



THE SHIELD

A Monthly Magazine from

State Banks' Staff Union (Chennai Circle)



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Dear comrades,

It is a pleasure to address you all in this In-house e-Magazine. A very Happy Women's Day to each one of you.

As we continue to contribute to the growth and strength of our Bank through our dedicated work, one of the most important aspects of banking operations is the **strict adherence to Standard Operating Procedures (SOPs)**. In today's banking environment, many transactions are carried out through systems and often take place without the physical presence of customers. In such a situation, following the prescribed procedures carefully becomes extremely important.



SOP compliance should not be seen as just a routine or administrative requirement. It is a **professional responsibility and a safeguard for both the Bank and the employees**. Strict adherence to SOPs helps in preventing errors, protecting employees from unnecessary difficulties and maintaining the trust and credibility of our institution. Therefore, every employee, must ensure that all procedures are followed carefully and without deviation.

While maintaining discipline in our daily work, it is also important for us to remain aware of **major policy and regulatory changes** that may affect employees in the banking sector. One such important development is the introduction of the **New Labour Codes in India**, which are expected to be implemented from **1 April 2026**.

Although the objective of these reforms is to simplify labour laws and create a more efficient system, there are concerns about how these changes may affect employees in sectors such as banking.

One concern relates to **greater flexibility in employment practices**, which may lead to an increase in contractual or temporary employment. If such a trend grows, it could affect job security and long-term stability for employees.

Another concern is the possibility of **increased working hours or additional work pressure** in some sectors. Banking employees already handle heavy responsibilities, including regulatory compliance, customer service and operational targets. Any change that allows longer working hours without proper safeguards may increase the stress on employees.

There are also concerns about **possible changes in wage structures and benefits**. The new definition of wages under the labour codes may affect the structure of allowances, bonus and retirement benefits in certain organisations. In addition, the new system relating to **industrial relations and collective negotiations** may make it more difficult for employees to raise concerns collectively or address workplace issues in an organised manner.

Because of these concerns, employees and trade unions across the country have been expressing their views through demonstrations and other democratic forms of protest. In the banking sector also, unions have been actively highlighting these issues and demanding that the interests and welfare of employees are properly protected.

These actions are not merely protests. They are **democratic expressions meant to ensure that the voices of**



employees are heard and that policies are implemented in a fair and balanced manner.

Trade unions have always played an important role in protecting employee rights and improving service conditions. Many of the benefits we enjoy today, such as **job security, fair wages, regulated working hours and social security benefits**, have been achieved through the sustained efforts of trade unions and collective action.

Therefore, it is important for all of us to remain **aware, united and prepared** whenever issues affecting employees arise.

I request all members to stay informed and remain ready to respond whenever the union gives a call in the future. **Unity and participation are the real strength of any movement.** When employees stand together with awareness and discipline, their voice becomes stronger and more effective.

Let us continue to work together with **integrity, cooperation and mutual respect**, so that our organization remains strong, trustworthy, and inclusive.

Once again, I extend my sincere appreciation to all the women for their dedication and valuable contributions. I wish you continued success, happiness, and empowerment.

A very Happy Women's Day to all.



V.SRIDHARAN
GENERAL SECRETARY

CENTRAL BIPARTITE MEETING

The Central Bipartite Meeting between the Management of State Bank of India and the All India State Bank of India Staff Federation was held on 24th February 2026 at the State Bank Academy, Gurugram. The meeting was attended by the Deputy Managing Director (HR & CDO), Chief General Manager (HR), Deputy General Manager (IR) and other senior officials from the Management side and the President, General Secretary, Senior Vice Presidents and all Federation Executives from the Federation side. The following important agenda items were deliberated:

Inter-Circle Transfers (2019 recruits onwards):

The Federation demanded lifting the ban on inter-circle transfers imposed on employees recruited from 2019 onwards. The Management informed that the matter is under active consideration and will be addressed before 15th March 2026.

Recruitment of Armed Guards:

The Federation reiterated the need for recruitment of armed guards across all Circles as the last recruitment was conducted in 2022. The Management assured resolution by 30th March 2026.

Review of Career Progression Scheme:



As per the settlement, the **Career Progression Scheme is to be reviewed once every five years.** Since the scheme was last reviewed in 2018, the Federation has demanded an immediate review. The Management has assured that the matter will be resolved by **15th March 2026.**

Physician Consultation Charges Reimbursement:

As per the 12th Bipartite Settlement, workmen employees are entitled to reimbursement of physician consultation charges up to Rs.2,000 per year. The Federation demanded immediate implementation. The Management assured resolution by 15th March 2026.

