



Karnataka Bank Officers' Organisation (Regd.)

Regd. Office: Mangalore (D.K.)
(Affiliated to AIBOA)

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Circular No. 10/2022

29th November, 2022

Dear Comrades,

8TH NATIONAL CONFERENCE OF AIBOA HELD AT CHANDIGARH FROM 25TH TO 27TH NOVEMBER, 2022

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The 8th National Conference of our apex organisation, AIBOA, the second largest union of the Bank Officers was held from 25th to 27th November, 2022 at Chandigarh. From our Organisation 22 delegates participated in the Conference representing KBOO unit from 14 Regions.

The Conference was held at the right time when Bank staffs are facing numerous issues and challenges. The delegates came from different banks and different parts of the country deliberated various issues confronting the Banks, Bank Officers and Bank Staffs like Privatisation of Public Sector Banks and Privatisation of IDBI Bank, outsourcing of permanent jobs, job security and job losses to Bank Staffs and Gen Next, violation of time tested bilateralism and Bank Level Settlements by some of the Bank Managements, early settlement of 5 days Banking, scrapping of NPS, putting huge pressure on Bank staffs to sell 3rd Party products, harassment of Officers through whatsapp messages and thus affecting their work-life balance, demand for adequate recruitment of staffs in all banks, huge concessions to the Corporate defaulters and arbitrary haircuts in the name of recovery of bad loans etc. The Conference was meaningful and successful in respect of deliberation of various issues confronting Banks and Bank Officers.

We enclose herewith AIBOA Central Office Circular No.1/VIII/2022 dated 29th November, 2022 for your information and guidance.

MERIT SCHOLARSHIP - 2022 - LAST DATE: We have already announced the Merit Scholarship Scheme for member's children for the academic year 2022 in our earlier circulars. By now almost all the results of SSLC/PUC exams including that of CBSE/ICSE have come in various States. **Hence, we finally remind our members to send the applications of their children forthwith and the last date for the receipt of applications will be 12-12-2022 which please note.** Acknowledgement letters for the entries already received have been sent and if any member has not received the same, he may contact the Union Head Quarters for confirmation. **Further in PUC/equivalent exams there are separate categories for Science, Commerce and Arts which please note.**

With warm greetings,

Yours comradely,

(SURESHA HEGDE S)
GENERAL SECRETARY



ALL INDIA BANK OFFICERS' ASSOCIATION

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Circular No.1/VIII/2022

29th November, 2022

To

ALL UNITS / STATE COMMITTEES

Dear Comrades,



PROCEEDINGS OF THE 8TH NATIONAL CONFERENCE HELD AT CHANDIGARH WELL BEGUN IS HALF DONE

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In terms of the notice dated 20th October' 2022, officer comrades drawn from all over the country have assembled at **Chandigarh**, the **beautiful city** of India to participate in the 8th National Conference of our organization from 25th to 27th November' 2022.

2. INAUGURAL SESSION:

The inaugural session commenced with hoisting of our organizational flag jointly by **Com. Alok Khare Vice Chairman** and **Com. A. N. Suresh, President** at 4:45 PM in the presence of **Com. Binoy Viswam, Hon'ble MP, Dr. Nazir Ahmad Ganai**, Vice Chancellor of **SKAUST** University, **Srinagar**, **Com. Amarjeet Kaur**, General Secretary **AITUC** and **Com. C.H. Venkatachalam**, General Secretary, **AIBEA** along with the participants in the premises of Panjab University, Law Auditorium Chandigarh.

3. The conference hall was named after the selfless leaders **Com. S.P. Bakshi Hall** and **Com. T.R. Verma Manch**. The dignitaries had an impressive power point presentation of welcoming the guests by the **Punjab & Haryana State Committee**, the emotional speech delivered by **Charlie Chaplin**, whom we have seen as a comedian, and the path travelled by **AIBOA** founded by **AIBEA** by compulsion of circumstances after the emergency, conclusion of the 3rd Bipartite and implementation of the Pillai Committee recommendations in public sector banks w.e.f from 01st July' 1979.

