flag of our Beloved Bank, fly high, always.

**The year 2015** is historical for the Bank officer workforce, in the context, that we, under the banner of UFBU, with our AIBOA providing the crucial inputs at the right time, were able to clinch not only a substantial increase in the pay scales as per the 7<sup>th</sup> Joint note but also made a bold and a definite step towards the '5 days a week' Bank working for Bank workforce. Even though which we could end up only partially successful by getting the 2<sup>nd</sup> and 4<sup>th</sup> Saturday as full day holidays, bartering it by allowing the other Saturdays as full working days, this is a major achievement in the annals of the Bank Employees & Officers movement that had brought a welcome smile in the face of the Young Brigades who were recruited in large numbers in our Bank recently, who were now, able to manage and balance their Work – Life pressures, much easier, in view of the longer weekends.

**The signing** of the 7<sup>th</sup> Joint note had also brought into lime light, the inherent strength and success of bilateralism at the industry level, which, at one stage was sought to be killed by some vested interests. The IBA and the Government combine were using all their powers (including using the some of the disgruntled bank workforce) to thwart the unified approach of the trade unions in the Industry with a mala-fide intention to bring in unilateralism. It is to the credit of the strong will and presence of the Twin Banners AIBOA & AIBEA within UFBU that could ensure good pay increase, without sacrificing on the basic principles of Bi-partite negotiations. It is a matter of pride for all the Bank workforce that it was the timely intervention of Com D. Raja MP who took initiative in arranging a meeting of leaders of AIBOA & AIBEA with the Finance Minister Sri Arun Jaitley, which eventually cleared the hurdles and paved the way for early signing of MOU.

As far as our Organisation is concerned, the 2015 has been a mixed bag. There were lot of positives and some not so positive events have also taken place, which is enabling us to redraft / revisit our strategical approach to certain issues.

There had been a large scale recruitment of Probationary Officers in our Bank, who joined at the various Regional Staff Training Colleges of our Bank. Despite our comrades' sincere approach at these centres, in co ordination with CBEU comrades, and regularly meeting the POs, we could not secure much of their membership except in few centres, basically because of the clandestine approach of few executives who colluded with CBOA and forcefully obtained the signatures of the Pos, without even informing them that they are signing an application format. There had been some instances at certain centres where the faculty members of the RSTC started threatening our newly joined OU members with dire consequence, which made the state level leadership of CBEU and the Central leadership of CBOU to intervene to ensure all employees

were treated fairly and without any discrimination. This bull dozing techniques of CBOA is one area where our members have to step in firmly and counter it with equal velocity and consistent aggression.

We also could witness **grand success** in membership mobilization, thanks to the relentless and concerted efforts of our Comrades coupled with the **grass root level closer co-ordination with our CBEU comrades**, which had paid very rich dividends in pockets like Assam, Delhi, Trichy & Kerala. We only expect that this momentum is maintained and sustained all through the year, by guaranteeing (to our organization and members) our mobility and accessibility by reaching out to the existing members, recent drop outs and the non members, regularly. When this energy level gets infected to other centres also, it is going to be great year for us in 2016. May the year 2016 be like a blank book that is waiting your intervention to fill up its 366 pages with all the success stories under the sun making it a vibrant addition to your organizational life.

**2016** is also a land mark year for all of us in CBOU as we will be holding our 6th All India conference at Bengaluru on 9th and 10<sup>th</sup> January. While we heartily welcome each one of you to this Mile-stone Conference, we shall also be happily looking forward to your continued whole hearted active efforts in strengthening this movement, which has been tirelessly working towards the much avowed principles of Com RJS, the Darling Leader of our Organisation viz., **1) Women Empowerment;** **2) Communal Harmony;** **3) Sound banking Principles;** **4) Regulated Working Hours &** **5) Working Class Unity.** Rightfully these five principles had been chosen to find a place in our 6<sup>th</sup> Conference emblem, which we have recently released.

***Hum Aagae Badengae!***

***Let's Move Ahead and keep moving on towards Greater Success.***

Comrades, Before the calendar turns a new leaf over, before the social networking sites get flooded with messages, before the mobile networks get congested, We **Wish You A Wonderful, Happy, Healthy and Prosperous New Year.**

Yours comradely

**/M A SRINIVASAN/  
GENERAL SECRETARY**