

# ALL INDIA KARNATAKA BANK EMPLOYEES' ASSOCIATION (REGD.)

(Affiliated to A.I.B.E.A.)



AND

# KARNATAKA BANK OFFICERS' ORGANISATION (REGD.)

(Affiliated to A.I.B.O.A.)



Circular No. 11/2024

READ AND CIRCULATE

22-11-2024

Dear Members,

- ❖ **HISTORIC AND MAMMOTH JOINT MASS RALLY AT HYDERABAD - A SPECTACULAR SHOW OF UNITY!**
- ❖ **DEMAND TO ENSURE DIGNITY AND SELF - RESPECT FOR THE WORKFORCE OF THE BANK!**
- ❖ **A CALL FOR ADEQUATE STAFF RECRUITMENT AND WORK - LIFE BALANCE FOR THE STAFF MEMBERS!**

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We are pleased to report that a magnificent and **mammoth Joint Mass Rally** was held on **Sunday, 17<sup>th</sup> November 2024**, at **The Platinum Hotels and Banquets, Hyderabad**, starting at 10:00 AM. The rally was a resounding success, marked by the enthusiastic participation and overwhelming turnout of our members, a true testament to the unwavering unity and a solidarity of members.

This historic event, the first-ever Joint Mass Rally in Hyderabad organized by both AIKBEA and KBOO, saw a record number of members attending from various branches in **Telangana and Andhra Pradesh**, demonstrating the trust, loyalty, and confidence our members in the leadership of both the unions. The event was an embodiment of our collective strength and determination. **The most remarkable aspect of the rally was the discipline and fervent enthusiasm displayed by all participants, which resonated throughout the programme.**

The rally began with the welcome address by **Com. D V S Subramanyam, Joint Secretary of KBOO**. While welcoming the leaders and members, he happily noted that **AIKBEA had completed 60 years, and KBOO had completed 50 years**, and both the organizations have played vital roles in the careers and lives of their members. He complimented the members for the overwhelming response to the

organizational call and advised maintaining of the same unity in the days to come.



**Com. Paneendra K. G., General Secretary of AIKBEA**, in an hour-long address, expressed his heartfelt congratulations to the members for their massive participation in the programme and display of solidarity. He was happy to note that AIKBEA has completed its **Diamond Jubilee Year** on 13-10-2024 and heartily complimented **KBOO** for its **Golden Jubilee**. He emphasized the immense contribution of **Com. P R**

Karant, Honorary Chairman of AIKBEA, for his leadership and tireless efforts in strengthening both AIKBEA and KBOO in our bank, and there was a standing ovation for Com. P R Karant for his invaluable role in strengthening the trade union movement in our bank and at the national level.

He further discussed the history of the trade union movement in the banking industry and narrated the exploitation of the workforce in the earlier days, which led to the formation of **AIBE** in 1946. He also stated that **AIKBEA** was formed in our bank in 1964, initially representing both award staff and officers, and later **KBOO** was formed in 1973 for officers, as the issues of officers are different in nature. Further, he stated that the wages of the banking workforce were settled through Awards and Tribunals. After continuous struggle, a **Bipartite settlement mechanism was started in the banking industry, with AIBE signing the 1<sup>st</sup> Bipartite settlement in 1966 for both award staff and officers. AIBE is a trendsetter, and because of AIBE, lakhs of bank employees benefited from the Bipartite settlements. There is a continuous attack on the Bipartite mechanism, which needs to be fought tooth and nail. As such, he gave a clarion call for rock-like unity to face the future challenges.**

In his address, he further stated that the banks are the backbone of the Indian economy, and the workforce of the banking industry worked as “**financial warriors**” during the Covid-2019 pandemic period, risking their lives and the lives of their family members to save the economy of the country. **However, the Government has shown no sympathy towards the workforce of the banks and their legitimate demands for a 5-day week banking which has been pending for a long time.**

Dwelling on recruitment issues, he stated that branches and offices are facing an acute shortage of staff at all levels, and recruitment in all cadres is the need of the hour. Both the Unions have regularly and consistently pursued the Top Management on this issue, he said. Therefore, **sustained struggle is very important to realize our genuine demands, he opined. He further stated that unity must be maintained at all levels to face the existing as well as future challenges and to protect our hard-won rights in the days to come.**



**Com. Suresha Hegde S., General Secretary of KBOO**, in his address, commended the members for their overwhelming participation and the unity shown by the members of both the Organizations. Further, in his pointed address, he elaborated on the challenges faced by employees due to excessive work pressure in the present juncture in the Bank. Our Bank is well-known for its excellent customer service with a personal touch, a tradition that has lasted for ages. We have experienced sustained growth and development over the years in the normal course of business. The Management has shifted the gears towards progress by spending several crores of rupees on business consultants first for **VISION 20-20** and later for **KBL VIKAS**. However, the Bank has not yet reached the Vision 20-20 business turnover, he wondered.

Further in his presentation, he said that while staff members are doing their best for the growth and development of the bank in the changed working/business environment, **slow growth in retail deposits, CASA, retail loans, and MSME is causing concern, mainly due to inconsistent policies, acute shortage of staff,**

**lack of infrastructure facilities, frequent changes in the Asset and Liability process systems, splitting of departments with different verticals, and the lack of new branches for organic growth etc.** These frequent changes in policies and systems have not only confused branch staff but also staff working in controlling offices and HO.

