# IBOA CONNECT

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## Campaigns Must Strengthen Business, Not Strain the Workforce

**Dear Comrades,**

In the present competitive banking environment, every week begins with a set of campaigns and targets focusing on opening Premium Current Accounts and Salary Accounts, IND Smart onboarding, login day for third-party products and POS and QR-code activations, apart from the regular targets on liabilities, advances and recovery.

We fully understand the business rationale behind these initiatives. Mobilising low-cost deposits, increasing non-interest income, expanding the customer base and reducing the overall cost of banking operations are essential for the Bank to remain competitive and profitable. There can be no disagreement with the need for business growth.

However, the manner in which campaigns are pursued at the field level, in our considered opinion, needs serious introspection.

The primary responsibility of every branch officer is to attend to the banking needs of customers visiting the branch, discharge desk level responsibilities efficiently, ensure compliance and complete the routine operational work entrusted to them. Unfortunately, these fundamental responsibilities are increasingly being side lined or overshadowed by the continuous stream of campaigns and targets. This approach often results in disproportionate emphasis being placed on campaigns by Zonal and Corporate Offices, at the cost of attention to the core banking responsibilities.

At the branch level, manpower is already over stretched. With limited officers and staff available, the same set of people are expected to handle customer service, operational responsibilities, compliance requirements, recovery, business development and multiple campaign activities simultaneously. When several campaigns are pursued at the same time, it becomes increasingly difficult for officers to complete their regular responsibilities within the available working hours.

The situation becomes particularly difficult when frequent follow-up calls are made by Zonal Administrations throughout the day to ascertain the progress of a particular campaign. We are receiving reports of follow up VC meeting conducted during business hours and during this period officers restrained to attend visiting customers and repeated calls to branches and, on certain occasions, follow-up continuing even beyond 8 p.m. The use of harsh and inappropriate language towards field-level officers has become a routine practice in some zones. There have also been instances where officers have been advised not to close the branch until the required progress in a campaign is demonstrated/completed.

**Campaigns are important. But the dignity of the workforce is equally important.**

Business development cannot be achieved by creating an atmosphere of constant pressure. Excessive follow-up, particularly when it disregards the ground realities at branches, affects the morale of officers and weakens the relationship between the field functionaries and higher levels of administration.

The Association has been receiving numerous representations from officers regarding the manner in which such targets and campaigns are being followed up. We have been consistently taking up these concerns at the appropriate forums. Our objective is not to oppose business initiatives or targets. As a responsible trade union, we understand the Bank's business requirements and equally the need to address pressures faced by officers working at the field level.

What needs to be recognised is that **every campaign has an operational cost at the branch level**. When additional campaign assignments are continuously added, the available manpower becomes inadequate to handle everything simultaneously.

We are also receiving feedback that the pressure of campaign-related work is affecting the time available for regular customer service. When a limited number of officers are required to perform multiple responsibilities, delays in routine work become inevitable. The outcome may consequently fall short of the expectations of Zonal or Corporate Offices, not because of lack of commitment, **but because of the sheer volume of work assigned**.

**Every task cannot become an emergency. Every target cannot have the same priority.**

There is a need for proper prioritisation of work, realistic assessment of branch manpower and coordinated planning of campaigns. Instead of measuring commitment through repeated calls and

late-hour follow-ups, the performance of branches should be assessed keeping in view their business potential, customer footfall, manpower availability and the overall workload. What should not be lost sight of is under too much pressure of work, officers succumb to short cuts or compromise on quality and compliance requirements dictated by circumstances which later land them in vigilance net.

**We have been advising our members to give their best to the Bank during the available working hours, by involving every staff member, allocating responsibilities appropriately and prioritising tasks. There cannot ne two opinions that officers should discharge their responsibilities with sincerity and professionalism, while ensuring that laid-down systems and procedures are followed.**

At the same time, it is important to remember that **banking has become a far more demanding profession**. The financial market has matured considerably, customer expectations have increased, priorities changed, compliance requirements have multiplied and manpower at the field level remains inadequate in many places. In such circumstances, continuously adding targets and campaigns without adequately considering the existing workload will only make the working environment more stressful.

The responsibility of every senior official is not merely to achieve business numbers. It is equally important to ensure that the officers and staff working under them are treated with **respect, dignity and fairness**. Healthy relationships, mutual trust and professional camaraderie are essential for sustainable performance.

No individual should allow the spirit of camaraderie within the organisation to become a casualty in the pursuit of targets, positions or grades.

The real strength of an organisation lies not merely in the numbers it achieves today, but in the people it develops for tomorrow. It is therefore the collective responsibility of the leadership at every level to groom the next generation of officers, create confidence among the workforce and build a congenial working environment where employees are motivated to give their best driven by the spirit of sense of belonging to the institution.

**Campaigns may drive business for a day. But a motivated and respected workforce builds the Bank for tomorrow, day after and the future for ever.**

The objective should therefore be clear: **Business growth with dignity, targets with realism, performance with respect and progress with people.**

With Greetings.

