



**STATE BANK OF INDIA OFFICERS' ASSOCIATION
CHANDIGARH CIRCLE**

C/O State Bank of India, Local Head Office, Sector 17, Chandigarh
Contact Nos. : 0172-4567133, 2726684 Email: sbioa.chd@sbi.co.in

Circular No. 2017/127

Date: 8.12.2017

TO ALL UNITS/MEMBERS,

PROBLEMS RELATED TO 'HYGIENE ISSUES'

We reproduce hereunder the communication sent by All India State Bank Officers' Federation to the Corporate Centre on captioned subject, the contents of which are self-explicit.

With greetings,

(Deepak K Sharma)
General Secretary

QUOTE

No. 8140/89/17

DATE: 08.12.2017

**The Deputy Managing Director & CDO,
State Bank of India,
Corporate Office,
Madam Cama Road,
MUMBAI .**

Dear Sir,

PROBLEMS RELATED TO 'HYGIENE ISSUES'

We appreciate the importance of Hygiene and concern of Top Management in achieving the desired improvements. The Branches too have been handling the issue with utmost priority but are faced with various technical issues resulting in duplication of work apart from the shortage of Manpower. These issues when raised by the Branch Managers in the review meetings, the controllers do not appreciate these problems and insist they want only results. Though a few controllers have suggested the Branches to take outside support for collecting the Aadhar & other documents, this arrangement is not approved by the competent Authorities. You may kindly appreciate that the completion of this task is dependent on the co-operation extended by the Customer as unless the customer provides the Aadhar & other documents, the same cannot be updated in respect of the old accounts. The response of the Customers to the messages sent by Bank is not encouraging. Many Customers are reluctant to link Aadhar citing the pending case in the Supreme Court. The other issues are as under.

- 1) If the mobile number is fed in more than 4 CIF, then system does not allow updation.
- 2) De-dupe:- The data of de-dupe is defective as PAN of father / mother given at the time of account opening of their minor children which is captured for de-dupe. If Aadhar is linked to another CIF then de-dupe cannot be done unless Aadhar is removed.
- 3) Aadhar Seeding: - If birth date of Aadhar does not match with the one in system, then the system does not allow linking.
- 4) There were number of cases where Aadhar Number was available in CIF but the account under same CIF appearing in the list of Non Aadhar linked accounts. A new screen was made available by GITC to address this issue only recently.

- 5) It is also reported that the Aadhar linking facility available on INB is not functional and therefore these customers are required to visit the Branch to complete this. However these customers too do not visit Branch despite repeated calling.
- 6) During the Month of November the Staff was engaged in updation of Jeevan Praman in respect of Pensioners.
- 7) In case of multiple CIF's if one account is not KYC compliant, then the Branch has to do Dedup by removing the PAN no. Once the Dedup is done, the PAN Number is required to be fed again by AMEND TAB in CIF.
- 8) There are multiple accounts with same name at different Branches with different addresses and different KYC documents.
- 9) Same PAN numbers for personal accounts and accounts of proprietorship concerns.
- 10) In case of multiple accounts, the system does not allow Aadhar seeding for the second account and message is displayed that record already exists. While amending the data to link Aadhar, the linkage of 1st accounts gets cancelled. Similarly Aadhar linking is not accepted in case of PPF & HUF accounts.
- 11) The new screen provided by GITC for linking of Aadhar using CIF number, the Aadhar validation is done but when enquiry is made for the same CIF it shows No record found. (On the same day it is not updated. However to be confirmed whether even after EOD I.e. on next day the systems updates.
- 12) Contact details of Customers are not available in the accounts of EABs.

2. It is reported that some of the controllers have instructed Branches to adopt shortcuts to update the KYC details in the System. These instructions are given on what's app which is not recognized as official media of communication by the Bank.

3. "We reproduce the message given by some of the RBO's since yesterday which reads as under:

"FOR REVALIDATION OF KYC DETAILS FOR ALL: HIGH /MEDIUM KYC LIST (EXCEPT NRE& NON PERSONAL)"

Go to CBS screen No. 067000 CIF: Amend Customer details on Right Hand side Enter the SYSTEM DATE (Today's Date) in column KYC Details Updated on & Risk Category Updated on. Then transmit and authorize the Queue" Many of our Branches have done it, having 100% Result. Each Branch has to Complete High & Medium Risk Today itself.

