



SUP-POWER

JANUARY – FEBRUARY 2011

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**S.B.I. OFFICERS' ASSOCIATION
(PATNA CIRCLE)**



The new Chief General Manager Shri Jeevandas Narayan being welcomed in the Association Office.



President & General Secretary present a Shawl to the Chief General Manager



The Chief General Manager being presented with a memento on the occasion



The new CGM interacts with the office bearers alongwith the other management functionaries



General Secretary Com. A. Akhauri cutting the tape to inaugurate the renovated office of Zonal Committee, Patna

सम्पादक की कलम से



प्रिय साथियों,

आपसभी को नये वर्ष की हार्दिक शुभकामनायें। ईश्वर करें, यह नया वर्ष आपके और आपके परिवारजनों के जीवन में अपार खुशियाँ लायें। आप सभी स्वस्थ एवं आनन्द रहें।

पिछले दो महीने हमारे संघ के लिये अतिमहत्वपूर्ण रहे। सबसे पहले तो हम सभी सदस्य इस बात से गौरवान्ति हैं कि हमारे मंडल के महासचिव श्री अनिरुद्ध अखोरी को AIBOC का संयुक्त महासचिव मनोनीत किया गया है। 31 जनवरी 2011 को भुवनेश्वर में हुई आमसभा में यह निर्णय लिया गया। पटना मंडल अधिकारी संघ के लिये यह अति महत्वपूर्ण एवं गौरवमयी बात है। यह निर्णय इस तथ्य को भी इंगित करता है कि हमारे मंडल अधिकारी संघ की अखिल भारतीय बैंकिंग उद्योग में क्या पहचान है। वह दिन दूर नहीं जब हमारे आपके बीच का ही कोई सदस्य अखिल भारतीय स्तर पर संगठन की बागडोर सम्हालेगा। मनोनयन के पश्चात् पटना आगमन पर स्थानीय प्रधान कार्यालय में महासचिव का सदस्यों द्वारा मानव श्रृंखला बनाकर एवं पुष्पहार पहनाकर अद्वितीय स्वागत किया गया। मैं केन्द्रीय समिति की ओर से उन सभी सदस्यों का हार्दिक अभार प्रकट करता हूँ जिन्होंने उस कार्यक्रम में भाग लिया। आपके ऐसे ही सहयोग की हमें सतत् आवश्यकता है।

दूसरा महत्वपूर्ण निर्णय भारत सरकार की ओर से आया जब उन्होंने 6.5 प्रतिशत बकाया भुगतान पर अपनी स्वीकृति की मुहर लगाई। हम सभी सदस्य को अतिशीघ्र उस बकाये का भुगतान हो जायेगा।

मंडल स्तर पर पिछले दो महीने कई घटनाओं से भरे रहे। पिछले सी०एन०सी० बैठक में सभी स्केल-2 अधिकारियों को मोबाइल फोन की सुविधा प्रदान कर दी गई। अवश्य ही हमारे कई सदस्य इस घोषणा से लाभान्वित होंगे। लेकिन उसके साथ ही हमारी कुछ जिम्मेवारियाँ भी बढ़ी है। हममें से हर अधिकारी, जो बैंक द्वारा प्रदत्त मोबाइल फोन की सुविधा का लाभ ले रहे हैं, इस बात के लिये जिम्मेवार है कि वे अपना मोबाइल फोन हमेशा चालू रखें। केन्द्रीय समिति द्वारा उक्त सी०एन०सी० बैठक में मंडल प्रबन्धन को आप सभी सदस्यों की ओर से आश्वस्त किया गया कि सभी अधिकारियों के मोबाइल फोन हमेशा चालू रहेंगे। अब हम सभी सदस्यों की यह जिम्मेवारी है कि इस आश्वासन को पूरा करें।

इसी अवधि में हमारे मंडल में नये मुख्य महाप्रबंधक, श्री जीवनदास नारायण ने अपना योगदान दिया। हम अपने नये मुख्य महाप्रबंधक का स्वागत और अभिनन्दन करते हैं और इस माध्यम से उन्हें आश्वस्त करना चाहते हैं कि हम उनके दिशा निर्देशों को पूरा करने में कोई कसर बाकी नहीं रखेंगे।

साथियों, फेडरेशन के स्तर पर NATURE द्वारा नवम्बर माह में बैंगलोर में एक कार्यक्रम का आयोजन किया गया, यह कार्यक्रम NATURE द्वारा आयोजित सौंवे प्रशिक्षण कार्यक्रम के उपलक्ष्य पर था। हमारे मंडल संघ के अध्यक्ष, उपाध्यक्ष तथा महासचिव के साथ मुझे भी इस कार्यक्रम में भाग लेने का अवसर प्राप्त हुआ। दो-दिवसीय यह कार्यक्रम अपने आप में एक अनुभव ही था। कार्यक्रम का उद्घाटन श्री आर० शशिकुमार, सतर्कता आयुक्त, भारत सरकार के कर-कमलों द्वारा सम्पन्न हुआ। श्री कुमार ने इस बात पर विस्तारपूर्वक चर्चा की कि कैसे सतर्कता आयोग द्वारा सर्वजनिक जीवन में कदाचार के विरुद्ध लड़ाई में आम जनों को भी जोड़ा जा रहा है। अपने उद्घाटन भाषण में उन्होंने सभी स्टेट बैंक कर्मियों से आह्वान किया कि वे इस लड़ाई में भागीदार बने तथा सतर्कता आयोग की आँख बनकर अपने आसपास होने वाली किसी गलत हरकत की सूचना उनतक पहुँचाये। उन्होंने जोर देकर यह कहा कि सतर्कता आयोग अपने 300 कर्मियों के साथ देश में व्याप्त भ्रष्टाचार से तब तक नहीं लड़ सकता, जब तक सभी देशवासी उसकी मदद को आगे ना आयें। उन्होंने हमारे बैंक के कार्यप्रणाली एवं कार्य पद्धति की प्रशंसा की और कह कर हमें गौरवान्वित किया कि कई बैंको में आजमाने के बाद वे स्टेट बैंक के ग्राहक बनकर प्रसन्न हैं। इस अवसर पर हमारे उप प्रबंध निदेशक श्रीमती अरुंधति भट्टाचार्या ने भी स्टेट बैंक अधिकारियों की प्रशंसा की। कार्यक्रम को विभिन्न विशिष्ट व्यक्तियों तथा हमारे फेडरेशन के अध्यक्ष एवं महासचिव ने भी सम्बोधित किया। समापन सत्र को न्यायमूर्ति श्री संतोष हेगडे, लोकायुक्त, कर्नाटक ने सम्बोधित किया। भ्रष्टाचार के विरुद्ध अपनी लड़ाई के लिये श्री हेगडे का नाम किसी परिचय का मोहताज नहीं है। सार्वजनिक जीवन में सदाचार को कैसे अपनाया

शेष (पृष्ठ सं० 3) पर

लक्ष्य की प्राप्ति के लिए संघर्ष ही साधन है ।

MOBILE TO SCALE - II OFFICERS

We are pleased to advise that Mobile facility for all Scale - II officers in our Circle has been approved vide bank's circular No. CIDO/LHO/HR/29 of 2010-2011.

