IBOA CONNECT

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IBOA (TN & P) EXECUTIVE COMMITTEE MEETING HELD IN CHENNAI ON 10 10 26

Dear Comrades,



The IBOA (TN & P) convened its Executive Committee Meeting on 10 October 2026 in Chennai. The meeting was chaired by Com. S. Mohanraj, President.

At the commencement of the proceedings, Com. Mouli Chandru presented the minutes of the previous Executive Committee Meeting, which were unanimously approved by the members present. Subsequently, President Com. S. Mohanraj invited Com. R. Sekaran, General Secretary, to present the General Secretary's Report.

While presenting his report, Com. R. Sekaran led the House in observing a two-minute silence in memory of the comrades who had passed away during the intervening period. In his comprehensive report, the General Secretary covered several important issues.

Under the **International Scenario**, he spoke about the rejection of the US sanctions law, the US-Iran war, and the BRICS 2026 declarations.

Under the **National Scenario**, he touched upon the country's economic situation, the Ethanol Blending Policy, the call given by workers and peasants, the fight by students and youth against examination paper leaks, the rewarding of wilful defaulters, and the restoration of the credibility of the Election Commission of India (ECI).

Under the **Banking Scenario**, he addressed the protests against the unilateral implementation of the Performance Linked Incentive (PLI) scheme, the demand for the implementation of five-day banking, and the formation of a High-Level Committee.

He also provided detailed insights into the current year's transfer process, the 66th Founding Day of our Association, the Association's efforts in securing 15 days' PLI for 2025–26, the absorption of perquisite tax, the enhancement of staff vehicle loan and furniture limits, the issues raised during the Central and Zonal Consultative Meetings, and various vigilance-related matters.

Following the presentation of the report, President Com. S. Mohanraj invited the Committee members to deliberate on the General Secretary's Report. During the ensuing discussions, the members deliberated on the following key issues.

1. FIVE-DAY BANKING AND AGITATIONAL PROGRAMME

- **Five-day banking:** The Association must intensify its efforts to secure the implementation of five-day banking without further delay. Members are insisting on continuing agitational programmes, including work-to-rule and withdrawal of extra cooperation, until the demand is achieved.
- **Strike deferment and management attitude:** Certain Zonal Managements appear to be treating the deferment of the strike as their victory. They are reportedly ridiculing the efforts of the IBA negotiating committee and the Association's agitation programme, while allegedly using the situation to harass officers and Branch Managers.



- **PLI and strike demands:** The issue of PLI should also have continued as an important agenda in the agitation. The exclusive emphasis on five-day banking has, in the opinion of some members, adversely affected public perception of the banking workforce. The Association should review its communication strategy while continuing to pursue five-day banking.
- **Compensation for FY 2024–25:** Suitable compensation should be extended to officers up to Scale III in respect of PLI for FY 2024–25.
- **Strengthening communication:** The social media presence of AIBOC should be strengthened to improve outreach, communicate the banking workforce's concerns and counter adverse public perceptions.

