



SUP-POWER

JANUARY – FEBRUARY 2012

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

COMRADE NADAF VISITS THE CIRCLE



A view of the gathering at Jamshedpur Branch on the occasion of the visit of **Com. G.D.Nadaf**, General Secretary, AISBOF & AIBOC on the 15th January 2012.

Comrade Vikas Kumar, Member of Central Committee presenting a bouquet to **Comrade Nadaf**.



Comrade Ajit Kr Sinha, President Zonal Committee, Ranchi along with **Com. Amitabh Chatterjee**, R.M. Jamshedpur garlanding **Comrade Nadaf**.



Comrade Kalyan Chatterjee, AGS, Ranchi presenting a memento to **Comrade Nadaf**.



सम्पादक की कलम से



प्रिय साथियों,

सर्वप्रथम आप सबों को नये वर्ष की हार्दिक मंगलकामनायें । ईश्वर करें यह नया वर्ष आप सब के लिये अत्यन्त शुभ और लाभकारी हो और आपके लिये ढेर सारी खुशियाँ लाए । कुछ ऐसी ही कामना इस वर्ष में अपने अधिकारी संघ के लिये भी करूँगा क्योंकि आगे के एक – दो वर्ष उनके लिये वास्तव में चुनौतीपूर्ण होने वाले हैं । उसका एक कारण तो यह है कि राष्ट्रीय स्तर पर हमारे संघ के नेतृत्व में परिवर्तन होना है । नये अवसर और नई चुनौतियाँ किसी भी परिवर्तन की हमराह होती हैं । इसलिये इस नेतृत्व परिवर्तन के साथ ही एक ओर जहाँ नई चुनौतियाँ होंगी वहीं दूसरी ओर नये अवसर, नई राहें भी होंगी । यह हम सभी पर निर्भर होगा और नये नेतृत्व की भी यही परीक्षा होगी कि कैसे उन नये चुनौतियों को हम अवसर में बदलते हैं, कैसे हम नई राहें तलाश करते हैं ताकि नई उँचाईयों को छू सके । मुझे विश्वास है कि जो भी हमारा नया नेतृत्व होगा वह उतना परिपक्व अवश्य है कि अपनी चुनौतियों पर विजय प्राप्त कर सके । हम सदस्यों की भी यह जिम्मेदारी होगी कि हम इस अवसर पर अपनी एकजुटता कायम रखें ।

नया वर्ष हमारे अधिकारी संघ के लिये चुनौतीपूर्ण क्यों है इसकी बानगी हमें जनवरी के दूसरे ही सप्ताह में दिख गई । पिछले दिनों हैदराबाद में उपमहाप्रबन्धकों का सम्मेलन हुआ । उस सम्मेलन से बाहर आये कई संदेशों में एक संदेश यह भी था कि कोई भी नियंत्रक अधिकारी संघ के प्रतिनिधियों से एक निश्चित अवधि की सूचना पर ही मिले अथवा बात करें । दूसरे शब्दों में, अगर अधिकारी संघ को किसी नियंत्रक से कोई बात करनी है तो उन्हें पहले 24 अथवा 48 घंटों की सूचना देनी होगी । इस व्यवस्था में कोई बुराई नहीं है । हमारे जीवन के सभी क्षेत्रों में और विशेषकर कार्यालय संबंधी हमारे व्यवहार में अनुशासन तो होना ही चाहिये और उस प्रकार किसी से समय लेकर मिलने अथवा बात करने की व्यवस्था से एक अच्छी परम्परा का निर्माण होगा । लेकिन स्थिति हास्यास्पद तब बन जाती है जब उन व्यवस्थाओं से यह संदेश मिलता है कि उनका उद्देश्य अनुशासन का निर्माण नहीं वरन अधिकारी संघ को हाशिये पर डालना है । जिस प्रकार से उस नई व्यवस्था को प्रतिपादित किया जा रहा है, उससे संदेश यह प्रतिध्वनित हो रहा है कि अधिकारी संघ को ही अस्तित्वहीन बना दिया जाये । और इसीलिये मैंने कहा कि यह हास्यास्पद है । क्या आज की प्रजातांत्रिक व्यवस्था में सचमुच ऐसा किया जा सकता है ? एक ओर तो हमारा यह दावा कि हम दुनिया के एक बड़े जनतंत्र हैं और दूसरी ओर इस प्रकार की व्यवस्था का प्रयास जिसका हम स्वयं ही अनुपालन न कर सकें ।

मुझे याद आता है आज से कई वर्ष पूर्व श्री सलमान रश्दी की एक पुस्तक के कुछ विवादस्पद अंशों पर देश में बहुत बवाल हो रहा था । विरोध प्रदर्शन के कई तरीके आजमाये जा रहे थे । तब पूर्व प्रधानमंत्री श्री अटल बिहारी वाजपेयी ने एक वक्तव्य दिया था कि किसी भी पुस्तक का विरोध करने का सबसे अच्छा तरीका यह होगा कि एक दूसरी पुस्तक लिखी जायें । मुझे लगता है हमारे बैंक प्रबंधन को भी श्री बाजपेयी के कथन से सीख लेनी चाहिये । बचपन से हम सबने सीखा है कि खींची गई किसी भी रेखा को अगर छोटा करना हो तो उसके बगल में आप एक बड़ी रेखा खींच दें । प्रबंधन को भी खींची हुई रेखा में काट छॉट करने के बजाय एक बड़ी रेखा खींचने का प्रयास करना चाहिये । प्रबंधन को अपने आधिकारियों के पास जाना होगा, उनसे सीधा संवाद करना होगा और उनका विश्वास जीतना होगा तभी उपमहाप्रबन्धकों के सम्मेलन से उपजे उद्देश्य की प्राप्ति संभव है ।

चूँकि मैं जमशेदपुर में कार्यरत हूँ, अतः यहीं से संबंधित एक छोटा सा उदाहरण लूँगा । टाटा स्टील में एक मासिक कार्यक्रम होता है "एमडी आन लाइन" इस कार्यक्रम के तहत टाटा स्टील का कोई भी कर्मचारी अपने प्रबन्ध निदेशक से कुछ भी कह सकता है, कोई भी सवाल कर सकता है । पिछले कई महीनों से मैंने उस कार्यक्रम का अनुसरण किया है । कर्मचारी उस कार्यक्रम में अपने प्रबन्ध निदेशक से हर प्रकार की बातें करते हैं – कोई अस्पताल में सुविधाओं की बात करता है, कोई अपने महल्ले के बिजली, पानी और सड़क के बारे में पूछता है, किसी को यह जानना है कि उसके विभाग में कर्मचारियों की कमी दूर करने के लिये क्या किया जा रहा है, कोई अपने वेतन भत्तें

→ शेष पृष्ठ संख्या 3 पर

लक्ष्य की प्राप्ति के लिए संघर्ष ही साधन है ।

MEETINGS OF AISBOF/AIBOC

Comrade G. D. Nadaf, General Secretary, AISBOF & AIBOC addressing a largely attended meeting of the members at Jamshedpur on the 15th January 2012 lauded the functioning of the Circle Association and briefed on the developments after the decision to withdraw the strike. Comrade Nadaf was in Jamshedpur to participate in a panel discussion on "Industrial Relation in Service Sector" in XLRI, representing the Trade Unions in the Banking Industry.

The President and the General Secretary attended the Executive Committee meeting of AIBOC at Kolkata on the 17th January 2012. AIBOC decided to observe one day strike in March for the fulfilment of its demands.

The Executive Committee meeting of AISBOF was held at Gurgaon on the 31st January 2012. The Committee decided to purchase the Ground floor of the building in which the Patna Circle Guest House is functioning, for its own Guest House.