MEETING OF ZONAL COMMITTEE

The General Secretary alongwith the Circle President and other office bearers addressed the General Body Meeting of Muzaffarpur District and A.O. Muzaffarpur on the 23rd December, 2010. Large number of members attended the meeting and shared their problems with the leaders of the Central/Zonal Committee present on the occasion.

CHANGES IN MANAGEMENT

Shri Jeevandas Narayan has taken over as Chief General Manager, Patna Circle on 22.12.2010 from Shri R. Venkatachalam who on his promotion as Deputy Managing Director has been made the DMD (RBG) at the Corporate Centre.

FELICITATION

The Chief General Manager, Shri Jeevandas Narayan was felicitated by the Circle Association when he alongwith other management functionaries visited the Association Office on the 4th January 2011. Large numbers of activists were present on the occasion.

ORGANISATIONAL MATTER

General Secretary alongwith Com. Awadhesh Pandey and Com. Pankaj Jha called on the bereaved family of Late P.K.Srivastava, who died on 22.12.2010. Com. Srivastava was the District Secretary of Gopalganj.

General Secretary Com. A. Akhauri during his visit to Gaya on the 5th January 2011 met the officers of the RBO and Gaya Branch. Com. Arijit Bose, Organising Secretary accompanied Com. Akhauri.

The Advent of the new year was welcomed with gaiety and fervour in the Association office at the Local Head Office. A large number of members and management representatives visited the office and exchanged good wishes.

MEETINGS OF AISBOF/AIBOC

Meeting of the Presidents and General Secretaries of the affiliates of AISBOF was held at Chennai on the 6th December, 2010. Central Negotiating Council Meeting was held at Chennai on the 7th December, 2010.

Two day Centenary Programme on Disciplinary Proceedings and Vigilance awareness was held at Bangalore on the 12th & 13th December, 2010. Comrades L.K.P.Singh, J.K.Thakur, A. Akhauri, Vikas Kumar and M.D. Prasad represented the Circle.

The Triennial General Council of AIBOC was held at Bhubaneshwar from 29th to 31st January 2011.

PROMOTIONS

30 Clerical Staff who joined the Circle during 2008 have been promoted as Trainee Officers w.e.f. 20.12.2010. The newly promoted officers were felicitated in the Association Office on 28.01.2011 BY THE President Com. L.K.P. Singh and General Secretary Com. A. Akhauri.

CONGRATULATIONS

SUP POWER Congratulates Com. ANIRUDH AKHAURI on his unanimous election as the JOINT GENERAL SECRETARY of AIBOC at the AIBOC Triennial General Council at Bhubaneshwar on 31st January 2011.

COMMUNITY SERVICES

A Community Services Programme was organised by the Zonal Committee, Muzaffarpur on 19.01.2011, in which blankets and food packets were distributed to 150 poor people at Muzaffarpur.

GUEST HOUSE AT NEW DELHI

Second Floor comprising 4 bed rooms in SBIOA GUEST HOUSE at Sector - 4/321, Vaishali, Ghaziabad WAS INAUGURATED ON THE 18th November, 2010 by Com. T. N. Goel, President, AISBOF. The first floor comprising additional 4 bed rooms will become functional shortly.

OBITUARY : We regret to inform the readers of Sup-Power of the premature death of undernoted colleagues during December 2010 – January 2011.

Name	Place of Posting	Date
R.N. Singh	K S D S U	06.12.2010
Jayant Kumar	Giridih	14.12.2010
P. K. Srivastava	Mirganj	22.12.2010
Rajendra Lal Sahu	Jhumri Tilaiya	01.01.2011
C.J. Karketta	Hazaribagh	08.01.2011
Vinay Kumar	S K Puri	22.01.2011
N. K. Ram	Belwania	24.01.2011
Narendra Kr Singh	RCPC DUMKA	31.01.2011

We pray the Almighty to grant courage to the members of the bereaved families to withstand this irreparable loss. We also pray that the departed souls may rest in eternal peace.

SUCCESS COMES TO THOSE WHO DARE AND ACT

/// RBI TO BANKS : RECRUIT PEOPLE WITH COMPASSION FOR POOR ///

RBI has asked banks to ensure that the people they recruit have compassion for the underprivileged and are willing to work in rural India as its focus is now on achieving 100% financial inclusion.

This was indicated by RBI deputy governor K C Chakrabarty while speaking at the silver jubilee function of the Institute of Banking Personnel Selection, which recruits employees on behalf of public sector banks. He said banks should not only select the best person but also the appropriate people for the job. Out of my own experience as a bank chairman, I can tell you that I found very few people willing to undergo rural postings. As the Indian banking system embarks on the massive goal of financial inclusion IBPS would have to ensure that candidates having compassion for poor and the underprivileged and willing to work in rural areas are selected for the banking industry. In case of PSU banks, it is mandatory that all employees are posted in rural branches at least for two years. Nearly 60% of the population does not have bank accounts and RBI has asked all banks to draw a road map on how they plan to provide banking services to them. As banks expand in rural India a large number of employees will be posted in rural India. This year State Bank of India alone is expected to induct 25,000 new recruits. A large number of the new openings are expected to be in rural areas where the bank will open half of its new branches.

The DG pointed out three factors that have been

game changing in recent years. He said the widespread use of computer and intangible assets like intellectual capital and talent have replaced factories and inventories. The new reality is that people are increasingly the principal assets.

PSU banks are facing competition not only from private and foreign banks but also sector-neutral companies from IT and media have given rise to supply-demand imbalance. In this context, banks will have to look afresh not only at their recruitment strategies but also how to develop and retain their talent.

The third issue that banks will have to deal with relates to loyalty from employees, He said old values of loyalty have eroded and greater demand for talent has changed the playing field for research and retention of personnel. He has also urged IBPS to widen its service like providing training workshops for executives on interviewing skills training programmes in the fields of performance appraisal, counseling services team-building manpower planning and organisation restructuring and undertaking sponsored research projects. The institute needs to develop methodology to carry out its prime task of conducting recruitment tests for increasingly demanding clients and it will need to have on board dynamic professionals on its faculty to handle the core functions and emerging challenges, Mr Chakrabarty said..

