

IBOA (TN & P) EXECUTIVE COMMITTEE MEETING HELD IN CHENNAI ON 03.09.2023

The IBOA (TN & P) convened its Executive Committee Meeting on September 3, 2023, in Chennai. The meeting was chaired by Com. S. Mohanraj, President.

During the proceedings, Com. S. P. Chandra Sekar presented the minutes of the previous Executive Committee Meeting, which received unanimous approval from the members in attendance. Following this, President Com. S. Mohanraj proceeded to invite Com. R. Sekaran, General Secretary, to deliver the General Secretary's Report.

Com. R. Sekaran presented the General Secretary's report during the meeting, where the attendees observed a two-minute silence in memory of the comrades who passed away during this period. In his comprehensive report, Com. General Secretary covered various important topics, including the national scenario of the Chandrayaan 3 Mission, initiatives required to restore peace in Manipur, the decision to scrap the Pre-paid Smart Meters Project, discussions on fiscal federalism, and updates on the Delhi Ordinance.

Furthermore, he addressed matters related to the banking sector, highlighting developments in the commencement of the 9th Joint Note negotiation. In his report, he provided detailed insights into the promotion process, Performance Management System (PMS), the transfer process, enhancements in perks and perquisites, as well as updates on Central Consultative Meetings, FGMO Consultative Meetings, Zonal Consultative Meetings, work-life balance, Founding Day Celebration, vigilance issues, and the sale of Tanjore Land property. Additionally, he provided information about the purchase of land and building at Royapettah.



The house extended its felicitations to Com. Tamil Thendral, who played a pivotal role in facilitating the sale of the Tanjore Land Property.

Following the report submission, the President proceeded to invite committee members for deliberations on the

General Secretary's Report. During this session, the Committee Members discussed the following key points.

- The BM and ABM review meetings conducted via video conference have been consistently extending beyond 9 pm. It is imperative for the Association to intervene and put a halt to this emerging trend.
- There is mounting pressure to promote third-party products, particularly Life Insurance policies from SBI, ABSLI, and Niva Puba. These insurance companies entice employees with incentive tours to various destinations. Zonal Managers (ZMs) and Deputy Zonal Managers (DZMs) are actively promoting these tour incentives, which contravene the guidelines set forth by the Finance Ministry. Customers are also being coerced into availing insurance products as a means to expedite the loan disbursement process.
- The reimbursement of fuel expenses for RACs should be strictly claim-based and should not be contingent upon the approval of the Zonal Manager.
- Zonal Administrations should refrain from implementing frequent transfers under the pretext of non-performance. Branch Managers (BMs) should be granted sufficient time to demonstrate their capabilities. In recent times, BMs have been compelled to allocate more of their time to video conferences (VCs) than to business promotion.



- Branch Managers are expected to provide immediate acknowledgments in WhatsApp groups. However, it is important to note that WhatsApp groups often disrupt the functioning of Branch Managers, as they are members of 13 to 17 different official WhatsApp groups.
- The absence of a Currency Chest in Dharmapuri, Tiruvannamalai, and Nagapatinam zones significantly hampers cash management services in the branches within those zones. Cash remittances are consuming a substantial amount of man-hours, and it is advisable to consider increasing the cash retention limit for feeder branches.
- It has been observed that the Zonal administration tends to accord more recognition and rewards for achieving targets in the Insurance business rather than the core business.
- Currency chests are not currently issuing sorted notes, which has implications for cash handling and processing.
- There is mounting pressure to implement IND OASIS even in rural branches.
- It is recommended to enable biometric authentication for Digi Jewel Loan accounts. Currently, SR NOs are also not being captured in Digi Jewel Loans.
- There is considerable pressure for PMSBY and DEAF accounts.
- The bank organizes higher frequency of login days, which is creating challenges for field-level staff.
- It is recommended that pre-filled documents be made available for all loan accounts, similar to the provision offered for Home loans.
- The bank should consider procuring standard IT hardware, as a significant portion of the current hardware is of substandard quality.
- The payment of officiating allowance to eligible Branch Managers is a long-pending demand that warrants attention
- The bank should expedite the process of converting the Specialist cadre to the Generalist cadre.

