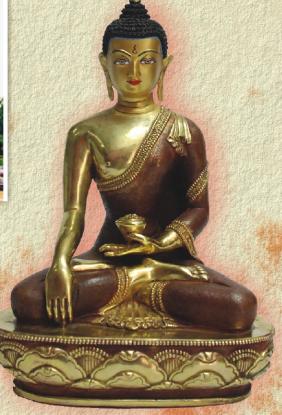


SEPTEMBER – OCTOBER 2011

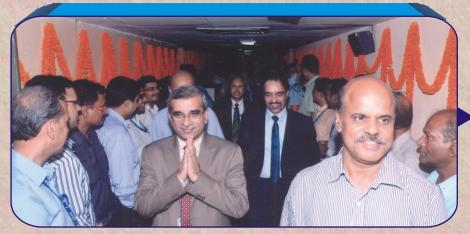
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S.B.I. OFFICERS' ASSOCIATION (PATNA CIRCLE)



Managing Director & Group Executive (NB) on way to Association Office on the 23rd September 2011.

General Secretary Com. A. Akhauri and President Com. L. K. P. Singh welcome Shri A. Krishna Kumar with flower bouquet.





Managing Director **Shri Kirshna Kumar** being briefed by the General Secretary **Com. A. Akhauri.**

The Office-bearers of SBIOA (Patna Circle) present during the visit of the Managing Director.



सम्पादक के कलम से



प्रिय साथियों,

आप सभी को एवं आपके परिवारजनों को त्यौहारों के इस मौसम में हार्दिक शुभकामनायें। ईश्वर करें आपका आनेवाला समय सुख एवं शांति से बीते।

संघ के स्तर पर पिछले दो महीने गतिविधियों से पिरपूर्ण रहे। दोनों ही नेटवर्कों में Network Negotiating Council की बैठकें हुई जिनमें नेटवर्क प्रमुख भी उपस्थित रहे। नेटवर्कों से संबंधित कई विषयों पर उन बैठकों के दौरान विस्तार से चर्चा हुई और कार्य बिन्दु निर्णित किये गये। आशा है उन कार्यबिन्दुओं पर कार्य करके सदस्यों का हित सधेगा।

पिछले दिनों सदस्यों के हित में और भी निर्णय हुए जिनके द्वारा कई प्रकार के देय भत्तों में वृद्धि हुई। अब जबिक हमारी केन्द्रीय सिमिति को लगभग दो वर्ष हो चुके हैं एक ईमानदार आकलन से हमारे सदस्यों को यह अवश्य भरोसा हो जायेगा कि इन दो वर्षों में सिमिति ने सदस्यों के हित में अनेक निर्णय करवायें हैं। इसके बावजूद आजकल संघ में एक तथाकिथत विचारवान समूह की सिक्रयता अचानक बढ़ गई है। संघ को आधिकारिक स्तर पर भेजे गये संवादों एवं सूचनाओं को ही अपने नाम से पुन: प्रसारित करने को ही वे संघ की सेवा समझते हैं। संघ एवं स्वयं के हितों में विभेद उन्हें समझ ही नहीं आ रहा है। हम सभी सदस्यों को ऐसे तत्वों से सावधान रहने की आवश्यकता है।

बैंकिंग कार्यकलाप में आजकल एक विरोधाभास देखने में आ रहा है। अभी कुछ दिनों पहले तक हम शाखाओं में यह प्रयत्न कर रहे थे कि अधिकाधिक संख्या में ए॰ टी॰ एम॰ कार्य के प्रयोग को बढ़ाया जाये तािक शाखाओं के परिसर में भीड़ कम हो। इंटरनेट बैंकिंग का प्रसार भी इसी दिशा में प्रयास था पर आज इसका उल्टा हो रहा है। अब हम इस बात के लिये अपनी शाखाओं को पुरस्कृत कर रहे हैं कि वे ज्यादा से ज्यादा अपने ए॰ टी॰ एम॰ कार्ड धारकों को शाखा परिसर के अन्दर आकर ग्रीन चैनल काउन्टर के प्रयोग से बढ़ावा दे। यह विदित हो कि ग्रीन चैनल काउन्टर के प्रयोग के लिये ग्राहकों के पास ए॰ टी॰ एम॰ कार्ड को होना अनिवार्य है। इस प्रकार हम अपने पूर्व प्रयासों को ही उलटने का उपक्रम कर रहें हैं। आशा करता हुँ, प्रबन्धन इस विषय को गंभीरता को समझेगा।