2. HARASSMENT, INTIMIDATION AND UNPROFESSIONAL CONDUCT BY MANAGEMENT

- **Threats against Branch Managers:** Some Zonal Managements are reportedly preparing to issue orders against Branch Managers on grounds of non-performance, even during October. Such action creates an atmosphere of intimidation and threatens officers who are already working under considerable pressure.
- **Retaliation against officers associated with agitation:** Probationary Officers (POs) and Rural Development Officers (RDOs) who participated in the Association's agitation programme are reportedly being threatened with transfers, denied leave or deputed to distant locations. Officers who did not participate in early-morning recovery drives during agitational period in response to the Association's call are also allegedly being targeted.
- **Unparliamentary language:** Certain Zonal Managers are using unacceptable and unparliamentary language during review meetings. Zonal officials must maintain professional conduct and treat officers with dignity.
- **Inappropriate personal remarks:** During branch reviews, an FGM reportedly made inappropriate comments about a Branch Manager's food and salary. Such personal remarks are unprofessional and undermine the dignity of officers.
- **Authoritarian conduct:** Some Zonal Office officials are reportedly behaving in an excessively authoritative manner, as though they are beyond accountability. The Association should intervene to ensure respectful and constructive engagement between management and field functionaries.
- **Excessive follow-up:** Branch Managers are required to attend to at least 35 follow-up calls per day from Zonal Administration alone, adding to their already heavy workload.
- **Leave restrictions:** Leave is reportedly being denied on the grounds of non-achievement of targets, including in cases of serious illness. RDOs are also being required to obtain DZM approval before availing leave. Such practices require immediate intervention.
- **Festive leave:** Officers belonging to eastern and northern regions working in Tamil Nadu are reportedly being denied leave during Durga Puja and Dasara. Legitimate leave requests should be considered fairly, taking into account regional festivals and personal commitments.
- **Unscheduled video calls:** Frequent WhatsApp video calls are being conducted without prior notice, disregarding the Branch Managers' presence at different locations and their other official commitments. Unscheduled Video calls need to be stopped.





3. BUSINESS TARGETS, CAMPAIGNS AND PERFORMANCE PRESSURE

- **Unrealistic aspirational targets:** Aspirational targets for Savings Bank (SB) accounts, Current Accounts (CA), recovery and other business parameters are excessively high and often unrealistic. These targets are being given greater importance following the introduction of the PLI scheme, while the actual PMS targets are not receiving due consideration.
- **Excessive account-opening pressure:** In the Chennai FGM span, branches are reportedly being pressured to open five SB accounts and one Current Account every day. Branches are even being advised not to close until these targets are achieved. Such expectations are impractical and may expose officers to safety risks due to late working hours.
- **Multiple simultaneous campaigns:** Several campaigns are being conducted simultaneously, particularly in the liability portfolio. Foundation Day campaigns, NPS campaigns and other business initiatives are adding to the pressure on branch staff. Foundation Day targets were particularly high, creating considerable anxiety among members.
- **Insurance business pressure:** Excessive pressure is being exerted to procure insurance business. The rolling-trophy system is intensifying competition among Zones, while ABSLI and SBI insurance representatives are reportedly issuing directions to Branch Managers. Business solicitation must remain within appropriate administrative and professional boundaries.
- **Recovery drives:** Early-morning recovery drives are being conducted with increasing frequency, with Zonal Office officials deputed to branches. These drives are perceived as harassment and disrupt officers' personal time. The practice should be reviewed and rationalised.
- **Pressure to inflate business:** During the September quarter, FGMs and Zonal Managers insisted on transferring unavailed limits to savings accounts to inflate business figures, despite the Corporate Office advisory against window dressing. Such practices must be discouraged.
- **Irregular account-opening practices:** Under pressure to meet account-opening targets, second accounts are reportedly being opened under the same CIF. The practice of prioritising numerical targets over genuine business requirements must be addressed.
- **Follow-up of large SMA accounts:** Frequent follow-up calls from the Corporate Office regarding SMA accounts of ₹1 crore and above are adding to the workload of branch officials.

4. STAFF SHORTAGE, DEPLOYMENT AND WORKLOAD

- **Recruitment:** Adequate recruitment of officers and award staff must be ensured based on current business volumes, compliance requirements and operational workload.
- **Uneven deployment:** Zonal Offices appear to be overstaffed while branches continue to face acute shortages. Manpower deployment should be reviewed and rationalised.
- **Scale-appropriate postings:** Due to the shortage of officers in appropriate scales, Branch Managers are being posted to branches at scales that may not be commensurate with the branch's requirements. Adequate scale-wise staffing should be ensured.
- **Temporary substaff:** Since officers are burdened with excess workload and branches operating with inadequate manpower, temporary substaff are being used for tab-based operations.
- **Credit audit:** Branch Credit Relationship Managers are being asked to conduct credit audits despite the availability of sufficient officers at Zonal Offices. The earlier practice of having such audits conducted by Zonal Office officers should be restored.
- **Administrative continuity:** Some officers and Chief Managers have continued in the same Zonal Office section for more than three years and Generalist Officers continue to remain in Zonal Offices for over a decade, even after being transferred to different zones.
- **Clerical participation in tab-based onboarding:** The reluctance of clerical staff to use tabs for account opening needs to be addressed through appropriate training, support and process simplification.

