



Indian Bank Officers' Association

(Tamilnadu & Pondy)

Registered under the Trade Union Act 1926, Registration No.3539
(Affiliated to AIIBOA & AIBOC)
(Recognized by the Management)

No.3, Sripuram 2nd Lane, Royapettah, Chennai - 600 014.



PLEASE CIRCULATE

02.09.2025

TO ALL MEMBERS

EIGHTH TRIENNIAL CONFERENCE - A ROUSING EVENT



Dear Comrades,

The Eighth Triennial Conference of our Association which was held in Chennai on 23rd August, 2025 will be remembered for its Magnificence and festivity. The large gathering, warmth, enthusiasm and solidarity exhibited by our comrades reinforced beyond doubt a new resurgence of our Association. "Rani Meyyammai Hall", the venue of our conference wore a festive look with flags, colourful sign boards and digital backdrop. Members from all parts of Tamil Nadu and Puducherry poured the venue by Trains, Buses, Vans and Cars well in advance and the zeal was overwhelming.

In the morning at 9.00am, our Association flag was hoisted by Com. Rupam Roy. The Inaugural Session started with Com. S Mohanraj, President occupying the chair. Shri. Binod Kumar, MD & CEO, Shri. Ashutosh Choudhury, Executive Director, Shri. Brajesh Kumar Singh, Executive Director, Com. Rupam Roy, General Secretary, AIBOC, Com. Ram Nath Shukla, President, AIIBOA, and Com. R Sekaran, General Secretary adorned the dais.

The inaugural Session started with Tamizhthai Vazhthu & Indian Bank Anthem. The Conference was inaugurated by lighting the lamp by the dignitaries on the dais.



Com Praveen Ram Kumar, Chairman, Reception Committee

The chairman extended a warm welcome to all participants of the 8th Triennial Conference of our Association- Indian Bank Officer's Association (TN & P). Describing the occasion as a historic milestone in the collective journey of the organization, he emphasized that the conference offered an opportunity to celebrate unity and reaffirm commitment toward a stronger and brighter future.

He acknowledged the presence of distinguished



leaders and dignitaries, highlighting the participation of Shri.Binod Kumar, Managing Director and CEO of the Bank, whose guidance continues to steer the institution forward. He also welcomed Com. Rupam Roy, General Secretary of AIBOC, recognizing his tireless efforts and dedication to officers across the country.

The contributions of Executive Directors Shri

Ashutosh Choudhury and Shri Brajesh Kumar Singh were also appreciated for their leadership and commitment to excellence, which strengthen the foundations of the Bank. He further welcomed the Association's leaders, including Com. Sekaran, General Secretary, and Com. Mohanraj, President of IBOA (TN & P), along with Com. Ram Nath Shukla, President of the All India Indian Bank Officers Association.

He acknowledged the presence of executives, veteran leaders, fraternal leaders, General Secretaries, Presidents of federal units, and leaders from welfare and pensioners' associations, noting that their participation added strength and spirit to the conference. He concluded by urging all participants to use the occasion to renew solidarity, strengthen unity, and work toward building a stronger tomorrow.

Shri. Binod Kumar, MD & CEO

While commencing his address, MD &CEO observed that the Association had displayed various demands around the hall, some pertaining to the industry level and others within the scope of the Bank. The MD & CEO remarked that whatever lies within the Bank's scope would be addressed gradually, always keeping the interest of the institution in mind.

He observed that the Association in Indian Bank has always played a positive role. He emphasized that the Association is not separate or opposed to management; while they may appear to walk on different paths, ultimately, their destination



and interest remain the same — the growth and well-being of the Bank and its employees. He further noted that the Association often provides valuable feedback on employee welfare, which is sincerely appreciated.

Highlighting the Bank's performance, he called upon everyone to applaud Indian Bank for consistently performing well year after year. Categorizing performance into three parameters - efficiency, asset quality, and growth - he stated that Indian Bank stands second best in the industry in terms of efficiency and asset quality, which reflects its strong foundation. With this base, he assured that growth can be accelerated, and expressed his determination to make Indian Bank number one across all parameters.

The MD & CEO also shared insights on the global economy, the Indian economy, and the banking sector. While acknowledging global uncertainties, he pointed out that the Indian economy has shown resilience, maintaining growth around 6% for the past few years. With consistent growth at 7-8%, as envisioned by the Hon'ble Prime Minister, India is on course to become a developed nation.