ACHIEVEMENTS

Transfer Policy for the officers appointed on contract but subsequently absorbed in the Bank on permanent basis has been finalized between SBIOA (Patna Circle) and the Circle Management on 29.11.2011.

The IMT exercise, alongwith the allotment of newly promoted Scale – I & II officers has been completed and relieving has started.

An Agreement to purchase 67 Kathas of land was signed on the 24th November 2011 between the SBIOA (Patna Circle) and the owners of the land situated at Bihta, for construction of a School of the Association. After the measurement and physical possession the Sale Deed would be registered in favour of the Circle Association.

MEETING OF CENTRAL / ZONAL COMMITTEE

The Central Committee of SBIOA (Patna Circle) at its meeting on the 20th November 2011 took the historic decision to purchase a plot of land near the proposed IIT Campus at Bihta to set up a School of the Circle Association.

A meeting of the Zonal Committee, Muzaffarpur was held at the office of SBIOA, Muzaffarpur on the 25th December 2011. **Comrades Pankaj Jha, Arijit Bose & A. K. Pandey** participated as observers.

A meeting of the Zonal Committee, Ranchi was held at Ranchi on the 17th December 2011. The meeting was addressed by the General Secretary **Com. A. Akhauri**, DGS **Com. S. B. Kanth** and E.C. Member **A. K. Pandey**.

ORGANISATIONAL MATTER

The Circle Negotiating Council Meeting was held at Patna on the 7th December 2011. A large number of issues effecting the officers in the Circle were forcefully taken up by the Association leadership and Management assured redressal in a time bound manner.

Comrades Pankaj Kr. Jha and Ajit Kr. Sinha attended a 3 days programme for Senior Defence Counsels at NATURE, Bangalore from 8th to 10th December 2011.

A General Body Meeting of Deoghar District was held at Hotel Mahadeva Palace on the 11th December 2011 in which the office-bearers and members of Central Committee and Zonal Committee, Bhagalpur participated.

The Advent of the NEW YEAR was welcomed with enthusiasm in the Association Office at LHO on the 2nd January 2012. A large number of members visited the office and exchanged good wishes.

The Diary jointly brought out by the Circle Association and the Co-operative Society was distributed amongst the members on the first working day of the NEW YEAR.

General Secretary **Comrade A. Akhauri** during his visit to Muzaffarpur on the 6th January 2012 visited Chandwara, Gola Road, Muzaffarpur, PBB, MIT, SKMCH Bhagwanpur branches and ZO Muzaffarpur and interacted with the members. **Comrades Suresh Kumar & A. K. Pandey** accompanied the General Secretary.

The Central Committee organised a Dinner in honour of **Shri Sudhir Mohan Jha**, GM(AB&R), an Ex-member of the Central Committee on the occasion of his visit to Patna, after his promotion to the grade of General Manager on the 7th January 2012.

Com. A. Akhauri, alongwith **Comrades Arjit Bose and A. K. Pandey** called on the family members of **Late R. K. Mishra** at Muzaffarpur on the 10th January 2012. **Com. R. K. Mishra** was posted at Gaya Branch and died after a prolonged illness.

General Meeting of the District Committees of Saharsa, Araria & Kishanganj were held on the 03.01.2012, 05.01.2012 & 11.01.2012.

President **Comrade L. K. P. Singh & General Secretary A. Akhauri** during their recent visit to Jamshedpur on the 14th January 2012 visited RACPC, SMECC, SARB, RBO and Jamshedpur branches and interacted with the members thereat.

Com. A. Akhauri visited Khagaria on the 20th January 2012 and alongwith **Com. S. K. Jha**, AGS & **Com. Ramayan Prasad**, President met the members of Khagaria, Khagaria Bazar, AMY and ADB Khagaria branches.

The President and General Secretary alongwith other office-bearers visited Hajipur Branch on the 23rd January 2012 and interacted with the members posted at Hajipur Centre.

OBITUARY We regret to inform the readers of Sup-Power of the premature death of underrated colleagues during December 2011 – January 2012.

Name	Place of Posting	Date
R. K. Mishra	Gaya	06.01.2012
A K Chattoraj	Dhanbad	22.01.2012

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

CORRESPONDENCE WITH BANK

Assn/Bank/07/2012

Date : 09.01.2012

The Dy. General Manager
& C.D.O.,
State Bank of India
Local Head Office
Patna.

Dear Sir,

STANDARDISATION OF MEDICAL CHARGES

We invite a reference to the discussions held in the Circle Negotiating Council Meeting on the 7th December 2011 wherein we were advised that the revision of medical charges in respect of the supervising staff in Patna Circle will be approved within a week.

2. In this connection, we would like to place on record that the last revision of the medical charges in our Circle took place in July 2006/ May 2007 and the next revision should have taken place in 2009/2010, after a gap of three years. Subsequently, Corporate Centre reduced the period of revision from 3 years to 2 years and the subsequent

revision would also have become due in 2011/2012. For reasons, which we fail to comprehend, the revision did not take place after 3 years and is still awaited after nearly 6 years. We enclose a copy of Kerala Circle Circular letter dated 19.12.2011 to highlight that the charges were revised in that circle in 2009 and thereafter again in 2011. The cost of medical treatment in our circle has gone up considerably during this period and the officers are compelled to incur additional financial burden as the reimbursement is still at the 2006 rates.

3. We once again request you to finalise and circulate the revised rates of reimbursement of medical charges at an early date.

With regards,

Yours faithfully,

Sd/-

(Anirudh Akhauri)

GENERAL SECRETARY

Encl: as above

→ शेष पृष्ठ संख्या 1 का की बातें करता है । यहाँ तक कि कर्मचारी कम्पनी के कई नियमों एवं निर्णयों पर भी प्रश्न करते हैं और कई बार तो उनके विकल्प में अपने सुझाव भी देते हैं । मुझे नहीं मालूम उन बिन्दुओं पर प्रबन्धन द्वारा क्या कार्यवाही होती है, लेकिन इतना तो तय है कि प्रबन्ध निदेशक सबको सुनते हैं । दूसरों को सुनने की इस आदत से ही आपसी विश्वास पनपता है । यही एक तरीका है अपने कर्मचारियों के विश्वास जीतने का । उसी प्रकार की एक दूसरी घटना का उल्लेख करूँगा । नववर्ष के दिन टाटा कम्पनी के विभिन्न कारखानों एवं विभागों में केक काटने की परम्परा देखी । शहरवासियों के लिये "टाटा सेन्टर फॉर एक्सेलेंस" में अलग से एक आयोजन हुआ जिसमें शहर के कई गण्यमान्य व्यक्तियों ने भाग लिया और टाटा स्टील के प्रबन्ध निदेशक ने केक काटा । जो महत्वपूर्ण और प्रासंगिक बात मेरे ध्यान में है वह यह कि उन सभी अवसरों पर सभी कार्यालय/विभागों में टाटा कामगार यूनियन के अध्यक्ष अवश्य उपस्थित थे और सभी मंचों को उन्होंने साझा किया । और आपको यह अवश्य विदित होगा कि टाटा स्टील में ट्रेड यूनियन का यह इतिहास है कि किसी को यह याद नहीं कि आखिरी बार वहाँ हड़ताल अथवा काम रोको कार्यक्रम कब हुआ था । इतना मजबूत है वहाँ प्रबन्धन और ट्रेड यूनियन के बीच का रिश्ता और विश्वास । और उसकी डोर सहभागिता से बँधी है, एक दूसरे से आँख चुराने में नहीं ।

