



## Karnataka Bank Officers' Organisation (Regd.)

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

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Circular No. 05/2023

**READ AND CIRCULATE**

July 27, 2023

Dear Comrades,

- ❖ **OUR MANAGING COMMITTEE UNANIMOUSLY OPPOSES CONTRACTUAL EMPLOYMENT AND OUTSOURCING OF REGULAR JOBS**
- ❖ **OUR MANAGING COMMITTEE RESOLVES FOR RECRUITMENT ON PERMANENT BASIS IN IBA SCALES OF PAY**

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The Managing Committee of our Organisation was held at **AIKBEA Auditorium, Mangaluru on Saturday and Sunday 22<sup>nd</sup> - 23<sup>rd</sup> July 2023**. It was the first Managing Committee meeting conducted after our 19<sup>th</sup> Conference held at Mangaluru on 14-15 December 2019. **Com. K. Raghava, President** of the Organisation presided over the meeting. **Com. S. Nagarajan, General Secretary, AIBOA, Com. Paneendra K G, General Secretary, AIKBEA and Com. Poornima Rao, President, AIKBEA** participated in the meeting.



**Com. K Raghava, President**, in his introductory remarks stated that trade union rights came with struggles and sacrifices when we are under British Rule. He further stated that forming a trade union is the fundamental right of the citizens of India and guaranteed by the Constitution of India. We should be fearless while protecting our Constitutional rights which were secured by the long struggles and

sacrifices. 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 "Geluva Nammadu, Geluvu Nammadu ....."** 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.



**ADOPTION OF ACCOUNTS:** The audited accounts for the year ending **31-12-2019, 31-12-2020, 31-12-2021 and 31-12-2022** were presented by **Com. Manjunath Kulkarni, the Treasurer.** After a thorough discussion and clarifications by the General Secretary, the accounts were adopted unanimously.



**Com. Suresha Hegde S, Your General Secretary,** in his detailed presentation dealt at length about the developments which took place and activities of the Organisation after our 19<sup>th</sup> Conference held at Mangaluru on 14-15 December 2019. The main issues dealt with are:

- **Yes Bank** debacle and its effect on our Bank in the name of MCAP especially on Deposits portfolio due to moratorium imposed by the RBI on Yes Bank on 05-03-2020.
- Attempts of the Management to curtail our Salary and Welfare measures which we won through collective struggles and efforts, in the name of cost cutting measures during Pandemic Covid - 2019 and the strong opposition from both the Organisation KBOO and AIKBEA in the matter.
- Safety / preventive measures demanded as per Covid-2019 protocol and followed-up with the Management jointly with the AIKBEA to face the Pandemic by our Bank's workforce. Further, Covid-2019 welfare measures like **Rs. 20 lakh Insurance Coverage to all the staff, implementation of alternative days of work, Special leave for alternative days, postponement of the due date of LFC /HTT, additional Conveyance in some of the centres** etc. were demanded and implemented through bilateral discussions.
- Clinching of Ex-gratia after a hard negotiation during Covid -2019 period for the FY 2020-21.
- Joint opposition by both the Organisations KBOO and AIKBEA for unilaterally implementing Compulsory Leave provision by the Management.
- Our protest for violation of Promotion Policy MOU dated 26-12-2012 on various occasions and also our opposition to Contractual employment in the Executive cadre.
- Disproportionate action by the Management in some of the Disciplinary matters.
- Delay in General transfers.
- Successfully clinching jointly with the AIKBEA, the **Staff Housing Loans, Staff Clean Loans, Staff Vehicle loans.** Also successfully clinching revision of **officers' lease quarters rent reimbursement** by the KBOO. The General Secretary expressed his happiness for **extending staff housing loans and staff 2-wheeler loans to part-time employees in our bank for the first time** in the recent staff loan settlements and **complimented the leadership of AIKBEA for the same.**

- Conducting of successful **Trade Union Awareness Programmes** at Tirupur and at Delhi before Covid -2019 and Get-together Programmes at **Mangaluru, Bengaluru, Hubballi, Shivamogga** and **Mysuru** and members unflinching trust, loyalty and support in the banner of KBOO and its leadership.

He also profusely complimented all the members for their unflinching support and solidarity during the period



**Com. S Nagarajan, the General Secretary, AIBOA** delivered a keynote address on the occasion. In his address he explained the role of the trade unions in protection of jobs and Job security in old generation private sector banks. He also warned that technology is making inroads into the banking field at a great speed and **expressed his concern about the lack of job opportunities for the Gen-Next.** He stated that **IT workers in the United States are**



**starting to form unions to secure their jobs from uncontrolled lay-offs due to technology advancement.** He lamented that in Banking Industry, technology upgradation, the adoption of digitalization in the banks resulting in more job loss and increased contractual employment. He also drew our attention about the ill-effects of technology which leads to more frauds. He further stated that Ratnakar Bank, one of the old generation Private Sector Banks has shifted its Corporate Office to Mumbai after changing its name as RBL Bank and made its beautiful Administrative Office / Registered Office at Kolhapur like a museum. He expressed his concern about recent developments in Karnataka Bank which needs to be fought resolutely with all unity in the coming days. He hailed the discipline and trade union principles followed by the KBOO to protect the rights and welfare of its members and described that **KBOO as a priceless jewel in the crown of AIBOA and a proud affiliate of AIBOA.** He also paid rich compliments to KBOO for conducting Trade Union Awareness Programmes and get-together Programmes to reach out to the members and create awareness about the future challenges among the members and extended the full support of AIBOA for all its programmes and activities.

