



ALL INDIA BANK OFFICERS' CONFEDERATION



(Registered under the Trade Unions Act 1926, Registration No.3427/Delhi)

C/o State Bank of India Officers' Association (North-Eastern Circle)

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To All Affiliates (Please Circulate)

Dear Comrade,

IOBOA IS ON A DECISIVE STRUGGLE DEMANDING OFFICERS DIGNITY AND OPPOSING COERCIVE SURVEILLANCE AND RATING MECHANISMS

Our affiliate, the **Indian Overseas Bank Officers' Association (IOBOA)**, is presently engaged in a **decisive struggle** to defend the **dignity of officers** and to oppose the **coercive surveillance and rating mechanisms** being unilaterally imposed by the management of Indian Overseas Bank. What is unfolding in IOB is not a routine industrial issue, it is a serious and alarming shift in workplace culture where officers are being subjected to practices that deny minimum dignity, erode ethical norms, and impose pressure through forced late sitting, unilateral EOD blocking, and other coercive steps that have no place in a healthy banking institution.

IOBOA has repeatedly brought these grievances to the notice of the management through numerous communications, consistently highlighting the damage these practices are causing to the morale and well-being of the officers' community. Despite the officers' unwavering commitment to the institution, especially in difficult times, the management has chosen to ignore genuine concerns and has moved away from the spirit of **bilateralism**, which is essential for institutional health. We are informed that the working conditions now being enforced are adversely affecting the morale, impacting mental health, and weakening the institutional fabric of the bank. Industrial Relations, instead of being treated as a constructive and bona fide operational framework, appears to have degenerated into a **tool of pressure**.

The injustice becomes even more glaring when seen against the background of the bank's impressive performance, made possible by the dedication and relentless efforts of officers. For the quarter ended **December 2025**, the bank recorded a **56.18% year-on-year increase in net profit**. Asset quality improved significantly, with **gross NPA declining to 1.54% and net NPA to 0.24%**, while the **Net Interest Margin stood at 3.32%**, a critical parameter that reflects the health of a bank. These indicators are above industry averages or at least firmly at par. Yet, instead of recognising this contribution and reinforcing trust-based governance, the management has chosen coercion, striking at the very backbone of the bank. IOBOA, therefore, cannot remain a silent spectator, and its struggle is both justified and necessary to protect officers and the institution alike.

Accordingly, IOBOA served due notice on **9th February 2026** and launched a nationwide agitational programme to restore humane working hours and dignity, ensure work-life balance and workplace safety, withdraw the regressive “probation on promotion” clause, guarantee fair and transparent HR governance, and ensure adequate staff recruitment along with security and welfare measures. At the same time, IOBOA has firmly opposed coercive surveillance and rating systems, arbitrary denial of leave and imposition of loss of pay, intimidation and unprofessional review culture, unjust salary recoveries and penalties, and unilateral policy changes implemented without consultation.

What is even more shocking is that after the notice of agitation, the IOB management has reportedly adopted an unheard-of and draconian measure by **locking the Association office** and denying access to office-bearers, severely disrupting the normal operational functioning of the association. This is not merely an administrative act; it is a **frontal assault on bilateralism** and a direct strike at the very root of **trade union rights**, rights that are constitutionally guaranteed and historically earned through years of protected struggle. Let it be stated without ambiguity: **AIBOC will not accept this—not now, not ever.**

Comrades, AIBOC’s position is clear and firm. **AIBOC stands solidly with IOBOA in this struggle, and our commitment is total.** Any attack on IOBOA is an attack on the officers’ movement as a whole. If the management believes it can isolate our affiliate or intimidate the leadership and membership into silence, it is gravely mistaken. We will mobilise our organisation at every level and will fight shoulder-to-shoulder with IOBOA until dignity is restored, coercive surveillance mechanisms are rolled back, bilateralism is reinstated, and fair governance is ensured. Officers must draw courage from our unity: **when we stand together, no management can break the collective will of the officers’ community.**

We, therefore, call upon all affiliates and state units to extend full fraternal support to IOBOA and implement solidarity actions as per the schedule already announced. **On 23rd February 2026**, demonstrations will be held at all Regional Centres. **On 26th February 2026**, Dharna will be organised at Regional Centres. **On 2nd March 2026**, the IOBOA shall observe a **One Day All India Strike**. We have also approached all constituents of **UFBU** for their all-out support, and necessary coordination should be built at the state and district level. We place on record our appreciation that UFBU constituents have jointly sent a strong communication to the IOB management expressing deep resentment against these actions.

We still believe that sanity must prevail and the IOB management should immediately restore bilateralism by holding discussions with IOBOA and unlocking the union office without any further delay, before irreparable damage is done to the institution’s reputation and internal harmony. However, if the management continues on this regressive path, the movement will intensify, and the full-throttled agitational programme will be unleashed until every anti-officer measure is rolled back.

This struggle is not only about one bank. It is about the **future of officers' dignity**, the work culture of our banking system, and the right of unions to function as guaranteed by the Constitution. Let us stand firm, stand united, and stand fearless.

With revolutionary greetings,

Comradely yours,



Rupam Roy
General Secretary