SBI Officers' Association (Chandigarh Circle)

BANK OFFICERS' MAIL

QUARTERLY MAGAZINE OF SBI OFFICERS' ASSOCIATION CHANDIGARH CIRCLE

OCTOBER 2026/ VOL.38

HAPPY DIWALI

May the festival of lights bring peace to your life!
Wishing you all a Diwali filled with love, laughter,
and sparkling moments.



SBI Officers' Association (Chandigarh Circle)

BANK OFFICERS' MAIL
OCT 2026/ VOL.38

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From the General Secretary's Desk

As we celebrate Diwali, I extend my warmest greetings and best wishes to all our members and their families.

Diwali reminds us of the enduring power of hope, courage and togetherness. It inspires us to move forward with renewed energy, stronger convictions and faith in a brighter tomorrow.

Today may appear bleak. But the darkness of the night does not mean that the sun has ceased to exist. It will rise again. One decision, however consequential, cannot be allowed to defeat the collective spirit of an entire generation of bank employees.

At SBIOA Chandigarh Circle, we continue to pursue our collective aspirations with determination. Our parliamentary outreach initiative, efforts towards regulated working hours and commitment to improving officers' service conditions continue, as we believe that meaningful change comes through sustained effort and collective resolve.

As bank officers, we are more than professionals serving an institution.

We are the prosperity managers of our great nation, helping transform the aspirations of millions into opportunities and progress.

Let this Diwali strengthen our bonds of solidarity and inspire us to serve with compassion and stand together with conviction.

Our greatest strength lies in our unity, and our brightest future in the efforts we make together.

May this festival of lights bring happiness, good health, peace and prosperity to you and your loved ones.

Wishing you all a very Happy and Prosperous Diwali!

With warm regards and solidarity,

General Secretary
SBI Officers' Association
Chandigarh Circle

STRIKE DEFERMENT, WAY FORWARD AND EFFORTS AT CIRCLE LEVEL

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 modlaities 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 24×7 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.

From Resolution to Action: Parliamentary Outreach for Five-Day Week

Five-Day Banking • Consolidated campaign report, 16–31 October 2026 • Update II

Dear Members,

Our Circle Association's Central Committee meeting of 10 October 2026 resolved to pursue the long-pending demand for a Five-Day Work Week through organised parliamentary, institutional and public outreach at Circle Level. We also resolved to pursue other issues at Circle level through meaningful interventions.

Our circulars of 11th October and 26th October laid out the background and forward programme. This consolidated update records the progress achieved through 31st October, 11 Hon'ble MPs met, and the latest engagement across our Modules.

11	07	02
Total Hon'ble MPs met	New Hon'ble MPs met in this round	Written Recommendations from Hon'ble MPs

WHERE THE CAMPAIGN STANDS | FIRST ROUND: 16–23 OCTOBER



01

16 OCT Shri Jugal Kishore Sharma, MP | Jammu

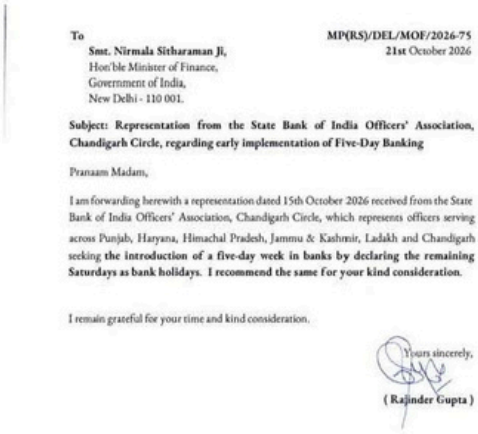
Team Jammu submitted a memorandum seeking early Government approval. The hon'ble MP assured the delegation he would take up the matter at the appropriate level.



02

19 OCT Shri Ghulam Ali Khatana, MP | Jammu

Jammu Module delegation sought support for the proposal and conveyed the continuing concerns of officers and employees. hon'ble assured to take this up.



To
Smt. Nirmala Sitharaman Ji,
Hon'ble Minister of Finance,
Government of India,
New Delhi - 110 001.

