

BANK OF FLAG



Monthly Organ of All India Bank Employees Association

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EDITORIAL

Finance Minister had talked about further consolidation of Banks. She felt that India needed 4/5 Banks of SBI size. It is obvious that with consolidation there will be convergence. Branches will get closed. The reach of the Nationalised banks shall get reduced. There are still un-banked and under-banked areas in many states. India needs expansion of Nationalised banking sector to reach to the weaker section of the society and assist to ameliorate their economic conditions. But in the name of Atmanirbhar it has been planned and decided by the Government to hand over Banks to their cronies. Free India started its journey with mixed economy with Public Sector in the commanding height. Despite Financial Sector reforms in 1993 Nationalised banks could retain their character and could withstand the East Asian crisis and Global melt down in 2008. Today economic fundamentals are being disrupted. Agricultural sectors the major fundamental of our economy are being corporatised. House hold needs have brought out of the purview of the Essential Commodities Act. Prices of essentials are now out of reach of the common people. Farmers have been agitating for the last ten months and gave a call for Bharat Bandh on 27th September against the pernicious policy of the Government. We have to combine our agitation with that of the farmers. We need determination to fight exploitation, hatred, lies and ill will. We have to defeat the Political philosophy of the Government of Privatisation in the interest of nation, its economy and the people.

Founder Editor - in - Chief : Late Tarakeswar Chakraborti

Editorial Board : Kamal Bhattacharyya, Rajen Nagar, C.H. Venkatachalam, Sonali Biswas

**BPBEA OBSERVED 75TH INDEPENDENCE DAY
ON 15 AUGUST, 2021
AT BPBEA OFFICE, KOLKATA**



Com. Pabitra Chatterjee, Vice President, BPBEA, hoisting the National flag



Com. Rajen Nagar, President, ABEA, General Secretary, BPBEA paying tribute to martyr's column



Com. Rajen Nagar, President, ABEA, General Secretary BPBEA speaking on the occasion



A partial view of the audience

Creating Cadres – need of the hour

Our organisation has grown like a banyan tree in the last 75 years. We have celebrated the Platinum Jubilee of AIBEA with great pride. This pride is legitimate because AIBEA has travelled a long journey full of struggles and innumerable achievements. All of us are aware that AIBEA represents the typical middle-class minded bank employees and it goes to the credit of our organisation in having not only organised this section of the middle-class employees as a massive organisation but also in molding the membership as militant workers in the trade union movement.

From an era when the middle-class employees were afraid to joining a trade union and participating in struggles, AIBEA brought a silent revolution in not only organising them under the banner of trade unions but succeeded in creating cadres at every level to run the organisation. And, when we talk of AIBEA, what is amazing is its vast network spread all over the country. When we talk of AIBEA, we all know that AIBEA exists in each and every branch of all the Banks in India. That is why AIBEA is a unique organisation which consists of members in every nook and corner including remote rural areas and operates from more than one lac branch units.

Another unique feature is the broad working class orientation with which our organisation has been built up all these years by our visionary leaders. That is why we are not a set of people who are frogs in the well. It is this orientation that enabled AIBEA to wage the patriotic struggle on the political demand of nationalisation of banks and achieve it. It is again this orientation that is sustaining our present campaign and struggle in opposing the attempts of privatisation of Banks for the past three decades. If the bulging bad loans in the Banks and the demand for taking action on defaulters is a public issue today, it is the struggle of AIBEA with this class orientation.

This class orientation makes AIBEA unique and distinct from others. What is important is that this has been achieved without weakening or diluting the broad-based mass character of the organisation.

While we are proud of the past, the future is going to be very challenging. The political wind is blowing differently in the country. Trade Unions are sought to be sidelined by the dispensation. Labour rights are being trampled with. Employee composition in the Banks has undergone a change. In this situation, running trade unions and pursuing the path of struggles will face many challenges.

Here comes the imperative task of creating and building cadres. AIBEA was built up by our great leaders with the help of our cadres. We could sustain all these years because of the role played by our cadres. As we move forward from our Platinum Jubilee, AIBEA's future will be bright only if we create new cadres.

The task brooks no delay.

C.H. Venkatachalam



WEBINAR AGAINST PRIVATISATION MOVE OF PSBs BY CENTRAL GOVERNMENT



Speaker:

Com. Kamal Bhattacharyya
Chairman - BPBEA

Subject : Inauguration and Introduction
Online Webinar: 14th September, 2021, 7PM

Speaker:

Com. Dipankar Bhattacharya
General Secretary CPI(ML)

Subject : Opposing Privatisation in
Economic Sector.

Online Webinar: 15th September, 2021, 7PM



Speaker:

Prof. Ratan Khasnobis
Eminent Economist

Subject : Privatisation of Public
Sector Banks - Who needs?

Online Webinar: 16th September, 2021, 7PM

Speaker:

Com. Rajen Nagar
GEN. SECRETARY- BPBEA
President - AIBEA

Subject : Concluding Lecture

Online Webinar: 18th September, 2021, 7PM



WATCH ON



JOIN US ON ZOOM



BENGAL PROVINCIAL BANK EMPLOYEES' ASSOCIATION

KPBEF



WEBINARS

C A M P A I G N A G A I N S T

Privatisation of PSBs

Oppose Monetisation Policy
of the Central Govt.

1. Campaign Talk by

Dr. Siddanagowda Patil, Editor 'Hosathu' & Social Activist

Webinar on Thursday **16.09.2021** at 6 pm



2. Campaign Talk by

Com. Vijaya Bhaskar, M.A., LL.M.,
Gen. Secretary, AITUC, Karnataka

Webinar on Thursday **23.09.2021** at 6 pm



3. Campaign Talk by

Dr. Manjunath B.R. Social Activist & Writer
President, Samakaleena Samajika Samskruthika Vedike

Webinar on Thursday **30.09.2021** at 6 pm



*All are Welcome
Join the Webinar and be part of the campaign
It's AIBEA Calling*

Google Meet link
will be sent on
the day of the meetig
at 5.45 pm

M. Jayanath
Organising Secretary
KPBEF
Mob. 9845537315

Karnataka Pradesh Bank Employees Federation

THE ULTIMATE WEAPON

P.S. Sundaresan

Former Vice-President, AIBEA

Come September, each year AIBEA comrades all over India, will be surged with an emotional élan of organizational pride, for it was on 23rd September, 67 years ago in 1954, bank employees in all banks went on one full day strike for the first time in the history of AIBEA, that too against the blatant anti worker attitude of India's first and most powerful Prime Minister, Pandit Jawaharlal Nehru. Moreover AIBEA itself was only eight years old then and our organisational machinery was yet to cover, every Bank and State. But, all bank workers, everywhere responded.

That day, 23rd September 1954 was indeed an eye opener to all middle class educated, organised and unorganised employees in various sectors. The story of this great struggle has been covered already in earlier articles. No details are repeated, since this article is all about various aspects of the usage of this ultimate weapon.

The indulgence of the readers are sought, when I add here, an information that the 23rd September 1954 strike altered the destiny of the author of this article. This weapon - STRIKE ensured justice to a victimised comrade from dismissal on account of participating in the strike.

In 1968, a law was passed in the Parliament known as, Social Control Bill, despite opposition within and outside the Parliament, thanks to the toughest and virulent initiative of the then Deputy Prime Minister Sri. Morarji Desai, But the Government was compelled to give an assurance that the provisions will not be invoked.

It is now 53 years since that bill was passed. More than 53 times we have gone on strike on various

issues at the Bankwise, Statewise and National level but no one has lost his job for going on strike though Social Control Bill envisaged loss of job and jail term for going on strike and even for slogan shouting and demonstration within and in front of a Bank's compound.

The mantra for this was given in a clarion call by Com. Prabhatkar , the then General Secretary of AIBEA, on 29th and 30th January 1968 during the General Council Meeting of AIBEA held at Bangalore.

“By strike, strike and repeated strikes the weapon of STRIKE has become a legitimate weapon in the hands of the working class fraternity, throughout the world. No law or legal forum can take away that right.”

Such is the splendour of this **ULTIMATE WEAPON.**

But, as mentioned in the earlier article, a sense of complacency has enshrouded this wonderful weapon also. The present generation of bank employees has not fully understood, the significance and inner and innate meaning in the usage of this weapon. No doubt, our strikes have always been successful from the angle of participation. No one defies the call and attends office.

Banks' doors will be kept open but the hall and counters will look deserted. A massive demonstration should be planned. Members from local branches should visit their own branches, gather for a brief demonstration and proceed to the Central venue. Meanwhile a scooter brigade should be organised. Around 50 to 500 comrades should participate. Special badges should be given. Placards will be carried by the pillion riders. After the demonstration ,this scooter brigade, in an

orderly manner should proceed to other major banking compounds or business enclaves in the city and hold demonstrations briefly.

Extensive distribution of small leaflets should be arranged. Meanwhile our women members should assemble in some compound for an exclusive explanatory meeting and then take out a short procession exclusively by themselves. This will be very impressive. Our retired comrades particularly in the age group of 60-65 should also be requested to join us in all our programmes as they were all building and developing our movement before we came in. All India Bank Retirees' Federations should be asked to co-operate.

In the afternoon, group meetings should be planned. Issues should be debated upon. For instance the question "why we oppose sell off of Public sector banks" can be debated for hours.

With a brief demonstration in the evening we should disburse. The idea behind all these programmes is on a strike day, members are not on strike. It is not a holiday to remain at home, avoid daily travel by local train or bus and rest and relax. We are in the midst of a war with those who deny justice to us, who say no to our wage revision demand or as of now those who plan to denationalize and sell out our gigantic Banks after 52 years of hard patriotic labour by us and service to those who desperately needed our credit facilities to improve their living standards, from poverty to a little more prosperity.

