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ALL GOOD WISHES FOR NEW CALENDAR YEAR 2022

We are at the threshold of New Year 2022. We greet the nation and entire fraternity of Punjab National Bank "A VERY HAPPY & PROSPEROUS NEW YEAR 2022". As we bid adieu to 2021, we take a quick look at the most crucial happenings that took centre stage in the world's largest democracy. We also need to do a lot of soul searching, if we really expect New Year 2022 to be happy for all of us.

HOMAGE

During last year, we lost prominent Indian personalities like first Chief of Defence Staff General Bipin Rawat who along with his wife Smt. Madhulika Rawat and 12 other Indian forces' officials died in a chopper crash, former Home Minister & former Governor of Bihar Shri Buta Singh, two time Chief Minister of Uttar Pradesh Shri Kalyan Singh, former Chief Minister of Himachal Pradesh Shri Virbhadra Singh, RLD Chief Chaudhary Ajit Singh, Nav Shakti Party leader and Lok Sabha member Shri Mohan Sanjibhai Delkar, West Bengal Minister & former Mayor of Kolkata Shri Subrata Mukherjee, richest politician & seven time member of Rajya Sabha Shri Mahendra Prasad of JDU, senior Congress leader & three time MLA of Kerala Assembly Shri P.T. Thomas, renowned Hindi author Shri Mannu Bhandari, renowned historian Padma Vibhushan Shri Balwant Moreshwar (Babasaheb) Puranandare, Cricket World Cup-1983 winning Cricket team member Shri Yashpal Sharma, Udan Sikh Shri Milkha Singh, renowned historian Padma Vibhushan Shri Balwant Moreshwar (Babasaheb) Puranandare, renowned Hindi author Shri Mannu Bhandari, journalists S/Shri Vinod Dua & Chandan Mitra, Padma Vibhushan & Dada Saheb Falke Award winner first Khan of Hindi Cinema legendary actor Mohammed Yusuf Khan (Dilip Kumar), Hindi film director & actor Shri Chandra Shekhar Vaidya, film director Shri Raj Kaushal, sculptor Shri Kanaka Murthy, Shri Shravan Rathod of Nadim-Shravan duo, music composer Shri Vanraj Bhatia, classical music vocalist Pandit Jasraj, film actors S/Shri Rajiv Kapoor, Amit Mistry & Mushtaq Merchant, actresses Ms. Shashikala & Ms. Minoo Mumtaz, Kannad Film actors S/Shri Puneeth Rajkumar & Sanchari Vijay, renowned Bengali theatre artist & film personality Ms. Swatilekha Sengupta, singer Shri Narendra Chanchal, famous TV & Hindi film actor Shri Siddharth Shukla, famous TV artists Smt. Surekha Sikri, S/Shri Anupam Shyam Ojha & Ghanshyam Nayak, Bhojpuri actress Ms. Suprada and so many other prominent personalities.

Across the glove we lost prominent personalities like Duke of Edinburgh Prince Philip, South Africa's last apartheid President F W de Klerk, anti-apartheid activist & Novel Prize laureate Archbishop Demond Tutu, Argentine Footballer Hugo Maradona and so many others.

We pray to god to give peace to the souls of all the above deceased, pay our highest tributes and homage to all of them. We further pray to god to give peace to the souls of all the innocent people who lost their lives due to cyclones/natural calamities and police/security force personnel killed in terrorist and naxalite attacks in Jammu & Kashmir and other parts of the country.

INTERNATIONAL SCENE

During the year 2021 we have seen significant developments across the globe. Joe Biden sworn in as 46th US President, Myanmar leader Aung San Suu Kyi arrested in a coup that ends the country's decade long experiment with democracy later on in December junta court sentenced her to 2 years prison, German Chancellor Angela Dorothea Merkel bows out of power, Israel gets a new government led by hardliner Prime Minister Naftali Bennet ending Benjamin Netanyahu's 12 years regime, Taliban enter Kabul on August 15 retaking power after 20 years. Some other important events which made news across the world were: the supporters of the former President of the United States of America Donald Trump attacked the US Capitol building in Washington DC, Israel Palestine Conflict, Germany saw the most devastating floods in 60 years, fundamentalists attack against Hindus & Hindu temples in Bangladesh and Pakistan.

NATIONAL SCENE

If, we look at the National events of 2021: The new strain Delta of Pandemic COVID-19 hogged the headlines through much of the year and we still haven't seen the end of the pandemic while a new strain named Omicron has also emerged. However, large scale vaccination has brought some relief. The economic impact of the pandemic will take long to mitigate. India began its two-year stint as a non-permanent member of the UNSC. In the elections held for the Assemblies of West Bengal, Assam, Tamil Nadu and Puducherry: TMC wins West Bengal for consecutive 3^{rd} time but Ms. Mamta Banerjee lost to Shri Suvendu Adhikari of BJP in Nandigram, BJP wins Assam for the consecutive 2^{nd} time , DMK wins Tamil Nadu under its new leader Shri M K Stalin and NDA wrests Puducherry from Congress while in Chandigarh Municipal polls AAP leads against its opponents.

