



**STATE BANK OF INDIA OFFICERS' ASSOCIATION  
CHANDIGARH CIRCLE**

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**Circular No. 2018/125**

**Date: 19.11.2018**

**TO ALL OUR MEMBERS:**

**Suicide of Bank Officials**

We reproduce hereunder the text of AIBOC circular no 2018/81 dated 19.11.2018 on captioned subject, the contents of which are self-explicit.

Yours sincerely,

(Deepak K Sharma)  
General Secretary

**TEXT**

**QUOTE:**

We reproduce hereunder our letter No. AIBOC/2018/88 dated 19.11.2018 addressed to the Secretary, Department of Financial Services, Govt. of India, on the captioned subject for your information.

With greetings,

(Soumya Datta)  
General Secretary

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**Text of AIBOC Letter No.2018/88 dated 19.11.2018**

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

Dear Sir,

**SUICIDE OF BANK OFFICIALS**

On behalf of All India Bank Officers' Confederation (AIBOC), the apex organisation of bank officers having a membership of over 3.20 lakh, we send you this

communiqué with the fervent expectation that your good office would initiate suitable measures to address the sensitive issue of bank officials committing suicide across the country.

02. Sir, we wish to draw your kind attention to the spate of suicides of Bank officials happening across the country. The suicides by bank officials in general and by public sector bank officials in particular reflect the angst and frustration of members of the banking fraternity in our country. These suicides have been treated with utter insouciance by the authorities/boards of directors responsible for the functioning of the individual banks. But, tragically, they have also been treated with no less detachment and coldness by the apex regulatory authorities of the commercial banks as well as by the Government of India.

03. Overall working conditions have turned noxious for bank officers. Despite putting in everything that individual employees/officials are capable of, and working with the utmost sincerity and integrity, overburdened and highly stressed officials are subjected to public abuses and reprimands by the higher management. They are constantly berated for non-achievement of often unplanned, unreasonable, impractical and incongruous targets that defy all principles of commercial, economic, technical and feasibility. These officials, victims of public disgrace and insult, are summarily robbed of their right to live with dignity. Simultaneously, the hapless bank officers are also being tormented by politicians for their own gain. Incidents of mob violence being fomented against bankers are being reported regularly and there is also an alarming increase in the number of cases of physical assault on bankers by local politicians and borrowers. In the public sector banks, the established HR practices that are meant to address such situations are often trampled underfoot by senior functionaries, much to the chagrin and despair of the suffering officials. While some banks have issued instructions to address this issue of work-life balance, and to show restraint and empathy while dealing with colleagues, many other banks do not appear to have taken cognizance of the magnitude of these issues.

04. While there is no point in denying that there might have been multiple reasons for these suicides, it is undeniably true that these incidents are the result of deep feelings of helplessness, despondency and despair on the part of the deceased officials. These suicides should in fact be treated as signals of the disorder, chaos and incoherence prevailing in the banking sector. A closer humanitarian and sympathetic scrutiny of the matter will reveal a pattern of appalling and distressing incidents, incidents that are linked to infringements of professional behaviour by senior management functionaries. A good number of bank officials ranging from the rank of Assistant Manager to Assistant General Manager have succumbed in the recent past to the virulent and unabashed aggression of an intolerant and prejudiced management.

05. Banking has long been the profession of choice for large sections of our youth. It has been seen as an industry where individual aspirations of employment and career growth run hand in hand with the fulfillment of the nation's aspirations as a rising global economic power. Alongside this, public sector banks have been regarded as a formidable force in growing the footprint of inclusive banking, a system that is committed to dedicated service to the citizens of our country. It is

therefore a dark irony that those who take recourse to suicide today are the youngest and most idealistic bankers, who find that the promise of a bank job is nothing but a rude mirage, and that their daily reality is filled with traumatic and humiliating experiences meted out by uncooperative and inflexible management representatives.

06. The lack of adequate manpower is aggravated by the fact that the rate of recruitment has not matched personnel shortages. In an earlier communiqué dated 29<sup>th</sup> August, 2018 to your good office we have pointed out the inadequate recruitment of Management Trainees / Probationary Officers in PSU Banks. There has also been an increase in the domain of banking services and a concomitant rise in the demands made by a growing number of financially literate customers. As a result, bank officials are routinely subjected to -

- i) Regular late sitting for unduly long periods in their branches/offices
- ii) Demands to attend office on weekly off days / Sundays / holidays to a) complete jobs which remain incomplete despite regular late sitting on all working day; b) to conduct meetings, workshops, seminars, trainings etc. c) to launch as well as to manage all the different new initiatives being launched by every banks; d) to fulfill the various new assignments of work in the banking and financial field being declared by the Government of India as new economic, banking and financial services initiatives need to be implemented.

