

VOICE OF CBEU



Monthly e-bulletin of Canara Bank Employees' Union

President : M S Srinivasan

General Secretary : B Ramprakash

From the General Secretary's Desk

Dear Comrades

Due to hectic organisational schedules, the July 2025 edition could not be released in time and has been delayed.

The 57th Bank Nationalisation Day was celebrated by all AIBEA men and women across the country as Nationalisation of Banks is the product of AIBEA, achieved through incessant struggles.

Eventhough anamolies in 10, 20, 30 year milestone award still persist and is a regular agenda in Joint Conference, bank did consider our demand for a Special Milestone Award to those employees who complete 40 years. We thank the bank for the same.

The abuse and misuse of authority by few officials at controlling offices marred the business promotion campaign which resulted in the Union to agitate through letters and action. The Badge Wearing on 19th July against the misuse and abuse of authorities with target based campaign was a thumping success all over the country. Our comrades at Guwahati conducted a protest demonstration on 31st July with huge participation.

Our congrats to all the comrades who made the badge wearing and protest actions a great success.

With greetings

B Ramprakash

General Secretary

As you are aware, our Union, CBEU is having a Holiday Home - Thozhar Parvana Illam - at Kodaikanal, built 50 years ago under the leadership of Com CS and renovated/ refurbished in 2024 under the leadership of Com M S Srinivasan and Com K Srikrishna.



We are happy that Com C H Venka tachalam, General Secretary, AIBEA and Com E Arunachalam, General Secretary, TNBEF visited and stayed at our Holiday Home on 26/7/25 as part of the Organisational Programmes at Madurai/Kodaikanal.



CANARA BANK EMPLOYEES' UNION (REGD)

(Affiliated to All India Bank Employees' Association)

A K Nayak Bhavan, 14 Second Line Beach, Chennai 600001 | Ph: 044 25243243 | E-mail: cbeuco@gmail.com | www.cbeu.co.in

OUR (CBEU) HOLIDAY HOME



CANARA BANK EMPLOYEES' UNION (Regd.)
(Affiliated to A.I.B.E.A.)
HOLIDAY HOME (Com.Parvana Illam)
 6/80, Kunji Andavar Koil Street
 Kodaikanal – 624 101

BOOK YOUR HOLIDAY HOME NOW!!



No. of Rooms Available	:	4 (Standard Room) 2 (Family Room)
Rent	:	Rs.750/- per day for Standard Room Rs. 1250/- per day for Family Room
Eligibility for occupation	:	Must be an Existing Member of our Union (To carry Govt. approved ID card)
Occupancy	:	Maximum 3 persons per standard room Maximum 6 persons per family room
Period of stay	:	Maximum permissible days of stay: 3 days
Facilities Available	:	TV, Wifi, Geyser, Double Cot Bed, One Extra foldable bed, Attached Bathroom with ample water facility
Landmark	:	Nearby Kurunji Andavar Temple
Local Attractions	:	Kurunji Andavar Temple, Kodaikanal Lake, Devils Kitchen, Bryant Park, Bear Shola Falls, Berijam Lake, Pillar Rocks, Coakers Walk, Silver Cascade Falls, Kukkai Caves, Thalayar Falls, Pine Forest
Contact Person	:	Com.S.Ramakrishnan, Treasurer, CBEU
Contact Numbers	:	Union Office – 044-25243243, 42333389
Care Taker	:	Mr.Daniel Rajkumar

UNWIND IN NATURE'S LAP

CANARA BANK GOLDEN JUBILEE STAFF WELFARE FUND HOLIDAY HOME FACILITY AT MUNNAR, KERALA

Canara Bank Golden Jubilee Staff Welfare Fund commenced the holiday home facility at Munnar from 01/04/2024.

The address of the Holiday Home is: M/s Sujatha Inn, A M Road, Munnar, Kerala

Centrally located, the Holiday Home is part of the hotel and consists of three double rooms which has specifically designated for the exclusive use of Canara Bank Golden Jubilee Staff Welfare Fund. Each room can accommodate a maximum of 4 persons as per the hotels regulations.

To avail this facility, the employee must be a member of the SWF and rooms can be availed only by members having residence outside Munnar. One room per member will be allotted depending on availability. The maximum duration of stay is limited to 3 days. The rent for the holiday home is Rs 350 per day.

For more details: Refer Bank Circular IC 224/2024




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15: V: ADM: IRS: CO: 29: 2025**July 1, 2025**

To
 The Chief General Manager
 Canara Bank,
 I.R. Section, HR Wing,
 Head Office, Bangalore.

