



# CRIME AGAINST BANKERS



- AI Generated Image for representation

## Harassment of Women Bank Employees Sparks Outrage

New Delhi, Feb 21, 2025 – The All India Bank Employees' Association (AIBEA) has written to the Indian Banks' Association (IBA) highlighting alarming cases of harassment and mistreatment of women employees in the banking sector. The letter, dated February 21, 2025, follows two shocking incidents that have exposed insensitivity, lack of accountability, and systemic failures in the banking system.

### Union Bank of India: Senior Official Accused of Harassing Women Officers

On February 12, 2025, a Deputy Regional Head of Union Bank of India, Ahmedabad, was accused of misbehaving with two women officers in what AIBEA described as an act of "inhuman, uncivilized, and barbaric treatment."

The incident has sparked widespread outrage, with AIBEA demanding strict disciplinary action against the accused official.

"This behavior is highly condemnable, and we expect the top management of the bank to take immediate action," the AIBEA stated in its letter to IBA.

### Bank of Baroda: Tragic Consequences of Leave Denial

In another disturbing case, a woman officer from Bank of Baroda's Chennai Zone suffered a pregnancy loss after her sick leave was denied, despite submitting medical certificates.

According to AIBEA, the officer's heartbreaking letter dated February 15, 2025, raised serious concerns about the accountability of the leave-sanctioning authorities.

"Who is responsible for this loss? Action must be taken against the official who denied the leave," AIBEA demanded in its letter.

### Systemic Issues in Leave Sanctioning & Workplace Culture

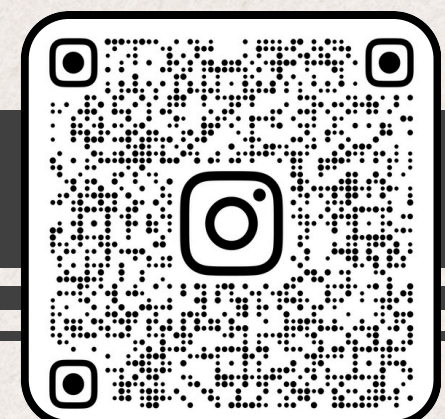
The AIBEA also pointed out systemic issues in leave approvals, stating that bank managers continue to reject leave applications arbitrarily, despite agreements in the 12th Bipartite Settlement.

- Whimsical denials: Many managers deny leave on unofficial grounds without proper documentation.
- Ignored Agreements: Clause 9(i) of the Joint Note requires reasons for leave denial to be recorded, yet this is not being followed.
- Insensitive remarks: In one shocking instance, a branch manager told a newly married woman employee not to become pregnant due to staff shortages.

AIBEA emphasized that staff shortages cannot be an excuse to deny leave or mistreat employees.

### A Call for Accountability & Reform

These incidents have reignited concerns about gender sensitivity in the banking sector. The AIBEA has urged the IBA to engage in discussions with banks and unions to enforce meaningful policy changes that protect employees.





With mounting pressure from the banking community, all eyes are now on the IBA and bank managements to see how they respond to these serious concerns.

## Loan Recovery Turns Violent: Bank Officials Attacked in Rajasthan



### Borrower Unleashes Dogs, Attacks Recovery Team with Iron Rods in Sri Ganganagar

Sri Ganganagar, Rajasthan – A violent attack on a bank's loan recovery team has been reported in Raghunathpura village, under the jurisdiction of Rajiyasar police station. The borrower and his family assaulted bank officials with iron rods, unleashed pet dogs on them, and later set their vehicle on fire.

This shocking incident has raised serious concerns about the safety of bank employees involved in loan recovery operations.

### How the Incident Unfolded

According to ASI Hanuman Meena of Rajiyasar police station, a recovery team from Punjab National Bank's Raghunathpura branch had visited Sunil Kumar, a borrower who had failed to repay his animal loan.

- As soon as the team arrived, Sunil Kumar turned aggressive, verbally abusing the officials.
- Instead of cooperating, he set his pet dogs on the team, forcing them to flee.

