

The background of the page is a soft, light green color with a subtle pattern of small white dots, resembling a bokeh effect or a starry sky. Overlaid on this are several clusters of green, leafy plants, possibly bamboo or similar foliage, which are slightly out of focus, creating a sense of depth and a natural, fresh atmosphere.

OFFICERS' CAUSE

FEBRUARY - 2026



OFFICERS' CAUSE

HERALDING A NEW ERA OF LEADERSHIP

We are pleased to announce the election of Comrade Shubhajyoti Chattopadhyay as President of the All India State Bank Officers' Federation (AISBOF). This development heralds a new dawn in the dedicated journey of our Federation. He assumes the office from Comrade Arun Kumar Bisoyi on account of his superannuation from the active services of the Bank, whose towering contribution and resolute stewardship shall forever remain a source of continued inspiration for AISBOF.



principled, incisive and widely respected leader. His exemplary transition within SBI Officers' Association, Bengal Circle from Unit Secretary to General Secretary, has been a manifest of his organizational acumen, member connects and his selfless services to the officers' fraternity.

His contribution transcends Circle boundaries. As Secretary, AIBOC (West Bengal State Unit) and Senior Vice President, Central Committee,

AIBOC, he has played a decisive role in solidifying unity, fraternity, solidarity and collective resolve across the broader Banking trade union spectrum.

Born on 22 June 1969 at Krishnanagar, Nadia District of the state of West Bengal, Comrade Chattopadhyay's life and work reflect the core ideals of the Trade Union movement. His formative years at Chakdah College, Nadia, nurtured a deep commitment to social justice, collective responsibility and democratic values, the principles that continue to define his resolve for the rights and dignity of the working class.

Joining the State Bank of India in the year 1996, Comrade Chattopadhyay rapidly emerged as a

Comrade Chattopadhyay's leadership is distinguished by an uncompromising commitment to protecting service conditions, dignity at the workplace, and officer welfare where his simplicity has all along been at the fulcrum. His sustained emphasis on cadre development and systematic grooming of young officers has ensured organizational continuity, resilience and vibrancy that personifies his dedication and commitment towards the crusade he has dedicated himself to.

We are confident, rather sanguine that under the principled and inclusive leadership of Comrade Shubhajyoti Chattopadhyay, the Federation shall further consolidate its position as a formidable force for social justice, equity and progressive transformation in the Banking industry.

We extend our heartiest congratulations to Comrade Shubhajyoti Chattopadhyay and wish him every success while discharging this onerous

responsibility which shall script a new chapter in our collective endeavours.

Let us march ahead, united in purpose and firm in conviction to build an ever stronger, more just, and prosperous future for all the Bank officers. ■

#OurUnityLongLive

AISBOF Zindabad.

STREAMLINING REQUISITION, APPROVAL AND COMPENSATION FOR OFFICERS WORKING ON SUNDAYS/HOLIDAYS

Text of AISBOF Letter addressed to the Deputy Managing Director (HR) & Corporate Development Officer, State Bank of India, Corporate Centre, Mumbai.

We have the reference to the extant instructions on work-life balance and reimbursement/compensatory off for officers required to work on Sundays/holidays on extreme emergencies, as conveyed vide e-Circular No. CDO/P&HRD-IR/54/2017-18 dated 30.10.2017, CDO/P&HRD-PM/96/2020-21 dated 26.03.2021 and the related guidelines on compensatory off/leave credit in terms of Circular No. CDO/PM/06/CIR/29 dated 11.09.2000, besides subsequent communications on minimal calling of officers on Sundays/holidays.

We also refer to Letter No. HR/CDS/2021-22/KBP/288 dated 05.02.2022 and the discussions held in various forums wherein the need to ensure prior planning, justified deployment and timely settlement of eligible compensation/leave has been reiterated.

