



Karnataka Bank Officers' Organisation (Regd.)

Regd. Office: Mangalore (D.K.)

(Affiliated to AIBOA)

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CIRCULAR No. 06/2024

READ AND CIRCULATE

August 23, 2024

Dear Comrades,

- ✦ **MANAGING COMMITTEE STRONGLY DEMANDS FOR ADEQUATE RECRUITMENT OF STAFF IN ALL CADRES ON PERMANENT BASIS IN IBA SCALES.**
- ✦ **MANAGING COMMITTEE STRONGLY OPPOSES LATERAL RECRUITMENT ON CONTRACT BASIS**
- ✦ **MANAGING COMMITTEE SHOWS SERIOUS CONCERN ON DRASTIC REDUCTION IN PROMOTIONAL VACANCIES DECLARED IN SCALE II, III AND IV CADRES.**

The Managing Committee of our Organisation was held at **AIKBEA Auditorium, Mangaluru on Sunday 18th August 2024**. It was held after our Bipartite Wage Revision signed on 08-03-2024. **Com. K. Raghava, President** of the Organisation presided over the meeting. **Com. K.G. Paneendra, General Secretary, AIKBEA** and **Com. Poornima P Rao, President, AIKBEA** participated in the meeting.

Com. K Raghava, President, in his introductory remarks stated that during the last Managing Committee meeting we were discussing a mandate issue which was pending at that time. Now, we have to struggle for recruitment of staff in all cadres to **resolve the acute shortage of staff in branches / departments. There are other issues like 5 days a week banking, work-life balance, scrapping of NPS etc.** He stressed that this can be achieved through our united struggle with the unity under the **Twin-Banner – AIKBEA and KBOO** in our Bank. He called upon the members to maintain total unity at all levels in view of the increased attacks on the hard-won rights of the officers and workforce by the Govt.- bankers combine. He further requested the members to actively participate in the deliberations for the success of the meeting.

The program commenced with a rendition of **Kranti Geethe in Kannada “Koti Koti Karmikara Aagraha, Dudiva Janara Manadalli Yaka Ee Dukka**” by the Office-bearers and Regional Secretaries of Mangaluru Region.

The Managing Committee has observed Two minutes silence in the memory of departed personalities of Trade Union movement, Staffs and personalities of various fields.

CONFIRMATION OF MINUTES: Our Officer-bearers read out the minutes of the proceedings of the CC meeting held on 22-23rd July 2023 at Mangaluru, CC meetings through Google meet held on 02-10-2023, 03-11-2023, 10-11-2023, 19-11-2023 and Local Committee meeting held on 26-03-2024, which were confirmed unanimously.

ADOPTION OF ACCOUNTS: The audited accounts for the year ending **31-12-2023** was presented by **Com. Manjunath Kulkarni, the Treasurer**. After a thorough discussion and clarifications by the

General Secretary, the accounts were adopted unanimously.

FELICITATION TO THE RETIRED MANAGING COMMITTEE MEMBER: The Managing Committee warmly felicitated **Com. Sadashiv, a Regional Secretary of our Mangaluru Region** who retired from the services of the Bank consequent upon his superannuation after our last CC meeting. In recognition of his valuable contribution for the growth of KBOO and his role in strengthening our Organisation all these years, we have felicitated him in our Managing Committee meeting.

Com. Suresha Hegde S, your General Secretary, in his detailed reporting covered the developments from the last CC meeting till the current one for the discussion and deliberation to the participants to take forward the discussion in a focused manner in the current CC meeting. The main developments/ issues dealt with are:

- **The much delayed Mandate to IBA** for bipartite wage revision, anxiousness of the workforce during this period, continuous persuasion of both the Unions with the Management and subsequent submission of fractured mandate to IBA by the Management covering up to Scale III and excluded Executives etc. **Our Bank was the last Bank in giving mandate to IBA and submitted it on 08-12-2023 after follow-up by both the Organisations and after signing preliminary MOU on 07-12-2023.** He also informed about progress of implementation of the provisions of 12th Bipartite settlement/ 9th Joint note in the Bank after signing of bipartite wage revision on 08-03-2024.
- **Unexpected events** which unfolded with the sudden and shocking demise of Shri. K A Vadiraj, General Manager and Chief Compliance Officer of the Bank on alleged undue work pressure and humiliation. This unfortunate and gruesome event made both the Associations to give an immediate call for **“All India Karnataka Bank Strike” on 13-11-2023** and to observe that day as a **“Black Day”**. Subsequently, The Management came forward to discuss the matter bilaterally and back-to-back discussions were held with the Management. During discussion the Management has shown positive gestures **with the specific assurance to support the family of Shri. K A Vadiraj and promote healthy work culture and environment in the Bank.** The decision of deferring the strike by the both Unions was taken in the interest of the Bank as per the advice of AIBEA. **The Management joined with the entire workforce of the Bank on 13-11-2023 to observe a “Black Day”.**
- **Acute shortage of staff at all levels, more in award staff level and urgent need of adequate recruitment of staff in the Bank in all cadres on a regular basis.**
- **Recent lateral recruitments in the Bank on contract basis with hefty pay structure in various cadres without following due recruitment process and lack of transparency in recruitment etc.**
- **Increased contractual employments through KBL Services Ltd and other Agencies**
- **Less numbers of promotional vacancies declared in Scale II, III and IV cadres during current year compared to earlier years etc.**
- **Centenary year celebration** of the Bank and inadequate arrangements during the events which dampened the spirit of staff members, retired staff, loyal customers and well-wishers of the Bank. The extravaganza in spending money for Centenary Day musical concert events which in contradiction to our Bank’s culture and tradition followed in all these year Founder’s Day functions and splurge in spending in HNI customers meet at various Centres during Centenary year celebration.
- **General transfers of the Officers** during the year 2024 which was less than the normal general transfers compared to earlier years which affected many aspirants who anticipated their transfers as per the existing tradition and convention. Frequent mid academic / mid FY transfers to fill the

acute staff shortage in the branches / departments and providing staff to newly created business verticals like CASA sales, Retail and MSME sales etc. which affected smooth functioning of the branches / offices which were already suffering from acute shortage of staff and more inconvenience to our members.

- **Unilaterally implementing staggering lunch timings of the Branches in the name of uninterrupted customer services and our opposition /suggestions thereon.**
- **Recent changes in Compulsory Leave provision which is against the spirit of Bipartite Settlement / Joint Note and implementing it in spite of protest by both the Unions.**
- Implementation of presentation of **Silver Memento** to our members who were superannuated in the service of the Bank as per the decision of the last CC meeting.
- **Organisational activities to reach out to our members through regular get-togethers and Joint Mass Rallies which were conducted jointly by AIKBEA and KBOO at Mangaluru on 03-03-2024 and at Bengaluru on 19-05-2024 and its thunderous success etc.**

He requested the CC members to deliberate on the issues in hand and organisational activities conducted during the period and profusely complimented all the members for their unflinching support and solidarity during the period.

Com. K G Paneendra, the General Secretary, AIKBEA, in his address touched upon the increased attacks on hard won rights and bipartisanship. He underlined that the banking industry is the backbone of the Indian economy and vibrant PSBs are very important. He highlighted the role played by the AIBEA for Bank Nationalisation and the changes in the banking industry after Nationalisation of the Banks which created lakh and lakhs of employment to people and banking services made available to the common man. He further stated that the Govt. is not in favour of PSBs and is trying to privatise every PSBs as well as PSUs. It is a dangerous trend and emphasised that in the Indian Banking history no PSBs have failed and depositors/investors lost their hard-earned money. Whereas, there are examples of failure of hundreds of Private Sector Banks in India, he underscored. Therefore, he stressed the need of Public Sector Banks and vehemently opposed the privatisation of PSBs. In that context there is a need to raise our voice against this trend and demand for nationalization of Private Sector Banks, he said.

He further pointed out that both AIKBEA and KBOO have a rich history of achieving and delivering good service conditions to the workforce. He stressed that we got a mandate from the Management through our collective fight of both the Organisations and with the guidance of leadership of AIBEA. He further stated that due to uncompromised approach of both the Unions, the candidates of the already cancelled waitlisted clerical list were appointed in the Bank. He emphasised the unity of AIKBEA and KBOO under the twin banners of AIBEA and AIBOA will be further strengthened in the coming days with the same spirit and tradition and will go hand in hand in the interest of the workforce.

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

- ❑ **Recruitment of adequate staff** in all cadres on a regular basis to mitigate the problem of acute shortage of staff in branches / departments.

