



IBOA CONNECT



All India Indian Bank Officers' Association

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IBOA (TN & P) EXECUTIVE COMMITTEE MEETING HELD AT CHENNAI ON 26.11.2022



Dear Comrades,

The IBOA (TN&P) Executive Committee Meeting was held in Chennai on 26 11 22. Com. S Mohanraj, the President, presided over the Meeting. The house felicitated the following comrades on their superannuation, recognizing their contribution to the Bank and Association.

1. Com. T L Rajendran, Vice President
2. Com. S Baskaran,
Deputy General Secretary
3. Com. Ramakrishnan N,
Executive Committee Member
4. Com. Deivachillai B,
Executive Committee Member

In his presidential address, Com. S Mohanraj touched upon the current issues at the Bank and Industry levels. Then he requested Com. R Sekaran, General Secretary, to present the General Secretary Report. Com. R Sekaran, presented General Secretary report. House observed a two-minute silence for the comrades who left us during this period. In his report, General Secretary covered the topics concerning the International Scenario, National Scenario, Indian Economy, Banking Scenario, development on Residual Issues, Charter of Demands on the 9th Joint Note, Our Bank, Our Association, Duties and Responsibilities of the New Committee members, PMS, Consultative Meeting and Vigilance.

After submitting the report, the President invited committee members for deliberations on General Secretary's Report. The Committee members deliberated on the following points.

- LIC premiums deducted from the salary must be remitted centrally from the Corp office instead of sent through C2C to Zonal Offices/Branches for remittance to LIC.
- Currency Chest has to reverse FIT while receiving the cash from the branches instead of sending the same through C2C.
- EKYC Complied indications is required on the First page of PASS BOOK.
- While authorizing the CIF amendments, Authorizer cannot verify the changes carried out in the field since the changes are not highlighted.
- While amending Mobile Number, on authorization, the display of the new mobile number is Changed to be provided.
- After accepting Cash Deposits, only during authorization, we came to know the following issues,
 - eKYC not verified
 - INOPERATIVE Account
 - PAN Not Available
- Credit Card issues – Facing PIN generation issues for RUPAY Credit Card.

- Other PSBs are giving SOD against Agriculture Lands. Our Bank also can formulate such schemes.
- Bank can Provide a KIT while opening the new account (Cheque Book, Debit Card, Credit Card etc.).
- Personalized Debit cards are again not generated. Branches are unable to issue personalized cards.
- With skeleton officers at the branches, disabling DBCs CBS level further affect customer services.
- Zonal Office/Corporate Office consistently seeking enormous data from Branches instead of getting the same from MIS.
- Online renewal of KCC Loans is implemented, but branches need clarity on this issue.
- Time-Barred DPNs List pushed only for Term Loans and not pushed for KCC/OCC etc.
- CGTMSE/CGFMU coverage to be automated as it is automated for SHG loans.
- For Cash transactions of Rs.20 Lakhs and above, 2% TDS is deducted from the account. If an alert message appears when it exceeds Rs. 20 lakhs, it will be helpful for the branch to inform the customer accordingly.
- Huge pressure from the FGM/Zonal Administration to sell third-party products.
- Early morning camps and BMs are called for 9.30 AM Video Conference.
- More than 18 Whatsapp groups for BMs and ABMs.
- Zonal office desk officers pressuring the branches to open loans in CBS before completing documentation/sanction.
- Before reaching the insurance premium targets, flash messages are displayed as achieved and eligible for dining and clubs in the Whatsapp groups, pressuring those branches to reach the target within a week.
- Full-fledged Canteen facility at HO building as there are more than 350 officers stationed. Space constraints at Corporate Office canteen need to be addressed.
- Zonal Offices do not sanction sabbatical leave applications.
- HL customers are unable to get HL Plus even if one instalment has defaulted.
- Antivirus updation creates slowness in the system working in branches and also due to Sentient Software running.
- On the one hand, our Bank encourages giving QR codes to CA Customers, but they are annoyed with charges for more entries.
- In Canara Bank, Bank gave Centralized sanction of mandatory leave and disabled the user centrally.
- Service charges circular issued on 18.11.2022. But service charges were deducted for past transactions, and many customers started complaining about these charges.
- During CGL renaming by changing the product code of loans, the interest rate was set as 17.50 %. Branches are unable to reduce/set the interest rate as per sanction. Hence, excess interest was reversed after the note was put up to ZM.
- Due to frequent changes in interest rates for Jewel Loan, customers started complaining, affecting JL business. Hence, the interest rate for JL is to be linked to one year MCLR.
- JL Processing should be restricted to a single screen.
- The eligible amount per gram for JL under a trade loan is to be increased.
- Implementation of LLMS with simplified procedure.
- EDFs loan facility for petrol Bank dealers.
- Customers are expecting POS terminals like PAYTM terminals and real-time settlement.
- UNIQUE SELLING FEATURE is missing in our Deposit and Loan Products.
- While Closing KCC loans, some amount is accounted as GLIF. It is due to KCC card charges issued for the account, and the branch came to know about this issue after the GLIF difference.
- Benefits for the officers are not at par with the peer banks.
- Our Bank should increase efficiency and effectiveness on technological front.
- As branches do not have the required workforce for customer services, officers could not follow the laid down system and procedures and compliances.
- Branches are getting colossal pressure to maintain daily cash balances. But practically, branches cannot maintain cash balance within the stipulated limit.
- There is pressure for Branch Managers to obtain D11 for technical TOD also.
- Our Training Centres should avoid online training programmes for the officers.
- As many systems are obsolete, the system's efficiency is reduced, and it hampers the customers' service.
- Zonal administrations need to authorize the officiating allowances.
- While taking over the MSME loans, in our Bank, enhancement can be given up to 30%, whereas in other Bank it upto 100%.
- In the review meeting, issuing orders for Branch Managers should be stopped. This action demotivate even performing Branch Managers. BMs cannot work with fear psychosis or under a threatening atmosphere.