To remain idle and relax on a strike day is a crime. We must put up double days' work that day. Police intelligence reports should convey to the authorities the determination of the workers to face any consequences. But they will not allow Banks to be privatized. All centres, big or small should reverberate with our slogans. The public should

understand our commitment to save the public sector character of our Banks.

With modern technological tools and ATM, some banks' work may go on, but eventually the need for human fingers to operate the system will become necessary. Even if the situation warrants an indefinite strike by the third day the banking operations will slow down and come to a halt.

If today, with all automation, computers, digital services etc Banks are operating with around nine lakhs of staff in all cadres in over one Lakh of Branches, the nimble fingers of these nine lakhs of staff is running this stupendous service industry. How long the industry can serve and survive without these fingers that operate the machines, both inside and outside the branches?

On three occasions in the past, in 1954, 1979 and in 1995 three Prime Ministers challenged us and adopted a toughest approach. On all three occasions a call for indefinite strike was given with total unity. The very intensity of the preparatory programmes and full involvement of every one, convinced the three prime Ministers of our determination to fight till we win. They retreated from their rigid stand and we won without launching the indefinite strike.

Such is the trade union power of this ultimate weapon. Complacency, lethargy, and indifferent attitude will not do. Comrades should have a proper perception of the issues involved, cultivate the habit of full physical participation in all the activities and be ready with our weapons polished and poised. The ultimate weapon will ensure our success.

Participate, be present and perform your trade union duty. Victory will be a certainty as we have learnt from AIBEA's history.

OUR CAMPAIGN AND OPPOSITION TO PRIVATISATION OF BANKS

UFBU CIRCULAR

All our Unions and members are aware that all of us in the UFBU are committed to oppose the moves of the Government to privatise the public sector banks. Immediately after the announcement in the Budget that 2 banks would be privatised, we held our meeting and gave the call for 2 days strike on 15th and 16th March, 2021. This strike action was a massive success with impressive involvement of the rank and file. Our strike also received wide support from the spectrum of political parties. Ofcourse, we received support from various trade unions and all Central Trade Unions.

To continue this struggle, UFBU met in Kolkata on 22-3-2021 and chalked out a detailed campaign programme. It was also decided to mobilise about 5 crores of signatures from the general public in the Mass Petition to Prime Minister. However, due to the revival of covid infection and second wave of pandemic situation, we could not implement these programmes as planned and envisaged.

It was also decided that if the Government would take any further move during the monsoon session of the Parliament, we shall decide for further strike actions at short notice. But all of us are aware that during the recent Parliament session, no specific bills relating to bank privatisation came up.

In this background, our meeting of the UFBU was held in Mumbai on 25-8- 2021 to review the situation and decide appropriate programmes. After detailed deliberations, the following decisions have been taken.

Looking to the various measures initiated by the Government like disinvestment in LIC, passage of the Bill on privatisation in GIC, etc, the agenda of the Government continues to be in favour of privatisation of banks.

From every angle, privatisation of public sector banks which deal with huge public savings, is undesirable and retrograde.

While no legislative measures were afoot during

the recent session of the Parliament, there are reports that Niti Aayog has already processed some proposal for recommendation to the Finance Ministry.

The averments by the Government that there is no proposal of privatisation of banks 'at present' explains that the agenda is active but timing is yet to be decided by them.

In view of the above, the meeting reiterated its decision taken in our last meeting held at Kolkata to continue and intensify the public campaign.

The meeting further reiterated that in the event of Government taking any concrete steps on privatisation of Banks, immediate decision would be taken for strikes at short notice.

Collection of Signatures from people in the Petition to Prime Minister/Speaker of Lok Sabha: It has been decided to collect signatures in the Petition to Prime Minister/Speaker of Lok Sabha. The draft of the Petition has already been provided to unions.

Our Unions should plan and work out their own methods to collect signatures from the general public, customers, public personalities, etc. While doing so, covid protocol guidelines are to be kept in mind.

These petitions are expected to be submitted to the Prime Minister/Lok Sabha Speaker during the Winter Session of the Parliament in November/December 2021. Hence all our unions should undertake the collection of signatures during the ensuing months. Involvement of our members at all levels is imperative to complete this task successfully.

Campaign meetings – Membership contact : In order to prepare our rank and file membership for implementing the public campaign, signature collection drive, as well as for prolonged strike actions, membership contact programmes are to be undertaken by all our Unions during the month of September and October, 2021. Where physical meetings are not possible, meetings should be held virtual.

Seminars/Webinars/Workshops, etc. in all the States in October and November, 2021: In addition to meetings of members and mass-

contact programmes, in each State programmes like seminars, webinars, workshops, etc. are to be undertaken.

In our earlier circular we have suggested various campaign activities that may be undertaken by our unions looking to local situations. State-level UFBUs should meet for the purpose and chalk out these programmes according to local convenience.

As and when the pandemic situation eases and normal conditions are restored, we shall give further programmes of campaign activities.

Nationwide Strikes, intermittent strike strikes, prolonged strikes as may be warranted looking to developments: Strike call at short notice, will be given, if Government announces any decision on privatisation of banks.

Sd.. S K Bandlish, Convener

AIBEA'S Campaign Programmes against privatisation / Instructions to units

It is likely that the Government may take some measures during the next winter session of the Parliament in Nov-Dec. 2021. Hence, we must step up our campaign. State Federations are requested to be alive to this and prepare our units and members accordingly.

Steps to be taken by State Federations/units

- A.** Holding physical/virtual **Committee meeting/Office bearers meeting** of all State Federations, wherever not held
- B.** Ensure that all our **base units hold similar meetings** before the end of this month.
- C.** In all these meetings, **Resolution to be adopted** as per draft enclosed herewith. Copy of the Resolution should be sent to AIBEA Central Office.
- D.** **State-level Webinars** to be held by inviting prominent local leaders from the respective States. (Karnataka and West Bengal have completed. Jharkhand is holding these webinars today and tomorrow. Other States to hold such webinars.)
- E.** Work should be allotted to different units

and leaders to **meet political leaders, MPs/MLAs, trade unions leaders, VIPS**, in the State and enlist their support to our demands against privatisation.

- F. Mass Signature Campaign:** State Federations should take into account the pandemic situation and SOPs obtaining in each State and accordingly decide how to undertake this programme. (Specimen of Mass Petition already provided to units). **These petitions should be sent to the State Federations and later AIBEA will collect the same.**
- G. Memorandum by Branches:** All our members in each Branch/ Office to sign the Mass Memorandum (mass petition to Prime Minister – specimen enclosed) and such **Memorandum should be sent by post to Prime Minister**, Govt. of India, South Block, Raisina Hill, New Delhi-110011.
- H. Social Media Team** should be set up in all States and with the help of this team, campaign should be carried on in social media platforms.
- I.** Special efforts should be taken to enroll more and more of our members in AIBEA's **social media channels** like Facebook, YouTube, Telegram.
- J. Twitter accounts:** Members are to be encouraged to open their twitter accounts so that our campaigns through twitter would become more effective.
- K.** All our base unions should ensure that they collect and keep a record of the **email address, mobile/WhatsApp number** of all members. This will be very very important and necessary in our communications during the emerging struggles which are going to be prolonged and bitter.
- L. Youth Council/Committees** to be formed in all States and they should be involved and entrusted in undertaking campaign programmes.

Resolution to be adopted by Unions in the meetings:

This meeting of the Executive Committee/State Committee / Officer Bearers of

..... Union (..... State) held at (place) / virtually on unanimously welcomes the call of the AIBEA General Council Meeting to build a strong and effective campaign against the move of the Government to privatise our public sector Banks and take efforts steps towards the same.

The meeting also decides to be in readiness to implement all the agitational calls of AIBEA including prolonged strikes, intermittent strikes, continuous strike, etc. as may be warranted and decided by AIBEA to oppose the attempts of privatisation of public sector Banks.

Date:

Place :.....

President of the meeting General Secretary

To

1. General Secretary,
All India Bank Employees' Association
Singapore Plaza, 164, Linghi Chetty
Street, Chennai 600001
(email: aibeahq@gmail.com)
2. General Secretary,
..... (State
Federation)
3. General Secretary,
..... (All India
Bankwise Federation)

Date :.....

To
Shri Narendra Modi,
Hon. Prime Minister
Government of India
South Block, Raisina Hills,
New Delhi

To be signed by all members
in each Branch and sent by
post to Prime Minister

Respected Sir,

W E , t h e e m p l o y e e s o f
..... (Bank),
..... (Branch) submit
to bring to your kind attention that in the
Budget of the Government of India, it
has been announced that public sector
Banks will be privatised.

After lot of deliberations and necessity,
private Banks were nationalised in our
country in 1969 and in the last more than
50 years, the public sector Banks have
immensely contributed for our country's
overall economic development.

Class banking has now become mass
banking. Banking services are today
accessible to common people and Bank
Branches have been opened in
thousands of rural areas and villages.
Loans are also being extended to all the
needy and neglected sectors on a
priority basis.

These public sector Banks represent the
precious and hard-earned savings of the
common masses and hence have to be
safeguarded.

Public Sector Banks have to be
furthered strengthened in the interest of
the people, our economy and our nation.

Stringent measures are to be taken to
recover the huge defaulted loans of the
private corporate companies.

Instead of extending concession to
them to write off their bad loans,
concession should be extended to small
and marginal borrowers besides
increasing rate of interest on Deposits
of the people.

We the employees oppose the present
moves of privatising public sector
Banks and handing over the Banks to
private corporate companies many of

whom are responsible for the huge bad loans/non performing assets in the Banks.

We deem it our duty to bring the above to your notice with a request and appeal to reconsider and stop the moves of privatisation of Banks.