On the banking sector, he noted the rapid evolution of customer expectations, driven by technology. Recalling his visit to the Saidapet branch, he highlighted the presence of three generations of customers, but stressed the importance of attracting the younger generation, which comprises nearly 40% of India's population, to ensure sustained growth.

The MD & CEO highlighted that customer expectations in banking are evolving rapidly, necessitating continuous adaptation. He shared that over the past 2-3 years, the Bank has launched nearly 130 digital journeys aimed

at delivering seamless banking experiences. Citing a significant development, he observed that UPI has completely transformed the digital payments ecosystem. Presently, 93% of the Bank's transactions are digital - a milestone that he expressed great satisfaction with. However, he also pointed out a concern: a large share of these transactions take place through third-party applications such as PhonePe and Google Pay, resulting in substantial costs to the Bank. He noted that this reliance leads to an expenditure of nearly ₹12 crore per month, amounting to around ₹150 crore annually in transaction fees.

The MD & CEO announced that the Bank is set to launch a lighter version of its own UPI application. He emphasized that the vision is to make the app as user-friendly and efficient as popular platforms



like Google Pay and PhonePe. He further noted that if customers adopt the Bank's app, it could result in annual savings of nearly ₹150 crore.

Further, he spoke about initiatives to bridge employees' knowledge gaps, such as the launch of an AI-powered chatbot to provide instant solutions to staff queries. Acknowledging the importance of senior citizens, who contribute nearly 47% of fixed deposits, he announced the launch of dedicated Senior Citizen Branches, starting with Adyar.

The MD & CEO reiterated that Indian Bank is not about one individual but about every staff member, each of whom serves as a brand ambassador of the Bank. He underscored that the reputation of the Bank depends on employee interactions with customers.

He shared that while the RBI expects an MD & CEO to personally address 20 complaints annually, he

has been addressing 20 complaints every quarter. He also listed several employee welfare initiatives, including:

- Increase in residential accommodation limits, second only to SBI.
- Enhancement of housing loan limits.
- Increase of the welfare fund from ₹40 crore to ₹50 crore.
- Approval of holiday homes and medical transit houses.
- Enhancement of daily allowances for inspecting officers.
- Creation of a corporate buffer for employees with critical illnesses.

On promotions and postings, he emphasized transparency and discouraged influence, warning that all such references are being recorded in the HRMS system.

He also shared that the Bank has recruited 7,000 employees in the past three years and plans to hire 2,500 more this year. Intensive training programmes — including 13 weeks of Forex, 17 weeks of Credit, and overseas training opportunities — have been introduced to bridge knowledge gaps. High-performing branch heads will also gain international exposure.

Outlining his vision, the MD & CEO said it rests on three priorities:

1. **Employee Well-being**—Ensuring employees work happily and stress-free, leading to natural business growth.
2. **Performance Leadership** – Moving from second position to becoming number one in industry parameters.
3. **Business Growth** – Doubling the Bank's business in five years.

Concluding his address, he thanked Mr. Sekaran for inviting him and reiterated his openness to feedback, assuring that all suggestions would be positively considered in the interest of the organization.

Com S Mohanraj, President

The President of the Association, while delivering his historic address, expressed pride and a deep

sense of responsibility, emphasizing that the movement was not about any individual but about the collective unity, sacrifices, and determination of all members in shaping the future of the Association.



He highlighted that over the past three years, the Association had consistently raised various concerns with the top management. Several of these issues had been addressed, but a few important matters—such as reimbursement of mobile charges, provision of adequate staff, and a review of the existing furniture policy—were still pending. He urged the management to take a positive view of these demands, recognizing the unwavering dedication and hard work of employees who had significantly contributed to the Bank's growth and profitability.

Particular attention was drawn to the need for a third officer in the required branches. With responsibilities like ATM operations and handling digital banking complaints, the absence of sufficient officers was leading to undue workload. The Association pressed for urgent action in this regard.

He also stressed the need for recruiting State-based officers to reduce the practice of posting officers from distant parts of the country, which often disrupted local business and affected operational efficiency. The Association assured members that it would continue constructive dialogue with management to resolve these issues.

