



# Indian Overseas Bank Officers' Association

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

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## MERRY CHRISTMAS AND A VIBRANT NEW YEAR 2026

“In union there is strength.” – Aesop

Dear Comrades,

As the joyous season of Christmas fills our hearts with peace, love and togetherness, we extend our warmest greetings to you and your loved ones. May this festive time bring you moments of happiness, reflection and renewal with family and friends. As we stand on the eve of the New Year 2026, we wish you a year filled with hope, good health, professional fulfilment and personal prosperity.

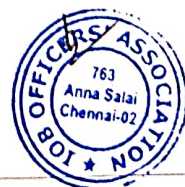
In this spirit of unity and hope, we wish to share with you steps taken by the Association so far for the cause of the membership, including submission of a comprehensive representation to our respected MD & CEO sir. This detailed communication highlights the various concerns that have been consistently brought to our notice by members from across the country, issues affecting day-to-day working conditions, work-life balance, morale and overall welfare. We have sought his kind and expeditious intervention, firmly believing that constructive dialogue will lead to positive outcomes for the officer fraternity.

Since this new Committee assumed charge following the Triennial Conference in August 2025, we have been actively engaged in addressing your grievances at every possible level. Far from remaining silent, we have persistently pursued these matters through written representations to the General Manager (HR) followed by in person meeting with him, also taken up with the ED (JDR) sir.

To give you a clear picture of our efforts, let us explain on the specific steps taken so far, including key points raised in each representation. These actions, undertaken within a short span of four months, reflect our dedicated commitment to advocating for your rights and well-being through systematic and respectful channels.

### **Routine EOD blocking:**

On the pressing issue of routine EOD blocking, which has been causing prolonged late sitting at branches and raising serious safety concerns, particularly for women officers in remote areas, we submitted a detailed representation to the General Manager (HR). In this letter, we highlighted how this practice creates unnecessary stress, disrupts work-life balance and violates the spirit of reasonable working hours. When initial responses were not forthcoming, we escalated the matter to the Executive Director (JDR) reiterating the need for immediate guidelines to discontinue with the practise of EOD blocks and ensure officer safety.





**Calling officers on holidays:**

Regarding calling on holidays, such as calling officers on 2nd and 4th Saturdays, Sundays and other public holidays for campaigns, reviews or data compilation by some Regional Offices, we have integrated this into our broader representations on workload management. This issue was specifically addressed in our letter to the General Manager (HR) where we emphasized how it exacerbates staffing shortages and contradicts the ongoing discussions for a five-day banking week at the government level.

**Video Conference and Review Conduct:**

Regarding conduct of video conferences and inappropriate conduct during reviews by some reviewing authorities, we have taken firm but constructive steps. In our representation to the General Manager (HR) and to ED sir, we pointed out how VCs extending beyond 9 PM are counterproductive and stressful and how threatening tones or unprofessional language in reviews undermine dignity, especially in diverse professional settings. We have urged for scheduling limits (not beyond 6 PM) and conduct of review meetings in a respectful environment.

**Technological glitches:**

Recurring technological and system related glitches lead to operational delays and customer complaints, placing additional pressure on frontline officers. We included in our representation to MD sir, as part of the need for broader system improvements.

**Salary recoveries on Value-Dated Transactions:**

The recent salary recoveries related to value-dated transactions from the September 2025 statutory audit have been a major point of contention, as we understand that these were done in good faith for business retention. We addressed this in detail in our representation to the General Manager (HR) requesting re-crediting of amounts pending objective review of officers' explanations to alleviate financial distress and restore morale. The same was also represented to our MD & CEO.

**Probation on Promotion Clause:**

The newly introduced "Probation on Promotion" clause in the Promotion Policy for Officers-2025 has caused uncertainty in career progression, and we immediately submitted a comprehensive request for review and reconsideration to the General Manager (HR). Our arguments focused on aligning it with fair and motivational HR practices. We had also represented the same to our beloved MD & CEO for its reconsideration.

**Transfer Policy Anomalies:**

We also submitted suggestions on certain anomalies in the Transfer Policy, including administrative transfers on non-performance grounds and mid-academic year relocations, which disrupts family life. We have given our suggestions emphasizing officer welfare and family circumstances to the General Manager (HR).