कितना ही अच्छा होता अगर 2 अक्टूबर 2011 को देशभर में शाखाओं को खुले रखने के निर्णय के साथ ही प्रबन्धन यह भी प्रचारित करता कि उस दिन शाखा आने वाले सभी अधिकारियों का अतिरिक्त पारिश्रमिक कम-से-कम इतना अवश्य होगा जो उन्हीं की शाखा में उनके कनीय अधिकारी/कर्मचारी से अधिक होगा । अगर ऐसा हुआ होता तो इस कार्य में अधिकारी संघ का दखल ही कहाँ हो पाता ? ऐसी व्यवस्थायें बनाई जाये जहाँ अधिकारी अपनी परेशानियाँ सीधे अपने नियंत्रक से इस विश्वास के साथ कह सके कि उन्हें अवश्य सुना जायेगा । वर्ष 2012 में प्रबन्धन के पास ऐसा अवसर भी है । यह वर्ष अधिकारियों के वेतन बढ़ोत्तरी का वर्ष है । मैं बैंक प्रबन्धक का आह्वान करता हूँ कि इस अवसर का लाभ उठायें । अधिकारियों के वेतन वृद्धि में बाजार दर का कुछ ऐसा सामन्जस्य प्रबन्धन करें कि अधिकारी संघ को कुछ माँगना ही न पड़े । मैंने इसी लिये आरम्भ में ही कहा कि वर्ष 2012 एक अनूठा वर्ष है – प्रबन्धन के लिये भी और संघ के लिये भी ।

एक बार पुनः आप सबों को नववर्ष के लिये मेरी बहुत शुभकामनायें ।

आपका

(विकास कुमार)

स्वार्थ रहित एवं निष्पक्ष कार्य संघ की शक्ति है।

सामाजिक प्राणी

आज मेरे लिए खास दिन है। 30 वर्षों के बाद आज मैंने रीजनल मैनेजर का पदभार ग्रहण किया है। कार्यालय में मिलने वालों का ताँता लगा हुआ था। आज की दिनचर्या लोगों से मिलने में पूरी हो गई। शाम को कार्यालय छोड़ने से पहले टेबुल पर पड़े एक आवदेन पत्र पर मेरी नजर पड़ी। आवदेन पत्र एक शाखा प्रबंधक द्वारा मुख्य महाप्रबंधक को सम्बोधित था। मैं उसे अपनी डायरी में रख कर घर चला आया। घर पर पत्नी मेरे आने का इन्तजार कर रही थी। घर पहुँचकर पत्नी के हाथों की बनी चाय की चुस्की ली एवं टी. वी. पर समाचार देखा। मोबाइल पर कुछ मित्रों से बातचीत की। इसीक्रम में अचानक डायरी में रखे आवदेन का ध्यान आया। आवदेन पत्र पढ़ने लगा।

श्रीमान मुख्य महाप्रबंधक महोदय,

अपना बैंक,

प्रधान कार्यालय,

पटना,

दिनांक: 15 अगस्त, 2011

द्वारा,

श्रीमान् सहायक महा प्रबंधक,

दूर अंचल

महाशय,

स्टाफ : पर्यवेक्षी त्यागपत्र के सम्बन्ध में

निवेदन यह है कि मैं विगत 30 वर्षों से बैंक में कार्यरत हूँ। अपने कार्यकाल के बीस वर्षों में मैंने बैंक के लिए काफी कुछ किया। मुझे हमेशा ऐसा प्रतीत हुआ कि मैं एक संयुक्त परिवार में रहता हूँ। हर सुख-दुःख में बैंक ने साथ दिया। आज मैं जो भी हूँ वो बैंक के बदौलत ही। बैंक की वजह से समाज में मेरी पहचान बनी थी।

सन् 2000 ई० से बैंक तथा बैंककर्मियों में बदलाव आने लगा। हर कोई अपने-आप में जीने लगा। ग्राहक से दूर भागने लगी बैंक। शिष्टता का अभाव बैंककर्मियों में नजर आने लगी। उच्च अधिकारियों से स्नेह कम व भय अधिक होने लगा। आज बैंक में बैंककर्मियों मशीन की तरह व्यवहार करने लगे हैं। बैंककर्मियों काम कम काम की जानकारी जुटाने में अधिक लगे रहते हैं। पहले साक्षर ग्राहक पर बैंक को गर्व होता था पर अब उसे टेक्नोसेवी ग्राहक चाहिए। पूर्व में बैंक अपने सभी गोष्ठी में वृद्ध ग्राहक को बुलाकर सम्मानित करती थी पर आज नई सोच से प्रभावित हो बैंककर्मियों आज वृद्ध ग्राहक को संतुष्ट न कर पाती है।

बैंक में आच्छादित बदलाव की वजह से ही मेरे बूढ़े पिताजी के गम्भीर बीमार होने के वक्त मुझे अवकाश नहीं दिया गया। बैंक का तर्क ही था कि बीमारी में आप क्या करेंगे? करना तो डॉक्टर को है, बूढ़े बाप को बेटे की क्या जरूरत है? मुझे संतोष करना

पड़ा। कुछ ही दिनों के बाद पिता की मृत्यु की खबर आई। लेकिन दुर्भाग्यवश मैं मुख्याग्नि नहीं दे पाया। कारण, आंचलिक कार्यालय को मेरा रिलीवर नहीं मिल पाया। मृत्यु के दो दिन पश्चात मैं अपना गाँव पहुँचा। मैं घर वालों तथा समाज के समक्ष अपने को दोषी महसूस कर रहा था। श्राद्धकर्म की तैयारी करना था, अतः अपने को श्राद्ध कर्म की तैयारी में लगा दिया था। अभी दो दिन भी नहीं बीता था कि आंचलिक कार्यालय से रीजनल मैनेजर का फोन आया। मैंने सोचा कि साहब का साँत्वना संदेश होगा। पर यह गलत निकला। उन्होंने मुझे अविलम्ब शाखा में उपस्थित होने की हिदायत दी। मैंने उन्हें अपनी असमर्थता जताई तथा कहा-“मैं श्राद्धकर्म के बाद ही वापस आ सकता हूँ।” फोन पर रीजनल मैनेजर ने मुझसे कहा-“देखो, एक दिन हर किसी के पिता की मृत्यु होती है। इसमें इतनी लम्बी छुट्टी की क्या जरूरत है? दशकर्म में तो भी अभी देरी है। आपको तो कुछ करना है नहीं। आजकल तो सारा काम पैसे से होता है। आपके पिताजी की तो मृत्यु हो गई, पर बैंक की उपेक्षा से तो बैंक रुग्ण हो जायेगा। आप कल कार्यालय अवश्य आ जाएँ।” यह सुनकर मैं हतप्रभ होकर फोन काट दिया। मुझे ऐसा लगने लग कि मैं ऐसी संस्था में कार्यरत हूँ जहाँ मानवता का दर्शन मात्र होना अब सम्भव नहीं। मैं दिनों-दिन घर-परिवार एवं समाज से कटता जा रहा हूँ। बैंक के अलावा परिवार को उपेक्षित रखा। धीरे-धीरे समाज के भी लोग बैंक को एक सामाजिक प्राणी मानने में कतई विश्वास नहीं रखने लगे। हो सकता है कि रिटायरमेंट के बाद मुझे समाज में पहचानने वाला कोई न हो। इस भय से मैंने फैसला किया है कि मैं बैंक से त्यागपत्र दे दूँ। कम से कम अपनी बची हुई उम्र को तो समाज के साथ बिता सकूँ। बैंक की सेवा अब हो गई, समाज के लिए तो कुछ करना-होगा।