Signature	Signature
1	6
2	7
3	8
4	9
5	10

One more initiative from AIBEA

**AIBEA's exclusive Website :
www.aibeainfo.in**

- **Helping bank employees/their children to improve their general knowledge**
- **Helping deserving college students to prepare for IBPS/bank recruitment exams**
- **Free online mock test facility for students who cannot afford paid coaching class**

Units are aware that by way of meaningful and purposeful celebration of the Platinum Jubilee of AIBEA and its glorious 75 years, various activities are being undertaken by AIBEA. Our State Federations and Unions are also undertaking various social identification programmes.

As a part of these programmes and initiatives, it has been decided to launch an exclusive Website by AIBEA.

www.aibeainfo.in

This Website has two important features.

- 1. Quiz Section – To help bank employees/their children to improve their general knowledge**
- 2. Helping deserving college students to prepare for IBPS/bank recruitment exams through free online mock test facility for**

students who cannot afford paid coaching classes

QUIZ SECTION :

Anyone can visit the website and register their names with their email or mobile number.

All those who are registered can visit the Quiz Section. This Quiz Section contains exercises on general knowledge of various topics including current developments

This is highly beneficial for the school/college going children to update their general knowledge on various subjects. This will be very useful to our young members also to update their general knowledge.

This Quiz Section will be periodically updated with new exercises for the benefit of the users.

FREE ONLINE MOCK TEST FACILITY FOR STUDENTS PREPARING FOR BANK EXAMS:

The number of candidates appearing for IBPS and other Bank recruitment examinations has been on the increase in the recent years. Because of the increased competition, candidates are approaching various private Coaching Institutes who are giving training to the candidates to prepare for these examinations. Obviously, these Institutes are charging their fees and all are not able to afford the same.

There are number of college students of ordinary means who aspire to appear for these examinations but are not able to afford the coaching class fees, etc.

Hence with a view to helping such deserving college students, we have worked out a package scheme with our coordinating agency through which such identified students can avail the free online mock test facility provided in our Website.

This facility will be available only for the identified students. Through the network of our coordinating agency with various colleges in different States, to begin with 1000 students will be identified and they will be eligible for this free online mock test/coaching facility. Selected students will be given their code to use the mock tests free of cost.

Looking to response and utility, the number will be increased in due course.

FOR CHILDREN OF OUR MEMBERS:

We also propose to cover the children of our members (who are working in the Banks, particularly in subordinate cadre/part time staff) in this Scheme. Such children who are graduates/who are in the last year of their degree course and who desire to appear for the Bank recruitment examinations will be extended the benefit of this facility.

Details of the scheme and facility will be informed to our State Federations shortly for collecting the names of such students/candidates who want to avail this facility of free online mock test facility.

Comrades, all of us believe and also feel proud that AIBEA does not mean just our transfers, promotions and bipartite settlement. AIBEA means something beyond this.

AIBEA signifies the ideology and philosophy that we are an inseparable part of the working class and society at large. As bequeathed to us from our visionary leaders, we have our social orientation and commitment.

This project is a manifestation of this orientation, as we celebrate the Platinum Jubilee of AIBEA.

**3 Days All India Strike in CSB Bank on
Sept. 29/30 & Oct. 1**

**1 Day All India Strike in
Bank of Maharashtra on 27th Sept.**

**2 Days Strike in Bank of
Maharashtra 20/21 Oct.**

**Extend Support – Express
Solidarity**

Agitation in CSB Bank (Catholic Syrian Bank):

Upto 10th Bipartite Settlement, CSB Bank was part of the industry-level uniform wage revision. Few years ago, the management of this 100 years old Bank has been passed on to the hands of Fairfax Financial Holdings, a Canada based Investment Company. This time, they were reluctant to give the mandate to IBA but we were pursuing the issue.

Wage Settlement has been implemented in all the

Bank including all the private Banks. Now, the management says that they will not extend the 11th BPS wage revision to the employees and officers.

On the other hand, the management has also stopped recruitment of staff with IBA wage pattern and is encouraging the appointment of Cost to Company staff in a big way. Out of the total of about 3000 employees and officers of the Bank, 1200 are already C2C staff.

For the past 2 to 3 years, the management was citing the Bank's performance as a reason for not giving mandate to IBA. Now the Bank has made good profits. While the MD/CEO has been awarded Rs. 6 crores for this performance, the management says that the productivity of the employees is low and hence wage revision cannot be given.

In the backdrop of this deliberate attitude of the management, the United Forum of CSB Bank Unions (AIBEA-AIBOC-BEFI-INBEF) has given the call for agitation and 3 days strike all over the country on 29th/30th September, and 1st October, 2021.

UFBU has already written to the MD of the Bank to reconsider their decision and called upon all units to extend support to this agitation.

We request all our Unions and members to extend all-out support to their struggle and extend necessary help to them in the respective centres.

If the management does not come forward to resolve the issue amicably, AIBEA will be constrained to consider giving supportive programme including strike action.

Agitation in Bank of Maharashtra:

In Bank of Maharashtra, the management has been adopting an unfriendly IR policy by taking various unilateral decisions and ignoring the time-tested IR norms. Our Union, All India Bank of Maharashtra Employees Federation has been trying its best to resolve the various issues amicably through mutual discussions. But the management has not been forthcoming.

There is huge shortage of staff in substaff, clerical and part time posts. Management is not ready to fill up these posts with the result that the staff are

facing acute shortage in the Branches and the same is affecting customer service also.

The management is also intimidating the staff with the threat of administrative transfers to far off places in the name of filling up the vacancies in these branches. Adequate security staff are not made available exposing the Bank and staff to serious risk.

Last year, our Union launched an agitation which was deferred since management assured in the conciliation meeting that these issues would be addressed. Clearly, the management is adopting an unfair labour practice.

Hence, our Union along with other Unions, has launched a joint agitation (AIBEA, NOBW, BKMS, MNS) and have also given the call for All India Strike on 27th September, and again on 20th & 21st October, 2021.

We request all our Unions to extend full support to their agitation and participate in the local demonstrations, etc.



Kolkata



Barasat



Osmanabad

ALL INDIA STRIKE IN BANK OF MAHARASHTRA ON 27 SEPTEMBER, 2021



Madhyapradesh

Com. Rajen Nagar, President, AIBEA, General Secretary, BPBEA addressing the striking employees of Bank of Maharashtra in Kolkata on 27 September, 2021



Goa Panaji



Surat



Akola



Chandrapur



Lucknow



Latur



Kolhapur



Chhattisgarh

3 DAYS ALL INDIA STRIKE IN CATHOLIC SYRIAN BANK FROM 29 SEPTEMBER TO 1 OCTOBER 2021



Letter to Hon'ble FM on Medical Insurance of Retirees

[We reproduce hereunder AIBEA'S letter dtd 21/09/2021 requesting Nirmala Sitaraman for reducing Medical Insurance premium for bank retirees]

Mrs. Nirmala Sitharaman,
Hon. Minister for Finance,
Ministry of Finance,
Government of India, New Delhi.

Respected Madam, 21-9- 2021

Reg: Premium payable on Medical Insurance Policy of bank retirees – senior citizens – 1) request for waiver/reduction in GST – 2) one time Advisory to General Insurance Companies to waive ICR norms on account of covid-19 pandemic while fixing premium for current year.

We wish to draw your kind attention to the following for your consideration and suitable instructions.

You will be aware that for employees and officers working in the Banks, as per the Settlement arrived in 2015 between IBA and Unions, a Group Medical Insurance Scheme was introduced in lieu of the earlier scheme providing for actual reimbursement of hospitalisation expenses.

While finalising the Group Medical Insurance Scheme for the in- service employees and officers, it was agreed and decided that a similar scheme would be made available for the retired employees and officers.

While the premium on the Policy applicable to in-service employees is payable by the Banks, the premium for the retirees is payable by the concerned retired employee/ officer.

The insurance coverage under this medical insurance policy was finalised at Rs. 4 lacs for the retired officers and Rs. 3 lacs for the clerical and subordinate staff including sweepers, housekeepers, etc.

The Scheme was introduced to benefit the retirees as a welfare measure since the group medical insurance policy would be cheaper and hence affordable to them.

However, over the years, the premium has been increased year after year and many retirees are finding it difficult to pay the premium and renew the policy.

The following Table would explain the steep increase in the premium.

	Rs. 3 lacs coverage for retired workmen	Rs. 4 lacs coverage for retired officers
Premium in 2015-16	4,930	6,573
GST	690	920
Total	5,620	7,493
Premium in 2020-21	20,508	27,342
GST	3,691	4,922
Total	24,199	32,264
Premium for 2021-22	28,715	36,652
GST	5,169	6,597
Total	33,884	43,249
Increase over last year	40 %	34 %

It is informed by IBA that the hike in the premium has been on account of higher Incurred Claim Ratio (ICR) at 147%.

You are kindly aware and would also appreciate that the increase in the claims by the retirees during this period has been only on account of the hospitalisation for treatment of covid-19, wherein the private hospitals have charged the patients exorbitantly.

Almost 90% of the claims have been only on account of covid treatment and not for hospitalisation for other treatments.

We urge upon you, Madam, that in as much as the increase in claims and consequent ICR is mainly on account of settlement of claims for covid treatments, the same may be waived by the General Insurance Companies as a one time measure for this year alone for the purpose of measure the ICR.

We suggest and request that the increase in ICR other than due to covid treatment claim settlements may be taken as the basis for the revised rate of premium for the ensuing year.

This will reduce the increase in the premium rate considerably.

Hence we shall be thankful if the Government could consider and issue an one time Advisory to the General Insurance Companies for this year alone to measure the ICR accordingly.

Similarly, we have been representing to the Government for exemption of GST on premium paid by senior citizens towards health insurance policies. We are conscious of the importance of taxes as an important source of revenue augmentation for the Government.

But some concession in GST, only on the Health Insurance Policies and that too for the senior citizens would be a great mitigation for them.

We seek your kind indulgence, amidst your busy schedule of work, to consider these genuine problems sympathetically and extend some relief to these senior citizens in renewal of their medical insurance policies which is due on 1st November, 2021.