**Com. Paneendra K G, the General Secretary, AIKBEA,** in his hour-long address touched upon the plight of the Banking workforce before Bank Nationalization and after Nationalization. He also highlighted the role played by the AIBEA for Bank Nationalisation and the changes in the banking industry after Nationalisation of the Banks which created lakhs and lakhs of employment to people and banking services made available to the common man. He emphasised the need for Public Sector Banks and vehemently opposed the privatisation of PSBs. **He reiterated that adequate recruitment in the Bank should take place and united struggle is required to preserve the existing hard-won rights.** He also stated that 2 Universities (AIBEA & AIBOA) have taught one lesson i.e., **United Fight.** He explained the support given by AIKBEA and its leadership to strengthen the KBOO in our Bank. He hailed the KBOO and its trade union movement and reposed his full confidence in the KBOO. **He further stated that the unity of AIKBEA and KBOO under the twin banner of AIBEA and AIBOA will be further strengthened in the coming days.**



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**DEMANDS AND SUGGESTION BY THE MEMBERS:** Members who took part in this agenda 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:

- Members ' concerns on job security, outsourcing and contractualization of regular jobs.
- Members apprehension about preserving identity of the Karnataka Bank, its name, its Head Office and Old Head Office at Mangaluru.



- Mandate for upcoming wage revision in all cadres through Bipartite settlement / Joint Note as per the existing convention.
- Recruitment of adequate staff in all cadres.
- SOP / Policies issued by the Management and some of the guidelines which are practically difficult to implement at Branches and resulting in losing of existing customers.
- Delay in processing of OD renewals which results in disproportionate penal interest charged to borrowers and also affecting their CIBIL score. Sanctioning of OD proposals at the last minute when it was on the verge of NPA with several impractical conditions.

- Frequent changes in loan delivery system which created a lot of confusion among staff members, at Branches and processing centers which results in delay in processing and sanctioning of loans and affecting business mobilisation.
- Critical about Bank's CASA, ADC and Loan products which are not competitive.
- ABH checks for the branches indiscriminately / on some flimsy grounds and delay in giving permission to remove ABH check thereby affecting work-life balance.
- Many campaigns on a daily basis resulting in losing focus / priority on important works/ business/ compliances.
- Disproportionate action in Disciplinary matter for inadvertent/ unintentional mistakes which affects the morale of the staff members.
- Concession to staff members in Schematic Loans to avoid staff members availing the loans from other banks due to our higher rate of interest.
- Demand for increasing Canteen allowance, Conveyance allowance, BDE, Yearly Medical Checkup reimbursement, HTT shall be made applicable to all Officers, Group Insurance cover for staff members etc.

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

On 2<sup>nd</sup> Day of the meeting, **your General Secretary**, in his address on the Organisation and its **50 years of glorious history**, expressed his gratitude to the founders of the Organisation. **Founder President Com. M Keshvayya and General Secretary Com. A Srinivas Rao** and other founder leaders for their vision, courage, foresight and sacrifice to build a militant KBOO brick by brick and for giving dignity and self-respect to officers



in our bank. **He said that KBOO formed with 23 members in the year 1973, it was a humble beginning and became vibrant Officers movement in our bank over a period of 50 years with 100% membership.** He saluted the subsequent leaders for further strengthening the Organisation in our bank and to make it a vibrant Organisation over the years. He also acknowledged the role played by the **AIKBEA and especially Com. P R Karanth**, the then General Secretary and present Chairman of AIKBEA to strengthen our Organisation and build a powerful officers movement in our Bank. **He recalled the one-day Bank strike organised in our Bank by KBOO on 30-04-1990 on Officers demand and expressed his happiness that strike was a grand success.** The legacy of the KBOO shows the right path for our future struggles and to face the challenges unitedly with commitment and conviction. He further said that we have to imbibe the spirit of fearlessness in trade union activities and be ready to battle to preserve our hard-won rights in the coming days. **He 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 which is the only answer to prevent future challenges at this critical juncture.** He informed the committee members to reach out to the members through regular contacts and create awareness among members about future challenges and work with **trade union principles of "All for one and one for all"**.

