



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 through this In-house e-Magazine. A very Happy Women's Day to all the women among us.

International Women's Day is not just a day of celebration. It is a day of recognition, respect and reflection. It reminds us of the remarkable journey women have taken in achieving equality, empowerment and recognition in Society. Across the world and across industries, women have demonstrated extraordinary strength, intelligence and perseverance in overcoming challenges and contributing to progress.

In the banking sector, women have played a very significant role in strengthening institutions and enhancing customer trust. From front-line customer service to managerial and leadership roles, women have proven their capability, commitment and professionalism. Their ability to manage complex responsibilities with patience, empathy and efficiency makes them an indispensable part of the banking workforce.

Many women working in banks, balance demanding professional responsibilities along with family commitments. Despite these pressures, they consistently perform their duties with sincerity and dedication. Their resilience and discipline serve as an inspiration to colleagues and set an example for future generations. I also convey my warm greetings and best wishes to all members and their families for a bright and successful New Financial Year 2026–27. May the year ahead bring renewed hope, professional growth, financial stability and collective achievements. Let this new beginning strengthen our unity, reinforce our resolve and guide us towards greater organizational and social progress.

All our constituent members are fully aware that the Government, through DFS, has been persistently attempting to introduce a new Performance Linked Incentive (PLI) scheme for officers of Scale IV and above, in addition to top executives such as Chairman, Managing Directors and Executive Directors of Public Sector Banks. From the very beginning, UFBU has unequivocally opposed this move, as the proposed scheme is against the spirit of collective bargaining, equity and unity that has been built over decades of struggle.

The present PLI scheme is not an arbitrary benefit but a bilaterally negotiated settlement, forming an integral part of our service conditions under the Bipartite Settlement/Joint Note signed between IBA and the Unions. Its key features reflect fairness and inclusivity. It is based on the overall performance of the Bank, not on individual ratings. It ensures uniform applicability to all employees—from sub-staff to officers up to Scale VII. It maintains equity and collective spirit, avoiding unhealthy competition. It constitutes only a modest component of total emoluments, capped at a maximum of 15 days' Basic Pay + DA. It reinforces the principle that growth is collective, not selective.

UFBU has consistently maintained that individual performance-linked incentives have no place in a public sector, service-oriented banking system, as they create divisions and weaken unity.

In contrast, the proposed DFS scheme is deeply flawed and detrimental. It is a unilateral imposition, brought in without any consultation with unions or associations. It introduces individual performance-based incentives, contrary to established principles.



It removes Scale IV to VII officers from the existing agreed PLI structure. It creates artificial categorization, dividing officers into multiple slabs. Even deserving officers may be denied PLI due to forced ranking and limited slots. It prescribes differential payouts (0%, 20%, 40%, 60%, 80%, 100%), thereby institutionalizing inequality. It leads to massive disparity, with PLI going up to 365 days, completely distorting parity within the system. This scheme is nothing but a calculated attempt to fragment the workforce, promote unhealthy competition and weaken the collective strength of employees and officers. The manner in which the Government has proceeded is equally concerning. In June 2025, the Dy. CLC clearly advised all Banks not to implement the DFS scheme pending conciliation. UFBU and IBA engaged in discussions and even suggested constructive modifications to arrive at an amicable solution. However, in February 2026, immediately after our successful strike on 27th January, DFS pushed implementation up to Scale III. In the conciliation meeting on 09.03.2026, the Dy. CLC once again advised status quo. Despite this, the Government has now directed Banks to implement the scheme for top executives and Scale IV & above officers. This clearly demonstrates a deliberate disregard for established industrial relations mechanisms and reflects an attempt to impose decisions without dialogue.

In view of these serious developments and their far-reaching implications, UFBU, in its meeting, has decided to launch immediate nationwide agitation programs. This is not just a protest. It is a collective assertion of our rights, unity and dignity.

All members are called upon to strictly observe Wearing of Black Badges from 21.03.2026 as a symbol of protest, work strictly as per rules and procedures, complete withdrawal of extra cooperation, adherence to stipulated working hours (no extension beyond official time), exit from all official/unofficial WhatsApp groups, boycott of all official meetings, functions and non-essential engagements, no response to management calls/messages after 6:00 PM, especially by officers.

These steps are aimed at demonstrating our collective dissent in a disciplined and effective manner, without compromising organizational integrity.

UFBU has made its position absolutely clear that any further move to implement the DFS PLI scheme for Scale IV and above will invite an immediate strike call within 24 hours. We must therefore remain fully prepared, mentally and organizationally, to respond to such a call at very short notice.

This issue goes far beyond PLI. It is about protecting our collective bargaining rights, preserving unity among employees and officers, preventing division and discrimination within the workforce, safeguarding the hard-earned service conditions achieved through decades of struggle.

