



STATE BANK OF INDIA OFFICERS' ASSOCIATION
CHANDIGARH CIRCLE
(Registered under Trade Unions Act, 1926- Regd No. 186/1979)
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Strike Deferment, Organisational Accountability and Our Way Forward

EFFORTS BEYOND PROMISES- Circle Association's Central Committee Meeting held on 10.10.2026

Dear Members,

The developments of 27th September 2026, culminating in the unexpected deferment of the three-day nationwide strike, led to deep sense of disappointment, anguish and resentment amongst us all. We understand these sentiments, as we share them with our members.

For weeks, we had stood firmly behind the collective struggle for Five-Day Banking. Our members participated in demonstrations, observed the strike on 11th September, endured pressure and intimidation, and remained prepared to sacrifice another three days' salary on 28th, 29th and 30th September. Even when extraordinary arrangements were made to keep branches operational on Sunday, 27th September, our members remained committed to the collective cause. Their determination was extraordinary, and their expectations were legitimate.

Yet, on the night of 27th September, the strike was deferred following discussions between UFBU and IBA. The understanding provided for the constitution of a high-level committee for Five-Day Banking. While these developments have been communicated and the committee has since commenced its work, the fundamental fact remains that no definite timeline for implementation of Five-Day Week has been secured.

SBIOA Chandigarh Circle did not endorse the deferment as a satisfactory resolution of the demand. On 28th September itself, through our detailed letter, we formally conveyed the anguish of our members and demanded clarity and accountability for the decision from UFBU leaders. We also raised the larger question of representation and decision-making within UFBU, emphasising that serving officers and employees, who bear the consequences of industrial action, must have an effective and accountable voice in decisions affecting their future. Despite the communications issued regarding the understanding and the subsequent committee meetings, the central questions concerning the decision to defer the strike without a definite implementation timeline remain unanswered. We have sought urgent meetings of the national Executive Committees to fix accountability for the decisions.

At the same time, we believe that our strength lies in the unity of our membership. Unity does not mean unquestioning acceptance of every decision. We can question decisions, demand accountability and seek necessary reforms while continuing to protect the collective strength of the officers' movement.

It is against this backdrop that the Central Committee of SBIOA Chandigarh Circle met on 10th October 2026. The Committee deliberated in detail upon the prevailing sentiments of members, the developments at the national level and the responsibility of our Association in the present circumstances.

The Committee recognised that while accountability for decisions taken at the national level must be pursued firmly through the available forums, our Circle Association must also take independent, constructive and sustained initiatives to advance the legitimate interests of officers.

We cannot permit the disappointment arising from the deferment to weaken our determination to achieve our just demands. Nor can we allow the other pressing concerns of officers, particularly unregulated working hours, excessive workplace pressure and the erosion of personal and family time, to remain indefinitely unresolved. In the present situation, disappointment alone cannot be our strategy. We have to broaden our approach. As a Circle Association, we too must step up, take initiative and contribute meaningfully to the causes that directly affect our members.

Accordingly, the Central Committee resolved to pursue two important industry-level objectives with renewed determination, in addition to strengthening our continuing work for members across Chandigarh Circle.

EFFORTS BEYOND PROMISES – TWO MAJOR INTERVENTIONS

- 1. CONSTRUCTIVE EFFORTS TOWARDS IMPLEMENTATION OF 5-DAY WORK WEEK**
- 2. TAKING UP THE ISSUE OF REGULATED WORKING HOURS FOR OFFICERS THROUGH LEGAL MEANS**

1. CONSTRUCTIVE EFFORTS TOWARDS IMPLEMENTATION OF 5-DAY WORK WEEK

The struggle for a 5-Day Work Week for Bank Employees needs to enter a new and important phase. For years, bank officers and employees have pursued this legitimate demand through negotiations, representations, demonstrations and industrial action. The issue is now firmly on the national agenda. The proposal for declaring all Saturdays as holidays for bank employees has already been submitted to the Government. A high-level mechanism has also been constituted recently to finalise the modalities for implementation of 5 day week between IBA and UFBU. Yet, no definite implementation date has been announced.

Our objective: Constructive Work towards 5-Day Week so that it gets implemented at the earliest.

HOW WE WILL WORK

This will be a constructive and solution-oriented programme. It will involve all major stakeholders. Our aim is to build wider understanding that bank employees are not shirkers. They work under heavy responsibility, often beyond business hours, and need reasonable rest to remain healthy, focused and productive.

