



IBOA CONNECT



All India Indian Bank Officers' Association

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AIIBOA EC Meeting held at Raipur on 08.01.2023

AIIBOC conducted its Executive Committee Meeting on 08 01 23 at Hyderabad. President Com. Ram Nath Shukla called the forum to order.

Then the House felicitated the following comrades on their superannuation and recognized their contribution to the Bank and Association.

1. Com. Moses Pradeep Singh, Deputy Secretary General, AIIBOA
2. Com. T L Rajendran, ECM, AIIBOA

While honouring the veteran leaders, President recalled their contribution to the Association and appealed to the members to emulate their qualities to strengthen the Association. Then the President requested Com. Sakhivel to read the minutes of the Last EC Meeting, which the House approved. Then the President asked Com. R Sekaran, Secretary-General, to present the Secretary-General Report.

Com. R Sekaran, presented Secretary General report. House observed a two-minute silence

for the comrades who left us during this period. In his report, Com Secretary General covered the UK Crisis, the Russia and Ukraine War, the Brazil & US Mid Term Election, and the National Scenario. Further, he also touched on the Indian Economy and Banking, the Delay in resolving residual issues, Submission of the charter of demands for the 9th Joint note. In his report, he also elaborated on the Performance Management System replacing APAR, Promotion and Transfer Process, Increased work pressure, DBC and Data Cleaning, Transfers in the Review meeting, and Selling of Insurance Products. Central Consultative Meeting, Federal Units activities, Acknowledgements, Vigilance and recent correspondence with our Management.

After submitting the report, the President invited committee members for deliberations on Secretary-General Report. The Committee Members deliberated on the following points. First, the Committee appreciated Madhya Pradesh



and Chattisgarh Units for having conducted the committee meeting more grandly and for their touching hospitality.



- ❖ Treatment of Officers is getting deteriorated at various tiers of the Management, and transfer during review meetings further undermines officer's working conditions. The dignity of officers is supreme. Any action that undermines the reputation and dignity of officers will not help the institution's betterment. Management should get better productivity without humiliating the officers.
- ❖ Even after clear-cut communication from the Corporate Office concerning the regulation of VCs, there is no reduction in VCs.
- ❖ Several meetings are being conducted for the Branch Manager by Zonal administration, FGM and Corporate Office and not allowing Branch Managers to concentrate on their job. There is many Department to pass instructions to the branch managers but executing all the instructions is next to impossible for the Branch Managers.
- ❖ There is no required workforce in the Lead districts and CASA regions to give the necessary services to the customers, which results in the depletion of retail customers.
- ❖ In the clerical shortage branches, Officers are forced to sit in the cash counters, which leads to underutilization of Manpower.
- ❖ Apart from Roadshows in the CASA campaign, our Bank should also propagate its campaign on Social Media.
- ❖ Our Branches and Officers need good infrastructure and are operating with obsolete systems, and Customers need to receive personalized ATM cards in time. DCMS site could be more user-friendly. Customers need

to get new cards on the expiry of ATM cards in time. Further, we offer many delivery channels to the customers, such as Internet Banking, credit cards, ATM cards and POS. But we are not able to give the required support to the customers on this front.

- ❖ There is no Turn around time for the Zonal HRM Section to clear TA Bills, Branch Manager Telephone Bills, Leave issues etc.,
- ❖ Non-sanctioning of sabbatical leave for needy women officers is rampant in our Bank due to a shortage of Manpower.
- ❖ Management should give One more opportunity to officers to update their career paths.
- ❖ Officers could not connect with the CO HRM Department to seek clarification on any HR issues.
- ❖ Leaders must escalate the Zonal and FGM issues at the respective levels.
- ❖ Reduction of Interview marks will improve transparency.
- ❖ Suspension should be a last resort, and it should be invoked only on indispensable cases.
- ❖ Disciplinary Proceedings against CSO should be completed in time. In many cases, Disciplinary proceedings have yet to be completed even after a year of suspension.

