



# SUP-POWER

NOVEMBER – DECEMBER 2011

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



Com. G.D. Nadaf being welcomed at Patna Airport.



A view of the dias of AISBOF E.C. meeting.



Traditional welcome to Com. Nadaf.



Participants of AISBOF Executive Committee.



Central Negotiating Council Meeting at Patna.



Com. G.D. Nadaf & Com. T.N. Goel inaugurate the ATM at Officer Complex, Rajendra Nagar.



Com. A. Akhauri speaking in the felicitation function.



Com. G.D. Nadaf being felicitated in a general meeting.

## सम्पादक की कलम से



प्रिय साथियों,

पिछले एक सप्ताह में कई कार्यालय आदेश सामने आये हैं जिनके माध्यम से म.प्र.श्रेणी-3 के कई अधिकारियों की पदस्थापना/स्थानान्तरण हुआ। मुझे कुछ आदेशों पर हैरानी हुई। जिन पदों पर अधिकारियों की पदस्थापना हुई, क्या बैंक की उत्पादकता से उनका कोई संबंध है ? उस प्रश्न को दूसरे प्रकार से भी रखा जा सकता है। क्या हमारी शाखाओं में अपेक्षित उन सभी पदों पर पदस्थापना कर दी गई है जो व्यवसाय की दृष्टि से महत्वपूर्ण हैं। मैं जब मंडल की 1149 शाखाओं का आकलन करता हूँ तो देखता हूँ कि कई ऐसे स्थान / पद हैं जहाँ उन अधिकारियों का बेहतर उपयोग किया जा सकता है। मुझे लगता है कि प्रबंधन को उस विषय में थोड़ी और गंभीरता से विचार करना चाहिये।

आज मैं आपके साथ, विशेषकर अपने उन साथियों के साथ एक जानकारी बाँटना चाहता हूँ। हम सब जानते हैं कि हमारी शाखाओं की जाँच श्रम प्रवर्तन अधिकारी द्वारा की जा सकती है। मुख्यतः वे तीन बिन्दुओं पर जाँच करते हैं

(क) बोनस भुगतान से संबंधित दस्तावेज (ख) ग्रेच्युटी से संबंधित सूचना तथा (ग) समान पारिश्रमिक रजिस्टर। अगर आपकी शाखा में बोनस भुगतान हुआ है तो उससे संबंधित प्रतिवेदन श्रम कार्यालय को प्रेषित करना कभी ना भूलें। और अगर आपकी शाखा में बोनस का भुगतान नहीं हुआ है तो अपने आपको दुबारा, आश्वस्त कर लें कि आपकी गणना में कोई चूक नहीं है। उसी प्रकार अगर आपकी शाखा में कोई महिलाकर्मि कार्यरत है तो आपको समान पारिश्रमिक रजिस्टर बनाना है जिसकी जाँच श्रम प्रवर्तन अधिकारी द्वारा की जायेगी। मैं जानता हूँ कि कई शाखाओं में यह रजिस्टर नहीं होता है। मेरे शाखा प्रबन्धक साथी यह कतई ना भूलें कि उस रजिस्टर को बनाना और उसे रखना आपकी व्यक्तिगत जिम्मेवारी है। उसी प्रकार मेरी सलाह है कि आप अपनी शाखा में ग्रेच्युटी से संबंधित नोडल अधिकारी का नाम अवश्य लिखवा दें। आप मेरा विश्वास करें कि ऐसा न करके आप अपने आपको मुसीबत में डाल रहे हैं और भगवान ना करें कभी आपके ऊपर यह मुसीबत आई तो बैंक आपके साथ कभी खड़ा नहीं दिखेगा। उन परेशानियों की सभी शारीरिक एवं आर्थिक कीमत आपको ही व्यक्तिगत रूप से चुकानी होगी, बैंक द्वारा नहीं।

उसी प्रकार एक और क्षेत्र है जहाँ हमारा ध्यान विशेषरूप से होना चाहिये और मैं प्रबन्धन से भी आग्रह करता हूँ कि वे उस विषय में सोंचे। हमारे मंडल के कई केन्द्रों पर स्थित ए. टी. एम. में पैसे डालने की जिम्मेदारी को आउटसोर्स किया जा रहा है। हम सभी यह जानते हैं कि कई बार तकनीकी कारणों से ग्राहकों को ए. टी. एम. द्वारा नगदों का भुगतान या तो नहीं होता या कम राशि का भुगतान होता है। हमारा बैंकिंग ज्ञान हमें बताता है कि उन परिस्थितियों में ए. टी. एम. में अधिक नगदी होनी चाहिये। लेकिन आप एक स्थिति की कल्पना करें जब कोई भेन्डर उस राशि को निकाल कर अपनी जेब में डाल लें। क्या बैंक के पास उस तरह की कोई रचना तंत्र है जो यह सुनिश्चित करें कि उस तरह की बातें होने की संभावना बिल्कुल नहीं है। मैंने यह देखा है कि उस वेन्डरों द्वारा अपने कर्मियों को इतना कम पारिश्रमिक दिया जाता है कि ए. टी. एम. में पड़े दस पन्द्रह हजार रुपये उनके ईमान को हिलाने के लिये बहुत है। उस आलोक में मेरा यह मानना है कि प्रबन्धन उस विषय की गंभीरता को पहचाने और तत्काल कोई समुचित कार्यवाही करें क्योंकि यह मामला सीधे सीधे बैंक की साख से जुड़ा है।

शाखा से मुझे ध्यान आया कि एक बार पुनः हमारे मंडल में धोखाघड़ी की एक बड़ी घटना हुई। हो सकता है, बैंक को उस घटना में कोई आर्थिक हानि न हो, लेकिन यह सवाल फिर हमारे सामने आ गया कि हम अपने पासवर्ड की गोपनीयता के प्रति कितने संजीदा हैं। यहाँ पर मेरा एक सवाल प्रबन्धन से भी है। क्या कोई शाखा प्रबन्धक यह जान सकता है कि उसकी शाखा में कोई धोखाघड़ी होगी या नहीं और अगर होगी तो कब ? जिस प्रकार का कार्य हमारा है, हम हमेशा ही उस खतरे से घिरे हुये हैं। लेकिन किसी शाखा प्रबन्धक के अधिकृत रूप से आवकाश पर होने की अवधि में उसकी शाखा में हुये किसी उस प्रकार के हादसे के लिये उसे कैसे जिम्मेदार ठहराया जा सकता है? किसी भी धोखाघड़ी के मामले में शाखा प्रबन्धक की कार्यक्षमता और कार्यकुशलता पर ही प्रश्न करना क्या अतिशयोक्ति नहीं है ? मैं आशा करूँगा प्रबन्धन उस विषय में संवेदनशील रहेगा।

हमारे संघ के स्तर पर भी केन्द्रीय समिति की बैठक में सर्वसम्मति से एक सदस्य की सदस्यता समाप्त कर दी गई क्योंकि उन्होंने पिछले कई बैठकों में भाग नहीं लिया था। मुझे लगता है ऐसे सदस्यों को संघ की कार्यकारिणी में आना ही नहीं चाहिये जिनके पास सहकर्मियों के साथ बैठक के लिये कोई समय नहीं है पता नहीं ऐसे सदस्यों को ऐसा क्यों प्रतीत होता है कि एस एम एस के माध्यम से ही वे अपनी संवेदनशीलता प्रदर्शित कर सकते हैं? इतना ही नहीं व्यक्तिगत रूप से वे किसी कार्यक्रम में भाग लेने की जहमत ही नहीं करते ! मुझे विश्वास है केन्द्रीय समिति का यह कदम दूसरों के लिये सबक होगा।

आप सभी साथियों को मैं इस माध्यम से नये वर्ष की शुभकामना देता हूँ और आशा करता हूँ कि नया वर्ष आपके ओर आपके परिवार के लिये कुछ नया ही लेकर आयेगा।

आपका

विकास कुमार

**लक्ष्य की प्राप्ति के लिए संघर्ष ही साधन है ।**

### MEETINGS OF AISBOF/AIBOC

The Executive Committee meeting of AISBOF was held at Patna after a gap of more than 15 years, on the 20th & 21st October 2011. Within the short time of 3 days, the Circle Association was able to organise the meeting and the members of E.C. were impressed with the love and affection shown to them in Patna.

On the 20th October 2011, a Social Welfare Programme was organised at Bal Griha, an orphanage run by Govt. of Bihar, in which a Water Cooler and books etc. were donated on behalf of the Circle Association, by the General Secretary of AISBOF, Comrade G.D.Nadaf. On the 21st October 2011, the General Secretary Comrade Nadaf and President Comrade Goel addressed a Press Meet in the Association Office, attended a HIGH TEA given by the Chief General Manager and inaugurated a ATM in the Officers Complex at Rejendra Nagar.

A meeting of the General Secretaries was held at Mumbai on the 3rd & 4th November 2011 in connection with the 2 days STRIKE on the 8th & 9th November 2011, which was since deferred.