—Source : Economic Times

शेष (पृष्ठ सं० 1) का

जाये और कैसे एक लोककर्मि अपने कार्य में पारदर्शिता रखते हुये भी सफलता पूर्वक अपना कार्य कर सकता है इस पर न्यायमूर्ति हेगडे ने विस्तार से चर्चा की। सचमुच उनके बताये रास्ते का अगर अनुसरण किया जाये तो सर्वजनिक जीवन में भ्रष्टाचार को बहुत कम किया जा सकता है। हमारे बैंक के अध्यक्ष ओ०पी० भट्ट ने भी इस अवसर पर हमें सम्बोधित किया। उन्होंने अपने सम्बोधन में विस्तार से बैंक के इतिहास, विशेषकर पिछले वर्षों में हुये परिवर्तन पर चर्चा की। उन्होंने हमें बताया कि अगर इसी प्रकार सभी गुणात्मक परिवर्तनों को अपनाते रहें तो हम अवश्य एक नई उँचाई प्राप्त करेंगे। वास्तव में, इस कार्यक्रम में भाग लेना व्यक्तिगत रूप से मेरे लिये एक अविस्मरणीय अनुभव था।

साथियों, वह वित्तीय वर्ष अब लगभग समाप्ति पर है और मुझे विश्वास है कि आप सभी अपने वार्षिक लक्ष्यों को अवश्य प्राप्त करेंगे। हमारी केन्द्रीय समिति भी लगातार इस प्रयास में है कि कैसे उत्तरोत्तर अपने संगठन को मजबूत किया जाये, क्या क्या कदम उठाये जायें, जिससे हमारे सदस्य अपने को सुरक्षित एवं आश्वस्त महसूस करें और अपना पूरा ध्यान बैंक की प्रगति पर लगायें। इस कड़ी में केन्द्रीय समिति के हस्तक्षेप से राँची अंचल की कुछ महिला सदस्यों के स्थानान्तरण पर प्रबंधन द्वारा पुनर्विचार कर रद्द किया गया। आप विश्वास रखें आपके सत्त समर्थन से आपके केन्द्रीय समिति को ताकत ही मिलती है।

ईश्वर से आपकी और आपके परिवारजनों की खुशहाली की कामना के साथ,

आपका
विकास कुमार

स्वार्थ रहित एवं निष्पक्ष कार्य संघ की शक्ति है।

MANAGING HRMS

1. All types of request/claims (except HRA on capital cost basis) are to be lodged through HRMS site (<http://10.0.224.59>) only, hard copy need not be sent to Circle HRMS. It will save your valuable time as well as cost to the bank. All request/claims lodged from site 59 come to us through the Corporate Centre and top priority is given in its disposal.

2. Salary and allowances of all the staff members of your establishment has to be checked every month which is available in soft copy from Corporate Centre, in CDC reports folder, any irregularity if found (excess/less payment of salary and/or allowances, CCA/ Non-CCA status of the centre, position of the employee etc.), need to be immediately reported to Circle HRMS, giving full particulars for rectification. A hard copy of the report duly scrutinized has to be kept on record for verification by controllers and inspecting officials.

3. When any employee reports at the branch / establishment the same should be reported through site no. 59 (transfer in). Reimbursement of claims under 4 in 1/ 3 in 1 / 2 in 1 will be done without any difficulty. Likewise transfers of employee from the branch/office should be immediately reported through site no. 59 (transfer out) and approval for 4 in 1/3 in 1/2 in 1 reimbursement should be rejected from following month to manage the branch profitability.

4. In case of any problem in 4 in 1/3 in 1/2 in 1, the matter has to be advised to the Circle HRMS giving reference no. (available in your portal - view 4 in 1/ 3 in 1 / 2 in 1), your Provident Fund Index (PFI) no. and PFI no. of your approver for correction/ resubmission.

5. On forgetting your personal HRMS password lodge request on e-mail ID: hrms.pw@sbi.co.in giving your e-mail ID and PFI no. through EMS (personal or branched ID. New password will be provided within 4 (four) hours- sbi123/password1 for personal HRMS ID which has to be changed immediately on log-on. Exercise full precaution to protect password.

6. Fitment letter should not be misunderstood as sanction for release of future annual increments, the same has to be sanctioned annually by the competent authority and advised through site.59 well in time. Please note that HRMS can pay you from 01.06.2010 only, arrear before this date can not be paid by HRMS.

7. On HRMS site (<https://hrms.onlinesbi.com>) list of staff having ERRONEOUS and BLANK PAN Number is available for correction/entry. All the Branch/Establishment heads are requested to please go through it and make available PAN no. of these employees to HRMS at your earliest.

8. Incidents of Death/Resignation/Suspension/ Punishment should be promptly reported to Circle HRMS for necessary action at their end, any delay or laxity in this matter will lead to extra/erroneous payment to the concerned employee.

9. Minimize writing letters to Circle HRMS, all the facilities for advising changes with regard to salary and allowances is available on site.59 and the same is routed through Corporate Centre, letters should be sent only in case of dire emergency.

10. Resetting of Branch ID & Password of site.59 will be done by Circle HRMS team the same should be advised to them through letter at the earliest.

11. Site .59 is open for uploading from 26th of the month for which salary is paid till the 10th of the next month, all amendments should be advised positively through this site within the given period, it is needless to stress that this file is routed through Corporate Centre and it has to be attended positively before salary of the given month. Amendments in site.59 should be done through proper menu and has to be definitely authorized by the branch/ establishment head failing which it will be rejected by Corporate Centre and will not be entertained.

—Rajiv Raman Saha
Chief Manager (HRMS)
LHO, Patna

HOW TO OUTWIT FEAR

The greater challenge we face in our life is the conquest of fear and develop courage. It is only natural that any human being must be concerned about his emotional and financial safety. Fear of losing leaves us impotent not only in our personal relationship but also in our day to day life. Most of fear crystallize out of indecision. Every human being suffers from some combination of them at one time or more. During the Famine in Bengal in the year 1943, people were afraid of poverty. During the war people were afraid of death.

During prosperity people were afraid of ill health. It is all a state of mind. Following are some of the basic fears.

- Fear of Poverty
- Fear of Criticism
- Fear of ill health
- Fear of loss of love
- Fear of old age
- Fear of death

FEAR OF POVERTY : There can be no compromise between poverty and richness as they travel in opposite direction. Poverty is the state of mind. But it is sufficient to create a mental block and destroy one's chances of achievement. This fear paralyses the faculty of reason, destroys the faculty of imagination, kills self reliance and undermines enthusiasm. It leads to sleeplessness, misery and unhappiness and takes the charm of one's personality. When we live in a society of abundance where every thing is available, the mind could desire more. Whenever we are unable to fulfill our desire due to dearth of materials we become sad and worried. Nothing brings so much humiliation and suffering as poverty. Only those who have experienced poverty will understand its real meaning.

