



ALL INDIA STATE BANK OFFICERS' FEDERATION

(Registered under the Trade Unions Act 1926, Registration No: 727/MDS)
Central Office: State Bank Buildings, St. Mark's Road, Bangalore-560 001
Registered Office: 22, Rajaji Salai, Chennai- 600 001



**CIRCULAR NO. 16
TO ALL OUR AFFILIATES**

DATE: 08.03.2024

STAFF SUPERVISING: PENDING ISSUES AND CONCERNS

We have sent a communication to the Deputy Managing Director (HR) and Corporate Development Officer, Corporate Center, State Bank of India, on the captioned subject.

A copy is enclosed for your information.

#OurUnityLongLive

With greetings

Yours comradely,

**(Deepak Kumar Sharma)
General Secretary**

At the Service of Members for more than 5 Decades

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No.6466/23/24

Date: 07.03.2024

The Dy. Managing Director (HR) &
Corporate Development Officer
State Bank Bhavan
Nariman Point
Mumbai-400 021

Dear Sir,

STAFF SUPERVISING: PENDING ISSUES AND CONCERNS

We extend our heartfelt congratulations on your recent assumption of the responsibilities as the Head of Human Resources at our esteemed organization. We are writing to you today to share some insights and concerns that were discussed during our recent interaction, with the aim of collectively addressing these issues for the betterment of our beloved organization and its invaluable human resources, particularly our dedicated officers.

During our conversation, we touched upon several critical issues that have been longstanding agenda items in our bipartite meetings. These issues not only affect the morale and well-being of our officers but also impact the overall efficiency and effectiveness of our operations. We believe that by addressing these concerns collectively, we can move forward towards a more equitable and prosperous future for all members of our organization.

Below, we provide a brief overview of some of the key pending issues along with the corresponding references to our previous communications:

- 1. Parity of Pay: Introduction of Grade Pay/Special Pay for Officers:** The significant disparity in pay components between officers and award staff has been a pressing concern, as it is directly related to the i) Dignity of officers, ii) Aspiration of officers after boastful performance, iii) Protection of salary on promotion, and iv) Respect of seniority. Moreover, the pay structure should reflect the level of responsibility, skill, and commitment demonstrated by officers. To address this issue and ensure fairness and equity in compensation, it is imperative to introduce Special Pay/Grade Pay for all officers, irrespective of grade, which should rank for all additional as well as superannuation benefits (Letters No. 7508/09/21, dated

04.05.2021; 7508/23/23, dated 22.05.2023; 7508/27/23, dated 03.06.2023).

- 2. Revision and Introduction of Allowances/Perquisites:** Significant improvements have been made in the provision of Furniture & Fixtures, mementos on retirement, and silver Jubilee awards. However, the issue of reimbursing travelling expenses for official duties/transfers using own vehicles remains unresolved since its last revision on 03.01.2012, where rates were set at Rs. 7/- and Rs. 9/-. Similarly, reimbursement for Entertainment expenses was revised in 2016, with eligibility criteria being clubbed in 2017. The reimbursement for Lodging expenses was last revised on 08.02.2012 and requires rationalization. (Letter No. 6710/22/22, dated 22.06.2022).
- 3. Mandatory Leave for Sensitive Positions:** Granting special leave to employees for the mandatory 10-day leave is crucial, particularly considering its surprise element. The advisory issued by IBA on 20.11.2022 underscores the importance of treating this period of leave as special, without affecting the usual leave entitlement of employees. Notably, this practice has already been successfully implemented in various esteemed financial institutions such as Bank of Maharashtra, Union Bank of India, Central Bank of India, Bank of India, Indian Bank, Canara Bank, KVB, among others. We were informed a few months ago that, in light of the IBA advisory, the matter is under examination. (Letters No. 6180/02/22, dated 15.01.2022; 6531/55/23, dated 07.11.2023).
- 4. Stagnation Increment - Movement of Next Higher Scale to Officers Who Opt Out Promotion:** The guidelines set forth by IBA on 14.06.2010 aptly clarified that only officers who refuse promotion when offered are disentitled to the benefit of increment despite having reached the highest stage of the pay scale. However, it is crucial to emphasize that since September 14, 2013, numerous officers have been unjustly deprived not only of stagnation increments but also of their running scale if they choose not to participate in the promotional exercise, despite being eligible to do so. This inequitable practice disproportionately affects officers with unavoidable family obligations, particularly female officers, depriving them of their rightful entitlements. It is important to note that officers who demonstrate performance but are unable to assume higher responsibilities due to various reasons are unfairly penalized in this scenario. Furthermore, it is essential to recognize that automatic movement, stagnation increments, and PQP (Performance Linked Incentive) are integral components of the bipartite settlements between officers' organizations (members of UFBU) and the IBA. Any unilateral action contrary to the provisions of the bipartite agreement undermines the collective agreements made and violates the signed understandings. (Letter No. 7508/43/21, dated 22.11.2021).

