



Canara Bank Officers' Union[Regd.]
[AFFILIATED TO ALL INDIA BANK OFFICERS' ASSOCIATION]
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PROCEEDINGS OF THE 5th CENTRAL COMMITTEE MEETING HELD AT CHENNAI ON 9th & 10th NOVEMBER 2019

The 5th Central Committee of Canara Bank Officers' Union was held on 09th and 10th of November 2019 at AK Nayak Bhavan, Chennai.

Com. M A Srinivasan, President of our Union and Deputy General Secretary of AIBOA, presided over the meeting. The meeting Commenced on 9th at 10.15am.

Com. President welcomed all the Office Bearers and Central Committee members to the Two Day Meeting. The CC observed 2 minute silence as a part of homage to Coms. Gurudas Das Gupta, Srinivas Giri, Sri. Arun Jaitley Former Finance Minister, Smt.Sushma Swaraj Former Minister for External Affairs and other departed souls and important personalities who left us during recent periods.

In his presidential Address Com. Srinivasan put forth the recent developments in the industry and how our bank is going to be affected by the reform steps taken by the GOI.

The meeting was graced by the presence of Com. S Nagarajan, General Secretary AIBOA, D S Ganesan-Secretary AIBOA, General Secretary AIBOA Tamilnadu State Committee & General Secretary- All India Union Bank of Indian Officer Staff Association, Com C S Venugopal, President Canara Bank Employees Union, M D Gopinath Joint Secretary, All India Bank Officers' Association

Com. K Ramesh, Secretary CBOU presented the report of the previous Central Committee which was unanimously adopted by the house.

Com. S Nagarajan, General Secretary AIBOA addressed the CC. He expressed his concern on how technology is going to make us irrelevant. In this wage revision, for us money is not the major criteria. The issue which haunts us is, will we as an union be able to give a job to the youngsters till 60 years. If we cannot secure the job for the youngsters, relevance of trade union will not be understood by the youngsters. Technology is going to break all our Service Conditions.

He informed that in the present scenario all Industry are in Deep crisis. Country is yet to bounce back from the Demonetisation. The Government itself has accepted that Economy is under tremendous slowdown. Auto and real estate sector are under severe thrust. Rs. 25,000.00 Crores has been released to the Real Estate sector, but whether it will be sufficient is a big question. On one side Smallest deposit- CASA is growing. MUDRA loan pushing is very high with an amount of Rs.7,53,000 crores Mudra loans granted till date out of which about 53% is Non performing, which means either the funds have not been utilised properly or has not been repaid. Despite availability of resources, the same are not exploited in our nation. Rather very peculiar incidents are happening in our Country. He highlighted how in Begusarai, Bihar a young Bank officer was shot dead because he asked for personal appearance of Applicant for signing the application in front of him, before disbursement of a Loan. In another instance at Ajmer, Rajasthan for the same reason, another young officer from Union Bank of India had to face Acid-attack. A Senior Manager of Allahabad Bank was shot dead while returning from Currency Chest after withdrawal of Rs. 35 Lakh.

Further he opined that the risk that an officer carries on his/her head is not being compensated properly. Today, job of a Bank officer is becoming more demanding. Mergers have to be fought tooth and nail without any hesitation. 6,00,000 villages, and as on March 2019 there are about 1,48,488 Branches, Rural and semi urban constitutes 61 %. Banking correspondents as on date is 5 lakh. Experience of mergers has clearly shown that no benefit accrues to any of the stake holder in-turn, in the name of rationalisation of branches, large number of branches would be closed affecting the common man. Millions would be affected as employment - both direct and indirect. Merger of Public Sector Banks will definitely deprive affordable banking to the poor and the needy. Equally important is that the attention of the banks will be shifted from recovery of stressed assets/NPA/bad loans and serving the common, to merger related complications. Mergers create monopolistic situation leading to cost of banking services to go up, hurting the interest of common man.

He expressed his concern how today's officers are not reading SBI Management issued circular asking officers not to stay in branch/office beyond 6'o clock and that they should not come to office on Sundays & holidays. As per statistics, only 3% of officers have read the Official communications. In SBI many main business are outsourced, and agency commission is running the bank as on date. As per the decisions of meeting of General Secretaries & Presidents of AIBOA Units held on 08th of November 2019, it was decided that the Merger should be fought tooth and nail, even if we have to walk alone. Banking Correspondence as on date is totalling 5 lakhs. They will go and deliver cash and other services door steps, as per decisions of Banks. During the last quarter – Sept 2019, Banks like Indian bank, Union Bank of India etc have incurred loss. After introduction of NCLT, almost average of 47% to 53 % is the sacrifice made under the OTS. In some cases haircuts upto 83% has been allowed, for which even the rules were amended to suit certain Corporates. In case of Bhushan Steels, if prompt actions had been taken, at least 100 officers should have received Charge Sheets, faced Disciplinary Procedures and penalised.