It is observed that despite the above directives being in place, several operational gaps continue to persist across Circles/Controllers, resulting in unnecessary disruption of officers' legitimate personal commitments and inconsistent adherence to the policy framework. These issues have now assumed urgency on account of repeated representations from our constituents, and the

continuing instances of officers being called on holidays/Sundays at short notice, without proper documentation and without timely settlement of admissible benefits.

We submit that the existing instructions clearly stipulate that approvals for working on Sundays/holidays are to be obtained from the controlling authority not below the rank of DGM, with a cap on the maximum number of days, and with the requirement of providing compensatory off/leave credit and/or out-of-pocket expenses, as applicable. However, in practice, Controllers often issue sweeping office orders at the close of business on the preceding working day, and in several cases, officers are called upon without prior notice, sometimes even without formal office orders.

Such ad-hoc requisitioning not only disrupts family/social commitments and planned leave, but also indicates sub-optimal planning and utilisation of resources during regular working days, thereby transferring routine workload to holidays/Sundays. We also observe instances of excessive calling of officers without a need-based justification, absence of productivity assessment for the holiday work performed, and repeated calling of certain "key/preferred" officers and joint custodians, leading to burnout, frustration and uncalled-for attrition risks. Further, the monetary compensation and/or compensatory off is either denied or unduly delayed. Joint custodians, particularly those associated with

currency chest/ATM cash replenishment and cash provisioning to CRAs, are frequently called beyond the stipulated ceiling, and thereafter approvals/claims are kept pending due to reluctance at the controlling level to process the requisite sanction, resulting in prolonged uncertainty and financial inconvenience to the officers concerned.

Meanwhile, we place on record our strong discontent over the withdrawal of both compensatory off and monetary compensation that were earlier extended for working on Sundays and holidays, as communicated vide Letter No. CD&S/2022-23/MR/59 dated 19.08.2022, addressed to all Chief General Managers of the Circles. Subsequently, the said letter was withdrawn on 23.08.2022 vide Letter No. HR/CD&S/2022-23/MR/61, whereby the benefits were discontinued and only one of the two benefits was allowed to officers working on Sundays/holidays, with an assurance that a comprehensive review of the policy on compensation for such work would be undertaken.

This abrupt withdrawal of benefits led to widespread dissatisfaction among officers. During discussions held across various forums, it was assured that the earlier benefits, both monetary compensation and compensatory off, would be restored. However, a considerable period has since elapsed, and the promised restoration is yet to materialize. This prolonged delay reflects insensitivity and has resulted in a trust deficit, which runs contrary to the spirit of the commitment made for a comprehensive policy review, as conveyed vide Letter No. HR/CD&S/2022-23/MR/61 dated 23.08.2022.

We submit that employee well-being and motivation are directly linked to productivity and service quality, and when these are compromised, it becomes challenging to achieve corporate objectives on a sustainable basis. Moreover, inconsistent practices in holiday working and compensation expose the Bank to reputational risk, including adverse social media narratives, which is best avoided through a transparent, standardised and technology-enabled process.

In this context, we place below a set of constructive measures for your kind consideration, aimed at streamlining requisition, approval, compensatory leave management and reimbursement, while ensuring accountability and transparency:

(i) Improved Requisition and Approval Process in HRMS:

A dedicated HRMS module may be introduced wherein Controllers can raise holiday-work requisitions with valid justification, and officers may also indicate voluntary availability where appropriate. Post completion, the concerned officer should submit a closure/completion report capturing start/end time and work performed. Approvals/rejections must be time-bound, with mandatory remarks in case of rejection; in the absence of action within the prescribed time, the requisition may auto-progress as per the defined workflow to prevent arbitrary denial/delay. A verification mechanism may also be built in to flag false claims, if any, for appropriate review as per the disciplinary framework.

(ii) Compensatory Leave Management:

On approval of holiday work, compensatory leave should be auto-credited in HRMS, to be availed within the next month in line with the policy intent. Where compensatory leave cannot be availed due to exigencies, it should convert into credit to privilege leave (within permissible limits), with a clear cut-off so that such credit is not carried forward indefinitely beyond the next month.

