



UNION IS STRENGTH

# 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. 77  
TO ALL OUR AFFILIATES**

**DATE: 09.10.2023**

## **CONCERNS AND SUGGESTIONS TO ADDRESS ATMs, ADWMs, AND RELATED ISSUES**

We have sent a communication to the 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. 6180/52/23**

**Date: 09.10.2023**

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

Dear Sir,

## **CONCERNS AND SUGGESTIONS TO ADDRESS ATMs, ADWMs, AND RELATED ISSUES**

We respectfully bring to your attention certain key aspects, concerns, and suggestions related to ATMs/ADWMs, GCC/SWAYAM/ADWM migrations, cash disbursements, hardware malfunctions and joint custodians. We hold a firm belief that taking proactive measures to tackle these issues will lead to a substantial improvement in our operational efficiency, ultimately resulting in reduced compensation payouts for delayed handling of chargeback complaints and the reversal of failed transactions.

- 1. ATM/ADWM Availability Benchmark:** The availability of ATM/ADWMs during the entire day (24 hours) is currently calculated for Branch Managed ATMs (ONSITE). This affects the MD ranking parameter for branches, as the cumulative availability includes holidays, affecting work-life balance. We propose calculating availability only from 10 am to 6 pm during working days for MD ranking parameters, considering circle-wise holidays for each circle.

- 2. Usage of ADWMs and Service Charges:** Branches are under continuous monitoring to promote the usage of ADWMs. However, we have received feedback that the ADWM Service Charges of Rs. 25/- per transaction deter customers from migrating to ADWMs. Many customers prefer to deposit their transactions in the branch, causing hindrances in ADWM promotion. To tackle this issue effectively, we propose that during business hours (10 AM to 04 PM), customers who conduct transactions in ADWMs should not be subject to service charges. This step would encourage ADWM usage and contribute to the overall growth of this service.
- 3. ATM/ADWM Availability During Holidays:** The availability of ATM/ADWM services during holidays has a detrimental impact on the work-life balance of joint custodians. They are not even able to take any day off.

Furthermore, a significant portion of our ATM/ADWM infrastructure has exceeded seven years in service and is frequently non-operational due to technical issues such as cash acceptor fault, cash dispense fault etc. It is important to acknowledge that the responsibility for this situation should not rest with the joint custodians.

Additionally, we recommend that ATMs that have been fully loaded to capacity before holidays should be exempted for cash-out error complaints. This exemption is crucial because branches are also constrained by cash reserve limits (CRL) during holidays, making it difficult to replenish cash in these ATMs promptly.

- 4. CRM Portal Transactions:** It has come to our notice that in some cases, branches submit responses as successful or suspected transactions in the CRM portal, along with the necessary documents. However, BGL 98581 is debited by NFS team of Complaints Management Department subsequently, without any reasons provided in CRM. We suggest including a provision in CRM for comments from the NFS team in cases where branch submissions or documents are declined for any reason before BGL is debited. This would allow branches to understand deficiencies and rectify their responses in the future.

**5. Vendor Performance and Reporting:** Vendors are not consistently performing end-of-day (EOD) procedures and are reporting excess cash with significant delays. This affects the proactive handling of failed/unsuccessful transactions by our branches. We also face delays or non-provision of NECC/CBR/CCTV footage, hindering complaint resolution within stipulated timelines. Although there is a provision of imposing penalties on vendors, we suggest including this clause in SLA and engaging with vendor leadership to ensure regular EOD and immediate reporting of excess cash. Collaboration of Vendor Management system with our internal processes providing view rights of vendor portal may be explored for better coordination.

**6. Joint Custodian Availability:** Some branches have Joint Custodians who are award staff and do not stay beyond stipulated working hours. This affects ATM/ADWM availability calculations. In case they are called for duty, overtime is being paid to them at the requisite rate, which is way more than the compensation paid to officers, affecting the morale and dignity of officers. This issue needs to be addressed on priority.

Furthermore, we propose that no ATM should be linked to the **chest branches**, as Joint Custodians are already heavily occupied with cash-handling responsibilities, both in terms of branch transactions and Centralized Reconciliation Arrangement (CRA) activities.

It has also come to our attention that Joint Custodians in several chest branches have been assigned additional duties such as marketing, documentation of proposals, and cross-selling. This not only violates RBI guidelines, potentially inviting penalties from visiting RBI officials, but also diverts the focus of Joint Custodians from their core responsibilities.

**7. Security Guard and Messenger:** Currently, many branches run without security staff, and in cases where they are present, they often lack the necessary weapons and tools. It is imperative to emphasize the importance of having adequately equipped security personnel for the safety of our branches and staff.

Additionally, it has come to our attention that many branches, including currency chests, are functioning without permanent messengers or cash carriers. This situation not only adversely affects the quality of life and dignity of our officers but also puts us at risk of penalties from the RBI if these critical functions are being performed by temporary staff. Addressing these concerns are necessary to ensure the security and efficient functioning of our branches.

**8. Manpower Planning for High Incidence Branches:** Branches with a high number of linked ATMs (more than 10) lack dedicated staff in Manpower Planning (MPP) for complaint handling. We suggest provisioning at least one additional officer for such branches.