Concluding his address, he reaffirmed the Association's commitment to unity and collective progress, stating that achievements were the result of shared vision and commitment. He thanked members for their trust and support, declaring that the day marked a reaffirmation



of their resolve to secure fairness, dignity, and progress for all.

R Sekaran, General Secretary

The General Secretary of the Indian Bank Officers' Association (Tamil Nadu & Pondy) expressed pride in representing a strong membership of over 5,300 officers. He observed that Tamil Nadu, being the home State of the Bank, had always set inspiring examples in both business performance and HR issues.

Addressing current challenges, he pointed out



that deposit mobilization had become one of the major concerns for branch managers. Unlike in the past, when walk-in customers regularly brought business, the financial landscape had changed. With mutual funds showing a growth of nearly 18% last year as against 10% growth in deposits, the competitive market environment was exerting heavy pressure on officers. He expressed concern over reports that explanation letters were being issued to branch managers who failed to meet targets and that late-night video conferences

were causing more stress than motivation.

The General Secretary highlighted that multiple business campaigns were being launched simultaneously, with branches assigned targets across various parameters. He pointed out that zonal administrations were conducting periodic review meetings on these parameters, and yet additional campaigns were being launched on the same aspects. Branch managers, he observed, were being repeatedly called for follow-ups and video conference meetings during these campaign periods. Such repeated calls, he said, consumed valuable time and left little scope for branch managers to focus on their core responsibilities. The Association urged the management to regulate these campaigns and streamline follow-ups, thereby enabling branch managers to devote their time more effectively to branch operations.

Highlighting the strain on officers, he observed that many officers in Corporate Office working beyond 10 hours daily, leading to health issues



such as high blood pressure and diabetes. While encouraging officers to give their best to the Bank, he also reminded them not to carry stress to home, stressing that their families deserved their presence, peace, and smiles.

On the issue of repatriation, he acknowledged that a considerable number of officers from various states were serving in Tamil Nadu, and once they completed the required number of years, the Association came under pressure to facilitate their repatriation. He informed that the Association had been continuously engaging with the management on this matter. During the current year, the Bank had repatriated officers who had completed three years of service in the zone, a move that benefited many members. While appreciating this positive step, he also voiced concern for officers from FGM spans such as Delhi, Chandigarh, Meerut, and Patna, who, despite completing four to five years of service, were still awaiting their return to their native places. He expressed hope that the management would take up this matter with urgency and ensure the repatriation of these officers to their preferred locations.

On industry-level issues, he informed that updates would be provided by AIBOC General Secretary, Com. Rupam Roy. Concluding, he reiterated the Association's commitment to the dignity and welfare of every officer and called upon members to remain united.

Shri. Ashutosh Choudhury, Executive Director

At the outset, the speaker acknowledged and appreciated the presence of colleagues gathered for the occasion. He noted that it was the third time in two years that he had addressed such a gathering and reflected on the changes witnessed



both within the industry and the organization. Looking ahead, he emphasized the importance of preparing not just for the immediate future but also for the long-term, including the year 2047 when India celebrates 100 years of independence.

He shared with pride the remarkable June quarter results of the Bank, with business crossing ₹13.45 lakh crore, profits nearing ₹11,000 crore, and most parameters showing significant improvement. He attributed this performance to the contributions of officers across the organization and congratulated them for their commitment.

Referring to the Association's charter of demands, he observed that while some issues such as lease accommodation and enhanced housing loan limits had been addressed, others still remained. He stressed that demands should always be accompanied by solutions, citing the example of absorbing tax liability on perquisites. With the Bank already demonstrating a strong cost-to-income ratio, he urged that officers should also propose ideas to enhance income and productivity when placing additional demands before management.

On the matter of CASA growth, he pointed out the growing challenge posed by mutual funds, which were expanding faster than bank deposits. He suggested that officers could pool innovative ideas to design new savings and current account products that would help the Bank stay competitive. Drawing an analogy from the changing cinema-going experience, he underlined the need for banking services to keep pace with evolving customer expectations.

He also touched upon the demand of "no work on holidays," observing that while the principle was valid, the solution should be to enhance digital capabilities so customers could complete routine transactions without branch intervention. Similarly, while acknowledging the demand for special leave for women officers, he expressed concern about the declining participation of women officers in such gatherings, emphasizing that equal rights should be matched by equal representation.