Com. Nagarajan recollected the decisions of the 2006- 25th year AIBOA Conference at Talkatora Stadium, Delhi wherein it was resolved to demand regulated working hours for officers. When we have high speed machines to work at our Working hours should be reduced to a minimum of 5 hours a day and that too for 5 days a week. In many foreign countries, the working hours has been reduced to 4 ½ hours per day and 3 days per week holiday. Whereas as per the labour code, brought in by the present government it is being recommended that working hours for “Workmen” has to be increased to 9 hours.

He explained about the 2 Days deliberations held by 4 Officers' Organisations at Mahabalipuram on first week of November. Wherein discussions/decisions were like....

- a. The cases of Disciplinary matters AIBOA wanted a transparent Discipline and Appeal Regulation with a clarification on the effects of Punishment. Latest Govt. guidelines are very dangerous. In the internal advisory committee if the decisions are taken that a particular matter or account comes under Vigilance angle irrespective of the scale of the employee, as per Direction from the DFS on 20.08.2019 had to be handed over to CBI Corruption wing U/s 17 of the IPC. The meeting had contested it.
- b. Accountability to be published in Public Domain of IBA.
- c. For Officers, working in Grid, gets on an average 6-7 holidays per year, compared to Officers in General Banking set up get 21-22 Holidays per year on an average. The meeting decided that the differential holidays to be extended as in case of other branch / Office elsewhere in Banks.
- d. Officers' Working – Guidelines 6½ + ½ in SBI, 8 Hours in IDBI. UCO bank 10am-5pm, Discussions has been initiated and this time, working hours should be fixed between 6½ to 10 Hours.
- e. Family Pension – revision pending since December 2012. RBI, NABARD, SIDBI, UTI everywhere, as an extended arm of RBI have got the Family Pension revised. The meeting decided that the Family Pension revision should be made as per RBI Scheme.

In the Officers' organisation Meeting decision are also taken to fight for

- 5 days per week is the priority.
- 16% offered on table (10+6). Originally CLC advised, on 28th of May 2018, to start negotiation at 15%. For each 1% hike, load shall be Rs 526.50 Crore. In quantum, for each Rs 100/- of offer, Officers (approx. 3,74,783 Officers as on March 2017) will get Rs 57.16 & workmen will get Rs 42.84.
- Special Allowance to be merged with Basic Pay and the 2% should be put away with.

- Up-dation of pension – discussions opened up. The pension Corpus in Banks are belonging to present pensioners and in service employees – Interest on the corpus is sufficient to meet pension now.
- PLI - will be paid only on Incremental growth and to those banks based on Gross Profits and Return on Asset– only 6 Banks are eligible to get including Canara Bank, Indian bank, Bank of Baroda, SBI & Bank of Maharashtra.

Other than the Return and Assets and Gross Profits AIBOA has its own concern on the implementation of PLI since..

1. Slowing down of the Economy.
2. Capital Infusion is becoming a problem
3. Linking Repo Rate to Bank Loan- Thereby reducing the NIM of the bank
4. Mergers Driving business from Public Sector to Private Sector.
5. Huge write off's in the name of Haircuts by NCLT
6. Third Party Commissions going to Personal Accounts in place of Banks P & L

Regarding Joint talks, certain in house developments have taken place and was explained : IBA has specifically asked AIBOC if they were a party to the Court Case for which they have responded negative, and it has been clearly clarified that the court case or prayers doesnt have any relevance. It was also informed that on Wage code, Government has not appointed anybody to decide the matter. It was elaborated by Com Nagarajan how every step that AIBOC takes, is defeated by one of their own constituent, that too belonging to our Bank

He expressed that about settlement, our priority this time will be to Secure Non Financial demand more than Financial Demand. We will live upto the expectation of a common man and the last member of the Officer community. Government is trying to deunionise our sector. The independence to select Union through HRMS is a first step towards the same. While summing up he opined that, We have to go to public and explain regarding the issues and problems that are in Banks mergers. We have to struggle. Being less in number, don't get depressed. Collectively we decide. Individually we implement.

Com. Vinod Kumar H, General Secretary, presented the report on functioning and other developments in the industry and our bank. He also put forward the points to be deliberated in the Committee and requested all the Committee members to come forward and actively deliberate on the issues. The points put forth for discussions were ;

1. Increasing Visibility of Our Union
2. Increasing Connectivity amongst the membership and officers community
3. Increasing membership
4. Bank Mergers, Centralisation of General Transfers, Issues of Marketing Officers
5. Charge Sheets to Officers at Branches
6. Customers online Rating System introduced by our bank

Deliberations started following placing of the points of Discussions.

