

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,

A Meeting of All India Office Bearers and State Secretaries of our Union was held at Kolkata on 13 & 14, October 2025.

The meeting was held on 13th October, being the 116th birthday of Com Prabhatkar. The meeting paid homage to Com Prabhat da, the doyen of bank employees movement.

The meeting was presided over by Com M S Srinivasan, President, CBEU.

Com Rajen Nagar, President, AIBEA addressed the comrades. In his thoughtful address, Com Rajen da traced the struggles and sacrifices of comrades like Prabhatkar who gave their life for us. He also exhorted the comrades to be in readiness to combat the onslaughts due to the retrograde policies of the successive governments.

Com B Ramprakash, General Secretary, CBEU presented the report of activities.

Com Anirudh Kumar, Joint Secretary, AIBEA and former Joint General Secretary, CBEU; Com K Srikrishna, Treasurer, AIBEA and former General Secretary, CBEU greeted the participants.

State Secretaries from all States deliberated covering the issues afflicting the industry, bank and members.

Com B Ramprakash, General Secretary, CBEU replied to the deliberations and informed the house that issues are being pursued at appropriate levels for resolution.

The meeting unanimously decided to celebrate the Platinum Jubilee of the Union befittingly in the coming months in tune with the history and tradition of CBEU. The meeting also decided to continue and carry forward the legacy of CBEU with Organisational Discipline.

The following programmes have been planned in connection with the Platinum Jubilee Celebrations.

- Ø All India Women Convention in the month of February 2026 at Hyderabad.
- Ø A camp for Defence Representatives at Chennai in November and Camp for RO/CO liaison representatives in December/ January at 4 centres.
- Ø All State Committees to conduct special meetings of members and former functionaries. All former functionaries to be honoured in those meetings.

Sports

State and National Level Carrom, Chess and Shuttle tournament shall be held during the months of January to March 2026.

Details circular will follow.

Let us unitedly make the Platinum Jubilee Celebrations a grand success.

With Platinum Jubilee Greetings

B RAMPRAKASH
General Secretary

Red Salute to Com. Koshy K Rajappan

Com Koshy K Rajappan, (84 years), former Central Committee Member, CBEU breathed his last at Sahrudaya Hospital, Alappuzha (formerly Alleppey) on 8-10-2025.

Com Koshy Rajappan retired as Spl Assistant from Canara Bank more than two decades ago.

He was in the forefront of our Union having worked in the capacities of Zonal Secretary, Central Committee Member (1980-1985) of CBEU. He was also the Vice Chairman of CBEU Kerala State Committee. He also worked as



the District Secretary of Alleppey District Committee of AKBEF. Post retirement, he was active in the Retirees movement also.

Com. B Ramprakash, General Secretary, CBEU; Com S Harilal, CC Member, CBEU; Com E V Pramod, State Vice Chairman, CBEU and District Secretary, AKBEF Alappuzha District, Former Leaders Com. C D Josson, Com S Ramakrishnan and others paid homage to the departed leader.

Our heartfelt condolences to the bereaved family.

CBEU dip its banner in memory of Com Koshy K Rajappan

CANARA BANK EMPLOYEES' UNION (REGD)

(Affiliated to All India Bank Employees' Association)

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काँम प्रभात कर भारतीय बॉक ट्रेड यूनियन आंदोलन का वास्तुकार (Architect)



1. आधुनिक AIBEA के निर्माता

प्रभात कर के नेतृत्व से पहले AIBEA केवल एक ढीला-ढाला संगठन था जिसमें क्षेत्रीय प्रभाव था।

जब उन्होंने 1953 में महासचिव (General Secretary) का पद संभाला, उन्होंने इसे एक एकजुट, अनुशासित और राष्ट्रीय संगठन के रूप में खड़ा किया।

उन्होंने स्पष्ट किया कि —

- बैंक कर्मचारी किसी मध्यवर्गीय विशेषाधिकार प्राप्त वर्ग के नहीं, बल्कि मजदूर वर्ग (Working Class) के हिस्से हैं।
- यूनियन केवल मांगें रखने की संस्था नहीं, बल्कि सामूहिक संघर्ष और लोकतांत्रिक ढांचे की स्कूल है।

उन्होंने शिक्षा शिविरों और अध्ययन कक्षाओं के माध्यम से ऐसे कार्यकर्ताओं की पीढ़ी तैयार की जो सोचने-विचारने वाले कैडर बने।

उन्होंने केवल एक यूनियन नहीं, बल्कि एक संस्थान (Institution) बनाया।

2. ऐतिहासिक प्रथम द्विपक्षीय समझौते (1966) के निर्माता

कामरेड प्रभात कर ने 1966 में हुए पहले द्विपक्षीय समझौते (First Bipartite Settlement) की बातचीत का नेतृत्व किया।

यह भारत के बैंकिंग इतिहास में पहला उद्योगस्तरीय सामूहिक समझौता था — जिसने सभी बैंक कर्मचारियों के वेतन, सेवा शर्तें और सुरक्षा तय कीं।

इस समझौते ने —

- बैंकिंग क्षेत्र में सामूहिक सौदेबाज़ी (Collective Bargaining) की परंपरा शुरू की,
- AIBEA को बैंक कर्मचारियों की वैध और प्रतिनिधिक आवाज़ बनाया,
- और अन्य सार्वजनिक क्षेत्र की यूनियनों को भी इसी रास्ते पर चलने की प्रेरणा दी।

यह उपलब्धि अकेले ही प्रभात कर को भारतीय मजदूर इतिहास के महानायकों में शामिल करती है।

3. बैंक राष्ट्रीयकरण के अग्रदूत

प्रभात कर और AIBEA ने 1950 के दशक के अंत से ही बैंक राष्ट्रीयकरण की माँग शुरू कर दी थी।

उनका तर्क था कि निजी बैंक पूँजीपतियों के हित में काम करते हैं और आम जनता की जरूरतों को अनदेखा करते हैं।

AIBEA के नेतृत्व में चलाए गए अभियानों, हड़तालों और प्रचार के परिणामस्वरूप 1969 में इंदिरा गांधी सरकार ने 14 प्रमुख बैंकों का राष्ट्रीयकरण किया।

यह वह दुर्लभ अवसर था जब किसी ट्रेड यूनियन की माँग राष्ट्रीय नीति बन गई — और इसके पीछे प्रभात कर की वैचारिक दूरदृष्टि थी।

4. वैचारिक स्पष्टता और धर्मनिरपेक्षता के प्रतीक

प्रभात कर उस पीढ़ी के नेता थे जो ट्रेड यूनियनवाद को केवल मजदूरी या वेतन की लड़ाई नहीं, बल्कि लोकतांत्रिक और समाजवादी आंदोलन का हिस्सा मानते थे।

उन्होंने AIBE को सदा के लिए जोड़ा —

- धर्मनिरपेक्षता (Secularism) से — किसी भी धार्मिक या सांप्रदायिक विभाजन के विरोध में,
- लोकतांत्रिक मूल्यों से — संगठन में आंतरिक लोकतंत्र की परंपरा से,
- वर्गीय एकता (Class Solidarity) से — मजदूर, किसान और सरकारी कर्मचारियों के संघर्षों के साथ।

उनका प्रसिद्ध कथन था:

“+हमारी लड़ाई केवल कुछ रुपयों के लिए नहीं, बल्कि सम्मानपूर्वक जीने के अधिकार और जनहित में बैंकिंग के लिए है।”

5. सार्वजनिक क्षेत्रीय बैंकिंग के रक्षक

राष्ट्रीयकरण के बाद जब उदारीकरण और निजीकरण की लहर उठी, तब प्रभात कर ने सार्वजनिक क्षेत्रीय बैंकों की रक्षा का नेतृत्व किया।

उन्होंने उजागर किया —

- कॉर्पोरेट ऋण घोटाले,
- बैंक सुधारों में छिपी मजदूर-विरोधी नीतियाँ,
- और जनता के धन को निजी हित में इस्तेमाल करने की प्रवृत्तियाँ।

उनका नारा था —

“जनता का धन, जनता के काम में लगाना चाहिए।”

यह विचार आज भी AIBE की नीति का मूल है।

6. ईमानदारी और अनुशासन के प्रतीक

कामरेड प्रभात कर की सबसे बड़ी ताकत उनकी निजी ईमानदारी, सादगी और अनुशासन थी।

वे कभी निजी लाभ के लिए संगठन का उपयोग नहीं करते थे।

वे पढ़े-लिखे, गहरे विचारक और उत्कृष्ट वक्ता थे।

उनका मानना था —

“ट्रेड यूनियन को अनुयायी नहीं, कार्यकर्ता तैयार करने चाहिए।”

उन्होंने वैचारिक रूप से प्रशिक्षित एक पीढ़ी तैयार की जो आज भी AIBE की रीढ़ है।

7. राष्ट्रीय और अंतरराष्ट्रीय सम्मान

उनका सम्मान न केवल भारत में बल्कि अंतरराष्ट्रीय श्रम संगठनों जैसे WFTU (World Federation of Trade Union) में भी हुआ।

उन्होंने भारतीय बैंक कर्मचारियों का प्रतिनिधित्व ILO और विश्व मंचों पर किया।

8. जीवित विरासत

आज भी AIBE A की पहचान उन्हीं के सिद्धांतों पर आधारित है —

- समाजवादी और धर्मनिरपेक्ष विचारधारा,
- सार्वजनिक क्षेत्र की रक्षा,
- लोकतांत्रिक संगठन संस्कृति,
- और मजदूर वर्ग की एकता।

उनके जाने के दशकों बाद भी AIBE A का हर कार्यक्रम, हर नारा, उनके विचारों की छाया में है।

सारांश

कामरेड प्रभात कर को भारतीय बैंक कर्मचारियों के आंदोलन का सबसे ऊँचा नेता इसलिए माना जाता है क्योंकि उन्होंने —

- दृष्टि (Vision) दी,
- संगठन (Organization) खड़ा किया,
- विचारधारा (Ideology) दी, और
- ईमानदारी (Integrity) की मिसाल कायम की।

वे केवल बैंक कर्मचारियों के नेता नहीं थे —

वे सार्वजनिक क्षेत्र की आत्मा और श्वेतपोश वर्ग के वर्गीय संघर्ष के रणनीतिकार थे।

Comrade Prabhat Kar - The TITAN

Comrade Prabhat Kar is considered the tallest leader of the Indian bank employees' movement because he gave the All India Bank Employees' Association (AIBE A) not only its organizational strength but also its ideological foundation, national stature, and moral legitimacy. His leadership transformed the scattered associations of clerks and officers into a powerful, united, and socially conscious movement.