He further stressed that our Bank has entered into the Centenary year with a track record of continued profit and steady growth over the years and **it cannot be undermined, the role played by all the**

**workforce facing many challenges during these 99 years.** Now, in the name of faster growth, there are ideas of **outsourcing of regular bank jobs to outsiders and it is fraught with great risks and also proved to be a great menace which eats away our jobs and also future jobs.** He echoed the apprehensions of the members in respect of contractual employment and outsourcing of regular jobs and moved the resolution for recruitment of staff in our Bank on a permanent basis. The resolution was unanimously adopted by the Committee and it 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/197/2023 dated 24-07-2023, the excerpts of the same is furnished here under for the information of the members:

Dear Sir,

**Sub: EMPLOYMENT ON PERMANENT BASIS ON IBA SCALES OF PAY.**

Our Organisation conducted its Central Committee meeting at Mangaluru on 22<sup>nd</sup> and 23<sup>rd</sup> July 2023, in which the problems of handling business in the branches due to lack of adequate manpower at the Branch level, besides other relevant impediments on account of frequent changes in business model adopted recently were discussed.

2. As our Organisation is responsive and responsible trade union Organisation sincerely believes 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. **Engaging the staff on a contract basis has more disadvantages than advantages in our collective assessment.**

3. Keeping the above in mind, after thorough discussion, the Central Committee came to the inescapable decision to urge upon you **not to engage staff at all levels on contractual basis** and on the contrary, **it should be on permanent basis.** To handle the administrative work, our Institution has got sufficient skilled officers to shoulder the responsibilities.

4. **Keeping in view of the developments taking place, the resolution adopted by the Central Committee meeting is sent herewith with a specific request not to proceed with any exercise to take the employees on contract basis, in the interest of the Institution. 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**

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**RESOLUTION ON RECRUITMENT OF OFFICERS ON PERMANENT BASIS.**

The Central Committee meeting of Karnataka Bank Officers' Organisation (affiliated to AIBOA) being in session at Mangaluru on 22<sup>nd</sup> and 23<sup>rd</sup> July 2023, unanimously decided to urge upon the Management to initiate the process of recruitment in all cadres in general, internal promotion of Officers in particular and matching recruitment of Clerical staff on permanent basis in IBA Scales of Pay.

2. The Central Committee observed that, there are increasing attempts to foist contractual employment and outsourcing of regular jobs in our Bank. Therefore, it has been further resolved not to allow contractual appointment in any position or cadre, as the bank has got sufficient and experienced Officer staff with administrative skills to shoulder responsibility that is expected of them.

3. In the event of any attempt to initiate the exercise of contractual employment 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:

**Ahmedabad Region**

1. Com. Gopal D Bhate, ABM, Bhavnagar Branch
2. Com. Ashish Kumar Nigam, ABM, Gwalior Branch

**Kalaburagi Region**

1. Com. Gopal P Upadhye, SBM, Kalaburagi – Ram Mandir Circle Branch
2. Com. Rajeev Agarwal, ABM, Talikoti Branch

**Tumakuru Region**

1. Com. Venkata Reddy I R, BM, Midigeshi Branch

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

**MENTOS TO RETIREES ON SUPERANNUATION:** The General Secretary informed the Committee that KBOO has the glorious tradition of felicitating our members going to retire from the Bank on superannuation. He further stated that our Organisation has entered into 50th year of its formation and to make this occasion meaningful, he placed a proposal of honouring our active, loyal and disciplined members with a memento made in silver at a cost of not exceeding Rs.10000/- (Rupees Ten Thousand only) when they are going to retire by attaining superannuation subject to following conditions:

- a] Members shall be retired by attaining superannuation.
- b] Members shall be active, loyal and follow the Organisational discipline and shall participate in all the Organisational activities including strikes.

The meeting discussed the proposal moved by the General Secretary and hailed the goodwill gesture of the Organisation towards its members and approved the proposal unanimously. **This scheme will come into effect from 23-07-2023.**

The General Secretary placed a proposal of conducting 20<sup>th</sup> Conference of our Organisation at a later date due to organisational reasons and requested the Committee to authorise the General Secretary to conduct the ensuing Conference at a later date. The meeting discussed the proposal put up by the General Secretary and approved it unanimously.

**FELICITATION TO THE RETIRED MANAGING COMMITTEE MEMBERS:** The Managing Committee warmly felicitated **Com. Raghunath T R, Regional Secretary of our Bengaluru Region** and **Com. Thirumaleshwar K, Regional Secretary of Headquarters, Mangaluru Region** who have retired from the services of the bank consequent upon their superannuation after our 19<sup>th</sup>



conference. In recognition of their valuable contribution for the growth of KBOO and their role in strengthening our Organisation all these years, we have felicitated both of them in our Managing Committee meeting.

**Comrade K Raghava, President of our Organisation**, summed up the proceedings and called the members to create awareness, build up the confidence, make them active, militant, courageous and also ready themselves to face future challenges. He concluded the meeting after profusely thanking all the participants and guests for the successful conduct of the meeting.



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**