अतः आपसे सादर निवेदन यह है कि मेरा त्यागपत्र स्वीकार करें तथा यथा शीघ्र मुझे बैंक के कार्य से मुक्ति दिलाने की कृपा करें।

आपका विश्वासी

दुःख कर्मी, शाखा प्रबंधक, विचित्र टोला

पत्र पढ़कर मैं सन्न रह गया। शाखा प्रबंधक की वर्णित मनोदशा पढ़ मैं अवाक हो गया। मेरे जहन में तरह-तरह के प्रश्न नुकीले काँटों की तरह चुभने लगे। क्या शाखा प्रबंधक का आहत होना उचित है? क्या हम बैंककर्मियों समाज से कटते जा रहे हैं? क्या मेरा भी अस्तित्व समाज में खत्म होने वाला है? हम नौकरी क्यों करते हैं? क्या घर-परिवार की उपेक्षा बैंककर्मियों की नियति बन गई है? आज मैंने पहली बार इस भयानक दर्द को महसूस किया तथा निर्णय लिया कि शाखा प्रबंधक के आवेदन के साथ अपना भी त्यागपत्र प्रधान कार्यालय को भेज दूँ। मैं भी एक सामाजिक प्राणी बना रहना चाहता हूँ। अर्थ से समाज कहीं ऊपर है।

—मिलिंद कुमार झा
सदस्य, एस.बी.आई.ओ.ए.,
जोनल कमिटी, पटना

विद्या ददाति विनयम् - विद्या अर्जन की कोई सीमा नहीं।

/// DON'T BE A VICTIM OF CYBER CRIME ///

The boom in online retail and social networking is putting millions of internet users at risk.

Business Line

23 January 2012

Searching online for a good bargain to snatch an iPhone or a Samsung Galaxy S2?

A good number of Internet users regularly visit online retailers to find out prices, features and discounts. Surveys have shown that e-commerce in India has picked up even in rural areas. Convenience, ease and great deals on offer have resulted in a spurt in online shopping. This is good news for retailers.

Unfortunately, it's good news for hackers too. As online shopping becomes the most preferred method for purchasing items, online shoppers will also become the most preferred cybercriminal targets. Hackers have already devised many tricks to lure online shoppers into the game.

It all starts the moment you enter key search phrases like "cheap deals for smartphones" or "best mobile phone deals". The same goes for cheap holiday packages. Online security solutions firms say that if you have clicked on certain links and answered a few queries online, you probably might have given out details of your credit card or online banking PINs.

"The stolen data may lead to the launch of more damaging attacks or may be sold underground. Cybercriminals used to frequently lead Black Hat Search Engine Optimisation (SEO) attacks against unsuspecting users," Amit Nath, Country Manager (India and SAARC) of Trend Micro, a global internet security provider, says. .

TYPES OF ATTACKS

According to Nath, attack could happen in a number of ways. Black Hat SEO (search engine optimisation) attack is one such possibility. In this scenario, search results for hot item such as gadgets and holidays can be poisoned to lead users to malicious sites.

Another technique is promo scams. Users are lured into malicious schemes which look so original and genuine that people have more reason to doubt them. "An example of this is a spam run which we recently saw leveraging Black Friday," he said.

Session hijacking is also becoming increasingly common. Online shoppers, who are connected to unsecure networks, put themselves at the risk of being exposed to sniffing. Criminals are able to sniff out personal information which allows them to impersonate the user on different platforms, causing financial loss.

Some of the recent attacks noticed by Trend Micro researchers include buying cheap iPhone 4S handsets. The firm found a phishing attack that specifically targets users who are want to purchase an iPhone 4S through e-commerce sites.

"The attack involves domains that display replicated posts for iPhone 4S units. The prices on the fake sites are also dramatically cheaper. You'll also notice that the post cybercriminals have chosen to replicate is one by a seller with a good reputation, in order to gain the trust of potential victims," Nath says.

BANK ALERTS

With complaints of online financial fraud rising, banks have begun to send mails to

their customers, warning them about sharing information. "Never provide sensitive account information like your PIN, password, account number or personal details in response to an e-mail. If you have entered such information, report it to us immediately," ICICI Bank asked its customers on Saturday. Other banks too are constantly advising their customers to do the same.

SPEAR ATTACKS

According to Govind Rammurthy, Managing Director and Chief Executive Officer of eScan, hackers are using what he terms 'spear phishing mails'. They send out mails with laced attachments. .

"Unlike- mass phishing attacks, a spear attack is targeted at a particular organisation or those using a specific service. For example, a website imitating your regular bank would send you mails requesting your login credentials," he said.

"Users hold the key here. If: they fall for the offer and interact (responding by opening the attachment or filling up empty fields), the spear phishing attack is successful." he said.

Rammurthy also says that credit card hacking is synonymous with phishing attacks. Apart from the basic version of seeking credit card information through mails, they sniff out credit cards using skimmers.

Skimmers are card readers which are camouflaged and attached to ATM machines and other routine card swiping machines at hotels and retail outlets. When users swipe their card in the slot, the skimmer reads the magnetic strip data and which is then stored or transmitted via Bluetooth to the attacker, who is usually nearby.

Users may not even be aware of this clandestine activity as the transaction happens normally.

FACEBOOK SCAMS

At the Russia-based Internet security solutions firm Kaspersky Lab researchers found a different method being used by hackers.

REMEMBER—ALL RESOURCES ARE LIMITED EXCEPT CREATIVITY

Mr David Jacoby, a security expert at Kaspersky, found that cyber criminals impersonate themselves as the Facebook security team after hijacking users' accounts. They then send users an online application to 'reconfirm' their account details, including password and credit card details. The attackers also use the stolen information to log into the person's account and swap their profile picture with a Facebook logo and change the name to 'Facebook Security'. "These scams are just getting more popular and we really recommend not giving out personal information, over social media," Jacoby said.

Ultimately, it all boils down to the basics of security to checkmate cyber criminals.

Don't open suspicious looking mails. Don't answer

queries from unauthorised persons. Don't click on suspicious links in mails even if you get them from your friends and family, for their accounts may have been compromised. Clicking on such links actually 'welcome' hackers into your system. You'll end up sending back information to hackers sitting thousands of miles away. Some of the links can install 'key loggers' in your system and deploys applications that let people to view whatever you type and take control of your systems.

Don't be under the illusion that it won't happen to you.

"Online shoppers, who are connected to unsecure networks, put themselves at the risk of being exposed to sniffing."

MOTIVATING YOURSELF

Viewing life as an endless string of problems to be solved, magnifies them.

Treat them as little adventures that bring, excitement fulfilment joy, says *Ratna Khemani*.