- ❑ Strongly opposed **contractualization of regular jobs and outsourcing**.
- ❑ Very critical about **lateral recruitment in the Bank** on hefty pay packages without following due recruitment process and lack of transparency in the recruitment. It is opined that indiscriminatory pay packages on contract basis increases the establishment cost and drains the bank scarce resources.
- ❑ Apprehension about declaring lesser promotional vacancies in Scale II, III and IV which is not in tune with growth projection and expansion plan of the Bank and to place demand with the Management to revisit the vacancies declared.
- ❑ Critical about **campus selection which denies the equal employment opportunity** to meritorious youths studied in various educational institutions in the country.
- ❑ **ABH checks** for the branches indiscriminately / on some flimsy grounds and delay in giving permission to remove ABH check thereby delaying in completing day end work and affecting work-life balance of the Officers.
- ❑ To 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 decision making** at HO, RO and other Centralized Offices due to non-coordination between the departments resulting in delay in sanction/permission.
- ❑ **Delay in processing and sanctioning** of loans affects mobilisation of Advances and suggestions to improve loan processing and delivery system.
- ❑ **Impractical conditions** like ensuring end use in Agri. Gold Loans after disbursements and cumbersome documentations in Agri. GL. Forcing the branches to give end use certificates for past disbursements where proper guidelines were not put in place.
- ❑ Apprehension about Bank's more focus on **unsecured loans / personal loans through co-lending / digital platform** whereas Regulatory Authority has advised the Banks to be more cautious on this segment as it is fraught with risks.
- ❑ Very critical about poor response from **Help Desk at TDH** and not responding to the Chats, Phone Calls of the branches due to shortage of staff in Help Desk and reduced it to "**Helpless Desk**". The branches have to follow-up and wait for long hours to solve their issues.
- ❑ Delay in **clearing of outward cheques in Centralized Outward Clearing Department** due to not providing adequate staff and its effects on staff who are working in the department under huge pressure as it is a time bound work and its effects on delay in customers' service.
- ❑ **Pressure to campaign business on Sunday/Holidays** which are against the work-life balance of the staff members.
- ❑ **Inadequate IT infrastructure** like old Pcs/slow systems in the branches and not replaced/updated in spite of repeated persuasion. Demand for additional PCs in the branches as exigency measure in case of breakdown of existing PCs.
- ❑ **Critical about frequent network failures during weekend/month end / quarter end and no proper communications to the branches** which affects customer service and also forces staff to sit late and thereby affecting work-life balance.

- ❑ Advising the branches to **open multiple RD/Deposit accounts of small amounts** from the single deposit amount to inflate the deposit account numbers which gives wrong business data/pictures and also leads to inconvenience to customers, pressure on branch staff and Bank's infrastructure.
- ❑ Fear of more number of **Cyber Frauds** related issues and regular compliance to concerned investigating departments due to opening of SB accounts through TAB banking.
- ❑ Apprehension towards **compromising/leakage of Customers Data by the Venders/ Outsourced staffs** and recent instances of .APK application messages to Customers and financial losses to some customers.
- ❑ Critical about conducting **regular Webex meetings with short notice** to the branches during business hours and making the Branch Managers sit hours together and wasting their productive time.
- ❑ Critical about branches having **more TPP personnel** in the branches than the regular bank staff.
- ❑ Critical about **delay in unfreezing Office Accounts, approval of expenditures etc.** and made to contact more than one department for the same.
- ❑ Suggestions for **regular training** instead of short-term training of 2 - 3 days as travel time of the participants are more than the training time resulting in wastage of time and resources.
- ❑ 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 sell our products in the market.
- ❑ Suggestions to have **specific KRA** depending on the role of the Officers instead of general KRA.
- ❑ **Sudden discontinuation of Briefcase allowance** available for Branch Managers resulting in risk of carrying the Bank documents, title deeds and other important documents in hand.
- ❑ Members **Demanded** to change **LFC option A or B in the LFC scheme.**
- ❑ Demand for increasing Canteen allowance, Conveyance allowance, BDE, Yearly Medical Checkup reimbursement, HTT shall be made applicable to all Officers etc.

