IBOA CONNECT

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CENTRAL CONSULTATIVE MEETING

Dear Comrades,

The Central Consultative Meeting was convened on June 8, 2026, at Image. The meeting was inaugurated by **Shri Shiv Bajrang Singh, Executive Director in the presence of Ms. V N Maya, Chief General Manager and Mr. Manoj Kumar Das & Mr. Rajesh Kumar Singh, General Managers**.

In her opening remarks, **the Chief General Manager** highlighted the Bank's performance and the recent awards and recognitions received by the Bank. She also spoke about the various initiatives being undertaken by the Bank across different areas and outlined its plans and strategic priorities for the future.

During his inaugural address, **the Executive Director** expressed his pleasure in inaugurating the Central Consultative Meeting. He emphasized the importance of improving the Bank's business performance, noting that sustained growth would create more vacancies across various positions and provide greater promotional opportunities for employees at all levels, from lower to higher scales.

He also highlighted the need for branches to deepen relationships with customers by maintaining all their accounts and product portfolios with the Bank, which would help maximize business potential and enhance profitability. Further, he stressed the importance of continuous workforce upskilling and product knowledge enhancement so that employees can confidently engage with customers and deliver better service.

Com. R. Sekaran, Secretary General, congratulated the Top Management and Team Indian Bank on being conferred the Financial Express Best Public Sector Bank Award. He stated that while all Public Sector Banks have been performing commendably, it is a matter of immense pride that Indian Bank has been recognized as the Best Public Sector Bank among its peers.

He also thanked the Bank for inducting more than 1,100 officers during the current financial year. Further, he pointed out that, owing to the inadequate number of candidates appearing for the Clerical-to-Officer promotion process, the Bank could fill only about 25% of the available vacancies. He requested the Management to take immediate steps to fill the remaining vacancies in line with the Bank's manpower planning requirements. He also requested the Bank to undertake clerical staff recruitment to address the shortage of clerical manpower being faced by branches.

While thanking the HR Administration for conducting the current transfer exercise to the satisfaction of a large section of officers, he pointed out that transfers under various categories, such as "Other Requests," Inter-FGMO Transfers, SJS Transfers, and Compassionate Grounds Transfers, are still pending and requested that these cases be attended to expeditiously. He requested the Corporate Office to advise FGMOs to issue transfer orders within

their jurisdictions strictly in accordance with the Transfer Policy and seniority norms.

He further requested that the authority to relax or modify the one-year transfer restriction be delegated to FGMOs instead of being retained at the Corporate Office level, thereby facilitating quicker resolution of genuine cases.

With regard to employee benefits, he appreciated the Bank's willingness to enhance welfare measures and requested that the proposed improvements be implemented within a defined timeframe.

On the issue of Virtual Meetings, he reiterated the request that Corporate Office should, as far as possible, schedule VC meetings only on Wednesdays. He expressed concern that some Zonal Managements conduct VC meetings during morning hours, often creating undue pressure on Branch Managers and affecting their productivity throughout the day. In addition, frequent evening VC meetings consume substantial hours and adversely impact branch functioning. He therefore requested the Corporate Office to issue a Standard Operating Procedure (SOP) governing the scheduling and conduct of VC meetings to ensure a more balanced and productive work environment.

Com. Ram Nath Shukla, President, emphasized the need to increase manpower at the field level to effectively manage the growing workload at branches. Additionally, he underscored the importance of awarding promotions to deserving staff members, recognizing their contributions and ensuring career progression. He also highlighted the excesses on the part of Vigilance and the Zonal Administrations. He also emphasized the necessity of regulating VC meetings.

The agenda items discussed are outlined below:

1. Business Development of the Bank

Association is much involved in business promotion by motivating the officers at the field level.

2. Man power

We thank the Management for the recruitment of around 1,100 officers through direct recruitment and clerical-to-officer promotions. However, due to the delay in announcing the selection results for Local Bank Officers (LBOs), only around 40% of the selected candidates joined the Bank. Similarly, in the current year's clerical-to-officer promotion process, even 25% of the announced vacancies could not be filled.

