



ALL INDIA STATE BANK OFFICERS' FEDERATION



Survey on CDS



ALL INDIA STATE BANK OFFICERS' FEDERATION
(Registered under the Trade Unions Act 1926, Registration No: 727/MDS)
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FOREWORD

With every young mind joining the bank, career progression is one of the key factors that acts not only as a driver, but also as a motivator towards self-actualization and means to fulfill dreams and goals. However, this career progression is primarily driven by the performance appraisal system, whereby the performance of the employee is measured and their suitability for higher responsibilities, their efficacies and areas of improvement are assessed as well. Over decades, this performance appraisal system had been completely subjective and opaque which led to resentment amongst the employees, in light of this highly competitive and dynamic external environment.

As such, “Career Development System” or “CDS” was designed with the idea to bring in objectivity and transparency to this age old performance evaluation system. However, our Federation had strong reservations on the new system as we had opined that it would end up doing more harm than good. The reason behind such a strong belief stems from the fact that, since the launch of the new system, we have been overwhelmed with the grievances and complaints from the members and their demand to raise the issue with appropriate authority for remodeling the system and/ or even revoking the system as a whole. AISBOF had earlier made a detailed presentation on our views on CDS and the detrimental effects of the Bell-Curve system. In fact, many global giants like Accenture, Google, Microsoft, Adobe, KPMG, Infosys, Mindtree, HCL Technologies, Cisco, InMobi, GE (the company that pioneered this model) have done away with the Bell curve model and adopted a more practical and concrete way of motivating higher performances amongst employees as the Bell curve system could become counterproductive to improve the company's bottom line.

CDS has been subsequently modified incorporating many of our suggestions. Fact remains, as our survey depicts, that this model has not been able to assess the performance objectively and has created angst and frustration amongst the fraternity.

In the light of the above, our Federation decided to conduct a nationwide close ended survey and every officer posted in every nook and corner of the country was open and free to respond to the survey. On an average, one out of every five officers from Scale-I to Scale-V across all the circles took part in the survey.

Based on the responses, we have been able to identify two serious areas of concern:

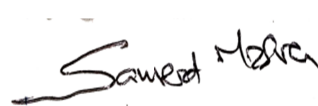
1. There exists a huge 'Knowledge Gap' amongst the employees especially within the people working at branch level, than those working at other administrative offices.
2. There has not been perceptible effort on the part of the Bank to make the employees and officials aware of the nitty-gritty of the system and assess the performance on a month to month basis.

As a result, there prevails a sense of dissatisfaction, anguish and loss of motivation due to huge disparity between the expected and actual results in the system, notwithstanding the fact that lack of knowledge also prevents the employees from verifying their performance vis-a-vis their budgets(which also most people are not aware of) and / or even raising their grievances at the appropriate desk.

Before we conclude, we place on record the yeoman's service of the research team of AISBOF, who have designed the survey and made a threadbare analysis of the data. We also acknowledge the contribution of SBIOA (Chennai Circle) for the technical support extended in carrying out the survey.



Ravinder Gupta
Chairman



Sambit Misra
President



Soumya Datta
General Secretary

CDS SURVEY – KEY FINDINGS

1. 21848 officers have submitted their feedback across all circles with active participation from Scale 2 (8880) followed by Scale 1 (5465), Scale 3 (4990) , Scale IV (2274) and Scale V (239).
2. Active participation has been observed from branch functionaries at 84%, followed by 9% from RBO and 7% from AO.
3. Instead of a decrease in the level of dissatisfaction from the CDS system, it has increased from 79% in FY 2017-18 to 81% in FY 2018-19.
4. Only 51% of the respondents check their CDS scores on a monthly basis, followed by 24% of respondents who only check their scores during annual closing exercise.
5. Point 3 and point 4 stem from the fact that nearly 77% of the respondents do not know how the monthly scores are calculated in CDS.
6. **Because only 22% of respondents have their KRA set after due discussion with them for their roles and responsibilities, meaning for about 73 % of the respondents the KRA are being fixed arbitrarily and 84% of respondents sharing their view of jobs performed by them is not included in the KRAs.**
7. **However despite only 22 % of respondents have their KRA set after due discussion, only 12% of the respondents agree of CDS capturing correct data and whopping 88% having a different view.**
8. **In 27% of the cases even the RepA is unhappy with the scoring and grades of reportees under them.**

CDS SURVEY – KEY FINDINGS

9. A meager 11% of respondents find their representation with respect to CDS anomalies being resolved and only 5% having received appropriate solution from HR helpline Sanjeevani with respect to CDS related grievances.
10. As 76% of the respondents did not know from where to cross verify their budget and CDS targets to provide proof of discrepancy to CDS.
11. 51% of the respondents have observed deviation in CDS data and scores for the same month (historical) when viewed at different times in future, resulting in only 15% of respondents agreeing to the fact that their score or for that matter score of staff is in accordance with the actual performance of their branch / office/ unit.
12. **In light of point 11, and result from another opinion, 83% of people disagree of CDS adequately evaluating their performance.**
13. **In light of point 12, one opinion of respondents reveals of 81% not aware of how COHORTs are formed.**
14. In light of point no 4 and point no 12, whopping 79% of respondents are of view that CDS fails to capture the performance during own deputation , or shouldering of other responsibilities during leave and/or deputation of other branch staff.
15. In view of point 3, 4, 10, 11 and 12, 87% of respondents have expressed opinion of wanting to know, the cut off marks for various grades in different COHORTs.
16. **Not limited to point 15, 81% of respondents have also opined in their response, to make discretionary scores visible and 75% even in favor of a 360 degree feedback.**
17. **ONLY 5% HAVE SAID THAT THEY HAVE RECEIVED APPROPRIATE SOLUTION FROM HR HELPLINE SANJEEVANI W.R.T CDS RELATED GRIEVANCES**

CDS SURVEY – KEY FINDINGS contd..

- The results and findings of the survey can be summarised by encompassing the responses majorly into two factors.
 - Lack of Knowledge
 - Inherent flaw with the system, which is vindicated by the grievances of the respondents.

CDS SURVEY – KEY FINDINGS contd..

- Lack of Knowledge – There exists a serious knowledge gap with the users of the system and those affected by it. The same is revealed (not exhaustive or limited to) from the following results from the survey:
 - 81% of people have no information on the basis of formation of Cohorts or basis of deciding the roles or KRA under a particular cohort and how that cohort is being chosen for them.
 - 56% of people have no information on the process of grading in CDS and even of those who know, 87% of the people want to know, the normalised cut off marks for every grade in every cohort.
 - 69% of people do not check their achievement vis-à-vis their budget in CDS, and more so 76% of respondents do not know the source from where they can verify their achievement vis-à-vis the budget allotted to them, and as they such 82% are unable to make a representation in CDS department for lack of information, sources and records.

CDS SURVEY – KEY FINDINGS contd..

- Inherent flaw with the system – in light of the above facts and figures:
 - And notwithstanding the fact that 85% of the respondents being aware of Sanjeevani portal, 74% of the respondents never lodge a complaint with Sanjeevani, and of 26% who did, ironically 53.84% never received a correct or fruitful resolution to the same.
 - 79% of the respondents also registered the fact that the work done by them/ others during deputation/ leave of others/ self is never accounted for, by the system and 85% of the respondents are also of the view that the system does not adequately evaluate the performance under non-measurable roles, and rendering their evaluation to be more subjective, thereby defeating the very purpose of developing such a system.
 - 81% of the respondents agreeing of the system being translucent and not transparent as was envisaged or is claimed to be.

CDS SURVEY – KEY FINDINGS contd..

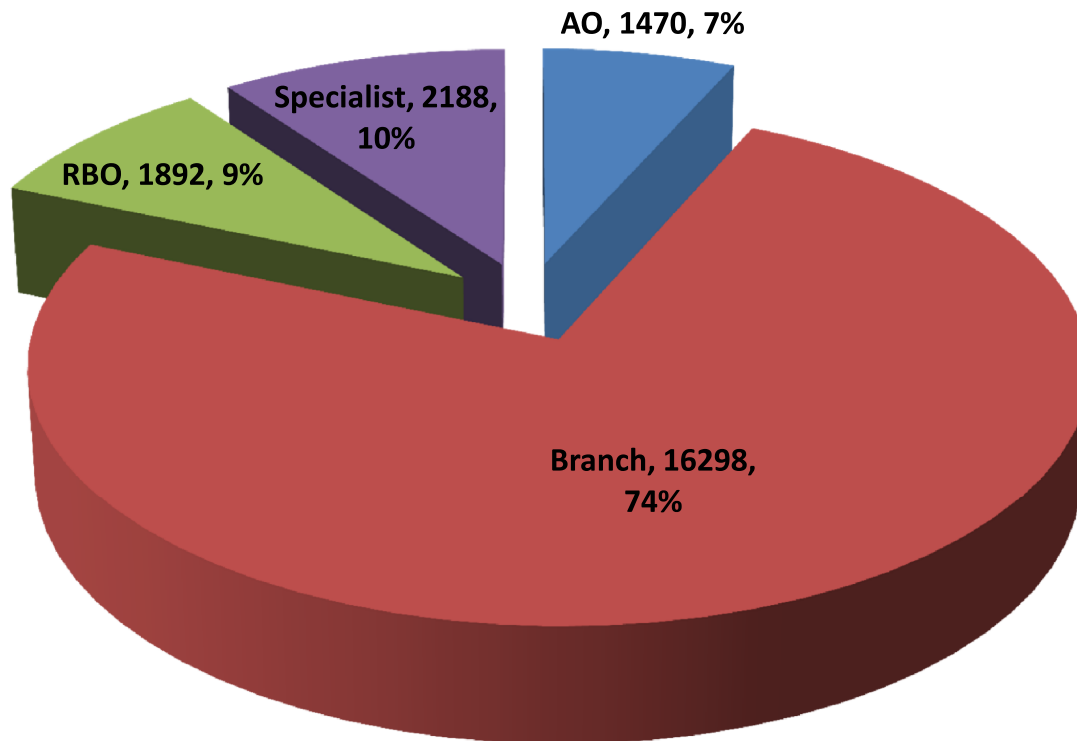
- Areas of concern have been reported by the respondents, which is a combination of the above two factors:
 - 84% of respondent believe that jobs performed by them are not included in the KRA library, and 75% of them are of the view that 360-degree feedback would be a better option of evaluating performance of the employee, than the current system.
 - 81% of respondents expressed desire for making the discretionary scores visible and 87% of people wanted to know the cut off marks for different grades in their cohort, thereby helping them to know areas of improvement rather than demotivating them.
 - 63% of people disagree that CDS of all staff is in accordance with performance of branch, and even in 54% of cases RepA is also unhappy with the scores of the reportees, ironically not to mention the fact that in 78% of cases the KRA set by RepA is different from that discussed with the reportees or their direct relation to the duties performed, thereby defeating the very purpose of the system and in light of points 1 and points 2, cannot deny accepting a set KRA or role, and forcefully have to accept the roles and KRA and/or cohort

CDS SURVEY – KEY FINDINGS contd..

It is imperative to realise that the magnitude of adverse effect on employees has been magnified due to not only a flawed system without a pilot run, but lack of knowledge to employees of such system, not to mention the translucent nature of system.

