# STATE BANK OF INDIA OFFICERS' ASSOCIATION



(BENGAL CIRCLE)

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Circular No. 94/2019

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29-07-2019

# To All Members (Please Circulate)

We reproduce hereunder the Circular No. 63 dated 29.07.2019 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 29<sup>th</sup> July, 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,

Lorda

(Soumya Datta) General Secretary



ALL INDIA STATE BANK OFFICERS' FEDERATION



ALL INDIA STATE BANK OF INDIA STAFF FEDERATION

No: 9207/55/19

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

Dear Sir,

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

At the outset, we wish to state that we are totally dismayed with the unilateral decision of the Bank in carving out an exclusive FI & MM Network in Chandigarh Circle w.e.f. 1st August 2019 without taking into confidence the two major stakeholders i.e. AISBOF and AISBISF. We are also surprised at the manner it is being implemented in such haste, without addressing the basic issues. We are also unable to fathom what prompted the Bank to resort to such a colossal structural change to the organizational set up particularly after experiencing the rigour and pangs of the merger of Associate Banks which is yet to be stabilised.

02. After receiving feedbacks, queries, unconfirmed reports about the creation/cessation of new regions/modules, reallocation of networks etc., we had jointly addressed a letter to your good office vide our letter dated 08/07/2019. Thereafter, tripartite meetings were called at Circle as well as at Corporate Center. However, we are pained to inform you that the officials both at Circle and Corporate Centre, appear not to be fully conversant with the nitty-gritties and the ramifications of the proposed reorganization by creation of a separate vertical. In fact, incomplete/incorrect information was provided to the representatives of both the Federations.

03. It would not be out of place to mention here that the Bank had also taken many such decisions unilaterally in the past like creation of commercial networks, MCG, Modular structures, In-touch branches and various Apps like Buddy, which were later reversed and withdrawn causing a huge dent on the image and profitability of the Bank and did not achieve the objectives for which they were primarily formulated. We are listing some of the problems foreseen by us which needs to be addressed before the implementation of captioned pilot project hurriedly.

a. *Proposed Model:* Proposed model is at variance to the existing time-tested model. We understand that the branches, based on certain parameters, will be drafted

> Shubhajyoti Chattopadhyay General Secretary Mobile : 8001194340

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away from the existing network and attached to FIMM Network. It therefore implies that branches within the same geographical location will be falling under the administrative control of two different authorities – i.e. either FIMM Network or Circle R&DB Network. This will likely to cause confusion among not only the operating functionaries, but on the customers transacting with us. This has huge ramification and any such confusion may result in flight of business.

- b. Administrative Control: Proposed model is said to have two tier administrative structure i.e. Regional Business Office >> GM– FI & MM Network as against existing three tier administrative structure [RBO >>AO >>GM Network]. We had an experience of this structure, which was put in place during 2009-2012 and thereafter rejected. We also had an experience of the concept of SCE Region, which too did not yield the desired result and had to be rejected. We reserve our opinion on the effectiveness of this business model. Given the far-flung area of operations, branches spread across the Circle (and in case of Chandigarh Circle, across states including difficult/most difficult branches), more especially when the branches are in RUSU, there is every likelihood of slackened administrative control. This is likely to have a negative effect on HR Management within the Circle as well as FI & MM Network, impacting business and operations.
- c. Separate DGM & CDO at the Vertical: The creation of separate position of Circle Development Officer will dilute the authority structure of the Circle CGM and network centric approach of the FI & MM Network under the control of a General Manager is likely to create roadblock in the uniform implementation of the HR policies. There will be one CDO for entire Circle whereas another for new FI & MM Network headed by General Manager, which is an integral part of the very Circle. While the CDO of Circle reports to the CGM, CDO of FI & MM Network reports to the General Manager of FI & MM Network. This may not be appropriate and undermines the authority and the position the CDOs. The two positions are likely to come in conflict with each other in implementation of HR policies, which invariably would have a bearing on business and performance.