इसी प्रकार एक और अजीब प्रथा हमारे मंडल के चल पड़ी है। कोई भी आधिकारिक बैठक में आप भाग लें, उसमें चर्चा Staff accountability पर आकर रूक जाती है। कोई भी बैठक बिना धमकी के पूरी ही नहीं होती कि अधिकारी यह या वह करें अन्यथा उसपर कार्यवाही की जायेगी। अधिकारियों की सीमाओं एवं उनकी परेशानियों को सुनने और जानने को कोई तैयार नहीं है। पता नहीं क्यों हम यह मान बैठे हैं कि डरा-धमका कर ही काम निकाला जा सकता है। मेरे विचार से यह कुशल प्रबन्धन के नियमों एवं सिद्धांतों के विपरीत है।

जल्दी ही Cricle Negotiating Council की बैठक होने वाली है जहाँ कई बिन्दुओं पर विचार किया जायेगा। अगर आपके पास भी कोई बात हो जिसे आप सदस्यों के आम हित में प्रबन्धन तक पहुँचाना चाहते हैं तो केन्द्रीय समिति को अवश्य बतायें। हमें आपके सुझावों का इन्तजार रहेगा तबतक के लिये शुभ विदा और

अपने पासवर्ड का ख्याल रखिये, इसी में आपकी और बैंक की सुरक्षा है।

आपका

विकास कुमार

लक्ष्य की प्राप्ति के लिए संघर्ष ही साधन है।

///////MEETINGS OF AISBOF/AIBOC////////

The Follow-up meeting of the Central Negotiating Council was held at Jaipur on the 5th September 2011. Com. A. Akhauri represented the Circle Association in the meeting.

A meeting of the General Secretaries of the affiliates of AISBOF was held at Jaipur on the 5th September 2011.

The 24th General Council of SBIOA (Chennai Circle) was held at Chennai on the 24th September 2011. Comrade A. Akhauri represented the Circle Association.

The G.O.I. has approved the restoration of PQP & FPP in the Pension formula, linked to the new wage structure w.e.f. 01.11.2007.

Monetary ceiling on reimbursement of Cleansing Material for maintenance of premises and furniture at residence of officers has been revised w.e.f. 01.08.2011.

Ceiling on reimbursement of daily wages for Casual labour for officers has been raised w.e.f. 01.08.2011.

Monthly Ceiling for reimbursement of Newspaper & Magazines has been revised from Rs.350/500/700 to Rs.450/650/950 w.e.f. 01.09.2011.

SUP - POWER CONGRATULATES:

i) 136 Comrades promoted to JMGS - I w.e.f. 15/09/2011

ii) 4 Specialist Officers promoted to SMGS-V & SMGS -IV

/////////COMMUNITY SERVICES//////////

SBIOA (Patna Circle) has donated play ground items to Sister Nivedita Valika Vidyalaya, a school run by Nai Dharti, an NGO for children of slum areas.

///// MEETING OF CENTRAL / ZONAL ////// COMMITTEE

On the call of the Officers and Staff Federation a massive demonstration in support of the Anticorruption movement of Shri Anna Hazare was held at the LHO Premises on the 23rd August 2011. Similar demonstrations were also held at all the A.Os. except Patna A.O.

During their visit to Ranchi the office-bearers of the Circle Association addressed two batches of P.O. (Rural) undergoing training at SBLC Ranchi on the 1st September 2011.

During his visit to Begusarai on 13.09.2011, Comrade A. Akhauri visited Barauni Refinery Campus, Barauni Refinery Township and Begusarai branches and RBO and RCPC Begusarai and interacted with the officers thereat.