Here's why he stands above all as the architect of the bank trade union movement in India:

1. Founder of the Modern AIBE A

Before Prabhat Kar's leadership, AIBE A was a loose federation of unions with regional influence. When he became General Secretary in 1953, he transformed it into a unified, disciplined,

and national organization.

He introduced:

- A clear class outlook — that bank employees are part of the working class, not a privileged group.
- An emphasis on collective strength and democratic functioning, where every union had a voice.
- Regular conferences, study classes, and education camps to build informed cadres.

He didn't just lead a union — he built an institution that has outlived its founder.

2. Architect of the First Bipartite Settlement (1966)

Com. Kar was the chief negotiator in achieving the historic First Bipartite Settlement between the Indian Banks' Association and AIBE A in 1966.



This was the first industry-wide collective agreement in Indian banking — fixing wages, service conditions, and job security for all bank employees.

That settlement:

- Set a precedent for collective bargaining in India's white-collar sector.
- Established the AIBEA as the legitimate and representative voice of bank employees.
- Inspired other public sector unions to follow the same model.

This achievement alone placed him among the giants of India's labour history.

3. Champion of Bank Nationalisation

Long before it became government policy, AIBEA under Prabhat Kar's leadership demanded nationalisation of banks.

He argued that private banks served industrial houses, ignored rural India, and promoted speculative profits.

Through campaigns, pamphlets, and strikes, he made "Banking in the service of the nation" a mass slogan. When Indira Gandhi's government finally nationalised 14 major banks in 1969, it was a trade union demand turned into national policy.

That was perhaps the highest point of political influence any trade union in India had ever achieved — and it bore Prabhat Kar's ideological stamp.

4. A Voice of Ideological Clarity and Secularism

Com. Kar represented a generation of Left trade unionists who believed that trade unionism was part of the larger democratic and socialist struggle.

He kept AIBEA firmly on the side of:

- Secularism — opposing communal and divisive politics.
- Public sector — resisting privatisation and corporate control.
- Class solidarity — supporting struggles of industrial workers, peasants, and government employees.

He often said: "Our fight is not just for a few rupees more; it is for the right to live with dignity and to make banking serve the people."

5. Defender of Public Sector Banking After nationalisation, when the push for liberalisation and privatisation began, Prabhat Kar led the campaign to defend public sector banking.

He consistently exposed:

- Big corporate loan defaults,
- Anti-worker reforms, and
- Attempts to weaken social control of credit. His famous line — "Public money must serve public purpose" — remains a cornerstone of AIBEA's policy thinking even today.⁶ A Leader of Integrity and Discipline

Com. Prabhat Kar was respected by both friends and opponents for his integrity, modesty, and personal discipline.

He never used his position for personal benefit. He lived a simple life, read widely, and trained others to think politically, not just economically. He believed that a trade union should produce cadres, not followers, and spent enormous effort in educating younger activists — many of whom later became leading functionaries of AIBEA.

7. National and International Recognition

His leadership was recognised by the central trade union movement, by the World Federation Of Trade Union (WFTU *), and by labour leaders across Asia and Europe. He represented Indian bank workers in many international forums, carrying the banner of AIBEA with dignity and clarity.⁸ His Enduring Legacy Even decades after his passing, his vision defines AIBEA's identity:

- Ideological commitment to socialism and secularism.
- Uncompromising defence of public sector banking.
- Mass character and democratic functioning. Every generation of AIBEA activists inherits his ideals as the guiding compass of their movement. In Summary Com. Prabhat Kar is regarded as the tallest leader of the bank employees' movement because he combined:
- Vision (linking banking to national development),
- Organization (building a mass, united union),
- Ideology (firm socialist, secular values), and
- Integrity (personal example of selfless leadership). He was not only the leader of bank employees — he was the conscience-keeper of the public sector and a strategist of class struggle in the white-collar world.

(Courtesy : Com Dr V K Singh
Former President, CBEU)

MEETINGS

Maharashtra

Circle Level Joint Meeting was held at Circle Office Pune on 07/09/2025.

Com B Ramprakash, General Secretary, CBEU led the team. Meaningful discussions took place.



Well done Team Maharashtra.

Newly recruited CSAs reported at three LDCs, namely Chennai, Agra and Manipal in October.

Team CBEU led by our Office Bearers and CC members welcomed the new recruits at the three centres.

A purposeful interaction was held with the new recruits. Our team conveyed the importance of Union and wished all the new recruits for a prosperous future.

CBEU Team led by Com.K.Raghavendra, Secretary, Com.R.Kumara, Vice President, Com. Srilata N Kulkarni, Vice President and CC Members Com. B.H.Krishna, Com.Bindumadhava Shenoy, Com. Shivakumar, Com.Y.Kumar, Com.Narayan (from Karnataka), Com.Bijeesh Bhaskar M & Com.M.B. Beena from Kerala and a number of State Committee Office Bearers and State Committee Members actively involved at Manipal.

At Chennai, our Central functionaries led by Com K Gautham, DGS; Com S Ramakrishnan, Treasurer; Com M Naveen Kumar, Asst. Sec; Com B Sanjay Ram, Asst Sec(From Andhra Pradesh), CC Members

Com K Muthulakshmi, Com G Sivakumar and Com S Vinoth with State Committee functionaries did a wonderful job.

At Agra Com Ankit Garg, DGS; Com Sanjeev Bansal, CC Member and other functionaries met the new recruits.

Congratulations for the marvellous team work.Kudos to State Committees of Karnataka, Tamil Nadu, Uttar Pradesh, Kerala, Andhra Pradesh.



MEETINGS

Punjab

Circle Level Joint Meeting was held at Chandigarh Circle Office on 28/10/2025.

Our team was led by Com M S Srinivasan, President; Com B Ramprakash, General Secretary and Com Sanjiv Kumar Prashar, DGS.

Com Narinder Pal, Vice President, CBEU was honoured in the CLJM by the Bank.



Before the CLJM, a rousing reception was extended to the President and General Secretary by the comrades of State Committee Punjab at CO Chandigarh.

Kudos to Team Punjab.



Assam

CLJM of Guwahati Circle was held on 15/10/2025 at CO Guwahati.

Com M S Srinivasan, President, CBEU and Com B

Ramprakash, General Secretary, CBEU led our team. Meaningful discussions took place.

Kudos to Assam State Committee.



MEETINGS

Punjab

State Committee Meeting of Punjab State Committee was held on 29/10/2025 at Prabhat Parvana Trade Union Centre, Patiala.

The Meeting was chaired by Com Sanjeev Kumar, Chairman, Punjab State Committee.

Com Sanjiv Kumar Prashar, State Secretary presented the report of activities.

Com M S Srinivasan, President, CBEU addressed.



Members deliberated on various issues. Com B Ramprakash, General Secretary, CBEU replied to the deliberations.

The meeting honoured Com Narinder Pal, Vice

President, CBEU and State Vice Chairman on his superannuation.

Co-options to the vacancies were done.

Congrats to State Committee Punjab.

Punjab

Members Meet at Patiala

State Committee Punjab conducted a Members Meet at Prabhat Parvana Memorial Trade Union Centre, Patiala (Office of State Bank of India Employees' Union Chandigarh Circle) on 28/10/2025.

The meeting was attended by 50 comrades from in and around Patiala. The meeting commenced at 6.45 pm and concluded at 8.30pm.

Com Sanjeev Kumar, Chairman, Punjab State Committee presided.

Com S K Gautham, President, Punjab Bank Employees' Federation greeted.

Com M S Srinivasan, President, B Ramprakash, General Secretary, Com Sanjiv Kumar Prashar, State Secretary, Punjab State Committee addressed.

Kudos to Team Punjab and comrades of Patiala.



Uttarakhand

Inauguration of our Renovated Union Office Building at Dehradun

State Committee Uttarakhand acquired their own Union Office and was inaugurated on 02/12/2002 by the then General Secretary of our Union, Com A N Balasubramanian.

Due to passage of time and erratic weather conditions, the office suffered damage and repairs were to be done. The renovation work commenced during the period when Com K Srikrishna was the General Secretary.

On 30/10/2025, the renovated union office was

We are beholden to Com Jagmohanji and Nautiyalji for identifying and acquiring the premises. We also recall the great contribution by former State Secretary, Com O P Maurya who left us at an early age, a couple of years ago.