As a result, officer induction during the current year has not taken place to the extent of the vacancies identified. These unfilled vacancies continue to accumulate year after year, ultimately affecting the Bank's ability to induct officers as planned. Hence, the Bank needs to take appropriate measures to ensure that the identified vacancies are filled in a timely manner to meet the operational requirements of the Bank.

At the branch level, the workload has been steadily increasing year after year, primarily due to the growing emphasis on compliance-related requirements and additional operational responsibilities. These include digital onboarding of customers; participation in multiple campaigns; attending frequent video conferences; unfreezing accounts to address and prevent money mule activities; implementation of initiatives such as the "Your Money, Your Right" campaign; remittance and withdrawal of cash at nodal branches following the reduction in the number of currency chests; uploading documents to the DAMC and responding to multiple queries raised by both the Maker and Checker on repeated occasions even after the customer has created the MOD well in advance, contact point verification of CA customer while opening the account, quarterly verification of 100% jewels at the branches. The tasks outlined above are required to be performed exclusively by officers.

In addition to the above, branch officials are also required to focus on routine business development activities and provide uninterrupted customer service.

In view of the continuously expanding scope and intensity of branch-level responsibilities, it is imperative that the Corporate Office revisits and rationalises manpower planning at branches in line with the increasing workload, so as to ensure reaching business targets, operational efficiency, regulatory compliance, and quality customer service.

In order to minimise the transfer of officers from the northern parts of the country to the southern region, the Bank may continue the recruitment of Local Bank Officers, in line with the practice followed by other banks.

3. Transfer & Promotion Policy

Traditionally, our Bank has always engaged in a consultative approach by taking the recognized association into confidence and arriving at mutual agreements on key HR matters such as the promotion policy, transfer policy, and performance management system (PMS). This collaborative framework, built over decades, has ensured stability and fairness in policy implementation. Recognizing the evolving landscape of the industry, both the HR administration and the association have consistently worked together to reach consensus on important policy matters. However to our disappointment, the HR administration released the last transfer policy & Promotion policy without reaching agreement with the association. We urge the management to uphold the long-standing, time-tested HR practices of the Bank and continue to maintain the spirit of mutual consultation and cooperation.TA/DA need to be restored for all categories of management-initiated and request-based transfers.

In the current year's Promotion Policy, the eligibility requirement for promotion from Scale I to Scale II has been increased to four years. During the discussions on the Promotion Policy, the Association had specifically requested that the existing eligibility criteria not be increased. As a result of this revision, approximately 1,375 Scale I officers have been rendered ineligible to

appear for the promotional examination. This has caused considerable disappointment among the affected officers, who have submitted representations both to the Management and to the Association seeking their inclusion. We are of the view that such a sudden change in eligibility, which has been in practice for nearly 15 years, may lead to a sense of alienation among a section of officers from both the Bank and the Association. The Bank is therefore requested to amend the existing provision of 4 years to 3 years that have been beneficial to officers over a long period.

Further, we request you to expand the pool of candidates called for the interview to five times the number of vacancies. This would enable officers who have performed well and secured marks very close to the cut-off to be included in the interview process.

In the current transfer process, inter-FGMO transfer requests within the same state, where multiple FGMOs are functioning, have not been considered in accordance with the Transfer Policy despite the availability of vacancies. Scale 1 officers transferring out of state need to be avoided. While both husband and wife of our bank applying for transfers after completion of required period, both need to be given transfer to the requested place instead of conceding transfer to any one of them.

4. As the Corporate Office has imposed a restriction on the transfer of officers within one year of their present posting, Zones are experiencing difficulty in addressing genuine operational requirements at branches. The Corporate Office may consider appropriate measures to resolve this issue.

5. The **TDS on perquisites** need to be borne by the Bank, in line with the practice adopted by SBI, Bank of Baroda, Canara Bank, Union Bank of India, Punjab National Bank, and Bank of India. As these banks have absorbed the tax on perquisites for the third consecutive year, officers of our Bank also reasonably expect a similar dispensation.

6. The **PLI metrics** need to be revised to better reflect the Bank's overall performance and to incorporate realistic and achievable performance parameters.

7. Enhancement of limit on provision of **Furniture to officers**. A section of officers has reported that they are unable to avail themselves of the furniture facility despite having sufficient eligible limits available.