(iii) Streamlining Monetary Compensation:

Once holiday work is approved through the system, the admissible out-of-pocket allowance (presently Rs. 2,000/- per day) may be credited automatically, eliminating manual delays. Further, where an officer is required to work as custodian of a vault/locker on a holiday, the admissible halting allowance provisions may be operationalised through the same workflow to ensure uniform compliance and timely payment.

(iv) Priority for Personal Commitments

and Health Needs: Prior to requisitioning officers on holidays/Sundays, Controllers should mandatorily consider genuine pre-declared personal commitments, medical requirements and family responsibilities, and wherever such exigencies exist, alternative deployment/rotation should be ensured. A prioritised compensatory off option may also be provided for officers with pre-approved health/family needs.

(v) Rationalising Resource Allocation and Delegation:

Controllers should prepare a strictly need-based list of officers for holiday deployment, avoiding unnecessary summoning and ensuring optimal utilisation of resources during working days. Productivity metrics/closure assessment for holiday work may be introduced to discourage unwarranted requisitioning. Further, branch/office heads should be entrusted with reasonable discretion to manage local requirements, reducing micromanagement and avoiding undue pressure on officers who are otherwise exempted by their branches/offices.

(vi) Addressing Burnout and Overburdening of Key Officers:

A rotation policy for critical roles, including joint custodians, should be institutionalised so that the same set of officers are not repeatedly compelled to work every holiday/Sunday, thereby protecting work-life balance and preventing burnout.

(vii) Regular Review and Monitoring:

Periodic

review at LHO and Corporate Centre level may be initiated to monitor adherence to the policy on holiday working, ensure optimal utilisation of resources and address deviations promptly.

In view of the foregoing, we request your good office to kindly consider issuing necessary directions and instituting a standardised process with immediate effect, as under:

1. To introduce and operationalise a dedicated HRMS workflow for holiday/Sunday work requisition, time-bound approval, closure reporting and automated crediting of compensatory leave and admissible allowances.
2. To reiterate and strictly enforce the approval hierarchy and the stipulated caps on holiday/Sunday working, ensuring that no officer is called without formal, prior authorisation and documented justification.
3. To implement a rotation and accountability framework for critical roles (including joint custodians/currency chest related duties), along with periodic monitoring at Circle/LHO/Corporate Centre level to prevent repeated overburdening and to ensure timely settlement of all eligible benefits.

We are confident that your good office will appreciate the necessity of a transparent, technology-enabled and policy-consistent mechanism, which will not only safeguard officers' legitimate entitlements and well-being but also enhance efficiency, accountability and the Bank's overall organisational image. ■

ENGAGEMENT OF SBI OFFICERS FOR ELECTION-RELATED NON-BANKING DUTIES (ERMO/SIR, WEST BENGAL) – REQUEST FOR IMMEDIATE INTERVENTION AND INSTITUTIONAL SAFEGUARDS TO PREVENT RECURRENCE

Text of AISBOF letter addressed to the Deputy Managing Director (HR) & Corporate Development Officer, State Bank of India, Corporate Centre, Mumbai.

I hope this communication finds you well. I write in my capacity as General Secretary of the All India State Bank Officers' Federation (AISBOF) to bring

to your kind attention a matter of serious and immediate concern.

AISBOF is constrained to place on record its strong apprehension regarding the increasing tendency to requisition officers of our Bank for election-related duties for extended periods, and particularly at highly sensitive operational phases of the financial year.

ARISE, AWAKE, STOP NOT TILL THE GOAL IS REACHED

While SBI officers have consistently cooperated with lawful public duties in the larger national interest, the scale, timing, and prolonged nature of such deployments are now materially impairing essential banking functions and exposing the Bank to avoidable operational, compliance, and service risks. These deployments also cause significant personal disruption to officers, impacting performance continuity, training obligations, and legitimate career progression.

Given the gravity of the issue, we seek urgent intervention at the level of top management, both to address the present instance and to establish institutional safeguards to prevent such deployments from becoming routine.

