



THE SHIELD

A Monthly Magazine from

State Banks' Staff Union (Chennai Circle)



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Happy New Year - 2026

My dear Colleagues,

As we step into a brand new year, I extend my warmest New Year wishes to everyone through our In-House e-Magazine. A new year is not just a change of date on the calendar, but is a reset button for ideas, ambitions, reforms and it invites us to look back with learning and move forward with courage.

A new year marks fresh beginnings, renewed hopes and an opportunity to reflect on the direction in which we are moving as a society and as a nation. In this spirit of reflection and renewal, I would like to express my concerns regarding the privatization and consolidation of banks and to advocate the need for five day banking strongly.

Banks are not merely financial institutions but they are pillars of national development and social welfare and guardians of public trust. Therefore, any reform in the banking sector must be evaluated not only on the basis of profit and efficiency, but also on equity, inclusion and stability.

Privatization of banks shifts the primary objective of banking from service to profit. "Banking should serve people, not just profits." When the focus shifts only to financial gain, the very purpose of banking as a public service is lost.

Public sector banks have traditionally supported farmers, small scale industries, self-help groups and rural entrepreneurs, even though the returns were uncertain. Private ownership may reduce such priority sector lending, leaving vulnerable sections without access to affordable credit. This can deepen economic inequality and slow inclusive growth.

Privatization often results in higher service charges and rigid banking norms. For citizens, especially low and medium income groups, increased fees, penalties and minimum balance requirements make basic banking costly. At the same time, bank employees face job insecurity, performance pressure and reduced workplace stability, which ultimately affects the quality of customer service.

Bank consolidation, through mergers, presents another set of challenges. While mergers are promoted as a way to create stronger banks, they also create institutions that are extremely large and complex. Such banks become "too big to fail" meaning that any financial distress can threaten the entire economy and force government intervention using public money.

Consolidation also leads to branch closures, especially in rural and semi urban areas, reducing accessibility for senior citizens and small customers. Employees are required to adjust to new systems, work cultures and locations, often under stressful conditions. Moreover, regional banks that understand local economic needs lose their identity and effectiveness after merger.



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Alongside these structural concerns, the working conditions of bank employees deserve urgent attention. Banking today is a high pressure profession with long working hours, strict targets and increasing regulatory responsibilities. Introduction of five day banking will improve work life balance, reduce stress and enhance productivity.

In an era where digital banking through ATMs, internet banking and UPI operates round the clock, five day banking will not inconvenience customers. Instead, it will result in more efficient, secure and customer friendly banking services. As we step into this New Year, let us hope for reforms that are thoughtful, inclusive and humane. Progress should strengthen institutions without weakening public trust or human well-being.

“Bigger banks are not always better banks.” Strength does not come from size alone, but from stability, accountability, and the ability to understand local needs.

As we move forward into the New Year, let us hope for a banking system that is fair, balanced, and people centric.

With these words, I once again wish everyone a very happy and prosperous New Year.



V.SRIDHARAN
GENERAL SECRETARY

TRIBUTE TO OUR FORMER GENERAL SECRETARY - COMRADE V. GANESAN 17th MEMORIAL DAY

A heartfelt tribute was paid to Comrade V. Ganesan at the SBSU Headquarters on 04th December 2025, a towering leader whose dedication and vision shaped our Union in enduring ways.

He was not only an inspiring leader but also the creative force behind the iconic SBSU (Chennai Circle) emblem which was later adopted by our Federation and NCBE also. His courageous decisions, powerful speeches and tireless efforts continue to resonate in the hearts of our comrades. Time will forever remember his invaluable contributions to the banking fraternity.

Our President, and General Secretary, office bearers and members offered floral tributes, honoring his outstanding service and unwavering commitment to the Union.

On the death anniversary of our Leader of Leaders and the guiding inspiration behind our collective efforts, we reaffirmed our commitment to society through SBSU CARES. As part of this initiative, welfare assistance amounting to ₹50,000 was extended to Friends for the Needy, a home that cares for mentally challenged destitute women at Thirumullaivoyal, Chennai.