- ❖ If officers have a leave balance, no salary should be deducted.
- ❖ Even for staff loan disbursement, OSM alerts are triggered.
- ❖ Business promotion campaigns and log-in days have to be regulated.
- ❖ DAMC officials scrutinize the documents within the purview of laid down SOP
- ❖ Management should restore DBC's capability level as DBCs' want to perform in other core banking operations.
- ❖ The corporate office should refrain from conducting VCs for those Zones which observe regional holidays.
- ❖ Controlling offices give humongous tasks as priority tasks, and branches feel that they are often left in the lurch.
- ❖ Creche and day-care reimbursement amount have to be increased. The age of the child also may be increased.
- ❖ Women officers are harassed at workplaces, and many are not lodging complaints. Confidence-building measures have to be initiated to provide a supportive environment for women officers.
- ❖ On promotion, initially, FGM issues transfer orders, and the following year Corporate Office issues transfer orders for the same officer, which creates a lot of uncertainty for the officers.
- ❖ The completed Number of years may be earmarked for repatriation to Bihar and Jharkhand.
- ❖ Policy on switchover of Specialist officers to Generalist cadre expired on 31 03 22. Request for new policy and expedite the process of switchover.
- ❖ Third-party products campaign is being given more importance than the core business.
- ❖ Calling officers on Holidays is to be opposed.
- ❖ Representation of women officers and differently-abled officers should be increased in the Committee.
- ❖ EC Meeting may be conducted for two days.
- ❖ A defence workshop has to be conducted to strengthen the Defence Assistant team.

Com. R Sekaran, Secretary-General, appreciated the deliberations, welcomed the members' views and thanked them for giving valuable suggestions on various issues confronting the Bank and the Officers. He assured the House that Association would take up the matters related to DAMC, ITD, DBD, OSM, Gliff and vigilance with the respective Department. He also briefed on the ensuring promotion and Transfer process. He informed the House that the issues related to the Zones should be taken up with the Zonal and FGM Consultative Meeting.

He also requested the leaders to complete the consultative committee meeting and conduct members meetings in all the zones to get their views/suggestions on various issues confronting the Bank and Officers. He also appealed to the House to conduct committee meetings regularly to improve connectivity and to get field-level problems. He also explained the background of the issues and steps taken by the Association and also assured to take up the matters referred in the deliberations for resolution. Finally, the House adopted the report of the Secretary-General.

The Treasurer, Com A I Amuthasagaram, submitted accounts, and the House approved them unanimously.

Com Saurabh Upadhyay proposed a vote of thanks.

After transacting the listed items, the meeting was concluded with the President thanking members for their cooperation.

PREVENTIVE VIGILANCE

Comrades: Every month, we come out with a write-up on Preventive Vigilance for the benefit of our members. We request our members to go through this topic, enlighten themselves, and avoid landing on any Vigilance-related issues.

The objective of Preventive Vigilance: The objective of Preventive Vigilance in banks are as under:

- ❖ Exercising watchfulness and diligence by all employees to prevent untoward incidents that may adversely affect financial or reputational implications for the organization.
- ❖ To ensure strict adherence to integrity by all employees and Bank's laid down policies, systems and procedures so that Bank's interest is protected.
- ❖ Preventive Vigilance sets up procedures and systems to restrain wrongdoing. • Restrain the misconduct in the various areas of the functioning of any organization.

Dos:

- ❖ Follow the Rules and Regulations without any violation. However, when the situation warrants a deviation on account of necessity, record the reasons for the deviation taken and get it confirmed by your higher authority.
- ❖ Discharge your duty sincerely, honestly and faithfully at all times.
- ❖ Show courtesy and consideration in dealings with customers, colleagues, and higher officials.
- ❖ Pay immediate attention to the customers' grievances and demands.
- ❖ Follow the KYC guidelines scrupulously.
- ❖ Maintain strict secrecy of the Bank's affairs.
- ❖ Observe the rules and regulations concerning your conduct strictly.
- ❖ Be choosy in attending the social functions of customers to which you are invited.
- ❖ Avoid seeking donations from customers and others.

- ❖ Always remember that our actions in the Bank are watched.
- ❖ If there are oral instructions, get the same confirmed immediately in writing.
- ❖ Record your important decisions on paper and preserve the file.
- ❖ Always monitor the functional area to avoid delay and completion of the job in a time-bound schedule.
- ❖ Ensure job rotation and maintain the record for the same.
- ❖ Be a role model for others in respect of honesty and integrity.
- ❖ Pay utmost attention to internal control. • Always be alert in the branch and be responsive.
- ❖ It is to be noted that corruption initially starts in a small way. Therefore, try to check the same in the initial stage itself.
- ❖ Maintain your accounts properly and submit proper Assets and Liabilities statements.
- ❖ Lead a lifestyle consistent with your income.
- ❖ Always maintain proper accounting of your funds and claim your entitlement from the Bank within time.

Don'ts:

- ❖ Do not be under obligation to anyone, particularly those with whom you have official dealings.
- ❖ Do not engage in any commercial proposition while in the Bank's service.
- ❖ Do not indulge in any other business inside the banking premises.
- ❖ Do not be a silent spectator for the misdeeds of your colleagues in the Bank and see that they are reported to higher authorities immediately on notice.
- ❖ Do not make any short cut to the established procedures.

