

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

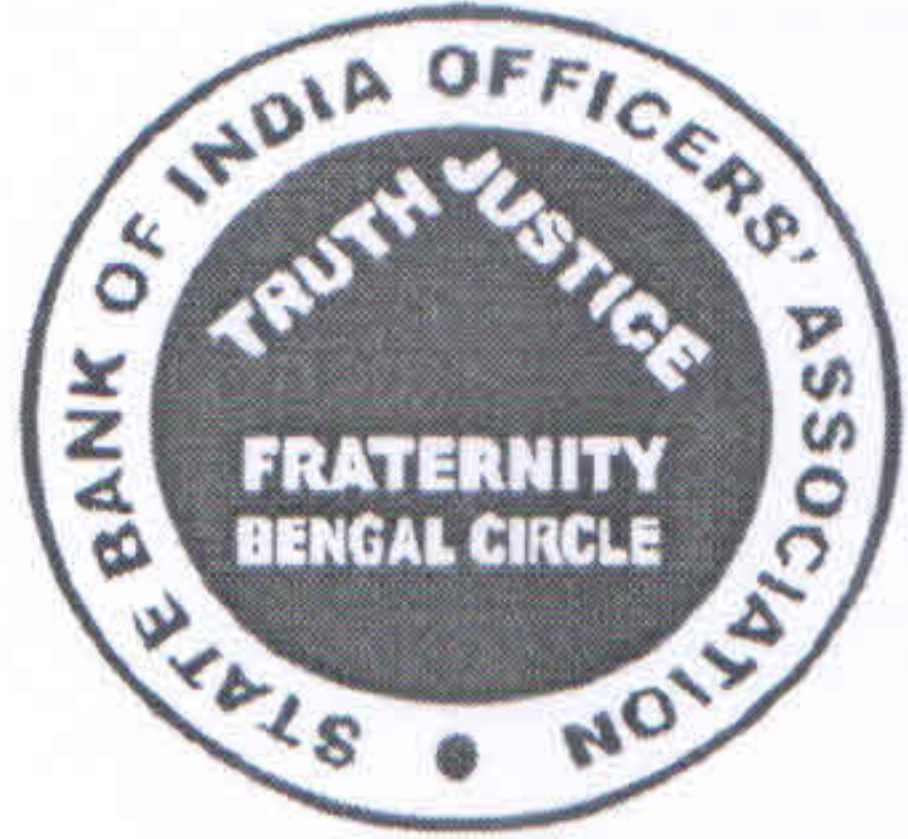
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Circular No. 13/2015

Date : 25.05.2015

### To All Member (Please Circulate)

We reproduce hereunder the Circular No. 59 dated 21.05.2015 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 :

#### BRANCH RE-CATEGORISATION - PROJECT SAKSHAM, BCG (BOSTON CONSULTANCY GROUP)

We have to-day sent a communication to the Management on the captioned subject. A copy of the same is enclosed for information.

2. All our members/affiliates are requested to await further developments in this regard.

With greetings,

**(Y.SUDARSHAN)**  
GENERAL SECRETARY

No.6180/29/15

DATE: 21.05.2015

The Deputy Managing Director & CDO,  
State Bank of India,  
Corporate Centre, Madame Cama Road,  
**MUMBAI - 400 021.**

Dear Sir,

#### BRANCH RE-CATEGORISATION - PROJECT SAKSHAM, BCG (BOSTON CONSULTANCY GROUP)

As you are aware the list of final categorization of Branches as per the new norms suggested by BCG, has been circulated to the Circles for their observations. A cursory glance at the branch categorization based on the BCG norms looks totally irrational. The down grading of most of the branches based on the new norms of BCG, in deviation of the time tested norms of the Bank, has created havoc in the minds of our members. Apart from the huge loss of promotional opportunities, (virtually no promotions would take place) it is likely to have a detrimental impact on the business of the Bank.

2. Categorisation norms have been traditionally done in our Bank to give higher financial delegation of powers at Branches where high value business is handled. The business of the branch has always been the prime criteria. Reckoning the number of officers for Branch categorization seems illogical and does not indicate the true picture of the needs of the branch.