- He and his two sons, Kamal and Praveen, then chased the bank officials with iron rods, attacking them and smashing their car windows.
- Fearing for their lives, the bank officials abandoned their vehicle and escaped.
- Taking advantage of their absence, the accused set fire to the vehicle, completely destroying it.

### Police Action & Arrests

Following the shocking attack on the recovery team, PNB branch manager Pramod Kumar immediately filed a police complaint against Sunil Kumar and his two sons, Kamal and Praveen. The complaint detailed assault, criminal intimidation, the use of pet dogs as weapons, and arson. After the FIR was registered, the accused continued their aggressive behavior and even set fire to another vehicle near the police station.

In response, the Rajiyasar police acted swiftly, surrounding the village and arresting all three accused. The police have charged them under multiple sections of the Indian Penal Code (IPC), including those related to physical assault, destruction of property, and endangering lives. The investigation is ongoing, and authorities are collecting further evidence to ensure strict legal action against those responsible for this violent attack.

### Safety Concerns for Bank Employees in Loan Recovery

The Sri Ganganagar incident has once again raised serious concerns about the safety of bank employees, especially those involved in loan recovery operations. Recovery teams often face hostility, verbal abuse, and even physical violence from defaulters, putting their lives at risk. Many times, recovery officials visit borrowers alone, without security or police assistance, making them vulnerable to such attacks.

The rise in such cases has led to growing demands from banking unions and employees for better protection measures. Some of the major concerns include the lack of clear security protocols, inadequate training for handling high-risk recoveries, and the absence of legal safeguards to protect bankers from aggressive borrowers. If this trend continues, it may discourage employees from taking up recovery roles, further complicating the banking sector's loan management and recovery efforts.

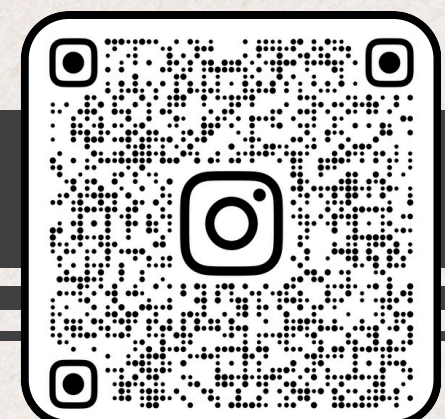
### What Can Bank Employees Learn from This Incident?

The violent attack in Sri Ganganagar serves as a major wake-up call for bank employees handling loan recoveries. It is essential for recovery teams to assess the risk levels of borrowers before visiting their homes. If the borrower has a history of aggression or non-cooperation, bank officials should seek local police support before attempting an in-person recovery visit.

Additionally, banks must implement strict security measures, including GPS tracking of recovery agents, emergency contact protocols, and providing training on handling confrontational situations. Employees should also be encouraged to document any threats or signs of hostility from defaulters and report them immediately to senior management or law enforcement.



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The banking sector, as well as the RBI, must take this issue seriously and establish clear guidelines to ensure the safety of all bank employees engaged in field operations.

### **Loan Defaulter Threatens Bank Staff in Varanasi, Case Registered**

A shocking incident of threats and hostage-like situation unfolded at the Bank of India branch in Badi Bazar, Varanasi, when a loan defaulter forcibly entered the bank and misbehaved with employees after being reminded to pay his overdue installment. The accused, Shiv Pratap Singh Chandel, has been booked at Chetganj police station following the complaint by branch manager Jitendra Kumar Dubey.

The situation escalated when bank staff called Chandel to remind him of his pending loan payment. Instead of cooperating, he threatened to kill the employees over the phone. Matters took a more serious turn on February 15, when, during an ongoing audit at night, he forcefully entered the branch, tampered with important bank documents, and tried to hold the staff hostage. His aggression included issuing death threats, misbehaving with female staff, and creating panic inside the branch.

Following the formal complaint by the branch manager, police have registered a case against Shiv Pratap Singh Chandel under relevant sections of the law. The Chetganj police station in-charge has confirmed that an investigation is underway, and strict legal action will be taken based on the findings. This incident highlights the growing risks faced by bank employees, particularly those involved in loan recovery and financial accountability.