Com Vijay Kumar Gupta, Chairman, State Committee presided. Com Mannu Makin, State Secretary welcomed all.

More than 80 comrades attended the inaugural ceremony. We congratulate



dedicated to the members in the presence of Com M S Srinivasan, President, CBEU; Com B Ramprakash, General Secretary, CBEU; Com Jagmohan Mendiratta (Former State Secretary and All India Leader), Com M L Nautiyal (Former State Secretary).



Uttarakhand State Committee for the massive mobilisation and making the Inauguration of renovated building a great event.

Red Salute to Uttarakhand State Committee.



MEETINGS

Uttarakhand

President and General Secretary visited RO Dehradun and RO Haridwar on 30/10/2025 and met the executives.

An informal meeting was arranged at RO Haridwar by the AGM, wherein irrespective of cadre everybody joined. He

recalled his association with CBEU and praised the union.

President and General Secretary were honoured at both the ROs.

Kudos to Team Uttarakhand



State Committee Meeting of Uttarakhand State Committee was held today (30/10/2025) at Dehradun.

Com Vijay Kumar Gupta, Chairman, State Committee chaired the meeting. Com Mannu Makin, State Secretary presented the report of activities.

Com M S Srinivasan, President, CBEU spoke on the present developments in Banking industry.

Around 10 functionaries spoke on various issues. Com B Ramprakash, General Secretary, CBEU replied to the deliberations.

Best wishes to Uttarakhand State Committee.



MEETINGS

Uttar Pradesh

Meeting of State Committee Uttar Pradesh was held today at Saharanpur. Meeting commenced at 11am and concluded around 5pm with Com Atul Chopra on the Chair.

Com Ankit Garg, State Secretary presented the report of activities.

Com M S Srinivasan, President, CBEU addressed.

Com B Ramprakash, General Secretary, CBEU

replied to the deliberations by State Committee Members. More than 20 comrades spoke.

Co-options were made in the existing vacancies. In the vacancy of Com Atul Chopra who retired from the services of the bank on 31/10/2025, Com Swati Singh was co-opted as Chairman of State Committee. Our greetings to Com Atul Chopra.

Best Wishes to Com Swati Singh and congrats to UP State Committee.



Jharkhand

State Committee Jharkhand conducted a cluster meeting at Godda on 30/10/2025 wherein comrades from nearby branches participated.



Team led by Com R K Ojha (State Chairman) and Com Manish Kumar Singh (State Secretary) also visited Deoghar, Chittoliriya, Rampur, Sahebganj, Rajmahal, Pakur, Ranidih, Poraiyahat and Godda branches.

Congrats to Jharkhand State Committee.

Social Identification Programmes

Haryana

State Committee Haryana organised a Social Identification Programme at Bhagyashree Mahila Ashram, Hissar on 31/10/2025 where 43 Orphan children were inmates. Essential items were donated.

Congrats to Haryana State Committee.



Andhra Pradesh

State Committee Andhra Pradesh organised a Social Identification Programme on 22/10/2025 at Jaggayapet and as part of this initiative, a Juice Making Machine worth ₹40,000 was handed over to a financially underprivileged individual.

Com. B Sanjay Ram, Secretary, CBEU, SC, Com. Surya Kumar, CC Member and functionaries of AP State Committee were present.



Kudos to AP State Committee.

Punjab

State Committee Punjab organised a Social Identification Programme today at Chandi Kusht Ashram, Chandigarh today (28/10/2025) in connection with our Platinum Jubilee Celebrations.

Blankets, Groceries, Atta Bags were donated to the 46 families of the Kusht Ashram.

Comrades M S Srinivasan, President, CBEU; B Ramprakash, General Secretary, CBEU; Narinder Pal, Vice President, CBEU; Sanjiv Kumar Prashar, Yogesh Kumar (State Secretaries of Punjab, J&K); Sanjeev Kumar, Arshpreet Singh (CC Members



CBEU) and functionaries of State Committee were present.

Congrats to Punjab State Committee.



Social Identification Programmes

Uttarakhand

State Committee Uttarakhand, as part of Platinum Jubilee Celebrations, organised a Social Identification Programme today at Aasraa Special Needs Centre, Dehradun which houses children who need special attention.

Wheel Chairs, Books and other items were donated in the presence of President and General Secretary.

Congrats to Team Uttarakhand.



Uttar Pradesh

State Committee Uttar Pradesh conducted two Social Identification Programmes as part of our Platinum Jubilee Celebrations at Saharanpur today(31/10/2025).

Fans, Sound System, Books were given to a school run by a NGO where the students are from poor and downtrodden background.

Fans and Inverter were donated to a Basic Primary School.

The function was well arranged in the school wherein the Co-ordinators of the School, Teachers, Students and comrades of CBEU were present.

Com Atul Chopra, Chairman, UP State Committee gave a brief introduction. Com M S Srinivasan, President, CBEU addressed. Com B Ramprakash, General Secretary, CBEU; Com Ankit Garg and Com



Swati Singh (All India Office Bearers CBEU), Com Sunil Gupta (Former Vice President, CBEU) graced.

Well done UP State Committee.





ALL INDIA BANK EMPLOYEES' ASSOCIATION

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AIBEA/GS/2025/138

10-10-2025

**Shri. M. Nagaraju,
 Secretary
 Department of Financial Service
 Ministry of Finance, Government of India,
 Jeevan Deep Building, Parliament Street,
 New Delhi**

Dear Sir,

**Reg: Training Programme to bank employees – Karmachari to
 Karmayogi – unwarranted attempt to mix up religion.**

We are informed by members that under instructions from the Government, a training programme is being foisted on all the employees of the Banks on a compulsory basis. Government of India have come out with a new initiative - Rashtriya Karmayogi - a training programme for serving the karmayogi way.

As part of Karmayogi initiative, Capacity Building Commission (CBC) are directing all government offices, PSUs, PSBs and insurance companies to conduct training programme for all personnel, especially in workmen cadre (karmacharis), a behavioural training programme.

The integrated government online training aims at - 'From rule based governance to role based governance', 'From Karmachari to Karmayogi', 'From vision mode to mission mode for NAYA BHARAT'.

All the Banks have their own detailed and regular training programmes for the employees. What is the additional purpose of this training is not known ?

But we are informed that the training programme starts with the video narration of an anecdote from Ramayana as to how Hanuman realised his inner strength.

THE VIDEO NARRATION GOES LIKE THIS : *Hanuman had forgotten his true inner power and hence was standing there not knowing how much he can contribute. The Ramayana tells us that Jambavan reminded Hanuman of his true inner power. Once Hanuman remembered this and accepted that he had this power, he was able to understand how much he can make a big difference in helping to bring back Mother Sita. He took a mighty leap and became a force to reckon with to rescue Mother Sita as well as the destruction of Ravan Raj. Similarly, in each one of us there is a tremendous inner power which if realised can increase our power to contribute.....*

AIBE CIRCULARS AND LETTERS

This training programme and this video narration is being forced on all the employees.

First of all, when all the Banks have their own training programmes to equip the workforce to deliver their best, it is not understood as to how this one-day training programme is going to do any miracle.

Secondly, already employees are facing heavy workload in the branches due to acute shortage of staff and are under undue mental stress and what they need and expect is adequate recruitment and provision of sufficient staff in the Branches which alone will help them to maximise their efforts to extend the best of customer service.


Thirdly, employees in the Banks belong to all religious faiths and foisting some anecdote from one particular religion is unfair and unwarranted. There are many modern techniques and theories to motivate employees to perform to the best of their capacity.

Public Sector Banks are secular institutions and should not be used to indirectly propagate any one religion. This has already hurt the religious sentiments of many employees in the Banks.

Hence, we urge upon you to advise the concerned department who have initiated this training programme to remove such contents from the training programme.

Thanking you,

Yours sincerely,



C.H.VENKATACHALAM
GENERAL SECRETARY

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CIRCULAR NO. 29/218/2025/65**6-10-2025****TO ALL OUR UNIONS AND MEMBERS**

Dear Comrades,

**116th Birthday of Com Prabhat Kar – THE TITAN
13th October, 1910 – 2025**

Born : 13-10-1910 – Died : 27-11-1984)

General Secretary, AIBEA : 1953 to 1980
President, AIBEA : 1980 to 1984 till his death
President AIBOA: 1981 to 1984 till his death
Member of Parliament : 1957 to 1967

13th October, 2025 marks the 116TH Birthday of our great leader Com. Prabhat Kar, whom we respect and revere as the architect of our beloved organisation, AIBEA.

Today, when we are in the 80th Year of AIBEA, we all feel proud that AIBEA is a trade union of great repute not only amongst the bank employees in our country but among the entire trade union movement. This feeling is genuinely true because even today we are a pioneering trade union.

It is not only our members, but there are thousands of officers who fondly reminisce their bondage with AIBEA when they were in clerical cadre before their promotion. Similarly, there are lacs of retirees who know the contributions of AIBEA and who believe that AIBEA is playing a leading role in fighting for the welfare of retirees because all through their service period in the Banks, they were benefitted by the achievements of AIBEA.

AIBEA CIRCULARS AND LETTERS

This pride, this reputation, their belief, this faith on the AIBEA has not come through any magic. It is only due to the struggles launched by AIBEA incessantly all these eight decades of its existence and the achievements secured by AIBEA.

