

BANK FLAG

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76th *Founding Day*

20th April, 2021

**SALUTING OUR FOUNDING FATHERS
GREETINGS TO ALL OUR MEMBERS**



**LET US UNITE, STRUGGLE
AND PROGRESS**

A way of Life

*Defend your Jobs | Defend your Rights
Defend Your Class*

Founder Editor - in - Chief : Late Tarakeswar Chakraborti
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76th Founding Day of AIBEA

20th April, 2021

WE PLEDGE - HAMARA SANKALP

- To ever remain united under the banner of AIBEA
- To further strengthen the unity of bank employees under AIBEA
- To be ready for all struggles to promote the interests of bank employees
- To fight back all attacks on our jobs and job security
- To defend public sector banking
- To further improve customer service
- To resist privatisation & other banking reforms
- To repulse anti-worker labour reforms
- To achieve banking as a fundamental right of the people
- To demand vibrant banking policies to make vibrant India
- To remain in solidarity with the working class
- To fight against system of exploitation of man by man
- To work towards promoting communal harmony
- To fight against all types of attacks on women and children
- To fight for a strong, self-reliant economy
- To ensure a strong, democratic, secular, socialistic Indian Republic



Flag hoisting & oath taking ceremony on 20 April, 2021 at AIBEA Central office, Chennai

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A serious humanitarian crisis has gripped India. The second wave of Corona has swept the nation and it has laid bare open the ineptitude of the Government. The crisis has shown how fragile the health care system in India is. people are dying for lack of Oxygen, for want of bed in hospitals & life support systems. Bodies are queued up for hours, even twenty four hours, for cremation. Government got the time to prepare itself to build up infrastructure to face the catastrophe and other countries did prepare themselves to face the second wave and got majority of their people vaccinated . Our Government's vaccination policy lies in tatters.

Our Government was busy beating its own drum. It gloats over skewed statistics . Building of Central Vista has become more important than to vaccinate people of India. In the midst of tragedy caused by the second wave of Covid-19 elections were held in five states. The plan of eight phased election in Bengal was questionable. Any one could predict the disastrous rise in infection. Madras High Court admonished the Election Commission and held the EC singularly responsible for the present calamity. Against the observation of Madras High Court ruling party at the centre came in defence of EC. It's a pointer to the direction that EC has lost its Constitutional authority.

Politics took precedence over the lives of the people of the country.

VERY LITTLE CHOICE

We have celebrated the 76th Founding Day of AIBEA on 20th April in a low-key in view of the present pandemic situation due to the second wave of corona virus infection. Otherwise, we would have celebrated the occasion with great gaiety. When everywhere people at large are facing problems and health risks, it is not proper to have any celebration of any type. Hence, let us wait for normalcy, after which we can plan and undertake more activities to celebrating the happy occasion.

Today, our priority is the health of the employees. All of them are working in the Banks despite the odds of risks to their safety and life even. Already the number of bank employees who have been affected by the virus has increased multi-fold. Even the number of employees who have lost their lives is increasing. We have taken up the matter with the Government and Indian Banks' Association. Some guidelines have come. Some advisories have been issued. But these are not adequate. AIBEA will pursue these issues on a priority basis.

Similarly, in the light of the Government's announcement in the Budget to privatise two public sector banks, UFBU had given the call for two days' strike and this was a big success. Now, further campaign programmes have been given. Mass signature collection in the petition to Prime Minister is an important programme. But given the present pandemic situation, we need to wait even for this programme. Let situation improve. Then we can plunge into action and complete our targets.

When the country is facing a health emergency situation, the top priority of the Government should be only to safeguard the lives of the people and take all measures towards that. But unfortunately, we see only announcement after announcement from the Government. All concessions are given to the corporates and business houses. Poor people are left high and dry.

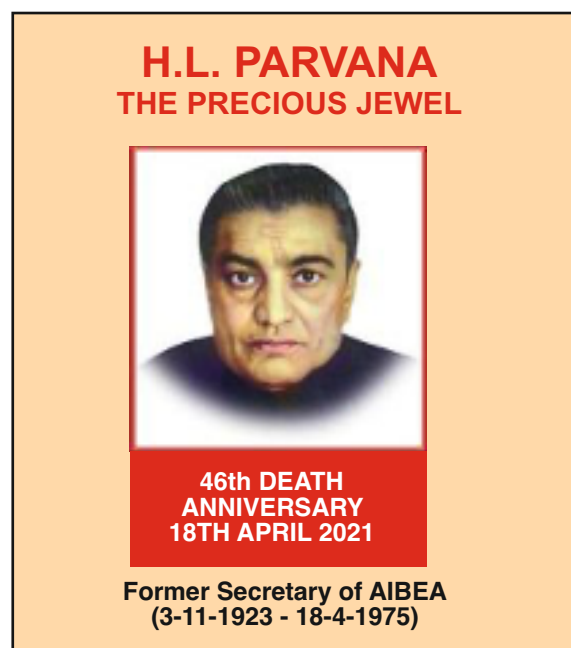
Now, the situation is getting aggravated. Everyone knew that there would be a second wave. But in the last one year, Government never seemed to plan anything to face it. Now, we are facing the problems. The number of people getting affected is surging day by day. But people are not able to get admission in hospitals due to lack of bed. If people get admission, then they have the problem of shortage of oxygen, ICU and ventilators. They are facing the shortage of the basic medicine Remdisvir. People have to pay heavy price in the black market. Then, the problem has started regarding vaccination. There is shortage of the vaccines. But the two companies who supply the vaccine have announced increase in the price. Central Government says, their job is over. Now State Governments have to manage or people have to manage themselves. Then, naturally the question arises – what for the Central Government? When there is a serious crisis like now, if the Government is not with the people, then, what for it is meant? Even during such pandemic, why the entire burden is put on the shoulders of the common people?

Pandemic is teaching us lot of economics and politics. It is better that we learn these lessons. There is very little choice.



C.H. Venkatachalam

46 TH DEATH ANNIVERSARY OF COM. H .L. PARWANA



D I A M O N D

P. S. Sundaresan

[Former Vice President AIBEA]

The General Secretary, AIBEA, Com. C H Venkatachalam always used to hail Com. H L Parwana as DIAMOND of AIBEA.

Diamond is not only a sparking, scintillating, splendid metal; it also lasts forever, for it cannot be melted.

There is a saying “Diamond is forever”, yes, Com. C H Venkatachalam is right. The memory of Com. H L Parwana and his inimitable services to AIBEA cannot be forgotten, but will always, forever, remain in our memory like a Diamond, lasts forever.

Just when AIBEA comrades, will starts celebrating Platinum Jubilee of AIBEA on 20th April, remember also, that earlier, in the year 1975, on 18th April, this precious jewel passed away, at a young age of 52 years, emaciated, tired, fatigued and facing his 3 rd Heart Attack at Delhi. Though his mortal soils were consumed by the pitiless fire, the fiery spirit he kindled in the hearts of thousands

of comrades, all our India continues to rage even now, after 46 years.

Many Biographies and Anecdotes have been written about him by several comrades. The story of his life is well known.

Just two instances, I recall here. When he was around 40 years old, he was asked as to why he is not thinking about his marriage, he replied ' I know I am due to marry. But I realised as to how much, the young girl, will dream of her married life. A small house, few clothes, little jewellery, materials for food and living, bringing up her children and expecting her husband to go to office at 10.00 AM and return around 6.00 PM. And once in a way, going out with him. Tell me comrades, from where are the resources, for me, to fulfill all these natural ambitions of a girl, whom, I am supposed to marry.'

What reply we can give? But he continued. A similar situation arose earlier. I was dismissed by the PNB management, along with 130 comrades and it took 13 long years for the Supreme Court to reinstate me. But by then, I was in charge of Delhi Office of AIBEA. I used to work from 9.00 AM to midnight every day. The movement was expanding in the neighbouring states of undivided Punjab, MP, Rajasthan, UP etc. I was deeply involved. Hundreds of court cases, I was handling. If I leave all this work, and join duty at PNB, where I have to work from 10.00 Am to 7.00 PM, all 6 days in a week, in order to earn my wages, what would happen to AIBEA work, which will come during working hours. So I thought over. I was tempted. Bank job would have given me financial security and many comforts. But organisational work would have come to stand still. No hesitation, No temptation, I quietly declined to join for duty at PNB and resumed my work in the Union office. I have nothing to regret. In 1971, when the massive Silver jubilee of AIBEA, was held, I felt a sense of unusual satisfaction, that my decision to decline the job at PNB, was fully vindicated. We understood, the enormity of his sacrifice.

Once, Parwana came to Bangalore (1970) to participate in All India RBI Class IV Employees' Conference. He stayed here for 3 days. On the last day, I told him, that, we from KPBEF would like to give him some memento. Laughing, he said, yes, I

need around 6 to 8 ordinary Handloom Sarees. Com. N. Jagannathan, our President went out, purchased 10 sarees from Handloom House for Rs. 30/- each, and gave the packet to Com. Parwana. He was very happy. Out of curiosity, I asked him, as to why he needs sarees and for whom, when he himself was a bachelor. He said, comrade Sundaresan, next time, when you come to Delhi, I will show you”.

Two months later, I was in Delhi, to attend a meeting of AIBEA Office bearers. Parwana told me, that since I was staying in a Hotel, very near AIBEA office, I should meet him next day early morning at 6.00 AM at AIBEA office. I was perplexed. I said yes. Next day, at 6.00 AM I went to Ballimaran, Chandni Chowk, to meet him. Com. H L Parwana , was waiting for me, in the platform Tea Shop. He offered me a cup of Tea. We both walked around behind the lanes and gullies.

“Do you see, what is going on, he asked, I saw around 5 to 6 young women, Safai Karmacharis, sweeping the road, with long broomsticks. He asked me “look at them carefully, then I noticed, that, they were all wearing colourful cotton sarees.

Com. H L Parwana told me, that all these women workers are being paid by the contractor, Rs. 30/- per month, with no uniforms. They come to work in old torn sarees. I used to see them, in the morning, doing this laborious job of sweeping the road. I wanted to gift them good clothes to wear. So I asked you, for a packet of Sarees”.