5. TRANSFER POLICY, LEAVE AND SERVICE CONDITIONS

- **Compassionate transfers:** Compassionate transfer requests to North India should be considered sympathetically, particularly in deserving cases.
- **Spousal transfers:** Male officers' SJS transfer requests should also be considered. Inter-FGMO transfers within Tamil Nadu should be included in the transfer process.
- **One-year transfer restriction:** The restriction on issuing transfer orders within one year should be reviewed. Where necessary, powers may be delegated to Zonal Offices during the transfer process.
- **Transfers within an FGMO:** Seniority must be followed while effecting transfers within an FGMO.

- **RAC transfers:** Officers who have completed three years should be considered for transfer under the applicable RAC provisions.
- **Scale IV transfers:** The Association should take up pending transfer issues concerning Scale IV officers.
- **Exit interviews:** Association committee members should be included in the exit interview process for employees opting for voluntary retirement (VRS), subject to an agreed procedure.

6. CUSTOMER SERVICE AND ACCOUNT-RELATED DIFFICULTIES

- **Freezing of savings accounts:** Savings accounts are being frozen when jewel loan or home loan proceeds are credited to customers' accounts or when transaction thresholds are breached, including through UPI transactions. The resulting hardship is considerable, and customers are moving their business to other banks.
- **Threshold-limit breaches:** Transaction-threshold restrictions are causing difficulties for customers and branches. The thresholds and exception-handling processes should be reviewed.
- **Delay in unfreezing accounts:** Unfreezing accounts, particularly in hotspot branches, is an extremely cumbersome process. Contact point verification requirements and delays at Zonal Offices, including cases handled through User 42, reportedly extend beyond a week. A time-bound and simplified mechanism is required.
- **Blocking of accounts:** New accounts are reportedly being blocked even for small-value transactions in individual accounts. The criteria and safeguards for such action should be reviewed.
- **Money mule classification:** The reasons and parameters for classifying an account as a money mule should be communicated to the concerned branch so that appropriate action can be taken.
- **Cyber-fraud-related freezes:** Debit freezes imposed on accounts reportedly involved in cyber fraud are causing customer dissatisfaction and loss of business. A coordinated and time-bound resolution mechanism is necessary.
- **Customer complaints:** Customer complaints are increasing, while branch staff have insufficient time to attend to CGRMS complaints because of business and compliance pressures.
- **Frequent customer-care calls:** Customer Care officials are reportedly calling Branch Managers directly for conference calls on customer issues at least three times a day. These calls disrupt peak-hour operations.
- **CBS-related difficulties:** Multiple hindrances in CBS operations are increasing customer waiting time. The issues should be identified and resolved systematically.
- **Ind SMART:** The functionality of products and services available through Ind SMART needs improvement.
- **Current Accounts with QR codes:** The restriction of 14 transactions on Current Accounts issued with QR codes should be reviewed to avoid inconvenience to customers and loss of business.
- **Local-language communication:** SMS alerts to customers should be made available in the relevant local language wherever feasible.
- **Insta Cheque Books:** Insta Cheque Books should be supplied to branches to meet customer requirements.
- **Account-opening processes:** The Current Account opening process is cumbersome and should be simplified.

