



*Rights without duties
make anarchy
Duties without rights
make slavery*

- Francis Bacon

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A Journal of SBISUHC

Eternal Vigilance is the price of liberty - Jawaharlal Nehru

RENEWING DEMOCRATIC STRENGTH AND INSPIRING FUTURE LEADERSHIP

State Bank of India Staff Union, Hyderabad Circle, conducted Special Regional Committee Meetings at Khammam and Kothagudem to fill the vacant posts of Regional Secretaries that arose during the period. These meetings marked not just the fulfillment of an organizational necessity, but a meaningful reaffirmation of the Union's time-tested democratic traditions and collective resolve.

The most inspiring aspect of these meetings was the enthusiastic participation of the younger generation of comrades. Their willingness to step forward, actively engage in Union activities, and accept leadership responsibilities reflects a deep sense of commitment and confidence in the organisation. Such moments reaffirm the belief that the future of the Union rests in capable, committed hands, ready to carry forward the legacy built by generations of dedicated comrades.

A vibrant and healthy democratic spirit prevailed throughout the Special Regional Committee Meetings, with multiple comrades expressing their aspiration to serve as Regional Secretary in both Khammam and Kothagudem Regions. The elections were conducted with utmost transparency, fairness, and procedural discipline, truly exemplifying the strength and maturity of the Union's democratic processes.

The results of the elections are a source of pride for the Hyderabad Circle:



Comrade K. Rambabu was elected as the Regional Secretary for Khammam Region on 16th November 2025 at Khammam.

Comrade J. Bhavani Prasad was elected as the Regional Secretary for Kothagudem Region on 22nd November 2025 at Kothagudem.

The Union places on record its sincere appreciation to Comrade D. Uday Bhaskar (DGS, HQS), Comrade T. Ramesh Babu (DGS, CYB), and Comrade S. Ravi Kumar (DGS, SEC) for their unwavering dedication and instrumental role in ensuring the smooth, transparent, and impeccably democratic conduct of the election process during these Special Regional Committee Meetings.

These developments stand as a powerful reminder that the strength of our Union lies in its unity, its democratic vitality, and its ability to inspire new leadership from within. With renewed confidence, collective determination, and an unbroken spirit of solidarity, the State Bank of India Staff Union, Hyderabad Circle, marches forward, stronger, united, and steadfast in its commitment to protect the interests and dignity of every member.

The strength of our Union lies in its unity, its democracy, and the unwavering spirit of its comrades - past, present, and future.



BULLDOZING & DEMOLISHING THE ORIGINAL ESSENCE OF NATIONALIZED BANKING STRUCTURE

The transformation of India's banking sector from widespread nationalization to a current push for privatization represents a significant policy shift, carrying profound implications for every citizen. An attempt has been made to present you the original intent behind nationalizing banks, the contemporary drive for privatization through mergers, and the multifaceted threats this transition poses to depositors, employees, and the nation's financial stability.

Bank Nationalization in India

The nationalization of banks was a watershed moment in India's economic history, driven by a clear and purposeful vision for social and economic development.

- **The Grand Vision:** Before nationalization, banking was largely confined to urban areas and served the needs of big industries and a privileged few. The landmark decision to nationalize 14 major commercial banks in 1969, followed by another six in 1980, was aimed at harnessing the banking sector as an instrument of public policy. The core objectives were to ensure **wider financial inclusion**, direct credit to **priority sectors** like agriculture and small-scale industries, and curb the concentration of economic power.
- **From Profit to Service:** The philosophy was to reorient banks from being purely profit-driven entities to becoming agents of social change. This led to a massive expansion of bank branches into rural and unbanked regions, reducing the dependence on moneylenders and integrating the rural economy into the formal financial system. Public Sector Banks (PSBs) became the backbone for implementing government welfare schemes, such as the PM Jan Dhan Yojana, and were crucial in supporting revolutions in agriculture, dairy, and other key sectors.

The Paradigm Shift: The Drive Towards Privatization

In recent decades, the policy focus has shifted dramatically towards consolidation and privatization, citing efficiency and fiscal management.