4. We observe that the Controllers are not only forcing the Branches to violate the systems& Procedures but they themselves are indulging in violating the instructions of the Bank by using what's App for Official communications. No additional support is given to Branches and the repeated Pressures for Cross Selling continues which takes away considerable time of the Branches. Mumbai Circle is tied up with Debt Waiver work and due to repeated pressures from State Government; the CMC has diverted the PO/TOs on training and the newly confirmed officers for this work. This work is likely to extend beyond January 2018.

5. As a result of all this the Officers across the country are required to work on all Sundays and holidays which defeats the Work life Balance envisaged by Corporate Centre. We also reliably understand that the DMD&COO threatens the DGMs that he will suspend them and impressing upon them to suspend the JMGS & MMGS2 officers. You may kindly appreciate that mounting such pressures is not in tune with the best practices followed by the Bank. He has also apparently instructed the DGMs to ensure that Officers work 24/7 to address the Hygiene issues. As a result of this, the Controllers down the line have started using abusive languages and threatening the Officers at the Branches.

6. In view of the above, we request you:

- (i) To escalate the technical issues faced by the Branches to Corporate Centre /GITC urgently so that the Branches can handle the Hygiene issues effectively.
- (ii) To impress upon the DMD & COO to stop intimidating the Officers and also the current practice of handling of the issues bypassing the Circle CGMs and General Managers.
- (iii) To reiterate the instructions to Circles to ensure that what's app is not used for Official communications.

Thanking you,

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Y. Sudarshan', written diagonally across the page.

(Y . SUDARSHAN)
GENERAL SECRETARY

UNQUOTE

AROUND THE WORLD

1. Let us have a look at the working condition prevailing in some of the developed countries around the world for the better understanding of the issue. The maximum full-time working hours in Japan are eight hours per day and 40 hours per week. If an employee works six to eight hours in a day, they are entitled to a 45-minute break; if an employee works eight hours in a day; they are entitled to a one-hour break. An employee is entitled to one holiday per week unless they otherwise receive four or more holidays within every period of four weeks. Overtime pay must be provided for any work over eight hours per day, over 40 hours per week or on holidays. It is to be noted that there is no real difference between the employees and officers in Japanese working environment and all enjoy the same rights with regard to the restriction on working hours and weekly offs. The only difference lies in the classification of employees; one is *seitain*, which can literally be translated as real employees and the second is a *shokutaku*, which is a contract employee. The major Japanese banks are reviewing their working patterns and introducing such systems as telecommuting and shorter working hours to help care givers and parents with young children get the time they need at home. In Japan, one would be encouraged if he or she is caught napping at work. They have actually coined a word for it “inemuri,” which means to be asleep while present at work. While sleeping at work, one earns the tag of being inefficient in other parts of the world, but Japanese believe it to be sign of hard work. The only governing rule for inemuri is that it requires the person to remain upright while dozing off.

2. Now, let us have a look at the working condition prevailing in some of the developed countries around the world for the better understanding of the issue. The maximum full-time working hours in Japan are eight hours per day and 40 hours per week. If an employee works six to eight hours in a day, they are entitled to a 45-minute break; if an employee works eight hours in a day; they are entitled to a one-hour break. An employee is entitled to one holiday per week unless they otherwise receive four or more holidays within every period of four weeks. Overtime pay must be provided for any work over eight hours per day, over 40 hours per week or on holidays. It is to be noted that there is no real difference between the employees and officers in Japanese working environment and all enjoy the same rights with regard to the restriction on working hours and weekly offs. The only difference lies in the classification of employees; one is *seitain*, which can literally be translated as real employees and the second is a *shokutaku*, which is a contract employee. The major Japanese banks are reviewing their working patterns and introducing such systems as telecommuting and shorter working hours to help care givers and parents with young children get the time they need at home. SBI, being the largest commercial bank in the country and one of the best employers should also think in the same pattern and implement some employee and officer friendly techniques for the benefits of both the parties. In Japan, one would be encouraged if he or she is caught napping at work. They have actually coined a word for it “inemuri,” which means to be asleep while present at work. While sleeping at work, one earns the tag of being inefficient in other parts of the world, but Japanese believe it to be sign of hard work. The only governing rule for inemuri is that it requires the person to remain upright while dozing off.