He also spoke about the **detrimental impact of staff shortages** on the **growth of the bank's business** and **the well-being of employees**, which has led to unreasonable work pressure and affected the work-life balance of the workforce across all cadres. **He demanded immediate recruitment of staff on a regular basis in all cadres, stating that it is the most important task at hand, and that we must fight unitedly and militantly in the days to come.**

The **interactive session** was lively and successful. The members raised several crucial issues **fearlessly**, which affect both the bank's business and their working conditions, including:

- **Criticism for the abuse of the workforce** in physical meetings, Webex meetings, and Branch Manager Review meetings by supervisors for business, without hearing the point of view and difficulties of the branches, thereby **hurting the dignity and self-respect of staff members**.
- **Demand for immediate recruitment** of adequate staff in all cadres including absorption of daily wagers on a regular employment basis to overcome the acute staff shortage in the bank.
- **Demand for** recognising and promoting internal talents instead of bringing outsiders on CTC Package.
- **Criticism for the stressful atmosphere** in the bank due to increased work pressure every day, including more campaigns, daily targets for individual staff, daily reporting, and daily scolding from customers for calling them for leads/conversion of leads, etc. **Demand for promoting a healthy working environment and work-life balance**.
- **Strong opposition to outsourcing** of permanent jobs and the rise of contractual employment through KBL Services Ltd. or other institutions.
- **Criticism for limited promotion opportunities** in the CSA to Officer cadre and opposition to filling only 50% of the declared vacancies against 2/3 as per the MOU.
- **Complaints about frequent physical/Webex meetings** with short notice, which disrupt business planning/activities at branches. Members demand more time to carry out business activities through fewer meetings.
- **Criticism for multiple daily campaigns** in the name of Big Day, Login Day, and Utsav etc. from different business verticals, which affect regular customer service, compliance work, and other business activities. **Suggestions for holding one campaign at a time**.
- **Cost-cutting advice** to branches/offices for routine expenses, whereas the bank spends freely in other unwanted areas.
- **Criticism for inadequate cooperation** from the Controlling Office, HO, and TDH for the branch staff. Phone calls from branches are not promptly attended to.
- **Criticism for frequent ABH checks** and inadequate staff and telephone numbers to handle it at HO/RO and other offices resulting in late sitting at branches which affects work-life balance of the staff members.
- **Criticism of unrealistic and unreasonable targets** allotted to branches, which have created undue work pressure.
- **Criticism for multiple WhatsApp groups** for different business verticals which forces the branch officials to check messages regularly instead of focusing on branch work and business.
- **Demand for posting law officers** who are familiar with the vernacular language of the state, as they will be in a better position to understand state laws and provide better legal advice to branches.
- **Suggestions for providing more days** for the quarterly reappraisal of gold loans instead of restricting reappraisals to one day in high-gold loan branches.
- **Criticism for delays in the approval** of routine branch expenditure bills, resulting in branch staff having to pay out of pocket until the bills are approved.
- **Issues with excessive paperwork and formalities** in extending agricultural gold loans, leading to delays and hampering the gold loan business.
- **Issues with Sales CRM** and poor-quality data, leading to negligible conversion of leads and wastage of valuable branch staff time.
- **Demand for competitive products, pricing, quick processing, and delivery systems**, along with simplified terms and conditions, for business growth in both assets and liabilities portfolio.
- **Criticism for short training periods** (2 days) and long travel days (2-4 days), which do not provide adequate training for staff members and serve only for statistical purposes, while also causing additional costs to the bank.



- **Opposition to undermining the Bank's 100-year legacy** by comparing its market capitalization to that of some NBFCs and few new-generation banks. This demotivates the staff members.
- **Demand for better infrastructure**, such as adequate landline phones at branches, so that staff members do not have to use personal mobile numbers for business calls, which could lead to unwarranted harassment calls from unknown persons, especially for female staff.

Both **General Secretaries** assured that all these concerns would be raised with the Management, and steps would be taken to address them.

**Com. K. Raghava, the President of KBOO**, presided over the programme. The event concluded with an inspiring presidential address by **Com. K. Raghava**, who applauded the unity, solidarity, and boundless enthusiasm of the members in the Hyderabad Region. **He congratulated members for their unprecedented response and massive participation in the joint call of both AIKBEA and KBOO.** He further complimented the office-bearers and CC members of both unions in the Hyderabad Region for organizing the event so successfully and stated that the **Joint Mass Rally in Hyderabad was a historic event in our trade union history.** He reiterated the need for all members to remain vigilant and united under the twin banners of AIKBEA and KBOO to face current and future challenges.



The programme ended with a vote of thanks by **Com. P Eshwar Rao, CC member of AIKBEA.**

**We extend our deepest appreciation to every member who contributed for making this Joint Mass Rally an unprecedented success.** Let us continue to move forward with the same spirit of solidarity, ensuring our unions grow stronger and our collective demands are realized.

**IN UNITY, THERE IS STRENGTH! IN SOLIDARITY, THERE IS VICTORY!  
WE RISE TOGETHER TO FIGHT FOR THE DIGNITY, RIGHTS AND A FAIRER FUTURE!**

With warm regards,

Yours comradely,

(Paneendra K G)  
**GENERAL SECRETARY, AIKBEA**

(Suresha Hegde S)  
**GENERAL SECRETARY, KBOO**