Special Pay Parity Issue:

Pursuant to the 12th Bipartite Settlement/9th Joint Note, all workmen staff and officers across the banking industry were granted a uniform wage revision of 17%. However, immediately upon the conclusion of the said settlement, the Bank unilaterally introduced Special Pay for officers, which recons for superannuation benefits. This action has resulted in serious distortions not only at the Bank level but across the banking industry. Despite the lapse of more than seventeen months and notwithstanding repeated, detailed submissions and sustained deliberations in both formal and informal meetings, the issue remains deliberately unsolved.

Recruitment of Permanent Messengers:

The Federation reiterated its long-pending demand for recruitment of permanent messengers, as no recruitment has taken place in the Bank for 27 years, unlike other banks and RBI.

Choice of Pension Fund Manager & Investment Pattern in NPS:

The Federation demanded that employees be given the option to choose their Pension Fund Manager and investment pattern under Tier-1 of NPS, as advised earlier by the Department of Financial Services.

LCPC Restructuring & Hybrid ODAC:

The Federation expressed serious concern over the proposal to consolidate 16 LCPCs into 4 centres, reduce clerical maker-level staff by 30%, and outsource core functions through vendor-managed personnel. The Federation strongly opposed the removal of the maker role from clerical staff.

Other Issues Raised:

The Federation also demanded:

- Reduction of service eligibility for Car Loan to Award Staff from 5 years to 2 years
- Concession in Annual Locker Rent for employees
- Enhancement of Housing Loan Limits under IHLS

The Management has assured that these issues will be addressed on or before 15th March 2026.

The Federation has strongly placed the concerns of workmen employees before the Management and will continue to pursue all the above issues until meaningful and satisfactory resolutions are achieved. We call upon all comrades to remain united, vigilant and supportive of the collective efforts of the Federation.

INTER CIRCLE CRICKET TOURNAMENT 2025-2026

Com. P. Rajaram, Armed guard from Karur Main branch who is a **left-arm fast bowler**, represented our SBI Chennai Circle Cricket team in the **Inter-Circle Cricket Tournament** held at Delhi. He delivered an outstanding performance by **taking 4 wickets**, including **the only hat-trick of the entire tournament**, against the **Bhubaneswar Circle** team.

His remarkable achievement has brought great pride to our circle and stands as a testament to his dedication, skill and sporting spirit.

We congratulate him on this excellent performance and wish him continued success in the years ahead.



COIMBATORE CRICKET LEAGUE

Our State Banks' Staff Union, Coimbatore Sub Office successfully conducted an Inter-Region Cricket Tournament at the GCT College Ground, Coimbatore. Five teams from five regions actively participated in the tournament. The participating teams were Zone 19 Ninjas, Zone 20 Cheetahs, Erode Team, Tirupur Hawks and Karur Team.



All the players showed great interest, energy and team spirit throughout the tournament. A total of 10 league matches were played. Even though the weather was very hot on few days and rainy on other days, the enthusiasm of the players never came down and the matches continued with full excitement. Food and refreshments were arranged for all the players on the match days. At the end of the league matches, the two teams with the highest points, Erode Team (Region 3) and Zone 19 Ninjas (Region 1), entered the finals. The final match was played with great spirit and excitement. Erode Team emerged as the Champions and Zone 19 Ninjas became the Runner-up.



Individual Awards:

Best Batsman of the Tournament – Shri.Jegannath D from AO Coimbatore.

Best Bowler of the Tournament – Shri.Jaikumar from Chittar Branch,Erode

The tournament not only promoted sportsmanship but also strengthened unity across regions.

Office bearers of Coimbatore Module excellently arranged the tournament under the guidance of our DGS Comrades Senthil Kumar.S and H. Sylesh.

We sincerely thank our beloved General Secretary, Comrade V. Sridharan and our beloved President, Comrade P. A. Khaja Fakrudeen for their excellent support and encouragement in making this tournament a grand success.

SALEM SUPER LEAGUE – 2026

SBSU INTER-REGION CRICKET & BADMINTON TOURNAMENT

In today's stressful banking environment, both inside and outside the workplace, opportunities for colleagues to interact personally and build strong relationships are gradually diminishing. Recognizing the importance of strengthening unity, social wellness and teamwork among our members, the Salem Sub-Office organized **Inter-Regional Badminton and Cricket Tournaments** during February and March 2026 under the banner "**Salem Super League – 2026.**"

The tournaments were conducted under the guidance of our **Beloved President Com. P. A. Khaja Fakrudeen** and our **Dynamic General Secretary Com. V. Sridharan**, with enthusiastic participation from members across the regions.

Badminton Tournament

The **Badminton League** was held on **22.02.2026** at the **SBI Badminton Court, RBO Campus, Salem**. The tournament was well coordinated by **Module Vice President Com. Premkumar M, Com. Sreeram S, DGS and Com. Vigneshraj D, AGS Zone 23**.

