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स्टेट बैंक ऑफ इण्डिया ऑफिसर्स एसोसियेशन  
**State Bank of India Officers' Association (Patna Circle)**

All Letters to be  
Addressed to the  
General Secretary

Regd. No. 1872 of 1975  
(REGISTERED UNDER TRADE UNION ACT - 1926)

State Bank Building  
West Gandhi Maidan  
Patna - 800 001

CIRCULAR NO. **09** /2016

DATE : 05.05.2016

TO,  
ALL MEMBERS

**CAREER DEVELOPMENT SYSTEM (CDS)**

We reproduce hereunder the text of the **AISBOF Circular No. 61 dated 02.05.2016**, contents of which are self-explicit.

*With warm greetings,*

(Ghanshyam Pd. Srivastava)  
**GENERAL SECRETARY**

OUR UNITY : ZINDABAD-ZINDABAD  
S.B.I.O.A. : ZINDABAD-ZINDABAD

Text

**CAREER DEVELOPMENT SYSTEM (CDS)**

We have to-day sent a communication to the Management on the captioned subject. A copy of the same is enclosed for information.

2. All our members/affiliates are requested to await further developments in this regard.

With greetings,

**Y.SUDARSHAN**

**GENERAL SECRETARY**

No.6180/38/16

DATE: 30.04.2016

To,  
The Chairman  
State Bank of India,  
Corporate Centre,  
Madame Cama Road,  
MUMBAI - 400 021.

Madam,

### **CAREER DEVELOPMENT SYSTEM (CDS)**

We understand that the Bank is going ahead with the Annual appraisals based on the CDS, as on 31st March, 2016 itself and would conduct the promotion exercise based on the resultant CDS scores. We are also given to understand that the CDS scores which are available now have been extremely erratic and do not represent the efforts, hard work, sincerity and comprehensive all-round performance of our officers. The low scores have shocked not only the junior or middle level officers but also the senior management and executives across the country, leading to disappointment and frustration. We are giving you this honest feedback, as many senior officials may not come out openly with their views because of protocol and hierarchy.

2. We submit here under some of our concerns in this regard:

a) The CDS envisages allotment of KRA's during the beginning of the financial year, followed by monthly and quarterly analysis. This year the allotment of KRA's have been done only in the fag end of the financial year. During major part of the year, the officers have performed multiple tasks, probably not mentioned in the KRA's, like opening of Jan Dhan, Mudra, accounts, de-duplication, insurance schemes NPA recovery etc., which were only temporary in nature. Due to acute staff shortage all over, many officers have been on deputation continuously. Their contribution in other branches, does not get reflected in the last quarter KRA's. The officers could not structure their work flow and the tasks already performed, in tune with their KRA's which were allotted at a later date.

b) For the Officers under the non-measurable roles, no targets and quarterly or annual goals were fixed. Marks awarded to them have been subjective. We understand that such officers working in administrative officers, RBO's LHO, Corporate Centre etc., have scored very high marks in comparison to officers who toil at the branches and whose marks have been pathetic despite extremely good performances.

c) In respect of many officers, who initially rejected the KRA's, as the parameters did not pertain to them, new KRA's were fixed and thrust on them without consultation and their knowledge.

d) Budget allotted earlier are not tallying with the budget allotted under CDS in many cases.

e) CDS allots budgets uniformly for various quarters. But Agri business is seasonal and hence many officers in Rural and Semi Urban branches have scored less. The drought situation has also worsened the achievement of targets in Rural Branches.

f) As this is a new concept officers are totally confused. The 'Cohorts' have not been defined and the officers are unaware as to which cohort they belong to.

g) There are innumerable technical and system related errors, over which the officers have no control.

h) Many RMSE's, RMME's take care of multiple branches. Many officers have multiple bosses, like their own BM/controller and the DGM (PBU) DGM(ABU) and hence are caught between the priorities of the two bosses leading to the wrath of one of them. RMRO's in many branches across the country are holding keys which are not in their KRA's. They are also performing the roles of Accountants, Cash Officers etc., again not mentioned in their KRA's. Moreover as Specialists Officers do not have access to CBS, their achievement and measurement of score becomes subjective.

i) An officer or a Branch manager handles many issues outside his KRA in order to ensure smooth functioning of the branch. There are undefined areas like customer complaints resolution, man management, team building, development of subordinates, customer service, marketing strategy, relationship with superiors, staff, and customers etc., which along with the KRA's are equally important areas for all round growth and development.

3. We are already into the month of May. The promotion exercise is held up. The Academic year is about to begin and schools and colleges are about to open. Officers do not know where they are going on transfer. The innumerable technical issues and inconsistencies have led to total confusion in the CDS, AARF and assessment exercise. All Officers from JMG's to CGM's are worried as it has affected the morale of the officers.

4. At a time when the attrition rate is increasing day by day, and in the light of huge retirements in the next two years and in the background of mounting NPA's, provisioning, tardy recovery due to the economic conditions prevailing, we feel it necessary to ensure that the officers morale is kept high with encouraging and positive signals at least in the area of AARF's, appraisals, promotions etc., as we are not in a position to motivate them through any monetary benefits which are overdue for revision. We request you to please understand the sentiments of the grass root level officers, who have to carry the Bank through the tough times and challenges.

5. Madam, under circumstances, we suggest that:

a) We should have a trial in certain selected centers where both, the AARF based on earlier manual system and the present CDS can be implemented simultaneously and study as to why and how there arises a difference. This sort of a 'parallel run' for one year will ensure and send a message to the officers that there is a backup system on which we can fall back in case of extreme inconsistencies.

b) The careers of the officers are extremely important to them and it is a very sensitive issue. We request that the experiment on CDS should not affect the careers and send a wrong message. Please therefore have a parallel run this year so that the anomalies can be rectified well in time next year along with proper allocation of KRA's.

c) Incidentally, everyday more and more companies and organisations are coming out of the Bell curve system, the latest being the global giants like the TCS, Cap Gemini, IBM etc., due to the high attrition rate and the failure of the system to make a fair assessment. Many organizations like Microsoft, Google, HCL, Accenture, Infosys, Bosch, Hyundai, have already rejected the old Bell

Curve model. It is also ironical that Wipro, our vendors themselves have also ditched the Bell Curve model. Banking, which is a service organization and far more diverse and complex than the IT Sector, and which is people oriented may not fit into the Bell Curve model of assessment of performance. In the Banking arena, situations keep changing, work area changes according to changing priorities and instructions from the government; one may have to work out of his KRA to ensure that he keeps the Branch going and handles situations and the changing priorities. It is a volatile and a dynamic situation every day. With more than 2 lac Employees and Officers and with more than 13,000 branches spread all over the country with varied Geographical, Climatic, Socio-Economic conditions from the extreme North East, Leh Ladakh to the Andaman's down south and in areas under High political pressures and terrorist activities, it is virtually impossible to assess the performance uniformly and judge people in fair manner even if cohorts are formed , as situations and conditions within the cohort may vary across the country depending on conditions mentioned above.

6. We once again, in the best interests of the Bank and the Officers, urge upon you to ensure that the scheme is implemented properly and without undue haste, taking into consideration all the factors and sentiments of the officers, during this difficult period of transition. We only hope that the frustration of the officers does not affect their moral and performance of the Bank before it is too late. It is our duty to bring this to your notice as we are also equally interested in the growth of the Bank and welfare of the Officers.

Thanking you,

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Y. Sudarshan', written in a cursive style with a long horizontal stroke extending to the right.

Y.SUDARSHAN  
GENERAL SECRETARY