Thanking you,

Yours faithfully,

C.H.VENKATACHALAM GENERAL SECRETARY

vacant for unduly long period.

You are kindly aware that all the Nationalised Banks are being managed and administered by the respective Board of Directors of these Banks.

The constitution of the Boards of Directors of these Banks is governed by the provisions of Section 9 of The Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and Nationalised Banks (Management and Miscellaneous Provisions) Scheme, 1970 thereunder.

These Boards of Directors of the Banks consist of Directors like Chairman, Managing Director and Executive Directors as well as persons representing Government, Reserve Bank of India and importantly representing various interests and fields including the employees and officers of the Banks.

Every post of Director representing different fields and interests is very very important as envisaged in the Act. But we observe that many of the posts of these Directors in various Banks remain vacant.

We have been repeatedly pointing out that the posts of Workman Employee Director representing the employees and Director representing Officers have been unfilled and remain vacant for the past **7 years**.

As per our information, at present, there are unfilled posts of Directors in the Nationalised Banks as under:

	Bank	No. of Director posts vacant
1.	Bank of Maharashtra	9 out of 15
2.	Bank of Baroda	7 out of 17
3.	Bank of India	9 out of 20
4.	Canara Bank	8 out of 16
5.	Central Bank of India	9 out of 16
6.	Indian Bank	9 out of 16
7.	Indian Overseas Bank	9 out of 15
8.	Punjab & Sind Bank	8 out of 13
9.	Punjab National Bank	8 out of 16
10.	UCO Bank	8 out of 14
11.	Union Bank of India	7 out of 17
	Total	91 out of 175 i.e. 52 % of posts are vacant

On Filling up vacant posts in the Board of Directors of Nationalised Banks

[We reproduce hereunder the letter no. AIBEA/GS/2021/134 dated 14-9-2021 written by General Secretary, AIBEA to Hon'ble Finance Minister Smt Nirmla Sitaraman in connection with filling up vacant posts in the Board of Directors of Nationalised Banks]

Mrs. Nirmala Sitharaman,
Hon. Minister for Finance,
Ministry of Finance,
Government of India, New Delhi.

Respected Madam,

21-9-2021

Reg: Filling up the vacant posts in the Board of Directors of Nationalised Banks remaining

It will be appreciated that keeping such important posts of Directors of the Banks vacant and without filling up the same defeat the very purpose for which these posts were envisaged and created to take care of the varied interests and fields of banking operations of the Banks.

It also runs counter to the much-professed principles of good governance.

We may point out that the posts of Workman Director and Officer Director representing the employees and officers of the Banks were incorporated in the Scheme since inception in 1970 and the same were being filled up for 44 years without interruption.

However, from 2014, ever since the NDA Government took over, these posts remain vacant.

Out of the 11 Nationalised Banks, All India Bank Employees Association (AIBEA) is the verified Representative Union and we have submitted the panel of names to the concerned Banks and the Government as prescribed in the Scheme but none of them have been appointed as Directors all these 7 years.

We learn that all the names submitted by our Association for the purpose of appointment as Workman Directors have been duly recommended by the concerned Banks to the Department of Financial Services in the Ministry of Finance, Government of India and all these proposals and recommendations are pending consideration by the Government.

Thus, all the Boards of the Banks do not have these Workman and Officer Director.

Similar is the position in State Bank of India where also the posts of Workman Director and Office Director are unfilled.

Further as pointed and detailed above, many other posts of Directors are also kept vacant and Banks' Boards are functioning with skeletal strength.

This communication is meant to draw your personal attention in the above matter and for taking expeditious measures to direct the

concerned authorities to ensure filling up of all these vacant posts of Directors in the Nationalised Banks.


Thanking you,

Yours faithfully,

C.H.VENKATACHALAM GENERAL SECRETARY

Red Salutes
COM. D.P. CHADHA

25th Death Anniversary
23rd Sept. 1996 - 2021



COM. D. P. CHADHA
FORMER PRESIDENT, AIBEA. BORN: 1 SEP. 1928, DIED: 23 SEP. 1996

(1-9-1928 : 23-9-1996)

Former President of AIBEA (1968 – 1996)

**Former General Secretary,
All India PNB Employees Federation**

**Former President,
Maharashtra State Bank Employees Federation**

If Public Sector Banks Are Privatized???	
"WHO WILL STAND FOR THE COMMON MAN?"	
Total Atal Pension Yojana Accounts 3,30,26,232	
Opened By Public Sector Banks : 2,33,26,855	
Opened By Regional Rural Banks : 61,31,874	
Total Accounts By PSBs: 2,94,58,729	Public Sector Banks: 89.19%
Opened By Private Sector Banks : 20,64,342	Private Sector Banks: 6.25%
Opened By Small Finance Banks : 10,78,619	Small Finance Banks: 3.26%
Opened By Cooperative Banks : 84,627	Cooperative Banks: 0.25%
Opened By India Post : 10,78,619	India Post : 1.02%
ALL INDIA BANK EMPLOYEES' ASSOCIATION	

Comrade A.V. Nachane is no more



Com. Arvind Nachane, the veteran leader of LIC employees and former General Secretary of All India LIC Employees Federation breathed his last on 7 September, 2021 in a Mumbai hospital. He was aged 87 years.

In 1954, at the young age of 21, he joined a private insurance company. Next year in 1955, along with many other insurance companies, this company also became part of LIC.

Right from the beginning Com Nachane was inspired and involved in trade union activities. The serious struggles at that time in Mumbai led by the great leader Com S.A. Dange brought him nearer to trade union movement.

Since then there was no looking back and Com Nachane grew up as a notable leader not only in LIC but in the general trade union movement.

In 1989, he was elected as the General Secretary of All India LIC Employees Federation in which post he was re-elected for many years till recently when he opted to become Working President and then its Patron.

Com. Nachane was a leader of multi-faceted personality who was deeply interested in history, politics, Arts, Science and Culture. He was an ardent communist with an international outlook. His editorials and articles in their monthly journal used to be a special attraction.

When pension scheme for Central Government employees became attractive and improved under 4th Pay Commission, Com. Nachane lost no time to demand pension for LIC employees. That was the period when there was a tirade against accepting Pension in lieu of PF. Like Com. Tarakeswar Chakraborti, Com Nachane campaigned like a crusader to achieve pension in LIC and today everyone is enjoying the protection of this social security scheme.

Com. Nachane was very closely associated with AIBEA and strongly believed in the unity and co-ordination in the entire financial sector. His life and contributions will always remain an inspiration.

We dip our banner in memory of Com Nachane and pay our homage.

COM. A.V. NACHANE AMAR RAHEN

HOMAGE

Com. K.J. Ramakrishna Reddy Passed Away



Com. K. J. Ramakrishna Reddy, General Secretary of All India Kotak Bank Employees' Union, Vice President of KPBEF, former CC member of AIBEA passed away on 26 August , 2021 after a massive heart attack .The sudden demise of Com. Reddy created a void in the Bank Employees Movement. In his memory, Kotak Mahindra Bank Employees' Union, Kolkata stood by the side of poor, destitute old women living in a charitable old age home , named Apanghar in Kolkata. KMBEU provided daily necessities, groceries etc to the inmates.



Office bearers of KMBEU at APANGHAR, the old age home



Com. T. N. Suresh Kumar, Vice President, KMBEU handing over the provisions to an inmate



Com. Nandini Mukherjee, Joint Secretary, KMBEU with the inmates

Privatisation of PSUs not in national interest, will oppose Centre's policy: Tamil Nadu CM Stalin

PTI Sep 02, 2021

Privatisation of Public Sector Undertakings is not in national interest and the Tamil Nadu government would oppose the Centre's bid to privatise PSUs which are public assets, Chief Minister M K Stalin informed the State Assembly on Thursday.

The PSUs of India are public assets that are designed to nurture economic growth and provide job opportunities and these are also the bedrock of small and micro enterprises, Stalin said.

"It is our view that selling or leasing PSUs are not in national interest," he said.

The public sector units functioned considering larger public good and welfare and an objective of profit alone is not the goal of such enterprises, he added.

Hence, the Chief Minister said he would write to Prime Minister Narendra Modi to express his government's opposition to the union government following a trend towards privatisation of PSUs, he said.

Prime Minister Modi had months ago said that the "government has no business to be in business."

Barring four strategic areas, the Centre had said that it was for privatisation of PSUs in all the other sectors.

Go after big fish if concerned about NPAs: Supreme Court to PSBs

Utkarsh Anand

The Supreme Court, on Tuesday, said public sector banks should focus their energy on recovering loans from "big fish" and "big corporate

debtors" instead of running after those who have petty loans of a few thousand rupees.

"You should focus on catching big fish. If you are really concerned about rising NPAs (non-performing assets) of the public sector banks, concentrate on big corporate debtors...not on such small loanees," a bench, headed by Justice Dhananjaya Y Chandrachud, told Canara Bank.

Loans are deemed non-performing once they are left unpaid for at least 90 days beyond the due date and borrowers are likely to default on these debts.

The bench, which also included justices MR Shah and Hima Kohli, was hearing an appeal by Canara Bank against a judgment of the Madras high court in March this year.

The high court had repelled an attempt by the public sector bank to hold a social service society from Tiruchirapalli, Tamil Nadu, liable for repaying an amount of ₹48.8 lakh, which was given to 1,540 individuals as loans in 1994-95. The high court had held that Canara Bank cannot recover its outstanding loan from the society's fixed deposit since there was no formal contract or express agreement of recovery from the society in case of failure by the borrowers to repay the loans.

Representing the bank, senior advocate Dhruv Mehta argued before the top court that the Tiruchirapalli Multipurpose Social Service Society gave letters of guarantee that they will assure repayment of loans from the borrowers and that it was only on this assurance, the amounts were released.