MP(RS)/DEL/MOF/2026-75
21st October 2026

Subject: Representation from the State Bank of India Officers' Association, Chandigarh Circle, regarding early implementation of Five-Day Banking

Pranaam Madam,

I am forwarding herewith a representation dated 15th October 2026 received from the State Bank of India Officers' Association, Chandigarh Circle, which represents officers serving across Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Ladakh and Chandigarh seeking **the introduction of a five-day week in banks by declaring the remaining Saturdays as bank holidays. I recommend the same for your kind consideration.**

I remain grateful for your time and kind consideration.

Yours sincerely,
(Rajinder Gupta)

03

21 OCT Shri Rajinder Gupta, MP (Rajya Sabha) | Punjab | Written intervention

Following our Association's approach, hon'ble MP forwarded our representation to the Union Finance Minister and recommended declaring the remaining Saturdays as bank holidays. A copy of his signed letter is appended to this circular.

04



23 OCT Shri Varun Chaudhary, MP | Ambala | Haryana

The delegation led by Com. Prem Pawar and Com. Vinay Kumar held a detailed discussion and received an assurance of written intervention with the Finance Minister.

SECOND ROUND | 28–29 OCTOBER

Delegations Reach More Parliamentarians

Engagements across Himachal Pradesh, Punjab and Chandigarh

A SIGNIFICANT FOLLOW-UP • 28 OCTOBER

Following the Panchkula Module meeting of 23 October, Shri Varun Chaudhary, Hon'ble MP, wrote to Hon'ble Union Finance Minister Smt. Nirmala Sitharaman on 28 October 2026, seeking expedited approval and notification of the Five-Day Work Week. A copy of his signed letter is appended to this circular. The letter bears a Ministry of Finance receipt stamp dated 29 October 2026.



Discussion with the Shimla Module delegation

28 OCT Shri Suresh Kashyap, MP

Shimla Module | Nahan

The delegation led by Module President Com. Deepak Kumar, DGS Com. Khem Raj Verma and Circle Org. Secy Com. Dinesh Sharma met the Hon'ble MP at his residence and submitted a memorandum. During the interaction, they urged him to raise the issue in Parliament and with the Finance Ministry. He assured them of a written communication to the Government and personal follow-up.



Jalandhar Unit presents the memorandum

29 OCT S. Charanjit Singh Channi, MP

Ludhiana Module | Jalandhar

A delegation of the Ludhiana Module (Jalandhar Unit) formally handed over a memorandum seeking the implementation of Five-Day Banking to Hon'ble MP, who assured to take up the matter.



The Patiala delegation submits the memorandum

29 OCT Dr. Dharamvir Gandhi, MP

Circle & Mohali Module Office Bearers | Patiala

Circle President Com. Rajiv Sirhindi led a delegation with VPs Com. Binay Sinha, Com. Harbagh Singh and Com. Dinesh Devgarhia; Organising Secretary Com. R. S. Walia; Zonal President Com. Jasbir Singh; and Regional Secretaries. During the approximately 25-minute meeting, the MP assured them he would write to the Finance Minister and seek parliamentary discussion on the issue.

The Outreach Widens Across Regions

Delegations from Panchkula, Mohali, Rohtak and Kashmir Valley



Panchkula Module delegation meets Hon'ble MP

29 OCT Shri Manish Tewari, MP

Panchkula Module | Chandigarh

The delegation included DGS Com. Prem Pawar, AGS Com. Ram Kishor Poddar, and other office bearers. The Hon'ble MP made observations on the submitted memorandum and assured the delegation that he would raise the demand.



Mohali Module delegation during the meeting

31 OCT Dr. Raj Kumar Chabbewal, MP

Mohali Module | Hoshiarpur

A Delegation from Pathankot (Mohali Module), led by Com. Anil Kumar (AGS), Com. Sukhwinder Singh (Regional Secretary), met the Hon'ble MP and sought his intervention for early implementation through the appropriate parliamentary forum.



Rohtak Module delegation presents its case

31 OCT Shri Dharambir Singh, MP

Rohtak Module | Bhiwani–Mahendragarh

A Rohtak Module delegation led by Com. Jitender Siwach and Com. Rajesh Bamal, AGS Com. Raj Kumar raised the Five-Day Banking demand and sought Hon'ble MPs support for an early decision. The Hon'ble MP assured the delegation that he would take the matter up at the appropriate level.



Kashmir Valley delegation submits memorandum

31 OCT Shri Aga Syed Ruhullah Mehdi, MP

Jammu Module | Team Kashmir Valley | Srinagar

The Kashmir Valley delegation led by Com. Shah Zaman met the Hon'ble MP at his residence and appealed for his support in securing early implementation. He assured the team of his support for bankers and stated that he would raise the matter in Parliament.

