



ALL INDIA RRB OFFICERS' FEDERATION

(AFFILIATED TO AIBOC)

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All Affiliates/ Members
(Please re-circulate)

**GENERAL SECRETARY VISITED KASHMIR TO
HOLD MEETING, VISIT TO BRANCHES & ASSESS
THE PROBLEMS FACED BY OFFICERS OF THE RRBs**

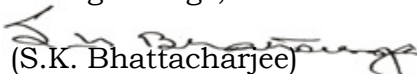
The State of Jammu & Kashmir has two RRBs, namely Ellaquai Dehati Bank (EDB), sponsored by State Bank of India and Jammu & Kashmir Gramin Bank, sponsored by J & K Bank Ltd. Both the RRBs have branches spread across the different districts of the State of Jammu & Kashmir. General Secretary, AIRRBOF was invited by our affiliates to pay a visit to the State to understand the problems on the ground level.

During the stay of the General Secretary he held Meeting with the Executive Committee Members as well as members of the affiliates at different locations spread across Kashmir. The biggest problems the officers are facing relates to manpower shortage. It was also narrated by the officers how day in and day out they are serving to keep the wheels of the Bank running. Rising NPA and deteriorating asset quality are other areas of great concern. Required follow up and monitoring of assets are getting affected due to manpower shortage. Both the RRBs are not taken care of by their respective Sponsor Banks & the State Govt. The problem faced by the officers during the long period of turbulence and the migration of a section of them had badly affected the profitability of the RRBs. The management of the RRBs assisted by the officers is trying hard to continue the process of current viability and reduce the volume of accumulated losses. The officers deserve hats off for their unstinted support extended for the betterment of the RRBs.

Recruitment of new officers need to be a continuous process so that newly recruited officers can be replenished due to high rate of attrition. Special attention should need to be given to provide employment to the eligible candidates hailing from Kashmir valley.

The visit of the Federation General Secretary and holding of meetings at different locations provided the required boost to the psyche of the officers. General Secretary pledged full support to our affiliates in the RRBs of J & K and assured to continue the process of taking up the issues with all concerned for their resolution.

With greetings,


(S.K. Bhattacharjee)
GENERAL SECRETARY