During the visit, bedsheets, head covers, masks and snacks were distributed and three days food expenses for the inmates were supported by us. The heartfelt prayers and blessings offered by the residents deeply moved everyone present over there. We carry those blessings to every SBSU member who contributed to SBSU CARES.

It was truly a heart-touching and humble experience.



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STRUCTURED MEETING FOR THE QUARTER ENDED DECEMBER 2025

The Quarterly Structured Meeting for the December 2025 Quarter was conducted successfully across various centres as per the prescribed schedule. The meetings were held at Chennai South on 18/11/2025, Salem Module on 01/12/2025, Chennai North on 03/12/2025, Madurai Module on 05/12/2025, Coimbatore Module on 09/12/2025 and Tiruchirapalli Module on 20/12/2025.

These meetings provided a structured platform for meaningful dialogue between the management and union representatives on service conditions, operational issues and welfare measures concerning employees. Important matters relating to staff welfare, workplace challenges and policy-related developments were discussed in detail and representations from the union were placed before the management. The discussions were held in a cordial and constructive atmosphere, reflecting mutual respect and a shared commitment towards resolving issues.

NEW DEAF ACTIVATION CAMPAIGN LAUNCHED FOR OUR STAFF!

“Muyalvom Velvom -Makkal Panam Makkal Urimai”

A campaign on activation of DEAF accounts through our Clerical Staff, Messengers, and Armed Guards is launched from 10.12.25 to 31.12.25. Their close customer connect and day-to-day interactions will play a crucial role in driving this.

Scoring Pattern:

1. For activation of every ₹10000/- in the account-10 points
2. For activation of every account, subject to minimum balance of ₹1000/- 10 points

Felicitation:

Top performers of each RBO & CPC and AO will be felicitated.

Together, let's bring back our customers' trust and their dormant balances into active banking!



MEMBERS' MEET AT OOTY

The Zone XX (Nilgiris) Members Meet held at Ooty Main Branch on 16.12.2025 was a grand success and truly inspiring.

Our most respected and beloved General Secretary comrade Sridharan.V and most respected and beloved President Comrade Khaja Fakrudeen P.A delivered powerful and motivating speeches, strongly emphasizing the importance of Union strength, solidarity, and unity in the present challenging banking scenario. Their words energized and boosted the confidence of all comrades present.



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Around 40 enthusiastic comrades from Ooty town branches attended the meeting and actively took part in discussions on current banking issues and challenges. Overall, the meeting was highly successful, vibrant, and motivating, reinforcing our commitment to stand united and move forward stronger than ever.



MEMBERS' MEET AT TIRUCHIRAPALLI

Our President Com. Khaja Fakrudeen, General Secretary Com. V.Sridharan, visited zone IX Trichy units for calendar distribution and greeted New Year wishes to our members on 20.12.2025. After structured meeting, a meeting with the members of Trichy and nearby branches was held, where calendars and a card containing the entitlement and benefits of Award Staff were distributed. The gathering witnessed the enthusiastic participation of more than 100 members.



Our Beloved and Vibrant General Secretary, Com. V. Sridharan, delivered an inspiring address, touching upon key developments concerning PLI, 5-Day Banking, and the decisive role played by Trade Unions in advancing these demands. He highlighted the progress made and stressed the importance of unity in achieving these long-pending aspirations.

Our President, in his address, cautioned members about new labour codes and the potential dangers associated with bank consolidation and underlined the critical role played by SBSU in securing various benefits for our members through sustained and collective efforts.

The event concluded on a positive note, reflecting the strong involvement and solidarity of our Trichy Comrades.

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MEMBERS' MEET AT TIRUNELVELI

A meeting of members from Tirunelveli town and nearby branches was held on 11th December 2025, during which calendars and a card detailing the entitlements and benefits of Award Staff were distributed. Over 150 members from the Tirunelveli area Participated in the Meeting.



