

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

(Registered under Trade Unions Act 1921-Regd. No. 6908)

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Circular No. 118/2016

Date : 29.12.2016

To All Members (Please Circulate)

We reproduce hereunder the Circular No. 158 dated 29.12.2016 issued by General Secretary, All India State Bank Officers' Federation, the contents of which are self-explicit.

With revolutionary greetings,



Soumya Datta
(General Secretary)

To all our Affiliates / Members:

CAREER DEVELOPMENT SCHEME: MEETING ON 20-12-2016

We have today sent a communication to the Management on the above subject. A copy of the same is enclosed. We note to keep our members advised of further developments in due course.

With greetings,


(Y.SUDARSHAN)
GENERAL SECRETARY

No.6180/107/16

DATE: 29.12.2016

The Chief General Manager(HR)

State Bank of India,
Corporate Centre,
Madame Cama Road,
MUMBAI- 400 021.

Dear Sir,

CAREER DEVELOPMENT SCHEME: MEETING ON 20-12-2016

As per the discussions held on the 20th of December in respect of the C.D.S. and as requested by the GM (HR), we furnish herewith some of our observations and feedback on the working of the CDS during the first year of its implementation and append our suggestions for improvement of the same.

2. The first year of implementation- Our observations:

- (a) The KRA's were allotted during December, 2015
- (b) Officers could not cope up and adjust their past performance to the back dated KRA's. Hence during the remaining three months, they were unable to align their performance with the KRA's. Towards the end, KRA's were virtually forced on officers.
- (c) Because of various Government schemes and Banks own initiatives like the Jandhan, Mudra, Various Suraksha Yojanas, Atal pension Yojana, linkage of Adhar card, De-duplication etc., officers could not concentrate on their KRA's.
- (d) Many officers were on Deputation and also due to mid academic transfers; their work schedule and routines were disrupted.
- (e) RMRO's and specialist officers were utilized for jobs like Branch Managers, Accountants, Cash officers etc., outside their KRA's, out of compulsion and hence their marks were erratic.
- (f) Agricultural Budgets/KRA's were on a monthly basis, whereas returns and recovery is based on harvesting season etc.
- (g) The issue of multiple bosses and multiple instructions created conflict and confusion.

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- (h) There was confusion about Cohorts.
- (i) The shortage of staff added to the misery. Officers were not posted according to the categorized norms. Though re-categorisation of branches was erroneous, even that was not adhered to.
- (j) There were innumerable technical problems.
3. Due to the above issues many deserving officers who were top performers during their entire career of two or three decades were suddenly relegated to 'average performers'. It is very sad, that the CDS scores and grades threw up many 'AAA's in all circles for officers who were on sabbatical leave, on suspension, some were even removed and not in service anymore or were facing severe disciplinary charges. There were many cases of below average performers with salaries being withheld for unauthorized absence etc., and other such activities unbecoming of an officer, getting 'AAA' and consequently huge incentives and monetary benefits.
4. Such instances at all circles have shaken the faith of the officers in the system and such examples have become a talking point everywhere.
5. We had requested and were assured that monetary incentives will not be given in the first year, especially when the system itself had not stabilized. It is precisely for these reasons that '3 out of 4' best marks were taken for promotion exercise so as to minimize the impact of the erratic CDS scores/grades of the first year. Payment of monetary Incentives could have waited. The hurry in implementation of monetary incentives has really hurt the scheme itself and more so the sentiments of all concerned. Rewards and recognition was the intention. But the right candidates have not got it because of faults in the system, and have sent, totally, wrong signals. Attrition amongst youngsters is increasing.
6. Ours is a service industry. Officers have to do unscheduled and unstructured jobs all-round the year to keep the Bank running and to attend to various customer demands, unlike in a manufacturing/software Industry. The signals that emerge today and the message of CDS is that – 'If one concentrates only on his KRA's he gets AAA. Ultimately, in an environment of competition, officers will only do their KRA's in order to get AAA and not bother about other areas of work which don't contribute to their marks.
7. Such a situation is harmful to the Bank in the long run. Demonetization has shown how our officers rise up to the occasion as a team. Unmindful of their KRA's they have exceeded expectations. They always work as a TEAM. Dividing them on performance evaluation which has not yet stabilized is not good for the Bank.
8. **Under circumstances we have the following suggestions:**
1. (a) The grievance redressal Mechanism has to be strengthened and made more effective. The number of officers in the cell at circles has to be increased.
- (b) A grievance cell can be created at the corporate Centre or Belapur with sufficient number of officers who can track and sort out issues/technical issues satisfactorily, as careers of officers are at stake. This will increase the comfort level of officers.
- (c) There has to be a TAT for such grievances at circles as well as central cell at corporate centre. Internal customers (staff) need to be treated at par with external customers. Keeping their morale high is good for the Bank.
- (d) The post of AGM, CDS at circles has only become an ornamental post. It has to be integrated with the grievance cell.
- (e) The cell should be empowered to handle technical issues as well.
2. (a) The 3% discretion given to circle CGM's has to be increased to 10%. This will avoid lot of anomalies and will provide corrective solutions to the otherwise complicated technical issues of CDS.
- (b) The DGM(B&O) of Modules should be given discretion of 10% for correction of scores, as nobody knows their officer's worth in terms of skill levels, commitment, sincerity, hard work, innovativeness and creativity, better than the DGM's/controllers. Therefore in case of any faulty score it can be corrected and will save heartburn. The scheme also will be more acceptable.
3. The CDS grades/scores for promotion exercise of the year 2017 should be 2 out of 4 (2 best out of 4 marks) as this year, 2016-17, is also characterized by lot of issues like :-
- (a) KRA's allotted only during October, 2016.
- (b) November, December, January month's performance has been affected due to demonetization. All Officers are involved only in Demonetisation, Digitalisation, popularizing alternate channels, POs, buddy etc. This will continue for another couple of months.
- (c) If mergers take place, then the Associate Bank Officers will not be on a level playing field vis-à-vis officers of SBI.

