



# SBI OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

(Registered Under Indian Trade Unions Act 1926, Regd. No. 1562/BPL/73)

STATE BANK OF INDIA  
Local Head Office  
Mezzanine Floor  
Hoshangabad Road  
Bhopal - 462 011

All Letters to be Addressed  
to the General Secretary

To,  
The Dy General Manager & CDO,  
State Bank of India,  
Local Head Office,  
Hoshangabad Road,  
Bhopal

ASN/9  
05-02-2022

Respected Sir,

## SME BUSINESS UNIT : SME DELIVERY MODEL

### REVISION IN THRESHOLD LIMIT OF RMMES/SEs FOR HANDLING PROPOSALS AND OTHER AMENDMENTS ACCOUNTING EXCELLENCE & MAINTENANCE OF ASSET QUALITY

Apropos above we would like to draw your kind attention on the captioned subject as under:-

At the outset we would like to mention that as per Corporate Centre Circular No.: NBG/SMEBU-SME DELIV/53/2018-19 Dated 14.01.2019 and NBG/SMEBU-SME DELIV/7/2019-20 Dated 03.05.2019, the targets for **New customer acquisition (No. of CIFs): (Cumulative) (Source: CRM / LLMS)** has been defined for different categories allotted as per Annexure-I (enclosed). The instructions are still in vogue.

We would also like to mention that as per Corporate Centre Circular No.: NBG/SMEBU-SME DELIV/18/2020-21 Dated 22.05.2020 Page No. 2 Para No. viii-a(2<sup>nd</sup>):-

**"Each RM (SME) team will handle maximum 25 CIFs. In case the number of CIFs exceeds, the additional teams should be created. Depending on the seniority, high value accounts will be handled by RM (SME)s and RM (SME)s in scale IV may be given relatively higher ticket sized accounts. Audit Irregularities/compliances relating to accounts handled will be ensured by RM (SME) and CSO."** The instructions are still in vogue

Of late it is brought to our notice that:-

- 1) The Controllers are pressuring RMSMEs to Acquisition of 02 CIFs per month

The Bank has formulated a systematic acquisition policy for acquisition of quality asset for each RMSME bearing in mind the accounting excellence, Risk involved as well as Asset quality maintenance; however the pressure mounted by the Controllers for acquisition of new CIFs beyond Banks' instructions is creating agony in existing RMSMEs and they fear of disciplinary action if any asset goes bad. Even if the RMSMEs follow the Controllers instructions chances are very fair that the quality of Assets so acquired will be dwindled and the customer service will be adversely effected attracting a bad name to our beloved institution.

- 2) 96 RMSMEs out of total 125 RMSMEs, almost 77%, in our Circle are handling more than 25 CIFs and in some cases no of CIFs are more than 3 times of the stipulated limit.

The Bank has fixed no of CIFs to be handled by one RMSME bearing in mind the excellent CIF customer service to be provided by & without any complaint and the RMSME will be in a position to focus on all the affairs of the CIFs handled by him. Needless to mention that if the CIFs handled by one RMSME is more than that decided by the Bank the focus of the RMSME on all the CIFs will not be as per the expectation of the higher ups and this may result in loss to the Bank apart from the Disciplinary Action against the RMSMEs. The officers are also losing marks in CDS which is personal loss to the officer and their career.

We, on the backdrop of the above, request your good office to please arrange for reiteration of the Instructions for meticulous compliance of the instruction contained in the aforesaid circulars to safeguard the interest of the Bank as well as the officers engaged in SME Delivery channel. We are sanguine that with your kind intervention the issue will be resolved in-toto.

Yours faithfully,

Sd/-

(SANJEEV SABHLOK)

GENERAL SECRETARY

Copy forwarded for information,

1. The Dy. General Manager, SMEBU, SBI, LHO, Bhopal

2. Dy General Secretary, Bhopal/Indore/Jabalpur/Gwalior/Raipur/Bilaspur Modules for their information. Please be in contact of each & every RMSME in your area of operation to ensure that no undue pressure is being mounted by the controllers for acquisition of more & more CIFs against the Bank's instruction circulated time to time. Please appraise us the shortfall of number of RMSMEs in your module.