Work from Home at Public Sector Banks. Is it Possible?

Kamlesh Singh Rana*

✎ **Kamlesh Singh Rana***

The recent COVID pandemic has not only affected the lives & economy unprecedently it has also given resurgence to the subdued demand for Work from Home (WFH) even in Public Sector Banks (PSBs). Banks even in lockdown have been providing the services to its customers but to maintain the continuity, it is essential that their staff remain fit & healthy.

Banks being customer centric organizations need to maintain direct interaction with its customers. In recent years the average number of customers per Branch has also increased exponentially. With the complex and wide range of products banks offer now, interaction between customers and Bank's employees have become even more vital. The practice to treat one to one communication as panacea for all such issues in fact worked as deterrent for implementation of WFH. However, digitalization, expansion of internet power and more importantly the change in preference (esp. for new age customers) to use digital medium instead of visit to branch, has given confidence to top management at PSBs to consider WFH as an alternate service delivery model.

Apart from this, expectations of new age employees have also changed considerably. Instead of formal atmosphere of office, they find Work from Home more suitable for "Work life balance". This was initiated by technology companies to retain their employees & also treat it as an epitome of their employee friendly policies. The trend is being emulated by companies in other sectors. As the boundary for office & home dilutes in WFH, it provides a win-win solution for employer and employee both. With the level of empowerment & sense of autonomy it provides, WFH results in improved motivation.

However, before embarking on the voyage of WFH, PSBs need to examine why they are contemplating about WFH. Is it a temporary shift just to engage the staff who due to any reason could not attend office? Is it an imitation of new aged companies or Banks are considering this as a permanent & value driven preposition, which can generate value for all stakeholders (Bank, its staff, Management, Customers). The approach towards WFH is the differentiating factor. Banks embracing this for first time have to ensure that the sapling is planted with right type of soil/care/attitude.

Therefore, whatsoever model, processes, people, PSBs choose to shift to WFH, the first they need to question themselves why they want this process? Unless this question has a convincing reply, other questions What to shift? How to shift? What are requirements? What is value derived? cannot be answered.

The Success of WFH for PSBs depends upon 6 C's, Communication, Credibility, Courtesy, Consistency, Convenience & Confidentiality. The decision for the model they envisage, staff chosen to this new venture, processes being shifted to this model & customers we want to migrate to this medium, all these need to be examined under scanner of these 6 C's.

---

*Assistant General Manager, State Bank Institute of Learning & Development, Dehradun.

Communication:	Credibility:
To Staff: why the person / process has been chosen? -about clarity of roles To Customers: about the new model & how they can derive value out of it	Banks to ensure for WFH - Model is credible. - To be a value driven preposition - Customer can bank upon - Reliable systems are in place - Has a trustworthy protocol
Courtesy:	Consistency:
For Staff - Towards the staff at WFH - No differentiating against them - No frowning attitudes For Customer: - Staff has ownership of customers - Empathy towards customers	- Protocols to ensure consistency - Staff has clarity, no perplexity. - Customers are confident of uninterrupted services
Convenience:	Confidentiality:
- Avoid bombardment of messages - No inconvenient processes - Customer need to feel it more convenient than brick & mortar	- Need to ensure immunity against cyber attacks - No breach of confidentiality of customers information

PBSs need to perceive their future demands & align these with WFH to facilitate the processes. A satisfactory & convincing reply received through brainstorming & involvement of all stakeholders can set the momentum for other answers while keeping a tab on these 6 C's.

Once the Banks decide to venture into it, they need to examine other critical issues:

1. Physical requirements

1.1 Infrastructure

Infrastructure such as PC/ Modem/ Printer/ speaker along with adequate & reliable bandwidth for better & smooth connectivity is the foremost requirement. Due to complexity & risk involved, many Banks would find it difficult to provide access to many applications especially their main accounting software at home. Banks will have to critically examine and then decide which applications can be accessed safely from home. For applications not accessible (due to absence of reliable firewall & protection), banks need to develop interoperable software for safe & secure transmission of data.

