



ALL INDIA BANK OFFICERS' ASSOCIATION

CENTRAL OFFICE
2nd Floor, 109/10, Angappa Naicken Street
CHENNAI-600 001



Phone: 25265511 / M 9840645081 / FAX: 044-25249081 / e mail: aiboa.hq@gmail.com www.aiboa.org

Circular No. 4/IX/2026

17.08.2026

To

ALL STATE COMMITTEES / AFFILIATED UNITS

Comrades,

PROCEEDINGS OF THE 9TH NATIONAL CONFERENCE OF AIBOA DELEGATE SESSION AT THIRUVANANTHAPURAM



In terms of the Notice dated 9th July 2026, the Delegate Session of the 9th National Conference of AIBOA was held on 8th August 2026 at **Sreeragam Auditorium, Pappanamcode, Thiruvananthapuram**. All roads led to the venue for this important conference.

2. VENUE

The venue of the Conference was named after **Prof. Victor Louis Anthuvan Nagar and Com. Ashwani Pradhan Manch**.

3. FLAG HOISTING

The commencement of the Delegate Session was marked by the hoisting of the flag of our organisation jointly by **Com. A.N. Suresh, President, AIBOA; Com. K. Sathyanathan, Advisor, AIBOA; O. Prajith Kumar; Com. V. Jayagopal; and Com. H. Vinod Kumar**, office-bearers of the AIBOA Kerala State Committee, followed by the floral tributes at the Martyrs' Column.

4. INAUGURAL PROCEEDINGS

Com. H. Vinod Kumar, General Convenor, invited the guests, **Shri Rama Subramaniam Gandhi**, former Deputy Governor of RBI, **Shri Nagarajan Subbu**, Cyber Security Consultant, and all functionaries of our organisation to occupy the dais after offering floral tributes to our founding fathers and leaders of the banking trade union movement.



5. INVOCATION

The invocation song was rendered by a group of women volunteers, thereby marking the commencement of the Delegate Session.

6. WELCOME ADDRESS

Com. H. Vinod Kumar, General Secretary, AIBOA Kerala State Committee, delivered the welcome address and appealed to the participants to actively participate in the two-day deliberations.

Com. Anil Kumar, Vice-Chairman, in the absence of **Com. Alok Khare, Chairman**, presented the roadmap for the conduct of the delegate session, clearly spelling out the growing uncertainties in all walks of life and the need to prepare ourselves collectively to face the challenges ahead. The open session was presided over jointly by Com. Anil Kumar Vice Chairman and Com. A.N. Suresh President.

After a brief introduction of the Chief Guest by the undersigned, **Shri R. Gandhi** was requested to deliver his keynote address on the impact of technology in banking.

7. KEYNOTE ADDRESS BY SHRI R. GANDHI

Shri R. Gandhi, in his nearly one-hour presentation, explained the various forms of technology embedded in serving customers on a 24x7 basis and highlighted the prominence of digitalisation in the banking industry.

While concluding his presentation, he was emphatic that the loss of jobs is bound to happen and, simultaneously, the further inclusion of technocrats with expertise in **AI, ML, Deep Learning, Data Analytics**, etc., would also increase.

The flow of information shared by him was a **food for thought for the participants in general and Gen Z in particular**.

The Organising Committee honoured him with a memento as a token of love and appreciation for sparing his valuable time to impart knowledge within a short span of time.





8. RELEASE OF THE BOOK “DIGITAL SENTINEL”

It was also a happy occasion for the participants, a book titled “**Digital Sentinel**”, covering the latest technology in banking and its impact, written by **Shri Nagarajan Subbu**, Cyber Security Consultant, was released by **Shri R. Gandhi**, former Deputy Governor, **RBI**.

9. HONOURING SHRI NAGARAJAN SUBBU

The Organising Committee honoured **Shri Nagarajan Subbu** for his invaluable contribution towards educating **Gen Z** on an ongoing basis.

The session was thereafter adjourned for the tea break.

10. PRESENTATION OF THE REPORT ON THE ACTIVITIES OF OUR ORGANISATION

The delegate session presided over jointly by **Com. Anil Kumar**, Vice Chairman, **Com. A.N. Suresh** President, **Com. Ashwaini Saini** and **Com. G.S. Oberoi** Vice Presidents **AIBOA**, resumed after the tea break. The General Secretary presented his report on the activities of the organisation during the intervening period of 3½ years, in brief, overcoming hurdles in all forms and norms. The bye-law amendments approved by the CC was also presented to the house.