Dear Sir,

Sub: Quality SB Account Campaign

Our organization have always played a positive and proactive role in the developmental activities of the Bank all along, since inception, for the past 75 years. In the history of nearly 130 years of the bank, the contribution of CBEU is since 1951.

In the competitive scenario of the banking industry, sustaining and strengthening the position is a challenging and difficult proposition. Conducting business without compromising on the fundamental principles of banking ethics and integrity is also a paramount task.

Quite recently, the Bank came out with a term deposit campaign, Each One Source Ten lakhs and the encouraging response from the entire workforce of the Bank was openly acknowledged by the top management.

In the month of June, a quality SB campaign is launched and it is imperative that the Bank's CASA need to be improved. The need to improve CASA is well understood and being a responsible and responsive trade union, we had also issued two circulars in the last one year, mentioning that Savings Bank is the Source of Liquidity and Stability. We have also requested the employees to put in their best efforts to make the campaign a success.

While the campaign of Each One Source Ten Lakhs was driven with a sense of enthusiasm and energy, the present campaign is driven with a sense of terror and horror, by the Circles and Regions. While it is a fact that the entire workforce is sincerely working to improve the business and bring in more accounts, the tone and tenor of the officials sitting at the controlling offices are exceeding the boundaries.

The authority is being misused and abused by a few executives and officials at the controlling offices. The campaign is for quality accounts and the endeavor should be to canvass quality accounts with balances rather than catching the accounts to reach quantitative targets.

Ensuring corporate ethics by officials at controlling offices while dealing with staff was an agenda during our last Joint Conference. Despite the assurance by the bank that executives are sensitized to adhere corporate ethics while dealing with our staff and customers, we feel the same is not followed.



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The employees are highly positive and wish to work for the development of the Bank. It cannot be at the cost of the dignity of the workforce. We fear that the aim and approach of the officials at controlling offices will trigger an atmosphere of dissatisfied and demoralized workforce, which may eventually lead to a state of unrest.

The employees need motivation and encouragement, rather intimidation and harassment are pursued.

We seek your indulgence for a congenial and conducive work atmosphere in the branches, which will help the bank in the long run.

Thanking you

Yours faithfully



(B RAMPRAKASH)
GENERAL SECRETARY

BADGE WEARING - GLIMPSES



CBEU CIRCULAR

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15: V: ADM: IRS: CO: 33: 2025**July 14, 2025**

The Chief General Manager
Canara Bank
I R Section
Head Office, Bengaluru

Dear Sir

Sub: Abuse and misuse of authority by officials

We refer to our letter dated July 01, 2025 on Quality CASA campaign, wherein we had elaborated on the subject.

We express our strong protest and record our anger and anguish on the manner in which a few officials are behaving towards workmen staff, including sub staff in the name of business campaign.

The entire workforce is contributing their best for the bank and it is only because of the hard work of the employees, past and present, bank has grown all these years. But in the name of Quality CASA campaign and getting feedback from the customers, staff are being unnecessarily targeted in the name of targets, whereas it is clearly mentioned in 12th Bipartite Settlement that Customer Service Associates may be *utilised for acquisition of new business within office hours but without any assigned targets.*

In a couple of Regional Offices, the officials who have no authority have issued letters by calling explanation stating why disciplinary action cannot be initiated against you. This is nothing but exceeding all boundaries and limits. The authority is being misused and abused by a few executives and officials at the controlling offices.

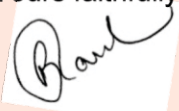
Bank is quoting "Compliance First, Business Next." The officials may please be instructed to comply with the Bipartite Settlements, rather involving in intimidatory measures. We request the Bank to initiate action against those officials who have misused and abused their authority. Because of the action by these officials the name of the bank is also being dragged in all social media platforms for not following corporate ethics, causing damage and disrepute to our beloved institution.

Despite the assurance by the bank that executives are sensitized to adhere corporate ethics while dealing with our staff and customers, we feel the same is not followed and employees are put to great mental agony and harassment.

As an organisation, this cannot be tolerated and we are constrained to move ahead with organisational programmes.

Thanking you

Yours faithfully



(B RAMPRAKASH)
GENERAL SECRETARY

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Circular No: 21/2025**Index: X (OGC)/CO****July 18, 2025**

Dear Comrades,

**STOP HARASSMENT IN THE NAME OF BUSINESS PROMOTION
BADGE WEARING ON 19TH JULY 2025**

We are celebrating the 56th year of Bank Nationalisation on 19th July 2025.