As many as 40 comrades took part in the deliberations. Com. R Sekaran, General Secretary, appreciated and welcomed the committee member's views on various issues confronting the Bank and our Officers. He informed the house that the issues raised would be taken up at the respective consultative forums for Redressal. He also

explained the steps the Association took in resolving the issues hampering the branches and enhancing the officers' working conditions and service conditions. He also thanked ITD Dept for addressing the issues pointed out by the Association. The house adopted the report of the General Secretary.

The following members were co-opted on account of vacancies arising in the respective zones.

Name	Branch	Post Coopted
Com. Rajesh Kumar N	CO:BOD	Vice President
Com. Vasudevan S K	Service Branch, Chennai	Secretary
Com. Suresh G	RAPC, Chennai South	ECM, Chennai
Com. Guru G	Sarguni	ECM, Karaikudi

Com. S P Chandra Sekar, Treasurer, presented the accounts, and the house adopted them unanimously. After transacting all the listed items as per the agenda, the meeting was concluded with the President thanking members for their cooperation

With Greetings.

Yours Comradely



R Sekaran

General Secretary



WEDDING BELLS

Com Praveen Ram Kumar
 Deputy General Secretary IBOA (TN&P)
Married to
Com Anna Selvi
At Arni on 27.11.2022

Selvi B Renuka
 (D/o V S Balaji, Joint General Secretary,
 IBOA (TN&P), Branch Manager,
 Indian Bank, Saligramam Branch)
Married to
Selvan S Veera Vignesh
At Chennai on 05.12.2022

Selvan V Krishna Kumar
 (S/o Com D Viswanathan, AGM (Retd))
Married to
Selvi S Gayathri
At Tiruvannamalai on 11.11.2022

AIIBOA Wishes a Very Happy Married Life to the Newly Wedded Couple.

GENDER EQUALITY IN LABOUR MARKET

Context :

- As the world hits a population milestone of 8 billion, India is all set to become the world's most populous country in 2023, much before 2027, as predicted earlier by the United Nations Population Division.
- India is poised to gain a massive number of working-age individuals in the next 25 years, almost every fifth in the world.
- Such a huge potential of human resources will not benefit Indian economy, unless we are able to enhance women's participation on a significant scale.