A largely attended meeting of the Officers working under RBO Darbhanga was organised at Darbhanga on the 19th September 2011. The General Secretary alongwith other office-bearers of Central Committee and the AGS & President of Zonal Committee, Muzaffarpur addressed the members.

During his visit to Darbhanga, Comrade A. Akhauri, alongwith other Central Committee members visited Baheri, ADB Benipur, Benipur and Darbhanga Branches, and RBO and RCPC Darbhanga and interacted with the officers thereat, on 19.09.2011. .

A meeting of the Zonal Committee, Purnea was held at Purnea on the 19th September 2011.

A General Body Meeting of Khagaria District was organised at Khagaria on 21.09.2011, which was attended by the Office-Bearers of Zonal Committee, Purnea.

The Independence Day get together was organized at Patna on the 14th August 2011, in which the members of the Circle Management Committee also participated.

Administrative Negotiating Council of Bhagalpur met at Bhagalpur on the 27th August 2011, in which Com. A. Akhauri attended as a special invitee.

The Network Negotiating Council of Network - II met at Ranchi on 2nd September 2011 and wide ranging issues relating to HR were discussed.

Comrade A. Akhauri alongwith the Regional Manager, RBO, Begusarai met the family members of Late Prabhat Kumar on 13th September 2011 at Begusarai.

The Network Negotiating Council of Network - I met at Patna on 16th September 2011 and wide ranging issues relating to HR were discussed.

The Managing Director and Group Executive (NB), Shri A. Krishna Kumar was felicitated by a large number of Comrades during his visit to the Association Office on the 23rd September 2011.

A LCPC for Patna Circle started functioning at Patna w.e.f. 01.09.2011. All branches of our Circle are now linked to Patna LCPC.

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

	9 9	
Name	Place of Posting	Date
Prabhat Kumar	BRT Begusarai	19.08.2011
Radha Mohan Munda	Chapra	25.08.2011
Nagendra Tiwary	A.O. Ranchi	03.09.2011

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.

(Please go through our branch latest RFIA report before taking over so that you can have an idea about the irregularities pertaining to the branch.)

- 1. Balancing: The checking of the BGL accounts/Loan Balance File/CCOD File give an overall feel of the branch. The balancing position as reported in the Branch Manager's Monthly Certificate is checked with the respective periodical balancing books.
- 2. Currency Chest and Small Coin Depot: The Branch Cash Balance should be thoroughly checked i.e. all items, including joint custody portion of uncurrent coins. It is verified by referring to the Cash Officers' Hand Balance Book to see if -- The Accountant/Branch Manager is in the habit of verifying two items under currency notes and two items of coins DAILY and all items once during every WEEK.
- 3. Documents held at the Branch in respect of Overdrafts, Demand and Term Loans, Cash Credit Advances and Protested Bills, Recalled Debts, Merchandise under lien to the Bank. Where the relative advances are in the charge of other authorized officials, all documents at the branch in respect of Overdrafts, Demand Loans, Term Loans and Cash Credit Advances since the last Inspection and Audit and all documents in respect of irregular accounts and protested bills should be examined and checked with the relative. registers by the relieving Branch Manager. Otherwise all the documents should be taken over individually.
- 4. Branch Documents: All items are to be checked to ensure that they are all valid, indexed as laid down and no extraneous documents are entered.
- 5. Miscellaneous Articles in Safe Deposit: Receipts in respect of deliveries made since last Inspection and Audit should be verified. The verification should also cover the aspects such as packing, seals, condition, etc.
 - 6. Keys and duplicate keys of the Branch.
- 7. Office and House furniture etc.: Full verification has to be made to see that they are

indexed, entered and item-wise serially numbered. Obsolete and missing items should be identified and noted as such, in the respective registers/certificates.

8. Trust Accounts : Documents relating to Trust accounts and instructions on record to be verified only where no separate Manager of a Division is looking after these accounts.