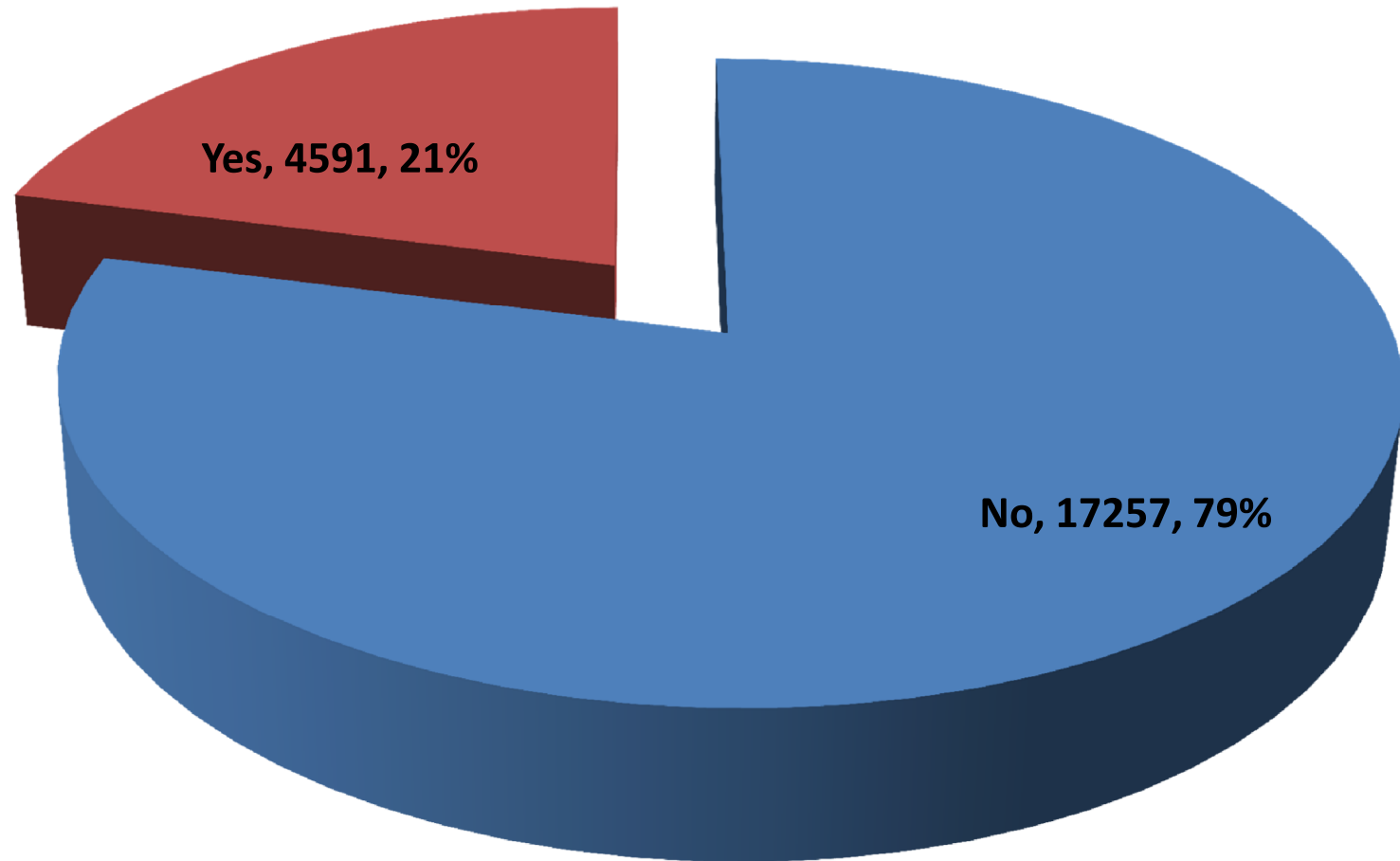
BREAK UP – PLACE OF POSTING WISE

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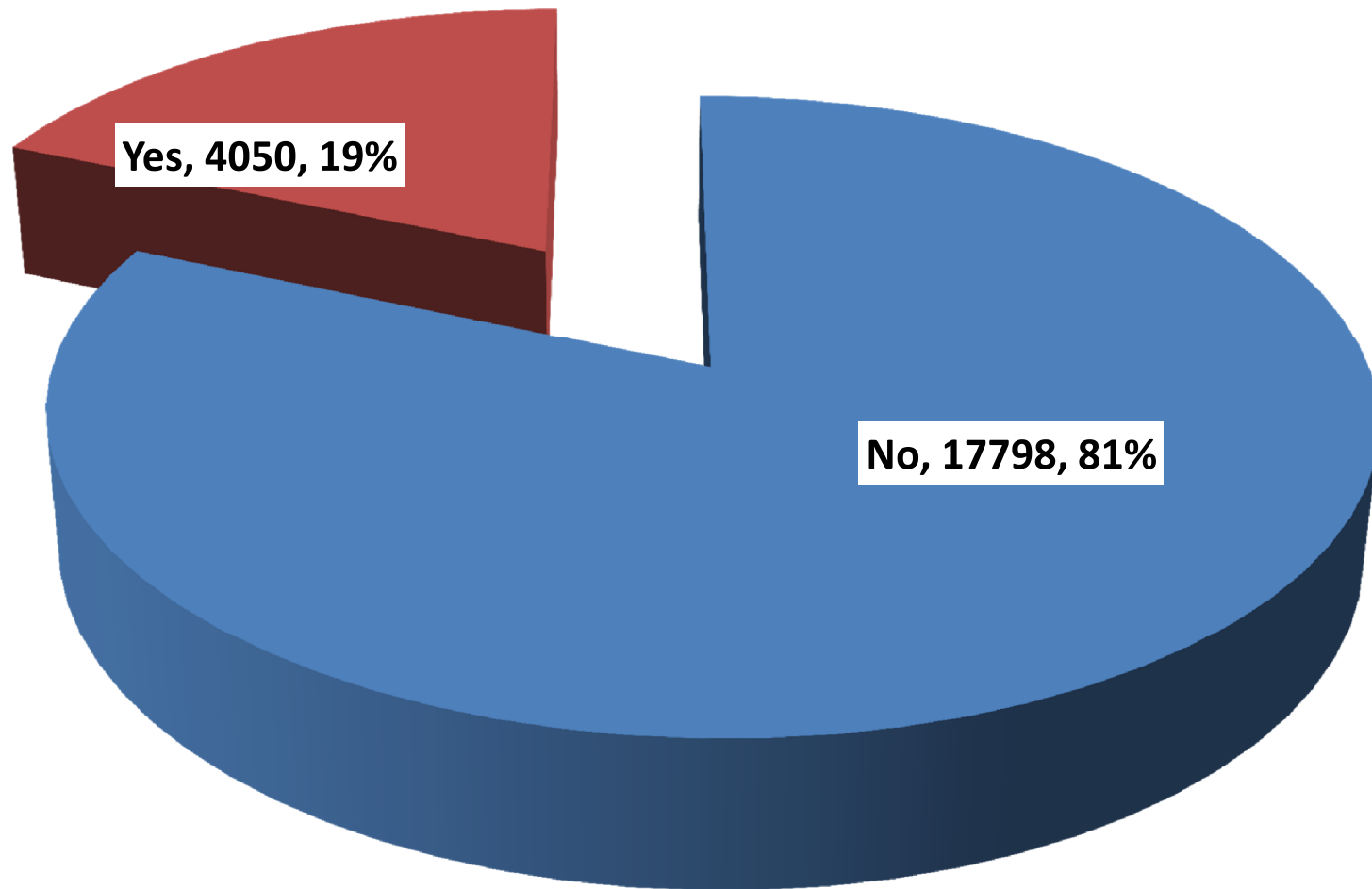


| | |
|-------------|-------|
| AO | 1470 |
| Branch | 16298 |
| RBO | 1892 |
| Specialist | 2188 |
| Grand Total | 21848 |

Are you satisfied with your Grade in CDS for FY 2017-18

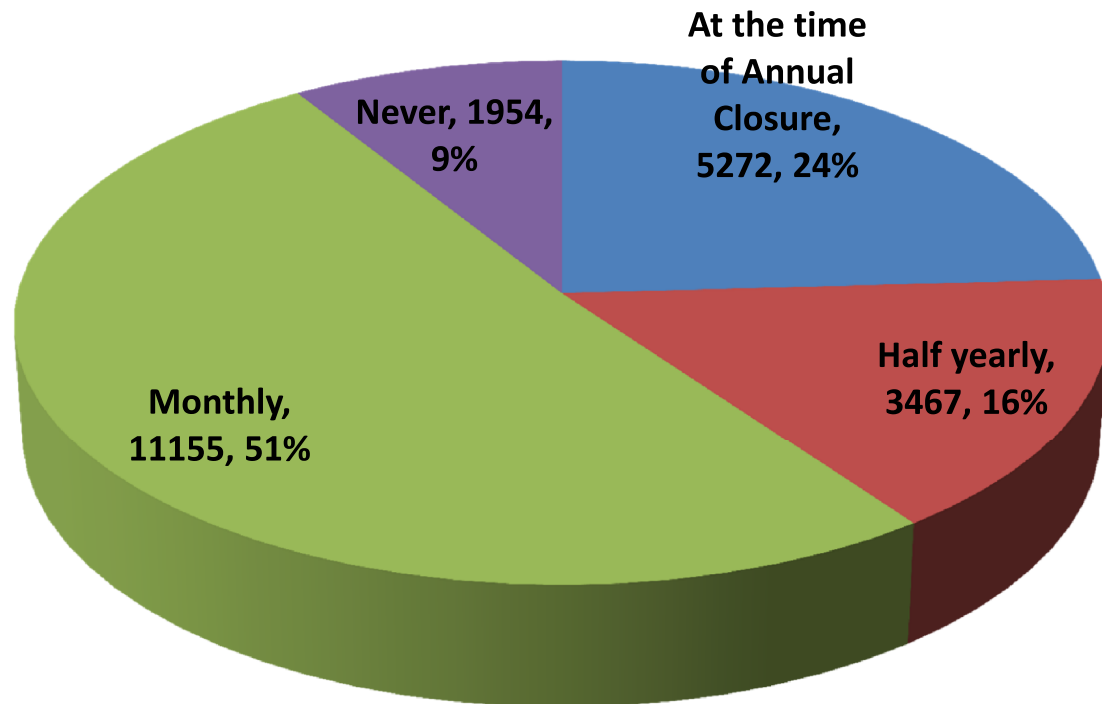


Are you satisfied with your Grade in CDS for FY 2018-19



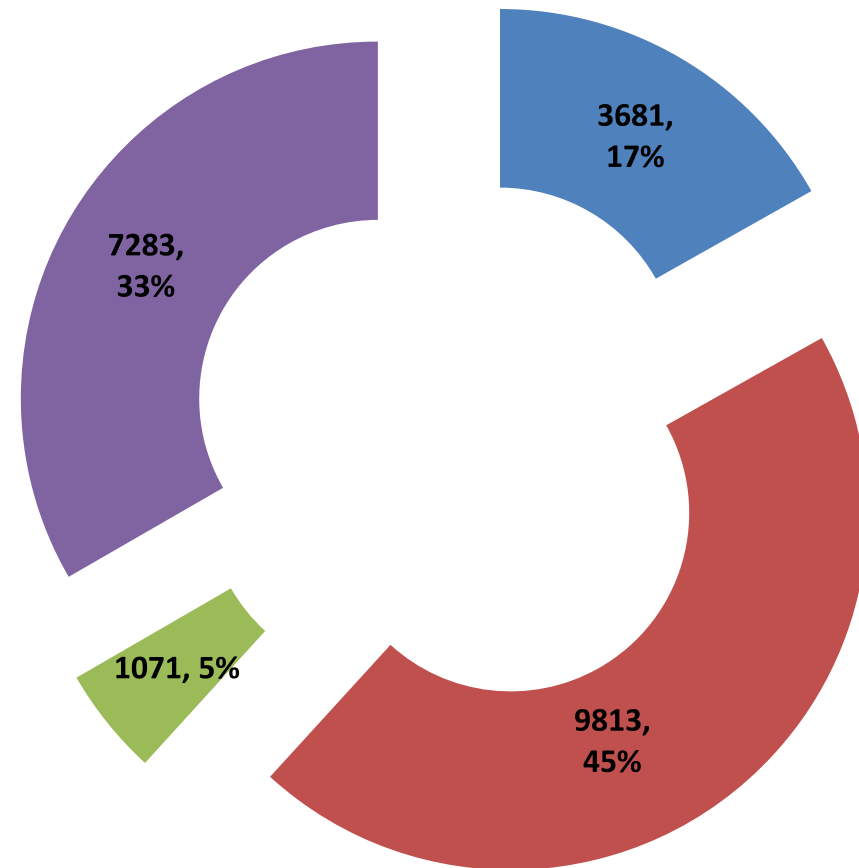
How often do you check your CDS Marks

| | |
|-------------------------------|-------|
| At the time of Annual Closure | 5272 |
| Half yearly | 3467 |
| Monthly | 11155 |
| Never | 1954 |
| Grand Total | 21848 |



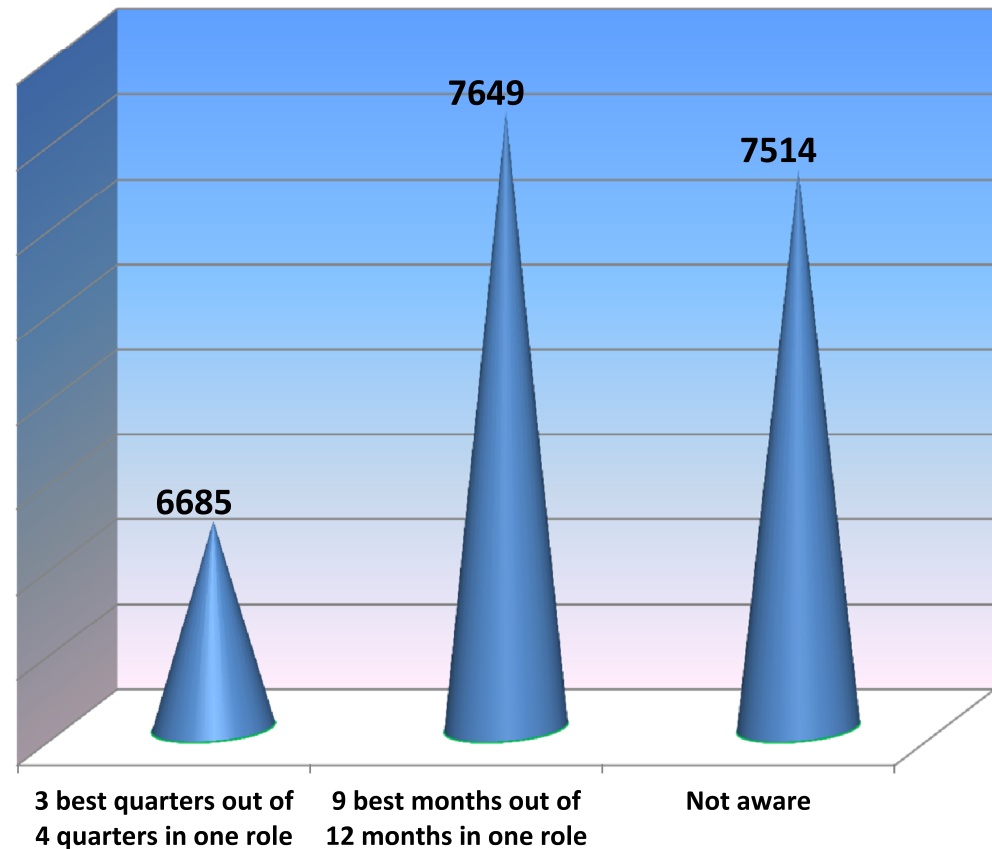
Are you aware how total monthly scores are calculated in CDS for officials upto the rank of General Managers for Budgetary & Measurable Role holders

| | |
|--|-------|
| KRA Score -65 + Discretionary Score-30 + Certification-5 | 3681 |
| KRA Score -75 + Discretionary Score-20 + Certification-5 | 9813 |
| Not Aware | 1071 |
| Not sure | 7283 |
| Grand Total | 21848 |

