



Karnataka Bank Officers' Organisation (Regd.)

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

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CIRCULAR No. 16/2026

READ AND CIRCULATE

September 30, 2026

Dear Comrades,

- ❖ **LONG-PENDING DEMANDS OF OFFICERS – REVISION OF STAFF WELFARE MEASURES AND STAFF CREDIT FACILITIES**
- ❖ **DEMAND FOR IMMEDIATE BILATERAL DISCUSSIONS AND EARLY SETTLEMENT**

Members are aware that we had submitted a charter of demands to the Management seeking revision of **various Staff Welfare Measures and Staff Credit Facilities** through our letter No. OR/324/2026 dated 30-07-2026. Many of these welfare measures and credit facilities have remained unchanged for several years despite substantial increases in the cost of living and significant changes in working conditions.

These demands are neither new nor unreasonable. They represent the genuine and long-pending requirements of officers and **are intended to improve the welfare, motivation, and financial well-being of our members**. Many peer banks have already revised similar facilities, reimbursement limits, and staff loan schemes for their officer employees, whereas our members continue to await a meaningful revision.

Unfortunately, despite the lapse of **nearly two months** since the submission of our demands, the Management has not yet invited us for bilateral discussions on these important issues. **Such delays only prolong the difficulties faced by officers and postpone the legitimate benefits that are rightfully due to them.**

Accordingly, we have addressed a reminder to **the Managing Director & CEO** vide our letter No. OR/392/2026 dated 28-09-2026, urging the Management to convene bilateral discussions at the earliest and arrive at an expeditious and mutually satisfactory settlement of the demands.

Comrades, the improvement of welfare measures and staff credit facilities is not merely a matter of monetary benefit. **It is also a recognition of the invaluable contribution made by officers towards the growth, development, and continued success of our Bank.** We remain committed to pursuing these demands vigorously through constructive bilateral dialogue and will continue to make every organisational effort to secure an early and favourable settlement.

We reproduce below our reminder letter dated 28-09-2026 addressed to the Managing Director & CEO for the information of all members.

Dear Sir,

Reg: Demands placed before the Management – A Reminder

Ref: Our Letter No. KBOO/OR/324/2026 dated 30-07-2026

We had submitted a memorandum to the Management on 30-07-2026 vide above referred letter, seeking revision of the following **Staff Welfare Measures and Staff Credit Facilities**, which have not been revised for several years. The details are furnished below:

Staff Welfare Measures

1. Reimbursement of Business Development Expenses (BDE)
2. Reimbursement of Lodging Expenses while on Official Duty

3. Revision of Rent Reimbursement Limits for Leased Residential Quarters
4. Reimbursement of Conveyance Expenses
5. Reimbursement of Canteen Expenses
6. Reimbursement of Newspaper Expenses
7. Reimbursement of Annual Medical Check-up Expenses
8. Annual Home Town Travel (HTT) for Officers posted to Branches/Offices in North India
9. Option to avail Leave Fare Concession (LFC) under either Scheme 'A' or Scheme 'B'

Staff Credit Facilities

1. Clean Loan Facility
2. Gold Loan Facility
3. Computer Loan Facility

However, we are yet to receive an invitation from the Management for a bilateral discussion on the above demands. In this connection, we reiterate that the demands placed by us are genuine and long overdue. Many of our peer banks have already revised these allowances, reimbursement limits, and staff loan facilities for their officer employees some time ago.

As our members are eagerly awaiting an early and favourable settlement of these issues, we request the Management to kindly invite us for a bilateral discussion at the earliest so that the matter can be resolved expeditiously and in a mutually satisfactory manner.

Thanking you,

Yours faithfully,

Sd/-

(Suresha Hegde S)

GENERAL SECRETARY

We note to inform the members about the developments in the matter.

- ✓ **REVISION OF WELFARE MEASURES IS LONG OVERDUE.**
- ✓ **IMPROVED STAFF WELFARE IS AN INVESTMENT IN HUMAN RESOURCES.**
- ✓ **ENHANCED CREDIT FACILITIES WILL PROVIDE MUCH-NEEDED RELIEF TO OFFICERS.**
- ✓ **WE SHALL CONTINUE TO PURSUE THESE DEMANDS UNTIL A JUST AND FAIR SETTLEMENT IS ACHIEVED.**
- ✓ **UNITY, ORGANISATION, AND COLLECTIVE STRENGTH ARE OUR GREATEST ASSETS.**
- ✓ **TOGETHER WE DEMAND. TOGETHER WE STRUGGLE. TOGETHER WE SHALL SUCCEED.**

With warm greetings,

Yours comradely,



(Suresha Hegde S)
GENERAL SECRETARY

ALL INDIA BANK OFFICERS' ASSOCIATION	...	...	...	ZINDABAD
KARNATAKA BANK OFFICERS' ORGANISATION	...	...	...	ZINDABAD
OFFICERS - WORKMEN UNITY	...	...	...	ZINDABAD