Focusing on customer service, he recounted an incident at the Bank's T. Nagar branch in Chennai, where a customer's ₹2 crore home loan was processed entirely digitally with exceptional

service, contrasting it with the experience at other branches. He stressed that the differentiator was not infrastructure but customer-centric service.

He also raised concerns over recruitment and organizational culture. Despite advertising for 2,000 officer positions, only 800 candidates had joined, indicating the need for introspection. To attract top talent, he emphasized strengthening the Bank's brand, culture, and focus on specialized roles such as risk management, analytics, and customer experience.

On regulatory compliance, he cautioned against lapses that could lead to penalties or reputational damage, urging officers to ensure strict adherence to regulatory standards.

In conclusion, he reminded officers of the importance of staying ahead of the curve, drawing a lesson from Nokia's decline despite once being a global leader. He called upon officers to embrace change, couple demands with solutions, focus on customer service, strengthen culture, and remain compliant to secure the future of the organization.

Shri. Brajesh Kumar Singh, Executive Director

The Executive Director expressed gratitude for being invited to the Triennial Conference and commended the cultural performance, appreciating the talent and energy displayed by the participants. Referring to the address already delivered by the Managing Director, he noted that detailed insights had been shared regarding welfare measures as well as the business performance of the Bank and the Association's demands.



He emphasized the strength of the officer community, pointing out that out of 42,000

employees in the Bank, nearly 25,500 are officers, with over 21,000 of them being active members of the Association. This nearly 90% coverage, he remarked, reflected the unity and strength of the organization. He further acknowledged that the contributions of officers went beyond business growth, extending to compliance, governance, and operational efficiency. According to him, the Bank's achievements were the result of the relentless efforts of these 25,000 officers, who truly serve as the foot soldiers of the institution.

Highlighting the uniqueness of Indian Bank, he noted that differences among banks in terms of products, pricing, and processes were marginal. The real differentiator, he stressed, lay in people—the officers—who connected with customers, executed processes, and built relationships. In this respect, he praised Indian Bank officers as being among the most efficient and committed in the industry.

Touching on the issue of demands, he made a strong appeal against mis-selling and even forced selling of third-party products. He emphasized that banking must remain customer-centric, and products like insurance or investments should be offered only when appropriate.

On the business front, he noted that while topline growth was slightly lower than that of some peers, the Bank had excelled in other key areas. Credit growth stood at around 18%, with asset quality among the best in the industry. Net NPA was at just 0.17%. He highlighted that SMA accounts, which were around 15% last year, had reduced to nearly 8% this year, while slippages had dropped to about 0.3%. Stress in the large corporate book was limited to less than 10% and was being managed effectively. These achievements, he said, were testimony to the hard work of the officer community.

He also laid emphasis on the importance of training. Unless officers continuously upgrade their skills, they cannot serve customers better or position products effectively. To address this, the Bank had revamped its training initiatives, including a recently concluded 17-week intensive program for officers specializing in credit. More such programs, in Forex and other areas, were planned. He also shared the Bank's ambition to

completely revamp the training process over the next two to three years to strengthen officers' knowledge and capability.

Before concluding, he appreciated the constructive cooperation between the Association and the management. Drawing on his experience as Executive Director (HR), he observed that while the leadership, particularly Mr. Sekaran, continued to place demands, those demands were always aligned with the overall betterment of the Bank. He reiterated that there was no conflict of interest between the Association and the management, since the growth of the Bank was directly linked to the growth and benefits of employees.

On behalf of the management, he expressed deep gratitude for the officers' hard work, dedication, and unity, and extended thanks once again for being invited and for the opportunity to share his thoughts.

Com Rupam Roy, General Secretary, AIBOC

The speaker began by congratulating the State Unit for successfully organizing the Triennial Conference. He expressed confidence that the business session would witness meaningful deliberations that would strengthen not only the organization but also Indian Bank. He emphasized that employees owe their present position to



the Bank, and underscored the importance of preserving its public sector character. Public sector banks, he said, must remain strong and expand their market share. At the same time, employees should feel motivated to work every day, and AIIBOA, along with officers' organizations, is committed to making Indian Bank the best workplace in the banking industry.

Reflecting on the larger context, he noted that both trade unions and public sector banks face

several struggles and challenges today. He highlighted the historic role of public sector banks in nation building and reiterated the duty of employees to safeguard this legacy.

