



ALL INDIA STATE BANK OFFICERS' FEDERATION

(Registered under the Trade Unions Act 1926, Registration No: 727/MDS)
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CIRCULAR NO. 59
TO ALL OUR AFFILIATES

DATE: 14.11.2024

**IMMEDIATE PROTECTION OF BANKERS FROM THREATS, ATTACKS, AND
WORKPLACE MISBEHAVIOUR BY INSCRUPULOUS BORROWERS AND OTHERS**

We reproduce below the text of AIBOC Circular No. 2024/27, dated 13.11.2024 on the captioned subject, the contents of which are self-explanatory.

#OurUnityLongLive

With Greetings,

Yours Comradely,

(Deepak Kumar Sharma)
General Secretary

Dear Comrades,

**We reproduce below the text of our letter no AIBOC/2024/22 sent to the
Secretary, Department of Financial Services**

The Secretary
Department of Financial Services
Ministry of Finance
Government of India
New Delhi – 110001

Dear Sir,

**IMMEDIATE PROTECTION OF BANKERS FROM THREATS, ATTACKS, AND
WORKPLACE MISBEHAVIOUR BY INSCRUPULOUS BORROWERS AND OTHERS**

On behalf of the All India Bank Officers' Confederation (AIBOC), we write to express our deep concern over the alarming rise in incidents of physical attacks, intimidation, and harassment faced by bank officers within and outside branch premises. These incidents are not isolated but have become increasingly frequent,

fuelled by various factors including political influences and pressure tactics by local administration to bypass established norms for loan sanctions. Despite our relentless efforts to provide quality service to the public, our officers find themselves in situations that endanger their safety, create undue mental pressure, and destabilize the work environment.

In recent times, bankers have been subjected to violent attacks, often at the behest of politically connected individuals, both within branches and in public spaces. This unfortunate trend is aggravated by a severe shortage of officers and staff, who are further burdened by the introduction of popular welfare schemes of Central and State Governments requiring significant outreach and engagement with the public. The lack of manpower, coupled with increased workload, has placed our officers in precarious positions where they are expected to deliver beyond reasonable limits, often facing aggression from misinformed or impatient elements.

Moreover, there are frequent instances where administrative authorities pressure bank officers to approve loans without adhering to regulatory norms. Such interference compromises the integrity of our banking institutions and puts our officers at risk of disciplinary action if such loans turn non-performing. This challenging work environment has further deteriorated due to cases of misbehaviour and misconduct from superiors within the workplace, creating an atmosphere that can only be described as toxic.

In light of these grave concerns, we earnestly request the following measures:

1. Enactment of a Stringent Legal Framework: There should be a dedicated Act safeguarding bankers from physical harm and undue pressure related to their professional duties encompassing the coverage of the provisions under Bhartiya Nyaya Sanhita (BNS) that protects Public Servants from similar abuse and threats, as listed below:

- I. BNS Section 332 - Voluntarily causing hurt to deter public servant from his duty.
- II. BNS Section 121(2) - Assault While Performing Official Duty.
- III. BNS Section 132 - Assault or criminal force to deter a public servant from discharging their duty.
- IV. BNS Section 219 - Obstructing sale of property offered by authority of public servant for sale.
- V. BNS Section 221 - Obstructing public servant in discharge of public functions, Interrupting Government Work by Insult or Misbehaviour
- VI. BNS Section 224 - Threat of injury to public servant

We strongly recommend extending these protections to the bankers and enforcing the implementation of these measures culminating into enactment of an Act that should encompass protections against both physical violence and coercion for unlawful actions.

2. Instructions to State Governments & District Collectors: The Department of Financial Services should issue directives to state governments, the Chief secretaries and District Collectors, to take pre-emptive measures for the safety of bankers. Any incidents of violence or harassment should be met with strict punitive actions against the perpetrators, with no concessions for political affiliations or influence.

3. Preventive Measures and Supportive Environment: We urge the Ministry to ensure that bankers are not subjected to undue pressure by the administration in matters of loan sanctions. Clear guidelines and support mechanisms should be implemented to prevent misbehaviour from superiors and promote a respectful, positive work culture within the banking sector.

The members of the AIBOC, alongside all bank employees in India, are dedicated to fulfilling their responsibilities with integrity and commitment. However, the current environment of physical risk, coercion, and internal toxicity has become a serious deterrent. We look forward to your prompt attention to this matter and an affirmative response that reassures our officers of the Ministry's commitment to their safety and well-being.

Thanking you,

Yours sincerely,

Sd/-
(Rupam Roy)
General Secretary

At the Service of Members for more than 5 Decades

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