- Zonal Offices should promptly clear TA/DA Bills within a few days instead of keeping them pending for extended periods.
- To ensure prompt delivery, it is advisable to consider delivering ATM cards through India Post rather than relying on courier services.
- The new Business Correspondent Channel Model is causing Business Correspondents to resign from their positions.
- The design of the circular search feature should be made more user-friendly.
- The bank should consider enabling the sanctioning of PMSVANIDHI Loans digitally, similar to the PAPL process.
- IT officers in Scale 1 and 2 should also be made eligible for mandatory leave.
- To enhance customer awareness and compliance, a pop-up message should be displayed when cash deposits exceeding Rs. 20 lakhs are made in an account.
- It is advisable to review the practice of including watermarked dates on documents issued with circulars, as this could potentially affect the legal enforceability of the documents if any additional document needs to be added after the date of documentation. Furthermore, capturing the date of documentation in CBS should be made mandatory.
- Consider discontinuing CCTV surveillance.
- The bank should withdraw the VORTEX machines, as they do not operate on holidays in all branches.
- It is recommended to reduce the rate of interest (ROI) on staff overdraft (OD) accounts.
- The role of DBC may be rotated among other officers. Traditionally, probationary officers underwent phase training across various desks. However, they are now assigned the single role of DBC, which has resulted in demotivation among them.
- The bank should consider increasing the limits for staff benefits, including leased accommodation,



SHL, canteen subsidies, fuel reimbursements, entertainment allowances, and prepaid mobile charge reimbursements.

- To facilitate efficient clearing house operations, the number of holidays may need to be increased.
- A suitable location for a creche facility should be identified at the Corporate Office.
- Consideration should be given to raising the age limit and reimbursement amount for the creche facility.
- To ensure transparency in the promotion process, interview marks should be published
- Given that many of the parameters for administrative officers are non-measurable, the PMS score for these officers should accurately reflect their performance.
- It has been observed that MAPCs are primarily focusing on the fresh sanction of loans and are not attending to the renewal of loans.
- There is a need to digitize the KCC Gold Plus for enhanced efficiency and accessibility.

Com. R. Sekaran, the General Secretary, expressed his appreciation for the insightful deliberations and extended a warm welcome to the members' views. He expressed gratitude for the valuable suggestions provided on a range of issues affecting the Bank and the Officers. Com. Sekaran assured the House that the

Association would diligently address these matters with the respective departments and Zonal Offices for resolution.

Furthermore, he provided an overview of the Association's efforts in addressing various issues concerning the officers and shared the current status of wage negotiations with the IBA (Indian Banks' Association). Com. Sekaran also requested the leaders to organize consultative committee meetings and member gatherings in all zones to gather input and suggestions on the challenges faced by the Bank and its Officers.

In an effort to enhance communication and obtain feedback from the field, he appealed to the House to update the association's WhatsApp groups. Com. Sekaran elaborated on the background of the discussed issues and outlined the steps taken by the Association, assuring the House that all matters brought up during the deliberations would be pursued for resolution.

Finally, the House unanimously adopted the report presented by the General Secretary.

The Treasurer, Com S P Chandra Sekar, submitted financial accounts, which were approved by the house.

The following members were co-opted due to vacancies emerged within their respective zones.

Name	Branch	Post Co-opted
Com Mahendra Prabhu	Anna Nagar	Vice President (TMTK)
Com Prabhuraj D	Vilakuthoon	Zonal Secretary, Madurai
Com Sasi Kumaran	Madurai Perungudi	ECM, Madurai
Com Goutham K	Zo, Trichy	ECM, Trichy
Com Vijaya Kumaran K	Ind Seti, Vellore	Special Invitee
Com Mohan Raj E	Kuruvinatham	Zonal Secretary, Puducherry
Com Dinesh S	Pondicherry University	ECM, Puducherry
Com Guru G	Sarguni	Zonal Secretary, Karaikudi
Com Mouli Chandru P	Salem Junction	Zonal Secretary, Salem
Com Raga Sunder B	Anamalai	Zonal Secretary, Coimbatore
Com Aswin Kumar	Thennerly	Zonal Secretary, Kancheepuram

After addressing the agenda items as scheduled, the meeting was adjourned, and the President extended gratitude to the members for their collaborative participation.