Turning to issues from the **9th Joint Note settlement**, the speaker recalled that the initial bottleneck was the mandate, which many banks restricted up to Scale III. The Association refused to plead with individual banks and instead mounted collective pressure through RBI, DFS, and the Government. This strategy succeeded, leading to a breakthrough with mandates extended up to General Manager level.

The next issue taken up was that of wage load. It was pointed out that, at the outset, the Government was not inclined to go beyond 15–16%, and there was a strong perception that this ceiling would not be relaxed. However, during the course of discussions, the IBA itself came forward with a proposal concerning pensioners — approximately 3.6 lakh in number — suggesting that something needed to be done for their benefit.

This opened the door for discussions on pension upgradation. It was acknowledged that there had been criticism from some quarters for accepting an "ex-gratia" increase rather than a full upgradation. The context, however, was explained: the IBA's legal position was that upgradation could not be considered while related cases were still sub judice, and further, that the financial burden was beyond the paying capacity of banks. Accepting the ex-gratia relief, nevertheless, established a significant precedent, as the IBA had, for the first time, admitted that existing pensions were inadequate and required revision. This, it was emphasized, would provide a strong foundation for future struggles on pension upgradation.

The financial aspect was also clarified. While banks initially claimed that upgradation would cost more than ₹1 lakh crore, detailed calculations revealed that bridging a 22% gap would require only about ₹7,500 crore. With available provisions and reserves, it was stated that upgradation would certainly be achievable in the future. Expressing optimism, he noted that by the next settlement, there should be tangible forward movement on this issue.

On the matter of wage revision, he addressed the misconceptions circulating on social media that officers had received only a 17% increase with a 3% load. He clarified that the calculation of load percentage had led to confusion. While the technical load worked out to around 3%, when applied to the actual number of officers — factoring in retirements and fresh recruits — the real impact amounted to 4% on basic pay. Overall benefits, including these adjustments, added up effectively to 16–17%. In addition, the settlement secured further advantages such as additional increments, regulated working hours, and several leave and welfare measures.

He described several landmark achievements of the settlement:

- By securing half day casual leave, Regulated working hours for officers, fixed at seven hours a day, for the first time in industry history.
- Improvements in leave rules, including provisions for officers with ill spouses, specially-abled children, and coverage of IVF treatment under medical reimbursement.
- Concessions for defence assistant involved in disciplinary cases, who now have leave to prepare their defence briefs.

He noted that these achievements went beyond the original charter of demands, reflecting the effectiveness of negotiations.

The speaker then addressed **5-day banking**, stating that while it was not announced with the joint note as expected, commitments from IBA and DFS have been secured. He affirmed that this remains a priority demand and would be pursued vigorously, including through strike action if necessary.

On **recruitment**, he pointed out the restrictive policies that prevented banks like Indian Bank, with a cost-to-income ratio of 43%, from hiring, while SBI continued recruitment despite higher ratios. He highlighted the heavy workload, with public sector officers handling over 2,000 customers each, compared to 350 in private banks, and warned that service quality would deteriorate without fresh recruitment.

He strongly opposed **outsourcing of core work** and demanded adequate subordinate staff in all branches, pointing out the impracticality of officers being asked to perform such duties.

On **Performance Linked Incentives (PLI)**, he cautioned against the Government's plan to use it as a tool for forced ranking and potential weeding out of officers. While not opposing incentives, he insisted that they should be uniform and not create divisions or lead to compulsory retirements in the name of non-performance.

Raising concerns about **artificial intelligence (AI)** in banking, he warned against over-reliance on technology without accountability. Incorrect data could lead to wrong decisions, but responsibility would still fall on officers. Banking, he said, is not just about numbers but about people, families, and livelihoods — areas where human judgment cannot be replaced.

Finally, he reaffirmed that the struggle of officers is not only for wages and service conditions but also for protecting public sector banking from privatization and micromanagement. He stressed that while demands and struggles would continue, the Bank and its customers must not suffer.

The speaker concluded by thanking the organizers and members for their patience and reiterated that unity is the greatest strength of the officer community.

Com Ram Nath Shukla, President, AIIBOA

The President expressed his privilege in witnessing the deliberations of the orators, noting that they had highlighted key issues and challenges, which were excellently summarized by the General Secretary, Shri Rupam Roy. He emphasized the need to improve customer service, increase business participation, and meet customer expectations, while also underlining the importance of addressing officers' expectations.

