

# BANK FLAG

Monthly Organ of All India Bank Employees Association

web site: [www.bankflag.in](http://www.bankflag.in)

VOL : XXVIII No. 13

JANUARY 2024

20 Pages

**75 Years of  
Sovereignty**



**Happy Republic  
Day**

Let's celebrate the  
spirit of unity, diversity,  
and freedom that  
defines our great  
nation.

May this day remind us  
of the values we hold  
dear and inspire us to  
work together for a  
brighter future.



**Founder Editor - in - Chief : Late Tarakeswar Chakraborti**

Editorial Board : Kamal Bhattacharyya, Rajen Nagar, C.H. Venkatachalam, Sonali Biswas

## 2ND YOUTH CONVENTION OF AIBEA HELD ON JANUARY 7, 2024 AT TRISSUR



*Vilambara Jatha*



*Flag Hoisting*



*The Youth Convention Going On*



*Com C. H. Venkatachalam addressing the delegates*



*Com K S Krishna, President, AKBEF in his presidential address congratulating the comrades for their participation*



*Welcome address by Com. P. L. Lawrence, Chairman of Reception Committee*

## CONTENTS

<b>Republic Day Cover</b>	<b>1</b>
<b>2nd Youth Convention of AIBEA</b> <i>(Photos)</i>	<b>2</b>
<b>Editorial</b>	<b>3</b>
<b>General Secretary's Desk</b>	<b>4</b>
<b>On Strike</b>	<b>5</b>
<b>Tribute</b> <i>Birth Cenetry of Com. K. J. Joseph</i>	<b>6</b>
<b>Organisational News</b> <i>2nd Youth Convention of AIBEA-A Report</i>	<b>10</b>
<b>News from CTUS</b> <i>CTUs-SKM Call to Make Feb 16 Agitation a Grand Success</i>	<b>11</b>
<b>News &amp; Views on Banking</b> <i>Govt. Plants to Divest in Some PSBS</i> <i>Over Rs.1 Lakh Crore Lying in Inoperative Bank Accounts on way to becoming unclaimed funds - Sucheta Dalal</i> <i>Daylight Robbery</i>	<b>12</b>
<b>केन्द्रीय ट्रेड यूनियन की खबरें</b> <i>संयुक्त प्रेस वक्तव्य १७.०१.२०२४</i>	<b>15</b>
<b>अभिमत</b> <i>साथी एच एल परवाना - एक महान प्रेरक</i> <i>एआईबीईए के पूर्व उपाध्यक्ष साथी पी.एस. सुन्दरेशन द्वारा</i>	<b>16</b>
<b>Facility of Guest House of PNB</b>	<b>18</b>
<b>12<sup>TH</sup> BIPARTITE SETTLEMENT</b>	<b>18</b>
<b>कविता</b> <i>उठो वतन के नौजवाँ</i> <i>मुहम्मद जनीफ अंसारी 'गाजी'</i>	<b>19</b>
<b>Com. H. L. Parvana Inter-Bank Cricket Tournament</b>	<b>20</b>

## EDITORIAL

Despite tall claims by Niti Ayyog that a large number of people are out of below poverty line, picture in reality is different. Even the economists do not believe the claim of Niti Ayyog. Prices of daily necessities are piercing the pockets of the common men. Farmers are in distress because of the high prices of manures and its non-availability at times. High prices of petroleum products are also contributing factors for increase in prices. Unemployment, disguise unemployment of youth is the biggest problem which the country facing today. It is all time high. The fundamentals of our economy have gone wrong. The free market economy has helped the people in the upper rung of the ladder. It has created crony capitalism. Major share of the country's resources are being cornered by few Industrialists who are close to the corridors of power.

Against this backdrop of country's economic situation, people witnessed a gala event on 22<sup>nd</sup> January, 2024 Lord Rama was consecrated at Ayodhya.. Prime Minister prostrated before the deity. All Public Institutions went on half day holiday to witness the ceremony. It became a state event. Hitherto we knew that state had no religion. But 22<sup>nd</sup> January, 2024 was a state event and entire state machinery was put into action. Lakhs and crores of rupees were spent.

Diversity of faith is the mosaic of Indian culture. Efforts are made to erase it out. It is time to re-read our Constitution and to take pledge to uphold the principles of our Constitution.

### 12th Bipartite Settlement is Nearing

In an economic system in which we live, in an inflationary scenario in which work, demanding some improvement in wages becomes an important duty of the trade union. After all, we have formed the trade union only with a view to ameliorate the living conditions of the members. AIBEA is no exception to this. That is why, right from its inception in 1946, AIBEA has travelled a long journey more than 75 years in endeavouring to improve the wag-levels of bank employees.

To begin with, the employers ridiculed the idea of wage increase because, they considered themselves as masters who will decide the fate of their servants. They did not reconcile to the idea that the union can demand improvement in wages. That is why after formation of AIBEA, when AIBEA and our unions demanded some wage increase, it was spurned and rejected. It is in this background that our demands raised by AIBEA were referred by the Government to K C Sen Tribunal in June, 1949. The Tribunal gave its award in August, 1950 and for the first time, the service conditions of bank employees were codified. But very soon, at the behest of the bankers, the Award was nullified by the Court on technical grounds. Hence the demands were against referred to Sastry Tribunal in January, 1952 which gave its Award in April, 1953. Unfortunately, the Award reduced the wages of bank employees. It was cruel tragedy when bank employees were awaiting some wage increase. After a lot of struggle, things got stabilized and even today, service conditions of bank employees are governed by the provisions of Sastry Award as amended till now.

But AIBEA was not satisfied with the Awards and in 1964, demanded direct negotiations with the bank managements. Everyone thought that it is impossible to achieve it but AIBEA achieved the first Bipartite Settlement in October, 1966. A new era heralded in the banking sector. AIBEA became the pioneer and path-finder. Since then, AIBEA has achieved 11 industry-level Bipartite Settlement. Besides AIBEA achieved various other settlements including on Pension for bank employees

During these six decades there have been several attempts to derail us and divert us, there were attempts to foist third-party intervention, efforts to foist Tripartite Wage Commission, etc. But we are proud that AIBEA stood straight and thwarted all these attempts. We still have our right of collective bargaining and bilateral agreement. We are happy that the 12<sup>th</sup> Bipartite Settlement is nearing completion and would be signed shortly with various benefits.

Let us await the same.



**C.H. VENKATACHALAM**

## ON STRIKE

### OUR CALL FOR STRIKE ON 19<sup>TH</sup> AND 20<sup>TH</sup> JANUARY, 2024 ON RECRUITMENT AND OUTSOURCING CONCILIATION HELD BY CLC ON 17/01/2024 AND STRIKE CALL WITHDRAWN



Units and members are aware that from our Guwahati Central Committee meeting, call was given for agitational programmes and strike actions demanding adequate recruitments and opposing outsourcing. In the conciliation meeting held on 24-11-2023, our first phase of strike action was deferred.

On Jan, 17, 2024, further conciliation proceedings were held by the Chief Labour Commissioner in Delhi. AIBEA was represented by our President Com. Rajen Nagar and Joint Secretaries Com Tuljapurkar and Com. Rajneesh Gupta besides our local leaders from Delhi.

During the conciliation meeting, IBA reiterated that even though recruitment is a bank-level issue, since the issue of recruitment is there in the charter of demands before the IBA, the same would be further discussed at their level.

As regards outsourcing, as per the advice of CLC, the IBA would issue a circular to the Banks to maintain status quo and the issue would be discussed between the parties.

In view of this, and also having regard to our present focus on early conclusion of the bipartite settlement, it was agreed to withdraw the strike call.

In support of our strike call, AIBOA (led by Com Krishnakumar and Com. Sanjay Khan) had given the call for solidarity strike. They also highlighted the issue of the menace of cross-selling in the Banks. In view of AIBEA withdrawing the strike as above and since the CLC advised the Dept. of Financial Services to examine the issue of cross-selling of third-party products and issue suitable instructions; they have also withdrawn the call for strike. We thank them for their solidarity.

SD/-  
**C.H. VENKATACHALAM**  
GENERAL SECRETARY

## TRIBUTE

### BIRTH CENTENARY OF COM. K. J. JOSEPH



**24-1-1924 – 9-4-2021**

**Former Assistant Secretary, AIBEAF  
Former President, TNBEF**

Com K.J. Joseph, is popularly known as Com Joe or Uncle Joe. Com Joseph who joined Bank of India in 1948, became a Committee Member of Bank of India Staff union, Bombay in 1949 and was elected as General Secretary of the Union in 1951. In 1953, he was elected as the General of Federation of Bank of India Staff Unions. In 1954, he was elected as Central Committee Member of AIBEAF and in the Conference of AIBEAF held in 1955, 1959, 1960 and 1962, he was elected as Asst. Secretary of AIBEAF.