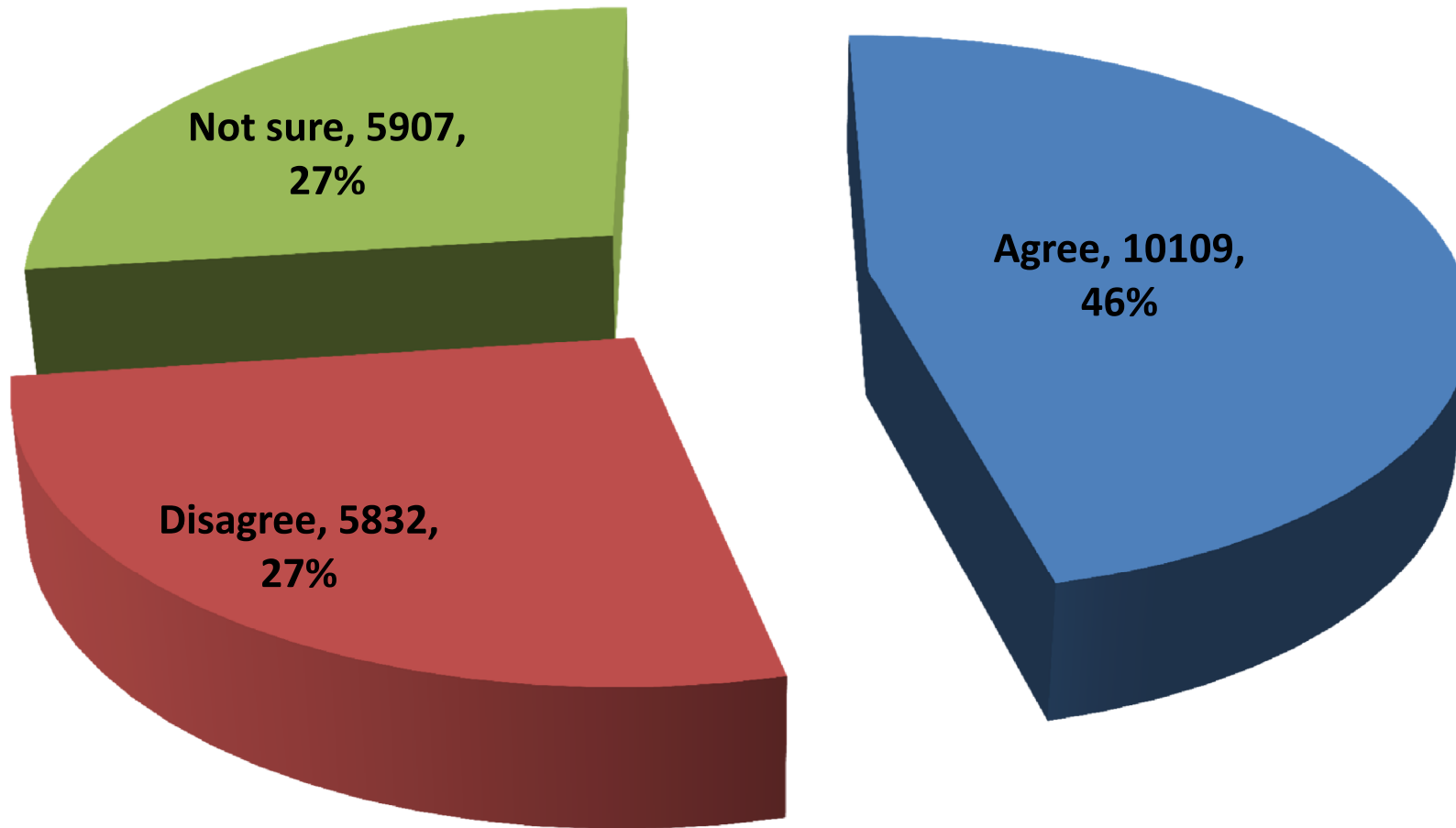


For Budgetary & Measurable Role holders , for arriving at average annual score in CDS, which of the following is taken into consideration ?

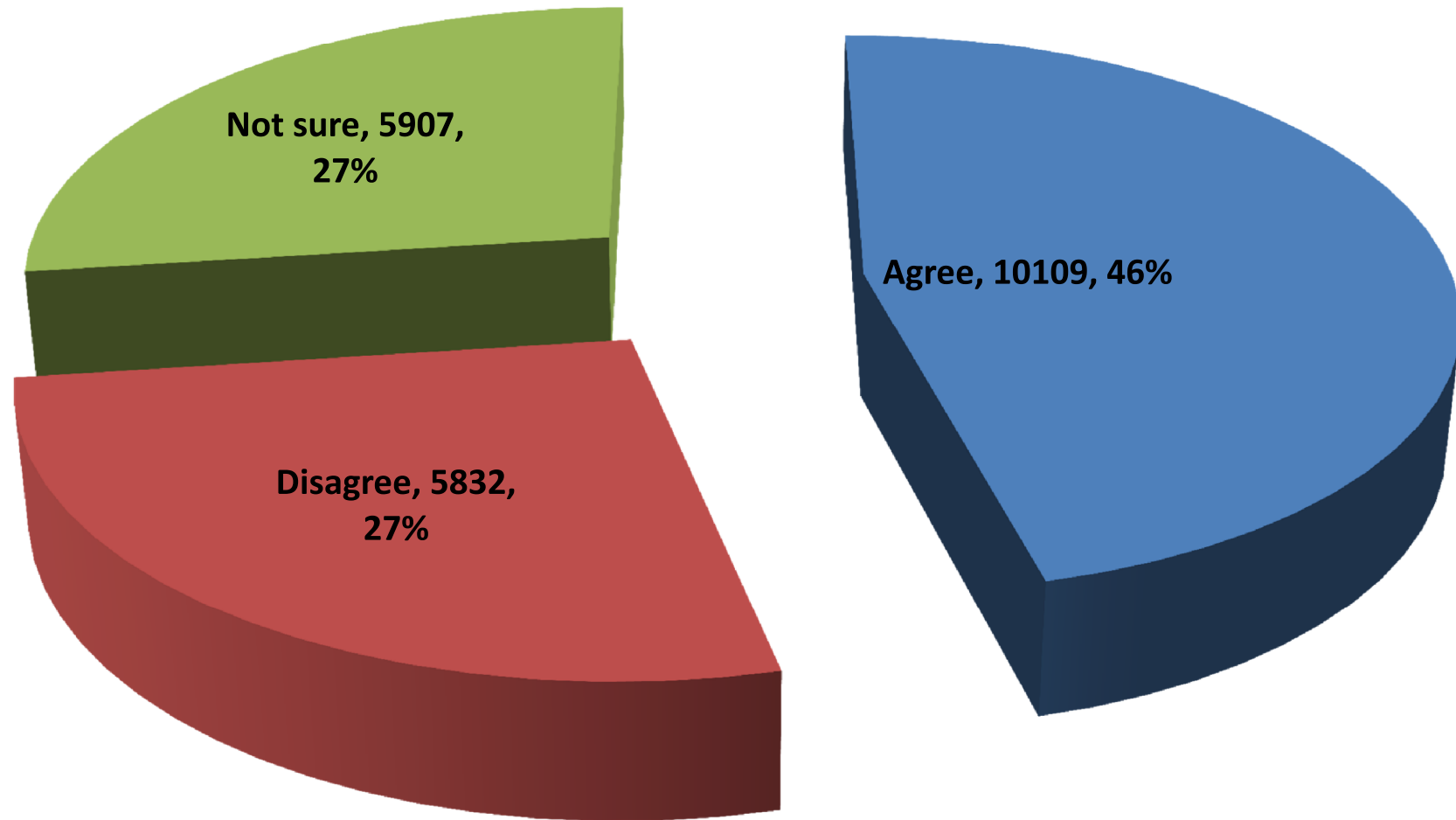
| | | |
|--------------------------------------|-------|--------|
| 3 best out of 4 quarters in one role | 6685 | 30.60% |
| 9 best out of 12 months in one role | 7649 | 35.01% |
| Not aware | 7514 | 34.39% |
| Grand Total | 21848 | |



**Performance / achievement data for budgetary & Measurable
Role holders, duly updated at monthly intervals ?**

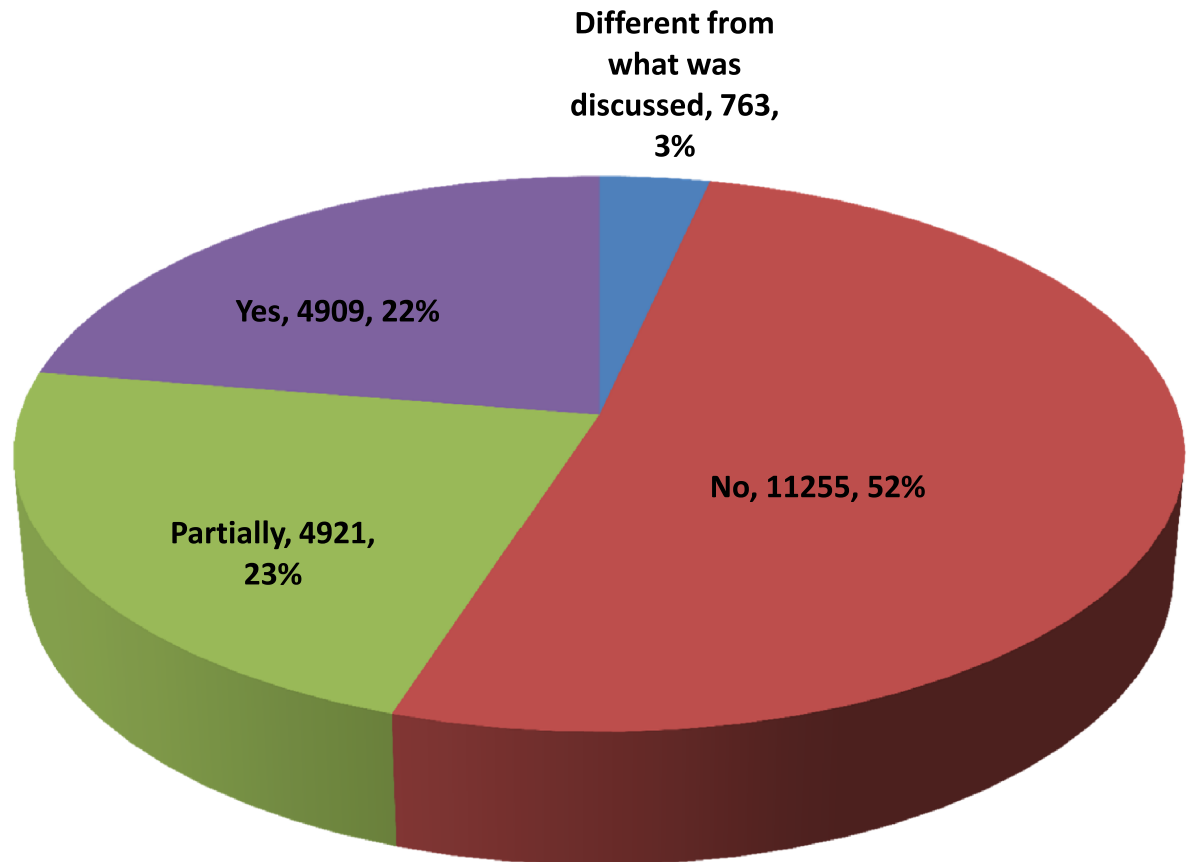


Is your RepA satisfied with your CDS grade?