Motivation comes from the word movement and means, "being able to move yourself to where you want." Most of us know what we have to do to achieve our dreams but we have 101 reasons not to act on our knowledge

Following are some motivational tips that may help you work towards your goal :

- You can have anything you want in life if you are willing to work for it
- Other people's actions are not responsible for your lack of action
- Anyone can try to make you angry, afraid or depressed but your response to another person's actions can be controlled by you
- Decide whether you are in control or are being controlled
- Viewing life as an endless string of problems to be solved, magnifies them. Treat them as little adventures that bring, excitement fulfilment joy
- When minor failures occur, shift focus to the big goal and assess the impact of the failure on the whole
- If you have trouble getting your work day started, choose the task you find most appealing and do it first everyday.
- Do something nice for someone else.
- Avoid comparing yourself to others.
- Don't give too much credit to other people's negative opinions about your goals.
- You have to start somewhere and there is no better time than now.
- Find satisfaction in your daily life, don't wait for your big break to come.
- Make a list of 10 favourite things you like to do. When you do things you like, you are happy and it motivates you to work towards your goal. Do not neglect your personal happiness.
- Ground yourself with solid principles so you don't get distracted from your goal by trends or fads.
- Be able to readily identify the most common de-motivators like fear of failure, change in priorities, uncertainty, anger, jealousy, fear of the unknown and so on.
- Avoid identifying too heavily what you currently are, it blocks your progress toward something new.

www.timeswellness.com

SPEAK ANY LANGUAGE BUT GLORIFY INDIA

BANKING NEWS

- SBI Chairman Shri Pratip Chaudhuri said the bank will soon provide mediclaim policy to all its savings account holders.
- Customers will soon be able to transact more than Rs.50,000 through their mobile phones. The RBI has removed the cap of Rs.50,000 per day per transaction through mobile banking. It has now been decided that individual banks can place transaction limits based on their own risk perception and with approval of their respective boards.
- Banks have agreed to abolish penalties for prepayment of home loans taken on floating rates of interest.
- The proposed amendment in securitisation law lets banks to take seized properties of defaulters into own books. Banks will be allowed to take property seized from defaulting borrowers onto their own books, or in effect “buy” the asset they sequester, thus reducing their non-performing loans, according to a revised securitisation law awaiting parliamentary sanction.
- Considering the genuine difficulty faced by students, the tuition fee already paid to the institute by the borrower from their own sources for first semester at the time of counselling /admission may be considered for reimbursement as a part of the scheme provided the reimbursement is claimed within 6 months of the payment.
- It has now been decided to restrict the validity period for Home Loans as under:
 - i) The sanction of a Home Loan will be valid for 6 months from the date of sanction. In case the loan remains undisbursed during the validity period the applicant will be required to seek fresh approval. However interest rate will be subject to change from time to time.
 - ii) Any concession in interest rate would be applicable for 2 months from the date of sanction or till the currency of the specific campaign, whichever is earlier.
 - iii) 50% of the applicable processing fee would be recovered for each revalidation of sanction.
- NPAs of SBI in Agri Sector rose nearly fourfold to Rs.13,545 crore in the first half year.
- SBI donated India’s first river ambulance (mini floating hospital) to “Narmada Samagra”, a NGO, to facilitate tribal community residing in Bargi Dam backwater, Jabalpur revenue division.
- IBPS proposes to conduct five exams every year for the banking sector’s recruitment needs-2 exams for POs, 2 for Clerical levels and 1 for Specialist Officers (Agricultural, Law , Technical). The scores provided by IBPS for the common written exam will be valid for a year and successful candidates can apply to any bank of their choice based on these scores.
- Various frauds pertaining to the payment of fake Cheques, purportedly issued by EPFO, Herbal Research & Development Institute (HRD), fake RBI drafts, purportedly issued by RBI Patna and fake Multi City Cheques, printed for Corporate Accounts at CMP Centre, Mumbai, are reported recently, in the Bank.
- PPF Scheme – 1968, w.e.f. 1st December, 2011, has undergone the following changes:
 - i) Maximum limit for subscription is Rs.1.00 Lac in a year instead of Rs.70,000/-;
 - ii) Interest is chargeable on loan against PPF balances at the rate of 2% p.a. instead of 1% p.a.
 - iii) Balances at credit in the PPF a/c shall be at the rate of 8.6% p.a.; and
- Payment of commission on PPF (1%) and Senior Citizens Savings Scheme (0.5%) discontinued.
- Bank has selected McAfee Web security solution to have gateway protection from 15.12.2011. McAfee solution has been deployed at GITC Belapur and Ctrls Datacentre at Hyderabad.
- Competent Authority in the Bank has approved the discontinuance of affixing check-signal and double signature on the system generated advices for IBTS transactions for Rs.50,000/- and above. Henceforth, these shall be signed by one officer with signature number.

PRESENT KEY RATE AND OTHER STATISTICS :

BANK RATE	6.00%	STATE BANK ADVANCE RATE (SBAR)	14.25%
CRR	5.5%	FOREX RESERVES-Rs.(crore)	14,27,723
SLR	24%	FOREX RESERVES US \$ Million	2,91,372
REPO RATE	8.5%	SCB TOTAL DEPOSITS – Rs. in Cr.	55,78,802
REVERSE REPO	7.5%	SCB TOTAL CREDIT – Rs. in Cr.	43,09,803
BASE RATE (SBI)	10%	CREDIT-DEPOSIT RATIO (SBI)	77.25%

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

CIRCULARS

CIRCULAR NO. 43/2011
DATE : 14.12.2011

To,

All Members

IMPROVEMENT IN REIMBURSEMENT OF CONVEYANCE EXPENSES ON CERTIFICATE BASIS

We quote hereunder the text of AISBOF Circular No. 114 dated 13.12.2011 on the captioned subject, the contents of which are self-explicit.

TEXT

"The matter of improvement in reimbursement of conveyance expenses to officers on certificate basis was long overdue. We had been following up with the Management in the matter on a continuous basis. Members may recall that, this was one of our demands of strike proposed for 8th and 9th November 2011. We are glad to advise that ECCB in its meeting held on 9th December, 2011, have approved the following improvements.

(i) Monetary ceilings on reimbursement of expenses to those officers who maintain vehicles and claim expenses on certificate basis (i.e. category-2):

(ii)

Category of officers	Area I Rs. p.m.	Area II Rs. p.m.	Other centers Rs. p.m
SMGS IV & V			
Existing limit	1770	1560	1360
Proposed limit	2580	2280	1990
MMGS III			
Existing limit	1770	1560	1360
Proposed limit	2580	2280	1990
MMGS II			
Existing limit	1425	1360	1150
Proposed limit	2080	1990	1680
JMGS I			
Existing limit	980	870	770
Proposed limit	1430	1270	1120

(B) OWNERS OF TWO WHEELERS

All categories of officers irrespective of grade

Existing limit	980	870	770
Proposed limit	1430	1270	1120

(iii) Officers not maintaining vehicles and using public transport and claiming reimbursement on certificate basis (i.e. category-3):

Category of Officers	Rs. p.m	
	Existing	Proposed
SMGS IV & V	1160	1700
MMGS III & II	935	1370
JMGS I	710	1040

(iv) The above modifications will be made effective from 1.12.2011.

2. Members may take note of the improvements in the scheme."

With greetings

With warm greetings,

Sd/-
(ANIRUDH AKHAURI)
GENERAL SECRETARY

CIRCULAR NO. 44/2011
DATE : 31.12.2011

To,

All Members

A YEAR OF MIXED BASKET - RING OUT 2011

We quote hereunder the text of AISBOF Circular No. 117 dated 31.12.2011 on the captioned subject, the contents of which are self-explicit.

TEXT

It is time to look at the year gone by. The year 2011 has witnessed ups and downs both at the National as well as International level. The year also witnessed a similar experience as far as the Banking Industry is concerned. The experiences of the Trade Unions in the country are also similar. The year was full of events as far as the Officers' Federation is concerned.

2. The economic woes of the US and its allies continued in a more vigorous manner and encompassed several of the Western countries. The worst affected ones are Greece and Italy known as powerful economic powers in the European countries. The people reacted sharply and the daily demonstrations and agitations were the order of the day, ultimately reflecting in the massive demonstrations and seizure of the Wall Street in New York by a massive population who blamed the globalization policies as responsible for the economic recession in the West. Greece and Italy had suffered heavily and had to face a tremendous opposition and agitation by their people in order to tide over the bankruptcy of the Governments.