- **The Rationale for Change:** Proponents of privatization argue that PSBs have been plagued by issues like high **Non-Performing Assets (NPAs)**, bureaucratic hurdles, and the need for frequent recapitalization using public funds, which places a burden on the exchequer. Private banks are perceived as more efficient, technologically advanced, and better at managing risks and profitability.
- **Policy Blueprint:** The government's intent was formally signaled in the Union Budget 2021-22, which announced the plan to privatize two PSBs. This move is part of a longer reform trajectory suggested by various committees since the economic liberalization of 1991.

The Pathway to Privatization: The Merger Strategy

A key strategy preceding privatization has been the consolidation of PSBs through mergers, creating larger, ostensibly stronger entities.

- **Consolidation for a "Leaner" System:** The government has undertaken a massive consolidation drive, merging multiple banks to create fewer but larger entities. For instance, 10 public sector banks were merged into 4 in 2020. This reduced the number of PSBs from 27 in 2017 to just 12 in 2025. The stated goal was to create stronger, more efficient, and globally competitive banks.
- **Mergers as a Pre-Privatization Tool:** This consolidation serves as a crucial stepping stone to privatization. By merging weaker banks with stronger ones, the government creates more attractive assets for potential private buyers. It simplifies the process by reducing the number of entities to be sold and ensures that the banks on the block have a healthier balance sheet and wider reach, making them more viable in the private market. Banks like Punjab National Bank (PNB) and Bank of Baroda (BoB), which have been anchors in mergers, are often speculated to be candidates for future privatization.

Table: Major Bank Mergers Paving the Way for a Leaner Sector

Post-Merger Anchor Bank	Banks Merged Into It	Year of Merger
Punjab National Bank (PNB)	Oriental Bank of Commerce, United Bank of India	2020
Union Bank of India	Andhra Bank, Corporation Bank	2020
Canara Bank	Syndicate Bank	2020
Indian Bank	Allahabad Bank	2020
Bank of Baroda	Dena Bank, Vijaya Bank	2019

The Multifaceted Threats of Privatization

The move towards privatization, while aimed at efficiency, raises significant concerns regarding depositor security, equitable service, employment, and financial stability.

Threat to Public Depositors and Common Man

The core service mandate of PSBs is likely to be overshadowed by profit motives in a privatized setup.

- **Erosion of Sovereign Trust:** Deposits in PSBs carry an implicit sovereign guarantee, creating a deep-seated trust among the public, particularly the middle class and the poor. Privatization removes this guarantee, potentially making household savings less secure and eroding public confidence.
- **Financial Exclusion:** Private banks, driven by profitability, may focus on affluent and urban customers, neglecting rural and economically unviable areas. This would reverse the financial inclusion gains made by PSBs, depriving marginalized communities and priority sectors like agriculture of accessible credit. The successful implementation of government social welfare schemes, which relies heavily on the extensive rural network of PSBs, would be severely hampered.

Job Loss and Erosion of Employment Security

This is one of the most immediate and alarming consequences for the banking workforce.

- **Widespread Job Insecurity:** A "fear psychosis" has already gripped employees of PSBs considered for privatization. There is a legitimate concern that private owners will resort to mass layoffs to cut costs and improve efficiency. With around 10 lakh employees in state-run banks, the scale of potential disruption is enormous.
- **End of an Era for Future Generations:** Banking jobs in the public sector have been a source of stable, secure employment for generations, often with protections for reserved categories. Privatization threatens to permanently close this career path, depriving future generations of these opportunities and leading to a casualization of the workforce. Employees from merged entities have already faced challenges in career progression and equitable treatment, a precedent that does not bode well for a full transition to private ownership.

National Security and Financial Stability

The role of PSBs extends beyond commerce to being a stabilizer for the national economy.

- **Systemic Risk and "Too Big to Fail":** The merger of PSBs creates massive financial institutions. The failure of one such large private bank could pose a catastrophic **systemic risk** to the entire economy. While PSBs are tools for stabilizing the economy during downturns (counter cyclical lending), private banks may exacerbate a crisis by curtailing credit precisely when it is most needed.

- **Undermining National Objectives:** PSBs have been instrumental in financing critical national infrastructure projects and ensuring the effective transmission of the Reserve Bank of India's (RBI) monetary policy . A profit-centric private banking model may not align with these broader national objectives, potentially hindering long-term, strategic development for short-term gains.