9. Miscellaneous Areas:

- (i) **Budgets:** Relieving Branch Manager should discuss thoroughly the Budget of the current year with the out-going Branch Manager and familiarize himself with the underlying assumptions and potential. He should also scrutinize the Branch Dossier.
- ii) Customer Contact: Before departure of the out-going Branch Manager, the relieving Branch Manager should get himself introduced to important constituents and other local dignitaries.
 - Protective Arrangements: Relieving Branch Manager should satisfy himself that all current instructions regarding protective arrangements are complied with.
 - ii) Inspection & Audit Reports
 - iii) Annual Maintenance Contracts
- 10. Administration: Spend some time in the different sections/departments to ensure and satisfy that the operative instructions as laid down, are generally followed. Get a feel of the branch; Delegation; Reporting Systems; Budget and Performance; Tasks on hand; Preventive System; Protective Arrangements. Familiarize with: Credit Plans, Customers and Complaints, Fraud and Disciplinary cases, if any; Branch Culture; Staff Orientation. Where Accountant is not there BM has to take over all the items specified for Accountant. At the end of the taking over submit to Controlling Authority a Relieving Branch Manager's Certificate on the standard format.

Compiled by: Milind Kumar Jha SBIOA, Zonal Committee, Patna

1) Qus. : What are you doing?

Ans. : Business.

Tax : PAY PROFESSIONAL TAX

2) **Qus.**: What are you doing in Business?

Ans. : Selling the Goods.Tax : PAY SALES TAX

3) Qus. : From where are you getting Goods?

Ans.: From other State/Abroad

Tax : PAY CENTRAL SALES TAX, CUSTOM DUTY & OCTROI

4) Qus. : What are you getting in Selling Goods?

Ans.: Profit.

Tax : PAY INCOME TAX

5) Qus. : How do you distribute profit?

Ans : By way of dividend

Tax : PAY DIVIDEND DISTRIBUTION TAX

6) Qus. : Where are you Manufacturing the Goods?

Ans.: Factory.

Tax : PAY EXCISE DUTY

7) Quo.: Do you have Staff?

Ans. : Yes

Tax : PAY STAFF PROFESSIONAL TAX

8) Qus. : Doing business in Millions?

Ans.: Yes

Tax: PAY TURNOVER TAX?

Ans : No

Tax: Then pay Minimum Alternate Tax

9) **Qus.** : Are you taking out over 25,000 Cash from Bank?

Ans.: Yes, for Salary.

Tax: PAY CASH HANDLING TAX

10) Qus. : Where are you taking your client for Lunch & Dinner?

Ans.: Hotel

Tax : PAY FOOD & ENTERTAINMENT TAX

11) Qus. : Are you going Out of Station for Business?

Ans. : Yes

Tax: PAY FRINGE BENEFIT TAX

12) Qus.: Have you taken or given any Service/s?

Ans. : Yes

Tax : PAY SERVICE TAX

13) Qus. : How come you got such a Big Amount?

Ans.: Gift on birthday.

Tax : PAY GIFT TAX

14) Qus. : Do you have any Wealth?

Ans. : Yes

Tax: PAY WEALTH TAX

15) Qus. : To reduce Tension, for entertainment, where

are you going?

Ans.: Cinema or Resort.

Tax : PAY ENTERTAINMENT TAX

16) Qus. : Have you purchased House?

Ans.: Yes

Tax : PAY STAMP DUTY & REGISTRATION FEE

17) Qus. : How you Travel?

Ans. : Bus

Tax: PAY SURCHARGE 18) **Qus.**: Any Additional Tax?

Ans. : Yes

Tax : PAY EDUCATIONAL, ADDITIONAL

EDUCATIONAL & SURCHARGE ON ALL

THE CENTRAL GOVT.'s TAX !!!

19) Qus. : Delayed any time Paying Any Tax?

Ans. : Yes

Tax : PAY INTEREST & PENALTY

20) INDIAN: Can I die now??

