



**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. 2022/14

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TO ALL OUR MEMBERS:

HR ISSUES: ETHICAL PRACTICES AND BEHAVIOUR

Our Federation has sent a communication to the Dy. Managing Director (HR) & Corporate Development Officer, State Bank of India, on the captioned subject. A copy circulated vide AISBOF Circular No. 13 dated 05.02.2022 is enclosed for information.

With revolutionary greetings,

(Deepak K Sharma)
General Secretary

No.6305/07/22

04.02.2022

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

Dear Sir,

HR ISSUES: ETHICAL PRACTICES AND BEHAVIOUR

With deep consternation, we would like to bring to your kind attention the rampant violation of ethos and values of our esteemed organisation by some controllers across the country who, in their pursuit to attain the number one position in the MD Ranking parameters, are using unwarranted pressure tactics forcing the branch functionaries to adopt unfair and unethical practices to achieve targets. These unethical practices deeply tarnish the image, goodwill and legacy of this two-century-old premier financial institution of the country, which takes pride in being the torchbearer of business ethics and transparency in the entire banking industry. We, as an important stakeholder and being a whistleblower on behalf of the entire officers' fraternity, deem it as our bounden duty to raise all these disquieting happenings before your good office for your kind information and necessary remedial action.

2. Sir, it is pertinent to point out that the officials at the branches, more particularly the Branch Managers whose performance in different parameters might not be considered 'up-to-the mark' by their respective controllers, are subjected to tremendous humiliation in open fora in presence of their peers, seniors and junior officers. The controllers often use abusive and derogatory language, which is in direct violation of the code of ethics of our bank. Various tactics and coercive tools are employed to harass such officers. We have been witness to several cases of premature transfers, frequent deputations at remote centers, cancellation of leave, withdrawal of staff from the branch, calling for an explanation for trivial reasons, posting a photograph of the unfortunate Branch Managers on social media branding them as "non-performers", withholding of increments, refusal to approve legitimate bills, etc., which are all punitive measures to satisfy the ego of the powers that be. All these incidents have caused irreversible and irreparable damage to the psyche of officers which is inimical to the interest of our esteemed institution in the long run. This also infringes the fundamental right of any citizen "*to life with human dignity*" as enshrined in our constitution under Article 21. The angst, frustration and humiliation caused to the officers often drive them to depths of despair. This is a matter of grave concern for all of us collectively as we do not want to witness any unfortunate incident in our esteemed institution which could sully its image.

3. It is extremely unfortunate that a toxic culture of resorting to unethical practices is gradually encompassing the Bank, which was never witnessed or heard of earlier. It will not be an exaggeration if we say that this is a colonial mindset of working where the subordinate officers are treated as slaves and not co-workers. This breed of controllers needs to be counseled and reined in for the greater good of the bank.

4. While officers are committed to do their sincere best for sustainable growth in the bank, it is also worthwhile to mention that growth potentiality varies from place to place. It is common knowledge that allotment of the budget is being done in a perfunctory top-down method. An unrealistic and unachievable budget is assigned to a branch where potentials are minimal. Nevertheless, the Branch Manager is expected to achieve the budget at any cost else he will be subjected to humongous pressure and humiliation through the year. Instances are galore where the hapless Branch Manager, being a junior and inexperienced officer of the bank, often succumbs to such undue pressure and eventually relies on middlemen to source unviable proposals with an objective to achieve the targets in order to avoid humiliation and harassment. Quick mortality of assets, frauds and resultant charge sheets, infliction of penalty/punishment thus becomes natural concomitant of such loans sanctioned under pressure.

5. There has been a sea change in as far as marketing and promotion of products is concerned. However, the value of ethics in garnering remunerative business has to be cultivated in every organization irrespective of its size. Whether it is practically possible for a single-man branch to achieve all the targets on a particular Maha-login day and also on multiple login days; that is, one log inset by the GM, another set by the DGM and the third by the RM, has never been questioned as long as the numbers are achieved by any means. Relentless pressure by the Controllers to attain number one position in the ranking to source Current Account customers even in a captive branch on the particular 'log- in' day (that too assigned very frequently), compels the officials to open Current Accounts on the

login day without obtaining proper documents. Unfortunately, the controllers turn a blind eye to all these facts which are in their knowledge, thus tacitly endorsing the unfair practices adopted, which not only dent the Bank's reputation but also invites unwarranted disciplinary action as has been mentioned earlier.

6. Ethical governance is the right and justified conduct of activities of an organization but we are pained to observe that daily ethics tutorial mails from the desk of the Chief Ethics Officer of the Bank have literally ceased to have the desired impact. It is mainly due to unethical behavior at various levels which is often triggered by pressure from higher management to achieve a score in MD ranking in every field ranging from business parameters to mandatory learning without analyzing the ground realities.

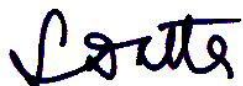
7. In view of the foregoing, we would urge upon your good office to urgently address this serious issue, which assumes profound significance in employee well-being of our bank. We would also request you to put in place the necessary guidelines and a proper window of addressing such matters peremptorily in view of the ramifications.

8. Sir, you will surely appreciate that everyone in the bank deserves to be treated with respect and dignity, irrespective of cadre, grade or scale. Unethical behavior that goes on without being reprimanded undermines the moral fabric of an organization. Management has to play an important role in inculcating workplace ethics in employees. The officials displaying such traits need to be weeded out and appropriately counseled and trained on the importance of ethical behaviour. The bank urgently needs to reinforce consequences for unethical behaviour in the workplace across all levels of the organization. Let us work in unison to create policies and practices which promote good ethical behaviour.

With best regards,

'Stay Safe, Stay Healthy'

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Soumya', with a stylized flourish at the end.

(Soumya Datta)
General Secretary