



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

C/O State Bank of India, Local Head Office, Sector 17, Chandigarh
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Circular No. 2017/87

Date: 16.08.2017

TO ALL UNITS/MEMBERS,

UNJUST NOTIFICATION ON CIRCLE SITE BY AGM (HR)

We have today sent a communication to the Management on the captioned subject. A copy of the same is enclosed for information.

2. All our members are requested to await further developments in this regard.

With greetings,

(Deepak K Sharma)

General Secretary

2017/09/89

16-08-2017

The Chief General Manager,
State Bank of India,
Local Head Office,
Chandigarh.

Dear Sir,

UNJUST NOTIFICATION ON CIRCLE SITE BY AGM (HR)

We invite your kind attention to a provoking and unjust notification on Circle site by Asst. General Manager (HR) on 14.08.2017. In the very first instance it seems to be a threatening tool to be used against the officer members of SBIOA as in case such observations had come to the notice of HR department then the first logical step should have been to know the root cause of the situation. But before making any attempt or effort to know the reason and resolve them, the HR department has opened fire on the members directly without analyzing and understanding the situation. We are very proud that we are in the top 50 banks but whether we have such policies to align with the levels of global top 50 banks, especially our HR department, where the officials are indifferent to the problems faced by the employees? It's high time now that true and hard efforts are required to revamp the existing situation which is creating havoc and discontentment amongst the officer community in the Bank. These things will definitely take time but we will have to start our journey from today itself.

In this connection, we submit as under:

1. Sir, in last wage settlement, we achieved 2nd and 4th Saturday offs after sacrificing remaining half Saturdays. The current Charter of Demand also includes the demand of five day week. This demand is based on scientific practices all over the world because there is a need for reduction in stress and studies have proved that there is an improvement in performance after rest, recuperation and family get together. Weekly off is also required for improved job satisfaction and happier employees tend to leave the organisation less often as it creates belongingness. ILO

Weekly Rest Convention No 14 (1921) and No. 106 (1957) states that each worker gets at least 24 hours of uninterrupted rest every seven days. You are well aware that we are struggling for the work life balance of officers since long which is evident from our various communications in this regard. The matter was also discussed in the Central Negotiating Council meeting held on 4th March, 2017 at Mumbai wherein DMD & CDO commented that **“Our approach is that people should have proper working hours and have a work-life balance. Working on Holidays/Sundays should not be a routine practice, unless under exceptional circumstances”**. Circle CDOs were also instructed in the CNC meeting to *stop such practices of calling officers on Sundays and Holidays, and if called officers should be compensated adequately*. A copy of minutes of the CNC meeting are enclosed for your ready reference.

2. Despite a lot of efforts at both Corporate Centre as well as Circle level, there were no positive developments except empty assurances. When the issue of working on 6th August, 2017 for the workshop came up, Federation immediately took up the issue with the Chairman, MD (NBG) and HR department. Considering the sentiments expressed, Federation assured that the officers will work on the 6th August, 2017. The CGM (HR) assured that the top management is equally concerned to put an end to this menace. Federation extended a helping hand in stopping this practice and **conveyed that from the next week, our officers across the country will not work on holidays, 2nd and 4th Saturdays and Sundays**. The same was further conveyed by Federation vide letter no 6180/61/17 dated 5.8.2017 addressed to the Chairman and vide letter no 6180/62/17 dated 5.8.2017 to CGM (HR). The issue was also deliberated in detail in the Executive Committee meeting of Federation held on 9.8.2017 at Lucknow, wherein, the General Secretary, AISBOF apprised about the sequence of events and insensitive attitude prevailing at various levels. Thereafter, Federation leadership concluded that since our decision has already been conveyed to the top management, no Officer (including Joint Custodians) will attend office/branch on Holidays/Sundays/2nd and 4th Saturday till this long pending issue is resolved. The circulars issued by Federation and letters written to Chairman and CGM (HR) are attached herewith for your information and ready reference.
3. It would not be out of place to mention here that the officer community has always been an active partner in the progress and development of the Bank and the officers in branches are always ready to attend office for justified urgencies like audits/ govt deadlines etc. but calling them for routine work is neither reasonable nor justified. Our members at operational level in branches are exasperated by the unjust and untimely routine of being called to work on weekends and holidays. It has become a routine for Controllers to plan some work for branches for weekends. The orders are mostly issued through phone calls or *WhatsApp* messages in violation of Bank's instructions. The work assigned ranges from marketing camps, cross selling, car loan melas, home loan melas to recovery camps etc. Normally BMs and Field Officers and/or MPST teams are being given instructions to organize the same on holidays. The Controllers take the report of such activities from the comforts of their homes through *WhatsApp* and phone calls. The Joint custodians in currency chest branches are being summoned regularly on weekends only to dispense cash to private agencies for ATMs and mostly without assessing the requirement which may be ascertained with the large number of branches called on Sundays/Holidays with NIL transactions. In this regard, we have also brought in your kind notice, the reasons and circumstances leading to violation of RBI guidelines under pressure from the seniors. We do not want our ATMs to run dry, we do not want our customers to suffer but for this,

the agencies should be made to purchase safe vaults to keep some cash handy for weekends. The branches having linked ATMS must be provided with adequate stock of 2000 rupee notes and an ATM having two 2000 rupee notes cassettes is least likely to get cash out. For any other fault (cash handler etc.) engineer/ technician of the concerned ATM service providers should be held responsible and not our officers. The instructions in this regard must be clear without any ambiguity.

