

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

(Registered under Trade Unions Act 1926-Regd. No. 6908)

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IP No. 500077

Circular No. 104/2019

Date : 19.08.2019

### To All Members (Please Circulate)

We reproduce hereunder the Circular No. 72 dated 19.08.2019 issued by the General Secretary, All India State Bank Officers' Federation, the contents of which are self-explicit.

With revolutionary greetings,

**Shubhajyoti Chattopadhyay**  
(General Secretary)

To all our Affiliates / Members:

Dear Comrade,

### **Creation of FI& MM Network in Chandigarh Circle**

We reproduce hereunder the joint communiqué dated 19<sup>th</sup> August, 2019 submitted by the All India State Bank Officers' Federation and All India State Bank of India Staff Federation to the Deputy Managing Director (HR) & CDO on the captioned subject for your information.

With greetings,

(Soumya Datta)  
General Secretary

**Shubhajyoti Chattopadhyay**

General Secretary

Mobile : 8001194340

# State Bank of India Officers' Association

(BENGAL CIRCLE)

: 2 :



ALL INDIA STATE BANK  
OFFICERS' FEDERATION



ALL INDIA STATE BANK OF  
INDIA STAFF FEDERATION

**No: 9207/60/19**

19-08-2019

The Dy. Managing Director (HR) & CDO  
State Bank of India  
Corporate Centre  
Mumbai

Dear Sir,

### Creation of FI & MM Network in Chandigarh Circle

With reference to our letter dated 29.07.2019 addressed to the Dy. Managing Director (HR) & CDO, followed by our discussions held with HR officials on 09.08.2019 at Corporate Centre, we submit our observations/issues after creation of FI&MM Network in Chandigarh Circle on pilot basis for your kind information:

### Business Related Issues:

- The creation of FI&MM Network in the middle of financial year after the completion of annual transfer exercise has resulted in further dislocation of officers and employees in entire circle, which has adversely affected the business both in FI&MM Network and R&DB Networks.
- It is being communicated to all the branches in FI&MM Network as well as R&DB Networks on regular basis that they have to handle all the business related to all the segments, which we feel defies the basic tenet of the idea to create a separate vertical. This has resulted in creation of branches/regions located at same geographical location under the administrative control of different authorities. This will definitely create an unhealthy and unwarranted intra-bank competition thus leading to wastage of human and other scarce resources.
- The branches have been drafted away from R&DB Networks to FI&MM Network on the basis of business mix on various parameters. We would like to know whether, the branches will be added/reverted in case of variance in these parameters or achieving the threshold limits of business mix.
- Adequate staff has not been provided in FI&MM Network, District Sale Hubs (DSHs) and branches as per requirement of new structure. The staff is being withdrawn from R&DB as well as FI&MM branches for deployment in FI&MM branches/offices especially in FI&MM Network having organizational structure equivalent to a Circle which is creating acute staff shortage in almost all the branches, adversely affecting the customer service resulting in loss of business. The acute shortage of staff has further posed a serious threat in certain critical areas encompassing marketing, inspection, NPA recovery day to day routine matters, etc. and increase in number of single officer branches. Many Scale-3 branches are now handled by single officer Branch Managers, leading to inordinate delays in various branch activities and they are finding it difficult to address the needs of customers. The respective controllers are also finding themselves helpless in present scenario.
- Officers from DSHs are required to collect account opening forms from each CSP point. Most of the CSPs are located far away from DSHs even 100 to 120 kms in some cases, which will adversely affect account opening.

2

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- DSHs have to print pass books for the accounts opened at CSPs. Customers will not prefer to visit respective DSHs located at a faraway place for collecting their pass books, which will entail substantial expenditure and the basic purpose of financial inclusion will be defeated.
- KYC verification for accounts opened at CSP points is currently done by officers of linked branch in the presence of customers but after roll out of DSH, there are no clear instructions in this regard. The fall out of this new system will affect customer service as customers will be forced to run from pillar to post for getting the KYC done. We visualize a situation where a customer will establish a relationship with our bank i.e. opening a Saving Account and getting a Passbook printed, after travelling minimum 40 Kms on an average.
- It has been advised that there will be no physical movement of documents from branches to RACC and it will be processed through high speed scanners. Unfortunately, no such set up has been provided till date. Further, many branches located at 60-70 kms away from RACCs are already finding it difficult to convince the customers for the delay in sanction of loans. Further, there are no specific instructions for time barred documents and other related jobs which could lead to staff accountability. Also, the S.O.P has not been put in place for recovery through legal system. Hence, it is not clear who will be responsible for filing of suits and follow up, as there will be different areas of jurisdiction under one RACC. Unless sufficient light is thrown on this area and the system is stabilized, the confusion amongst the staff is definitely going to affect the initiation of the process of recovery.
- The above mentioned points clearly contradicts the mission statement of the Bank, as these financial solutions will neither be "Simple" nor be "Responsive", though "Innovative" they might appear.
- There are no specific guidelines for operational Risk Management to take care of operational risk, financial risk, environmental risk and reputational risk.

