



All India IDBI Officers' Association



1st Floor, IDBI Tower, Cuffe Parade, Mumbai - 400 005

(Registration No. ALC - KARYASAN - 17 - 10311)

website : www.aiidbioa.net (Affiliated to AIBOA)

Correspondence Address : All India IDBI Officers' Association, c/o IDBI Bank, 3rd Floor, Mission Road, Bengaluru - 560 027
Help Line Number : 022-6655 3439 / 77009 71036

To

Bengaluru,
February 09, 2023.

The Managing Director & Chief Executive Officer,
IDBI Bank,
Head Office, IDBI Tower,
Mumbai – 400005.

Respected Sir,

Sub:- Request to instruct ZO/RO to stop their ill-treatment to Branch Staff – Reg.,
Ref:- Our Letter dated December 15, 2021 to the Bank

The Officers' Body of the Bank, i.e., "All India IDBI Officers' Association" bring to your kind attention the **alarming concerns** faced by the Officers working in Branch roles. As per our previous correspondence dated December 15, 2021, we had appealed to your esteemed Office to address these issues.

2. We **regret** to inform your goodselves that despite our previous efforts, the situation remains unchanged. In Rajkot Region of Ahmedabad Zone, some Branch Heads and Officers were constrained to lodge complaint against their Regional Head in December, 2022 for the **ill-treatment** they have been subjected to, including the use of **abusive** and **derogatory** language during their interactions. The aggrieved Officers approached the Officers Body of the Bank seeking support in addressing the concerns faced by them.

3. In **another** incident that occurred on February 01, 2023, one Assistant Manager working in a Rural-FI Branch of Ahmednagar Region of Nagpur Zone was constrained to complain against his Regional Head for **ill-treating** and **abusive** language he was subjected to during a tele-conversation that was conducted on loudspeaker and witnessed by other Staff members and Customers. The aggrieved Officer has also approached the Officers Body of the Bank seeking support in addressing the incidence faced by him.

4. **Similar concerns** have been expressed by the members of the Association against the Senior Regional Head, Kolkata-II Region of Kolkata Zone as well as against the Senior Regional Head, Raipur Region of Bhubaneswar Zone for the ill-treatment given to them by both the Senior Regional Heads.

5. Following are the **concerns** shared by the Officers working in Branch roles:

- Acute shortage of staff** at Branches coupled with **ever-increasing** in business targets every Financial Year. At few Branches, unfortunately, this acute shortage has resulted in **dilution** of compliances which has become a soft target for the colleagues working in the Branch having mala-fide intentions; finally resulting in a **serious fraud**.
- Undue pressure** for TPD business even though the marks in i-PACE mechanism for TPD business are maximum 10 marks resulting in less quality time for other KRAs which have 60 marks and above. Instructions are given from RO/ZO to reach the TPD business targets **somehow** or **anyhow** which lead to, in few cases, either **mis-selling** or **fraudulent transactions** to achieve the TPD business targets.
- Abusive** language and **derogatory** words used by some RHs and some ZHs in WhatsApp messages and during tele/video conference calls resulting in **intimidation** of Officers working in Branch roles even though they are struggling hard on field day and night to get business and to earn profits for the Bank.
- Single Officer has been added to **numerous** WhatsApp groups created by RO/ZO resulting in overwhelming number of messages being sent throughout the day by RO/ZO even on holidays starting **from 08.00 a.m.** going up to **11.45 p.m.** resulting in killing of precious and quality time available for both professional life and personal life of the Officers working in Branch roles.
- Innumerable** tele/video conference calls from various departments of RO/ZO and other Verticals **on a daily basis** for hours together because of clubbing more than five (5) branches at a time that too during business



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hours (10.00 a.m. to 04.00 p.m.) and also during late evening hours i.e., from 06.00 p.m. to 09.00 p.m. without allowing sufficient time to concentrate on customer service/business growth/KRAs and spoiling the time meant for personal life.

- f) **Physical** meetings for local Branch Staff including female Officers by some RO/ZO that too after 07.00 p.m. which may continue till 09.00 p.m.
- g) Oral instructions to open Branches and to work on **holidays**.
- h) **Undue pressure** to do loans and advances which may result in poor quality lending in turn increase in SMA and/or NPAs in future.
- i) Fixation of Branch targets **without** consultation with the Branch Heads.
- j) At the behest of some Regional Head/Zonal Head, **Grade 'B'** and **Grade 'C'** Officers are posted in the role of "**Teller Service Executive**" even though the Branch is having Staff in the Grade of "Executive on contract basis" or in Grade 'A'. Such actions are not only resulting in high cost to the Bank while utilizing the services of higher Grade Officers for a low level and routine work but also putting such Officers in Grade 'B' or Grade 'C' in total embarrassment and demeaning them in front of their Juniors which is **totally objectionable**.
- k) While posting Officers in Branches, in few cases, ZO/RO has not followed the Seniority in the same Grade resulting in posting of an Officer in Seniority reporting to his/her Junior in Seniority in the same Grade. This **anomaly** is also causing ill-treatment to the Officers who are constrained to report to their juniors in the same Grade.
- l) **No proper reward and recognition** in terms of promotion prospects to the Officers working in Branch Head role or worked in Branch Head role. Promotions in Retail Banking Group are offered to Officers working in non-Branch roles of Retail Banking Group (RO/ZO/HO) particularly for promotion from Grade 'C' to 'D'.

6. It is an undisputed **truth** that the Officers serving in Branch roles are the EPITOME OF THE BANK'S IMAGE and Reputation. They work tirelessly and juggling **multiple responsibilities**, in order to drive growth and promote the Bank's interests, all while providing unparalleled service to our customers and borrowers. It is a **sad state of affairs** that such dedicated and hard working Officers, who have played a crucial role in elevating the Bank's profitability, are subjected to **ill-treatment** and **neglect** by higher-ups in the RH and ZH Offices.

7. The **irony** of the situation lies in the fact that those who have **not even** reached the minimum three years benchmark as Branch Heads, despite multiple promotions, are audaciously criticizing the Branches and demanding increased business, all **while ignoring** the harsh realities faced by Branch Officers and the practical difficulties they face on a daily basis.

8. The Officers working in the Bank deserve **Dignity** and **Respect** and any attempt to **demean** or **demoralize** the Officers is **totally unacceptable**.

We **respectfully** request your goodselves to arrange for addressing the above mentioned concerns expressed by the Officers working in Branch roles **to maintain harmony and industrial peace** in the Bank and to contain the high level of attrition of performing Staff in the Bank.

Thanking you,

Yours faithfully,

Vithal Koteswara Rao A.V.
GENERAL SECRETARY

Copy to

Shri Samuel Joseph Jebaraj, Deputy Managing Director, IDBI Bank, Head Office, Mumbai.

Shri Suresh K. Khatanhar, Deputy Managing Director, IDBI Bank, Head Office, Mumbai.