8. Increase in Fuel reimbursement

a) As petrol prices are increased, officers are shelling out amount from their pocket for the excess amount incurred over and above the eligible limit. Therefore, requesting a 25 litre increase for all categories per month. Last revision taken place in the year 2012 and hence it needs a revision.

PMS linked fuel reimbursement is an additional benefit and not all officers are benefited in all the quarters. This benefit need not be linked to the original fuel reimbursement benefit.

b) Increase in lump sum conveyance allowance from Rs. 1200 to Rs. 2500.

9. Reimbursement of monthly call charges

As most of the officers are using **prepaid services**, more than 50% of the officers are not claiming monthly call charges. Hence instead of reimbursing **post-paid monthly charges**, a quantum can be paid according to the scale so that all officers will utilize the benefit.

As postpaid plans are comparatively more expensive than prepaid plans, many officers prefer prepaid connections. The Bank should design a scheme that benefits the maximum number of officers. Despite the Association highlighting this issue in several Consultative Meetings, the Bank has remained reluctant to shift from a postpaid-based reimbursement model to a prepaid-friendly one, thereby limiting the inclusiveness of the scheme.

10. Staff Housing Loan

In respect of insurance coverage for Staff Housing Loan facilities, the Bank receives corporate commission from the insurance company. The Bank may consider passing on the commission benefit to staff members or, alternatively, reducing the insurance premium payable by staff to that extent.

11. **Compensation for Working on Holidays** is to be increased according to the present Salary Structure. The present eligibility of RS. 1200 has been approved during 6th joint note period. It need to be increased from Rs. 1200 to Rs. 4000.

12. **Annual health check-ups** for all officers, irrespective of age, should be implemented as per the 9th Joint Note.

13. The **Staff Vehicle Loan** limits for both two-wheelers and four-wheelers need to be enhanced. Further, the rate of interest on these loans may also be reduced to make the scheme more beneficial to employees.

14. **Staff Overdraft interest** rate needs to be reduced and it may be linked to repo rate.

15. **Outfit/Dress Maintenance** allowance to Executives/ Officers need to be increased.

16. **Limit on Mobile handset** to Executives/ Officers need to be increased.

17. **Limit on Entertainment Expenses** to Executives/ Officers need to be increased.

18. **Shift allowance** for the officers working in ITD/DBD/ RTGS department has not been revised for long. It needs to be revised.

19. **Parking facility** at Head Office can be arranged. Officers at Head Office requesting for arranging caterers instead of supplying food from the Corporate Office.

20. Improvement in **Bereavement leave**.

21. In 12th bipartite settlement, reimbursement of **lodging expenses** has been increased for clerical staff which is more than Scale I officers eligibility in our Bank for metro and other centers. For metro centers, clerical staff eligibility is Rs. 3000/- whereas Scale I officer eligibility is Rs. 2600/-. For other centers, Clerical staff eligibility is Rs. 2000/- whereas Scale I officer eligibility is Rs. 1800/-. Officers eligibility should not be less than their subordinates. In the back ground of increasing lodging expenses, Bank need to revise the lodging expenses in all scales.

22. **Remuneration and TA/DA** should be paid to the officers who participated in the Special Intensive Revision exercise in West Bengal. Similarly, TA/DA should also be paid to the officers who were deputed for the recent Assembly Election duty.

23. **VC meeting** by Corporate Office may be limited to Wednesday. Nowadays, CO departments conducting VC meetings on all days also that is affecting field functionaries to carry out their planned activities effectively. Some departments at the corporate office regularly conducting VC meeting for the branches bypassing FGMOs and ZOs.

Zonal Managers start conducting VC meeting before office hours and again conducting meeting after 6.30 pm on a daily basis. Branches need to attend VC meetings conducted by the ZO, FGMO and Corporate Office. These seriously affect the working condition of the officers. Bank needs to evolve SOP for conducting VC meeting for the branches

24. In 2017-18, our Bank had recruited Probationary Officers through **Manipal Global Education Services**. These selected candidates were offered a loan of Rs. 3.5 Lakhs by our Bank for pursuing Post Graduate Diploma in Banking and Finance (PGDBF) at Manipal School of Banking. In application it is mentioned that Bank may consider refunding of interest/loan either in its entirety or portions in a deferred manner at the rate of 20% each year in annual installments starting from the end of the fifth year if he/she continues in service with the Bank. Now these batch officers has been completing 7 years of service in the bank and requesting for refunding of the loan. Another batch of officers joined through Manipal global Education services in 2019 are also now eligible for refunding of interest/loan. Since these officers are awaiting for refunding, we request you to expedite the payment.

