



# INDIAN OVERSEAS BANK OFFICERS' ASSOCIATION

Regd. No. 321/MDS (Recognised by the Management)  
( Affiliated to All India Bank Officers' Confederation )

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Cir. No. 03/2024

19<sup>th</sup> February, 2024

*Dear Comrades,*

## **BUSINESS CAN BE TARGETED; BUT NOT THE WORK FORCE !!**

As the Bank embarks on a journey to scale new heights, it is necessary to inculcate a sense of belongingness, ownership and trust to enhance the morale of officers.

But, on the contrary, before commencement of Transfer Exercise for the current year, for the past one month, Bank has started issuing wide spread transfer order for officers across the length and breadth of the county, while the annual examination of the wards of the affected officers are round the corner. This has resulted in a catastrophe for the officers in the Bank. These transfers are termed as transfer for non-performance.

The word 'performance' is always a comparative term and it is not limited to a single person's act. While the Corporate Office performance is a contributory act of the entire field, that of regions depend upon the branches and the branches rely upon the staff in the branch. However, the word Non-Performer is always attached to an individual – The Branch Manager – and he becomes the Target for not achieving the Target of the branch as a whole. The spirit of team work should be adopted rather than finding fault with any particular individual.

Transfer is a tool in the hands of the management to convey positive message among the rank and file. A pro-active approach boosts the morale. A happy officer turns out to be a valued resource to the Bank. The uncaring exercise of the same tool will spread negativity, dissatisfaction and discontentment amongst the same rank and file. **The Bank Management should use the transfer tool judiciously /optimally for larger good and bank's good in return.**

As the banking industry is witnessing a competitive environment, one can not be assured of always achieving business targets. In spite of the best efforts put in by an officer, the guarantee of business is not an assured one. Nowadays, Targets are assigned to the field, keeping in mind to achieve greater corporate objectives without considering the potential of the branches. In the format of performance being considered as everything, Bank managements give stretched targets and at the same time ignore to provide the field with appropriate infrastructure like adequate human resources, ease of doing business, technology support etc., without which, achieving the targets is near impossible.



As the industry is public centric, the top/regional management should guide the subordinates on how to achieve the targets by advising on the different methods/strategies instead of victimizing by transfer orders which may cause a demoralized work force, labour unrest and attrition.

No institution can run in a way where its human resources are dealt raw. Human Capital should be the priority and a well thought out HR would evolve measures to increase, involve and motivate this resource which is the need of the hour. To achieve the vision for the next 5-10 years, human capital plays an important role which needs to be adequately augmented, galvanized, recognized and strengthened so that this capital will be a catalyst for better performance in the days to come.

Being a public sector bank, despite huge digitalization, footfalls in bank branches is not reduced. Present day banking is highly demanding and exhausting. Also, the same has blinded many to feel that working long hours is necessary for their professional success.

Comrades, there is an urgent need for a healthy workplace culture that respects the personal time, has zero tolerance for abuse of its employees and create a harmonious work environment. **We are for - Work to Live and Live to Work.**

Our series of discussions with GM – HR and letters to the top management on issues related to improvement in service conditions of officers in our bank has not yield the desired results and the recent transfer orders are not palatable. Hence, we have decided to start an action program for the following important issues which needs immediate redress.

#### **1. Transfer orders issued under non-performance category with lot of anomalies:**

Odd dates are selected to decide the performance under CASA which is a varying factor for bank on the whole; Managers with 6 to 8 months presence in the branch are transferred for not achieving branch target for two or three years, neither providing them time in the new branch nor taking into account their excellent performance in the previous branches; officers posted to the branch for damage control and who have excelled the same has been transferred for non achievement of other parameters; Managers at Captive/Special Focused branches are also treated at par with normal branches and categorized as non performers whilst these branches are excluded for the purpose as per guidelines. **We demand immediate withdrawal of these transfer orders and to provide those Branch Managers time and support from the administrative office and evaluate the genuine reason for non-achievement.**

#### **2. EOD Check- A Potential threat to safety of Bank property and Women force:**

Despite several letters, this practice is still in vogue with potential risk for the bank as well lady officers. Hence, **we demand for the EOD check to be dispensed with permanently.**

#### **3. Calling on Holidays- Breakless Jeopardy and a potential threat to Relationships.**

Instances of strained relationship in the family is on the rise on account of officers being subjected to work 24X7X365 days, thus causing severe work life imbalance for the officers. **Calling on holidays to be withdrawn fully.**

#### **4. Denial of Genuine Leave – Price for Sincerity & Loyalty while the result is Insecurity.**

Getting leave sanctioned has become a nightmare these days. Even sick leave requests supported with genuine documents are bluntly denied. Sanctioned leaves are suddenly cancelled by communication quoting one reason or other. **And as always, it is only for officers.** All leaves are earned by an officer and not credited out of benevolence. There is no SOP for Loss of Pay and each regional management adopt their own method. **We Demand that Genuine request for leave should never be denied.**