Com D S Ganesan - General Secretary AIBOA Tamilnadu State Committee & General Secretary- All India Union Bank of Indian Officer Staff Association, in his address explained how the Bank Mergers can cause Closing down of Bank branches, retrenchments and why it need to be opposed. He put forth the need to oppose Mergers and what are the strategies adopted by AIBOA, including writing representations to all the Ministers of the Sate and Centre. Com D S Ganesan elaborated the present Political situations in our Country. He explained in detail the practical issues faced in Joint Talks. He informed how an unrest and concern has arose amongst the members about the delay in finalisation of discussions. It was an elaborate and detailed explaining the micro's of wage negotiations. He mentioned how some banks have started issuing letter for non / underperformance, threatening stoppage/withdrawal of Staff Welfare Measures. He reported how the management of Union Bank initiated the process and said it was AIBOA who took up the same with the Chariman of Union Bank of India forcing them to withdraw the practice. In his motivating

and energising speech, he described how from a very low membership level, he could build a strong organisation, which is now a Majority in many States. He said AIBOA is rich in ideas and ideologies and assured that AIBOA will fight hard to protect the fundamental rights of the officers.

Deliberations continued till around 7 pm. Proceedings of day 1 concluded thereafter

Deliberations and discussions continued on 10th November 2019, Day 2, from 10.15am

Com. C S Venugopal, President Canara Bank Employees' Union, in his address extended his whole hearted greetings and good wishes for the successful conduct of the Central Committee. He stated Organisation is everything for us. He remembered the leaders who toiled hard for the welfare of the employees throughout their life. But of late he observed that lot of negative comments are propagated through Social media against Senior Leaders. He criticised the usage of Social Media for such Negative Publicity. Social media is of course a faster and effective mode of communication however the communication should be true and beneficial for the receiver. He in his speech said, the entire team of Central Committee members should move together to take the organisation to greater heights and emphasised that mutual contribution by the leadership and the memberships put together only can yield good results. For that we have to reach every single membership. A constant touch with the membership has to be maintained. He said, we definitely need for the betterment of the Bank, but we should spare some time for the organisational works too. Wherever Canara Bank Officers' Union needs support Canara Bank Employees' Union will always be there, but the first step should be taken by the leaders of Canara Bank Officers' Union. We are ready to work with you, we are ready to share the responsibility, we are ready to walk with you shoulder in shoulder, but the members of CBOU should take the lead. He explained the strike on 22nd of November 2019. He recollected, how many strikes we have done for the sake of Public, for the sake of Classes, for the sake of National interest, for the sake of Public Sector and for the sake of protecting the Banking Industry, comparatively we have done only a few Strikes for Bipartite issues. We need to give our extra effort and extra support for organisational development. Let us move forward, let us work together, let us see that both the organisation and the Institution prospers.

The deliberations concluded by 3 pm on 10th and the house reassembled after lunch.

The Treasurer Com. J Rajkumar presented the Statement of Accounts of the Union and placed it before the house for approval which was unanimously adopted.

A brief presentation regarding the developments in our Housing Project – CBOU Enclave at Kovaipudur Coimbatore was done by President Com. M A Srinivasan.

Com. R K Singh, Vice President of CBOU, who retired from the official services of our Bank on 31.10.2019 was honoured at the Central Committee. Other Office bearers honoured were Com Ramaiah DGS who retired in June 2019. Com Rajan Babu Vice President who retired in April 2019.

The General Secretary in his reply expressed happiness to note that 100% Central Committee members and special invitees whole heartedly came forward to deliberate on the issues. He consolidated the deliberations and replied to the points raised such as Protection on transfers, Negatives of Online Union Registration-through HRMS, Conduct of Branch visits regularly and district wise meetings too. He required the help of Deputy General Secretary Com. Raktim Rajkhwa and Vice President Com. Rajeev Kumar to visit Circle Office Kolkata and support team Kolkata in resolving the transfer cases pending. He concluded his speech with a positive note to reach a mark of 1000 membership by March 2020.

The following Office Bearers and C. C Members had informed leave. Coms Rajan Babu & Swapnaja Vice Presidents, Ramaiah DGS, CC Members A R Chandrasekhar, Amit Kachhwaha, S K Kulkarni, Sudheer S K, Swapna Kumari M, Ruchi Kumari, Poonam, Sourav Addya, Goondi BB, YS Sharma & Shwethambar Jha were on leave.