25. **Revision / Updation of Booklet** on Credit and Credit Related Administrative Powers. This issue we have been discussing for more than 3 consultative meeting. Concerned Department need to expedite and release the booklet immediately.

26. The **Government Business Branch** is currently functioning on the 3rd floor of the Zonal Office, Chennai South premises, and CO:Recovery Department 2 is operating from the 3rd floor of the Corporate Office building. Both departments have been allotted limited space despite more number of officers attending to departmental work. The cramped conditions are causing discomfort and may pose potential health risks. These departments may be relocated to locations with adequate space to ensure a healthier and more conducive working environment.

27. **Leave ledger** entries may be made available for each staff member from the date of joining, showing both leave credited and leave availed as on any specific date.

28. Calling Officers on Holidays/Conducting meeting at late hours by Zonal Offices

Calling Officers on Holidays/Saturdays/Sundays need to be avoided since officers also have family/social commitments. In extreme cases, in consultation with Association, they may be called on with adequate compensation. Conducting of BMs meeting in late hours should be avoided. Due to late hours meeting, Women officers are forced to reach the home at late night.

The Bank had issued advisories on this matter to the Zonal Administration in the past. In view of the new generation of executives presently heading the Zones, we request that a similar advisory may be issued again by the Corporate Office. Bank needs to ensure work life balance for Officers.

29. Replacement of old ATM and KIOSK machines that have completed 7–8 years to be expedited.

30. **Old unusable Bio-metric devices** need to be replaced with new devices in all the branches. Additional devices need to be provided based on the man power.

31. It has been observed that all Zonal Managers and FGMOs are placing disproportionate emphasis on **insurance business** despite our Honorable Finance Minister and RBI Governor's strong advisory to PSBs to focus on core bank business instead of selling the insurance products to the customers.

32. Bank need to conduct **conversion of specialist** to generalist officers.

33. **Group Linked Insurance** of staff need to be increased at par with the Sampoorna Plus of customers.

34. **Quantum of reimbursement** for officers of RAC may be increased from Rs. 2000 to Rs. 5000

35. Disciplinary proceedings were initiated against certain officers for not reporting to their respective places of posting. Zonal Administrations be advised to **regularise the leave** of the officers concerned.

36. The Bank may consider organising an **online workshop** for officers covered under the NPS on the judicious deployment of funds and the selection of fund managers.

37. During the **visit of Statutory Auditors**, branches are not permitted to avail advances towards audit-related expenses. As a result, Branch Managers are compelled to incur the entire expenditure initially and later claim reimbursement from the Zonal Offices. In many instances, Branch Managers are required to book flight tickets for the auditors and bear lodging and other related expenses. Consequently, they have to spend substantial amounts from their own funds and wait for reimbursement from the Zonal Offices. Hence, SR-II may be unblocked for branches to enable meeting such expenses directly, thereby avoiding the need for Branch Managers to incur these expenses personally.

38. Vehicles and permanent Bank-appointed guards are essential for the smooth functioning of **Currency Chests**. For cash remittances, the deployment of two permanent staff members and two guards is required.

39. The Inquiry Authority (IA) and Presenting Officer (PO) require adequate training to conduct enquiry proceedings in an effective and professional manner. The Branches/Offices where the inquiries are being conducted may kindly be instructed/advised to extend **necessary assistance** and provide adequate support to facilitate the smooth and effective conduct of the inquiry proceedings.

40. In the sanction of **Jewel Loans**, recently several assessment parameters are prescribed by the Bank. However, in practice, it is often difficult for Branch Managers to strictly comply with all these assessment requirements. Owing to business targets and pressure from the Zonal Administration, Branch Managers are compelled to sanction Jewel Loans without fully adhering to the prescribed guidelines. Such deviations may subsequently attract adverse observations from auditors, who may question the propriety and authenticity of the loan sanctions. Therefore, it is necessary to align business expectations with operational realities and ensure that officers are not placed in situations where compliance with guidelines becomes difficult.

