



ALL INDIA STATE BANK OFFICERS' FEDERATION

(Registered under the Trade Unions Act 1926, Registration No: 727/MDS)

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TO ALL OUR AFFILIATES

**REVIEW OF MAKER-CHECKER PROVISION IN TAB BANKING DIGITAL
ACCOUNT OPENING- SOP**

We have sent a communication to the Deputy Managing Director (HR) & Corporate Development Officer, State Bank of India, Corporate Centre, Mumbai, on the captioned subject.

The content of the communication is reproduced below.

With Greetings,

Yours Comradely,

(Rupam Roy)

General Secretary

To,
The Deputy Managing Director (HR) & CDO
State Bank of India
Corporate Centre,
Mumbai-400021.

Dear Sir,

**REVIEW OF MAKER-CHECKER PROVISION IN TAB BANKING DIGITAL
ACCOUNT OPENING- SOP**

The TAB Banking initiative of the Bank for an end-to-end digital journey in opening Savings and Salary Package accounts, as we understand, is a progressive and welcome initiative launched by the Bank. The digitisation of the onboarding process, including digital capture of the Account Opening Form, uploading of KYC documents, maker-checker verification, and real-time generation of CIF and account number, improve turnaround time, strengthen transparency and audit trails apart from enhancing customer convenience.

However, it has been observed that access to the TAB Banking application, particularly the Maker function for capturing customer details and uploading KYC, has been restricted exclusively to officers. Under the traditional account opening process, the Maker role was performed by clerical staff or officers depending on branch manpower availability, customer flow, and operational requirements, with the necessary supervision and checks. The present arrangement, by limiting the Maker role only to officers, has created unnecessary bottlenecks resulting in overburdening the officers who are already bogged down with multitasking. Again, when only officers are permitted to perform Maker activities, customer onboarding becomes dependent on officer's availability, and queues and waiting time can increase even where trained clerical staff are available to support the process.

This restriction also risks concentrating workload and compliance exposure on officers in a manner that is neither operationally efficient nor consistent with balanced branch functioning leaving aside the provisions of various incentives available for workman staff against additional work load as agreed upon under Bipartite Settlements on time to time. It may be noted that the role of data entry as well as authorization in systems of details of Account Opening forms are part of the agreed duties and responsibilities of Award Staff as agreed upon in various Memorandum of Settlements and communicated vide e-Circular No. CDO/P&HR-IR/29/2025-25 Dated, 15 Jul 2025 post 12th Bipartite Settlement. Officers are already required to handle multiple concurrent responsibilities such as supervision, compliance oversight, customer service, operational control, marketing and business development, and other time-bound duties. Compelling officers to additionally perform routine Maker-level data capture and document uploading, tasks that are high-volume and time-intensive, can lead to multitasking under pressure, increasing the chance of inadvertent data entry mistakes, imperfect document uploads, or product mapping errors. In a fully digital environment where logs and trails are permanent and easily scrutinised, such errors may later translate into audit objections, customer grievances, thereby undermining the very efficiency gains the digital initiative aims to achieve.

From an accountability perspective, officer-only Maker access also distorts responsibility allocation by placing the originating stage of the process, typically the most error-prone, entirely on officers, even in branches where clerical staff are otherwise equipped and capable of performing Maker functions under appropriate controls. This results in disproportionate personal exposure for officers in the event of inadvertent lapses, particularly when such lapses are driven not by negligence but by workload concentration and process design. It also weakens the team-based operational model of a branch, because it prevents optimal utilisation of available manpower and reduces clerical staff participation in a core branch activity that they have traditionally performed with due diligence and under supervision.

Our concern therefore, is not with digitisation itself; we remain fully supportive of the Bank's digital transformation and modernisation agenda. The issue lies with the manner in which work is redistributed through technology without a corresponding review of staffing, role design, training, and workload norms. Digitisation should improve service delivery, not silently shift a substantial portion of routine operational workload to officers, normalise role dilution, extend working hours, and heighten compliance vulnerability. If officer-only Maker access becomes the default architecture, it sets an unhealthy precedent where technology becomes a means to concentrate work and liability on a narrower section, rather than enabling efficient, balanced distribution of tasks with clear accountability road map.

In view of the above, we request your good office to reconsider and revise the existing access arrangement by extending appropriate Maker access in TAB Banking to eligible clerical staff, while retaining the necessary checks and controls through officer-level Checker authorisation and prescribed audit safeguards. Such a revision would bring into line the digital account opening journey with established branch workflows, reduce bottlenecks, improve customer experience, distribute workload more equitably, and strengthen operational resilience without compromising on compliance or control.

We are confident that our request to that extent will be examined positively in the larger interest of efficient service delivery, risk containment and optimal utilisation of resources.

Yours faithfully,

Sd/-

(Rupam Roy)
General Secretary

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