07. You are fully aware that public sector bank officials have always been in the vanguard of any new initiative undertaken by the Government of India and have repeatedly played an exemplary role in comprehensively and effectively achieving the goals set by the Government of the day. It hardly needs to be mentioned that they have displayed efficiency, commitment and courage in doing so. However, these unstinting efforts by bank officials have remained largely unappreciated. Instead, as a matter of course, in their daily banking life bank officials are subjected to -

- i) Doses of public disgrace and insult from superiors at meetings and continuous blame for not being able to achieve illogical and disproportionately high targets
- ii) The menace of critical, vitriolic comments from superiors on WhatsApp groups where all officials are made mandatory members
- iii) The continuous onslaught of various unethical behaviours and practices, in particular the thrust on para-banking activities viz. cross-selling

08. Sir, Article 21 of Constitution of India lays down that no person shall be deprived of life or personal liberty except according to a procedure established by law. The constitutional right to life further emphasizes the right to live with human dignity. Today, a nagging question knocks at our door are we creating a proper culture and environment for the state of excellence we dream of bringing in the performance of our banks? Are we going to collectively remain silent spectators and shrug off our responsibility by offering mere condolences whenever such tragic incidents occur? Or are we going to wake up and initiate suitable measures to make the distorted working environment healthy and congenial? The regulatory

authorities responsible for the functioning of the banking industry in the country and the Government of India cannot remain mute and dispassionate bystanders of the mayhem prevailing in the banking industry that has resulted in such bizarre and shocking incidents.

09. The trail of such horrifying and terrible incidents includes the name of Ms. Soma Biswas, a young Branch Manager, aged about 31 years, of State Bank of India (SBI), Bamboo Flat Branch at Port Blair in Andaman and Nicobar Islands on 27<sup>th</sup> October, 2018. The undersigned has received letters from her mother and father-in-law, wherein her superiors in the Regional Business Office at Port Blair, in particular the Regional Manager, has been singled out as having been responsible for Ms. Biswas's death.

10. Against the above backdrop, we urge you to send an immediate and urgent directive to the CEOs of all the public sector banks clearly stating that banks must, without fail, conduct a prompt and thorough investigation to unearth the facts behind all suicides. Additionally, banks must also exercise due diligence in spotting any incidence of abetment from colleagues and identify the reasons, motives and person(s), if any, responsible for such abetment.

11. We further urge you to issue guidelines to all the banks that the Government of India and the regulatory authorities pertaining to the functioning of banks in India would hold the management of the banks responsible if it is found that flawed people, processes and systems have caused the loss of a precious human life. In this context, we have been given to understand that a communiqué has been sent from your office to all banks not to tolerate misbehaviour to customers. It should surely also be emphasized that internal customer service i.e. behaviour towards employees need to also stay within certain acceptable bounds. We urge you to issue a directive that makes misbehaviour with internal customers tantamount to gross misconduct.

12. We further urge that the hour demands the issuance of an unambiguous message to the CEOs of public sector banks that such shocking incidents will be regarded as murders under the garb of suicide, and that management should not hesitate in meting out exemplary punishment to anyone who is responsible for such crimes, regardless of designation. Further, reports of such incidents and the action taken as warranted should regularly be placed before the Board of Directors.

13. We also urge you to issue suitable directives to all banks that the management of each of the public sector banks, who are quite often found, wanting of ideas on how to tackle such offenders in their organization, must initiate suitable measures to address the work-life balance issue. These include:

- a) Curbing the tendency of late sitting at administrative offices/processing centres and branches
- b) Stopping the menace of WhatsApp humiliation through uncivil language and posting of business figures
- c) Preventing officers from being called to work on Sundays/Holidays
- d) Sensitizing administrative functionaries to show compassion to operational functionaries.

e) Stopping unethical behaviour and practices

14. To ensure that banking in India continues to flourish in the way citizens of our country expect, this is the minimum that you need to do to protect those persons who steadfastly, silently and sincerely remain engaged in the continuous mission of fulfilling national objectives and economic priorities. We repose faith in your sense of pragmatism and sagacity and sincerely hope that appropriate measures will be initiated to deliver justice to the families of all the officials who have chosen to end their lives in such tragic circumstances.

Yours sincerely,



Soumya Datta  
General Secretary  
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UNQUOTE