5. Change In Leave Rules, Immunity and Duty Relief to Office-Bearers:

Recognizing the pivotal role that principal office bearers play in nourishing harmonious relations and spearheading initiatives to enhance the working environment within the organization, it is imperative to expedite the amendment of these regulations to better align with the evolving circumstances. (Letter No.6008/21/22, dated 20.05.2022).

6. Penalty imposed by RBI on Currency Chest Branches: The recovery of penalties imposed by the RBI from joint custodians, without following the prescribed procedure, raises significant concerns. Urgent action is needed to rectify this issue and relieve the undue burden placed on joint custodians. Addressing the deficiencies in the current system and procedures of Currency Chest Management is crucial to streamline the entire process and ensure equitable treatment for joint custodians. Furthermore, the allocation of KRAs in the CDS demands careful consideration as the Bank's laid down instructions explicitly specifies that joint custodians should exclusively handle tasks related to currency chest management. However, it is observed that penalties levied by the RBI for non-compliance with directives are unjustly being recovered from joint custodians, bypassing the Bank's procedural norms. This practice must be rectified to uphold fairness and adherence to established protocols. (Letters No.6180/25/22, dated 29.06.2022; 6180/20/23, dated 22.05.2023; 6180/10/23, dated 24.03.2023; 6180/52/23 Dated 09.10.2023; Letter No. 6180/06/24 dated 05.01.2024).

7. Transfer policy related concern:

i) Model Transfer Policy released last year created lot of problems in many circles and all the objectives outlined in the policy viz- the reduction in cost of transfer minimizing business disruption, reducing hardships of the officers and increase in average centre stay for the individual officer, stand defeated by large-scale transfer exercise. It has been felt to allow requisite autonomy to the Circles to review the implementation of policy as per their geographical and manpower requirements. The clause 4.4 of the policy states **that "the continuous stay of an officer in a Zone/ Module would be a maximum of 7 years.** Implementation of this clause is resulting in massive dislocations of the officers across the Bank involving majority of officers being subjected to frequent avoidable transfers. (Letters No.6543/05/22, dated 27.01.2022; 6453/04/23, dated 19.01.2023; 6466/26/23, dated 01.06.2023).

ii) One-time clearance of ICT applications: As a one-time measure, it is requested to consider processing all outstanding ICT applications up to the year 2022. Officers seeking transfers to circles with surplus officers

could be provided with opportunities in nearby circles facing staff shortages in a transparent manner. Moreover, it's essential to devise a strategic plan to accommodate a minimum number of transfer requests across all circles annually in line with future recruitment initiatives. This approach will help balance staffing needs while addressing pending transfer applications efficiently. (Letter No. 6453/17/24 dated 31.01.2024).

iii) Impasse in the movement of officers between Maharashtra & Mumbai metro circles: A permanent solution is imperative to address this sensitive issue. To facilitate the seamless movement of officers between two circles annually, it is crucial to establish clear criteria and promptly initiate the implementation of a dedicated portal without any delay. (Letters No.8104/29/21, dated 24.08.2021; 8104/15/23, dated 15.05.2023).

iv) Relieving of Officers: There are instances where officers transferred under the ICT have not been relieved by their respective circles. This situation is particularly concerning for a few officers who are set to superannuate in the next 4-5 months. Their urgent need for immediate relieving due to compelling reasons is entirely genuine. We kindly request you to issue appropriate directives to ensure the prompt relieving of officers transferred under the ICT.

