

BANK FLAG



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EDITORIAL

Recently Financial Sector in India is in a state of excitement. It is abuzz with activities. Foreign concerns are showing their interest in India's Banks and Insurance. Dubai's Emirates, Japan's Mitsui Banking, Blackstone, Zurich Insurance and Abu Dhabi's International Holding Company have lined up to acquire significant stakes in Indian Banks. Financial landscape in India is in the midst of a transformation. PSB Manthan 2025 event, a two days programme for Indian Public Sector Banks was organized by the Department of Financial Services (DFS), under Ministry of Finance. All and sundry were discussed in the meeting but what is alarming that the Manthan-25 reportedly decided that to become competitive globally there should be mega Banks. It would be through further merger of Banks. Our experience about the merger of Banks that took place in 2019 and 2020 is that merged nationalized banks are getting squeezed and a space has been allowed to new generation Private Banks to increase their market share. Merged Nationalised Bank branches have been closed in thousands and new generation Private Banks have opened more branches. One of the major objectives of Bank Nationalisation was to have more branches particularly in semi-urban and rural area to cater the needs of the weaker section of the society. In initial years branch Banking was quite successful. India has a class and caste ridden society. Its needs are different and to subserve their interest India needs more Banks under nationalized Sector with a defined social objective. In the name of competition doors are being opened to foreign players and their holding in nationalized banks with some reports mentioning a potential cap of 49% which at present is 20%. Foreign Financial players will have a say to shape our banking policies which can be presumed will be in the interest of the upper strata of the society and cronies of the government.

As per news LIC a premier financial organization has pumped out Rs.5,000/- crores to bail out Adani. Which of course LIC has denied and said it was not bailing out, it was a normal financial transaction which LIC has been doing over the years.

These may be the steps for Bikshit Bharat.

Founder Editor - in - Chief : Late Tarakeswar Chakraborti

Editorial Board : Kamal Bhattacharyya, Rajen Nagar, C.H. Venkatachalam, Sonali Biswas

**116th BIRTH ANNIVERSARY OF
COM. PRABHAT KAR**



Born: 13-10-1910 - Died; 27-11-1984

General Secretary, AIBEA: 1953 to 1980
President, AIBEA: 1980 to 1984 till his death
President AIBOPA: 1981 to 1984 till his death
Member of Parliament: 1957 to 1967

RED SALUTE TO COM. PRABHAT KAR
Architect of our beloved AIBEA and AIBOA

Com. Prabhakar Kar Amar Rahe

Get ready to repulse new challenges

Given the economic system in our country in which we live, we are aware that there are bound to be attacks on the rights and livelihood of the working masses in order to extend concessions to the capitalists, business houses and the Corporates. That is why we observe from the history of AIBEA that right from its inception in 1946, AIBEA's journey has been full of struggles to fight back the various attacks from the Government. Right from Jawaharlal Nehru in 1954 to date with Narendra Modi Government, AIBEA had to be in loggerheads with all the Governments against any attack on the rights and benefits of bank employees in particular and working class in general.

There have been attacks on our right of collective bargaining, there have been attacks on our dearness allowance formula which is a big shield against inflation, there have been vindictive attacks on our leaders, etc. There have also been attacks of the Government to curb trade union rights, attempts to freeze wages, to adversely change labour laws, to weaken public sector and to privatise public sector, etc. etc. All these attacks and attempts have been fought back with our unity and conviction.

In the last more than three decades, with the advent of new economic policies of globalisation, liberalisation and privatisation, we have witnessed aggravated attacks on public sector banking with a view to hand over our banks to private vested interests. We have seen attempts to distort priority sector lending and social lending with a view to encourage corporate lending. We have seen and we are seeing even now the attempts to masquerade bad loans in the Banks to cover up the corporate and wilful defaulters. We have fought against all these policies and attacks.

Today also we see new attacks and new challenges. In the banking sector, in addition to attempts to privatise public sector banks, we find attempts to allow FDI upto 49%. This will completely disfigure the character and orientation of our public sector banks. This will allow private sector representatives to enter the administration of our Banks. We also see various instances of take over of our private banks by foreign investors. It is a matter of serious concern that in addition to new Labour Codes, Government has also proposed a new Labour Policy framework to dilute the role of trade unions. All these attacks are of serious implications. Our rank and file should understand and get ready to face these challenges.


C.H. Venkatachalam

Com Prabhat Kar - THE TITAN

13th October, 2025 marks the 116TH Birthday of our great leader Com. Prabhat Kar, whom we respect and revere as the architect of our beloved organisation, AIBEA.

Today, when we are in the 80th Year of AIBEA, we all feel proud that AIBEA is a trade union of great repute not only amongst the bank employees in our country but among the entire trade union movement. This feeling is genuinely true because even today we are a pioneering trade union.

It is not only our members, but there are thousands of officers who fondly reminisce their bondage with AIBEA when they were in clerical cadre before their promotion. Similarly, there are lacs of retirees who know the contributions of AIBEA and who believe that AIBEA is playing a leading role in fighting for the welfare of retirees because all through their service period in the Banks, they were benefitted by the achievements of AIBEA.

This pride, this reputation, their belief, this faith on the AIBEA has not come through any magic. It is only due to the struggles launched by AIBEA incessantly all these eight decades of its existence and the achievements secured by AIBEA.

And, these impressive achievements have been possible due to three important factors:

1. Broad-based unity of the employees
2. Militant struggles
3. Visionary leadership

Being united under the banner of AIBEA and obeying the calls of the organisation, the rank and file members have played their role in the organisation. But most important is the leadership which took the courage to risk their jobs and founded trade unions in Banks in

those days at a time when managements were totally antagonistic and hostile to trade unions. They dared to take the lead, organise the employees, formed unions and launched struggles. Hence the founding leaders of our Unions deserve all credit.

When we talk of leadership, the most outstanding name amongst the leaders who built up AIBEA is obviously Com Prabhat Kar.

Com Prabhat Kar joined Lloyds Bank as a Clerk in 1933. He came from a typical, ordinary middle-class family. He was the only breadwinner and had his entire family to support who were dependent on him - mother, wife and 3 daughters. But his mind was not on his career and the pathetic condition of his colleague employees became his concern. He was keen to do something for them. He decided to take the lead. Soon he was busy in organising them into a Trade Union and he formed Lloyds Bank Indian Staff Association and became its General Secretary.

He was in the company of few young and angry bank employees who realized that organising bank employees at national level was very important to put up any fight against the powerful bankers. These efforts began in 1941 but finally, it led to the formation of AIBEA on 20th April, 1946.

Around that time, he became the General Secretary of Bengal Provincial Bank Employees Association. In 1948, when Central Bank employees were on continuous strike against their management, he gave the call for solidarity strike by BPBEA. For this 'crime', the management prosecuted him and Com Prabhat Kar was victimized and dismissed by the Bank. His family was virtually in the streets. But Com Prabhat Kar did not feel cowed down. He was determined to

strengthen the AIBEA and make it a strong union.

In 1953, he was elected as the General Secretary of AIBEA. He injected a lot of militancy into the organisation. The first All India Strike organized by him on 23rd September, 1954 forced the powerful Jawaharlal Nehru to climb down and resolve the demands of AIBEA.

Com. Prabhat Kar was very clear in his mind that AIBEA cannot and should not confine itself only to fight for the economic demands of bank employees alone. He believed that AIBEA has a to play its larger role in fighting for a vibrant banking sector to enable it to play its role in building up a strong economy and to benefit the common. He also wanted AIBEA to be a leading part of the general working-class movement and not to be restricted only within the precincts of banks.

His clarity and vision enabled AIBEA to come out of the travails of tribunals and the demand for bilateralism was achieved in 1966 by securing the 1st ever industry-level bipartite settlement in the entire country. He thus made AIBEA as the pace-setter in the middle-class trade union movement.

There have been continuous attempts to reverse the clock and move away from the platform of bilateralism. We are happy that we could thwart all these machinations and successfully stood the ground to preserve bipartism, the latest one by signing the 12th Bipartite Settlement in March, 2024 .

In the same way, he felt that Banks cannot play their due role if they are in private hands. So he gave the clarion call for nationalisation of Bank. By building up a massive campaign and struggle, he also achieved this demand when the major Banks were nationalised in July, 1969. Today it is before everyone in our country to see the impressive contributions of public sector Banks in the last five and a half decades.

Today we see the efforts of the Government to hand over our Banks back to the hands of private vested interests. We see the efforts of the Government to permit Corporate houses to acquire our public sector Banks. We see the open loot of people's money by the corporate defaulters. We see the increasing attacks on public sector banking and social banking. We need to continue our struggles to save public sector banks. That is why we have our slogan – people's money for people's welfare and not for private corporate loot.

Com. Prabhat Kar also believed that our demands can be achieved only if our organisation is made stronger. He was responsible to make AIBEA a very strong, broad-based, united, militant trade union organisation. Today we see fissiparous tendencies here and there which are harmful to the unity of the organisation. We must shun these weaknesses and we all should work for strengthening our Unions under the banner of AIBEA. This the real way by which we can pay our tributes to Com Prabhat Kar.

Com. Prabhat Kar did not believe in working for the cause of the bank employees alone. He wanted to work for the cause of the workers and people at large. He took deep interest in politics and was a Member of Parliament from 1957 to 1967. His contributions as a Member of Parliament and his invaluable interventions are already a glorious part of the proceedings of the Parliament.

