

## AIIBOA EXECUTIVE COMMITTEE MEETING HELD IN CHENNAI ON 10 05 26

**Dear Comrades,**

AIIBOA conducted its Executive Committee Meeting on 10 05 26 in Chennai. Com. Ram Nath Shukla, the President, presided over the Meeting.

The President briefed the house on the importance of organizational discipline and emphasized that the required discipline should be followed by leaders at all levels. Thereafter, the President requested Com. Praveen Ram Kumar, Deputy Secretary-General, to read the minutes of the last EC meeting.

On the request to record the minutes speaker-wise, the Secretary-General replied that, considering the importance of the issues deliberated, the discussions on the issues may instead be recorded in the minutes. The house approved the minutes thereafter.

Subsequently, the President invited Com. R. Sekaran, Secretary-General, to present the Secretary-General's Report.

Com. R. Sekaran presented the Secretary-General's Report. The house observed a minute's silence in memory of those who passed away during the intervening period. In his report, the Secretary-General covered the International Scenario, National Scenario, and Banking Scenario. He also elaborated on the Government/DFS/IBA move to introduce the divisive PLI model, the conciliation meeting with the CLC, and the protest programmes against the divisive PLI scheme.

Further, he dealt in detail with the promotion and transfer process, payment of PLI in our Bank, outcomes of the Central Consultative Meeting, organizational activities, and vigilance-related matters.

After presenting the report, the President invited the committee members to deliberate on the Secretary-General's Report. The committee members deliberated on the following points:

### 1. Transfer, Repatriation & Posting Issues

- Clerical-to-Officer promotees are not being extended transfer TA/DA by a few Zonal Managements.
- Repatriation requests of native officers should be accorded first preference, and transfer requests under Meerut FGMO should be considered in accordance with the policy guidelines.
- Inter-FGMO transfer requests within the same state, where multiple FGMOs exist, should be considered as per the transfer policy.
- Satna Zone in Chhattisgarh comes under FGMO Bhubaneswar, whereas the zones in



- Madhya Pradesh come under FGMO Jaipur. Hence, Madhya Pradesh and Chhattisgarh should not be treated as a single state for transfer purposes.
- Recruitment of Local Bank Officers (LBOs) should continue to ensure availability of local manpower and to minimize North-South transfers.
- A lump sum transfer compensation of Rs.40,000 should be extended on a declaration basis.
- The transfer process should be completed at the earliest.
- FGM spans covering more than one state should issue repatriation and SJS transfers in accordance with the Transfer Policy.
- A separate transfer policy should be formulated for the North Eastern States.
- During last year's transfer exercise, TA/DA was marked as "NO" for many officers, causing considerable hardship. Such issues should not recur.
- A fixed repatriation period should be prescribed for Bihar.
- Officers who joined Tamil Nadu and other southern states during 2021 should be repatriated.
- Small Committee Meetings on transfer-related issues should also be conducted at FGMO level.
- Two officers from Delhi were transferred to remote locations on the grounds of alleged disobedience. Subsequently, the Court passed orders against such transfer actions.
- Charge sheets were also issued to those officers on allegations of disobedience and non-performance.

## 2. Leave, Welfare & Women Employees' Issues

- Officers placed under UAA have completed the enquiry formalities; however, approval of leave and payment of salary for the leave period are still pending.
- Child Care Leave should be achieved at the industry level.
- Sabbatical leave is not being sanctioned for women officers.
- Menstrual leave should not be adjusted against sick leave.
- Women officers are reportedly being subjected to coercion and targeted with excessive workload.
- Compassionate transfer policy should also consider parents' health grounds.
- Annual health check-ups for all officers, irrespective of age, should be implemented as agreed.
- Welfare measures should be enhanced in line with the Bank's profitability.
- Fuel reimbursement, which has not been revised for more than a decade, should be enhanced.
- Furniture limit/allowance should be revised upward.
- Furniture allowance should be extended to both spouses working in the same or different banks.
- The Bank should expedite the renovation of staff quarters.
- The long-pending demand for reimbursement of prepaid mobile charges, pending for the past five years, should be resolved.