3. We have been maintaining and have been communicating our views on the project Saksham - Manpower Planning and the CDS, since the first presentation made to us. The interpretation and analysis of BCG is based on theory and devoid of practical considerations and ground level realities. We have received various communications from the members expressing apprehension on the end results of the BCG and its impact in the following:

- (1) Delivery of services to customers, affecting the business image of the Bank.
- (2) Work situation at Branches.
- (3) Work pressure on officers who are already overburdened (both at Branches and administrative offices).
- (4) Promotional avenues and career path of the officers.
- (5) Bilaterally agreed transfer policies of the officers.
- (6) Various HR issues which are bilateral in nature.

**Soumya Datta**  
General Secretary  
Mobile : 9830044737



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# State Bank of India officers' Association

(BENGAL CIRCLE)

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4. The following are a few points for your consideration:

- a) Agriculture oriented branches will have more number of officers, whereas Non-agri branches, despite higher level of business will have less number of officers.
- b) Specialized branches, PBBs, SME Branches have been handling high value advances as well as catering to the HNI customers. Owing to the re-categorisation, as per BCG, if these branches are categorised to a lower Scale, it will affect the high value business/ HNI customer service, because in the changed scenario the ticket size is high, but the sanctioning power is low, which causes delay in sanctions, resulting in loss in business.
- c) In the existing PBBs, once they are downgraded, the business potential of these branches will also go down forcing the high value customers to move to other Banks where the branch heads are having higher sanctioning powers and quick disposal of their applications/proposals.
- d) When bigger branches/Specialised branches are re-categorised to a lower grade, the pressure/work load on RBOs in respect of sanctions, controls, follow-up etc., gets piled up.
- e) Many ADBs have been categorised as Scale V from present Scale II/III based on number of officers, wherein, man power would be large in number but ticket size will be very low as products handled are mainly KCC/SHGs and other ATLEs. The role of a senior official in the grade of Scale V in these branches is devoid of logic.
- f) Ironically, certain specialised and old/historic branches if downgraded to Scale IV and further may hamper the image of the Bank along with loss of business.
- g) RMMEs are mostly in Scale IV cadre and are placed in SME branches and Branches headed by SMG S-V branches. Due to downgrading of branches under this project, the branch head and RMME who is placed in the same branch would be in the same scale i.e., SMG S IV, which results in operational inconvenience at the branch, customer service and delivery as well as inconvenience to the controllers.

5. The above mentioned factors are likely to affect decision making and the business of the Bank in the long run. Branches in Metros which have huge business potential, cannot be under staffed or have branchheads of lower incumbency. This is a very short sighted move by the BCG. Agri branches may be strengthened, but not at the cost of potentially profitable branches. It has come to our notice that in high potential Metro branches drastic reduction of staff has taken place. Whereas, more than a dozen officers are placed in agri branches where the officers do not have place to sit also.

6. Apart from the above, categorization is an important aspect in as much as the entire promotion process is vacancy linked and vacancies are arrived through categorization of positions. Any faulty system of categorization will affect career progression of officers, which will affect not only the morale of the entire officers' community but also the health of the Bank in the long run.

7. A faulty policy of stopping recruitment during the late nineties for a period of around ten years is now telling on the age profile of the officers, wherein in another couple of years all the experienced officers will retire leaving a large crop of young new officers who are yet to gain in experience. This gap was avoidable, but for the policies at the relevant point of time.

8. It is our considered view that a similar mistake should not be committed by the Bank in implementing faulty policies based on recommendations of the BCG, who go by mere statistics and have no feel of the ground level realities of the Indian Banking Scenario. These errors get manifested at a later date when it would be too late to rectify the same.

9. In view of the above, conveying the sentiments of the officers, from across the country, we urge upon you to put on hold the entire categorization norms as indicated by the BCG, as it will affect the health of the Bank as well as the morale of officers. As this would drastically reduce the promotional opportunities and affect the other HR Policies, we convey our total disagreement with the BCG categorization norms, and request you to take into consideration the sentiments of all concerned, including the executives of all the circles who are not happy with the new categorization norms.

With greetings,

Yours faithfully,  
Sd/-  
( Y. SUDARSHAN )  
GENERAL SECRETARY

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Soumya Datta  
General Secretary  
Mobile : 9830044737