



Work is Worship

STATE BANK OF INDIA OFFICERS' ASSOCIATION (LUCKNOW CIRCLE)

Registered Under Trade Union Act 1926 Registration No. 9488 (U.P.)
(Affiliated to ALL INDIA STATE BANK OFFICERS' FEDERATION)
8th Floor, State Bank of India, Administrative Building, SBI LHO, Moti Mahal Marg, Hazratganj, Lucknow - 226 001

CIRCULAR NO. 10

DATE : - 10.02.2020

To All Comrades,

We reproduce hereunder the text of AISBOF Circular No. 28 dated 06.02.2020 the contents of which are self-explanatory for information of the members.

(PAWAN KUMAR)
GENERAL SECRETARY

ISSUES CONFRONTING OUR OFFICERS POSTPONEMENT OF CNC MEETING

We have sent a communication to the Dy. Managing Director (HR) & Corporate Development Officer, State Bank of India, on the captioned subject.

A copy is enclosed for information.

Yours comradely,
Sd/-

(Soumya Datta)
General Secretary

No.6305/10/20

DATE: 06.02.2020

The Deputy Managing Director (HR) & CDO
State Bank of India
Corporate Centre,
Madam Cama Road
Mumbai 400 041

Dear Sir,

ISSUES CONFRONTING OUR OFFICERS POSTPONEMENT OF CNC MEETING

We have received a communication from Corporate Centre, vide letter No. HR: IR:PKM:2300 dated 05.02.2020 wherein we have been advised that the proposed CNC meeting scheduled on 28.02.2020 and 29.02.2020 at SBIL, Kolkata has been postponed due to "official exigencies".

02. You are aware that the last CNC meeting was held at Mumbai on 18.06.2019, wherein your good office had assured us to maintain the quarterly periodicity of CNC meetings. However, we are constrained to note that the same was not adhered to. In fact, the intrinsic value of CNC meeting is immense from the point of view of maintenance of harmonious relations and also from the point of view of growth and development of our esteemed organisation. While the CNC meetings at all Circles are being conducted within the stipulated time schedule and under close follow up and supervision of Corporate Centre, we fail to fathom, why the same periodicity is not observed at the apex level. In the backdrop of postponement of CNC meeting *sine die*,

through this piece of communication, we would like to put forward some pertinent issues confronting officers before you for your understanding and prompt intervention in this regard to uphold the best interest of the Bank.