And, these impressive achievements have been possible due to three important factors:

1. Broad-based unity of the employees
2. Militant struggles
3. Visionary leadership

Being united under the banner of AIBEA and obeying the calls of the organisation, the rank and file members have played their role in the organisation. But most important is the leadership which took the courage to risk their jobs and founded trade unions in Banks in those days at a time when managements were totally antagonistic and hostile to trade unions. They dared to take the lead, organise the employees, formed unions and launched struggles. Hence the founding leaders of our Unions deserve all credit.

When we talk of leadership, the most outstanding name amongst the leaders who built up AIBEA is obviously Com Prabhat Kar.

Com Prabhat Kar joined Lloyds Bank as a Clerk in 1933. He came from a typical, ordinary middle-class family. He was the only bread-winner and had his entire family to support who were dependent on him - mother, wife and 3 daughters. But his mind was not on his career and the pathetic condition of his colleague employees became his concern. He was keen to do something for them. He decided to take the lead. Soon he was busy in organising them into a Trade Union and he formed Lloyds Bank Indian Staff Association and became its General Secretary.

He was in the company of few young and angry bank employees who realized that organising bank employees at national level was very important to put up any fight against the powerful bankers. These efforts began in 1941 but finally, it led to the formation of AIBEA on 20th April, 1946.

Around that time, he became the General Secretary of Bengal Provincial Bank Employees Association. In 1948, when Central Bank employees were on continuous strike against their management, he gave the call for solidarity strike by BPBEA. For this 'crime', the management prosecuted him and Com Prabhat Kar was victimized and dismissed by the Bank. His family was virtually in the streets. But Com Prabhat Kar did not feel cowed down. He was determined to strengthen the AIBEA and make it a strong union.

In 1953, he was elected as the General Secretary of AIBEA. He injected a lot of militancy into the organisation. The first All India Strike organized by him on 23rd September, 1954 forced the powerful Jawaharlal Nehru to climb down and resolve the demands of AIBEA.

Com. Prabhat Kar was very clear in his mind that AIBEA cannot and should not confine itself only to fight for the economic demands of bank employees alone. He believed that AIBEA has a to play its larger role in fighting for a vibrant banking sector to enable it to play its role in building up a strong economy and to benefit the common. He also wanted AIBEA to be a leading part of the general working-class movement and not to be restricted only within the precincts of banks.

AIBEA CIRCULARS AND LETTERS

His clarity and vision enabled AIBEA to come out of the travails of tribunals and the demand for bilateralism was achieved in 1966 by securing the 1st ever industry-level bipartite settlement in the entire country. He thus made AIBEA as the pace-setter in the middle-class trade union movement.

There have been continuous attempts to reverse the clock and move away from the platform of bilateralism. We are happy that we could thwart all these machinations and successfully stood the ground to preserve bipartism, the latest one by signing the 12th Bipartite Settlement in March, 2024.

In the same way, he felt that Banks cannot play their due role if they are in private hands. So he gave the clarion call for nationalisation of Bank. By building up a massive campaign and struggle, he also achieved this demand when the major Banks were nationalised in July, 1969. Today it is before everyone in our country to see the impressive contributions of public sector Banks in the last five and a half decades.

Today we see the efforts of the Government to hand over our Banks back to the hands of private vested interests. We see the efforts of the Government to permit Corporate houses to acquire our public sector Banks. We see the open loot of people's money by the corporate defaulters. We see the increasing attacks on public sector banking and social banking. We need to continue our struggles to save public sector banks. That is why we have our slogan – people's money for people's welfare and not for private corporate loot.

Com. Prabhat Kar also believed that our demands can be achieved only if our organisation is made stronger. He was responsible to make AIBEA a very strong, broad-based, united, militant trade union organisation. Today we see fissiparous tendencies here and there which are harmful to the unity of the organisation. We must shun these weaknesses and we all should work for strengthening our Unions under the banner of AIBEA. This the real way by which we can pay our tributes to Com Prabhat Kar.

Com. Prabhat Kar did not believe in working for the cause of the bank employees alone. He wanted to work for the cause of the workers and people at large. He took deep interest in politics and was a Member of Parliament from 1957 to 1967. His contributions as a Member of Parliament and his invaluable interventions are already a glorious part of the proceedings of the Parliament.

The entire life of Com. Prabhat Kar was full of sacrifice, dedication, commitment and devoted to the betterment of bank employees in particular and people at large. No wonder, bank employees revere and respect him as the architect of our movement under the glittering banner of AIBEA.

His life and teachings will continue to inspire us in our onward journey to take our beloved AIBEA to greater heights.

With greetings,

Yours comradely,



C.H. VENKATACHALAM
GENERAL SECRETARY



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CIRCULAR LETTER No. 29/75/2025/23

14-10-2025

To

- **All Office Bearers**
- **All State Federations**
- **All India Bankwise Organisations**
- **All our Unions**

Dear Comrades,

AIBEA's Logo

Units should be aware that AIBEA's logo is an exclusive logo of our organisation and has been duly registered with the Registrar of Trade Unions as part of our Rules and Bye-Laws.

Hence this Logo can be used only by AIBEA and our unions. It is also very important that the Logo cannot be altered by any of our Unions in any manner whenever they use it. It has to be used as it is as under. The colour also should not be changed i.e. only red background with white letters.



AIBEA's Constitution - Clause 1(c) - **Emblem of AIBEA:**

Emblem of the AIBEA shall be depicted by two hands in cross posture; one on the right holding a hammer and the other on the left, holding a pen, encircled by a wheel with 10 equal teeth and inscribed below AIBEA in the manner and style indicated and all this shall be within a frame.

Clause 1(d) **Flag of AIBEA :**

Flag of the AIBEA shall be a Flag of red base with the Emblem in the centre and the size of the Flag shall be two third of the length as its width.

Note: (c) and (d) are based on the Resolution adopted in the Silver Jubilee Conference held in Delhi in 1971.

AIBEA logo can be used only by AIBEA unions. We observe that some Unions who are not affiliated and connected with AIBEA are using AIBEA Logo. Others cannot use our AIBEA Logo.

AIBEA CIRCULARS AND LETTERS**Logo for AIBOA, AICBEF, AIBDCF:**

All India Bank Officers Association was permitted to adopt the following Logo for them.



All India Co-operative Bank Employees Federation has been permitted to use the following Logo:



All India Bank Deposit Collectors Federation has been permitted to use the following Logo.



Except the above three exceptions, all other Unions have to use AIBEA Logo without any alteration.

But it is observed that some of our Unions are altering AIBEA Logo by adding the name of their Union/Federation within the AIBEA Logo, etc. This is not permitted. Outside the Logo, it can be added but not within the Logo.

We request all our Unions to take due note of the above to ensure the sanctity of our AIBEA's Logo.

With greetings,

Yours Comradely,



**C.H. VENKATACHALAM
GENERAL SECRETARY**

AIBEA CIRCULARS AND LETTERS



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LIST OF AWARDS / SETTLEMENTS SO FAR

Sen Tribunal Appointed	13.06.1949
Award Given	12.08.1950
Declared Null & Void	April 1951
H.V.Divatia Tribunal	
Appointed - but resigned	July 1951
Sastry Tribunal	
Appointed on	05.01.1952
Award Given on	20.04.1953
Labour Appellate Tribunal – LAT Award	28.04.1954
Govt. Modification Order	24.08.1954
Bank Award Commission	25.07.1955
Sastry Award as modified	1957
DA Amendment Notification	13.02.1960
Desai Tribunal	
Appointed on	21.03.1960
Award Given on	13.06.1962
1. 1st Bipartite Settlement	19.10.1966
2. 2nd Bipartite Settlement	12.10.1970
3. Supplementary Settlement	23.07.1971
4. Other Issues	08.11.1973
5. 3rd Bipartite Settlement	01.08.1979
6. Other Issues	31.10.1979
7. Settlement for B/C Class Banks	22.11.1979
8. Settlement for J&K Bank and KVB	22.11.1979
9. Settlement for Exchange Banks	22.11.1979
10. Settlement	21.04.1980
11. Computer Settlement - 1	08.09.1983
12. Other Issues	08.09.1983

AIBE CIRCULARS AND LETTERS

13. 4th Bipartite Settlement	17.09.1984
14. Settlement on B Class Banks	28.02.1985
15. Other Issues	05.01.1987
16. Computer (ALPM) Settlement - II	29.03.1987
17. 5th Bipartite Settlement	10.04.1989
18. Computer Settlement- III	10.04.1989
19. Settlement on B Class Banks	03.02.1990
20. Supplementary Settlement	29.06.1990
21. Settlement on B Class Banks	13.10.1990
22. Other Issues	16.07.1991
23. Computer Settlement IV	29.10.1993
24. Pension Settlement	29.10.1993
25. 6th Bipartite Settlement	14.02.1995
26. MOU on Relative issue	30-09-1996
27. Relativity Settlement	14.12.1996
28. Other Issues	28.11.1997
29. 7th Bipartite Settlement	27.03.2000
30. Disciplinary Action & Disciplinary Procedure	10.04.2002
31. 8th Bipartite Settlement	02.06.2005
32. Record Note on Pension	22-06-2005
33. 9th Bipartite Settlement	27-04-2010
34. Pension – One more Option Settlement	27-04-2010
35. 10TH Bipartite Settlement	27-5-2015
36. 11th Bipartite Settlement	11-11-2020
37. 12th Bipartite Settlement	08-3-2024

Yours comradely,



C.H. VENKATACHALAM
GENERAL SECRETARY



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CIRCULAR NO. 29/219/2025/66

19-10-2025

TO ALL OUR UNIONS AND MEMBERS

Dear Comrades,

19th October, 1966 - Historic day
1st ever pan-India Bipartite Settlement achieved
Right to collective bargaining secured

19th October, 1966 is a historic day in the archives of the bank employees trade union movement under the glorious banner of AIBEA. It was on this day, 59 years ago, the first ever industry-level Bipartite Settlement in any industry in our country was signed and achieved.