Ans: No, wait we are about to launch the

FUNERAL TAX

Courtesy: Pankaj Kr. Jha

AN EMAIL SENT TO WRONG ID

A man checked into a hotel. There was a computer in his room, so he decided to send an e-mail to his wife. However, he accidentally typed a wrong e-mail address, and without realizing his error, he sent the e-mail. Meanwhile Somewhere in Hyderabad, a widow had just returned from her husband's funeral. The widow decided to check her e-mail, expecting condolence messages from relatives and friends. After reading the first message, she fainted. The widow's son rushed into the room, found his mother on the floor, and saw the computer screen which read:

To: My Loving Wife

Subject: I've reached

I know you're surprised to hear from me. They have computers here, and we are allowed to send e-mails to loved ones. I've just reached and have been checked in. I see that everything has been prepared for your arrival tomorrow.

Waiting desperately for you.

Hurry up!!!!!!!!!

Courtesy: Carolyn P. Singh

रात के आठ बज चुके थे। पर अभी तक शाखा में मोबाईल सेवा बंद नहीं हुई थी। कभी आर.एम्. का तो कभी एल.एच.ओ. से फोन आने का सिलसिला चालू था। जेनरटर वाला बार-बार तेल खत्म होने की आशंका जताकर चला जाता। मोबाइल की घंटी से तंग आकर मैंने कैंटीन बॉय को शाखा परिसर बंद करने को कहा।

शाखा बंद कर मैं कैंटीन बॉय को अपने साथ मोटरसाईकिल पर लेकर घर की ओर चल पड़ा। मेरा घर शाखा से 30 कि.मी. दूर स्थित था। रास्ते में मैंने अपने कैंटीन बॉय को उसके घर पहुंचाया। और स्वयं आगे बढ़ गया। रास्ते में अँधेरा छाया था। सड़क जंगल के बीच से गुजरती थी। भगवान का नाम लेकर प्रतिदिन की तरह आगे बढ़ता जा रहा था। इतने में जेब में रखी मोबाइल की घंटी बजी। सोचा कि घरवाली का फाने होगा। अपनी बाईक रोकी। जेब से मोबाइल निकाला तो पाया जोनल ऑफिस से फोन है। मैंने सहमते हुए फोन को कान में लगाया। एन.पी.ए. कम करने की धमकी भरा फोन था। मैं भी झूठा आश्वासन देकर मोटरसाईकिल स्टार्ट कर आगे बढ़ गया।

अरे ये क्या? आगे बंदूक लेकर कुछ लोग सड़क पर खड़ थे। उन्होंने मुझे रोका तथा पूछ-ताछ शुरू कर दी। एक ने मेरी छाती पर बंदूक तानकर कहा-''अरे रात में किसको मेरी खबर पहुंचा रहा था।'' एक ने कहा-''लगता है यह पूलिस का खबरी है।'' उसमें से एक ने मेरी जेब से मोबाइल ले लिया। एक मेरी आँखों पर पट्टी बाधी और दूसरे ने मेरा हाथ बांध दिया। उसके बाद लोगों ने मुझे पैदल जंगल में ले गए। एक घंटे तक पैदल चलने के बाद जब मेरी आँख की पट्टी खोली गई तो पता चला कि मैं नक्सलियों के कब्जे में हूँ। मैंने अपना परिचय एक शाखा प्रबंधक के रूप में दी। लेकिन वो मानने से इंकार करते रहे। उस रात मुझे भोजन कराया गया और एक चारपाई पर बाँधकर दो बन्दूकधारी के पहरे में आराम करने को कहा गया। मैं रात भर अपने परिवार वालों की चिंता में करवट बदलता रहा। कब आँख लग गई पता नहीं।

आँख खुली तो देखा कि सूर्य की रौशनी अँधेरे को

चीरते हुए मेरे चारों तरफ फैल चुकी थी। नक्सली मेरी शाखा के आसपास वाले गाँव से बैंक से ग्राहकों को लाने की व्यवस्था में लगे हुए थे। वो उनलोगों से मेरी पहचान करवाना चाहते थे। तीन-चार ग्राहक को जंगल में लाया गया, पर सभी ने मुझे एक बैंकर के रूप में पहचानने में अपनी असमर्थता जताई। उनका कहना था कि वो लोग शाखा में अब नहीं जाते, उनका काम तो ए.टी.एम्. से ही हो जाता है। उनके न पहचानने पर मैं घबरा गया और कुछ क्षण के लिए ऐसा लगा कि मैं अपनी मौत को स्पष्ट देख रहा हूँ। मेरे चारों ओर लोगों की तायदाद बढ़ने लगी। सभी लोग मुझे ऐसा घूर रहे थे जैसे मैं उनका अपराधी था।