3. In domestic field, the series of the scams which broke out in the wake of 2G spectrum resulting in the arrest of a minister of cabinet rank and bureaucrats, languishing in the jails; thus erasing whatever little respect that the Indian Political system had in our country and abroad. The UPA Government faced tremendous opposition in the Parliament as well as outside the Parliament. The elections held at West Bengal and other States have sent a strong signal to the UPA Government. The Trinamul Congress in West Bengal and AIAMDK in Tamil Nadu emerged the winners in the General Elections in their respective States sending a strong message of the people for change.

4. The economic scenario is equally confusing. The advocates of the globalization continue to depict a picture of robust economy while the GDP is on the sliding curve on a continuous basis with a lower performance in the Industrial, Manufacturing, Agricultural Sectors etc., thus the GDP growth which was anticipated to be around 8.5% has slipped down to a considerable level. The new level anticipated is 7.5% due to the continuously rising inflationary trends in the country. The worst hit was the working class and the middle class due to record rise in inflation as far as food prices are concerned. The interest rates continue to rise in order to match the inflationary trends through regular intervention of the Reserve Bank of India on a continuous basis. The RBI had a tough time in regulating the flow of credit and continuously monitoring the repo rate with a view to ensure that, there is no scope for any damage.

5. The performance of the banks were unique in the sense, despite the massive set back in almost all sectors, it continues to maintain its robust health and also record continuous growth unmindful of the economic recession in US and other countries. The growth of deposit and advances continue to remain vital.

6. The year also witnessed the successful implementation of the 2nd Option on Pension, followed by the 9th Bipartite historic settlement at the industry level. The

labour scenario in general continues to be a difficult one for the working class in the country; the victimization of the leaders in Maruti for having raised their banner of revolt, demanding recognition of their rights to form trade union. The long drawn agitation concluded with the Management conceding certain basic demands of the workers to unionize themselves as per their option. It is now the turn of Hyundai in Chennai who are also having a similar problem.

7. The citizen's reaction all over the country against corruption was a silver line in the political developments of the country. The agitation led by Shri. Anna Hazare for the purpose of ensuring a strong and powerful legislation act; seeking the establishment of Lokpal at Centre and Lokayuktha at all states to fight corruption in all walks of lives. His prolonged hunger strike, demanding the acceptance of the Janlokpal Bill as per the people's demand and the opposition of the UPA and allies, to include the Prime Minister and the Civil Servants down the line became a bone of contention leading to a massive agitation and support to the Anna Movement all over the country.

8. The Indian Parliament again struck work continuously during the Winter Session due to various issues emerging from time to time. The boycott of the opposition to be present in the Parliament and their continuous obstruction on several issues raised by them has blocked several legislative measures in the Parliament.

9. The Lokasabha has passed the Lokpal Bill, but it is struck in the Rajya Sabha, as discussions could not be completed. We hope that, the dream strong Lokpal will be realized during the next year.

10. It is a good year as far as the achievement for the Federation is concerned, except for the recent agitation call given by it with a view to drive urgency in the attitude of the Corporate Center to resolve some of the long pending demands of the organization. The agitation was with drawn after an assurance from the Management that, they would look into all the long pending demands of the Federation. There are a few burning issues evading solution for which our efforts shall continue in the New Year.

SOME OF THE ACHIEVEMENTS OF AISBOF DURING THE YEAR

- Special Balancing Allowance w.e.f 01.11.2007.
- Revision of Memento on Retirement and enhancement of Silver Jubilee Award.
- Management clarified that Unions and Associations are not outsiders.
- Rate of Interest on SBI employees Provident Fund increased to 9.5% p.a for the financial year 2010-2011
- Revision in Rental Ceilings for leased accommodation / Car parking charges and maintenance charges w.e.f 01.01.2011.
- Substantial increase in Rental Ceilings at all centres and higher ceilings for Mumbai and Delhi Centres.
- Anywhere lease facility extended to inter-circle transfers and permitted to keep their family in their previous place of posting and rental applicable to that centre for one year. However, Transfers within the Circle, the Officers is permitted to keep their family at his place of choice, and rentals as applicable to that centre will continue to be paid irrespective of their place of posting.
- Medical Reimbursement Scheme Reviewed. In respect of treatment taken in empanelled Hospitals under post treatment payment facility backed by a credit letter issued as per the officers' entitlement reimbursement will be 100% for self and 75% for the family.
- Pension Ceiling increased. 50% up to Basic Pay of Rs. 31,500/- per month B.P above 31,500/- 40% of the pay with the minimum of Rs. 15,750/-

- Reimbursement of Out of Pocket Expenses for journey completed on same day increased upto a ceiling of ½ of the halting allowance of Rs. 400/- per day which ever is lower.
- Revision of Monetary Ceilings for purchase of briefcase increased w.e.f 01.07.2011.
- Reimbursement of entertainment expenses reviewed from the financial year 2011-2012.
- Restoration of half of PQP and FPP in the Pension Formula.
- Ceilings on Reimbursement of daily wages to casual labour to officer increased.
- Monetary ceilings increased on reimbursement of cleansing material for maintenance of premises and furniture at residence.
- Fitment on promotion from one scale to the other within officer cadre reviewed w.e.f. 01.11.2007.
- Reimbursement of cost of news papers/magazines revised w.e.f 01.09.2011.
- Reimbursement of Transportation charges on transfer revised and one-time Lumpsum expenses towards admission fee of ward(s) for maximum 2 wards is introduced.
- All Officers' who have completed 2 years service in the Bank will be provided with mobile handset and monthly call charges as per eligibility will be reimbursed.
- eSBS and eSBI Officers are eligible for Individual Housing Loan, Conveyance and Educational Loan, at par with SBI officers.
- 20th Anniversary of NATURE (A wing of AISBOF) celebrated.
- Monetary ceilings on reimbursement of expenses to those officers who maintain vehicles and claim expenses on certificate basis increased.
- Reimbursement of entertainment expenses is available for all officers including those who are on probation.
- Family pension and minimum pension are revised in tune with 9th bipartite scales etc.

11. The year also witnessed a landmark achievement by NATURE with the completion of two decades of its existence in a fruitful, meaningful and unique way. It is a household name all over the trade union fraternity. To mark its completion of 20 years of existence, a unique programme was organized by the Federation meant for the Senior Defense Representatives, designed specially for 3 days, in an exclusive interaction and debate on all the issues connected with Disciplinary Proceedings in the Bank.

12. At industry level, our Federation continues its stellar role in carrying forward the flame of militancy and trade union spirit on behalf of the supervisory workers in the country. The Federation could successfully ward off the irritations and the challenges, that were, posed by the miscreant elements in the rival camps of the various unions with a view to undermine the performance. The attempt to interfere in our relationship with the other trade unions as well as the Government authorities by these organizations were also effectively thwarted by the ever agile and live reaction by our Federation at periodical intervals.

13. In conclusion, the year 2011, when it is consigned to the posterity, shall be remembered for its successes and achievements both for the industry as a whole as well as for our Federation.

14. Let us hope to see a better tomorrow during the year- 2012.

With greetings

With warm greetings,

Sd/-

(ANIRUDH AKHAURI)
GENERAL SECRETARY

CIRCULAR NO. 03/2012**DATE : 11.01.2012****TEXT**

To,
All Members

**ORGANIZATIONAL ACTIVITIES
FOLLOW-UP OF PENDING ISSUES**

We quote hereunder the text of AISBOF Circular No. 03 dated 11.01.2012 on the captioned subject, the contents of which are self-explicit.