Your General Secretary, in his reply, assured to take up the issues with the Management. **After fruitful deliberation it is decided to adopt the resolution for the main issues in hand and also decided to address a letter to the Management with a copy of resolution.** Accordingly, we have addressed a letter to the **Managing Director** vide our letter KBOO/369/2024 dated 22-08-2024, the excerpts of the same is furnished here under for the information of the members:

Dear Sir,

Sub: Adequate recruitment in all cadres, lesser promotional vacancies in officers' cadre for the FY 2024-25, lateral recruitment in the Bank and not following the due recruitment process and transparency.

Our Organisation conducted its Central Committee meeting at Mangaluru on 18th August 2024, in which inadequate manpower at the Branches/Departments level, drastic reduction in promotional vacancies declared, lateral recruitment on contract basis without following due recruitment process and lack of transparency and other relevant issues which affected the business growth of the Bank were discussed.

2. This pathetic staff shortage situation in Branches / Departments not only **affects the customer service of the Bank but also affects the work-life balance of the workforce and their health conditions. As our Organisation is a responsive and responsible Trade Union Organisation, we cannot keep quiet when Branches / Departments are facing acute shortage of staff for a**

longer duration. We sincerely believe that building the Bank is the priority for every employee and to achieve the same recruitment at all levels is the need of the hour. Moreover, lesser promotional opportunities for internal staff in spite of satisfactory business growth of the bank and future growth and expansion plan has disheartened the workforce. **It leads to suspicion that the Management is planning for more contractual employment by making an excuse of staff shortage at the Branches / Departments. This trust deficit will do more harm than good in our collective assessment.**

3. The recent lateral recruitment in Officers level on contract basis on hefty packages without following the due recruitment process and transparency has added more fuel to this suspicion.

4. Keeping the above in mind, after exhaustive discussion, the Central Committee came to the inescapable decision to urge upon you **for immediate recruitment staff in all cadres on regular basis and not to engage them on contractual basis. We urge you to relook the promotional vacancy declared under scale II, III and Scale IV in tune with the business growth and expansion of the Bank.**

5. The resolution adopted by the Central Committee meeting is sent herewith with a specific request to consider it in the interest of our beloved Institution. Doing so would not only uphold the morale of our entire workforce but also contribute to the continued growth and success of our dear Karnataka Bank. In this regard, we request your good selves to invite us for a joint discussion in the matter so as to arrive at an amicable settlement of the issue at an early date. We are confident that the Management will promote better and harmonious industrial relationships to achieve the objective set by the Bank.

Yours faithfully,

Sd/-

(Suresha Hegde S)

GENERAL SECRETARY

Encl: Resolution

CC to:

The General Secretary, All India Bank Officers' Association, for Information.

RESOLUTION ON ADEQUATE RECRUITMENT IN ALL CADRES, DECLARATION OF LESSER PROMOTIONAL VACANCIES IN OFFICERS CADRE AND LATERAL RECRUITMENT IN THE BANK AND NOT FOLLOWING DUE RECRUITMENT PROCESS AND TRANSPARENCY

The Central Committee meeting of Karnataka Bank Officers' Organisation (affiliated to AIBOA) being in session at Mangaluru on 18th August 2024, unanimously decided to urge upon the Management to initiate the process of recruitment in all cadres on regular basis, against inadequate internal promotion vacancies declared in Officers promotion exercise and lateral recruitment in Officers Cadre on hefty pay package without following due recruitment process and not maintaining the transparency in the selection process.

2. The Central Committee observed that, the Management has failed to recruit adequate personnel in award staff and officers' categories in spite of the fact that both the Unions have repeatedly raised their concerns in this regard. The inadequate recruitment by the Management is leading to decline in customer service quality, numerous operational issues and also affected business mobilisation efforts of the branches. Besides it has also increased workload and undue stress on the existing staff members. Therefore, it has been resolved that the Bank Management shall immediately initiate

a comprehensive recruitment drive across all cadres, addressing the existing staff shortage duly considering existing and future business generation and branch expansion.

3. Bank being a service industry has to identify the talents and merits of the internal staff and give them proper and fair chances in regular promotional exercise as per existing tradition and practice. Promotion being one of the avenues to motivate the internal staff to come up in their career and to create future leadership. The Central Committee observed that, this year the Management has declared less promotional vacancies under Scale II, III and IV compared to earlier years. Therefore, it has been resolved that the Bank Management shall immediately revisit the promotion vacancies declared for the Financial Year 2024-25 under scale II, III and IV and increase the promotional vacancies in tune with Bank's business expansion and growth plan.

