



**STATE BANK OF INDIA OFFICERS' ASSOCIATION
(HYDERABAD CIRCLE)**

(Registered Under Trade Unions Act 1926:No.3396 A.P.)
(Affiliated to All India State Bank Officers' Federation)
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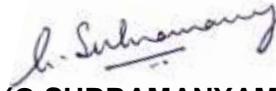
Circular No.40

7th June, 2017

To All Members
(Please Circulate)

**CUSTOMER EXCELLENCE EXPERIENCE PROGRAMME (CEEP):
QUEUE MANAGEMENT SYSTEM (QMS)**

We reproduce hereunder Circular No.63 dated 7th June, 2017 issued by All India State Bank Officers' Federation, the contents of which are self-explanatory.


(G.SUBRAMANYAM)
GENERAL SECRETARY

Quote

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

Sd/-
(Y.SUDARSHAN)
GENERAL SECRETARY

No.6180/36/17

DATE: 07.06.2017

To,

The Dy. Managing Director & CDO, State Bank of India, Corporate Center, MUMBAI.

Dear Sir,

**CUSTOMER EXCELLENCE EXPERIENCE PROGRAMME (CEEP):
QUEUE MANAGEMENT SYSTEM (QMS)**

The bank had rolled down the QMS system sometime back. Many branches are now under the system.

2. The QMS software is not linked to Bankslink and it operates on a parallel platform. Hence the actual time of transactions as per Banks link is not reflected or taken into account by the QMS. The QMS has a time keeper which just ticks away the time as soon as a token ticket is called. Till the next call, the timer runs and the same is taken note of. The operator calls tokens continuously. The system takes the number of tickets called and the total time taken and by a simple mathematical calculation arrives at the servicing time.

3. We have received feedback that the announcements are made only in English which may not be understood by many of the customers. Adding to the confusion, the QMS tickets are prefixed with English alphabets like NC, PC etc. which further makes it difficult for customers to understand. Customers with the same number but with a different prefix come to the counter and the time taken to clear the misunderstanding gets added to the transaction time.

4. The bench mark for the Service time is now fixed by the bank as 3 minutes [10 minutes at the time of implementation]. In this mechanism, the issues are:

- The QMS does not take into consideration the actual time taken by Banks link in completing the transaction.
- Even if the calls made by the operators are not productive i.e. if an actual transaction does not take place, the same is counted as a productive transaction by the QMS.
- In branches where bulk receipts such as TASMAL, CMP etc., are accepted across the counter, such transactions takes a longer time as it involves counting of bulk notes.

- When a customer has more than 2 or 3 DD challans, even if the SWO enters 2 or 3 in the number of tickets served, the system uses this to average only the time of serving the ticket; but not for the total number of the tickets served.
- There are other issues in connection with issuing of drafts that makes it not possible to complete one transaction in 3 minutes- the details provided in the screen are very difficult to be located and the draft printer starts printing only after 45 to 60 seconds.
- It does not take into account the connectivity issue or delay due to any computer or mechanical failure.
- Multiple transactions taking place on a single token are also not correctly accounted for. For example, a gold loan closure and disbursement of a new loan. Though these transactions take much time viz., collateral removal, closure of old gold loans, receipt of processing fee and disbursement of new loan, the system takes it as only one transaction whereas this type of transaction actually takes more than 3 transaction time.

5. Under these circumstances, frequent calls are received from controllers to improve the speed further. The pressure created by controllers has given scope for branches to adopt some unethical practices. Sometimes, even controllers advise branches to issue dummy tokens – issue tokens in bulk from the QMS and go on calling without issuing to customers, which reduces the average customer waiting time. This is reminiscent of the short cuts adopted by branches in the Bachat Tara campaign – opening accounts one day and by closing them the next day open more new accounts.

6. This amounts to a sort of window dressing, will in no way boost the image of our Bank nor does it satisfy or improve the customer service in any way. It creates a sense of fear among the staff for being watched by invisible eyes. The system does not help the Bank to improve its business or image and satisfy the customers and the staff and eats into the profit of the Bank.

7. The system uses an independent Software supplied by a different vendor [not TCS] and the bank pays Rs. 14,375/- monthly as rent for the machine euphemistically called installation and maintenance charge. Here, we bring to your notice the recent introduction of check drop box machines for which an amount of Rs. 10,830/- PM is paid. The recurring expenses being incurred are a drain on the profit of the bank. The machines very well would have been bought by the Bank avoiding hefty recurring expenses.

8. Contrary to the belief that the system is put in place to regulate or manage the Queue inside the branch premises, the system is being used to monitor the performance of the staff and create more pressure without addressing the systemic problems in the system.

9. We therefore request you to take up appropriately to review the QMS and initiate remedial measures. We also request you to review the agreement of paying monthly charges which is helping some company to mint money because the cost of the machine is very little as per our enquiry.

Thanking you,

Yours faithfully
Sd/-
(Y.SUDARSHAN)
GENERAL SECRETARY

Unquote

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