Every right we enjoy today is the result of unity, sacrifice and sustained collective action. It is our duty to uphold that legacy.

Let us rise to the occasion with determination and discipline.

Let us make the agitation programs a resounding success at all levels.

Let us send a clear message that we will not allow any attempt to divide us.

Stand United – Act United – Fight United

Be vigilant. Stay prepared. Await the call.



V.SRIDHARAN
GENERAL SECRETARY

INTERNATIONAL WOMEN'S DAY CELEBRATIONS BY OUR UNION

International Women's Day was celebrated by our Union on 08th March 2026 at the 2nd Floor Auditorium, SBSU AO, Chennai South, with great enthusiasm, vibrant participation and a strong sense of camaraderie among members.

The programme commenced with a warm and gracious welcome address by Com. Kalaivani G., Lady Representative, SBSU (CC). The function was presided over by our dynamic leader Com. P. A. Khaja Fakrudeen, President, SBSU (CC), whose presence inspired and energized the gathering. We were privileged to have Kalaimamani, Smt. Shobana Ramesh, renowned social activist, Bharatanatyam exponent and Managing Director of Spectra Services, as our distinguished guest. In her inspiring address, she spoke passionately about women's empowerment, self-confidence and the importance of balancing professional excellence with personal well-being. She shared few moments of her own life journey and encouraged participants to believe in themselves and pursue their goals with determination.



Shri Vivekanand Choubey, Chief General Manager, SBI Chennai Circle, graced the occasion as the Chief Guest. In his address, he appreciated the invaluable contributions of women employees in the banking sector and reiterated the Bank's commitment to inclusivity, equal opportunities and a supportive work environment. Smt. S. Haritha Poornima, General Manager, NW III, SBI Chennai Circle, participated as the Special Guest. She highlighted the importance of resilience, work-life balance and the increasing leadership role of women in banking, motivating participants to strive for excellence with confidence.

The gathering was further enriched by the special address of our vibrant leader Com. V. Sridharan, General Secretary, SBSU (CC), who emphasized unity, empowerment and the Union's continuous commitment to the welfare and progress of women employees.

A notable highlight of the celebration was the active and enthusiastic participation of members, which added warmth and vibrancy to the event. The celebration was further enlivened by vibrant cultural programmes performed on stage by our members, showcasing their talents, creativity and enthusiasm and adding colour and festivity to the occasion.

The programme also featured fun games and interactive activities, specially organized for members, creating an atmosphere of joy, relaxation and bonding. These activities not only provided a refreshing break from routine work but also strengthened the spirit of togetherness and mutual appreciation among participants.

In addition, **various competitions were organized as part of the Women's Day celebrations**, which saw impressive participation from members. The winners of these competitions were felicitated during the programme and **prizes were distributed by the dignitaries**, adding to the excitement and encouraging wider participation. The prize distribution ceremony was a moment of pride and recognition, celebrating talent, creativity and enthusiasm among our members.

The programme concluded with a heartfelt vote of thanks proposed by Com.S. Geetha, DGS (HQ), SBSU (CC), expressing gratitude to all dignitaries, participants and organizers who contributed to the success of the event. The celebration was a grand success, reflecting the spirit of unity, inclusiveness and recognition of women's invaluable contributions to our organization and society.

List of winners – Womens' day celebrations 2026

Pencil Sketch

1. V. Deepa, RBO 1, Trichy
2. A. S. Usha, RBO 1, Chennai Central
3. Marutha Vathani M, Parthibanur
3. R. Dhavanitha, VOC Park CBE
3. Priyanka S, Sunguvachatram

Essay Writing - English

1. Padmasree-Mukundarayapuram
2. Mithra-Tiruvannamalai
3. Archana-VOC Park, Coimbatore
3. Jothilakshmi-Surandai
3. Aarth-HLC Egmore

Elocution - Tamil

1. Mounica - Coonoor noor
2. Kalpana - Palanganatham
3. Durga - Ariyankuppam
3. Chitra - Kancheepuram
3. Saranya - Ashok Nagar

Solo Singing

1. SaiPriya - SME Erode
2. Anitha Kumari - Anaiyur, Madurai
3. Soumya - Egmore
3. Kumudini - Peralam
3. Sahithya - Pozhichalur

Solo Dance

1. Anu Ranjini - LCPC Chennai
2. Ramala - Pallavaram
3. Shanmugapriya - CAG
3. Geethanjali Govindasamy - HLC Dindigul

Essay Writing - Tamil

1. M. Durga - Ariyankuppam
2. Josephine Nisha - Kandasampuram -
3. Kausalya Elamurugan - Sivadhapuram, Salem

STRUCTURED MEETINGS

Structured meetings were successfully conducted at Madurai (02.03.2026), Trichy (13.03.2026) and Coimbatore (17.03.2026). These meetings provided an effective platform for discussions between the Union and Management, facilitating prompt resolution of various issues and concerns of employees. The constructive dialogue and cooperative approach adopted during these meetings helped in addressing grievances, strengthening mutual understanding and reinforcing harmonious industrial relations.