Having been born in January, 1924, he happens to be the senior most veteran leader of our movement today. Even at this age of 92, he becomes so vibrant and jubilant when he recalls and talks about our organisation. Recently, he was called to address a Youth Convention at Palakkad, his native town and his speech was the most liked by the youth in that conference.

Even at this age he feels so passionate about the glorious movement of bank employees under the banner of AIBEAF and equally sounds confident of a bright future and exhorts everyone to be united, to be militant and believe in AIBEAF and its ability fight back all offensives. Anyone who would talk to him for 10 minutes is sure to be infected with not only pride about being an AIBEAF member but would also feel encouraged to fight any attack.

**We quote Com Joseph from an interview taken in 1996 on the occasion of our AIBEAF's Golden Jubilee:**

It was in 1948, I joined the Bank of India as a clerk at Bombay. A couple of years earlier, due to the efforts of Com. M.G. Shirali and other comrades, there was already a union operating in that bank. Com. Abid Ali Jaffar Bhoj, a well-known trade union leader was also associated with that movement and has already founded a union in Central Bank of India at that time in Bombay. The Divatia award had already come into force after a 14 days strike by the employees of Bank of India. It recommended a pay scale of Rs. 65 – 275/- in a span of 17 years.

Even though, service conditions, to some extent, settled down with the operation of the Divatia award in Bank of India, there was much turbulence and dissatisfaction amongst the members. Around that time, Dr. Ashok Mehta was also involved in the union activities in banking industry at Bombay.

In Bank of India, one year after joining there as clerk, I became a Central Committee member of the union in 1949. Two years later in 1951, I was elected as General Secretary of the Bank of India Staff Union and continued as such till 1956. Meanwhile, I was also elected in 1953 as General Secretary of the Federation of Bank of India Staff Unions. Thus, from 1949 to 1956, I was in timely associated with our movement in Bank of India at Bombay.

It was in 1956, I took a transfer, due to family problems, to Coimbatore and settled down there. I observed that the Coimbatore District Bank Employees Association was not functioning and required a thorough overhaul. I plunged myself into this job and revived the Association which today is one of the very well organized District Unions in Tamil Nadu.

In 1960, I was elected as the President of the Tamil Nadu Bank Employees Federation. I held this position for two terms. During this period, I organized the unions in South Indian Bank, Catholic Syrian Bank, Lakshmi Vilas Bank and also Union Bank in Tamil Nadu. In fact, in all these unions, I was the President.

---

Meanwhile, the SBT Employees Union, mainly operating in Kerala, requested me to guide them. There also, I was elected as their President.

Let me go back a little earlier. I am referring to the time when I was in Bombay. There were some unions around that time between the years 1955 and 1960. Even before this period, some unions were operating in foreign banks. However, in Punjab National Bank, Canara Bank and Syndicate Bank, the managements were harassing the employees and they were not organized in these banks. Still, the employees were making efforts here and there. However, I noted that in foreign banks, personal harassment of the staff was not there. But here also, the courage to adopt militant postures was absent.

In Bank of India, I must say the credit must be given to a dedicated Communist by name Com. M.G. Shirali for organizing the employees in the formative stages. Even though many employees were Congress minded, they held Com. Shirali in great esteem. Undoubtedly, he was the main force behind our movement. There were also other veterans in those years like Com. G.N. Trikannad of Bank of India, Com.

S.N. Nadkarni of Bank of Baroda and Com. Vashi of Bharath Bank who all moved as a team and built up not only their respective unions but also organized the employees in other banks.

I believe that broadly, the period must have been between 1946 and 1956. Shastri Award also came around that time. It was during the period of Shastri Tribunal, I had a very good opportunity to come into contact with senior leaders of AIBEA and also understood many works connected with the Tribunal. Every day, we all used to meet and prepare our cases, claims, massive collection of data, etc.

That great labour lawyer and Communist leader, Com. A.S.R. Chari, was our Advocate. The sacrifices he has made for the cause of bank employees, both physically and financially, were immense. Com. A.S.R. Chari took up our case before LAT and Bank Award Commission.

When the K.T. Desai Tribunal began functioning,

though I was in Coimbatore, Com. Prabhat Kar asked me to come to Bombay and I was continuously staying for weeks together in connection with the Tribunal work. Thereafter when the bipartite era began, I could not play much role. However, I remember Com. Prabhat Kar consulting me during the second bipartite discussions. I also remember appearing before another Tribunal in Bombay on a particular case dealing with payment of medical aid to permanent part-time employees and I won the case.

However, during the last several decades, I am intimately associated with the development of AIBEA in interior Tamil Nadu. We had organized successful strike actions on many occasions in pursuit of our demands in Karur Vysya Bank, Lakshmi Vilas Bank, Bank of Madura, Catholic Syrian Bank, Tamil Nadu Mercantile Bank, etc. I particularly recall the longest strike that ever took place in banking industry, namely, the 104 days strike in South Indian Bank Ltd. I had the privilege of assisting the formation and growth of District Associations in Salem, Trichy etc. During the period 1960 to 1970, many units were re-organised and revived. Thus, broadly speaking, I would say that the Tamil Nadu Bank Employees' Federation, in real meaning and content, became an organization covering the entire State due to the above mentioned activities.

**I consider my association with Com. Prabhat Kar and Com. H.L. Parvana as the most rewarding part of my trade union life.**

Both of them were a remarkable match and combination. Com. Prabhat Kar in intellectual caliber, assessment, acumen, sharpness, etc. was matchless. He used to say that it is very easy to start a strike, but it requires a lot of intelligence and tact when to call it off. Com. H.L. Parvana, I know, will attend to the minutest details of every matter. He is the author and originator of so many special allowances which sub-staff members are getting today. Com. Parvana encouraged me on so many occasions to lead a trade union way of life.

Between years 1954 and 1989, I have attended a

---

number of AIBEA Conferences. I was also elected as an Office-bearer of AIBEA in 1955, 1959, 1960 and in 1962.

Let me now come back to some of the modern trends. I believe that it is not possible to resist the current reforms in banking industry, the new economic policy and globalization. It is perfectly right that the AIBEA launched a principle opposition to these developments. But in the long run, our banks cannot compete with global institutions unless reforms and restructuring are allowed. We have many draw backs. Whoever rules this country, the new trends cannot be changed.

Even if the Left parties come to power, the reforms cannot be rejected in totality, but some of its negative trends affecting the working class can be stopped. Moreover, AIBEA, which launched a new campaign of education on these issues should not confine to banking industry only. We should analyse, educate and build up and bring out pamphlets about the reforms and its impact, both positive and negative, in all sectors. For this purpose, we should join hands with all the central trade unions.

I observed with keen interest the recent trends of the 4 unions coming together in banking industry, thanks to the initiative of AIBEA. I have no doubt that in the long run, this will be very rewarding. It is a positive step.

Regarding customer service, I have noted that in major centres, the negative trends are increasing. I believe that work load is less and staffs are surplus in metro centres compared to the rural places. I also observed that wherever the load is heavy, customer relations also are good. Bank customers sincerely appreciate an employee with greater work load. Punctuality again is a matter of complaint by only some sections of customers in metro centres, but it is not a big issue everywhere. In customer service also, we should be imaginative than simply following impracticable guidelines from RBI.

I am basically a politically minded trade union worker. It was politics that prompted me to work for the movement. In 1942, i.e. 6 years before I joined the

Bank of India, during student's time, I was a member of the Students Congress, then Praja Mandal Congress and thereafter the Congress Socialist Party and then Socialist Party. It was at Bombay in 1948, I became a member of the Communist Party of India. Till today, I continue as such. We comrades never approached or asked members to join politics. Our movement came without being approached by any political party including the CPI. Our belief and faith in the CPI gave us a motivation to work for others and thus we all plunged into the trade union movement under the banner of AIBEA.

I can never forget one ordinary, very simple dressed comrade by name Naresh Paul in this connection. He built up the party structure slowly and steadfastly. With a cloth bag over his shoulder, he used to visit various centres. There, he used to contact one or two comrades, discuss with them trade union, its immediate purpose way of life and vision, the need for a dogma, the necessity for a motivation and finally recruit us as member of the CPI.