Tears swelled my eyes. What a large hearted comrade he was, when his own heart got damaged thrice

Com. H L Parwana , was and is, an embodiment of sacrifice and dedicated service, towards the building process of dear AIBEA. There were and are, today, numerous comrades at State and Bank wise level of our organisation, who gave up their own promotional opportunities and faced pay cuts and wage losses, while this building process of AIBEA went on.

The present generation of comrades should remember all of them, on 18th April 2021, just before we celebrate the Platinum jubilee of AIBEA on 20th April 2021.

OBITUARY



Veteran leader Com. K.J. Joseph is no more - a saga ends 4th January, 1924 – 9th April, 2021

Veteran leader of Bank employees' movement Com K.J. Joseph passed away on 9 April, 2021 in Thrissur in Kerala at the age of 98. He was ailing for the past few months due to age-related problems and the end came peacefully late last night.

Com. Joseph was affectionately and popularly known to us as Uncle Joe. When we are celebrating the Platinum Jubilee of AIBEA, Com Joseph was the senior most and eldest member of our movement. With his death, a saga has ended.

Com. Joseph was an Office Bearer of AIBEA from 1955 to 1964 and was associated with our movement till his end. He was a leader of Maharashtra State Bank Employees Federation, He was the President of Tamilnadu Bank Employees Federation. He was the General Secretary of Federation of Bank of India Staff Unions.

Despite his advancing age, he continued to evince keen interest in all our activities on a daily basis and kept himself abreast of all current developments in our organisation. After our 11th BP Settlement was signed, he expressed his great happiness He was a versatile and fascinating

leader, effective orator, good organizer, unifier, lifelong crusader, prolific writer, believer in class struggle, committed to communist ideology, above all, a wonderful comrade for everyone of us. He was kind enough to enlighten Bankflag with valuable write-ups many times.

He was straight-forward, frank and forthright in his expressions. He was not known to mince words. He was critical when he wanted to be but was never cynical. He was a chronic optimist and futurist. He always partisan to the cause of workers and the downtrodden people.

He belonged to the generation of Com Prabhat Kar, Com Parwana, Com. Tarakeswar, Com. K K Mundal, Com N Sampath, Com D P Chhada, Com Puro and other stalwarts of the yesteryears. He was one of the few living links between the generation that built up AIBEA and the present generation of bank employees.

AIBEA dips its banner in memory of Com. K. J. Joseph

Com. N. K. Gaur Passed Away



Com. N. K. Gaur, former Secretary and Vice President of AIBEA, passed away on 18 April 2021.

He was the General Secretary of All India State

Bank of Patiala Employees Federation for more than 25 years and made significant contributions to upgrade the welfare of the employees. . As General Secretary of SSBEA also, he played an important role. We would like to recall here the effective role played by him as AIBEA's Workman Director on the Board of State Bank of Patiala. We also recall his initiatives and efforts in deciding to construct a Union office for the organisation and today this building is a testimony to his vision and farsightedness.

His role in Punjab Bank Employees Federation was really admirable and commendable. By his contributions to the movement, he rose up in the hierarchy and became its General Secretary in 2000. He gave a new face to the organisation. We can say without exaggeration that it was due to his initiative that the memorial complex in memory of Com. Parwana was constructed in the Badla village of our great leader Com Parwana.

We recall with pride his immense contribution as office bearer of AIBEA at the national level. When AIBEA published the list of bank loan defaulters, one cannot forget the daring role played by Com N K Gaur in the publication of the book. In fact it was got printed by him at Patiala on behalf of AIBEA.

Com. Gaur strongly believed that bank employees are part and parcel of the general working class movement. He was particularly close to the leaders of AITUC and never failed to adhere to their advices and extend help in their struggles and activities. Com N K Gaur was a loveable person, always willing to help others, concerned about the society, politically conscious, left oriented and above all he considered himself as a soldier of AIBEA. For about four decades, he served bank employees' movement in various capacities.

It is rare to find leaders like Com N K Gaur and his death is a great loss to all of us in AIBEA.

We dip the banner of AIBEA in memory of Com N K Gaur and pay our respectful homage to him. We express our heartfelt condolences to his family.

Com. N. K. Gaur Amar Rahe

An Interview of Com. K. J. Joseph

*[We republish an interview of Com Joseph taken in 1996
on the occasion of our AIBEA's Golden Jubilee]*

It was in 1948, I joined the Bank of India as a clerk at Bombay. A couple of years earlier, due to the efforts of Com. M.G. Shirali and other comrades, there was already a union operating in that bank. Com. Abid Ali Jaffar Bhoy, a well-known trade union leader was also associated with that movement and has already founded a union in Central Bank of India at that time in Bombay. The Divatia award had already come into force after a 14 days strike by the employees of Bank of India. It recommended a pay scale of Rs. 65 – 275/- in a span of 17 years.

Even though, service conditions, to some extent, settled down with the operation of the Devatia award in Bank of India, there was much turbulence and dis-satisfaction amongst the members. Around that time, Dr. Ashok Mehta was also involved in the union activities in banking industry at Bombay.

In Bank of India, one year after joining there as clerk, I became a Central Committee member of the union in 1949. Two years later in 1951, I was elected as General Secretary of the Bank of India Staff Union and continued as such till 1956. Meanwhile, I was also elected in 1953 as General Secretary of the Federation of Bank of India Staff Unions. Thus, from 1949 to 1956, I was in timely associated with out movement in Bank of India at Bombay.

It was in 1956, I took a transfer, due to family problems, to Coimbatore and settled down there. I observed that the Coimbatore District Bank Employees Association was not functioning and required a thorough overhaul. I plunged myself into this job and revived the Association which today is one of the very well organized District Unions in Tamil Nadu.

In 1960, I was elected as the President of the Tamil Nadu Bank Employees Federation. I held this position for two terms. During this period, I organized the unions in South Indian Bank,

Catholic Syrian Bank, Lakshmi Vilas Bank and also Union Bank in Tamil Nadu. In fact, in all these unions, I was the President. Meanwhile, the SBT Employees Union, mainly operating in Kerala, requested me to guide them. There also, I was elected as their President.

Let me go back a little earlier. I am referring to the time when I was in Bombay. There were some unions around that time between the years 1955 and 1960. Even before this period, some unions were operating in foreign banks. However, in Punjab National Bank, Canara Bank and Syndicate Bank, the managements were harassing the employees and they were not organized in these banks. Still, the employees were making efforts here and there. However, I noted that in foreign banks, personal harassment of the staff was not there. But here also, the courage to adopt militant postures was absent.

In Bank of India, I must say the credit must be given to a dedicated Communist by name Com. M.G. Shirali for organizing the employees in the formative stages. Even though many employees were Congress minded, they held Com. Shirali in great esteem. Undoubtedly, he was the main force behind our movement.

There were also other veterans in those years like Com. G.N. Trikannad of Bank of India, Com. S.N. Nadkarni of Bank of Baroda and Com. Vashi of Bharath Bank who all moved as a team and built up not only their respective unions but also organized the employees in other banks.

I believe that broadly, the period must have been between 1946 and 1956. Shastri Award also came around that time. It was during the period of Shastri Tribunal, I had a very good opportunity to come into contact with senior leaders of AIBEA and also understood many works connected with the Tribunal. Every day, we all used to meet and prepare our cases, claims, massive collection of data, etc.

That great labour lawyer and Communist leader, Com. A.S.R. Chari, was our Advocate. The sacrifices he has made for the cause of bank employees, both physically and financially, were immense. Com. A.S.R. Chari took up our case

before LAT and Bank Award Commission.

When the K.T. Desai Tribunal began functioning, though I was in Coimbatore, Com. Prabhat Kar asked me to come to Bombay and I was continuously staying for weeks together in connection with the Tribunal work. Thereafter when the bipartite era began, I could not play much role. However, I remember Com. Prabhat Kar consulting me during the second bipartite discussions. I also remember appearing before another Tribunal in Bombay on a particular case dealing with payment of medical aid to permanent part-time employees and I won the case.

However, during the last several decades, I am intimately associated with the development of AIBEA in interior Tamil Nadu. We had organized successful strike actions on many occasions in pursuit of our demands in Karur Vysya Bank, Lakshmi Vilas Bank, Bank of Madura, Catholic Syrian Bank, Tamil Nadu Mercantile Bank, etc. I particularly recall the longest strike that ever took place in banking industry, namely, the 104 days strike in South Indian Bank Ltd. I had the privilege of assisting the formation and growth of District Associations in Salem, Trichy etc. During the period 1960 to 1970, many units were re-organised and revived. Thus, broadly speaking, I would say that the Tamil Nadu Bank Employees' Federation, in real meaning and content, became an organization covering the entire State due to the above mentioned activities.

I consider my association with Com. Prabhat Kar and Com. H.L. Parvana as the most rewarding part of my trade union life.

Both of them were a remarkable match and combination. Com. Prabhat Kar in intellectual caliber, assessment, acumen, sharpness, etc. was matchless. He used to say that it is very easy to start a strike, but it requires a lot of intelligence and tact when to call it off. Com. H.L. Parvana, I know, will attend to the minutest details of every matter. He is the author and originator of so many special allowances which sub-staff members are getting today. Com. Parvana encouraged me on so many occasions to lead a trade union way of life.

Between years 1954 and 1989, I have attended a number of AIBEA Conferences. I was also elected as an Office-bearer of AIBEA in 1955, 1959, 1960

and in 1962.

Let me now come back to some of the modern trends. I believe that it is not possible to resist the current reforms in banking industry, the new economic policy and globalization. It is perfectly right that the AIBEA launched a principle opposition to these developments. But in the long run, our banks cannot compete with global institutions unless reforms and restructuring are allowed. We have many draw backs. Whoever rules this country, the new trends cannot be changed.

Even if the Left parties come to power, the reforms cannot be rejected in totality, but some of its negative trends affecting the working class can be stopped. Moreover, AIBEA, which launched a new campaign of education on these issues should not confine to banking industry only. We should analyse, educate and build up and bring out pamphlets about the reforms and its impact, both positive and negative, in all sectors. For this purpose, we should join hands with all the central trade unions.