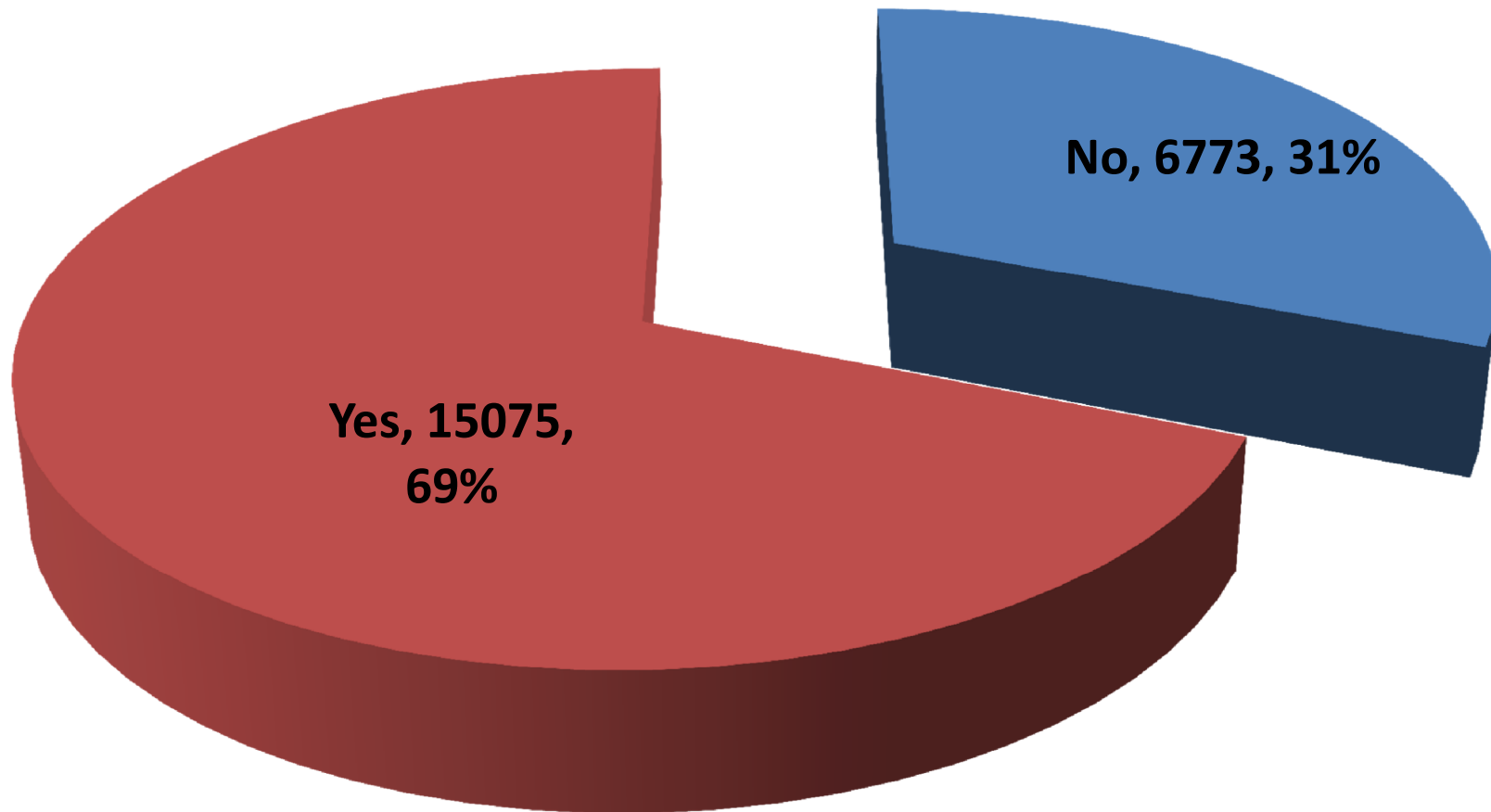


Was your KRA set with due discussion by your RepA?

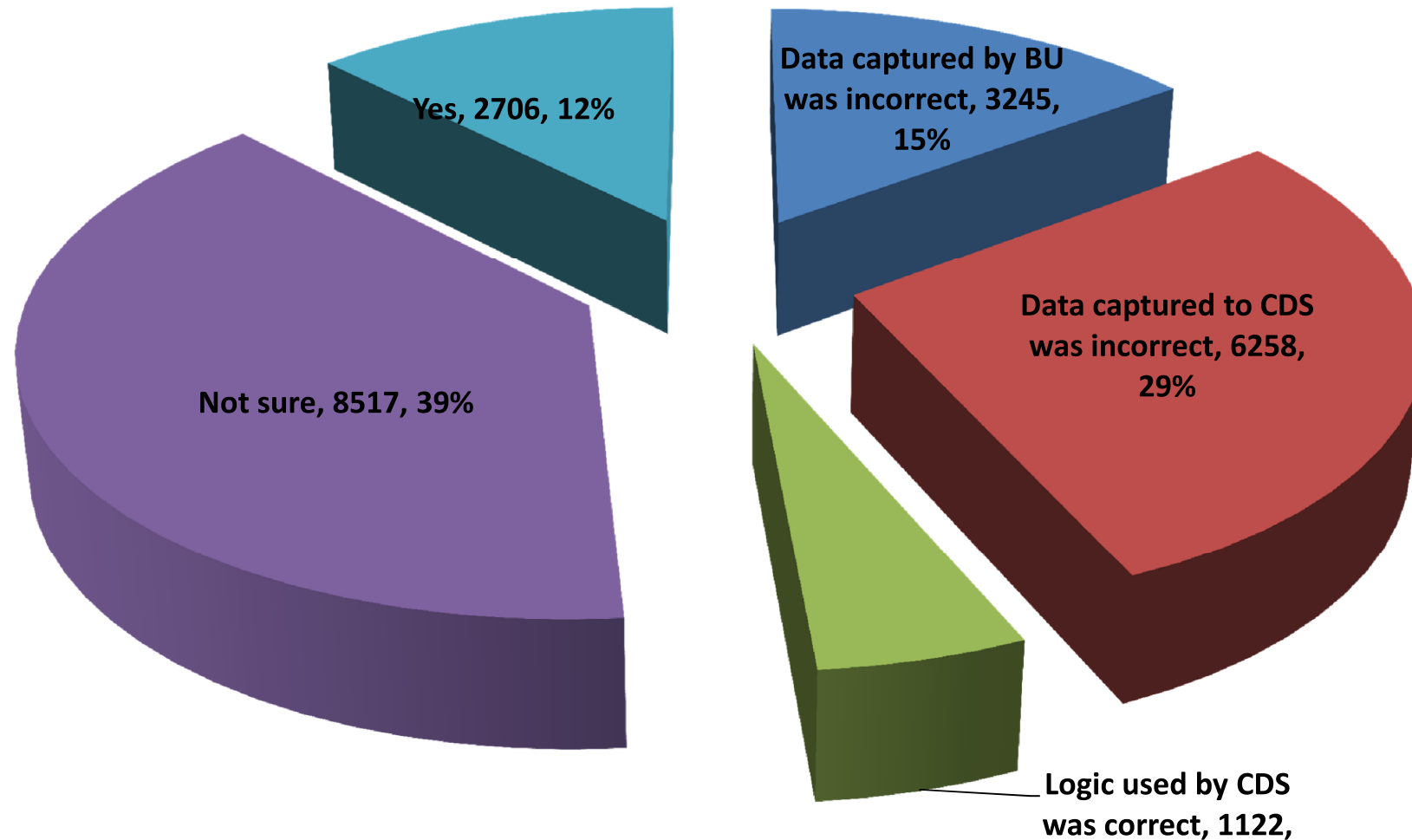
| | |
|-----------------------------------|-------|
| | |
| Different from what was discussed | 763 |
| No | 11255 |
| Partially | 4921 |
| Yes | 4909 |
| Grand Total | 21848 |



Did you verify your KRAs after receiving communication from Corporate Centre on Assignment of Role ?

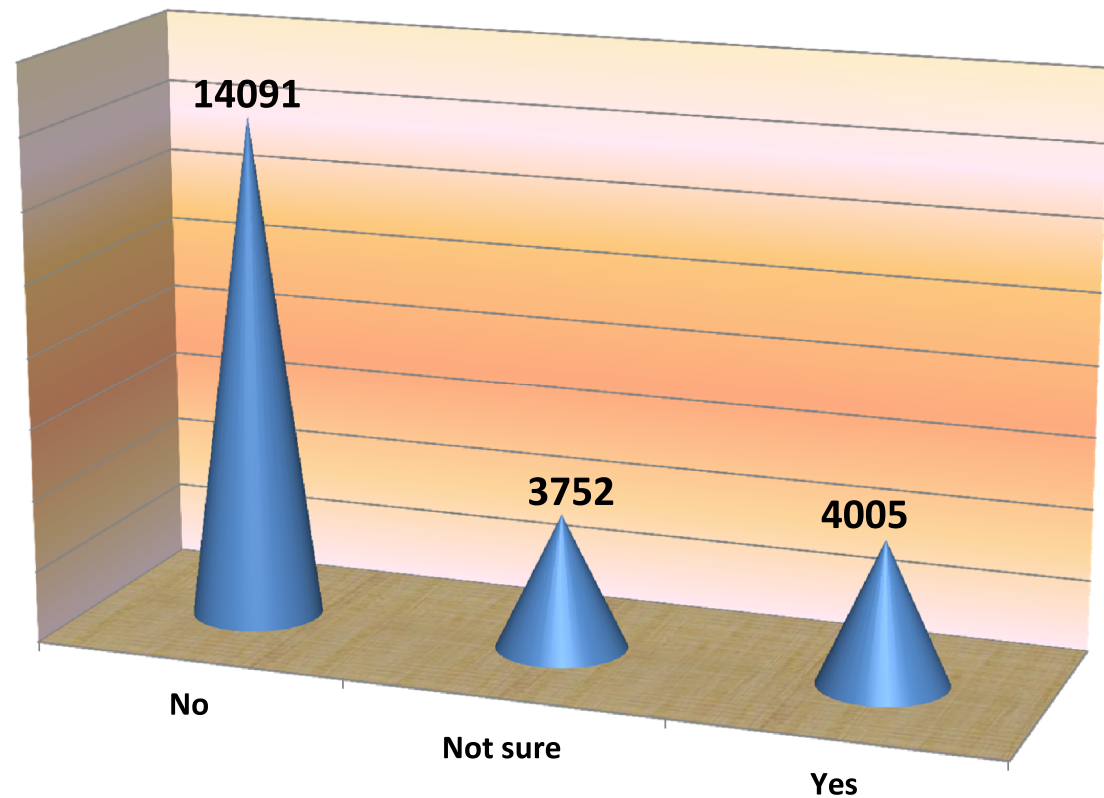


Do you agree that the CDS data (Targets / MPBMs / Actuals) provided by the BUs to CDS is accurate?



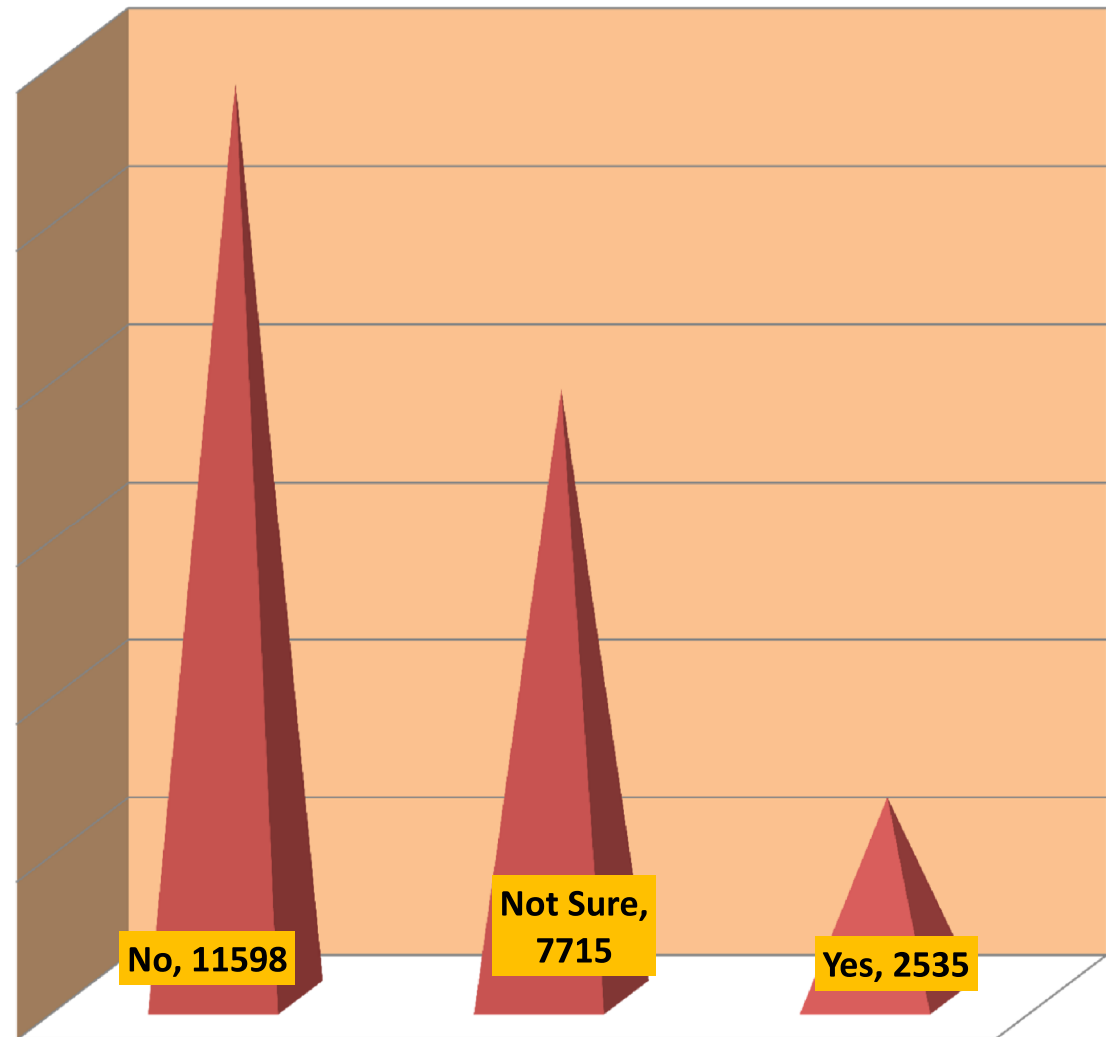
If you have selected option (2) or (3) of above, did you make any representation to the CDS department

| | | |
|-------------|-------|--------|
| No | 14091 | 64.50% |
| Not sure | 3752 | 17.17% |
| Yes | 4005 | 18.33% |
| Grand Total | 21848 | |