Challenges for females :

- Low Female labour force participation rate (FLFPR)
- India was placed at 140 of 156 countries in 2021 by The Global Gender Gap Report of the World Economic Forum.
- Further, it remains in declining mode, having fallen from 30.5% in 2000 to 21.1% in 2019, and 18.6% in 2020, by International Labour Organisation figures;
- It hit a record low of 15.5% during the first covid lockdown when many urban women either quit or lost their jobs
- Non-diverse growth: A 2020 research study observed that a structural shift and sectoral transformation in the Indian economy (1983-2018) made no impact on the pattern of women's employment in India, both quantitatively and qualitatively.
- In terms of absolute numbers, it decreased from 148.6 million in 2004-05 to 104.1 million in 2017-18.
- Overdependence on agriculture: With little space for job diversification, women continued to overcrowd the agriculture sector, despite its declining share of the economy. Non-farm sectors did not open many opportunities for them.
- Workplace Discrimination: 90% of working women are in the informal sector and hence, they are subject to high degrees of gender discrimination in wages, job and social security.
- Oxfam India's India Discrimination Report 2022 – wages are lower for women overwhelmingly because of discriminatory practices and only slightly due to lack of education and work experience.

- In 2019-20, about 60% of men (aged 15 years and above) had either regular salaried and self-employed jobs, while only 20% for women.
- Social hurdles: A significant number of qualified women were found unwilling to join the labour market due to 'family responsibilities'.
- The Economic Survey of 2020, 60% of women in the 15-59-years age group are engaged in full-time housework, as compared to 1% of men.
- 84% of Indians agree to the view that in a situation of job scarcity, "men have more right to opportunities than women".
- Low GDP Contribution: Bloomberg Economics analysis estimated that though Indian women represent 48% of India's population, they contribute only around 17% of GDP, compared to 40% in China.
- Other factors: Several cross-cutting factors like a disproportionate burden of child care, an income effect, logistical barriers of mobility and safety, and socio-cultural norms around marriage, etc, have also acted as deterrents to Indian women entering our labour market.
- A 2019 UNDP study – India has so far seen only a downward trend in women's workforce participation as their education has risen, and that combined participation (labour market and/or educational) covered only 55-60% of young working age women.

Suggestions for future :

- India's trend of female labour supply doesn't follow a U-shaped curve in keeping with the typical pattern of GDP growth and a rise in female literacy; there is a persistent demand-supply mismatch which must be addressed.
- Increase participation in STEM: even though 43% of India's Science, Technology, engineering, and Math (STEM) graduates were women, only 14% of the STEM workforce is female (AISHE Report).
- Fill Academia-Industry gap: Better educational achievements have not necessarily converted to women's sustained workforce participation.

- Investment in social sectors: Many Asian countries like Singapore, Taiwan, China and South Korea have harnessed the benefits of a growing youth population by imparting quality education and industry-relevant skills, and offering the youth good health services.
- India's investment in education is 3.1% of GDP (2021-22), and only 1% on health.
- There is high level of unfulfilled requirements for reproductive health services (by the National Family Health Survey of 2019-21).
- Focus on skilling: Only 4.7% of India's total workforce have undergone any formal skills training (3.8% of adult women and 9.3% of adult men, by NSSO's 68th round).
- Skill programmes in India also suffer from a gender bias, which reinforces our labour market imbalance.
- Securing their future: Employed women are at greater risk of being displaced by automation, as a McKinsey

Global Institute report cautioned.

- Gender differentials in access to education and skill development must be removed on a priority basis
- Social infrastructure to relieve women from their 'double burden' of work should be expanded, and a 'women-friendly' work culture fostered.

Way forward :

- India expects to gain eight million youth annually. Unless this human capital, particularly of women, is optimally utilized, our economy will perform worse than it can.
- An Asian Development Bank study said that if the participation of women were to equal that of men, India's GDP could be 60% higher in 2025.
- India has an ambitious Amrit Kaal target of having half its workforce female by 2047.

Source : [LiveMint](#)

INDIA'S TRANSPARENCY REGIME

Context:

- India's transparency regime is in trouble as the very institution mandated to guard it (Central Information Commission or CIC) has become responsible for its downfall.
- It had passed orders seeking transparency in many cases of public importance.
- However, the present set of Information Commissioners have together adopted a new jurisprudence that has created additional hurdles in a citizen's quest for accountability.

Central Information Commission :

- Established under the Right to Information (RTI) Act 2005, it is the apex body under India's transparency regime.
- Its most vital mandate is to decide the disclosure or the non-disclosure of information.
- Citizens can file applications under the Right to Information Act with any public body and are guaranteed a reply from the public information officer of that public body within 30 days.
- Under the RTI Act, when an applicant is denied information by a government department, the first

appeal is made to the appellate authority in the department. If unresolved, the RTI applicant can move the office of the Central Information Commission (CIC)—for queries related to central government—or State Information Commission.