- **Parliamentary outreach:** Undertake a structured, non-partisan outreach programme to meet Members of Parliament, with the objective of reaching all 53 MPs representing the six States/UTs falling within the geographical area of Chandigarh Circle. A comprehensive, fact-based memorandum highlighting the long-pending demand for Five-Day Week, its documented history, and its implications for employee welfare, operational efficiency and customer service will be placed before them. We shall seek their intervention with the Hon'ble Union Finance Minister and the Department of Financial Services, and request them to raise the matter in Parliament through questions, Zero Hour interventions, Special Mentions and other appropriate parliamentary mechanisms. The programme will involve personal meetings, sustained follow-up and engagement across party lines to build wider parliamentary understanding and support for an early, time-bound Government decision.
- **Government and institutional outreach:** Engage with relevant Government authorities, policy institutions and industry bodies through proper channels.
- **Stakeholder engagement:** Interact with trade and industry bodies, Vyapaar Mandals, professional organisations, senior citizens, pensioners, consumer groups, academia, farmer bodies and civil society.
- **Research and Public Awareness:** Commission an independent, time-bound research study through a reputed public university in Chandigarh to examine the efficiency and productivity of institutions operating on a five-day work-week model, assess the impact of introducing two Saturday holidays on the operational efficiency of Public Sector Banks, and evaluate the effects of prolonged and unregulated working hours on employee stress, health and work-life balance. The findings will be published and widely disseminated through leading newspapers and other credible platforms to generate informed public discourse and provide much-needed empirical evidence in support of our legitimate demand for Five-Day Banking.
- **National Level Symposium in Chandigarh -**
Organise a major National-Level symposium in Chandigarh to push for our demand of 5 day work week delivering the message that a bank officer's day does not end when the branch shutters come down. Even after customer hours, employees remain inside completing accounts, compliance, reports, recovery, targets and other responsibilities. After leaving the office, calls, messages and work-related instructions often continue. The same 24x7 digital banking that gives customers tremendous convenience has also created a culture of constant connectivity for employees. Over time, this takes a toll on health, family life and mental well-being. They are usually posted away from their homes. Bank employees are not asking to work less. They are asking for time to rest, to be with families on weekends, and return to work healthier, more focused and better able to serve customers.
- **Winter Session focus:** Complete the first major round of Parliamentary outreach before and during the Winter Session of Parliament.
- **Budget Session focus:** Consolidate the campaign before budget session of parliament for a renewed institutional push.

2. REGULATED WORKING HOURS FOR BANK OFFICERS

The Central Committee also deliberated on the serious and growing concern of our members: the absence of clearly defined and effectively regulated working hours for officers in the banking industry.

There is a fundamental contradiction in the working conditions of bank officers that has remained unaddressed for far too long. The Reserve Bank of India has prescribed norms governing customer-service hours, and banks have defined hours for public transactions. The working hours of clerical and other award staff are regulated through

Bipartite Settlements. Yet, for bank officers, who carry the ultimate responsibility for branch operations, there is no comparable, clearly defined limit to their working day.

Rule 48 of the Officers' Service Rules, provides that "Every officer shall be available for the Bank's duties at any time of the day." But availability at any time cannot always mean anytime compulsory presence in the office. The obligation to respond to genuine operational exigencies cannot be interpreted as an unlimited obligation to remain physically present in the workplace, attend late-evening meetings or respond to routine instructions at all hours.

These provisions belong to an earlier era of banking, when the structure of branches, staffing patterns, managerial responsibilities and operational systems were very different. Banking has since undergone a complete transformation. Today, officers are managing increasingly complex responsibilities, often with limited supporting staff, while dealing with compliance requirements, business targets, recovery, digital operations and multiple layers of reporting and reviews. Yet, the framework governing their working hours has not adequately evolved with these changes.

Consider the irony: customer-service hours have ended, the stipulated working hours of clerical staff are over, the shutters of the branch are half-closed, yet officers continue sitting inside, sometimes until late at night, completing reports, attending virtual reviews or responding to instructions. What kind of workplace arrangement defines the service hours for customers and the working hours of supporting employees, but leaves the officer responsible for the entire establishment without a reasonable and predictable end to the working day? The Bank is presently testing a new attendance module incorporating punch-in and punch-out timings. **While an officer reporting after 9:30 AM or 10:00 AM, as applicable, is termed as 'late', we seek an answer to a fundamental question: At what time should an officer leave the office so that the departure is not considered 'early'?** If punctuality at the beginning of the working day can be measured and enforced, why should there not be an equally clear and defined time for its conclusion? Accountability for reporting on time must be accompanied by the right to leave on time. An attendance system cannot be considered fair if it records when an officer arrives but fails to recognise how long the officer is required to remain at work. We fully recognise that officers occupy positions of responsibility and that exceptional situations may require them to work beyond normal hours. But an exception cannot become the everyday rule, and managerial responsibility cannot be equated with unlimited availability. The time has come to establish clearly defined, reasonable and enforceable working hours for bank officers, with appropriate provisions for genuine exigencies and safeguards against routine late sittings, holiday working and intrusion into personal and family time. This is not a demand to escape responsibility. It is a demand to ensure that responsibility is discharged within a fair, humane and sustainable working environment.