In those days when unions were not there for bank employees, the management adopted jungle law in treating the bank employees. Hire and fire were the order of the day. Anybody can be appointed by the management and anyone can be dismissed at anytime. Salary was pathetically poor and service conditions did not exist. Everything was at the whims and fancies of the management.

In this hopeless situation, out of revulsion and repulsion, some courageous young bank employees dared to think of forming unions in the Banks here and there. The result was the decision to found All India Bank Employees Association. Thus, AIBEA was born on 20th April, 1946 during the British era.

Naturally, with the birth of AIBEA, demands also arose for improving the condition of bank employees and for more wages and dignified job conditions. Demands were made by AIBEA. But managements were not ready to talk to AIBEA. IBA was not willing to discuss the demands with AIBEA.

Naturally agitations, struggles ensued. Demonstrations by angry bank employees were held all over the country. At that time Banking was State subject. State Government took up the matter with Central Government pleading that it is difficult to handle the powerful demonstrations of bank employees.

In this background, on 30-4-1949, Central Government promulgated an Ordinance whereby Banking and Insurance sector (which were hitherto under the jurisdiction of the State Governments) were made Central subjects in respect of Industrial Disputes Act.

On 13-6-1949, Central Government referred our demands to a Tribunal – Justice K C Sen Tribunal. Sen Tribunal gave its Award on 12-8-1950. Bank employees were feeling happy that at last some wage revision is achieved.

But bank managements went on appeal to Supreme Court and on 9-4-1952 on technical grounds **Sen Award** was nullified.

AIBEA CIRCULARS AND LETTERS

Hence the demands were referred to Justice **Divitia Tribunal**. AIBEA objected to his appointment because he was a shareholder of a Bank. Hence Justice Divitia was forced to resign in August, 1951.

In view of the continued unrest in the banking industry, the Government appointed another Tribunal on 5-1-1952 with Justice Panchapakesa Sastry as Chairman. Sastry Tribunal gave its Award on 20-4-1953. This Award is famously known as **SASTRY AWARD**.

But Sastry Award resulted in wage cut for bank employees. Once again powerful agitation was launched by AIBEA. Hence the Award was referred to the Labour Appellate Tribunal.

The **LAT Award** given on 28-4-1954 restored the wage cut. But shockingly, the Government, at the behest of the bankers, unilaterally and illegally modified the LAT Award to the detriment of the bank employees on 24-8-1954.

Angered by this unfair and illegal action of the Government, AIBEA gave the call for the first All India Strike by bank employees on 23-9-1954 and the strike was a thunderous success. After this, AIBEA from its Conference held in Madras/Chennai gave a call for indefinite strike from 10-12-1954.

Shri. V V Giri, the then Labour Minister supported our cause and resigned from the Cabinet protesting against the Government's unwarranted interference with the judicial pronouncement of LAT Award.

The Government appointed Raya Dhyaksha Commission on 17-9-1954 to enquire into the effect of LAT Award. Upon his death, Justice P.B. Gajendra Gadkar was appointed as the head of this Commission. Upon persuasion by many MPs including Com S A Dange and Shri. Ashok Mehta, AIBEA deferred the indefinite strike.

Gajendra Gadkar Commission gave its Report on 25-7-1955. This is known as Bank Award Commission. The recommendations of this Commission was duly incorporated by the Government by enacting Industrial Disputes (Banking Companies) Decision Act, 1955. Section 4 of this Act provided that Sastry Award as modified by the LAT and Bank Award Commission would be effective upto 31-3-1959.

Again on 21-3-1960, the Government appointed the National Industrial Tribunal (Bank Disputes) with Justice K T Desai as the Presiding Officer. The Award of this Tribunal known as **DESAI AWARD** was published on 13-6-1962.

The Award was made effective from 1-1-1962 to 31-12-1962. However, Government extended the Award upto 31-12-1963 and again upto 31-3-1964.

Because of the bitter experience before the Tribunals from 1949 to 1964, From the Conference held in Trivandrum in 1964, under the leadership of Com Prabhat Kar and Com H L Parvana, AIBEA opposed extension of the Award and demanded direct negotiations and collectively bargained settlement to decide the wages and service conditions of bank employees.

AIBEA launched powerful agitation in 1964, 1965, 1966 including the famous 'work-to-rule movement' due to which the Government and the bankers had to concede the demand and the **first ever industry-level bipartite settlement was signed on 19-10-1966**. That is why AIBEA is reputed as the trend setter.

AIBE A CIRCULARS AND LETTERS

Since then, periodical Bipartite Settlements have been achieved by AIBE A against various hurdles and obstacles, the last one being the 12th BP Settlement signed on 8-3-2024.

Thus, it is the short story of the long journey of struggles and achievements – from jungle law to Tribunals and Awards – and then, from arguing before the third-party Tribunals and getting Awards to direct bilateral negotiations and signing Bipartite Settlements.

It is a matter of great pride that AIBE A was there before the Sen Tribunal proceedings in 1949. AIBE A achieved the 1st BPS in 1966 and AIBE A has been there in 2024 to sign the 12th BPS - the only Union which has signed all the BP Settlements.

The main task is to defend and preserve the system of bipartism besides improving our wages and service conditions.

- **Hail Bipartism**
- **Hail bilateralism**
- **Hail Collective Bargaining**
- **Hail AIBE A**

Yours comradely,



C.H. VENKATACHALAM
GENERAL SECRETARY

Successive collectively bargained industry-wise Bipartite Settlements have resulted in substantial improvements in our wages and service conditions.

Pay scales including stagnation increments			
		Sub staff	Clerk
Sen Award	1948	Rs. 60 - 89	Rs. 96 - 290
Sastry Award	1952	Rs. 40 - 72	Rs. 85 - 280
Desai Award	1960	Rs. 86 -112	Rs. 140 - 405
1st BPS	19-10-1966	Rs. 92 – 145	Rs. 154 – 460
2nd BPS	1970	Rs. 116 – 200	Rs. 170 – 550
3rd BPS	1979	Rs. 245 – 455	Rs. 325 – 1040
4th BPS	1984	Rs. 430 – 850	Rs. 520 – 1850
5th BPS	1989	Rs. 815 – 1670	Rs. 900 – 3220
6th BPS	1995	Rs. 1600 – 3420	Rs. 1750 – 6420
7th BPS	2000	Rs. 2750 – 5850	Rs. 3020 – 10880
8th BPS	2005	Rs. 4060 – 9180	Rs. 4410 – 16570
9th BPS	2010	Rs. 5850 – 14150	Rs. 7200 – 24900
10th BPS	2015	Rs. 9560 - 23785	Rs. 11765 - 42020
11th BPS	2020	Rs. 14500 - 37145	Rs. 17900 - 65830
12th BPS	2024	Rs. 19500 - 52610	Rs. 24050 - 93960



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CIRCULAR NO. 29/220/2025/67

28-10-2025

TO ALL OUR UNIONS AND MEMBERS

Dear Comrades,

29th Oct., 1993 – Pension Scheme was achieved

29th October, 1993 will remain a historic day for bank employees, particularly under the banner of AIBEA. It was on this day, 32 years ago, overcoming all odds and obstacles, AIBEA could succeed in achieving its longtime demand - the valuable social security benefit of Pension for bank employees. Pension benefit was achieved by AIBEA due to visionary leadership of Com. Tarakeswar Chakraborti.

Those were the days in the 1940s when bank employees did not have the courage to start or join the union. Those were the days of exploitation of bank employees by the managements. Those were the days when job security, fair wages, regulated service conditions and trade union rights were absent. It was a scenario of hire and fire. Retirement benefits were not there and hence post-retirement life was nightmare.

In that background, AIBEA was born on the 20th April, 1946. AIBEA came in as the harbinger and savior of bank employees. From its Foundation Conference itself, AIBEA demanded better wages and service conditions. One of the demands was pension for bank employees after retirement. In those days, only PF benefit was available. Gratuity was at the mercy of the management. In every Tribunal – Sen Tribunal, Sastry Tribunal and Desai Tribunal – AIBEA was demanding pension but could not achieve it.

In the various Bipartite Settlements also, this was a demand but, for one reason or the other, the demand could not be achieved.

With the improvement in Pension scheme of Government employees under the 4th Pay Commission with effect from 1-1-1986, AIBEA decided that pension can be demanded for bank employees in lieu of PF. There was a lot of resistance and opposition to this idea.

AIBEA, the pioneer : But AIBEA was convinced that DA linked pension scheme with benefits like commutation and family pension is far superior than PF. Hence AIBEA pursued the demand and after lot of struggles, AIBEA could achieve the pension scheme for bank employees in 1993 when the Settlement was signed on 29-10-1993. Only AIBOA was with AIBEA in that struggle.

When AIBEA signed the Settlement, others also signed the settlement. But when the option was given to the employees, there was a lot of negative campaign and this resulted in many employees and officers not opting for pension scheme and remaining in PF scheme.