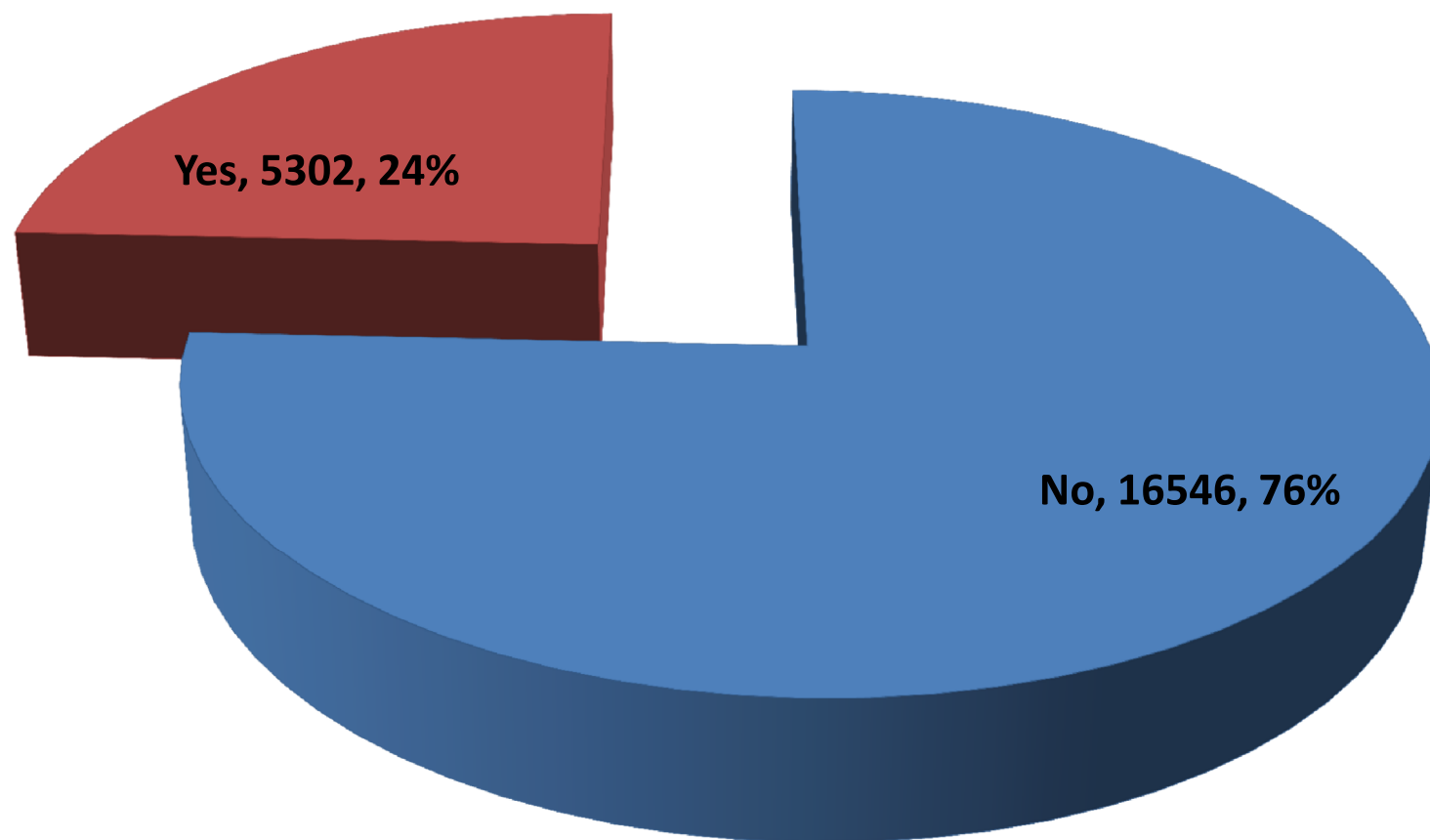


If you have selected option (1), was your representation resolved

| | | |
|----------|-------|--------|
| No | 11598 | 53.08% |
| Not Sure | 7715 | 35.31% |
| Yes | 2535 | 11.60% |
| 21848 | | |

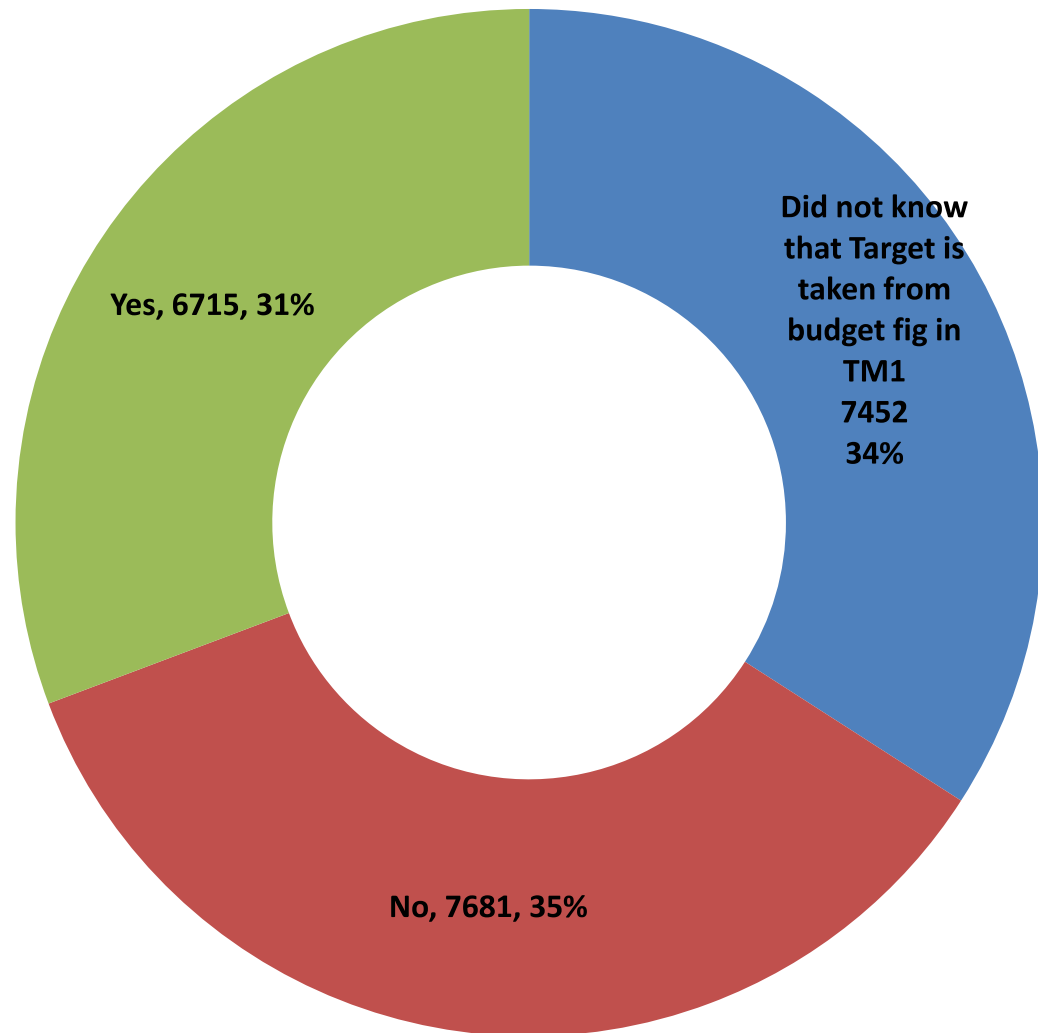


Are you aware of the source of CDS Performance/achievement data for the KRAs assigned to (For budgetary & Measurable Role holders) ?



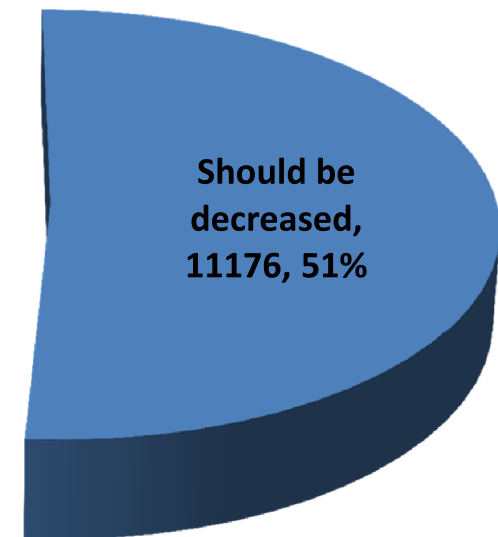
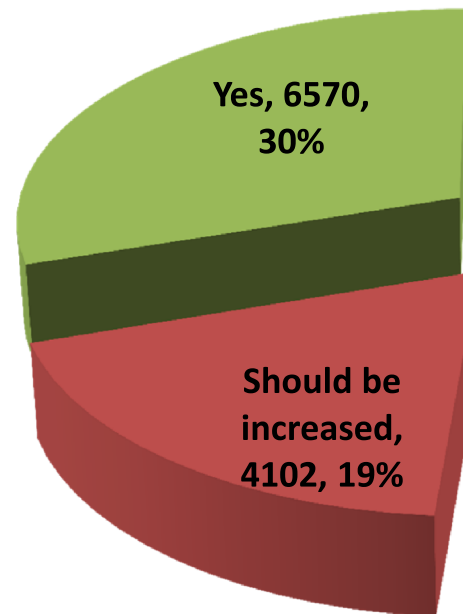
Have you checked your budgets / CDS targets in MIS Online for the KRAs assigned to you (For budgetary & Measurable Role holders) ?

| | |
|--|-------|
| Did not know that Target is taken from budget figures in TM1 | 7452 |
| No | 7681 |
| Yes | 6715 |
| Grand Total | 21848 |



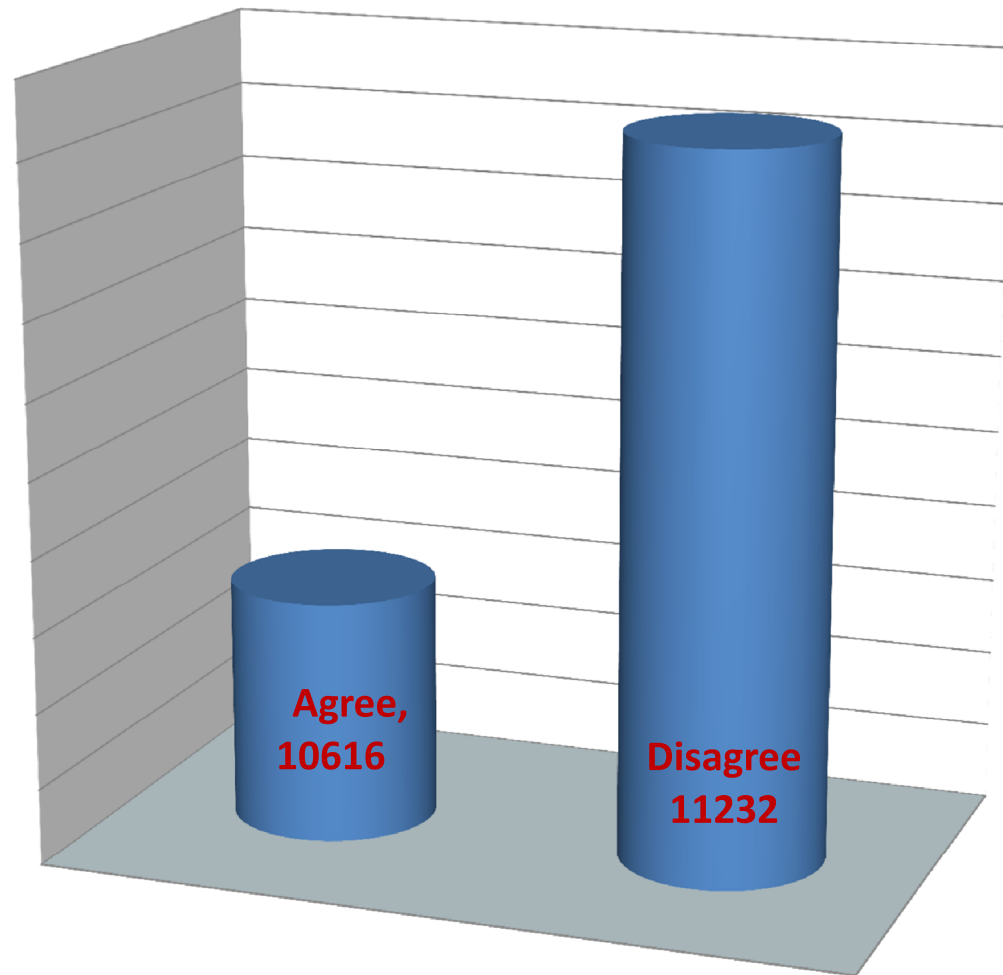
Do you agree that the minimum and maximum numbers of KRAs that can be allocated to a Role are adequate?