**LAKSHYA performance appraisal issues:**

Certain inadequacies in the LAKSHYA performance appraisal system, which prevented hundreds of officers from attending promotion exams due to low APAR/PMS scores, despite applying for exam and having attended pre-promotion training, were taken up with the General Manager (HR). We called for transparency, reforms and fair evaluation criteria.





**QR code based customer Feedback System:**

Issues with the QR code-based customer feedback system, leading to unintended negative ratings and pressure on branch staff, were elaborated with rationale in our letter to the Deputy General Manager & HOD, Customer Service Department. We advocated for a more balanced mechanism to avoid undue stress. The same is also represented to our MD & CEO.

**Other Welfare issues:**

Additionally, we have addressed denials of genuine leave applications, arbitrary Loss of Pay markings, creation of multiple WhatsApp groups causing off-hour disruptions, and long-pending compassionate/medical transfer requests in multiple representations, including those to the General Manager (HR). These were presented as interconnected welfare concerns requiring empathetic resolution.

We have also urged the revival of the Central Consultative Committee (CCC), dormant since 2019, in our letters to the ED and now to our MD & CEO, to facilitate regular bilateral discussions on emerging issues. All the above concerns have been elaborately represented to our MD & CEO and sought his immediate intervention to amicably resolve the same. We respectfully urged our MD & CEO to kindly direct issuance of appropriate guidelines to all concerned for immediate discontinuance of:

EOD blocking for reasons unrelated to operations or as a means of pressure,

Calling officers on holidays,

Scheduling video conferences beyond 6:00 PM

We also requested that necessary instructions be issued for re-crediting the recovered amounts to the affected officers' salary accounts at the earliest, pending objective review of their submissions.

We fervently hope that our concerns will be addressed with solicitude and empathy by our beloved MD & CEO.

At this juncture, we cannot ignore a disturbing trend that continues to surface on social media platforms. Certain anonymous elements, unable to accept the democratic mandate of the recent Triennial Conference, are indulging in malicious campaigns, spreading false narratives, misleading messages and derogatory cartoons aimed at defaming the Association and its leadership. Interestingly, many of these issues have persisted over the years, accumulating during their period when visible and sustained action on members' concern was limited, unfortunately contributing to a gradual weakening of our organisation's strength and vibrancy. However, the challenging task of revitalizing the Association, rebuilding its momentum and putting it back on the right track through renewed vigour and proactive engagement has now been entrusted to us by your overwhelming mandate. Comrades, we have no desire to dwell on the past or engage in any blame game, as the main focus remain in progress and unity, the consequences of prolonged challenges are known to all and our energy is directed towards constructive solutions. Their sudden surge in criticism, precisely after the Conference, reveals a clear intent: to sow seeds of doubt, divide our strong unity and weaken the collective voice of officers. We urge every member to think deeply on the timing and motive behind such posts. True welfare emerges from unity and constructive engagement, not from hidden identities and






divisive propaganda. Let us stay vigilant, trust only verified communications from your elected leadership and continue to strengthen the solidarity that has always been our greatest asset.

Comrades, these representations promptly initiated and submitted within a brief period of four months since assuming charge, stands a clear testimony to our unwavering commitment to resolving your concerns through established channels of dialogue. We remain optimistic that the management, true to the Bank's proud tradition of harmonious industrial relations, will respond positively and address these matters with the sensitivity they deserve

Comrades, the Association stands firmly with you. We will continue to pursue these issues with patience and perseverance, keeping the doors of dialogue wide open. At the same time, we call upon each one of you to remain united and alert. Should the need arise, be prepared to respond to any organisational call with the discipline and determination that has always defined IOBOA. Our unity is our strength, and together we shall ensure that the welfare and dignity of every officer are protected.

“Alone we can do so little; together we can do so much.” – Helen Keller

**Revolutionary greetings**

  
R.SREENIVAS NAICK  
[GENERAL SECRETARY]



  
RAGHAVENDRA SHRIPAD HEGDE  
[PRESIDENT]

**IOBOA ZINDABAD!  
AIBOC ZINDABAD!!  
OUR UNITY ZINDABAD!!!**