

**KARUR VYSYA BANK
EMPLOYEES' UNION**

(Affiliated to AIBEA)



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Circular No. 38 / 42 / 2026

April 2, 2026

Dear Comrades,

We append here below the texts of the following letters written to Management:

1. **Threatening attitude of Divisional Head, Tirupathi – Need your immediate intervention. (dated 26.03.2026)**
2. **Urgent Request for Conversion of Split-Hour and 7-Day Banking Branches to Standard Hours as per BPS Settlements and Ground Realities. (dated 27.03.2026).**
3. **Need for Comprehensive Guidelines and System Automation on Jewel Loan Appraiser Charges. (dated 28.03.2026).**
4. **Mandatory Submission of Assets and Liabilities Declaration by Workmen Employees – our objection. (dated 30.03.2026)**

With greetings,

Yours comradely,

**T . SEKAR
GENERAL SECRETARY**

KVBEU/33/2026

March 26, 2026

To
The Managing Director & CEO,
Karur Vysya Bank Ltd,
Central Office,
Karur.

Dear Sir,

**Reg: Threatening attitude of Divisional Head, Tirupathi –
Need your immediate intervention.**

We draw your immediate attention to a serious incident of misconduct happened at Tirupathi Main Branch on March 11, 2026. The Tirupathi Divisional Head coerced

workmen cadres into joining a WhatsApp Group by using disgusting language and handling hurtful words in branch banking hall in front of the customers, explicit threats, and prolonged verbal harassment. This created an atmosphere of fear, eroding employee dignity.

This incident is not isolated but forms part of a recurring pattern. Despite our repeated formal representations through the letters, official emails, and discussions with relevant authorities, management has failed to take corrective action against the Divisional Head of Tirupathi, which emboldened him to adopt such type of anti-employee actions.

We would like to state that WhatsApp is a personal platform chatting App and not an approved channel for official banking communications. Forcing employees to join such groups contravenes:

-Bipartite Settlement (BPS) principles mandating voluntary engagement, respect for personal boundaries, and prohibition of coercion.

-Employees' fundamental rights to privacy and dignity under the Industrial Disputes Act, 1947 of the Constitution of India.

We demand your immediate intervention to:

Under the circumstances, we request you to direct the Assistant General Manager (AGM), Tirupathi Division, to cease all coercive tactics forthwith. Further, conduct sensitization programs for all Divisional Heads on employee rights, anti-harassment protocols, and compliance with BPS provisions.

Seeking commitment from Workmen for sourcing new business: Also we would like to bring it to your notice that some of the Divisional Heads and officials in the Divisional Offices are compelling our Workmen to give commitment letter for sourcing business, selling third party products etc. As per the 12th Bi-partite Settlement, Customer Service Associate may be utilised to acquisition of new business, marketing within office hours and without any assigned targets. It is very clear that CSAs are not to be assigned with any targets. Compelling the Customer Service Associates to give commitment for sourcing new business is violation of the Bi-partite Settlement by the Divisional Heads. You are aware already many of our branches are facing acute shortage of CSAs and OAs. In spite of these difficulties, our Members continue to perform their duties and also source new business for the overall growth of the branch and the Bank.

Hence, we request you to advise all the Divisional Heads not to seek commitment from the Workmen for sourcing new business and also advise them not to violate the Bi-partite Settlement provisions.

We trust your office will treat this matter with the utmost urgency and resolve it expeditiously to safeguard the welfare of our members.

Yours sincerely,

Sd/-
T Sekar
General Secretary

To
The Chief Operating Officer,
Karur Vysya Bank Ltd,
Central Office,
Karur.

Dear Sir,

Subject: Urgent Request for Conversion of Split-Hour and 7-Day Banking Branches to Standard Hours as per BPS Settlements and Ground Realities

We draw your urgent attention to the persistent issue of irregular branch banking hours in our bank, which continue to undermine staff welfare despite national shifts toward digital banking. After the demonetisation in the year 2016 and COVID-19 pandemic in the years 2020 – 2022, many of our Seven Day banking branches and Split hour branches have been converted as regular branch banking. However, still in some branches the concept of Split Hour is adopted resulting in excessive strain on employees amid acute staffing shortages, unmanageable workload.

