



ALL INDIA STATE BANK OFFICERS' FEDERATION

(Registered under the Trade Unions Act 1926, Registration No: 727/MDS)

Central Office: State Bank Buildings, St. Mark's Road, Bangalore-560 001

Registered Office: 22, Rajaji Salai, Chennai- 600 001



CIRCULAR NO. 01/2026

Date: 01/01/2026

TO ALL OUR AFFILIATES

A Kaleidoscope of Solidarity in a Shifting Sky

HAPPY NEW YEAR-2026

Dear Comrades,

As the calendar turns and a new dawn break, we embrace the warmth and drench in hope for yet more scintillating a year of prosperity with good health, serene peace, unimpeded dignity and success after a year of hard miles for all our members. We step into this year with our heads held high amidst obscurities in plenty, mindful that "**a smooth sea never made a skilled sailor,**" and our fraternity has proved its mettle time and again.

The socio-economic climate of our country continues to shift with unsettling rapidity. The visible sheen of economic growth conceals the stark realities of unemployment, agrarian distress, and deep-rooted inequality where public distribution system continues to be precarious causing widespread gap between have and have nots.

The banking landscape is being reshaped by rapid digitisation, with technology-led delivery models steadily reducing the need for many routine branch visits and pushing banks to redesign how they serve customers. Competition is also intensifying as FinTech and even large technology firms, expand into payments, lending, and other financial services, forcing traditional banks to evolve faster than ever. On policy matters the banking sector is poised for intent merger, relentless privatization drives and corporatized governance models which seek to erode the very principles of public service and social commitment that have long defined our profession as bankers and contributed immensely in Nation building pursuit with favourable economic stance.

The year 2025 has been a paradox of pride, a predicament under the glitters of growth and digitisation. Branches stood like lonely lighthouse, under staffed, overburdened, yet guarding the savings of an aspiring nation. Targets rose like unfinished skyscrapers, while hearts carried the weight of CASA decline and an ever-expanding regulatory and compliance expectations.

The year gone by, bade adieu with a new challenge hovering around the bankers in the form of AI and other uncharted disruptions. Technology promised ease, but with every new App and AI Tool, anxiety about jobs, skills and relevance whispered around the career of every banker. Attacks on bankers, threat to job

security, erosion of dignity at the workplace turned many workstations into an unseen battlefield. In a digital India chasing speed blindfolded with unrealistic pride and arrogance testified through covert attempt of privatisation, our fraternity stands as the human bridge between algorithm and agriculture, fintech and farmer, profit and the people.

In Coming days of 2026, AISBOF will continue to stand like a Pharos in rough weather, firm on principles, fair in approach, and fearless in representation, so that no officer feels left to "fight a lone battle. Our resolves shall revolve around bolstering AIBOC in its pursuit for Clinching of a five-day workweek, Immediate and substantive recruitment in public sector banks, repeal of newly proposed labour codes, opposition to mergers and consolidations, opposition to appointment of Private Sector aspirants into the Public Sector Bank's Boards through lateral entry, Prevention of unfair labour practices, appointment of Employee and Non-Workmen Directors to the Bank's Board and any such retrogrades that calls for an uncharted challenge before us.

The hour calls for unity, continuous upskilling, and a stronger culture of ethical selling, doing the right thing not because it is easy, but because it is right. AISBOF will endeavour preaching and bring to practice ethical prosperity while denouncing any shortcut method to affluence and unsustainable glory.

As the final leaf of 2025 falls, we stand ready to script a new chapter in the history in our pursuit, not just in calendars, but in courage. The world around us spins faster than ever, driven by technology, turbulence, and transformation. Amidst shining towers of growth, the common worker often stands in the shadow, seeking fairness, voice, and dignity, we stand to become their voice and not an echo.

Let us carry forth our legacy with grit and grace, remembering that it is the tiniest spark that lights the mightiest flame.

We wish everyone a prosperous, peaceful, and Happy 2026.

With revolutionary greetings,

Yours Comradely,



(Rupam Roy)
General Secretary

At the Service of Members for more than 6 Decades

General Secretary: +91-9957563825

Camp Office – State Bank of India, Local Head Office, Dispur, Guwahati, Assam-781006

Email: aisbobj Bangalore@gmail.com Web: www.aisbobj.org