

STATE BANK OF INDIA OFFICERS' ASSOCIATION [Chennai Circle]

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Circular to All Unit Secretaries / Members:

No. 56 /21/ 2019
09.07.2019

Dear Comrade,

CENTRALISED KNOW YOUR CUSTOMER REGISTRY (CKYCR) REJECTIONS OF IMAGES: IMPOSITION OF PENALTY

We reproduce hereunder AISBOF Circular No.51 dated 08.07.2019, the contents of which are self explicit.

With Greetings,

Comradely yours,

(R. BALAJI)
GENERAL SECRETARY

Text of AISBOF Circular No.51 dated 08.07.2019

CENTRALISED KNOW YOUR CUSTOMER REGISTRY (CKYCR) REJECTIONS OF IMAGES: IMPOSITION OF PENALTY

We have today sent a communication to the DMD (HR) & CDO, State Bank of India, on the captioned subject. A copy is enclosed for information.

Yours comradely,

(Soumya Datta)
General Secretary

ALL INDIA STATE BANK OFFICERS' FEDERATION



UNION IS STRENGTH

(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

No.6180/49/19

Date: 08-07-2019

The Dy. Managing Director (HR)
& Corporate Development Officer
State Bank of India, Corporate Centre
Madam Cama Road
Mumbai 400021

Dear Sir,

CENTRALISED KNOW YOUR CUSTOMER REGISTRY (CKYCR) REJECTIONS OF IMAGES: IMPOSITION OF PENALTY

We invite your attention to letter No.R&DB/KYC/AK/2019-20/82 dated 21.06.2019 on the captioned subject (copy enclosed) advising imposition of penalty of Rs.100/- per rejected AOF from officers. We wish to bring to your kind notice that these instructions are in violation of the Service Regulations applicable to officers as this tantamount to imposition of punishment. You are also aware that no punishment, including the cash penalty, can be imposed on officers unless ordered by the Disciplinary Authority under Rule 67 (d) of SBIOSR, that too only after giving the due opportunity to the officer to make his submissions on the alleged lapses.

2. You may kindly observe from the said communication that the bank is aware of the fact that CKYC is yet to stabilize fully. While the intent of the Management is to improve the accuracy and position, we express our serious concern about the way it is being pursued. The decision to impose penalty on the officers is in violation of SBIOSR. The instructions issued without addressing the constraints and issues faced by branches are unfair and arbitrary.

3. As you are aware, the branches have been facing with acute shortage of officers & award staff and the position has turned critical during the current year with negligible number of promotions to the JMGS I compared to the sanctioned vacancies. More than 25% of the branches are presently single officer branches and many of these are also single clerk branches. Branches across the country are facing repeated connectivity issues. Hardware is not being upgraded as per the approved periodicity leading to technical glitches at branches. Instead of addressing the basic issues of augmentation of human resources and up gradation of technology as enablers for better performance, officers are being threatened with imposition of penalty. It is evident from the instruction that it has emerged more out of intent to create a fear psychosis amongst the officers rather than addressing issues which result in rejection of images. This is bound to have a direct bearing on the number of accounts opened at branches. It may end up being counter-productive and operating functionaries may hesitate to open accounts.

4. Our study reveals that the CKYC rejection is between 6 to 10% on an average. There are three basic reasons for such rejections:-

- (i) Branches are using photocopies of AOF instead of original AOF. We request that the printed AOF forms should be supplied to all the branches to address this issue. Also, instructions should be issued to stop using photocopies of AOF.
- (ii) Sign-Zy software prescribed for use for capturing and uploading AOFs have not been installed in all branches/not being used in all branches. Sign-Zy should be installed at all branches and its usage must be made mandatory. Account opening should be allowed only through YONO in branches where this software is not installed.
- (iii) Rejected YONO uploads should be immediately taken up.

5. We are of the firm view that without enabling and empowering the branches with appropriate, upgraded hardware/ software and augmentation of human resources, it would be unfair to expect an error-free AOF uploads. Officers are already working under tremendous pressure and adjusting constantly to shifting priorities. Any knee-jerk reaction and enforcement of penalty imposition would further demoralize the officers, affecting the business of the bank as well as compliance level. This could significantly impede acquisition of new customers.

6. We recall that similar instructions were issued during 2010 for recovery of handling /postal charges from Officers posted in RACPCs/LCPCs. This was resisted by the Federation vide our letters No.6528/91/2010 dated 23.08.2010 & No.6180/132/10 dated 29.10.2010 (copies of the communiqués enclosed). The instructions were reversed after the issue was raised in subsequent CNC meetings.