When the entire Banking Industry in our nation was under private control, AIBEA demanded Nationalisation of Banks. The slogan was raised consistently by AIBEA through incessant struggles on the streets and impressive speeches by Com Prabhakar, General Secretary, AIBEA who was also a Member of Parliament, paved the way for Nationalisation of Banks in 1969 and further six more in 1980.

After five decades of Nationalisation, the efforts of the governments continue to turn the clock back.

Privatisation attempts through all methods, overt and covert are on. Bank employees under the banner of AIBEA are putting a brave fight against the nefarious attempts of privatisation. Banking in all corners of India expanded after Nationalisation and the dignity of bank employees were also established by AIBEA over the years. The successive Bipartite Settlements have ensured better service conditions for bank employees.

Our beloved bank, Canara Bank, was also Nationalised in 1969. The bank has grown in gargantuan proportion and is now rated as one of the best banks, thanks to the workforce of bank, past and present.

Recently, the bank came out with business promotion campaigns. As a responsive and responsible Trade Union, we had supported the campaigns, especially for increasing CASA, which is an imperative need for the Bank.

Of late, a few officials are behaving in an inappropriate way with intimidatory approach and abusive language on the employees for not sourcing business. The matter is already escalated to the top management through our letters.

Coupled with this, in a few circles, transfer of employees are contemplated in an indiscriminate manner which needs correction.

We have requested the bank to initiate action against those officials who are misbehaving towards the staff members in the name of targets.

In the meantime, all our members are requested to observe a 'Protest Day' by wearing badges on 19.07.2025

If our concern and resolve are not taken in the right spirit, we will be constrained to move ahead with action programmes.

With greetings

Yours fraternally



B RAMPRAKASH
GENERAL SECRETARY

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Circular No: 22/2025**Index: X (OGC)/CO****July 31, 2025**

Dear Comrades,

**MISUSE AND ABUSE OF AUTHORITY BY TOP EXECUTIVE OF GUWAHATI CIRCLE
PROTEST DEMONSTRATION BY ASSAM COMRADES ON 31 JULY 2025**

As you are aware, as a responsive and responsible trade union, CBEU has always stood with the bank for the growth and development. The campaigns for CASA were supported by our Union and we too felt that for long term sustenance, CASA is imperative.

When the campaign was used as a tool to intimidate the workforce, we addressed letters to Bank our concern and protest and also intimating that workmen employees shall not be assigned with targets. Nevertheless, employees were contributing to their best.

However, despite intervention from top management, some controlling officials are behaving in an unbecoming way to their positions and one such undesirable incident happened two days back at our Guwahati Circle wherein the executive has questioned a female employee demeaning her contribution. Other staff were also threatened. This is nothing but a disrespectful act on the part of a top executive.

While we respect the bank, it cannot be at the cost of our self respect and service condition. The tolerance has reached its zenith.

Our Assam comrades shall conduct a protest demonstration today at Circle Office Guwahati opposing the Harassment of workmen employees in the name of target and the erratic behaviour on the part of the top executive of Guwahati Circle. If issues are not properly resolved, the fire of protest will spread, for which the Union shall not be responsible.

With revolutionary greetings

Yours fraternally

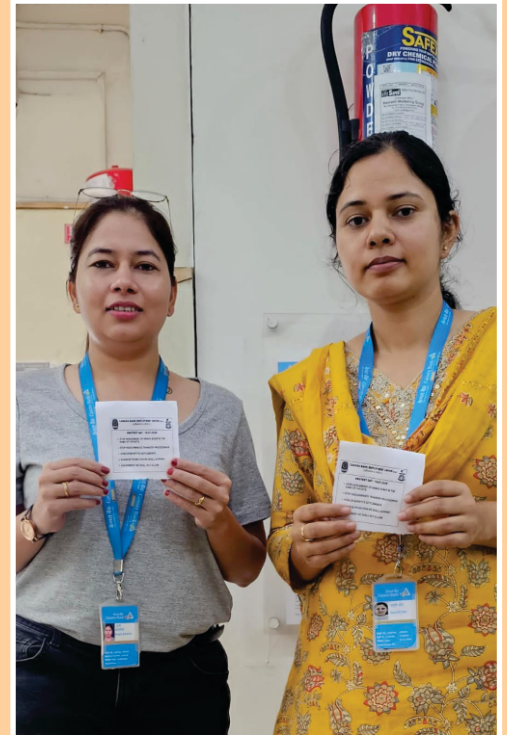


**B RAMPRAKASH
GENERAL SECRETARY**

BADGE WEARING - GLIMPSES



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15: V: ADM: IRS: CO: 36: 2025
July 29, 2025

The Chief General Manager
Canara Bank
I R Section
Head Office
Bengaluru

Dear Sir,

Sub: Bonus for the Accounting Year 2024 - 2025

We are indeed happy to note that, like last year, Bank is paying bonus at the maximum rate of 20% communicated vide HO circular ICOM/201/2025 dated 04/07/2025.