- i. **Acute shortage of manpower in Branches and Manpower Planning:** Our Bank has opened hundreds and thousands of branches, for financial inclusions in line with the Govt. of India Policy, during the last few years without commensurate increase in the number of employees and officers in the Bank. Consequently, it has resulted not only in deterioration of quality of service but has also adversely affected the quality of assets, quality of lending and quality of monitoring and control over the assets leaving a dent in the Bank's profitability. We are receiving feedback through our affiliates, from ground level operating staff, that due to scarcity of adequate officers and clerical staff, we are unable to tap huge amount of low risk and high yielding retail businesses. The private sector banks are expanding at a very fast rate in rural and semi urban areas whereas in urban and metro centres they are giving us stiff competition. This is causing angst and dissatisfaction among the employees and officers. The present man-power in all the branches and offices of our Bank has reduced to such a level that even many Scale IV Branches are manned by 2, 3 officers only! This situation will inevitably drive away our high end clientele to our competitors. Statistics bears the testimony that the quality of assets is much better in private banks than in public sector banks. Customers get better service in private banks and investors give better value to shares of private banks and the employees and officers enjoy better working environment and have the privilege of better personal lives and work life balance. On the contrary, in our Bank, most of the branches are provided with inadequate number of employees and officers that even the senior also are left with no alternative than to work as frontline clerks virtually to maintain good customer services. Further, new branches are opened with only one officer whereas branches opened by private sector banks are manned by at least 10 to 15 energetic youth, either for sourcing new businesses, monitoring the Loan Accounts or for performing counter works. As a result, the private sector banks attract more business with high number of employees per Branch but our bank fails to attract good business because of the inadequate number of employees and officers. Hence, to improve the quality of services being provided to the customers and to bring relief for the employees and officers, there is an urgent requirement to review the man power and arrange for immediate recruitment in both the cadres.
- ii. **Anomaly in CDS:** CDS envisages that all officers in one cohort are similarly placed during performance evaluation in Comparison with each other. This is highly unacceptable as the working environment, the type of accounts, the nature of staff support, etc. may vary substantially even within the same cohort. Therefore, comparing the performance of each other within the same cohort is not proper. The CDS also envisages that business parameters are evaluated for 70% and the remaining 30% be awarded by the appraiser based on his assessment, which is purely subjective. In a highly competitive environment for promotion, the scope for individual assessment by the appraiser with leverages to the extent of 30% of marks provides greater scope for subjectivity. Our studies have revealed that majority of the officers are not aware of the nitty-gritty of the system of evaluation. Hence, there is an urgent requirement for a review of the entire CDS and ensure that an efficient officer is not adversely affected due to any reason which is beyond his or her control.
- iii. **Compassionate Appointment:** Another important aspect which needs to be pondered over is the issue of Compassionate Appointment as the present instructions on compassionate appointment is very unreasonable. **It is also pertinent to note that the Punjab and Haryana High Court has struck down the service rules of the State Bank of Patiala (now merged with the State Bank of India), which provide compassionate appointment only to the legal heir of an employee/officer who dies within five years of his appointment or before reaching the age of 30 years.** Hence, under the present rule, the very purpose of compassionate appointment is defeated as the object of compassionate appointment is to relieve the family of the deceased employee/officer. It is to be noted that our bank also maintains the same conditions and hence it violates the ruling of the Court and most importantly it infringes the very purpose of compassionate appointment. There is a guideline laid down by IBA regarding compassionate appointment, which offers ray of hope for the family of the deceased employee. We have demanded that the said IBA guidelines be implemented in our Bank. However, till date there is no movement in this regard.
- iv. **Nomination of Non Workmen Director in the board of the Bank:** While it is mandatory for a state-owned bank to have a workman director and an officer director on its board, the posts are lying vacant in our Bank for years together now. As we know that the workmen/officers' directors act as "watchdogs" and raise questions within the board on decisions that they find are not in the best interest of the bank; hence, by not appointing them, the watchdogs have been removed from the system and it is also a violation of The Bank Nationalisation Act/Banking Companies (Acquisition and Transfer of Undertakings) Act. We have been given to understand that till date our Bank has not recommended any name. Hence, you are requested to arrange to do the needful in this regard and recommend the names to the Govt. of India promptly.
- v. **Unilateralism in HR policies:** It is also significant to note that key decisions in HR matters are being taken without any prior information to us. One such glaring instance is the Circular No.: CDO/P&HRD-PM/76/2019-20, wherein 'evaluation metrics' has been introduced to review 'extension of service'. We have strong reservations on this circular, which we will communicate separately very soon. However, we are pained to state that the said intrusion is the sheer manifestation of unilateralism. Let us make it abundantly clear that if this sort of unilateralism on the part of the management is not stopped immediately, it is sure to affect the healthy IR relation existing in our Bank. We request you to revisit this issue on urgent basis and arrange to do the needful so that the situation is not aggravated further.