**RESPONSIBILITY CANNOT MEAN UNLIMITED AVAILABILITY.
OFFICERS NEED CLEAR, REASONABLE AND REGULATED WORKING HOURS.**

LEGAL INITIATIVE

The Central Committee has resolved to take the issue of regulated working hours for officers in the banking industry to its logical conclusion. The issue has been a long pending residual issue for the industry level talks, but we cannot remain silent spectators forever. The Association is in the process of filing an appropriate petition to put before the Hon'ble Court seeking suitable directions to the authorities on the need for defined and regulated working hours for bank officers. The legal process will be pursued carefully and responsibly. Officers in the banking industry must have reasonable, transparent and enforceable norms governing their working hours in a modern workplace.

On the issue of **Performance Linked Incentive (PLI)**, the recent decision to keep payment of PLI to Executive Grades (Scale IV–VIII) in abeyance and take the matter up in the ongoing Bipartite/Joint Note discussions is an important development. We will continue to press for a **fair, transparent and non-discriminatory PLI framework for all. Our seniors should be paid well, commensurate with their responsibilities and performance, at the same time the PLI should be Fair for all employees.**

Other Major Industry Level Issues being pursued - Option for NPS-covered officers appointed from 2010 to migrate to a DA-linked defined-benefit pension scheme, Defined Pension Scheme for All, Paid Child Care Leave; Enhancement of gratuity limit, amongst others

Bank-Level Issues and Welfare Measures: We shall continue to actively pursue important Bank-level issues, including the required changes in uniform transfer policy, necessary reforms in promotion policies and career progression, improvements in perks and allowances, enhancement of leased accommodation entitlements, revision of staff loan limits and strengthening of other welfare benefits and service conditions. These matters will be consistently taken up with the Federation and Bank Management through appropriate organisational and institutional forums. Members will be kept regularly informed of significant developments, discussions and outcomes.

OUR PARAMOUNT RESPONSIBILITY WITHIN CHANDIGARH CIRCLE CONTINUES

While we take up industry-level issues, our first and continuing responsibility is towards the officers working in Chandigarh Circle. Constructive efforts towards 5 day week and Legal Initiative for Regulated Working Hours will not replace our day-to-day organizational work. It will be an additional effort.

SBIOA Chandigarh Circle will continue to work for a fairer, healthier and more humane workplace; timely resolution of service matters; reasonable HR practices; adequate manpower; dignity at work; and greater sensitivity in decisions affecting officers.

IMPORTANT OUTCOMES OF LAST CNC MEETINGS WITH CIRCLE MANAGEMENT:

- **IMT/ IRT** Transfer-related exemptions for mothers of babies below one year, mothers with children in Classes 10 or 12, and single parents with children below 18 years.
- Tenure at Difficult and Most Difficult centres kept at 24 months and 18 months respectively for FY 2026-27.
- **Circle Management Agreed to reduce the Tenure of Identified Most Difficult centres to 12 months from existing 18 months.**
- Additional relief for officers of Shimla and Jammu Modules in IMT stay after service at Difficult/Most Difficult centres, including the agreed two-year extension.
- IMT-related reliefs secured/taken up, for administrative-transfer purposes, while balancing administrative requirements with genuine personal hardship. Suggestions for equitable rotation, and deficit regions' considerations.
- Sunday/holiday working and late-night meetings taken up firmly. The Association has consistently demanded that such work be restricted to genuine exigencies and not become routine.
- Mandatory training and proper handholding before officers are assigned specialised roles or held accountable for unfamiliar work.
- Medical and employee-welfare infrastructure pursued with Management, including Doctors and dispensary-related issues at various centres. Cashless facilities Tie Ups with various hospitals across the Circle.
- Kashmir Valley allowances followed up persistently, resulting in revision/restoration of the relevant reliefs.
- **Special Recruitment Drive for** Kashmir Valley followed up persistently, resulting in communication from Chandigarh Circle to corporate centre for special recruitment drive.
- Compassionate and genuine hardship cases, including medical, family and spouse-related matters, continue to receive organisational support and follow-up.
- Manpower, pressure points, excessive workload and the need for more balanced deployment continue to be placed before Circle Management.
- Respectful communication and professional workplace culture remain part of our continuing engagement with Management.
- Excessive pressure to market CVE products was taken up with CMC. Circle Management stated that their foremost priorities are Core Business and Compliance, and CVE is the last, emphasizing that all employees should work as per the standard procedures and circular guidelines of the Bank, and always ensure to operate as an ethical Banker. We impress upon our members to work strictly as per Bank's instructions, guided by Ethical principles.
- Review of Investigations & Implementation of Staff Accountability Policy – Need for Consistency, timeliness, and fairness of proceedings. Review of IOs engaged after retirement.
- Leased accommodation entitlement of Tri-city Chandigarh to Officers posted in the periphery but within 35 Kms.
- **Establishment of Maitreyi** Rooms at all AOs.