Subsequently, Com Thiagarajan proposed a vote of thanks.



Purchase of Land & Building at Royapettah and Sale of Tanjore Land Property

Dear Comrades,

We are pleased to inform you that significant developments have taken place regarding the property assets of our esteemed organization. As you are aware, the General Body Meeting of our IBOA (TN & Pondy) convened on August 28, 2022, in Chennai, approved the sale of our Tanjore Land property.

Our Association Office has been operating from premises on rental basis at No. 3, Sripuram 2nd Lane, Royapettah, Chennai 14. Our association had been actively seeking a property acquisition opportunity in Royapettah.

During this period, the owner of the premises conveyed their intention to sell the property, citing their relocation to their son's residence in Bangalore. Given the circumstance of our current premises being offered for sale, we promptly addressed this matter during our IBOA (TN & P) Executive Committee Meeting held in Chennai on February 11, 2023. After detailed deliberations in the meeting, the Executive Committee approved two significant actions. Firstly, they sanctioned the sale of our Tanjore land measuring 1387.50 sqft, with a transaction value of Rs. 63.80 lakhs, aimed at mobilizing funds. Secondly, the committee granted approval for the purchase of a land and building located at No. 3, Sripuram 2nd Lane, Royapettah. This property encompasses 1480 sqft of land and a constructed building with an area of 1258 sqft on the Ground Floor and 1258 sqft on the First Floor, for a total sum of Rs. 3.17 crore, in addition to applicable registration charges.

Following these approvals, we are pleased to announce that the sale of the Tanjore Land Property was successfully completed and registered on August 19, 2023, for a total consideration of Rs. 63.80 lakhs. Subsequently, the registration process for the purchase of the Land and Building in Royapettah, Chennai, was concluded on August 30, 2023, for a total consideration of Rs. 3.17 crore with applicable registration charges.

With the acquisition of the Land & Building property in Royapettah, our Association has commenced operating from its own premises, effective from August 30, 2023. This marks a significant milestone in the 61-year journey of our Association, as it fulfills the longstanding aspiration of our past and present leaders to see our Association functioning from its own premises. We take pride in the fact that our Association now owns property in the heart of our beloved Bank's headquarters, conveniently located near our Corporate Office.

On this momentous occasion, we extend our heartfelt gratitude to the IBOA (TN&P) committee for their invaluable support and approval in both the sale and purchase of the referred properties. Their unwavering commitment deserves the highest appreciation and accolades.

We look forward to continued growth and success in our own premises, and we remain dedicated to serving the best interests of our members and the greater community of officers and for the common good of the workforce.

We profously thank all concerned for their unfailing support and commitment to carry on our Association mission and vision.

RETIREMENTS

S.No.	NAME	DESIGNATION	BRANCH
1	COM. KRISHNA RAJ D .	DEPUTY GENERAL MANAGER	CO:DIGITAL BANKING DIVISION
2	COM. DILIP SATAPATHY .	DEPUTY GENERAL MANAGER	SBI NEW DELHI
3	COM. ARUN KUMAR SHARMA .	DEPUTY ZONAL MANAGER	ZO:AMRITSAR
4	COM. KUMARAVEL M .	CHIEF MANAGER	CO: OFFICE MANAGERS DEPT
5	COM. VIJAYAN NARENDRAN .	CHIEF MANAGER	ZO:KOZHICODE
6	COM. SRINIVASA PRASAD P .	HR OFFICER	ZO:TIRUPATHI
7	COM. RAMBABU GADDAI .	CHIEF MANAGER	ZO:VISAKHAPATNAM
8	COM. M V S PRASAD .	CHIEF MANAGER	SAMV HYDERABAD
9	COM. RAMESH KUMAR NA .	SENIOR MANAGER	JAWAHAR NAGAR
10	COM. RAMESH KUMAR .	SENIOR MANAGER	ANDIMADAM