- ❖ Do not feel shy to consult your colleagues or superiors if you have doubts about any transaction.
- ❖ Do not route your relatives' and others' savings and funds through your accounts.
- ❖ Do not show any favouritism or commit any irregularity in expenditure matters.
- ❖ Do not gossip in the office in bad taste about others.
- ❖ Do not delay the disposal of the complaints, as every complaint has some substance.
- ❖ Do not indulge in unethical or improper activity, even in your private life, for it would discredit you and the Bank.
- ❖ Do not place over-reliance on your subordinates and colleagues.
- ❖ Do not compromise your password to others, as it is a key to a big world for the misuser.
- ❖ Do not allow your emotions in the job, as the office atmosphere is professional.

WEDDING BELLS

Com. P Thiyagarajan
Senior Manager, Metturdam
Zonal Secretary, Salem, IBOA (TN&P)

Married to

Com. Karthika N,
Manager, MAPC, Krishnagiri
At

Tiruchengode on 26.01.2023

Selvan. Vicky
(S/O Com. A Janakiraman,
Retd Senior Manager)

Married to

Selvi. Radi
At

Chennai on 26.01.2023

Com. P S Balamurugan, B.E.,
Manager, Melmonavur
Vice President, IBOA (TN &P)

Married to

Selvi. T. Nivedha, M.B.B.S.,
At

Vellore on 27.01.2023

Selvan. B Nilan, MBA
(S/O Com. Initha Balamurugan)

Married to

Selvi. M G Vidhyalakshmi, MBA
At

Chennai on 26.01.2023

Selvi. M Ashika, B.Des.,
(D/O Com. V Muthusamy,
Retd Senior Manager)

Married to

Selvan. Gowtham Allu, B.B.A., MAF(UWA)
At

Chennai on 27.01.2023

Selvi. P Sharuni, B.E, M.B.A.,
(D/O. Com Paramanandam)

Married to

Selvan. M. Nandhakumar, B.E.,
At

Chennai on 27.01.2023

AIBOA Wishes a Very Happy Married Life to the Newly Wedded Couple.

Retirement

S.No.	NAME	Designation	BRANCH
1	COM. BHARATHI C .	General Manager	CORPORATE OFFICE
2	COM. SUBHASIS BHATTACHARYA .	General Manager	On Deputation to SBI
3	COM. MANOJ KUMAR SHARMA .	Dy General Manager	FGMO KOLKATA I
4	COM. GORLA VENKATESWARA REDDY .	Asst General Manager	FGMO HYDERABAD
5	COM. PRAMOD KUMAR JAIN .	Asst General Manager	CO: COMPLIANCE DEPT
6	COM. SANJAY KUMAR .	Chief Manager	ZO:LAKHIMPUR KHERI
7	COM. JAGANATHAN K .	Chief Manager	ZO:KANCHEEPURAM
8	COM. KALITHEERTHAN A .	Chief Manager	ZO:CHENNAI (NORTH)
9	COM. RAJENDRA PRASAD .	Chief Manager	ZO:BHAGALPUR
10	COM. ARUN KUMAR JAIN .	Senior Manager	SHAMLI
11	COM. RAKESH BABU .	Senior Manager	LUCKNOW MAIN BRANCH
12	COM. VIDYANAND JHA .	Senior Manager	GORAKHPUR UNIVERSITY
13	COM. VIRENDRA KUMAR GUPTA .	Senior Manager	LUCKNOW MAIN BRANCH
14	COM. MUZAFFAR ALI HASHMI .	Senior Manager	HUSSAINGANJ
15	COM. SUBRAMANIAN S .	Senior Manager	VELUR
16	COM. THULASIRAM A R .	Senior Manager	AVANIAPURAM
17	COM. DIPYAMAN SANYAL .	Senior Manager	CO: CMC - II
18	COM. BHIKARI CHARAN GARNAIK .	Senior Manager	MAPC BHUBANESWAR
19	COM. BABU RAM KURRAM .	Senior Manager	MADHOTAL
20	COM. SYED MOHAMMAD .	Senior Manager	PIPALPATI
21	COM. GOPAL KUMAR BAGANI .	Senior Manager	RASH BEHARI AVENUE
22	COM. SURYANANDA HANSDAH .	Senior Manager	DEULPARA
23	COM. ABHIJIT BANERJEE .	Senior Manager	ZO:CHINSURAH
24	COM. JYOTIRINDRA MOHAN SARKAR .	Senior Manager	ZO:SILIGURI
25	COM. SWAPAN KUMAR SARKAR .	Senior Manager	ZO:GUWAHATI
26	COM. TAPAN KUMAR DEY .	Senior Manager	BARANAGAR DUNLOP BRIDGE
27	COM. ASHOK KUMAR GUPTA .	Senior Manager	HSR LAYOUT
28	COM. RAVISH JAIN .	Senior Manager	PARLIAMENT STREET
29	COM. TILAK RAJ .	Senior Manager	JAMMU MAIN
30	COM. SUSHIL KUMAR M B R .	Senior Manager	HIMAYATNAGAR
31	COM. MAHENDIRAN M .	Manager	ARCOT
32	COM. VADIVAZHAGAN S .	Manager	SERVICE BRANCH, CHENNAI
33	COM. LAKHI KANTA BOL .	Manager	NOWGONG
34	COM. AMITAVA BISWAS .	Manager	ZO: KOLKATA SOUTH
35	COM. ASHIM BAG .	Manager	NAKTALA
36	COM. SUNITA .	Manager	JAMMU MAIN
37	COM. DIRAL HABET TOPPO .	Manager	RANCHI MORHABADI
38	COM. VIJAYARAGHAVAN R .	Asst Manager	KAMARAJ SALAI
39	COM. DHANDAPANI P .	Asst Manager	MICROSATE TIRUVANNAMALAI
40	COM. DALIA DAS .	Asst Manager	SHEORAPHULI
41	COM. INDIRA DAS .	Asst Manager	BAGHAJATIN
42	COM. SUSANTA KUMAR SARKAR .	Asst Manager	APCAR GARDEN ASANSOL