Management has repeatedly cited over 90% digital transaction processing during union discussions on recruitment and workload. These branches see negligible benefits from automation tools like UPI, mobile apps, and ATMs, exacerbating fatigue, burnout, and inefficient resource allocation. Despite our formal representations to Operations and HR Departments during central office visits, no remedial action has materialized, perpetuating non-compliance and staff distress.

We earnestly request your immediate intervention to standardize hours in the following branches, enabling optimal staffing, workload relief, and restored work-life balance:

1. **Madurai K K Nagar Branch:** Currently the working hours adopted in the branch is 8:00 AM to 8:00 PM (all days including Sundays). In this branch, our Workmen are working in Shifts and also functioning as joint custodian by holding the second set of safe keys. By this process, two sets of CSAs are working on shift basis and one CSA is functioning as joint custodian. Already the branch is suffering from staff shortage. Further, no visible business growth is noticed especially during the morning hours i.e. from 8.00 a.m. as majority customers prefer to visit the branch only after 10.00 a.m.

Hence, in order to optimise the manpower provided to the branch, we represent that the concept of Shift system and Seven Day banking be dispensed with in Madurai K K Nagar branch and converted into regular branch with regular working hours.

2. **Madurai Kosakulam Branch:** Convert split hours to standard working hours (10:00 AM to 5:00 PM).
3. **Perungudi Branch:** Convert split hours to standard working hours (10:00 AM to 5:00 PM).

4. **Ahmedabad Sanand Branch:** This branch is functioning with timings 10.00 a.m. to 2.00 p.m. and 2.30 p.m. to 4.30 p.m. (business hours) and 10.00 a.m. to 5.00 p.m. working hours. As per the existing practice adopted in all the Banks and in our Bank also, at least One hour should be given for tallying and closing the cash and other transactions. However, in this branch, only Half an Hour is given, which is against the Settlement provisions.

We represent that the Business hours of the branch be modified from 10.00 a.m. to 2.00 p.m. and 2.30 p.m. to 4.00 p.m. against the present practice of 10.00 a.m. to 4.30 p.m. duly aligning with the working hours adopted by other branches of our Bank.

Such rationalization will enhance staff morale, support RBI's digital efficiency mandate and lower operational costs without compromising customer service. We trust you will direct necessary steps for swift implementation.

Thanking you,

Yours sincerely,

Sd/-
T Sekar
General Secretary

KVBEU/35/2026

March 28, 2026

To
The Chief Operating Officer,
Karur Vysya Bank Ltd,
Central Office,
Karur.

Dear Sir,

Subject: Need for Comprehensive Guidelines and System Automation on Jewel Loan Appraiser Charges

We draw your attention to a recent incident where three branch staff received memos from Human Resources Department for collecting excess Appraiser Commission on few jewel loan transactions. This exposes systemic gaps that unfairly burden frontline employees with accountability. We urge issuance of a comprehensive guideline circular to all branches, plus core banking system enhancements, to standardize processes and protect staff.

Previously, under the Flexcube module for jewel loans, we followed a manual process involving a signed loan application and internal debit/credit vouchers for disbursement and appraiser commission. Customer signatures were affixed on the reverse of these vouchers, creating a clear audit trail.

With the introduction of the digital jewel loan process, physical loan applications with signatures have been discontinued. Only the manual appraiser certificate, signed by the customer, is now collected. All other processes are fully digital, making separate collection of appraiser commission challenging due to the absence of a clear Standard Operating Procedure (SOP). The only guidance issued is Circular Nos.

221/2024 & 242/2024 by our Agricultural Banking Group (ABG), which specifies only the collection of Appraiser Commission for various jewel loan slabs.