A Wider Voice for Five-Day Banking

From signed representations to parliamentary advocacy, and from bank offices to public discourse

WHAT HAS BEEN ACHIEVED BY 31 OCTOBER

Our teams have met with eleven Hon'ble Members of Parliament across the campaign period. Two written representations to the Union Finance Minister are now documented: Shri Rajinder Gupta's intervention dated 21 October and Shri Varun Chaudhary's letter dated 28 October. Other Hon'ble MPs have extended assurances of support, proposed communications or parliamentary intervention. We value these assurances, while recognising that only a formal Government decision can resolve the issue.

THE PRESS IS TAKING NOTICE

Our parliamentary outreach has appeared in multiple newspapers and media outlets, including English, Hindi, Urdu and Punjabi newspapers. This visibility strengthens public awareness of the legitimate and longstanding demand; and broadens informed discussion.



MP Dr Dharamvir Gandhi, seeking their intervention for the early implementation of a five-day work week in the banking industry. The Panchkula Module delegation, led by Deputy General Secretary Prem Pawar, submitted a memorandum to Tewari, urging him to raise the long-pending demand in Parliament.

Pawar said the Indian Banks' Association had accepted the proposal under the 12th Bipartite Settlement and Ninth Joint Note, but government approval remained pending. He pointed out that institutions such as the RBI, SEBI, NSE and BSE already followed a five-day schedule. The proposed arrangement would benefit nearly 20 lakh bank employees and officers. Tewari assured the delegation of his support.

The delegation included Ram Kishor Poddar, Nirmal Setia, Jyoti Rai Kaundal, Deepak Sodhi, Ravinder Chouhan, Sanjeev Bhardwaj and Rizwan Ansari.

Patiala: Meanwhile, an SBIOA

English press



दिव्य हिमाचल

फाइव-डे वर्किंग लागू करने की मांग

एसबीआई ऑफिसर्स एसोसिएशन ने सांसद सुरेश कश्यप को सौंपा ज्ञापन, संसद में मुद्दा उठाने का किया आग्रह

Hindi press



TRANSLINK TIMES
PUNJABI NEWS PAPER

ਬੈਂਕ ਕਰਮਚਾਰੀਆਂ ਲਈ ਪੰਜ ਦਿਨਾਂ ਦਾ ਕੰਮਕਾਜੀ ਹਫ਼ਤਾ

ਲਾਗੂ ਕਰਨ ਦੀ ਮੰਗ, ਸੰਸਦ ਮੈਂਬਰ ਚਰਨਜੀਤ ਸਿੰਘ ਚੰਨੀ ਨੂੰ ਸੌਂਪਿਆ ਮੰਗ ਪੱਤਰ

Punjabi press

THE NEXT PHASE

Continue multi-party parliamentary engagement. Every Module should identify and approach MPs across the constituencies it serves, seeking time-bound, documented follow-up with the Government and in Parliament.

Record commitments and follow through. We shall seek copies of letters and records of parliamentary questions or interventions, and keep members informed of progress.

Build credible public understanding. Trade and industry associations, senior citizens, customers, civil society and other stakeholders to be reached.

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 - on contribution of bankers and work-life balance of bank employees

Promises are ok. Written interventions matter. Implementation remains our goal.

Our Circle Level Efforts Continue.

OUR APPEAL TO MEMBERS

We invite every Module, Regional Secretary and willing member to strengthen this endeavour. Share credible local stakeholder contacts, fact-based inputs and constructive suggestions, and help communicate officers' experiences of working beyond customer-service hours. All outreach will remain respectful, non-partisan and focused on the public interest. We remain committed to the everyday welfare of members while pursuing this industry-level objective with perseverance and purpose.

With fraternal greetings,

Comradely yours,

PRIYVRAT
GENERAL SECRETARY

Letter to the Union Finance Minister

Letter from Shri Rajinder Gupta, MP (Rajya Sabha), to the Hon'ble Union Finance Minister

21 October 2026 • Ref. MP(RS)/DEL/MOF/2026-75 • Enclosing SBIOA Chandigarh Circle representation dated 15 October 2026

सत्यमेव जयते
Rajinder Gupta
Member of Parliament
Rajya Sabha

To
Smt. Nirmala Sitharaman Ji,
Hon'ble Minister of Finance,
Government of India,
New Delhi - 110 001.