Matches were conducted in **Men's Doubles and Women's Doubles** categories. Two teams from each region participated and the matches were played on a **knock-out basis**. Members displayed great enthusiasm, professionalism and sporting spirit throughout the tournament.

Results

Women's Doubles – Winners

Zone XXVI – Hosur

Com. Poojitha K – Dharmapuri

Com. Indira S – RACC Dharmapuri

Women's Doubles – Runners

Zone XXVI – Hosur

Com. Anu S P – Dharmapuri

Com. Anu Sindhu M S –

Dharmapuri

Men's Doubles – Winners

Zone XXV – Pondicherry

Com. Vimal K – RASMECC Pondicherry

Com. Karthik Kumaran B – Pondicherry

Men's Doubles – Runners

Zone XXVI – Salem

Com. Amirtha Sankar – RBO Salem

Com. Sathishkumar J – Gangavalli

Cricket Tournament

Based on the enthusiastic request from our members, an **Inter-Region Cricket Tournament** was organized for members of the Salem Sub-Office on **28 February and 01 March 2026** at the **Rajiv Gandhi Cricket Stadium**.

The **inauguration ceremony and team introductions** were held on 28 February 2026. Adding great significance to the event, **President, General Secretary, Vice Presidents of SBSU(CC)** graced the occasion and formally kick-started the tournament.



The teams representing the regions were introduced as follows:

- **Salem Region (Zone XXIII)** – *Salem Strikers*, introduced by Circle Welfare Secretary & Circle Vice President **Com. Ragunathan**
- **Villupuram Region (Zone XXIV)** – *Villupuram Regal Raiders*, introduced by **Shri Saravanan V.E., AGM, RASMECC Pondicherry** • **Pondicherry Region (Zone XXV)** – *Pondy Panthers*, introduced by **Shri Natarajan M., Regional Manager, RBO Pondicherry**
- **Hosur Region (Zone XXVI)** – *Adengappa!! Peru Hosur*, introduced by **Dr. R. Ram Mohan Singh, Deputy Director of Sports and Physical Education, Pondicherry University**

The **Salem Super League – 2026** was officially inaugurated by our **President Com. P. A. Khaja Fakrudeen** and **General Secretary Com. V. Sridharan**, in the presence of all team captains, chief guests and **Com. Karunakaran**, our former DGS (Branches).

The tournament consisted of **six league matches followed by a final**. At the end of the league stage, **Villupuram, Salem and Hosur** teams each secured **two wins**, resulting in equal points. Based on **Net Run Rate**, **Villupuram Regal Raiders** and **Salem Strikers** qualified for the finals by a very narrow margin.

The tournament witnessed several **nail-biting matches and thrilling finishes**, with all teams displaying remarkable skill and competitive spirit.

In the **Final Match**, **Villupuram Regal Raiders** defeated **Salem Strikers by 8 runs** to emerge as the **Champions of Salem Super League – 2026**.

We sincerely appreciate the dedicated efforts of **Com. Nithish R., AGS Zone 23** and the volunteers from **Zone 23 (Pondicherry Region)** for their tireless work in organizing the tournament smoothly while also actively participating in the matches.

BE VIGIL

Near Miss Event

Attempt of fraud: Spurious Gold

On 26-02-2026, A customer visited one of our Branch for Account Opening and to avail a Gold loan of Rs.4,00,000/-

During the verification process, Cash in-charge found that the weight of the gold ornaments appeared unusually low compared to the size and the appearance of the items. The ornaments also appeared relatively new. Upon further enquiry, the customer stated that the Jewels had been purchased in 2017, which raised suspicion.

As per Bank's laid down gold appraisal procedures, touchstone and acid tests were conducted and the Gold jewels were found to be spurious. The matter was immediately brought to the notice of the Branch Manager. The customer was requested to wait, while the Branch Manager contacted the nearest Police station seeking the help and informed the situation. The Police Authorities arrived promptly, took charge of the situation and the customer was taken to the Police Station for further enquiry.

Due to the vigilant action of the cash in-charge and timely action by the Branch, the bank avoided a potential loss of Rs.4.00 lakhs and the fraudulent Gold loan attempt was successfully averted. We request all our cash in-charge to be more vigilant and prudent while processing Gold loans.

WE SALUTE...

Com.SivaKumar, Senior Head Messenger from LHO, Chennai, who suffered severe injuries in a road accident, gave a new lease of life to six people through organ donation. He met with an accident on February 4 while travelling on a two-wheeler with a friend near Pasumai Poonga in Chetpet area. After the accident, nearby

residents rescued him and rushed him to Government Kilpauk Medical College Hospital, Chennai for treatment.

Despite intensive medical care, doctors declared him brain-dead two days later. In a remarkable humanitarian gesture, his family consented to donate his organs.