It is a fact that none of the permanent employees, even the HKOAs will not be entitled for Bonus, as their Salaries exceed Rs 21000/-. Bonus as such, secured through struggles of working class is definitely a monetary solace for all.

While welcoming the decision of the bank to pay bonus at 20%, we would like to reiterate the following for your kind attention and redressal. We had raised these concerns in one of our Joint Conferences also.

- 1) Circle Offices/Regional Offices should possess knowledge regarding Bonus Act and calculation aspects as they are the primary contact point for branches. We observe that there is no uniformity in payment of Bonus Pan India. The aspect of schedule of minimum wages is either conveniently forgotten or ignored in many branches.
- 2) In our bank, the number of coolies engaged in branches for cleaning and housekeeping may outnumber the permanent HKOAs. Many branches are engaging coolies for doing the work of Office Assistants also, despite the fact that branches confirm for not having engaged anybody for such duties. Be that as it may, having engaged, coolies should be paid the eligible wages as mentioned in our quarterly Dearness Allowance circular. In many branches, the amount paid is low and branches do not prefer to record anywhere for having engaged them.

Having engaged them and wages paid, they are also eligible for Bonus. In many branches/offices they are being denied bonus and if paid, payment is done at the will & whims of the branch officials devoid of any logic. This needs to be corrected and the plight of coolies should be looked with sympathetic consideration.

- 3) The schedule of minimum wages as released by Ministry of Labour covers only the Cleaning and Housekeeping workers. The schedule is silent about Peons (Office Assistants), Drivers etc. Since there is no mention of their designation, in many places, those working in the category of Office Assistants are being paid Bonus at Rs 7000/- only. This needs a consideration with empathy and their


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minimum wages may please be taken at par with those of cleaning and housekeeping so that they too will be benefitted, especially the empanelled Attenders.

- 4) The benevolent gesture of the top management should not be scuttled at the lower levels citing flimsy and unwarranted reasons. The nonpayment of bonus at a few places is nothing but denial of justifiable rights leading to further exploitation of the exploited.

Last year, as Payment was not made properly and not in time, we had requested to extend the date, which the Bank also obliged.

We request the Bank to instruct all concerned to make the payment of Bonus on the stipulated date - 30/07/2025 - without any hazzles and deviation so that the benevolence of top management is percolated to the eligible persons in full.

Thanking you

Yours faithfully



B RAMPRAKASH
GENERAL SECRETARY

Social Identification Programmes

Telangana

State Committee Telangana organised a Social Identification Programme on 30th June, at a Government School in Warangal as part of our Union's Platinum Jubilee Celebrations.

Quality school bags along with essential stationery

items such as compass boxes, pens, pencils, erasers, notebooks were distributed to 50 needy students. The event was graced by Smt. U.G. Usha, AGM, Warangal RO.

Kudos to Telangana State Committee.



West Bengal

State Committee on the occasion of the 57th Bank Nationalisation Day (19/07/2025) organised a social identification programme at Kamarpukur, Hooghly. As part of this initiative, food and clothes were distributed to 35 underprivileged families.

To commemorate the 75th year of our beloved organisation CBEU, comrades also undertook a tree plantation drive, planting 75 trees in the locality. Additionally, our team West Bengal arranged for a gardener's honorarium for one year to ensure proper maintenance. Saplings were also distributed among local villagers as a step towards building a greener tomorrow.

The programme was graced by Com Kallol Maity, CC Member, CBEU and other functionaries.

On the occasion of Bank Nationalisation Day, State Committee West Bengal, successfully organised a Social Identification Programme on 19/07/2025 at our Bardhaman Main Branch

As part of this initiative, a Free Eye Check-up Camp was conducted for the benefit of our valued customers and the local community of Bardhaman Town. The camp witnessed enthusiastic participation, with more than 105 customers and former staff members availing the healthcare services.

To commemorate the 75th Foundation Year of CANARA BANK EMPLOYEES UNION, comrades also distributed 75 saplings among customers, promoting environmental awareness and reaffirming our commitment to a greener future.

Kudos to Team West Bengal.



Social Identification Programmes

Andhra Pradesh

State Committee Andhra Pradesh organised a Social Identification Programme as a part of our Platinum Jubilee Celebrations and on the occasion of the 57th Bank Nationalisation Day on 17/07/2025 at Pullalarevu Adinarayana Reddy Memorial Trust, Anantapur.