Banking employees continue to face increasing hostility from loan defaulters, raising concerns about their safety at the workplace. Unions and employee groups have long demanded stronger security measures, stricter enforcement of legal

protections, and immediate action against such offenders. This case is yet another reminder that banks and law enforcement must work together to ensure the safety of employees handling sensitive financial matters.

### **Union Bank Manager Stabbed in Nawada Over Aadhaar Service Dispute**



A shocking incident of attempted murder has emerged from Nawada, where Union Bank branch manager Abhay Kumar was brutally attacked inside his office. The accused, Gautam Kumar, who ran a private Aadhaar Seva Kendra, stabbed the manager multiple times after an argument escalated.



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The attack took place at Union Bank's Bundelkhand branch, where no police or security personnel were present at the time. According to reports, Gautam Kumar entered the manager's cabin, threw chilli powder in his eyes, and then stabbed him multiple times on the head and other parts of the body. The severely injured Abhay Kumar was immediately rushed to a local hospital and later referred for advanced treatment.

#### **What Led to the Attack?**

The accused, Gautam Kumar, used to organize Aadhaar enrollment camps in association with Union Bank. However, the branch manager found out that he was charging customers illegal fees for Aadhaar card services and engaged in other extortion-related activities. Upon discovering these fraudulent practices, manager Abhay Kumar removed Gautam from the bank's work.

Angered by this action, Gautam stormed into the branch, attacked the manager with chilli powder, and stabbed him with a knife.

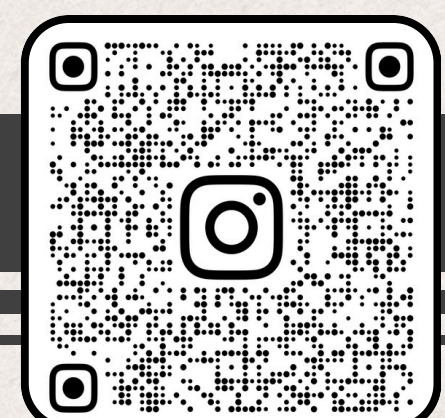
#### **Police Action & Investigation**

Following the attack, bank employees and customers overpowered Gautam Kumar and immediately alerted the police. Officers, including DSP Hulas Kumar and Bundelkhand police station in-charge Avinash Kumar, arrived at the scene to investigate the matter.

According to SDPO Hulas Kumar, Gautam Kumar admitted to attacking the manager out of revenge for being removed from Aadhaar services. He has been taken into police custody, and legal proceedings are underway.

#### **Safety Concerns for Bank Employees**

This brutal incident highlights the increasing risks faced by bank managers and employees, especially those dealing with fraud prevention, loan recovery, and financial regulations.





The lack of security inside the branch allowed the attacker to enter freely and carry out a life-threatening assault. Unions and employee associations have long demanded:

- Mandatory security personnel inside bank branches.
- Panic buttons or emergency response systems for bank managers.
- Strict legal action against those threatening or attacking bank officials.

This incident serves as a wake-up call for banking institutions and law enforcement to ensure the safety of employees who work on the frontlines to prevent fraud and financial crimes.

### What Can Bank Employees Learn from This Incident?

- Always report threats or aggressive behavior to higher authorities.
- Branches dealing with fraud-related cases must ensure proper security measures.
- Banks should have a dedicated response team for incidents involving physical threats.
- Legal protection for bankers handling fraud prevention must be strengthened.

The attack on Abhay Kumar is not just an isolated incident but a reflection of the growing hostility towards bank employees. It's time for banks to prioritize employee safety and take proactive measures to prevent such life-threatening situations.

### How Bankers Can Take Precautions Against Threats & Violence

#### Inside the Bank:

- Ensure security personnel are present at all times. Branches must have trained guards to prevent unauthorized entry and physical altercations.

- Install emergency alert systems. Panic buttons should be available at counters, manager cabins, and teller stations to call for help in dangerous situations.
- Restrict access to sensitive areas. Customers or third parties should not have unrestricted access to bank cabins or document storage areas.
- CCTV cameras should be fully functional. Regular monitoring of entry points, cash counters, and manager cabins can deter violent acts.