Following the consent, doctors retrieved his liver, kidney, skin and eyes. Through this noble act, six patients received life-saving transplants. Doctors and staff at Government Kilpauk Medical College Hospital paid their respects by laying wreaths and honouring the organ donor for his selfless contribution to saving lives.

On behalf of SBSU (CC), Head Quarters and Module office bearers visited his house and paid last respects to his noble soul.

SBSU (CC) salutes the family of Com. Sivakumar for their noble and humanitarian gesture.

ACHIEVEMENTS

Miss. Kanishka D/O Com. Saravanan, Record-Keeper Cum Cashier of CAC Salem participated in the 1st International Open Chess FIDE Rating Chess Tournament on 11 to 15 February 2026 at Kumaraswamy College of Engineering, Karur and finished in 2nd Place. She received the trophy from District Collector of Karur and a cash prize of Rs. 30000/- in the presence of Karur MLA, Mr. Senthil Balaji.

We wish her a successful career ahead.



BROKEN BALANCE

(Article by Jayashree, Senior Associate, IFB Chennai)

In an age of performance dashboards and constant digital connectivity, work-life balance has been reduced to a checkbox in HR manuals or a caption under motivational posters. But behind this corporate jargon, a quiet crisis is brewing—one in which employees, from interns to executives, sacrifice their health, dignity, and even their lives in the name of unattainable expectations and relentless availability.

Work-life balance affects everyone, but not equally. It plays out across the complex intersections of gender, experience, job roles, and family structures. When toxic leadership, performative praise, and public shaming are added, the emotional fallout becomes profound.

Gendered Struggles:

For working mothers, balance means juggling career and childcare while being judged for both.

Traditional expectations amplify this burden. Men, too, face pressures to choose work over family—even grief isn't granted space in rigid systems. They return to work with strained hearts and silent pain. For all professionals, absence can fracture relationships—leaving them crushed under both guilt and expectation. Corporations have forgotten that nowadays, both parents are working to meet their family's needs, meaning traditional roles have lost their meaning. It has become imperative that both men and women are given space and time to balance their careers and lives.

Freshers vs Veterans:

Newcomers are often taken advantage of due to their naivety and eagerness to prove themselves. Overworked and lacking support, they frequently face comments suggesting that young people should work smarter, faster, and with more energy. Veterans, on the other hand, are pressured to lead without adequate structural or technical support, as well as proper recognition. When dissent arises, it is often met with silent repercussions.

Parenthood Vs Singlehood

Working parents operate under constant compromise— they face penalties at work for prioritizing their home lives, and they struggle to be present at home due to work-related stress. In contrast, single individuals are assumed to have endless availability and expected to “step up” without complaint - often at the cost of their own mental health, relationships and personal growth.

White-Collar vs Blue-Collar workers

White-collar toxicity often hides behind formal language—performance reviews become public reprimands. Leadership promotes unquestioning obedience, fostering a “yes, sir” attitude and a façade of “everything is fine” in front of top management, all while serious issues remain concealed. The relentless expectation of constant availability has turned work-life balance into a joke.

Blue-collar workers endure relentless physical strain, with rigid schedules and, frequently, verbal mistreatment. Despite the differences in their environments, both blue- and white-collar workers suffer in silence, navigating a toxic system.

When Efficiency Masks Exploitation

In today's workplace, budget cuts, lean staffing, and rising expectations don't ease the burden—they amplify it. Employees are pressured to achieve multiple targets with shrinking teams, expected to do more with less, where burnout is not a warning sign but a badge of misguided honor. This reality is especially stark in public sector banks, where the mantra “customer is king” clashes with the harsh truth of minimal manpower and rapid digital transitions. Workers are left stretched thin, navigating complex demands with little support or compassion. What was once a secure job now feels like a precarious race to survive until retirement, prompting a haunting question:

How can I fulfill my role, meet every expectation, and still retire with my health, dignity, and relationships intact?

The Unseen Toll:

Mental health collapse doesn't happen overnight or over a missed target—it builds over time, through exhaustion, humiliation, and silence. According to WHO and ILO, long hours contributed to 745,000 deaths in a single year. Suicides go underreported, but professionals see the link clearly: toxic work culture is a silent killer.

What Real Balance Looks Like

Business goals must never come at the cost of human suffering. Genuine work-life balance includes:

- Increasing manpower to cater to increasing workload
- Recognizing effort, not just results
- Offering mental health support without stigma
- Fostering a culture of listening and not retaliating
- Holding leaders accountable for language and behavior

The Pursuit of Balance

The true cost of toxic work culture isn't just missed milestones – it's the stolen memories, lost moments of love and joy that can never be recreated. The pursuit of work-life balance begins with a fundamental truth: employees are not expenses to minimize – they are the foundation of any successful organization. A healthy workplace isn't a luxury – it's a moral responsibility. Only when organizations prioritize people over profits can work-life balance move from aspiration to reality.

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