FEAR OF CRITICISM : Most of people are uncomfortable when criticized. They become depressed and demoralised when somebody starts criticizing them. It robs their initiative, power of imagination. Parents when criticising the children are doing irreparable injury to them. That will create an inferiority complex in them unable to face the public.

Similarly employers get best out of the employees not out of criticism but out of constructive counselling.

FEAR OF ILL HEALTH : Most of the people are conscious about their health. People are afraid of ill health because of the suffering, it may cause and the uncertainty of what may happen when death comes. It is also the economic toll it may cause. According to psychiatrists about 75 percent of the people who visit doctors are suffering from hypochondria (imaginary illness), while visiting the doctors they also exhibit symptoms of disease, making them more sick. In primitive society people tried to make their enemies sick, with a motive of destroying them mentally and physically. While diagnosing the nature of sickness doctors generally advise such patients to change their residence to a new climatic condition that may change their mental attitude, seed of fear of ill health which lives in every mind.

FEAR OF LOSS OF LOVE : We can see sensation created in epics, poetry, and stories about the loss of love leading to tragedies. Fear of loss of love comes out of misunderstandings, or polygamous behavior of man stealing other man's mate. It is most painful among all fears that ploy most havoc with the body and mind leading to tragedies. Most of the love lost is out of fear, jealousy and suspicion about the loved ones or friend without reasonable evidence. This situation may also lead to suspicion of everyone and no faith in anyone. Most of the murders are taking

place out of the love lost or mutual suspicion, mostly in blind love, as one partner expects the some quantum of love in return.

FEAR OF OLD AGE : Possibility of ill health as and when people grow older is major cause of fear for human being. Eroticism is also a cause of fear as one cherishes his good old days and thinks of diminishing sexual attraction. Another reason is the loss of independence, physical and economic freedom. This also develops on inferiority complex among them and a feeling that they are not capable of doing any thing in life and become an unwanted coin.

FEAR OF DEATH : We do not know what will happen after death. The feeling of vacuum haunts every mind. According to William Shakespeare "death is the undiscovered country from whose bourne no traveller return's". Through science people know the outcome after death as such one has to accept death as inevitable that has to come to all.

Fear and worry are inter connected as one comes out of the other. Most people lack the will power to reach decisions promptly and to stand by them. When a man is struck by fear, that is reflected on his face. Its vibrations can be felt by those who are close to him. Even dogs or horses know when their master lacks courage. They pick up the vibration of nervousness of their master and behave accordingly. Dogs generally bites a person who does not have courage. Vibration of fear passes from one mind to another quickly. As such it is always better to face the situation courageously that will only reinforce our confidence and gives more courage to face a similar situation in future. According to Dale Carnegie the management expert and Psychologist if you can conquer almost any fear you will only make up your mind to do so. Remember fear does not exist anywhere except in the mind.

Ref. 'Think And Grow Rich'

—By Napoleon Hill



Issued in public interest by



THE TIMES OF INDIA

PLEDGE FORM

Taking the pledge is good for your heart. It's also good for someone else's. Because, for every pledge taken, one person will receive a free heart screening at an Apollo Health Check-up Camp (locations and dates at billionheartsbeating.com) We also request you to spread the word and ask your friends to take the pledge at billionheartsbeating.com

I PLEDGE TO

- Take the stairs more often instead of the elevator.
- Cut down on sweets and chocolates.
- Invest in a pair of running shoes.
- Meditate for 20 minutes every day.
- Play more often with my dog.
- Not work weekends.
- Give up fried foods.
- Control my diabetes.
- Spend more time with my kids.
- Keep my cool while driving.
- Quit smoking.
- Smile more often.
- Use less oil in my cooking.
- Walk in the park every day.

Other

.....

Name

Email

REMEMBER—ALL RESOURCES ARE LIMITED EXCEPT CREATIVITY

ONE TIME PASSWORD (OTP)

फोन के द्वारा मास्टर या बीजा क्रेडिट कार्ड की सहायता से किये गए सभी भुगतान के लिए 1 फरवरी 2011 से भारतीय रिजर्व बैंक ने एक अतिरिक्त सुरक्षा उपाय को अत्यावश्यक कर दिया है, जिसे One Time Password (OTP) के नाम से जाना जाता है।

OTP एक गुप्त संख्या/कोड होती है, जिसे केवल एक बार ही प्रयोग किया जा सकता है। फोन के द्वारा की जाने वाली IVR लेन-देन एवं मोबाईल द्वारा भुगतान के लिए OTP को आवश्यक बनाया गया है। भारतीय रिजर्व बैंक के अद्यत निर्देश के अनुसार सभी भारतीय व्यवसायियों के लिए 1 फरवरी 2011 से यह आवश्यक होगा कि वे IVR या मोबाईल द्वारा की जाने वाली लेन-देन में क्रेडिट कार्ड नम्बर एवं CVV नम्बर के साथ-साथ ग्राहको से OTP की माँग करें। OTP नहीं देने की स्थिति में व्यवसायी आपका लेन-देन स्थगित कर देंगे।

भारतीय रिजर्व बैंक के इस निर्देश के आलोक में सभी क्रेडिट कार्ड प्रदाता क्रेडिट कार्ड धारकों को माँगे जाने पर एक गुप्त कोड OTP प्रदान करेंगे, जिसे केवल एक बार ही उपयोग किया जा सकता है तथा यह निर्गत होने के बाद केवल 2 घंटे से 12 घंटे तक बैंक के अनुसार मान्य होते हैं। आपको प्रत्येक लेन-देन के पहले OTP लेना होगा और बैंक के मान्यतानुसार उसका उपयोग उसी समय के भीतर कर लेना होगा अन्यथा वह अवैध हो जाएगा। स्टेट बैंक क्रेडिट कार्ड के लिए यह अवधि वर्तमान में 12 घंटे का है।

OTP के लागू होने से लेन-देन में धोखाघड़ी की संभावनाएँ कम होने की आशा है तथा इससे ग्राहकों को फोन पर क्रेडिट कार्ड से भुगतान करने पर सुरक्षा मिलेगी।

OTP प्राप्त करने के लिए सर्वप्रथम आपको अपना मोबाईल क्रेडिट कार्ड प्रदाता बैंक/कम्पनी में दर्ज/पंजीकृत कराना होगा। जैसे ही आपका मोबाईल नम्बर दर्ज होगा, आप SMS करके या ग्राहक सहायता केन्द्र पर संपर्क करके OTP प्राप्त कर सकते हैं। कुछ बैंक जैसे SBI एवं ICICI Bank ने इसे इंटरनेट के द्वारा भी प्राप्त करने की सुविधा दी है।