Thus, Networking & Automation to ensure that platform, data, network are accessible to the employees working at home & the integration of various software will be a decisive factor.

1.2 Protocols (Process/ Measurement/Reporting)

Developing Protocols for - how to do it, measure performance for WFH & report the progress are three major issues. If Banks have to derive value out of it, even at the beginning of introducing WFH, stabilized processes will be required. System driven measurement processes to generate reports (even from Log, call report), to measure output & reporting protocol to measure efficiency can give a serious flavor to this new venture. A dashboard "Easily accessible & open to all" will provide credibility to this system.

1.3 Cyber threat

Robust cyber security tools have been protecting the Banks from collapse in today's era of multidimensional cyber-attacks. Vulnerability of Home PCs to cyber-attack can be an issue. Similarly, misuse of information can be an issue in WFH scenario.

2. Culture

2.1 Acceptance for WFH

If PSBs need to establish Work from Home as permanent option, they have to ensure that it is accepted at staff level, peer level & senior level. Even more than the technology, it is the culture where Banks need to work upon. Perceiving WFH as favors or furlough will make the exercise frivolous. Similarly, attaching a semi-sabbatical leave status to WFH can be detrimental to the concept. WFH staff should neither be treated like blessed one nor deprived class but needs to be taken at par with other employees, with difference being the place of delivery. It is neither an opportunity to pass favors nor reducing the chances of promotion. Frowning attitude towards people on WFH will be spoilers. Organizations need to develop maturity that WFH is not a symbol of incompetence.

Openness in the organization why a particular process/person is shifted to WFH can nip the doubts in the bud. Similarly, periodical feedback about overall contribution of WFH Ecosystem can make all aware about contribution being made by this arrangement.

2.2 Liberal & process driven

Generally, companies providing WFH option choose liberal medium. We have to acknowledge the behavioral difference of working at formal atmosphere with that of at home. In WFH, employee cannot be expected to remain in formal mood and attire always. So, dress code & timing can be liberalized yet the method of follow up can be process driven. Amidst this, measurement of overall performance will be critical factor.

2.3 No confrontation of schedule

If WFH is allowed for a person, the schedule must be followed in spirit. There should be no confrontation & an employee on WFH, should be called on emergent situation only. Allowing someone for WFH should not be taken as license to ask him/her to attend any task/meeting at any time without considering the inconvenience. Unless the organization strictly follows the calendar rule, this WFH would prove another burden. Maintaining WFH with not a right approach will be more detrimental & discourage employee & his/her family members.

3. What can be shifted to WFH?

Due to continuous & persistent efforts, Banks have chartered a long journey on digital path. The juncture when they decided to introduce WFH can be an introspection time for them to break down all the tasks into different processes & critically examine each & every process in the bank & realign these processes. Thus, Banks need to make an exhaustive ergonomic study on these issues. To make it feasible review of each & every role holder **(means** teller/BM/ Accountant/ Processing cell staff/ Controllers / RBO/ ZO / Head Office / Processing cells / IT Cell) must be carried out & then segregated as per viability of WFH.

For any designation, for example a Branch Manager, which task can be successfully migrated to WFH should be identified. Similar exercise needs to be conducted for units (unit Branch / RBO / AO/ZO / Head office / IT Cells / Processing cells etc.) Here, instead of the role of one-person, banks need to examine the work for the unit.

Before shifting any task to WFH, banks need to focus about the incremental value and stabilization of process. For example, even after shifting process to WFH, if the operating unit has to input the same in workflow for processing at 'WFH" level & to ensure timelines, again need to follow up, then it would be a tedious and repetitive exercise. There is no incremental value of such endeavors.

WFH though at the beginning looks attractive but later can be a stultifying experience. As people work from home alone, after sometimes they feel alone & disenchanted. It is therefore important that WFH is done though teams (connected through system in the form of a special team designated for specific task). PSBs need to shift tasks which can have a team with 20/30 people in a team, with performance dashboards.

