

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No. 105/2021

Date : 01.07.2021

To All Members (Please Circulate)

Comrades,

CUSTOMER SERVICE: OUR CONCERNS

We are all aware that Bank is observing the 66th State Bank Day as "Complaint Free Day". It is indeed a matter of concern that the number of customer complaints remains high despite addressing this issue at all available forums and interaction with our members.

We recall the philosophy of Mahatma Gandhi:

"A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption of our work. He is the purpose of it. He is not an outsider of our business. He is part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us the opportunity to do so."

Somehow during our interaction with customers, the spirit of customer service is not amply reflected. This leads to customer dissatisfaction and leads to complaints. As a responsible trade union, we are always of the considered view that Customer Service is the prime need of any organization. In order to render a good customer service, we have time and again appealed to our members, even publishing a Handbook on Customer Grievance Redressal Mechanism at our last Annual General Meeting on 27.02.2021. The said book is available to our Circle website as also in the App "Samprikto".

We are aware that all complaints do not emanate from misbehaviour and many of them are not related to customer service at the branch level. We feel deeply pained when issues of misbehaviour or negligence surface.

Comrades, we should take by heart that customers are the prime stake holders and patrons of the bank, be it internal or external. Many of the complaints can be resolved/ avoided with a little gesture and empathy. During this pandemic situation, we have lost many stakeholders or their family members. It is our moral responsibility that we should stand beside those victims in polite and sympathetic manner to forge a bonding with the society.

In this regard, we reiterate that our association has been fighting tooth and nail to resist the attempt of the government to privatise public sector banks for which support of our esteemed stakeholders is need of the hour. So, our shortcomings in rendering quality service to our stakeholders will have a telling impact on the image of Public Sector Banks and will only bolster the narrative propagated by the powers that Private Banks are more efficient.

We are also aware that unless we drill the philosophy in us that we have to be courteous and polite in our dealings with customers at all times and do not turn away customers seeking some service from us which can be resolved with just a wee bit of proactiveness, it will be very difficult to improve the position.

The undersigned again urges upon all members to extend a helping hand to all our stake holders to the maximum possible extent so that our commitment to uphold the image of the **"BRAND SBI"** is assured and take forward our Circle Association in maintaining its legacy and also to combat and cope with the present challenges.

"Stay Safe, Stay Healthy",

With greetings,

Shubhajyoti Chattopadhyay
(General Secretary)

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General Secretary

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