1. As we understand, SBI is not merely a commercial institution; it is a critical public utility entrusted with safeguarding public deposits, ensuring uninterrupted customer service, delivering credit, especially to priority sectors and implementing Government programmes that directly affect citizens. Simultaneously, the Bank operates under stringent regulatory oversight and intensive performance expectations, with officers accountable for compliance, audit readiness, risk control, and business delivery, often amidst acute manpower constraints.

In this context, prolonged diversion of officers from branches and controlling offices has a direct and immediate impact on customer service, compliance preparedness, quality of service delivery, and business continuity.

2. AISBOF is particularly constrained to highlight the current instance in West Bengal, where officers have reportedly been deployed as Electoral Roll Micro Observers (ERMO) for the Special Intensive Revision (SIR) process for an extended period from 26 December 2025 to 14 February 2026, nearly one and a half months.

This period coincides with the terminal phase of Q3 and the opening, crucial phase of Q4, which is among the most sensitive windows of the financial year for closures, regulatory reporting, audit-linked activity,

compliance deliverables, and business target performance. Prolonged diversion of officers during this period will inevitably disrupt core operations and dilute service standards across branches and offices, with cascading effects on customer service and business achievement.

3. Reports indicate that significant numbers of officers, 25 to 35 officers in some regions, have been requisitioned at a time when many branches are already choking out of acute staff shortages and functioning below sanctioned strength, with some reportedly operating with a single officer. Such withdrawal will severely affect routine branch functioning, processing and disbursement of credit, implementation of Government-sponsored schemes, and day-to-day service to depositors, pensioners, and small borrowers, while sharply increasing operational and compliance risks.

4. It is also reported that Probationary/Trainee Officers have been included in the deployment, disrupting training schedules and assessment requirements. Officers scheduled to appear for promotional examinations and mandatory learning requirements during the same period are distressed that they may lose legitimate career opportunities or face adverse performance consequences due to forced diversion.

5. Deployment instructions reportedly do not uniformly clarify insurance/accident coverage for the period of assignment. Further, there appears to be no clear and uniform protocol for release in cases of medical emergencies (self/family) or other genuine exigencies, resulting in avoidable hardship and anxiety for officers and their families.

6. AISBOF is deeply concerned by reports that officers have been compelled to travel long distances, often 750–800 km, for training at Kolkata and thereafter to their engagement locations, reportedly making their own arrangements and incurring costs upfront, with insufficient clarity on reimbursement. Short notice and seasonal fare escalation have aggravated the

financial burden. As we believe, public duty cannot be executed by transferring avoidable costs and administrative uncertainty onto individual officers.

7. Election-related requisitioning guidelines generally emphasise roster-based selection, exemptions for essential categories, and requisitioning only to the minimum extent necessary so that critical public services are not adversely affected. Banking operations, particularly during quarter-end and year-end cycles, are specialised, time-bound, and compliance-critical. They cannot be interrupted casually without systemic consequences.

8. AISBOF is further constrained to raise a serious concern arising from field feedback: West Bengal appears to be the only State where PSB officers have been engaged for this SIR process. If officers of PSBs alone are disproportionately requisitioned while other segments are spared, it places SBI/PSBs at a structural disadvantage and creates an uneven playing field, enabling private-sector competitors to expand business while SBI continues to be assessed on identical performance and profitability parameters. Such an approach is inequitable and contrary to the principles of fair competition.

AISBOF's request for immediate top-management intervention

In view of the above, we request your urgent intervention and appropriate escalation so that:

- a) Routine and prolonged deployment of SBI officers for election-related duties is discouraged and strictly restricted, with the principle of "last resort" adhered to in letter and spirit.
- b) Deployment practices remain non-discriminatory, ensuring SBI/PSBs are not singled out and a level playing field is maintained.
- c) Where unavoidable, deployment is restricted to the shortest possible duration, with minimal disruption, and specifically avoiding quarter-end/year-end cycles.