I observed with keen interest the recent trends of the 4 unions coming together in banking industry, thanks to the initiative of AIBEA. I have no doubt that in the long run, this will be very rewarding. It is a positive step.

Regarding customer service, I have noted that in major centres, the negative trends are increasing. I believe that work load is less and staffs are surplus in metro centres compared to the rural places. I also observed that wherever the load is heavy, customer relations also are good. Bank customers sincerely appreciate an employee with greater work load. Punctuality again is a matter of complaint by only some sections of customers in metro centres, but it is not a big issue everywhere. In customer service also, we should be imaginative than simply following impracticable guidelines from RBI.

I am basically a politically minded trade union worker. It was politics that prompted me to work for the movement. In 1942, i.e. 6 years before I joined the Bank of India, during student's time, I was a member of the Students Congress, then Praja Mandal Congress and thereafter the Congress Socialist Party and then Socialist Party. It was at Bombay in 1948, I became a member of the

Communist Party of India. Till today, I continue as such. We comrades never approached or asked members to join politics. Our movement came without being approached by any political party including the CPI. Our belief and faith in the CPI gave us a motivation to work for others and thus we all plunged into the trade union movement under the banner of AIBEA.

I can never forget one ordinary, very simple dressed comrade by name Naresh Paul in this connection. He built up the party structure slowly and steadfastly. With a cloth bag over his shoulder, he used to visit various centres. There, he used to contact one or two comrades, discuss with them trade union, its immediate purpose way of life and vision, the need for a dogma, the necessity for a motivation and finally recruit us as member of the CPI.

What can I say on the occasion of the Golden Jubilee of AIBEA? It is a wonderful movement operating in a very important industry. There were no middle-class educated people among the workers before AIBEA was born.

The inherent strength of AIBEA is its democratic character. It is always continuously alert and registers victory. Every few years, new social conditions surface. AIBEA accordingly adjusts its approaches. Take for instance the introduction of Note Counting machine. At the moment, many have not understood the effect of these machines. Even leaders at bank-wise level have no proper comprehension about the impact of these machines, but later I am confident AIBEA will put an end to the negative consequences that these machines may generate.

Another trend I am now noticing: leaders do not know the problems of the staff at bank-wise levels. A big communication gap is developing. At bank level, many leaders are not working at the desk and attend on a full time basis the union work. This is the reason why they have no proper idea about the problems of the employees. If these leaders start working in banks in counters, the whole atmosphere will indicate a change. If at all full time relief for union work is required, then our unions should pay the salary of the leaders who should not be obligated to the bank in this connection. The managements do not appreciate the role of full time leaders. Whenever any weakness develops

amongst us, the casualty will be such full time relief facilities. I do not want to hurt anybody, but let me be frank on such matters. The Golden Jubilee of AIBEA is historically a very great occasion. I have worked under this banner for nearly 47 years. Any leader or member will get inspired by the achievements of AIBEA before Tribunals or bipartite forums; we have continuously improved the living conditions of bank employees. The Sen Tribunal, for instance, created certain basics. Likewise bipartite forums took collective bargaining to great heights.

In an organization with a history of 50 years, naturally some shortcomings might have been there. But they need not be underscored today. We have, on many occasions, overcome such defects. In future also, we shall overcome. Our achievements are unparalleled. Many of us have survived brutal attacks by the management. Several of us have been victimized. But the organization has always grown.

The heritage of AIBEA is a great legacy. You cannot minimize it. Despite drawbacks, we have developed. We should learn, adjust with new technologies and understand new social developments. Today qualitative changes are taking place in banks. We should try to properly understand them. Historical perspective is needed. Leadership should be equipped with knowledge to face such challenges.

Trade union does not always mean rupees only. It is much more. There was a time when we wanted Central Government pay scales. Thereafter, Central Government employees demanded bank pay scales. Now the private sector is offering tempting packages; where do we go from here. Remember in those early days, we the old veterans, have lived with Rs. 95/- only in Bombay. Many days, our pockets will be empty. For union work, for union stationery, we used to contribute personally. During Tribunal days, I recall the great hardship we all faced then. I will tell you before I conclude one poignant story. It was the period of Sastri Tribunal. On a particular day before the Tribunal, we had to submit our claim papers. Com. G.G. Mehta and myself approached Justice Sastri for some adjournment. Com. Prabhat Kar was telephonically asked to reach Bombay without delay. He came empty handed. No papers, no

stationery items, no bed and no money. We were four, namely, Com. G.N. Trikannad, Com. P.K. Menon, Com. Prabhat Kar and myself. We discussed the problem. We needed Rs. 5000/- urgently. Finally, we approached another veteran, Com. G.G. Dholakia, Vice President, Bank of India Staff Union for a loan from the union funds. We gave personal guarantees. He gave the money. This was handed over to our Com. A.S.R. Chari for purchase of stationery, duplicating papers and for preparation of the plethora of documents. The whole day, we all worked till mid night. At last at 11.30 P.M. on that day, all the submissions were ready. Our work was completed. At midnight, we had no money even to eat. The last train to leave Churchgate was due to leave shortly. Our leaders Com. Prabhat Kar, Com. P.K. Menon and Com. G.N. Trikannad and myself ran helter skelter to the railway station only to see the tail end red light of the last coach disappearing at the end of the platform. You can just imagine our frustration and fatigue at that point of time.

I am telling you this story just to recapitulate one of those wonderful moments of pleasure and pain which we all experienced in those days of cruel exploitation by the bankers. **I would like the younger generation of today to compare it with the present day position.**

Let me conclude this interview with this story.

I am looking forward with great excitement to the honour of being invited to the great Golden Jubilee celebrations of AIBEA.

GREETINGS FROM WFTU

WORLD FEDERATION OF TRADE UNIONS

*Class oriented - uniting - democratic - modern –
independent – internationalist!*

WFTU greeting message On the completion of 75 years of AIBEA

The WORLD FEDERATION OF TRADE UNIONS on behalf of its 105 million workers who live, work and struggle in 130 countries of the 5 continents, cordially salutes the completion of 75 glorious

years of the All India Bank Employees' Association on April 20th, 2021

The 75th AIBEA Anniversary underlines the long and militant course and the relentless struggle of the bank workers as an integral part of the unbowed history of the heroic working class in India.

The 75-years history of your organization is full of martyrs of the working class, sacrifice and glorious struggles for the defence of needs and interest of bank employees and the ordinary people.

Workers all over the world recognize and appreciate the priceless contribution of AIBEA in the class-oriented trade union movement, both within and outside India. You can be proud and inspired by your long and irreplaceable contribution to the working masses.

April 20th, 2021 also marks the commencement of the 76th year and a new era for AIBEA linking the heroic past with the hopeful future.

We are watching your current struggles against the anti-labour policies, the change of labour law, the privatization of public services, liberalization policies, and the inherent exploitation of the capitalist system.

We admired the recent massive and militant country-wide strike on 15 and 16 of March which was observed by more than 10 lakh employees of banks.

We are sure that you will keep alive the flame of the struggle, paving new paths for the working class.

We are confident that your future will be lined up to your proud past in favour of the interest of the poor and common masses.

On the occasion of your important anniversary, we would like to thank the leadership and all the cadres of AIBEA for the firm support and contribution the WFTU and we assure you once again that you can always rely on the support and solidarity of the international class-oriented trade union movement for your future fights until the final victory, the emancipation of the working class.

**Long live AIBEA and Indian bank employees
Long live the unbowed working class of India**

**Long live the international class-oriented
trade union movement**

Secretariat WFTU

AIBEA GENERAL COUNCIL MEETING

Clarion Call to make all-out success of Anti Privatisation Campaign

Get ready for prolonged strikes

Save Banks – Save people's money – Save employees

General Council Meeting of AIBEA was held on 4 April, 2021 through virtual mode. 235 members participated in the meeting. The meeting discussed the present moves of the Government to privatise public sector Banks and the campaign unleashed by UFBU.

The meeting congratulated the bank employees and officers all over the country for their massive response in making the two days strike on 15th and 16th March a stupendous success. The strike was in total rejection of the idea of bank privatisation and to register our opposition to the Government's announcement.

Public sector Banks in our country have played their yeomen service in economic development, especially taking care of the vital sectors of the sector that were earlier neglected. As against failure of so many private banks in the past, bank nationalisation has guaranteed the safety of people's money in the Banks. As against earlier urban orientation of Banks, after nationalisation, Banks have reached out to the masses of the people in rural areas. Only after nationalisation, bank loans are available to the common people. Class banking has become mass banking under public sector banks.

On the other hand, we know the track record of the private sector banks in the past. One by one, wickets were falling and people lost their precious savings. Those failed private Banks had to be merged with public sector Banks. Even today we see the problems in the new generation private Banks. We have seen last year how the YES Bank was in trouble and that Bank had to be salvaged by the Government through SBI.

There are arguments that private sector banks would be more efficient. If it is so, then why so

many private banks failed in the past. Even today, they are not out of woods. Moreover, 97% of the bad loans of our Banks are due to private sector. Private sector has no moral ground to claim that they are more efficient than public sector. The main problems of our Banks are the huge bad loans. Corporates and private sector are solely responsible for this.

When Government is talking of 5 trillion-dollar economy, our public sector Banks have to be the main engine of growth and economic development. Hence strengthening our public sector Banks is the need of the hour. But regretfully, Government is proposing to privatise public sector Banks.

If Banks are privatised, then who can purchase the Banks? All of us know that only the rich people can afford to buy our Banks. These are the private corporates who are defaulters of huge bank loans. There is danger that our Banks and our people's money can be gobbled by these vested interests.

Public sector Banks provide permanent jobs for the educated youth. But we know the plight of the employees working in the new private Banks where job security is totally absent. Fair wages are denied. Trade union rights are non-existent. Thus, privatisation of Banks will enslave the young employees into these adverse conditions. Further, in public sector Banks, the Reservation Policy is guaranteed. This social justice is very vital in a country like India but if Banks are privatised, this guarantee will evaporate.

