



ALL INDIA BANK OFFICERS' CONFEDERATION



BEFORE YOUR VOICE IS SILENCED AND YOUR MEMBERSHIP IS TAKEN AWAY FROM AIBOC

*– Pause. Read. Reflect. Decide. –
Is This Justice or Injustice?*

Know the Truth. Protect Your Association. Stand With AIBOC.

Dear Officers of Indian Overseas Bank,

Dear Members of IOBOA,

This appeal comes to you not as a formal circular, not as a political statement, and not as an attack on anyone. It comes to you as a heartfelt call – from AIBOC to every ordinary member of IOBOA – to pause, to think, to introspect, and to know the truth.

You are not outsiders. You are not spectators. You are not mere names in a membership list.

You are the life of IOBOA.

You are the strength of IOBOA.

You are the reason IOBOA exists.

Therefore, before anyone decides the future of your Association, before anyone moves IOBOA away from its historic relationship with AIBOC, before anyone claims that AIBOC did not stand with IOBOA – every member must know the facts.

THE BOND THAT BUILT IOBOA

A RELATIONSHIP FORGED OVER DECADES

The ties between AIBOC and IOBOA are not recent, not opportunistic, and not superficial. They are woven into the very foundation of the bank officers' movement.

- From the very inception of AIBOC, IOBOA has been its constituent – a proud, integral part of the national movement.

- Com. Ananda Kumar served as a permanent member of the Charter of Demands Committee and the AIBOC Negotiation Committee with the Indian Banks' Association (IBA) – giving IOBOA a direct voice in national-level wage settlements.
- When Indian Overseas Bank was identified as a weak bank, AIBOC prepared a comprehensive turnaround plan for IOB and formally submitted it – with full support from IOBOA – to protect the bank and its officers.
- Com. Murali Soundararajan adorned the Presidentship of AIBOC, representing the pinnacle of trust that IOBOA had earned within the national movement.

WHEN IOBOA CALLED, AIBOC ANSWERED

A DETAILED RECORD – FACT BY FACT

AIBOC was involved right from the day of the election result. When the present leadership of IOBOA took charge – lacking the experience that comes with years of trade union work – AIBOC did not stand away. It stood closer.

On behalf of GS AIBOC:

Com. Rupam Roy, General Secretary (AIBOC) was always available – day and night.

- Com. Franco, Former General Secretary of AIBOC
- Com. Sekaran, President AIBOC
- Com. Ravikumar, Secretary AIBOC – remained in constant communication
- Com. Sreenath Induchoodan, State Secretary Kerala

All of them personally guided IOBOA – from legal assistance to drafting letters and preparation for the strike.

HERE IS THE COMPLETE RECORD OF AIBOC'S SUPPORT:

- When IOBOA prepared the strike notice, AIBOC was consulted at the draft stage itself. Guidance was sought and given. The final notice was shared with AIBOC, and AIBOC advised IOBOA to proceed.
- When the strike notice was served, AIBOC did not abandon IOBOA.
- When the President of IOBOA was transferred and the Association office was locked, AIBOC immediately advised, contacted State leadership, suggested demonstrations, and treated the matter as a serious trade union emergency.
- When IOBOA wanted intervention before the CLC and IBA, AIBOC guided the communication – and AIBOC's GS personally offered to accompany the negotiation committee to the CLC. Instead, an outsider with no legal authority was taken, and allowed to sign the minutes – in which Management wrote that if IOBOA resorted to

a strike in the future, the Association office would again be locked. To this day, those minutes have not been corrected.

- When the matter required larger trade union support, AIBOC took it up with UFBU.
- When IOBOA needed industry-level solidarity, UFBU wrote directly to Indian Overseas Bank management.
- When IOBOA needed visibility, AIBOC issued circulars to all affiliates and members across the banking industry, calling upon them to stand with IOBOA.
- When IOBOA faced CLC proceedings, AIBOC worked late into the night – preparing detailed talking points, legal arguments, chronological records, and strategy notes.
- When IOBOA leadership was inside the CLC proceedings, AIBOC tried repeatedly to contact them – but the calls were not attended.
- When the CLC minutes contained a disturbing conditional remark about the Association office, AIBOC advised IOBOA to formally object and seek correction.
- When some AIBOC affiliates were upset over the involvement of unauthorised outside representatives, AIBOC still protected the dignity of IOBOA leadership – and did not allow them to be embarrassed.
- When a meeting with the IOBOA Executive Committee was sought, AIBOC was ready to travel, ready to explain, ready to stand face-to-face with members. AIBOC's GS travelled to Chennai – but the meeting was cancelled at the last minute.

When IOBOA needed protection – AIBOC said: We are with you.

When IOBOA needed guidance – AIBOC gave guidance.

When IOBOA needed solidarity – AIBOC mobilised solidarity.

When IOBOA needed a larger struggle – AIBOC was ready for All India action.

Then how can anyone say that AIBOC did not stand with IOBOA – ???

CRITICAL QUESTIONS

MEMBERS DESERVE CLEAR ANSWERS — DEMAND THEM NOW

Before any de-affiliation, members deserve clear answers to the following:

1. Have the issues raised in the strike notice actually been resolved?
2. What concrete relief came from the CLC proceedings on 25.02.2026 and 15.05.2026, and from the bilateral meeting on 10.03.2026? Why did all learned leaders sign the minutes — in which the Management representative wrote that the Management will close the Association in case of another strike call? This has effectively taken away the constitutional right to protest.
3. Did the management give binding relief on EOD blocking, holiday calls, VCs beyond working hours, WhatsApp pressure, safety concerns and staff shortage?