Performance Metrics: PSBs vs. Private Banks in India

Recent data from the Reserve Bank of India (RBI) and other analyses show a significant shift in the performance of PSBs compared to their private counterparts. The table below summarizes key performance indicators for the fiscal year 2024-25 (FY25) and the first quarter of FY26 (Q1 FY26).

Performance Indicator	Public Sector Banks (PSBs)	Private Banks (PVBs)
Combined Net Profit	Record ₹44,218 crore in Q1 FY26 (up 11% year-on-year)	Slowed growth due to higher provisions
Loan Growth (FY25)	13.1% year-on-year, surpassing private banks	~9% year-on-year
Home Loan Market Share	Increased to 46.2% in June 2025	Decreased to 28.2% in June 2025
Gross Non-Performing Assets (GNPA)	Below 4%, lowest in a decade; 2.8% in FY25	1.8% in FY25
Asset Quality Stress	Slippage increase of 14.4% (₹27,000 cr), relatively controlled	Slippage surge of 41% (₹36,000 cr), retail-led
Primary Growth Driver	Balanced, policy-driven lending	Heavy focus on retail loans
Capital Adequacy (CRAR)	Above the regulatory requirement at 16%	Healthy at 17.5% on average

The performance divergence is also geographical. PSBs have secured a dominant share of incremental credit in rural and semi-urban regions, re-establishing their role as key lenders in India's hinterlands. This demonstrates their critical role in financial inclusion, a core social objective.

Global Experience with Bank Privatization

International evidence on bank privatization presents a nuanced story, highlighting that it is not a guaranteed path to success and can lead to varied outcomes.

- **Mixed Results on Efficiency and Access:** A World Bank research paper on global trends indicates that the outcomes of privatization are often mixed. While it can lead to efficiency gains, it does not automatically do so. The experience from developing countries, in particular, suggests that **privatization can sometimes lead to a reduction in credit availability to priority sectors and rural areas**, similar to the concerns raised in the Indian context.
- **The Critical Role of Governance:** Global evidence underscores that the ownership model is less important than the quality of governance. Instances of banking crises and high-value frauds are not confined to public sector banks; they have also occurred in private banks. This demonstrates that **sound regulation and robust oversight are essential regardless of ownership**. The performance of a privatized bank depends heavily on the strength of its management and the regulatory environment.

- **Evidence from Strategic Disinvestment in India:** Past partial privatizations and strategic disinvestment of certain Indian PSBs have, in some cases, shown improvements in operational efficiency and shareholder returns. This suggests that a well-managed process can yield benefits, though it must be approached with caution.

Synthesizing the Evidence: Implications for India's Banking Policy

When the strong recent performance of Indian PSBs is viewed alongside the cautious lessons from global privatization, several key implications emerge:

1. **Performance as a Validation of Reform:** The record profits and improved asset quality of PSBs demonstrate that the **existing model is capable of high efficiency** when supported by reforms like the bad bank (NARCL) and digital transformation. This challenges the core argument that privatization is the only solution to inefficiency.
2. **A Clearer Path to Social Objectives:** The data shows that PSBs are instrumental in driving credit growth in rural India and implementing government schemes. Global experiences suggest that privatized banks, driven by profitability, may deprioritize these areas. This strengthens the concern that privatization could come at the cost of **financial inclusion and credit access for marginalized sectors**.
3. **The Primacy of Governance Over Ownership:** The global experience reinforces that the focus should be on improving governance rather than changing ownership. As noted in the analysis, addressing issues like **political interference, short tenures of executives, and dual regulation by the Finance Ministry and RBI** could unlock further potential in PSBs without the risks of full privatization.

In conclusion, the integrated evidence suggests that the pursuit of privatization, while aiming for efficiency, may be proceeding at a time when PSBs have demonstrated a strong capacity for turnaround. The policy challenge is to harness this demonstrated efficiency while ensuring that the sector's social mandate and stability are not compromised.

A Balanced Path Forward

The debate is not a binary choice between entirely public or private ownership, but about finding a model that balances efficiency with public interest.

- **A Selective and Nuanced Approach:** A one-size-fits-all approach to privatization is not advisable. The government's proposed plan to start with smaller PSBs is a more calibrated strategy. The goal should be to maintain a diverse banking ecosystem with a mix of public and private players, each serving different but complementary roles in the economy.
- **Strengthening Governance, Not Just Ownership:** Instead of outright privatization, the focus could be on reforming PSBs through enhanced operational autonomy, robust professional governance, and adopting the latest technology while retaining their public sector character. This would allow them to become more efficient without abandoning their social mandate.