The meeting was enriched by the gracious presence of Sri. I Panduranga Mithanthaya, GM, Canara Bank, Tirupathi Circle who attended the event as the Chief Guest. During his address, the GM highly appreciated the initiatives and continuous efforts of the Union in undertaking socially impactful activities.

As a part of this programme, groceries worth ₹30,000 were donated to the orphanage, reaffirming our commitment to social responsibility.

Along with the functionaries of CBEU, around 60 comrades from various branches across the district actively participated in the programme, showcasing the strong unity, solidarity, and commitment of our organisation.

Sri I. Panduranga Mithanthaya garu, also came forward generously and offered a personal



contribution of ₹30,000/- towards the development of the orphanage, reflecting his deep concern for social welfare.

Kudos to Andhra Pradesh State Committee

As a part of the 75th Platinum Jubilee Celebrations of our Union and on the occasion of Bank Nationalisation Day, State Committee Andhra Pradesh organised a meaningful Social Identification Programme at Puchalapalli Sundaraiah Primary School, Vijayawada on 26/07/2025

The programme was presided over by Com. E. Ravi Chandra Reddy, Chairman, AP State Committee. Smt. Vijayalakshmi, General Manager and Circle Head of Vijayawada, graced the event as the Chief Guest. In her address, she appreciated the commendable work done by the union and the unwavering commitment of our comrades, both towards the Bank and in contributing to the well-being of society. She specifically acknowledged the union's continuous involvement in socially relevant activities.

Com B Sanjay Ram, State Secretary addressed.

As part of this noble initiative, a computer system and furniture worth Rs. 60,000/- were donated to the school, providing much-needed support to enhance



the learning environment for the students.

The entire programme was generously sponsored by Com. UVSS Harivarma, former State Secretary, and Com. Aparna, State Committee Member, AP.

Congrats to Andhra Pradesh State Committee.



K V UNNIKRISHNAN
State Committee Member
CBEU, Kerala State Committee

Please note few important points regarding ITR filing for the current assessment year 🖱️ :

1. Due Date

Last date to file ITR (for individuals not liable for audit) is 15 September 2025. Filing after this will be treated as belated, attracting a late fee:

- ₹5,000 – if income > ₹5 lakh
- ₹1,000 – if income ≤ ₹5 lakh

2. Old vs New Regime.

Most employees may benefit from the new tax regime this year. Opt for the old regime if you have substantial deductions and benefits, after comparing both.

3. Key Deductions Allowed under New Regime

- Standard Deduction – ₹75,000
- Employer's NPS Contribution under Sec 80CCD(2) – Max 14% of applicable salary
- Transport allowance of 38400(Max) for physically disabled

4. Capital Gains & ITR Forms

- Use ITR-1 – If LTCG ≤ ₹1.25 lakh (from equity or mutual funds)
- Use ITR-2 – If any STCG is involved or LTCG > ₹1.25 lakh

5. Perquisites

Disclose all perquisites as per Form 16. TDS might have already been paid by the bank, but reporting is mandatory.

6. Tax Payable

If any tax is due, pay it as Self-Assessment Tax before submission. Update relevant schedules in your ITR.

7. AIS & Form 26AS

Check Annual Information Statement and Form 26AS to confirm all income (SB/FD/RD/NSC interest, etc.) is properly reported.

8. Exempt Income Disclosure

Disclose all tax-exempt incomes like PF maturity, gratuity, leave encashment on retirement, etc. under "Exempt Income".

9. HRA Claim (Old Regime)

- Keep rent agreement
- Rent paid receipts with signature of landlord.
- If annual rent exceeds ₹1 lakh, mention the PAN of landlord in receipts

10. Detailed Deduction Claims (Old Regime)

Unlike previous years, now you must provide more details of deductions to claim various exemptions. Keep details of following if claiming:

- Home Loan Principal / Interest
- EV Loan
- Education Loan Principal / Interest
- Health/Medical Insurance de
- PRAN
- Disability
- etc.

11. Donations (Old Regime)

Claim under Sec 80G only with:

- Proper Receipt
- PAN of Institution

12. Switching Tax Regimes

You can switch between Old and New regime while filing, regardless of your HRMS choice.

13. Bank Account Details

Update all active bank account details in the income tax portal before submission.

14. Is ITR filing mandatory?

All are mandatorily required to file Income Tax Return if Gross income exceeds the basic exemption limit of ₹3,00,000.

15. Avoid Last-Minute Rush

Early filing helps avoid:

- Portal errors
- Calculation mistakes
- Penalties