8. Promotion Policy: The recent trend of fast-track promotions has resulted in many officers reaching higher scales at a relatively young age, leading to a potential bottleneck in senior positions in the near future. To mitigate this issue, it's crucial to consider relaxing the number of chances or introducing six additional opportunities under the Seniority Channel. Additionally, in the special dispensation channel, offering officers the choice of selecting a specific circle for their posting would enhance transparency and fairness in the process. This proactive approach will help address upcoming stagnation concerns and improve the overall efficiency of the promotion policy. (Letter no. 6517/42/23, dated 22.08.2023).

9. Improvement in medical facilities: The Ministry of Health & Family Welfare recognized the importance of providing reimbursement for infertility treatment under the Government of India health scheme in 2011, as implemented through letter no. Z.15025/5/2011-CGHS-III/CGHS(P) dated 22.11.2011. To further enhance healthcare provisions in our organisation, it's essential to introduce reimbursement for infertility treatment and relax norms for accessing Ayurvedic and Naturopathy treatments. Establishing Physiotherapy centres at LHOs and other major centres will not only cater to holistic healthcare needs but also alleviate the burden on medical expenses. Additionally, there's an urgent need to review and standardize

medical charges across various circles without any further delay. (Letter No.6524/13/23, dated 03.04.2023)

- 10. Residential accommodation facilities: Review of centres:** Our officers are encountering difficulties in securing leased accommodations within their entitlement at certain centres. For instance, in Pune Centre, out of 193 officers availing the facility, only 15 can secure accommodation within their entitlement, leaving 178 officers out of pocket. Similarly, the reduction of advance rental from 10 months to 6 months in Bangalore has exacerbated the challenges faced by officers. Urgent action is required to review the residential facilities and increase the rental ceiling at these centres to alleviate the hardships faced by our officers. (Letter No. 6710/22/23 dated 22.05.2023).
- 11. Addressing concerns of IT Officers for organizational success:** There is an urgent need to align our promotion policy and manpower planning of IT officers with their aspirations, talent, and interests, as well as the best interests of our organization. (Letter No. 6180/07/24 dated 06.01.2024).
- 12. Repayment of staff car loan after retirement:** The repayment period for car loans is currently set at 180 months. The modification introduced on November 15, 2017, allowed repayment in equal instalments over 60 months from the date of retirement for those retiring on superannuation or opting for voluntary retirement after the age of 58. The officers with residual service of less than 5 years, particularly those in the age bracket of 57 to 60 years, are facing challenges in availing the loan due to the calculation of the repayment schedule only up to the age of retirement, i.e., 60 years. This oversight at the time of issuance of circular has resulted in a significant increase in monthly installment obligations of officers making them ineligible to avail the car loan facility. To address this issue, we propose extending the repayment period beyond the age of retirement up to 70 years and calculate EMI accordingly. (Letter No. 6545/19/24 dated 08.02.2024).
- 13. LFC in cases where both husband and wife are working in the same bank:** This issue has persisted since the last joint note, and despite this, progress has been slow. An advisory from the IBA was issued under HR& IR/MBR/OTR/ 0660, dated 04.12.2023, yet our bank has not released the necessary circular to address this matter.
- 14. Work Life Balance- Working on Sundays/Holidays:** This is a very important issue and needs to be addressed in view of expectations of members, significant attrition rate, requirements of organisation and to safeguard the tarnishing image of the organisation. A committee comprising of DGM (IR), DGM (PMD) and one representative from Officers' Federation

has already been constituted to look into various aspects relating to Work Life Balance and calling of officers to work on Sundays/Holidays.

Sir, your sympathetic and pragmatic approach towards addressing these crucial matters is deeply appreciated. We urge you to prioritize and commit to resolving these concerns swiftly. By collaborating effectively and taking proactive steps, we can nourish a work environment that is more conducive and equitable for all members of our esteemed organization.

Thank you for your attention to these pressing issues. We eagerly anticipate our ongoing collaboration and dialogue as we work together to overcome these challenges and further the growth and success of our organization.

Thanking you.

Yours sincerely,

Sd/-
(Deepak K Sharma)
General Secretary

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