41. Difference in Policy and Practice Regarding **Quick Mortality of Loan Accounts**: Quick Mortality of loan accounts has traditionally been reckoned as accounts turning irregular/NPA within 12 months from the date of commencement of repayment, and this continues to be the accepted industry practice followed by most Public Sector Banks. However, it has been observed that, in certain instances, accounts are being treated as falling under the Quick Mortality category for a period extending up to 36 months, and staff accountability examinations are reportedly being initiated on this basis. This appears to be done without any corresponding amendment to the extant policy guidelines or issuance of a specific circular communicating such a change, resulting in ambiguity and inconsistency in implementation. The matter may be examined and clarified. It is requested that the definition of Quick Mortality be retained as 12 months, as applicable under existing practice and in line with the established industry norm. This will ensure uniformity and fairness in staff accountability studies.

42. After **DAMC** grants approval for opening loan accounts, branches are again required to upload the sanction ticket and appraisal note in the HOLA portal for DAMC. As these documents are already available with DAMC, this repeated uploading should be avoided, which would help branches eliminate redundant tasks.

43. An advisory may be issued to all Zonal Offices to ensure due consideration of **sabbatical leave applications** submitted by women officers and recommended to Corporate Office.

44. Retirement and Pension related issues.

- Those, who were awarded with the punishment of Dismissal or Removal from the service are to be sanctioned with compassionate Allowance as per regulation no. 31 of Bank Employees Pension Regulations, 1995. It is reliably informed that BOM, CBI, BOB, BOI and IOB have been paying compassionate allowance to their employees who have been removed or dismissed from the services. It is strange that our bank not sanctioned even one staff coming under this category with Compassionate allowance in the past 28 years, while other Banks are sanctioning the same. We request for sanctioning of compassionate allowance as per the regulation no 31 of Bank Employees Pension Regulations, 1995.

- The Punishment of Compulsory Retirement is a beneficial legislation intended to protect the Terminal benefits. Hence those awarded with the punishment of Compulsory Retirement are to be paid all Terminal Benefits inclusive of Gratuity and full pension taking a view that the punishment meets the ends of Justice.

  The present system of reducing CRS pension, forfeiture of gratuity in advance related cases will only promote decision avoiding and not decision making. The stand that the Competent Authority decide on reduction of pension does not stand to reason as he is not issuing a separate speaking order as to how he had arrived the decision of loss. Such an order is a legal requirement as observed by many courts. What is termed as probable loss is suddenly termed as actual loss solely for the purpose of denying gratuity and sanction of reduced pension. This is definitely creating a confidence crisis among the field level functionaries and sends a message that nobody is safe in the hands of the management as Management does not recognize the business loss, refuse to extend credence to opportunity cost in one-time settlement and in the ultimate the officer and his family are sufferers. Hence the stand of the management needs to be revisited inclusive of old cases too as with each passing day lending is fraught with more and more risk and decision making should be more aggressively promoted.

Coming back to forfeiture of gratuity and sanction of 2/3rd pension, the judgement delivered in the case of UCO Bank & Anju Mathur, Punjab & Haryana court ruled that a mere one line mention of Rs 4.36 crores does not constitute the loss need to be given credence. The same view was confirmed by Gujarat High Court in the case of UCO Bank vs Jayakant R Gohil. In the case Baroda Traders Co-operative Bank vs Mahendra Bhai B Shah, the Gujarat High Court ruled that the loss is not established by any due process of law or a decree passed by any court and Bank cannot be a judge as one cannot be a judge in his own case.

45. Eligible **joining time** need to be given on transfers as per industrially settlement.

46. **Women officer complaints** need to be attended as per the Vishakah Guidelines.

47. Any other matter that may come in between

The bank provided a detailed overview of its initiatives concerning staff recruitment, the promotion process, transfers, and various HR and pension-related matters. Regarding the enhancement of benefits, the management acknowledged the concerns and assured that the issue is under active consideration and will be addressed appropriately one by one.

On operational matters, the respective departments shared their perspectives and also took into account the association's suggestions. Overall, the management recognized the significance of the issues raised and committed to a thorough examination, ensuring a timely and effective resolution.

