



Karnataka Bank Officers' Organisation (Regd.)

Regd. Office: Mangalore (D.K.)
(Affiliated to AIBOA)

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CIRCULAR No. 04/2025

READ AND CIRCULATE

August 01, 2025

Dear Comrades,

- ❖ **OUR 20TH CONFERENCE ON 13TH AND 14TH DECEMBER, 2025 AT MANGALURU!**
- ❖ **KBOO MERIT SCHOLARSHIP NUMBERS INCREASED!**
- ❖ **KBOO DEATH RELIEF SCHEME AMOUNT DOUBLED!**

The Managing Committee meeting of our Organisation was held at **AIKBEA Auditorium, Mangaluru on Sunday 27th July 2025**. **Com. K. Raghava**, President of the Organisation presided over the meeting. **Com. Paneendra K.G.** and **Com. Girish Bhat S**, the newly elected General Secretary and President of **AIKBEA** respectively were present and participated in the meeting.



Com. K Raghava, President, in his introductory remarks, highlighted the acute shortage of staff in all cadres and adequate recruitment on a regular basis in our Bank. It was the prominent issue discussed during the last Managing Committee meeting. This issue was partially resolved with recent recruitment in CSA and Officer cadre due to the continuous follow-up by both the Unions.

He called upon all members to participate actively in the deliberations to ensure the success of the meeting.

The program commenced with a spirited rendition of the **Kannada Kranti Geethe "Kattutheva Navu Kattutheva Navu Katttekattutheva..."** sung by the Office-bearers and Regional Secretaries of Mangaluru Region.

The Committee observed a two-minute silence in memory of departed leaders of the trade union movement and prominent personalities from various fields.



CONFIRMATION OF MINUTES: The minutes of the Central Committee Meeting held on 18th August 2024 at Mangaluru, read by **Com. Srikanth Rao, Vice President**, was unanimously confirmed.



ADOPTION OF ACCOUNTS: The audited accounts for the year ending **31-12-2024** were presented by **Com. Manjunath Kulkarni, Treasurer**. Following detailed discussions and clarifications from the General Secretary, the accounts were unanimously adopted.

Com. Suresha Hegde S, General Secretary, provided a comprehensive report covering the developments since the last CC meeting. Key highlights included:

- **Staff Shortage & Recruitment:** Our resolution adopted during last CC meeting and letter addressed to the Management for adequate recruitment of staff and persistent efforts by the both unions that led to recruitment in CSAs and Officers cadre during 4th quarter of FY 2024-25. He stated that this has given a partial relief especially for the branches which were reeling under severe shortage of staff during last financial year. However, he emphasized that the issue remains, and called for continued follow-up.



- **Reappointment of Resigned Employees:** Further, he recalled our **strong protest against reappointment of resigned employees** and this led to stoppage of reappointments.

- **Governance lapses:** He highlighted **serious governance failures flagged in audited financial statements 2024–25** for the first time in the history of our Bank which resulted in critical comments from all the corners. He also informed that as an important stakeholder of the Bank both the Unions addressed a letter to the Chairman and the Board to take an **appropriate action on Whole-time Directors** and subsequent developments which eventually led to the resignation of whole-time Directors.

- **Violation in Lateral Recruitment:** He dealt with at another **serious violations in lateral recruitment** of Product Head – Assets & Co-lending and our protest and demand for a **thorough and independent enquiry** in the matter and the matter remains unresolved which need further follow-up, he stated.

- **Disciplinary Actions:** He expressed his concern over **enormous disciplinary / explanation letters** to the members even for the **alleged minor lapses, notional income leakages, lapses of more than 10 years old issues and issuing of Charge Sheet on the last hour of the superannuation** etc. and its adverse effect on staff morale.

- He also informed about demand for **EX-GRATIA for the retirees and PENSION OPTION** to resigned employees and officers, and its follow-up with the Management, **PLI issue** for the FY 2024-25, successfully conducted **Joint Mass Rallies in Hyderabad (17-11-2024) and Mumbai (08-12-2024)** respectively, **Engagement with the members through STC get-togethers** and awareness efforts undertaken to build members unity and commitment.

- He further exhorted the Managing Committee members to reach out to the members through regular contacts and create awareness among members **for the growth and development of the Bank, facing the present challenges**

and future threats through **unity and solidarity**. He called for building a stronger, united trade union movement under the banner of **AIKBEA and KBOO** to safeguard the members interests.

He requested the Managing Committee members to take forward the discussion in a focused manner and deliberate on the issues in hand and organisational activities conducted during the period.

Com. Paneendra K G, the General Secretary, AIKBEA, in his address expressed happiness over the grand success of **AIKBEA's 26th All India Conference** held at Mangaluru on 29-06-2025 and thanked **KBOO** for their support.