Other important events of the last year were: India wins under-19 Cricket Asia Cup, country saw the world's largest vaccination drive against the ongoing COVID-19 pandemic. India Launched its third Arihant-class Nuke Submarine in Visakhapatnam, farmers agitation become violent on Republic Day, Raj Kundra arrested by Mumbai Police over his alleged involvement in making and publishing of pornographic content, thousands of people died during second wave of COVID, Rajiv Gandhi Khel Ratna Award renamed as Major Dhyan Chand Khel Ratna Award, Neeraj Chopra won the gold medal in Javelin throw in Tokyo Olympics, NCB raided a cruise vessel named Cordelia chartered between Mumbai & Goa and arrested eight people including Shah Rukh Khan's son Aryan khan, PM Modi unveiled Adi Shankaracharya's statue in Kedarnath's Shiva temple, farmers called off their protest as the government repealed all the three contentious farm laws, Harnaaz Sandhu won Miss Universe 2021 title, Avani Lekhara and Sumit Antil won gold medals in women's 10m air rifle standing and men's javelin throw at Tokyo Paralympics. The Directorate General of GST Intelligence (DGGI) raided Kanpur based perfume trader Piyush Jain and recovered over Rs.197 crore in cash, 23 kg gold and goods worth Rs. 6 crore from the premises linked to him in Kanpur and Kannauj. Further, the Income Tax Department conducted raids at the premises of perfume baron and Samajwadi Party MLC Pushp Raj Jain in Kannauj, Prime Minister Narendra Modi opened Kashi Vishwanath Temple Corridor and Cyclones Gulab, Tauktae, Yaas etc. hit India; were the main events of the last year.

Growing Non Performing Assets (NPAs):

The huge Non Performing Assets (NPAs) are affecting the profitability of Public Sector Banks. NPAs are eating the profits of the banks on the one hand and on the other hand settlements of loans through negotiations are affecting permanent assets of the banks. There would be further increase in bad loans due to Covid-19. The stringent measures against the defaulters and proper actions against the corrupt officers/executives of the banks only can improve the recovery and the health of the banks. The unions are continuously pursuing the Government for adopting stringent measures including suitable enactment to make willful defaults a criminal offence. The unions will continue to mount pressure on the bank managements and the Government for recovery of public money from the looters.

Customer Service:

Today bank employees are under attack from various sections of the society. The expectations of the customers are very high. The rumors are being spread that the bank employees do not care for their work while this is not the fact. Public Sector Banks' employees have always proved this by their works in the past, during lockdown and thereafter. Moreover, we request all of you to maintain the same spirit and be more courteous and friendly to customers.

Payment of Arrears of 11th Wage Revision:

Much awaited 11th settlement on wage revision was signed on 11.11.2020 and most of the employees and officers have been their arrears of wage revision but while a period of more than one year has been passed still the arrears relating to stagnation increment(s) have not been paid to the active as well as retired employees. It is a matter of grave concern for the unions.

HRMS 2.0:

Bank replaced its old Human Resource Management System with a new one named HRMS 2.0 for its employees called HRMS 2.0 but even after a period of about nine months this system is not working perfectly and the employees are still facing so many problems.

Adequate recruitment of Staff:

Most of the branches are experiencing severe shortage of staff. Retirement, promotion, death and enormous business growth is not supported by adequate staff. As a result, existing employees are not able to provide quality service to the customers and they directly face ire of the public while they have to work beyond their stipulated working hours without any compensation. The Man Power Plan approved by the Board for the year 2022-23 is not sufficient enough and more recruitment of staff is required to cope with the problem. The situation warrants recruitment of adequate staff otherwise the level of customer service would be seriously affected.

Unwarranted Move of the Government for Privatisation of Public Sector Banks:

Despite the opposition from the Trade Unions in the banking industry, the efforts are being continued and intensified by the Government of India to privatise Public Sector Banks, further liberalize and encourage Private Sector and Foreign Banks, opening banking sector to more and more private and foreign capital in the name of economic reforms. All these measures are detrimental to the interest of Public Sector Banks in particular and banking industry in general. 2 days All India Strike by all the bank employees and officers on 16th & 17th December against it has halted the move of the Government for the time being and the Government will come back with its plan again after the elections for 5 state assemblies.

In the year 2022, we have to face a lot of problems and challenges. Bank employees and officers need to fight for updation of pension and also for their very existence. The need of the hour is to face the challenges in our path unitedly. So let us resolve that we will face all the challenges unitedly under the banner of UFBU. We appeal for mass struggle with high spirit against all the odds in our path, since it is the only key to success.

We are sure to be crowned with success when we fight without any respite.

With revolutionary greetings,

(R. K. Sharma) General Secretary