- Information Commissioners (ICs) appointed to the CIC are equal in status to the Chief Election Commissioner, and that of a Supreme Court judge; having a five-year fixed term and terms of service.
- In its current form, Section 8 of the RTI Act lists ten exemptions, ranging from any information that may hurt national security, impede the process of ongoing investigations to cabinet papers and deliberations of the council of ministers.

Challenges to RTI :

- Centre's dominance: After the amendments of 2019, the Centre gave itself powers to change and decide these terms whenever it wished, thereby striking at the independence of the commission and those who man it.
- Lack of public welfare orientation: The CIC has become more like a walking dead institution, where records will show that not a single order for disclosure has

been forthcoming in matters of public importance.

- Delay in hearings: Cases at the CIC come up for a hearing roughly after a two year wait. If the matter is not already infructuous or lost its significance, one can look forward to the commission deciding one's case.
- In a case seeking disclosure of documents relating to the making of the Unlawful Activities (Prevention) Amendment Act, 2019, the commission has resorted to keeping the matter pending for final order for more than three months now, something which is unheard of.
- Lack of transparency: In matters of public importance, such as cases seeking disclosure of files related to the national lockdown during COVID-19, or the case seeking disclosure of data pertaining to phone tapping orders passed by the Home Ministry, the Commission has adopted a new way of delegating its mandate — to decide cases — to the Ministry before it.
- Vagueness: In most cases, the Ministries reiterate their stand of non-disclosure, most often under vague grounds of national interest.
- Lack of procedure: The CIC refuses to accept any further challenge to such orders, therefore, refusing to do its duty of deciding the cases.
- One of the cardinal rules of natural justice is that no one should be a judge in their own cause.
- However, the commission now allows, or rather wants, the very Ministry that stands accused of violating the RTI Act to act as the judge in their own cause and decide whether a disclosure is necessary.
- Such as, CIC refused to hear the Internet Freedom Foundation's challenge to the fresh non-disclosure order passed by the Home Ministry in the phone tapping case.
- Ultra-virus actions: In another case related to disclosure of non-performing assets and top defaulters of a co-operative bank, the matter was listed out-of-turn to issue a "stay" order against the Bank's First Appellate Authority's order for disclosure. A stay order is unheard of and there is no provision in the RTI Act for the same.
- High number of vacancies: information commissions are purposely deprived of commissioners to scuttle the effective functioning of the RTI Act.

Suggestions for future :

- Simplicity: Unlike court cases, RTI matters do not involve complex legal arguments and are simple to adjudicate.

- Reduce pendency: In May 2014, close to 35,000 appeals were pending before the CIC.
- In June 2019, about 31,000 appeals were pending, over 9,000 of those pending for over a year.
- Fill vacancy: Currently, four out of the ten positions of information commissioners are vacant.
- Several information commissions in the states were either non-functional or working at a reduced capacity.
- Prune the exemption list: In an RTI ratings report by the Canada-based Centre for Law and Democracy, India's rank slipped from second position in 2011 to eighth in 2018.
- It flagged blanket exemptions from the RTI to "security, intelligence, research and economic institutes" and "information held by private entities which perform a public function".
- Protect whistle-blowers: In March 2018, Nanji Sondarva was allegedly clubbed to death in Gujarat's Rajkot district after filing an RTI application seeking details of a newly constructed road in his village.
- 84 RTI activists have been murdered since 2005 for seeking information on illegal construction, alleged scams in social welfare scheme.
- CIC as a constitutional body: the RTI is safeguarding a fundamental right guaranteed under the Constitution.
- Article 19 (1)(a) of the Constitution guarantees freedom of speech and expression to citizens, but without the RTI, one cannot express oneself, including while making an electoral choice.
- the Supreme Court has also interpreted RTI as a fundamental right—in 1975 and 1982.
- Political parties under RTI: Political parties are reluctant to share information with citizens.
- The CIC classified political parties as a public authority since they benefit from land allotted by the government at cheap rates, free air time with state broadcasters during elections, and are allowed to claim income tax exemptions.