7. In view of the foregoing, we reiterate that there is no justification to resort to such regressive measure of penalizing the officers selectively. We fail to fathom the reasons for such decision on the part of the Management, especially when the Bank is embarking upon programmes for improvement of the efficacy and performance of the entire workforce, the latest being "**Nayi Disha**". The irrational decisions by executives, here and there, will only dampen the participative spirit of the entire rank and file across the country, who have been contributing at the branches to the best of their abilities, despite constraints encountered day in and day out, to take the Bank to greater heights.

8. We, therefore, take a strong exception to the contemplated action on part of the bank and seek your immediate intervention to rescind the instructions.

Please treat the matter as urgent.

Yours sincerely,



(Soumya Datta)
General Secretary

Encl : As stated above

At the Service of Members for more than 5 Decades

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No: 6528/91/2010

Date: 23.08.2010

To,
The Dy Managing Director & CDO
State Bank of India
Corporate Centre,
Madame Cama Road,
MUMBAI- 400 021.

Dear Sir,

HOME LOAN ACCOUNTS – OPENING AT RACPC

We refer to Corporate Centre Circular No. NBG/PBU/HL-HOME LOANS/16/2010-11 dated 14th August, 2010.

2. We are aggrieved to go through the contents that, the officials working at RACPC will be penalized for their deficiency/error, leading to mistakes in account details of customers in any stage. For making the necessary rectification it is instructed to recover Rs. 75/- from the account of the maker and Rs. 25/- from the account of the checker, through HRMS, as a penalty for the mistakes committed by them. The circular goes on to add that, the list of penalties imposed by way of debits to the accounts to be reported to the controllers at monthly intervals. Concurrent Auditors at the branch, if fails to detect such mistakes and then are later detected during branch inspection or reported by customers, the same penalty will be additionally levied on the concurrent Auditors.

3. We strongly object to Bank surpassing the penal provisions of SBIO Service Rules, No.67, in imposing the penalty of recovery of the amount from the maker and checker of the home loan account unilaterally, without providing an opportunity to hear the other side. This is blatant violation of principles of natural justice. It is a mockery of disciplinary provisions in the Bank. We are afraid, Bank may further direct recovery of loan instalments from the sanctioning authority, wherever, repayments are not coming regularly. Such an attitude of the Bank will demolish the spirit of the officers' community. The work pressure at branches, without adequate staff has already increased the stress level of officers. Such demotivating, new ideas of those sitting at ivory tower will further demotivate operating staff. Though, we are not encouraging casual approach in opening of loan accounts, a margin has to be provided for human errors. We take strong exception to such pressure tactics of the Management on officers and urge upon you to arrange to withdraw the said penal provisions from the above-referred circular, to avoid industrial unrest in the Bank.

4. Please treat the matter as most urgent.

With greetings,

Yours faithfully,
Sd/-
(G.D.NADAF)
GENERAL SECRETARY

No.6180/132/10

Date: 29.10.10

To,
The Dy. Managing Director & C.D.O
State Bank of India
Corporate Centre
Madame Cama Road
Mumbai- 400 021.

Dear Sir,

**BPR PROJECT – LIABILITY CPC
RECOVERY OF POSTAGE AND HANDLING CHARGES**

With further reference to our letter No.6528/91/2010 dated 23.08.2010, we are astonished to understand that the NBG department has again issued another communication, re-iterating its earlier instructions to the Circle authorities, conveying them the decision of the Bank to recover a fine of Rs.100/- from the Officers from 1st November, 2010 as a penalty from them in connection with the errors that occur in opening of accounts. The instructions when issued initially, both the Federations jointly resisted this move and held demonstrations all over the country instantaneously as a mark of protest and demanded the withdrawal of the instructions. We were under the impression that, in view of the all-round protests registered by our both the Federations, the instructions have been kept in abeyance. However, we are now advised by the Circle Associations that the Corporate Centre has re-issued a communication with the change in regard to the fine to be collected from the Officer, CRO/BM at Rs.100/- per error. It appears to us that this increase is due to the fact that the levy in case of the Award Staff has now been stopped after the lodging of the protest. These instructions are not only highly provocative but also perverse in nature. We fail to understand, when the Bank is conducting day in and day out thousands of programmes for improvement of the efficacy and performance of the entire workforce, these initiatives by some of the executives will only dampen the participative spirit of the entire rank and file across the country, in taking the bank to a greater heights, ignoring all the personal difficulties and hardships that they are encountering.

2. We therefore, take a strong exception to this type of actions on part of the Management and seek your immediate intervention to reverse the instructions to avoid the industrial irritations in the Bank. In case there is no positive response to our protest and withdrawal of these harsh decisions on part of the Bank, the Federation will be compelled to resort to organizational actions.

3. Please treat the matter as urgent.

Yours faithfully
Sd/-
(G.D.NADAF)
GENERAL SECRETARY