



# Indian Overseas Bank Officers' Association

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

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*Circular Letter dated December 08<sup>th</sup>, 2025*

Dear Comrades,

**"Unity is strength...when there is teamwork and collaboration, wonderful things can be achieved" – Mattie Stepanek**

IOBOA draws its real power from the rock-solid unity of its more than 11000 members. It is this unity that has always helped us face every challenge successfully and will continue to do so.

Of late, some fringe elements with vested interests are trying to sow seeds of confusion and division among us through anonymous messages and misleading narratives. Let us be very clear that such attempts have been made in the past and every single time they have failed miserably. IOBOA is and will always remain the single, strong and united voice of every officer of our Bank. No individual agenda or divisive tactic will ever succeed in weakening the unbreakable bond we share. Our members have always seen through such distractions and stood firmly together. The unity is our greatest asset and it will remain unshaken, come what may.

The **probation on promotion** clause introduced in the recent promotion policy has created widespread anxiety among our officers because it is seen more as a deterrent than an enabler for career growth. We have submitted a detailed written representation to the Top Management seeking withdrawal of this clause. The issue was discussed with GM (HR), wherein we strongly emphasized its negative impact on morale and requested that this clause be kept in abeyance for the current promotion process. We are persistently following up at the highest levels for an early favourable resolution.

While generating the call-letter by the examinees, it has come to our notice that for nearly 600 officers across the country have become ineligible to appear for the written examination because of low PMS score/APAR marks. We immediately took up the matter with GM (HR) requesting relaxation so that all deserving officers could participate, but it did not yield the desired results despite our persistent efforts.

Comrades, we understand that the main reason for many officers not securing the required marks appears to be the present Lakshya based appraisal system, which is based on system-driven quantitative parameters and does not adequately reflect the complete spectrum of officer's day-to-day contributions especially qualitative efforts such as customer relationship management, ATM management, compliance initiatives etc. We are in the process of preparing a comprehensive feedback report clearly bringing the limitations of the current scoring methodology. The report will recommend necessary modifications in the Lakshya model or a return to the earlier appraisal system that allowed the Reporting Authorities to take a holistic view of performance. The report will be submitted to Top Management at the earliest.



Concerns relating to unfair EOD checks, late reviews, holiday calling continue to affect officers work-life balance. We have taken up these issues with the Bank and given letters to GM (HR) and ED expressing our strong concerns and requesting their intervention in this regard.

On the issue of salary deductions because of interest paid on backdated deposits, we have submitted a detailed representation to the Management pointing out that most of these transactions have arisen due to either genuine system-related issues/customer requests or unavoidable operational delays at the branch. We have strongly sought immediate reversal of amounts deducted from the salaries of the affected members. We are continuously following up for a favourable consideration in this regard. In our every discussions with the Top Management, we are emphasizing these issues and seeking clear guidelines including leaving office within a reasonable time, so that work-life balance is achieved both in letter and spirit. We are hopeful that our sustained efforts will yield visible improvements soon.

Further, at the recently concluded Executive Committee Meeting of AIBOC, our parent body, we had discussed in detail our issues and AIBOC has extended full support and solidarity in taking them forward at the Industry level whenever required.

"United we stand, divided we fall."

We assure you that we shall proceed strictly in the right direction based on the response of our requests made to the Bank. As a responsible organization, we will never respond to your feelings with silence, haste or emotion-driven decisions. At the same time, responsibility demands that our actions are correct, well considered and taken without unnecessary delay. Our commitment lies in combining thoughtful deliberations with decisive action, ensuring both correctness and timeliness. From the first representation to the final follow-up, we leave no stone unturned, no avenue unexplored and no effort spared.

Together, with patience, perseverance and unbreakable unity and a firm commitment to restoring both a fair career progression and a healthy work-life balance, we will overcome every challenge and secure the respectful, dignified and rewarding environment that we all deserve.

Together, we will keep moving forward, stronger than ever, turning today's challenges into tomorrow's victories.



R. SREENIVAS NAICK  
(GENERAL SECRETARY)



RAGHAVENDRA SHRIPAD HEGDE  
(PRESIDENT)

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