MP(RS)/DEL/MOF/2026-75
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I remain grateful for your time and kind consideration.

Yours sincerely,

(Rajinder Gupta)

Encl.: Representation dated 15.10.2026 from SBI Officers' Association, Chandigarh Circle

Trident Group
5/3 Shanti Niketan,
New Delhi - 110021

Trident Group
E212 Kitchlu Nagar,
Ludhiana - 141001

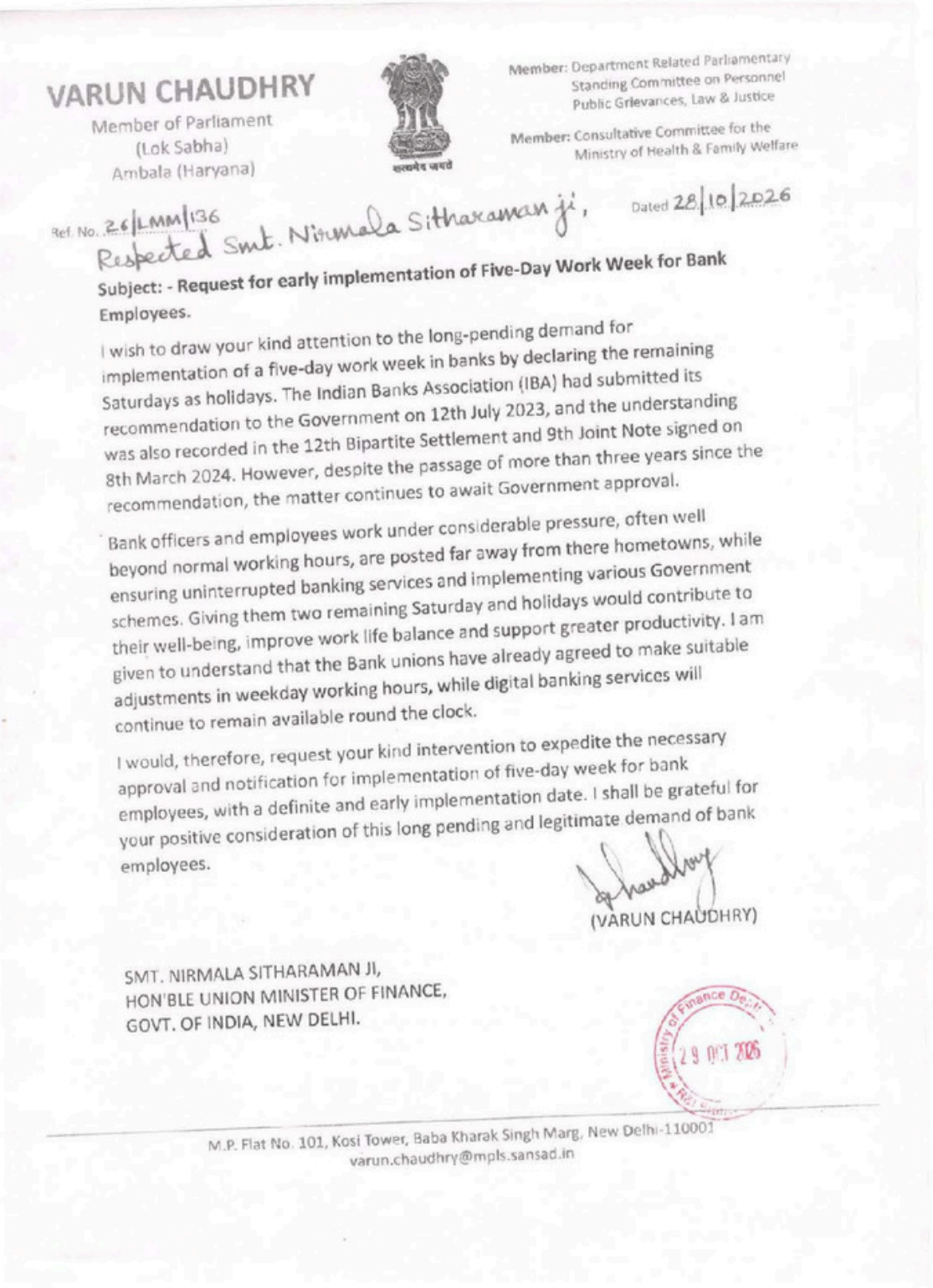
rgupta.1959@sansad.nic.in
rg@tridentindia.com

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+91 98102 99999

Letter to the Union Finance Minister

Shri Varun Chaudhary, MP (Ambala) • Dated 28 October 2026 • Received 29 October 2026

The letter below follows the delegation meeting of 23 October and requests early approval and notification of the remaining Saturdays as bank holidays.



