



# Canara Bank Officers Federation (Regd.)

(Formerly Syndicate Bank Officers' Association)  
(AFFILIATED TO ALL INDIA BANK OFFICERS' CONFEDERATION)  
GENERAL SECRETARY'S OFFICE



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Circular No. 07/2021

Date : 27.09.2021

**(PLEASE CIRCULATE TO ALL MEMBERS/OFFICERS)**

Dear Comrades,

## **EXTENDING BEST OF THE FACILITIES AMONG THE AMALGAMATED BANKS TO OFFICERS – CBOF TAKES UP THE ISSUE WITH THE MANAGEMENT**

One of the issues concerning the officers after the amalgamation of Banks is implementation of the facilities which were the best among the two banks. As our members have been representing to us, many of the facilities / concessions which were available to the officers in eSyndicate Bank, are yet to be implemented for the officers after the amalgamation of the banks. Infact we had brought them to the notice of the leadership of CBOA, after amalgamation of the banks, with a request to take up with the management. But they have not taken up the same with the required seriousness. We may mention here that if implemented, the same will benefit all the officers of Canara Bank.

We have now taken up the said issue with the Management vide our letter no.SAM:78:13:1:MGT dated 24.09.2021 addressed to the Chief General Manager (HR). The content of the same is reproduced for the information of our members.

With greetings,

Yours comradely,

(SANJAY A MANJREKAR)  
GENERAL SECRETARY

### **CONTENT OF OUR LETTER NO. SAM:78:13:1:MGT DATED 24.09.2021**

#### **QUOTE**

#### **REG : EXTENDING BEST OF THE FACILITIES AMONG THE AMALGAMATED BANKS TO THE OFFICERS**

Hearty Greetings from Canara Bank Officers Federation.

We are thankful to our Beloved Bank that you have extended the best of the facilities / HR practices which were prevailing in sCanara Bank to all the officers of eSyndicate Bank after the amalgamation of both the banks. But we observe that many of the facilities / HR practices which were existing in eSyndicate Bank prior to the amalgamation and were best among the two banks, are not made available to the officers after amalgamation. Some of the them are as follows :

**1) Teller Allowance –**

Since the introduction of CBS in eSyndicate Bank in 2002, all officers who were given the Teller ID / who were required to do teller duties in CBS were paid Teller Allowance of Rs. 600/- per month.

We request that the same facility be extended to the officers.

**2) Facilities on Transfer :**

In eSyndicate Bank, an officer on transfer from one place to another, was eligible for the following facilities / reimbursement :

- a. Halting Allowance upto 15 days was paid after joining at the transferee place.
- b. In the case where both transferor place and transferee place were not connected by train, actual freight incurred by approved transport operator for transporting the personal belongings was reimbursed.
- c. If a four wheeler was transported by approved transport operator, an officer was reimbursed the freight at actual or at the rate applicable by goods train, whichever was less and the same was over and above the entitlement of 60/120 quintals.
- d. Officers who were married or unmarried officers who stayed with their parents were reimbursed transportation charges as per the eligibility of the officer with family.

We request that the same facilities be extended to the officers on transfer from one place to another.

**3) Rental Deposit / Advance Rent, Brokerage, etc for Quarters on personal lease –**

The following facilities which were available to the officers in eSyndicate Bank, in case of fixing of quarters on personal lease, are not available in our bank.

- a) Brokerage up to 1 month rent
- b) At the time of renewal of lease / fresh lease after expiry of the existing lease of quarters on personal lease, rent reimbursement upto their eligibility as on the date of renewal / fresh lease, without linking to the existing lease rent..

We request that the same facilities be extended to the officers while fixing quarters on personal lease.

**4) Overdraft Clean (ODC) facility to officers**

In eSyndicate Bank, an executive was eligible for ODC facility of Rs.15 Lakh, an officer in Scale I to Scale III for Rs.12 Lakh and a Probationary Officer for Rs.6 Lakh.

But in our Bank, an Executive is eligible for Clean Loan of Rs.12 Lakh (of which OD limit not exceeding Rs.4 Lakh) and an officer is eligible for Clean Loan of Rs.10 Lakh (of which OD limit not exceeding Rs.2 Lakh) at one & half month's gross salary for every completed year service with a maximum of 15 months' gross salary. A Probationary Officer is eligible for OD /DPN of Rs.1 Lakh.

Though the officers of eSyndicate Bank are permitted to continue the ODC limit enjoyed by them before amalgamation of banks, they are required to bring down their liability to the level permitted by our Bank's Scheme by 31.03.2022.

We request that all the officers be extended ODC facility as was available in eSyndicate Bank. Further they may be given a choice to avail the facility in the form of Overdraft or loan repayable in EMIs.

**5) Special Leave and TA / HA to Defence Representative in Departmental Enquiries:**

In eSyndicate Bank, a Delinquent / Charge sheeted officer was eligible to chose his Defence Representative from anywhere in India in terms of Regulation 6(7) of Officer Employees' (D&A) Regulations 1976, without any geographical / territorial restriction and also the Defence Assistant was eligible for Special Leave / on duty and TA & HA (actual Lodging & Boarding charges) even if the Defence Representative and the Delinquent Officer/ Charge sheeted officer were working in two different states.

It may be noted here that even in case of workmen employees, where territorial restriction was prevailing earlier, the same is relaxed in the 11<sup>th</sup> Bipartite Settlement.

In view of the same we request that a charge sheeted officer be allowed to chose a Defence Representative from any where in the country and that the Defence Respresentative be granted Special Leave / On Duty and reimbursed TA /HA and lodging expenses without any territorial restrictions.