यदि आपके पास स्टेट बैंक क्रेडिट कार्ड है और आप उसके द्वारा मोबाईल की सहायता से IVR के जरिये भुगतान करना चाहते हैं, तो निम्नानुसार आप OTP प्राप्त कर सकते हैं :

1. सर्वप्रथम, अपना मोबाईल नम्बर पंजीकृत करायें।
2. www.sbicard.com पर अपने User ID एवं पासवर्ड की सहायता से Login करके बायीं ओर उपलब्ध मेन्यु में "IVR One Time Password" चुनें और दिशा-निर्देश का पालन करते जाएं।
3. अपने पंजीकृत मोबाईल नम्बर से "OTP" < क्रेडिट कार्ड का अंतिम चार अंक > लिखकर 5676791 पर SMS करें। OTP आपके मोबाईल पर आ जाएगा।
4. स्टेट बैंक क्रेडिट कार्ड हेल्पलाइन संख्या 18601801291 पर फोन करें एवं दिशा निर्देश का पालन करें।

संकलनकर्ता:

अजीत कुमार गुप्ता

उप प्रबंधक (प्रणाली)

ए०टी०एम० परिचालन विभाग

स्थानीय प्रधान कार्यालय, पटना-1

HOW TO REACH DELHI GUEST HOUSE

Location	: 2.5 kms from Anand Vihar Railway Station, 13 kms from New Delhi Railway Station, 12 kms from Ghaziabad Railway Station and walking distance from Vaishali Metro Station (Under Construction).
Address	: Plot 321, Sector-4, Vaishali, Ghaziabad. (Opp. Sector-4 Park)
Conveyance	: • Taxi/Auto for Sector-4, Vaishali from New Delhi Station. • Auto/Rickshaw from Anand Vihar Station. • Auto from Ghaziabad Station.
Contact	: Com. Vinod Kumar, Secretary (Finance) – Mobile : 9431056158

NATION FIRST, ORGANISATION NEXT, INDIVIDUAL LAST

BANKING NEWS

NEW CREDIT INFORMATION COMPANY ADDED :

On Nov 25, 2010, RBI issued 'Certificate of Registration' to High Mark Credit Information Services Private Limited to commence the business of credit information. This is the fourth such company in India, the other three being CIBIL, Experian Credit Information Company of India Private Ltd. and Equifax Credit Information Services Private Ltd.

STATUS OF MULTIPLE UNITS UNDER MSME ACT - 2006 :

The RBI has reiterated that the MSMED Act, 2006 does not provide for clubbing of investments of different enterprises set up by the same person / company for the purpose of classification as micro, small and medium enterprises.

ISSUANCE OF FOREIGN INWARD REMITTANCE CERTIFICATE (FIRC) :

RBI has clarified that banks should not issue FIRC to the beneficiaries for inward remittance to NRE accounts received through credit push systems like RTGS, NEFT, NECS and ECS. Further, if the proceeds are remitted in foreign currency itself to the beneficiary's banker, then FIRC is to be issued by the bank which has received the proceeds in foreign exchange, i.e., the bank which converted the foreign currency into rupee.

MAINTENANCE OF STATUTORY LIQUIDITY RATIO (SLR) :

It has been decided to reduce the Statutory Liquidity Ratio (SLR) for Scheduled Commercial Banks from 25 per cent of their Net Demand and Time Liabilities (NDTL) to 24 per cent with effect from December 18, 2010.

USE OF INTERNATIONAL DEBIT CARDS BY RESIDENT INDIANS :

As per extant instructions, all banks are required to submit a statement as on December 31, each year, mentioning all such cases where forex utilization by the International Debit Card holders aggregate exceeds USD 100,000 in a calendar year. It has been decided to discontinue the submission of this statement from the calendar year 2010 onwards.

ACU MECHANISM - PAYMENTS FOR IMPORT OF OIL OR GAS :

At present all eligible current account transactions as defined by the Articles of Agreement of the International Monetary Fund and the export / import transactions between the ACU member countries on deferred payment terms respectively are to be routed through the ACU mechanism. It has now been decided that payment for import of oil or gas should be settled in any permitted currency outside the ACU mechanism.

RTGS SYSTEM - USE OF NEFT CUSTOMER FACILITATION CENTRES :

With more than 1,50,000 customer transactions being settled on a daily average in the RTGS system, it has been decided that the existing Customer Facilitation Centres set up for NEFT customer complaints, henceforth may also be used for RTGS customer transactions, to ensure prompt redressal and resolution of customer complaints.

AMENDMENT TO PPF SCHEME, 1968 RULES: HUF A/Cs :

PPF account opened on behalf of a Hindu Undivided Family prior to the 13th day of May, 2005, shall be closed after expiry of fifteen years from the end of the year in which the initial subscription was made and the entire amount standing at the credit of the subscriber shall be refunded, after making adjustments, if any, in respect of any interest due from the subscriber on loans taken by him. Where fifteen years from end of the year in which initial subscription was made, has already been completed, they shall also be closed at the end of the current year, i.e. the 31st day of March, 2011 and the entire amount standing at the credit of the subscriber shall be refunded.

PRESENT KEY RATES AND OTHER STATISTICS :

BANK RATE	6.00 %	Base Rate of State bank Of India	8.0 %
CRR	6.00 %	State Bank Advance Rate (SBAR)	12.75 %
SLR	24 %	FOREX RESERVES- Rs. (crore)	13,36,212
REPO RATE	6.50 %	SCB Total Deposits - Rs. in Cr.	47,99,789
REVERSE REPO	5.50 %	SCB Total Credit - Rs. Cr	36,39,866
LIBOR US \$ 6 month	0.75 %	CREDIT- DEPOSIT RATIO (SCB)	75.83 %

असफलता का अर्थ है कि प्रयत्न पूरी लगन से नहीं हुआ।

SBI SETS UP CALL CENTRES FOR NPA RECOVERY :

SBI has opened two call centres at Gurgaon and Chennai to deal with NPAs and Special Mention Accounts (SMA). It has also set up account tracking centres at 14 local head offices. As a step to improve tracking and recovery, the Bank has begun assigning SMAs and NPAs to individual staff members. This step will ensure a sense of ownership in dealing with stress asset cases. SBI's gross NPAs rose marginally to Rs. 23,438 cr by end-December 2010 from Rs. 23,205 cr at end-September. In 12 months, gross NPAs have grown by Rs. 4,577 cr.