- vi. **Demonetisation compensation to eAB Officers:** Despite our several attempts, the payment of compensation for working late and on holidays during demonetization period has not been paid to the officers of erstwhile Associate Banks (EAB). There is no denying to the fact that the officials of the EAB have also given their maximum output ignoring their family obligations, their health, mental or physical fatigues, and worked up to late nights to accomplish their social responsibilities towards the nation and the populace. Hence, it is totally discriminatory on the part of the Bank to deny them their due compensation. This sensitive issue needs to be considered favourably.
- vii. **Refraining SMGS Officials from Trade Union Rights:** Another pertinent issue is the threat letters which are served on the Senior Management officials for their participation in the strike calls given by the Association/Federation/Confederation/UFBU. You must also be aware of the fact that the membership of the AISBOF is open up to SMG Scale-V. We command nearly 100% of membership in the bank. We are duly recognized by the Bank and enter into agreements on service conditions of officers including senior management grade. But, quite unfortunately, the management has been using coercive tactics by serving some threat letters to the SMGS officials asking them not to participate in any strike calls given by the Association and for having taken part in the strike. In the semblance of Government guidelines, basic questions are raised as to the enrolment of officers of Scale IV and V as members of Association. In this context, we draw your attention to the Article 19(c) of The Constitution of India which confers fundamental right to all citizens of India to form Unions and Association of their choice. Any instruction, contrary to the Constitutional rights is unconstitutional, ultra vires, arbitrary and will not stand the test of the law. It is disheartening to note that our Bank, being a Public Sector Bank, resorts to such violations of the constitutional provisions.
- viii. **Penalty imposed for false reporting/ Cash Shortage:** Of late, it has been reported from various circles that the Bank goes to the extent of imposing penalty on the officials for any omission in Audit compliance in the branches. It is common knowledge that the officials are literally compelled by controllers to submit their compliance without giving them sufficient time to comply with the objections. Later, if any omission is detected then the concerned official remains at the receiving end of the things whereas the main culprit is the controller who does not allow sufficient time to do the compliance meaningfully and thereby exposing the Bank to peril. Hence, we request you to review the prevailing scenario and stop the current practice of penalizing the innocent officers who succumb to the pressure of the controllers and submit the compliance in hurry. Similarly, the incidents of penalizing the officers (joint custodians) for any shortage in currency chest are also uncalled for. It has been reported from various circles that without conducting any investigation/enquiry, the joint custodians are forced to make good the shortage amount which is totally unjust. Hence, we request to look into the matter and arrange to do the needful at the earliest.
- ix. **FI&MM Networks created in circles:** We also draw your attention to the implementation of FI&MM Vertical on pilot basis in Chandigarh Circle w.e.f. 01.08.2019 and PAN India in the next financial year. It is evident from the feedback received from the grass roots of Chandigarh Circle that adequate number of employees and officers has not been provided in FI&MM Network, District Sale Hubs (DSHs) and branches. The officers have been deployed in these branches after withdrawing from R&DB Branches, which has created acute staff shortage in almost all the branches of R&DB, adversely affecting the day to day critical operational issues and most importantly customer service which will eventually result in loss of our market share and gain to our competitors. You will also appreciate that it is not the ideas alone but the design, proper implementation and most important one is hard work of human resources that makes the difference. In the present scenario, our officers at grass root level are totally demotivated and frustrated in the prevailing working environment. Hence, it is imperative on the part of the Bank to relook into the entire chapter of FI&MM Policy before moving ahead to implement it across the circles and most importantly to ensure that the officers of Chandigarh Circle and the Bank's businesses are not adversely affected.
- x. **Enhancement of Monetary Ceiling, Perquisites and Benefits:** You are very well aware that the monetary ceilings on various perquisites and benefits viz. 4-in-1, furniture and fixtures, lease rental, entertainment allowance, brief case/hand bag, out of pocket expenses, reimbursement of monthly call charges, mobile handset ceiling have not been revised since a considerable period of time. This matter has been flagged in every bilateral forum and through several communications. This has caused a lot of resentment amongst officials, who feel that their genuine demands are not being addressed.

The issues stated in the foregoing are not exhaustive; there are sundry other urgent issues which need to be addressed in the right earnest. We, therefore, urge upon your good office to convene a CNC meeting at the earliest to meaningfully address these issues. We are confident that the issues stated above relating to business/HR/IR will be given due cognizance by the Bank and suitably addressed to thwart the possible loss of market share and also to rejuvenate the employees and officers and ensure a cordial industrial relation in our Bank.

With best regards,

Yours sincerely,

Sd/-

Soumya Datta

General Secretary