**6) Compensation / Facilities in case of death of an officer while in service :**

In eSyndicate Bank, in case of death of an officer while in service Additional Gratuity for the period from the date of death till the date of notional date of superannuation was paid. It was introduced in 1981. Further, the expenses for shifting of the mortal remains of the officer to his home town was also reimbursed.

We request that the same facilities be extended in case of the officers.

**7) Sabbatical Leave –**

In case of Sabbatical Leave, the conditions in eSyndicate Bank were as follows :

- a) There was no restriction / ceiling on the number of times an officer could avail Sabbatical Leave during the entire service. The only restriction was that the officer had to avail leave for minimum 90 days at a time and not exceeding 2 years in the entire service. It may be appreciated that the service span of an officer runs for about 35 to 40 years during which an officer, especially a woman officer, may require to avail Sabbatical Leave on more than two occasions taking into consideration the purposes for which the Sabbatical Leave facility is extended.
- b) Notice period to avail Sabbatical Leave was only 1 month. Many a times an officer may have to go on Sabbatical Leave on urgent basis and she may not have time of 3 months to give notice.
- c) The period of Sabbatical Leave was reckoned as service for the purpose of computing superannuation benefits including pension.
- d) An employee going on Sabbatical Leave was permitted to continue with the existing loans / overdraft already availed and was not required to close the same. She had to service the loan regularly as per the terms of sanction.

We request that the above conditions which were prevailing in eSyndicate Bank be applied in case Sabbatical Leave.

**8) Waiver of Service Charges**

In eSyndicate Bank, Service Charges on loans availed by the employees under the loan schemes applicable to the public was waived. Similarly Cash handling charges and also service charges for various other activities were also waived for the employees and ex-employees.

We request that the said concessions be extended to the officers.

**9) Interest on Loans/ Overdraft against Deposits availed by employees / ex-employees :**

In eSyndicate Bank, Rate of Interest on Loans / Overdraft against Deposits was being charged at 0.40% above the deposit rate, irrespective of the amount of loan / OD limit availed by an employee / ex-employee.

But in our Bank, interest is charged at 0.50% above the deposit rate for loans above Rs.1 Lakh to Rs.5 Lakh, at 1% above the deposit rate for loan above Rs.5 Lakh to Rs.10 Lakh and as applicable to customers for Loan above Rs.10 lakh to the employees / retired employees.

We request that the interest on Loans / Overdraft above Rs.1 lakh against Deposit be charged as was applicable in eSyndicate Bank to the officers.

**10) Conditions for permission to go abroad**

In eSyndicate Bank, for granting permission to go abroad the only condition was that there should not be any pending / contemplated departmental action and he was not required to deposit any amount or close any liabilities. But in our Bank, apart from the above said

condition, an officer while going abroad is required to deposit salary and emoluments of three months and also discharge all unsecured loans / advances including Festival Advance.

An officer may be required to visit a foreign country for various reasons including for the medical treatment of the self or relatives. Further, it is a fact that holidays at many foreign destinations are cheaper than the destinations within the country and the officers and their family would like to avail that benefit. But many officers find it difficult to deposit the amount as per the conditions stipulated by the Bank as the same amounts to more than Rs.15 lakh in the case of most of the officers.

We request that the conditions of depositing three months salary and discharging all liabilities be waived for permission to go abroad.

**11) Benefits to the Retired Officers & Family Pensioners : Annual Medical Aid & Reimbursement of Insurance premium:**

In eSyndicate Bank, the retirees and all family pensioners were eligible for Annual Medical Aid of Rs.3000/- and reimbursement of insurance premium of Rs.2500/- (Total Rs.5500/- p.a.). But in our Bank, the retirees are paid only Rs.3000/- towards medical aid and/or insurance premium. Further the spouse of the employees who die in harness is paid only Rs.1000/- and other family pensioners are not paid any amount.

We request that the Annual Medical Aid and Insurance premium as was paid in eSyndicate Bank be paid to the retirees and family pensioners, especially in view of the steep rise in the medical expenses and insurance premium over the years.

**12) Check off mandate facility to executives :**

In eSyndicate Bank the executives upto Scale VII (there was no Scale VIII in the bank) were extended the Check off mandate facility for payment of subscription to trade unions of which they were members.

We request that the same facility be extended to the executives.

**13) Reimbursement of Conveyance Expenses under Conveyance Scheme to Executives:**

In eSyndicate Bank, executives who were eligible for reimbursement of petrol expenses under Conveyance Scheme were paid the same even if they owned only a two wheeler and not a four wheeler. Many executives, especially in SMGS IV, do not own a four wheeler and use two wheeler for official purpose.

We request that the executives who use two wheeler and not four wheeler be reimbursed the petrol expenses under Conveyance Scheme.

**14) Sanctioning of Leave applications, Monthly entitlements & loans under Staff Loan Schemes:**

In eSyndicate Bank, the leave applications, all monthly claims, TA Bills and all loans except Staff Housing Loan of all the employees including officers were sanctioned by the Head of the Branch / Office where they served. Staff Housing Loans were sanctioned by a Branch Head who was not below SMGS IV.

We request that the above practice in the matter of sanctioning of leave. Monthly entitlements and loans be followed or the sanctioning powers be entrusted to the Regional Offices.

We request you to kindly look into the above issues and extend the facilities which were the best among the two banks to all the officers.

With regards,

Yours sincerely

Sd/-

(SANJAY A MANJREKAR)

GENERAL SECRETARY

**UNQUOTE**