

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

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

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Circular No. 108/2022

Date : 13.07.2022

### To All Members (Please Circulate)

We reproduce hereunder the Circular No. 53 dated 11.07.2022 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)

### INTRODUCTION OF 'RATRI CHAUPAL' CONCEPT BY BANK FOR MOBILISING AGRI BUSINESS BY THE BRANCHES WORK-LIFE BALANCE AND OTHER ISSUES

We have sent a communication to the Dy. Managing Director (HR) & Corporate Development Officer, State Bank of India, on the captioned subject.

A copy is enclosed for information.

Yours comradely,

**(Soumya Datta)**  
General Secretary

No.6180/28/22

Date: 08.07.2022

The Deputy Managing Director (HR) &  
Corporate Development Officer  
State Bank of India  
Madame Cama Road  
Mumbai- 400 021

Dear Sir,

### INTRODUCTION OF 'RATRI CHAUPAL' CONCEPT BY BANK FOR MOBILISING AGRI BUSINESS BY THE BRANCHES WORK-LIFE BALANCE AND OTHER ISSUES

We have been given to understand that very recently our Bank has issued directives to the Circles for the conduct of Ratri Chaupal/Night Camps by the branches at the behest of RBOs with the farmers late in the evening at a convenient place for review/renewal of KCC/ACC, NPAs, sanction of loans, the opening of savings bank account, marketing of Government Sponsored Schemes, marketing of the Bank's products, etc. Such a unilateral decision of the bank has come to us as an utter surprise as the bank has kept us absolutely in the dark about such an important change which involves a lot of pertinent HR issues.

**Shubhajyoti Chattopadhyay**

General Secretary  
Mobile : 9434551152

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*State Bank of India Officers' Association*

(BENGAL CIRCLE)

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02. Sir, with deep consternation we have to reiterate that while the bank has failed to provide adequate manpower and infrastructure, our officers are working at the branches amidst various hardships and constraints and in the face of new challenges mainly from the private banks, Fintech companies, they are working extremely hard to render best possible services to our stakeholders. We are of the considered opinion that the decision has been taken by the bank without understanding the practical problems and difficulties in the matter and before implementing this new concept in the bank, it will be a sound and logical step if the relevant issues both infrastructural and HR are addressed properly. In this connection, it is pertinent to mention that most of the agri-intensive branches are situated in rural and semi-urban areas and many of such branches are located in remote locations and difficult terrains where it is well-nigh impossible to undertake journeys at night. Further, the safety and security of our officers more importantly of lady officers cannot be compromised at any cost. There is a significant number of single officer branches in nooks and corners of the country where officers are toiling hard to discharge their duties from morning to evening sacrificing their work-life balance and social life and even depriving the exigencies of their families.

03. Sir, human resource is the core strength of any service industry, and the quality of services rendered is directly associated with the employees who are interacting with the customers. If the employees are satisfied & happy, they would put in their best efforts to attain customers' delight and accolades for the organization. In this backdrop, you will surely agree that after completing the daily work in branches, our personnel needs to take sufficient rest so as to enable them to be rejuvenated to take on the challenges the next day. On one hand, the bank is conscious of the fact that work-life balance has to be maintained for the welfare of our most precious assets and also for ensuring higher productivity, on the other hand, instructions to conduct night camps after finishing daily work are totally demoralizing and detrimental for the entire workforce. It would obviously invite grievances, resentment, angst and frustration amongst the officers' community across the country, which would be inimical to the interest of the bank. Let us ponder whether this new concept will be beneficial and productive for the bank and its stakeholders. We are of the firm opinion that a threadbare discussion should take place between all major stakeholders before the implementation of any initiative that affected human resources.

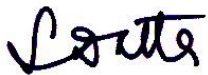
04. Sir, you will surely appreciate that in today's world, participative management gives the best results as the relationship between employers and employees is based on collaboration, trust and working together in harmony and unison to find solutions. As a responsible trade union, we always appreciate any constructive approach taken by the bank for the growth and development of our esteemed institution as well as for the well-being of its officers. At the same time, it is to be kept in mind that exploitation of human resources is detrimental to the growth and development of a service sector where manpower is the main driving force.

05. So, we urge you to keep the decision in abeyance till the challenges and pros and cons of the initiative are discussed threadbare with us.

06. We, therefore, request your good office to revisit the matter with a pragmatic view and arrange for taking immediate peremptory action in this regard.

With best regards

Yours sincerely,



(Soumya Datta)  
General Secretary

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**Shubhajyoti Chattopadhyay**

General Secretary

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