4. **Com. Charanjeev Joshi**, the joint convener of the reception committee invited the dignitaries to occupy the dais. **Com. S.K. Gautam, Chairman, Reception Committee**, Joint Secretary, **AIBEA**, General Secretary, **PBEF**, **Com. Alok Khare**, Vice Chairman, **AIBOA**, **Com. A.N. Suresh**, President, **AIBOA**, the inaugurator of the conference

Com. Binoy Viswam, Hon'ble MP, Chief Guest **Dr. Nazir Ahmad Ganai**, Vice Chancellor, SKAUST University, **Com. Amarjeet Kaur**, General Secretary, AITUC, **Com. C.H. Venkatachalam**, General Secretary, AIBEA and Com. S. Nagarajan, General Secretary, AIBOA.

5. The take-off of the conference was with the lighting of the lamp and paying floral tributes to the founding fathers of the **AIBEA** and **AIBOA** moment in the banking industry by the dignitaries. **Com. S.K. Gautam**, Chairman, Reception Committee presented a brilliant welcome address encompassing the dangers haunting the industry as well as the workforce. More specifically the thrust pertaining to the attempts to deny the status of representation to the **TU's and its elected representatives** in various banks.

6. **Inaugural Address: Hon'ble MP Com. Binoy Viswam** in his address, clearly unfolded the new triangular arrangement of the new religion called viz **individual greed escalated by the market forces to earn profit more**, the banks are dole out lot of concessions to the defaulters through the NCLT procedure nick named by the RBI as **haircuts** but really it is amounting to **head cuts**. Today, the corporate defaulters instead of paying in full sum the money borrowed from the banks. they are attempting to negotiate with the bankers across the table. The velvet method of treatment extended to the corporate defaulters are absolutely **irregular and unjust**. In the present-day Government, the census data collected by NSSO are absolutely silent and the democracy is redefined. **Struggle for the truth and retention of public sector banks are becoming absolutely necessary**. The crop insurance claims accounted as disbursed to the agriculturist was Rs.1,26,00,000 Crores. Actually, farmers were in receipt to the tune of 83,00,000 Crores. The difference of Rs.43,00,000 Crores, where it has **disappeared** is really a **puzzle**. While he concluded his address, appreciated the presentation of the GS report along with the documents with the treasure of information backed up with the data, he was overwhelmed by the presence of participants and a **feel at home** in the function was expressed. Thus, the 8th conference of our organization was declared inaugurated by him.

7. **The Chief guest of the conference Dr. Nazir Ahmad Ganai**, Vice Chancellor, in his 45 minutes speech presented the role of the agriculture university, which is headed by him covered the innovation carried out by the students and the Teachers, the role of the Government in promoting the agricultural activities through periodical interaction, and the role of the banks in providing the financial assistance, the grey sides of the economy in the current period covering the covid 19 environment were explained. His own experience gained in his foreign visit to Israel about the cultivational process, recycling of the water, which were shared for updating of the information for the benefit of the participants. He was all praise for the seed money of Rs.3,00,000.00 provided to the Institute **by AIBOA** on **17th June' 2022** through AIBOA (Jammu Kashmir & Ladakh State Committee) in the memory of Com. R.J.S. The corpus as now reached in multiples, nearly more than a crore. His own experience of the TEL AVIV University where contribution were made by the Individuals led to the establishment of the University to benefit large number of students. He appealed to the participants that he is prepared to accept even Rs.1 to build his SKAUST University.

