



## **Karnataka Bank Officers' Organisation (Regd.)**

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

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**Circular No. 09/2022**

**20<sup>th</sup> October, 2022**

Dear Comrades,

### **A FABULOUS, VERY SUCCESSFUL AND MAMMOTH “GET-TOGETHER PROGRAMME” HELD AT MYSURU**

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A mammoth and very successful “**Get-Together Programme**” was held at **Mysuru on Sunday, 16<sup>th</sup> October, 2022 at 10.00 a.m. at “The Quorum Hotel” Mysuru.** It was truly a massive gathering held at Mysuru after 7 years. **The record number of participants who came from far and wide branches in and around Mysuru and Tumakur Region has beaten all previous records of such gatherings organised by the KBOO in Mysuru. The members’ enthusiasm truly echoes the unflinching trust, loyalty and confidence in the banner of KBOO and its leadership.** The programme commenced with the rendering of revolutionary poem “**Hum Honge Kamiyab .....**” by the members from Mysuru Region.

**Com. S. Nagarajan, the General Secretary, AIBOA,** in his key note address hailed the discipline and trade union principles followed by the KBOO to protect the rights and welfare of its members and described that KBOO is a priceless jewel in the crown of AIBOA and a proud affiliate of AIBOA. He also paid rich compliments to KBOO for conducting such a meaningful and motivating programme and extended the full support of AIBOA for all its programme and activities. **Dwelling on the issue of 5 days banking he said that it is now in decisive stage and going to be reality soon, he said.**

Referring to the disturbing developments in **old generation private sector bank like CSB Bank, the denial of legitimate wage revision and payment of arrears to all the staff members in spite of united struggle of more than one and half year, is a matter of grave concerns to us, he said. Further, he stressed that it is a well thought out design promulgated by the Government-Bankers combine to promote the outsourcing of regular and perennial jobs like “Agniveer” in the name of cost reduction. Technology invasion in banking industry is affecting regular employments and there is threat of contractualization and job losses which has to be fought resolutely in the coming days, he added.** Hence, he advocated a united struggle to preserve the existing service conditions and further to thwart the offensive of the Govt. – Bankers combine. **Further, he strongly criticized for giving more importance to selling of TPP products by the**

**banks in banking industry and stated that instead banks have to give more thrust to core banking activities. He called the members to preserve, protect and strengthen KBOO in the days to come.**

**Com. Suresha Hegde S., your General Secretary**, in his address heartily congratulated the members for their unprecedented response to the programme with the participation of record number of members. **In a true sense, it was a beginning of festival of KBOO members after the ending of Mysuru Dasara festival in the Cultural and Palace city of Mysuru.** Further, in his address, in detail he touched the present day sufferings of the officer community especially working in **branches, centralised offices** and the main issue is the **unbearable work pressure without any scope for work-life balance. In this connection, 5 days banking is a must to achieve work-life balance, he said. He also urged the Bank Administration for evaluation of the present loan processing system to speed up the processing and sanction of loans and further to improve the competitiveness of the loan products so as to achieve increased business growth and thereby further strengthening of our dear Institution. He also stated that technology products shall be backed by good support system to reduce the technical problems and to make it customer friendly and to render a better customer services.** Further, he underlined that we have to go on a struggle path as charted by our parent Organisation AIBOA to put sufficient pressure on the Bankers/Government combine to concede to our long pending and legitimate demands like **5 days banking, scrapping of NPS, stopping of privatization of PSBs etc. He has given a clarion call to all the members to face future challenges with total unity and courage and stressed to strengthen the banner of KBOO/AIKBEA and AIBOA /AIBEA true to our fighting tradition and under the principle of Twin-Banner unity.**

**Com. H Balakrishna, Joint Secretary, AIKBEA**, in his address stressed the importance of the **Twin Banner unity** and also gave a fervent message that **AIKBEA and KBOO** will march together in all our activities unitedly and strive towards further strengthening our unity and solidarity in the coming days. **Com. Raghuveer Bhandarkar, newly co-opted Zonal Secretary of AIKBEA, Mysuru Region**, also participated in the programme.