VARUN CHAUDHRY
Member of Parliament
(Lok Sabha)
Ambala (Haryana)

सत्यमेव जयते

Member: Department Related Parliamentary Standing Committee on Personnel Public Grievances, Law & Justice

Member: Consultative Committee for the Ministry of Health & Family Welfare

Ref. No. 26/LMM/136 Dated 28/10/2026

Respected Smt. Nirmala Sitharaman ji,

Subject: - Request for early implementation of Five-Day Work Week for Bank Employees.

I wish to draw your kind attention to the long-pending demand for implementation of a five-day work week in banks by declaring the remaining Saturdays as holidays. The Indian Banks Association (IBA) had submitted its recommendation to the Government on 12th July 2023, and the understanding was also recorded in the 12th Bipartite Settlement and 9th Joint Note signed on 8th March 2024. However, despite the passage of more than three years since the recommendation, the matter continues to await Government approval.

Bank officers and employees work under considerable pressure, often well beyond normal working hours, are posted far away from there hometowns, while ensuring uninterrupted banking services and implementing various Government schemes. Giving them two remaining Saturday and holidays would contribute to their well-being, improve work life balance and support greater productivity. I am given to understand that the Bank unions have already agreed to make suitable adjustments in weekday working hours, while digital banking services will continue to remain available round the clock.

I would, therefore, request your kind intervention to expedite the necessary approval and notification for implementation of five-day week for bank employees, with a definite and early implementation date. I shall be grateful for your positive consideration of this long pending and legitimate demand of bank employees.

(VARUN CHAUDHRY)

SMT. NIRMALA SITHARAMAN JI,
HON'BLE UNION MINISTER OF FINANCE,
GOVT. OF INDIA, NEW DELHI.

Ministry of Finance Delhi
29 OCT 2026

M.P. Flat No. 101, Kosi Tower, Baba Kharak Singh Marg, New Delhi-110001
varun.chaudhry@mpls.sansad.in

CADRE DEVELOPMENT PROGRAMME 2026

Nurturing Leadership • Strengthening Solidarity • Building the Future

Dear Members,

The Cadre Development Programme 2026, organised by SBI Officers' Association, Chandigarh Circle, on 24 October 2026 at Abhivriddhi Hall, Local Head Office, Chandigarh, was conducted successfully, with the enthusiastic participation of more than 70 members from different parts of the Circle.

The programme was conceived to identify, encourage and nurture the next generation of Association representatives who will carry forward the ideals of unity, fraternity, equality, collective responsibility and selfless service.

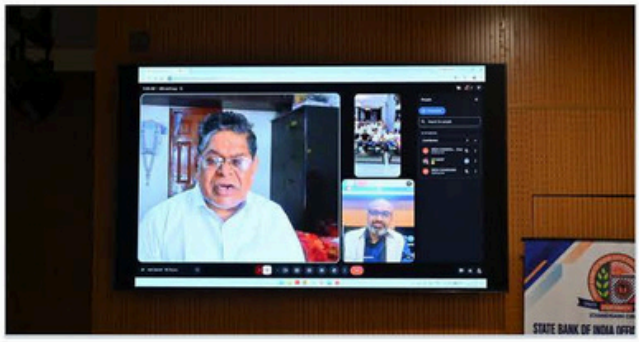
The programme commenced with the National Anthem, followed by the ceremonial lighting of the lamp. Com. Rajiv Sirhindi, President, SBIOA Chandigarh Circle, delivered the inaugural address, highlighting the importance of informed, committed and responsive representatives in strengthening our collective movement. The inaugural proceedings set the tone for a day dedicated to learning, participation and a renewed commitment to the values of our Association.





Ceremonial Lamp Lighting

A significant highlight was the virtual interaction with Com. G. D. Nadaf, former General Secretary of AIBOC and former Director of State Bank of India, on the history of the banking trade union movement and the role of Officers' Associations. His experience and perspective offered valuable insights into the struggles, sacrifices and achievements that have shaped our movement over the decades. The sessions covered the history, structure and functioning of the Association; collective representation and negotiations; leadership development; disciplinary proceedings; workplace challenges; and the qualities expected of an effective representative.