7. CREDIT POLICY, LOAN PRODUCTS AND SANCTIONING PROCEDURES

- **MSME jewel loans:** Excessive pressure is being exerted to increase MSME jewel loan business, with customers reportedly being compelled to obtain Udyam Registration Certificates to avail themselves of jewel loans under the MSME category. The approach should be reviewed to ensure that customers are not subjected to unnecessary procedural burdens.
- **Jewel loan guidelines:** Jewel loan sanction guidelines need to be relaxed wherever appropriate, and the product should be comprehensively revamped to improve customer convenience and operational efficiency.
- **Credit proposal sanctions:** Zonal Offices and FGMOs are reportedly reluctant to sanction credit proposals, forcing Branch Managers to make repeated follow-ups. A defined





turnaround time and clear accountability for pending and returning proposals are required.

- **DLP process:** Routing credit proposals through DLP is cumbersome, particularly for MSME loans. The process should be simplified.
- **Credit policy contradictions:** Contradictions in the powers of sanctioning authorities, particularly in relation to NPA and write-off accounts, need to be resolved through clear and consistent guidelines.
- **Implementation of policy changes:** Immediate implementation of revised credit policies is causing difficulties for customers whose loan proposals are already under process. Appropriate transitional arrangements should be provided.
- **Engineer valuation fees:** Engineers are reportedly charging exorbitant valuation fees. A uniform, transparent and regulated fee structure should be introduced, preferably through an automated mechanism.
- **SHG lending:** Inconsistencies have been reported in the CIBIL requirements for SHG lending, with ZLCC and MAPC insisting on CIBIL scores while branches are sanctioning loans without the same. Clear and uniform guidelines should be issued.
- **KCC Gold:** The Bank should consider introducing a KCC Gold product with subsidy benefits, on the lines of similar products reportedly offered by other banks, including Indian Overseas Bank (IOB).
- **Loss-asset classification:** In certain cases, accounts are reportedly classified directly as loss assets upon becoming NPAs, while Zonal Offices insist on recovery-related action applicable to substandard accounts. Clarification and consistency in the applicable procedures are required.
- **Post-DEVA approval:** The process for obtaining post-DEVA approval has become complicated and should be simplified.
- **D11 and waiver of legal action:** The process for obtaining waivers of legal action through the portal should be implemented as Zonal Offices are delaying decisions. Disciplinary proceedings initiated and uploaded in HR Connect for non obtaining D11 is also remain unresolved.

8. D11 COMPLIANCE, DISCIPLINARY PROCEEDINGS AND PROMOTION ISSUES

- **D11-related LOEs:** Letters of Explanation (LOEs) are being uploaded in HR Connect for failure to obtain D11, sometimes containing incorrect figures regarding the number of D11 not obtained. The data should be verified before issuing LOEs.
- **Impact on promotion:** Officers on the promotion waiting list are being denied promotion following the issue of LOEs or charge sheets relating to D11 issues. Such cases should be reviewed fairly, ensuring that pending proceedings are dealt with in accordance with applicable rules and promotions should be released to those officer.
- **LOEs for leaving the station:** Issuing LOEs to officers for leaving their station should be avoided.
- **Disciplinary accountability:** Disciplinary action should be based on verified facts, established procedures and individual responsibility, rather than pressure arising from business targets or administrative differences.
- **Resolution of pending cases:** The Association should pursue the expeditious disposal of pending disciplinary cases and ensure that officers are not subjected to prolonged uncertainty.

9. TECHNOLOGY, DIGITAL PLATFORMS AND OPERATIONAL SYSTEMS

- **Multiple portal logins:** Officers are required to log in to several portals repeatedly, consuming valuable working time. Integration and single-sign-on facilities should be explored.
- **PAPL and PABL:** Certain products, particularly PAPL and PABL, were reportedly launched without adequate testing, resulting in operational difficulties. Product functionality should be thoroughly tested before implementation.
- **IT support:** CO ITD officials are reportedly not answering calls from field offices, making it difficult to resolve operational issues promptly.
- **Biometric devices:** Adequate biometric devices should be supplied to branches to support required operations.
- **ATM-related delays:** Delayed cash disbursement from older ATM machines is generating customer complaints. Such machines should be upgraded or replaced.
- **ATM/BNA technical support:** Service providers should ensure timely technical support and resolve ATM/BNA issues without placing the responsibility on already overburdened branch officers.
- **Captcha accessibility:** Captcha requirements on in-house portals should be dispensed for visually challenged employees.