- d) Clear, written, uniform instructions are issued on:
 - Travel/boarding/lodging/Halting arrangements and reimbursement timelines,
 - Logistical and security support,
 - Insurance/accident coverage during engagement,
 - Release for genuine exigencies, and
 - Protection of training schedules, examinations, and promotional interests.
- e) Internal safeguards are issued to ensure affected officers are not penalised, including rationalisation of targets and explicit non-penalisation in performance assessment where officers are forcibly diverted.
- f) A suitable relaxation in CDS score and mandatory learning during the period of engagement to be ensured in order to facilitate a level playing field for those who are sent on long deputation.
- g) A standing institutional framework is evolved, identifying critical banking functions and sensitive operational windows, and communicated appropriately so that ad hoc requisitioning does not recur.

Officers of SBI have always contributed wholeheartedly during national priorities, be it working as financial soldiers during the time of COVID, be it crisis management during the critical phase of demonetisation, be it scaling unprecedented numbers in terms of Jan Dhan account opening and will continue to discharge lawful public responsibilities. However, prolonged and disproportionate diversion from essential banking duties cannot be normalised at the cost of citizens' banking services and the Bank's operational stability. ■

FORWARDING OF UFBU LETTER NO. UFBU/2026/LTR-1 DATED 16.01.2026 – COMPLAINT ON ANTICIPATED UNFAIR LABOUR PRACTICE

Text of AIBOC Circular No. 2026/05, dated 16.01.2026,

We are forwarding herewith UFBU Letter No. UFBU/2026/LTR-1 dated 16.01.2026, along with enclosures, addressed to the Chief Labour Commissioner (Central), Ministry of Labour, with copies marked to IBA and DFS, for your information and necessary action.

The letter has been issued in the backdrop of the Strike Notice (Form-L) dated 08.01.2026 for the proposed strike action on 27.01.2026, and the strong apprehension that certain banks may resort to unfair labour practices by issuing intimidating communications, particularly to officers in SMGS IV and SMGS-V, to deter them from participating in lawful trade union activities.

It may be recalled that, during the conciliation meeting held on 21.03.2025 before the Chief

Labour Commissioner (Central) at Delhi, this issue was specifically raised, and it was advised (as minuted) that a formal complaint be lodged under Section 25(T) of the Industrial Disputes Act, 1947 for appropriate examination and action.

In line with the said advice, UFBU has now taken a firm and proactive stand by submitting the present complaint, seeking immediate directions to IBA/banks to desist from such unlawful acts, withdraw any such letters already issued, and ensuring that no officer-member is discriminated against in collective organisational programmes.

All affiliates and state units are requested to take note of the above and remain vigilant. Wherever any such restrictive/threatening communication is issued by bank management, the same may be promptly reported through appropriate channels so that necessary organisational and legal action can be initiated in coordination with UFBU. ■

Unified Voice of Bank Employees: Historic Digital Mobilisation: UFBU's X (Twitter) Campaign a Grand Success Gear Up for All India Bank Strike on 27th January, 2026

Text of AIBOC Circular No. 2026/06, dated 18.01.2026

We congratulate all our constituent unions, units, and members across the country for their spirited and overwhelming response to today's nationwide X/Twitter campaign demanding implementation of 5-Day week in Banking Industry and declaration of the remaining Saturdays as holidays, as already agreed between IBA and UFBU and committed in the Wage Revision Settlement of March 2024.

The digital campaign under the hashtag **#Implement5DayBanking** has emerged as a remarkable success, clearly reflecting the collective resolve and unity of the banking fraternity.

As per the consolidated social media analytics of today's campaign:

- **Total Posts / Results: over 4.11 lakh**
- **Total Engagements: nearly 5.16 lakh**
- **Sentiment: overwhelmingly positive**
- **Potential Reach: an impressive 2.09 crore (20.9 million) users**

These figures powerfully demonstrate that the demand for 5-Day Week in Banking Industry is not only legitimate but also enjoys wide support among bank employees and the public at large. The coordinated participation, massive reposting, and sustained momentum throughout the day underline our collective determination to secure what has already been rightfully agreed.