## 5. Pending transfer requests under Spouse Joining Category.

There was omission in the last year transfer exercise under this category and lady officers' request has not been considered by imposing 4 years norms conveniently for effecting transfer though there was no restriction for applying for spouse transfer. Considerable number of comrades are waiting with bated breath as the Bank's measures in this regard is against the spirit of the guidelines of Department of Financial services, MoF, GOI. **We demand all pending requests under Spouse Joining category has to be cleared before the commencement of the current year Transfer Exercise to avoid dispute among newly married couple for not joining with their spouse.**

## 6. Pending transfer requests under Compassionate Grounds.

The need for a male/female earning member's presence for a family under compassionate grounds can be realized only when we are subjected to their position to support the family both physically and financially. Quoting reasons as excess staff at region requested for is not acceptable. The purpose of his/her presence at the requested place is issue based and need consideration in time. Even cases where the members or their dependents suffering from critical illness were not considered in time. Delayed consideration will defeat the purpose. **All pending transfer requests under Compassionate Grounds to be cleared on war footing before commencement of Annual Transfer Exercise.**

## 7. Whatsapp Group (Named Official) :

In all Regions, WhatsApp groups are created (naming it official, while the Information Technology Policy does not approve the same) and all business-related messages are posted into it. There is no time restriction on use of this group/post messages by the Administrative Office. There are several instances where the messages are sent at late hours of night when the officers reach home, totally exhausted after the daily routine. Not responding to the message is treated as grave mistake. Bank has to provide time to the officers to strike a balance between work and personal life. **Ultimately, the goal should be to strike a balance between efficient workplace communication and respecting employees' personal time and privacy.**

Comrades, for achieving the target, various factors viz., Staff strength, infrastructure provided to the branch, HR management and IT platform etc., play an important role. While business growth is one side the supporting factors form a major role to achieve the desired result on the other side. Humiliating the non-performers without understanding the field level difficulties, either over phone or in a meeting or transfers is not palatable.

While the bank management have every right to insist on the performance, they also need to assess the business potential, available manpower at the branch etc., before thrusting the commitment on the field. There is an urgent need for the top Management to address the growing frustration and low morale among the officers. **The success of the Bank will depend on how we manage our human resources in facing these challenges. The officers are the frontline soldiers of the Bank and they deserve a better treatment to achieve Corporate Goals.**

Comrades, the pain and agony expressed by officers across the country through mail and messages are echoed here for the immediate redress of issues affecting the present service condition of officers in our bank. We sincerely believe that the Top Management shall empathize with Officers and would enhance their morale by implementing healthy HR policies through bilateral discussion with our organisation addressing the above issues and provide healthy working environment for officers to work with dignity.





Comrades, being a trusted and tried organization over 56 years, IOBOA has always kept its composure in the interest of the institution to which we are all inextricably linked by flesh and blood. We have been taking the high moral ground for too long in the hope that our repeated letters and interactions on the above issues would yield results by way of proper discussion with us. However, if the recent happenings on the HR front in our bank are any indication, we are left with no other alternative but to respond in equal measure.

Comrades, we seek our top management to intervene and to resolve all the issues listed above on an urgent basis and an affirmative action on this would pave way for a good IR climate which would enable the officers to feel doubly reassured and ultimately result in their augmented contribution.

Comrades, till such time, we shall be on an Action Programme listed below commencing from February 19<sup>th</sup>, demanding our genuine requirement of better service conditions.

Sl.No.	Dates	Action programme
1	19.02.2024	Circular on our issues
2	21.02.2024, 22.03.2024 and 23.02.2024	Wearing of Badge on our Issues
3	26.02.2024	Submission of Memorandum to Regional Heads/Dept. Heads, CO
4	01.03.2024 onwards	Organizational Call - "Work to rule"
5	06.03.2024 onwards	Organizational Call - "Quit Banks WhatsApp groups"
6	11.03.2024 onwards	Demonstration at 49 ROs & CO
If an amicable solutions is not arrived by then, we shall be forced to embark on issuing one day strike notice in accordance with the provisions contained in sub sec (1) of Section 22 of the Industrial Disputes Act 1947.		

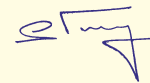
**"TO WIN THE MARKET PLACE, YOU MUST FIRST WIN THE WORK PLACE"**

With revolutionary Greetings,

Yours Comradely,



**(P SRI RAMA KRISHNA)**  
PRESIDENT



**(S. PREMKUMAR)**  
GENERAL SECRETARY

**IOB ZINDABAD  
IOBOA ZINDABAD  
AIBOC ZINDABAD  
OUR UNITY ZINDABAD**