However, Officers often hand over only the disbursement form, prompting Tellers to calculate appraiser commission manually for speed completion of the transaction. This triggers risks: (1) charge vouchers activate 30 minutes post-transaction, after customers leaving the branch, blocking signatures; (2) no cross-verification within Teller limits; (3) Supervisors approve without real-time oversight, yet HRD holds tellers fully accountable. These gaps not only lead to errors like the excess collection flagged in the recent memo but also erode employee morale, as staffs are held responsible for systemic shortcomings beyond their control.

To prevent recurrence, we suggest the following:

1. Issue a Clear Circular guidelines: Provide detailed, branch-wide instructions mandating the complete handover of disbursement form along with pre-prepared processing and appraiser charges vouchers by Jewel Loan Officers. Emphasize the mandatory customer signature step before finalizing any transaction and Provide authorization by branch official for fund transfer transactions (Fast path:1006) without requiring a cheque number.

2. System Automation for Charges: Modify the core banking system to automatically fetch and populate processing charges and appraiser charges during jewel loan disbursement, based on predefined circular rates. This should occur without manual intervention, generating ready-to-sign challans instantly.

3. Introduce Cross-Check Protocols: Empower supervisors with a monitoring dashboard or real-time alert system for high-value jewel loan transactions, ensuring oversight without overburdening tellers.

Implementing these changes will prevent human errors in calculating appraiser commission and documentation. It will also enhance customer experience through faster, seamless processing. Boost employee confidence and morale and ensure accountability fairness with actual control points, strengthen regulatory compliance and reduce HRD escalations.

We are confident that your intervention will resolve these operational pain points and contribute to smoother branch functioning. We look forward to your positive response and necessary action at the earliest.

Thanking you,

Yours sincerely,

Sd/-
T Sekar
General Secretary

KVBEU/36/2026

March 30, 2026

The Managing Director & CEO,
Karur Vysya Bank Ltd,
Central Office,
Karur.

Dear Sir,

**Subject: Mandatory Submission of Assets and Liabilities Declaration by
Workmen Employees – our objection.**

We would like to invite your kind attention to our Human Resources Department circular no.44/2026 dated 10.3.2026 mandating all employees to submit a declaration of their assets and liabilities by 30.04.2026. In this regard, we record our objection in the matter of advising the Workmen employees to declare their assets and liabilities.

In the above referred circular, our HRD had stated that as per 8th Bi-partite Settlement, award staff has to declare their assets and liabilities. The Clause 5(ii) of the 8th Bi-partite Settlement dated 02.06.2005 explicitly states: A member of the award staff shall submit details regarding his assets and liabilities to the bank as and when sought for. The phrase "as and when sought for" clearly indicates that submission is not a routine or mandatory annual obligation for every employee but only required on a need basis such as in cases of suspected discrepancies, vigilance inquiries or regulatory demands for specific individuals. Imposing this on all award staff without justification transforms a conditional provision into a blanket mandate is nothing but violation of the Bi-partite Settlement.

In the above referred HRD circular it has been mentioned that as per Circular No.17/2009 dated 30.4.2009 the above details are being called for. Immediately after the issuance of the above HRD circular, our Employees' Union vide its letter dated 05.05.2009 had communicated to the management objecting to similar overreach on asset declarations, emphasizing adherence to the conditional nature of the BPS clause. After that, our Management did not proceed further in the matter. Now after several years, our Human Resources Department is again reviving this issue by quoting the 8th Bi-partite Settlement, which we are of the considered view is not correct and against the spirit of the bi-partite settlement.

We therefore request your goodselfes to immediately intervene in this matter and forthwith review the aforementioned direction issued by the department. We demand withdrawal of this mandate referred in the above HRD circular, restricting seeking declaration strictly to cases "as and when sought for" in accordance with the above clause of the 8th Bi-partite Settlement and not from all Workmen cadre employees.

Thanking you,

Yours sincerely,

Sd/-
T Sekar
General Secretary