11	COM. BHANU SANKAR NAIK .	SENIOR MANAGER	CHITTOOR
12	COM. SUDIPTA BANDYOPADHYAY .	SENIOR MANAGER	KOLKATA MAIN
13	COM. SUSHANT KUMAR JENA .	SENIOR MANAGER	CUTTACK MAIN
14	COM. DINESH CHAUBEY .	SENIOR MANAGER	DAMC ALLAHABAD
15	COM. PURNA VISWAPATI .	SENIOR MANAGER	FALAKNUMA
16	COM. MOTI LAL MEENA .	SENIOR MANAGER	KUNHADI(KOTA)
17	COM. TRIMAKE LAXMAN RAJARAM .	MANAGER	SADASHIVPETH
18	COM. PUTTA NAIK G .	BRANCH MANAGER	CHAMARAJANAGAR
19	COM. MASCARENHAS ALBERT J .	ASST. BRANCH MANAGER	VASCO
20	COM. SURAJIT SAHA .	ASST. MANAGER	COSSIPORE
21	COM. MILI SENGUPTA .	ASST. BRANCH MANAGER	PAIKPARA
22	COM. M RAMA RAO .	ASST. BRANCH MANAGER	SRIKAKULAM

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

IMPORTANT CIRCULARS DURING THE MONTH OF AUGUST 2023

Date of Issue	Circular No.	Subject
02/AUG/2023	ADV-99	Mandatory creation of Standing Instruction / NACH Mandate in the CBS before disbursement in Term Loan Accounts
02/AUG/2023	HRMD-41	Dearness Allowance payable for Workmen and Officer Employees for the Months of August 2023, September 2023 and October 2023
02/AUG/2023	ADV-101	Auto Debit Freeze in all types of Deposit Accounts linked with NPA Accounts
07/AUG/2023	DEP-36	MASTER CIRCULAR ON DEPOSIT PRODUCTS Updated as on 31.07.2023
07/AUG/2023	DEP-37	Analysis of Customer Complaints – Measures to be taken for redressal
11/AUG/2023	CRA-39	Introduction of Kisan Vikas Patra (KVP) Scheme
16/AUG/2023	ADV-110	Modification in maximum Repayment Period for IBVL Elite (Fixed ROI) scheme from 5 years to 7 years
17/AUG/2023	HRMD-42	Change in Disciplinary Authority / Appointment of additional Disciplinary Authority for suspension cases relating to fraud
18/AUG/2023	ADV-112	Clarification Regarding Agriculture Infra Fund (AIF) Loan accounts sanctioned beyond Rs. 2.00 Cr.
18/AUG/2023	ADV-111	Empanelment and Utilization of Panel Jewel Appraisers
24/AUG/2023	HRD-5	Addition of courses to the list of Non-Mandatory Courses under Policy on Capacity Building of Employees version 1.1
24/AUG/2023	ADV-114	Creation of Operational Lien in Deposit Accounts with SI
24/AUG/2023	HRMD-45	Reconstitution of Internal Complaints Committee at Corporate Office
28/AUG/2023	DEP-39	Shaping Service Excellence- Mystery Shopping Insights & Action Plan
28/AUG/2023	CRA-40	ACCOUNT AGGREGATOR - FIP MONITORING TOOL
28/AUG/2023	ADMIN-47	Sharing of Information – Modus Operandi and Lesson Learnt from the frauds reported at our Bank's Branches during June 2023 Quarter
30/AUG/2023	HRMD-48	Creation of exclusive email ID as Help Desk for Staff Pensioners/family pensioners
31/AUG/2023	HRMD-46	IBA Group Medical Insurance Scheme for retired / retiring Staff members during the period 01.10.2022 to 30.09.2023
31/AUG/2023	HRMD-47	Proper Dress code and Appearance at work place
31/AUG/2023	CRA-41	Introduction of National Savings Certificate VIII Issue (NSC)
31/AUG/2023	CRA-42	Introduction of New Functionalities in CBS - Public Provident Fund (PPF)
31/AUG/2023	ADV-120	Introduction of Festival Bonanza for FY 2023-24 "Utsav Ke Rang, Indian Bank ke Sang"

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

Indian Bank Officers Association (TN&P) Marks 61st Founding Day of IBOA / AIIBOA with “Know Your Association Quiz”



The Indian Bank Officers Association (IBOA) celebrated its 61st founding day in a unique and engaging manner this year, by conducting the “Know Your Association Quiz.” This online quiz, which saw enthusiastic participation from around 600 members, not only tested the knowledge of the participants but also served as a platform to highlight the crucial role of the Association within the bank.