MEMBERS' MEET –Zone VIII

The Members' Meet of Zone–VIII was conducted in an impressive and well-organized manner, witnessing enthusiastic participation from members across the zone.

The programme began with a cordial welcome by Com. Kamesh, Assistant General Secretary of the Zone. The meeting was chaired by our esteemed President, Com. P. A. Khaja Fakrudeen, and was formally inaugurated with the traditional lighting of the *kuthu vilakku*, signifying unity and collective progress.





Com.J.Srividya and Com.R.Vijayakumar, Deputy General Secretaries of Sub-Office, Chennai South, addressed the gathering and shared their perspectives on current developments. They highlighted the importance of unity among members and encouraged continued support for union initiatives and activities. The highlight of the programme was the address by our General Secretary, Com. V. Sridharan. In his speech, he provided a detailed update on key issues, particularly the demand for 5-Day Banking, and elaborated on the proactive role played by Trade Unions in pursuing this long-standing demand. He also interacted with members, addressing their queries and offering clarity on various concerns.

In his address, our President spoke on several important issues affecting members. He cautioned everyone about the growing risks of digital frauds and issues relating to spurious gold loan ornaments. He reiterated the consistent efforts of SBSU in securing benefits and safeguarding the interests of members. The meeting concluded with a vote of thanks delivered by Com.D.Sangeethapriya, Vice President, Sub-Office, Chennai South.

The event concluded on a constructive and encouraging note, reflecting active participation, greater awareness, and a strong sense of unity among members.

MEMBERS MEET OF ZONE XI @ KARAIKUDI ON 14.03.2026

The members meet of Zone XI was organised in a grand manner, all the members from the zone attended with zeal and zest. Com. M.Rajkumar, Assistant General Secretary of the Zone, extended a warm welcome to all the participants. Our beloved and vibrant President, Com. PA Khaja Fakurudeen presided the function, Com. D Krishnamurthy DGS and Com.M Pandi,DGS (Branches) Tiruchirappalli Sub-Office, addressed the gathering and shared their valuable insights, stressed for the unity among our members and to be with the union.

Our beloved and vibrant General Secretary, Com. V. Sridharan, delivered an inspiring address, highlighting key developments related to 5 Day Banking and the strong 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 frauds and spurious gold loan ornaments, further he informed the members about the introduction of the concept of members meet during the year 2019, beginning of the Bipartite negotiations in 1963. Also he spoke about the violation of agreement in implementation of PLI and appraised about the New Labour code implementation w.e.f 01.04.2026, He briefed about critical role played by SBSU in securing various benefits for members through continuous and collective efforts.





Vice President Com. Elaventhana, started with the words of Kalidasa's words. "Yathum ore yavarum Keeler" and emphasised the importance of systems and procedures to be followed (theethum Nantrum pirar thara vara). If we follow the systems and procedure the good things will come to you, if you violate the systems and procedure evil will come to you. Circle Welfare Committee Secretary, Com. Ragnathan gave a brief insight of welfare measures and activities of the circle. The meeting concluded on a positive, informative and energizing note, reflecting the strong solidarity and active involvement of our Zone XI (Karaikudi) members.

TIRUCHIRAPPALLI MODULE INTER REGION CRICKET TOURNAMENT

In the history of SUSU (CC), Sub office Tiruchirapalli, Inter Region Cricket Tournament was conducted from 28th Mar to 29th Mar 2026 for the first time at Kamala Subramaniam Matric Higher Secondary School, Thanjavur. Six teams from five RBOs and one from Region 9 branches actively participated in the tournament. The participating teams were Zone-9, Zone-10, Zone-11, Zone-12 and Zone-13.

- Zone-9 : Square of 12
- Zone – 10 Thanjai Cholas
- Zone -11 Karaikudi Rockers
- Zone – 12 Dindugul Diamonds
- Zone – 13 Nagai Warriors
- Regions 9 Branches : Trichy Titans



Group A

Square of 12
Karaikudi Rockers
Nagai Warriors

Group B

Thanjai Cholas
Karaikudi Rockers
Trichy Titans



All the players showed great interest, energy and team spirit throughout the tournament. A total of six 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 four teams Thanjai Cholas, Trichy Titans, Karaikudi Rockers and Nagappattinam Warriors qualified for Semi Finals. The final was played between Karaikudi Warriors and Thanjai Cholas. Karaikudi Rockers emerged as the Champions.