He further explained the rationale behind the **9th July 2025 All India Strike** supported and participated by **AIBEA** and other unions. He criticized the Central Government's pro-corporate stance and anti-labour reforms, especially the codification of 29 labour laws into 4 labour codes.



He further quoted famous quote of Pandit Jawaharlal Nehru “**Public Sector Undertakings are the temples of modern India**” and explained how Public Sector Banks / Undertakings have historically created jobs and served the masses and further said that Public Sectors are “**job creators**” and Private Sectors are “**job reducers**”.

He then highlighted the violation of promotion policy where only 209 CSAs were promoted against the eligible 272 as per the promotion MOU. Intervention by the Union **led to the promotion of the remaining 63 members**. Thus, uncompromised approach of the Association has delivered justice to deserved members, he said.

He further welcomed the appointment of a new MD & CEO from Bank's internal talents and also stressed the need for further strengthening the unity of **AIKBEA & KBOO** to face emerging challenges.



FELICITATION TO THE RETIRED MANAGING COMMITTEE MEMBER: The Managing Committee warmly felicitated **Com. Nagaraj Rao M V – Joint Secretary, Chennai, Com. Rohithashwa - Regional Secretary, Mangaluru and Com. Anantha Padmanabha – Regional Secretary, Kalaburagi** who retired from the services of the Bank, consequent upon their superannuation after our last CC meeting. In recognition of their invaluable contribution for the growth of KBOO and their role in strengthening our Organisation all these years, we have felicitated them in our Managing Committee meeting.

DELIBERATIONS, DEMANDS AND SUGGESTION BY THE MEMBERS: Members who took part in this agenda, deliberated on issues and enthusiastically raised many concerns, issues confronting in day-to-day work,

difficulties in mobilising of bank business by our members, demands for welfare measures and also came forward with several suggestions. The main concerns, issues and suggestions are:

- ❖ **Demand for recruitment of adequate staff** in all cadres on a regular basis to mitigate the problem of shortage of staff in branches / departments.
- ❖ **Very critical about lateral recruitment in the Bank with hefty pay packages and their ineffectiveness in Bank's growth.** Arbitrary pay packages on contract basis drains the bank's scarce resources.
- ❖ **ABH checks** imposed on the branches extensively and **few Regional Offices making unnecessary delay** in giving permission to remove ABH check thereby **delaying in completing day end work** and thereby affecting work-life balance of the Officers.
- ❖ Too many **WhatsApp groups** in branches for reporting and follow-up by the higher-ups of different verticals / departments rather than giving proper support to the business generating efforts of the branches.
- ❖ **Delay in processing and sanctioning of loans** affects mobilisation of Advances and suggestions to improve loan processing and delivery system. **Delay in decision making at HO, RO and other Centralized Offices** due to lack of coordination between the departments resulting in delay in sanction/permission.
- ❖ **Suggestions** to make our **bank products more competitive in price, features and speedy delivery system** so as to have a competitive edge among peer banks to market our products.
- ❖ **Apprehension** about Bank's **misplaced focus on TPP products and daily campaigns** instead of **focusing on core business of the Bank.**
- ❖ **Demand for more focus / encouragement to branch staff** who are field level functionaries in generating business and **suggestions to sensitize the controlling offices** to support their efforts by **giving timely solutions/permissions** for their issues instead of pushing them to go pillars to post.
- ❖ **Critical about not upgrading / slow upgrading IT infrastructure** like replacing old PCs/slow systems in the branches in spite of repeated persuasion. **Network failures during month end /quarter end and system slowness during DR drill/post patch updation etc. were other issues.** Demand for **one additional PC** in the branches as **exigency measure** in case of breakdown of existing PCs.
- ❖ Chances of opening of more number of **alleged money mule accounts** through digital account opening system and **ineffective centralized alert / monitoring system for newly opened accounts**, resulting in **fear of harassment** to branch staff from the **investigating agencies** in case of **Cyber Frauds.**
- ❖ **Critical** about conducting of **regular Webex meetings with short notice** to the branches during prime business hours and making the Branch Managers / ABMs sit hours together and wasting their productive time. Suggestions to **limit the Webex meeting** and give more **importance for business generations.**
- ❖ **Complaint of inadequate supply of stationery items** such as Term Deposit Receipts, Term Deposit covers, Gold Loan packets, SB a/c pass books and other important stationary items for day-to-day operations.
- ❖ **Complaint about delay in sanctioning lease quarters to staff** and taking **arbitrary decision** by denying sanction / renewal of existing lease quarters and **violation of lease quarters MOU.**

❖ **Complaint** about treating **general transfers** between two centers / cities as **local transfers and denying / arbitrarily reducing travel time, transport allowance, denying joining time and Compensation on transfer etc. and violation of Bipartite Settlement/ Joint Note.**

❖ **Very critical about increasing / excessive Disciplinary action/punishments** on unintentional/minor mistakes committed during normal course business due to work pressure, acute shortage of staff, multi tasks etc. and framing of **multiple charges** for one act by making **it into pieces** and thereby demoralizing the staff.