| | |
|---------------------|-------|
| Should be decreased | 11176 |
| Should be increased | 4102 |
| Yes | 6570 |
| Grand Total | 21848 |



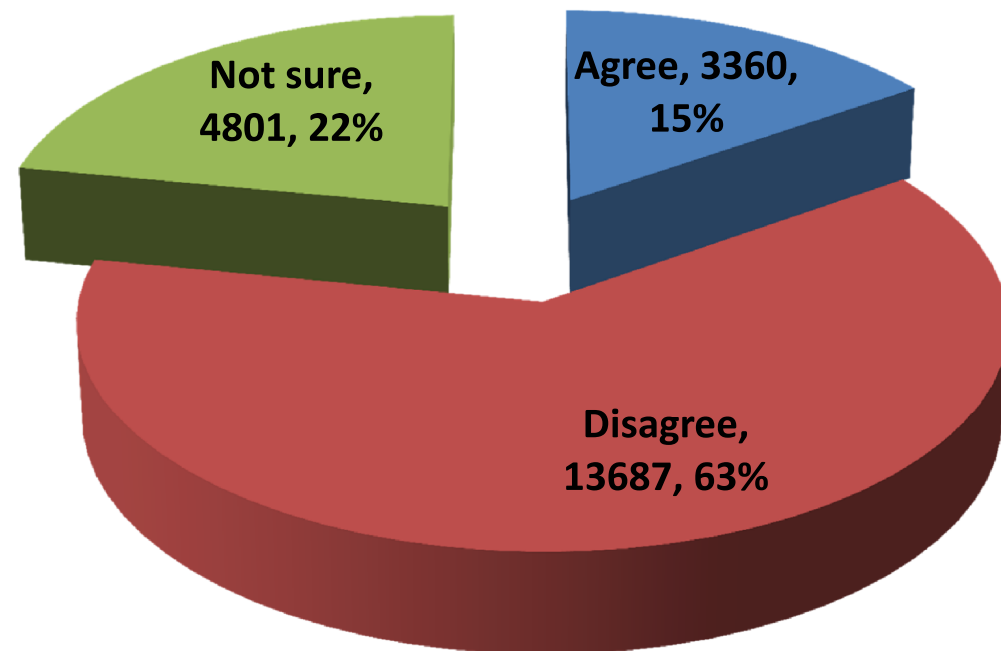
**There is no deviation in CDS marks for the same month
when compared over period of time
(for budgetary & measurable Role holders)**

| | | |
|----------------|-------|------|
| Agree | 10616 | 49% |
| Disagree | 11232 | 51% |
| Grand Total | 16232 | 100% |



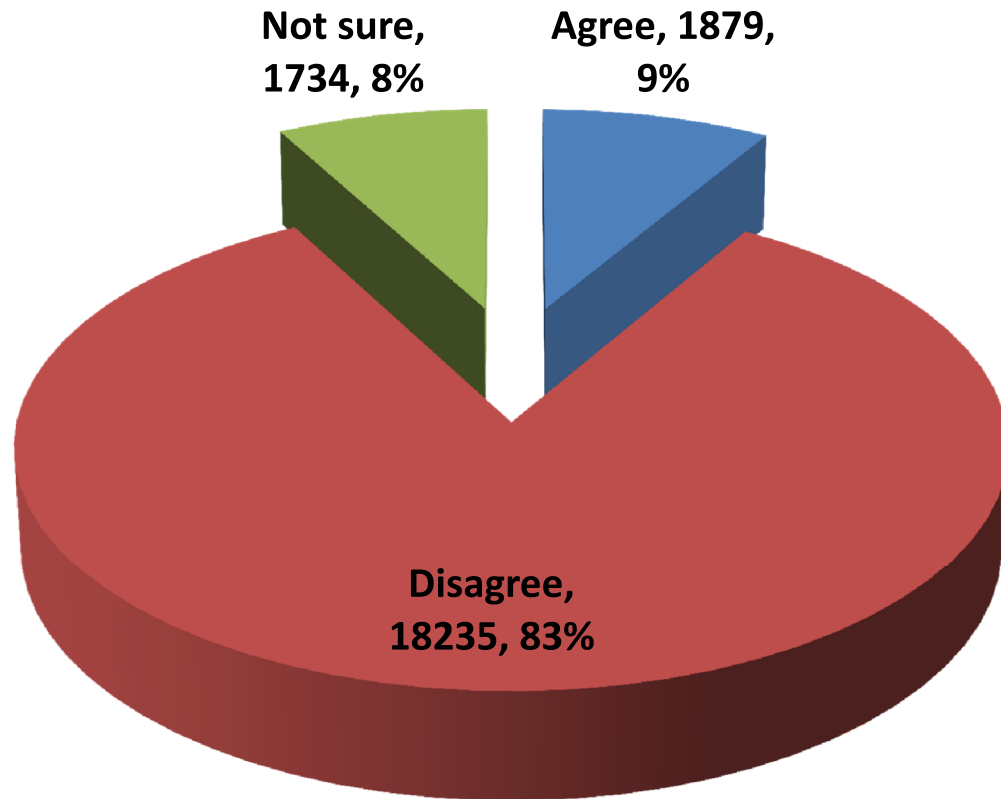
The CDS grade of all the staff of my branch/ office/ unit, in general, is in accordance with the performance of the branch/ office/ unit as a whole.

| | |
|-------------|-------|
| Agree | 3360 |
| Disagree | 13687 |
| Not sure | 4801 |
| Grand Total | 21848 |

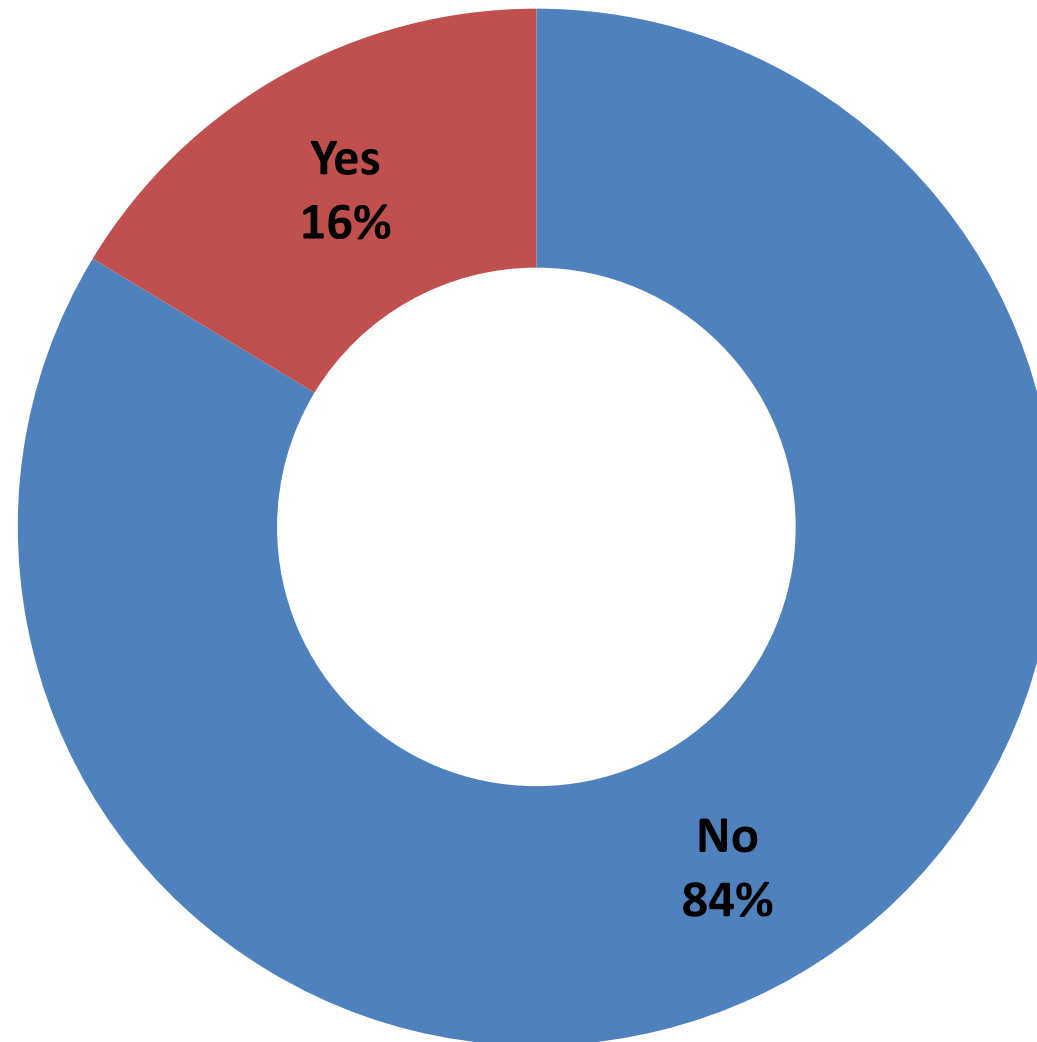


Do you feel CDS adequately evaluates performance of employees in non-measurable roles (subjective KRAs)?

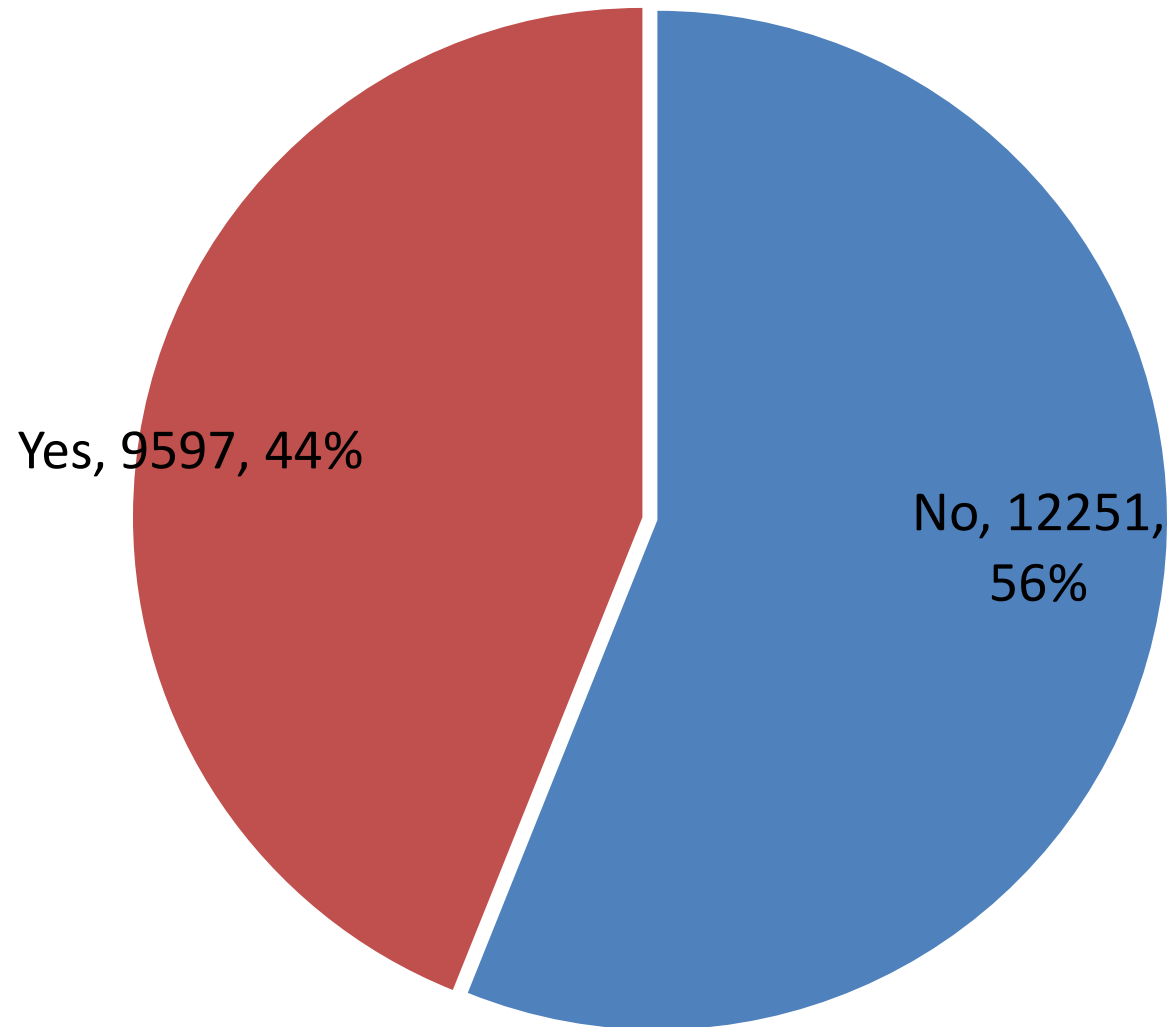
| | |
|-------------|-------|
| Agree | 1879 |
| Disagree | 18235 |
| Not sure | 1734 |
| Grand Total | |