Individual Awards

Best Batsman of the Tournament – Com. Vijay Sadanand (127 runs)

Best Bowler of the Tournament – Koori Mugesh (10 wickets)

The tournament not only promoted sportsmanship but also strengthened unity across regions. Volunteers of Thanjavur(Zone X) excellently arranged the tournament under the guidance of our DGS Com. D Krishnamurthy and Com. J Andrews Paul Raj. We sincerely thank our beloved General Secretary, Com. V Sridharan and our beloved President, Com. P.A.Khaja Fakrudeen for their excellent support and encouragement in making this tournament a grand success.

PROUD MOMENT OF ACHIEVEMENT

Com. Gokulkumar S, Associate, working in AO, Salem (61021), has brought great pride to SBI and SBSU by securing three Gold Medals at the prestigious Khelo Masters National Games 2026 held at Chandigarh.

Competing in his first-ever Masters National Level Competition (25 years & above category), he represented Tamil Nadu and delivered an outstanding performance in swimming: Clinching Gold Medals in:
200m Freestyle
100m Butterfly
50m Breaststroke

This remarkable achievement is a testament to his dedication and perseverance. Notably, he has been training for over 20 years at the Sports Development Authority of Tamil Nadu, Salem. On behalf of SBSU(CC), we congratulate Com. Gokulkumar. S, on his exceptional accomplishment!!!



Be Vigil– Timely Action Prevents Major Fraud

On 26.03.2026 at around 11:30 am, one of our customers of our SBI Madukkarai visited the Branch with an urgent request to prematurely close all her Fixed Deposits and transfer the proceeds to her spouse's account. She further mentioned that approximately ₹26 lakh has to be transferred to another account for house construction in Hyderabad.

During the interaction, Com. Unnikrishnan, Associate, observed that the customer appeared extremely distressed and anxious, which raised suspicion. As he was attending another customer for locker opening, he requested her to wait briefly. On closely observing her behaviour again, he noticed clear signs of fear and possible external pressure. Acting on his intuition and recalling a similar “digital arrest” fraud incident that had occurred in the same branch about eighteen months ago involving an NRI customer, he immediately intervened and engaged her in conversation.

Suspecting a fraud attempt, he took prompt preventive action by securing her mobile phone and switching it off, thereby cutting off communication with the suspected fraudsters. Upon verification, it was confirmed that she was indeed being manipulated as part of a “digital arrest” scam.

He counselled the customer not to proceed with the withdrawal or transfer and explained the modus operandi of such frauds. She was then taken to the Branch Manager and the situation was explained in detail. Taking the matter further, he visited the customer's residence, where her husband was also found to be under the influence of the same “digital arrest” scam. His mobile phone was also secured and switched off, preventing further exploitation.

Thanks to the timely intervention, alertness and presence of mind of Com. Unnikrishnan, a major fraud was successfully averted and the customer's hard-earned savings were protected.

Kudos to Com. Unnikrishnan and the entire branch team for their exemplary vigilance and commitment!



Com. Shri Unnikrishnan

POLICY GUIDELINES on GOLD LOANS

TIP of the Day
(Internal circulation only)

#Cir 1389
18/03/2026

Gold Loans

POLICY ON LENDING AGAINST GOLD COLLATERAL :: effective from 01/04/2026

In compliance with the RBI Directions, the Bank's policy on 'Lending against Gold Collateral' is updated.

Key Limitations for a Single CIF:

- **MULTIPLE ACTIVE GOLD LOANS:** Shall not be more than **8** active accounts at any point in time.
- **ANNUAL LOAN CAP:** Total number of gold loans opened during a Financial Year shall not exceed **15**.



Active Limit Annual Limit

UFBU CALL TO ACTION



- **WEAR BLACK BADGE**
- **WORK STRICTLY AS PER RULES & PROCEDURES**
- **WITHDRAWAL OF ANY EXTRA COOPERATION**
- **STRICT ADHERENCE TO REGULAR WORKING HOURS**
- **EXIT FROM ALL OFFICIAL WHATSAPP GROUPS**
- **NOT ATTENDING ANY OFFICIAL FUNCTIONS OF THE BANK**

TOGETHER WE WILL WIN

EDITORIAL

Editor in Chief - Com. P. A. Khaja Fakrudeen - President

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1. **Com. Emmanuel Elaventhana - Vice President (HQ)**
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3. **Com. Kalaivani G - Lady Representative**
4. **Com. Ananthakrishnan S - AGS, zone II**

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