❖ **Demand for reintroduction of Briefcase facility** for the Branch Managers to frequent the risk of carrying the **Bank documents, title deeds and other important documents etc. in hand.**

❖ **Demand** for increasing the existing limit of **Rs. 5,000/- for purchasing a reasonably good mobile hand set** with higher memory power and faster processing system to cater the present-day requirement.

❖ **Demand** for increasing **Canteen allowance, News Paper allowance, Lodging allowance, Conveyance allowance, additional conveyance for Sales officers, BDE, improvement in Yearly Medical Checkup reimbursement, one more chance to change LFC option A or B in the LFC scheme and Home Town Travel (HTT) facility** shall be made applicable to all Officers etc.

❖ **Demand** for increasing **staff clean loan and gold loan** facilities and **interest concession** on Education loan schemes to staff children.

❖ **Frequent shifting/relocation of Departments / Verticals within the Head Office, National Back office, TDH and Bull Temple Road office** and creating operational confusions to branches / departments besides incurring unnecessary expenditures to the Bank.

❖ **Critical** about having **single Wash Room for Male and Female employees in many branches** and **demand for separate washrooms for Male and Female employees of the Branches.**

The General Secretary, in his reply, assured that these matters will be taken up with the Management.

MODIFICATION TO KBOO - MERIT SCHOLARSHIP SCHEME:

Our Organisation introduced the Merit Scholarship Scheme in the year 2007, and as per the scheme there are **5 scholarships in SSLC / Equivalent Examination Category, 4 Scholarships in PUC / Equivalent Examination- Science Category, and 2 each in Commerce and Arts Category** respectively. Considering the increased membership and, further encourage academic excellence and broaden the reach of our welfare initiatives, we have reviewed the scheme and pleased to inform you that the scheme is revised as follows:

1. SSLC / Equivalent Examination – Existing 5 scholarships increased to 10 Scholarships.

2. PUC / Equivalent Examination

a) **Science Category - Existing 4 Scholarships increased to 5 Scholarships.**

b) **Commerce Category - Existing 2 Scholarships increased to 3 Scholarships.**

c) **Arts Category - Existing 2 Scholarships – No change**

Summary of the revision:

- **The total number of scholarships increased from 13 to 20 Scholarships.**
- **The total annual scholarship amount disbursement increased from Rs. 2,70,000 to Rs. 3,75,000.**
- **The revision of merit scholarship scheme will be effective from academic year 2025.**

MODIFICATION TO KBOO - DEATH RELIEF SCHEME:

Our organisation introduced the **Death Relief Scheme on 11-05-2003**, as a social welfare measure and an amount of **Rs. 10,000/-** to be paid to the nominee of a member in the event of their death. Subsequently, during the Managing Committee Meeting held on **09-06-2018**, the scheme was reviewed, and the relief amount was **increased by 100%, from Rs. 10,000/- to Rs. 20,000/-**. Now the scheme is once again reviewed and we are pleased to inform you that the amount is **increased to Rs. 40,000/- from the existing limit of Rs. 20,000/- i.e. 100% increase**. The amount shall be paid to the nominee/s as mentioned in the member's PF/NPS account as per the records maintained with the Bank. **The Death Relief Scheme will come into effect from 27-07-2025.**

PROPOSAL OF HOLDING OUR 20TH CONFERENCE AT MANGALURU ON 13TH AND 14TH DECEMBER

2025: Your General Secretary initiated the discussion on the proposal of holding the **20th Conference** of our Organisation. The Committee after a threadbare discussion on the subject, unanimously decided to hold our **XX General Body meeting** on the **13th and 14th of December, 2025 at Mangaluru**. The meeting also fixed the venue of the conference at **SANGHANIKETAN, MANNAGUDDA, MANGALURU**. The Meeting also unanimously authorized the General Secretary to chalk out the programme schedule of the conference and other details in consultation with the Local Committee (HQ).

Com. K Raghava, President, in his concluding remarks urged all the members to stay vigilant and united under the twin-banners of **AIKBEA** and **KBOO** to face current and future challenges. He concluded the meeting after profusely thanking all the participants and guests for the successful conduct of the meeting and **gave a clarion call to MARCH FORWARD TO OUR XX CONFERENCE AT MANGALURU**.

Earlier, **Com. Shashikant Raayasa, Organising Secretary**, welcomed the gathering and **Com. Sudhir Kamath P, Joint Secretary** proposed a vote of thanks.



With warm greetings,

OUR 20th ALL INDIA CONFERENCE ZINDABAD!
MARCH FORWARD TO OUR XX CONFERENCE AT MANGALURU!!

Yours comradely,

(SURESHA HEGDE S)
GENERAL SECRETARY