He observed that, despite repeated discussions and assurances, certain policy improvements were yet to be realized. For instance, mobile reimbursements remain pending, even though mobile usage has become central to banking operations. He highlighted that equity and equality, as enshrined in the Constitution, should apply to officers, pointing out disparities such as



the frequency of CCMs, which are held quarterly in other banks but only annually in Indian Bank.

The President also raised concerns regarding the sentiments of employees post-amalgamation, citing the removal of the Allahabad Bank name from ID cards and the inconsistent implementation of transfer policies, including the shifting of officers nearing retirement across verticals.

Acknowledging positive changes under the new MD and ED (HR), he noted that vigilance procedures had improved, with fewer arbitrary suspensions and casual charge-sheet issuances. He strongly criticized the routine practice of late sittings, advocating that such measures should be reserved only for special circumstances.

The President reminded young officers of the sacrifices made by earlier generations to build the organization and stressed that leadership entails responsibility and respect for senior officers. He recalled the Association's historic role in safeguarding GMs' rights, preventing privatization, and negotiating tough settlements with IBA, emphasizing that these efforts have protected officers' interests. He also noted the Association's intervention in shaping performance-linked pay (PLP) to ensure fairness.

Highlighting the importance of officers' conduct, he reminded members that officers are ambassadors of the Bank, and poor behaviour or disrespect toward seniors is unacceptable.

Concluding on a motivational note, the President expressed hope that the conference would inspire new energy and direction for the Tamil Nadu unit and the entire country. He acknowledged the leadership of the General Secretary, who also serves as All India Secretary General and President

of AIBOC, and congratulated the reception committee and all senior leaders for organizing a successful and enlightening conference.

Com. C Vigneshwaran, Secretary, Reception Committee

In proposing the Vote of Thanks at the conference, the speaker expressed deep gratitude to all those who contributed to making the occasion a memorable one. He placed on record his gratitude for the august presence of the Managing Director & CEO, who presented a detailed report on the Bank that would serve as a guide in achieving corporate goals.



He thanked Comrade Rupam Roy, General Secretary of AIBOC, for his comprehensive address on the 9th Joint Note and for providing valuable insights into ongoing industry-level discussions. He also thanked the Executive Directors for their motivating words, which would inspire young officers to take on greater responsibilities in the Bank as well as in the Association.

The speaker extended thanks to the General Managers, Zonal Managers, and other executives who graced the occasion, and paid tribute to the veteran leaders who built the foundation of the organization, along with federal unit leaders and fraternal leaders for their continued support.

He also acknowledged the invaluable contribution of volunteers whose efforts ensured the smooth conduct of the programme. Finally, he extended heartfelt thanks to members who had travelled from across the state, noting that their presence and participation made the conference a resounding success.

THE BUSINESS SESSION



The Business Session commenced at about 2.30pm with Com.S Mohanraj, President presiding and setting the tone of the session with the call to officers to deliberate on the issues.

Com. R. Sekaran, General Secretary, presented an exhaustive report on the events and activities since the last Conference. The report touched upon the International and National events, Banking Scenario, Our Bank, Attempts to privatize the Public Sector Banks, the threats ahead of Banking Sector etc. It also covered the recent salary revision, role of AIBOC in the salary revision in banking sector. The report covered the developments in our Bank, activities and achievements of our All India Body and our unit, promotions, transfer process recent welfare measures and pending issues and on the Vigilance front.

Discussion took place on the report. Speakers commended the comprehensive report. The deliberations broadly centered around the challenging working conditions. This aptly reflected the tough ground realities and the urgent need to set them right. The comrades deliberated on the following lines.

- 45 members meet conducted by the Association across the state in the last 3 years
- 39 letters written to the Management seeking resolution of key issues concerning officers
- Jewel Loan advisory by the RBI and subsequent partial withdrawal of advisories following the industry-level feedback
- Need for recruitment of local bank officers to avoid large scale transferring of officers from the northern part.
- Bank need to regulate the official whatsapp groups
- Request for framing resolutions on Recruitment and work life balance
- Bank must provide adequate manpower for seamless customer service
- While branches not having adequate manpower, bank suspends officers for delays in responding to customer's mail
- Zonal managements unfairly branding officers, who adhere to laid down system and procedures of the bank, as non performers

After discussion on the report, Com. R. Sekaran, General Secretary replied in detail to the various points



raised by the members. Thereafter the report was adopted unanimously.