With Greetings.

Yours Comradely

R Sekaran
Secretary General

Wedding Bells

Selvan. Venkatakrishnan MP, B.Tech, MS(USA
(S/o. M K Parthasarathy, Manager, Indian Bank, Retd.,)
Married to
Selvi. Swetha Sridhar, B.Arch
At
Chennai on 25 05 26

S Mohamed Asif Salman, M.Tech
Married to
M Thayiba Rifa, B.Tech
At
Chennai on 21 05 26

Selvi. V S Aruna, M.Sc.,M.Tech., (Ph.D)
(D/o. K Vijayakumar, Senior Manager, Indian Bank)
Married to
Selvan. N Narendirababu, B.Sc., DCM.,
At
Vellore on 04 06 26

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

LET US KNOW ...

In the Age of AI, Liberal - Arts Education Matters More , Not Less

Introduction

AI is reshaping higher education, making the NEP's emphasis on multidisciplinary and flexible learning more relevant than ever. In the age of intelligent machines, universities must go beyond narrow specialisation and nurture critical thinking, creativity, and the ability to ask meaningful questions — strengths that remain uniquely human.

Main Body

Reason One: Judgement Over Information

The AI Capability:

- AI can process massive amounts of data at speeds no human can match.
- AI can write essays, create computer programs, identify trends, and engage in convincing conversation.
- AI is dangerously masquerading as truth.

The Human Imperative:

- Nothing can substitute judgement informed by history, ethics, culture, and politics.
- The more sophisticated machines become, the more precious distinctly human capacities will grow.

Reason Two: Future Problems Are Not Neatly Labelled

The False Binary:

- Debates about liberal arts versus STEM are based on a false binary.
- The biggest challenge is whether India can do both.

What the Best Engineers Need:

- Insights from History, Political Science, and Ethics to solve future problems.
- Social science to build humane technology.

What India Needs:

- Economists who can speak knowledgeably about climate change and behavioural science.
- In the age of AI, disciplinary silos will hinder those who work within them.

NEP's Relevance:

- The NEP's stress on multidisciplinary and holistic education is welcome.

Reason Three: Liberal Arts Matter for Democracy

What Democracies Need:

- Citizens who can think critically, engage in civil disagreement, and have some understanding of the past.

The Danger of Market-Driven Priorities:

- When markets determine educational priorities, the social value of learning can easily be reduced to its immediate monetary value.
- History, Philosophy, Anthropology, and Political Theory will always seem less important than degrees with easy job placements.
- Democracies that stop valuing these subjects will do so at their own peril.

The Purpose of Universities:

- Universities are more than employment facilitation or placement centres.
- JNU was imagined almost as an intellectual republic: students from every corner of India introduced to new ideas that helped them see beyond their backgrounds.
- Universities play an important role in nurturing democratic citizenship and values.

Private Universities' Role:

- Shiv Nadar, Ahmedabad University, Ashoka – several private institutions have pioneered serious investments in liberal-arts education and interdisciplinary programmes.
- India needs both private and public universities.
- But if market forces alone dictate the purpose of a university, certain areas of study will naturally be privileged over others.

Reason Four: Resilience

The Changing Landscape:

- Coding languages and technical skills change every few years.
- What employers look for changes.

What Will Not Change:

- The ability to think critically, communicate effectively, and relate to others.
- As AI takes over more blue-collar and white-collar jobs, human skills will need to become more human.

Liberal Arts' Unique Position:

- Liberal-arts degrees are uniquely positioned to provide that education.
- At JNU's School of International Studies, International Relations is being reshaped by tech: climate change, cybersecurity, big data, and disinformation aren't just "topics" – they will define opportunities and challenges for the next generation of global leaders.
- We must train students who are tech-savvy, historically literate, ethically mindful, and globally literate.

Reason Five: Civilisational

India's Intellectual Traditions:

- India's own intellectual traditions never viewed knowledge as fragmented into isolated disciplines.
- There was no divide between Philosophy and Politics, Economics and Ethics, or even Literature and public service.
- Education was seen as a cohesive whole.