**HR Related issues:**

- Creation of separate position of CDO and AGM (HR) in FI&MM Network has created confusion, uncertainty and ambiguity within entire staff in addition to role conflict with Circle CDO.
- Relieving of already issued orders of Award Staff and Officers under IMT & ICT as well as sub staff viz Guards/Messengers is a major unresolved issue today. Rising frustration on account of further transfer/dislocation of officers who joined their place of domicile/choice a few months ago on repatriation/request in complete violation of existing transfer policies is a matter of serious concern and needs to be addressed immediately.
- Authority structure for transfer from FI&MM Network to R&DB Networks and vice versa for various categories of employees/officers is not clear. It is also not clear whether transfers within a centre from R&DB Networks to FI&MM Network Branches/offices will be treated as I.C.T.
- Further, there is no clarity about the authority structure with regard to 5 years transfer / redeployment / career progression exercise for award staff and Inter Region/Inter Module routine transfer for officers and employees in addition to request transfers on compassionate grounds.
- There is little clarity about Disciplinary and Appellate Authority for award staff and officers scale 1 & 2 in FI&MM Network.
- Career progression (CDS) is one of the key factors that act not only as a driver but also as a motivator towards self-actualization and means to fulfill dreams and goals. CDS was designed with the idea to bring in objectivity and transparency in performance evaluation system which it failed to deliver. Now, the whole exercise of creation of FI&MM Network in the mid of financial year has affected the CDS score of employees/officers adversely which will further magnify its negative impact on their career in coming months on account of ambiguity with regard to already assigned KRAs, new KRAs, Cohorts, Hurdles, withdrawal and deployment of staff etc.. As a result, officers and employees are deeply concerned and there is a sense of growing discontent and resentment, which needs to be addressed immediately on priority basis.

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General Secretary  
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- Minimum staff component at FI&MM branches and Single Officer branches to be ensured for proper implementation of Maker-Checker concept to avoid frauds.
- Most of the employees/officers have not been mapped with proper approver in HRMS. Further, an incident of denying and declining genuine leave requests in the HRMS mostly by way of default (neither sanctioned nor declined) has affected the morale of the officers/employees.
- Relief arrangement is becoming a serious issue in the absence of adequate staff at branches. Further, sufficient staff has not been provided at DSHs/RBOs to meet the requirement of relief arrangement of about 100 branches in a region. There is practical difficulty in providing relief to single officer branches located more than 50 Kms away from DSHs and there is total ambiguity that who will take care of the emergencies of that single officer sans any scheduled relief arrangement.
- It is also not clear whether identification of vacancies and recruitment will be separate for FI&MM Network and R&DB Networks for both cadres.
- There is no clarity about the authority structure for sanctioning sabbatical, study and extra ordinary leave under the power of AGM/ DGM/ GM/ CGM pertaining to employees posted in FI&MM Network;
- There is no clarity on the authority structure in dealing and processing of Compassionate Appointment requests in FI&MM Network; Representations of the Staff transferred under career Progression / Redeployment in FI&MM Network.
- There is no clarity about Mandatory Assignment of officers which is directly linked with their career progression.
- There is no clarity on the bilateral fora under FI&MM Network. The RBOs are being considered as deemed ZBOs, therefore, the structure available at ZBO level should be extended to both the Associations including immunity, special leave and other facilities in addition to office space and proper infrastructure at each RBO in FI&MM Network. Similarly, the facilities available to office bearers at Circle level are to be extended to FI&MM Network, which is independently operating as 'Deemed Circle'.

**Welfare Related issues :**

- We need clarity on the following issues :
  - a) Who will pay the medical bills in FI&MM Network?
  - b) Whether the Doctors/Dispensary will be separate for FI&MM Network?
  - c) Who will sanction Medical advance?
  - d) Whether the post paid letters for the existing tie up arrangements will still be issued by the Circle for both R&DB and FI&MM Networks?
  - e) Who will look after the welfare activities of FI&MM Network?
  - f) Booking of Holiday Home etc. whether it will be common or treating both as separate circles?
  - g) Who will allocate funds for welfare activities in FI&MM Network?
  - h) Who will sanction special leave for sportsmen?
  - i) Who will process jobs related payment of scholarship to the staff in FI&MM Network?
  - j) What about the structure of Circle Welfare Committee?

The foregoing is an illustration of some of the key issues encountered thus far and it is also not exhaustive. We are aware that any new initiate is bound to have teething problems, which are ironed out after some time. On this particular initiative, we express our reservations that this model may not be customer-centric and customer-friendly as well as employee friendly and is apparently fraught with several critical shortcomings.



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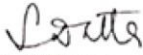
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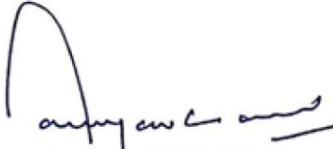
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In view of above, we request that rollout of proposed FI&MM vertical in other circles should be kept in abeyance and a tripartite meeting should be convened forthwith to deliberate and address the issues meaningfully before proceeding further.

Yours sincerely

  
(SOUMYA DATTA)  
GENERAL SECRETARY  
ALL INDIA STATE BANK  
OFFICERS' FEDERATION

  
(SANJEEV BANDLISH)  
GENERAL SECRETARY  
ALL INDIA STATE BANK OF  
INDIA STAFF FEDERATION

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