AIBOA Wishes the above Comrades a Very Happy, Healthy and Peaceful Retired Life.

IMPORTANT CIRCULARS DURING THE MONTH OF JANUARY 2023

Date of Issue	Circular No.	Subject
03/JAN/2023	ADV-261	MODIFICATION OF COMMITTEE STRUCTURE AT RAPCs AND MAPCs
03/JAN/2023	ADMIN-93	RATIONALIZATION OF BRANCHES
03/JAN/2023	ADV-264	Launch of New Loan Product "IND MSME SAKHI"
05/JAN/2023	ADV-266	Review Rating Model for Retail and MSME Loans
05/JAN/2023	CRA-67	GUIDELINES TO BE FOLLOWED WHILE CROSS-SELLING THIRD PARTY PRODUCTS(BANCASSURANCE & WEALTH MANAGEMENT)
09/JAN/2023	ADMIN-97	Ensuring uploading of CKYCR images in CAPC portal along with CIF creation/Account opening flow
09/JAN/2023	ADV-276	Udyam Registration Number Mandatory for CGTMSE Coverage
13/JAN/2023	ADMIN-98	Reiteration of guidelines for verification of Branch Cash and ATM / BNA cash
13/JAN/2023	FX-41	Upgradation of EXIM Bills from Version 1.0 to Version 5.0- Remittance Modules
19/JAN/2023	ADV-274	INTRODUCTION OF APP BASED WRITE OFF CLAIM MODULE
19/JAN/2023	ADV-275	Rationalization of Retail Assets Processing Centre (RAPC)
19/JAN/2023	CRA-74	Obtention of Modified Agreement for Safe Deposit Locker - D116
21/JAN/2023	ADV-279	ACCEPTANCE OF OTS IN ECLGS COVERED ACCOUNTS
23/JAN/2023	ADV-280	Centralized appropriation of Credit Guarantee Claim amount received / CAUTION while Sanction of OTS
25/JAN/2023	ADV-282	Recent Judgments of Hon'ble Supreme Court of India in SARFAESI matters
25/JAN/2023	ADV-283	STANDARD OPERATING PROCEDURE FOR OTS CLARIFICATION/ MODIFICATION
25/JAN/2023	ADV-285	KCC Gold Plus – Precautions to be taken
25/JAN/2023	HRMD-118	Promotion Policy for Officers
25/JAN/2023	HRMD-119	Promotion Process 2023 – 24 for promotion from Scale IV to V, Scale III to IV, Scale II to III and Scale I to II
27/JAN/2023	ADV-287	Mandatory creation of Standing Instruction (SI)/ NACH in all eligible Term Loans by Branch & Verification by DeVA & Asset Management Centre (DAMC)
31/JAN/2023	ADV-288	Modifications in Loan against Life Insurance Policy
31/JAN/2023	DEP-56	"IND SAMPOORNA SALARY PACKAGE" Launch of New Salary SB Product for Premium Salaried Customers

Non-inclusion of a circular does not reflect on its importance

MEMBERS MEET



Coimbatore on 20.01.2023



Madurai on 24.01.2023



Thanjavur on 23.01.2023



Com. Moses Pradeep Singh, Deputy Secretary General, AIIBOA is felicitated on his superannuation at Raipur on 08.01.2023



Com. Kalitheerthan, Vice President, AIIBOA is felicitated on his superannuation at Chennai on 31.01.2023