The entire life of Com. Prabhat Kar was full of sacrifice, dedication, commitment and devoted to the betterment of bank employees in particular and people at large. No wonder, bank employees revere and respect him as the architect of our movement under the glittering banner of AIBEA.

His life and teachings will continue to inspire us in our onward journey to take our beloved AIBEA to greater heights.

19th October, 1966 - Historic day 1st ever pan-India Bipartite Settlement achieved Right to collective bargaining secured

C. H. Venkatachalam
[General Secretary, AIBEA]

19th October, 1966 is a historic day in the archives of the bank employees trade union movement under the glorious banner of AIBEA. It was on this day, 59 years ago, the first ever industry-level Bipartite Settlement in any industry in our country was signed and achieved.

In those days when unions were not there for bank employees, the management adopted jungle law in treating the bank employees. Hire and fire were the order of the day. Anybody can be appointed by the management and anyone can be dismissed at any time. Salary was pathetically poor and service conditions did not exist. Everything was at the whims and fancies of the management.

In this hopeless situation, out of revulsion and repulsion, some courageous young bank employees dared to think of forming unions in the Banks here and there. The result was the decision to found All India Bank Employees Association. Thus, AIBEA was born on 20th April, 1946 during the British era.

Naturally, with the birth of ABEA, demands also arose for improving the condition of bank employees and for more wages and dignified job conditions. Demands were made by AIBEA. But managements were not ready to talk to AIBEA. IBA was not willing to discuss the demands with AIBEA.

Naturally agitations, struggles ensued. Demonstrations by angry bank employees were held all over the country. At that time Banking was State subject. State Government took up the matter with Central Government

pleading that it is difficult to handle the powerful demonstrations of bank employees.

In this background, on 30-4-1949, Central Government promulgated an Ordinance whereby Banking and Insurance sector (which were hitherto under the jurisdiction of the State Governments) were made Central subjects in respect of industrial Disputes Act.

On 13-6-1949, Central Government referred our demands to a Tribunal - Justice K C Sen Tribunal. Sen Tribunal gave its Award on 12-8-1950. Bank employees were feeling happy that at last some wage revision is achieved.

But bank managements went on appeal to Supreme Court and on 9-4-1952 on technical grounds **Sen Award** was nullified.

Hence the demands were referred to Justice **Divitia Tribunal**. AIBEA objected to his appointment because he was a shareholder of a Bank. Hence Justice Divitia was forced to resign in August, 1951.

In view of the continued unrest in the banking industry, the Government appointed another Tribunal on 5-1-1952 with Justice Panchapakesa Sastry as Chairman. Sastry Tribunal gave its Award on 20-4-1953. This Award is famously known as **SASTRY AWARD**.

But Sastry Award resulted in wage cut for bank employees. Once again powerful agitation was launched by AIBEA. Hence the Award was referred to the Labour Appellate Tribunal.

The **LAT Award** given on 28-4-1954 restored

the wage cut. But shockingly, the Government, at the behest of the bankers, unilaterally and illegally modified the **LAT Award** to the detriment of the bank employees on 24-8-1954.

Angered by this unfair and illegal action of the Government, AIBEA gave the call for the first All India Strike by bank employees on 23-9-1954 and the strike was a thunderous success. After this, ABEA from its Conference held in Madras/Chennai gave a call for indefinite strike from 10-12-1954.

Shri. V V Giri, the then Labour Minister supported our cause and resigned from the Cabinet protesting against the Government's unwarranted interference with the judicial pronouncement of LAT Award.

The Government appointed Raya Dhyaksha Commission on 17-9-1954 to enquire into the effect of LAT Award. Upon his death, Justice P.B. Gajendra Gadkar was appointed as the head of this Commission. Upon persuasion by many MPs including Com S A Dange and Shri. Ashok Mehta, AIBEA deferred the indefinite strike.

Gajendra Gadkar Commission gave its Report on 25-7-1955. This is known as Bank Award Commission. The recommendations of this Commission was duly incorporated by the Government by enacting Industrial Disputes (Banking Companies) Decision Act, 1955. Section 4 of this Act provided that Sastry Award as modified by the LAT and Bank Award Commission would be effective up to 31-3-1959.

Again on 21-3-1960, the Government appointed the National Industrial Tribunal (Bank Disputes) with Justice K T Desai as the Presiding Officer. The Award of this Tribunal known as **DESAI AWARD** was published on 13-6-1962.

The Award was made effective from 1-1-1962 to 31-12-1962. However, Government

extended the Award up-to 31-12-1963 and again up-to 31-3-1964.

Because of the bitter experience before the Tribunals from 1949 to 1964, From the Conference held in Trivandrum in 1964, under the leadership of Com Prabhat Kar and Com H L Parvana, AIBEA opposed extension of the Award and demanded direct negotiations and collectively bargained settlement to decide the wages and service conditions of bank employees.

AIBEA launched powerful agitation in 1964, 1965, 1966 including the famous 'work-to-rule movement' due to which the Government and the bankers had to concede the demand and the **first ever industry-level bipartite settlement was signed on 19-10-1966**. That is why AIBEA is reputed as the trend setter.

Since then, periodical Bipartite Settlements have been achieved by AIBEA against various hurdles and obstacles, the last one being the 12th BP Settlement signed on 8-3-2024.

Thus, it is the short story of the long journey of struggles and achievements from jungle law to Tribunals and Awards - and then, from arguing before the third-party Tribunals and getting Awards to direct bilateral negotiations and signing Bipartite Settlements.

It is a matter of great pride that AIBEA was there before the Sen Tribunal proceedings in 1949. ABEA achieved the 1st BPS in 1966 and AIBEA has been there in 2024 to sign the 12th BPS - the only Union which has signed all the BP Settlements.

The main task is to defend and preserve the system of bipartism besides improving our wages and service conditions.

- o **Hail Bipartism**
- o **Hail Bilateralism**
- o **Hail Collective Bargaining**
- o **Hail AIBEA**

Successive collectively bargained industry-wise Bipartite Settlements have resulted in substantial improvements in our wages and service conditions.

Pay scales including stagnation increments Sub staff Clerk			
Sen Award	1948	Rs.60 - 89	Rs. 96 - 290
Sastry	1952	Rs. 40 - 72	Rs. 85 - 280
Desai	1960	Rs. 86 -112	Rs. 140 - 405
1st BPS	19-10-	Rs. 92 - 145	Rs. 154 - 460
2"d BPS	1970	Rs. 116 - 200	Rs. 170 - 550
3rd BPS	1979	Rs. 245 - 455	Rs.325 -
4th BPS	1984	Rs.430 - 850	Rs.520 -
5th BPS	1989	Rs. 815 - 1670	Rs.900 -
6th BPS	1995	Rs. 1600 -	Rs. 1750 -
7th BPS	2000	Rs.2750 - 5850	Rs.3020 -
8th BPS	2005	Rs.4060 - 9180	Rs.4410 -
9th BPS	2010	Rs. 5850 -	Rs.7200 -
10th BPS	201 5	Rs.9560 -	Rs. 11765 -
11th BPS	2020	Rs. 14500 -	Rs. 17900 -
12th BPS	2024	Rs. 19500 -	Rs. 24050 -

LIST OF AWARDS / SETTLEMENTS SO FAR

Sen Tribunal Appointed	13.06.1949
Award Given	12.08.1950
Declared Null & Void	April1951
H.V.Divatia Tribunal	
Appointed - but resigned	July 1951
Sastry Tribunal	
Appointed on	05.01.1952
Award Given on	20.04.1953
Labour Appellate Tribunal - LAT Award	28.04.1954

Govt. Modification Order	24.08.1954
Bank Award Commission	25.07.1955
Sastry Award as modified	1957
DA Amendment Notification	13.02.1960
Desai Tribunal	
Appointed on	21.03.1960
Award Given on	13.06.1962
1.1st Bipartite Settlement	19.10.1966
2.2nd Bipartite Settlement	12.10.1970
3.Supplementary Settlement	23.07.1971
4.Other Issues	08.11.1973
5.3rd Bipartite Settlement	01.08.1979
6.Other Issues	31.10.1979
7.Settlement for B/C Class Banks	22.11.1979
8.Settlement for J&K Bank and KVB	22.11.1979
9.Settlement for Exchange Banks	22.11.1979
10. Settlement	21.04.1980
11. Computer Settlement - 1	08.09.1983
12.Other Issues	08.09.1983
13. 4th Bipartite Settlement	17.09.1984
14. Settlement on B Class Banks	28.02.1985
15. Other Issues	05.01.1987
16. Computer (ALPM) Settlement - II	29.03.1987
17. 5th Bipartite Settlement	10.04.1989
18. Computer Settlement- III	10.04.1989
19. Settlement on B Class Banks	03.02.1990
20. Supplementary Settlement	29.06.1990
21. Settlement on B Class Banks	13.10.1990
22. Other Issues	16.07.1991
23. Computer Settlement IV	29.10.1993
24. Pension Settlement	29.10.1993
25. 5th Bipartite Settlement	14.02.1995

26. MOU on Relative issue	30-09-1996
27. Relativity Settlement	14.12.1996
28. Other Issues	28.11.1997
29. 7th Bipartite Settlement	27.03.2000
30. Disciplinary Action & Disciplinary Procedure	10.04.2002
31. 8th Bipartite Settlement	02.06.2005
32. Record Note on Pension	22-06-2005
33. 9th Bipartite Settlement	27-04-2010
34. Pension - One more Option Settlement	27-04-2010
35. 10th Bipartite Settlement	27-5-2015
36. 11th Bipartite Settlement	11-11-2020
37. 12th Bipartite Settlement	08-3-2024

29th Oct., 1993 – Pension Scheme was achieved

29th October, 1993 will remain a historic day for bank employees, particularly under the banner of AIBEA. It was on this day, 32 years ago, overcoming all odds and obstacles, AIBEA could succeed in achieving its longtime demand - the valuable social security benefit of Pension for bank employees. Pension benefit was achieved by AIBEA due to visionary leadership of Com. Tarakeswar Chakraborti.