### CONGRATULATIONS

SUP - POWER CONGRATULATES 22 Comrades Promoted as Trainee Officers w.e.f. 12.10.2011 were welcomed in the Association Office on 24th November 2011.

### MEETING OF CENTRAL / ZONAL COMMITTEE

A meeting of the Central Committee was held at Patna on the 20th November 2011.

A meeting of the Zonal Committee, Muzaffarpur was held at the office of SBIOA, Muzaffarpur on the 26th September 2011.

A meeting of the Zonal Committee, Patna was held at the office of SBIOA, Patna on the 29th September 2011.

A meeting of the Zonal Committee, Bhagalpur was held at Bhagalpur on the 27th November 2011.

### ACHIEVEMENTS

A number of cases of cross Network transfer of MMGS - III officers on the basis of more than 10 years stay came to our notice wherein the officers have not completed 10 yrs. We have requested the CGM to have the stay data rechecked and get the anomalies rectified.

Ever since the opening of the Association's Guest House at Delhi the Expectation of the membership has gone up considerably. Demands are now being raised for the establishment of Association's School in our Circle. Infact the substantial recruitment of young officers in the last few years has revived this need. Schools run by Chennai, Bangalore, Mumbai, Bhopal Delhi and N.E. Circles have earned good reputation. In an historic decision the Central Committee approved the purchase of a plot of land at Bihta for the Association's School.

### COMMUNITY SERVICES

A Water Cooler costing Rs.18750/- was donated by the Circle Association to Rajkiya Balgrih (Apna Ghar), Punaichak, Patna an orphanage established by the GOB, on 21.10.2011.

### ORGANISATIONAL MATTER

The Office- bearers of the Circle Association, along with the Office bearers of Zonal Committee Muzaffarpur visited the family of Late S.N.Prasad at Muzaffarpur on the 8th October 2011 and elivered the financial assistance cheque of Rs.75000/-.

On the 20th October 2011 a grand felicitation function for the General Secretaries of the different Circle Associations was held at Rabindra Bhawan, Patna. The top executives of the Bank who had come to attend the CNC were also felicitated by the Circle Association. The felicitation function was widely appreciated by the E.C. Members of AISBOF and has enhanced the image of the Circle Association as in no previous E. C. Meetings such a function has been held by any other Circle Association.

Comrade Sanjay Bharti, District Secretary, W. Champaran applied for transfer to Patna on Compassionate Ground after undergoing heart operation at Bangalore. Shri Bharti has since reported at Patna. The members of West Champaran district accorded a farewell to him at Bettiah Bazar branch on 11.11.2011.

Consequent to the decision taken by the Central Committee Meeting to provide a financial assistance of Rs.75000/- from the Association to family of a deceased member, a total amount of Rs.5.25 lacs has been provided in 7 cases.

**OBITUARY**: We regret to inform the readers of Sup-Power of the premature death of undernoted colleagues during October 2011 – November 2011.

Name	Place of Posting	Date
Shree Narayan Prasad	RBO Bettiah	05.10.2011
Dinesh Pd. Roy	ADB Rajmahal	03.11.2011
Ranjan Kumar	AO Ranchi	18.11.2011

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**

## CORRESPONDENCE WITH BANK

Assn/Bank/ 228/2011

Date : 14.10.2011

The Chief General Manager,  
State Bank of India,  
Local Head Office, Patna.

Dear Sir,

### NETWORK ALLOTMENT OF MMGS - III

With further reference to our letter No. Assn/Bank/225/11 dated 01.10.2011, we would like to invite your kind attention to the anomalies in the recent allotment of Network to the recently promoted MMGS - III officers and the change of Network on the basis of 10 years stay in a Network. The entire exercise seems to have been carried out on the basis of incorrect data and as a result wide spread resentment is being reported to us.

2. We give hereunder some examples of unjustified transfers on the basis of stay;

- |                         |                                                          |
|-------------------------|----------------------------------------------------------|
| 1 Shri Rakesh Kr Mishra | Reported in Patna A.O. in July 2007 from Bhagalpur       |
| 2 Shri Ramadhar Paswan  | Reported at Madhubani on 12/07/2008 from Palamau         |
| 3 Shri Ram Das Hansda   | Reported in NW-II from Pratapganj (Purnea) on 28/05/2007 |
| 4 Shri Ranjeet Das      | Reported in NW - II from AO, Purnea on 08/08/2008        |
| 5 Shri Nagendra Tiwary  | Died on 03/09/2011                                       |

3. The above names are a few which are referred to us, we can provide other discrepancies also in case of need.

4. It is further surprising that an officer who after completing his tenure at Patna Centre is transferred by the GM(NW - I) on 03.09.2011 to Dehri branch is now being allotted to LHO for a posting. Similarly another officer who has completed 8-9 years in Patna district (out of which Maximum time in Patna Centre) is also being allotted to LHO for a posting.

5. In respect of the newly promoted Scale - III officers also we find that an officer who is less than 55 years of age and is completing 10 years in his present module has been allotted to the same Network.

6. Sir, we look upon you as a person who does not allow irregularities in decision making and as such we approach you to kindly order a recheck of the data which has resulted in such irregularities. In the meanwhile, we request to have these allotments kept in abeyance.

With regards,

Yours faithfully,  
Sd/-  
(Anirudh Akhauri)  
GENERAL SECRETARY

Assn/ Bank/245 /2011

Date : 17.10.2011

The Deputy General Manager  
& C.D.O.  
State Bank of India  
Patna

Dear Sir,

### OFFICERS APPOINTED ON CONTRACT BASIS AND SUBSEQUENTLY CONTRACT BASIS TRANSFER COPY

As you are aware, 185 officers who were working on contract basis in our Circle as CREPB, CREME, TOFS and RMROs were absorbed as permanent Officers w.e. f 02/08/2010 and subsequently another 12 RMROs were absorbed w.e. f 03/01/2011. Ever since the absorption of these officers they have been enquiring from us about the policy that governs their transfers, as the different controllers are transferring such offices within the Regions as per their own requirement. Even at the level of the Network, the existing centres

where such officers are placed is being changed in same cases by the concerned RBU leading to inconvenience on account of such changes to the officers

2. In this connection, we would like to advise that the Chenna Circle has formulated a Transfer Policy, in consultation with the Officers' Association for all such officers. We enclose a copy of the Transfer Policy of Chennai Circle and request that a streamline policy be formulated in our Circle to streamline the transfer system for these officers.

With regards,

Yours faithfully,  
Sd/-  
(Anirudh Akhauri)  
GENERAL SECRETARY  
Encl:as above

### TRANSFER POLICY SINCE APPROVED

#### LETTER OF SHIVAJI SINGH

#### PROTECTION TO ELECTED MEMBERS OF SBIOA, PATNA CIRCLE

S.B.I.O.A, Patna Circle started its journey in the year 1972 and over the last 39 years, it has turned into a mighty organization devoted to the cause of its members.

In 1981. modular structure of the Bank came into existence. The SHIGA gained strength with every passing year under the mighty leadership of Comrade R.C.Sharma (1980-1990) and Comrade B.Benerjee ( 1979 to 1994 ).Under the leadership of Late Com H.S Rathore (1990-2000) & Late Com K.C Mishra, (1994 to 2000), the SBIOA reached certain understandings with the top management in respect of protection from transfer of certain category of elected members of the SBIOA. The understanding is reiterated again hereunder:

- Central Committee members will be posted within the geographical area of the Circle.
- Regional Committee members will be posted within the geographical area of the module.
- District Secretaries will be posted within the geographical area of the district.

However, of late, it is being observed that the top management is not respecting the understanding reached with the SBIOA, Patna Circle. This is evident from certain transfer orders in the recent months. The details are given in the Annexure-I.

Comrade ! you are the General Secretary of 6000 plus members in Patna Circle and it is expected that you will protect the interest of all irrespective of caste, creed, group etc. The SBIOA is a democratic organization and differences of opinion will always be there and the leadership should take any criticism' in right spirit.

I am sure, you will take suitable steps to protect certain rights which the SBIOA, Patna. Circle has acquired during the last three decades. I wish you all the success in your endeavor in this direction.

With Comradely greeting.

Yours Comradely,  
(Shivaji Singh)

Dear Comrade,

REPLY

DO. No. 16/2011 (14.11.2011)

#### PROTECTION TO ELECTED MEMBERS OF SBIOA

I am in receipt today of your letter dated 04.11.2011 on the captioned subject.

2. Comrade, I appreciate the concern you have ventilated towards the protection to elected members of different committees of our Association. I also appreciate your view that the Management has of late not been respecting the understanding reached with SBIOA in the past.

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3. In this connection, it would be pertinent to note that except for Shri Ajit Kumar Mishra, SMGS - IV no one else from the list enclosed by you has been relieved in contravention of such past understanding, during the term of the present committee. Ironically, Shri Ajit Kumar Mishra never approached the undersigned for cancellation of his transfer order and if he is not interested in moving out of the module, please direct him to send a representation to us and to remain on leave till the issue is sorted out.