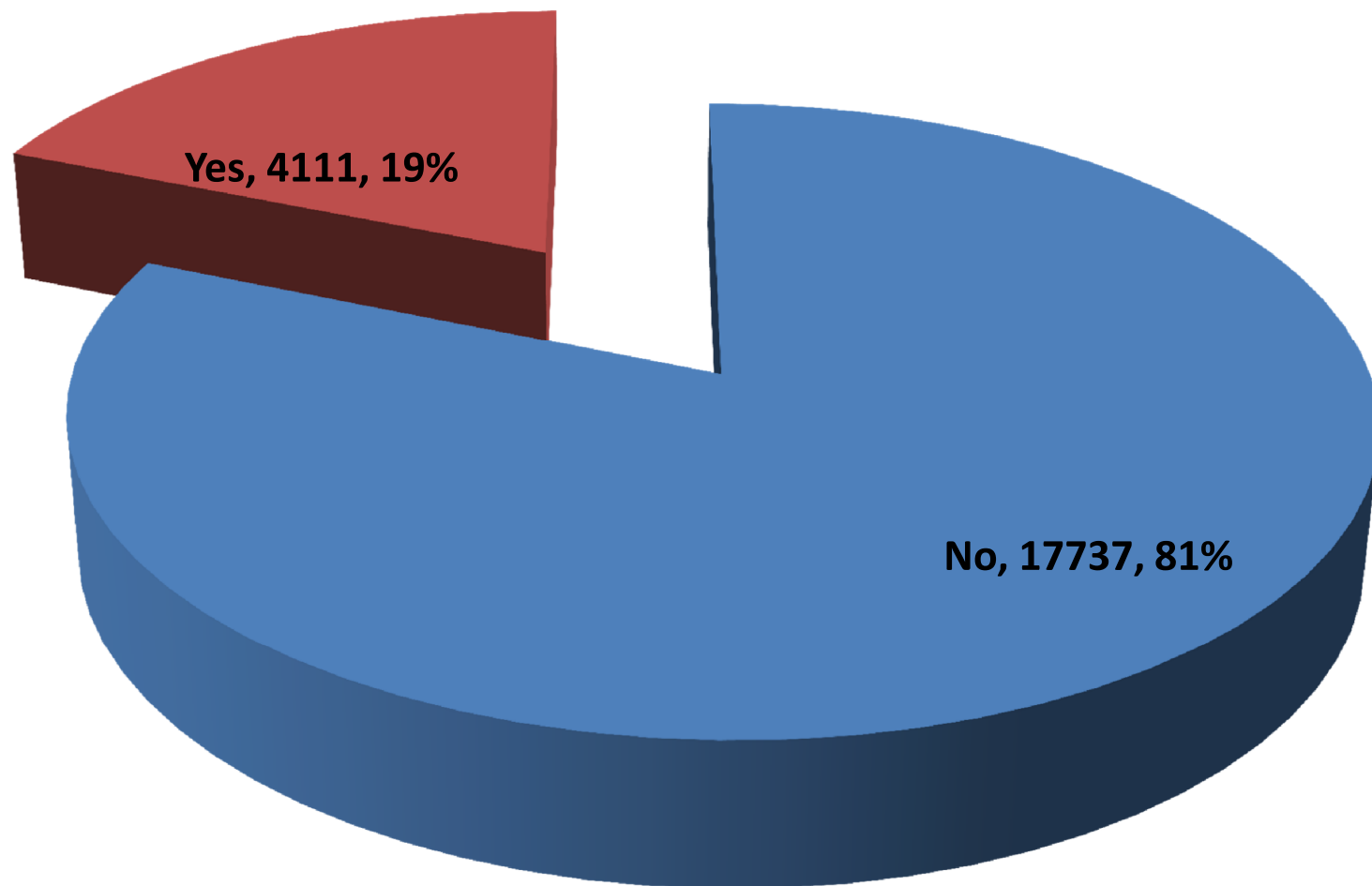
Do you feel all the jobs performed by you are included in the KRA library linked to your role ?



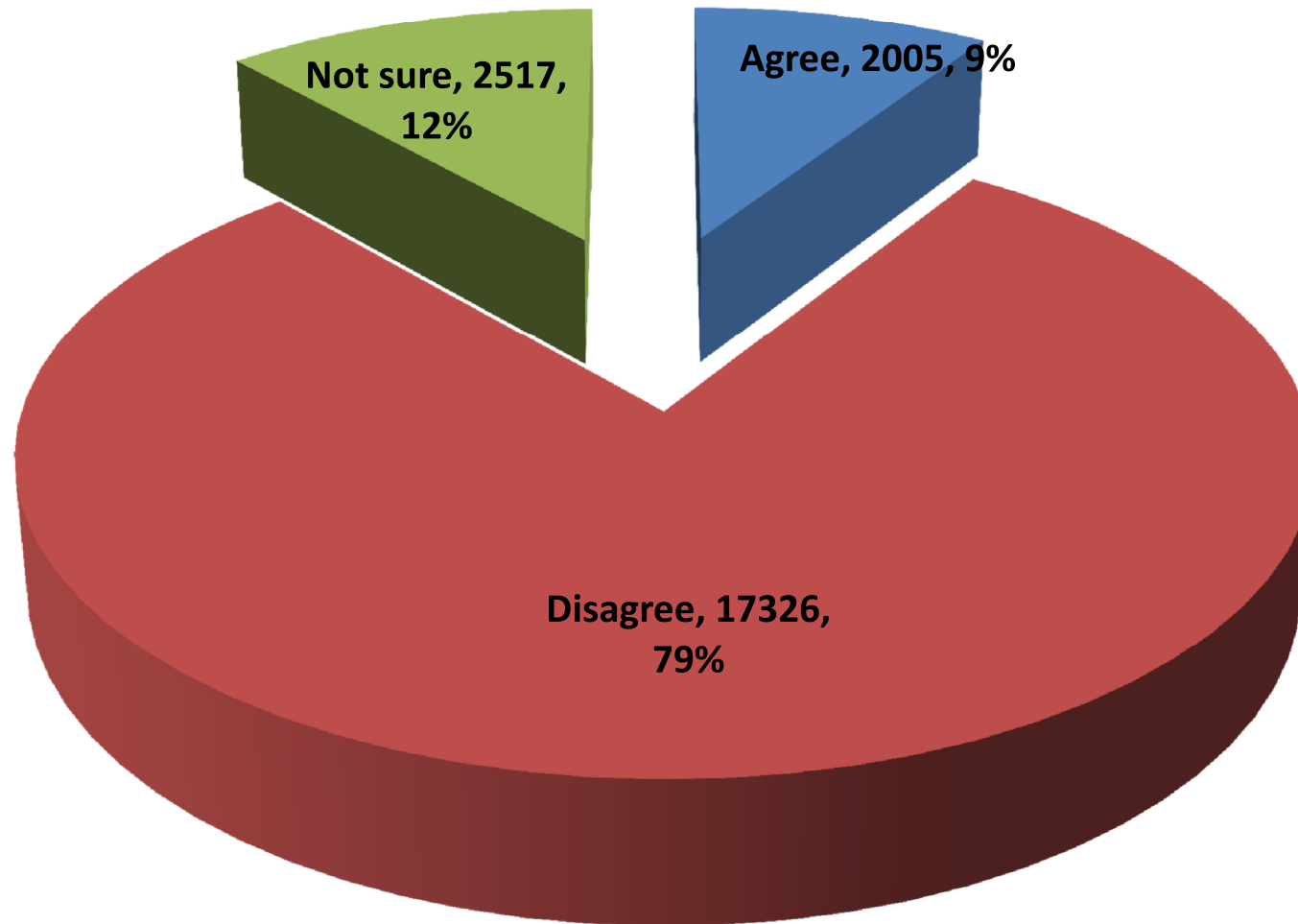
Are you aware of the process of grading an employee in CDS in Budgetary / Measurable / Non-Measurable roles ?



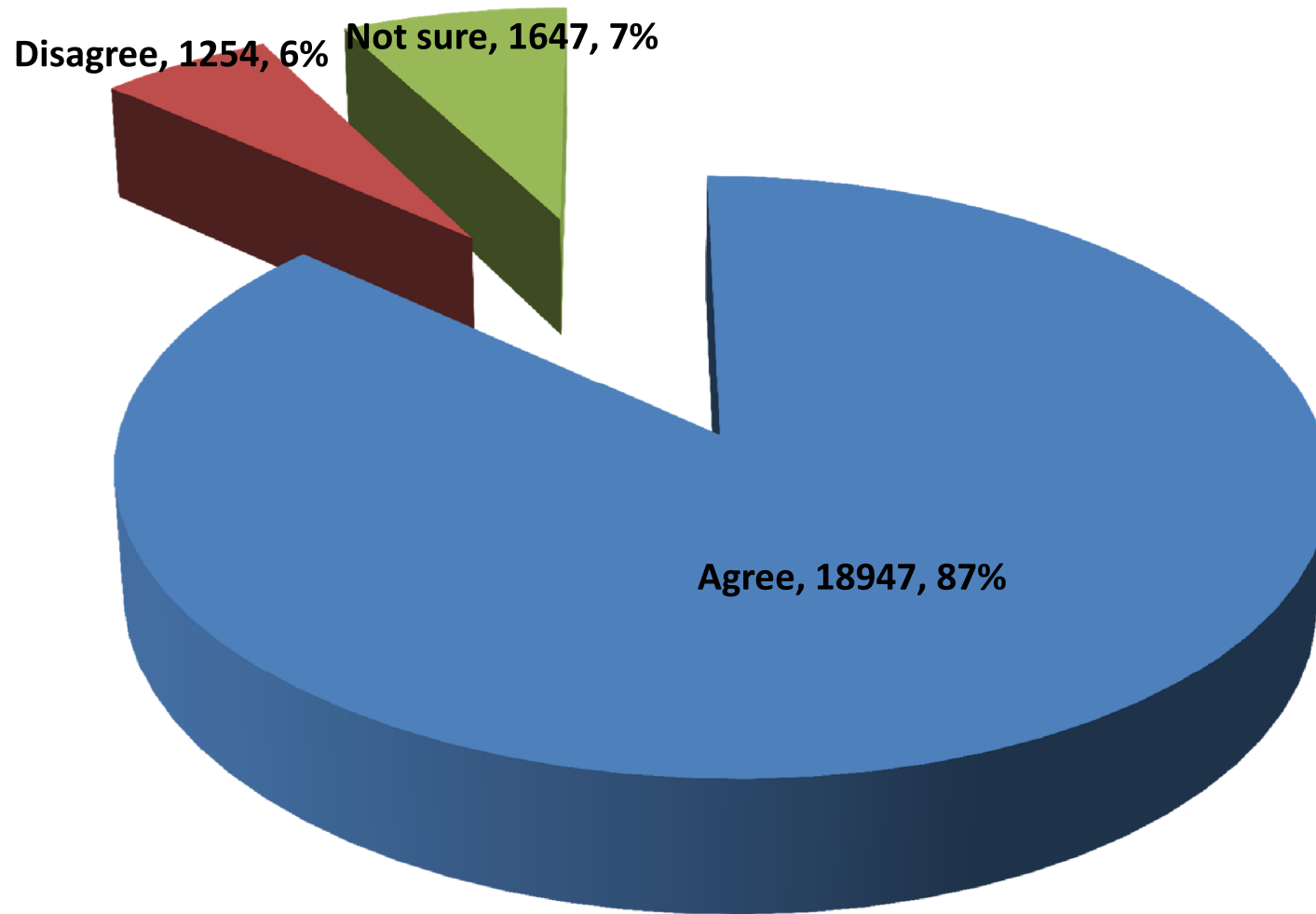
**Are you aware of the basis of formation of cohorts in CDS
?**