Way forward :

- Citizens must mount intense pressure on authorities to act and appoint commissioners of integrity.
- Lawyers must help willing citizens take matters to court and seek justice.
- If there is a failure to do so, India will lose its cherished right to know.

Source: LiveMint

RETIREMENTS

Sl. No.	Name	Designation	Branch
1	COM. JAGAN MOHAN RAO CH	DEPUTY ZONAL MANAGER	ZO:AMARAVATHI
2	COM. PUGAZHENDI K	ASST. BRANCH MANAGER	TIRUCHENGODE
3	COM. PRABHU S	CHIEF MANAGER	INSP. CENTRE, COIMBATORE
4	COM. ATHMA RAO M S	CHIEF MANAGER	ZO:CHENNAI (SOUTH)
5	COM. RAYANA RAMAMOHANA RAO	HR OFFICER	ZO:VIJAYAWADA
6	COM. SANAT KUMAR NASKAR	ASST. BRANCH MANAGER	HOWRAH N. S. ROAD
7	COM. SRINIVASULU S	SENIOR MANAGER	SAMV, CHENNAI
8	COM. SETHURAMAN P	SENIOR MANAGER	COIMBATORE MAIN
9	COM. NAND KUMAR HERENJ	SENIOR MANAGER	HAZARIBAGH MAIN
10	COM. PHOOL CHANDRA	SENIOR MANAGER	LUCKNOW MAIN BRANCH
11	COM. HANUMANTH RAO S	SENIOR MANAGER	KAKATIYANAGAR
12	COM. UDAY KUMAR SINHA	SENIOR MANAGER	PATNA MAIN
13	COM. RAJEEV KUMAR SRIVASTAVA	SENIOR MANAGER	MANKAPUR
14	COM. JEHANBUX KWARSHEDI PALSETIA	SENIOR MANAGER	VILE PARLE
15	COM. SANJAY GOVINDAN K	SENIOR MANAGER	ZO:THIRUVANANTHAPURAM
16	COM. SATISH KUMAR RAJORIA	SENIOR MANAGER	MAHIPALPUR
17	COM. SANJIB KUMAR CHATTO-PADHYAY	SENIOR MANAGER	BANKURA
18	COM. SUBASH CHANDRA MAHALI	ASST. BRANCH MANAGER	TULSIPUR
19	COM. ARUN KUMAR BARMAN	ASST. BRANCH MANAGER	TARAKESHWAR
20	COM. PRASANNA KUMARI M A	ASST. BRANCH MANAGER	UTHAGAMANDALAM (OOTY)
21	COM. CHANDRAKANT SHAMROJI WADIGHAR	MANAGER	CIVIL LINES NAGPUR
22	COM. RENU LAKHANPAL	MANAGER	MEERUT
23	COM. RAMANUJACHARYULU M K	MANAGER	SURYARAOPET,KAKINADA
24	COM. ASHOKE KUMAR GAYEN	ASST. BRANCH MANAGER	KOLKATA THAKURPUKUR
25	COM. ANIMA GUPTA	ASST. BRANCH MANAGER	DUMDUM CANTONMENT
26	COM. MOHAN RAO CH	ASST. BRANCH MANAGER	VIDYA NAGAR COLONY
27	COM. NAIK RAJESH PRABHAKAR	ASST. MANAGER	SERVICE BRANCH, MUMBAI
28	COM. ANURADHA DEY	ASST. MANAGER	BAIDYABATI
29	COM. TAPAS KUMAR PATI	ASST. MANAGER	VIDYANAGAR
30	COM. TUK TUK BARUA	ASST. MANAGER	RAJARHAT
31	COM. BIDHAN CH BHUIYA	ASST. MANAGER	S S I FINANCE BARASAT

AIIBOA Wishes the above Comrades a Very Happy, Healthy and Peaceful Retired Life.

Photo Gallery



Bank's Business meeting with our Top Management held on 28.11.22



Extending warm greetings to Shri. Mahesh Kumar Bajaj for being appointed as Executive Director of our Bank.



IBOA Delhi XVI Triennial Conference held at New Delhi on 27.11.2022



IBOA (TN & P) contributed one year school fees to a needy Student studying class XII, hailing from low income family, to enable him to continue his studies.



Defense workshop at Lucknow organised by IBOA UP & UK

MEMBERS MEET



At Cuddalore on 02.12.2022



At Vellore on 05.12.2022