What can I say on the occasion of the Golden Jubilee of AIBEA? It is a wonderful movement operating in a very important industry. There were no middle-class educated people among the workers before AIBEA was born.

**The inherent strength of AIBEA is its democratic character.** It is always continuously alert and registers victory. Every few years, new social conditions surface. AIBEA accordingly adjusts its approaches. Take for instance the introduction of Note Counting machine. At the moment, many have not understood the effect of these machines. Even leaders at bank-wise level have no proper comprehension about the impact of these machines, but later I am confident AIBEA will put an end to the negative consequences that these machines may generate.

Another trend I am now noticing: leaders do not know the problems of the staff at bank-wise levels. A big communication gap is developing. At bank level, many leaders are not working at the desk and attend on a full time basis the union work. This is the reason why they

---

have no proper idea about the problems of the employees. If these leaders start working in banks in counters, the whole atmosphere will indicate a change. If at all full time relief for union work is required, then our unions should pay the salary of the leaders who should not be obligated to the bank in this connection. The managements do not appreciate the role of full time leaders. Whenever any weakness develops amongst us, the casualty will be such full time relief facilities. I do not want to hurt anybody, but let me be frank on such matters. The Golden Jubilee of AIBEA is historically a very great occasion.

I have worked under this banner for nearly 47 years. Any leader or member will get inspired by the achievements of AIBEA before Tribunals or bipartite forums; we have continuously improved the living conditions of bank employees. The Sen Tribunal, for instance, created certain basics.

Likewise bipartite forums took collective bargaining to great heights.

In an organization with a history of 50 years, naturally some shortcomings might have been there. But they need not be underscored today. We have, on many occasions, overcome such defects. In future also, we shall overcome.

Our achievements are unparalleled. Many of us have survived brutal attacks by the management. Several of us have been victimized. But the organization has always grown.

### **The heritage of AIBEA is a great legacy.**

You cannot minimize it. Despite draw backs, we have developed. We should learn, adjust with new technologies and understand new social developments.

Today qualitative changes are taking place in banks. We should try to properly understand them. Historical perspective is needed. Leadership should be equipped with knowledge to face such challenges.

### **Trade union does not always mean rupees only.**

It is much more. There was a time when we wanted

Central Government pay scales. Thereafter, Central Government employees demanded bank pay scales. Now the private sector is offering tempting packages; where do we go from here.

Remember in those early days, we the old veterans, have lived with Rs. 95/- only in Bombay. Many days, our pockets will be empty. For union work, for union stationery, we used to contribute personally.

During Tribunal days, I recall the great hardship we all faced then. I will tell you before I conclude one poignant story. It was the period of Sastri Tribunal. On a particular day before the Tribunal, we had to submit our claim papers. Com.

G.G. Mehta and myself approached Justice Sastri for some adjournment. Com. Prabhat Kar was telephonically asked to reach Bombay without delay. He came empty handed. No papers, no stationery items, and no money.

We were four, namely, Com. G.N. Trikannad, Com. P.K. Menon, Com. Prabhat Kar and myself. We discussed the problem. We needed Rs. 5000/- urgently. Finally, we approached another veteran, Com. G.G. Dholakia, Vice President, Bank of India Staff Union for a loan from the union funds. We gave personal guarantees.

He gave the money. This was handed over to our Com. A.S.R. Chari for purchase of stationery, duplicating papers and for preparation of the plethora of documents.

The whole day, we all worked till mid night. At last at 11.30 P.M. on that day, all the submissions were ready. Our work was completed.

At midnight, we had no money even to eat. The last train to leave Churchgate was due to leave shortly.

Our leaders Com. Prabhat Kar, Com. P.K. Menon and Com. G.N. Trikannad and myself ran helter skelter to the railway station only to see the tail end red light of the last coach disappearing at the end of the platform.

You can just imagine our frustration and fatigue at that point of time.

I am telling you this story just to recapitulate one of

those wonderful moments of pleasure and pain which we all experienced in those days of cruel exploitation by the bankers.

**I would like the younger generation of today to compare it with the present day position.**

Let me conclude this interview with this story.

I am looking forward with great excitement to the honour of being invited to the great Golden Jubilee celebrations of AIBEA.

## ORGANISATIONAL NEWS- 2ND YOUTH CONVENTION OF AIBEA - A REPORT

The Second State Youth Meet of AIBEA was held at Thrissur on 7<sup>th</sup> January 2024 at Com Parvana Nagar, Thrissur concluded successfully with overwhelming participation of around 1000 comrades. We are sure the memories will linger on forever for all those who attended the meet.

Young comrades from all parts of the State from Badiyaduka in Kasargode to Parassala in Thiruvananthapuram representing all bank wise unions participated with great trade union spirit.

### **Vilambara Jatha (Publicity Procession)**

On 6<sup>th</sup> January 2024 (Saturday) at 5.30 pm, a Vilambara Jatha participated by hundreds of AIBEA comrades was held from CMS School. The procession culminated in front of Thrissur Corporation Office. A public meeting was held after the Procession was inaugurated by Com K S Krishna, President, AKBEF. Com Prasad Pareri, District Secretary, AIYF greeted. Com B Ramprakash, General Secretary, AKBEF addressed. Leaders of AKBEF, Com P Hemalatha, Com C Ananthakrishnan (Vice Presidents), Com C K Jayaprakash (Secretary), Com N K Ramadasan, Com Joseph Kuriakose (Assistant Secretaries) and Com P Jayaprakash (Treasurer) were present.

### **Flag Hoisting**

The ceremonial flag hoisting took place at 9.30 am by Com K S Krishna, President, AKBEF. Floral tributes were offered to Martyrs at Martyrs' column.

After the Swagtha Ganam (Welcome Song) by comrades of Thrissur, Com B Ramprakash, General Secretary invited the leaders to the stage amidst thunderous applause.

Com P L Lawrence, Chairman, Reception Committee welcomed the leaders and participants.

Com K S Krishna, President, AKBEF in his presidential address congratulated the comrades for their

participation. He cautioned the participants about the impending dangers and called upon the comrades to be in readiness for bitter struggles.

Com B Ramprakash, General Secretary, AKBEF presented the discussion note. He narrated the relevance of Youth Meet, role of trade unions, the hegemony of capitalist class and the support by the powers that be, attacks and challenges. He called upon the participants to deliberate on the issues.

Com K Rajan, Hon. Minister for Revenue in his wonderful inaugural address spoke about the role played by AIBEA in preserving the public sector - people oriented policies and called for the young participants to take the flag of AIBEA to greater heights. While preserving the same, he requested the Youth to engage with more vigour in the struggles for social justice.

Com C H Venkatachalam, General Secretary, AIBEA congratulated the participants for the mammoth participation. In his 60 minute address, he narrated how the government is slowly withdrawing from its role and giving thrust for privatisation. He asked the members to be ever vigilant and prepare for the fight against the retrograde policies of the government.

Com K Rajan and Com C H Venkatachalam were honoured by the youth leaders of the movement.

### **Participants' Session**

The session of the participants was steered by a presidium of young leaders of the movement led by Com A R Sujith Raju (CC Member AIBEA), Com Sandeep Narayan (Asst. Secretary, AKBEF), Com Sajeed Mohiyudeen (Asst. Secretary, AKBEF), Com M Remya (Asst. Secretary, AKBEF), Com S Pinky (Asst. Secretary, AKBEF), Com Santhosh Sebastian (CC Member, AIBEA) and Com Subin Babu (CC Member, AIBEA).

14 comrades each representing the District Committees and Bank wise Unions deliberated on the discussion paper.

Young comrades spoke on various topics with deep insight, a testimony to their dedication in the movement. Yuva Leaders addressed the participants Coms S Pinky (Kollam), T G Pradeep (Thrissur), A Harishankar Kartha and A Narayan (Alappuzha) were honoured for their outstanding contributions. Com K B Sreenath, who designed the logo for the meet was honoured by Com C H Venkatachalam.

Com C H Venkatachalam, General Secretary spoke in the participants session giving clarity on the doubts of the young comrades.

Com B Ramprakash replied to the deliberations in brief. The Conference concluded with a declaration by the youth pledging to take up the cause of common people, working class and bank employees.

The same was read out by Com Santhosh Sebastian. The youth, in unequivocal terms, proclaimed that they will work for people oriented banking policies and preserve public sector.

The day was memorable for the splendour and participation, for the loyalty and discipline, for eagerness and anticipation and for the commitment to unity.

The meet was historic because the participants were youngsters, that too comrades with less than ten years of service.

