

CDO/HR/P&PMD/SKB/2023-24/630

Date: 22.12.2023

The President,  
All India State Bank Officers' Federation.

Dear Sir,

**HR SYNERGY MEET**

**LEAP (LEVERAGING ENGAGEMENT & ACHIEVING PERSISTENTLY)**

**DATE: 01.12.2023 AT SBIL, KOLKATA**

**STRATEGIES / ACTION POINTS**

As a part of our ongoing commitment to drive the Bank to newer heights, recently Bank has conducted "HR Synergy Meet" based on the theme "LEAP: - LEVERAGING ENGAGEMENT & ACHIEVING PERSISTENTLY" on 1<sup>st</sup> December 2023 at State Bank Institute of Leadership (SBIL), Kolkata. The Synergy Meet brought together the Top Management and representatives of both the Federations (AISBOF and AISBISF) to collaboratively address critical challenges faced by our Bank.

2. Deliberations were held throughout the day by the Top Management of the Bank including Chairman and MD and representatives of both Federations to formulate strategies to address the following critical/emerging challenges faced by our Bank.

- (i) **Market Share Erosion and Performance Gap**
- (ii) **Challenges in Delivery of Services**
- (iii) **Challenges with Low-Cost Deposits and Non-Interest Income"**
- (iv) **Instilling a Culture of Ethical Responsibility / Safeguarding Ethical Integrity in the Bank and reinforcing SBI's Brand Image**

3. We appreciate your active engagement during the HR Synergy Meet which demonstrated a commitment to the shared goals of our Bank. We highly value your perspectives and the collaborative spirit you brought to the discussions.

4. As per the joint message (Message from Kolkata) signed at the end of the meet by the top management and representatives of both the Federations (AISBOF and

AISBISF), we all agreed to formulate concrete actionable plan for fostering an efficient work environment based on the meet's deliberations. (Copy enclosed)

5. Accordingly, it has been decided to disseminate the strategies / action points emerged from the meet down the line to the branch level. As the leader of the Federation, we expect your involvement in coordinating with your representatives of Circle & local level and work closely with Circle functionaries at LHO level in formulating strategies/actionable plans tailored to the local dynamics and ensuring successful implementation. We have asked the Circles to conduct 'Staff Connect Program' at RBO centres. The emerged actionable plans from Circle level deliberations will be shared in the 'Staff Connect Program' with all staff members, ensuring a clear understanding and encouraging their active participation in the successful implementation of these initiatives. Your role as a union leader is integral to the success of these initiatives.

6. We are looking forward to your active support for the upcoming Circle level deliberations and 'Staff Connect Programs'. We are confident that together we can navigate the challenges and position our Bank as robust and more resilient.

Yours faithfully,

(Om Prakash Mishra)  
Deputy Managing Director (HR) &  
Corporate Development Officer.

Encl: Copy of "Message from Kolkata"



# MESSAGE FROM KOLKATA

(1<sup>ST</sup> DECEMBER, 2023)



**MESSAGE FROM KOLKATA**

State Bank of India, since its inception, has been working unwaveringly for the economic growth of our country and for the prosperity of every citizen of the Nation. Despite worldwide Covid pandemic and myriad challenges thrown by the Geo-political uncertainty, the Bank's performance in the recent past particularly in the last few years has been on an exciting note as we are surpassing several milestones and achieving remarkable performance in varied spheres of Banking. To take the Bank further to greater heights, we need to make a turnaround in several parameters such as return on Assets (RoA), average yield on advances, average cost of deposits, other income to total income ratio, expense ratio etc by delivering top notch customer experience and services across our multiple delivery channels.

2. As a part of our ongoing commitment to drive the Bank to newer heights, in sync, with the Bank's vision, mission and values, it is imperative to leverage the potential of every employee of the organization, with measurable actionable in a time bound manner. Recognising the importance of the reach and connect of our Federation representatives among our employees, we have gathered at this esteemed Institution of Learning and Leadership at SBIL Kolkata on 1<sup>st</sup> of December 2023 to collectively resolve to create futuristic roadmap with strong focus on formulating strategies to transform our employees into a highly motivated professional work force.

3. During the deliberation held today, representatives of both Federations along with the Top Management of the Bank discussed ways and means to take the Bank forward to face emerging challenges thrown by Public Sector Banks, Private Sector Banks, NBFCs and new age fintech players. In this direction, comprehensive discussion took place encompassing key challenges in enhancing market share, delivery of world class services, improving CASA percentage, enhancing non-interest income, increasing other income to operating income ratio, deeper penetration of product/services per customer, zeroising instances of misbehaviour with customers

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including internal customers, ensuring of data accuracy, holding of highest ethical standards and abiding to laid down social media policy by our employees.