Hence, from every point of view, privatisation of bank is unwarranted, unjustified. Public Sector banking is pro-people. Privatisation is antipeople.

Accordingly, the General Council meeting has called upon all our unions and members all over the country to continue the struggle against bank privatisation, get ready for prolonged strikes and intensify our campaign to defend public sector banking and defeat attempts of privatisation.

The General Council of AIBEA has given the clarion call to implement the programmes of UFBU on top priority.

RESOLUTIONS AND DECISIONS OF AIBEA GENERAL COUNCIL MEETING

In the AIBEA's General Council meeting the following decisions/Resolutions were adopted.

1. Hailing the recent 11th Bipartite Wage Revision Settlement as a very significant achievement in advancing and promoting the welfare of the bank employees.

2. Congratulating the bank employees and officers under the banner of UFBU for their massive participation in the 2 Days Strike on 15th and 16th March and making the strike a stupendous success and showing our total indignation against the Government's move to privatise public sector Banks.

3. Calling upon all our unions and members all over the country to make the Campaign Programmes of UFBU a success. It was further decided to complete the Signature Collection Campaign within the stipulated period as per quota allotted to all the States.

4. Preparing our rank and file members to be in readiness for further prolonged strikes if the Government would take any further steps on privatisation of Banks.

5. Demanding extension of wage revision to RRB employees in full as per 11th BPS without any discrimination or discretion and demanding release of full arrears to the employees.

6. Demanding the reinstatement of all the illegally terminated employees of MUFG Bank (Bank of Tokyo).

7. Wage Revision in CSB Bank/Catholic Syrian Bank and extension of 11th BP Settlement.

8. Demanding the IBA and Bank managements to settle the Charter of Demands submitted by All India Bank Deposit Collectors Federation.

9. Calling upon the Bank managements to stop outsourcing the permanent, perennial and regular jobs in the Banks on contract basis and extending parity in wages and service conditions to the existing contract employees till they are regularised in the Banks' service.

10. Urging upon the Government of India and IBA to ensure that all bank employees are given vaccination on priority basis based on the observations of Parliamentary Standing Committee that bank employees are Corona warriors.

11. Extending the relief measures, Ex Gratia payments, etc. to all contract employees, temporary employees, Business Correspondents, Deposit Collectors, Jewel Appraisers working in the Banks at par with permanent employees as per Government guidelines.

35TH Foundation day of All India Co-operative Bank Employees Federation Observed on 26 April , 2021



Flag hoisting ceremony in front of union office at ICMARD Kolkata on 26April, 2021

All India Co-op. Bank Employees Federation is our All India organisation for Co-op. Bank employees in our country. It was formed 34 years ago by the initiative of AIBEA. We convey our hearty greetings to AICBEF on the occasion of its 35th Founding Day on 26-4-2021.

We are aware of the pre-Union days and the suffering of the bank employees in those days. Finally, when AIBEA was born in 1946, things started changing. Unions came up in different Banks and in various States. Struggles were undertaken and some achievements were also possible. But these were confined to employees of commercial banks.

The condition of Co-operative bank employees continued to be the same. They were facing worst type of exploitation by the managements as well as by the Government. Hence AIBEA was very much concerned and wanted to organize the co-op. bank employees also under the banner of AIBEA to ameliorate and upgrade their conditions.

Similarly, Co-operative banks are also very important in helping the common people and the rural areas, and the Co-op. Banks have been functioning at the grass-root level. Hence strengthening the co-op. Banks was also a major concern of AIBEA.

Keeping these things in view, AIBEA organized a National Convention in 1973 and decided to organize the co-op. bank employees and also to fight for re-vitalising the co-op. banks. Thus, AIBEA started forming trade unions for co-op. bank employees and soon, the co-op. bank employees were becoming part of the AIBEA. Today we are proud that co-op. bank employees are an inseparable part of the mainstream of our movement under AIBEA in every State.

Through sustained struggles with the help and guidance of AIBEA, the wages and service conditions of co-op. bank employees have improved over the years and they have many achievements to their credit.

Since co-op. bank employees were organized in State-level, AIBEA decided to form All India Co-op. Bank Employees Federation to get the necessary focus to the organisation at the national level. Thus, the foundation conference of All India Co-op. Bank Employees Federation was held in Kolkata on 26th April, 1987. Since then AICBEF has been steadfastly endeavouring to champion the cause of co-op. bank employees. We must recall here the great services rendered by Com P Balakrishnan who was the General Secretary of AICBEF from 1987 till his death in January, 2018.

We are proud of our All India Co-op. Bank Employees Federation. By the unity of co-op. bank employees and their sustained efforts, AICBEF has today become the champion and the only well-known face of co-op. bank employees in our country. We greet them on their 35th Foundation Day.

On this solemn occasion, let us assure our members in the co-op. banks of our continued support, help and guidance in all their struggles and efforts. We should continue our efforts to fight for further re-vitalisation of the co-op. banks. We should fight for uniform wage revision for co-op. bank employees all over the country. We should fight for achieving pension for co-op. bank employees. We should strengthen our units in co-op. Banks in all the States and in all tiers. We should further strengthen our AICBEF.

New initiatives to mark the 76th Founding Day of AIBEA

When we celebrate the Platinum Jubilee and 76th Founding Day of AIBEA, all of us are proud of the past glorious history of AIBEA which was full of struggles, sacrifices and achievements. This is an occasion to count on the past experience, draw lessons and move to the future.

When we move towards the future, it is important that we update our functioning at all levels with the present-day requirements and necessities. We need to supplement our communication mechanism in the organisation with the present tools and kits including in the technology front.

Already we have the following social media platforms

Facebook page	https://www.facebook.com/aibea.zindabad/
AIBEA App with chatbot For Android	https://play.google.com/store/apps/details?id=com.jai.aibea
For iPhone and iPad	https://apps.apple.com/in/app/aibea-official/id1546526816
Website	www.aibea.in

Keeping in view the need to expand our social media and communication platforms, it has been decided to launch the following new initiatives on the occasion of our Platinum Jubilee.

YOUTUBE Channel	https://youtube.com/channel/UCl4YoojQyVogAfwpiY3c7cA
Telegram Channel	https://t.me/AIBEAOofficial

We are sure that all these initiatives would be of help to all of us in improving our communication .

National Campaign

Save Banks – Save Economy – Save People's Money Oppose Bank privatisation

All our unions are aware of the UFBU's call to continue and intensify our national campaign against the Government's proposal to privatise public sector Banks. Our General Council meeting has given the clarion call to all of us to implement the programme successfully.

Hence all our Unions have to chalk out their plan of action to carry out the campaign programme successfully at the respective States.

- 1. All State Federations to hold their physical or virtual meeting within next 7 to 10 days.**
- 2. Campaign Committee to be formed in each State**
- 3. Names of Campaign Committee Members/Mobile No. to be informed to AIBEA.**
- 4. Plan to be chalked out to undertake and complete Signature Collection in Mass petition as per quota given.**
- 5. Petition should be got printed in English and local language in large number.**
- 6. Social Media Team to be set up in each State to carry on our campaign through social media platforms.**
- 7. Names of members of this Team to be informed to AIBEA.**

8. All units to be advised to hold their mass meetings, Committee meetings, District/Area meetings, etc. to explain the campaign to members.

9. Various methods of campaign to be decided as would be suitable in local circumstances.

10. District/Taluk/Town Co-ordination Committees to be activated in every State.

- Publicity materials like posters, placards, leaflets, etc. to be provided to Branches on the details of the campaign issues.
- All units to be given their quota of signature collection. (example: Minimum 100 signature per member and if there are 500 members in a Union, then quota for that Union to be 50,000). Each State Federation to decide looking to their membership, number of units, etc.
- Mass Signature Collection at various public places, bus stand, railway station, market, schools and colleges, big offices, marriage and other functions where people assemble, festival places, etc.
- Street corner meetings, nukkad meetings, street plays, etc.
- Masks with our demand “We oppose Bank Privatisation” may be supplied to customers and general public.
- Distribution of “carry bags” in prominent market places with our demands printed on those bags (Bi-lingual): “Say No to Privatisation”, “Save Public Sector Save Nation”, “Protect People's Money”, “We oppose Bank privatisation”, etc.
- Cycle rallies, scooter rallies, candle light programmes, etc.
- Meeting local MLA, MP, prominent persons, political leaders, trade union leaders and getting supportive statements from them.
- While taking signatures in the Petition to Prime Minister from important people, take photographs and circulate.
- Taking video bites from important people in support of our campaign and circulating it social media.

- Handling over our Campaign Appeal to important customers in branches
- Customer Meets, Beneficiary Meets, Seminars, Workshops, etc.
- Campaign Stickers for scooters, cars, etc.
- Distribution of campaign leaflets through newspapers/paper suppliers.
- Display of Hoardings, flex banners in public places, big buildings of banks, etc.

Comrades, all of us know the way the Government is moving. Hence our campaign should effectively reach the people to create strong public opinion. We appeal to all our State Federations and all our Unions to move accordingly and make the campaign programme a success.

Please keep us informed of your activities in this regard.

UFBU's Letters to IBA/ Ministry on various issues

[We reproduce hereunder the text of the letters addressed by UFBU to IBA / Chairman/ Ministry on the following issues for the benefit of our readers. - Discussion with IBA on residual pending issues, Improvement in rate of Family Pension of Bank employees, Increase in rate of contribution under Contributory Pension Scheme, Revision in Ex Gratia for pre-1986 Retirees, Covid-19 vaccination drive- extension of time for registration for front line warriors (bank employees), Parity in wage revision of RRB employees/officers.]

Letter to Chairman, IBA:

DISCUSSIONS ON RESIDUAL ISSUES

You are aware that while finalizing the wage revision Settlement in November, 2020, some of the issues and demands like 5 Day Banking, Updation of Pension, Grid Holidays, uniform business hours in Branches, etc. raised by Workmen Unions and Officers Associations could not be discussed in detail and resolved, for want of time.

As a follow up measure, these issues were discussed by the IBA with the Workmen Unions on 10th December, 2020 and with Officers Associations on 4th January, 2021. There is a need to further discuss these issues and find amicable solutions.