SBI TO OFFER LOANS AT DISCOUNT TO COLD STORAGE PROJECTS :

SBI has decided to offer discounted interest rates, ranging from 75 to 375 basis points, on the applicable card rates for creating cold storage and warehouse infrastructure for agri-produce, including fruits and vegetables.

STATE BANK MULLS BUYING MORE BANKS OVERSEAS :

SBI will explore organic and inorganic options to become a global retail bank by 2013. The Bank has roped in McKinsey & Company to help it restructure the international banking group. SBI's international balance sheet has grown from \$7 billion in 2005 to \$35 billion in 2010. Currently, the Bank's overseas business, comprising 150 branches, contributes 16% to the bank's total business, compared with 12% a year ago.

SBI TO INCREASE LOAN LOSS COVER BY 250 BPS EVERY QUARTER :

SBI has chalked out a plan to reach RBI mandated 70% Provision Coverage Ratio (PCR) three months before the September 30 deadline. SBI aims to increase provisioning cover by 250 basis points each quarter so that it can reach the 70% mark by the end of the first quarter of the next financial year.

SBI LIFE PIPS ICICI PRU AS LARGEST PRIVATE INSURER :

SBI Life has overtaken ICICI Prudential as the country's largest private insurer in terms of first-year premium collection, garnering new business of Rs. 4,698 cr. in April-December this fiscal.

Complied by : Rajesh Kr. Keshri, CM (BPMM)

उड़ान

कितने दिये हमने इम्तहान
दूर किए बहुत-से व्यवधान
खोजने पड़े इनके निदान
फिर मिला सफलता का सोपान ।

बने रहें हम सदैव महान
बनाने होंगे नित नए कीर्तिमान
करें जिस पर हम अभिमान
उन्नति और विकास बने इनके प्रमाण ।

करें हम अपनी सेवा का दान
बढ़े हमारी बैंकिंग व्यवसाय की दुकान
चलाए हम ऐसा अभियान
बने स्टेट बैंक की अलग पहचान।

ग्राहक को दें सतत् सम्मान
बसे जिनमें हमारे प्राण
कुशलता का छोड़े ऐसा निशान
देखे, सराहे जिसे सारा हिन्दुस्तान ।

अनेक उत्पादों का किया अनुसंधान
फैली फिर ग्राहकों के चेहरे पर मुस्कान
लाए हमने नव-तकनीक, नवोन्मेष बैंकिंग का जहान
सराहा हमें सभी ने - क्या बच्चे, क्या बूढ़े क्या जवान।
नित गए मार्ग तलाशते तब भी हमारे कप्तान।
सफलताओं, उपलब्धियों के बने तभी तो इतने दास्तान
स्टेट बैंक बने बैंकिंग की आन और शान
साथ चलिए, दौड़िये, यही है स्टेट बैंक की सफलता की उड़ान !

—बदरी नाथ झा
मुख्य प्रबंधक (पीबीबीयू-II)
भारतीय स्टेट बैंक
स्थानीय प्रधान कार्यालय, पटना

FEAR NONE BUT ONLY YOUR CONSCIENCE

CORRESPONDENCE WITH BANK

CIRCULAR NO 01/2011

DATE 01.01.2011

TO,

All Members

WELCOME THE NEW YEAR 2011

We quoted hereunder the text of **AISBOF Circular No. 1 dated 01.01.2011** on the captioned subject, the contents of which are self-explicit.

"We are entering a new decade with new hopes, aspirations and dreams of achieving an egalitarian society covering the entire mankind. We have left behind a year which saw the high and low in many fields, many catastrophies, natural disasters which were weathered by the people across the globe with indomitable courage, grit and determination. These events should spur us to do the good things in a better way, best than the better, achieving the wholesome good of the people at large.

2. Our country poised to achieve the highest ever GDP (Two digits), and has been able to attract attention of the world as one of the safe and secure destinations for investment; ultimately emerging as one of the Super Powers in the world. Our hopes of achieving a permanent seat in the security council of the UNO have brightened with many big powers throwing their weight behind us. All this would be hollow and meaningless, if the yawning gaps between the haves & have nots are not wiped out, the people below the poverty line are not lifted to a level where they are assured of two square meals a day and a shelter over their heads. This will be possible with ardent political will and hope the leadership at the Centre and States will exhibit the much needed achievement of egalitarian society.

3. The country is confronted with the menace of terrorist attacks, moist insurgency and all these need to be tackled with an iron hand.

4. The country also needs to be rid of rampant corruption, parochialism, nepotism in order to usher into a nation of honest people with high degree of probity in public life.

5. The Banking Industry, which is the nerve centre of our economy, has achieved robust growth, while many big banks in the world were on a shaky wicket. This healthy growth is exhibited in achieving the overall parameters fixed by the Government, including highest profitability, earnings on assets, non-interest income, financial inclusion, social banking etc. This augurs well for the future of Banking Industry and we are all proud partners in this spectacular achievement. In State Bank of India, we the officers played a stellar role in achieving the position of number one bank of the country. The officers under the banner of All India State Bank Officers' Federation have always shared the vision of the Corporate Office and have risen to the occasion to take the Bank to dizzy heights of glory. Having achieved these spectacular milestones, we expect the Management to reciprocate by conceding all our legitimate demands. We have achieved many welfare facilities for the officers' community with positive response of the Management, which is the bedrock of harmonious Industrial Relations atmosphere in the Bank. While we resolve to continue with the collaborative and co-operative approach to all the

initiatives of the Management, we expect to resolve the following pending issues expeditiously, so as to keep the morale and motivation level of the officers high.

- a. Posting of DGMs at erstwhile module level.
- b. Revision of ceiling on reimbursement of Entertainment expenses.
- c. Disbursement of SBI balancing amount, out of 17.5% increase in wage cost, without loss of further time.
- d. Improvements in SBI superannuation Scheme and Updation of Pension and D.A.
- e. Review of Medical Reimbursement Scheme
- f. Enhanced Gratuity Ceiling to be affective from 01.01.2006 instead of 24.05.2010
- g. Fitment formula on account of 9th Bipartite.
- h. Manpower planning to fill up Officers' vacancies.
- i. Fixing of minimum threshold limit for posting of 2nd Officer at newly opened branches
- j. Introduction of self-lease facility.
- k. Reimbursement of broadband (internet) charges above ceilings on telephone calls.
- l. Extension of Staff housing loan scheme to e-SBS and e-SB Indore Officers.
- m. HR issues of e-SB of Indore Officers on merger.
- n. Repatriation of JMG's of 2007/2008 batch to their Parent Circle
- o. Removal of anomaly in REMBS
- p. Revision of rental ceilings of leased accommodation.
- q. Review of promotion policy.
- r. Review of transfer policy.
- s. Review of disciplinary proceedings, sealed cover procedure etc.
- t. Sharing of profit with officers in lieu of bonus.
- u. Regulation of working hours.
- v. Five days week, etc.