3. Now, let's have a look at the United States. Who gave the Americans the 5 day, 8 hours per day, work week? Was it really the unions, was it really higher regulations? No, the historical answer is that it was Henry Ford who gave them the 5 day, 8 hours per day, work week. Ford was tired of continuously losing good employees, he was trying to increase employee retention and at the same time increase profits, so he basically doubled wages and implemented a 5-day work week, and in the process effectively reinvented the modern weekend. It is *Henry Ford* who is widely credited with contributing to the creation of a middle class in the United States. In addition, if we look at why Henry Ford did this, we could see that his reasons had nothing to do with charity, and everything to do with increasing profits and dealing with the forces of competition. The result was very obvious; his Company Ford sold millions of cars and he became a world-famous company head. Only a satisfied employee or officer can bring satisfactory business for the company he works in; nothing else could. A

company cannot flourish unless the people who work for it are satisfied and can work with a peaceful mind. We are afraid that the plight of the officers in our bank is very miserable these days which can prove to be very counterproductive for the bank lest the situation is dealt with promptly.

4. While we all have major travel goals, fulfilling them is not that easy given the working hours routine. But in Belgium, leaving your job to travel the world is an employee's right. For the best part- the employee will not only be paid his full salary while on a career break, but also get a confirmation from the employer that he will be taken back on the job. It sounds too good to be true but it really exists. Portugal is considered to be employees' heaven. Employers in Portugal cannot dismiss their employees as there is no termination period in the country's employment law. Further, if an employer does not want to retain an employee, he needs to offer a decent resignation package, beg the employee to leave and hope that the employees will not make a fuss about it. A proposed bill in the French National Assembly gives employees the right to disconnect and limit the use of digital tools as a way to ensure rest periods and vacations as well respect time spent for a life outside of work, which includes family. This proposed law is designed to protect the employees' health and well-being and empower them with the right to be away from work related emails or messages at least 11 hours a day. In our bank, on holidays even if the officers do not need to attend the office, they have to remain connected with their bosses through WhatsApp and failing to do that earn abuses for the officers which is very culpabale. The possible best work law ever could be found in Austria; after working for six months, every employee is entitled to an annual paid vacation amounting to 30 working days. In a bid to take employee-friendly laws to another level, UAE has taken the initiative to introduce a 'reading break' law. This allows employees to catch up with their reading for a couple of hours during working hours. In our organization, there is no scope for self development and knowledge development since the officers have to toil in everyday for more than 10 hours on an average. More interestingly, The European Court of Justice has recently ruled that "Travelling to work place is also work." The law came into being to not only protect the health and safety of the employees but also from being exploited by their employers. The rule reinstates that no employee should be forced to work for more than 48 hours a week.
5. The Chinese government stipulates a five-day workweek and the business hour is regulated as no more than 8 hours a day and no more than 44 hours a week. The regular working time generally is from Monday to Friday, with Saturday and Sunday off. The Chinese people usually work between 08:00 and 18:00 each day, with a lunch break from 12:00 to 14:00. The Chinese never work on the weekends and still continue to develop with such a rapid pace. It is high time we start giving the due importance to the compulsory weekly off to the officers and employees for the mutual benefits of the both our bank and the officers. It is anybody's guess that a discontented and squeezed employee can never bring laurels either for him or for the organization he works in which results in erosion for both the parties. It is time we learn the techniques of employee management from these advanced countries for our own benefits.
6. The Americans always believe that a weekly holiday in between the busy working days helps an employee to think and plan which can have a positive impact on an individual's creativity. Ideas need inspiration and a day of rest and time spent with family can promote this. A weekly holiday can have a significant impact on an employee's sense of wellbeing. A pleasurable experience beyond the weekly routine of work can promote positive feelings and enhance an employee's work life balance. Rested and energized employees, who feel good about themselves, are likely to be more productive once they return to work from a weekend holiday.
7. Today, our officers' stress is a real phenomenon and it is directly associated with their job satisfaction level and the resultant output for the bank. Some important factors associated with their stress are excess work load, the prevalent working condition, role conflict, role ambiguity, virtual absence of weekly off, relationship with the superiors which ultimately results in lack of sense of belongingness in the Bank. This

lack of belongingness towards the organization directly affects the productivity of the officers which in turn adversely affects the bank's bottom-line.