In response to his appeal, a cheque for **Rs.9 Lacs** was handed over to him to be utilized for another 3 years period to benefit 2 students of their tuition fee, for completion of the course in the University, **by the dignitaries along with our members of the joint presidium.**

8. Greeting by General Secretary, AITUC: Com. Amarjeet Kaur in her hourlong powerful presentation narrated the plight of the marginalised section of the society and also attacks on the working people in different sectors. She reported that the pre-budget talks scheduled to take place on **28th November, 2022** with **14 CTUS** for 75 minutes preceded with Hon'ble F.M's address. She traced the history of AITUC and its relation is intertwined with the trade unions in Banks with **AIBEA** and **AIBOA**. The demand of Nationalisation of Banks raised solely by **AIBEA** was specifically backed by **AITUC**. Her message was received with rapt attention slightly deviated due to honoring of Chief guest of the function because of his prefixed appointment with IT officials stationed at Chandigarh. The delegates and observers were mesmerized by her focused and emotional presentation.

9. Address of guest of honor: Com. C.H. Venkatachalam, General Secretary, AIBEA, in his one of the shortest address covered the entire spectrum of the challenges that were starring at us and the need of responding to the challenges should be by coordinated approach by AIBEA and AIBOA. The Government is conscious of promoting corporate culture coupled with accumulated greed to acquire more wealth and all out attempts to weaken the democratic values of the country.

10. Conclusion of the Proceedings: DAY-1: The inaugural session came to an end by honoring the dignitaries including Com. S.K. Gautam, Chairman, Com. Naresh Gaur, Vice Chairman, and Com. Rajesh Bansal, Vice Chairman, Reception Committee, Office bearers of AIBEA Com. J.P. Sharma, Com. K.S. Krishna, and Com. Anirudh Kumar were presented with a memorable memento depicting the picture of Martyrs of 4th May' 1886 demanding for 8 hours work at **Chicago**.

11. Delegate Session (Day 2) Constitution Day:

Com. Guna Sekaran and Com. Narendra Kotiawala Manch: Though it was decided to commence the delegate session by 9:30 am, but due to various situations, which are beyond the control of Credential Committee constituted as per the office bearers meeting decision, commenced at 10: 45 am presided over by Com. Alok Khare, Vice Chairman and Com. A.N. Suresh, President. The session was inaugurated by Dr. Ashok Chauhan, Professor and Chairperson Department of Economics, Kurukshetra University, Kurukshetra. It was a **Constitution Day** and the preamble of the **Constitution** was read out for the benefits of the participants by the undersigned.

Dr. Ashok Chauhan, in his 75 minutes address presented treating all the delegates and observers as the student of his university enticed them with the power point presentation covering each micro economic details of the deepening crisis in our country. On conclusion of his presentation, he was requested to pay the floral tributes to the father of the Constitution along with other dignitaries. He was honored with a memento of the 8th National Conference.

12. Honoring of the past leaders: Our organization was built by comrades who rendered selfless service during the past 41 years. The Secretariat met at **July 14th** at Hyderabad unanimously decided to invite them as a participants in our National Conference with a decision to recognize the services rendered by them. Implementing the decision, **Com. L. Ragothama Rao (AP), Com. K. Bhaskaran (TN), Com. K. Sathianathan (Kerala), Com. A.B. Shetty, Com. R. Venkatesh Babu, Com. P.G.R Bannithiya (Karnataka), Com. M.S. Jai Shankar (MP), Com. Ram Mohan Tandon (UP) Com. Ashim Dutta and Com. S.N Dutta (WB), Com. I G Gupta (SBP) and Com. S. P. Sengar (UP)** were felicitated by the office bearers of our organization.

Com. S. Murugesan, Secretary of our office, was also honoured for his service rendered to AIBOA for more than 25 years.

Com. V. Ananthanarayanan and **Com. K. Parasuraman,** who continued to extend for nearly more than a decade to handle men and matters at par with particular reference to Discipline and Regulations/OSR and technical support in maintaining our website were also felicitated respectively. The house, then, stood adjourned for tea break.