UFBU once again places on record its deep appreciation for all members who actively contributed by posting, reposting, and amplifying the campaign, thereby strengthening our agitational programme and sending a clear message to the authorities concerned.

The struggle now enters a decisive phase.

March on to Strike on 27th January:

UFBU calls upon all bank employees and officers to gear up for the All India Bank Strike on 27th January, 2026. Let us convert this digital momentum into collective industrial action and ensure total participation to compel implementation of the agreed 5-Day Banking. ■

Threats/Intimidation to SMGS-IV/V on UFBU Strike Participation- UFBU Complaint to CLC Advisory from the office of the Chief Labour Commissioner (Central)

We write this letter in the context of UFBU's duly notified organisational programme/strike on 27th January, 2026 demanding implementation of 5 Day Work Week for our members in the Banking Industry and the disturbing pattern of coercive communications being issued to officers in SMGS-IV & SMGS-V to deter participation.

UFBU has already taken up this issue with the Chief Labour Commissioner (Central) vide its letter no UFBU/2026/LTR-1 dated 16.01.2026, and the conciliation proceedings held on 22.01.2026 have recorded a clear position against such intimidation-based directives.

Our Confederation has been informed that the Bank Managements have circulated a communication addressed to SMGS-IV/V officers containing clauses that:

- (i) seek to treat participation/absence as misconduct/dereliction/break in service, and
- (ii) threaten statutory/disciplinary consequences, including by invoking Section 36AD of the Banking Regulation Act, 1949.

UFBU, in its complaint dated 16.01.2026, recorded that certain banks were preparing "threatening letters/communications" to Scale IV and above officers, branding them as "Senior Management Cadre" and invoking Section 36 AD with a mala fide intent to intimidate them from participating in lawful strike action. UFBU further asserted that attempts to intimidate SMGS-IV/V officers from legitimate trade union activity strike at the constitutional guarantee of the right to form associations/unions, and that such acts amount to unfair labour practice under the Industrial Disputes Act.

The minutes of the conciliation meeting dated 22.01.2026 record that UFBU pointed out banks issuing/proposing intimidation letters to SMGS-IV/V to dissuade participation in lawful organisational programmes and the notified strike action. We are happy to share that the Conciliation Officer from the office of the Chief Labour Commissioner (Central) has taken a serious view of such threats/intimidations/coercions and therefore made the following remarks:

"At this stage, the bank managements are advised by the conciliation officer that every employee/officer has the lawful right to form associations and participate in legitimate trade union activities as enshrined in the Constitution of India, including duly notified organisational action. Any intimidatory or coercive communication, particularly those selectively addressed to SMGSIV/SMGS-V or issued as blanket deterrents and may amount to impermissible interference with trade union rights and may attract action u/s 25(U) of the ID Act, 1947. Accordingly, all such letters/instructions already issued must be kept in abeyance and withdrawn/rescinded forthwith in order to avoid any legal complications." (CLC Minutes dated 22.01.2026, attached)

Key takeaways from CLC Minutes

- The minutes record that every employee/officer has a lawful right to form associations and participate in legitimate trade union activity, "as enshrined in the Constitution of India."

☞ The minutes also record that “intimidatory or coercive communication”, especially those selectively addressed to SMGS-IV/SMGS-V, may amount to impermissible interference with trade union rights and “may attract action u/s 25(U) of the ID Act, 1947.”

☞ Further, the minutes record the direction/ advice that such letters/instructions already issued “must be kept in abeyance and withdrawn/ rescinded forthwith.”

☞ UFBU’s complaint and submissions highlight the misuse of Section 36AD as a threat tool against lawful organisational action, and the need for banks to desist from such communications.

When a notice to senior management officers is drafted in a manner that equates participation/ absence with misconduct, threatens criminal/ statutory consequences, and issues “attendance-responsibility” directives, the real-world effect is chilling. AIBOC reiterates that we are firm on principle and careful on facts, and our position is grounded in the UFBU complaint and what is recorded in the conciliation minutes.