One more option : Very soon employees understood the importance and significance of pension scheme, and the demand arose for getting one more option to join the pension scheme. AIBEA played an important role to achieve this in 2010 when the Settlement was signed by UFBU during the 9th Bipartite Settlement. **More than 3 lac employees/ officers and retirees were benefitted by joining Pension scheme.**

AIBEA CIRCULARS AND LETTERS

NPS : However, in view of the change in the Government's policy on pension, the new pension scheme was introduced for those who joined the Banks from 1-4-2010. Today it is an important demand for us that employees covered under NPS should be offered OPS.

100% DA benefit for pre-Nov. 2002 pensioners: 100% DA was achieved in the 8th BPS from November, 2002. But the issue went upto the Supreme Court for extending this to the earlier retirees. Unfortunately, Supreme Court rejected this claim.

Still, AIBEA pursued this issue with the IBA and the issue could be resolved and achieved by AIBEA/UFBU from October, 2023 thus **benefitting 1,80,000 pensioners**.

Updation of pension : After achieving one more option to join the pension scheme in 2010 under the 9th BPS, the demand arose for updation of pension. This demand was highlighted during the 10th and 11th Bipartite negotiations. But due to cost-related aspect of the demand, the issue could not be clinched. However, UFBU is seriously pursuing this issue with the IBA. In the meantime, this issue is also under litigation now.

Family Pension: While finalizing the 11th BPS, IBA agreed to our demand to improve family pension at uniform rate of 30% without ceiling and this has also been implemented, thus **benefitting nearly 1,00,000 family pensioners**.

Minimum 10,000 ex-gratia pension for pre-1986 retirees: As per the Government guidelines, pre-1986 retirees were being paid monthly ex-gratia of Rs. 350 + DA and the surviving spouse Rs. 175 + DA. On our taking up the issue repeatedly with IBA, IBA issued Advisory to Banks that such pre-1986 retirees/surviving spouse be paid ex-gratia pension of Rs. 10,000 per month.

Additional Ex-Gratia : In the 12th BPS, AIBEA/UFBU, without prejudice to our demand for updation, could achieve additional Ex-Gratia for all the 700,000+ pensioners.

Pension option for Resigned employees: This demand was also rejected by Courts. Still, AIBEA/UFBU pursued it and achieved it and now all the resignees have been given the option to join the pension scheme.

Option for left out retirees: This demand is now being pursued by the AIBEA/UFBU and it is under discussions with the IBA.

Thus, while recalling the achievement of Pension due to the leading role of AIBEA in 1993, we recall the initiatives taken by AIBEA all these years in ensuring a better post-retirement life for the retirees. **This role will continue.**

In AIBEA, we have two priorities – updation of pension and converting NPS to OPS. AIBEA will pursue both these demands.

Ignore the critics : Oflate, there have been some deliberate negative campaign in social media against AIBEA/UFBU and against our leadership. We know the background of these critics and we also know why they are doing it. Some of them are also politically motivated. But bank employees under the banner of AIBEA know how to deal with them.

The caravan of AIBEA will march on.

With greetings,

Yours Comradely,



C.H. VENKATACHALAM
GENERAL SECRETARY



ALL INDIA BANK EMPLOYEES' ASSOCIATION

Central Office: "PRABHAT NIVAS" Regn. No. 2037
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CIRCULAR NO. 29/221/2025/68

29-10-2025

TO ALL OUR UNIONS AND MEMBERS

Dear Comrades,

Beware of Government's proposal of Shram Shakti Niti 2025- National Labour and Employment Policy

Recently Ministry of Labour of the Government of India has published in its website their draft of Shram Shakti Niti 2025 / National Labour and Employment Policy.

This Draft Policy has been put in the website and inviting public suggestions upto 27th October, 2025. The Draft Policy says that there are about 50 crores of workers in our country in formal, informal, gig and self-employed sectors. And yet, the Draft Policy has been put only in their website and that too, only in English. Does the Government expect that all these workers know English and they all have access to the website of the Labour Ministry. Hence it is clear that public consultation is not the real intention.

Further, the Central Trade Unions are there in our country who represent the working class of our country. None of the Central Trade Unions have been informed of this Draft Policy, leave alone consultation.

The practice all along has been that on such occasion of major policy propositions, Government has always held Tripartite meetings of Trade Unions, Employers and the Government representatives. This has been deliberately avoided to scuttle any suggestions from the trade unions.

A labour policy means the Government's comprehensive framework to regulate the workplace and manage the country's employment landscape ensuring labour rights and protection. Discussing with the Central Trade Unions as the main stake-holders before drafting any policy is a standard and crucial practice established in India. Only such a practice can ensure legitimacy and effectiveness to the draft policy. Consulting with trade unions is neither an option nor a formality - it is a cornerstone of sound labour policy.

But it is deplorable that the Government is trying move unilaterally without involving the trade unions while formulating or finalising a major policy relating to labour and employment. It is clear that the idea is to bypass the essential dialogue with the trade unions.

Labour policy sets out the government's strategy for its workforce. It should include job protection, employment generation, social security including maternity benefit, hours of work, safety, skilling etc.

AIBE CIRCULARS AND LETTERS

The labour policy should uphold international labour standards and constitutional commitments. But a cursory reading of the Draft Policy shows that all these important aspects have been conveniently ignored. Thus, it is clear that the Draft policy only intends to legitimize the present anti-worker stances of the Government.

In our country, because of the greed of the employers for more and more profits, there is intense exploitation of the workers and obviously this is the core of the dispute. Hence, the labour policy should address the ways and means to resolve these disputes. But the Draft Policy says nothing about any such machinery.

The Draft policy says that labour (***srama***) is not merely for livelihood but embodies a sacred and moral duty to contribute to a broader ***dharma***. The Draft policy quotes from Manu smriti, Yajnavalkya smriti, Narada smriti, Sukra Niti, Arthasasthra as the moral basis for labour governance.

The Draft Policy envisages that the Government will be a facilitator instead of being an effective intervenor against exploitation of the workers. The Draft policy envisions a labour ecosystem where the Government would be a job facilitator instead of being a job creator in our country with huge unemployment.

As mentioned in the Draft Policy, the agenda is to fine-tune Government's labour policy to achieve their goal of Viksit Bharat in 2047.

It is clear that the Draft Policy proposes a labour policy that will supplement the objectives of the new Labour Codes.

This unilateral proposal of the Government is bound to throw a serious challenge to the entire trade union movement and the hard-won labour rights achieved through century-long struggles of the working class.

Already we observe the efforts in the name of training to infuse ideas like making karmachari to karmayogi. Karmachari is a worker, selling his labour to earn a livelihood. Karmayogi is expected to work as doing his prescribed dharma! On the other hand, for the employers, Government is facilitating 'Ease of doing business' where all concessions are given.

We are sure that Central Trade unions will react to this Draft Policy and oppose this move. In the meantime, we should become aware of these propositions of anti-worker measures.

Times are going to be challenging.

With greetings,

Yours Comradely,



C.H. VENKATACHALAM
GENERAL SECRETARY

Draft policy is available on the link below:

<https://labour.gov.in/sites/default/files/draft - mole le policy - v1.0.pdf>



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CIRCULAR NO. 29/222/2025/69

29-10-2025

TO ALL OUR UNIONS AND MEMBERS

Dear Comrades,

RECRUITMENT OF CLERKS IN BANKS

In our earlier Circular dated 1-8-2025 we had informed that Banks had indented 10,277 clerks/CSAs for the year 2026-27. IBPS has now published the revised Indents received from the Banks for recruitment of **13,533** clerks/CSAs. In addition to this, SBI has already separately advertised for recruitment of **6,589** Clerks. Thus, a **total of 19,942** clerks are proposed to be recruited in 2026-27 by the Public Sector Banks. Units are aware that the issue of recruitment of clerks and sub-staff is before the conciliation proceedings and also in discussions with IBA for further adequate recruitment.

1. Canara Bank	3,000
2. Punjab National Bank	2,287
3. Central Bank of India	2,000
4. Indian Bank	1,700
5. Bank of Baroda	1,684
6. Bank of Maharashtra	700
7. Union Bank of India	600
8. Punjab & Sind Bank	461
9. Bank of India	432
10. UCO Bank	419
11. Indian Overseas Bank	250
	13,533
12. State Bank of India	6,589
Total	19,942

This is not adequate as the requirement is much more. We shall pursue the matter further with IBA and before CLC. Our Unions should follow up the matter with their respective managements for further recruitments.