**9. Reintroduction of the Channel Manager Position:** We propose the reinstatement of regular officers as Channel Managers at each RBO, a position that was discontinued from the Manpower Planning when the scheme to engage retired officers as CMS was introduced. The Channel Manager served as a vital link between the Anytime Channel Department at LHO and the RBO, responsible for overseeing all aspects of Anytime Channel operations, including ATM/ADWM availability, GCC/SWAYAM/ADWM migrations, cash disbursements, hardware issues, and chargeback complaints.

We believe that the reinstatement of regular officers in this role is essential, as they tend to have a stronger sense of ownership and commitment towards maintaining the high standards expected in these parameters, compared to retired officers. This proposal aims to optimize the management of our Anytime Channel operations and ensure the highest level of efficiency and accountability in its various aspects.

**10. Dedicated Cell for Reconciliation:** We strongly recommend the establishment of a dedicated cell at GITC specifically for the reconciliation of apparently clear failed transactions. Such a cell would play a pivotal role in promptly and accurately resolving discrepancies in transactions, ensuring that transactions deemed clear are thoroughly examined and reconciled in a

timely manner. This initiative will contribute significantly to enhancing the overall efficiency of our operations and provide customers with a more seamless banking experience.

**11. Taking up the Matter with RBI:** We believe it's imperative to engage with the Reserve Bank of India (RBI) on certain vital matters as these issues, if addressed in collaboration with RBI, will significantly contribute to improving the efficiency and effectiveness of our ATM/ADWM operations.

**(a)** As there may be occasions with two or more consecutive holidays, the current stipulated period of 3/5 calendar days for dealing with chargeback complaints is too short, especially for high-incidence branches linked to multiple ATMs ranging from 25 to 150. We request that the RBI consider extending this period or take stipulated period of 3/5 working days in place of calendar days to ensure proper resolution.

**(b)** Our field inputs indicate the existence of unscrupulous individuals who intentionally label transactions as "failed" (often due to tampering) and then file complaints with significant delays to benefit from RBI penalties. To address this, we propose implementing a cap on maximum penalties, linked to the transaction amount. Furthermore, the days of penalty should be calculated from the date of the customer's formal complaint rather than the date of the transaction, given the constraints faced by the Bank in resolving complaints within the stipulated 3/5 days.

**12. Officers' Exploitation Amidst Struggling Work-Life Balance on Sundays/Holidays:** Officers who manage ATMs/ADWMs in branches and controlling offices find themselves compelled to work on almost every Sunday and holiday. This constant work schedule leaves them with little to no work-life balance. Moreover, there is an alarming concern regarding the instruction that allows officers to be called in on Sundays and holidays. This instruction restricts claims for payment of monetary compensation (Rs. 2000/-) and Compensatory Off in HRMS to just 8 days in a quarter. Beyond this limit, officers are denied their rightful compensation. Additionally, award staff employees working as cash officers are paid overtime at a rate of

200%, while officers face unnecessary hurdles due to the requirement of an approved note not below the rank of DGM, which controllers often fail to provide. Also, the amount being paid to them is significantly less than paid to award staff employees. This anomaly lowers their morale and affect their dignity where the subordinate is paid more than the superior for the same kind of work, and with more responsibilities. We urge you to prioritize addressing this issue promptly to ensure the well-being of our dedicated officers.

**13. Recovery of Penalties for Delay in ATM/ADWM Cash Withdrawal Transaction Reconciliation:** The Bank's guidelines underscore the importance of the operating staff ensuring compliance with instructions to prevent financial losses to the bank arising from delayed reconciliation of failed ATM/ADWM cash withdrawal transactions. Non-compliance with these guidelines is subject to an examination and the determination of staff accountability in accordance with the Bank's existing service rules. This process inherently implies that principles of natural justice are followed, the officials must be afforded a fair opportunity to explain their actions and provided a defense before any penalties are imposed.

While we completely understand that the Bank must act against non-compliance in order to reduce financial losses, we would like to bring to your kind attention that some circles have adopted a tactic that is unfair and at odds with the principles of natural justice. It has come to our knowledge that RBI penalty amounts have been recovered from the accounts of joint custodians without giving them a chance to explain what happened or without establishing whether the mistake was their fault. Reconciliation delays have frequently been caused by outside factors, like vendor management of outsourced machines or other technical difficulties. Such actions not only go against accepted legal norms but also against the Bank's own guidelines.

We kindly request the immediate intervention of the competent authority in this matter to ensure that due process is adhered to in all cases. This

approach aligns with principles of fairness, justice, and the Bank's commitment to upholding its own guidelines.

In conclusion, we extend our heartfelt gratitude for your unwavering attention to these critical matters. We hold a strong conviction that by promptly tackling these operational challenges faced by our field functionaries, we can cultivate a more efficient, customer-centric, and compliant ecosystem, one that strengthens our cherished relationships with our valued customers.

While we understand that certain issues may already be on your radar, we earnestly request your esteemed office to expedite the resolution of these challenges. Your decisive actions in this regard will undoubtedly contribute to the continued growth and success of our organization.

Thanking you.

Yours sincerely,

**Sd/-**

**(Deepak K Sharma)**

**General Secretary**

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