The “Know Your Association Quiz” was a testament to the dedication of the IBOA members, as many comrades devoted significant time to prepare for the event. It showcased their commitment to understanding the intricacies of the Association and its contributions to the welfare and well-being of bank officers.

The quiz, conducted entirely online, covered various aspects of the Association’s history, objectives, and initiatives. It delved into the Association’s journey over the past six decades, its advocacy for the rights and interests of bank officers, and its role in fostering a sense of camaraderie among members. Importantly, the quiz included questions about significant labor

movements and All India Bank Officers’ Confederation (AIBOC), which have played pivotal roles in shaping the landscape of the banking sector in India.

One of the most heartening outcomes of this quiz was the feedback from participants. Many expressed their appreciation for the efforts put forth by the Association to organize such an insightful and educational event. They mentioned that the quiz helped them gain a deeper understanding of the multifaceted roles the Association plays in the lives of bank officers.

Through this quiz, members not only tested their knowledge but also strengthened their connection with the Association. It served as a reminder of the unity and strength that comes from being part of a collective dedicated to the welfare and empowerment of bank officers.

To further acknowledge the enthusiasm and participation of IBOA members, the 61 winners were rewarded with a special prize—a trolley bag.

AIIBOA congratulates the following winners of KYA Quiz



S.No	Name	SR No	Branch
1	COM. GURJINDER SINGH	67766	ZO:CHENNAI (SOUTH)
2	COM. HARI PRASAD ARUN P	32771	MAPC TIRUVANNAMALAI
3	COM. P SIVA	81822	ZO:CUDDALORE
4	COM. KALAI SELVI M K	32424	TIRUCHITRAMBALAM
5	COM. MUMMINA SRI DEVIKRISHNA	91310	KOLATHUR (CHENNAI)
6	COM. JAYAPRIYA J	31710	CO:ITD
7	COM. PRASAD LAGISETTI	91471	OTTERI
8	COM. ADITHYA ANUROOP S	32851	CO: MARKETING DEPT
9	COM. KAKARLA RAJU	59414	TRICHY GANAPATHY NAGAR
10	COM. KARTHIK GADI	58948	PATTEESWARAM
11	COM. BIBHUTI BHUSAN MOHAPATRA	55100	ETHIRAJ SALAI
12	COM. MAALAN M A	65990	NAKKAMPADI
13	COM. KUPPILI R DURGA PRASAD	59036	CO: R T G S CELL
14	COM. MUDDASANI RAJKUMAR	94277	MICROSATE VIRUDACHALAM
15	COM. NILIMESH DATTA	96675	SALIGRAMAM