Address by Com. G.D. Nadaf





Address by the President and the General Secretary

A book written by the undersigned, "The Making of a Representative – Readings on Courage, Service, Equality and Collective Responsibility," was also released and shared with participants, offering reflections on the values, responsibilities and qualities that define a committed and effective Association representative.



An important feature was the emphasis on participation. Through interactive sessions, speaking exercises and group discussions, members were encouraged to think independently, exchange perspectives, and articulate constructive solutions. Group activities generated meaningful discussions on the five-day work week, the future of public sector banking, changing workplace culture, greater involvement of young officers and women, emerging technologies, and the need for fair and transparent personnel policies. Particularly heartening was the energy, sincerity, confidence and willingness to contribute shown by the participants. Their response reaffirmed that there is no shortage of capable and committed officers ready to shoulder collective responsibilities; what is required is opportunity, encouragement, guidance and a meaningful platform.



Group Presentations

The programme concluded with a valedictory session, during which certificates of participation and mementoes were presented to the participants in recognition of their enthusiastic engagement and contribution throughout the day.



Valedictory session and presentation of certificates and mementoes

Participants were encouraged to volunteer for the various wings and activities of the Association according to their interests and capabilities. The Association will endeavour to create opportunities for their meaningful involvement and greater responsibility in the days ahead.



Group Photograph of the Participants of Cadre Development Programme 2026

RECOMMENDATIONS FOR UPWARD REVISION OF LEASED ACCOMODATION RENTAL CEILINGS

To All Members

Recommendations for upward revision and rationalisation of leased accommodation rental ceilings - Chandigarh Circle

We have sent a communication to the Circle Management, on the captioned subject. The content of the communication is reproduced below for your information

With fraternal greetings,
Comradely yours,

GENERAL SECRETARY

Respected Sir,

Subject: Recommendations for upward revision and rationalisation of leased accommodation rental ceilings across Chandigarh Circle

We wish to invite your kind attention to the need for a comprehensive review and upward rationalisation of the leased accommodation rental ceilings applicable to officers posted at various centres within Chandigarh Circle.

We acknowledge the revision undertaken by the Bank vide e-Circular No. CDO/P&HRD-PM/26/2025-26 dated 26 September 2025. However, the prevailing rental markets at several important centres within our Circle warrant a further location-specific review.

Chandigarh Circle encompasses six distinct geographical regions, each characterised by different housing-market conditions. Chandigarh Tricity, Ludhiana, Jalandhar, Shimla, Jammu, Rohtak, Solan, Patiala, Bathinda, Karnal, and Rewari, among other centres, have witnessed residential-market developments which are not adequately reflected through conventional population-based centre classifications alone.

Officers are frequently transferred across the Circle and are required to establish suitable family accommodation at their new places of posting. Reasonable access to safe, habitable and conveniently located accommodation, having regard to family requirements, children's education, local infrastructure, is a legitimate consideration in determining rental entitlements.

An important aspect warranting consideration is the disparity between the rental values recognised by the Bank in its **lending operations** and the rental ceilings prescribed for its own officers. While appraising credit proposals involving rental income from residential properties, the Bank considers prevailing or projected market rentals, subject to appropriate assessment and verification, **which in many cases are substantially higher than the leased accommodation ceilings available to officers at the same centres.** Thus, the rental potential recognised by the Bank for credit appraisal purposes is often not adequately reflected in the entitlements prescribed for its own officers seeking comparable accommodation. While the two assessments serve different purposes, prevailing market rentals should provide a consistent and objective reference point in both. We therefore request that a comparative analysis of the Bank's own rental assessments and lease transactions, wherever relevant, be considered while revising the leased accommodation ceilings, so that the entitlement remains aligned with the actual housing market.

It is also relevant that rental ceilings represent the maximum permissible limits and do not constitute automatic expenditure by the Bank. Actual payments remain subject to approved lease agreements, prevailing market conditions and applicable checks. A properly calibrated revision would therefore enhance the effectiveness of the housing facility while retaining financial discipline.