Hence, we request you to fix a date at the earliest for further discussions on these issues.

Letter to Secretary, DFS, Ministry of Finance:

REG: 1. Improvement in rate of Family Pension of Bank employees

2. Increase in rate of contribution under Contributory Pension Scheme

As you are aware, in the recent wage revision accord for employees and officers of the Banks signed in November, 2020, the following has been agreed by the Indian Banks' Association, **subject to Government's approval.**

a. The rate of Family Pension would be revised at uniform 30% of Pay of the deceased employees/officers without any ceiling.

b. The rate of contribution by the management under the Defined Contributory Pension Scheme would be at 14% of Pay.

We are informed that these issues have been duly referred to the Government for their consideration and approval. We are further informed that the Government is seized of the issue and same are under active consideration.

We shall thank you to expedite the process and accord your approval at the earliest so that the same can be implemented by the Banks.

Letter to Chairman, IBA:

Revision in Ex-Gratia payable to Pre-1986 Bank Retirees

We recall and refer to the discussions we had with the Indian Banks' Association during the recent wage settlement negotiation about the need to revise and improve the present Ex-Gratia amount being paid to the pre-1986 retirees/their surviving spouse.

We once again venture to represent to you regarding this genuine issue which warrants a very sympathetic consideration by the IBA.

Background: With the approval of the Government of India, Pension Scheme was introduced in the Banks w.e.f. 1-1-1986 in lieu of Provident Fund. Employees who had retired prior to 1986 were not covered by the pension scheme.

In view of the representations, the Government issued their Guidelines in 1998 advising payment of an Ex Gratia amount of Rs. 300 + DA per month

w.e.f. from November, 1997 for the surviving pre-1986 retirees of Banks.

Later, in 2006, the Government advised that the surviving spouse of pre-1986 retirees shall be paid a fixed lumpsum Ex-Gratia of Rs. 1000 per month without any DA thereon.

Present position: In 2013, Government advised that these pre-1986 surviving retirees may be paid Rs. 350 pm + DA and the surviving spouse of such retirees may be paid Rs. 175 pm + DA. This continues now also. (As of today, along DA thereon, the amount of Ex Gratia comes to around Rs. 5400 for such retirees and Rs. 2700 for the surviving spouse)

There are only about 2000 Pre-1986 Retirees in the entire banking industry who are covered by this Ex-Gratia payment.

Similarly, there are less than 2000 surviving spouse of such pre-1986 retirees who are being paid Ex Gratia.

The total expenditure/pay-out involved at present for all the Banks put together is only around Rs. 1.50 crores per month or about Rs. 20 crores per year. It is less than Rs. 2 crores per year per Bank.

These retirees, having retired from the Bank prior to 1986, are very aged and are today in the age group of minimum of 95 years and above and they have been representing that the Ex-Gratia amount may be revised and enhanced to some extent in view of the present cost of living, inflation, medical expenses, etc.

We shall thank you to kindly consider this genuine representation of these very senior citizens favourably.

Letter to Secretary, Ministry of Health and Family Welfare, Govt. of India:

Covid-19 vaccination drive - Extension of time for registration for FLWs

We wish to bring to your notice the following issues for your immediate intervention and necessary resolution.

02. You are aware that all efforts have been made by the Government to saturate vaccination of HCWs and FLWs who are highly susceptible to contamination on priority basis to protect them from the dreaded corona virus. Experts say that there is an urgent need to quicken vaccination in

the wake of rising cases across the country. Vaccination of FLWs commenced from 2nd February 2021 and the same was extended up to 6th March 2021. The Department of Health and Family Welfare, Government of India has notified vide their communication D.O.1940407/2020/Imm dated 03.04.2021 that no fresh registrations in categories of FLWs will be allowed with immediate effect despite the fact that the bankers are highly susceptible to infection as the second wave has surged with record number of fresh cases daily throughout India.

03. It is worthwhile to mention that the Parliamentary Standing Committee on Home Affairs on Management of Covid-19 Pandemic and related issues in its 229th Report has appreciated the efforts and pain taken by the banking sector for providing uninterrupted and seamless banking facilities during the COVID-19 outbreak and consequent lockdown. In their sincere efforts to provide continuous service, many of the bank officials also lost their valuable life. The Committee, therefore, recognized the bank officials as Covid -19 warriors. However, the communication issued by Department of Financial Services was only on 22nd March 2021.

04. It is pertinent to mention that due to Annual Closing related the employees and officers could not register themselves as FLW within the stipulated date i.e. 03.04.2021.

05. In the above backdrop, we request your good office to extend the time of registration for vaccination for the FLWs on priority basis at least up to end of April 2021 to enable all the Bank Employees and Officers to get vaccinated at the earliest.

Letter to Secretary, DFS, Ministry of Finance:

REG: WAGE REVISION FOR EMPLOYEES AND OFFICERS OF REGIONAL RURAL BANKS

REF: DFS COMMUNICATION DATED 1-4-2021

With the conclusion of wage revision settlement for the employees and officers of commercial banks vide Settlement/Joint Note dated 11th November, 2020, the need arose for extending the same for the employees and officers of Regional Rural Banks.

In terms of the Award of the National Industrial

Tribunal and the judgement of the Supreme Court dated 31-01-2001 and also having regard to Section 17 of the Regional Rural Banks Act, 1976, the salary and service conditions of the employees and officers of Regional Rural Banks are to be revised.

We are thankful to the Government for releasing the DFS communication No. F-8/1/2021 dated 1st April, 2021 addressed to all the Regional Rural Banks, IBA, NABARD and all the Sponsor Banks extending wage revision in Regional Rural Banks based on the 11th BP Settlement/Officers Joint Note dated 11-11-2020 thus paving the way for wage revision for the employees and officers of the Regional Rural Banks.

However, we observe from the communication the following:

- a) Arrears from 1-11-2017 would be payable in two installments, one in Jan-March, 2022 and another six months later to that.
- b) The new allowances and benefits provided in the Settlement/Joint Note would be considered later after further restructuring

of the RRBs.

- c) Part II of the Allowances would be considered by the Sponsor Banks.

Sir, you will appreciate that all the RRBs are doing well and earning Operating Profits. Further the National Industrial Tribunal and the Supreme Court ordered for parity in wages and services in the RRBs only on the ground the job and role of the employees in commercial banks and Regional Rural Banks are same and similar. Hence not extending all the allowances and benefits to the RRBs would be injustice and discrimination besides being highly demotivating.

Similarly, all the Banks have also provided for the arrears payable in their respective Balance Sheets and delaying the payment of arrears also would frustrate the workforce in the RRBs.

In view of the above, we urge upon the Government to reconsider the issue and advice the Banks to implement the wage revision for employees and officers in the RRBs without these restrictions and pay the arrears immediately.

FLASH

Second wave of corona virus infection Adhere to all safety norms – Our Appeal

In the recent weeks we have observed that there is a second wave of virus infection and this time, the spread of the infection is much faster. Many people are getting infected now. In some Branches, all the employees got infected. In some Head Office, Zonal office, etc, most of the staff have been infected. Hence, we appeal to all our unions and members to take all precautions and care while attending offices. Social distancing, sanitising, mask wearing and other norms are to be strictly adhered to.

We have given our campaign programme like collection of signatures in the Petition to prime Minister, etc. We have also given programme on celebration of Platinum Jubilee of AIBEA. These are no doubt important. **But more important is the health safety of the employees.** Employees' health safety is our top concern. These programmes are to be undertaken strictly adhering to the prescribed safety norms. Virtual meetings can be held so as to avoid physical assembly of employees. All our Unions are requested to move accordingly.

We once again appeal to all our unions and members to take all precautions and care while attending offices or undertaking union programmes. Social distancing, sanitising, mask wearing and other norms are to be strictly adhered to.

UFBU'S LETTER TO MINISTRY OF FINANCE FOR PROTECTION OF EMPLOYEES DURING 2ND WAVE OF COVID 19

[COVID19 pandemic—measures to ensure steps/action to ensure availability of banking facility – UFBU's letter to Secretary, Dept. of Financial Service, Ministry of Finance, Govt. of India dt. 15-4-2021]

We note with deep consternation that the second wave of Covid-19 pandemic has hit our nation hard. The entire healthcare system is under stress. The daily count of positive cases has touched a record high of 2 lakh! The R factor is also on the rise, which is equally alarming.

2. Last year, the government had undertaken a slew of protective measures while keeping the wheels of the economy moving. Our entire banking fraternity were First Line Covid warriors as we accepted the gauntlet and discharged our duties to the best of our abilities under extreme constraints for the sake of the nation. Over a thousand bank employees and officers have laid down their lives in the line of duty having succumbed to the disease. Nearly a lakh was infected, suffered physically, mentally and financially also.

3. In the current wave that is sweeping across the nation, we are distressed to note that already several bank employees and officers have died. It is shocking to note that some of them could not even get admitted to hospitals due to the dearth of beds. The news and visuals of bodies lying in hospitals, queues in crematoriums, burial grounds and acute crisis of beds, ventilators, oxygen and life-saving drugs have shaken the confidence of the staff and officers.

4. You are aware that trade unions in banking industry had jointly and severally taken up many issues that would protect the bankmen from Covid-19 and the measures required to instill confidence and courage in them to serve the country and ensure uninterrupted banking facilities during 2020. While many of these were implemented fully/partially, few recommendations are still to be considered. These representations

were aimed at protecting the bankers, their families and to ensure a safety net to them, which would instill a sense of courage and confidence to brave the circumstances.

5. We are of the considered opinion that the Government has to put in place several measures to instill confidence amongst the bank employees and officers urgently to ensure that we continue to perform our duties in national interest. You are also aware that all bank branches and establishments are potential hotspots for spreading the disease. This is a national medical emergency and we urge upon you to put in place the following measures forthwith to ensure minimum required banking facility.