Those were the days in the 1940s when bank employees did not have the courage to start or join the union. Those were the days of exploitation of bank employees by the managements. Those were the days when job security, fair wages, regulated service conditions and trade union rights were absent. It was a scenario of hire and fire. Retirement benefits were not there and hence post-retirement life was nightmare.

In that background, AIBEA was born on the 20th April, 1946. AIBEA came in as the harbinger and savior of bank employees. From its Foundation Conference itself, AIBEA demanded better wages and service conditions. One of the

demands was pension for bank employees after retirement. In those days, only PF benefit was available. Gratuity was at the mercy of the management. In every Tribunal – Sen Tribunal, Sastry Tribunal and Desai Tribunal – AIBEA was demanding pension but could not achieve it.

In the various Bipartite Settlements also, this was a demand but, for one reason or the other, the demand could not be achieved.

With the improvement in Pension scheme of Government employees under the 4th Pay Commission with effect from 1-1-1986, AIBEA decided that pension can be demanded for bank employees in lieu of PF. There was a lot of resistance and opposition to this idea.

AIBEA, the pioneer : But AIBEA was convinced that DA linked pension scheme with benefits like commutation and family pension is far superior than PF. Hence AIBEA pursued the demand and after lot of struggles, AIBEA could achieve the pension scheme for bank employees in 1993 when the Settlement was signed on 29-10-1993. Only AIBOA was with AIBEA in that struggle.

When AIBEA signed the Settlement, others also signed the settlement. But when the option was given to the employees, there was a lot of negative campaign and this resulted in many employees and officers not opting for pension scheme and remaining in PF scheme.

One more option : Very soon employees understood the importance and significance of pension scheme, and the demand arose for getting one more option to join the pension scheme. AIBEA played an important role to achieve this in 2010 when the Settlement was signed by UFBU during the 9th Bipartite Settlement. More than 3 lac employees/ officers and retirees were benefitted by joining Pension scheme.

NPS : However, in view of the change in the Government's policy on pension, the new pension scheme was introduced for those who joined the Banks from 1-4-2010. Today it is an important demand for us that employees covered under NPS should be offered OPS.

100% DA benefit for pre-Nov. 2002 pensioners: 100% DA was achieved in the 8th BPS from November, 2002. But the issue went upto the Supreme Court for extending this to the earlier retirees. Unfortunately, Supreme Court rejected this claim.

Still, AIBEA pursued this issue with the IBA and the issue could be resolved and achieved by AIBEA/UFBU from October, 2023 thus **benefitting 1,80,000 pensioners.**

Updation of pension : After achieving one more option to join the pension scheme in 2010 under the 9th BPS, the demand arose for updation of pension. This demand was highlighted during the 10th and 11th Bipartite negotiations. But due to cost-related aspect of the demand, the issue could not be clinched. However, UFBU is seriously pursuing this issue with the IBA. In the meantime, this issue is also under litigation now.

Family Pension: While finalizing the 11th BPS, IBA agreed to our demand to improve family

pension at uniform rate of 30% without ceiling and this has also been implemented, thus **benefitting nearly 1,00,000 family pensioners.**

Minimum 10,000 ex-gratia pension for pre-1986 retirees: As per the Government guidelines, pre-1986 retirees were being paid monthly ex-gratia of Rs. 350 + DA and the surviving spouse Rs. 175 + DA. On our taking up the issue repeatedly with IBA, IBA issued Advisory to Banks that such pre-1986 retirees/surviving spouse be paid ex-gratia pension of Rs. 10,000 per month.

Additional Ex-Gratia : In the 12th BPS, AIBEA/UFBU, without prejudice to our demand for updation, could achieve additional Ex-Gratia for all the 700,000+ pensioners.

Pension option for Resigned employees: This demand was also rejected by Courts. Still, AIBEA/UFBU pursued it and achieved it and now all the resignees have been given the option to join the pension scheme.

Option for left out retirees: This demand is now being pursued by the AIBEA/UFBU and it is under discussions with the IBA.

Thus, while recalling the achievement of Pension due to the leading role of AIBEA in 1993, we recall the initiatives taken by AIBEA all these years in ensuring a better post-retirement life for the retirees. **This role will continue.**

In AIBEA, we have two priorities – updation of pension and converting NPS to OPS. AIBEA will pursue both these demands.

Ignore the critics : Oflate, there have been some deliberate negative campaign in social media against AIBEA/UFBU and against our leadership. We know the background of these critics and we also know why they are doing it. Some of them are also politically motivated. But bank employees under the banner of AIBEA know how to deal with them.

The caravan of AIBEA will march on.

AIBEA's National Convention of Private Sector Bank Unions Call for agitational programme Dharna before Parliament on 10th Dec. 2025

As informed earlier, Convention of our Unions in Private Sector Banks was held at Aluva in Kerala on 25th and 26th August, 2025. 160 delegates from all our unions in the private sector banks (Federal Bank, Karur Vysya Bank, Karnataka Bank, RBL Bank, Nainital Bank, CSB Bank, Dhanlaxmi Bank, Tamilnad Mercantile Bank, Kotak Mahindra Bank and HDFC Bank) participated in the Convention.

With the guidance of AIBEA and after full-scale deliberations, the Convention decided to launch agitational programmes on their demands as under:

Demands:

1. Nationalise all private banks
2. Adequate recruitment of regular clerical and substaff cadre
3. Reverse victimisations in Federal Bank
4. Early wage revision in CSB Bank
5. Extend Ex-gratia to pensioners in all private Banks
6. Do not sell Nainital Bank. Merge it with Bank of Baroda
7. Extend retirement age upto 60 in Tamilnad Mercantile Bank
8. Convert all C2C employees as regular employees
9. CBDT exempted Pension Fund in private banks

From 1 st Sept. 2025	Campaign and explanatory meetings
20 to 30-9-2025	Memorandum to MDs of all Private Banks
7-10-2025	Badge Wearing

14-10-2025	Demonstrations in all centres under the banner of State Federations
3-11-2025	Demonstrations/Dharna before Head Offices of Banks
11-11-2025	Demonstrations in all centres under the banner of State Federations
17-11-2025	Deputation – Memorandum to IBA
8-12-2025	Demonstrations in all centres under the banner of State Federations
10-12-2025	Massive Dharna before Parliament
January, 2026	Announcing the date for All India Strike

Needless to say that all these demands are not only the demands of our Unions in private sector Banks, but are the demands of AIBEA as a whole. Hence all our Unions are requested to extend all possible help and assistance to our units in Private Sector Banks in the respective centres in implementing these programmes.

All our Unions and members are requested to participate in the demonstration programmes.

In the Dharna before Parliament being organised at Delhi on 10th December, 2025, all our State Federations are requested to participate in the programme without fail.

SOLIDARITY DEMONSTRATION BY DIFFERENT UNITS OF AIBEA IN SUPPORT OF THE DEMANDS OF PRIVATE SECTOR BANKS



Bhopal



Kolkata



Kolkata



Mallaapuram



Kollam



Tiruvanthpuram

Press Statement of UFBU on Appointment of Top-Level Posts to Private Sector Candidates

We oppose opening the appointment of Top-level posts in State Bank of India, Nationalised Banks, LIC and Non-Life Insurance Companies to Private Sector candidates — It is an attack on the public character of national institutions.

From the United Forum of Bank Unions (UFBU), representing nine trade unions of officers and workmen across all our banks, we wish to convey our unequivocal and strongest protest against the recent executive orders issued by the Appointments Committee of the Cabinet (ACC) on 4.10.2025, approving “revised consolidated guidelines” for appointment of Whole-Time Directors (WTDs), Managing Directors (MDs), Executive Directors (EDs), and Chairpersons in:

- Public Sector Banks (PSBs) including State Bank of India (SBI), and
- Public Sector Insurance Companies including Life Insurance Corporation of India (LIC) and non-life insurance companies

These orders, issued without any amendment to the enabling statutes - namely the State Bank of India Act, 1955, the Banking Companies (Acquisition and Transfer of Undertakings) Acts, 1970 & 1980, and the Life Insurance Corporation Act, 1956 - constitute a serious legal and constitutional transgression, and amount to a de facto privatisation of leadership in statutory public institutions.

Public Sector Banks including State Bank of India are not merely financial institutions; they signify national trust, serving every section of society and anchoring financial inclusion. These are statutory and important public financial institutions and their leadership carries a sovereign and fiduciary responsibility to the people of India, not merely a corporate mandate. Diluting this statutory responsibility by importing private-sector executives risks undermining the Bank's public character, their constitutional accountability and the public ethos and values that have guided these Banks since their inception. The top management

positions of these institutions must reflect the public character of these Banks, uphold transparent and auditable criteria, and preserve institutional memory developed through decades of public service.

By authorising lateral entry of private-sector Executives into statutory leadership positions, removing APAR-based evaluation, and introducing HR-agency assessments, these guidelines alter the public character, accountability framework, and legislative intent underlying the nationalisation of banks and the State Bank of India Act, 1955, that too without any Parliamentary amendment or consultation.