But the bench noted that the loan was given by the bank under the DIR scheme to financially assist low-income groups. "These amounts were given to those involved in small farming, poultry, dairy, or to tradesmen and artisans. These are marginalised sections...some of them cannot even pay ₹10 for their photos on these forms. And the society, admittedly, helped you to identify these people. Why are you now going after the society?" the bench asked Mehta.

The bench added: "Giving loans to certain sections of society is also a social function. It is not only an economic function. You should also bear a moral

responsibility.”

At this, Mehta replied that the banks were already suffering from the problem of NPAs and that recoveries had to be made to tide over it.

The court, however, retorted: “These are not the people to go after. You should go after the big fish. Canara Bank should not come in appeal against a society such as this.”

Mehta said that the bank has come in an appeal since a petition under Article 136 (special leave petition with wide discretionary power) is a 'Brahmastra'.

“The Constitution has entrusted us with this Brahmastra only to make sure we use this only in suitable cases. And this is not the one,” said the bench, rejecting Canara Bank's appeal.

It also upheld the high court order, stating that the bank should desist from contesting a matter like this and should instead channelise its energy and resources on better cases.

Source : HINDUSTAN TIMES

ended in March 2021 and as most of the pandemic-induced policies or measures are unlikely to be continued," said the study.

The ASSOCHAM-Crisil study also noted that the expected increase in GNPA's of both banks and non-banks this fiscal because of the pandemic will provide an opportunity for players in the stressed assets market through resolution via various routes, with IBC likely to be the most preferred.

It said that the GNPA's of banks have declined from the peak seen in March 2018 and were lower as of March 2021 vis-a-vis March 2020 on account of supportive measures, including the six-month debt moratorium, emergency credit line guarantee scheme (ECLGS) loans and restructuring measures.

The study noted that the current asset quality stress cycle will be different than that witnessed a few years back. "NPAs then came primarily from bigger, chunkier accounts. This time, smaller accounts, especially the MSME and retail segments, are expected to be more vulnerable than large corporates, as the latter have consolidated and deleveraged their balance sheets considerably in the past few years."

It, however, said that while the restructuring scheme announced for MSMEs and small borrowers should prevent the NPAs from rising too much, there is an opportunity for stressed asset investors with expertise and interest in these asset classes.

The study also highlighted that risk management practices of Indian banks, especially public sector banks, have scope for improvement. In the past, laws were not in favour of lenders and allowed erring promoters to exploit the tedious recovery procedure. This is borne out by the high number of wilful defaulters of banks.

However, the RBI has tightened norms for such defaulters and made stressed asset resolution norms more stringent. That, coupled with increased resolution of large-ticket NPAs under the IBC framework, have contributed to better recovery of NPAs.

Source: MONEYLIFE

Gross NPAs of banks to cross Rs10 Lakh Crore by March 2022: ASSOCHAMCRISIL

The gross non-performing assets (GNPAs) of banks are expected to cross Rs 10 lakh crore by March 2022, a ASSOCHAM-Crisil joint study had said.

"NPAs are expected to rise to 8.5-9 per cent by March 2022, driven by slippages in retail, micro, small and medium enterprise (MSME) accounts, besides some restructured assets," according to the study titled, 'Reinforcing the code,' conducted by The Associated Chambers of Commerce and Industry of India (ASSOCHAM) jointly with credit rating agency Crisil.

"The effectiveness of the Insolvency and Bankruptcy Code (IBC) will be tested by the potential spike in NPAs as the standstill on initiation of fresh insolvency cases for a year

Large-scale privatisation of banks will hurt

S. Kalyanasundaram

[The author is a retired banker]

Govt-owned banks not only provide tremendous comfort level to depositors but also render services at affordable cost

It has been reported that while addressing the NCAER-organised India Policy Forum 2021, the Finance Secretary, TV Somanathan, said that the government continues to work on its stated position that most of the public sector banks will be eventually privatised.

“Banking will be one of the sectors where a bare minimum of the public sector will remain. This is the government’s stated policy”, he said.

In fact, he was responding to a suggestion by Montek Singh Ahluwalia that the government must now focus on getting the banking sector reforms done. Ahluwalia was a key member of the erstwhile Congress-led UPA government. He said that the difficult part of putting the public sector banking system competitively on a par with the private sector banking system was not done as yet.

This is quite contrary to what the Finance Minister said sometime in March this year.

When the bank employees were striking work, objecting to her proposal to privatise two banks, she said that not all banks are going to be privatised, adding that the interests of the employees will be taken care of. She further clarified as follows: “We have announced a Public Enterprise Policy, where we have identified four areas where public sector presence will be there, in this, the financial sector too is there. Not all banks are going to be privatised,” she said.

The path suggested by the government seems to be a dangerous one. Privatising one or two banks, due to various reasons, is quite different from privatising a major chunk of public sector banks. One fails to understand the need for such an approach at the present juncture.

Already we have substantial presence of new generation private sector banks which are giving enough competition to the government banks.

Non-performing assets

The major problem faced by banks is on account of non-performing assets, which is common for both the private and public sector banks.

The government may also have difficulty in providing additional capital to the government banks on account of fiscal constraint and the banks are in need of additional capital to maintain Capital Adequacy Ratio for continuing their lending operations. But getting rid of public sector banks on account of such problems is akin to throwing the baby out with the bathwater.

Banking is not like any other business entity. Banks operate with a small portion of shareholders' funds with a disproportionately higher outlay of common man's deposit. Banks basically lend depositors' money.

Any failure of banks will have a tremendous contagion effect and will derail the economy. We should not forget the historical factors that had led to bank nationalisation in 1969.

After the formation of Reserve Bank of India in 1935, up to the period of our getting Independence (1947) there were 900 bank failures in our country. From 1947 to 1969, 665 banks failed.

The depositors of all these banks lost their deposited money. Even after 1969, 36 banks failed but these were rescued by merging them with other government banks.

This included even bigger bank like Global Trust Bank. Recently, we have seen the failure of old generation Lakshmi Vilas Bank and new generation YES Bank.

Comfort factor

The 1,926 town cooperative banks in 2004 have shrunk to 1,551 in 2018, as per an RBI report. Banks owned by sovereign government provides tremendous comfort level to depositors. In his subconscious mind the common man feels that a government bank cannot fail and his money is safe.

Attempting to privatise all banks is simply undermining the tremendous contribution of these banks to the country over the years. The nationalisation of private banks in 1969 resulted in the opening of tens of thousands of branches in remote corners of the country. Job opportunities were created for a large section of educated youth. Banks were used to bring about a revolution in agriculture and to carry out activities related to it. Bank loans were available to the weaker sections and small entrepreneurs.

Banks have become an excellent tool for the economic progress of the country.

Forty-two crore ordinary people have opened bank accounts as a result of the immense contribution of state-owned banks in opening the Prime Minister Jan Dhan Yojana account, a recent government initiative.

There are also private banks in the current system. But they often operate for profit only. But state-owned banks, while trying to be profitable on the one hand, provide many services in public interest. Only government banks provide services to the common people at affordable cost.

Privatising all of them will be disastrous. The government must find ways and means to strengthen the banking system and ensure safety of depositors' money and forbid looting of public money by private tycoons.

Public deposits must be well protected and not allowed to be plundered by anyone.

BHARAT BANDH

Central Trade Unions, Independent Sectoral Federations and Associations Support Samyukta Kisan Morcha's Call For 'Bharat Bandh' on 27th Sept. 2021

The Joint Platform of Central Trade Unions, independent sectoral Federations and Associations congratulates the farmers of India

who are relentlessly fighting demanding repeal of the three farm laws, withdrawal of the Electricity (Amendment) Bill 2021 and for legally guaranteed MSP since more than nine months, under the leadership of the Samyukta Kisan Morcha (SKM).

They also congratulated the SKM for its mammoth rally in Muzaffarnagar on 5 th September 2021, launching the 'Mission Uttar Pradesh' and 'Mission Uttarakhand'. The SKM has called for the defeat the incumbent governments in these states, which are not only implementing the antifarmer, anti-people and anti-worker neoliberal policies but also trying to create divisions among the people and polarise society on communal lines, to weaken united struggles. Ignoring the Writing on the walls bound to spell the doom of the Central Government.

The conduct of the Central Government in its second term not only shows its complete disconnect with the demands of the toiling people, it seems to be deliberately using this period of pandemic to hurry through its procorporate agenda as if there is no tomorrow. The Platform condemns, along with the SKM, the Modi Government's move to announce "National Monetisation Pipeline", that is meant to hand over the people's wealth to its corporate cronies. It is bound to burden the common masses with runaway price-rise, which has already become unbearable. Its latest move to tax even the interest in EPF accounts of workers is shocking.

The Platform takes note that there is wide support to the farmers agitation from the Trade Unions, along with other sections of the toiling people: the agricultural labour, students, youth and women. It has become a movement representing broad democratic aspirations of the people of India.

The recent incidents in Karnal, Haryana are condemnable and show the true face of the ruling party there. The Platform supports the programme announced by the SKM to gherao Haryana Mini Secretariat with a demand to act against the concerned Government official and compensate those affected by the brutal lathis charge 28th August.

The trade unions also express their gratitude for the SKM's support to the struggle of the working

class against the anti-worker labour codes.

The Joint Platform of Central Trade Unions and Independent sectoral federations/associations fully support the call of the SKM for observing 'Bharat Bandh' on 27th September 2021 and calls upon the entire working class, who are themselves fighting against the four labour codes, privatisation of PSUs in Banks, Insurance, Steel, Electricity, Coal, Petroleum, Defence, Railways, Ports, Air India, Airports, Telecom, Postal Dept, Space Science and Nuclear Science etc. are demanding universalisation of PDS, increase in MGNREGA budget, to ensure its total success through solidarity actions.

