



CIRCULAR No.11/2024-27

(TO MEMBERS ONLY)

Dated: 22/10/2026

Dear Comrades,

As informed earlier, a meeting was held with HR Dept in the presence of our EVP during March 2026 about persisting issues affecting staff members and, while deciding on future course of action on many precipitating issues, it was also felt necessary to bring in representatives of the respective departments to the discussion table in some cases which required more action/involvement from their end. However, since your General Secretary had to go on an extended medical leave, the meeting got somewhat delayed and was finally conducted on 16.10.2026 at Kakkanad, in the presence of Sri. Anto George T, EVP and COO, and attended by Sri. Madhu Madhavan Pillai, GM & Head, Branch Banking, Sri. Baiju Karan, JGM and Head, Zonal Credit Hub, Sri. Bala Naga Anjaneyulu G, DGM and Head, JLBG along with Sri. Jimmy Mathew, SGM, Sri. Rammohan V, DGM and Sri. Nidish Sebastian, CM, representing the HR department. After detailed deliberations, the following resolutions were arrived at:

Branch Banking Department

1. It was represented by the Association that a large number of reviews are being conducted by CHs, ROs, Verticals etc. on a daily basis without any order by which the branch staff is getting pressurized from all corners and ultimately losing their valuable time which can be better utilized productively.

In response, it was assured by the Head of BBD that a review calendar as suggested by the Association will be introduced based on which all reviews will be scheduled with prior concurrence of BBD. It will be ensured that multiple reviews will be restricted. Reviews for officers will have to strictly follow the timelines given by EVP earlier. Overall, reviews will follow a structured mechanism rather than the fractured ones prevailing now.

2. It was pointed out that the actual number of WhatsApp groups in which officers are supposed to remain and give answers were staggeringly high and while this was already discussed with HR earlier, some forcible steps were taken by Association during the recent strike action. In the backdrop of exit from Official WhatsApp groups, leaving the remaining groups limited to 4 numbers, it was resolved to add three more groups for the benefit of operational convenience;

1. JLBG 2. Asset leads follow up 3. BOV

Based on the general feedback received from membership, it was agreed by the Association to add three more groups as above making it a total of 7 permitted groups [(1) One for all staff members of the region (2) One for all staff members in the cluster (3) One for all staff members of the branch (4) One for Branch Heads with Cluster Heads and RH (5) JLBG knowledge group (6) Asset Leads follow up and (7) BOV follow up group]. It was also made clear that JLBG group shall be intended solely for the purpose of passing information regarding the updation of products and hand holding the Gold loan officers for improving the Jewel loan business. It shall be noted that these groups shall not be used for collecting the data regarding daily performance or reviewing the same. Asset leads follow up group is intended to follow up completed logins prior to sanction and also for post sanction follow up where support of the Regional Office is to be ensured.

3. Association placed on record very strong objection regarding the abusive language being used in reviews which is becoming so common that any review without abuse is being termed as soft. It was pointed out by Association that we are receiving a number of call recordings, which if circulated outside, will affect the reputation of our Bank adversely, because of the nature of language used and call to violate norms.



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It was assured by Head BBD that no such practice will be permitted in the institution and any such instance shall be reported by the members to the Association which will be in turn escalated to the Head BBD for appropriate action. Reviewing team will be instructed to use polite and formal language.

4. It was represented by the Association that mid-term transfers should be avoided other than in case of exigencies arising out of resignation or other such unforeseen reasons. It was also pointed out that cluster heads and in some cases, regional heads, are using the threat to transfer as a tool for pushing for more business.

It was assured that the Mid-term transfers are limited to cases of unavoidably exceptional cases as stated above and unacceptable underperformance in all parameters. It was represented by the Association that assessment of performance in such cases should be made based on a minimum period of 12 months in the branch. It was also appraised that the threat of transfer based on "attitude issues", has placed the staff in such a position to comply with any instruction given by the superiors, treating compliance as secondary to performance. Head BBD assured that no such transfer based on subjective reasons will be done henceforth.

5. It was appraised by the Association that reports are still being continued to be taken physically in certain regions, which need to be controlled strictly. When digital channels are equipped enough to capture the lead generation, customer visits etc., physical reports are completely unnecessary which shall be avoided.

Head BBD assured that such practices will be stopped immediately and all controlling offices will be made to use digitally developed platforms like (1) CRM for following up lead generation, customer visits etc and (2) BIA for MIS and data collection and all related reports. It was agreed to discontinue collection of all physical reports, if at all being compelled in any region. It was also assured that customer data will be handled diligently.

6. Association demanded for stopping all campaigns at RO/cluster level and that the very idea of campaigns to be rationalized.

BBD agreed to put in place necessary structure for the same.

7. Association's concerns regarding Customer profiling and excessive calling, cumbersome workflows, complaints about lack of support by MBG RMs to branches for renewals as also the need for strict control over the late evening meetings/functions hosted by TPP partners etc. were assured to be studied in detail by BBD and necessary corrections, wherever applicable, shall be discussed and finalized.

Jewel Loan Business Group

On representing the issues related to JLBG such as time delay in opening process, Rupeek Gold loans, availability of appraisers, disciplinary proceedings and training requirements, the following clarifications and assurance of corrections were received.

1. JLBG is working on simplifying the process to ensure the reduction of TAT in gold loans which will be implemented soon.

2. The issue of non-availability of Appraisers representing Rupeek gold for timely appraisal as per the SOP will be dealt with immediately and in the absence of an immediate solution, SOP will be modified to ensure that the officers don't get affected.



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3. Proper training for branches with Densitometer including video illustrations will be provided and incorporating such informative sessions in I-learn module will be considered.

4. Appraisers and DSTs shall be referred to JLBG by the branches which will be given due importance and necessary measures for business development will be ensured by JLBG in co-ordination with the branches.

5. It was agreed to inform Collection and Recovery Department regarding appropriate action for collection of overdue interest in Gold Loans through their mechanism.

Credit Hubs

Concerns regarding TAT, staffing patterns, delayed working hours, working on holidays, sanctioning of leaves and remarking, score card, processing tools, multiple reporting, pressure from sales vertical etc. were raised to the Head of Credit Hubs and following resolutions and corrections were assured:

1. The daily entry, exit time and login hours and working on holidays of staff working in Credit Hubs will be analyzed and a study of adequate staffing will be done and corrective measures will be implemented.

2. Adequate TAT considering the staffing and business needs will be reworked.

3. Leaves and regularization sanctions will be entrusted with the Chief Managers as per HR requirements. It will also be ensured that there will not be any compulsion to work on holidays.

4. Proper training will be given when assigned to new type of loans. Specialisation on specific products will be encouraged.

5. The weightage for qualitative and quantitative scores in scoring pattern will be checked and reworked if found necessary. Fine tuning of processing tools is already in implementation stage and further improvements will be ensured. Product updations will be made in the product cart along with circulars mentioning modifications.

6. A single point of contact system will be implemented to channelize calls received from different points of escalation to ensure that minimum calls are to be dealt with by the DOs.

7. The present seating arrangement in Kerala hub where both processing and sales team are seated together, thus resulting in pressure being brought by sales team on Dos, will be modified.

As we congratulate the membership on the half yearly results, we thank the Management for the continued amicable relation and positive consideration on representations made. We assure that we will continue to work towards safe guarding the rights and interests of the membership and at the same time ensuring the growth of our Organization.

Yours faithfully,

(Praveen R)
General Secretary