6. All India State Bank Officers' Federation has redeemed its pledge to the members and that is yet to be achieved in an enormous way. We resolve on the New Year day to achieve the above issues within a time frame, so that our members continue to contribute to the growth of our beloved Institution with absolute commitment, dedication and devotion. Our campaign will continue in a relentless manner till we achieve our goal. We will march forward standing united, hand in hand, to retain the Numero Uno position of our Bank and to clinch all the benefits, facilities and perquisites which are due to us in a totally legitimate manner.

7. Let the New Year herald a new beginning, a new era for all of us and the Bank, where the bonds of mutual respect for each other will be the foundation on which our industrial relations are built and we will usher in an environment where the interests of the officers are taken care with a human touch and the sense of belonging to the Institution is uppermost in the hearts of all of us."

**WE WISH ALL OUR MEMBERS AND WELL WISHERS,
A HAPPY AND PROSPEROUS NEW YEAR 2011**

With seasons greetings



OUR UNITY : ZINDABAD-ZINDABAD
S.B.I.O.A. : ZINDABAD-ZINDABAD

(ANIRUDH AKHAURI)
GENERAL SECRETARY

BE TRUTHFUL, BE FEARLESS

CIRCULR NO 02/2011

DATE 01.01.2011

TO,
All Members

**RURAL SELF EMPLOYMENT TRAINING INSTITUTES
(REETIS) PAYMENT OF DEPUTATION ALLOWANCE
TO THE DIRECTORS OF RESETIS**

We quoted hereunder the text of **AISBOF Circular No. 2 dated 01.01.2011** on the captioned subject, the contents of which are self-explicit..

"Hyderabad Circle Management has made a reference to Corporate Centra, to seek clarifications as to whether the officers deputed as Directors of RSET is are eligible for deputation allowance. On receiving a representation from our Hyderabad Circle, we had also taken up the matter with Corporate Centre. We are glad to advise that, Corporate Centre have provided the clarifications that, as per guidelines mentioned in Rule 23(V) of SBI Officer's Service Rules 1992, the Directors of rural self employment training institute are entitled for deputation allowance from the date of report for duty to RSETI.

2. We request affiliates/members to be guided by the clarifications".

**WE WISH ALL OUR MEMBERS AND WELL WISHERS,
A HAPPY AND PROSPEROUS NEW YEAR 2011**

With seasons greetings

(Signature)

OUR UNITY : ZINDABAD-ZINDABAD
S.B.I.O.A. : ZINDABAD-ZINDABAD

**(ANIRUDH AKHAURI)
GENERAL SECRETARY**

CIRCULR NO 04/2011

DATE 27.01.2011

TO,
All Members

**PAYMENT OF UNDISTRIBUTED PORTION
OF SALARY REVISION COST TO SBI EMPLOYEES/
OFFICERS AS "SPECIAL BALANCING ALLOWANCE"**

We quote hereunder the text of **AISBOF Circular No. 4 dated 27.01.2011** on the captioned subject, the contents of which are self-explicit.

"Revised salary and allowances are paid to workmen employees and officers with effect from 01.11.2007, in terms of industry level Settlement and Joint Note respectively, dated 27.04.2010.

2. In the above Settlement/Joint Note it was agreed that, the additional cost of pension on account of wage revision, in excess of statutory contribution of 10% of pay would be shared equally between the Management and employees of Banks, and the share of employees so calculated would be deducted from the agreed wage increase while revising salary. However, this was not applicable to employees of State Bank of India as they were not required to share pension cost. As a result, such a reduced distribution resulted in to less than agreed wage hike of 17.5% to SBI employees.

3. Accordingly, the Indian Banks' Association advised our Bank that, in terms of the Bipartite Settlement, the disposal of the balancing cost of pension in respect of SBI shall be decided by the Bank with the concurrence of Government of

India (GOI). The amount of balancing cost of pension calculated and agreed between the parties are as under:

Workmen Employees	–	Rs.160.49 crore
Officer Employees	–	Rs.129.15 crore
Total	–	Rs.289.64 crore

4. The Indian Banks ' Association, therefore, kept undistributed portion of Salary & Allowance of Rs.289.64 crore as pension balancing amount out of industry level wage hike of Rs.4816 crore.

5. With a view to removing the anomaly for equitable distribution of wage hike of 17.5% for SBI" employees, based on Bank's recommendation, the Government of India, have now accorded approval for distribution of balancing amount of Rs.289.64 crore in the form of allowance, to SBI Employees / Officers, without attracting DA, HRA, CCA and superannuation benefits.

6. Accordingly, such balancing amount will now be distributed among all officers and employees in SBI who were in the permanent appointment of the Bank as on 01.11.2007 (including part-time) in the form of an allowance which may be called "**Special Balancing Allowance**". Such allowance will be payable to officers and employees at 6.5% and 6.4% respectively, of their revised basic pay, from 01.11.2007.

7. The part-time / full-time medical officers who were in service as on 01.11.2007, and employees of eSBS who have opted for the terms and conditions of SBI will also be eligible for the above amount. Although, eSBS merged with SBI w.e.f. 13.08.2008, the staff cost of these employees were included in the work sheet of IBA, as SBI employees.

8. Comrades, legitimate demand of the both Staff and Officers Federations has been accepted by the Management / Government. We are thankful to them. We expect the official communication shortly.

9. We congratulate and compliment our membership for their patience and support."

With seasons greetings

(Signature)

OUR UNITY : ZINDABAD-ZINDABAD
S.B.I.O.A. : ZINDABAD-ZINDABAD

**(ANIRUDH AKHAURI)
GENERAL SECRETARY**

सफर

दिक्कते हैं, दुश्वारियाँ हैं,
समानान्तर चलती परेशानियाँ हैं
पर सदस्यों के स्नेह की मिठास भी है
और उनकी पीड़ा को कम करने की खुशियाँ हैं।
कठिन है डगर,
बढ़ना है फिर भी मगर,
जीवन है एक समर,
संगठन का है ऐसा सफर !