Yours Comradely



**R Sekaran**
**Secretary General**

## Important Circulars During the Month of August 2026

| Circular Date | Circular No | File No | SUBJECT |
|---|---|---|---|
| 01/AUG/2026 | 24318 | ADV-104 | Restriction on Fresh Sanctions to Non-MSME Borrowers (Excluding Airlines) under IND ECLGS 5.0 |
| 05/AUG/2026 | 24331 | FX-51 | Country Risk Management Policy – Risk rating of countries with effect from 01.07.2026 |
| 06/AUG/2026 | 24319 | ADV-105 | Centralized Portal for Third Party Services- Valuers/Engineers |
| 07/AUG/2026 | 24328 | ADV-107 | Clarification on Credit Policy – Additional provision for DCCO extension in Project Finance |
| 10/AUG/2026 | 24321 | HRMD-37 | Dearness Allowance for Workmen and Officer Employees for the Months of August, September and October 2026 |
| 17/AUG/2026 | 24333 | HRMD-39 | Review of Staff Vehicle Loan Scheme |
| 17/AUG/2026 | 24334 | HRMD-40 | Review of scheme on provision of furniture at the residence of officers |
| 21/AUG/2026 | 24343 | ADV-111 | Exhaustion of Available Credit Guarantee Limit under ECLGS 5.0 for MSME and Non-MSME Borrowers |
| 28/AUG/2026 | 24345 | ADMIN-77 | On-boarding of customer using CKYCRR with all OVDs, Mobile Number and PAN in Tab |
| 28/AUG/2026 | 24346 | ADMIN-78 | On-boarding of Legal Entity customer using CKYCRR in NBC |
| 29/AUG/2026 | 24347 | ADV-112 | Clarification on Collateral Free Loans up to ₹ 20 Lakhs for MSE Borrowers |



# Retirement



| S.No. | NAME | DESIGNATION | BRANCH |
|---|---|---|---|
| 1 | Com. FARUKH RASHID BOKHARI | Deputy General Manager | FGMO PATNA |
| 2 | Com. RANANJAY SINGH | Deputy General Manager | FGMO BHUBANESHWAR |
| 3 | Com. RAJESH GULABRAO DEOLIKAR | Asst. General Manager | IC MUMBAI |
| 4 | Com. HARI SINGH RANA | Head Of Verticals (BM) | R&GR DEHRADUN |
| 5 | Com. TANUJA ADIMULAPU | Chief Manager | IC CHENNAI |
| 6 | Com. KUMARAN. T S | HR OFFICER | ZO:MADURAI |
| 7 | Com. AMUDHA SURABI K | Senior Manager | MYLAPORE |
| 8 | Com. KUMBHAM RAMESH BABU | Senior Manager | L B NAGAR |
| 9 | Com. MEENAL KISHOR SHINDE | Senior Manager | DR SITE & NDR SITE, MUMBAI |
| 10 | Com. SHAILENDRA KUMAR LABH | Senior Manager | DAMC PATNA |
| 11 | Com. DINESH KUMAR SHAW | Senior Manager | DUM DUM |
| 12 | Com. B VEERAKUMAR | Senior Manager | ZO:POONAMALLEE |
| 13 | Com. TONMOY NATH | Asst. Branch Manager | POONAMALLEE |
| 14 | Com. MUTHUKUMARAN. D | Asst. Branch Manager | AMMANPETTAI |
| 15 | Com. KAMAL KANTI SEN | Officer-In-Charge CC | SODEPUR RASHMONI MORE |
| 16 | Com. VIJAY VEER TYAGI | Asst. Branch Manager | MDA |
| 17 | Com. BIKASH KUMAR MANDAL | Manager | CAPC KOLKATA |
| 18 | Com. K MD JABEER HUSSAIN | Manager | DAMC HYDERABAD |
| 19 | Com. RAM RATAN | Manager | ASHTA (BAGER) |
| 20 | Com. PRAMOD KUMAR | Asst. Manager | PUNRRU |
| 21 | Com. LAKSHMI NARAYANA. G | Asst. Manager | RAJAHMUNDRY |
| 22 | Com. SAROJ KUMAR SINGH | Asst. Manager | PACHTAKI-JADU |
| 23 | Com. GOUR CHAKRABORTY | Asst. Manager | SILCHAR |
| 24 | Com. KAVITA PRAKASH SALUNKE | Asst. Manager | PAREL |

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

# Wedding Bells

**Dr. Asma Jabeen . J, B.D.S**
(D/o. Hajiani. Shiraz Asifa Begum. M, Manager, Indian Bank)
**Married to**
**Er. Syed. Hameed .H, MCA, AI, DS, (Ph.D)**
**At**
**Chennai on 30 08 26**

**Com. G Prashanthi**
**Asst Manager, Indian Bank**
**Married to**
**Selvan. M. Sreekarrthikeyan**
**At**
**Chennai on 07 09 26**

**Selvan. M Arun Karthik, B.Tech**
(S/o. Com. N Jaya Visalakshi, DZM, Nagappattinam)
**Married to**
**Selvi. B. Anushayini, M.Sc.,**
**At**
**Trichy on 12 09 26**

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

# PHOTO GALLERY




**UFBU Demonstration in Chennai on 11 09 2026 — STRIKE DAY**

## Members Meet




**Held at Dharmapuri on 21 08 26**



**Held at Kancheepuram on 28 08 26**



**Held at Salem on 03 09 26**