4. In so far as the understandings during the tenure of the erstwhile leaders are concerned, I would like you to recollect that S/ Shri C.M. Prasad, M. K Sinha, S. C. Mouli and A. N. Mishra, to name a few, who were members of different Zonal Committees were transferred outside the module and no voice was raised either with the Management or in the Circle Association of which I have been a member since February 1988. Subsequently during the term- 2003-2006 when you were leading the Association as the President the transfer of Comrade Kamlesh Kr Singh, Member of Zonal Committee Bhagalpur to a branch in Patna was not objected to. Neither was the

transfer of Comrade G. P. Srivastava member of Zonal Committee Patna to Deoghar taken up by the then leadership. On my raising the issue with you, I was informed that Shri Srivastava is willingly going in his own interest. I also would like to refer your letter to Comrade G D Nadaf in which you as the then General Secretary have gone on record that Shri Ajit Kumar Sinha, the then Regional Secretary of Zonal Committee Ranchi was not immune from transfer and his allotment on promotion to Corporate Centre need not be cancelled.

5. Comrade, inspite of the fact that some of our very ambitious Comrades have been leaving their trade union role mid term in the pursuit of their career development, I assure you that the case of Shri Ajit Kumar Mishra would be discussed in the Central Committee Meeting on the 20th November 2011 and taken up the right earnest. I further assure you that groupism in different committees does not in any way dilute my commitment to the overall cause of the Association.

Yours Comradely

Sd/-

GENERAL SECRETARY

## विद्यालय

विद्या से बड़ा स्थायी धन नहीं होता और धन का सदुपयोग अगर विद्यालय खोलने जैसे पुनीत कार्य के लिये हो तो इससे बेहतर विकल्प और कुछ हो भी नहीं सकता। विद्या जो हमारे ज्ञान का श्रोत है, समस्त संचालन प्रक्रिया का प्राण है, धन प्राप्ति का प्रपात है, प्रगति का मार्ग है, सम्भावनाओं का आकाश है, बुद्धि और विवेक का सागर है। कहा भी गया कि.....

**विद्या ददाति विनयम् विनययाति पात्रताम्,  
पात्रत्वात् धन्माप्नोति धनात् धर्मम् ततः सुखम् ।**

अर्थात् विद्या से विनय, विनय से पात्रता, पात्रता से धन, धन से धर्म और उससे सुख की प्राप्ति होती है। विद्या का जीवन में इतना गम्भीर महत्व है। और सबसे बड़ी बात विद्या के सन्दर्भ में कही जा सकती है कि यह हमें 'मानसिक दरिद्रता' जैसे रोग से मुक्ति दिलाती है। 'मानसिक दरिद्रता' दर असल उस स्थिति का द्योतक है जहाँ पढ़ा लिखा व्यक्ति भी सन्देह, कुविचार, ऋणात्मक भाव तथा संकीर्णता के ही जाल में लिपटा रहता है। उसकी दृष्टि का फलक कभी विस्तारित नहीं होता, उसकी सोच की दिशा सही नहीं होती तथा प्रगति पथ पर व्यवधानों के निराकरण के प्रति संक्रमित क्रिया-कलापों में, संकुचित व्यवहारों में लिपटे रहना उन्हें भाता है।

बैंकिंग गतिविधियों के इतर कल्याणकारी योजनांतर्गत पटना मण्डल के अधिकारी संघ का यह निर्णय कि बैंक अधिकारियों के बच्चों के लिए एक सुसंचालित, सुनियोजित सी.बी.एम.ई. पैटर्न पर विद्यालय का निर्माण हो, एक उत्कृष्टता का परिचायक है। नेक निर्णय को फौलादी ईरादे के साथ यथार्थ के धरातल पर उतारने का संघ का यह निर्णय वस्तुतः श्लाघ्य है।

जो स्वप्नदृष्टा होते हैं वही इतिहास रचते हैं। संघ द्वारा विद्यालय खोलने का निर्णय वास्तव में ऐतिहासिक है। कामरेड

राठौर ने सपना देखा था और उनकी इस परिकल्पना को मूर्त रूप देने का बीड़ा वर्तमान महासचिव द्वारा उठाना संघ के अध्याय में एक नये युग का सूत्रपात है।

दिल्ली में जब संघ द्वारा 'अतिथि गृह' बनाने का निर्णय लिया गया था उस समय भी थोड़ी खलबली मची थी। पर आज स्थिति भिन्न है। संघ के कोष में जो भी धन 'लेवी' के माध्यम के एकत्र हुआ उसका जन हित में इतना सुन्दर उपयोग अपने आप में रोमांचित करने वाला है। आज 'अतिथि गृह' की यह स्थिति है कि सारे कमरे अतिथियों से भरे होते हैं जबकि 'अतिथि गृह' दो फ्लोर पर अवस्थित है। दरअसल कुछ लोगों की सोच इतनी संक्रमित होती है कि उन्हें सिर्फ गन्दगी ही दिखायी देती है और कल्याणकारी कार्यों में प्रयुक्त अर्थ का कुछ और ही 'अर्थ' तलाशने में ही उनकी बैचैनी और छटपटाहट दृष्टिगोचर होती रहती है।

संघ किसी व्यक्ति विशेष का नहीं होता अपितु व्यक्तियों के समूह का होता है। इसके निर्णय भी सामूहिक होते हैं, समूह का निर्णय और समूह का निर्माण जनभावना पर आधारित होते हैं तथा जनकल्याणकारी होते हैं। इस प्ररिप्रेक्ष्य में विद्यालय खोलने का निर्णय वस्तुतः स्तुत्य है।

आनेवाली पीढ़ी, पटना मण्डल अधिकारी संघ के नेतृत्व के इस निर्णय की गूँज से आह्लादित होती रहेगी तथा बेहतर भविष्य के निर्माण में सजती रहेगी, संवरती रहेगी। इस परिकल्पना को मूर्त रूप देने में कई निर्णय लेने होंगे। मसलन ट्रस्ट का गठन तथा शिक्षा विभाग से उसकी सम्बद्धता का निर्धारण एवं उससे सम्बन्धित तकनीकी योग्यता हासिल करने का प्रयास। इसके साथ ही विद्यालय की परियोजना का मूल्यांकन तथा प्रबन्धन समिति के निर्माण की प्रक्रिया की महती जिम्मेवारी भी संगठन को ही सम्हालनी पड़ेगी। इन सब प्रक्रियायों के पूरा होने के पश्चात जो सबसे अहम कार्य होगा वो विद्यालय भवन के निर्माण का। वैसे भी निर्माण की

**विद्या ददाति विनयम् - विद्या अर्जन की कोई सीमा नहीं ।**

प्रक्रिया दुरुह तो होती ही है और वर्तमान नेतृत्व ऐसे उत्तरदायित्वों के निर्वहन में सशक्त और सक्षम ही नहीं अपितु पूरी निष्ठा से प्रतिबद्ध भी है। विद्यालय का संचालन, कार्य निष्पादन, शैक्षणिक माहौल, शिक्षा का स्तर, संकाय सदस्यों की योग्यता, उनकी प्रतिबद्धता और सबसे बढ़कर स्टेट बैंक अधिकारियों की सापेक्ष संलिप्तता निश्चित रूप से हमारे इस चिर प्रतीक्षित विद्यालय को शिक्षा जगत के क्षितिज पर एक दैदीप्यमान नक्षत्र की तरह चमकायेगा।

हम सभी हृदय से विद्या के इस महान आलय के संगठन, शुभागमन, संचालन और सफलता की उत्सुकता से बाट जोह रहे हैं। वर्तमान नेतृत्व इसे सम्पूर्णता प्रदान करने में सक्षम है

और हम सभी की इस मनोकामना को फलीभूत कर एक अविस्मरणीय इतिहास क पन्ना वर्तमान अधिकारी संघ द्वारा स्वर्णाक्षरों में लिखा जायेगा....

अंत में,

इस पथ का उद्देश्य नहीं है,  
श्रांत भवन में टिक रहना,  
चलते जाना उस सीमा तक,  
जिसके आगे राह नहीं।

-बदरी नाथ झा

मुख्य प्रबन्धक (पी.बी.बी.यू.)

