



# INDIAN OVERSEAS BANK OFFICERS' ASSOCIATION

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

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## LET US DEFEND OUR DIGNITY AND RIGHTS WITH DETERMINATION UNITED FOR JUSTICE AND FAIRNESS - COLLECTIVE ACTION BEGINS NOW

Dear Comrades,

The modern concept of work-life balance is nothing but an expression of equal recognition of every one's personal and public duties.

Father of our nation Mahatma Gandhi declared that economics that hurts the moral well being of an individual, institution or nation is immoral. Moral well being in our ethos is adhering to all duties, public and private, assigned to us. Therefore, the economics that prompts denial of work-life balance is immoral.

As we navigate the early days of 2026, a year full of potential for growth and renewal, it is imperative that we, the officers of Indian Overseas Bank, pause to reflect on the core values that bind us together. We are the backbone of this institution, the dedicated professionals who have poured our hearts, minds and endless hours into building its success. From the front lines of branches to the corridors of administrative offices, our unwavering commitment has propelled the Bank through challenges and triumphs alike. Yet, today, we find ourselves at a crossroads where our fundamental rights to safety, fairness, work-life balance and professional dignity are under siege.

Since our Triennial Conference in August 2025, where you bestowed upon us a resounding mandate, your new leadership has worked tirelessly to engage with the Management. Many of our core issues, those affecting the membership and severely impacting the work-life balance of our officers, were placed before the Bank through various representations seeking proper redressal. We have submitted comprehensive representations, held meetings with the Management and escalated our concerns to the highest levels, including a detailed appeal to our respected MD & CEO on December 22, 2025. These efforts were rooted in our shared history of partnership: remember how IOBOA spearheaded the Bank's successful IPO amid turbulent markets, led recovery drives to restore financial health, mobilized CASA deposits with self-funded incentives, organized PMJDY account openings on holidays and Sundays and co-hosted Town Hall meetings to ignite CASA growth.



Furthermore, when our Bank was placed under the Prompt Corrective Action framework, our officers put their heart and soul into turning the tide, working tirelessly through stringent restrictions, driving profitability until the Bank exited PCA, emerging stronger and more resilient. Even during the precarious COVID-19 pandemic, our comrades served the public selflessly, keeping branches operational amidst lockdown to ensure essential banking services, risking their own health, tragically, we lost the invaluable lives of around 30 dedicated officers, a profound sacrifice that underscores our unwavering commitment to the nation and our customers. Time and again, we have proven ourselves as the Bank's most steadfast allies in driving progress and prosperity.

However, comrades, despite these meetings and repeated approaches, these efforts did not progress into elaborate or meaningful dialogue. The silence and inaction in response to our pleas have been deafening. The issues plaguing our daily lives, from chronic stress and safety risks to eroded morale and stalled careers, persist, eroding the very foundation of our commitment. What reverberates now in everyone's mind is "We cannot stand idly by while our well-being is compromised".

In light of the continued inaction, we are compelled to launch an agitation program to press for our legitimate demands, culminating in a one-day strike on 02.03.2026. Struggles and sacrifices have only steeled our dedication to the Bank and our resolve to lead a life of dignity, both are not mutually exclusive but contemporaneous. We expect every member to participate wholeheartedly, your active involvement is the key to our success. Stand firm, comrades, your commitment will inspire others and ensure we achieve the justice we deserve.

Our Demands, oppositions and agitational programmes are furnished below.

## **DEMANDING**

1. Restore humane working hours and dignity (Discontinue routine EOD blocking and forced late sittings, Stop calling officers on holidays except genuine exigency, Ensure safety protocols, especially for skeletal branches and women officers)
2. Ensure work-life balance and work place safety (Restrict Video Conferences / Virtual Meetings / reviews strictly within office hours, maximum up to 6.00 PM, Rationalise frequency—avoid daily multi-VC regimen, Right to Disconnect—regulate after-hours messaging and WhatsApp groups)
3. Withdraw regressive "probation on promotion" clause
4. Revive bilateral negotiations immediately
5. Guarantee fair & transparent HR governance
6. Ensure adequate staff recruitment, security and welfare measures



## **OPPOSING**

1. Oppose coercive surveillance and rating mechanisms
2. Oppose arbitrary “leave denial” and “loss of pay”
3. Oppose intimidation and unprofessional review culture
4. Oppose unjust salary recoveries and penalties
5. Oppose unilateral policy changes without consultation

## **DETAILS OF AGITATIONAL PROGRAMMES**

<b>Dates</b>	<b>Agitational Programme</b>
09.02.2026	Serving Strike Notice to Bank / CLC(C) / DFS
11.02.2026	Social Media Campaign – to continue till strike
12.02.2026 & 13.02.2026	Badge wearing (2 days)
16.02.2026	Withdrawal of extra-cooperation – to continue till strike
19.02.2026	Quitting official WhatsApp groups
21.02.2026	Submission of Memoranda to Finance Secretary, DFS / Hon'ble Finance Minister
23.02.2026	Demonstrations at all Regional Centres
26.02.2026	Dharna at regional centres
02.03.2026	One-day All India Strike

This agitational Programme is not against the common public who bank with our institution. It is also not against the Bank which is our breadwinner, but we were forced to proceed with the agitational programmes due to the denial of justice, work-life balance, and even our human values. We wish to place on record that this agitation, including going on strike, has been forced upon us by the prolonged inaction and indifference by the Management despite our repeated, patient and constructive efforts at reaching amicable resolution through dialogue. We have been left with no other option but to protect our legitimate rights and restore dignity and justice.

Comrades, your Association stands with you every step. With the revolutionary spirit that has sustained IOBOA for over five decades, we will forge a future of pride, security and fulfillment. This time, we march till victory and victory will be ours. Let our unbreakable



unity shake the foundations of injustice and usher in an era of empathy, respect and prosperity.

Any further developments, instructions, clarifications, or additional programmes will be communicated appropriately by the Central Unit and/or through Regional Office Bearers in due course. Kindly stay alert to official communications only.

Rise up, comrades—the time is now!

With Revolutionary Greetings,



(RAGHAVENDRA SHRIPAD HEGDE)  
PRESIDENT

(R SREENIVAS NAICK)  
GENERAL SECRETARY

**UNITED FOR OUR GENUINE DEMANDS  
WORK LIFE BALANCE IS OUR RIGHT**

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