He explained how the organisation had withstood all pulls and pressures to remain relevant in the industry as well as to the workforce, with single-minded devotion, and has held the flag of AIBOA intact before all authorities with absolute determination.

11. PRESENTATIONS TO THE PROFESSORS OF PRACTICES

The services rendered, even after retirement, for the benefit of the officers by **Com. Joseph Sahaya Delver**, **Com. V. Anantha Narayanan** and **Com. V. P. Ponkshe** were recognised by presenting them with mementos by the Organising Committee.





In response to the recognition accorded to them by the delegates, they expressed their happiness and assured the gathering that they would continue to perform to the best of their abilities in the days to come.

The adjourned delegate session resumed its proceedings after the lunch break.

12. HONOURING COM. SURENDRAN

Com. Surendran, from erstwhile Corporation Bank, a time-tested member of e-CBEU/CBOA, who, in spite of his disability, stood against all odds in holding aloft the flag of AIBOA, was honoured by **Com. A.N. Suresh**, President, AIBOA; **Com. Devdas Menon**, DGS; and other office-bearers.

13. DISCUSSION BY THE DELEGATES ON THE REPORT ON OUR ACTIVITIES

The first day of the delegate session was participated by **20 delegates**, while **37 delegates** contributed their views on the second day for the effective functioning of the organisation.

In all, representatives from **21 States** participated in the two-days delegate Session.

14. CULTURAL PROGRAMME

After the conclusion of the first day's proceedings, a cultural programme of about 40 minutes was presented, combining the traditional dance forms of **Mohiniyattam**, **Kathakali**—a major dance-drama dating back 300 years—and the martial art form Theyyam, performed by young men with fierce movements, finally synchronising with the cultural traditions of the coastal area. **Com. A.N. Suresh, President announced a donation of Rs 50,000/- as an incentive to the performers, to retain the old traditions in its original form.**

We may state that the cultural programme served as a circuit breaker for the participants.

15. SECOND DAY PROCEEDINGS

The adjourned Delegate Session commenced at **09.55 a.m.** A total of **37 delegates** presented their views during the session.

The prominent views expressed by the delegates were as follows:

- 5-day Banking Week / regulated working hours.
- Profit / Performance Linked Incentive with proportionate increase to the workforce.
- Opposing the contents of the communication issued by three unions retaliating against the DFS guidelines on introduction of grievance redressal procedures for the members of all unions in the banks.

- Women's Convention should be held once in Southern India and once in Northern India.
- Harassment by the controller during office hours affecting customer service in the offices / usage of abusive language by authorities against field-level functionaries.
- Disinvestment in 3 RRBs should not be allowed, as they are the bloodstream of the rural economy.
- The **"Right to Disconnect"** programme should be scrupulously followed by the members to realise their demands.
- Defence Assistants' training should be conducted by AIBOA Central Office.
- Foreignisation of the financial sector should not be allowed.
- The GS Report should have focused on the co-operative sector also.
- Pressure exerted to sell third party products should be withdrawn.
- Organisational action against the proposed move to sell IDBI to foreign investors should be unleashed and the institution should be brought under the Public Sector by purchasing 5% share from the open market or from LIC.
- Unification of all units under the banner of AIBOA should be expedited.
- Recruitment of staff on IBA Scales.
- The Performance Appraisal System should be made more transparent and uniformly implemented in all banks.
- Multiple punishments imposed on IDBI officers for participation in the strike call.
- Child Care Leave for women should be secured in the negotiations.
- Rs. One Crore insurance cover should be provided to the workforce, as the same is available to Central Government employees provided by the banks.
- Attrition of new recruits is increasing in the industry.
- COD should have a clear projection for the next five years while preparing new pay scales.
- Lunch hour of a minimum of 30 minutes at the branches should be maintained.
- The team of office-bearers should have a proper mix of young and experienced members.
- Special Pay should be merged with Basic Pay in the current negotiations.
- PLI should be payable to the workforce in the private sector.
- LFC monetisation should be secured as available in SBI.
- Updation of Pension should be secured, as the provision is available in BEPR 1995.
- Work pressure on officers leading to the number of suicides in the Banking Industry.