The 'Bharat Bandh' on 27th September will give an emphatic message to the ruling party in the Central Government that the peasants and the working class, the two major sections that are the backbone of our society stand united in opposing its anti-people and anti-national policies.

The 'Bharat Bandh' will be a strong warning to the present ruling party in the government that its machinations for communal polarisation, to disrupt unity of the people and weaken their struggles, to facilitate corporate loot and serve its masters and donors, within and outside the country, will not be allowed by the patriotic people of this country.

The Joint Platform of Trade Unions asserts that this united struggle will continue till the three farm laws and the four labour codes are scrapped and the attempts of the government to sell the country through its privatisation drive and NMP are stopped.

Sd/- INTUC	sd/- AITUC	Sd/- HMS	Sd/ CITU	Sd/- AIUTUC
Sd/- TUCC	Sd/- SEWA	Sd/- AICCTU	Sd/- LPF	Sd/- UTUC

And Independent Sectoral Federations and Associations

We support the farmers and kisans
We support their struggle
We support their demands

BHARAT BANDH

ON

27TH SEPTEMBER, 2021

BY

SAMYUKTA KISAN MORCHA

**Anti-Farmers Policy of
Union Government
DOWN DOWN DOWN**

Bharat Bandh A Grand Success

[The following statement issued to the press today-27th September 2021 by the Joint platform of central trade unions, independent sectoral federations/associations in support of 'Bharat Bandh' on 27th September 2021 called by Sanyukt Kisan Morcha]

Platform of Central Trade Unions, independent federations/associations Congratulates farmers and workers for having made tremendous response to the call of Bharat Bandh, signals the mood of workers and farmers to fight to halt and reverse the anti-farmer, anti-worker, anti-people policies of the Government at the



Centre. The reports from the states are pouring in regarding total Bandh in several states and substantial Bandh in some and partial in a few states.

The trade unions mobilised in most of the states in

solidarity support to the demand of repeal of three farm laws, electricity amendment bill, legal guarantee to MSP and also demanding withdrawal of four labour codes, hated Essential Defence Services Act.

The trade unions in a statement while supporting bandh had called upon the entire working class, who are themselves fighting against the four labour codes, privatisation of PSUs in Banks, Insurance, Steel, Electricity, Coal, Petroleum, Defence, Railways, Ports, Air India, Airports, Telecom, Postal Dept, Space



Science and Nuclear Science etc. are demanding universalisation of PDS, increase in MGNREGA budget, to ensure its total success through solidarity actions. The 'Bharat Bandh' on 27th September will give an emphatic message to the ruling party in the Central Government that the peasants and the working class, the two major sections that are the backbone of our society, stand united in opposing its anti-people and anti-national policies.



This unity in action would further strengthen the

Mission Uttar Pradesh and Mission Uttarakhand campaign, declared in the massive Mahapanchayat organised by the Sanyukt Kisan Morcha on 5th September, 2021.

In Delhi also the trade union activists gathered at Parliament Street, marched upto Jantar Mantar and held the meeting there addressed by Amarjeet Kaur-AITUC, Harbhajan Singh-HMS, Anurag Saxena-CITU, Amar Rawat-AIUTUC, Sucheta-AICCTU, Hannan Mullah-former MP and General Secretary AIKS, Lata-SEWA, R S Dagar-UTUC, Santosh-MEC, Shri Nath-ICTU

Among those who were present included Tapan Sen, General Secretary-CITU, Sukumar Damle & Vidya Sagar Giri, National Secretaries, Dharendra Sharma, Ram Raj, Mukesh Kashyap of AITUC, Santosh Rai-AICCTU, Narayan Singh-HMS, and Filomina of NFIW, and representatives of Youth and Students Organizations.

**INTUC AITUC HMS CITU AIUTUC TUCC
SEWA AICCTU LPF UTUC**

And Independent Sectoral Federations and Associations

CSB UFBU
DEMANDING
IMPLEMENTATION OF 11TH BIPARTITE SETTLEMENT
AGAINST
ANTI LABOUR POLICIES OF THE MANAGEMENT

ALL INDIA CSB BANK
3 DAY STRIKE

SEP 29,30
OCT 1
2021

WE WANT IBA
SETTLEMENT

UNITED FORUM OF CSB BANK UNIONS
AIBEA - AIBOC - BEFI - INBEF

The grand closing down sale

P Chidambaram

[The author is former Union Minister]

The Big Lie has been exposed. For the last seven years, Mr Narendra Modi and his ministers have vociferously denounced the Congress governments (and all other previous governments including, ironically, Atal Bihari Vajpayee's) for "doing nothing and building nothing for 70 years". It was as if India had attained Independence only in May 2014. On August 23, 2021, the Finance Minister released a list of assets that were proposed to be 'monetised'. However, she failed to disclose when those assets were built. The answer is, during the maligned '70 years'!

The list included

- 26,700 km of roads,
- 28,698 ckt km of power transmission assets,
- 6,000 mw of hydel and solar power assets,
- 8,154 km of natural gas pipelines,
- 3,930 km of petroleum products pipeline,
- 210,00,000 mt of warehousing assets,
- 400 railway stations, 90 passenger train operations, 265 goods sheds,
- Konkan Railway and Dedicated Freight Corridor,
- 2,86,000 km of fibre and 14,917 telecom towers,
- 25 airports and 31 projects in 9 major ports, and
- 2 national stadia.

By a stroke of the pen, Mr Modi and his Finance Minister have threatened to reduce India's public sector assets to near zero. They are exulting in the estimate that the government will collect a "rent" of Rs 1,50,000 crore a year and hold on to a piece of paper that it is the "owner" of the asset. They also boast that the heavily depreciated asset will be "returned" to the government at the end of the transfer period. This is the crux of the National Monetisation Pipeline (NMP)

Objectives, Criteria absent

The policy of disinvestment and privatisation has evolved over the years. All governments since 1991 have fine-tuned the policy. Revenue was only one of the goals of privatisation. Other objectives were enhanced capital investment, infusion of modern technology, expansion of markets for products, creation of jobs etc.

Certain criteria were also set for choosing the units that will be privatised. Among them were:

- 1. PSUs in a strategic sector will not be privatised — e.g., nuclear energy, defence production, Railways, strategic ports.**
- 2. Chronically loss-making units could be privatised.**
- 3. A PSU having a minimal market share for its products could be privatized**
- 4. A PSU will be privatised if it will promote competition; it will not be privatised if it may lead to a monopoly.**

These criteria have been thrown out of the window and no alternative criteria have been announced. Surprisingly, Railways has been removed as a strategic sector. It is now classified as a non-core asset even while market economies such as the UK, France, Italy and Germany have retained railways (or the bulk of the country's railway system) in the public sector.

Road to Monopolies

There is genuine concern that the NMP will lead to monopolies (or, at best, duopolies) in key sectors such as ports, airports, solar power, telecom, natural gas pipeline, petroleum pipeline and warehousing. India is relatively a newcomer to the private-sector led economy in industry and services. Such economies will inevitably reach a point when monopolies will emerge. The United States can teach us many lessons in this regard. Presently, the US Congress and government are deliberating on laws and other measures to contain the monopolistic and unfair trade practices of Google, Facebook and Amazon. South Korea

has cracked down on its chaebols. China is taking action against some of its technology companies that had become 'too big to be regulated'. On the other hand, the NMP promises to take the country in the opposite direction! Apart from the glaring absence of criteria in the choice of PSUs that have been brought under the NMP, it is not clear what the objectives are. Consider the objective of collecting a "rent" of Rs 1,50,000 crore a year. What is not disclosed is the annual revenue currently yielded by the chosen assets. The revenue 'gain' (or 'loss') to the government will only be the difference between Rs 1,50,000 crore and the current annual revenue. There is also no clarity on jobs and reservation. Will the present number of jobs in the 'monetised' units be maintained, and eventually enhanced? Will reservation for SC, ST and OBCs be maintained or abolished?

Hatched in Secrecy

The gravest downside will be prices. Once monetised, the PSU will cease to be a price-stabiliser in the market. If there are one or two or even three private players in the sector, there is bound to be price-fixing and cartelisation. We have found this to be true even in a so-called competitive market in cement. The United Kingdom was shaken to find this true in the banking industry. My apprehension is that prices will rise in many sectors.

Finally, the process reflects the conspiratorial manner in which Mr Modi's government operates. There was no draft paper on NMP. There was no consultation with the stakeholders, especially the employees and the trade unions. There was no discussion in Parliament and there never will be. The policy was hatched in secrecy and announced suddenly. The media was sufficiently tutored by the government and the captains of the private sector to hail the leader and the policy.

Get ready for the Grand Bargain Closing Down Sale. Get ready to welcome the monopolists.

VIEWPOINT

"Would You Call Government Anti-National?" Raghuram Rajan On RSS Magazine's Barb At Infosys

Renowned economist Dr Raghuram Rajan spoke to NDTV on a range of issue related to India's economy.

Would the Central government be dubbed anti-national for its alleged poor performance initially on the Covid vaccination front, former RBI governor Dr Raghuram Rajan asked on Tuesday. He was responding to the attack on Infosys by a weekly affiliated to the RSS for the IT firm's supposed inability to fix some glitches on the tax-filing website.

A number of private sector firms have in recent months faced the ire of individuals in the government or entities close it, the most recent instance being that of Infosys.

"It just strikes me as completely unproductive. Would you accuse the government of being anti-national for not doing a good job on vaccines initially? You say it is a mistake. And people do make mistakes," Dr Rajan said, citing the creaky rollout of the goods and services tax (GST) as an example.

"I don't think the GST rollout has been spectacular. It could have been done better...but learn from those mistakes and don't use it as a club to roll out your own prejudices," he said.

The renowned economist, now a teacher, expressed his views on other related matters, too, during an exclusive interview with NDTV.