8. Now a day's managing work life balance is a challenge for both employers and employees particularly in service industry where employees are loaded with work at workplace and at the same time they have to balance their personal life. Work life and personal life are two sides of the same coin. Creating and managing a balance between the work and personal life is considered to be a work life balance issue. Increasing work pressure, globalization and technological advancement has an impact on balancing professional life and personal life. Greenhaus et al. (2003) operationalised the concept of work-family balance as comprising three components. These are :

Time balance, whereby equal amounts of time are devoted to work and family;

Involvement balance, whereby an equal level of psychological involvement in work and family roles exists; and

Satisfaction balance, whereby an equal level of satisfaction is derived from work and family roles

The best work-life balance is different for each of us because we all have different priorities and different lives, a good working definition of Work-Life Balance is :

**□ Meaningful daily Achievement and Enjoyment in each of the four life quadrants:
"Family, Friends, Self and Work"**

Work-life balance is a concept which includes proper prioritizing between "work (career and ambition) and "lifestyle"(health, pleasure, leisure, family and spiritual development/ meditation) Work-life balance does not mean that there must be equal balance across all aspects of an individual's life. The best work-life balance will be different for each person. There is no one size fits all in work-life balance.

□ All over the world the organizations are demanding more and more from their employees; parallel to this, these are focusing more on the motivation and recognitions of the employees to enhance productivity. Present workforce consists of many working fathers and mothers; whose aim is to find a balance between work and family roles is a matter of concern for them and the organizations.

Almost every country in the world is following the five day week system.

Brief Summary of some of the research work done “Work Life Balance”

Modi, Chima (2011), examined the extent to which WorkLife Balance policies and practices are a reality for employees in Banking Sector. The study also examined if there were any barriers and reasons for mutual adoption of Work life balance policies in Nigerian Banking sector. The study suggested an urgent need to communicate clearly about the Work Life Balance policies and practices to its employees, to raise awareness further and improve the knowledge and understanding of relevant policies.

Lalitha Kumari (2012) in her study emphasized that each of the work life Balance factors on its own is a salient predictor of job satisfaction and there is significant gap between male and female respondents with job satisfaction with reference to various factors of Work life balance. The result of the study had practical significance for human resource managers of especially banks to improve staff commitments and productivity along with designing recruitment and retention of employees.

Vartha Raj & Vasantha (2012) studied the Work Life balance of working women in service sector. They specified that the ultimate performance of its employees which in turn depends on numerous factors. The relationship between personnel and professional life can be achieved through emotional intelligence.. Better emotion management is necessary in order to accomplish objective of life.

Shariq Abbas, Vandana Premi (2011), tried to look at the awareness, attitude perceived importance and formalization of Work Life Balance policies in Banking sector, both Private and Public sector banks. Findings suggest that employees perceive flexible working arrangements as most important Work Life balance policy; nonetheless say the perceptions towards the implementation of Work life balance in their organizations are negative. The study also revealed that the extent formalization of work life balance policies in Public and Private sector banks had no written documents for the same in both the systems.

Carmeli (2013), examined the extent of which senior managers with high emotional intelligence, employed in public sector organizations develop positive attitudes behaviour & outcomes. Results show senior managers who had high emotional intelligence were more likely to be effectively control work-family conflict than those who have low emotional intelligence.

Alan Felstead (2007) in his research on “opportunities to work at home in the context of Work-Life Balance” finds work-life balance & Family friendly employment is much in vogue among politicians and business leaders.

Skinner and Pockock (2008) investigated the relationship between Workload, work schedule control, work hours and their fit with preferences and work life conflict among full time employee N=887). It was found that the strongest association with work life conflict was demonstrated by work overload followed by work schedule control and work hours fit. Time based work life policies, procedures and interventions were found necessary but not sufficient, for addressing work life conflicts.

Sundar, Sundarraj, Ashok kumar (2011), indicated that despite job security and strong welfare measures protect in private sector banks and opportunity for qualification upgradation by women employees it is the fear of promotion that keeps the women folk to continue to languish in lower cadres but the plight of women folk in new generation banks is different in that they do not have a job security and their pay is performance linked. Study revealed that women executives in Private sector banks are found to be more knowledgeable about work, maintain a cordial relationship with customers and have positive attitudes towards work.

Gururaja, Umesh Maiya, Elsa Sanatombi Devi, Anice George (2013), conducted descriptive Survey among 67 nursing faculty towards their perceptions and attitude towards Quality of Work life showed that majority experienced well balanced Work life, 9 expressed moderately work-life and none of them rated under poor work life balance. Data regarding job satisfaction showed that majority had moderate job satisfaction and had high job satisfaction. The correlation between Work life balance and job satisfaction showed positive correlation which can be inferred saying that high quality of Work life balance will improve job satisfaction.