The Audited Accounts for the years ended 31.12.2022, 31.12.2023 & 31.12.2024 were presented by Com. Praveen Ram Kumar, the Treasurer. The accounts were adopted unanimously.

The amendment to rules and bye-laws of the Association was moved by the Executive Committee, presented by Com. Rajesh Kumar, Secretary of the Subjects Committee. The amendment was adopted unanimously.

Thereafter, Com. Balaji, JGS moved the resolutions on the following subjects, proposed by the Executive Committee.

1. 5 Days Work Week
2. Attacks on Bankers
3. Updation of Pension
4. Strong Women Cadre: Strong Association
5. Cyber Security & E-Banking
6. Appointment of Officer Directors on the Board.
7. Scrapping of New Pension
8. Resolution on Outsourcing in Banks
9. National Litigation Policy
10. Mis-Selling of Third Party Product
11. Transfer Policy
12. Disciplinary Proceedings Beyond 4 years and before retirement
13. Autonomy of Bank's Board
14. PLI Scheme for SMGS-IV and above – Request for Advisory to Defer Implementation
15. Appeal to Exempt Bank Employees from Perquisite Tax Liability Under The Income Tax Act
16. Unfair Labour Practices
17. Privatisation
18. Ratification of ILO Conventions 87 & 98
19. Adequate recruitment of staff in all cadres
20. Work life balance

All the above resolutions were passed unanimously.

The Executive Committee has decided to introduce a welfare scheme under which the Association will extend a solatium of ₹1.00 lakh to the family in the unfortunate event of the demise of any of our members.

Thereafter, Com. S Mohanraj, President thanked the members on behalf of the outgoing Executive



Committee for the support extended to them.

Com. S. Mohanraj invited Com. Raj Narayan Sahoo, the Returning Officer, along with his team members, to the dais for the formal announcement of the results of the 2025 election process. Com. Raj Narayan Sahoo, the Returning Officer declared the list of comrades elected for the ensuing term 2025-2028, as below.



List Of Newly Elected Office Bearers and Committee Members

TITLE OF THE POST	NAME	BRANCH
President	Mohanraj S	Service Branch, Chennai
Working President	Bagath Singh C	CO: ATMSC
Vice President, Chennai	Balamurugan P S	DAMC Coimbatore
	Thiagarajan V S	Nandanam
General Secretary	Sekaran R	Park Town
Joint General Secretary	Balaji V S	Ramana Ashram Road
Deputy General Secretary	Amuthasagaram A I	Service Branch Chennai
	Rajesh Kumar N	RAPC Chennai South
Secretary – Chennai	Dinesh Kumar V	CO: DBD
	Rani J	Dr Alagappa Road
	Vigneshwaran C	Adyar
	Saravana Gandhi N	CO: Compliance
	Shanmuga Sundaram Subramani	CO: DBD
	Vasudevan S K	RAC Chennai South
Treasurer	Praveen Ram Kumar	FGMO Chennai
Assistant Treasurer	Senthilnathan S	Taramani Link Road
Vice President – CSDT	Balamurugan B	Uddanapalli
Secretary – CSDT	Selva Pandian T	Kokkarayanpettai
Vice President – TMTK	Mahendra Prabhu M	Mapc Madurai
Secretary – TMTK	Madhanavel Rajkumar T	Zo: Trichy
Vice President – CPKN	Ranjith Kumar	Tindivanam
Secretary – CPKN	Ramalingam P	Pulivalam
Vice President – VTKP	Murugan A	Ariyur Vellore
Secretary – VTKP	Umapathy R	Indseti Kancheepuram