RECOMMENDATIONS FOR UPWARD REVISION OF LEASED ACCOMODATION RENTAL CEILINGS

In this background, we recommend:

1. Special classification and upward revision for Chandigarh Tricity, recognising Chandigarh, Panchkula, Mohali, Zirakpur, New Chandigarh and Kharar their functionally integrated residential neighbourhoods as a common housing market.

2. Centre-specific upward revisions for Ludhiana, Jalandhar, Shimla, Jammu, Rohtak, Solan, Patiala, Bathinda, Karnal, Panipat, and other major centres, with due consideration to their prevailing residential rental conditions.

3. Considering other significant urban, hill, tourist and geographically difficult centres including Amritsar, Ambala, Hisar, Rewari, Bahadurgarh, Srinagar, Dharamshala, Manali, Ropar, Sangrur and other big centres for upward revision.

4. Introduction of a transparent, market-linked mechanism for periodic review of rental ceilings, with adequate provision for maintenance and society charges.

We request that the matter be favourably considered and suitably recommended to the Corporate Centre for necessary revision.

Thanking you,

Yours Sincerely,

-sd-

(Priyvrat)
General Secretary
SBI Officers' Association
Chandigarh Circle
Encl.: Centre-wise proposed rental ceilings and supporting market assessment.

ANNEXURE – I

Centre-wise Proposed Rental Ceilings

A. Recommended monthly normal rental ceilings

Centre / market	Scale I	Scale II	Scale III	Scale IV	Scale V
Chandigarh Tricity (Chandigarh / Mohali / Panchkula)	30,000	34,000	38,000	44,000	50,000
Ludhiana	24,000	27,000	31,000	36,000	42,000
Shimla	25,000	28,000	32,000	37,000	43,000
Jammu	22,000	25,000	29,000	34,000	40,000
Patiala / Jalandhar / Amritsar	21,000	24,000	28,000	33,000	39,000
Rohtak/Bathinda	22,000	25,000	29,000	34,000	40,000
Rewari	19,000	22,000	25,000	30,000	35,000
Bahadurgarh	22,000	25,000	29,000	34,000	40,000
Hisar / Karnal / Panipat	20,000	23,000	26,000	31,000	36,000
Ambala / Kurukshetra/ Derabassi	20,000	23,000	26,000	31,000	36,000
Dharamshala / Solan / Manali	23,000	26,000	30,000	35,000	41,000
Srinagar	25,000	28,000	32,000	38,000	44,000
Sangrur/Sirsa	18,000	20,000	23,000	25,000	30,000
Other district HQ / semi-urban centres (indicative floor)	16,000	19,000	22,000	26,000	31,000

AISBOF CIRCULARS

DEARNESS ALLOWANCE – NOVEMBER 2026 TO JANUARY 2027	30.10.2026
Accessibility barriers in the SPARK Learning Portal for visually impaired employees	09.10.2026
REG: PLI SCHEME – MODIFICATION IN THE REVISED FORMULA	09.10.2026
Residual issues – Related to Officers	01.10.2026
Residual issues – Discussion to commence	30.09.2026
FROM UNDERSTANDING TO ACTION UFBU CONTINUES ITS PURSUIT OF FIVE-DAY BANKING, PLI AND RESIDUAL ISSUES	29.09.2026
Compulsory onboarding of officers in SMGS-IV and above onto the CBDC/e? wallet for payment of Entertainment Allowance	03.09.2026

CLICK ON LINKS ABOVE OR VISIT WWW.AISBOF.ORG FOR DETAILS

OBITUARIES

We are pained to inform that the following members left us for heavenly abode, during the period.

- **Late Sh. Kumar Gaurav**
- **Late Sh. Ranveer Singh Bal**
- **Late Sh. Vishal Paul**

We convey our heartfelt condolences to the bereaved family and friends of the deceased members.

With deep sympathy, a compassionate contribution of ₹4.00 lakhs was extended from the benevolent fund of the association to the family members of each deceased member.

