

BANK EMPLOYEES FEDERATION OF INDIA



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To all Units, Affiliates, Office Bearers, CC Members, GC Members

Dear Comrade,

All India Demand Day against Casualisation

The trend of casualisation in our country has intensified in last decade or so, encouraging exploitation, threatening job security and the dignity of labour. Banking Industry is of no exception.

Banks are increasingly outsourcing permanent jobs including sensitive operations. Many of these are perennial in nature and integral to banking operations. Yet, the jobs are being handed over to private contractors and outsourced agencies, undermining the very structure of secure and accountable employment. This shift has created a large, vulnerable workforce without any job security, trade union rights or legal protection.

A significant number of workers engaged through outsourcing or on temporary and contractual basis have been working in the same roles for years without being made permanent. Despite performing duties at par with regular employees, they are denied equal pay, benefits, and recognition. We demand that these workers be absorbed into the regular service of the banks, with due consideration to their experience and length of service.

Another glaring concern is the inhumane exploitation of Business Correspondents (BCs) who are operating at the Customer Service Points (CSP). These frontline workers are bringing banking services to the remotest corners of the country, often risking their safety and working for extended hours incurring from their own pockets for infrastructure and other necessities. Despite their crucial role in financial inclusion, they are paid meagre commissions, with no social security, health cover, or future prospects. Their working conditions are appalling, unregulated and being intimidated by the local authorities. We demand that Business Correspondents be made free from exploitation, paid decent wages, and extended with social security coverage.

Temporary workers like daily wagers, contractual staff, and outsourced employees across banks are deprived of statutory benefits with violation of basic labour rights. These workers contribute to the functioning and profitability of banks every day, yet are denied even the minimum entitlements assured under law. It is imperative that all such workers be covered under social security and welfare provisions without delay.

Apprentices are being misused as low-cost labour, with no promise of employment after the completion of their engagement period, now limited to one year only in banks. This is not only exploitative but also disheartening for young jobseekers, of a country reeling with huge unemployment, who join banks with hope and commitment. There must be a clear policy framework ensuring that apprentices are considered for regular appointment after satisfactory performance and also to be extended with social security benefits and other facilities during their engagement.

In many banks, contractual workers are being terminated arbitrarily and also are replaced by new recruits through the same agencies or in case of change in agencies, creating a cycle of insecurity and fear. Retrenchments are done without due process, often without notice, compensation, or recourse. This is unjust and must be stopped. Workers who have served continuously must be protected from such mass terminations and given priority for regular appointment including alternative engagement.

At the root of this crisis is the deliberate denial of permanent recruitment. Banks are functioning with huge staff shortages and are meeting their requirements through outsourcing and contract appointments. This not only weakens public sector strength but also deprives lakhs of unemployed youth of decent job opportunities. Moreover, the permanent employees in the bank branches are subjected to inhuman workload resultantly forced to overstay in the process of completing their jobs without financial compensation as entitles as per industry level agreements. We demand that banks immediately take up adequate permanent recruitment.

The casualisation of banking jobs is a direct attack on the dignity of labour and the rights of workers. It is also a threat to the long-term health and accountability of the banking system. The casualisation along with implementation of Labour Codes is a big threat to organised trade Union movement. The fight for permanent jobs, workable conditions and respect for all workers is a fight for the future of public sector banking itself.

The Central Committee meeting of BEFI held at Guwahati on 25 May 2025 decided to observe All India Demand Day on 14 August 2025. We call upon all our comrades to unite and raise their voices loud and clear against casualisation. Badges with our demands have been printed and sent to all centres from the Headquarters.

As we approach another crucial moment in our collective struggle, we urge all units and members to actively observe All India Demand Day on 14 August 2025 to highlight and oppose the rampant casualisation and exploitation of workers in the banking sector. Let this observance send a strong and unmistakable message that the workforce of the banking industry will not accept exploitation in silence.

Fight For dignity, For social security, For permanent jobs.

With greetings,

Yours comradely,

(Debasish Basu Chaudhury)
General Secretary