इतने में एक बूढ़ा आदमी भीड़ से निकलकर नक्सली सरदार के पास आया तथा सरदार के काम में कुछ बुदबुदाया। सरदार अपनी बंदूक लेकर मेरी ओर बढ़ा। मेरी सांस अटकी हुई थी। सरदार ने मुझसे पूछा कि इस शाखा से पहले तुम्हारी पोस्टिंग कहाँ थी। मैंने बताया-''इससे पहले मैं कमरू शाखा में शाखाप्रबंधक था।'' सरदार उस बूढ़े आदमी की तरफ इंगित कर पूछा-''इन्हें पहचानते हो?'' मेरा उत्तर था-''याद नहीं।'' बूढ़े ने कहा-''साहब, आप दस साल पहले मेरी बच्ची की शादी के वक्त शाखा में काफी मदद की थी। आप ही की कृपा से मेरी बच्ची की शादी हो पाई थी।'' मैंने तुरंत कहा-''बाबा, मैंने कुछ नहीं किया वो मेरा कर्तव्य था। ग्राहक सेवा ही बैंकर का धर्म है'' सरदार मेरे उत्तर से संतुष्ठ हुआ। तत्पश्चात नक्सिलयों ने मुझे रिहा कर जंगल से दूर एक सड़क पर मोटरसाइकिल के साथ छोड़ दिया।

में भगवान का लाख-लाख शुक्रिया अदाकर घर की ओर चल पड़ा। कल की घटना की समीक्षा करते हुए मैंने सोचा कि मोबाइल सेवा की वजह से मुझे इतनी यातना सहनी पड़ी पर मेरी जान ग्राहक सेवा की वजह से बची। फिर हम क्यों ग्राहक को शाखा से दूर रखना चाहते हैं। समाज में बैंकर की पहचान ग्राहक से ही हो सकती है मोबाइल से नहीं।