—बदरी नाथ झा

मुख्य प्रबन्धक (पीबीबीयू-II), स्था.प्र.का., पटना

WORK IS WORKSHIP, DO YOUR DUTY

समाचार पत्रों से

दैनिक भास्कर 05.12.2010

उप-डाकपाल
काशीनाथ फंसे, बैंक
मैनेजर को जमानत

रांची. 10 दिनों से न्यायिक हिरासत में बंद स्टेट बैंक ऑफ इंडिया की दीपाटोली शाखा की सहायक प्रबंधक सुनीता कच्छप को शनिवार को मुख्य न्यायिक दंडाधिकारी विजय कुमार की अदालत ने जमानत दे दिया। मामले के एक अन्य आरोपी डोरंडा डाकघर के तत्कालीन उप डाकपाल काशीनाथ राम के खिलाफ सुनवाई शुरू कर दी। इस मामले के एक और आरोपी रंजीत टोप्पो को मौत हो चुकी है।

क्या है मामला : 11 वर्ष पूर्व 28 अगस्त, 1999 को एसबीआई की अशोकनगर शाखा में सहायक के पद पर कार्यरत सुनीता कच्छप सहित तत्कालीन उप डाकपाल काशीनाथ राम और बिचौलिया रंजीत टोप्पो के खिलाफ अरगोड़ा थाने में सीताराम ने प्राथमिकी (कांड सं.200.1999) दर्ज कराई थी। प्राथमिकी में उपरोक्त सभी पर आरोप था कि इन लोगों ने पांच रुपए के 13 जाली डाक टिकट का इस्तेमाल किया था। इस मामले में काशीनाथ राम ने अक्टूबर 1999 में ही जमानत ले ले ली थी।

दैनिक जागरण 24.12.2010

संगठन के विस्तार पर जोर



एसबीआई बैंकर्स एसोसिएशन की आमसभा में उपस्थित अतिथिगण

जागरण

मुजफ्फरपुर, निष् : एसबीआई बैंकर्स एसोसिएशन (एसबीआईओएस) की एक आम सभा गुरुवार को रेडक्रॉस स्थित सभागार में संपन्न हुई। सभा में एसबीआई अधिकारी संघ के मंडलीय अध्यक्ष एलक्रेपी सिंह, महासचिव अनिरुद्ध अखोरी, एके पांडे, सुरेश कुमार, मरसूर आलम आदि शामिल हुए।

इस मौके पर अनिरुद्ध अखोरी ने बैंक द्वारा हुए समझौते के लाभ के बारे में जानकारी दी। उन्होंने सदस्यों की समस्याओं की जानकारी ली और धरोखा दिलाया कि जल्द इसका निराकरण किया जाएगा। एसबीआई आंचलिक समिति

मुजफ्फरपुर के सहायक महासचिव टुनटुन बैठा ने संगठन के विकास पर बल दिया। उन्होंने सदस्यों से एकजुटता बनाए रखने की अपील की। उन्होंने कहा कि सदस्यों की समस्याओं को उचित फोरम पर ले जाया जाएगा। इस अवसर पर एजीएम ओपी मिश्रा, एजीएम प्रशासन वीके गोस्वामी, एएन मिश्रा, विभूति कुमार चौधरी, पीके सिन्हा, एस पाठक, जयाहर चौधरी, रतन कुमार, कैलाश राम, एके मिश्रा, राघवेंद्र मिश्रा, सीकत अली आरएन बैठा, आरके मिश्रा, मनोज कुमार सिंह, मनोहर राजा, जेपी रजन आदि ने सभा को संबोधित किया।

पीएनबी ने वसूले 23.71 लाख

पीएनबी द्वारा गुरुवार को आयोजित ऋण वसूली शिविर में 23.71 लाख रुपये वसूल किये गए। अघोरिया चौक स्थित पीएनबी मंडल कार्यालय आयोजित शिविर में बैंक ने 48 केस एनपीए खाताधारकों से समझौता कर 23.71 रुपये नकद वसूले। उक्त जानकारी पीएनबी मंडल कार्यालय के चीफ मैनेजर मोहन चंद्र भट्ट ने दी। उन्होंने बताया कि बैंक प्रबंधन ऋण बकायदारां से समझौता हेतु शिविर लगाता है जिसमें ऋणधारियों की स्थिति को देख ब्याज में माफी कर समझौता होता है।

हिन्दुस्तान

20.01.2011

एसबीआई अफसरों
ने बांटे कंबल

गरीबों के बीच बुधवार को कंबल के साथ चूड़ा व गुड़ का वितरण करते एसबीआई अधिकारी संघ के नेता

मुजफ्फरपुर। एसबीआई अधिकारी संघ आंचलिक समिति की ओर से बुधवार को बैंक के प्रशासनिक कार्यालय में 150 गरीबों के बीच कंबल के साथ चूड़ा व गुड़ का वितरण किया गया।

मौके पर अध्यक्ष केके श्रीवास्तव, सहायक महासचिव टुनटुन बैठा, क्षेत्रीय सचिव वीके चौधरी, सहायक महाप्रबंधक वीके गोस्वामी, क्षेत्रीय प्रबंधक ओपी मिश्रा, एएन मिश्रा, श्रीकांत पांडेय आदि के साथ बड़ी संख्या में बैंक के अधिकारी उपस्थित थे।

दैनिक जागरण

20.01.2011

150 गरीबों में कंबल वितरित

मुजफ्फरपुर, निष् : समाजिक दायित्व का निर्वहन करते हुए भारतीय स्टेट बैंक अधिकारी संघ आंचलिक समिति ने मिठनपुरा स्थित कार्यालय में गरीबों के बीच कंबल, चूड़ा-गुड़ आदि का वितरण किया। करीब डेढ़ सौ गरीबों के बीच वितरण किया गया। इस मौके पर समिति के अध्यक्ष केके श्रीवास्तव, महासचिव टुनटुन बैठा, क्षेत्रीय सचिव वीके चौधरी,

प्रबंधन की ओर से सहायक महाप्रबंधक (प्रशासन) वीके गोस्वामी, क्षेत्रीय प्रबंधक ओपी मिश्रा, सहायक महाप्रबंधक (राममेक) एएन मिश्रा ने भी सहयोग किया। इसके अलावा जिला सचिव आरएन बैठा, मुख्य प्रबंधक बीडी प्रसाद, एसपी चौबे, श्रीकांत पांडे, श्रीनारायण साह, श्रीआरके भारती, आरपी पोखरैल आदि भी मौजूद थे।



कंबल वितरित करते बैंक अधिकारी

जागरण

विलम्ब से असंतोष बढ़ता है ।



The renovated office of Zonal Committee, Patna



District Committee Muzaffarpur held its general body meeting on 23rd December 2010



Leaders of Central / Zonal Committee present on the occasion



A view of the participants in the District Meeting at Muzaffarpur



Community Services Programme organised by Zonal Committee, Muzaffarpur on 19th January 2011



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I, A. Akhauri, hereby declare that the particulars given above are true to the best of my knowledge and belief.

PATNA

The 1st February 2011

A. Akhauri
General Secretary

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