- a. **Reduced working hours/days:** As was implemented last year, there is a necessity to restrict physical banking for next 4-6 months. Banks may be advised to reduce working hours (say from 10am to 2pm). Similarly, banking should be restricted to 5 days in a week, to break the chain. This would cut the exposure of bankmen and the customers to a great extent without impairing services. Incidentally, several state governments have imposed night curfew and put in place travel restrictions, which requires reduced working hours to enable bankers to reach home early.
- b. **Working with minimum staff/work from home:** We call upon you to instruct all the banks to deploy minimum possible staff/officers at branches/offices. Measures like working with 1/3rd of staff strength, Work from Home, should be implemented for next 4-6 months. Staff/Officers to be called on rotation so that exposure is reduced.
- c. **Hub banking:** Instead of opening all branches at multi-centres, numbers may be restricted in such a manner that banking facilities can be extended at few select branches obviating the necessity to open all and expose bankmen and customers to the risk of infection.
- d. **Staggering working hours for all segments of society:** All segments of society – commercial organizations, state/central/banks/PSUs etc should be instructed to work only during stipulated

hours. The commencement/closure times should be deferred (to be different for each segment) so that the footfalls, traffic on road is reduced, congregations are minimized, which can avoid the spread of infection. This will avoid congestion on roads, saves fuel and will allow carrying on the day to day commercial/business activity without requiring lock-downs. .

e. **Vaccination of all bankmen [including below 45 years]:** Considering the nature of work, coming in contact with hundreds of customers every day, bankmen carry higher risk. Having considered as Frontline Covid Warriors by the Parliamentary Standing Committee, we call upon you to initiate measures to provide vaccination to all bankmen.

f. **Exemption from duty to the following:** Employees with existing co-morbidities, pregnant employees/officials, persons with disabilities (Divyangjan)

The above suggestions, if implemented would not only be a strong shield of safety to bankmen and customers, but will ensure availability of required banking facilities and help sustained economic activities in the country.

6. We would also like to draw your attention to few of earlier requests/appeal from trade unions in banking sector:

a. **Insurance policy in Banks to be fine-tuned:** Quite substantial number of bankmen have succumbed to COVID and over a lakh have contracted infection. There are many instances where the bankmen have not only suffered physically, but they have been harmed financially as entire expenditure charged at hospitals had not been reimbursed. We urge upon you to issue suitable instructions to insurance companies to fine tune their policies to ensure that bankmen are not out of pocket for getting treatment at hospitals.

b. **Bringing COVID related expenditure under exemption clause of Income Tax:** Whenever the medical expenditure is reimbursed, beyond threshold, the reimbursement is treated as perk and taxed

under IT Act. We request that COVID related treatment should be treated akin to serious ailments like cancer, heart, kidney and tax exemptions be allowed accordingly.

c. **Compensation to family of diseased bankmen:** As has been implemented by Central Government and few State Governments, compensation of Rs.50 lakh to the next of kin of deceased Frontline Covid Warriors should be extended to all banks. This would be a true recognition of a martyr of the financial army who laid down his life in the line of duty to serve the nation during a national crisis.

We fervently hope that above suggestions are duly considered and implemented without any further loss of time.

Letter from World Federation of Trade Unions (WFTU) on Covid situation in India

Athens 26.4.2021

To our comrades, our brothers and sisters in India

Dear comrades

The devastating news that daily we read about India are shocking beyond any human imagination.

We are in so much and deep pain to share the news with all of you and your families your beloved ones and all our comrades.

Life has become so uncertain and the responsibilities lays in the hands of the capitalist government of India that has been proved totally incapable to deal early with the pandemic and protect the people by taking appropriate sanitary measures and provide with full medical care to all citizens.

Once more the King has been proved to be naked. In all capitalist countries the pandemic of the corona virus came to confirm once again that

capitalism can give nothing positive to the Peoples and the young generations.

The only thing it gives to workers, the poor peasants and the ordinary people is pain, misery, exploitation and social injustice.

We have no other way but the path of struggles until the overthrow of this barbaric system.

The WFTU family in the face of this dangerous situation in India, Mexico, Brazil and around the world, in every corner of the globe, is intensifying its struggle for free public health for all, for safe and free vaccines for all and, at the same time, calls the workers and the people not to stop the class struggle until the abolition of capitalist slavery.

Please protect yourselves your families and your members.

We are with you on this fight, stay strong and healthy.

Until we meet again, receive my personal cordial thoughts, the wishes of all WFTU Leadership and staff from Athens.

George Mavrikos
General Secretary

PRESS STATEMENT BY CTUS ON GOVT'S CALLOUSNESS

Trade Unions write to the Prime Minister Deplore callous attitude of government in handling covid 19 crises Calls for observing May Day Against the anti worker, anti farmer, anti people policies of the Government

The online meeting of Joint Platform of Central Trade Unions and Independent Sectoral Federations held on 28th April 2021 expressed grave concern at the cruel insensitivity of the

Government at the centre in addressing and combating the second wave of the Covid Pandemic. The alarming country wide surge of this second wave of Covid has thrown the lives of the people, working people in particular in total jeopardy. The daily infection count has already crossed 3 lakhs and is estimated to grow further in the coming days. Number of daily deaths too has surged. A substantial part of deaths are preventable, being caused due to non-availability of basic infrastructure, oxygen, hospital beds and essential medicines. The CTUs and Sectoral Federations/Associations have written to the Prime Minister (The letter attached)

In the midst of such grave humanitarian crisis, the Central government ridiculously draws satisfaction over overcoming the crisis under the leadership of Narendra Modi! The Union Finance Minister has made mindless self congratulatory statement that their programme of privatisation/disinvestment is on track and in progress!

Caught unprepared, despite the warning about a second country wide wave, the Central government is now trying to blame the people, the state governments and everybody except itself for the surge of casualty with much more intensity and speed. The reprimand of EC by some High Courts has vindicated the stand of Trade Unions having taken time to time. Now only the order has come not to organise any rally, celebration from 2nd to 15th May in the election bound states.

There is serious shortage of vaccines, testing facilities, hospital beds, ventilators, oxygen, medicines and above all trained personnel – doctors, nurses and other medical staff. The front line workers and employees are overworked and lack adequate protection. Instead of addressing these serious issues, BJP leaders including union ministers are engaged in shifting the responsibility to the state governments and indulging in blame games.

In the midst of this, the vaccine policy announced by the government puts corporate profits above the precious lives of people. Today, it is crucial to strictly regulate, under direct government supervision, the entire vaccination process to ensure that the entire population is vaccinated within a definite time frame. Vaccine production

must be urgently scaled up; it must be imported as necessary. But the government is shamelessly succumbing to the profit hungry international drug mafia and liberalised vaccine sales. The new vaccine policy liberalises the vaccine sale by deregulating the prices through a discriminatory process that too without taking any concrete measures for augmenting availability.

States are not given the promised doses of vaccines. This has severely affected the first phase of vaccination itself. The new vaccine policy of Modi government stipulates that the state governments have to procure the vaccines from the open market with higher price of Rs 400/Rs 600 per dose as announced by the two vaccine companies in India. They will be thrown into unhealthy competition with each other and also with the private sector hospitals which are also free to procure the vaccines at Rs 600/ Rs 1200. More such notorious announcements are expected to pour in the days to come with the Govt-corporate nexus. It is atrocious that the Serum Institute which has announced Rs 400 per dose of vaccine for the state governments and Rs 600 for private hospitals in India.

Covisheild is priced at 1.78 Euro (Rs 160) in Europe and at \$4 (Rs 300) in the US and Bangladesh, at Rs.237 in Brazil, at Rs. 226 in UK.

This pro-corporate deregulation on vaccine and other essential ingredients of pandemic management will further facilitate hoarding and black marketing which is already going on in case of essential medicines like Remdesivir and oxygen. Overwhelming majority of our people who cannot afford the huge price of the vaccine would be excluded. Policies of exclusion have now become the hallmark of the Central government.

The local and regional lockdowns and curfews being imposed in several states are creating uncertainties about the work and income among the working people, the migrant workers and workers in the unorganised sector in particular. Reminiscent of the migrant workers' march around one year back, migrant workers are again heading to their native places. None of the orders under Disaster Management Act issued so far by various authorities on curfew or scaling down of operation by industry etc had cared to concretely direct the employers to protect employment/livelihood of

workers, their incomes and residences. It is again an attempt by the governments, as last year, to sacrifice the lives and livelihood of the workers and the toiling people to safeguard the interests of the employers' class.

The Joint Platform of Central Trade Unions and Federations demands the government to withdraw the new pro-corporate as well as discriminatory vaccine policy and take immediate measures to ensure 100% procurement of the vaccine, adequate supply of vaccines to the states, free of cost, utilising the PM care fund. The government, sufficiently empowered by Disaster Management Act must not abdicate its responsibility of prioritising protection of the lives of the people during this grave pandemic, over profiteering by vaccine-pharmaceutical barons.

The joint platform of Central trade unions and Federations point out that it is the public sector companies that are, as ever, coming to the rescue of the nation in this critical situation. It is the public sector steel companies that are producing and supplying oxygen; it is the Indian Railways that is transporting Oxygen to the needy states. We also remind the government that it was the public sector financial institutions in our country that have protected the country against the 2008 world crisis. The joint platform of trade unions demand that the government must immediately stop its mindless privatisation drive. We demand that immediate measures be taken to strengthen the existing public sector medicine and oxygen production units which are already playing a frontline role in producing/supplying oxygen and other necessities and establish new ones to ensure universal and comprehensive public health care.

The Joint Platform also demands that the Govt must ensure that any order issued by any authorities under Disaster Management Act imposing restrictions in movement, curfew etc must accompany strict enforceable orders to all employers and all concerned banning retrenchment, wage-cut and eviction from residences etc. It cannot be just an advisory but a stringently enforceable direction and the Disaster Management Act adequately empowers the Govt to issue such orders and enforce.