13. Honoring the families: As decided by the central committee held at Lucknow on 8th and 9th October' 2022, Our organisation presented a cheque for Rs.1 Lac to the members of the family of late Com. S.P. Bakshi, who was an undisputed leader of the AIOBEF and AIOBOA and who helped to conduct the first conference of AIBOA at Mumbai in 1986 with a contribution from the OBC units. This small gesture is nothing but responding with thanks to the noble soul for him trade union was way of life in his lifetime.

Ms. Kanchan Seth daughter of late Com. T. R. Verma, Secretary, AIBOA, who breathed his last on 10th February' 2018 was honored on behalf of AIBOA. In response to our felicitation Ms. Kanchan Seth, appealed to the participants with the message received from her mother from USA and also to take care of the family, while doing the trade union job.

The repeated disturbances stonewalled the proceedings of the house, which was an avoidable one.

14. Presentation of the General Secretary Report / Treasurer Report: The General Secretary, while seeking the condonation for the delay in holding the Conference submitted the report to the house on the activities in a quick succession covering the entire spectrum of activities in his 45 minutes presentation. The report was exhaustive in content, hence, shorter duration in the presentation was a preferred one.

Com. R. Jawaher, Treasurer, AIBOA presented the audited accounts of the organization for the year ended 2016, 2017, 2018, 2019, 2020 and 2021. One of the delegates, raised the in huge difference in the closing and opening balance of accounts of the 2020 and 2021. It was clarified that the accounts for the year 2021 were bi-fricated, one meant for Two Roses magazine and another meant for Tarak Institute at Mahabalipuram. **The accounts were adopted by the house unanimously.** On the GS report, three delegates spoke before the lunch break.

After resumption in the post lunch delegate session, spreading from 3:15 pm up to 6:10 pm 18 comrades expressed their views.

The house stood adjourned for de-stressing the pressure of participation. The reception committee arranged a cultural program of young artist which was totally disrupted including destroying the decoration of the dais by some of the participants, which had a cascading effects on the colossal wastage of food prepared for the benefit of participants.

15. Day 3: Though the house was to commence its proceedings at 9:30 am, disruption continued to dominate the delegate session. Restoring the peace to facilitate the transaction of business listed in the agenda delayed the commencement. Once again delegates were deprived of 105 minutes of delay, compelling the presidium to restrict the presentation of the viewpoints of the delegates. Still, 12 delegates were provided with an opportunity to present their viewpoints. The undersigned responded to the participants drawn from 14 states on their following queries:

- IDBI-Clarification provided by the RBI and total opposition to the moves of privatization of IDBI.
- Security provision for the staff working in the J&K State, recruitment of workforce locally.
- Immediate implementation of 5-day banking.
- Uniform transfer policy for officers. rd
- Withdrawal of the activities related to the sale of 3 party products
- Incentives for the work force in North Eastern Region.
- Investment of UTI-AMC in DHFL scam.
- Non-Extension of the other allowances to the work force in RRB s and denial of PLI to RRB's. besides present attempts of dilution of equity in RRB's.
- Recruitment of staff in all banks in all cadres.
- Construction of new basic pay with merger of special allowances in the ensuing 9th Joint Note exercise.
- Restoration of Old Pension Scheme to New Pension Subscribers.
- Formation of women cell at All India level.
- Appropriate amendments in the constitution of the organization, facilitating the representation of the All India Federations of the bank wise units.
- Delayed issuance of the circular in support of the agitation given by AIBEA.
- Harassment of officer through whats' app messages affecting work life balance.
- Regulated working hours for officers and sneaking transactions of crypto currency in the market promoting unauthorized transactions.
- Non-participation of the work force in the strike calls given by the unions.

The participants received the response with rapt attention leading to the unanimous adoption of the report thereby facilitating the lunch break at 14:00 hours.

16. Concluding Session

At 2:45 PM, the adjourned delegate session resumed. One of the leading past office bearer Com. Anil Kumar (**AP& Telengana**) convenor of Bye-law Committee was honored followed by the team of support staff working in the HQs. Com. T. Balakrishnan, Dr. Ravi Shankar, Com. P Selvaraj, Com. Dhanasekaran and Com. C. Narasingam, by the office bearers of our organization.

