

Central Bank Officers' Association

LUCKNOW UNIT

(Affiliated to AICBOF / AIBOC)



Central Office :

C/o Central Bank Of India
Zonal Office, 23 Vidhan Sabha Marg
Lucknow (U P)
Email Mail: dkakhilesh@gmail.com

General Secretary's office:

B 32/29 Saket Colony,
Near Sankat Mochan Mandir,
Lanka, Varanasi(UP)-221005
Mob:- 9760033883

Visit us @ www.cboalucknow.in

No : CBOA:LKW:2014:CIR-06

14th January'2015

TO ALL MEMBERS

Dear Friends,

Reg : Joint Discussion at Zonal Office Lucknow.

We are pleased to inform you that Joint Discussion **was** held with Zonal Management Lucknow on 12th January, 2015 on the issues received from the members. Discussions were held in a congenial atmosphere. The approach and attitude of management was positive. The Joint Discussion was attended by:

Management Side	Association Side
Mr P K Gupta, Field General Manager	Mr Atul Kumar Srivastava, President, CBOA Lucknow
Mr P K Mohanty, Dy General Manager	Mr A K Dwivedi, General Secretary, CBOA, Lucknow
Mr M S Bisht, Asstt General Manager	Mr G P Singh, President, CBOA, Agra
Mr A K Shukla, Chief Manager(HRD)	Mr A K Saxena, General Secretary, CBOA, Agra
Mr D K Burnwal, Senior Manager(HRD)	Mr Kailash Gautam, Sr Vice President, CBOA, Lucknow

Main issues which we have taken up for discussion:

Apart from individual issues and grievances of the members, some of the general issues concerning officers at large were also taken up for discussions, e.g.,

1. Providing adequate manpower at Branches/DRT/Currencies Chest/CCPC.
2. Not to exert pressure on Branch Manager for sanctioning of loans and advances as this may lead to poor quality of lending. Of course, dispensation of credit which meet the norms laid down by Central Office, shall remain top priority of the Branch Managers.
3. Branches in the zone are being advised off the record to renew the CKCC accounts without obtaining documents. Such a practice is fraught with risk and should be stopped.
4. Officers are pressurized and compelled to attend the office on holiday and Sundays as a rule, which is not only affecting efficiency of officers but also leading to their ill health. Of course, in case of emergency officers are always available at the disposal of the management.
5. Request for stopping opening of branches in the absence of basic infrastructure like electricity connection, proper furniture, counter, strong room, adequate manpower, execution of lease deed etc.
6. Request to review availability of Armed Guard in the branches particularly High Risk Branches.
7. Specialist officers are being used for duties other than as specified in duty list sent by CO, thus defeating the very purpose of manpower planning of Central Office, particularly in regard to specialist officers in Bank.
8. The sanctity and sprit of Circular C.O. Circular 555 dated 23.08.2013 in the matter of sanction of staff matters is not adhered to by Regional Offices.

Friends, our Zonal Management displayed positive approach in dealing with the aforesaid common issues in a time frame. The Management also shared their concern that in quite a few of the cases the officers are not following Central Office norms while sanctioning loans and advances which in turn has culminated in increasing number of charge sheets in the Zone.

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Need to Follow Rules

Friends, we advise our members to ensure due compliance of Central Office directives in the matters of deposits, advances and exercise of non-lending powers. Our officers may please note the following for strict compliance and observance :

1. Not to allow any TOD/excess accommodation to any borrower without the written approval of the higher authority. (the plea of verbal instructions of the higher authority will not come to their rescue).
2. Never exceed your lending and non-lending powers.
3. Strict compliance of Central Office directives / guidelines in regard to various Loan Schemes and in regard to credit dispensation in general.
4. Ensure obtaining KYC in all types of accounts viz., Savings, Current, Time Deposits as per Bank's rule..
5. Ensure deduction of TDS on interest paid on time deposits as per Income Tax Act and remitting the same to the Government by the 7th day of the following month in which it is deducted and submission of Quarterly / Annual Return of to the Income Tax authority immediately after the close of the financial year.
6. Please do not attempt to circumvent the rules to hide an account from becoming NPA as per verbal instructions of the higher authorities. However, if the higher authority gives written instructions to the Branch for classifying an account in a particular manner, it should be meticulously followed.
7. Before sanctioning a loan proposal/application, pre-sanction inspection must be done and recorded by another officer/staff available at the branch.
8. Repayment of time deposits exceeding Rs. 20,000 should be made only by banker's cheque/crossed DD/credit to the party's account.
9. Issue proper office orders for allocation of duties to staff as also for day to day staff arrangement.
10. Maintaining Key Movement Register for handing over Cash Keys to the Cash Incharge or to officiating personnel.
11. Strictly adhere to office timing and ensure that other staff should also attend office in time.
12. AFO's are specially requested to ensure due diligence before sanctioning/recommending agriculture loan particularly CKCC.
13. Please make all efforts to identify the property to be taken as security by personal visit. Do not fully depend on search and valuation report submitted by valuer. It is also to be ensured that said property is easily identified, marketable and well demarketed.

Friends, unresolved issues and grievances may be referred to us for being taken up at Regional / Zonal levels. We may assure the members that we shall relentlessly follow up the cases with the Management until they are resolved to the members' satisfaction.

With Warm Regards

(A K Dwivedi)
General Secretary