स्थानीय प्रधान कार्यालय, पटना

## रिपोर्ट बनाम ग्राहक

प्रिय साथियो,

श्मशान घाट से वापस आकर स्नान किया। चाय बनाकर पी. शरीर को आराम पहुँचाने हेतु लेट गया। आज मास्टर साहब नहीं रहे। उन्हीं का अंतिम संस्कार कर लौटा था, आइये, मैं आपको मास्टर साहब का परिचय करा दूँ। मास्टर साहब मेरे बैंक की एक शाखा के प्रतिष्ठित ग्राहक थे। समाज के साथ-साथ बैंक में भी उनकी काफी इज्जत थी। मेरे साथ कुछ विशेष ही सम्बन्ध थे। वो हमेशा मुझे बेटा कहकर ही सम्बोधन करते थे। मुझे भी उनमें अपने पिता की छवि नजर आती थी। मास्टर साहब की अवस्था अधिक थी। इसीलिए मैंने एक दिन उनको नोमिनेशन के बारे में बताया। दूसरे ही दिन वो अपने पुत्र मोहन के संग खाता में नोमिनेशन करवाने पहुँचे। दुर्भाग्यवश कुछ ही दिन बाद मास्टर साहब गुजर गए।

मुझे यह समझ में नहीं आया कि घर वाले उनकी लाश को चचरी पर लेकर शाखा के परिसर में क्यों आये थे। वो तो अच्छा हुआ कि शाखा परिसर में पहुँचते ही मास्टर साहब के पुत्र मनोज को रोते हुए मैंने देख लिया। मैंने पुछा - “मनोज, क्या बात है? तुम क्यों रो रहे हो?” मनोज ने उत्तर दिया-“सर, पिताजी नहीं रहे।” मैं भी उन लोगों के साथ श्मशान घाट की ओर चल पड़ा।

आज मास्टर साहब का दशकर्म है। शाखा के सभी लोग आमंत्रित थे। शाम के वक्त हम सभी मास्टर साहब के घर कार्यक्रम में शामिल होने पहुँचे। पर यहाँ शाखा प्रबंधक तो दिखाई नहीं दे रहे हैं। हो सकता है कोई महत्वपूर्ण काम आ गया हो, भोज सम्पन्न हो गया। मैंने मास्टर साहब के पुत्र मनोज को बुलाकर कहा-“इंतजाम अच्छा था, जब भी कोई मदद की जरूरत हो तो बेहिचक मेरे पास आना।” मनोज ने अपने हाथ जोड़ कर हम लोगों को विदा किया।

कल जब शाखा पहुँचा तो सर्वप्रथम शाखा प्रबंधक से मिलने पहुँचा। कल मास्टर साहब के दशकर्म में न आने का

कारण पूछा। शाखा प्रबंधक ने कहा-“मैं कौन सा मुँह लेकर वहाँ जाता। मृत्यु के दिन मास्टर साहब का लड़का मनोज मेरे पास आया था। वह घबराया हुआ था। वह मुझसे कुछ मदद पाने के उद्देश्य से आया था। वह जब भी अपनी बात कहने को कोशिश करता, हेड ऑफिस से मोबाइल पर फोन आ जाता। और मैं फोन पर व्यस्त हो जाता। और यह सिलसिला दो घंटे तक चला। वह इस कारण अपनी बात को मेरे समक्ष न रख पाया और मुझे फोन पर व्यस्त पाकर चला गया। शाम में मुझे जमादार ने बताया कि मनोज मास्टर साहब के दाह संस्कार हेतु बैंक में अपने पिताजी का बैंक पासबुक लेकर आया था। उसे पैसे की सख्त जरूरत थी। मुझे अफसोस है कि आज मैं मोबाइल की वजह से अपनी शाखा के सबसे प्रतिष्ठित ग्राहक के परिजन को सेवा प्रदान न कर पाया। इसके लिए मैं अपने आप को कभी माफ नहीं कर पाऊँगा।”

“सर, इसमें आपकी कोई गलती नहीं। बैंकिंग बदल गई है। आपके लिए तो हेड ऑफिस का निर्देश सर्वोपरि है। आज बैंक के उच्च अधिकारियों को ग्राहक से अधिक रिपोर्ट की जरूरत है। आज बैंक में रिपोर्ट की एक महत्वपूर्ण भूमिका है। बड़े अधिकारियों का भविष्य इसी रिपोर्ट पर निर्भर करता है। इसीलिये तो उच्च अधिकारी भी दिन भर मोबाइल पर व्यस्त रहते हैं। आज उन्हें भी ग्राहक से अधिक रिपोर्ट की चिंता रहती है। ग्राहक से तो बैंक की नींव मजबूत होती है। उच्च अधिकारियों का भविष्य नहीं। जिस तरह गरीब के दुःख-दर्द की चर्चा हमारे नेतागण चुनाव के समय करते हैं ठीक उसी तरह आज ग्राहक शब्द का प्रयोग बैंकर सिर्फ अपने भाषण में करते हैं।”-मैंने समझाया।

आपका

-मिलिंद कुमार झा

सदस्य, एस०बी०आई०ओ०ए०

जोनल कमिटी, पटना

## ATM-USEFUL TIPS

In several branches, the ATM officers I Joint Custodians, due to lack of awareness do not follow the instructions I guidelines with respect to ATM operations. These instructions, when not followed, might result in financial loss to the officers. A gist of few of them is given hereunder:

### 1. Balancing of Cash :

The cash in the ATM is to be balanced on daily basis whenever cash is replenished in the ATMs. The physical cash is to be counted and tallied with the Admin Balances. The admin Balances can be obtained from the ATM Switch Centre using the Admin Card. In case of excess cash found, the same is taken out and credited to Sundry Deposits Account.

**The following accounting entries are passed :** Dr Branch Cash Balance Account Cr Sundry Deposits Account 98746BBBBBC

Whenever card holders report of non I short dispensation of cash, the Sundry Deposits account is verified and if any entries are found for the day, the same are reversed and customer's account is credited. In case of shortage of cash, Suspense account is debited and admin balance is decreased.

**The following accounting entries are passed :** Dr Suspense Account 98733BBBBBC Cr ATM Cash Balance Account 3198NNBBBBBC

*The suspense account entry can be reversed as under: -*

- The ATM logs, eJ (electronic Journal) Logs, the debits in CBS are verified. ii. Transactions appearing in ATM Log, eJ Log but not in CBS are located.
- These transactions are debited to respective accounts and the Suspense Account entry is reversed.

The cash in the ATM is to be verified by an officer designated by Branch Manager, other than the joint custodians once in a month.

### 2. Periodic Changing of the Combination Lock Password :

The passwords of the Combination Locks are to be changed

periodically, in any at least once in a month. The passwords are also to be changed whenever there is a change of custodian. The passwords shall be held in the Branch Documents. Whenever the passwords are changed, the existing passwords shall be removed from the BDs and shall be replaced with new passwords.

### 3. Custody of Cards and PINs, Distribution of Cards, Destruction of PINs :

The PINs and the undelivered ATM cards (returned to the branches) are to be held in custody, of two different officers. These are to be entered in separate registers under no circumstances, these are to be held in single custody. The cards and the PINs are to be distributed separately to the customer after proper identification. PINs which are undelivered for 45. days are to be destroyed. The undelivered ATM cards, which are returned to the branches, are to be hotlisted at the ATM switch Centre. The same may be done by lodging a Service Desk request or calling Toll Free Number - 1800112211.

### 4. Blocking of Card / Issue of new Card - PIN :

Whenever the customers report of loss / mutilation of card, the same has to be hotlisted at the ATM Switch Centre either through Service Desk Request or by calling the Toll Free Number 1800 - 112211. Changing the User Code: ATM Access from 1 "to 2 or 3 or 4 would not stop the operations of the ATM Card. REPEAT The cards has to be hotlisted. The request for a replacement card is be put only after hotlisting the lost or mutilated card.

### 5. Resolution of customer complaints :

The customer complaints are, now, lodged in the Complaints Management System (CMS). As per the new guidelines of RBI, the Banks have to pay a compensation of Rs.100 per day for any delay, over 7 working days, in settlement of the complaint. Therefore, there is an imminent need for resolving the complaints within 7 days.

**Compiled by : Milind Kumar Jha**

## दीजिए अपने साथियों को पहचान

**शुरुआत एक मैसेज से :** साथियों को पहचान देने की शुरुआत उन्हें सुबह एक सकारात्मक मैसेज से करें। संदेश में कही गई बात आपके दिल से निकली हो, ताकि, उसे पढ़कर आपके साथियों के मन में उत्साह का संचार हो जाए। संदेश चाहे एसएमएस से भेजें या सोशल नेटवर्किंग वेबसाइट के जरिए, उसमें रिश्तों की गर्मजोशी जरूर होनी चाहिए।

**साथी की सराहना करें :** हर शख्स में कोई न कोई काबिलियत होती है। आज अपने साथी की उस क्षमता की सराहना करें। उसके अच्छे पहनावे या स्मार्टनेस की तारीफ करें। आपकी तारीफ के चंद शब्द ही सहयोगी के चेहरे पर मुस्कान बिखरने के लिए काफी होंगे। इससे आपको असीम संतोष का अनुभव होगा।

**वर्क लोड बांटें :** दफ्तर पहुंचने पर हो सकता है कि आपका कोई सहयोगी काम के बोझ से परेशान दिखे। व्यस्त तो आप भी होते हैं, लेकिन अपने इस सहयोगी के लिए आज आधा घंटे का वक्त निकालें। उसका थोड़ा सा काम बांट लें। आपके इस समय देने पर सहयोगी का काम आसान हो जाएगा और एक नए रिश्ते की शुरुआत होगी।

