

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

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

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IP No. 500077

Circular No. 86/2016

Date : 04.11.2016

### To All Members (Please Circulate)

We reproduce hereunder the Circular No. 132 dated 04.11.2016 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:

## **ACUTE MANPOWER SHORTAGE**

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

With greetings,

**(Y.SUDARSHAN)**  
**GENERAL SECRETARY**

No: 6180/94/2016

Date: 04.11.2016

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

Dear Sir,

### **ACUTE MANPOWER SHORTAGE**

We have been highlighting in all our meetings and correspondence, the issue of acute manpower shortage at almost all the Circles. Time and again, we have been promised that the issue would be redressed through adequate recruitment of probationary officers, clerical staff, promotions from clerical to JMG /Trainee Officers, and in all other scales. The issue was also raised by us in the HR conclave where we were given assurances that separate discussion would be held on the issue and that the Bank would not go by the "BCG" calculations. We were also reassured that recommendations from circles will also be taken into account while deciding on the manpower requirement while arriving at the vacancy position.

2. There has been huge reduction in manpower at all Cadre over the years. The business has almost doubled. Numbers of Branches have increased but staff strength has come down by 15194. The argument put forward is that 72% of our transactions are on alternate channels, but the issues are:

- ❖ Number of customers coming to branches have increased.
- ❖ We need humans to handle alternate Channels too.
- ❖ Only 10% of population reads and writes English. They use for Digital services like ATM but still come to branches.
- ❖ Customers use alternate channels like ATM more times which adds to increase in number of transactions. For example instead of drawing Rs.10000 by cheque one uses ATM 10 times to draw Rs.1000/-.
- ❖ Voice based Technology and Regional Language software have not been put to use yet.
- ❖ Jandhan Overdraft, Mudra Loans, Stand Up India Loans and all credit appraisal and follow up needs human power.
- ❖ Our Per employee business which was 2.99 crores in 2006 has increased to Rs.14.11 Crores in 2016.
- ❖ The number of branches has increased from 9231 in 2006 to 16784 in 2016.
- ❖ Senior Citizens and other customers always like personal interaction and hence come to the branch.

3. Banks like ICICI, HDFC & Axis who also use all and at times better alternate channels have increased their staff strength a lot as well as other PSBs. Few examples are:

|       |             |             |
|-------|-------------|-------------|
|       | <b>2011</b> | <b>2016</b> |
| ICICI | 56969       | 74096       |

**Soumya Datta**  
General Secretary  
Mobile : 9830044737

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# State Bank of India officers' Association

(BENGAL CIRCLE)

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|             |       |       |
|-------------|-------|-------|
| HDFC        | 55752 | 87555 |
| Axis        | 42420 | 56084 |
| PNB         | 57020 | 70801 |
| Canara Bank | 43397 | 54008 |

**4. Shortage of clerical staff and subordinate staff has also affected customer service.**

This is not a HR issue. This is not just an Association issue. But this is one issue that all the circle managements are deeply concerned about. The staff shortage is pulling down the performance of the Bank as the officers are overburdened with multiple tasks, changing priorities etc. How else can we explain:-

- Existence of more than 4500 single officer branches ,many of them handling more than 200 cr. business (The threshold for posting a 2nd officer is only 10 corers). Such officers are unable to move out of the branch and bring business. Password secrecy is violated and the concept of maker- checker is given a go by for want of a second officer.
- RMRO's and specialist officers being asked to take over as accountants, Branch Managers and as cash officers of currency chest Branches, against the laid down norms/instructions.
- Officers being sent on deputation continuously round the year.
- Relief of officers on inter circle transfers pertaining to 2014, 2015,2016 not yet implemented by the circles despite instructions from corporate center. Circles are defying the corporate center's instructions and not reliving people citing that they do not have hands/replacement. The situation is pathetic with many officers unable to shift their families or take admission for their children because of the uncertainty even after 2 years of their orders. Everybody are helpless.
- Continuously calling officers for work on all Sundays, holidays and 2nd and 4th Saturdays, which you were instrumental in getting after lot of efforts. Continuous late sitting at not only branches, but also at administrative offices. Attrition amongst youngsters is increasing as they are unable to have a 'work life balance', leading to early burn-out.
- Retired officers are being used for inspection, recovery, investigation, KYC verification and other related job, as there is a shortage of serving officers.
- Officers are not able to do quality of work in the area of advances because of overload and unrealistic targets, leading to deterioration in asset quality/NPAs. Recovery efforts get hindered.
- Reliving of officers on regular transfers as still not being done, even as on September, disrupting the entire cycle. How will they do business if they have not even stepped into their new assignments.

**5. We are losing out on business, in handling customers effectively and in getting quality business, affecting our credibility and market share.**

**6. Sir, there is an urgent need to recognize the problem. We may quickly take feedback from circles. Every circle is reeling under staff shortage and is frustrated leading to innumerable issues.**

**7. Under circumstances, we urge upon you to immediately take steps to:-**

- Increase the vacancy position of promotions from clerical to JMG-I, TO's ,MMG's-II, MMG's-III etc.,
- In the event of not finding adequate number of people who have qualified, the cut off marks may be lowered and a 'one-time' opportunity be provided as a special case , through a supplementary exam.
- The vacancy position for trainee officers exams may be increased .
- Vacancies for recruitment of probationary officers may be increased.
- Vacancy for clerical recruitment may be increased and more importantly the time lag between their exam and results / final selection should be reduced, else may such selected candidates may go away for alternate jobs of other Banks etc.

**8. We request you not go by the BCG calculation which has a basic flaw. The number of minutes that they have taken per officer per day is 480, instead of 390. This will reduce the requirement of the total number of officers. Apart from that, the time spent by an officer on customer interaction, time spent explaining our products, cross selling, movement between counters etc., have been ignored. We seek your timely intervention to save the health of the bank, and the officers. You may independently talk to circles to verify the veracity of the facts mentioned by us. Beyond a point, officers will only breakdown and not be able work beyond their capacity/limit if adequate staff is not provided.**

Thanking you,

Yours faithfully,



(Y.SUDARSHAN)  
GENERAL SECRETARY

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**Soumya Datta**  
General Secretary  
Mobile : 9830044737