- **Product and system readiness:** New products, digital channels and internal systems should undergo adequate testing, user acceptance checks and staff familiarisation before being rolled out.

10. STAFF LOANS, ALLOWANCES AND OTHER EMPLOYEE BENEFITS

- **Staff loan interest rates:** Interest rates on Staff Overdraft (Staff OD), Staff Housing Loan and Staff Home Loan Plus should be reduced. The interest rate on Home Loan Plus should not remain higher than the corresponding rate offered to customers.
- **Staff OD limit:** The Staff OD limit should be enhanced.
- **Fuel allowance:** Fuel allowance should be enhanced in view of the substantial increase in fieldwork and travel requirements.
- **Canteen subsidy:** The canteen subsidy should be increased to address rising costs.
- **Insurance benefits:** Employee insurance coverage should be enhanced and aligned more closely with the benefits available under customer salary accounts.
- **Officiating allowance:** Officiating allowance is reportedly not being paid to all eligible officers. All pending cases should be examined and eligible officers paid promptly.
- **Holiday working compensation:** The existing compensation of ₹2,000 for working on holidays should be enhanced to reflect the time and effort involved.
- **Temporary substaff wages:** The wages paid to temporary substaff working in branches should be increased.
- **Mobile handset reimbursement:** The reimbursement limit for mobile handsets should be enhanced.
- **Annual eye check-up:** The age eligibility for annual eye check-ups should be reduced from 40 years to 30 years.
- **Additional Q1 benefits:** The facility to claim additional benefits relating to Q1 has not yet been enabled and should be made available without further delay.

11. PMS, PERFORMANCE EVALUATION AND HR SYSTEMS

- **PMS framework:** The existing PMS framework is reportedly not robust enough to reflect actual performance and working conditions. An independent external HR audit should be conducted to evaluate its effectiveness and fairness.
- **Aspirational targets versus PMS:** Review meetings are reportedly driven primarily by aspirational targets, even when these are significantly higher than the prescribed PMS targets.
- **Role-change facility:** The role-change option in PMS for the current quarter is yet to be enabled and should be activated promptly.
- **Target-setting methodology:** Performance targets should be realistic, transparent and commensurate with branch category, manpower, business potential and prevailing market conditions.

12. BRANCH INFRASTRUCTURE, STATIONERY AND WORKPLACE FACILITIES

- **Air conditioning:** Air-conditioning facilities should be provided at all branches to ensure a suitable working environment for staff and customers.
- **Stationery supplies:** Stationery items are not being supplied adequately by the CO:Stationary Department. A reliable supply mechanism should be restored.
- **Regulated working hours:** The Association should explore securing provisions for regulated working hours in the ensuing Joint Note.
- **Manpower and infrastructure:** Staffing, infrastructure and technical support should be reviewed together, particularly in branches handling high customer volumes and extensive compliance work.

13. AGRICULTURAL LENDING, JEWEL LOANS AND CREDIT REPORTING

- **Account-keeping charges:** Account-keeping charges levied on jewel loan and cash credit accounts should be reviewed, with a view to waiving them wherever appropriate.
- **CIBIL reporting:** Certain loans availed from our Bank are reportedly not being reflected in CIBIL reports. This enables defaulters to avail loan from other Banks/FIs while the accounts still remain as NPA with our Bank.
- **Credit information and customer communication:** Customers should receive clear and timely information regarding interest payments, overdue amounts, credit reporting and applicable loan conditions.