Emotional recognition by team AIBOA to the members of the reception committee:

The team leader of the reception committee, Joint Secretary, AIBOA Com. Vinod Kumar Sharma, Com. Charanjeev Joshi, Com. Gurmeet Singh, Com. Parveen Goel, Com. S.K. Kataria, Com. G.S. Oberoi, Com. Samir Mantrao, Com. Satinder Singh Satti, Com. Paras Sethi, Com. Rajneesh Sharma, Com. Gurmail Singh, Com. Sanjeev Bhalla, Com. Parduman and Com. Saurav were felicitated by office bearers of AIBOA for the tremendous work executed by them with patience and precision.

The reception committee was extended help voluntarily by the women delegates from Kerala and Haryana State Committees. Com. Jaya Kala, Com. Asha and Com. Vibhuti were also recognized for the services rendered during the three day transactions of the conference.

17. Appointment of the Auditor: M/s. M.A. Suryanarayanan & Co. was appointed as our Auditor for the ensuing term with a yearly Audit fee of Rs 50,000/- was placed before the house by the undersigned and seconded by Com. V. Ramabadran, Secretary, AIBOA. The house adopted the same unanimously.

18. Financial Sanctions to ABOU Hyderabad and AIBOA West Bengal State Committee:

ABOU Hyderabad and AIBOA are having joint immovable property, in which staying arrangements for the transit comrades, coming to Hyderabad is provided. On their request an amount of Rs 5 Lacs was granted as a loan for completing refurbishment of the space purchased by the organizations. Suddenly some structural repairs have crept in, incurring an additional expenditure of Rs 1 Lac.

AIBOA West Bengal State Committee availed a loan of Rs 3 Lacs in the month of **February 2018** for the payment of Municipal Taxes and other charges to the Kolkata Municipal Corporation. It was to be repaid Rs.75,000/- in 4 quarterly installments.

The financial assistance of Rs.5 Lacs given to the ABOU Hyderabad was converted as donation and for the structural repairs Rs.1 Lac was also approved by the house. The resolution adopted by the AIBOA West Bengal State Committee in their 10th Conference at Kolkata, on 13th November' 2022 for converting the loan of Rs.3 Lacs as a donation was placed which was also approved unanimously.

19. Amendment to the constitution/reallocation of the positions in the team of office bearers:

The AIBOA office bearers team consists of 35 members. Chairman (1), Vice Chairman (1), President (1), Vice President (4), General Secretary (1), Deputy General Secretary (2), Secretary (6) Treasurer (1) and Joint Secretary (18). Without changing the total number of office bearers, the present number of DGS posts has been increased from **2 to 5 and Secretaries from 6 to 10 by reducing Joint Secretaries position from 18 to 11**. The proposal submitted by the undersigned was approved unanimously.

20. Adoption of Resolutions:

The following resolutions were adopted unanimously.

- Anti-people Economic Policies of Government;
- Against the Government's anti - worker labour policies
- Against the Banking Sector reforms and Privatisation of Banks □ Opposing the Sale of IDBI to private players.
- On Recovery of NPAS and action on corporate defaulters,
- On Up-dation of Pension on the lines of RBI.
- Recovery of NPAs and penal action on corporate defaulters.

21. Listed Agenda completed except of Election of New team of Office Bearers:

One of the units submitted a representation for conducting the election through secret ballot and the time at our disposal was too short to complete all required formalities compelling the Presidium to conclude the conference except the transacting the stand-alone issue of election of New Team of office bearers, to a future date, thus the session came to an end at 3.45 PM.

Hence, **Well begun is half done.**

With continued efforts to enhance the image of our Organisation, in the hearts of the members,

Yours Comradely,



**/S.NAGARAJAN/
GENERAL SECRETARY**