The Confederation has consistently advocated for senior scales. In the last wage negotiation, apart from the additional CAIB increment, we negotiated three additional stagnation increments from Scale IV up to Scale VII, directly in your favour.

What’s at stake now?

1) PLI: Non-performer” scrutiny and denial of incentives: AIBOC has objected to the practice of branding officers as non-performers and denying incentives to 20% of officers, a cut that may exceed 20% depending on the Bank’s performance. This approach is unfair, demoralising, and opens the door to arbitrary exclusions.

2) DFS letter (26 Sep 2024): a second track to prematurely retire officers:

The DFS, vide letter no. eF. No. 4/1/22/2015-IR dated 26 Sep 2024 to heads of PSBs, directs periodic performance-based reviews and, where warranted, premature retirement “in public interest” under existing OSR/Service Rules.

For nationalised banks’ officers, the cited trigger is 55 years of age and/or 30 years of service (as per the Regulation 19 framework quoted). Operationally, this is being pushed into a routine pipeline via a DoPT quarterly review cycle and a mandatory monthly report (by the 8th) capturing how many were due, reviewed, recommended, and actually retired prematurely.

Now the core question is this: if bona fide business decisions already expose officers to departmental proceedings, how is it “public interest” to activate an additional mechanism that can end careers merely on crossing an age/service threshold, without a fair, objective separation between mala fide misconduct and bona fide professional judgment?

A question should have been raised: why we were offered such huge incentives when we have to fight for single penny every other day?

We see this as a pathway to block careers and institutionalise lateral hiring through such incentives. We see this trajectory as an easy route to deny extensions and progression, especially for those kept outside the incentive bracket and, over a period of time, exclude all. Coupled with the proposals of lateral induction of one MD in SBI from the private sector who may be the future Chairman and MD, and EDs from the private sector for all other PSBs, this is closing the ladder for our own officers and banks being run through lateral hiring rather than internal merit-based advancement, thereby privatising the top including the Boards of the Banks.

We are opposed to such moves where the career of our Senior Management officials are at stake and also for all for the future generation. We want our Banks to be led by insiders.

AIBOC is fighting these issues under the umbrella of UFBU.

We therefore urge every SMGS-IV and SMGS-V colleague to recognise the grave and imminent threat facing our cadre, stand firmly

with the Association and the Union, and participate in the All India Bank Strike on 27 January 2026, with courage and conviction, to uphold fairness, due process, and the dignity and career protection of our fellow colleagues.

We reaffirm that the Federation and Confederation stands with every SMGS-IV/V member. We will pursue appropriate remedies, through UFBU/AIBOC and other competent forums to protect the rights, dignity and aspirations of each of our members and also in the interest of our institution. ■

27/01/2026- STRIKE A MASSIVE SUCCESS RED SALUTE TO ALL OUR UNIONS AND MEMBERS

Text of AIBOC Circular No. 2026/10, dated 27.01.2026, reproduced the text of UFBU Circular UFBU/2026/08 dated 27.01.2026.

Congratulations to all our unions and members all over the country for the massive success of the strike at the call of UFBU to protest against the undue delay in approving the recommendations of the IBA on introduction of 5 Days Banking per week as agreed in the MOU dated 7-12-2023 and Settlement dated 8-3-2024 and demanding expeditious introduction of 5 days banking.

As per reports reaching us from different parts of the country, the strike was a huge success everywhere in all the Banks. The photos of the demonstrations held at various centres revealed the anger and resentment amongst the bank employees and officers over the Government's undue delay in considering our genuine demand when already IBA has agreed and signed the Settlement on the same. The response was wholesome and their participation was overwhelming.

This is all the more appreciable and commendable in the face of various attempts to intimidate, threaten and coerce a section of the officers with a view to prevent them from participating in the strike. This gave the impression that the entire machinery was more busy in scuttling the strike than to find amicable solution to our justified demand. But our members braved all these attempts and made the strike an unprecedented success.

