



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. 07/2025

18-October-2025

**“In the midst of darkness, light persists, in the face of challenges,
unity prevails. Let Diwali's glow remind us that together,
we can illuminate paths to dignity and prosperity.”
– Inspired by Mahatma Gandhi's wisdom on
perseverance and collective strength.**

Dear Comrades,

At the outset, we extend our heartfelt congratulations to our officers' community for your outstanding contributions to our bank's growth, driving a net profit of Rs.1226 Crore for the quarter ended September 2025 and bringing down the Net NPA to an impressive 0.28%. Your dedication and hard work have lit the way to this stupendous performance, like Diwali's joyful light, symbolizing progress and growth. We take this opportunity to thank our MD & CEO, whose able guidance has consistently steered our bank to year-on-year achievements.

As the auspicious festival of **Diwali** dawns upon us, casting its radiant light across our homes and hearts, we extend the warmest greetings to you and your beloved families. May this celebration of light over darkness, knowledge over ignorance and good over evil bring boundless joy, prosperity and peace into your lives. Diwali is not merely a festival of lamps and sweets, it symbolizes renewal, resilience and the unbreakable spirit of togetherness, qualities that mirror the dedication of our officers. In these moments of festivity, we pause to reflect on our shared journey, where each member's well-being stands as the guiding light for all our endeavours. Your association, ever vigilant in safeguarding your welfare, believes that true celebration arises from a secure and harmonious professional life, where every officer can thrive without compromise to their dignity or safety.

At the core of our mission lies an unwavering commitment to your well-being, for it is the foundation upon which our collective success is built. As the great **philosopher Aristotle** once said, **“The whole is greater than the sum of its parts,”** reminding us that the growth of our bank is intrinsically linked to the growth and empowerment of its officers. When the bank prospers through efficient operations, innovative services and customer trust, it directly translates to better opportunities and professional advancement for each of us. It is in this spirit that we encourage every member to contribute wholeheartedly to the bank's progress, through diligent service, conscientious performance and a focus on sustainable development, knowing that such efforts not only elevate the institution but also secure our

own futures. This growth should always nurture your physical and mental well-being and your association stands resolutely by you, advocating tirelessly to ensure that workplace policies foster both institutional success and personal fulfilment. On all occasions, whether in times of joy like Diwali or amid professional challenges, we prioritize your welfare, acting as your steadfast guardian and voice.

In keeping with this dedication, we want to highlight on the proactive steps your association has undertaken to address pressing concerns that directly impact your dignity, safety and overall well-being. These initiatives are a testament to our role in championing your rights, ensuring that no officer faces undue hardships while serving the bank. First, regarding the urgent request to withdraw the QR Code-based Customer Feedback System implemented in branches, which has inadvertently posed threats to officers' dignity, privacy and workplace safety. Members have voiced apprehensions about the system's vulnerability to misuse, where anonymous feedback could lead to unwarranted harassment, breaches of personal data and escalated stress levels that undermine safety in high-pressure environments. While we support the concept of gathering feedback on the overall branch experience to identify systemic improvements, at the same time it is to be conducted without linking it to the individual officers or their performances. A branch-centric approach fosters collective accountability. As your association we have formally taken up with the management for a constructive resolution. As we monitor the progress and prepare for further escalations through bipartite mechanisms, rest assured that your well-being remains paramount-we stand with you to eliminate any practice that erodes the respect you deserve.

More vital is our urgent demand to discontinue the practice of EOD blocking and address additional workplace concerns that threaten officers' safety and well-being. This issue has been taken up, and we had given a separate letter requesting for discontinuance of such practices, which creates a hostile atmosphere for the branch staff. Alongside, we have also taken up the issue of calling officers on holidays for meetings or campaigns or practice of conducting frequent VCs that often extend up to late hours thereby compromising on the safety of the officers especially women officers. These practices, compelling extended hours under duress and exacerbate issues such as physical exhaustion, mental strain and heightened risks during late commutes or in under-secured branches.

Drawing from the timeless words of **Martin Luther King Jr., “Injustice anywhere is a threat to justice everywhere,”** your association has taken up with the management for their immediate intervention to take necessary steps to discontinue these practices immediately. Your association is committed to pursuing every avenue to ensure these changes, reinforcing that your well-being is the foremost priority in all our actions. We remain hopeful that our genuine requests will receive positive consideration, especially in light of Bank's renewed emphasis on staff welfare and holistic well-being.

Unauthorised usage of IOBOA's Name and Logo

It has come to our attention that certain individuals are creating WhatsApp channel,

purporting them to be official channel of IOBOA by adding the logo of IOBOA. These channels are being used to spread misinformation and false propaganda by the admins, potentially damaging the reputation of our Association and its leaders. We wish to categorically state that our association do not have any official Whatsapp channel as of now. Any future creation of such channels will be duly communicated to our members appropriately.

We urge our members to exercise caution and not to be influenced by such malicious attempts by vested interests aiming to create division among us and disrupt the harmonious functioning of our association. We request that members verify such information to avoid misled.

Furthermore, we are planning of taking prompt and appropriate action, including legal recourse against such individuals spreading false information, in order to protect the integrity and reputation of our association.

Dear members, as we embrace the festive essence of Diwali, let us remember that the association's role extends beyond advocacy-it is about nurturing a symbiotic relationship where your contributions to the bank's growth are met with unwavering support for your welfare. Let us continue our efforts to reach further heights.

Wishing you a Diwali brimming with light, laughter and renewed vigour- may it illuminate our paths to greater achievements and enduring well-being.

“Let the festival of Diwali teach us that true prosperity blooms when individual welfare and collective growth walk together in harmony.” – Echoing the ethos of Rabindranath Tagore on unity and progress.

With revolutionary greetings,



(RAGHAVENDRA SHRIPAD HEGDE)
PRESIDENT



(R SREENIVAS NAICK)
GENERAL SECRETARY

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