**अहमियत दें :** अगर आपके साथी को फिल्मों या स्पोर्ट्स के बारे में बात करना अच्छा लगता है तो तय करें कि आज उससे इसी विषय पर चर्चा करेंगे। दफ्तर या कॉलेज की कैंटीन में साथी के इस पसंदीदा विषय को छेड़ दें। उसकी बातों को अहमियत दें, चुपचाप खामोशी से उसे सुनें, विषय पर उसकी महारत का आनंद उठाएं।

**नए रिश्ते बनाएं :** स्कूल-कॉलेज या दफ्तर में ऐसे कई लोग होते हैं, जिनसे आप मिले नहीं हैं। ऐसा इसलिए, क्योंकि आपके कामकाज का

दायरा उससे जुड़ता। आज इस सोच को बदलें। अपने दायरे से बाहर निकलकर उस शख्स से मिलें, जो आपका ही साथी है। आप उसे एक मीठी मुस्कान के साथ हैलो कहकर अपना परिचय तो दे ही सकते हैं।

**बीमार सहयोगी से मिलें :** दफ्तर या कॉलेज पहुंचने पर यदि पता चले कि आपका कोई साथी बीमार है तो शाम को घर लौटते वक्त उससे मिलने जरूर जाएं। अपना यह कीमती समय देकर आप उसका दिल जीत लेंगे। साथ में स्वास्थ्यलाभ की कामना के साथ फूलों का गुलदस्ता या अच्छा का ग्रीटिंग कार्ड भी भेंट करें।

**पुराने साथी को न भूलें :** अपने उस पुराने साथी को आज न भूलें, जो कभी आपका सहयोगी रहा हो। लेकिन अब किसी अन्य संस्थान का हिस्सा है। अपनी तमाम व्यस्तताओं के बावजूद उसे कम से कम फोन जरूर करें, खैर-खबर लें। साथ ही उसके उस योगदान को भी याद करें, जो उसने आपके साथ काम करते हुए दिया था। यह उसके प्रति आपके दिल में बसे सम्मान को जाहिर करेगा।

**सब-कुछ साथियों के लिए :** सोचिए कि आज आप अपने साथी को क्या दे सकते हैं। इसके लिए बाजार से ग्रीटिंग कार्ड खरीदने की जरूरत नहीं। यह आपके मोबाइल में पड़ा सूबसरत सा रिंगटोन, डेस्कटॉप का वॉलपेपर या थीम भी हो सकता है। आप अपनी बाइक, पसंदीदा किताब, म्यूजिक सीडी या डीवीडी भी अपने साथी के साथ शेयर कर सकते हैं। इसके पीछे छुपी आपकी कुछ देने की भावना साथी को खुश कर देगी। साथ ही अपने सहयोगी के प्रति आपका भरोसा भी झलकेगा।

**आभार :** दैनिक भाष्कर से

**SPEAK ANY LANGUAGE BUT GLORIFY INDIA**

## YOUR SKIN CHANGES AS YOU AGE

Skin changes as you age. You might notice wrinkles, age spots and dryness. Your skin also becomes thinner and loses fat, making it less plump and smooth. It might take longer to heal, too. However, it is not age itself that bothers people, but the visible signs of ageing that can make us feel old. The health of our skin - whether on our face or on our body - plays a huge part in how old we feel and is seen as the most common indicator to others of our age. Whilst these effects are likely to happen to all of us, the speed and extent to which skin ageing occurs is only partly influenced by genetic factors, far more significant influences on ageing are lifestyle factors.

Age spots, or "liver spots" as they're often called, have nothing to do with the liver. Rather, these flat, brown spots are caused by years of sun exposure. They are bigger than freckles and appear in fair-skinned people on sun-exposed areas such as the face, hands, arms, back and feet. The medical name for them is solar lentigo. They may be accompanied by wrinkling, dryness, thinning of the skin, and rough spots.

Sunlight is a major cause of skin aging. You can protect yourself by staying out of the sun when it is strongest, using sunscreen with an SPF of 15 or higher, wearing protective clothing, and avoiding sunlamps and tanning beds. Cigarette smoking also contributes to wrinkles. The wrinkling increases with the amount of cigarettes and number of years a person

has smoked. Many products currently on the market claim to "revitalize aging skin." According to the American Academy of Dermatology, over-the-counter "wrinkle" creams and lotions may soothe dry skin, but they do little or nothing to reverse wrinkles. At this time, the only products that have been studied for safety and effectiveness and approved by the Food and Drug Administration (FDA) to treat signs of sun-damaged or aging skin are tretinoin cream and carbon dioxide (CO<sub>2</sub>) erbium (Er:YAG) lasers.

Tretinoin cream, a vitamin A derivative available by prescription only, is approved for reducing the appearance of the wrinkles, mottled darkened spots, and roughness in people whose skin doesn't improve with regular skin care and use of sun protection. However, it doesn't eliminate wrinkles, repair sub-damaged skin, or restore skin to its healthier, younger structure. It hasn't been studied in people 50 and older or in people with moderately or darkly pigmented skin.

The CO<sub>2</sub> and Er:YAG lasers are approved to treat wrinkles. The doctor uses the laser to remove skin one layer at a time. Laser therapy is performed under anesthesia in an outpatient surgical setting.

The FDA currently is studying the safety of alpha hydroxy acids (AHAs), which are widely promoted to reduce wrinkles, spots, and other signs of aging, sun-damaged skin. Some studies suggest that they may work, but there is concern about adverse reactions and long-term effects of their use.

*Courtesy—L.K.P.Singh*

## ADD A LITTLE SUNSHINE

Vitamin D—commonly known as the sunshine vitamin, is an important nutrient. Fifteen minutes of exposure to sunshine, thrice a week, is adequate to produce the required amount in the body.

Despite living in sunny climates, many people are unable to produce sufficient vitamin D in the body. Enclosed-in-air-conditioned homes and office lifestyle has made it hard to get sufficient sunlight.

Why is vitamin D so important?

Just as we required a bit of salt for survival, we need the sun too in moderation, as sun exposure is our best source of Vitamin D. Today most people suffer from serious shortfalls of this vitamin.

Deficiency of vitamin D not only affects bones and teeth. It's associated with heart diseases, stroke to cancer, type I and II diabetes, depression, insomnia, osteoarthritis, psoriasis, multiple sclerosis and high blood pressure.

Studies prove that vitamin D helps combat depression by stimulating the production of the mood-elevating hormones. A shortage of vitamin D interferes with the production of leptin so you keep eating and overeating not knowing when to stop as adequate leptin is not produced.

A Vitamin D deficiency is also known to increase insulin resistance thereby leading to development of Type 2 diabetes. Low levels of Vitamin D also lead to morning fatigue.

The symptoms of vitamin D deficiency in children include muscle cramps, low calcium levels in blood; difficulties in breathing and fragile bone, which are prone to fractures. Slow

growth and development in children indicate deficiency of the vitamin in children.

**Reasons of Vitamin D deficiency :** Our body makes vitamin D when the skin is exposed to sunlight. Those who are confined to their home, wear long clothing, or work indoors for long hours have increased risk of deficiency due to limited exposure to sun.

With age our kidneys convert less to the vitamin D to its active form, thus increasing risk of Vitamin D deficiency. Specific medical conditions like Crohn's disease, cystic fibrosis and celiac disease influence the ability of the intestine to absorb vitamin D from the food.

Obese people with a BMI of 30 or above have low levels of vitamin D in their blood. The fat cells draw out vitamin D from the blood thus altering its release in circulation. Vitamin D deficiency, if not checked, leads to fractures, bone deformities, rickets and osteoporosis.

Vitamin D deficiency can be treated. Here are few suggestions :

Include foods rich in vitamin D like eggs, fortified milk, dairy products like buttermilk and butter, liver and fish oils, wild salmon and mushrooms in the diet.

**Increase sun exposure :** Unprotected sun exposure between 10 am to 3 pm for 15 minutes thrice a week is sufficient to provide the required amount of the vitamin.

Take oral vitamin D supplements if required : Supplement your diet with Vitamin D<sub>3</sub> (biologically active form of vitamin D) under your physician's guidance. —**Dr. Anjali Mukerjee**

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

## CIRCULARS

**CIRCULAR NO. 33/2011**

**DATE : 04.10.2011**

To,  
All Members

### REIMBURSEMENT OF TRANSPORTATION CHARGES ON TRANSFER

We quote hereunder the text of AISBOF Circular No.90 dt. 03.10.2011 on the captioned subject, the contents of which are self-explicit.

#### TEXT

"One of the issues taken up with the Corporate Centre Management is to revise the rates for reimbursement of transportation charges of personal effects of officers on transfer. The existing rates fixed way back as on 01.08.2006 were not sufficient to meet the actual expenses, incurred by the officers as they were being rendered out of pocket. Officers are also supposed to carry furniture & fixture on transfer; therefore, the rates fixed by IBA for other Banks are not sufficient for our officers. We also took up with the Management to reimburse the expenses incurred by officers towards admission of their children at new place of posting.