- AI is a threat to our jobs and its restrictive usage should be explored.
- Committees should be formed to handle issues arising out of charge sheets, TU training, women-related issues and redressal of grievances.
- Placement of officers in their linguistic region.
- Creation of a Legal Fund, introduction of a Young Achievers Award and securing dignity at the workplace on a priority basis.
- Coverage of OPS to NPS optees w.e.f. 01.04.2010.
- The draft policy of IBA on career progression of Specialist Officers to PSBs should be withdrawn forthwith.
- Attacks on the workforce should be retaliated against by the unions through collective actions.
- Problems of women officers relating to Child Care Leave; increase in maternity leave from 6 months to 9 months; provision of toilets exclusively for women at branches; and establishment of creches at all centres.
- Gratuity for officers beyond 30 years of service at 45 days of emoluments.
- Problems relating to technology in branches and multiple passwords for different applications create functional problems.
- Respect, dignity and equality should be secured for officers by AIBOA in the industry.
- Accountability should be fixed for the EDS/MDS of the banks for decisions taken as heads of the organisation/institution.
- Discrimination resulting from the appointment of LBOs by banks.
- Retirees' health insurance premium should be borne by the banks.
- Reimbursement of expenses for electric vehicles.
- Requirement for technology upgradation—hardware, software and connectivity issues are leading to high customer complaints and inability to complete work in time.
- Transfer of officers by the bank is becoming / being used as a punishment.
- Transfer of female officers to difficult areas where proper travel / accommodation facilities are not available and which is against the DFS norms.
- Accountability should be avoided for genuine business decisions.

16. REPLY TO THE DELEGATES

While thanking the participants for the overwhelming adoption of the report on the activities executed during the period under review, a comprehensive reply covering the above issues was presented.

The participants accepted the report unanimously.

17. ADOPTION OF RESOLUTIONS

The following resolutions proposed by the General Secretary and seconded by **Com. R. Jawaher**, Treasurer, were adopted with one voice.

The incoming team is authorised to draft the contents of the same.

RESOLUTIONS

1. Opposing the disinvestment of the equity of IDBI to foreign investors/demanding to restore its public sector character.
2. Halting the proposal of disinvestment of 3 RRBs having headquarters in Kerala, Tamil Nadu and Haryana.
3. Demanding the withdrawal of the ordinance opening 100% FDI in the insurance sector.
4. Securing work-life balance in banks, thus arresting the suicides of officers.
5. Regulated working hours and 5-day banking week.
6. Opposing the sale of 3rd-party products by undue pressure on officers in the branches.
7. Demanding resolution of the unresolved issues listed in the MOU dated 08.03.2024, as committed by IBA.
8. Demanding updation of Pension in line with RBI and in terms of Regulation 35(2) of BEPR 1995.
9. Review of the payment of ex-gratia to pensioners of Public and Private Sector retirees.
10. Health Insurance Premiums should be absorbed by the banks.
11. Implementation of **“Right to Disconnect” from 7.00 PM to 8.00 AM** by officers.
12. Protection of the workforce from attacks by customers and outsiders.
13. Withdrawal of attacks on office-bearers by bank managements.
14. Hosting the **“All India Women Convention.”**
15. Exemption of Income Tax on the NPS contribution of 14% by bank managements.



18. INCENTIVE TO CENTRAL OFFICE STAFF

Considering the commendable work done by the staff of the Central Office of AIBOA, the President placed before the General Body the proposal for an incentive equal to one month's emoluments of December 2022 and June 2026 for their approval.

The same was approved unanimously by the delegates of the Conference.

19. HEALTH INSURANCE FOR CENTRAL OFFICE STAFF

Owing to the cost of medical inflation, it was also proposed to cover the Central Office staff under a Health Insurance Policy for an amount of **Rs. 5.00 lakhs.**

The proposal was unanimously approved by the General Body.

20. HONOURING OF OUTGOING OFFICE-BEARERS AND ADVISORS

The outgoing office-bearers and advisors of AIBOA were honoured by the organising Committee and leaders of the AIBOA Kerala State Committee.

21. ADOPTION OF ACCOUNTS

The audited accounts of **AIBOA, Tarak Institute, Two Roses and Trust for Unorganised Sector** for the years **2022, 2023, 2024 and 2025** were placed for adoption by **Com. R. Jawahar, Treasurer, AIBOA.**



The House adopted the same unanimously.

22. APPOINTMENT OF THE AUDITOR

The House unanimously approved the continuation of M.A. Suryanarayana & Co. as the auditor for the ensuing term.

23. ELECTION OF OFFICE-BEARERS FOR THE ENSUING TERM

As per the practice and convention, the existing body stood dissolved.