Executive Committee Members, Chennai	Avinash R	CO : ITD
	Dhivya Rajendran	ZO: Chennai South
	Gowri Karthikeyan M M	CO : R & GR
	Aishwarya V	Thirusulam
	Baskar S	IC: Chennai
	Jevin Jebaraj J	CO: ITD
	Vijayarajan G	CO: Retail Assets
	Dean Michale	CO: BOD
	Vijesh Kumar G	FGMO Chennai
	Suresh G	Royapettah
	Muthu Selvi M	CO: CSC
	Vijaykanth R	Madras High Court
	Kalaivani D	CO: RTGS Cell
	Kumar A	Aminjikarai
	Venu A	Pallavaram
Executive Committee Member - Coimbatore	Thangaraj Palani	DAMC Chennai
	Sayekrishnan K	Chetput
Executive Committee Member Cuddalore	Muralidharan S	SAM Vertical Chennai
	Guru G	North Usman Road
Executive Committee Member - Karaikudi	Ramesh Shriram Gupta	CO: Premises & Expenditure
	Sushil Aravind V	Velandipalayam
Executive Committee Member - Dharmapuri	Sagi Sharath Chandra	Zo: Coimbatore
	Mathan Prakash	Zo:cuddalore
Executive Committee Member Kancheepuram	Dhinesh Kumar D	Venkatasamudram
	Veeramani S	Somanahalli
Executive Committee Member -Kumbakonam	Sivakumar	Kammavarpalayam
	Thamizhazhagan	Maduranthagam
Executive Committee Member -Madurai	Arun Kumar A	Srivilliputhur
	Essaki Natarajan B	Zo:kumbakonam
	Muneeswaran	MAPC Kumbakonam
Executive Committee Member Madurai	Jeyakarthikeyan P	Zo: Madurai
	Sasikumaran P	Madurai Perungudi

Executive Committee Member Nagapattinam	Siva Chidambaram R	Microstate Mannargudi
Executive Committee Member Poonamallee	Prakash G	Zo:Poonamallee
	M Balaji	Senneerkuppam
Executive Committee Member Puducherry	Dinesh S	Nolambur
	Parveen Yadav	Vallam
Executive Committee Member - Salem	Eswaran M	Gugai
	Gurumoorthy G	Surpalli
Executive Committee Member - Tirunelveli	Aravind Kumar S	Zo:Tirunelveli
	P Mathan	RAC Tuticorin
Executive Committee Member - Tiruppur	Kathiravan I	Sendamangalam
	Arihara Sudhan P	Zo:Tiruppur
Executive Committee Member - Trichy	Goutham K	Zo:Trichy
	Prabhakaran S	MAPC Trichy
Executive Committee Member - Vellore	Gopi Kathirvelu	Melalathur
	Navinraj R	Microstate Vellore
Zonal Secretary - Coimbatore	Ragasundar B	Anamalai
Zonal Secretary - Cuddalore	Praveen Kumar S	Nellikuppam
Zonal Secretary - Dharmapuri	Venkatesan D	Nggo Colony, Hosur
Zonal Secretary - Kancheepuram	Ilavarasan N S N	RAPC Kancheepuram
Zonal Secretary - Kumbakonam	Logesh B	Zo: Kumbakonam
Zonal Secretary - Madurai	Prabhu Raj D	Anna Nagar (Madurai)
Zonal Secretary - Nagapattinam	Manojkumar S	Pullavarayankudikadu
Zonal Secretary - Poonamallee	Ponsingh Justin A S	Ayapakkam
Zonal Secretary - Puducherry	Mohanraj E	Olakkur
Zonal Secretary - Salem	Mouli Chandru P	Seelanaickenpatti
Zonal Secretary - Tirunelveli	Palvanam C	M S University (Abishekapatti)
Zonal Secretary - Trichy	Thamil Thendral S	RIC, Trichy
Zonal Secretary - Vellore	Vijaya Kumaran K	Indseti Vellore

Com. S Mohanraj, President and Com. R Sekaran, General Secretary, thanked Com. Raj Narayan Sahoo, the Returning Officer and his team for the smooth conduct of elections and honoured them with memento. They also thanked the members for their overwhelming response, unbounded enthusiasm and immeasurable involvement in the activities of the Association and hoped that the Association would grow, gain more strength and reach greater heights in the days to come.

Comrades, with this, we conclude one of the most memorable milestones in our organizational journey. The unity, solidarity, enthusiasm, and impressive turnout at this conference have clearly demonstrated that our organization and its banner remain secure in the hands of committed comrades whose dedication to the cause is unparalleled. Needless to say, the movement will continue to face turbulent times in the backdrop of banking reforms and the challenges confronting trade unions. Safeguarding our inherent rights, upholding the primacy of our organization, and preserving the identity of our beloved institution will remain at the core of our collective struggles in the days ahead.

With Greetings,

Yours Comradely,



R SEKARAN
GENERAL SECRETARY