Thereafter General Secretary placed the following Matters in front of the Central Committee and sought ratification/approval ::

1. The Loan of Rs. 25 lakhs availed from M/s Canara Bank Employees' Union during their Central Committee on 31st July - 2nd August 2019 at Goa, was submitted before the house for

approval/ratification to meet urgent expenditure at Kovaipudur Project returnable within a period of 3 to 4 months.

2. The Loan of Rs. 5 Lakhs availed by General Secretary Com. Vinod kumar H, From Bank Employees Co operative Credit Society Trivandrum @ 11 % to meet certain pending obligations and a monthly repayment to the tune of Rs. 7700.00 for 100 months was placed before the house for approval/ratification
3. The Co-options from the state of Bihar – Patna Circle in light of certain positive developments in that circle as follows :

Name	Position	Branch
RAJEEV KUMAR	VICE PRESIDENT	Manager, Patna WALMI Br.
SUNIL KUMAR	SECRETARY	Manager, Patna Rajabazar
RAGHAWENDRA KUMAR	ASST SECRETARY	Officer, Patna Patliputra
SHAILESH KUMAR	CC MEMBER	Manager, Gaya Purani Godown, PATNA
OM NARAYAN	CC MEMBER	Sr.Mgr. HAJIPUR Br. PATNA

The co options were placed before the house for ratification

The Central Committee Unanimously ratified, all the above actions of the President and the General Secretary.

CO-OPTIONS

1	RAJEEV KUMAR	VICE PRESIDENT	9	REVATHI T.	CC MEMBER
2	PRAKASH A BRAMHAWAR	VICE PRESIDENT	10	SHAILESH KUMAR	CCM PATNA
3	RAMESH K	DEP. GEN. SEC	11	OM NARAYAN	CCM-PATNA
4	BIBIN CHANDRAN	SECRETARY	12	DEEPANKAR BHATACHARJEE	CCM-GOA
5	SUNIL KUMAR	SECRETARY	13	ARUN KUMAR C	CCM-KERALA
6	PRASHANTH KUMAR M	SECRETARY	14	C K RANJITH BABU	CCM-KERALA
7	SHANKER KUMAR R	ASST SECRETARY	15	ASHOK KUMAR	CCM-LUCKNOW
8	RAGHAWENDRA KUMAR	ASST SECRETARY			

In the reply speech Com. General Secretary placed the decisions based on the deliberations. It has been decided in the Central Committee ::

1. To improve Co-ordination with Canara Bank Employees' Union at all levels and move along-with them in all their future endeavours.
2. To constitute a young team to carry on Media promotions. But also refrain from forwarding any Political or Religious messages through any Social Media.

3. To conduct Branch Visits and Increase frequency of Head Office visits.
4. To improve communications from Central Office by way of Circulars.
5. To take up with the Bank, the matter of undue delay in issuance of etoken, coming out with a consolidated Day End Report and Conversion of Clean DPN Loans from Compound Interest to Simple Interest Scheme.
6. To take up the matter of Marketing Officers thereby infuse and increase confidence among the officers.
7. To take up with the Bank regarding allotment of Credit related works to Offices during Probation & posting of Officers as branch in Charge while in Probation.
8. To take up with the bank about a transparent transfer policy.
9. To handhold our youngsters, bring them to right path. They may need a strong hands support to pull them out from the Swamp of False promises, show them light and march on.
10. To join AIBOA's call for joining Strike on January 08th by Central Trade Unions nationwide and move along with all workers in the industry.

The Central Committee congratulated the Chennai Comrades for excellent arrangements for the smooth conduct of the CC.

Com. M A Srinivasan, President expressed his happiness at the threadbare discussions and the decisions that were taken by the Central Committee and expressed belief that the organisation is on the Right Path.

RESOLUTION

It was resolved that in the absence of The President of the Union, the General Secretary of the Union, shall sign and register all documents related to all properties of the Union, to raise loans, if necessary even through mortgage of those securities of the properties so acquired or to be acquired or on other immovable properties of the Union, accept any Trust or Settlement from members or any other person, jointly with any one of the Two Deputy General Secretaries or the Treasurer of the Union

The meeting was concluded with vote of thanks proposed by Com. Rajkumar, Treasurer

With Greetings,

Yours fraternally,



**H VINOD KUMAR
GENERAL SECRETARY**

ALL INDIA BANK OFFICERS' ASSOCIATION	: ZINDABAD
ALL INDIA BANK EMPLOYEES' ASSOCIATION	: ZINDABAD
CANARA BANK OFFICERS' UNION	: ZINDABAD
CANARA BANK EMPLOYEES' UNION	: ZINDABAD
BANK WORKERS' UNITY	: ZINDABAD
WORKING CLASS UNITY	: ZINDABAD