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4. We suggest that there should not be any 'C' grade till the system stabilizes and till officers' gain in confidence in handling CDS/KRA's etc.
5. The hurdle score has to be realistic.
6. (a) Till the system stabilizes, Individual Incentives should not be given. It will cause more harm than motivation. Instead team incentives may be given.
(b) If at all individual incentives are to be given, it should cover AAA, AA and A. May be a lesser amount may be given covering all officers upto A. Individual awards may be given for Top performers like the already existing Chairman's Club, Ranks, other forms of recognition, awards etc. This will help spread happiness and create a more congenial atmosphere of motivation as well as competition.
7. Measurable roles like those at branches and operations need to be given due leverage and proper adjustments in their scores through flexible achievement 'band width', within which they should be considered as having achieved the target.
8. There has to be a Mid-year Review and a feed-back mechanism to enable an officer to rectify his scores.
9. There has to be a provision for Appeal and review. Only after the appeal is disposed-off, the scores are to be recorded in the service sheet.
10. KRA's should be settled across the table by the controllers/ DGM B&O etc. as the case may be, within the overall guidelines and thrust areas given by the Corporate Centre.
11. There should not be any multiple bosses or controllers' giving contradictory guidelines and directions, as the officer is unable to prioritise. All instructions/targets should be routed through the Branch Manager only. The Branch Manager's authority should be respected.
12. (a) Where officers are on deputation, their performance in both the places has to be provided for. Alternatively the average scores at his home branch should be taken for his deputation period.
(b) Similarly when a person is on leave due to some exigency, the average marks for the period he has worked to be taken for his leave period.
(c) When there is a delay in allotment of KRA's, the marks obtained after the period of allotment should be averaged and spread over to the period before allotment of KRA's.
13. There has to be a provision for natural calamities, droughts and sudden announcement of schemes by the Government like demonetization etc., which will disrupt the KRA's.
14. For Agricultural branches/areas, annual targets & KRA's should be considered with flexible options and not a 3 monthly KRA's.
15. Specialist officers and RMRO's should strictly not be posted in roles outside their KRA's as this will weaken their scores and put them at a disadvantage.
16. Cross Selling should be delinked from KRA's. Separate verticals should be created for cross selling as it leads to unhealthy trends.
17. There has to be a provision for a 270 degree review, where an officer should rate their bosses and controllers, as this will lead to an unbiased assessment and a fair review.
18. CDS should not be linked to extension of service and transfer policy as this is against bilateral understandings.
19. Categorisation of branches should be revisited and officers and award staff should be posted as per categorized positions only, else a situation of staff shortage at different branches will distort the cohorts.
20. Proper cohorts for SBLC trainers to be provided.
21. The CDS scores of 2016 which had many technical errors should be reopened for a one time correction of anomalies.
22. There has to be a provision for VVR Checking, attending to Non home branch transactions, Customer service, ambience, court cases, relationship with staff etc. and many other non KRA areas when an officer needs to attend to keep the branch running.
23. There are many roles for which KRA's need to be factored like – CM Wealth Management, NRI CM LHO, Technical Officer LHO, Officer on Special duty (OSD), AGM Complaints, AGM OTMs (Online transaction monitoring system), AGM E-Commerce, Programmers, Officers migrated from foreign assignment, AGM Tatkai in PBBU, AGM Surveillance, AGM Phatka, Consultancy cell in SME, Tab Banking nodal officer etc.

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24. Last year's roles were closed but grades are not given to many officers in each circle (more than 100 in each circle) – Eg., Hyderabad 188, Bangalore 110, etc., For no fault of theirs, they should not suffer.
25. The impact of mergers on CDS has to be appropriately and scientifically devised so as to provide a level playing field.
26. A proper feedback and an 'employee satisfaction survey' need to be undertaken to take feedback from employees/officers. Preferably an outside agency like IIM may be involved.
27. Due to demonetization, the officers have not been able to attend to their KRA's in a proper manner. This situation is bound to continue till March, 2017; which may lead to improper evaluation of performances vis-à-vis their KRA's and cohorts. Therefore we sincerely suggest that a 'CDS Holiday' be given for the year 2016-2017.
9. Sir, we have interacted with grassroot level officers and top executives of the Bank and collected the above mentioned observations. We hope that they would be looked into positively keeping in mind the long term implications, its impact on the moral of the officers and for the success of the scheme.

With regards,

Yours Sincerely,



(Y.SUDARSHAN)
GENERAL SECRETARY