

UNITED FORUM OF BANK UNIONS

(AIBEA-AIBOC-NCBE-AIBOA-BEFI-INBEF-INBOC-NOBW-NOBO)

Letter No. UFBU/2026/3

Date: 04-06-2026

To,
The Secretary,
Department of Financial Services,
Ministry of Finance,
Government of India,
Jeevan Deep Building, Sansad Marg,
New Delhi – 110001.

Dear Sir,

Subject: Requisition and deployment of Bank Officers and Employees for non-banking duties

On behalf of the United Forum of Bank Unions (UFBU), the apex coordinating body of the nine major officer and workmen organisations in the banking industry, through the communicate seek to place before your good office a matter of growing and serious concern regarding the increasing tendency to requisition officers and employees of Public Sector Banks for non-banking duties.

The immediate occasion for this representation is to express our concern on appointment of serving Bank Officers / Employees as an 'Enumerator' or 'Supervisors' for conduct of Census 2027 in various parts of the country. As an illustration, we would like to refer the orders issued by the Office of the Election & Census Department, Surat Municipal Corporation and by the Chief District Census Officer / District Magistrate, Ghaziabad, among several others asking for immediate release of officers/Employees enlisted for requisition enumerating the consequences on failure to report. While we Bankers hold the Census as an exercise of fundamental national importance, in the highest regard, this appointment is symptomatic of a wider pattern of routinely diverting bank personnel from their core duties without adequate consideration of the operational realities of the banking sector.

This concern is not relating to any one-time affair or an isolated instance but the fact remains that the Bank Employees are of late being requisitioned for such duties of and on causing a humongous distress to individual career progress as well as the Bank businesses. As evidenced in the case of engagement of bank employees in Special Intensive Revision (SIR) exercise in west Bengal for an extended period from December 2025 till February 2026 to perform the role of Electoral Roll Micro Observers (ERMO) made an irreparable dent in the performance matrices of the officers and tolled heavily in the performance of the Bank as a whole. The particular deployment for the SIR, involving more than 600 employees was marked by prolonged absence from duty during the critical quarter-end and year-end cycles causing opportunity loss for the bank in a very critical juncture. Further, the inconsistent and inequitable payment of compensation and TA/DA across phases, absence of clear reimbursement and insurance protocols, short-notice movement to distant and unfamiliar

locations and a lack of protective safeguards for Banking related individual performance evaluation has caused enormous setback in the individual career of the Bank employees as well. It might not out of place to mention that these deployments are contrary to the instructions of the Election Commission of India (ECI) vide their letter No. 464/INST/EPS/2023(Election Official) dated 07.06.2023, which specifically state that employees of banks and LIC should be drafted for regular election duty only to the minimum extent possible, so that the regular activities of these institutions are not hampered and the spirit of such instruction to find its application in any such duties allocated to bankers which are otherwise outside the ambit of his defined duties and when bank employees/officers are obliquely responsible for upholding the economic prosperity of the nation.

We find genuine ground to apprehend that the same pattern of ad hoc and prolonged requisitioning is being extended to Census Duties and to other non-banking assignments across States as well. It is in this context that we respectfully submit the following for your kind and holistic consideration.

1. Public Sector Banks are already functioning under severe staff constraints while delivering critical national responsibilities.

As you are aware, Public-Sector Banks are already operating under severe staff constraints. Despite shortages in manpower, bank employees are continuously discharging critical responsibilities and implementing numerous flagship schemes and public welfare initiatives of the Government of India, including Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Mudra Yojana (PMMY), Stand-Up India Scheme, PM SVANidhi Scheme, Atal Pension Yojana (APY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Direct Benefit Transfer (DBT) programmes, Social Security and Financial Inclusion initiatives, Digital Banking and Digital Payment promotion and Credit-linked Government-sponsored schemes for MSMEs, agriculture, and priority sectors.

While Banks are expected to maintain uninterrupted customer service, financial inclusion activities, credit delivery, government transactions, pension payments, and compliance-related functions, these responsibilities have substantially increased in recent years without a corresponding increase in manpower.

2. Bank employees already work well beyond normal banking hours; additional non-banking duties would impose an excessive burden.

It is pertinent to mention that bank employees routinely work well beyond normal banking hours to complete customer service, regulatory compliance, reporting, reconciliation, and government-related assignments. Requiring them to undertake additional census duties would impose an excessive burden and may adversely affect both employee welfare and banking services. Further, such additional deployment raises serious concerns regarding working hours, employee welfare, and the ability of banks to discharge their statutory and public obligations efficiently.

3. Bankers have always risen to the call of the Nation.

The banking fraternity has never been found wanting whenever the Nation has called upon it. Bankers worked as financial soldiers through the most demanding national exercises, be it

demonetisation, where branches and staff bore an extraordinary load, or the COVID-19 pandemic, when bank employees kept counters open and credit flowing while much of the country remained at a standstill. They have also driven unprecedented financial inclusion through record Jan Dhan account openings. This proven commitment, however, makes it all the more important that their goodwill is not stretched into routine and prolonged diversion from essential banking work.

4. Non-banking deployment harms both the individual officer and the Bank's measured performance.

Prolonged deployment of bank officers and employees for non-banking duties has serious adverse consequences at both the individual and institutional levels. At the individual level, the officers and employees concerned are often compelled to incur personal expenditure towards travel, accommodation, food, and other incidental requirements. In addition, they face avoidable mental stress, disruption of their routine official responsibilities, and difficulty in discharging their regular duties effectively apart from achievement of budgetary growth in their respective assignments. At the institutional level, such diversion of manpower directly affects the operational and business performance of the Bank. The performance parameters applicable to officers, branches, and administrative offices are not correspondingly relaxed during the period of such deployment. Business targets, compliance obligations, audit preparedness, reporting requirements, customer-service standards, and other measurable deliverables continue to be assessed on the same benchmarks, even though the concerned officer or employee remains physically unavailable at the workplace for extended periods.

This results in an unfair and demoralising situation wherein officers and employees are made answerable for outcomes over which they have no effective control. Consequently, the Bank's overall efficiency, customer service, business growth, and competitive position are adversely affected, particularly when private sector competitors are not subjected to similar diversion of manpower

In light of the above, we earnestly request your good office to take a holistic view of the entire issue of deploying bank officers and employees for non-banking duties, whether census, election, or other Government assignments, and to consider issuing appropriate directions so that:

1. Requisitioning of bank personnel for non-banking duties is restricted to the minimum extent genuinely necessary, treated as a measure of last resort, having regard to the prevailing manpower constraints in Public Sector Banks. We request that the instructions in the above mentioned ECI letter be followed in letter and spirit in terms of requisition of Bank officials for Census related job as well.
2. Officers and employees so deputed are protected in their performance assessment, with explicit rationalisation of targets and non-penalisation under performance parameters for the period of engagement. The period of deployment should be treated as duty for all purposes, and no adverse entry, performance penalty, or loss of promotional opportunity should arise on account of such forced diversion.

3. DFS issue comprehensive advisory to all State Governments, District Magistrates, Municipal Corporations, Census authorities, and Election authorities that bank personnel should not be requisitioned routinely and that any unavoidable requisition must follow uniform safeguards.

We wish to reiterate that the banking community remains fully committed to its national and constitutional responsibilities. Our submission is only that this commitment cannot be allowed to come at the cost of citizens' banking services, the operational stability of the Bank, and the welfare of its officers and employees. A balanced and holistic approach will serve the larger public interest far better than continued ad hoc diversion.

We shall be grateful for your kind and early intervention in the matter.

Thanking you.

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