The State Bank of India Act, 1955 (Sections 19 & 20), the LIC Act, 1956 (Sections 4, 5 & 22), and the Banking Companies Acts (1970/1980) explicitly vest appointment powers with the Central Government in consultation with the Reserve Bank of India (for banks) or Insurance Regulatory and Development Authority (for insurance), within a framework of public accountability, statutory discipline, and parliamentary oversight.

By introducing lateral entry of private-sector Executives, removing APAR-based merit evaluation, and employing private HR agencies for “behavioural assessment” and selection based on “interaction”, the ACC guidelines have materially altered the appointment framework created by Parliament. Such alteration cannot be made by executive instruction; it requires legislative amendment and parliamentary debate.

1. State Bank of India Act, 1955

- Sections 19 and 20 stipulate that the Chairman and Managing Directors are to be appointed “by the Central Government in consultation with the Reserve Bank of India.”
- The Act envisions a public-sector cadre accountable to Parliament and the people of India, not an open corporate recruitment process.
- The revised guidelines allowing private-sector eligibility for SBI MDs and removing APAR marks

are ultra virus the Act and shall not be effected without formal legislative amendment.

2. Banking Companies (Acquisition and Transfer of Undertakings) Acts, 1970 & 1980

- These Acts created nationalised banks “to better serve the needs of development of the economy in conformity with national policy and objectives.”
- Opening MD & CEO and ED posts to private candidates effectively changes ownership and governance character - a material alteration of the statutory purpose - again requiring Parliamentary sanction, not executive notification.

3. Constitutional Framework

- Under Articles 73 and 77, executive actions of the Union must conform to law made by Parliament. Without amendment to the enabling statutes, the executive has no competence to alter the structure of appointment or qualification of statutory officebearers of PSBs and SBI.

2. Dangerous Precedent – From Public Mandate to Corporate Control

This unilateral policy shift converts public-sector leadership roles into open-market appointments, thereby dismantling the historic model of career-based succession and institutional continuity in PSBs.

In the past, even deputation of IAS officers to SBI top management proved a failed experiment, owing to lack of domain expertise, disconnect with banking ethos, and internal resentment. Re-opening such gates under new nomenclature amounts to the same policy error.

Moreover, outsider appointment without parliamentary oversight amounts to executive privatisation of statutory institutions, endangering financial sovereignty and public trust.

3. Subversion of Accountability and Transparency

- The deletion of APAR-based evaluation for apex posts (Chairman/MD/WTG) is regressive and eliminates measurable, audit-based benchmarks of merit.

- Substituting it with “behavioural and competency assessment” by private HR agencies reduces accountability to subjective impressions, inviting bias and opacity.

- Substituting statutory records with subjective HR evaluations conducted by private agencies introduces opacity and discretion, diluting both transparency and vigilance compliance, and invites future allegations of arbitrariness and cronyism.

- Removal of statutory service record consideration also violates principles of natural justice and administrative fairness.

4. Threat to morale, integrity, and institutional memory

Opening the topmost echelons to outsiders from private and corporate sector while lifelong PSB officials remain ineligible will demoralise the cadre, disrupt internal career progression, and weaken the stewardship culture built since nationalisation. The measure disincentivises long service in public institutions and replaces the ethos of nation-building bankers with transient corporate technocrats.

Given that these changes:

- alter the governance character of PSBs and SBI,
- potentially breach statutory provisions, and
- may constitute an incipient form of privatisation,

the matter must be immediately placed before the Parliamentary Standing Committee on Finance for detailed review.

No executive guideline can override or bypass the legislative intent of bank nationalisation or State Bank of India Act provisions.

Further, any re-drafting of appointment norms must be preceded by structured consultation with all stakeholders, including UFBU, RBI, and legal experts.

UFBU therefore demands of the Government that:

1. All revised ACC Guidelines dated 04.10.2025

(for PSBs, LIC, and Non-Life Insurance Companies) be kept in abeyance with immediate effect pending comprehensive review.

2. Constitute a Joint Stakeholder Committee comprising DFS, RBI, FSIB, UFBU, and independent jurists to review leadership-appointment frameworks for all PSBs and SBI.

3. Refer the entire policy to the Parliamentary Standing Committee on Finance.

4. All future reforms concerning public-sector financial institutions be placed before Parliament and subjected to public and stakeholder consultation.

5. Guarantee parity and internal succession across PSBs, preserving the principle that leadership should emerge from within the public-sector banking cadre.

The UFBU reiterates that this is not a policy adjustment but a structural assault on India's public-sector edifice. Public-sector banking and insurance are not commodities for experimentation; they are constitutional instruments of economic justice and national sovereignty. The public-sector banking system is the backbone of India's economic sovereignty. We will not allow its statutory character to be diluted or privatised through executive backdoors.

UNITED FORUM OF BANK UNIONS

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NOBW

K.N. AADARSH
NOBO

KARMACHARI TO KARMAYOGI AIBEA's Letter to Ministry of Finance, Govt of INDIA

Shri. M. Nagaraju,
Secretary
Department of Financial Service
Ministry of Finance, Government of India,
Jeevan Deep Building,
Parliament Street, New Delhi

10-10-2025

Dear Sir,

Reg: Training Programme to bank employees – Karmachari to Karmayogi – unwarranted attempt to mix up religion.

We are informed by members that under instructions from the Government, a training programme is being foisted on all the employees of the Banks on a compulsory basis. Government of India have come out with a new initiative - Rashtriya Karmayogi - a training programme for serving the karmayogi way.

As part of Karmayogi initiative, Capacity Building Commission (CBC) are directing all government offices, PSUs, PSBs and insurance companies to conduct training programme for all personnel, especially in workmen cadre (karmacharis), a behavioural training programme.

The integrated government online training aims at - 'From rule based governance to role based governance', 'From Karmachari to Karmayogi', 'From vision mode to mission mode for NAYA BHARAT'.

All the Banks have their own detailed and regular training programmes for the employees. What is the additional purpose of this training is not known ?

But we are informed that the training programme starts with the video narration of an anecdote from Ramayana as to how Hanuman realised his inner strength.

THE VIDEO NARRATION GOES LIKE THIS : Hanuman had forgotten his true inner power and hence was standing there not knowing how much he can contribute. The Ramayana tells us that Jambavan reminded Hanuman of his true inner power. Once Hanuman remembered this and accepted that he had this power, he was able to understand how much he can make a big difference in helping to bring back Mother Sita. He took a mighty leap and became a force to reckon with to rescue Mother Sita as well as the destruction of Ravan Raj. Similarly, in each one of us there is a tremendous inner power which if realised can increase our power to contribute.....

This training programme and this video narration is being forced on all the employees.

First of all, when all the Banks have their own training programmes to equip the workforce to deliver their best, it is not understood as to how this one-day training programme is going to do any miracle.

Secondly, already employees are facing heavy workload in the branches due to acute shortage of staff and are under undue mental stress and what they need and expect is adequate recruitment and provision of sufficient staff in the Branches which alone will help them to maximise their efforts to extend the best of customer service.

Thirdly, employees in the Banks belong to all religious faiths and foisting some anecdote from one particular religion is unfair and unwarranted. There are many modern techniques and theories to motivate employees to perform to the best of their capacity.

Public Sector Banks are secular institutions and should not be used to indirectly propagate any one religion. This has already hurt the religious sentiments of many employees in the Banks.

Hence, we urge upon you to advise the concerned department who have initiated this training programme to remove such contents from the training programme.

Thanking you,

Yours sincerely,

Sd/-

**C.H.VENKATACHALAM
GENERAL SECRETARY**

बैंक कर्मचारियों के लिए प्रशिक्षण कार्यक्रम – कर्मचारी से कर्मयोगी – धर्म को गलत तरीके से जोड़ने का अनुचित प्रयास

उपरोक्त विषय में हम एआईबीईए के महामंत्री साथी सी.एच. वेंकटचलम् द्वारा श्री एम. नागाराजू, सचिव, वित्तीय सेवायें विभाग, वित्त मंत्रालय, भारत सरकार को लिखे गए पत्र संख्या एआईबीईए ६ जीएस ६ 2025 ६ 138 दिनांक 10.10.2025 का अनूदित सार आपको एवं संज्ञान हेतु नीचे प्रस्तुत कर रहे हैं।

श्री एम. नागाराजू
सचिव

वित्तीय सेवायें विभाग

वित्त मंत्रालय, भारत सरकार, जीवन दीप भवन, संसद मार्ग,
नई दिल्ली

प्रिय महोदय,

**विषय : बैंक कर्मचारियों के लिए प्रशिक्षण कार्यक्रम –
कर्मचारी से कर्मयोगी धर्म को गलत तरीके से जोड़ने
का अनुचित प्रयास**

सदस्यों द्वारा हमें सूचित किया गया है कि सरकार के निर्देशों के तहत बैंकों के सभी कर्मचारियों पर अनिवार्य आधार पर एक प्रशिक्षण कार्यक्रम लागू किया जा रहा है। भारत सरकार ने एक नई पहल शुरू की है राष्ट्रीय कर्मयोगी— जो कर्मयोगी तरीके से सेवा करने के लिए एक प्रशिक्षण कार्यक्रम है।

कर्मयोगी पहल के एक भाग के रूप में, क्षमता निर्माण आयोग (सीबीसी) सभी सरकारी कार्यालयों, सार्वजनिक क्षेत्र के उपक्रमों, सार्वजनिक क्षेत्र के बैंकों और बीमा कंपनियों को सभी कर्मिकों, विशेषकर कामगार संवर्ग (कर्मचारियों) के लिए एक व्यवहारिक प्रशिक्षण कार्यक्रम आयोजित करने का निर्देश दे रहा है।

एकीकृत सरकारी ऑनलाइन प्रशिक्षण का उद्देश्य है 'नियम आधारित शासन से भूमिका आधारित शासन तक', 'कर्मचारी से कर्मयोगी तक', 'नया भारत के लिए दृष्टि प्रणाली से कार्य प्रणाली तक'।

सभी बैंकों के पास कर्मचारियों के लिए अपने विस्तृत और नियमित प्रशिक्षण कार्यक्रम होते हैं। इस प्रशिक्षण का अतिरिक्त उद्देश्य क्या है, यह ज्ञात नहीं है ?