These are some tasks which PSBs can consider for WFH, although the level of shifting & the decision needs to be taken by the respective Banks after assessment of their needs, who are desirous to initiate WFH & availability of infrastructure.

3.1 Audit

Though Banks conduct many audits, in most of the cases, it is considered as duty of one Auditor only. He/she has to look into all issues of the Branch & then compile the final report. In changed circumstances, the Audit process can further be broken up into different sub-processes. Issues which can be tracked through systems or reports can be shifted to WFH. Even in cases where functionalities are not available at present, some modalities can be developed. Thus, one auditor would visit Branch to verify mandatory items through physical inspection & rest issues would be taken care by WFH Auditors. They will not only verify their own items & but report compilation & aggregation would also be done by them. Respective auditors would be responsible for the area they look into. In this way, the efficiency of the system will be maintained & we can permanently shift some work to WFH.

3.2 ATM maintenance & follow up

ATM upkeep needs continuous follow up. ATM follow up, vendors tracking, ATM upkeep monitoring, ATM related complaints which can be resolved through examination of online available records can be shifted

to WFH. A team, instead of looking into one area, can look into a Zone/ Circle. This will also provide economy of scale.

3.3 Leverage call center

To declutter the branches, to maintain social distancing, call center utility can be leveraged. For most of the PSBs, the call center is outsourced leaving tepid experience for the customer as the call center representative lacks expertise, stake, knowledge & motivation level. Some staff (at different hierarchy level) can be used to attend calls, to monitor the process, to supervise the processes and to generate value. Besides, such staff can be utilized for better communication with our staff.

Due to sudden spurt of telebanking frauds, even for genuine call from Branch landline / staff mobile number (not saved in mobile of customers) many times, people get suspicious. However, it creates a communication gap with customer. Telebanking facility wherein the staff at Contact center (WFH) can call the customer (may be after sending the message & appointment) and can take care of various issues such as cross selling, loan application, their grievances can be handled through **"one unique telephone number"** (PAN INDIA one number for that PSB).

3.4 NPA follow up

NPA follow up can also be shifted back end especially for retail loans after introducing one uniform, umbrella NPA tracking system and staff from WFH can follow up. Besides, they can be utilized to examine the early warning signals such as overdue, irregularity report & even control report. Till the time COVID issue subsides, such employees can work towards popularizing various schemes related to COVID.

3.5 Training

Attendance of training sessions can be mandatorily shifted through WFH. As PSBs may shift to e-Learning mode, attending training from office can be extremely attention deviating experience & defies the purpose of training. WFH is a medium to impact training. Besides, faculty can be allowed to take sessions from home.

3.6 Controlling office Work

Many other works such as audit report processing, scrutiny of various returns/reports related to sanction of loan, irregularity reports, control related reports, online complaints, Interoffice reconciliation can be shifted to WFH. Here again instead of area specific, we need one team only to look into entire Bank or circle.

3.7 NRI HELP DESK

In the era of restricted travel and utter inconvenience to be quarantined after foreign travel, the regular visits of NRIs can reduce drastically. Similarly, some NRI may permanently shift to India. In all such cases, the demand from NRI customers to resolve their issues, to seek expert advices from bank employees can increase manifold. Bank should explore the option to establish or better equip their NRI cells. WFH NRI cells can resolve the issue.

There are few tasks in each seat, which can be shifted to WFH & staff can be allowed to work with WFH on several days. For example, loan processing officers for retail, SME, Corporate can be allowed to work, on defined & pre-approved arrangements from home, subject to availability of system application at home. Processing of loan does not require physical presence at office if they have data & files with them, it can be done.

Similarly, Audit repot processing at Controllers / Head Office level and at Audit department can be processed from WFH (partial permission for WFH, while the days can vary as per seat, after consultation with controllers).

WFH, a new concept can provide a respite from the monotonous routine. Banking Industry as a whole need to attract & retain talent and in the present circumstances wherein the youth attach too much value to life after work, this can work as differentiating factor. There are tasks, processes in banking which can be shifted to a reliable, value driven, consistent WFH model. It is the utmost duty of HR personal to explore this.