



**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. 2019/11

Date: 8.03.2019

TO ALL OUR MEMBERS:

**CROSS SELLING: ISSUES**

We reproduce hereunder the text of AISBOF Circular No. 26 dated 8<sup>th</sup> March, 2019, the contents of which are self-explicit.

Comradely yours,

(Deepak K Sharma)  
General Secretary

**TEXT**

**QUOTE**

We have today sent a communication to the Chairman, State Bank of India, on the captioned subject. A copy is enclosed for information.

With greetings,

(RAMKUMAR SABAPATHY)  
GENERAL SECRETARY

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No:6180/14/19

8<sup>th</sup> March, 2019

**The Chairman,  
State Bank of India  
State Bank Bhavan,  
Corporate centre,  
Madam Cama Road,  
MUMBAI.**

Dear Sir,

**CROSS SELLING: ISSUES**

We invite your kind attention to our letter No.6180/11/18 dated 09.03.2018 pointing out the irregular practices in the area of Cross Selling. Thereafter, the then Chairman had addressed the staff on the need and importance of Cross selling which we appreciate. The Bank also issued Circulars advising the functionaries at various levels to ensure that there is no mis-selling. However, it is with utmost pain that we are forced to bring to your kind knowledge that nothing has changed since then and situation has only worsened as far as the Cross selling is concerned.

2. The issue was discussed at length in the meeting of the President and General Secretaries of our affiliates and the affiliates were unanimous in their feedback that mis-selling and forced selling are rampant and this is mainly because of the huge multilayered

incentives, foreign trips, undignified felicitations and repeated awards and lavish, glamorous & gala parties. It is also reported that there is huge unrest amidst the staff due to the incentives and Foreign in trips doled out by SBI Life. These incentives have also become the main reason for the disproportionate time allotted by the Controllers at various levels and the pressures for achieving unreasonable targets on a daily basis and this is hampering the Core Business of the Branch. It was also pointed out that despite the incentive for recovery in AUCA accounts; the focus on recovery of amounts held in AUCA was missing. It is surprising that Management did not object to the foreign trips arranged by SBI Life even during the months of February and March and deputed huge number of executives and officers. During the current year too, such trips are reportedly arranged and for Mumbai Circle, Cruise is arranged for GOA in groups in the month of March starting on a working day.

3. Further, we have been coming across repeated incidences of monitoring of our Officers by the employees of SBI Life in person and through whatsApp groups and many a times our Officers are humiliated on whatsApp groups. The Controllers tend to ignore these humiliations unless raised by the Office bearers of the Association.

4. During the last year, one of our affiliates took up the issue of irregular practices adopted by the employees of SBI Life with the MD-SBI Life, along with the proof. However, SBI Life did not respond to the communications or confirm what corrective actions were taken by them.

5. We have now come across the serious & objectionable methods of promoting campaigns through social media wherein the campaigns are named after Gallantry Awards given to Armed forces and term surgical strike along with photographs our officers in the Military Uniform holding guns are circulated. After investigation of both the cases, it is revealed that such objectionable pictorial messages are prepared by the employees of SBI Life and circulated in the social media. Yesterday, the employee of SBI Life Circulated the message of Surgical Strike on whatsAPP with photos of our Officers the uniform of Jawans with the help of Photoshop software. These pictorial messages were deleted on the intervention of the Controllers and our Office bearers but the damage was already done as things get circulated in whatsApp immediately across the country. We enclose the two photographs of the images circulated in whatApp groups for your ready perusal. It is indeed sad that at a time when you were the first from the Banking Industry to address the concerns of the Martyrs of Pulwama attack, the employees of SBI Life are using the Armed forces for promoting campaigns in an objectionable manner and tarnishing the image of State Bank of India. This may also attract strictures from the Government.

6. It is with pain that we are forced to bring to your knowledge that our Controllers have forgotten the ethics and social responsibilities and are carried away by the incentives to such an extent that the felicitations, lavish parties in Five Star Hotels are held on the day and in the same Centre, where the One of their colleague committed suicide citing his inability to cope up with workload. Over 100 pictures of the felicitations and party were getting circulated on social media along with the message of the suicide committed by one of the Officer. Can we afford to be so irresponsible?

7. The undersigned have encountered number of occasions when the CRPF Personals on duty at Airport request for various clarifications related to the Interest rate and Loan products. Many a times, they also the raise the issue of forced selling of Insurance Policies at the time of availing of Personal Loans and on other occasions and the undersigned keep explaining to them that though it is in their interest to have the Insurance, the same cannot be forced. However, it hurts that such feedbacks are not restricted to one part of the country and the issue is same across the country.

8. The list of other unethical practices adopted by the Controllers is huge and to quote a few, the differential treatment meted out by the Controllers to those who could not meet the target of Cross Selling but have done well in the Core Business, the strange and undignified method of felicitations by cake cutting at the hands of the so called non-performing Branch Manager in presence of the representatives of the SBI Life etc. It is our sincere and honest feedback that the root cause for all this is the foreign trips and the incentives that are being doled out.

9. In view of the above, it would be in the interest of the Bank that the payment of incentives/commission to the Officers are stopped and the same are credited to Bank's Commission Account and the Foreign trips are stopped forthwith. We also request you to instruct the Cross Selling department suitably, to stop the interference of employees of SBI Life with our Branches and Officers directly.

10. We understand that the Staff Federation has already requested the Management to credit the commission/incentives on Cross selling to Bank's commission Account rather than crediting to the account of the staff. We therefore request you to bestow your personal attention to the issue and arrange to review the Cash incentives and foreign trips urgently as this will go a long way in weeding out the unethical practices which tarnishes the image of Bank.

11. We hope that you will consider the issue seriously considering the fact that both the federations have suggested for withdrawal of incentives on Cross Selling in the interest of the Bank.

Yours faithfully,



**(RAMKUMAR SABAPATHY)  
GENERAL SECRETARY**



NASIK ZONE- SURGICAL STRIKE		
13th FEB TO 20th FEB 2019		
TAKE OFF TO NO.1 POSITION IN CIRCLE		
PARTICIPANTS	TARGET	RANK
CIFs	2.00 Lakhs	PARAMVEER CHAKRA
	5.00 Lakhs	MAHAVEER CHAKRA
*		
BRANCH HEADS	AS PER SCALE	PARAMVEER CHAKRA
	DOUBLE THE SCALE	MAHAVEER CHAKRA
RBO	100 Lakhs	KIRTI CHAKRA
	150 Lakhs	SHAURYA CHAKRA