4. If several issues remain only 'under examination' or unresolved, why is there sudden urgency to change affiliation now?
5. Are we strengthening IOBOA — or outsourcing its agitation, independent voice and future to another structure?
6. Was the full record placed before members, including the CLC developments, minutes, office issue, and the basis for immediate withdrawal from AIBOC?
7. Can such a historic decision be taken without full transparency and approval through the competent democratic forum under the bye-laws?
8. If the issues of officers are still unresolved, then members must decide first — transfer policy for members, or for office-bearers?

IOBOA should be led by working officers — not politicians.

THE HIDDEN DANGER — PRIVATISATION

WHAT NO ONE IS TELLING YOU

Behind the noise of affiliation debates lies a larger, more dangerous threat that must not be ignored.

⚠ WARNING: Privatisation of PSB is on the Agenda

The Government has been moving to privatise at least two public sector banks. This is not speculation. This is backed by policy signals and news reports.

AIBOC has fought these attempts tooth and nail — and will continue to fight. AIBOC has filed a case for the appointment of Officer Directors and Employee Directors in all Public Sector Banks, and expects a positive result soon.

To prevent this democratic protection, who is now attempting to enter IOBOA through the back door..? Think about it...!!

A Lesson from History: The Bank of Madura Story

When Bank of Madura was taken over by ICICI, officers were told it would be beneficial. Within two years, ALL officers — regardless of age or seniority — were either given VRS or compulsorily retired. Not one was spared.

This is what privatisation looks like for bank officers. Is that the future you want for IOB?

CRITICAL QUESTIONS EVERY MEMBER MUST ASK

ABOUT THE MOVE TOWARDS NOBO

Members must ask: What is the condition of officers in Bank of Maharashtra, which is affiliated to NOBO? Is their situation better? Are their struggles resolved?

Ask These Questions With Courage:

- Is it for strengthening IOBOA – or for finding shelter after pressure?
- Is it for protecting every officer – or for protecting a few individuals?
- Is it for the future of IOBOA – or for temporary peace for a few?

Is it not handing over the entire Association to an outsider who has no genuine interest in the bank, but is only interested in his own political career?

An Association of nearly 12,000 officers cannot be moved like private property. IOBOA is not owned by a few office-bearers. IOBOA belongs to its members. A few leaders cannot decide the destiny built by decades of sacrifice.

DO NOT ALLOW YOUR PAIN TO BECOME A LADDER

Dear members, your pain is real. Do not allow it to be used to serve someone else's agenda.

Your late sittings are real.
Your family distress is real.
Your humiliation is real.
Your fear of transfer is real.
Your struggle against coercion is real.

- Do not allow that pain to be used as a ladder for others.
- Do not allow your unresolved issues to be buried under the slogan of 'realignment'.

- Do not allow the Association built by members to be shifted without the members' mandate.
- Do not allow leadership convenience to be projected as member welfare.

QUESTIONS THE LEADERSHIP MUST ANSWER

AIBOC does not ask you to blindly believe anyone. AIBOC asks you to demand answers. Demand them from your leadership – today.

Hold Your Leadership Accountable:

- Why was AIBOC consulted before the strike notice – if AIBOC was irrelevant?
- Why was AIBOC guidance sought – if AIBOC was unhelpful?
- Why were AIBOC talking points used in the CLC proceedings?
- Why was UFBU intervention sought through AIBOC?
- Why was AIBOC sidelined at the CLC negotiation – and an outsider allowed to become the decision-maker?
- Why were AIBOC leaders approached if AIBOC was inactive?
- Why was the EC meeting not convened when AIBOC had specifically requested it?
- Why was the Chennai interaction with IOBOA leaders – with the AIBOC GS travelling all the way – cancelled at the last moment?
- Why was withdrawal from AIBOC declared without first placing the full truth before members?

These are not small questions. They go to the heart of democracy inside your Association.

THIS IS NOT THE TIME FOR SURRENDER

IOBOA is a majority Association. It has history. It has strength. It has members. It has moral force. An Association with such strength must not behave as though it is helpless or has no options.

This is not the time to search for shelter – it is the time to stand with courage...!!

This is not the time to blame AIBOC – it is the time to unite with AIBOC...!!

This is not the time to walk away from struggle – it is the time to complete the struggle...!!

This is not the time to protect a few leaders – it is the time to protect every member...!!

OUR FINAL APPEAL TO EVERY IOBOA MEMBER

You are AIBOC members.

You are part of a national movement of bank officers.

You are not alone. You have never been alone.

AIBOC has stood with you, stands with you, and will always stand with you.

- Do not allow fear to decide your future.
- Do not allow confusion to divide your Association.
- Do not allow temporary arrangements to destroy decades of unity.
- Do not allow leaders to decide what only members must decide.

IOBOA was built by sacrifice, not surrender.

IOBOA was strengthened by unity, not by fear.

IOBOA must remain member-driven, democratic, independent, and courageous.

Know the Truth...Ask the Questions.

Protect IOBOA.

Stand With AIBOC.

The future of IOBOANs must not be surrendered.

The future of IOBOA must be decided by its members – and its members alone.

Issued by

ALL INDIA BANK OFFICERS' CONFEDERATION

In Defence of Democracy, Unity, and Every Bank Officer