Yours Comradely,



C.H. VENKATACHALAM
GENERAL SECRETARY

Bankwise – Statewise Indents

IBPS 2026 – 2027 VACANCIES – REVISED

BANK	BOB	BOI	BOM	CANARA	CBI	INDIAN	IOB	PNB	P&SB	UCO	UBI	TOTAL
UTTAR PRADESH	255	20	45	410	222	500	35	617	45	37	160	2346
KARNATAKA	253	45	20	675	47	30	44	40	30	14	50	1248
TAMILNADU	105	20	40	450	127	235	50	70	30	22	12	1161
MAHARASHTRA	146	80	300	115	281	80	0	40	60	27	15	1144
WEST BENGAL	40	35	28	85	164	160	5	420	6	37	12	992
GUJARAT	381	60	20	55	135	30	0	80	42	22	35	860
MADHYA PRADESH	40	55	20	110	270	110	10	80	6	24	30	755
BIHAR	0	0	20	65	179	100	0	335	20	15	14	748
ODISHA	10	20	15	80	27	45	20	170	25	37	30	479
ANDRA PRADESH	36	0	6	200	74	25	0	14	26	8	20	409
RAJASTHAN	127	0	20	50	60	30	0	59	16	27	5	394
ASSAM	10	10	8	25	106	47	0	125	13	22	7	373
KERALA	48	0	20	160	47	5	0	4	0	8	50	342
PUNJAB	24	20	14	55	40	60	8	4	60	23	5	313
TELANGANA	51	0	1	135	0	40	18	3	14	5	35	302
CHHATTISGARH	46	20	10	25	57	35	10	46	10	8	31	298
DELHI	20	0	4	75	17	70	35	13	40	5	0	279
HARYANA	0	0	38	60	38	28	3	4	0	10	0	181
JHARKHAND	0	0	15	40	25	35	0	30	9	11	12	177
HIMACHAL PRADESH	0	0	7	10	28	5	4	30	0	27	10	121
UTTARAKHAND	10	15	15	30	6	5	0	4	0	5	5	95
GOA	20	10	6	20	24	2	1	1	0	2	4	90
J & K	6	5	9	10	4	7	2	4	2	8	18	75

AIBE CIRCULARS AND LETTERS

TRIPURA	5	5	1	5	2	1	0	30	0	5	5	59
DADRA+DAMAN &DIU	21	0	0	5	3	2	0	12	0	0	0	43
MANIPUR	7	2	1	2	2	1	0	11	5	2	10	43
ARUNACHAL	4	2	0	10	4	5	0	9	0	2	0	36
NAGALAND	3	2	1	10	4	1	0	8	1	0	4	34
MIZORAM	5	2	1	5	1	0	0	1	0	2	12	29
PUDUCHERRY	5	0	1	5	0	5	5	2	1	0	0	24
SIKKIM	4	2	1	5	2	0	0	3	0	1	4	22
MEGHALAYA	0	2	1	0	2	1	0	8	0	2	3	19
ANDAMAN	1	0	2	10	0	0	0	2	0	0	0	15
CHANDIGARH	0	0	6	0	2	0	0	4	0	1	0	13
LADAKH	1	0	2	0	0	0	0	4	0	0	0	7
LAKSHADWEEP	0	0	2	3	0	0	0	0	0	0	2	7
TOTAL	1684	432	700	3000	2000	1700	250	2287	461	419	600	13533
	<u>BOB</u>	<u>BOI</u>	<u>BOM</u>	<u>CANARA</u>	<u>CBI</u>	<u>INDIAN</u>	<u>IOB</u>	<u>PNB</u>	<u>P&SB</u>	<u>UCO</u>	<u>UBI</u>	<u>TOTAL</u>



C.H. VENKATACHALAM
GENERAL SECRETARY



ALL INDIA BANK EMPLOYEES' ASSOCIATION

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CIRCULAR NO. 29/223/2025/70

31-10-2025

**TO ALL OFFICE BEARERS
STATE FEDERATIONS & ALL INDIA UNIONS**

Dear Comrades,

**AIBEA – NUBE JOINT TRADE UNION WORKSHOP
FOR YOUNG LEADERS
AT PORT DICKSON, MALAYSIA – 1ST TO 4TH DECEMBER, 2025**

All our Unions are aware that we have a long fraternal relationship with National Union of Bank Employees, Malaysia for the past four decades. Besides participation of delegations of AIBEA and NUBE during Conferences, there have been periodical study tours to exchange our experiences.

In a further initiative, it has been decided to organise a Joint Trade Union Workshop for young leaders of AIBEA and NUBE. The programme will be held in the Training Centre of NUBE at Port Dickson, Malaysia from 1st to 4th December, 2025.

From AIBEA, the following comrades will be participating in the Workshop.

1. BODHI SATWAN REGI	ALL KERALA BANK EMPLOYEES FEDERATION
2. SUMAN. P	AP & TELANGANA BANK EMP. FEDERATION
3. GAURAV SHARMA	ASSAM PROVINCIAL BANK EMP. ASSOCIATION
4. SRIKRISHNA GHOSH	BENGAL PROVINCIAL BANK EMP. ASSOCIATION
5. MUKESH KUMAR	BIHAR PROVINCIAL BANK EMP. ASSOCIATION
6. NAWNEET KUMAR	DELHI STATE BANK EMPLOYEES FEDERATION
7. SUJITH KUTTI PURATH	GOA BANK EMPLOYEES ASSOCIATION
8. NIRAV THKOR	GUJARAT BANK WORKERS UNION
9. CHANDRASHEKAR. K	KARNATAKA PRADESH BANK EMP. FEDERATION
10. VISHAL DHAMEJA	MADHYA PRADESH BANK EMP. ASSOCIATION
11. RENOLD CHRISTIAN	MAHAGUJARAT BANK EMPLOYEES ASSOCIATION
12. DEEPAK MANE	MAHARASHTRA STATE BANK EMP. FEDERATION
13. DAVID CHRISTOPHER LALOO	MEGHALAYA BANK EMPLOYEES ASSOCIATION
14. JAGPREET SINGH	PUNJAB BANK EMPLOYEES FEDERATION
15. SURAJ PRAKASH	RAJASTHAN PRADESH BANK EMP. UNIKON
16. KARTHIK. R	TAMILNADU BANK EMPLOYEES FEDERATION

Com. K. Srikrishna, Treasurer of AIBEA will accompany our participants as Course Co-ordinator.

AIBEA CIRCULARS AND LETTERS

From NUBE, Malaysia, equal number of participants will be nominated by them.

The Workshop will consist of sessions on evolution of trade unions in the banking sector in India and Malaysia, wage structure and service conditions of bank employees available in both the countries, organisational structure, method of struggles in India and Malaysia, labour laws as obtaining in both the countries, collective bargaining rights, present-day challenges, etc. We are hopeful that this workshop will be found beneficial to our young cadres.

It is proposed to have such joint workshops on an ongoing basis. We are also working out similar workshops with fraternal Bank Unions in other countries like Sri Lanka, Vietnam, etc.

We wish our young participants a fruitful participation in this Workshop.

With greetings,

Yours Comradely,



C.H. VENKATACHALAM
GENERAL SECRETARY

AIBEA CIRCULARS AND LETTERS

DA INCREASE FROM NOVEMBER, 2025 : 2.80 %

DA RATE FROM Nov. 2025 : 23.93 (last Qr. 21.13)

Increase in DA	Min	Max
Substaff	700	1900
Clerk/CSA	1000	3400
Scale I	1750	4000
Scale II	2350	4600
Scale III	3100	4700
Scale IV	3760	5100
Scale V	4400	5600
Scale VI	5200	6300
Scale VII	5800	7000

CHV - AIBEA

**CANARA BANK EMPLOYEES' UNION (Regd.)***(Affiliated to All India Bank Employees' Association)*

"A.K.Nayak Bhavan", II Floor

14, Second Line Beach, Chennai - 600 001



P.B.No : 1770

Website : www.cbeu.co.in

Phone : 2524 3243

E-mail : cbeuco@gmail.com

Circular No: 30/2025**Index: X (OGC)/CO****October 18, 2025**

Dear Comrades,

STAFF WELFARE MEASURES 2025 - 2026

- ❖ **CONTINUATION OF EXISTING SCHEMES**
- ❖ **INTRODUCTION OF NEW SCHEMES**
- ❖ **ENSURING BENEFIT TO EMPLOYEES OF ALL CADRES**

Staff Welfare Measures for serving employees in our Bank was introduced during 1991 – 1992 with a financial outlay of around Rs 1.50 crores. At the time of introduction, 1% of the net profit was earmarked for various welfare schemes for employees.

The Government of India constituted a committee in the year 2009 to look in to HR issues of PSBs under the Chairmanship of Sri A K Khandelwal and the committee submitted a report in June 2010.

The committee recommended for allocation of 3% of Net Profit for Staff Welfare Measures each year based on the business volume and employee strength. The committee also observed that retiring employees were increasing year after year and recommended for apportioning one fourth of the allocated amount under Staff Welfare Measures towards schemes to retired staff/staff's spouse to meet the health care facility

Thereon the Government of India issued broad guidelines on the utilization of the funds vide DFS Letter No 14/7/92 IR dated 14/02/2012. As per the guidelines, it was made mandatory on the part of the banks to earmark 3% of the Net profit for Staff Welfare Measures every year with a cap of Rs 100 crores for SBI, Rs 25 crores for Large Banks, Rs 20 crores for Medium Bank and Rs 15 crores for Small banks.

From the year 2012, PSBs started allocating funds to Staff Welfare based on the business volume and staff strength ranging from Rs 15 crores to Rs 100 crores per year.

With increase in profits of PSBs, AIBEA started pursuing with the Government for review and enhancement in the ceiling on allocation of amount under Staff Welfare Schemes in the PSBs. Last year, the Government of India vide their letter Ref No 14/7/92-IR dated 05/08/2024 decided to raise the maximum ceiling for the Staff Welfare Measure subject to a cap of 3% of net profit.

Our bank, a PSB with a business mix of Rs 15,00,000 crores and an Employee Strength of up to 85000 was eligible to a maximum amount of Rs 90 crores for 2024 – 2025. This year, i.e., 2025 – 2026 also, the same is continued.

Post merger of Canara Bank and Syndicate Bank, the allocation was Rs 45 crores (Rs 25 crores for large bank and Rs 20 crores for medium bank). Consequent upon merger, with increased employee strength and paucity of funds, many schemes of both the banks, i.e., stand alone Canara Bank and Syndicate Bank had to be discontinued. Last year, the ceiling being raised and with the availability of

Rs.90 crores, some of the discontinued schemes were reintroduced and some new schemes were also introduced.