लेकिन हमें बताया गया है कि प्रशिक्षण कार्यक्रम रामायण के एक प्रसंग के वीडियो वर्णन से शुरू होता है कि कैसे हनुमान को अपनी आंतरिक शक्ति का एहसास हुआ।

वीडियो का वर्णन इस प्रकार है : हनुमान अपनी असली आंतरिक शक्ति को भूल गए थे और इसलिए वहां खड़े होकर यह नहीं जानते थे कि वे कितना योगदान कर सकते हैं। रामायण हमें बताती है कि जाम्बवन ने हनुमान को उनकी वास्तविक आंतरिक शक्ति का स्मरण कराया था। जब हनुमान को यह बात याद आई और उन्होंने स्वीकार किया कि उनके पास यह शक्ति है, तो वे समझ पाए कि माता सीता को वापस लाने में वे कितना बड़ा योगदान दे सकते हैं। उन्होंने एक जोरदार छलांग लगाई और माता सीता को बचाने के साथ-साथ रावण राज का विनाश करने के लिए एक शक्तिशाली शक्ति बन गए। इसी प्रकार, हम में से प्रत्येक के अंदर एक जबरदस्त आंतरिक शक्ति है, जिसे यदि महसूस किया जाए तो योगदान देने की हमारी शक्ति बढ़ सकती है.....

यह प्रशिक्षण कार्यक्रम और यह वीडियो वर्णन सभी कर्मचारियों पर थोपा जा रहा है।

सबसे पहले, जब सभी बैंकों के पास अपने कार्यबल को सर्वश्रेष्ठ प्रदर्शन करने के लिए तैयार करने हेतु अपने स्वयं के प्रशिक्षण कार्यक्रम हैं, तो यह समझ में नहीं आता कि यह एक दिवसीय प्रशिक्षण कार्यक्रम कोई चमत्कार कैसे कर पाएगा।

दूसरे कर्मचारियों की भारी कमी के कारण पहले से ही कर्मचारियों को शाखाओं में भारी कार्यभार का सामना करना पड़ रहा है और वे अनावश्यक मानसिक तनाव में हैं और उन्हें शाखाओं में पर्याप्त कर्मचारियों की 'भर्ती और प्रावधान की आवश्यकता है, जिससे उन्हें ग्राहकों को सर्वोत्तम सेवा प्रदान करने के अपने प्रयासों को अधिकतम करने में मदद मिलेगी।

तीसरा, बैंकों में कार्यरत कर्मचारी सभी धार्मिक आस्थाओं से जुड़े होते हैं और किसी एक धर्म विशेष से संबंधित कोई किस्सा उन पर थोपना गलत और अनुचित है। कर्मचारियों को उनकी क्षमता के अनुसार सर्वोत्तम प्रदर्शन करने के लिए प्रेरित करने हेतु कई आधुनिक तकनीकें और सिद्धांत मौजूद हैं।

सार्वजनिक क्षेत्र के बैंक धर्मनिरपेक्ष संस्थायें हैं और इनका उपयोग अप्रत्यक्ष रूप से किसी एक धर्म का प्रचार करने के लिए नहीं किया जाना चाहिए। इससे पहले ही बैंकों के कई कर्मचारियों की धार्मिक

भावनायें आहत हुई हैं।

इसलिए, हम आपसे आग्रह करते हैं कि आप इस प्रशिक्षण कार्यक्रम को शुरू करने वाले संबंधित विभाग को प्रशिक्षण कार्यक्रम से ऐसी सामग्री हटाने की सलाह दें।

सधन्यवाद,

आपका विश्वासपात्र
सी.एच. वेंकटचलम
महामंत्री

प्रेस विज्ञप्ति

10 अक्टूबर, 2025

हम स्टेट बैंक ऑफ इंडिया, राष्ट्रीयकृत बैंकों, एलआईसी और गैर-जीवन बीमा कंपनियों में शीर्ष स्तर के पदों पर निजी क्षेत्र के उम्मीदवारों की नियुक्ति का विरोध करते हैं - यह राष्ट्रीय संस्थाओं के सार्वजनिक चरित्र पर हमला है

यूनाइटेड फोरम ऑफ बैंक यूनियन्स (यूएफबीयू) की ओर से, जो हमारे सभी बैंकों के अधिकारियों और कर्मचारियों की 9 ट्रेड यूनियनों का प्रतिनिधित्व करता है, हम मंत्रिमंडल की नियुक्ति समिति (एसीसी) द्वारा 4.10.2025 को जारी किए गए हालिया कार्यकारी आदेशों के खिलाफ अपना स्पष्ट और मजबूत विरोध व्यक्त करते हैं, जिसमें पूर्णकालिक निदेशकों (डब्ल्यूटीडी), प्रबंध निदेशकों (एमडी), कार्यकारी निदेशकों (ईडी), और चेयरपर्सन की निम्न में नियुक्ति के लिए 'संशोधित समेकित दिशानिर्देशों' को मंजूरी दी गई है:

- स्टेट बैंक ऑफ इंडिया (एसबीआई) सहित सार्वजनिक क्षेत्र के बैंकों, और
- भारतीय जीवन बीमा निगम (एलआईसी) और गैर-जीवन बीमा कंपनियों सहित सार्वजनिक क्षेत्र की बीमा कंपनियां

ये आदेश, सक्षमकारी अधिनियमों अर्थात् स्टेट बैंक ऑफ इंडिया अधिनियम, 1955, बैंकिंग कंपनियां (उपक्रमों का अधिग्रहण और हस्तांतरण) अधिनियम, 1970 और 1980, तथा जीवन बीमा निगम अधिनियम, 1956 में किसी संशोधन के बिना जारी किए गए हैं जो एक गंभीर कानूनी और संवैधानिक उल्लंघन है, तथा वैधानिक सार्वजनिक संस्थाओं

में नेतृत्व के वास्तविक निजीकरण के समान है।

स्टेट बैंक ऑफ इंडिया सहित सार्वजनिक क्षेत्र के बैंक केवल वित्तीय संस्थान नहीं हैं, वे राष्ट्रीय विश्वास के प्रतीक हैं, समाज के हर वर्ग की सेवा करते हैं और वित्तीय समावेशन को बढ़ावा देते हैं। ये वैधानिक और महत्वपूर्ण सार्वजनिक वित्तीय संस्थान हैं और इनका नेतृत्व भारत के लोगों के प्रति संप्रभु और प्रत्ययी जिम्मेदारी रखता है,

न कि केवल कॉर्पोरेट जनादेश। निजी क्षेत्र के अधिकारियों को लाकर इस वैधानिक जिम्मेदारी को कमजोर करने से बैंक के सार्वजनिक चरित्र, उनकी संवैधानिक जवाबदेही और सार्वजनिक लोकाचार और मूल्यों को नुकसान पहुंचाने का खतरा है, जो इन बैंकों को उनकी स्थापना के समय से ही मार्गदर्शन करते रहे हैं। इन संस्थाओं के शीर्ष प्रबंधन पदों को इन बैंकों के सार्वजनिक चरित्र को प्रतिबिंबित करना चाहिए, पारदर्शी और लेखापरीक्षा योग्य मानदंडों को बनाए रखना चाहिए तथा दशकों की सार्वजनिक सेवा के माध्यम से विकसित संस्थागत स्मृति को संरक्षित करना चाहिए।

निजी क्षेत्र के अधिकारियों को वैधानिक नेतृत्व के पदों पर पार्श्व प्रवेश की अनुमति देकर, एपीएआर-आधारित मूल्यांकन को हटाकर, और मानव संसाधन एजेंसी आकलन को लागू करके, ये दिशानिर्देश बैंकों के राष्ट्रीयकरण और स्टेट बैंक ऑफ इंडिया अधिनियम, 1955 के अंतर्निहित सार्वजनिक चरित्र, जवाबदेही ढांचे और विधायी मंशा को बदल देते हैं, वह भी बिना किसी संसदीय संशोधन या परामर्श के।

स्टेट बैंक ऑफ इंडिया अधिनियम, 1955 (धारा 19 और 20), एलआईसी अधिनियम, 1956 (धारा 4, 5 और 22) और बैंकिंग कंपनी अधिनियम (1970-1980) स्पष्ट रूप से सार्वजनिक जवाबदेही, वैधानिक अनुशासन और संसदीय निगरानी के ढांचे के भीतर भारतीय रिजर्व बैंक (बैंकों के लिए) या बीमा नियामक और विकास प्राधिकरण (बीमा के लिए) के परामर्श से केन्द्र सरकार को नियुक्ति शक्तियां प्रदान करते हैं।