NEP's Recognition:

- India's strengths in the modern knowledge economy are tied to a return to this interdisciplinary approach.
- The NEP mirrors a growing recognition that Indian traditions of knowledge are no longer compartmentalised.

The Historic Opportunity

What Higher Education Must Do:

- More than create workers.
- Help us become better human beings.

India's Opportunity:

- If implemented with care and seriousness, the NEP has the potential to help India educate a generation that is technologically literate and democratically mindful.
- That will make India not just a stronger knowledge economy but a stronger democracy.

The Ultimate Challenge of AI:

- Not technological, it is human.
- Machines may increasingly answer questions.
- Universities must still teach which questions are worth asking.

Challenges:

- Market forces favour STEM degrees with immediate job placement.
- Private universities have pioneered liberal arts, but public universities lag due to funding constraints.
- JNU's model is not easily replicable across 1,000+ universities.
- NEP implementation is uneven across states and institutions.

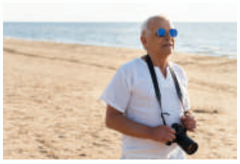
The Core Reality:

- The age of AI has finally exposed the poverty of thinking that dismisses liberal arts as economically dispensable.
- The more sophisticated machines become, the more precious distinctly human capacities will grow.
- The ultimate challenge posed by AI is not technological – it is human.

Conclusion

In the age of AI, liberal-arts education matters more than ever. While AI can process information, human judgement rooted in history, ethics, culture, and critical thinking remains irreplaceable. Future challenges will demand multidisciplinary understanding, not narrow specialisation. Democracies need thoughtful citizens, and universities must nurture creativity, communication, empathy, and the ability to ask meaningful questions — strengths machines cannot replicate.

***Courtesy:* The Indian Express**



Retirement

S.No.	NAME	DESIGNATION	BRANCH
1	Com. RAJ KUMAR .	Deputy General Manager	IC KOLAKATA - II
2	Com. SATHEESH KUMAR P .	Asst. General Manager	FGMO COIMBATORE
3	Com. KISHORE CHANDRA PARHI .	Asst. General Manager	FGMO KOLKATA
4	Com. PASUPATHI P .	Asst. General Manager	CO:HRM IR CELL
5	Com. BIJU S L .	Deputy Zonal Manager	ZO:TIRUPPUR
6	Com. RAVEENDRAN K .	Asst. General Manager	CO:DIGITAL BANKING DIVISION
7	Com. MANJULA A .	Chief Manager	CO:RECOVERY CELL
8	Com. UMA MAHESWAR K .	Chief Manager	ZO:HYDERABAD
9	Com. VASAN S S .	Chief Manager	ZO:THIRUVANANTHAPURAM
10	Com. BHUVANESWARI K .	HR OFFICER	FGMO COIMBATORE
11	Com. JAISANKAR N .	Chief Manager	ATM SERVICE CENTRE, CHENNAI
12	Com. ASOKAN P .	Credit Officer	ZO:SALEM
13	Com. RAGHUNATH BAL .	Chief Manager-Deva(DAMC)	DAMC BHUBANESWAR
14	Com. RAKESH KUMAR .	Head Of Verticals (BM)	NEW DELHI ZONAL STATIONERY
15	Com. ANNAMALAI V R .	Chief Manager	CO:HRM IR CELL
16	Com. JOSEPH R .	Senior Manager	SERVICE BRANCH, CHENNAI
17	Com. SANDIP PATTANAYAK .	Head Of Verticals (BM)	DAMC BHUBANESWAR
18	Com. RAJU GOPINATH .	Senior Manager	MICROSATE (KOLLAM)
19	Com. KANNAN M .	Processing Officer(MCB)	MCB T NAGAR
20	Com. VASANTHA NAIK M .	Asst. Branch Manager	MANGALURU
21	SIMLA SAI RENGINI B .	Officer - Currency Chest	KALOOR
22	Com. NARESHBHAI G PATEL .	Asst. Branch Manager	ABRAMA
23	Com. RAMA K K .	Asst. Branch Manager	THORAPALAYAM
24	Com. PRADIP KUMAR .	Asst. Manager	L N MISHRA INST OF ECO DE
25	Com. SUBHASH CHAND	Officer - Currency Chest	GREATER KAILASH

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