STATE BANK OF INDIA OFFICERS' ASSOCIATION



(BENGAL CIRCLE)

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Circular No. 159/2018

Date : 02.11.2018

To All Members (Please Circulate)

We reproduce hereunder the Circular No. 133 dated 29.10.2018 issued by the 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:

BIFURCATION OF MUMBAI CIRCLE REORGANISATION OF MODULES/REGIONS

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

With greetings,

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(RAMKUMAR SABAPATHY) GENERAL SECRETARY

26th October, 2018

No:8104/65/18

The Dy. Managing Director & CDO, State Bank of India, Corporate Centre, Madame Cama Road, MUMBAI.

Dear Sir,

BIFURCATION OF MUMBAI CIRCLE REORGANISATION OF MODULES/REGIONS

We invite your kind attention to our letter No. 8104/49/18 dated 05/10/2018 on the captioned subject. The issue was also discussed in the CNC held on 17th September 2018 at Corporate Centre and we were advised to submit our suggestions. However, the same could not be submitted as our affiliate reported that despite their repeated requests to the Mumbai Circle Management to share the details, the Circle Management maintained absolute secrecy on the subject and there was no inclination on the part of the Circle Management to discuss the issue.

1) It is observed from the letter of CGM (CM&CS) dated 20.10.2018, that the Circle had submitted proposals to Corporate Centre on 21.09.2018, 01.10.2018 and 09.10.2018 (copy enclosed) and yet the details were not shared with our affiliate. This sudden change in the approach of the Mumbai Circle Management is not desirable and healthy for the bilateral relations at the Circle as many HR issues are involved which need fruitful resolution in the bifurcation of the Circle and Re-organisation of Networks/Modules. In this regard, we submit hereunder some important points which need to be pondered prior to bifurcation of the Circle from the point of view of administrative and operational convenience.

2) As regards the inclusion of Panaji and Pune II Zones in Network -I of the proposed Maharashtra Circle, the affiliate has pointed out that this is contrary to Point No.3 of said Corporate Centre letter, wherein it is suggested to consider shifting of Ahmednagar from Aurangabad I to Nasik Administrative Office based on contiguity & distribution of branches between NW-I and NW-II. It would not be out of place to mention here during the re-organisation of Regions due to creation of Additional Modules in 2013, the Control of Ahmednagar was shifted to Pune II from Pune 1. Again, after merger of e-ABS in April 2017, though Nasik Zone was created, the control of Ahmednagar Region was shifted to Aurangabad 1 and the Networks were re-organised.

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3) The observations adduced at para 4 (i) of the said Corporate Centre Letter do not appear convincing as Pune City has expanded considerably and one is required to pass through Pune City to reach Satara, Sholapur or Kolhapur by Road or Train. Moreover, the issue of Contiguity has not been considered while taking a view on shifting the control of Administrative Offices of Panaji and Pune II to Network 1 of the proposed Maharashtra Circle. We would like to reiterate that shifting the control of Pune 1 to Network 1 would have been appropriate as it is closer to Nasik as compared to the Regions of Pune 2 and Panaji.

4) It is also observed that there is no uniformity in the approach to the issue of bifurcation of Circle and Reorganisation of Networks and Modules as Mumbai MMRDA has been carved out with only 422 branches while the proposed Maharashtra Circle will have 1371 Branches. It appears that the critical issues faced by the Proposed Maharashtra Circle geographical locations, political intricacies, business mix and the repeated failure of Agriculture have been ignored while deciding on the bifurcation which will have adverse ramifications. We are of the opinion that, apart from the business volume, the number of Branches and the geographical area covered and other related issues should also have been considered as this would have facilitated equitable distribution of Branches, effective control and resolved many HR issues that are likely to crop up in future.

5) Further, the abolition of Credit Committees at Circle level has saved considerable time of the GMs and CGMs at Circle which is now being utilised in monitoring through repeated video conferences. This kind of monitoring takes away prime time of the operating functionaries at all levels which eventually does not yield desired results. This aspect needs to be looked into seriously for the betterment of the bank It is also reported that over the years, the customer visits by the Top Executives at the Circles which is the essence of business growth have dropped considerably due to various reasons and the actual marketing drive is restricted to Junior and the Senior Management Grade officials. We, therefore, suggest that the Bank may consider new Marketing Strategies against the backdrop of stiff competition thrown by private and new generation banks which can also include active participation of Top executives to book high ticket size loans in Retail & SME segment. This will eventually help the Bank in addressing the concern with regard to the Market share. It is apprehended that the Bifurcation of Circle in the present form, downsizing and re-organising the Networks may only lead to increase in the overall cost without commensurate increase in the business and operational efficiency.

6) Our affiliate after detailed discussions in their Central Executive committee has also appealed to improve the Staff position at Branches so that the walk in business could be handled effectively and improve customer service significantly.

7) We note to give our suggestions on the HR issues shortly after having the views of the Management on our above suggestions.

2. In view of the above, we request you to explore the possibility of revisiting the proposal to bifurcate the Mumbai Circle for the sake of all the stakeholders and advise the Mumbai Circle Management accordingly.

Thanking you,

Yours faithfully,

Sabepatury **GENERAL SECRETARY**

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