Com. Ganapathyraman, Assistant General Secretary of the Zone, extended a warm welcome to the members. Com. Senthilkumar and Com. Vijayakumar, Deputy General Secretaries of Madurai Sub-Office, addressed the gathering and shared their valuable insights.



Our beloved and vibrant General Secretary, Com. V. Sridharan, delivered an inspiring address, highlighting key developments related to PLI, 5-Day Banking and the decisive role of Trade Unions in advancing these long-pending demands. He emphasized the progress achieved so far and stressed the importance of unity and collective strength in realizing these objectives.

Our President, in his address cautioned members about the potential dangers of bank consolidation and underlined the critical role played by SBSU in securing various benefits for members through sustained and collective efforts.

The meeting concluded on a positive and energizing note, reflecting the strong solidarity and active involvement of our Tirunelveli members.

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CENTRAL COMMITTEE MEETING @ OOTY

The Central Committee Meeting of our Union was held at Hotel Kluney Manor, Ooty, on 17/12/2025 which was attended by all office bearers.

During the meeting, several important administrative and service-related issues were discussed in detail. Deliberations focused on the current developments in the banking sector, challenges faced by employees and the strategies to strengthen the union and safeguard the interests of members.



The Committee reviewed ongoing union activities, assessed progress on key demands and deliberated on future programmes and action plans. All the participants actively shared their views and suggestions, contributing to constructive and purposeful discussions.

It was decided to conduct members' meet in zones where it has not been conducted after our 39th General Council and also NCBE State Conference during the year 2026.

The meeting was concluded with a renewed sense of unity, collective resolve and commitment to advancing the objectives of SBSU.

OPENING OF HOLIDAY HOME AT KODAIKANAL

Our General Secretary and President, along with our Chief General Manager, Shri Vivekanand Chowbey, General Manager, Shri Joby Jose, the Deputy General Managers of the Trichy and Madurai Modules, AGM (HR) and CM (IR), participated in the inauguration of the Kodaikanal Holiday Home at Nachiappa Palaniappa Grand Inn, which comprises seven rooms.



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The event was further graced by the presence of CWC Secretary, Com. Raghunathan, and CWC Members, Com. Senthilkumar (DGS, Sub-Office Madurai) and Com. Sylesh (DGS, Sub-Office Coimbatore), who were invited and actively participated.



UFBU-LED DEMONSTRATIONS ON 23rd AND 30th DECEMBER 2025 IN SUPPORT OF 5-DAY BANKING

As per the call given by UFBU, demonstrations were held on 23rd December 2025 at State Capitals and 30th December 2025 across various centres in support of the long-pending demand for implementation of 5-Day Banking.



The demonstrations witnessed active and enthusiastic participation of award staff and officers, who expressed their strong resolve to secure a healthier work-life balance and improved efficiency in the banking sector. Leaders of various unions addressed the gatherings, highlighting the justification for 5-Day Banking and urging the Government to positively consider our legitimate demand. The demonstration were conducted in a peaceful and disciplined manner, reflecting the unity and solidarity of the banking fraternity under the banner of UFBU.



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BE VIGIL

All members are hereby advised to strictly adhere to the prescribed Standard Operating Procedures (SOPs) during the operation of the Cash Vault, opening and handling of Safes and Lockers, as well as ATM and CDM operations.

These activities are highly sensitive and involve significant risk. Therefore, under no circumstances and at no point of time should any of these operations be handled by a single individual. The presence and active involvement of the required number of authorized personnel, as per SOP guidelines, is mandatory at all stages.

Any deviation from the laid-down procedures may lead to serious security lapses, financial risk and accountability issues. It will be viewed seriously by the competent authority. All members are expected to remain alert, vigilant and fully compliant with the existing instructions to ensure safety, transparency and operational integrity.

Strict compliance is emphasized in the interest of security and organizational discipline.

ALL INDIA STRIKE

27 th JANUARY 2026

OUR DEMAND

**Introduce
5 Days Working Per Week**

**UNITED FORUM OF BANK UNIONS
(AIBEA-AIBOC-NCBE-AIBOA-BEFI-INBEF-INBOC-NOBW-NOBO)**

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