Voydanoff (2001) have found significant interdependence between the roles that each requires workers to perform work-family conflict practices when balance cannot be achieved between the two roles. Either role may demand more time or more responsibilities, potentially leading to a reduction in.

Lewis, (2000) The concept of work-life balance is based on the notion that paid work and personal life should be seen less as competing priorities than as complementary elements of a full life. The way to achieve this is to adopt an approach that is "conceptualized as a two way process involving a consideration of the needs of employees as well as those of employers"

Verma, (2007) As early as 1960's researchers have begun to study and find some imbalance between work and personal life. Various studies on work life thereafter finds that what happened at the workplace have significant impact on individuals and their families. Work life balance means adjusting the pattern of work so that your employees can benefit from a better fit between their work and areas of their personal life and in long run hope to achieve sustainable development and profitability.

M. N Jane, and N. M James (2014) The aim of this research was to analyze the relationship between work life balance policies and employee job satisfaction. Work life balance entails attaining equilibrium between professional work and other activities, so that it reduces friction between official and domestic life. Job satisfaction refers to the attitude people have towards their job and the organizations they work for. The quality of work life policies is increasingly becoming part of the business strategy and the focus is on the potential of these policies to influence employee's quality of working life and more importantly to help them maintain work-life balance with equal attention on performance, commitment at work and job satisfaction.

Bachmann and Schwartz (1994) discussed on the literature that work and balance is quite varied. Family-Friendly work environment, such as flexi-time, tele-work has been portrayed as an important component of an individual worker's preferences towards work time. It has been suggested to the organisations that if work and non-work lives environment should be provided to the employees with a means of recruiting, retaining and motivating their work force.

Kumari T.K and Devi R.V (2013) The concept of work life balance has stemmed from the fact that an individual's work life and personal life may put forth conflicting demands on one another and the demands from both the domains are equally important. Work life balance refers to maintaining the balance between responsibilities at work and at home. Work life balance is one of the most challenging issues being faced by the women employees in the 21st century because of the type of roles they play at home and the spill over of personal life over work life.

Lubana Riz V (2013) This paper is aimed at the theme of work-life balance, and to explain the significance of the said subject. Work-life balance is a key area for quality concern gurus, who believes that balance between work and life is of vital importance when it comes to performance of the workforce. The paper conducted study on effectiveness of workforce in the banking sector in Pakistan where the aim was to find out whether the employees are able to practice a sense of control.

Lewison, 2006. Balancing work and family has overtaken benefits and compensation as a key factor in employee job satisfaction.

Trauth, Quesenberry Huang, 2009. Work-life balance is one of the factors that affect women employees' retention in the company.

Subramaniam, 2010. Family friendly policies at workplace are becoming a challenge for the employers to provide. They commonly refer to policies that enable employees to balance the demands of paid work and personal life which can be in the form of workplace flexibility or work time flexibility.

Amita Singh (2010). based on their study on work-lifebalance in IT sector in India suggested that Flex time, home working, child care facilities, option to work part time are facilities that need to be introduced and recommended for building a supportive work environment in the organizations.

Above mentioned various “studies, standard textbooks, articles and journals elaborate that employees' motivation and satisfaction, profitability and productivity, recruitment and retention policies can be improved by adopting flexible working arrangements or reduced working days.

Benefits Of Work Life Balance

The employees and employers need to manage well both personal and job related stresses. If this strategy is managed well then it can surely reap the following benefits:

Employer's Benefit:

- ✓ There will be a reduction in Absenteeism rates.
- ✓ Work life balance paves a way for increased employee morale and commitment.
- ✓ It helps in reduction in stress and improved productivity.
- ✓ It leads to the attraction of Skilled Employee.
- ✓ The policies of work life balance assists to decrease in Employee Turnover.
- ✓ It provide for Lower Recruitment and Training Cost
- ✓ It increases Return on Investment as Employee Stay for a longer period.
- ✓ Better teamwork and communication.

Employee's Benefit:

- ✓ Work life balance policies provide the ability to manage work and Individual commitments.
- ✓ It leads to improved personal and family relationships.
- ✓ It guides to have increased focus, motivation and job satisfaction knowing that the family and work commitments are being met.
- ✓ It leads to less distraction.
- ✓ Paving a way for high morale and motivation
- ✓ Directs in increased in job security due to organizational support through work life balance policies.

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