Com. V.P. Ponkshe was appointed as the Election Officer and entrusted with the task of conducting the election of office-bearers.

The consensus panel prepared by the outgoing team was presented, keeping in mind a proper mix of experienced and young members.

Com. Arvind Porwal, one of the Joint Secretaries, expressed his desire to withdraw from the panel of office-bearers. The same was accepted by the Election Officer with the consent of the House.

The following office-bearers were declared elected unanimously by the Election Officer:

S.NO.	POST	NAME	STATE
1	CHAIRMAN	Com. ANIL KUMAR	AP&TS
2	VICE CHAIRMAN	Com. A N SURESH	KARNATAKA
3	PRESIDENT	Com. KRISHNA BAROORKAR	MAHARASHTRA
4	VICE PRESIDENTS	Com. D S GANESAN	TAMIL NADU
5		Com. ASHWANI SAINI	PUNJAB
6		Com. G S OBEROI	MAHARASHTRA

7		Com. DEVADAS MENON	MAHARASHTRA
8	GENERAL SECRETARY	Com. S NAGARAJAN	MAHARASHTRA
9	DY. GENERAL SECRETARY	Com. A V VITAL KOTESWARA RAO	KARNATAKA
10		Com. CHARANJEEV JOSHI	PUNJAB
11		Com. SURESHA HEGDE	KARNATAKA
12		Com. VINOD KUMAR H	KERALA
13	SECRETARIES	Com. D N TRIVEDI	BIHAR
14		Com. RAJESH TIWARI	UTTAR PRADESH
15		Com. SAURAV KUMAR	HARYANA
16		Com. V K MATHUR	UTTAR PRADESH
17		Com. R JAWAHER	TAMIL NADU
18		Com. VIVEK RAJA	TAMIL NADU
19		Com. AVINASH RAI	UTTAR PRADESH
20		Com. VIJAY MESHRAM	MAHARASHTRA
21		Com. SAMIR BANERJEE	WEST BENGAL
22	JOINT SECRETARIES	Com. RIYAZ AHMED BHAT	JK & L
23		Com. SUDHIR SAXENA	UTTAR PRADESH
24		Com. JAYAGOPAL	KERALA
25		Com. VIPIN VARMA	RAJASHTAN
26		Com. JAYAKALA	TAMIL NADU
27		Com. MURALI KVVSRN	AP&TS
28		Com. MANOJ PANT	DELHI
29		Com. PARUDUMAN	HARYANA
30		Com. GHANSHYAM SRIVATSAVA	JHARKHAND
31	TREASURER	Com. J ROSHAN GORKY	TAMIL NADU

WOMEN COUNCIL MEMBERS

- Com. G. Kousalya Devi – Karnataka
- Com. D. Yashoda – Karnataka
- Com. Shaloo Singh – Uttar Pradesh
- Com. Kasturi Das – West Bengal
- Com. Deepika G. – Tamil Nadu

The House permitted four office-bearer positions to remain vacant and rechristened one of the DGS posts (if need be) as Joint General Secretary, one post of Secretary and two posts of Joint Secretaries, out of which one Joint Secretary post would be allotted to the office-bearer of Kotak Mahindra Bank Officers Association upon completion of their General Body.

24. VOTE OF THANKS

Com. **Anil Kumar, Chairman, AIBOA**, profusely thanked the Team AIBOA Kerala State Committee for the excellent arrangements made by them with the dedicated support of volunteers, which made the two-day delegate Session a memorable one.

It was nothing but a replay of the Calicut Conference hosted a quarter century ago by our seniors.

CONCLUSION

To conclude:

“THE MOST POWERFUL WARRIORS ARE TIME AND PATIENCE.”

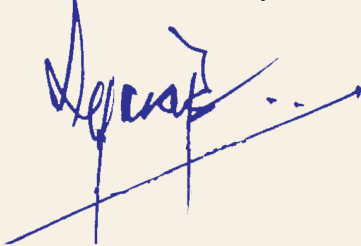
ALL GLORY TO TEAM AIBOA (KERALA STATE COMMITTEE)

WORKING CLASS UNITY ZINDABAD

AIBOA ZINDABAD

With Successful Conference Greetings,

Yours Comradely,



(S.NAGARAJAN)

GENERAL SECRETARY















REPRODUCED BY KARNATAKA BANK OFFICERS' ORGANISATION (REGD.) MANGALURU-575 003

Mangaluru
20.08.2026


(SURESHA HEGDE S)
GENERAL SECRETARY