



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

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TO ALL OUR MEMBERS:

**TRANSFER EXERCISE: FINANCIAL YEAR 2019-20**  
**A SAGA OF PAIN, HARASSEMENT AND VICTIMIZATION**

We have sent a communication to the Circle Management, on the captioned subject, the contents of which are self-explicit.

A copy is enclosed for information

Comradely yours,

(Deepak K Sharma)  
General Secretary

**TEXT**

2019/09/65

27.11.2019

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

Dear Sir,

**TRANSFER EXERCISE: FINANCIAL YEAR 2019-20**  
**A SAGA OF PAIN, HARASSEMENT AND VICTIMIZATION**

We have no qualms in accepting the fact that the biggest challenge that confronts the Bank's HR Department and the Officers' Association throughout the year, year after year is the anguish, grievance, dissatisfaction & pain arising out of displacement caused to officers and their families alike by transfers which are against the well-established placement policies and Circle Transfer Policy norms.

The dawn of the fiscal 2019-20 brought a **ray of hope** when a direction was issued by the Corporate Centre that the entire transfer exercise should be finalized well before 30<sup>th</sup> June. The move was one in the right direction, aimed at freeing the officers' community from the unending trauma of uncertainty and its consequent fallout not only on their career, efficiency and peace of mind but that of their families and especially the education of their wards. Our hopes were also raised by the verbal assurance that we got from your good self, assuring the officers in no uncertain terms that no efforts will be spared to place them suitably and comfortably to the extent possible.

Little did we know that the **ray of hope** was just a glimmer, so short lived that it died the instant it shone. All the hopes of the officers' community bit the dust as soon as the FI&MM vertical was announced to have been launched in our Circle on a pilot basis. And soon came the waiver from the restriction imposed on confining the time limit on the transfer exercise till 30<sup>th</sup> June.

What started thereafter was a never ending wave after wave of multiple transfer orders being issued day in and day out. Every second day a new office order would be issued listing transfer orders by the dozens. It appears to us that the entire exercise was being conducted in an atmosphere of urgency and panic, with no application of logic or reason, having least consideration of well established and time tested placement norms.

The rolling out of the FI&MM Network happened immediately after the annual transfer exercise had been conducted. The officers who had been transferred and had recently joined at their new places of posting too were not spared. Within a couple of months these officers again faced one more displacement, being forced to not only adjust themselves yet again in a new work environment but also to uproot their families yet again and find fresh school/ college admissions for their wards. Again, the harassment did not stop here. Thereafter many a hapless officers were time and again subject to multiple transfers, throwing their life out of gear.

As if the pain thus inflicted on the effected officers was not enough; it was soon followed by a huge number of changes/ cancellations based on recommendations, considerations arising out of favoritism, pick & choose & even vindictiveness. Shocking is the fact that the only module i.e. J&K Module, which was left out of the FI&MM Network, too was not spared. An exhaustive list of transfers was issued for J&K Module as it was done for the rest of the Circle. Change after change ensured to keep the entire officers' community on tenterhooks all the time. Officers watched helplessly with baited breath, looking for their names in every office order issued and posted on the Circle web site, having their fingers crossed with a prayer on their lips.

We are of the opinion that the entire exhaustive transfer exercise has been a failure to the extent that even inspite of its extensive size it is yet to address many a burning issues, some being:

- a) A vast number of Single officer branches have been created. Post creation of FI&MM Network, there has been an exponential rise in the number of such branches.
- b) Most of the initiatives such as RACCs, DSHs, newly created RBOs & branches are terribly under staffed.
- c) Ill equipped branches/ initiatives/ RBOs.
- d) Migration of Loan documents/ files has to take place from Branches to RACCs and the numbers run into thousands. Scrutiny of these documents and files at the RACCs is piling up as the RACCs are understaffed. Time bound periodic processes such as renewals/ revivals etc. are falling into arrears. The consequent fallout will not only impair RFIA ratings/ rankings but will expose the entire loan portfolio of the Circle to unforeseen risks.
- e) Such increased risk will resultantly expose the officers to unimaginable peril.
- f) Vast unmanageable areas fall under the control of newly created RBOs, rendering them vulnerable and ineffective to exercise desired control.
- g) Lack of control exposes the entire banking operation to unforeseeable risks.
- h) There has been an alarming rise in the number of officers opting for Voluntary Retirements: A direct fallout of the disgruntlement arising out of unjustified transfers.
- i) A large number of officers have proceeded on leave and refuse to join their transferee branches/ offices, openly exhibiting their unhappiness about the manner in which they have been transferred and the way the transfer exercise has been conducted.
- j) The staff position is so pathetic that HR officials are faced with a Herculean task of arranging relief arrangement for officers deputed for trainings or Certification courses, let alone those officers who intend to avail leave even on the most genuine grounds. As a consequence, denial of leave is a common feature across all Networks.

At some point of time, it seemed that even the CMC had a feeling that the entire process was bizarre and reprehensible. The HR Department, in an effort to conceal the embarrassment and anxiety caused by such ruthless actions stopped posting office orders on the Circle Web site. Instead transfer orders were communicated to individual officers on their personal e-

mails. This is proof enough to establish the fact that the CMC was getting increasingly impatient and dissatisfied with their own doings. **What pains us more is the fact that while the top executives are quite sensitive about their personal CDS rankings, they appear to be least bothered about the adverse impact these ruthless transfers are going to have on the CDS score of the victimized officers.**

Every transfer exercise which is implemented without proper ground work is bound to throw up innumerable problems and that is exactly what happened. Dissatisfaction, grievance, anguish and even anger was expressed by officers and a steady flow of representations started to pour into the HR Department with copies of it being endorsed to the undersigned. Every other day, even to this day, the pile of representation is growing thicker & thicker. We are at a loss to understand or figure out a way out of the mess that has been created for reasons best known to the Management.

We have had a series of discussions on this one issue with the HR Department, both at the level of modules and at the Circle level, yet no solution is forthcoming. It appears that the management is drawing comfort in turning a blind eye to the plight of the officer and is only concerned with issues like increasing business performance, improving RADAR Scores and Ranking matrix. Little does the management understand that the growing dissatisfaction and frustration caused to a vast number of officers is going to have serious implications on their work efficiency and as a consequence the performance of the Circle in all the parameters is going to take a severe blow.

We are a conscious Association and the welfare of our members is always uppermost in our minds all the time. We are answerable to our members and will not hesitate to take even the most difficult step to ensure justice being served upon our members. The industrial relations have taken a hard hit and are not at all promising or encouraging. **We earnestly request your good self to appreciate the urgency arising out of the issue of multiple, frequent, unjustified, unreasonable or short stay transfers and issue direct & unambiguous orders to the HR department to address the representations lying pending with them on TOP PRIORITY, failing which we will be reluctantly yet resolutely pushed into an organizational action befitting the gravity of the situation.**

Yours faithfully,

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(Deepak K Sharma)  
General Secretary