14. TRAINING AND CAREER DEVELOPMENT

- **PO training and JAIIB examinations:** The second training for POs is coinciding with JAIIB/CAIIB examinations. The schedule should be reviewed, and necessary adjustments made to avoid hardship to the officers concerned.
- **Training faculty:** Faculty strength at STC Trichy should be increased to ensure adequate training delivery.
- **NPS investment awareness:** Online workshops on the deployment of NPS funds should continue to be made available to officers who require guidance.

15. MISCELLANEOUS ADMINISTRATIVE AND WELFARE ISSUES

- **Circulars on staff demise:** The Bank should resume issuing circulars informing staff of the demise of colleagues, as a gesture of institutional recognition and solidarity.
- **Practo renewal:** The Practo facility should be renewed to ensure continued access to the benefit.
- **Role of Chief Managers in the Association:** The role, participation and contribution of Chief Managers within the Association may be introspected upon to strengthen organisational effectiveness.
- **Cricket tournament:** The Association should commence the cricket tournament to promote camaraderie, interaction and team spirit among members.

16. KEY PRIORITIES FOR IMMEDIATE ASSOCIATION INTERVENTION

The following issues merit priority attention in discussions with the Bank's management:

1. **Five-day banking:** Secure implementation without further delay and decide on the appropriate course of agitation in consultation with members.
2. **Protection from victimisation:** Address alleged retaliatory transfers, denial of leave, threats, LOEs and other forms of harassment against officers associated with the agitation.
3. **Realistic business targets:** Review aspirational targets, simultaneous campaigns, insurance pressure, recovery drives and practices that encourage window dressing.
4. **Adequate manpower:** Ensure recruitment, appropriate-scale postings and balanced deployment between branches and Zonal Offices.
5. **Customer service and account freezing:** Introduce a time-bound process for unfreezing accounts and resolve recurring CBS, digital banking and transaction-threshold issues.
6. **Credit and operational simplification:** Streamline loan sanctioning, DLP routing, DAMC approvals, D11 compliance and other cumbersome procedures.
7. **Employee benefits:** Improve staff loan interest rates, allowances, insurance coverage, holiday compensation and other welfare benefits.
8. **Fair performance assessment:** Review PMS and aspirational targets through an independent and transparent evaluation.
9. **Transfer and leave policies:** Ensure fair consideration of compassionate, spousal, inter-FGMO and other eligible transfer requests, alongside reasonable leave arrangements.
10. **Accountability and respectful conduct:** Ensure professional behaviour by all levels of management and establish effective channels for addressing grievances.

Com. R. Sekaran, General Secretary, appreciated the members for their insightful deliberations and welcomed their valuable views and suggestions. Addressing the members' legitimate demand for five-day banking, he assured the House that UFBU would explore all possible avenues through the High-Level Committee to achieve this long-pending demand.

With regard to PLI for 2024–25, he informed the members that UFBU had been making consistent efforts to secure appropriate compensation for officers up to Scale III.

He further cautioned that if any Zonal Management continued to misuse the deferment of the strike as an opportunity to exert undue pressure on officers or indulge in inappropriate behaviour towards them, the Association would take up such instances with the Corporate Office and seek appropriate intervention to ensure harmonious industrial relations in the Bank.

Concluding his address, Com. R. Sekaran assured the House that the Association would diligently pursue the issues deliberated upon during the Executive Committee Meeting and strive to secure appropriate resolutions.

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

The Treasurer, Com. Praveen Ram Kumar submitted financial accounts, which were approved by the house.



President proposed following members for co-option for the vacancies arises on account of retirement and promotion of office bearers. The house approved the co-option.