For instance, he said the recent "rebound" in India's factory output should not be read too much into, given the low base on which the numbers have been computed and because of the supposedly skewed nature of the recovery.

He, however, agreed there was a "reasonable recovery" on the industrial side. Asia's third-largest economy grew by a record annual pace of 20.1 per cent last quarter, driven by a surge in manufacturing and a strong rebound in consumer spending.

"The key issue here is, 'is this a rebound for the entire economy or a rebound for certain sections of the economy?'," said the Katherine Dusak Miller Distinguished Service Professor of Finance at Booth School of Business, University of Chicago.

"Certainly, on the industrial side, there is a reasonable recovery. But again, it differentiates between the goods that are targeted at the richer, upper-middle-class people versus goods that are targeted at poorer people."

Dr Rajan cited the example of four-wheeler sales versus two-wheeler sales wherein the latter has plunged.

He pointed to a shift in the economy: larger, more formal firms are experiencing significantly more profit growth as compared to the smaller firms, even among the listed firms.

This, he said, is one reason why the stock market is doing so well. It is also why tax collections are increasing -- GST collections jumped 30 per cent annually to ₹ 1.12 lakh crore in August.

"We are seeing a forced formalisation of the economy. We haven't supported our small and medium businesses to the extent that other countries have," Dr Rajan said.

"You don't want formalisation by jhatka. You want formalisation by improving the conditions for the small and medium enterprises to become more formal. I don't think we see that."

Besides, the rising revenues aren't being shared with the state governments, Dr Rajan said.

"State government finances are in a pretty bad way. The Centre has, sort of, swallowed up a significant part of the revenues through central cesses," he said leading to the issue of federalism.

"India is getting too big to be run exclusively from

the Centre. And that too not just from the Centre but from the 'Centre within the Centre'. This kind of over-centralisation holds us back."

Decisions, he said, aren't being made until very late. On this front, he cited the example of appointing CEOs of government banks.

"This is suggesting that the government is overwhelmed... Too many people are looking to the Centre for guidance and not getting it. As a result, we get paralysis," Dr Rajan said.

Referring to the effect of a stuttering economy on people, he pointed to the reported increase in gold loans -- people in India, he said, sell their family gold only when in dire straits -- and the marginal fall in consumption.

To alleviate their condition, he recommended cash transfers. Highlighting the Mahatma Gandhi National Rural Employment Guarantee Act as a cash-transfer scheme of sorts for villages, he said something similar is needed for urban India.

"One of the consequences of not supporting them (urban people hit by the downturn) is that they go back to their villages. And then when you want to start up again you have a shortage of labour. And it is very hard to persuade that they will be well supported in the city," the economist said.

He ventured to speculate that despite revenues rising, the government was holding back on spending probably to maintain credit ratings. And yet, credit rating agencies themselves recommend spending in areas necessary, he said.

To a question on investors considering the changes in the texture of Indian democracy as a factor in their business decisions, Dr Rajan said businesses usually don't care as long as it doesn't affect them.

They realise often late that when a government operates without checks and balances, it affects them eventually, according to him. Arbitrary decisions can then be taken with respect to the businesses, too, he said.

श्रम संगठन अस्त्र और उनका महत्व

पी.एस. सुंदरेशन

पूर्व उपाध्यक्ष, एआईबीईए

संघर्ष - एकमात्र रास्ता : बेहतर जीवन के लिए दुनिया भर में कामगार वर्ग बिरादरी के संघर्ष अनवरत है। जबकि जो लोग धन और संसाधनों को नियंत्रित करते हैं वे अमीर और अमीर होते जाते हैं, वे कभी भी बिना संघर्ष के कामगारों की मांगों को स्वीकार नहीं करते हैं। इसका मतलब यह होगा कि श्रम संगठनों को अपने अस्त्रों को हमेशा तैयार और धारदार बनाए रखना होगा।

हमारे अस्त्र महत्वपूर्ण हैं : लेकिन कभी - कभी स्थिति धीरे - धीरे विकसित होती है जब कामगार अपने स्वयं के श्रम संगठन अस्त्रों के महत्व को भूल जाते हैं। सुस्ती और शालीनता छ जाती है। युवा पीढ़ी के कामगारों और वरिष्ठों के बीच खाई चौड़ी होती जाती है। विरोध कार्यक्रमों में भाग लेने के लिए यूनियन के आहवानों पर प्रतिक्रिया धीमी हो जाती है। संगठन के पिछले इतिहास के ज्ञान की कभी है। लापरवाही की भावना व्याप्त हो जाती है।

इस पर विचार करें : उदाहरण के लिए हमारे अपने उद्योग को लें। यदि एआईबीईए के महामंत्री द्वारा एक दिन की हड़ताल का आहवान किया जाता है, तो प्रतिक्रिया पुरे भारत में 100% भागीदारी है। लेकिन अगर कोई प्रदर्शन या हस्ताक्षर अभियान के लिए आहवान किया जाता है, तो प्रतिक्रिया बहुत खराब होती है। यहां तक कि बैज धारण करना भी अनिच्छा से सिर्फ दो या तीन घंटे के लिए मनाया जाता है। आप इस तरह के व्यवहार की व्याख्या कैसे करते हैं? क्या कारण हो सकता है? यदि इस प्रवृत्ति या रूचि की कभी की जांच नहीं की जाती है और जमीनी स्तर पर सदस्यों को शिक्षित नहीं किया जाता है और उनकी लापरवाही और गैर - गंभीरता की नींद से जागृत नहीं किया जाता है, तो एक दिन आएगा जब हड़ताल के आहवान पर भी पूरी तरह से प्रतिक्रिया नहीं होगी।

आगे बड़ा संघर्ष : हमारी आधार इकाईओं और संगठनों तथा राज्य मशीनरी को इन प्रवृत्तियों पर तत्काल विचार करना चाहिए और आवश्यक सुधारतात्मक उपाय शुरू करने चाहिए। भारत के बैंकिंग उद्योग के क्षितिज में एक विशाल संघर्ष चल रहा है। जो लोग आज देश पर शासन करते हैं वे देश की संपत्तियों का निजीकरण करने और अर्थव्यवस्था खए शभी महत्वपूर्ण क्षेत्रों का निजीकरण सुनिश्चित करने को योजना बना रहे हैं। जुलाई 2021 में एआईबीईए द्वारा आयोजित वेबिनार के दौरान बोलने सभी 31 प्रमुख नेताओं और राजनीतिज्ञों ने इस बात को रेखांकित किया। इसलिए हमारी लड़ाकू मशीनरी को तैयार

और धारदार रखना एक जरूरी काम है और संगठनात्मक रूप से महत्वपूर्ण है।

प्रदर्शन - एक प्रभावी अस्त्र : प्रदर्शन वास्तव में एक बहुत ही प्रभावशाली और प्रभावोत्पादक अस्त्र है। शाखा भवन के सामने कर्मचारियों के गरजने वाले नारों को देशकर और सुनकर, जनता समझ जाती है कि हम किसके लिए संघर्ष कर रहे हैं। ऐसे प्रदर्शनों के दौरान हमारी मांगों को समझाने वाले छोटे - छोटे पर्चे जनता में वितारित किए जाने चाहिए। सदस्यों की भागीदारी बहुत बड़ी होनी चाहिए। नारा लगाना सार्थक, अनुशासित और व्यवस्थित होना चाहिए। मारी इच्छा - शक्ति और संघर्ष का संकल्प प्रदर्शित होना चाहिए। यह संदेश जाएगा कि पूरे भारत में कर्मचारी नाराज हैं और बड़ी संख्या में सार्वजनिक क्षेत्र के बैंकों का निजीकरण करने के सरकार के प्रयासों के प्रयासों का विरोध करने और उन्हें खारिज करने के लिए तैयार हो रहे हैं। शासकों को इस तरह के प्रभाव और जानकारी उन्हें पुर्नविचार करने पर मजबूर कर देगी।

हम क्या अनुभव करते हैं : लेकिन हम सभी अनुभव करते हैं कि इतनी बड़ी भागीदारी नहीं हो रही है। एक महानगरीय केन्द्र में जहां 500 सदस्य और 500 शाखा मंत्री कार्यरत हैं, वहां 10% साथी भी नहीं आ रहे हैं। हमारी इकाईओं के सभी स्थानीय पदाधिकारी नहीं जाते हैं। हमारे अधिकांश सदस्य घर जा रहे हैं और परवाह नहीं है। लेकिन अगर हड़ताल का आहवान होता है तो वे प्रतिक्रिया दिखाते हैं।

इसका मतलब सिर्फ इतना होगा कि वे यह नहीं समझ पाए हैं कि प्रदर्शनों के माध्यम से अपनी मांगों पर जनता को आकर्षित करना और प्रभावित करना हमारे लिए कितना महत्वपूर्ण है। इसका मतलब है, शायद, प्रदर्शन का आहवान सभी सदस्यों तक नहीं पहुंचता है। इसका मतलब यह है कि स्थानीय नेता इस बात का अनुसरण नहीं करते हैं और इस बात पर ध्यान न देते हैं कि ऐसी गैर - भागीदारी क्यों हो रही है। उन्हें गैर - मौजूदगी के बारे में अपने शाखवार नेताओं से सावाल करना चाहिए। उन्हें स्थानीय बैठकें करनी चाहिए और सदस्यों को शामिल मुद्दों पर शिक्षित करना चाहिए।

प्रदर्शन एक शक्तिशाली अस्त्र है। निजंतर, बड़े पैमाने पर बिना रुके दैनिक प्रदर्शनों से हमने अतीत में बहुत सी लड़ाइयां जीती हैं। स्थानीय रूप से काम करने वाले साधारण सदस्यों को प्रदर्शन में शामिल नहीं होने और हड़ताल में भाग नहीं लेने की आदत विकसित नहीं करनी चाहिए।