4. We firmly believe that by joining hands together, we can create a positive work culture that benefits all the stakeholders on a sustainable basis. We thus hereby decide to formulate concrete actionable plan for fostering an efficient work environment based on today's deliberations. We strongly endorse that with the renewed **SYNERGY**, the Bank is poised to **LEAP** ahead of the emerging competition to uphold its established leadership position. We as brand ambassadors of the Bank further commit ourselves to direct all our actions and strategies in prioritizing service delivery excellence for positive experience to our customers along with workplace delight.



(Om Prakash Mishra)

**DMD (HR) & CDO**



(Rupam Roy)

**President - AISBOF**



(Arun Bhagoliwal)

**President - AISBISF**




(Rajeev Kumar)

**CGM (HR)**



(Deepak K. Sharma)

**General Secretary - AISBOF**


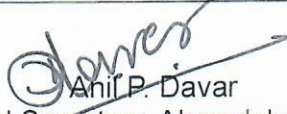
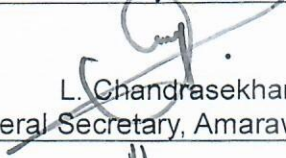




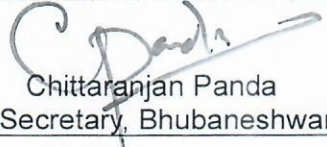
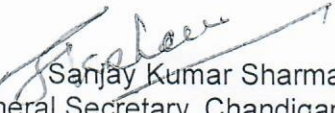
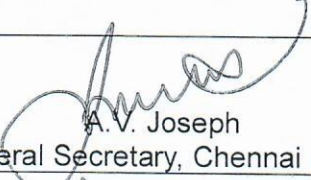












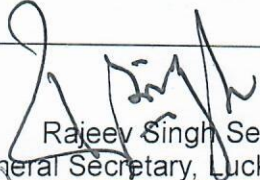

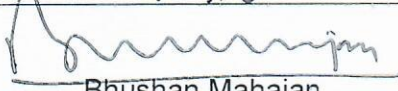




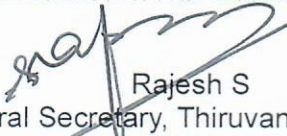

(Sanjeev K. Bandlish)

**General Secretary -AISBISF**

Place: SBIL, Kolkata

Date: 1<sup>st</sup> December, 2023

All India State Bank Officers' Federation	All India SBI Staff Federation
 Ranjan Karan General Secretary, Ahmedabad Circle	 Anil P. Davar General Secretary, Ahmedabad Circle
C. Surya Kumar General Secretary, Amaravati Circle	 L. Chandrasekhar General Secretary, Amaravati Circle
 K.N. Giriraja General Secretary, Bengaluru Circle	 M. Ravi Kumar General Secretary, Bengaluru Circle
 Sachin Gokhale General Secretary, Bhopal Circle	-----
 Arun Kumar Bishoyi General Secretary, Bhubaneswar Circle	 Chittaranjan Panda General Secretary, Bhubaneswar Circle
 Sanjay Kumar Sharma General Secretary, Chandigarh Circle	-----
----  A.V. Joseph General Secretary, Chennai Circle	 Pradip K. Baishya General Secretary, Guwahati Circle
 G. Kripakaran General Secretary, Chennai Circle	 G. Kripakaran General Secretary, Chennai Circle
 Sushil Ahuja General Secretary, Delhi Circle	 Pankaj Kaushik General Secretary, Delhi Circle
 A Sai Prasad General Secretary, Hyderabad Circle	 Rajagopalan Sriram General Secretary, Hyderabad Circle
Vinaya Kumar Bhalla General Secretary, Jaipur Circle	-----
 Shubhajyoti Chattopadhyay General Secretary, Kolkata Circle	 Sudip Dutta General Secretary, Kolkata Circle
----	 Abhoy Deo Sharma President, Kolkata Circle

 Rajeev Singh Sengar General Secretary, Lucknow Circle	 Dinesh Kumar Singh General Secretary, Lucknow Circle
 Bhushan Mahajan, General Secretary, Maharashtra Circle	-----
 Manohar Baboo Devrukhkar General Secretary, Mumbai Metro Circle	 Shri Shivprasad P. Bhamare General Secretary, Mumbai Circle
 Amaresh Vikramaditya General Secretary, Patna Circle	 Raju K. Singh General Secretary, Patna Circle
 Rajesh S General Secretary, Thiruvananthapuram Circle	 Akhil S General Secretary, Thiruvananthapuram Circle