- Insurance company executives are largely dependent on Branch Managers for sourcing business, leading to instances of mis-selling.
- Gujarat is facing an acute manpower shortage despite heavy business pressure.
- Officers are finding it difficult to maintain work-life balance due to excessive business and administrative pressure.
- Officers are being compelled to process loans within one or two days without being allowed the full prescribed TAT period.
- Morning VCs are being conducted without prior intimation.
- The Digital Banking Department is conducting VCs beyond 7 PM.
- In certain Zones, VCs are continuing even beyond 9 PM. The Association should intervene and ensure that such late-hour VCs are discontinued.
- Officers at all levels, including Corporate Office officers, should uniformly leave by 6 PM in line with the Association's call.
- Excessive pressure for CASA mobilization is increasing the risk of mule account incidents.
- Compliance requirements relating to jewel loans have become highly impractical while simultaneous pressure is being exerted for sanctioning such loans. Under the present guidelines, officers are virtually compelled to deviate from the laid-down systems and procedures in order to sanction jewel loans of Rs.2.50 lakhs and above.

## 3. Business Pressure, Targets & Work-Life Balance

- Multiple campaigns initiated by FGMO/ZO/CO on the same day are creating immense pressure on branch officials.
- Video Conferences (VCs) should be completed before 6 PM.
- In MSME business, while the Government target is fixed at 18%, the Bank has prescribed a target of 24% for branches.
- Pressure to achieve business targets for FY 2026-27 has commenced from the very first month itself.
- PLI-linked targets fixed for Scale IV and Scale V branches are causing severe pressure on officers.
- There is excessive pressure for mobilization of Third Party Products.
- Continuous CASA campaigns and multiple simultaneous campaigns are increasing stress levels among officers.
- Pressure relating to Government-sponsored schemes such as MUDRA, Swanidhi, and other loans is also mounting.

## 4. Vigilance, Disciplinary Action & Staff Accountability

- As there is no policy extending the Quick Mortality norm period from 12 months to 36 months, why the concerned department advocating the application of Quick Mortality norms for 36 months instead of 12 months?
- Zonal Offices should be empowered to close cases involving minor procedural lapses after obtaining satisfactory explanations from the concerned officers.
- Uniformity in disciplinary proceedings, on the lines of SBI, should be evolved and implemented.
- Disciplinary proceedings should be centralized to ensure consistency and fairness.
- Excessive vigilance action is adversely affecting officers.
- Even officers nearing retirement are being served with charge sheets, causing anxiety regarding vigilance clearance and retirement benefits.

- Officers under UAA in connection with transfers were charge-sheeted and subjected to increments cut.
- The Association should agitate against excessive vigilance actions affecting officers.

## 5. Manpower & Staffing Issues

- Officer recruitment is not proportionate to business growth.
- Clerical manpower is depleting, forcing officers to handle cash/single window work.
- Many branches still function with only two officers; minimum three officers should be posted in all branches.
- Officiating allowance should be automated through salary disbursement or appropriate-scale managers should be posted.



- Leave sanction is becoming difficult for the Branch Managers.
- Service Branch and FXCPC closure in Mumbai has affected officers and nearby branches in Western and Northern India.

## 6. Financial Benefits & Reimbursements

- Revised lease quantum is not at par with peer banks.
- Applicable Perquisite tax interest rate is higher than customer lending rates.
- Bank should absorb perquisite tax like other banks.
- Tuition fee reimbursement for Manipal Academy recruits remains pending.
- ECI remuneration and TA/DA for officers deputed for SIR work in West Bengal are still unpaid.

## 7. Organizational & Association Matters

- Association should intensify participation in social media campaigns.
- Appreciation for continuous agitational programmes against divisive PLI schemes and for 5-day banking.
- Federal Units actively participates in agitational programmes.
- Trade union activities require discipline and monitoring of implementation of association calls.
- Working President was not invited to small committee meeting on transfers.
- Association should not function at management's will.
- Agitational programmes against divisive PLI should be uniform and impactful.
- Members should continue to remain out of management WhatsApp groups in line with the directions of UFBU.
- Organization needs strengthening across all centres.
- Association must fight strongly for members' issues.

## 8. Policy & Operational Issues

- Previous SJS policy was better than the current one.
- Zone business targets should be normalized in line with overall bank targets.
- Abusive and arrogant behavior by some zonal managements is increasing.