#### During Loan Recovery & Field Visits:

- Assess the borrower's background before visiting. If the borrower has previously shown aggression, request police presence or conduct discussions inside the bank instead of their home.
- Never visit alone. Always go in teams to ensure safety and have at least one person recording the interaction if required.
- Keep a record of all conversations. Maintain written proof or recorded calls for every recovery-related communication to avoid false allegations.
- Use legal channels for tough recoveries. If the borrower has a history of aggression, prioritize sending a legal notice or filing a case instead of direct confrontation.

#### Handling Workplace Harassment or Threats:

- Report incidents immediately to senior management. Any instance of verbal abuse, intimidation, or physical harm must be documented and escalated.
- Engage banking unions if necessary. Unions can provide legal and administrative support to employees facing threats or workplace harassment.
- File a police complaint in serious cases. If the situation escalates beyond workplace policies, legal action must be taken.

#### If a customer or defaulter becomes aggressive inside the branch:

- Stay calm but alert. Avoid arguments, do not provoke further aggression.

- Signal security personnel or use the panic button. Alerting authorities immediately can prevent escalation.
- Ensure CCTV is recording the incident. If needed, use your phone to document threats or violence as evidence.
- Call law enforcement if physical violence occurs. Police intervention is necessary if the individual becomes dangerous.

#### If attacked during a field visit (loan recovery, investigation):

- Retreat immediately if the situation turns hostile. Your safety is the priority. Do not engage in verbal or physical fights.
- Call for backup or police help. Do not stay in an unsafe environment.
- Record or note down details of the attack. This will be important for legal action later.
- Report the incident to your bank management. Ensure a case is filed against the attacker.

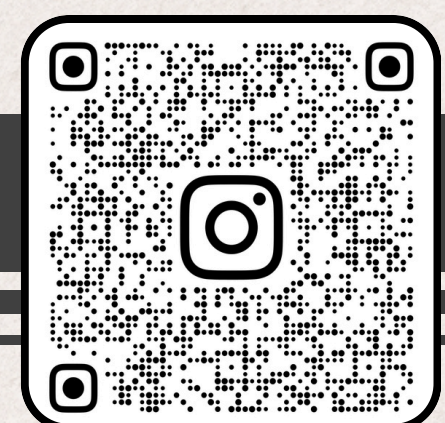
#### Why Bankers Need Stronger Protection

Banking employees are now facing increasing hostility, especially in loan recovery, fraud detection, and financial accountability roles. The lack of police presence in bank branches, poor security in rural and semi-urban areas, and rising aggression from borrowers and fraudsters have made the job extremely dangerous.

Bank unions and banking associations must push for:

- Mandatory security in every branch
- Clear legal protection for employees handling sensitive tasks
- Strict punishment for those attacking or threatening bank staff

If no action is taken now, such incidents will continue to endanger bankers' lives and affect financial operations across the country.





# REDEFINING WORK-LIFE



## MEET YOUR EDITOR

Yogesh Kumar started his career in banking in 2016, having cleared the IBPS Clerk exam. After several years in the industry, he witnessed the hidden struggles of bankers, including intense work pressure, accountability issues, and career stagnation.

This inspired him to explore digital opportunities beyond traditional banking, leading to his transition into social media content creation, digital marketing, and AI innovations.

With expertise in SEO, social media growth, and AI-driven content, he founded Bankpediaa, a platform dedicated to empowering bankers with industry insights, career growth strategies, and second income opportunities. Bankpediaa has since grown into a thriving digital community, offering:

**Bankpediaa Website** – A knowledge hub covering banking news, career tips, second income ideas, and real banking stories.

**Bankpediaa Elite Group** – An exclusive membership for bankers to network, access premium content, and learn financial strategies.

**One-to-One Sessions** – Personalized coaching for bankers looking to build a second income, grow an organic brand, or transition into digital careers.

**Upcoming Projects:**

- Book on Dark & Unethical Practices in Banks – Exposing hidden realities of banking, how policies impact employees, and how to navigate workplace challenges.
- Guides & Courses – Helping bankers leverage social media, AI tools, and digital marketing to build their brand and earn online.