2. We are glad that, ECCB at its meeting held on 30.09.2011 has approved following, rates, w.e.f. 1st July, 2011.

- (i) For Hilly and Terrain area - @ Rs. 5.50 per km. per tonne.
- (ii) Other than hilly terrain - @ Rs. 3.70 per Km. per tonne.  
shorter distance i.e., upto 600 Kms.
- (iii) Shorter distance below 300 Kms - @ Rs. 3.70 per km. per tonne,  
for minimum 300 Kms. on production of money receipts
- (iv) On retirement - 20% higher charges, from place of work to place he proposes to settle down.
- (v) Distance beyond 600 Kms. - Rs. 1.85 per Km. per tonne (as incremental beyond 600 Km.)  
- Top Executive Rs.35,000/-  
- Senior Management Rs. 25,000/-
- (vi) Loading & unloading charges - Middle & Senior Management Rs. 20,000/-  
- In case of administrative transfer out side the Circle, officer will be eligible for additional amount of Rs. 10,000/- towards lumpsum expenses.
- (vii) One time lump-sum expenses towards admission fee of ward(s), for maximum two wards - Top Executive & Senior Management - Rs. 15,000/- per ward.  
- Middle/Jr. Management Rs. 10,000/- per ward.
- (viii) Transportation of Car by lorry - Actual lorry charges upto 40%, 35%, 30% distance up to 600 Km, 1000 Km. more than 1000 km. respectively, of entitlement for shifting of households. The expenses towards transportation to two/three wheeler included in transportation of personal effects.

3. We feel that, above rates will take care of actual expenses to be incurred by an officer for transportation of his/her household articles by road. We are successful in introduction of a relief in terms of admission fees of wards of an officer on account of change of school/college at new place of posting. Apart from this, a provision for inflation of rates in future at 5% per year of the rates, for next four years is also taken into account.

4. We request our affiliate/members to take note of the improved facility. The detailed official Circular will be issued shortly."

*With warm greetings,*

*Sd/-*

**(ANIRUDH AKHAURI)**  
GENERAL SECRETARY

**CIRCULAR NO. 34/2011**

**DATE : 11.10.2011**

To,  
All Members

### REIMBURSEMENT OF TRAVELLING EXPENSES TO OFFICERS FOR USING THEIR OWN VEHICLE FOR OFFICE DUTY

We quote hereunder the text of AISBOF Circular No.93 dt. 10.10.2011 on the captioned subject, the contents of which are self-explicit.

#### TEXT

"One of the residual issues of 9th Bipartite is considered by the Managing Committee of IBA at its meeting held on 30.09.2011, is to enhance the rates prescribed for reimbursement of Travelling Expenses to Officers for using their own vehicle for office duty, in view of hike in petrol prices.

2. The following revised rates will come in to effect from 30.09.2011:

Sr. No.	Type of Vehicle	Existing rate of reimbursement per K.M.(Rs.)	Proposed rate of Reimbursement per K.M.(Rs.)
1.	Four Wheeler; Engine capacity of 1000 cc or more	5.80	9.00
2.	Four Wheeler; Engine capacity of less than 1000 cc	4.60	7.00
3.	Motor Cycle and Scooter	2.80	4.50
4.	Mopeds	2.00	3.00

3. The affiliates /members may take note of the improvements in the facility."

*Sd/-*

**(ANIRUDH AKHAURI)**  
GENERAL SECRETARY

**CIRCULAR NO. 36/2011**

**DATE : 27.10.2011**

To,  
All Members

### AISBOF EC AND THE CNC MEETING AT PATNA

We quote hereunder the text of AISBOF Circular No.96 dt. 26.10.2011 on the captioned subject, the contents of which are self-explicit.

#### TEXT

"The history of Patna dates back to the dawn of civilization, then known as Pataliputra or Patalipattan. In

the 4th Century AD, Chandragupta Maurya made it his capital. It was from here that the Mauryas fought the Greeks and repelled the Shakas and the Huns. The city was visited by the Greek ambassador Megasthenes and later by FA-Hien and Hiuen T-Sang, Chinese scholars. Kautilya or popularly called as Chanakya wrote his "Artha Sahstra" from here. This city was a fountain head of wisdom and knowledge. It was here that messengers of peace, Lord Buddha and later King Ashoka spread non violence and harmony to the world around.

2. Patna, the glorious cradle of learning, the land of Chanakya, and Bodh Gaya, the land where river Ganges flows in all splendour and glory, the land of temples, played host to the Executive Committee meeting and the Central Negotiation Council meeting held on 20th & 21st of October, 2011, and with all warmth and affection, opened its arms to welcome the comrades of AISBOF who had assembled from all over the country.

3. As is the tradition of the Federation, before the commencement of the EC on 20.10.2011, the Comrades of Patna Circle affiliate under the leadership of Com. A. Akhauri the General Secretary of SBIOA, Patna and Com. L.K.P. Singh the President, had organised a social service activity, at "Apna Ghar", an orphanage with over 250 destitute children. 'Apna Ghar' is an orphanage run by the government, where destitute, handicapped, orphans from all over the country are housed. They are counseled, enrolled in schools, taken care of well and every attempt is made to trace their parents and send them home. On behalf of Patna Circle Association a water cooler, gifts, pens & books, were donated by Com. G.D. Nadaf, Com. G.C. Mishra, Com. G. Muttuswamy, Com. A. Akhauri, Com. L.K.P. Singh, Senior Vice Presidents and other office bearers of the Federation. Com. G.D. Nadaf motivated and urged upon the children to study well and be good citizens.

4. In the evening a grand function was organised by the Circle Association at Rabindra Bhavan to honour the leaders of the Federation and the top management executives who had come for the CNC meeting and the Federation EC. More than five hundred comrades have assembled. The intention was to enable the officer comrades of Patna to have a look at and listen to the galaxy of leaders who are leading the trade union movement, said Com. Akhauri in his welcome address, requested the office bearers of Patna Circle to lead the various dignitaries to the Dias. The stage was occupied by Com. T.N. Goel President of AISBOF Com. G.D. Nadaf, General Secretary, AISBOF and AIBOC, Mrs. Arundati Bhattacharya, DMD & CDO, Shri. A.K. Garg CGM, HR, Mr. Jeevandas Narayan, CGM Patna Circle, Senior Vice Presidents of the Federation Com. Ganesh Mishra, Com. G. Muttuswamy, Com. D.S. Rishabdas, Com. Sameer Kumar Mukherjee and Com. L.K.P. Singh President Com. A. Akhauri, General Secretary of SBIOA, Patna Circle.

5. Thereafter Mrs. Arundhati Bhattacharya, DMD & CDO speaking on the occasion said that, she was amazed at this turnout at short notice and felt reassured with the capacity to organise a flawless function of this magnitude in just four days. Patna the land of Chanakya, the cradle of learning, a land so richly endowed by nature, but sadly lacking in progress, was today on the path of growth", she said, recalling her days of childhood she spent here. "Our Bank which had been a front runner is under siege because of the Moody's downgrade and the increasing levels of NPA's. Despite a wonderful performance in the last quarter and despite good core operations, because of provisions, we have been painted badly she said. But it also proves that we are on a clean state. Every single penny of superannuation benefits are secured, and PF has been

taken out of the balance sheet and invested in government bonds and securities she said.

6. We therefore have to squarely meet the emerging challenges, convert them into opportunities, reach out to the nook and corner of the country. I believe that the bank has something special in it, to come out and to be on top. The organisation to which we belong, to which our children belong, and which has led the scene for over 200 years will continue to grow, she concluded amidst cheers.

7. Later Com. G.D. Nadaf declared amidst cheers - "Kudos to Patna Circle CGM & CDO, Kudos to Patna Circle Association, Kudos to Com. Akhauri, Com. L.K.P. Singh and his band of volunteers who have made the impossible happen and in a memorable manner. Recalling the gloomy situation of 2005, he said that whereas many banks who had proclaimed superiority had fallen by the way, today SBI is in the fore front and growing. Major credit should go to the Federation and the officer comrades for standing by the Bank during the crisis period and guiding it along in the growth path.

8. Our human resources have always risen to the occasion and handled change effectively. From Back office to core from BPR to paperless banking, our officers have adopted like fish takes to water, he said. Speaking on the recent developments he said that we are partners in progress and shall ensure that the bank beats competition to remain on top. He assured the management that, Federation will stand by the Bank in retaining its number one position said Com. Nadaf amidst thunderous applause.

9. Thereafter Sri. A.K. Garg CGM (HR) said that he was happy to be part of the team who always strive to improve the working conditions and try to make the life of our officers comfortable. The stream of benefits that have come are all testimony to this he said.