निजी क्षेत्र के कार्यकारियों की पार्श्व प्रविष्टि शुरू करके, एपीएआर-आधारित योग्यता मूल्यांकन को हटाकर, तथा “व्यवहार मूल्यांकन” और “बातचीत” के आधार पर चयन के लिए निजी मानव संसाधन एजेंसियों को नियुक्त करके, एसीसी दिशानिर्देशों ने संसद द्वारा बनाए गए नियुक्ति ढांचे में भौतिक रूप से बदलाव किया है। ऐसा परिवर्तन कार्यकारी निर्देश द्वारा नहीं किया जा सकता है इसके लिए विधायी संशोधन और संसदीय बहस की आवश्यकता होती है।

1. स्टेट बैंक ऑफ इंडिया अधिनियम, 1955

- धारा 19 और 20 में प्रावधान है कि अध्यक्ष और प्रबंध निदेशकों की नियुक्ति “केन्द्र सरकार द्वारा भारतीय रिजर्व बैंक के परामर्श से” की जाएगी।
- यह अधिनियम संसद और भारत की जनता के प्रति जवाबदेह सार्वजनिक क्षेत्र के संवर्ग की परिकल्पना करता है, न कि खुली कॉर्पोरेट भर्ती प्रक्रिया की।
- एसबीआई के प्रबंध निदेशकों के लिए निजी क्षेत्र की पात्रता की अनुमति देने तथा एपीएआर अंक हटाने संबंधी संशोधित दिशानिर्देश अधिनियम के विपरीत हैं तथा इन्हें औपचारिक विधायी संशोधन के बिना लागू नहीं किया जा सकेगा।

2. बैंकिंग कंपनीज (उपक्रमों का अधिकग्रहण और हस्तांतरण) अधिनियम, 1970 और 1980

- इन अधिनियमों ने राष्ट्रीयकृत बैंकों का निर्माण “राष्ट्रीय नीति और उद्देश्यों के अनुरूप अर्थव्यवस्था के विकास की आवश्यकताओं को बेहतर ढंग से पूरा करने के लिए” किया।
- एमडी एवं सीईओ और ईडी के पदों को निजी

उम्मीदवारों के लिए खोलने से स्वामित्व और शासन का स्वरूप प्रभावी रूप से बदल जाता है यह वैधानिक उद्देश्य में एक भौतिक परिवर्तन है – जिसके लिए भी संसदीय मंजूरी की आवश्यकता होती है, न कि कार्यकारी अधिसूचना की।

3. संवैधानिक ढांचा

- अनुच्छेद 73 और 77 के तहत, यूनियन की कार्यकारी कार्यवाहियां संसद द्वारा बनाए गए कानून के अनुरूप होनी चाहिए। सक्षमकारी अधिनियमों में संशोधन के बिना, कार्यकारी के पास सार्वजनिक क्षेत्र के बैंकों और स्टेट बैंक ऑफ इंडिया के वैधानिक पदाधिकारियों की नियुक्ति या योग्यता की संरचना में परिवर्तन करने की कोई क्षमता नहीं है।

4. खतरनाक मिसाल सार्वजनिक जनादेश से कॉर्पोरेट नियंत्रण तक

- यह एकतरफा नीतिगत बदलाव सार्वजनिक क्षेत्र की नेतृत्वकारी भूमिकाओं को खुले बाजार की नियुक्तियों में बदल देता है, जिससे सार्वजनिक क्षेत्र के बैंकों में कैरियर आधारित उत्तराधिकार और संस्थागत निरंतरता का ऐतिहासिक मॉडल नष्ट हो जाता है।
- अतीत में, यहां तक कि एसबीआई के शीर्ष प्रबंधन में आईएसएस अधिकारियों की प्रतिनियुक्ति भी डोमेन विशेषज्ञता की कमी, बैंकिंग लोकाचार से अलगाव और आंतरिक असंतोष के कारण एक असफल प्रयोग साबित हुई थी। नए नामकरण के तहत ऐसे द्वारों को पुनः खोलना उसी नीतिगत त्रुटि के समान है।
- इसके अलावा, संसदीय निगरानी के बिना बाहरी व्यक्ति की नियुक्ति, वैधानिक संस्थाओं के कार्यकारी निजीकरण के समान है, जिससे वित्तीय संप्रभुता और सार्वजनिक विश्वास खतरे में पड़ जाता है।

5. जवाबदेही और पारदर्शिता का हनन

- शीर्ष पदों (चेयरमैन & एमडी/डिप्टी सीईओ) के लिए एपीएआर-आधारित मूल्यांकन को हटाना प्रतिगामी है और यह योग्यता के मापनीय, लेखापरीक्षा-आधारित मानदंडों को समाप्त करता है।
- निजी मानव संसाधन एजेंसियों द्वारा इसके स्थान पर

“व्यवहारिक और योग्यता मूल्यांकन” करने से व्यक्तिपरक धारणाओं के प्रति जवाबदेही कम हो जाती है, तथा पूर्वाग्रह और अस्पष्टता को बढ़ावा मिलता है।

- निजी एजेंसियों द्वारा किए गए व्यक्तिपरक मानव संसाधन मूल्यांकन के साथ वैधानिक रिकॉर्ड को प्रतिस्थापित करने से अस्पष्टता और विवेकाधिकार का प्रवेश होता है, पारदर्शिता और सतर्कता अनुपालन दोनों कमजोर होते हैं, और भविष्य में मनमानी और भाई भतीजावाद के आरोप लगते हैं।
- वैधानिक सेवा रिकॉर्ड पर विचार को हटाना प्राकृतिक न्याय और प्रशासनिक निष्पक्षता के सिद्धांतों का भी उल्लंघन है।

6. मनोबल, अखंडता और संस्थागत स्मृति के लिए खतरा

निजी और कॉर्पोरेट क्षेत्र के बाहरी लोगों के लिए शीर्ष पदों को खोलना, जबकि पीएसबी के अधिकारी आजीवन अयोग्य बने रहेंगे, इससे संवर्ग का मनोबल गिरेगा, आंतरिक कैरियर प्रगति बाधित होगी, तथा राष्ट्रीयकरण के बाद से बनी प्रबंधन संस्कृति कमजोर होगी। यह उपाय सार्वजनिक संस्थाओं में लंबी सेवा को हतोत्साहित करता है और राष्ट्र-निर्माण करने वाले बैंकरों के चरित्र को अस्थायी कॉर्पोरेट टेक्नोक्रेटों से प्रतिस्थापित करता है।

इन परिवर्तनों को देखते हुए :

- सार्वजनिक क्षेत्र के बैंकों और एसबीआई के प्रशासनिक स्वरूप में बदलाव लाना,
- संभावित रूप से वैधानिक प्रावधानों का उल्लंघन, और
- निजीकरण का एक प्रारंभिक रूप हो सकता है,

इस मामले को विस्तृत समीक्षा के लिए तत्काल वित्त संबंधी संसदीय स्थायी समिति के समक्ष रखा जाना चाहिए।

कोई भी कार्यकारी दिशानिर्देश बैंक राष्ट्रीयकरण या स्टेट बैंक ऑफ इंडिया अधिनियम के प्रावधानों के विधायी उद्देश्य को रद्द या दरकिनार नहीं कर सकता।

इसके अलावा, नियुक्ति मानदंडों को कोई भी पुनः मसौदा तैयार करने से पहले यूएफबीयू, आरबीआई और कानूनी

विशेषज्ञों सहित सभी हितधारकों के साथ संरचित परामर्श किया जाना चाहिए।

इसलिए यूएफबीयू सरकार से मांग करता है कि :

1. दिनांक 4.10.2025 के सभी संशोधित एसीसी दिशानिर्देश (पीएसबी, एलआईसी और गैर-जीवन बीमा कंपनियों के लिए) को व्यापक समीक्षा तक तत्काल प्रभाव से स्थगित रखा जाये।

2. सभी सार्वजनिक क्षेत्र के बैंकों और एसबीआई के लिए नेतृत्व नियुक्ति ढांचे की समीक्षा करने के लिए डीएफएस, आरबीआई, एफएसआईबी, यूएफबीयू और स्वतंत्र न्यायविदों की एक संयुक्त हितधारक समिति का गठन किया जाये।

3. संपूर्ण नीति को वित्त संबंधी संसदीय स्थायी समिति को भेजें।

4. सार्वजनिक क्षेत्र के वित्तीय संस्थानों से संबंधित सभी भावी सुधारों को संसद के समक्ष रखा जाये तथा जनता और हितधारकों के परामर्श के अधीन रखा जाये।

5. सार्वजनिक क्षेत्र के बैंकों में समानता और आंतरिक उत्तराधिकार की गारंटी दी जाये, तथा इस सिद्धांत को बरकारार रखा जाये कि नेतृत्व सार्वजनिक क्षेत्र के बैंकिंग संवर्ग के भीतर से ही उभरना चाहिए।

यूएफबीयू दोहराता है कि यह कोई नीतिगत समायोजन नहीं है, बल्कि भारत के सार्वजनिक क्षेत्र के ढांचे पर एक संरचनात्मक हमला है। सार्वजनिक क्षेत्र की बैंकिंग और बीमा प्रयोग की वस्तुयें नहीं हैं वे आर्थिक न्याय और राष्ट्रीय संप्रभुता के संवैधानिक साधन हैं। सार्वजनिक क्षेत्र की बैंकिंग प्रणाली भारत की आर्थिक संप्रभुता की रीढ़ है। हम इसके वैधानिक चरित्र को कमजोर करने या कार्यकारी गुप्तद्वार के माध्यम से निजीकरण करने की अनुमति नहीं देंगे।

यूनाइटेड फोरम ऑफ बैंक यूनियन्स

ह.. सी.एच. वेंकटचलम् एआईबीईए	ह.. रूपम रॉय एआईबीओसी	ह.. एल. चंद्रशेखर एनसीबीई
ह.. संजय खान एआईबीओए	ह.. देवाशीष बासु चौधरी बैकी	ह.. प्रेम मक्कड़ इन्वीक
ह.. ओ.पी. शर्मा इन्वीक	ह.. मनमोहन दास एनओगीडब्ल्यू	ह.. के.एन. आदर्श नोबो

RECRUITMENT OF CLERKS IN BANKS

In our earlier Circular dated 1-8-2025 we had informed that Banks had indented 10,277 clerks/CSAs for the year 2026-27. IBPS has now published the revised Indents received from the Banks for recruitment of **13,533** clerks/CSAs. In addition to this, SBI has already separately advertised for recruitment of **6,589** Clerks. Thus, a **total of 19,942** clerks are proposed to be recruited in 2026-27 by the Public Sector Banks. Units are aware that the issue of recruitment of clerks and sub-staff is before the conciliation proceedings and also in discussions with IBA for further adequate recruitment.