4. The Central Committee noted with serious concern that, the Management is recruiting Officers through lateral recruitments on contract basis with hefty CTC packages and it is in violation of the MOU entered into between the Management and KBOO. It is also disheartening to note that these recruitments are taking place without following the due recruitment practices of the Bank and there is no transparency in these posts, selections and pay packages. This affects the morale and enthusiasm of the internal talents and dampens the development of succession plan within the Bank. The Committee also observed that instead of recruitment of staff on a regular basis, the Management is increasing contractual employment through KBL Services Ltd and other Agencies. This approach of the Management is not in the best interest of the Bank and we have made our stand point clear in an unambiguous manner on several occasions pertaining to lateral recruitment on contract basis. Therefore, it has been resolved that the Bank Management shall immediately relook its lateral recruitment plan on contract basis and recruit officers in a transparent manner giving equal opportunity to internal staffs to nurture in-house talents in the best interest of the Bank. In the event of any attempt to initiate lateral recruitment on contract basis instead of permanent employment in the Bank, the Central Committee has authorised to resort to programs of actions including direct organisational actions.

Sd/-
(K. Raghava)
PRESIDENT

Sd/-
(Suresha Hegde S)
GENERAL SECRETARY

CO-OPTION TO THE MANAGING COMMITTEE: The meeting unanimously co-opted the following members of the Organisation as a Zonal Secretaries to fill up the vacancies caused due to transfer / superannuation and Organisational requirements:

Mangaluru Region:

1. Com. Srikanth Bhaskar Salian, Officer, HO – Compliance Department
2. Com. Ganesh P, ABM, Thokkottu Branch

Bengaluru Region:

1. Com. Shyamsunder, Officer, Technology & Digital Hub (TDH) Bengaluru

Kalaburagi Region:

1. Com. Santosh Kulkarni, ABM, Talikoti Branch

We congratulate the above co-opted members and wish them all the best in their new assignments as the Zonal Secretaries of KBOO.

Modification to Merit Scholarship Scheme:

1. At present in **PUC Commerce category and Arts category** in the order of the merit 2 scholarship each will be given with an amount of Rs. 15000/- each. **If we do not receive applications for merit scholarship in PUC – Art category**, unapplied merit scholarship will be **added to PUC – Commerce category and accordingly No. of merit scholarship will be increased in PUC – Commerce Category from 2 to maximum 4 on that Academic Year and vice versa**. This amendment in the scheme will be effective from current academic year 2024 onwards.
2. **Reimbursement of Lodging and Travelling Allowance to our Managing Committee members for the attending programme organised by the KBOO with certain terms and conditions.**

The meeting noted the proposal moved by the General Secretary and approved the proposal unanimously. This scheme will come into effect from 18-08-2024.

Your General Secretary, in his address discussed future challenges and role of Managing Committee members to play to face present and future challenges and **has given clarion calls to all the members to rise to the occasion and go hand in hand and stand shoulder to shoulder to build a strong trade union movement in our Bank with total unity along with AIKBEA which is the only answer to resolve existing challenges and prevent future threats at this critical juncture**. He informed the committee members to reach out to the members through regular contacts and create awareness among members about present challenges and future threats and work with **trade union principles of “All for one and one for all”**.

Com. K Raghava, President of our Organisation, summed up the proceedings and called the members that legacy of the KBOO shows the right path for our struggles and to face the future challenges unity, commitment and conviction is must. **He has further advised the CC members to become a leader of their respective command area to create awareness, to build up the confidence among rank and file and to make them active, militant and courageous**. He concluded the meeting after profusely thanking all the participants and guests for the successful conduct of the meeting. At the end of the meeting members hailed **the OFFICERS – WORKMEN UNITY UNDER THE TWIN BANNER OF AIBEA/AIBOA & KBOO/AIKBEA through the full-throated slogans**.

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

With warm greetings,

Yours comradely,



**(SURESHA HEGDE S)
GENERAL SECRETARY**

AIBEA & AIBOA	...	...	...	ZINDABAD
AIKBEA & KBOO	...	...	...	ZINDABAD
OFFICERS - WORKMEN UNITY	...	...	...	ZINDABAD
TWIN - BANNER UNITY	...	...	...	ZINDABAD