MEMBERS RETIRED DURING THE PERIOD AUGUST- SEPTEMBER -OCTOBER 2026

Name (Shri/ Ms)	Designation	Branch	Date
Balwinder Kumar	Chief Manager	RDB RACC HOSHIARPUR (63444)	31-10-2026
Gulshan Kumar	Chief Manager	Operations Network - III, LHO	31-10-2026
Mohammad Shafi Kuthu	Chief Manager	RASMECCC SRINAGAR(5026)	31-10-2026
PARAMJIT	Chief Manager	Business Conduct & Disciplinary Mgt., LHO Chandigarh	31-10-2026
Shashi Bhushan Gupta	Chief Manager	RACPC AMRITSAR (61191)	31-10-2026
ASHOK KUMAR	Manager	RDB RACC KAPURTHALA (63440)	31-10-2026
Krishan Kumar Dahanwal	Deputy Manager	LHO Chandigarh	31-10-2026
Mohinder Kaur	Deputy Manager	KALANAUR(12207)	31-10-2026
RAMESH CHANDER	Deputy Manager	BHANGALA(17011)	31-10-2026
Gulzar Ahmad Nengroo	Chief Manager	BANDIPUR(1362)	30-09-2026
Rakesh Hangloo	Chief Manager	SMECC AMBALA (61175)	30-09-2026
ARUN KUMAR MAHAJAN	Manager	PATRAN(50024)	30-09-2026
Gurdeep Singh	Manager	RDB RACC FATEHABAD (63462)	30-09-2026
Ashwani Kumar Banga	Deputy Manager	BALDEV NAGAR AMBALA CITY(16753)	30-09-2026
Balwant Singh Azad	Deputy Manager	SME KATHMANDI REWARI(31413)	30-09-2026
Kuldeep Kumar Koul	Deputy Manager	RBO-II JAMMU(14852)	30-09-2026
Ravi Kant Kohli	Assistant Manager	DHER (50555)(50555)	30-09-2026
Jagmohan Singh	Asst. Gen. Manager	Business Conduct & Disciplinary Mgt., LHO Chandigarh	31-08-2026
LALIT KUMAR GARG	Manager	SMECC ROHTAK (61440)	31-08-2026
RANDHIR SINGH	Manager	MAIN BRANCH THANESAR (KURUKSHETRA)(724)	31-08-2026
Bashir Ahmad Shah	Deputy Manager	SEER HAMDAN(16832)	31-08-2026
Kuldeep Raj Sharma	Deputy Manager	SECTOR 68 SAS NAGAR MOHALI(14656)	31-08-2026
Ranjeet Singh	Deputy Manager	SME CLOTH MARKET AMBALA CITY(16752)	31-08-2026
Shukat Ahmad Hakim	Deputy Manager	SOURA (SRINAGAR)(1860)	31-08-2026

AS A TOKEN OF GRATITUDE, RS 11000/- IS BEING PAID TO EACH RETIREE MEMBER FROM THE BENEVOLENT FUND OF THE ASSOCIATION.

FIVE HABITS FOR A HEALTHIER LIFE

Balanced Nutrition

Nutritious food choices provide energy and support overall health.





Active Living

Regular movement contributes to physical fitness and improved wellbeing.

Quality Rest

Sleep supports recovery, focus, and daily performance.





Mental Wellbeing

Positive habits help reduce stress and improve emotional balance.

Skill Elevation

Continuous learning encourages growth and long-term motivation.



Office Desk Management Tips



1.) KEEP IT UNCLUTTERED

Make it your mission to keep everything clean and tidy and avoid having the desk full of unessesary things you don't use. The space should be clear with plenty of room to work in.

2.) DESKTOP ACCESSORIES

If you love an office gadget or desktop accessory then make sure that they are out of the way and not interfering with your work space. They can also be distracting if you're working to a tight deadline.





3.) CLEAN BEFORE YOU LEAVE

Allow yourself time at the end of each working day to tidy your desk and organise everything into its rightful place. By doing this when you come in the next morning you'll know where everything is and be able to start the day more productive.

4.) MANAGE THE PAPERWORK

For your most important files, like projects you're currently working on, it's a good idea to stagger vertical desktop file holders which will allow you to see all of the subject labels at a quick glance.





5.) ORGANISE YOUR DESK DRAWERS

If you can store items used together in the same drawer space, including stamps with envelopes, sticky notes with notepads, etc. Use drawer organisers for smaller items such as paper clips, drawing pins etc. Finally, use a separate drawer for any personal items.

BANK OFFICERS' MAIL

EDITOR: PRIYVRAT, GENERAL SECRETARY
SBI OFFICERS' ASSOCIATION, CHANDIGARH CIRCLE
C/O- SBI, LOCAL HEAD OFFICE
SECTOR - 17/A, CHANDIGARH - 160017

EMAIL: GS@SBIOACHA.ORG WEBSITE: SBIOACHA.ORG

HAPPY

DIWALI