**The best part of the get-together was an hour-long inter-active session** in which members have raised serious of issues confronting in their day to day work and difficulties in canvassing of bank businesses. The interactive session was very lively and proved successful in highlighting the various issues confronting our members. The main issues raised by our members are:

- Humiliating the Branch Manager in the meeting by asking him to go out of the meeting.
- Shortage of staffs and frequent deputations hampers smooth functioning of branches / offices - need to provide adequate staff at branches / office.

- Providing adequate AFOs in agricultural belt branches
- Critical about undue pressure exerted on officers in the name of ABH checks.
- Critical about delay in giving permissions to removal of ABH checks resulting in delay in completion of day end work at branches and affecting work - life balance.
- Delay in processing and sanctioning of loans at CLPH/CLSC and also at HO
- Critical about reallocation of loan proposals to different processing officers instead of same officers after submitting reply to queries raised by one officer.
- Delay in OD renewals which results in disproportionate penal interest charged to borrowers and also affecting their CIBIL score
- Irrelevant Terms and Conditions are mentioned in sanction orders
- Recently introduced Gold Loan reappraisal system affects smooth functioning of the branches especially where gold loan portfolios are huge
- Suggestions for linking loan rate to Repo rate instead of EBLR to make loan interest competitive like in some banks
- Targets are fixed irrationally without considering the potentiality of the branches
- Too many bank charges on loans and banking services
- Inordinate delay in giving permission and unfreezing of office accounts
- Hassles in accounting day to day revenue expenses of the branches due to centralization of GST
- Demands for increasing of lease quarters rent, Canteen allowance, Conveyance allowance and a fair transfer policy etc.

Your General Secretary, in his reply, assured to take up the issues with the Management at the earliest.

**Com. K. Raghava, President of the Organisation**, in his presidential address, complemented all the participants for responding to the call of the organisation and making the programme a grand success. He further stressed the importance of the **Twin Banner unity** and gave a strong message that **AIKBEA and KBOO** to march together in all our activities unitedly with mutual co-operation and coordination and further strengthening our unity and solidarity in the days to come. He finally exhorted the members to remain fearless and be prepared for any sacrifice to protect and preserve our existing rights with courage and confidence.

Earlier, **Com. Sudhindra, Regional Secretary of Mysuru Region**, welcomed the gathering and **Com. Darshan H G, Regional Secretary of Mysuru Region**, proposed a vote of thanks. The programme concluded with raising of thunderous slogans hailing

**the unity of KBOO-AIKBEA, AIBEA-AIBOA, TWIN-BANNER UNITY and OFFICERS – WORKMEN UNITY.**

**MERIT SCHOLARSHIP 2022 – A REMINDER:** We have called for entries from our members’ children to compete for the Merit Scholarship 2022 and in response we have received good number of entries from our members. Now that the results of SSLC/ PUC exams are already out including that of CBSC / ICSE in all States, we remind our members whose children have excelled in the above said exams to send their entries forthwith along with duly attested marks card. **Acknowledgement letters for the entries already received have been sent and if any member has not received the same, the concerned member may contact the Union Head Quarters for confirmation. Further, in the case of PUC/Equivalent exams there are separate categories for ARTS besides SCIENCE and COMMERCE which please note.**

*KBOO extends seasons greetings and best wishes to all its members,  
well-wishers, colleagues and their family  
“ A Happy, Safe and Prosperous Deepavali”*

With warm greetings,

Yours comradely,



**(SURESHA HEGDE S.)  
GENERAL SECRETARY**

<b>ALL INDIA BANK OFFICERS’ ASSOCIATION</b>	...	...	...	<b>ZINDABAD</b>
<b>KARNATAKA BANK OFFICERS’ ORGANISATION</b>	...	...	...	<b>ZINDABAD</b>
<b>OFFICERS - WORKMEN UNITY</b>	...	...	...	<b>ZINDABAD</b>