The Meet came to a conclusion with thanksgiving to the hosts - Comrades of Thrissur - amidst reverberating cheers and applause.

## NEWS FROM CTUS

### CTUs-SKM Call to Make Feb 16 Agitation a Grand Success

[The following is the text of the joint statement issued by the Joint Platform of Central Trade Unions (CTUs)/ Federations/ Associations and Samyukta Kisan Morcha (SKM) In support of the Industrial / Sectoral Strike and Grameen Bandh-16th February 2024 Tractor/Vehicle Parade at the district headquarters- 26th January, 2024

**The People's Parade Will Take Pledge to Protect and Strengthen the Secular Democratic Character of the Republic of India  
Appeal extended to all sections including Students, Youth, Women, Small Traders, Journalists, cultural activists etc.**

The Samyukta Kisan Morcha and the platform of CTUs and independent sectoral Federations /Associations appeal to all the like-minded organisations and movements of all sections of the people to extend support, join the campaigns and synchronise their struggles with the massive actions of the Industrial / Sectoral Strike and Grameen Bandh on 16th February 2024 against the anti-worker, anti-farmer and anti-national policies of the Union Government.

The CTUs, Federations/Associations has extended support to the call given by the SKM for a Tractor / Vehicle Parade at the district headquarters on 26th January, 2024 and we extend appeal to all to participate in this massive action. The massive parade of the people will take pledge to protect the secular democratic character of the Republic of India.

The joint appeal has been sent to all sections including students, youth, women, teachers, doctors, lawyers and other professionals, small traders, small and middle entrepreneurs, journalists, pensioners, the social movements and those in the field of art, culture literature. The appeal has stated that the joint,

coordinated and united massive actions will help to counter the heinous religious fanaticism and jingoism, to bring the real livelihood issues of the People back to the national agenda thus, rally the people to resist and decisively defeat the destructive –divisive - authoritarian the Corporate Communal Nexus that control the Union Government and replacing them with Pro-Worker, Pro-Farmer, Pro-People Policies.

In the context of the growing corporate, communal and authoritarian attack on the people under the Union Government, the larger unity of the people is inevitable to save the basic principles of Democracy, Federalism, Secularism and Socialism enshrined in the Constitution of India.

Hence, the request to all the secular and democratic forces to support this struggle to 'Save the People, Save the Democracy and Our Nation!'

From AIBEA:

**26 th Jan. 2024 : Wherever possible and feasible, our units can support the People's Parade.**

**16 th Feb. 2024: AIBEA will release our programme in due course as will be decided by our Office bearers.**

## NEWS & VIEWS ON BANKING

### GOVT PLANTS TO DIVEST IN SOME PSBS

The government is considering the divestment of 5-10 percent stake in public sector lenders in which currently holds over 80 per cent equity, says a report.

A detailed roadmap is expected to be firmed up soon, said people with knowledge of the matter. Government ownership exceeds 80 per cent in six state-run banks-Bank of India, Indian Overseas Bank, Punjab & Sind Bank, Bank of Maharashtra, Central Bank of India and Uco Bank.

The government is keen to take advantage of the sharp rally in share prices of public sector banks (PSBs) that are riding on much-improved financial performance and fundamentals.

The stake sale can be conducted through the offer for sale route for lenders that are not inclined toward a rights issue, said people aware of the deliberations. In case banks need capital, then a follow-on public offer can be explored the government will divest some stake and the lender will issue fresh equity in the same proportion.

“Banks will be submitting their capital raising plans, and based on those assessments, a roadmap may be drawn up for each lender,” said an official, adding that the timing of these issues will depend on market conditions and could spill over to the next fiscal year.

In the past year, the Nifty PSU Bank index has yielded 34 per cent against a 6.9 per cent rise in the Nifty Private Bank Index. The benchmark Nifty 5 was up 6.4 per cent over this period. Recently, the Nifty PSU Bank index rose 2.64 per cent, as the Nifty 50 dropped 82 points, or 0.42 percent, to close at 19,443.55.

A 10 per cent stake sale in the Bank of India, the biggest of the six, can fetch nearly Rs. 4,400 crore at current market value. The government owns 81.4 per cent in the bank.

The privatisation plans of the two state-run banks identified for this exercise will continue in parallel and will not be impacted by these small stake sales, said another official. “The privatisation plan for two PSBs can still be pursued if the government holding comes down by 5-10 (percentage points). There is no conflict between the two,” said another official.

The government is also looking to exit from IDBI Bank, now categorised as a private sector lender.

### Over Rs1 Lakh Crore Lying in Inoperative Bank Accounts on Way To Becoming Unclaimed Funds - Sucheta Dalal

The finance ministry informed Parliament of a surprising 28% increase in unclaimed deposits to Rs 42,270 crore on 31 March 2023 (against Rs32,934 crore during FY21-22). Get ready for an even more staggering truth: this figure of unclaimed deposits represents a mere quarter of the money that is locked away in 'inoperative' bank accounts.

A stupendous sum of nearly Rs1 lakh crore, by conservative estimates, representing the earnings of ordinary people is lying with banks under the head 'inoperative accounts'; while some of these may become operative, it represents money that is on the way to being classified as 'unclaimed funds'. Allow me to explain.

Information provided to Parliament shows that of the unclaimed deposits of Rs42,270 crore, only Rs6,087 crore were with private banks; public sector banks (PSBs) accounted for the bulk, at Rs36,185 crore. Moreover, only PSBs are subject to the Right to Information (RTI) Act.

Bank accounts are classified as 'unclaimed' when they have remained inoperative for at least 10 years; these are then transferred to the depositor education and awareness fund (DEAF) of the Reserve Bank of India (RBI). On the other hand, a bank account that is not operated for two years is termed 'inoperative' and there is a rather cumbersome process to get it activated again. Also, data about inoperative accounts is not publicly available.

So Aakash Goel, an engineer, management graduate and chartered financial analyst, filed an RTI application with department of financial services (DFS) of the Union finance ministry in August 2023, hoping to obtain comprehensive information on such accounts. DFS promptly transferred the application to RBI, which, in turn, forwarded it to 11 PSBs. All of them ignored the RTI query until Mr Goel filed a first appeal at the end of September 2023.

Then, too, the results were partial. Only 10 out of 12 banks responded. Indian Overseas Bank has yet to respond. State Bank of India (SBI), shockingly, claimed that it does not even collate this basic information – an answer that ought to receive special attention from the banking regulator.

### The questions Mr Goel asked were:

- a. Number of bank accounts which are inoperative as of 31 March 2022.
- b. Out of the above, the number of bank accounts which are classified as dormant/unclaimed deposits as of 31 March 2022.
- c. Total balance of bank accounts which are inoperative as of 31 March 2022.
- d. Out of above, the total balance of bank accounts which are classified as dormant/unclaimed deposits as of 31 March 2022.
- e. Number of bank accounts which are inoperative as of 31 March 2023.
- f. Out of above, number of bank accounts which are classified as dormant / unclaimed deposit as of 31 March 2023.
- g. Total balance of bank accounts which are inoperative as of 31 March 2023.
- h. Out of above, total balance of bank accounts which are classified as dormant / unclaimed deposits as of 31 March 2023.

### The replies are astonishing:

1. Canara Bank seems to have the highest unclaimed accounts at 1.40 crore and its inoperative accounts are 2.64 crore. It had Rs12,451 crore in these accounts at the end of March 2023, which is the lowest multiplier of 2.1.4
2. P&S Bank has the lowest unclaimed accounts at 12.86 lakh and inoperative accounts are at 48.15 lakh. The amount in inoperative accounts is Rs 1, 823 crore at the end of March 2023, which is 2.6 times.
3. BoB had 75.86 lakh unclaimed accounts, while the inoperative ones are 5.64 crore accounts. The amount blocked at end of March 2023 is Rs 18, 055 crore which is 4.3 times.
4. Central Bank admitted to 27.75 lakh unclaimed accounts, while inoperative ones were 1.59 crore accounts. The amount blocked in inoperative accounts was at a surprising low at Rs7,247 crore at end of March 2023.
5. UCO Bank said it had 15.12 lakh unclaimed accounts, but inoperative accounts were 1.52 crore, the money in those accounts was even lower at Rs5,433 crore at the end of March 2023
6. Indian Bank has provided some surprising numbers. It claims 10.81 lakh unclaimed accounts, while inoperative ones are a shocking 2.63 crore. The money blocked is Rs9,698 crore in such inoperative accounts

at the end of March 2023, which is 32.1 times.