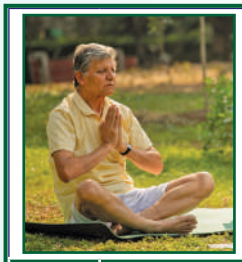
Name	Branch /Office	Position
Com Dinesh Kumar V	CO: DBD	Working President
Com Bhagat Singh C	ATMSC, Chennai	Joint General Secretary
Com Shanmugasundaram S	CO:DBD	Vice President, Chennai
Com.Selva Pandian T	Kokkarayanpettai	Vice President, CSDT
Com Kumar A	Anna Nagar, Chennai	Secretary, Chennai
Com. Mouli Chandru	Seelanaickenpatti	Secretary, CSDT
Com. Avinash	CO:ITD	Asst Treasurer
Com. Tamil Thendral	Nilagiri	Zonal Secretary, Kumbakonam
Com. Prabhakaran S	Tiruchirapalli Cantontment	Zonal Secretary, Trichy
Com. Eswaran M	Gugai	Zonal Secretary, Salem
Com. Sineha Priya Darshan	Rameshwaram	ECM, Karaikudi
Com. Dickson Neethiraj	Zo, Tirunelveli	ECM, Tirunelveli
Com. Kumaravel R		Crawford
Com. Krishnan R	ABC, Trichy	ECM, Trichy
Com. Saravanan C	Kozhimekkanur	ECM, Dharmapuri
Com. Manikandan Murugan	Microsate, Salem	ECM, Salem
Com. Mohanraj A	Radhapuram	ECM, Puducherry
Com. Mohanraj M	Karapattu	ECM, Tiruvannamalai
Com. Velumani	ZO, Nagapattinam	ECM, Nagapattinam
Com. Manikandan R	Perugavazhantan	ECM, Nagapattinam
Com. Ajay R M	FGMO, Chennai	ECM, Chennai
Com. Lokesh B	Zo, Kumbakonam	Spl Invitee, Kumbakonam
Com. Lakshmi Narasimhan P	Tiruchittrambalam	Spl Invitee, Puducherry
Com. Jaiganesh G	Zo, Kancheepuram	Spl invitee , Kancheepuram

Com. Tamil Thendral proposed vote of Thanks.

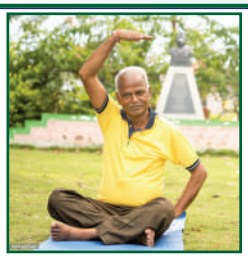
With Greetings.

Yours Comradely

R Sekaran
Secretary General



Retirement



S.No.	NAME	DESIGNATION	BRANCH
1	Com. ARUNA. M	General Manager	CO:KYC
2	Com. SABYASACHI RAY	Head Of Inspection Centre	IC BHUBANESHWAR
3	Com. RAJEEV TEWARI	Head Of Verticals (BM)	DAMC PRAYAGRAJ
4	Com. LALITHA RAMACHANDRAN	Chief Manager	KARAIKAL
5	Com. DINESH KUMAR MAHATO	Chief Manager	CPPM CELL PATNA
6	Com. SANJEEV KUMAR SHARMA	Chief Manager	IC MEERUT
7	Com. UDAY KUMAR. B	Chief Manager	ZO:VELLORE
8	Com. KALURAM UDAI	Senior Manager	AMBABARI
9	Com. KULVIR SINGH	Senior Manager	BANGA
10	Com. NAVNEET KUMAR GARG	Asst. Branch Manager	MUZAFFARNAGAR MAHAVIR CHOWK
11	Com. RAM BHAU KOHAD	Asst. Branch Manager	MANEWADA,NAGPUR
12	Com. ANIL KUMAR RAM	Asst. Branch Manager	TNB COLLEGE
13	Com. LACHHAM SINGH PAWAR	Asst. Branch Manager	NEHRU COLONY
14	Com. RAJESH KUMAR	Asst. Branch Manager	DHURI
15	Com. BHUSHAN EKKA	Asst. Branch Manager	SPECIALISED MSME BR KOLKATACEN

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