The journey of India's banking sector from nationalization to the brink of privatization is a reflection of the nation's evolving economic philosophy. While the pursuit of efficiency and global competitiveness is understandable, it is crucial to recognize that banks are not ordinary commercial enterprises. They are the custodians of public savings and the arteries of the national economy. A headlong rush towards privatization, without safeguarding the foundational principles of financial inclusion, employment security, and systemic stability, risks undermining the very foundations upon which a stable and equitable financial system is built. The challenge for policymakers is to ensure that the pursuit of efficiency does not come at the cost of abandoning the broader social contract between the state and its citizens.

As Banking Sector Warriors it is our fundamental right and duty to protect the Indian Public Sector Bank from being attacked and from being rendered as a piece of cake for the Private Sector Operators.

THE COURT SLAMS SBI FOR FAILING TO PROTECT FEMALE OFFICER

Finally, the verdict has been delivered, and the woman employee working in the State Bank of India (SBI) has got justice. The Punjab and Haryana High Court has slammed SBI for failing to protect its own female employee from sexual harassment. In this news article, we will provide every detail of the SBI Una case. So, give 5 minutes of your time and read the whole news.

What happened in SBI Una?

A young woman working as a deputy manager in SBI Una stopped attending duty from March 6, 2020. She was severely harassed by her branch head. She was frustrated with the misbehaviour of her branch head and even made multiple complaints to the regional office. But no action was taken against the branch head. Finally, she stopped going to the branch, and on March 9, she emailed her complaint to the SBI Chairman and top HR officials. She said the branch manager was harassing her and passing derogatory remarks against her.

She expected the bank to take action against the branch head, but the opposite happened. However, instead of sending this complaint to the Internal Complaints Committee (ICC) as required by the POSH Act, SBI treated the email as an invalid resignation letter and directed her to return to work. Shockingly, the bank even allowed the same accused branch head to issue notices to her and communicate further instructions. After 150+ days of absence, SBI applied its “deemed resignation” rule and removed her from service. Instead of treating her complaint with sensitivity and urgency, the bank declared that she had “voluntarily resigned” from her job.

The video went Viral on Social Media

The video of sexual harassment went viral on social media. In the video it was clearly visible that the branch head was touching her inappropriately.

An RTI was filed to know the truth and the proceedings in the case, but SBI refused to give any information.

Court gives Order

Finally, the matter reached the High Court, and now the Punjab and Haryana High Court has ruled that the State Bank of India (SBI) failed to properly implement its own Garima policy, which is meant to protect female employees from sexual harassment. The Court said that although SBI has framed policies on paper, they were not followed when a female officer actually needed protection.

In a 35-page order, Justice Kuldeep Tiwari has cancelled SBI's notice of November 21, 2020, which said the officer was deemed to have resigned from September 23, 2020. The Court also set

aside all related inquiry reports and orders that had dismissed her complaints. The Court directed SBI to reinstate her with full continuity of service and all benefits that she would have received if she had never been removed.

In court, SBI said that her first complaint did not clearly mention sexual harassment, and her later allegations were time-barred. SBI even said that she was making false claims to avoid a posting outside her home state.

The Court dismissed these arguments completely. Justice Tiwari said the bank violated the POSH Act, 2013, SBI's own Garima policy, and Basic principles of natural justice. The Court said a harassment complaint — even if not perfectly drafted — must be taken seriously, promptly investigated, and routed to the Internal Committee. The Court said that there were various lapses on part of SBI such as:

The officer was not involved in the first inquiry.

In the second inquiry, the committee only questioned her but never examined the accused branch head.

Inquiry reports were not provided to her; she had to use RTI to get them.

The bank failed to treat her complaint as a sexual harassment case, even though the Garima policy clearly defines harassment to include unwelcome behavior, stalking, taunts, and mental torture.

Justice Tiwari said SBI completely failed in implementing the Garima policy in real situations. The judgment stressed the importance of the POSH Act:

“The primary objective of the POSH Act is to prevent and prohibit all forms of sexual harassment of women at the workplace by fostering a safe, secure, and dignified working environment.”