7. Bank of Maharashtra is another major outlier. It has 4.29 lakh unclaimed accounts and 56.44 lakh inoperative accounts at the end of 31 March 2023. The money blocked in inoperative accounts, however, is Rs2,811 crore which is 57.4 time multiple.

8. Punjab National Bank admits to 1.24 crore unclaimed accounts and 4.37 crore inoperative accounts at end of FY22-23. The money blocked in such inoperative accounts is Rs14,606 crore a 2.2 time multiple despite such large numbers

9. Bank of India has 92.01 lakh unclaimed accounts and 5.43 crore inoperative accounts at end of FY22-23. The money in inoperative accounts is Rs12,261 crore, a multiple of 4 times.

10. Union Bank of India had 7.25 crore inoperative accounts, which had Rs18,842 crore in them at the end of FY22-23. A multiple of 4.9. It strangely did not provide information on unclaimed accounts, claiming it was unavailable, although UDAGM ought to have this and even more granular details.

11. SBI, by far the biggest PSB in India, provided a typically arrogant response. It claimed that it does not bother to compile centralised information on the number of inoperative accounts and, even if it had them, that would be confidential information.

Mr Goel, who devotes a great deal of time and effort to helping people, points out that, although RBI set up UDAGM (unclaimed deposits gateway to access information), a new portal to centralise streamline recovery of unclaimed deposits, this provides no information on inoperative accounts. (Read: RBI Launches UDAGM - Centralised Web Portal for Searching Unclaimed Deposits Across Banks).

UDAGM itself was only created after senior counsel Prashant Bhushan helped me file a petition in the Supreme Court (SC) on unclaimed money rightfully belonging to depositors lying unclaimed (Unclaimed Deposits: SC Allows Prashant Bhushan To File a Rejoinder on PIL Seeking Steps To Inform Legal Heirs). In response, RBI informed SC that it was setting up a centralised portal that has recently become operational.

At an annual death rate of 0.7%, we have 90 lakh people passing away every year. RBI's own data shows that 2.5 crore bank accounts become inoperative every year in PSBs alone. It would appear that most of the money lying in unclaimed accounts belongs to people

due to litigation that goes on for decades. The fact is that there has been no effort to provide access to this information, even to academics and data science experts, to find ways to return gigantic sums of money to the rightful owners.

It is pertinent to mention that the late Arun Jaitley, as finance minister, was the first to draw attention to dormant funds lying with banks in his Budget speech of 2014. He had approved the setting up of a committee under the chairmanship of the deputy governor, RBI, to examine unclaimed amount remaining in PPF (public provident fund), post-office savings schemes, etc., and recommend how this amount can be used to protect and further the financial interest of the senior citizens. (Read:<https://pib.gov.in/newsite/PrintRelease.aspx?relid=109290>).

It is strange that nothing further has happened in this regard, and we have had to move the SC with a public interest litigation (PIL) to draw attention to these dormant funds. Small efforts such as the '100 days 100 pays' campaign to refund money have fetched only a small success, with just Rs 5,729 crore being returned (Read: Banks Transferred Unclaimed Deposits Worth Rs1.44 Lakh Crore to DEA Fund in 5 Years; Received Rs5,729 Crore for Refunding to Claimant-depositors: Govt). A lot more needs to be done, and it cannot stop with bank funds alone.

With Mr Jaitley's protégé Nirmala Sitharaman, as the finance minister, it would be only fitting that this government takes on the challenge of accounting for people's privately earned income and returning it to their rightful owners before we head into the general elections.

Courtesy: Money Life

## DAYLIGHT ROBBERY

Reliance Communications, an Anil Ambani Company with an outstanding debt of Rs. 47,251 cr has been taken over by Reliance Projects & Property Management Services Ltd., a wholly - owned subsidiary of Mukesh Ambani through Insolvency & Bankruptcy Board process at the cost Rs455.92 cr. The amount is less than 1% of total debt.

Insolvency and Bankruptcy process is being claimed and hailed as a game-changer for recovering bank dues but in effect has proved to be an escape route for corporates who are looting the Banks. This is called day light robbery!

Remember, this loan was earlier declared as a fraud account by SBI based on the forensic audit conducted over the affairs of RCom. Jio subsidiary backed out from taking over thru resolution process. SBI later withdrew its declaration of fraud account.

So it is not the question of failure of IBC codes alone but also an example of how the whole process was bent and moulded to favour this group.

The **National Company Law Tribunal** ("NCLT"), Mumbai Bench, comprising of **Justice Virendrasingh G. Bisht (Retd.)** (Judicial Member) and **Shri Prabhat Kumar** (Technical Member), has approved the Resolution Plan submitted by **Reliance Projects & Property Management Services Ltd.** (wholly owned subsidiary of Mr. Mukesh Ambani promoted Reliance Industries Ltd.) for **Reliance Communications Infrastructure Ltd.**, which is a subsidiary of Reliance Communications Ltd. previously being run by Anil Ambani.

The Resolution Plan is valued at **Rs. 455.9 Crores**, while the total admitted claims against the Corporate Debtor amounts to **Rs. 47,251 Crores**.

## केन्द्रीय ट्रेड यूनियन की खबरें

संयुक्त प्रेस वक्तव्य १७.०१.२०२४

नई दिल्ली की प्रेस कॉन्फ्रेंस में संयुक्त किसान मोर्चा (एस के एम) और सेंट्रल ट्रेड यूनियनों (सीटीयू) /फेडरेशनों /एसोसिएशनों के संयुक्त मंच द्वारा संयुक्त प्रेस वक्तव्य जारी किया गया।

एसकेएम और सीटीयू ने १६ फरवरी २०२४ को केंद्र सरकार की मजदूर विरोधी, किसान विरोधी और राष्ट्र विरोधी विनाशकारी नीतियों के खिलाफ औद्योगिक/क्षेत्रीय हड़ताल और ग्रामीण बंद के साथ-साथ बड़े पैमाने पर देशव्यापी लामबंदी का आह्वान किया है।

संयुक्त किसान मोर्चा और केंद्रीय ट्रेड यूनियनों / फेडरेशनों / एसोसिएशनों के संयुक्त मंच ने २४ अगस्त २०२३ को नई दिल्ली में श्रमिकों और किसानों के पहले संयुक्त अखिल भारतीय सम्मेलन द्वारा बुलाए गए संयुक्त और स्वतंत्र अभियान और कार्यों की समीक्षा के लिए कई बैठकें कीं।

एसकेएम और सीटीयू ने सत्तारूढ़ कॉरपोरेट सांप्रदायिक गठजोड़ के मौजूदा घटनाक्रम पर चिंता व्यक्त की, जिसमें बेशर्मी से राष्ट्रीय संपत्ति और वित्त को मुट्ठी भर निजी कॉरपोरेटों को सौंपा जा रहा है और भारतीय लोकतंत्र के सभी संस्थानों को पंगु बना दिया गया है तथा उन पर कब्जा किया जा रहा है है।

यह सरकार समग्र रूप से मेहनतकश लोगों के जीवन और आजीविका पर लगातार बर्बर हमले कर रही है और विभिन्न कानूनों, कार्यकारी आदेशों और नीतिगत अभियानों के माध्यम से आक्रामक रूप से श्रमिक-विरोधी, किसान-विरोधी और जन-विरोधी कदम उठा रही है। यह संवैधानिक रूप से चुनी हुई राज्य सरकारों के अधिकारों को नकार रही है। यह लोगों के विभिन्न वर्गों के सभी लोकतांत्रिक दावों और असहमति की सभी आवाजों को दबा रही है। यह राजव्यवस्था और संवैधानिक संस्थाओं का सांप्रदायिकरण करने, प्रशासनिक प्राधिकारियों और एजेंसियों का पूरी तरह से दुरुपयोग करने की खतरनाक योजना को जारी रखे हुए है। केंद्र सरकार लगातार मीडिया की स्वतंत्रता पर हमला कर रही है और यौन उत्पीड़न के पीड़ितों के आरोपी अपराधियों को बेशर्मी से बचा रही है, जिससे कानून और व्यवस्था पर लोगों का भरोसा कम हो रहा है।

हमने देखा है कि श्रमिकों और किसानों के विभिन्न वर्ग और जनता के अन्य वर्ग पहले से ही केंद्र सरकार की विनाशकारी नीतियों के खिलाफ कई मोर्चों पर संघर्ष कर रहे हैं। इस पृष्ठभूमि में एसकेएम और सीटीयू ने लोगों के बीच सघन अभियान और उपरोक्त मांगें पूरी होने तक तीव्र संघर्ष के माध्यम से सांप्रदायिक कॉर्पोरेट गठजोड़ का मुकाबला करने और उसे हराने के लिए एकजुट होकर ऐतिहासिक जिम्मेदारी लेने का संकल्प दोहराया।