10. Shri. Jeevandas Narayan, the Circle CGM said that, there was no surprise in the wonderful organisational skills because we all live like a family and work like one "Patna is extraordinary, be it the people, be it their passion, be it their commitment even if it is a strike, they are extraordinary" he said amidst applause. He thanked all the leaders of the Federation for the wonderful opportunity.

11. Later Com. T.N. Goel in his presidential address said that the Bank has threats today but they are small in comparison to the ones that loomed large in the year 2005. The workforce of SBI will raise to any challenge when the clarion call is given. Later he briefed the gathering on the proceedings and issues discussed in the CNC and said that apart from certain monetary issues we have also discussed non-monetary issues like inter circle transfers, manpower planning, regulated working hours, disciplinary matters, ATM cash outs, transfer policy etc., that would make the life of officers comfortable. He hoped that the DMD & CDO and the CGM HR, Present in the hall would take note of the aspirations of the innumerable comrades and assure that all the other pending issues would be settled at the earliest. Com. L.K.P. Singh, President of the Circle Association proposed the vote of thanks and expressed his happiness for the opportunity to play host to the function and the EC & CNC meetings.

13. Earlier, in the morning, the eighth meeting of the 25th Executive Committee commenced with Com. T.N. Goel presiding and welcome by Com. A. Akhauri, L.K.P. Singh & his team of volunteers in a traditional way. The deliberations largely depended on the CNC agenda items which was to be held in the afternoon.

14. The CNC meeting was held in the afternoon which was chaired by the DMD & CDO Mrs. Arundhati

Bahattacharya and Mr. A.K. Garg, CGM, (HR) from the management side and Com. T.N. Goel, Com. G.D. Nadaf, Senior Vice Presidents and their team from the Federation side. Important issues were deliberated and discussed for further follow up.

15. On 21.10.2011 the ATM, at SBI offices complex was inaugurated by Com. G.D. Nadaf and Com. T.N. Goel. Thereafter the EC meeting continued with the regular agenda items being taken up and discussion on the general secretary's report.

16. At the end of the EC meeting Com. Tilak Raj from Delhi Circle, the Vice President of AISBOF was felicitated who was laying down his office on account of his retirement on superannuation.

17. At 3.00 pm on 21.10.2011 a press meet was organised at the Circle Association office at the LHO, Campus Patna. The press meet was chaired by Com. G.D. Nadaf, Com. T.N. Goel, Com. G.C. Mishra, Com. A. Akhauri, Com. L.K.P. Singh, Com. G. Muttuswamy, and Com. Sameer Mukherjee. Com. G.D. Nadaf, briefed the press reporters about the need to revisit the changes that have been brought about in the financial sector in general and banking sector in particular, in the light of changing environment, in and outside the country. He also spoke about the bank's policies, financial inclusion, need to reach out to the nook and corner of the country and to extend good customer service.

18. The Gen. Secretary also spoke on issues like inflation, classification norms, capital adequacy and said that the Indian Banking system is very robust and with the active support and suggestions from the Federation and the Associations is in a position to face any challenge, despite a situation of recession elsewhere. He also dwelt on certain HR issues, recruitment of workforce, compassionate appointment, need for regulated working hours, promotion and transfer policy and certain welfare measures to improve the work life of officers. Speaking in Hindi Com. T.N. Goel elaborated on all the issues pertaining to the Bank and the concerns of the Federation.

19. Com. G.D. Nadaf, & Com. T.N. Goel responded to the various queries raised by the media persons to their satisfaction.

20. The entire programme of the two days was well organised by Com. A. Akhauri, Com. L.K.P. Singh and their band of volunteers in a very short span of time. Perfection is the word more appropriate to express the mood around. As the leaders left they took back with them fond memories of two wonderful and fruitful days of business and deliberations in strengthening roots of trade union movement. We thank the Patna Circle office bearers and their wonderful team of volunteers for the memorable and fantastic job done."

*With warm greetings,*

*Sd/-*  
(ANIRUDH AKHAURI)  
GENERAL SECRETARY

**CIRCULAR NO. 39/2011**

**DATE : 09.11.2011**

To,

All Members

### **PROVISION OF MOBILE PHONES TO ALL OFFICERS**

We quote hereunder the text of AISBOF Circular No.102 dt. 08.11.2011 on the captioned subject, the contents of which are self-explicit.

### **TEXT**

"We are glad that, in response to our demand, Bank Management has agreed to extend Mobile Telephone facility to all officers, with effect from 1st December, 2011.

2. The details of the New Scheme are as under;

- All officers who have completed 2 years of service in the Bank will be provided with mobile handset.
- Probationary Officers/Trainee Officers or other Officers, on completion of one year of probation, depending upon their nature of work, will also be provided with mobile handset; subject to the approval of the Competent Authority of the concerned Circle.

3. The grade-wise ceiling on cost of mobile handsets and monthly call charges are as under:-

Officers' Grade	Cost ceiling for each mobile handset exclusive of taxes	Ceiling on monthly call charges inclusive of rent and of taxes to be reimbursed upon production of bills
JMGS - I	Rs. 5000/-	Rs. 500/- p.m
MMGS - II	Rs. 5000/-	Rs. 600/- p.m
MMGS - III	Rs. 6000/-	Rs. 700/- p.m
SMGS - IV	Rs. 12,000/-	Rs. 800/- p.m
SMGS - V	Rs. 12,000/-	Rs. 1000/- p.m (*)
TEGS - VI	Rs. 25,000/-(**)	No ceiling

\* For officials of SMGS Scale - V holding position of Regional Managers, Head of CPCs and other Budgetary Assignment positions, the ceiling on monthly call charges will be Rs.2000/- p.m.

\*\* Two mobile handsets may be obtained by TEGS Scale - VI Officials within the overall ceiling.

4. The proposed Scheme shall replace the existing practice being followed in different Circles/Offices of the Bank and a Uniform Policy in the Bank will be introduced.

5. The official communication with further details is expected shortly; all our affiliates/members may take note of the facility."

*With warm greetings,*

*Sd/-*  
(ANIRUDH AKHAURI)  
GENERAL SECRETARY

**CIRCULAR NO. 41/2011**

**DATE: 21.11.2011**

To,

All Member

### **ASSOCIATION'S SCHOOL**

Ever since the opening of the Association's Guest House at Delhi the expectation of the membership has gone up considerably. Infact, even some Comrades who were having initial misgivings about the Guest House are now acknowledging the worthwhile investment made by the Circle Association towards the members welfare. In our interaction with the membership, demands are regularly raised for the establishment of Association's School in our Circle. Infact the substantial recruitment of young officers in the last few years has revived this need. Schools run by Chennai, Bangalore, Mumbai, Bhopal, Delhi and N.E. Circles are functional for quite some time and have earned good reputation for providing quality education.

2. To meet the expectations of the membership and to give a shape to the commitments in this regard by our erstwhile leaders, we have been looking for a suitable plot of land on which a fully residential School can be set up.

***FEAR NONE BUT ONLY YOUR CONSCIENCE***

Infact the genuine attempts of late Com. Rathore to acquire a suitable plot could not succeed during his tenure and the subsequent leaders did not pursue the project. We took up the issue afresh and two such plots, one at Bodh Gaya and the other near the proposed IIT Campus at Bihta were visited by us during the year. We have in principle approved the plot of 62 Kathas, the minimum requirement for a CBSE School, at Bihta. and sought the approval of the Central Committee to purchase the same from the existing funds of the Association. The Committee approved proposal to purchase the plot of land, the process for which will start immediately and the possession taken before March 2012. Some of our Comrades in the Committee have shown their dissent to this proposal. Comrade Suresh Kumar and Shri T. T. Baitha, AGS, Zonal Committee, Muzaffarpur have insisted to record their dissent but they could not come out with any acceptable suggestions against the proposal. Also, S/Shri Shivaji Singh, Kamlesh Kr Singh, G. P. Srivastava along with AGS, Zonal Committee, Patna have deprived us of their contributions by making themselves absent during the meeting.

3. Despite such non-cooperative attitude by some of our Comrades on such issues, which will have far reaching effects for coming generation, the Committee has shown foresight and welfare mindset by approving the proposal. We are thankful to them. On behalf of the Circle Association we congratulate the membership for this achievement and assure that this project would be taken up in the right spirit and given a shape with the support of all Comrades. This new endeavour would bring our Circle Association at par with the others in respect of providing educational facility.

4. We once again rededicate ourselves in the service of the members and commit to continue to serve with the same zeal and enthusiasm in the days ahead.

*With warm greetings,*

*Sd/-*

**(ANIRUDH AKHAURI)**  
GENERAL SECRETARY

**CIRCULAR NO. 42/2011**

**DATE : 21.11.2011**

To,

All Members

**CONGRATULATIONS UNDERSTANDINGS REACHED -  
STRIKE ACTION WITHDRAWN**

We quote hereunder the text of AISBOF Circular No. 103 dated 16.11.2011 on the captioned subject, the contents of which are self-explicit.

**TEXT**

"Please refer to our Circular No.101 Dated 05.11.2011.