Com. R. Sekaran, Secretary-General, appreciated the deliberations, welcomed the views expressed by the members, and thanked them for their valuable suggestions on various issues concerning the Bank and its officers. Responding to the demand for agitational programmes to resolve the issues, he stated that the organization should prepare itself for formidable challenges ahead. At the same time, he advised the leaders to continue strengthening their connect with the members, which would help the organization effectively overcome the challenges in the days to come.

He also responded to the queries raised during the deliberations and advised the leaders to effectively pursue Zonal and FGMO-level issues with the respective managements for their early resolution.

Further, he assured the house that the Association is actively pursuing various pending HR and welfare-related matters with the management.

In conclusion, he observed that although challenges continue to persist both at the Bank and industry levels, he is confident that a strong and united Association would be able to effectively overcome them.

Finally, the House adopted the report of the Secretary-General.

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

Com Vijay Yadav proposed vote of thanks.

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

**With Greetings.  
Yours Comradely**

*R Sekaran*

**R Sekaran  
Secretary General**

**Reshma**

(D/o. Basheer Ahmed, DGM( Retd))

**Married to  
Siraj**

At  
**Tiruppur on 19 04 26**

**Com. C Kavi Nilayu, B.Sc.,**  
Manager, Indian Bank, Karaikudi

**Married to  
Selvan. K Pradeep, M.A., B.Ed., M.Phil., Ph.D.**  
Asst Professor, SVCT

At  
**Sivakasi on 03 05 26**

**Selvan. M Raghul**

(S/o. Com. K Murugan, CO, Indian Bank)

**Married to  
Selvi. K Keerthika**

At  
**Chennai on 30 04 26**

**Selvi. Mashlika Prasanth**

(D/o. Com. Vasumathy, FGMO, Chennai, Indian Bank)

**Married to  
Selvan. Pramod Roshan Stanley**

Reception at  
**Chennai on 09 05 26**

*Wedding  
Bells*

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

*Retirement*



| S.No. | NAME                       | DESIGNATION              | BRANCH                        |
|-------|----------------------------|--------------------------|-------------------------------|
| 1     | Com. SUKH SAGAR PRASAD ROY | Chief General Manager    | CORPORATE OFFICE              |
| 2     | Com. BISWANATH DAS         | Deputy Zonal Manager     | ZO:BHUBANESWAR                |
| 3     | Com. BIJAY KUMAR SARANGI   | Head Of Verticals (BM)   | RESOURCES&GOVT RELATION,DELHI |
| 4     | Com. RAMJI N S             | Chief Manager            | CO:INSPECTION DEPT            |
| 5     | Com. MARTI SREENIVASA RAO  | Chief Manager            | ZO:AMARAVATHI                 |
| 6     | Com. UMADEVI V             | Senior Manager           | SERVICE BRANCH, CHENNAI       |
| 7     | Com. SATISH KUMAR          | Senior Manager           | SERVICE BRANCH, NEW DELHI     |
| 8     | Com. KAMALAKKANNAN D       | Senior Manager           | RAHMAN NAGAR                  |
| 9     | Com. PADAM SINGH NEGI      | Branch Manager           | SHIMLA                        |
| 10    | Com. SHEELA KUMARI B       | Branch Manager           | CHADAYAMANGALAM               |
| 11    | Com. VIJAYALAKSHMI R       | Manager                  | CO:HRM                        |
| 12    | Com. DEEPAK KUMAR BEHERA   | HR OFFICER               | ZO:CUTTACK                    |
| 13    | Com. AMIYA KANTA ROUT      | Asst. Branch Manager     | CUTTACK MAIN                  |
| 14    | Com. RAJESH KUMAR SINHA    | Asst. Branch Manager     | RANCHI MORHABADI              |
| 15    | Com. ALAKESAN CHIRAYIL     | Asst. Branch Manager     | KANHANGAD                     |
| 16    | Com. PRASENJIT BANERJEE    | Asst. Manager            | DUTTA PHULIA                  |
| 17    | Com. HEMCHANDAR D          | Relationship Manager     | RAC PUDUCHERRY                |
| 18    | Com. ASOKE NASKAR          | Officer - Currency Chest | ALIPORE                       |

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