इस दिशा में, नवंबर २०२० से आयोजित की जा रही संयुक्त और

समन्वित कार्रवाइयों को जारी रखते हुए, केंद्रीय ट्रेड यूनियनों/ फेडरेशनों/एसोसिएशनों और एसकेएम का संयुक्त मंच संयुक्त रूप से जमीनी स्तर पर कार्रवाई कर रहा है।

सीटीयू, फेडरेशन/एसोसिएशन २६ जनवरी, २०२४ को जिला मुख्यालयों पर ट्रैक्टर/वाहन परेड के लिए एसकेएम द्वारा पहले ही दिए गए आह्वान का समर्थन करते हैं। मजदूर और किसान संयुक्त रूप से हैंडबिल / पेंफलेट वितरित करने, मांग पत्र वितरित करने और संघर्षों में बड़े पैमाने पर भागीदारी सुनिश्चित करने के लिए भारत भर के सभी गांवों में १० से २० जनवरी २०२४ तक घर-घर जाकर जन जागरण अभियान चला रहे हैं।

ये सभी जन-संपर्क (सामूहिक संपर्क) गतिविधियां कॉर्पोरेट सांप्रदायिक सांठगांठ के साथ अपनाई जा रही श्रमिक-विरोधी, किसान-विरोधी, राष्ट्र-विरोधी नीतियों के खिलाफ देशव्यापी लामबंदी करने में सहायक होंगी। इसलिए-

- एसकेएम और सीटीयू/फेडरेशनों/एसोसिएशनों ने केंद्र सरकार की मजदूर-विरोधी, किसान-विरोधी और राष्ट्र-विरोधी नीतियों के खिलाफ १६ फरवरी २०२४ को औद्योगिक/क्षेत्रीय हड़ताल और ग्रामीण बंद के साथ-साथ विभिन्न स्तरों पर देशव्यापी बड़े पैमाने पर लामबंदी का आह्वान किया है।
- हड़ताल सहित बहुत से सैक्टरों में आंदोलन और संघर्ष चल रहे हैं। हम उनसे अनुरोध करते हैं कि वे एसकेएम और सीटीयू द्वारा एकजुट होकर अपनाए गए १६ फरवरी के राष्ट्रव्यापी कार्यक्रम के साथ अपने आंदोलन को समन्वित करें।
- हम छात्रों, युवाओं, शिक्षकों, महिलाओं, सामाजिक आंदोलनों और कला, संस्कृति, साहित्य के क्षेत्र के सभी समान विचारधारा वाले आंदोलनों से अपील करते हैं कि वे संयुक्त किसान मोर्चा तथा सीटीयू/फेडरेशनों/एसोसिएशनों के संयुक्त अभियानों और १६ फरवरी को होने वाले कार्यक्रमों को समर्थन दें।
- कॉर्पोरेट व सांप्रदायिक गठजोड़ की विनाशकारी, विभाजनकारी और अथारीटेरियन नीति-शासन का विरोध करने और निर्णायक रूप से हराने का और उसके स्थान पर श्रमिक-समर्थक, किसान-समर्थक, जन-समर्थक नीतियां लागू करने का आह्वान करता है।
- गारंटीशुदा खरीद के साथ सभी फसलों के लिए एमएसपी@सी२+५०% की मांग, अजय मिश्रा टेनी को बर्खास्त करने और उन पर मामला दर्ज करने, ऋणग्रस्तता से मुक्ति के लिए छोटे और मध्यम किसान परिवारों को व्यापक ऋण माफी का आह्वान, श्रमिकों के लिए न्यूनतम वेतन २६,०००/- रुपये प्रति माह, ४ श्रम संहिताओं को निरस्त करना, आईपीसी/सीआरपीसी में किए गए कठोर संशोधनों को निरस्त करना, मौलिक अधिकार

के रूप में रोजगार की गारंटी, रेलवे, रक्षा, बिजली, कोयला, तेल इस्पात, दूरसंचार, डाक, परिवहन, हवाई अड्डे, बंदरगाह और गोदी, बैंक, बीमा आदि सहित सार्वजनिक उपक्रमों का कोई निजीकरण नहीं, शिक्षा और स्वास्थ्य का निजीकरण नहीं, नौकरियों का कोई अनुबंधीकरण नहीं, निश्चित अवधि के रोजगार को खत्म करना, प्रति व्यक्ति प्रति वर्ष २०० दिनों के काम और ६००/- रुपए दैनिक वेतन के साथ मनरेगा को मजबूत करना, पुरानी पेंशन योजना को बहाल करना, संगठित व असंगठित अर्थव्यवस्था में सभी को पेंशन और सामाजिक सुरक्षा, नए शुरू किए गए बीएनएस की धारा १०४ को खत्म करना, निर्माण श्रमिक कल्याण बोर्ड की तर्ज पर असंगठित श्रमिकों की सभी श्रेणियों के लिए कल्याण बोर्ड, अन्य बातों के अलावा एल एआरआर अधिनियम २०१३ (भूमि अधिग्रहण, पुनर्वास और पुनर्स्थापन में उचित मुआवजा और पारदर्शिता का अधिकार अधिनियम, २०१३) को लागू करें। उपरोक्त सभी मांगों के पूरा होने तक संघर्ष जारी रखें और तेज करें।

- लोगों की आजीविका के वास्तविक मुद्दों को राष्ट्रीय एजेंडे में वापस लाने के लिए जघन्य धार्मिक कट्टरता और अंधराष्ट्रवाद का मुकाबला करें।
- भारत के संविधान में निहित लोकतंत्र, फैडरैलिज्म, धर्मनिरपेक्षता और समाजवाद के मूल सिद्धांतों की रक्षा करें।

हम श्रमिकों, किसानों, कृषि श्रमिकों, महिलाओं, युवाओं, छात्रों, शिक्षकों, अधिवक्ताओं, नागरिक समाज और अन्य सभी वर्गों से आह्वान करते हैं कि वे जन-विरोधी, राष्ट्र-विरोधी, अथारीटेरियन नीति-शासन का विरोध करने और उसे हराने के लिए इस व्यापक जन कार्रवाई में शामिल हों।

हम सभी धर्मनिरपेक्ष और लोकतांत्रिक ताकतों को अनुरोध करते हैं कि वह लोकतंत्र को, जनता और देश को बचाने के लिए इस संघर्ष का समर्थन करें।

**संयुक्त किसान मोर्चा और केंद्रीय ट्रेड यूनियनों / फेडरेशनों / एसोसिएशनों द्वारा संयुक्त रूप से जारी की गई प्रैस विज्ञप्ति।**

## अभिमत

### साथी एच एल परवाना - एक महान प्रेरक

एआईबीईए के पूर्व उपाध्यक्ष  
साथी पी.एस. सुंदरेशन द्वारा

यह साथी एच.एल. परवाना की जीवनी पर उनकी जन्म शताब्दी (३.११.१९२३ से ३.११.२०२३) के अवसर पर लिखा गया लेख नहीं है। उनके जीवन और समय के बारे में कई प्रकाशन आ चुके हैं। मैंने यह काम अपने हाथ में लिया, क्योंकि मुझे यह देखकर आश्चर्य हुआ कि हर किसी ने, हर जगह साथी एच.एल. परवाना के बारे में सुना है, हालांकि हमारे ९५५ से अधिक साथियों ने न तो उन्हें देखा था और न ही उनके व्याख्यान सुने थे क्योंकि ४८ साल पहले १८.४.१९७५ को उनका निधन हो गया था। अब भी वह चुम्बक की तरह कर्मचारियों की वर्तमान पीढ़ी को अपनी ओर खींचते हैं। इसमें कोई आश्चर्य नहीं कि एआईबीईए के महामंत्री ने उपर्युक्त रूप से साथी परवाना को एक बहुमूल्य साथी के रूप में वर्णित किया।

वह अपने पास आने वाले किसी भी व्यक्ति को प्रेरित करने में सक्षम थे। किसी व्यक्ति को प्रेरित करने का अर्थ होगा, उस व्यक्ति को किसी राष्ट्र का स्वतंत्रता संग्राम, गुलामी का उन्मूलन, महिलाओं की मुक्ति, चंद्रमा तक पहुंचना आदि जैसे उद्देश्य को प्राप्त करने के लिए शिक्षित करना, उत्साहित करना, प्रोत्साहित करना और ऊर्जावान बनाना।