Comrades, it has been our approach to formulate schemes covering the maximum possible number of employees as well as to reach out to those who deserve and are in dire need. We have made appreciable progress in evolving schemes covering almost all the employees under Staff Welfare Measures. At the same time adequate attention is given to retirees also. With all humility at our command, we can proudly claim that we are in the top in the industry on this count. Credit goes to the entire membership of the Union.

Comrades, some vested interests always let loose false news to malign our Union by spreading canards and calumnies. This is not new. Their tirade against us is not only virulent but also vituperative. Notwithstanding the ignominious and derogatory role played by these vested interests, our movement have always played its historic role successfully, thanks to the selfless sacrifices made by its ever conscious and militant ranks.

As an organization of serving employees, our endeavour would be to ensure that the existing benefits are neither diluted nor taken away. We also make earnest attempts to enhance the benefits. At the same time, we never wish or think to create a dent on the benefits enjoyed by others.

As far as Staff Welfare Measures are concerned, it is well known that the schemes are devised and defined with in the financial outlay explained above.

Playing to the gallery with vilifying messages is nothing but only spreading false information and misguiding the employees and retirees without understanding the framework of Staff Welfare Measures outlay.

Comrades, we should also remember that schemes like Lunch Allowance (earlier Canteen Subsidy), Holiday Homes, Mementos to employees at the time of retirement etc., are kept out of Staff Welfare Measures in our Bank.

We also thank the Bank for ensuring that the allocated funds are utilized to the maximum.

STAFF WELFARE MEASURES 2025 - 2026.

As there is no increase in the outlay, the schemes envisaged during last year are continued. The Diwali Gift Scheme is discontinued. Two new schemes, Reimbursement of Wellness Expense and Fitness Expense are introduced. Both can be availed on declaration basis. We are sure members will appreciate the role of Canara Bank Employees' Union, in improvising the schemes taking into account the aspirations of members.

CBEU CIRCULAR

CONTINUATION OF EXISTING SCHEMES

- REIMBURSEMENT OF EDUCATIONAL EXPENSES: UPTO X STD Rs 3000 - ABOVE X STD Rs 3500
- SCHEME FOR THOSE EMPLOYEES WHO ARE NOT CLAIMING UNDER THE "REIMBURSEMENT OF EDUCATIONAL EXPENSES" SCHEME - Rs 1500
- APPRECIATION TO CHILDREN OF SUBORDINATE STAFF EMPLOYEES: Rs 4500/-
- REIMBURSEMENT OF EXPENSES TOWARDS MEDICAL CHECK UP FOR SPOUSE OF EMPLOYEES WHO ARE AGED 40 YEARS AND ABOVE – Rs 1500 OR ACTUAL EXPENSE WHICHEVER IS LOWER
- FINANCIAL ASSISTANCE TO EMPLOYEES WHO ARE ON LOSS OF PAY ON ACCOUNT OF HOSPITALISATION - Rs 6000 PER MONTH OR THE ACTUAL AMOUNT OF LOSS OF PAY FOR THE MONTH WHICHEVER IS LOWER FOR A MAXIMUM PERIOD OF 6 MONTHS
- INCENTIVE FOR PROMOTION OF SMALL FAMILY NORMS – Rs 1500/-
- REIMBURSEMENT FOR PURCHASE OF GIFT ON BIRTHDAY – Rs 750/-(MAXIMUM)
- REIMBURSEMENT FOR PURCHASE OF GIFT ON MARRIAGE – Rs 5000/-(MAXIMUM)
- FUNERAL EXPENSES FOR SERVING EMPLOYEES – Rs 25000/-.
- FREE EDUCATION BENEFIT TO THE CHILDREN OF DECEASED EMPLOYEES
- RELIEF TO PHYSICALLY HANDICAPPED, VISUALLY IMPAIRED & DEAF EMPLOYEES FOR PURCHASE OF CRUTCHES AND OTHER ACCESSORIES/SPECTACLES/HEARING AID

NEW SCHEMES

- (1) WELLNESS EXPENSE – RS 1000/- (2) FITNESS EXPENSE – RS 2500/-

(On submission of the claim in HRMS, amount will be credited automatically to the account of the staff through Straight Through Processing)

RETIREES

- REIMBURSEMENT FOR IBA MEDICAL INSURANCE EXPENSES TO RETIRED EMPLOYEES/SPOUSE OF DECEASED RETIRED EMPLOYEES – Rs 6200/-
- REIMBURSEMENT OF MEDICAL EXPENSES ON DECLARATION BASIS TO RETIRED EMPLOYEES / SPOUSE OF DECEASED RETIRED EMPLOYEES WHO ARE DRAWING FAMILY PENSION – Rs 4200/-
- SPECIAL SCHEME FOR PRE-1986 RETIREES OR SPOUSE OF SUCH DECEASED RETIREES WHO ARE PAID EX-GRATIA AMOUNT BY THE BANK – Rs 3000 PER MONTH
- FUNERAL EXPENSES - RETIRED EMPLOYEES - Rs 10000/-

CBEU CIRCULAR**LAST DATE TO APPLY FOR VARIOUS SCHEMES**

- ❖ APPRECIATION TO CHILDREN OF SUBORDINATE STAFF EMPLOYEES
FREE EDUCATION BENEFIT TO CHILDREN OF DECEASED EMPLOYEES
MEDICAL EXPENSES ON DECLARATION FOR RETIREES - 27 FEBRUARY 2026
- ❖ BIRTHDAY GIFT TO EMPLOYEES/ SCHEME FOR PURCHASE OF GIFT
ON MARRIAGE OF THE EMPLOYEE
FUNERAL EXPENSES
FINANCIAL ASSISTANCE TO EMPLOYEES WHO ARE ON LOP
DUE TO HOSPITALISATION - 31 MARCH 2026
- ❖ FOR ALL OTHER SCHEMES - 20 MARCH 2026

We observe that many of our comrades are not utilising the benefits properly. We request all our comrades to avail the benefits in time without fail.

All our members are requested to kindly go through Bank's Internal Communication, ICOM 374/2025 dated 16/10/2025 and ICOM 375/2025 dated 17/10/2025 for elaborate details and claim the expense under applicable schemes well before the last date.

With greetings



B RAMPRAKASH
GENERAL SECRETARY


CANARA BANK EMPLOYEES' UNION (Regd.1281)

(Affiliated to All India Bank Employees' Association)

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4233 3389

15: V: ADM: IRS: CO: 43: 2025
October 31, 2025

To

Shri K Satyanarayana Raju
 Managing Director & CEO
 Canara Bank
 Head Office
 112, J C Road, Bengaluru - 560002

Dear Sir,

Sub: Reimbursement of expenses towards purchase of cleaning materials for Award Staff

We place on record our sincere thanks to you for introducing Reimbursement of expenses for cleaning materials to Award staff.

We are thankful to you for extending several monetary benefits to all sections of employees as a recognition to their efforts. This will go a long way in boosting the morale of the staff and reflects the concern of the Bank in employee welfare.

We express our gratitude for your kind consideration and support.

Thanking you,

Yours faithfully



(B RAMPRAKASH)
GENERAL SECRETARY

Greetings to Leaders

Best Wishes to Com Narinder Pal,

Vice President, CBEU

Com Narinder Pal, Vice President, CBEU retired from the services of the Bank on 31/10/2025 after a meritorious innings of 37 years.



After completing his graduation, he joined our Bank on 26/07/1988 as a Clerk. He has worked in the branches of Kotshamir, Mall Road Bathinda, Rampura Phul, Bhuchu Mandi. He is now working in the Tapa Mandi branch in Bathinda RO. His presence in Bathinda throughout his service has helped the Bank and Union.

Soft spoken yet firm in his opinion, Com Narinder has worked in our organisation in different capacities. At the time of retirement, he was the Vice Chairman of our Punjab State Committee and also the Zonal Secretary of Punjab Bank Employees' Federation (State Federation of AIBEA).

His wife is working as a lecturer (Political Science) in Government Girls Senior Secondary School at Mehraj.

His daughter is married and settled at Chandigarh. His son is employed as a software developer in a MNC at Bengaluru.

He has taken great pains to conduct branch visits and cluster meetings in the State of Punjab which increased the visibility of the Union.

Best Wishes to Com Narinder Pal for a Happy and Contented Retired Life

Red Salutes to Com Atul Chopra,

Asst. Secretary, CBEU

Com Atul Chopra, Asst. Secretary, CBEU retired from the services of Bank on 31/10/2025 after a glorious innings of more than 36 years as SCSA from our Delhi Road, Saharanpur branch.



Born to Late Sri Jai Narain Chopra and Late Smt Chandra, Com Atul Chopra after completing his Post Graduation in Chemistry, worked in a private job for three years. He joined our Bank on 05/08/1989 at Soron Branch, Etah District. He has worked in our Shamli, Court Road Saharanpur and Saharanpur Main branch. He became a Special Assistant in the year 2018.

He is married to Smt Neelu Chopra who is a Government School Teacher.

He has worked in our organisation in various capacities. At present, he is the Chairman of our UP State Committee as also the Working Committee Member of UPBEU and President, UPBEU - District Saharanpur.

A most pleasing and thorough gentleman, Com Atul Chopra known for his wisdom and maturity, always shared his thoughts with great insight. With great understanding and initiative, he steered the Union and UP State Committee in a masterly way. Even on occasions where his presence was utmost necessary in the domestic front, he never hesitated to travel to attend union meetings.

Best Wishes to Com Atul Chopra for wonderful days ahead.