2. In view of the appeal made by the Management representatives and to guard the image of the Bank in the present context, we took a decision to defer the strike action on 5th November 2011. Subsequently, the discussions with the Management representatives continued on 15th November 2011 at Corporate Centre, Mumbai. A broad understanding on some of the strike issues has been reached. The following is the gist of the understandings:

- i) Fitment Formula will be finalised within a fortnight.
- ii) The JMGS-I Officers of 2007 and 2008 batches posted outside the Circle will be repatriated to their parent Circles, during 2012 and 2013 respectively. Efforts will be made for repatriation of both batches in 2012.
- iii) Inter Circle Transfer Policy for SMGS-IV and V officers will be put in place. We will provide suggestions.
- iv) For working on weekly off and holidays, suitable

compensation, in addition to compensatory off to take care of additional expenses incurred towards transportation, lunch, out of pocket expenses etc, will be finalized shortly. Similarly, for late sitting, out of pocket expenses will be suitably revised.

- v) The Circle Managements have been advised by the Corporate Centre, to hold periodical structured meetings with the respective Circle Associations, regularly, at stipulated intervals.
- vi) A fair compensation formula to the dependents of the deceased officer is under process. The penury norms will be reviewed.
- vii) Revision of pension of 7th Bipartite retirees will be followed up with the Government for early settlement.
- viii) Enhancement in housing loan ceiling will be taken up with the Government.
- ix) Revision in ceilings on conveyance Reimbursement on certificate basis is under consideration.
- x) A review of Debarment /Sealed cover policy, interpretation of the penalty, independence of the enquiry officers etc., will be attended on priority basis. Instructions are issued to the Circles to avoid retirement under SBIO Rule 19(3). A committee has been constituted to look into the other related matters
- xi) A separate meeting with the ABOA was held on 11th November 2011 to discuss on their demands. The bipartite meeting with the ABOA representatives and Associate Banks' Management representatives will be held shortly to reach an amicable settlement on their issues.

3. The other issues will be pursued by us at appropriate level. The management representatives assured that, bilateralism will be respected and Federation will be taken into confidence on all HR matters. They requested the Federation to restore normalcy and continue their support to the Bank to improve the productivity, profitability and to retain premier position.

4. Keeping in view the critical position and image of the Bank, we will continue our support to the Bank to retain 'numero uno' position in the industry. Accordingly, we have decided to withdraw the deferred strike action and to restore normalcy.

5. Comrades, the Federation has come out with flying colours once again in restoring bilateralism on HR issues in the Bank. This could not have been possible but for the unstinted support extended by our comrades, to all action programmes. We congratulate and complement each one of you, in standing with the Federation as hitherto.

6. We shall keep you advised of the developments in due course."

*With warm greetings,*

*Sd/-*

**(ANIRUDH AKHAURI)**  
GENERAL SECRETARY

- Comrade Ghanshyam Pd. Srivastava has ceased to be a member of the Central Committee in terms of the provision of para 8(b) of the bye laws, for having failed to attend three consecutive meetings without leave of the Committee. The position has become vacant.
- Comrade Ajit Kumar Mishra an elected member of Bhagalpur Zonal Committee has vacated his membership consequent upon his joining at Purnea Zonal Office.  
—EDITOR

## समाचार पत्रों से

The TIMES OF INDIA,  
Saturday, Oct. 22, 2011

### 'Financial sector reforms need closer look'

**Patna:** All India State Bank Officers' Federation general secretary G D Nadaf on Friday said reforms introduced in the financial sector, particularly the banking sector, needed a closer look.

Talking to mediapersons here, he stressed on the need to ponder over the changes that have been brought in the financial sector, particularly in the banking sector, due to impact of US economic recession and collapse of the financial sector across the world. Nadaf said that India effectively tackled some of the issues that took heavy toll in other countries, including UK and European countries.

He said the Indian banking system is so robust that it could withstand this impact with the support of the employees unions and associations. "It is in a position to face the challenges that are threatening to sweep the country," he said. Referring to some of the issues confronting the banking industry, Nadaf suggested that the government should hold a dialogue with the leadership of the Federation, which has nearly 100 percent membership of officers, on the issues connected with the effective functioning of banks. **TNN**

दैनिक जागरण मुजफ्फरपुर  
6 नवम्बर 2011

### एसबीआई की 8-9 की प्रस्तावित हड़ताल टली

नई दिल्ली, एजेंसी : भारतीय स्टेट बैंक (एसबीआई) की प्रस्तावित हड़ताल टली गई है। विभिन्न मांगों को लेकर ऑल इंडिया स्टेट बैंक ऑफिसर्स फेडरेशन ने 8 और 9 नवंबर को हड़ताल का आह्वान किया था। एसबीआई के चेयरमैन प्रतीप चौधरी ने बताया कि बैंक के कोर्ट पहुंचने के बाद हड़ताल को टालने का फैसला किया गया है।

हड़ताल होने की स्थिति में देश के इस सबसे बड़े बैंक में अगले 5 दिनों तक कामकाज नहीं होता। रविवार की छुट्टी के बाद सोमवार को ईद और गुरुवार को गुरुनानक जयंती की सरकारी छुट्टियां हैं। यानी शुक्रवार को बैंक खुलता। बैंक की देश भर में करीब 13,500 शाखाएं हैं। इसके देशभर में 13.60 करोड़ से अधिक ग्राहक हैं।



Hindustan Time, Patna Saturday, October 22, 2011

## Five-day week in banks advocated

Anil Kumar  
■ [htletters@hindustantimes.com](mailto:htletters@hindustantimes.com)

**PATNA:** General secretary of All India State Bank Officers' Federation, GD Nadaf on Friday, strongly advocated a five-day week and defined working hours for the officers and elimination of outsourcing, contract appointment and business correspondents from the banking system that was taking a toll on the overall efficiency and efficacy of the services provided.

"There is a need to revive the bipartite forums in an effective manner, instead of making efforts to bulldoze HR issues related to matters like promotion policy, placement and transfer policy, fair compensation system, compassionate appointment, regulated working hours, five-day week, etc. These are equally important in ensuring better management of men and resource to sustain growth," said Nadaf, who was here to attend the bipartite meeting with the SBI's top management.

"Late sittings and work on holidays has a telling effect on the health of officers. Reports of suicide due to heavy work pressure, has been reported from Bhopal," he said, maintaining, that the situation was neither good for the officers nor for the bank, efficiency was the first casualty.

"Five-day week is a norm in RBI and several other government establishments. Besides, the loss of work on Saturday—officially a half working day—can be compensated by putting in extra hour on week-days," he said adding "With the popularization of ATMs, internet and mobile banking, customers

would not face any difficulty", he added

Nadaf was also strident in his opposition to the concept of third party intervention in the extension of banking services. "Outsourcing and contractual appointment, including business correspondents, should be discontinued. Role of 'middlemen' should be eliminated to encourage 'direct contact' with customers and also for maintaining secrecy of transactions. The bank should, therefore, open more branches in rural areas and augment staff strength for expanding financial inclusion," he explained.

Admitting, that the role of unions and associations had undergone a sea change, Nadaf, however, said: "We have enough patience. But when the 'long rope' fails to yield result, confrontations become inevitable." Other demands, he said, included compassionate appointments, better pension package, fitment and promotion and uniform incentive scheme that helps in motivating all sections of the staff.

Nadaf, who is also the general secretary of All India Bank Officers' Confederation, said that the AISBOF and AIBOC were opposed to the idea of issuing new bank licences to corporate houses, who are guided by profit motive alone. As for the SBI, he said "the bank is on a firm footing. The downgrade by Moody's has more to do with one-time provisioning for pension and NPA as the RBI did not permit for staggered provisioning as in the case of other banks." President of the federation TN Goel, LKP Singh, Anirudh Akhauri were also present.

### सूचना सुरक्षा संदेश

## Password Security:

- ✓ Never Share Passwords
- ✓ Have Strong Passwords
- ✓ Have Unique Passwords
- ✓ Don't Use Common Words
- ✓ Change Your Passwords

- Passwords: Longer is Stronger.
- You wouldn't share your ATM pin, so why would you share your password?
- Passwords are like dirty socks. If left laying around, they'll create a stinky mess.
- Passwords are like toothbrushes. They are best when new and should never be shared.

जिनिव कुंजर झा, सदस्य, एस.बी.आई.ओ.ए., जेनरल कमिटी, पटना

विलम्ब से असंतोष बढ़ता है ।



Com. T.N. Goel being felicitated by Com. L.K.P. Singh.



DMD & CDO Smt. A. Bhattacharya being felicitated by the General Secretary.



Smt. Arundhati Bhattacharya addressing the meeting at Patna.



Shri Jeevandas Narayan Narayan addressing the officers at Rabindra Bhawan.



Com. G.D. Nadaf replies to the felicitation accorded to him.



Com. L.K.P. Singh addressing the participants.



A view of the participants in the Felicitation Function.



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