TEXT

"Our members are aware that, the Federation has raised a number of issues during the last agitation and the strike was withdrawn on the assurance of the Management that, they would look into all these issues and take immediate steps to resolve some of the priority issues raised by the Federation. The Federation believes in a negotiated settlement; where there is willingness on the part of the Management to examine the issues with all seriousness to find a solution. The leadership of the Federation had extended its full co-operation to resolve those issues.

2. We have been receiving a number of enquiries about the progress on some of the issues, which were of urgent nature. We took up the priority issues such as Fitment on promotion etc. In the last couple of meetings held between the Federation and the Management, a lot of progress has been made in regard to the Fitment and also on some other issues, where there is possibility of getting early relief.

3. The Federation has requested the Management to convene the Central Negotiating Council meeting to finalize some of the understandings. The meeting is expected to be held shortly.

4. The Executive Committee of the Federation will also meet in the last week of this month to review our organizational developments and also take appropriate steps to ensure that the long pending issues are resolved without further delay. The Executive Committee is also expected to debate on some of the major issues that are being confronted by the industry in particular the issues related to the recommendations of Dr.Khandelwal Committee, the issue of submission of the Charter of Demand etc.

5. Comrades, this year is also an important year as far as the consolidation process of Bank Officers' movement is concerned. The Federation General Council is due during the middle of this year. Hence, the next Executive Committee is geared up to take care of all these aspects and ensure that, the Federation continues its role as a major partner in the Bank Officers' movement and due care is taken to protect the premier position of your organization.

6. We note to keep you advised of further developments from time to time."

With warm greetings,

Sd/-
(ANIRUDH AKHAURI)
GENERAL SECRETARY

CIRCULAR NO. 02/2012**DATE : 09.01.2012**

To,
All Members

**REIMBURSEMENT OF TRAVELLING EXPENSES
INCURRED WHILE ON DUTY AND FOR TRANSPORT
OF VEHICLES ON TRANSFER**

We quote hereunder the text of AISBOF Circular No. 02 dated 09.01.2012 on the captioned subject, the contents of which are self-explicit.

"The Rate of Reimbursement of expenses towards transport of personal effects of an officer on transfer were revised by IBA during the last week of April, 2011. Thereafter we were following with our Bank to revise the scheme in line with the improvements made by IBA with further improvement at Bank level.

2. We are glad to advise that Bank vide its e-Circular No. CDO/P&HRD-PM/89/2011-12 dated 3rd January, 2012 has advised the revised rates, which come into effect from 30/09/2011. The details are as under:-

Sl No.	Types of Vehicles	Reimbursement	Reimbursement
		Rate per k.m. EXISTING	Rate of per k.m. REVISED
i.	Four wheeler-engine capacity of 1000 cc or more	5.80	9.00
ii.	Four wheeler- engine capacity less than 1000 cc	4.60	7.00
iii.	Motor Cycle and scooter	2.80	4.50
iv.	Mopeds	2.00	3.00

2. Please take note of the improvements in the scheme."

With warm greetings,

Sd/-
(ANIRUDH AKHAURI)
GENERAL SECRETARY

CIRCULAR NO. 01/2012**DATE : 02.01.2012**

To,
All Members

**NEW YEAR - NEW HOPES
HAPPY NEW YEAR 2012**

We quote hereunder the text of AISBOF Circular No. 01 dated 01.01.2012 on the captioned subject, the contents of which are self-explicit.

TEXT

"We have just bid good-bye to the year 2011, yet another leaf in the history of mankind. Mankind must have gone through millions and millions of such new year experiences. The feelings of each generation, welcoming the first day of the year with all enthusiasm, expectations and planning to make the year useful, remains afresh despite the civilization having a history of over 5,000 years of success and failure of the multitude of the kingdoms. To-day, we have a new situation all over the world or at least the major portion of the globe, where the people themselves look after the governance of their states and nations, popularly known as democracy. The success or failure are ultimately credited to the people themselves. We are in a situation, where we have no one to shift the accountability of the performance of the Government. The Indian people are fortunate that, they have survived the democracy for more than 60 years and have inspired hundreds of states and nations to seek liberation from the colonial serfs. During the last 20 years, we have seen a different direction adopted by the rulers, influenced largely by the European countries and their international agencies, that is threatening to extinct of all the progress that was achieved by the earlier regime in the name of opening up of the economy. We have seen two decades of

FEAR NONE BUT ONLY YOUR CONSCIENCE

most difficult times where the common man has been struggling to remain alive and more than anything else with all his might, resisting the country to be taken over by the Multinationals. Thanks to the sagacity and the intrinsic strength of the economic condition of this country. The series of financial debacles in the Western countries did not wash away our economic progress meant to eradicate poverty, hunger, ignorance amongst the millions and millions of masses who are struggling to lift themselves above the poverty line.

2. The year 2011 was no doubt a difficult year. Yet, we should compliment the people of this country as they did not dither or give up hopes of achieving a better tomorrow. The exodus of people from the interior and the second rung cities have really become a challenge to the successive Governments, both at Center and States, who are striving to provide the basic infrastructure to the people who are settling down in the Semi-urban and Urban places in large numbers.

3. We have reset our targets in a realistic manner. The reduction of GDP from 10% to 7.5% is still a better record when compared to our compatriots, both in the sub-continent and elsewhere including the Western world. We have a big challenge in the banking industry. A challenge of sustaining the growth, which we have seen earlier to 2011, and the struggle we have undergone in retaining the public sector character of the banking industry and the Insurance industry. It is in the midst of these upheavals, that, we could ensure a good salary revision and its implementation in State Bank of India, warding off all the problems, that were created by vested interest parties, against the legitimate rights of the employees and officers in the State Bank of India.

4. The year 2012, shall be a year of consolidation for the political sagacity of the UPA Government under the regime of Dr. Manmohan Singh keeping the next elections in sight. The Government will be under compulsion to take care of the common man with a view to wean him back to the fold of the Congress Party and if possible to come back to power. Hence, the Unions will have one more opportunity to assert their rights during the next two years and retain their glory.

5. In State Bank of India, the difficult path is expected to be over in terms of our market presence, the valuation of shares, and the overall performance after the huge provisioning made in the last year. The Federation and its members are committed to back the efforts of the Management in ensuring that, the Bank regains the position, which the media had declared in the last year as lost. The profits for the year 2012 is expected to be substantial, so that, whatever the pressures that, the Balance Sheet underwent during the last year is taken care of this year. The Federation is committed to ensure healthy and strong industrial relations in the Bank and to take the issues that were carried forward in the last year to its logical conclusion in the current year.

6. The Federation will continue to play a dominant role in the trade union movement. With the back up of 46 years of glorious history behind it, it is seen as a messiah of the professional workers in the country. The Federation, holding the central position in the Confederation, has been able to strengthen and consolidate the Bank Officers' movement under the banner of the Confederation. We have and shall continue to maintain the same trends in the coming years. The New Year is the beginning of our efforts to ensure a fair and equitable wage revision due from 01.11.2012. The Federation is committed to see that, there is no threat to the industry level negotiations and settlements.

7. The Federation will lay special emphasis to utilize the infrastructure and the strength of NATURE in carrying forward the trade union activities as well as research work. The just concluded 20th anniversary, would be commemorated in a more meaningful manner through its all-round activities of training programs, seminars, debates and conferences on all matters of importance to the trade union fraternity as well as the common man in the country. The publication activities of the Federation, the bringing our periodicals for the benefit of our members, the defense representatives etc., would continue unabated.

8. The constructive and collaborative role of the Federation and its affiliates in ensuring the premier position of the bank will continue. We will ensure a healthy industrial relationship at all levels and the Federation will continue to play the watchdog role and intervene whenever situation demands to bring balance in the industrial relations between the Management and the Officers Federation as well as our Associations all over the country.