The Court reminded SBI that every complaint must be forwarded immediately to the Internal Committee. Instead, SBI ignored this basic rule. This case highlights a serious lapse by one of India's largest banks. The High Court has made it clear that:

Policies like Garima and POSH are not just for show—they must be followed strictly.

Female employees must be protected, not punished for speaking up.

A complaint cannot be dismissed or mishandled due to procedural excuses.

Organizations must ensure that accused persons are not placed in positions to influence or intimidate complainants.

This case is a strong reminder that women must speak up against sexual harassment. If any senior harasses them, then they must file a complaint against them.

Courtesy : Hellobanker.in

WILL HIRE 16,000 EACH YEAR, OPEN 200-300 BRANCHES IN FY26, SAYS SBI CHIEF SETTY

The State Bank of India will hire 16,000 employees in current financial year and will hire similar number of employees each fiscal to aid its business expansion plans and beef up its customer service, chairman CS Setty told businessline in an interaction.

The bank also intends to fill “white spaces” by opening 200-300 branches this fiscal, he said.

The employee hiring and physical network expansion moves are in-line with the lender’s plan to double its business size to ₹200 lakh crore in 6-7 years from ₹100 lakh crore in Q2FY26.

“For our network expansion, we always look for white spaces. You will be surprised that despite our large network, we may still not be present in an upcoming colony or a township. We don’t want to miss this opportunity, and will keep adding branches. Similarly in ATMs, we have very strong analytical model. We see where the footfalls are growing beyond certain number and add ATMs accordingly,” Setty said.

“Today we have very clear visibility of micro markets, where we need to set up a branch and ATM. We will be adding 200-300 branches in current fiscal. Our recruitment process is almost getting completed. Around 16,000 new employees will join the bank in current fiscal. We add these number of people almost each year,” he added.

As of March 2025, SBI’s workforce stood at 2.36 lakh employees across Officers, Associates and Subordinate Staff roles. Women employees accounted for around 28 per cent of the overall employee base. SBI’s employee cost rose 11 per cent year-on-year (y-o-y) to ₹36,837 crore in H1FY26.

Outsourcing subsidiary

Further, the bank aims to use its wholly owned subsidiary State Bank Operations Support Services (SBOSS) in rural and semi-urban areas. The bank is using it to help government scheme beneficiaries, sourcing their applications in the agriculture area and small businesses and use this support subsidiary to monitor over 60,000 ATMs.

“Called ATM Mitras, these will be local residents who will monitor ATM availability, maintenance and cleanliness, among other activities. The RBI has permitted more than 20 activities which can be outsourced to these workers. We are going to deploy 6,000 people across branches for floor coordination,” Setty said.

Courtesy : **Business Line** Dt. 10-12-2025

EMBED WORKER INPUTS WHILE DEPLOYING AI

Companies creating AI models without worker input are building inferior systems. Unions too, should take an open view

As Indian companies race to implement artificial intelligence across operations, a critical stakeholder remains conspicuously absent from the conversation: trade unions. While commentators proclaim unions’ declining relevance, global trends tell a different story. From the US to Europe, union membership is resurging as workers face economic uncertainty and technological disruption. In this context, the silence around AI and labour isn’t just problematic — it’s a strategic failure by both companies and unions.

When companies deploy AI without engaging union leaders, they create a vacuum that speculation quickly fills. Workers hear about algorithmic management and automation through rumours rather than facts. Union leaders, lacking information, must respond to member anxieties with incomplete knowledge, often defaulting to resistance that slows innovation.

But there’s a deeper problem: companies building AI without worker input are building inferior systems.

AI trained on theoretical models alone misses the tacit knowledge, exception handling, and adaptive strategies that make operations actually work. When companies exclude workers and their representatives from AI development, they’re not just creating labour relations problems — they’re building systems that don’t reflect operational reality.

Training union leaders on AI transforms them from opponents into informed partners who can contribute this critical knowledge. German unions have demonstrated this brilliantly.

The German blueprint

Germany’s IG Metall union, representing over two million workers in manufacturing and IT, has made AI training central to its strategy. Through programmes like “Arbeit und Innovation” (Work and Innovation), the union trains Works Councils to negotiate AI implementation and propose alternative digitalisation strategies. These aren’t token gestures but comprehensive programmes giving worker representatives real technical knowledge.