1. Canara Bank	3,000
2. Punjab National Bank	2,287
3. Central Bank of India	2,000
4. Indian Bank	1,700
5. Bank of Baroda	1,684
6. Bank of Maharashtra	700
7. Union Bank of India	600
8. Punjab & Sind Bank	461
9. Bank of India	432
10. UCO Bank	419
11. Indian Overseas Bank	250
	13,533
12. State Bank of India	6,589
Total	19,942

This is not adequate as the requirement is much more. We shall pursue the matter further with IBA and before CLC. Our Unions should follow up the matter with their respective managements for further recruitments.

Yours Comradely,



C. H. VENKATACHALAM
GENERAL SECRETARY

Beware of Government's proposal of Shram Shakti Niti 2025-National Labour and Employment Policy

Recently Ministry of Labour of the Government of India has published in its website their draft of Shram Shakti Niti 2025 / National Labour and Employment Policy.

This Draft Policy has been put in the website and inviting public suggestions upto 27th October, 2025. The Draft Policy says that there are about 50 crores of workers in our country in formal, informal, gig and self-employed sectors. And yet, the Draft Policy has been put only in their website and that too, only in English. Does the Government expect that all these workers know English and they all have access to the website of the Labour Ministry. Hence it is clear that public consultation is not the real intention.

Further, the Central Trade Unions are there in our country who represent the working class of our country. None of the Central Trade Unions have been informed of this Draft Policy, leave alone consultation.

The practice all along has been that on such occasion of major policy propositions, Government has always held Tripartite meetings of Trade Unions, Employers and the Government representatives. This has been deliberately avoided to scuttle any suggestions from the trade unions.

A labour policy means the Government's comprehensive framework to regulate the workplace and manage the country's employment landscape ensuring labour rights and protection. Discussing with the Central Trade Unions as the main stake-holders before drafting any policy is a standard and crucial practice established in India. Only such a practice can ensure legitimacy and effectiveness to the draft policy. Consulting with trade unions is neither an option nor a formality - it is a cornerstone of sound labour policy.

But it is deplorable that the Government is trying move unilaterally without involving the trade unions while formulating or finalising a major

policy relating to labour and employment. It is clear that the idea is to bypass the essential dialogue with the trade unions.

Labour policy sets out the government's strategy for its workforce. It should include job protection, employment generation, social security including maternity benefit, hours of work, safety, skilling etc.

The labour policy should uphold international labour standards and constitutional commitments. But a cursory reading of the Draft Policy shows that all these important aspects have been conveniently ignored. Thus, it is clear that the Draft policy only intends to legitimize the present anti-worker stances of the Government.

In our country, because of the greed of the employers for more and more profits, there is intense exploitation of the workers and obviously this is the core of the dispute. Hence, the labour policy should address the ways and means to resolve these disputes. But the Draft Policy says nothing about any such machinery.

The Draft policy says that labour (**srama**) is not merely for livelihood but embodies a sacred and moral duty to contribute to a broader **dharma**. The Draft policy quotes from Manu smriti, Yajnavalkya smriti, Narada smriti, Sukra Niti, Arthasasthra as the moral basis for labour governance.

The Draft Policy envisages that the Government will be a facilitator instead of being an effective intervenor against exploitation of the workers. The Draft policy envisions a labour ecosystem where the Government would be a job facilitator instead of being a job creator in our country with huge unemployment.

As mentioned in the Draft Policy, the agenda is to fine-tune Government's labour policy to achieve their goal of Viksit Bharat in 2047.

It is clear that the Draft Policy proposes a labour policy that will supplement the objectives of the

new Labour Codes.

This unilateral proposal of the Government is bound to throw a serious challenge to the entire trade union movement and the hard-won labour rights achieved through century-long struggles of the working class.

Already we observe the efforts in the name of training to infuse ideas like making karmachari to karmayogi. Karmachari is a worker, selling his labour to earn a livelihood. Karmayogi is expected to work as doing his prescribed dharma! On the other hand, for the employers, Government is

facilitating 'Ease of doing business' where all concessions are given.

We are sure that Central Trade unions will react to this Draft Policy and oppose this move. In the meantime, we should become aware of these propositions of anti-worker measures.

Times are going to be challenging.

Draft policy is available on the link below:

https://labour.gov.in/sites/default/files/draft_-_mole_le_policy_-_v1.0.pdf



Colourful procession on the occasion of Conference of All Kerala Bank Employees Federation – Palakkad District Committee.

RAJYA SABHA

UNSTARRED QUESTION NO. 259

ANSWERED ON TUESDAY, 22 JULY, 2025 / 31 ASHADHA, 1947 (SAKA)

Employee strength of Public Sector Banks

259. SHRI MALLIKARJUN KHARGE:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the total number of employees in Public Sector Banks (PSBs) during the last five years, year-wise and bank-wise;
- (b) the details of the total number of sanctioned posts and positions filled in such PSBs;
- (c) whether the Ministry is aware of the growing concerns regarding under-staffing in various PSBs; and
- (d) if so, the details thereof and the steps taken by the Ministry to address and mitigate such under-staffing?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (d): Public Sector Banks (PSBs) are board governed commercial entities. The requirement of manpower in each PSB is determined by the respective PSB keeping in view various factors which include, inter-alia, business requirement, spread of activities, superannuation and other unplanned exits. Appointment of officers and staff is done accordingly by the PSBs and it varies from year to year based on their requirements.

As per inputs received from PSBs, as on 31.03.2025, 96% staff are in position against their business requirement. The small proportion of gap is attributable to attrition on account of superannuation and other usual factors including unplanned exits. Further, during the last 5 years (FY 2020-25), banks have recruited 148687 employees and for the FY 2025-26, recruitment of 48570 employees is under way.

The details of the total number of employees during the last five years, year-wise and bank-wise are as under:

Name of the Bank	2020-21	2021-22	2022-23	2023-24	2024-25
Bank of Baroda	82017	78749	76509	74227	73742
Bank of India	51459	51825	52209	50944	50564
Bank of Maharashtra	12532	13128	12721	13499	14591
Canara Bank	88213	86919	84978	82638	81260
Central Bank of India	32340	30293	30770	31643	33081

Indian Bank	42601	40751	41701	41025	39778
Indian Overseas Bank	23579	22369	22051	21475	20966
Punjab & Sind Bank	8890	8832	8725	10148	10229
Punjab National Bank	101802	103144	104123	102349	102746
State Bank of India	246353	244583	236110	229788	236221
UCO Bank	22012	21617	21698	21456	21049
Union Bank of India	78203	75201	75594	75866	73945

Source: Public Sector Banks

NEWS ON BANKING

Inoperative Jan Dhan Accounts in Public-Sector Banks Increase to 26%: Report

The Wire Staff

In a development that reflects a slowdown in account activity under the Union government's flagship Pradhan Mantri Jan-Dhan Yojana (PMJDY), the number of inoperative accounts in public-sector banks (PSBs) has increased in the last one year.

According to a senior government official cited by *Business Standard*, the overall share of such accounts has increased from 21% last year to 26% as of the end of September.

“As of September 2025, of a total of 554.5 million PMJDY accounts in PSBs, around 142.8 million were inoperative. For 2025-26, the target for opening new PMJDY accounts in PSBs is 38 million, of which 13.2 million had been opened till September,” the official told the newspaper.

According to the *Business Standard* report, among the major banks, Bank of India (32%) and Union Bank of India (33%) had the highest share of such inoperative accounts, while Punjab & Sind Bank (8%) had the lowest.

The inoperative ratio for Bank of India increased from 19% in September 2024 to

25% in September 2025.

An email query sent by the newspaper to the finance ministry remained unanswered at the time of going to press.

According to Reserve Bank of India (RBI) guidelines, a savings account is treated as inoperative or dormant when there are no transactions for over two years.

Business Standard had also reported earlier this year that around 1.5 million inoperative zero-balance PMJDY accounts in April were closed by PSBs as a one-time measure to round out duplicate and non-functional accounts.

The PMJDY was launched in August 2014 by Prime Minister Narendra Modi with an objective of ensuring access to financial services such as banking/savings and deposit accounts, remittance, credit, insurance and pension in an affordable manner.