The Joint Platform calls upon the workers and

toiling people to observe the forthcoming May Day, the international working class solidarity day through jointly organizing agitation in as many locations throughout the country to press for the following demands, while expressing solidarity with the working class movement going on throughout the world:

1. Ramp up vaccine production and ensure universal free vaccination within a definite time frame. Ensure free supply of oxygen in the crises as in present situation.
 2. Ensure adequate hospital beds, oxygen and other medical facilities to meet the Covid surge
 3. Scrap anti-people discriminatory pro-corporate Vaccine Policy
 4. Strengthen public health infrastructure including recruiting the necessary health personnel
 5. Any order under Disaster Management Act issued by any authority imposing restrictions in movement, curfew etc must accompany strict order on all employers and all concerned banning retrenchment, wage-cut and eviction from residences etc and same must be strictly enforced.
 6. Scrap anti-worker Labour Codes and anti-people Farm Laws and Electricity Bill
 7. Stop privatization and Disinvestment
 8. Cash transfer of Rs 7500 per month for all non income tax paying families
 9. 10 kg free food grains per person per month for the next six months
 10. Ensure non Covid patients get effective treatment in government hospitals
 11. Ensure availability of protective gear, equipments etc for all health and frontline workers and those engaged in pandemic-management work including ASHAs and anganwadi employees along with comprehensive insurance coverage for them all
- Covid protocols – wearing masks, maintaining physical distance etc should be strictly followed by all our leaders, cadres, activists and members to safeguard their own health and the health of their comrades, colleagues and family members.

**INTUC AITUC HMS CITU AIUTUC TUCC
SEWA AICCTU LPF UTUC
And Sectoral Federations/Associations**


**Resolution
moved in the Lok Sabha
on 21st August, 1959**



by Com. Prabhat Kar
Member of Parliament,
and General Secretary of AIBEA

“ This House recommends that in order to check huge tax evasion, increase the national income, stop illegal remittance of foreign exchange and as a step against rising trend of prices and provide funds for meeting all the expenditure, the BANKS BE NATIONALISED.”

**This was our leader
This is our AIBEA**

AIBEA 

**OUR CALL ON 35th FOUNDATION DAY
On 26 April 2021**

**STRONG TRADE UNION IS THE
ONLY GAURANTEE FOR
OUR BETTER AND SAFE FUTURE**

 **ALL INDIA CO-OPERATIVE BANK
EMPLOYEES FEDERATION**

एआईबीईए की सामान्य परिषद बैठक निजीकरण विरोधी अभियान को पूर्ण सफलता बनाने के लिए युद्धघोष दीर्घकालीन हड़तालों के लिए तैयार रहें बैंकों को बचायें - लोगों के धन को बचायें - कर्मचारियों को बचायें

एआईबीईए की सामान्य परिषद बैठक आभासी प्रणाली के मध्यम से आज आयोजित की गई। बैठक में 235 सदस्यों ने भाग लिया। बैठक में सार्वजनिक क्षेत्र के बैंको का निजीकरण करने के सरकार के वर्तमान कदमों और यूएफबीयू द्वारा शुरू किए गए अभियान पर चर्चा हुई।

बैठक ने 15 और 16 मार्च को दो दिवसीय हड़ताल को एक शानदार सफलता बनाने में विशाल प्रतिक्रिया के लिए देशभर के बैंक कर्मचारियों और अधिकारियों को बधाई दी। यह हड़ताल बैंक निजीकरण के विचार की पूर्ण अस्वीकृति में और सरकार की घोषणा के प्रति हमारे विरोध को दर्ज करने के लिए थी।

हमारे देश में सार्वजनिक क्षेत्र के बैंको ने आर्थिक विकास में अपनी उत्कृष्ट सेवा निभाई है, विशेष रूप से इस क्षेत्र के महत्वपूर्ण क्षेत्रों का ध्यान रखते हुए जो पहले उपेक्षित थे। अतीत में बहुत सारे निजी बैंको की असफलता के मुकाबले, राष्ट्रीकरण के बाद, बैंक ग्रामीण क्षेत्रों में बड़े पैमाने पर लोगों तक पहुंच गए हैं। राष्ट्रीयकरण के बाद ही, बैंक ऋण आम लोगों के लिए उपलब्ध है। सार्वजनिक क्षेत्र के बैंकों के तहत वर्ग बैंकिंग बन गई है।

दूसरी ओर, हम अतीत में निजी क्षेत्र के बैंको की विगत जानते हैं। एक के बाद एक, विकेट गिर रहे थे और लोगों ने अपनी बहुमूल्य बचतों को गंवा दिया। उन असफल निजी बैंकों में समस्याओं को देखते हैं। हमने पिछले साल देखा है कि किस तरह यस बैंक संकट में था और उस बैंक को सरकार द्वारा एसबीआई के माध्यम से बचाया गया था।

ऐसे तर्क हैं कि निजी क्षेत्र के बैंक अधिक कुशल होंगे। यदि ऐसा है, तो अतीत में इतने सारे निजी बैंक विफल क्यों हुए। आज भी, वी समस्याओं से मुक्त नहीं हैं। इसके अलावा, हमारे बैंकों के 97% खराब ऋण निजी क्षेत्र कि पास यह दावा करने के लिए कोई

नेतिक आधार नहीं है कि वे सार्वजनिक क्षेत्र की तुलना में अधिक कुशल हैं। हमारे बैंकों की मुख्य समस्यायें विशाल खराब ऋण हैं। काँपैरेट्स और निजी क्षेत्र इसके लिए पूरी तरह से जिम्मेदार हैं।

जब सरकार 5 ट्रिलियन डॉलर की अर्थव्यवस्था की बात कर रही है, तो हमारे सार्वजनिक क्षेत्र के बैंकों की बिकास और आर्थिक विकास का मुख्य इंजन बनना है। इसलिए हमारे सार्वजनिक क्षेत्र के बैंकों को सुदृढ़ करना समय की आवश्यकता है। लेकिन अफसोसजनक रूप से, सरकार सार्वजनिक क्षेत्र के बैंकों के निजीकरण का प्रस्ताव कर रही हैं।

यदि बैंको का निजीकरण किया जाता है, तो बैंकों को कौन खरीद सकता है। हम सभी जानते हैं कि केवल अमीर लोग हमारे बैंकों को खरीद सकते हैं। ये निजी काँपैरेट्स हैं जो विशाल बैंक ऋणों के चूककर्ता हैं। ऐसा खतरा है कि हमारे बैंक और हमारे लोगों के पैसों की इन निहित स्वार्थों द्वारा हड़पा जा सकता है।

सार्वजनिक क्षेत्र के बैंक शिक्षित युवाओं के लिए स्थायी रोजगार प्रदान करते हैं। लेकिन हम नए निजी बैंकों में काम करने वाले कर्मचारियों की दुर्दशा जानते हैं जहां नौकरी की सुरक्षा पूरी तरह से अनुपस्थित है। उचित पेटन से वंचित किया जाता है। श्रम संगठन अधिकार अस्तित्व में नहीं हैं। इस प्रकार, बैंकों का निजीकरण इन प्रतिकूल परिस्थितियों में युवा कर्मचारियों को गुलाम बना देगा। इसके अलावा, सार्वजनिक क्षेत्र के बैंको में, अरक्षण नीति की गारंटी है। वह सामाजिक न्याय भारत जैसे देश में बहुत महत्वपूर्ण है लेकिन यदि बैंकों का निजीकरण किया जाता है, तो यह गारंटी लुप्त हो जाएगी।

इसलिए, हर दृष्टितोण से, बैंकों का निजीकरण अवांछित, अनुचित है। सार्वजनिक क्षेत्र की बैंकिंग जन-समर्थक है। निजीकरण जन-विरोधी है।

तदनुसार, सामान्य परिषद बैठक ने देशभर के अपनी सभी यूनियनों और सदस्यों का बैंकों के निजीकरण के विरुद्ध संघर्ष को जारी रखने, दीर्घकालीन हड़तालों के लिए तैयार रहने और सार्वजनिक क्षेत्र की बैंकिंग की रक्षा करने और निजीकरण के प्रयासों की परास्त करने के लिए हमारे अभियान को सघन करने आह्वान किया है।

एआईबीईए की सामान्य परिषद से यूएफबीयू के कार्यक्रमों को सर्वोच्च प्राथमिकता पर लागू करने का युद्धघोष किया।

एआईबीईए की सामान्य परिषद बैठक के प्रस्ताव और निर्णय

आज आभासी प्रणाली द्वारा आयोजित एआईबीईए की सामान्य परिषद बैठक में, निम्नलिखित निर्णयों ; प्रस्तावों को अंगीकृत किया गया।

1. बैंक कर्मचारियों की खुशहाली को आगे बढ़ाने और बढ़ावा देने के लिए हाल के 11 वें द्विपक्षीय वेतन पुनरीक्षण समझौते की एक बहुत ही महत्वपूर्ण उपलब्धि के रूप में प्रशंसा करना।
2. यूएफबीयू रे ध्वज तले बैंक कर्मचारियों और अधिकारियों को 15 और 16 मार्च को 2 दिवसीय हड़ताल में विशाल भागीदारी के लिए और हड़ताल को एक शानदार सफलता बनाने के लिए तथा सार्वजनिक क्षेत्र के बैंको का निजीकरण करने के सरकार के कदम के खिलाफ अपना पूर्ण आक्रोश प्रदर्शित करने के लिए बधाई देना।
3. यूएफबीयू के अभियान कार्यक्रमों को सफल बनाने के लिए देशभर की अपनी सभी युनियनों और सदस्यों का आह्वान करना। इराते आगे यह निर्णय लिया गया कि सभी राज्यों को आवंटित कोटा के अनुसार निर्धारित समय के भीतर हस्ताक्षर संग्रहण अभियान को पूरा किया जाये।
4. यदि सरकार बैंकों के निजीकरण पर आगे कोई कदम उठाती है तो आगामी दीर्घकालीन हड़तालों के लिए अपने सामान्य कार्यकर्ताओं और सक्रिय सदस्यों को मुस्तौदी में रहने के लिए तैयार करना।
5. बिना किसी भेदभाव या पक्षपात के 11 वें द्विपक्षीय समझौते के अनुसार पूर्ण रूप से आरआरबी कर्मचारियों के लिए वेतन पुनरीक्षण के विस्तार की मांग करना और कर्मचारियों के लिए पूर्ण बंकाया जारी करने की मांग करना।
6. एमयूएफजी बैंक (बैंक ऑफ टोक्यो) के सभी अवैध रूप से निलम्बित कर्मचारियों की बहाली की मांग करना।
7. सीएसबी बैंक - कैथोलिक सीरियन बैंक में वेतन पुनरीक्षण और 11 वें द्विपक्षीय समझौते का प्रसार।
8. आईबीए और बैंक प्रबंधनों से ऑल इंडिया बैंक डिपॉजिट कलेक्टसे फैडरेशन द्वारा प्रस्तुत मांग - पत्र को हल करने की मांग करना।