4. The Officers have responded to the call of Federation throughout the country to mark their protest against working on holidays. Now they have been threatened by the controllers and SBI Officer's service rules (SBIOSR) are being quoted to pressurize them in our Circle. Though it is in the knowledge of every one that we are also governed by Shops and Establishment Act (of jurisdictional state), Labour and Industrial laws and not only by loosely framed SBIOSRs. The Rule 48 of SBIOSR has been framed to ensure availability of officers to meet emergent/exceptional circumstances and not to make the officers bonded labor/slaves and violate all human rights. Moreover, it is also the responsibility of the employer to look into the problems and grievances of its employees. We all want our organization to grow by leaps and bounds. We all are working for the great State Bank of India and not for fulfillment of aspirations/ambitions of individuals. Bank is employing companies like BCG, McKinsey etc for consultancies but we are not learning from their work culture. Western world, which during the industrial revolution treated humans as machines and called for productivity, has now realized that true productivity comes from happy employees. Regulated working hours, de-stressed officers and rejuvenating weekends go a long way in creating a workforce that can take any organization to the top.
5. The notification mentions of Rule 50(1) for compliance with lawful and reasonable orders and directions. What are lawful and reasonable orders? Are verbal orders or orders conveyed through WhatsApp messages lawful? Reasonable orders may vary from individual to individual. Please also refer our letter no 2017/09/87 dated 14.08.2017 wherein we requested to initiate steps to ensure "work life balance" of our human resources by **defining exigencies / exceptional circumstances**. We strongly feel that reasonable orders with regard to exigencies / exceptional circumstances are the ones without the execution of which the bank/branch will not run the next day or huge irreparable damage may occur. But majority of the times, officers are called for completing the pendency works to please the seniors which ultimately affect officers at lower level who sacrifice their time and energy and even after that they get the scolding of their controllers as if they are schoolchildren and not responsible officer. Even Senior Management officials are not spared. You will also appreciate that the pendency lying is not created in one day. The people sitting at the top have also contributed to the existing pendency as they have shifted their focus from core business to cross selling and putting enormous pressure to achieve the unrealistic targets. Pendency may be created due to lot of external/internal reasons like change in government policies, non-availability of extant instructions to deal with emergency type situations like demonetization where in instructions were changing each day and employees at operational level had to align with such instructions. When MUDRA loans were introduced by Govt of India, no laid down instructions were immediately available with the Bank and to achieve the targets thrust by the Government on the Banks, these loans were done by all PSBs and many of them turned NPAs. The same goes for Agriculture segment. People do not repay in the hope that government will waive their loans and we bankers are then made to run

for collection of the dues. First you give a loan and then you run after recovery. We do agree that credit to agriculture segment should not be stopped but then unnecessary pressure should also not be on the employees that they are even called on off days for Rinn Samadhan camps. The elected leaders of political parties are visiting the bank premises and threatening the officers for their efforts to recover loan from farmers. However, nobody is caring for the pathetic condition of these soldiers on the ground. Instead the matter should be taken up with the government to stop declaring such schemes, write offs of the borrowers dues. Unfortunately, when the things do not work up with the government, the frustration is poured out on the officers disturbing their personal family life. What is the fault of the employee? Giving loans, recovery and deposits are the business that a bank undertakes and removing pendency arising out of such business cannot be categorised as reasonable orders for the employees to attend the Bank on off days. These are routine matters and to be dealt in routine business days and business timings by providing adequate staff which is the responsibility of HR department. We talk about dealing with our customers with courtesy, then why not with our employees? Are officers not human beings or do not have the feelings?

6. We simply don't understand the logic of applying the 'No work No Pay' Principle for not working on off days. We also fail to understand that how it is applicable when apart from monthly salary, no extra income is given for off days. When officers are called for reasonable reasons (like demonetisation), inadequate compensation is given and if someone is unable to come due to unavoidable circumstances, no compensation is given to him/her but there is never a salary cut. So, we fail to understand what AGM (HR) really wants to convey. It would not be out of place to mention here that the notifications like this are always instrumental in disturbing the cordial industrial relations.
7. The notification talks about suitable compensation whereas rarely any written orders are given and only telephonic/verbal orders/Whatsapp messages are circulated and that too a day before the holiday when all plans of the employees are put into jeopardy. There is also a provision of Compensatory off as per compensation norms of the Bank which in reality is never followed as officers are not even sanctioned their regular leaves. Further, when bills for compensation are forwarded, the same HR people who are giving the notice behave like nursery kids as if they are unaware of such messages. Even the bills are rejected as they take the plea that no written instructions are available. It would not be out of place to mention here that we are continuously requesting to issue suitable instructions to ensure **i) payment for working on 25th, 26th March, 2017 (Holidays) and 30th, 31st March, 2017 (Late sitting) under directions from RBI as was paid the previous year, ii) Payment for working on holidays/late sitting to officers during Demonetisation period and iii) Not to call Officers on holidays for routine work and when called under exceptional circumstances, to pay compensation at the rate of Rs. 4,000/-.**
8. Further, the recommendations of Boston Consultancy Group (BCG) was to provide adequate staff in the branches. The Bank have circulated a list in which how many officers and assistant are required to be posted in a particular incumbency branch, but, in reality there are many branches where such strength of required employees is never seen because human resources are not available as per the controllers. If the pendency is rising and not being dealt with in a certain time frame, then certainly we have to introspect that human resources are required and every human being has certain limitations to do a certain work and that varies