According to RBI data, at present around 55.5 million PMJDY accounts with balances worth Rs 75,315 million are dormant while 480 million RuPay cards are yet to be received

HOW & WHY



Mukesh Ambani's Wealth

In 2014	\$ 18.6 Billion	Rs. 1.50 lac cr
In 2024	\$ 119.5 billion	Rs. 9.50 lac cr



Gautam Adani's wealth

In 2014	\$ 7.1 Billion	Rs. 57,000 cr
In 2024	\$ 116 billion	Rs. 9.30 lac cr



India's Hunger Index Rank

In 2014 : 55

In 2025 : 102

AIBEA

Critique of the Finance Ministry's Directions on the “Karmachari se karmayogi” Training Programme

Commentator

The Government of India's recent direction mandating all public sector bank employees to undergo the “Karmachari se Karmayogi” training marks a disturbing shift in the orientation of public administration. Presented under the veneer of “capacity building” and “mindset transformation,” the programme betrays an unmistakable ideological undertone — the infusion of religious narratives into what should be a strictly secular, professional training environment.

1. Ideological Encroachment into Secular Public Institutions

Public Sector Banks (PSBs) are secular institutions established to serve the financial and developmental needs of a plural society. The reported inclusion of a Ramayana-based narrative — depicting Hanuman's rediscovery of his inner strength — is a clear attempt to introduce mythological-religious content into a professional training space. This not only breaches the secular character of the state as enshrined in the Constitution but also undermines the inclusive ethos of public service.

The Government's insistence that all employees, regardless of faith or belief, must participate in such a programme constitutes a subtle but coercive form of ideological imposition. Such efforts blur the line between cultural heritage and religious propagation — a line that public institutions are constitutionally obliged to maintain.

2. Administrative Overreach and Redundancy

The Karmayogi initiative, in theory, aims to shift governance from “rule-based” to “role-based.” However, in the banking sector, where rigorous training frameworks already exist, this one-day add-on programme appears superficial and unnecessary. Every public sector bank has its own institutional training system tailored to enhance

operational efficiency, customer service, and regulatory compliance. The imposition of an additional “spiritual-motivational” module does not strengthen these capacities; it distracts from them.

Rather than addressing systemic issues like acute staff shortage, increasing workload, and pressure from privatization policies, the government is diverting attention toward symbolic exercises of “attitudinal change.” This serves as a political rather than an administrative intervention.

3. Disrespect for Religious Pluralism and Employee Rights

India's banking workforce represents a cross-section of all communities — Hindus, Muslims, Christians, Sikhs, Buddhists, atheists, and others. Introducing a religious motif from a particular tradition as part of mandatory training disregards this diversity and risks alienating employees who do not share those beliefs.

In a secular democracy, the state cannot compel citizens to participate in any religiously framed activity. Such compulsion violates not only Article 25 (freedom of conscience and religion) but also the secular spirit of Article 14 (equality before law) and Article 51A(e) (duty to promote harmony and spirit of common brotherhood).

4. Managerial Symbolism over Material Reform

The language of the Karmayogi initiative — “vision to mission,” “employee to karmayogi,” “rule-based to role-based” — is emblematic of the current regime's governance style: rhetorical transformation without material improvement. Instead of addressing the pressing issues of bank consolidation, shrinking manpower, growing NPAs, and erosion of public accountability, the government promotes moral-symbolic campaigns designed to produce ideological conformity.

This is reminiscent of the shift from policy-based

governance to propaganda-driven governance, where “moral renewal” is projected as a substitute for institutional reform.

5. The Need for Secular, Rational, and Professional Training

If the objective truly is to enhance motivation, self-awareness, and efficiency, there exist numerous evidence-based, secular methodologies — from cognitive-behavioral leadership training to participatory management models — that respect employees' autonomy and plural identities. The use of mythology, however culturally valuable, cannot be mandated as a state-sponsored instrument of behavioral change.

Public institutions must remain neutral spaces of professional service, not laboratories for

ideological experimentation.

Conclusion

The Finance Ministry's direction to impose the “Karmachari se Karmyogi” programme, with its embedded religious content, represents a worrisome conflation of governance and ideology. The All India Bank Employees Association's objection is therefore not only legitimate but essential to preserving the constitutional and secular integrity of India's public sector.

A truly transformative approach to public service should begin with democratic workplace reforms, adequate staffing, professional respect, and policy transparency — not with religious allegories masquerading as capacity-building tools.

WORKERS' STRUGGLE AROUND THE WORLD

New Zealand 'mega strike': 100,000 public sector workers demand better conditions

Eva Corlet



Striking New Zealand workers march in Auckland, October 23, 2025

An estimated 100,000 nurses, teachers and public sector staff walked off the job in New Zealand on Thursday to call on the government to better fund and resource public services, in one of the country's largest ever strikes.

The so-called “mega strike” brought together

workers from multiple sectors, including more than 60,000 school teachers, 40,000 nurses and salaried medical specialists and 15,000 public service staff.

Despite extreme weather forcing the cancellation of events in Wellington and other

regions, tens of thousands gathered at rallies across the country, where they held signs, chanted and demanded the government invest in education and health.

"Patients should not have to be harmed, or die, before things improve," Becks Kelsey, a nurse, told a rally in Auckland.

"We demand the government invests in the very fabric of our community, not cut the threads that hold it together."

Secondary school teacher Paul Stevens told the rally teachers were leaving the profession and country they love "because they have just had enough and they don't feel valued".

"We need our politicians to do their job and to acknowledge the political choices they have made, over the success of governments, to gradually starve our essential public services of what they need."

Members from multiple unions voted to strike after collective bargaining with the coalition government stalled. While each union has demands specific to their sector, the complaints were broadly consistent: inadequate pay, unsafe staffing levels, not enough resources, and poor working conditions that put the wellbeing of workers, patients and children at risk.

"We fear for the safety of our patients," Noreen McCallan, a nurse in Hawke's Bay, said in a statement. "Staff shortages have become overwhelming and exhausting for many of us. Our patients are suffering longer because we can't get to them as quickly as we should."

A teacher in Palmerston North, Liam Rutherford, said there needed to be "serious investment in education, not just tinkering around the edges".

"The current offer from the government won't help us in recruiting new teachers and keeping the ones we currently have.

New Zealand's health and education services have come under increasing pressure in recent years. Hospitals have reported facing "catastrophic failure" due to being over capacity,

lengthy wait times for care and staff shortages. Schools are also facing staffing shortfalls.

At the same time, the government has slashed funding for public services in its hope to grow the economy and cancelled dozens of pay equity claims.

Meanwhile, citizens are leaving the country in record numbers, the majority of whom are moving to Australia for more job opportunities and better pay, including in education and healthcare.

The coalition government has been hostile towards the protest, with the prime minister, Christopher Luxon, dismissing it as "politically motivated" and senior ministers for education, health and public services calling it "unfair, unnecessary and unproductive".

The government was "at the table with offers" while the unions were "out on the street with megaphones", the public service minister, Judith Collins, said in a statement.

She said the strike was a "a stunt" targeting government, in which thousands of patients and children would pay the price.

Many schools closed on Thursday due to the strike, while health providers reduced non-essential services. Despite the disruptions, public support for the strike is favourable. A Talbot Mills poll suggested 65% of the public backed the strike, and nearly half of those who voted for the coalition government were also in favour.

Opposition parties backed the strike, with the Labour leader, Chris Hipkins, laying responsibility for the industrial action on the prime minister.

"Luxon is out of touch and making our health and education systems worse," Hipkins said in a statement.

"He has made his priorities clear: handing out massive pay rises to boardroom directors and millions to tobacco companies, instead of investing in the services we all rely on."

Nice way to celebrate Diwali festival Light up the lives of the needy Congrats to APBEA

In order to celebrate Diwali in a meaningful way, with an aim to illuminate the lives of the needy Assam Provincial Bank Employees Association and our young leaders, organised Social Identification Programme today at Jibanalaya Children Home, Guwahati.

As part of the programme, they arranged a special lunch for the children at the orphanage and donated items such as clothes, sweet packets, study materials, decorative items for Diwali, and firecrackers (suitable for children). This gesture brought joy and happiness to the children and made their Diwali celebrations a little more brighter.



Flood relief Camp organised by Alipurduar and Coochbehar District committee of BPBEA jointly at Jaldapara on 29.10.2025



Com. Rajen Nagar, President , AIBEA, General Secretary, BPBEA speaking on the occasion



Handing over blanket to a flood victim

LEADERS OF BPBEA AND DISRICT COMMITTEE PARTICIPATED IN THE PROGRAMME AND HANDED OVER CLOTHES AND BLANKETS TO FLOOD VICTIMS



WFTU @ 80



Celebration of 80th anniversary of WFTU in Paris



Com. C. H. Venkatachalam, General Secretary, AIBEA greeting Brother Pambis Kirtis, General Secretary, WFTU, on behalf of Indian delegation participating in the celebration of 80th anniversary of WFTU

गजल

मुहम्मद जनीफ अंसारी "गाजी"

गरीबों मज़दूरों के चेहरे पर अब गम देखते है ।
इस दौर में हमेशा उनकी आँखें नम देखते है ।

सियासत दानों को छोड़कर खुश नहीं है कोई ।
अब जनता के चेहरे पर खुशी कम देखते है ।

हिन्दु मुसलमान के नाम पर लगाते हैं झगड़ा ।
उनका मंशा न तुम जानते हो न हम देखते हैं ॥

चारों तरफ खेल खेला जा रहा है नफरत का ।
प्यार से बातें करते लोगों को अब कम देखते हैं ।

एक नए खेल का नीव रखा है सियासत दानों ने ।
अब उनको अहले करम नहीं अहले भ्रम देखते है ।

आओ जनता को यह सब बात बताया जाय गाजी ।
लोगों का ध्यान आकर्षित इस तरफ कम देखते हैं ।

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To



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