



All India State Bank of India Employees' Association

(Regn. 3528/87. Affiliated to All India Bank Employees' Association)

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To All Members/Units

DEPLOYMENT OF FLOOR COORDINATORS THROUGH SBOSS - DIRECT ATTACK ON THE JOB SECURITY OF AWARD STAFF

- *An attempt to outsource perennial nature banking jobs.*
- *An open admission by management that there is inadequacy of permanent employees to meet customer service demands.*
- *Promoting exploitative 'cheap labour' model.*
- *Big threat to customer trust, data privacy and enhanced risk for branch staff.*
- *A retrograde step, to be protested with full force.*

Dear comrades and colleagues,

1. Our Bank has recently rolled out the deployment of outsourced employees called “Seva Sarathis” in branches as floor coordinators. This has been presented as part of Project SARAL under the theme “Reimagining Servicing”, with the stated objective of improving customer service and encouraging customers to use alternate channels. As per the circular issued by the Bank, these personnel are assigned duties such as educating customers on self-service channels, guiding them on toll-free facilities, providing first-level assistance in branches, helping customers migrate to digital channels, sharing information about products and services, and assisting customers with their banking needs. However, these are not peripheral activities but core customer service functions that have so far been performed by the Bank’s permanent staff.
2. The engagement of outsourced personnel to carry out these functions amounts to outsourcing of perennial banking jobs and an encroachment upon the duties of award staff. It is well known that industry-level settlements between the Indian Banks’ Association and Workmen Unions clearly define the areas where outsourcing cannot be permitted. Any attempt to assign regular banking duties to contract or outsourced personnel runs contrary to these understandings and weakens the well-established norms governing industrial relations in the banking industry.
3. For several years, AISBIEA and our parent organisation AIBEA have been consistently demanding adequate recruitment of permanent staff, particularly at the frontline counters where customer interaction is the highest. The deployment of outsourced personnel for these tasks is, in fact, an indirect admission by the management that branches are facing a serious shortage of manpower. Instead of addressing this genuine problem through timely recruitment and filling up of vacancies, the Bank appears to be moving towards a model that increasingly depends on outsourcing and contractual engagement.

4. At a time when the Bank's business and customer base are expanding steadily, strengthening the institution through permanent recruitment is the only sustainable approach. A committed and accountable workforce can be built only through stable employment. Experiences from the field have already shown that the use of externally engaged personnel can expose the Bank to serious risks. Incidents involving fraud by Feet-on-Street personnel engaged through outside agencies have demonstrated how such arrangements can cause reputational damage and financial loss to the institution.
5. Another serious concern arises from the nature of work these outsourced personnel are expected to perform. In the course of interacting with customers, they inevitably gain access to sensitive information such as personal contact details, financial data, documents and investment preferences. The possibility of misuse of such valuable information after these temporary workers leave the assignment cannot be overlooked, and it also increases the operational and reputational risks faced by the Bank and its employees.
6. Reports from various branches also indicate that these workers are often placed under pressure to meet targets relating to channel migration and the sale of third-party products. This has resulted in instances where customers, particularly senior citizens and those who are not comfortable with digital systems, are pushed away from normal branch services instead of being properly assisted. Recent incidents reported in the media regarding "digital arrest" frauds and other cybercrimes, which are increasingly targeting senior citizens in our country, are a matter of serious concern. Without properly educating and supporting such vulnerable sections, forcing them towards digital platforms merely to achieve targets cannot be considered the true responsibility of a public sector bank. Such practices run contrary to the Bank's responsibility as a public sector institution to provide accessible and trustworthy banking services to all sections of society.
7. As the largest public sector bank in the country, the State Bank of India has always been expected to set an example as a responsible and model employer. Ensuring adequate recruitment and protecting permanent banking jobs were among the important issues raised by the United Forum of Bank Unions during the nationwide strike on 24 and 25 March 2025, and the matter continues to be under conciliation.
8. The increasing outsourcing of permanent banking jobs must be viewed in the context of recent labour law changes that expand the scope for contract and short-term employment. Though presented as reforms to simplify regulations, these measures actually enable employers to replace regular jobs with temporary and outsourced work. Central Trade Unions have strongly opposed the Labour Codes for weakening labour protections, leading to nationwide strikes and protests with massive worker participation. Our organisation, AISBIEA, has also joined these united struggles on the call of AIBEA. Such policies erode stable employment, weaken employees' collective strength, and ultimately undermine service quality, accountability, and public confidence in the banking system

9. In this background, AISBIEA strongly opposes the outsourcing of core banking functions and reiterates that customer service responsibilities in branches must be performed only by properly recruited permanent employees. The management must strengthen manpower in branches through regular recruitment, which is essential for protecting employment, maintaining service quality, ensuring security, and preserving public confidence in the Bank. Members are requested to clearly understand the seriousness of this development and remain alert to its long-term implications. Protecting permanent employment and safeguarding the integrity of banking services requires the collective awareness and unity of the workforce. At this critical juncture, we call upon all employees of the Bank to firmly oppose these retrograde changes and stand together to resist any move that weakens job security, undermines established agreements, and threatens the future of our service conditions.

Yours comradely,



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