साथी परवाना ने अपने व्यक्तिगत अनुभव से सीखते हुए महसूस किया कि नियोक्ताओं द्वारा श्रम के शोषण का उन्मूलन बैंक कर्मचारियों के लिए लक्ष्य होना चाहिए और वह लक्ष्य अपने आप में बैंक कर्मचारियों और उनके परिवार के लिए बेहतर सभ्य जीवन स्तर सुनिश्चित करेगा।

अनेक लोगों के असीम संघर्षों और बलिदानों से इस स्वप्न लक्ष्य का बीज आज एक विशाल वृक्ष बन गया है, जिसकी छाया में, हम भारत के बैंक कर्मचारी, पिछले ७७ वर्षों से, बर्बर शोषण के दिनों से रह रहे हैं, जब हम सप्ताह में ६ दिन, बिना किसी आजीविका सुरक्षा के १२ से १५ घंटे काम करते थे, अब हमारी यूनियनें प्रतिदिन ७ घंटे पर ५ दिन कार्य के लिए बातचीत कर रही है, साल में लगभग ८ महीने के लिए और अन्य ४ महीने परिवार के सदस्यों के साथ आराम के लिए रख रही हैं।

इस नियति को बदलने की कीमत विनाशकारी थी। संघर्षों, हड़तालों और बलिदानों के अलावा, कई महान, प्रतिबद्ध साथियों ने हमारे बेहतर भविष्य के लिए संघर्ष करने के लिए खुद को पूरी तरह समर्पित कर दिया। उन सबके बीच, साथी परवाना हमारे बीच से चले जाने के ४८ साल बाद भी प्रभावशाली और गगनचुंबी स्थान पर खड़े हैं, क्योंकि वह अन्य पीड़ित सहकर्मियों और साथियों की खातिर अपनी निजी सुख-सुविधा की सेवा और त्याग की प्रतिमूर्ति थे।

जब नियोक्ता गलत हुए तो उन्होंने उन्हें चुनौती दी। उन्होंने शादी करने से इंकार कर दिया, क्योंकि उनका कहना था कि जब उनके पास खुद एक व्यक्ति की सामान्य जरूरतें नहीं हैं, तो वह किसी से शादी कैसे कर सकते हैं और उसे एक सभ्य विवाहित पारिवारिक जोवन के सभी साधन प्रदान कर सकते हैं।

१० साल की लंबी अदालती लड़ाई के बाद जब सर्वोच्च न्यायपालिका ने उन्हें नौकरी पर बहाल किया, तो उन्होंने कहा, अब वह शाखा में कैसे जा सकते हैं और सुबह १०:०० बजे से शाम ७:०० बजे तक काम कर सकते हैं, न्याय कर सकते हैं और अपना वेतन निकाल सकते हैं,

जबकि एआईबीईए कार्यालय में ही उन्हें एक पूर्णकालिक कर्मचारी के रूप में हर दिन १२ घंटे काम करना पड़ता था, कितनी जांच और अदालत में पेशियां लंबित थीं, कितने नए क्षेत्रों को संगठित करना था, उत्पीड़न के कितने व्यक्तिगत मामले लड़े जाने थे, इस प्रकार उन्होंने तर्क प्रस्तुत किया और बहाली के आदेश को अस्वीकार कर दिया, रात और दिन यूनिशन कार्यालय में ही काम किया, जब तक कि उनका कमजोर नाजुक शरीर और अधिक भार नहीं उठा सका।

इस प्रकार, अपने शब्दों, आचरण और कार्यों से उन्होंने अपने आसपास के साथियों को प्रेरित किया। ये वो दिन थे (मोटे तौर पर १९५०-७५) जब बैंकर हमारा विरोध करते थे, शासक विरोधी थे, न्यायपालिका हम पर नाराज थी, विधान सभायें अधिक से अधिक श्रम-विरोधी कामगार-विरोधी अधिनियम पारित करने में व्यस्त थी, और कार्यकारियों को देरी करने और हमारे वैध अधिकारों से वंचित करने में आनंद आता था और बल्कि पूंजीपतियों से मिली हुई थी।

ऐसी स्थिति में, एक प्रकाशस्तंभ की तरह, साथी परवाना खड़े हुए और चारों ओर अपने उज्ज्वल ज्ञान का प्रकाश डाला, अथक रूप से दौरे किए, व्याख्यान दिए और लिखा, और इस प्रकार हमारे आंदोलन को एकजुट, मजबूत और संघर्ष करने के लिए तैयार रखा। हर राज्य में उनके पास कर्मठ कार्यकर्ताओं की कोर टीम थी। वे सभी उनकी प्रेरित शक्तियां थी।

शुरुआती दिनों में, बिजली बोर्ड के कर्मचारी, पत्रकार और अखबार के कर्मचारी, कपड़ा मिल के कर्मचारी, सभी उनके पास आते थे, उनका मार्गदर्शन लेते थे, संघर्ष शुरू करते थे और जीत हासिल करते थे। उनकी पूर्णकालिक सेवाओं के लिए कई लुभावने प्रस्ताव आए। लेकिन, वे उन पर हँसे, उन्हें बैंक कर्मचारियों और एआईबीईए के प्रति अपने स्वाभाविक, अंतर्निहित और सहज प्यार, संबंधों और निष्ठा के बारे में बताया और कभी भी अपनी कुर्सी से नहीं उठे। लेकिन उन्होंने उन सभी का काम किया, मदद की और मार्गदर्शन किया। इससे अपने आप में दिल्ली के पूरे ट्रेड यूनिशन क्षेत्र को प्रेरित किया।

जिस दिन उनका निधन हुआ और उनके शव को जुलूस में निकाला गया, ३ किमी लंबे चांदनी चौक के दोनों तरफ की सभी दुकानें, स्टोर, कार्यालय बंद थे। सभी दुकानों और स्टोर के कर्मचारी बाहर निकलकर आए और अंतिम संस्कार जुलूस में शामिल हुए। बाद में पता चला कि, परवाना सालों तक चुपचाप सभी दुकानों पर जाते थे और मालिकों से असंगठित दुकान कामगारों के लिए बेहतर वेतन और आजीविका सुरक्षा की मांग करता करते थे।

इस प्रकार उन्होंने अपने व्यवहार, सौम्य शब्दों और हस्तक्षेप से सभी को प्रेरित किया। उनके निधन के अगले दिन सभी प्रमुख समाचार पत्र नहीं निकल सके, क्योंकि सभी समाचार पत्र कार्यकर्ता और पत्रकार, साथी परवाना के अंतिम संस्कार जुलूस में शामिल हुए।

बैंकों के राष्ट्रीयकरण की मांग को लेकर उन्होंने सांसदों, संगोष्ठियों,

शोध संस्थानों के बीच बेहद शिक्षाप्रद अभियान चलाया था और कई लेख तैयार किए थे। उनकी गहरी प्रतिबद्धताओं ने संपूर्ण भारत में कई साथियों को प्रेरित, उत्साहित और उत्तेजित किया।

१९६८ और १९६९ के आसपास सार्वजनिक और संगठनात्मक क्षेत्र में जो जोश पैदा हुआ, वह मुख्य रूप से हमारे कार्यकर्ताओं और जनता के लिए उनके प्रेरक कदमों के कारण था।

२० जुलाई १९६९ को प्रधानमंत्री आवास तक उनके द्वारा की गई विशाल पदयात्रा एक अविस्मरणीय घटना है। जिस तरह से उन्होंने उस दिन श्रीमती इंदिरा गांधी से बात की, वह उनके सभी प्रेरक आकर्षणों में सर्वोच्च था, जिसके परिणामस्वरूप अंततः कामगार निदेशक की अवधारणा हमारे बैंकिंग उद्योग में एक वास्तविकता बन गई।

उनके जीवन के कई किस्से और प्रेरक प्रसंग पहले ही व्यापक रूप से प्रकाशित हो चुके हैं। मैं उन्हें यहां नहीं दोहरा रहा हूँ। लेकिन सभी उनके चरित्र और विचारों में एक निरंतर विशेषता को प्रकट करते हैं। गरीबों, असंगठित और शोषित कामगारों के प्रति उनकी असीम चिंता थी।

