



ALL INDIA STATE BANK OFFICERS' FEDERATION

(Registered under the Trade Unions Act 1926, Registration No: 727/MDS)
Central Office: State Bank Buildings, St. Mark's Road, Bangalore-560 001
Registered Office: 22, Rajaji Salai, Chennai- 600 001

CIRCULAR NO. 45
TO ALL OUR AFFILIATES

DATE: 02.08.2025

**UFBU WRITES TO DFS PROTESTING THE INSTRUCTION FOR OPENING
BRANCHES ON SUNDAY, 3RD AUGUST, 2025**

We reproduce below the text of AIBOC Circular No. 2025/33, dated 02.08.2025 on the captioned subject, the contents of which are self-explanatory.

With Greetings,

Yours Comradely,

(Rupam Roy)
General Secretary

Dear Comrades,

**UFBU WRITES TO DFS PROTESTING THE INSTRUCTION FOR OPENING
BRANCHES ON SUNDAY, 3RD AUGUST, 2025**

We reproduce the text of UFBU letter dated 02.08.2025 addressing to the Secretary, Department of Financial Services, Govt. of India, protesting the instruction of opening Bank branches on the Sunday, 3rd August, 2025.

Date: 2nd August, 2025

URGENT AND IMPORTANT

To
The Secretary
Department of Financial Services (DFS)
Ministry of Finance, Government of India
Jeevan Deep Building, Parliament Street, New Delhi – 110001

Dear Sir,

**Subject: Direction to keep Bank Branches open on Sunday, 3rd August, 2025 –
Grave concern regarding employee welfare and work-life balance**

On behalf of the United Forum of Bank Unions (UFBU), representing the entirety of the workforce, i.e. Managers, officers and employees of the banking sector across the country, we wish to convey and express our deep anguish and concern over the latest directive issued by the Department of Financial Services to keep bank branches open

on Sunday, 3rd August, 2025, specifically for the disbursement under the PM-KISAN scheme.

We also refer to the communication from the Ministry of Agriculture, Department of Agriculture & Farmers Welfare letter No. 0.O. No. 9-3/2025-FWS-Part (4) dated 29th July, 2025 in this regard.

Based on these instructions and directive, all the Banks are instructing the Branches to be kept open on Sunday, the 3rd August, 2025 to enable payments to be made to the beneficiaries.

While we reaffirm our commitment to nation-building and implementation of Government's welfare schemes through the banking system, an obligation that the public sector banks have always fulfilled with utmost responsibility and integrity, it is imperative to point out the manner and implications of this directive, which sets an extremely unhealthy precedent and disregards the rights and well-being of Bank Managers, officers and employees.

No notification has been issued by the Reserve Bank of India (RBI) declaring 3rd August, 2025 (Sunday) as a working day under the Negotiable Instruments Act. There has also been no Gazette notification to the effect that 3rd August, 2025 Sunday will be a working day for the Banks.

In the absence of such a notification, banks are not legally authorized to open the CBS system and transact business on this day. This omission implies that the business conducted will not be legally recognized for cheque clearing, interbank transactions, or other legally compliant operations. Yet, banks have been instructed to remain open and function, thereby placing the workforce in a legally ambiguous and administratively unprotected position.

The banking workforce is already operating under immense pressure owing to staff shortages, ever-increasing customer footfall, unreasonable business targets, and responsibilities of implementing multiple government schemes. It is a well acknowledged and growing concern that mental health issues, suicides, and stress induced ailments among bank employees are on the rise.

It can be noted that with this instruction to work on 3rd August, 2025, bank staff have to work for 12 consecutive days, i.e. from 28th July, 2025 to 8th August, 2025. This is beyond the purview of any provisions of labour laws that entire staff have to work for such continuous period without any break and one can imagine the fatigue and exhaustion that the staff would be subjected to by the same.

The Government must be aware much in advance that the 20th instalment under the Scheme was due on these dates and could have asked the Banks to work out a method to handle this work through discussion with the Unions so that the process becomes smooth and less-cumbersome.

Despite repeated demands and long-pending negotiations for a 5-day work week, which is a globally acknowledged necessity for physical and mental well-being, the Government has shown no urgency in resolving the matter. Instead, directing banks to work on Sundays, without legal validation, compensatory safeguards or systemic support, is not only a contradiction of public commitments but also a blatant disregard of employee welfare.

It must be noted with due emphasis that Public Sector Banks (PSBs) are the backbone of the Government's financial inclusion and Direct Benefit Transfer infrastructure. Almost 100% of schemes like PM-KISAN are implemented through PSBs. The customer-to employee ratio in public sector banks stands at an alarming 1 : 2100, compared to around 1 : 400 in private sector banks, highlighting the sheer magnitude of workload shouldered by a dwindling staff force in the PSBs.

The Government's lopsided approach to enhancing operational efficiency particularly through the implementation of its schemes via public sector banks even keeping branches open on holidays, which shoulder nearly 100% of the responsibility is deeply concerning. While leveraging these institutions to drive national initiatives, it continues to ignore the plight of the very employees who make this machinery work.

In such a context, directing bank branches to remain open on a Sunday that too without prior planning, legal sanctity, or consideration for the physical and mental fatigue of the staff is not just unfair but indicative of a flawed model of governance and administration.

We, therefore, demand the following in the immediate and long-term interest of the banking workforce and efficient public service:

- Immediate withdrawal of directions to keep branches open on Sundays or holidays unless legally mandated under the N.I Act and through Gazette notification.
- Uniform norms to be worked out in discussions with the Unions/Associations on compensation for working on holidays, financial incentive for employees, Overtime wages, etc. including for working on Sunday, 3rd August, 2025.
- **Fast-tracking the long-pending implementation of already agreed upon 5-day workweek.**

We urge the DFS to intervene decisively and effectively to address this issue with fairness and foresight. Continued neglect of workforce concerns will not only impair employee morale but may also lead to industrial unrest and irreparable damage to the trust between the workforce and the Government.

We trust that the concern raised herein will be treated with the seriousness that it warrants.

Yours sincerely,

Sd/-
Rupam Roy
General Secretary

At the Service of Members for more than 5 Decades

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