9. बैंक प्रबंधन से ठेका आधार पर बैंकों में स्थायी, बारहमासी और नियमित नौकरियों को आउटसोर्स करने से रोकने का और मौजूदा अनुबंध कर्मचारियों को वेतन और सेवाशर्तों में समानता प्रदान करने का आह्वान करना, जब तक कि वे बैंकों की सेवा में नियमित नहीं हो जाते।
10. भारत सरकार और आईबीए से यह सुनिश्चित करने का आग्रह करना कि सभी बैंक कर्मचारियों का संसदीय स्थायी समिति की टिप्पणियों के आधार पर कि बैंक कर्मचारी कोरोना योद्धा है, प्राथमिकता के आधार पर टीकाकरण किया जाये।
11. सरकारी देशानिर्देशों के अनुसार स्थायी कर्मचारियों के साथ सममूल्य पर बैंकों में कार्यरत सभी आनुबंध कर्मचारियों, अस्थायी कर्मचारियों, बिजनेस करेस्पोंडेंट, जमा संग्रहकर्ताओं, आभूषण मूल्यांकनकर्ताओं को राहत उपाय, एक्स-ग्रेसिया भुगतान आदि प्रदान करना।

18TH APRIL, 2021
A DAY OF RE-DEDICATION

Remembering the sufferings and sacrifices of our great leaders and Founding Fathers who have built up AIBEA

Let us express our gratitude to them for all the security, dignity and protection we enjoy today

ALL INDIA BANK EMPLOYEES' ASSOCIATION

बैंकों का निजीकरण समस्या का हल नहीं, कॉर्पोरेट से की जाए वसूली

प्रणवेश नारायण बाजपेयी

बैंक कर्मियों के राष्ट्रीय संगठन ने दो टूक लहजे में कहा है कि सार्वजनिक क्षेत्र के बैंकों को निजीकरण के रास्ते कॉर्पोरेट्स के हाथों में सौंपना समस्या का हल नहीं है। देश में बैंकिंग कर्मियों के सबसे पुराने और सबसे बड़े पचहत्तर वर्षीय संगठन ऑल इंडिया बैंक एम्प्लॉइज़ एसोसिएशन (एआईबीईए) की 20 अप्रैल को प्लैटिनम जुबली वर्चुअली मनाई गई।

इस मौके पर इसके जनरल सेक्रेटरी सी एच वेंकटाचलम और प्रेसिडेंट राजेन नागर ने एक संदेश में कहा है कि मूल समस्या यह है कि गलत तौर तरीके अपनाकर बैंकों से बड़ी धनराशि में ऋण हासिल करने वाले जानबूझकर कर्ज की अदायगी नहीं करते हैं, और बकाया रकमों की ऐसे अपराधी बाकीदारों से सख्ती से वसूली करने के बजाय उसे 'बैड लोन' और बाद में बट्टेखाते में डाल देने के प्रचलन से ही बैंकों को घाटा होता है।

बैंक सामान्य रूप से परिचालन लाभ (आॅपरेशनल प्राॅफिट) अर्जित करते हैं, गलत नीतियों और गलत निर्णयों के बिना हानि नहीं होती। उनका कहना है कि प्रारंभ में सभी बैंक निजी क्षेत्र में ही उत्पन्न हुए। जब-जब निजी बैंक बीमार हुए अथवा उनके धराशाई होने की नौबत आई सार्वजनिक बैंकों ने उन्हें अपने में विलय करके आम जनता की गाढ़ी कमाई की जमा बचत पूंजी को डूबने से बचाया ही है।

हर कोई इस तथ्य को जानता है कि भारी-भरकम ऋण पहले 'बैड लोन्स' और फिर बट्टेखाते में डाली जाने वाली रकमों बैंकों से निकलकर किनके हाथों में समा गईं। वर्ष 2000 से लेकर 2020 तक के दो दशकों में सार्वजनिक बैंकों के 6 लाख 94 हजार करोड़ रुपए से ज़्यादा ऋण बैड लोन होने के बाद बट्टे खाते में डाल दिए, इसके पीछे सिर्फ जानबूझकर कर्ज अदा नहीं करने वाले अर्थात् (विलफुल डिफॉल्टर) अपराधी कॉर्पोरेट्स हैं।

भारत जैसी विकासशील अर्थव्यवस्था में बैंकों का निजीकरण एक नकारात्मक कदम है। सार्वजनिक बैंकों के निजीकरण किए जाने पर रोजगार अवसर घटेंगे। निजीकरण से सिर्फ और सिर्फ छोटी नीयत पर टिके कॉर्पोरेट धनाढ्य और अधिक अमीर हो जाएंगे। छोट, मंझोले, बड़े देशी-विदेशी से लेकर भारत रिज़र्व बैंक तक के

कुल तकरीबन पांच लाख कर्मियों का प्रतिनिधित्व करने वाले इस एसोसिएशन ने सार्वजनिक बैंकों की तुलना ब्रह्मांड को नष्ट होने से बचाने के खातिर हलाहल पीने वाले महादेव से करते हुए कहा कि उसी तरह फेल होने वाले तमाम निजी बैंकों के घाटा रूपी ज़हर को सार्वजनिक बैंकों ने स्वयं पीकर लोगों की पूंजी को सुरक्षित रखा।

प्रेसिडेंट कामरेड राजेन नागर ने बताया कि कामरेड प्रभात कार सहित कई अग्रजों के संयुक्त तत्वावधान में कलकत्ता में 1946, 20 अप्रैल को आल इंडिया बैंक एम्प्लॉइज़ एसोसिएशन की स्थापना की गई थी। बैंक ऑफ इंडिया लिमिटेड के रमेश चक्रवर्ती एसोसिएशन के प्रथम जनरल सेक्रेटरी बनाए गए थे। एसोसिएशन के तत्कालीन जनरल सेक्रेटरी कामरेड प्रभात कार के सघन प्रयासों से तत्कालीन सरकार 1961 में बैंकिंग रेग्युलेशन ऐक्ट की धारा 45 में संशोधन करने को सहमत हुई थी। इस संशोधन के होने पर ही सरकार रिज़र्व बैंक को जनहित के खातिर निजी बैंकों का विलय सार्वजनिक बैंकों में करने की सलाह देने में सक्षम हुई थी।

देश में वर्ष 1950 में 560 निजी बैंक थे, इनकी संख्या घटकर 1961 में 90 रह गई। एसोसिएशन के अनुसार 1961 में 47, 1962 में 33, 1963 में 20, 1964 में 82, 1965 में 42, 1966 में 17, 1967 में 15 और 1968 में 7 निजी बैंक फेल हुए थे और इन सभी बैंकों को सार्वजनिक बैंकों में विलय कर दिया गया था।

वर्ष 1969 में तत्कालीन प्रधानमंत्री इंदिरा गांधी ने बैंकों का राष्ट्रीयकरण किया था। उसके बाद भी 1969 से लेकर 1999 तक तीन दशकों में बैंक ऑफ बिहार, नेशनल बैंक ऑफ लाहौर, कृष्णाराव बलदेव बैंक, लक्ष्मी कॉमर्शियल बैंक, मिराज स्टेट बैंक, ट्रेडर्स बैंक, बैंक ऑफ तमिलनाडु, बैंक ऑफ तंजौर, करूर सेंट्रल बैंक, पूर्वांचल बैंक, बैंक ऑफ कराड, काशीनाथ सेठ बैंक, पंजाब कोआपरेटिव बैंक, बड़ी दोआब बैंक, बरेली बैंक, सिक्किम बैंक और 2001 के बाद बनारस स्टेट बैंक, नेडुंगडी बैंक, साउथ गुजरात लोकल बैंक, ग्लोबल ट्रस्ट बैंक, यूनाइटेड वेस्टर्न बैंक और 2007 में भारत ओवरसीज़ बैंक का विलय किया गया। ताजा मामला 2020 में यस बैंक का है। जिसे भारतीय स्टेट बैंक ने वर्ष 2020 में बचा लिया। यस बैंक के प्रमुख राणा कपूर घोटाले के कर्ता-धर्ता थे जिन्हें बाद में प्रवर्तन निदेशालय ने गिरफ्तार किया।

BPBEA OBSERVED 76TH FOUNDATION DAY ON 20 APRIL, 2021



Com. Manoranjan Bose, veteran leader of AIBEA, hoisting the flag at BPBEA office



Com. Rajen Nagar, President, AIBEA, General Secretary, BPBEA felicitating Com. Manoranjan Bose, former Treasurer of AIBEA



Felicitation of Com. Kamal Bhattacharyya, former Jt. Secretary and Vice President of AIBEA



Felicitation of Com. Gour Das, former Jt. Secretary of AIBEA



Felicitation of Com. Soumitra Talapatra, former Assistant Treasurer of AIBEA

Staff members of BPBEA office being felicitated on Foundation day of AIBEA



Com. Partha Chanda, Jt. Secretary of AIBEA and Assistant Secretary of BPBEA felicitating Com. Sanjay Guha



Com. Rana Dutta



Com. Kalachand Brahmachari



Com Gopal Chakrabarty



Com Madan Mohan Das



Com. Tapash Ghosh

**BPBEA OBSERVED 76TH
FOUNDATION DAY ON 20 APRIL, 2021**

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Martyr's Column

Prabhat Kar Memorial Scholarship for Post Graduate Students given on the foundation day



Com Kamal Bhattacharyya, Chairman , BPBEA handing over the scholarship to Anima Khatun studying M. Sc



Com Rajen Nagar handing over scholarship to Sharmistha Roy studying M.A

To



From

BANKFLAG

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