ऐसा क्यों रहा है ? यूनियन की सदस्यता मनोरंजन के लिए नहीं है। यह सदस्यों को पीडित होने से बचाता है और सुविधाजनक स्थानों पर आराम का जीवन सुनिश्चित करता है और अपने फैरियर की प्रगति में बढ़ने में सक्षम बनाता है। सदस्यों को अपनी स्वयं की सुरक्षा और समृद्धि के लिए अपनी यूनियन के आहवानों पर प्रतिक्रिया दिखाते हुए अपने कर्तव्य, भूमिका और जिम्मेदारी का एहसास करना चाहिए। स्थानीय

नेताओं ने इस कार्य में सक्रिय और सहयोगी रहना चाहिए। सदस्यों द्वारा प्रदर्शन में गैर-भागीदारी को यूनिफ़ॉर्म नेतृत्व द्वारा नजरअंदाज नहीं किया जाना चाहिए। हमें प्रदर्शनों को एक गंभीर कार्यक्रम के रूप में लेना चाहिए।

बैज धारण करना - हमारा चलना - फिरता पोस्टर : बैज धारण करना एक ऐसा कार्यक्रम है जिसे सदस्यों द्वारा ठीक से नहीं समझा जाता है। बैज, जिसमें, न्याय के लिए हमारी मांगें छपती हैं, देशभर की सभी शाखाओं तक समय से नहीं पहुंचते हैं। उन्हें सिर्फ कार्यालय घंटों के दौरान वितरित किया जाता है और सदस्य इसे कुछ घंटों के लिए पहनते हैं और दोपहर के भोजन के बाद उन्हें फेंक देते हैं। ये प्रथाएँ गलत हैं। एक बैज जिसमें हमारी मांगें छपी हैं, सदस्य को कार्यालय के लिए प्रस्थान करने से पहले सुबह घर में गर्व के साथ पहनना चाहिए। उन्हें अपने परिवार के सदस्यों, रिश्तेदारों और पड़ोसियों को हमारी मांगों के पीछे के महत्व और अर्थ के बारे में बताना चाहिए। सड़क पर चलते समय या भेट्टों, या लोकल ट्रेनों, अथवा बस में यात्रा करते समय उन्हें विनम्रता से और शिष्टता से सह-यात्रियों का ध्यान आकर्षित करना चाहिए और उन्हें हमारे नारे समझाने चाहिए।

बैज हमारी मांगों के प्रचार में मदद करते हैं : उदाहरण के लिए यदि आप उन्हें सार्वजनिक क्षेत्र के बैंकों को निजी पार्टियों को बेतन के परिणाम बताते हैं और आम जनता की जमाराशि के 1.50 लाख करोड़ रूपये के लिए यह कितनी असुरक्षा और खतरा होगा, वे समझेंगे। यदि आप उन्हें कुख्यात चूककर्ताओं के नाम और उनके द्वारा चुकाए नहीं गए ऋण की राशि बता दें, तो जनता चौंक जाएगी।

शाखा में काम करते और बैज धारण करते हुए, हमें ग्राहकों का ध्यान आकर्षित करना चाहिए और उन्हें सरकारी स्वामित्व वाले बैंकों के निजीकरण में शामिल खतरों और जोखिमों के बारे में शिक्षित करना चाहिए। लाभ तथा अधिक लाभ की नीति होगी और जरूरतमंद, गरीब और ग्रामीण लोगों को ऋण धीरे-धीरे गायब हो जाएगा। इस प्रकार ग्राहकों को समझाना चाहिए।

फिर शाम को जब आप धर जाते हैं तो आपको अधिक से अधिक लोगों से मिलना चाहिए और स्थिति बतानी चाहिए। बैज धारण करने का मतलब है कि आप दिन भर चलने और बात करने वाले पोस्टर बन जाते हैं। अगर 5 लाख बैंक कर्मचारी जनता के 10 सदस्यों से बात करते हैं, तो उस दिन हमने 50 लाख लोगों को अधिकारियों की गतल नीतियों से अवगत कराया है। इस प्रकार बैज धारण करने के कार्यक्रम को एक असरदार प्रभाव बनाने वाला हथियार बनाया जा सकता है।

जुलूस - प्रचार करने का एक शक्तिशाली साधन : जुलूस सीधे लोगों तक अपना संदेश पहुंचाकर अपनी मांगों को प्रचारित करने का कार्यक्रम है। हमें अपनी मांगों से लिखी हुई तख्तीयाँ और झण्डे अपने साथ रखने चाहिए। शाहर की मुख्य सड़कों से मार्च करने का यह व्यवस्थित अनुशासित नतीके से जनता को प्रभावित करना चाहिए और संघर्ष के हमारे दृढ़ संकल्प को प्रकट करना चाहिए। रास्ते में आम जनता,

दुकानों और कार्यालयों पर प्रचार पुस्तिकाओं का व्यापक वितरण किया जाना चाहिए। ट्रैफिक को जंक्शनों पर पार करने की अनुमति दी जानी चाहिए और इससे जनता की सराहना की संराहना मिलेगी। हमारा इरादा जाम लगाने और उन लोगों का अभिशाप प्राप्त करने का नहीं होना चाहिए जिनका हम समर्थन चाहते हैं। पीछे की ओर, दुपहिया वाहत वाले साथियों को मार्च करना चाहिए। सबसे आगे, महिला साथियों को नेतृत्व करना चाहिए। हरेक को सामने भीड़ नहीं लगानी चाहिए। प्रभावशाली नारे लगाने चाहिए। लोगों को हमारे अनुशासन और व्यवस्थित मार्च पर आश्चर्य होना चाहिए। इस तरह के आचरण से एआईबीईए की छवि निर्माण प्रक्रिया में काफी मदद मिलेगी। जुलूम कोई तमाशा नहीं है। यह एक बहुत ही गंभीर सार्वजनिक विरोध प्रदर्शन है।

धरना - हमारी मांगों विशिष्ट रूप से दर्शाने के लिए : धरना एक दिन भर चलने वाला अनूठा कार्यक्रम है जिसमें सीमित संख्या में साथी बैंक परिसर के सामने बैठते हैं, नारे लगते हैं, संबन्धित मुद्दों पर व्याख्यान सुनते हैं। समय-समय पर सामान्य सदस्य शामिल होंगे और संक्षिप्त प्रदर्शन करेंगे। इस तरह सुबह से शाम तक बैंक के सामने का प्रांगण गतिविधि से परिपूर्ण रहेगा। तनावपूर्ण माहौल बना रहना चाहिए।

हड़ताल - हमारा शक्तिशाली अस्त्र : हड़ताल हमारे शस्त्रगार में अंतिम अस्त्र है। यह आह्वान सभी को उत्तेजना से भर देता है। इस विषय को अगले लेख में शामिल किया जाएगा।

बिना आस्त्रों के लड़ाई नहीं जा सकती : ये सभी अस्त्र सभी को पता हैं। लेकिन हो क्या रहा है कि इनके अनुपालन में कोई गंभीरता नहीं है। एक धीमा उदासीन रवैया भीतर धीरे-धीरे बढ़ रहा है। कोई भी संघर्ष शुरू करने के विरोध में नहीं है। लेकिन संदेश नहीं पहुंचता या कभी-कभी प्रेरित नहीं करता है। विभिन्न स्तरों पर यूनिफ़ॉर्म कार्यकर्ता जमीनी स्तर की साथियों के बीच नहीं जाते हैं और उनके साथ दिन-प्रतिदिन के घटनाक्रमों पर चर्चा नहीं करते हैं। एआईबीईए केन्द्रीय कार्यालय अत्याधिक आधुनिक संचार प्रौद्योगिकी के माध्यम से, लगभग हर दिन परिणत्र, संदेश मसौदा विरोध पत्र आदि भेजता है। लेकिन बैंकवार स्तरों और राज्य संगठन स्तरों पर, सुस्ती छा गई है।

कायाकल्प करने के लिए सुधार करे : नियमित श्रम संगठन कक्षाओं की व्यवस्था नहीं की जा रही है। शाखाओं का दौरा दुर्लभ हो गया है। कार्यक्रमों को करने के बाद, अनुवर्ती कार्रवाई नहीं होती है। धीरे-धीरे एक लापरवाह माहौल बन रहा है। केवल हड़ताल का आह्वान ही सबको जगाता है। लेकिन बाकी गतिविधियाँ सभी को उस्ताहित नहीं करती हैं। उदाहरण के लिए, जुलाई में मशीनें भर चलने वाले वेबिनार में दिए गए सभी भाषण अब संपनीय सामग्री में आ गए हैं। ज्ञान और सूचना का कितना अदभुत है। लेकिन पूरे भारत में कितने साथियों की उस तक पहुंच है। यह एक विशाल संगठन के मध्य स्तर पर हमारे काकाज का विशिष्ट उदाहरण है। मध्य स्तर के नेतृत्व को इस प्रवृत्ति पर विचार करना चाहिए।

CAMPAIGN AGHAINST PRIVATISATION BY DIFFERENT UNITS OF BPBEA



Com Bhaskar Bandyopdhaya, Secretary, North 24 Pargna Dist Committee speaking in a street corner meeting at Barasat



Shri Sunil Mukherjee , Chief Administrator, Barasat Municipality supporting our cause



Com. Sudeshna Saha, Asstt. Secretary, North 24 Pargana Dist Committee speaking in the occasion



Signature collection by lady comrde



Campaign against privatisation by Murshidabad District Committee , BPBEA at Baharampur



Com. Tapan Bhattacharya, Secretary, Murshidabad District Committee campaigning against privatisation

**CAMPAIGN AGHAINST PRIVATISATION BY
DIFFERENT UNITS OF BPBEA**

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Campaign against privatisation by Barabazar Zonal Committee, BPBEA. Com Kamalesh Mukherjee, Secretary, Barabazar Zonal Committee, BPBEA addressing a street corner meeting at Barabazar area.



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