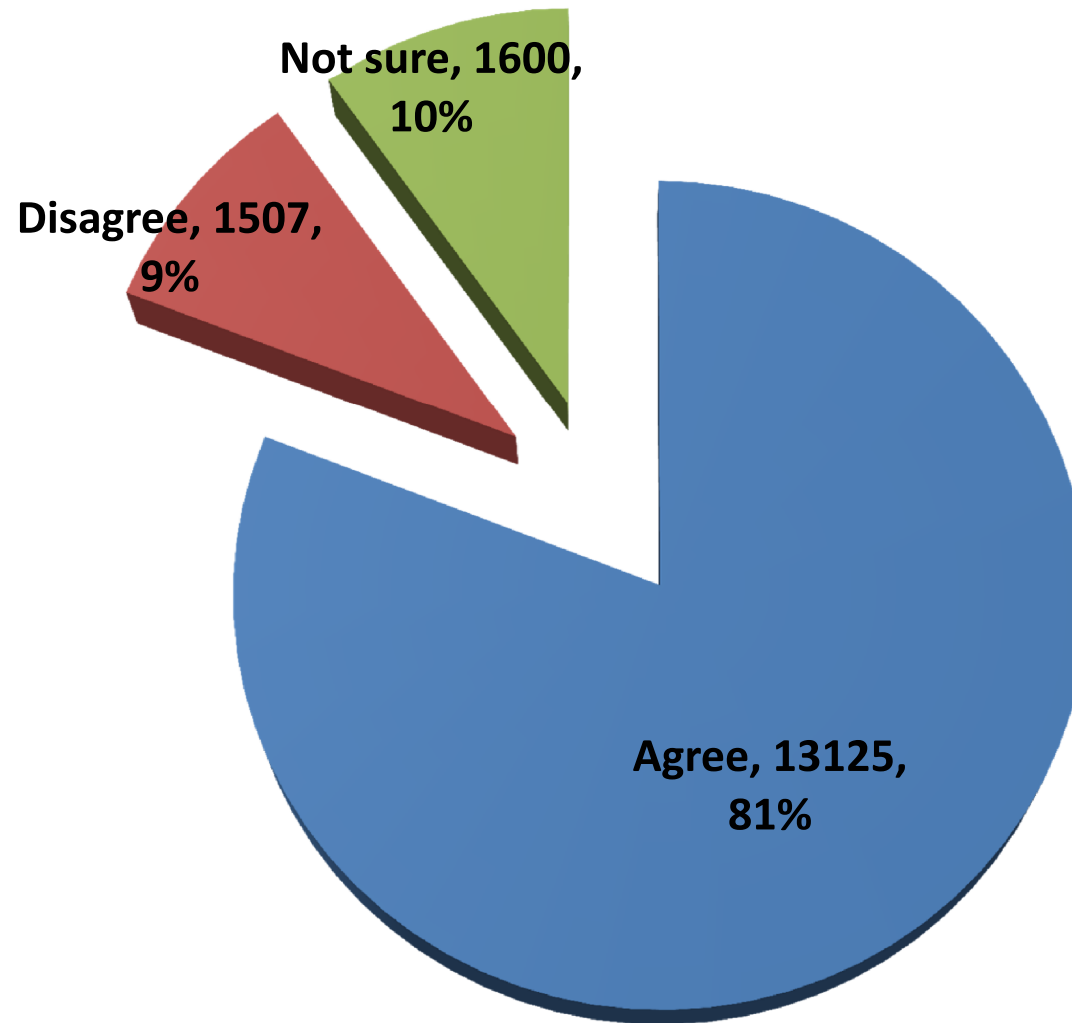
CDS addresses issues arising out of deputation/ leave of self and/or branch/ unit members while scoring and grading



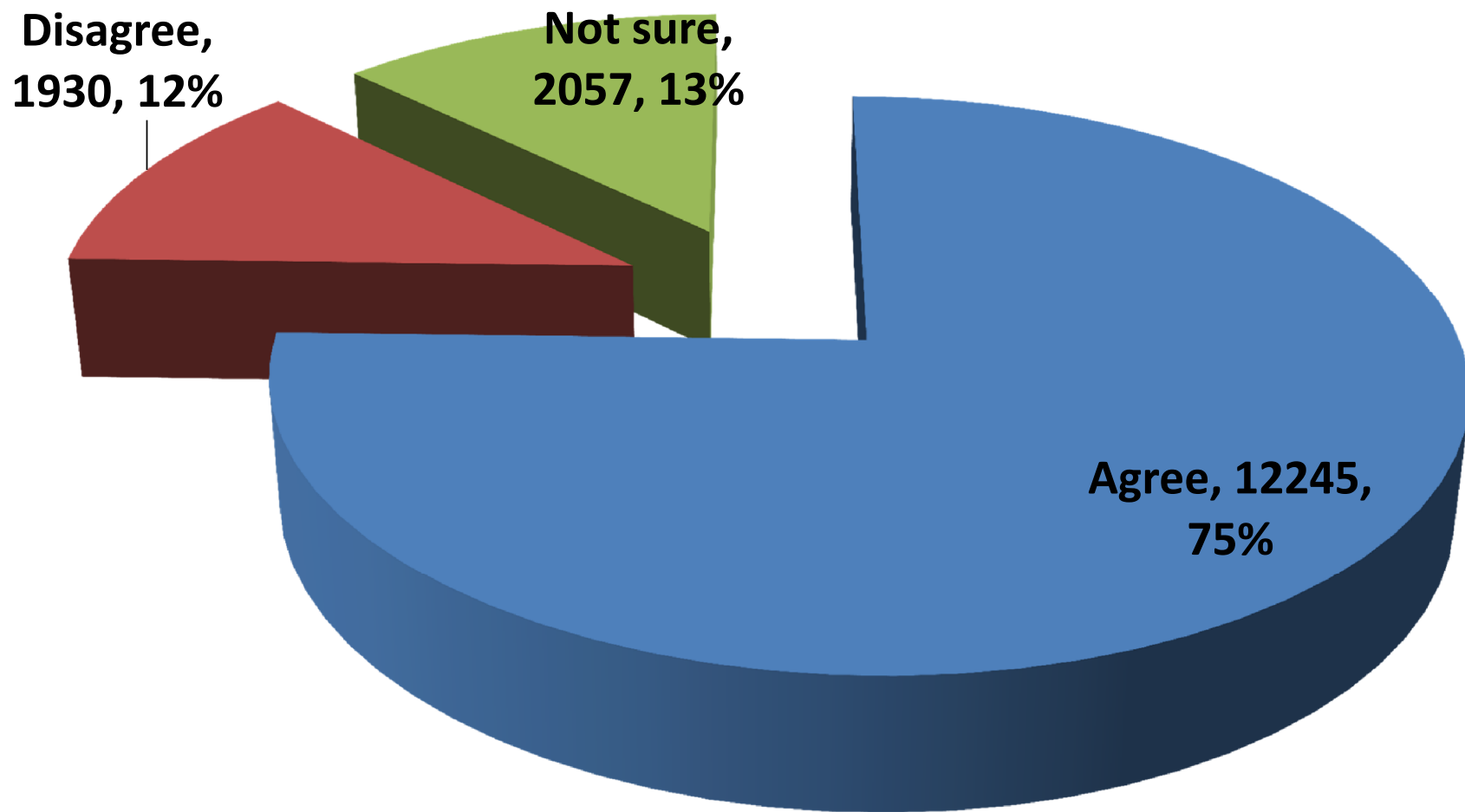
Do you feel cut-off marks for various grades in your cohort(s) should be provided along with the grades



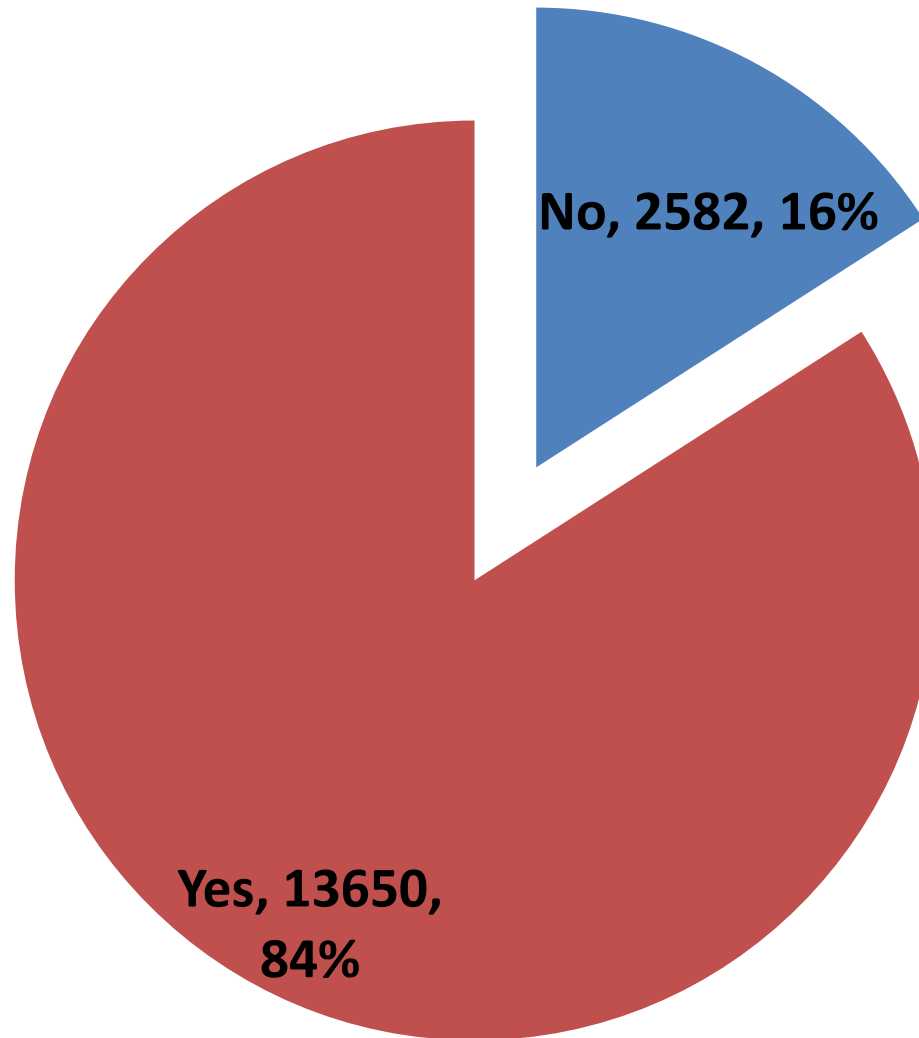
Do you feel that discretionary scores should be made visible to the employees ?



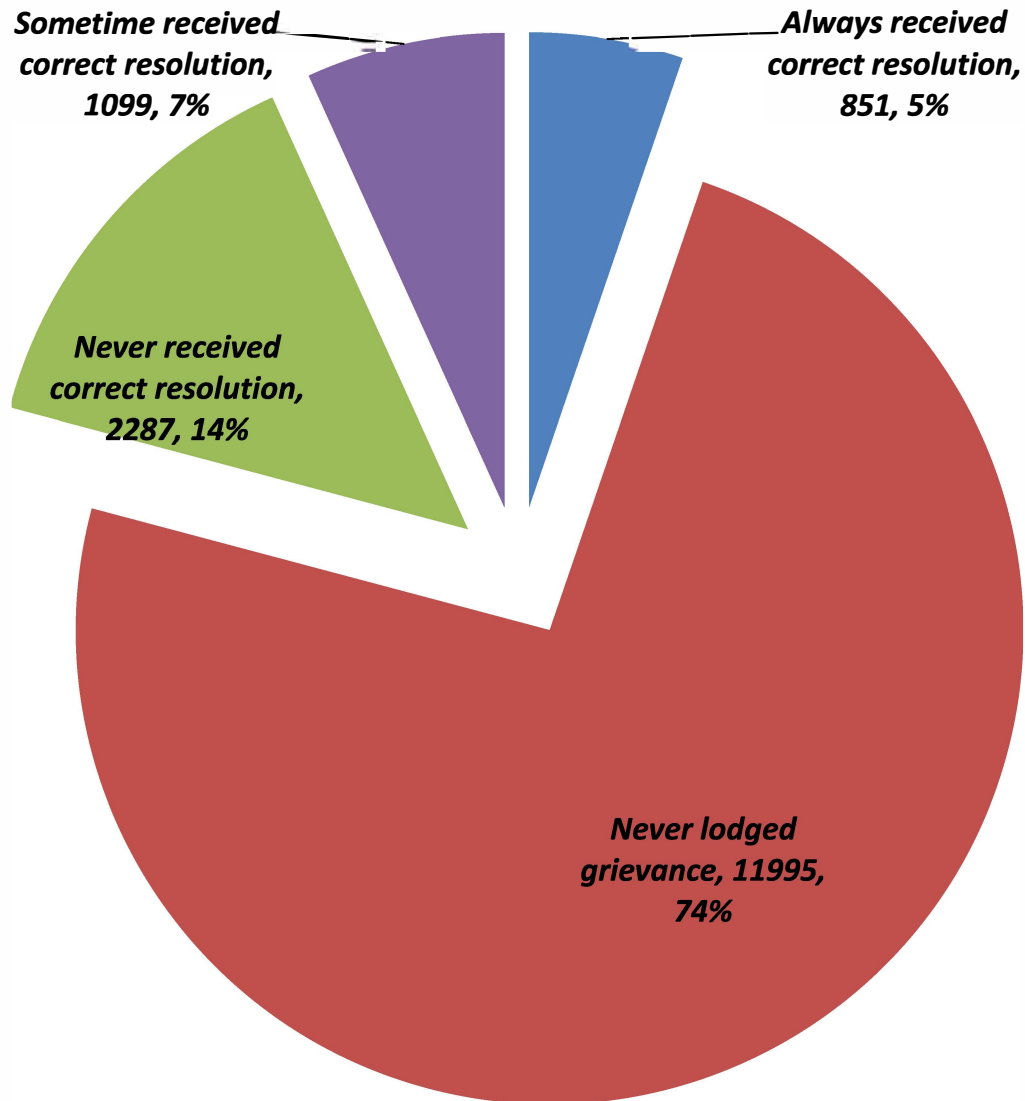
Do you feel CDS should include 360 degree feedback



Are you aware of Sanjeevani , Bank's central HR helpline



Have you lodged any CDS Related grievance to Sanjeevani and received appropriate resolution ?



Thank you