उनका तर्क था कि वे ही राष्ट्र की संपत्ति के असली निर्माता हैं। अकेले अमीरों का धन कुछ भी पैदा नहीं कर सकता। वस्तुतः अमीरों की संपत्ति या पूंजी स्वयं श्रमिकों द्वारा ही निर्मित या उत्पादित होती थी। हो सकता है कि यह तथाकथित अमीरों को विरासत में मिला हो या अतीत में जबरन हासिल किया गया हो। इस प्रकार, धीरे-धीरे समाज में दो वर्ग उभरे, अमीर और गरीब।

अब वंचित श्रमिकों को अपने लिए, अपने बच्चों के लिए बेहतर जीवन हासिल करने के लिए और उनकी शिक्षा के लिए एकजुट होकर संघर्ष करना होगा। इस प्रकार, एक नये सुसंगठित समाज का उदय होना था। ट्रेड यूनिशनवाद गरीबों और अमीरों की इस लड़ाई को जीतने के लिए इस्तेमाल किया जाने वाला साधन और उपकरण है। इस लड़ाई को जीतने से सक्षम, सशक्त और प्रबुद्ध लोगों का एक नया राष्ट्र उभरेगा।

ऐसे सुंदर सौम्य कोमल शब्दों में साथी परवाना प्रत्येक राज्य में युवा कार्यकर्ताओं के छोटे समूहों को शिक्षित करते थे। इस प्रकार, पूरे भारत में साथियों के समूह उभरे और उनमें से विभिन्न राज्यों से प्रतिष्ठित नेता उभरे और बैंकवार और राज्यवार संगठन बनाए। उनकी प्रेरक भावना के परिणामस्वरूप एआईबीईए की विशाल संरचना आज इस रूप में उभर कर सामने आई है।

इस प्रकार, उन्होंने उन दिनों दीर्घकालिक दृष्टिकोण को ध्यान में रखते हुए हमें सिखाया कि एआईबीईए को क्या करना चाहिए। कर्मचारियों के लिए बेहतर जीवन स्तर सुनिश्चित करना और यह सुनिश्चित करना कि लोगों के बेहतर जीवन के लिए महत्वपूर्ण बैंकिंग उद्योग का स्वामित्व लोगों के पास हो।

जिस उद्देश्य के लिए उन्होंने हमें प्रेरित किया, वह बैंक राष्ट्रीयकरण के एक अधिनियम और वास्तविकता बनने के बमुश्किल ३ साल बाद १९७३ के आसपास अपने सभी पहलुओं में सामने आया।

१९७३ में एआईबीईए के चेन्नई सम्मेलन के दौरान, उन्होंने ऋण वितरण, वसूली, बट्टे खाते में डालने, ऋण की गलत दिशा, नौकरशाही हस्तक्षेप, सहयोग और भ्रष्टाचार आदि के क्षेत्र में, उद्योग के भीतर पनपने लगी हर नकारात्मक प्रवृत्ति के बारे में चेतावनी दी और सावधान किया।

हमारे सदस्यों की वर्तमान पीढ़ी को यह महसूस करना चाहिए कि एआईबीईए के नेतृत्व द्वारा आयोजित सभी राष्ट्रीय स्वास्थ्य अभियान मोर्चा, संघर्ष और हड़ताल, बैठक, सम्मेलन, आभासी संगोष्ठियां आदि सभी हमारे उद्योग के सार्वजनिक क्षेत्र के चरित्र को संरक्षित करने के महान प्रयासों का हिस्सा है, जैसी कि साथी परवाना ने परिकल्पना की थी।

इस प्रकार, उनके हमें छोड़ने के ४८ साल बाद भी उनकी प्रेरक भावना कायम और व्याप्त है।

उनके द्वारा बोए गए 'बैंकिंग देशभक्ति' के बीज को सावधानीपूर्वक विकसित और पोषित किया गया है। एआईबीईए की सभी गतिविधियों को इसी नजरिए से समझा जाना चाहिए।

**इस प्रकार, साथी परवाना ने उन दिनों हमें ट्रेड यूनियन आंदोलन के दोहरे उद्देश्य सिखाये।**

१. श्रमिक और उसके परिवार के जीवन का समृद्धिकरण और समाज को एकाधिकार पूंजी और उसके शातिर लालच से मुक्त करने के लिए श्रम की एकजुट शक्ति का उपयोग करना।

उनकी स्मृति में सबसे अच्छा स्मारक, जो हम उनके जन्म शताब्दी वर्ष पर बना सकते हैं, अधिक संघर्षों, अधिक सदस्यता, अधिक कैडर निर्माण और सभी की अधिक से अधिक भागीदारी के माध्यम से एआईबीईए को मजबूत करना।

## Facility of Guest House of PNB Employees Union, Mumbai

PNB Employees Union, Mumbai have launched their Guest House for the benefit of their members who come to Mumbai for medical treatment, official work, rest and recuperation, etc.

Their Guest House, named after our beloved leader Com D.P. Chadha, former President of AIBEA and former General Secretary of AIPNBEF, is housed in a flat situated in Tilak Nagar, Chembur. It is a well-furnished flat with all conveniences and amenities.

Chembur is a well-known locality in Mumbai. This place is reachable in around 30 minutes by car from airport and Dadar Railway station.

The charges are Rs. 1000 per day. PNB Employees Union has informed us that besides PNB employees, this Guest House facility can be availed by other bank employees also.

Contact person : Com. Anand Shinde – 98 330 80 406.  
Com. Anil Prabhu, Gen. Secretary, PNB Emp. Union – 98212 27337

Our units and members can take note of this facility of Guest House in Mumbai for their requirement of stay.

## 12<sup>TH</sup> BIPARTITE SETTLEMENT

Core Committee meeting with workmen unions was held on January 9, 2024 and with officers associations on Jan 11, 2024. Meeting with Negotiating Committee was held on Jan 12. The discussion with IBA continued and concluded by midnight and the cost sheet allocating the agreed quantum to various components was signed. Ex gratia for pensioners has also been decided. Shortly IBA and UFBU will meet to complete the signing of the settlement. Thereafter all details will be given by UFBU. Units are requested to wait.



## उठो वतन के नौजवाँ

मुहम्मद जनीफ अंसारी 'गाजी'

उप-सभापति, यूनिजन बैंक स्टाफ एसोसिएसन, पश्चिम बंगाल

उठो वतन के नौजवाँ उठो ..... खोये हुए हो तुम कहाँ उठो  
तुम्हें पुकरता यह जहाँ,  
तुम्हें पुकारती धरती माँ।  
देश बचाने को जुल्म मिटाने को,  
बनाकर अपना कारवाँ उठो ॥

उठो वतन के नौजवाँ उठो ..... खोये हुए हो तुम कहाँ उठो  
मिटा दो उनकी हस्तियाँ,  
जला रहे हैं जो बस्तियाँ  
डरा रहे हैं अवाम को,  
उनके खिलाफ करो बयाँ उठो ॥

उठो वतन के नौजवाँ उठो ..... खोये हुए हो तुम कहाँ उठो  
पहलवान बेटियों का अपमान किया,  
सरकार ने उसे ही सम्मान दिया।  
फिर लम्बा लम्बा बयान दिया  
बनके उन बेटियों की पहचान उठो ॥

उठो वतन के नौजवाँ उठो ..... खोये हुए हो तुम कहाँ उठो  
झूठ बोलता आली जनाब है,  
जवाब इसका सिर्फ़ इन्कलाब है  
क्यादत करो आगे बढ़ो,  
अवाम साथ है मेहरबाँ उठो ॥

उठो वतन के नौजवाँ उठो ..... खोये हुए हो तुम कहाँ उठो  
देश की अर्थिक अवस्था खराब है,  
उनके पास न कोई जवाब है।  
दिखा रहे फिर वही ख्वाब है,  
बता दो उनकी कारिस्तानियाँ उठो ॥

उठो वतन के नौजवाँ उठो ..... खोये हुए हो तुम कहाँ उठो

**Com. H. L. Parwana Inter-Bank Cricket Tournament Organised by MGBEA on 23-25 December, 2023 at Ahmedabad**



Registration No. KOL RMS/43/2019-21  
Published on 30<sup>TH</sup> January 2024  
Regd. No. RN/63148/95

To



From

**BANKFLAG**

ALL INDIA BANK EMPLOYEES' ASSOCIATION

3B, LALBAZAR STREET

1ST FLOOR

KOLKATA - 700001

PHONE : 2262-2192

Published by Shri Kamal Kumar Bhattacharyya on behalf of All India Bank Employees Association, 3b Lal Bazar Street, Kolkata-700001 & E-Journal by Rang Pencil, [www.rangpencil.co.in](http://www.rangpencil.co.in)  
Editor – Shri Kamal Kumar Bhattacharyya.