



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

C/O State Bank of India, Local Head Office, Sector 17, Chandigarh
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TO ALL OUR MEMBERS:

MANPOWER PLANNING : NEED FOR A REVIEW

We reproduce hereunder the communication of AISBOF to Corporate Centre on the captioned subject, the contents of which are self-explicit.

With revolutionary greetings,

(Deepak K Sharma)

General Secretary

TEXT

QUOTE :

No: 6180/69/18

7th December, 2018

**The Deputy Managing Director &
Corporate Development officer
State Bank of India,
Corporate Centre,
Madame Cama Road,
MUMBAI .**

Dear Sir,

MANPOWER PLANNING : NEED FOR A REVIEW

The Bank has been adopting various modalities and formulae to arrive at an optimum level of manpower at Branches across the country. During the past few years different formulae were adopted to arrive at the Manpower requirement & categorisation of the Branches. The criteria based on impractical time lines for transactions adopted as per the recommendations of the BCG has only worsened the Staff position at Branches. You may kindly appreciate that in a service industry, the customers cannot be driven away from the Branches by setting impractical time lines for transactions especially considering the customer profile of large number of our customers who prefer to be serviced personally. While the

migration of customers to alternate channels have picked up during the past year, the number of customers visiting Branches for various needs have not dropped. Despite the intent of the Corporate & Circle Managements to post the second officer at Single Officer Branches, the number of single Officer Branches have only grown over the years and even substantial number of the Branches of scale III incumbency are single Officer Branches across the country. Our study of the position at various Circles reveals that the shortage of manpower as compared to the approved positions, is very high in Scale I & II in most of the Circles and the promotions & the recruitments at the present level have not addressed the requirement of Manpower at Branches.

2. Our detailed analysis of the reasons reveals that while the Bank opened hundreds of branches during the Past few years in line with the Govt. of India Policy, equivalent number of employees and officers were not added to take care of the increased work load. Consequently, it has resulted not only in deterioration of quality of service but has also adversely affected the quality of assets, quality of lending and quality of monitoring & control over the assets. We are receiving feedback through our affiliates, from ground level operating staff, that due to shortage of adequate officers and clerical staff, the Branches are unable to tap huge amount of low risk and high yielding retail business. The private sector banks are expanding at a very fast rate in rural and semi urban areas which is likely to hit our market share and in urban and metro centres, our market share has already taken a hit due to stiff competition. The situation of man-power in all the branches and offices of our Bank continues to be alarming as even the Scale IV Branches are manned by three officers. This is resulting in depressed and dissatisfied employees and officers as they are unable to meet the targets despite their best efforts.

3. Moreover, the implementation of the vacation policy and the role-based certification programme for all the officers & Clerical Staff, also affects the functioning of the Branches as controllers are not in a position to depute matching staff to the Branches. Apart from all these, the periodic introduction of best practices/statutory provisions in our bank such as CKYC, CERSAI updating, CRM, migration to Cloud Server, CEEP etc. coupled with pressure from multiple verticals, Cross-selling and other Campaigns, the officers in the branches are faced with the herculean task to even complete the Operations of the Branch and unable to focus on hygiene issues, business growth and other parameters on a day to day basis.

4. As a result of this, the Branches are forced to either turn a blind eye to systems and procedures of the bank or find out ways and means to bypass the same to run the branches.

5. We are concerned that if such practices are allowed for long it will not only lead to operational risk culminating into financial and reputational loss to the Bank but take a toll on our market share.

6. Though various IT initiatives have been launched by the Bank to take care of the Transaction Banking, the connectivity issues and the poor infrastructure of IT in RUSU centres coupled with the absence of adequate support and knowhow have negated the benefits of IT initiatives. Under the Circumstances, at most of the branches provided with too little number of employees and officers, even the senior officers are left with no alternative but to work as frontline clerks virtually to complete the day's task of transaction banking and maintain good customer service.

7. We are confident that given the optimum manpower at Branches, we can render and maintain the best standards of Customer service, improve our market share, enjoy better working environment and have the privilege of better personal lives.

8. We therefore request your good office to reassess the manpower requirement based on feedback from ground level functionaries and provide sufficient manpower till such time the realistic migration of customers to digital platform is achieved and the infrastructure matches the IT initiatives of the bank, so that our Bank continues to retain the number one position and improves its market share and also help in motivating the employees to book quality business for the Bank. This will also help the Bank in achieving the work life balance in letter and spirit.

Thanking you,

Yours faithfully,



(RAMKUMAR SABAPATHY)
GENERAL SECRETARY