9. The Federation will maintain its policy of rendering its services to the society through various social welfare programmes and would extend co-operation and support to the affiliates who are also undertaking similar work all over the country. The Federation will also ensure that, the unity of the organization including the Associate Banks is further strengthened for the benefit of the Members, the Bank and the Nation as a whole in the New Year.

10. Some of the targets, which we have before us, are-

- a) Ensure that the trade union rights are protected and furthered during the year;
- b) Carry forward the banner of the Officers' fraternity not only in the Banking industry but in the other sectors as well, so as to ensure the trade union rights to the professional workers all over the country;
- c) To play a constructive and positive role in the maintenance of the supremacy of the Banking Industry, under the Public Sector character.
- d) To ensure all round welfare of our members, to consolidate the current position and carry forward the banner of the Federation in the days to come;
- e) To help the Confederation in ensuring 100% membership.
- f) To hold 25th Triennial General Body of the Federation in a befitting manner.
- g) To protect the self respect and dignity of the officers, at any cost.
- h) To improve the working conditions and social life of the officers, etc.,

11. The list is still a lengthy one. But the organization is fully prepared to move forward and achieve many of these targets, set before us.

12. Comrades, we take this opportunity to convey our good wishes for a happy, prosperous, healthy and wealthy new year to all our members and their families all over the country during the year 2012."

WISHING A HAPPY NEW YEAR ONCE AGAIN,

With warm greetings,

Sd/-

(ANIRUDH AKHAURI)
GENERAL SECRETARY

‘ बेहतर होगा बैंक अधिकारियों का वेतन’

जमशेदपुर, निज प्रतिनिधि : भले ही आज के दौर में बैंक पर कामकाज का बोझ बढ़ गया है, इसके बावजूद जितनी सुविधा बैंक अधिकारियों को मिल रही है वह दूसरे सेक्टर से बढ़िया है। आप नवंबर में होने वाले द्विपक्षीय समझौते का इंतजार करें, आपका वेतन आइएस से बेहतर होगा। ये बातें ऑल इंडिया बैंक ऑफिसर्स कनफेडरेशन व ऑल इंडिया स्टेट बैंक ऑफिसर्स एसोसिएशन के राष्ट्रीय महासचिव जीडी नदाफ ने कहीं।

वे रविवार को बिष्टुपुर स्थित स्टेट बैंक की मुख्य शाखा में स्टेट बैंक अधिकारी संघ के प्रांतीय सम्मेलन को संबोधित कर रहे थे। दोपहर करीब एक से चार बजे तक चले कार्यक्रम में नदाफ ने बैंक अधिकारियों की तमाम समस्याओं को बिंदुवार स्पष्ट करते हुए उनकी मांगों-सुझावों का समर्थन किया।

पांच दिन होगा काम : नदाफ ने कहा कि बैंक का कार्यदिवस सप्ताह में पांच दिन होगा, इसके लिए यूनियन प्रयासरत है।



बिष्टुपुर स्टेट बैंक के सम्मेलन में संबोधित करने जीडी नदाफ व मंचस्थ अतिथि

उन्होंने कहा कि इससे पहले आइसीआईसीआइ ने आठ से आठ का काम शुरू किया, तो देखा-देखी अन्य बैंकों ने भी ऐसा किया।

लेकिन यह नहीं चला। जहां तक लोग अस्पताल जैसी सेवा की उम्मीद करते हैं, उन्हें यह भी सोचना चाहिए कि अस्पताल के कर्मचारी और चिकित्सक आठ-आठ घंटे की शिफ्ट में काम करते हैं। यदि ऐसा हो जाए तो बैंक 24 घंटे खुला रहे, इसमें

किसी को आपत्ति नहीं होगी।

दुर्व्यवहार पर सीधे कार्रवाई गलत : जीडी नदाफ ने कहा कि आमतौर पर ग्राहकों से दुर्व्यवहार की शिकायत पर बैंक अधिकारियों-कर्मचारियों पर तत्काल कार्रवाई की जाती है। यह गलत है, इसकी पहले जांच होनी चाहिए। उन्होंने बताया कि ऐसा पाया गया है कि इस तरह की 75 फीसदी शिकायत बनावटी होते हैं, उनका सच से लेना-देना नहीं होता।

बेहतर होगा एसबीआई अधिकारियों का वेतन

एसबीआई ऑफिसर्स एसो. की ओर से कार्यक्रम आयोजित



भास्कर न्यूज | जमशेदपुर

एसबीआई अधिकारियों का वेतन बेहतर होगा। इसके लिए प्रबंधन से बातचीत चल रही है। यूनियन सबके हितों की रक्षा के लिए दृढ़ संकल्पित है। उक्त बातें ऑल इंडिया बैंक ऑफिसर्स कनफेडरेशन और ऑल इंडिया स्टेट बैंक ऑफिसर्स फेडरेशन के महासचिव जीडी नदाफ ने कहीं।

वे रविवार को बिष्टुपुर स्थित एसबीआई मुख्य शाखा में एसबीआई ऑफिसर्स एसोसिएशन, पटना सर्किल की ओर से आयोजित कार्यक्रम को संबोधित कर रहे थे। ग्राहकों को

बेहतर सेवा देने के लिए हमेशा तत्पर रहना होगा। मौके पर भारतीय स्टेट बैंक अधिकारी संघ पटना मंडल के अध्यक्ष एलकेपी सिंह, क्षेत्रीय प्रबंधक अभिताभ चटर्जी और महिला मंडल अध्यक्ष बिजिया टिक्का ने भी अपने विचार व्यक्त किए।

इस मौके पर अनुप नारायण को भारतीय स्टेट बैंक अधिकारी संघ जिला समिति का सचिव बनाया गया। साथ ही गणेश पूर्ति एक मार्च 2012 से जिला अध्यक्ष का पदभार संभालेंगे। वर्तमान अध्यक्ष शशिभूषण प्रसाद हैं। उन्हें एसोसिएशन में बेहतर काम के लिए सम्मानित किया गया।

-SALARY REVISION -

The industry level salary revision will be due with effect from 01.11.2012. The issue figured in the Executive Committee of the Confederation for the preparation of the "Charter of Demands". The following Committee has since been constituted:

SL. NO	NAME (S/SHRI)	DESIGNATION
1	P.K. SARKAR	PRESIDENT
2	G. D. NADF	CONVENOR
3	P. V. MATHEW	MEMBER
4	T. N. GOEL	MEMBER
5	K. D. KHERA	MEMBER
6	S. ROY CHOUDHURI	MEMBER
7	T.T. NATARAJAN	MEMBER
8	K. ANANDAKUMAR	MEMBER
9	DINAKAR PUNJA	MEMBER
10	P. V. S. PILLAI	MEMBER
11	G. MUTHUSWAMY	MEMBER
12	HARVINDER SINGH	MEMBER
13	R. K. AWASTHI	MEMBER
14	K. K. DOGRA	MEMBER

The Committee is expected to meet shortly and to draw the Charter. The Confederation has issued communications to its affiliates/members of suggestions, if any.

विलम्ब से असंतोष बढ़ता है ।

COMRADE NADAF VISITS THE CIRCLE



➔ **Com. Anirudh Akhauri** briefing on the achievements of the Circle Association.



A large number of Comrades raised issues affecting the officers of the Bank. ➔



➔ **Com. Nadaf** addressing the comrades of Singhbhum.



➔ **Com. L. K. P. Singh**, Circle President delivering the Vote of Thanks.



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