

# State Banks' Staff Union (Kerala Circle)

(Affiliated to All India State Bank of India Staff Federation)

Reg. No. 01-36-2000

Circular No.13/24

To All Unit Secretaries



State Bank of India

Local Head Office

Poojappura

Thiruvananthapuram-695 012

Date 04.05.2024

Dear Comrade,

## **CONCERN REGARDING CBS UPDATION**

## **NEW PATCHES FOR CREDIT TRANSACTIONS OF RS. 50,000/- & ABOVE**

We reproduce hereunder the full text of letter No.GS/TVPM/CGM/258/24 dated 3<sup>rd</sup> May, 2024 addressed to the Chief General Manager, State Bank of India, Local Head Office, Thiruvananthapuram, the contents of which are self explicit.

Yours comradely,

(Akhil S)

General Secretary

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“ The Chief General Manager  
State Bank of India  
Local Head Office  
Thiruvananthapuram

Madam,

We are writing this letter to bring to your attention the challenges posed by the recent CBS updation, particularly the introduction of new patches for credit transactions amounting to Rs.50,000/- and above. These changes have caused inconvenience to both customers and frontline staff during the transaction execution.

2. Following the most recent update, a new pop-up window now appears on the CBS screen while executing a credit transaction of Rs. 50,000/- or more. The pop-up window requests the customer's name, date of incorporation or date of birth as in PAN Card, before allowing the transaction to proceed. Although these details are already included in the customer's CIF (Customer Information File), obtaining and

entering them again results in significant delay in transaction processing. Consequently, customer service at branches has been severely impacted, leading to dissatisfaction among our valued account holders, and front-end staff are facing challenges in managing customer expectations.

3. There is concern that SWOs have to unnecessarily face the brunt of infuriated customers/third party depositors while asking for PAN card in their efforts to expedite transactions and minimise inconvenience to customers, primarily due to lack of public notification in this regard.

4. The recent CBS updates have proven to be more of a hindrance than an improvement for both customers and staff. We believe that any changes introduced in the CBS should prioritise user-friendliness and customer satisfaction. While we understand that CBS updates are carried out centrally and the scope of modifications at the circle level is less, we strongly urge that the issues highlighted above may be escalated to the appropriate authorities for resolution. In the interim, it is essential to provide adequate publicity and advisories to inform customers about these changes. Customers/third party depositors may be advised to bring a copy of their PAN card to facilitate credit transactions exceeding Rs. 50,000.

5. We also wish to bring to your notice that the issue is not limited to cash transactions, but also in all screens where PAN needs to be validated viz., submitting Form 15G/H, Vendor Payment System etc. It is to be noted that Branches/Offices are facing difficulties in processing various bills in VPS including those to Housekeeping agencies.

6. We express our serious concern over these ill-considered modifications/changes made to the CBS application without prior notice to customers and staff. We trust that prompt action will be taken to address these issues and restore efficient and customer-friendly banking services.

7. Thank you for your immediate attention to this matter.”

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| STATE BANKS' STAFF UNION (KERALA CIRCLE) .....      | ZINDABAD |
| ALL INDIA STATE BANK OF INDIA STAFF FEDERATION..... | ZINDABAD |
| NCBE, UFBU.....                                     | ZINDABAD |