



# All India IDBI Officers' Association



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

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

website : [www.aiidbioa.net](http://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,  
July 15, 2024.

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

Respected Sir,

Sub:- Request to instruct ZO/RO to stop toxic work culture of ill-treating the Branch Staff - Reg.,  
Ref:- Our Letters dated 17.02.2018, 04.11.2019, 15.12.2021 and 09.02.2023 to the Bank

The Officers' Body of the Bank, i.e., "All India IDBI Officers' Association" **once again** brings to your kind attention the **alarming concerns** being faced by the Officers working in the Bank in general and by the Officers working in Retail Banking Group in particular.

2. We **regret** to inform your goodselves that the situation had **worsened** over a period of time and the level of **ill-treatment** to the Officers had come to a stage of **toxic work culture**.

3. Following are the **concerns** expressed by the Officers working in the Bank:

(a) **Undue pressure** for TPD business even though the marks in i-PACE mechanism for TPD business are maximum 10 marks resulting in very less quality time for other KRAs carrying 75 marks and above. **Toxic** environment is created by some ZO/RO instructing the Officers to do **unachievable** TPD business **somehow** or **anyhow** which may lead to either **mis-selling** or **fraudulent transactions** putting the **reputation** of the Bank in **great risk once again**. Instructions are given by some ZO/RO to Branches to convert existing FD business to single premium policy of LIC of India resulting in **unethical** business practices.

(b) **Abusive** language and **derogatory** words used by some RHs and some ZHs in WhatsApp calls 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 improve business as well as the profitability of the Bank.

(c) Conducting Business Review meetings and Training programs by ZO/RO on **holidays** disturbing personal life.

(d) Single Officer has been added to **numerous** WhatsApp group created by ZO/RO resulting in **innumerable** messages being sent throughout the day by ZO/RO 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 work and personal life of the Officers working in Branch roles.

(e) While the Bank is instructing the Officers not to act upon the instructions given by the customers through WhatsApp messages, there is an increased **WhatsApp** communication by Supervisors resulting in the below mentioned **potential problems**:

- **Lack of Transparency and Audit Trail:** Important work instructions or decisions conveyed over WhatsApp messages are not formally documented, making it difficult to maintain an audit trail and ensure transparency leading to confusion, accountability issues, and potential legal ramifications in case of disputes.
- **Data Security Concerns:** WhatsApp messages are prone to concerns about data security, especially when dealing with sensitive customer information. A data breach or unauthorized access to Officer's phone can have serious consequences including leaking customer financial information or confidential bank strategies.
- **Work-Life Balance Issues:** The constant barrage of work-related messages on WhatsApp has been blurring the lines between working hours and personal time leading to stress and burnout among the Officers who feel pressured to be available beyond working hours. Supervisors using WhatsApp communication to deliver critical tasks or deadlines on weekends or evenings can lead to employee dissatisfaction.



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- **Unprofessional Communication:** The informal nature of WhatsApp communication coupled with derogatory remarks is leading to unprofessional communication, impacting team dynamics.
- **Harassment and Bullying:** The lack of oversight on WhatsApp communication created an environment for harassment and bullying. Some supervisors are using WhatsApp to deliver harsh criticism, threats, or pressure tactics outside of formal channels, making it difficult for employees to report such behavior.

To address these concerns, we propose to encourage the use of official e-mail communication and **dismantle** all **WhatsApp Groups** that are in existence in the Bank operating at HO/ZO/RO level with immediate effect.

(f) **Innumerable** tele/video conference calls from various departments of ZO/RO 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 hours (10.00 a.m. to 04.00 p.m.) and also late evening hours i.e., from 06.00 p.m. to 09.00 p.m. without allowing sufficient time to concentrate on customer service/core business growth/KRAs and spoiling the precious time meant for personal life.

(g) **Physical** meetings for local Branch staff including female Officers by some ZO/RO that too after 07.00 p.m. which may continue till 09.00 p.m.

(h) **Shortage of staff** at some Branches including newly opened Branches coupled with **unreasonable** and **unrealistic** business targets especially for TPD business.

(i) **Still** thousands of Officers are posted in "Teller Service Executive" and "Customer Service Executive" roles for years together which are routine in nature and of clerical duties resulting in **lack of** improved skill sets to the Officers.

(j) The **Reward** and Recognition program announced for H2 F.Y. 2018-19 Elite Global Club Branch Head Category is **not offered** to the qualified Officer till date and the same is pending from the side of the Bank as confirmed by the Partner Life Insurance Company under TPD business.

4. It is an undisputed **truth** that the Officers working in Branch roles are the EPITOME OF THE BANK'S IMAGE and REPUTATION. They have been working 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. Such dedicated and hard working Officers, who have been playing a crucial role in elevating the Bank's image and profitability, are subjected to **toxic work culture** of **ill-treatment** and **neglect** by ZO/RO.

5. The **irony** of this **toxic work culture** is that the Officers who have **not even** completed minimum bench mark of three years of service in Branch Head role, despite multiple promotions, are audaciously criticizing the Officers in Branch roles and forcing them to achieve unreasonable and unrealistic business targets particularly in TPD business **while ignoring** the harsh realities faced by the Officers working in Branches and the practical difficulties being faced by them on a daily basis.

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

We **respectfully** request your goodselves to arrange to stop the toxic work culture prevailing in the Bank in general and in Retail Banking Group in particular **to maintain harmony and industrial peace** in the Bank and to contain the high level of attrition of performing and experienced staff of the Bank.

Thanking you,

Yours faithfully,

Vithal Koteswara Rao A.V.  
GENERAL SECRETARY

Copy to The Deputy Managing Director, IDBI Bank, Head Office, IDBI Tower, Cuffe Parade, Mumbai.