



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. 55/2026

Date: 13/05/2026

TO ALL OUR AFFILIATES

Immediate implementation of Five-Day Work Week in the Banking Industry as a measure of national austerity, energy conservation and public efficiency

We reproduce below the text of AIBOC Circular No. 2026/34, dated 13.05.2026, the contents of which are self-explanatory for the information of the members.

With Greetings,

Yours Comradely,

(Rupam Roy)
General Secretary

Dear Comrades,

Immediate implementation of Five-Day Work Week in the Banking Industry as a measure of national austerity, energy conservation and public efficiency

We have sent a communication to the Hon'ble Prime Minister of India on the captioned subject.

The content of the communication is reproduced below.

Comradely yours,

Sd/-

Rupam Roy
General Secretary

To

**Shri Narendra Modi ji
Hon'ble Prime Minister of India
Government of India
New Delhi**

Respected Hon'ble Prime Minister ji,

Subject: Immediate implementation of Five-Day Work Week in the Banking Industry as a measure of national austerity, energy conservation and public efficiency

We write on behalf of the All-India Bank Officers' Confederation, the largest organisation representing bank officers across the country, to place before your esteemed office a matter of long-standing concern which has now acquired wider national relevance.

Your recent call to citizens and institutions to adopt austerity measures, conserve fuel, reduce avoidable travel, promote virtual engagement wherever feasible, and act responsibly in the larger interest of the national economy has been received with seriousness by the banking fraternity. The banking industry has always stood with the nation in times of challenge and transition, whether in financial inclusion, Jan Dhan, social security schemes, credit delivery, recovery efforts, digital banking, implementation of Government-sponsored programmes, demonetisation, or the Covid-19 pandemic.

In this larger national context, we respectfully submit that the immediate implementation of a Five Day Work Week in the banking industry merits urgent consideration. This demand is not merely a service condition issue. It is a practical, implementable and nationally relevant policy measure that directly advances the objectives of fuel conservation, energy savings, environmental protection, operational efficiency and public convenience.

Banking, unlike many other sectors, cannot fully shift to work-from-home arrangements. Branch operations, cash management, customer service, compliance, recovery, field-level financial inclusion and Government scheme implementation require the physical presence of officers and employees. Therefore, where remote working cannot be extensively adopted, rationalising the physical working week becomes the most practical and structured alternative.

A Five Day Work Week will immediately reduce commuting by lakhs of bank officers and employees across the country. It will also reduce avoidable customer movement to branches for routine services, particularly in urban and semi-urban centres. The cumulative impact will be substantial: lower consumption of petrol and diesel, reduced traffic congestion, lower electricity usage, reduced operational load on branch infrastructure and a measurable decrease in the carbon footprint of the banking sector.

This measure assumes even greater significance in semi-urban, rural, remote and power-deficient areas, where thousands of bank branches continue to depend on generator sets for uninterrupted operations. These generators consume significant quantities of diesel on every working day. Closure of physical branch operations for one additional day each week would therefore result in meaningful fuel savings over time, apart from reducing emissions and operational expenditure.

It is also important to recognise that banking services today are no longer confined to branch counters. With the rapid expansion of Digital India, citizens have access to UPI, mobile banking, internet banking, ATMs, cash deposit machines, business correspondents, call centres and other technology-enabled channels on a 24x7 basis. Even on holidays, customers are able to transfer funds, make payments, receive subsidies, pay bills, access statements and complete most routine banking transactions. A Five Day Work Week will therefore not deny banking services to the public; rather, it will align physical branch operations with the digital transformation already achieved in the sector.

We further submit that several major institutions and organised sectors in the country, including Central Government offices, the Reserve Bank of India, LIC, GIC, financial markets and many others, already function on a Five Day Week. The banking industry, despite being highly digitalised and despite carrying immense national and public responsibility, continues to follow a six-day physical attendance pattern. This results in avoidable commuting, infrastructure usage, fuel consumption, stress and operational expenditure.

The matter has already been discussed extensively at the industry level and has received broad acceptance in principle during the wage settlement process. Bank unions and officers' associations have also made it clear that daily working hours may be suitably adjusted to ensure that customer service, business requirements and institutional responsibilities are fully protected. The issue, therefore, now requires final policy approval and notification by the appropriate authorities.

Hon'ble Prime Minister ji, implementation of a Five Day Work Week in banks would be a concrete institutional response to the national call for austerity and responsible resource use. It would demonstrate that fuel conservation and energy discipline are not limited to individual conduct alone, but can also be advanced through practical reforms in major public-facing service sectors.

We, therefore, respectfully urge your kind intervention for the immediate implementation of a Five Day Work Week in the banking industry. Such a decision would simultaneously serve multiple national objectives: conservation of fuel, reduction in energy consumption, lower carbon emissions, reduced congestion in cities and towns, improved productivity, better work-life balance and continued availability of banking services through digital channels on all days.

We assure you that the officers of the banking industry shall continue to discharge their responsibilities with dedication, discipline and national commitment. Implementation of a Five Day Work Week will not dilute our commitment to customer service, financial inclusion, Government schemes or national priorities. On the contrary, it will strengthen the banking system by making it more efficient, sustainable and aligned with contemporary service delivery models.

We trust that this long-pending and nationally relevant issue will receive your immediate and favourable consideration.

Thanking you,

Yours sincerely,

Sd/-

Rupam Roy
General Secretary

At the Service of Members for more than 6 Decades

General Secretary: +91-9957563825

Camp Office – State Bank of India, Local Head Office, Dispur, Guwahati, Assam-781006

Email: aisbofbangalore@gmail.com Web: www.aisbof.org