S.No	Name	SR No	Branch
16	COM. NENAVATH NARESH	91771	ERUKANCHERI
17	COM. U ANITHA	35270	ED'S SECRETARIAT
18	COM. DIVYA C	68075	KOLATHUR (CHENNAI)
19	COM. RAKESH RAMANATHAN	34219	ZO:COIMBATORE
20	COM. THAMARAISELVI N	69015	MICROSATE TIRUVANNAMALAI
21	COM. MERCY DONA M	96489	SRIVILLIPUTHUR
22	COM. VENKATESAN P	64497	MINJUR
23	COM. DHARMA UDHAYA M	35963	ZO:SALEM
24	COM. VIJAY KUMAR YADAV	73025	TARAMANGALAM
25	COM. KARTHICK P	69860	VIRUDHACHALAM
26	COM. THAMIZHAZHAGAN R	92819	RAMAPURAM
27	COM. RAJESH KUMAR SHARMA	76668	CO:KYC
28	COM. VIJAY PRIYADARSHI	60234	CO:KYC
29	COM. MANGESH GANPAT GONGAL	73545	RAPC KUMBAKONAM
30	COM. AMIR JOHN B	54828	RAJAKILPAKKAM
31	COM. LAKSHMANAN C	56040	AYYALUR
32	COM. SASIREKHA T	66715	CO:INFORMATION TECHNOLOGY DEPA
33	COM. SURENDHAR M	96211	PAPPARAPATTI
34	COM. BHUKYA SHYAM KUMAR	96625	VIT CHENNAI CAMPUS
35	COM. VALLURI SRIKANTH	91965	MELMONAVUR
36	COM. HIRDESH DUTT VISHWAKARMA	79052	ZO:POONAMALLEE
37	COM. MATHAVAN N	63464	VADAKKU VALLIYOOR
38	COM. DEEPAK KUMAR SINGH	72413	LAWSPET
39	COM. NAGALAKSHMI V	56074	MCB COIMBATORE
40	COM. PRABHUKANTA KAR	56331	DAMC COIMBATORE
41	COM. PRATHAP MANUEL RAJ S	34397	VICKRAMASINGAPURAM
42	COM. SUSHEEL SHARMA	74706	RAPC SALEM
43	COM. ABHINAV CHANDHAR	34004	SERVICE BRANCH, CHENNAI
44	COM. VIDHYA K	34563	PAMMAL
45	COM. PAVITHRA DEVI	34383	DRT-III CHENNAI
46	COM. RATNAKAR NAYAK	34412	ZO:POONAMALLEE
47	COM. NARENDRA SHARMA	35392	ATM SERVICE CENTRE, CHENNAI
48	COM. PAIDIPATI PAVAN KUMAR	33151	MINJUR
49	COM. SHIRAZ ASIFA BEGUM	27902	KILPAUK
50	COM. MABU SHARIEF SHAIK	59813	LAWLY ROAD
51	COM. MUTHALAGAN M	68285	TIRUKATTUPALLI
52	COM. HUMAYUN KABIR M	31213	CO:MID CORPORATE CREDIT
53	COM. VIGNESH KUMAR M	91644	NAGAPATTINAM
54	COM. ANUSHREE	73878	CO:DIGITAL BANKING DIVISION
55	COM. NANDAKUMAR G	55853	INSP. CENTRE, COIMBATORE
56	COM. RAMARAJU V	31819	ZO:TRICHY
57	COM. MOHANASUBRAMANIAN	56117	CO:PLANNING & BI
58	COM. R PREETHI	36583	UTTAMAR GANDHI SALAI
59	COM. SURESHA GUDIYAVARA	96228	ARUMBULIYUR
60	COM. RAJKAMAL S	65808	CO:INFORMATION TECHNOLOGY DEPA
61	COM. ARUN KUMAR C R	56813	CO:INTERNATIONAL DIVISION



Comrades Speak....

Really good initiative to know about our association by means of Quiz. Before starting the quiz, I have read about our association and it is really making me feel proud and it is essential for every Comrade to know your association.

-Com P Siva

First time, I understand why association is necessary for any organisation. They are dealing strictly and strengthen our union in favour of bankers however issues are big or small. They facilitate and protect us from time to time. Ready to face any adverse situation. These quiz helps a lot to understand association's vision and mission. With regards.

-Com Rajesh Kumar Sharma

This is Very Nice initiative. The quiz gives awareness about our association achievements in past and also the future vision and mission of our association.

-Com Durga Prasad



WEDDING BELLS

Selvi. M J. Kaviya, B.Pharm.,
(D/o. Com. M Jaisankar, Chief Manager,
Indian Bank)

Married to
Selvan S Naveen Kumar, B.E(CSE)
At Chennai on 20.08.2023

Selvi. Preethi Ramesh Kumar, B.E.,
(D/o. Com.Na. Ramesh Kumar, M.A.,B.L.
Senior Manager, Indian Bank)

Married to
Selvan.V Gopinath, B.E.,
At Chennai on 21.08.2023

Selvi. S. Flowrence Poornima M.Sc., B.Ed.,
M.Phil, Ph.D
(D/o. T Sahadevan, Chief Manager, Indian Bank)

Married to
Selvan A Patrick Inbaraj, B.E., MBA
Wedding Reception at Chennai
on 25.08.2023

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



Our Association has presented a cheque to cover the Tuition Fee of a deserving student in need.