The results speak for themselves: smoother implementation, fewer grievances, and innovative solutions combining efficiency with worker wellbeing. During Industry 4.0 transformation, joint union-management workshops prepared workers for digital upskilling, creating collaboration rather than confrontation.

A 2024 survey found 42 per cent of unions across 32 countries actively bargaining on AI, with one-fifth having explicit agreements.

Denmark's 3F union negotiated algorithmic transparency requirements. Spain introduced AI clauses in banking and insurance sectors. The European banking sector's May 2024 Joint Declaration committed to social dialogue, transparency, and worker training on AI.

Indian companies can learn from this model. Germany's success stems from strong co-determination rights, but the principle — training creates partnership — applies universally.

Yet here's the uncomfortable truth: while many union leaders speak eloquently about wanting partnership in transformation, their actions often fall short.

If trade unions genuinely want to be part of AI conversations, they must demonstrate commitment through tangible action. Where are the union-led AI literacy programmes for members? Where are the publicly articulated frameworks for evaluating AI implementations? Where are constructive proposals for how AI can improve work rather than simply threaten it? Too often, unions wait for management announcements before mobilising, positioning themselves as defenders against change rather than shapers of it. This reactive stance reinforces perceptions that unions oppose progress rather than guide it responsibly. Progressive unions like IG Metall show the alternative: developing expertise before crises emerge, proposing alternative strategies, negotiating from knowledge rather than fear.

Union accountability matters.

Members deserve leadership that equips them with skills and understanding, not just grievance procedures. They need representatives who distinguish between genuine threats requiring resistance and transformations requiring adaptation. This requires serious investment in building AI expertise — training union officials, establishing research capabilities, creating academic partnerships.

For companies, training union leaders builds better labour relations, superior AI systems grounded in operational reality, and competitive advantage through workforce engagement.

The writer is a retired Management Professor and Independent Researcher.

Courtesy : **Business Line** Dt. 11-12-2025

BANK CAN'T RE-EVALUATE PLEDGED GOLD ONCE LOAN REPAYED, RULES SC

REVIVES CASE AGAINST BANK OFFICIALS WHO REFUSED TO RETURN GOLD

NEW DELHI: The Supreme Court has ruled that a bank cannot re-evaluate gold pledged against a loan after it is repaid and restored the FIR/chargesheet against bank officials, which was lodged by the borrower alleging that they did not return the ornaments on ground that those were found to be fake. A bench of Justices Sanjay Karol and Manoj Misra said in a judgment last week, "It is true that the appellant (Abhishek Singh) repaid the amount, but with substantial delay. However, once the loan is settled, it is difficult to understand as to why the gold was revalued and auctioned."

Singh had taken a loan of Rs 7.7 lakh from the Motijheel branch of Bank of India in Bihar on July 22, 2020, after pledging 254gm of 22-carat gold ornaments as security. He repaid the loan on March 31, 2023.

However, when he demanded the ornaments back, the bank told him that when he had not paid, back the loan with interest on time, the ornaments were re-evaluated and were found to be fake. As he had not repaid the loan amount at the time of revaluation, the gold-plated ornaments were confiscated and auctioned.

The bank also lodged an FIR against Singh for cheating on May 22, 2023. Singh too lodged an FIR accusing the bank officials of misappropriating the gold ornaments. The bank officials challenged registration of the FIR against them before Patna high court (HC), which quashed it, saying the FIR was a counter to the FIR lodged against them by the bank. Singh appealed before Supreme Court.

Faulting the high court for quashing the FIR against bank officials, the top court said, "The discussion made by the high court in quashing the FIR in no way addresses the possibility of the respondents' possible involvement in the misappropriation of the gold pledged."

Writing the judgment, Justice Karol said, "At all times, the appellant had no access to the gold which, after its initial valuation, was always kept in the safe custody of the bankers. Fraud, if any, whether perpetrated at the first instance of valuation or later, is a matter which could be unearthed only after a trial based on the evidence led by the parties."

"But, as of now, in no circumstances, it can be said that no prima facie case regarding commission of an offence, as alleged in the FIR, is made out from its perusal." The court ordered the bank officials to face trial in the case lodged by Singh.

Source : **Times of India**

SC Judgement Dt. 22-06-2025

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