Because of the strike, normal banking operations were greatly affected and paralysed. Large number of Branches were closed down. But our intention

was not to disrupt the banking services. The objective of the strike call was to draw the attention of the Government to resolve our demand. Even as late as 22nd and 23rd January, 2026, during the conciliation proceedings, we tried our best to find solution to our demand. But the approach of the Government was unhelpful.

When the Government wanted us to defer the strike, we informed the CLC and the Government that UFBU shall wait till the evening of 26th January to respond to any positive move of the Government. But unfortunately, there was no initiative from their side.

Thus the strike was forced on us and we have gone ahead with the strike call.

In many places, particularly in the northern States, the weather was inclement and unfavourable for rallies, etc. In Delhi, there was heavy rain. But all these difficulties did not deter or discourage our members. Our members went whole-hog and made the rallies and demonstrations to big success.

We once again greet, salute and congratulate all our Unions and members for the memorable success of today's strike.

We only hope that the concerned authorities would understand the mood of the bank employees and officers and our justified demand and take measures to resolve the same and introduce 5 days banking at the earliest.

UFBU meeting will be held at the earliest to take stock of the developments and decide our further course of action. ■

**LET US OPPOSE ANTI-WORKER LABOUR CODES
LET US SUPPORT THE STRUGGLE OF THE WORKERS
LET US EXPRESS OUR SOLIDARITY**

Text of AIBOC Circular No. 2026/11, dated 29.01.2026, reproduced the text of the Joint Circular issued by seven unions/associations of the banking industry i.e AIBEA, AIBOC, NCBE, AIBOA, BEFI, INBEF, INBOC, dated 29.01.2026 for your information and perusal.

Our Units and members are aware that the Government has been pursuing various measures that are detrimental to the interests of the working masses. Even in the banking industry, we have been continuously fighting against their policies like attempts to privatise public sector banks. Recently, the Government has notified the 4 new Labour Codes replacing the existing 29 labour legislations.

It is obvious that under the new labour codes and labour policy, various hard-won labour rights are sought to be taken away. Starting a union, running a union, providing stable leadership to the union, organizing strikes, etc. would be rendered difficult.

When we are facing with huge unemployment, instead of generating more jobs for the youth, Fixed Term Employment scheme is proposed, jeopardizing the future of the youth.

When we are fighting for work-life balance and demanding 5 days banking, they are proposing to

empower employers to increase working hours.

When strikes by the Unions would become difficult, the employer is given freedom to lock- out and retrench without the permission of the labour authorities.

Bulk of the workers would be taken out from the purview of any labour laws thus facilitating further exploitation of the workers.

The future of the youth, who are the future of our country, will be put as a question mark.

In the banking industry also, we see aggravated attacks like attempts to sell IDBI Bank, selling our private banks to foreign investors, efforts to privatise PSBs, etc. It is obvious that the Government is moving under the pressure of IMF, World Bank, etc. and under the influence of international finance capital.

Hence, in addition to our sectoral struggles in the banking sector, we have to extend our fraternal support to the struggles of the general trade union movement against these retrograde policies.

We request all our units to observe the following solidarity programme:

8-2-2026	Campaign through social media channels
9-2-2026	Badge Wearing
11-2-2026	Demonstrations in all centres

NEVER BEND BEFORE THE INSOLENT MIGHT

DEARNNESS ALLOWANCE – FEBRUARY 2026 TO APRIL-2026

The Index Numbers for the quarter ended upto December 2025 are as under:

DA Payable for the months - Feb 26 to Apr 26

Index for Months:	Index as per 2016 series
Oct 25	147.70
Nov 25	148.20
Dec 25	148.20
Average	148.03
New DA Rate (over 123.03)	25%
DA Rate for Previous Quarter	23.93%
Increase	1.07%

Accordingly, Dearness Allowance is payable to Officers is 25% slabs with effect from 01.02.2026. The rates worked out are as per the industry level scales up to Scale VII including SBI. ■

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