as per individual capacities. Just by passing office orders, treating employees with disrespect, insulting them in P review meetings, disrupting their family lives, threatening in one or the other way will not solve the problems. If we really want the organization to grow then running away from problems is not the solution but the required resources should be provided to complete the tasks. Even the controllers say "Hume nai pata, bas is ko kal tak karo aur mujhe confirmation do". If any junior level employee faces any problem he need to consult his seniors but where the seniors attitude is such like "Jaise marji karo" what will be the fate of the organization, one can very well imagine.

9. The Bank has conducted the study from BCG, it has paid them, it has approved the recommendation and it has also issued orders to implement the same. However, everything has been implemented except for the provision of required employees as per the BCG recommendation in many branches. We suggest that the list may be forwarded to the branches and as per the incumbency of the branch, the stock of number of officers and assistant posted at the Branch should be taken, the database may be prepared and presented to Corporate Centre advising the ground realities.
10. Now-a- days, the controllers are even picking up the staff from branches and sending them on deputation. Even the transfer orders issued about a year ago have not been implemented due to non-availability of relievers. Sometimes permanent transfers also effected without giving any person in their place. It hampers the working of affected seats leading to dissatisfaction amongst the customers. For the seat left vacant by the transfer without replacement, some other officer in the branch is instructed to take the dual charge. How that officer will do justice to the two seats when as per CDS he has specific roles assigned to his original seat. Where is the professionalism that the Bank talks about and that the Bank wants to implement? In the process of looking after two seats, it will hamper the working of both the seats. It is a common culture in our Bank "Jo karta hai Usse karne do", but in that are we not destroying the career of a bright officer as he will not get the required marks in CDS.

Due to acute staff shortage or improper manpower planning, the specialist officers are being assigned the jobs in complete violation of Bank's laid down instructions. Even after being a good employee, the circumstances are so created that the motivation to grow almost comes to a halt. When there is no motivation, there is no innovation and there is no growth. No laid down procedures are being followed or not being allowed to be followed by the controllers. Such officers at operating level are totally in a mess, facing staff accountabilities either due to their unawareness or due to the fear created by the controllers.

11. Sir, compensation cannot replace the quality family time foregone with the family. Researches show that spending time with family builds self esteem in children, strengthen family bonds, develops positive behavior, helps family to reconnect which is the basis of existence of mankind. Examples are full of the western countries wherein, they have lost almost one generation in making profits with no family ties. But now these countries have realised the importance of personal family life and moving towards ancient Indian life style of yoga, dhyaan, meditation, working for regulated hours, spending time with family. Where are we heading towards? By regularly calling the officers to work on holidays, they are being forced to abdicate their filial responsibilities which in the larger perspective is highly damaging to our social fabric. We are fighting for 5 days a week and we have got 5 days in two weeks and that too approved by the

competent authorities. Then why such rules/rights/instructions are overlooked and officers are being called on off days. Isn't it a violation of instructions formed as a part of bipartite agreements on the part of management/HR and are they not liable for the same? Any organisation to be successful must look at long term vision because that is what will help sustain the organisation. Humans are such an invaluable resource that always will be indispensable. Many youngsters are joining and then leaving the organisation. Why? Because the HR policies are not aligned with the HR policies offered globally or in one or the other way they have been their victim. We really need well defined systems and procedures to strengthen the HR policies of the Bank and for that the basic thing is to respect the dignity of the employees and not to treat them brutally.

12. Sir, we have vented out our heart and feelings of officers working at grass root with a hope that you will look into the issues seriously with sympathetic consideration. You are the head of our family and as such your role as a provider, protector, judge, friend and leader is of significant importance to protect our SBI family from every harm. It is not only a responsibility but a sanguine obligation of a head of family. Each group needs a leader to lead them and a family is a group that needs a real leader who can lead them to a better tomorrow.

We are certain that you will deliberate on the issues that every officer in the Circle is deeply concerned about and take steps to ease the unnecessary burden being put on the officers' fraternity. As a first step, may we suggest immediate withdrawal of the notification circulated by the HR Department. Please be assured that any disturbance in the Industrial Relations is the last thing on any one's mind but we shall not hesitate to adopt the path of agitation if our long pending just and rightful issues are not resolved. We are confident in our trust in your ability to understand our agony and hope that our concerns are addressed immediately.

Thanking you,

Yours faithfully,

Sd/-
(DEEPAK K. SHARMA)
GENERAL SECRETARY

Annexures as above.