Some issues are resolved quickly. Some require repeated follow-up. Some remain works in progress. Our commitment is ensuring that members' concerns are raised, and a fair and workable solution is achieved.

PROTECTING MEMBERS IN DISCIPLINARY MATTERS

Bank officers work in a complex environment involving large volumes, operational risk, time pressure and changing compliance requirements. In such an environment, bona fide mistakes can occur. Every error cannot automatically be treated as misconduct. Whenever members are served with SILs, explanations, charge-sheets or disciplinary proceedings, the Association works to ensure fair treatment, proper representation and due process. **A dedicated team of Association's Defence Representatives (DRs)** assists members through these proceedings. **174 officers were defended by the team of DRs in the current calendar year** so far. Our team continues to stand with members in disciplinary proceedings. We will continue to strengthen this support system. We have also discussed with the management that we need to bring down the number of disciplinary cases by promoting preventive vigilance

measures and ensuring fair Investigations, where Bona fide mistakes must be distinguished from misconduct. At the same time No member should feel that he or she has to face a disciplinary process alone, association stands with you.

DIFFERENT WINGS OF ASSOCIATION AT CIRCLE AND MODULE LEVELS

To support and engage members, different wings of the association have been created at Circle Level and AO Levels:

o WOMEN'S WING
o YOUTH WING
o CULTURAL WING
o SPORTS WING

o MEDICAL SUPPORT WING
o DISCIPLINARY SUPPORT WING
o UNITY-ABILITY CENTER (SPECIALLY-ABLED OFFICERS' WING)

THE WINGS WILL BE MADE VIBRANT WITH ACTIVE ENGAGEMENT OF MEMBERS IN VARIOUS PROGRAMS TO BE CONDUCTED UNDER EACH WING.

SBIOA SAATHI – WHATSAPP BASED MEMBERSHIP SUPPORT INITIATIVE WAS LAUNCHED EARLY THIS YEAR. IT WAS DISCUSSED TO IMPROVE THE PLATFORM FOR MORE SERVICES, EASY ACCESS AND AVAILABILITY. MEMBERS CAN USE THIS BY CLICKING - <https://wa.me/15558206024>

CADRE DEVELOPMENT PROGRAMME

An Association remains strong only when it continuously develops new leadership. The Central Committee has therefore decided to launch a Cadre Development Programme for young officers who have the zeal, energy and willingness to work for their fellow officers and contribute to the collective cause. We are looking for colleagues who have questions, ideas and solutions; who want to understand service matters, organisational functioning, member representation, communication and negotiation; and who are willing to take responsibility beyond themselves.

ONE-DAY INTERACTIVE CADRE DEVELOPMENT PROGRAMME ON 24 OCT 2026 AT CHANDIGARH FOR YOUNG OFFICERS WITH ZEAL, IDEAS AND A WILLINGNESS TO SERVE FELLOW OFFICERS

Selected applicants will be invited for a one-day interactive programme. The programme will focus on practical learning, open discussion and participation. It is not meant for those who already hold an organisational position. It is for members who want to learn, contribute and grow into responsibility. After the program, the identified and willing members will be given opportunities for active participation in association activities.

Apply for the Cadre Development Programme: [\[CLICK HERE\]](#)

Last Date to Apply: 21.10.2026

A CALL TO OUR MEMBERS

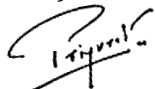
The Association belongs to its members. Its strength comes from members who raise issues, contribute ideas, volunteer their time, support fellow officers, participate in programmes and are willing to shoulder responsibility. Our collective cause always requires our solidarity, more so at troubling times, more so when the emotions are high. Some forces may try to weaken the resistance of the collective force, but our learned members should understand the designs and remain united.

- If you are an officer who wants to serve fellow officers, apply for the Cadre Development Programme.
- If you face a workplace, HR or disciplinary issue, reach out to your Association team.
- If you have a constructive suggestion or feedback or anything important to share, please send it to us:

Email: gs@sbioacha.org

SBIOA Chandigarh Circle remains committed to protecting the dignity, welfare and legitimate interests of all officers. At the same time, we appeal to all members to continue working with dedication, professionalism and responsibility for the growth of our Circle, the Bank and the nation.

With fraternal greetings,



PRIYVRAT
GENERAL SECRETARY