We propose the position of AGM(Admin) in the place of CDO and CM(HR) in place of AGM(HR) in the FI & MM Network and all postings to be done by CM(HR)/AGM(Admin) and they should also report to Circle CDO so that the coordination is smooth in the circle and the policies are implemented in letter and spirit.

d. *Circle Transfer Policy*: Creation of new FI & MM Network will have an impact on the Circle Transfer Policy with the abolition of Modules (Zonal Offices) and the fact that branches of different verticals will exist in the same State/District/Centre will be affecting the interest of employees and officers and will deprive them of equity as per the extant transfer policy of the bank. Cases of serious compassion needing urgent attention of the controllers will get delayed and the very purpose of having a policy will be defeated. Inter-Region transfers within FI & MM Network spread in far flung areas within three states will be another problem. Similarly, there is no clarity on how the existing transfer policy will be applicable to award staff and supervising staff.

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- e. Mandatory Rural Assignments: The posting of officers for completion of mandatory rural assignments necessitates the transfer between different verticals within the same geography will be a challenge, more especially when there are multiple authorities. Again, this is likely to have a telling effect on the timely transfer, relief and business at the Branches.
- f. **Deemed Circle**: We are given to understand that the vertical headed by the General Manager will be considered as deemed circle. This will not only dilute the authority of administration of the Circle CGM but will also affect smooth movement of officers and staff as every transfer between existing circle and deemed circle will tantamount inter-circle or inter-network transfer, though within same geographical area.
- 9. Implementation of Government Schemes/directives: The State Governments will have representatives from two verticals (representing FI & MM Network as well as the Circle) in BLBC/DLCC/SLBC meetings resulting in confusion in implementation and monitoring of directives of State Governments and its reporting also. Further, reporting by Branches under Circle as well as FIMM Network, its consolidation, control and reporting will become cumbersome.
- h. Deemed ZBOs: We are also given to understand that the RBOs under the vertical will be deemed as Zonal Business Offices and will be headed by officers of Scale V incumbency. This may create anomalies on account of posting of junior officers & award staff and is likely to result in administrative bias. The officers heading such regions will have 2-3 times the number of Branches compared to other RBOs in the Circle and will be subjected to tremendous stress, which is a serious issue to address. The revised administrative structure (two tier structure RBO >> GM of FI & MM Network) may have increased span of control which may result in slackened supervision and control over Branches.
- i. Disciplinary Authority: There is no clarity on the Disciplinary Authority of officers up to MMGS-II posted under the administrative control of the RBOs and vesting such authority with a DGM who is not directly connected with the Business & Operations of the Region will make officers and staff to suffer and they may be denied of equity and justice and same is the position of appellate authority of award staff.
- J. *Bilateral Fora*: There is no clarity on the bilateral fora under the proposed structure. The RBOs being considered as deemed ZBOs, the structure as available at Zonal Level (Administrative Office) should be extended to both the Associations. In view of the fact that the network will operate independently as deemed circle, a minimum of five office-bearer positions have to be created for effective functioning of the Circle Officers' Association and likewise it has to be done for Award Staff Association alongwith the space for Association office at GM office & respective RBO's.
- k. Disaster Recovery Plan and Business Continuity: There is necessity to put in place a revised DR & BCP. Hitherto, the branches within same geography were reporting to same RBO/AO, unlike in the proposed model and there were no issues whenever issue of connectivity operating from other branches arose. The

revised DR & BCP should ensure that arrangements have to continue with the nearest branch irrespective of the administrative control under which it falls. A similar approach is also needed for deputation of officers/staff in case of need or exigencies.

04. We are of the firm view that the proposed model is fraught with many shortcomings and risks, which should be addressed before implementation. Any model should necessarily be customer-centric, having the ease of acquiring and managing business and operations and at the same time be HR-friendly also.

05. Keeping in view the problems/shortcomings/unresolved HR issues, we request that rollout of the new proposed vertical should be deferred and a tripartite meeting should be convened forthwith to deliberate and address the issues meaningfully before embarking upon the project.

Yours sincerely

Corta

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

(SANJEEV BANDLISH)<sup>29</sup>/7 GENERAL SECRETARY ALL INDIA STATE BANK OF INDIA STAFF FEDERATION

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