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

SBIOA (PATNA CIRCLE) WELCOMES THE NEWLY PROMOTED JMGS - I OFFICERS :-

	NAME	POSTING	DISTT.
MERIT	CHANNEL	•	
1	SHRI DEO SHANKAR JHA,	BHANDARIDAH	BOKARO
2	SHRI RAVI KANT MEHRA,	DEOBANDHA	GODDA
3 4	SHRI PRAMOD SINGH CHAUHAN,	HR DEPTT. , LHO,	PATNA
5	SHRI RAJESH KUMAR SINGH, SHRI ATUL KUMAR SINHA.	SBLC, RASMECC,MUZ	PATNA MUZAFFARPUR
6	SHRI AWADHESH CHOUDHARY,	DARBHANGA	DARBHANGA
7	SHRI HEM CHANDRA JHA,	MADHUBANI	MADHUBANI
9	SHRI JITENDRA PRASAD, SHRI KUMAR VINOD RANJAN,	BETTIAH SHEOHAR	W. CHAMPARAN SHEOHAR
10	SHRI NAVIN KUMAR,	JANAKPUR ROAD	SITAMARHI
11	SHRI NAVEEN KUMAR MISHRA,	SUTAPATTI	MUZAFFARPUR
12	SHRI RAJEEV THAKUR, SHRI RAKESH RANJAN,	RBO DARBHANGA BETTIAH	DARBHANGA W. CHAMPARAN
14	SHRI RISHIKESH TIWARY,	MUZAFFARPUR	MUZAFFARPUR
15	MS. SHRI SHASHI KUMARI ROY,	RBO DARBHANGA	DARBHANGA
16	SHRI SHIV SHANKAR PD. SAH,	GHANSHYAMPUR	DARBHANGA
17	SHRI UMENDRA KR VERMA, SHRI VIKASH KUMAR,	SUTAPATTI PARMANANDPUR	MUZAFFARPUR SARAN
19	SHRI AJAY KUMAR,	BEHEA	BHOJPUR
20	SHRI BRAJ KISHORE PRASAD,	AMY FATWAH	PATNA
21	SHRI DURGA PD. KESHRI, SHRI PANKAJ KR SINGH	DANAPUR S.P.B PATNA	Patna Patna
23	SHRI PREM RAJ KUMAR	AKHTIARPUR	PATNA
24	SHRI RAKESH RANJAN KUMAR,	O & C - I, A.O,	PATNA
25 26	SHRI KISHOR KR MEHTA MS. PRITI SINHA	KASBA PURNEA	PURNEA PURNEA
27	SHRI RAMAN KR JHA	A.O., PURNEA	PURNEA
28	SHRI KANTA KACHHAP	HIRAPUR	DHANBAD
29	SHRI MANISH KUMAR	DIPATOLI DIPATOLI	RANCHI
30	SHRI MANISH MOHAN SHRI MANOJ SAMAD	RMCC RANCHI DRM OFFICE, CHAKARDHARPUR,	RANCHI SINGHBHUM
32	SHRI PRAMOD KR SINGH	CHAS COURT	BOKARO
33	SHRI MURARI MOHAN ROY CHOUDHARY,	ZIO, PATNA	PATNA
34	SHRI SHASHI BHUSHAN KUMAR,	ZIO, PATNA	PATNA
	AL CUM SENIORITY CHANNEL		
35	AJAY KUMAR,	SULTANGANJ	BHAGALPUR
36 37	ANJANI KR MISHRA, SHRI BHUP NARAYAN PANDEY,	GIRIDIH PBB BHAGALPUR,	GIRIDIH BHAGALPUR
38	SHRI BINAY KUMAR	ADB RAJMAHAL,	SAHEBGANJ
39	SHRI BISHNU DEO RAJAK	HARNARAYANPUR,	JAMUI
40	SHRI CHANDAN KUMAR, SHRI MANOJ KR GUPTA,	BOKARO THERMAL, MAHESHLUNDI,	BOKARO GIRIDIH
42	MD IQBAL AHMAD.	DUMKA,	DUMKA
43	SHRI PRADEEP KR MANDAL,	AMARPUR,	BANKA
44 45	SHRI JAJEEV RANJAN, SHRI RAJESH KR GUPTA,	BOKARO THERMAL, BADDIHA,	BOKARO GIRIDIH
46	SHRI RANJIT KR JHA	AO, REGI, BHAGALPUR,	BHAGALPUR
47	SHRI RATAN KUMAR,	AMY BAIJNATHPUR,	DEOGHAR
48 49	SHRI AJAY KUMAR JHA, SHRI AKHILESH KR SRIVASTAVA,	ADB MADHUBANI, DARBHANGA,	MADHUBANI DARBHANGA
50	SHRI AKHILESH KUMAR,	M.I.T. MUZAFFARPUR	MUZAFFARPUR
51	SHRI ALOK KUMAR,	CHANDWARA,	MUZAFFARPUR
52	SHRI AMAL KRISHNA NANDI,	KADIRABAD,	DARBHANGA
53 54	SHRI AMITABH PANDEY, SHRI ANIL KUMAR MISHRA,	SAHAJITPUR PATORY.	SARAN SAMASTIPUR
55	SHRI ANIL KUMAR SINGH,	MUZAFFARPUR	MUZAFFARPUR
56	SHRI ARSAD ZAMAN,	SAMASTIPUR	SAMASTIPUR
57 58	SHRI AWADHESH KR MALLICK, SHRI AWADESH KR THAKUR.	DMC CAMPUS, DMC CAMPUS,	DARBHANGA DARBHANGA
59	SHRI CHANDRA KUMAR DAS,	MUZAFFARPUR,	MUZAFFARPUR
60	SHRI DHIRENDRA NATH SARAN,	SAMASTIPUR	SAMASTIPUR
61 62	SHRI DILEEP KR SRIVASTAVA, SHRI DILIP KR THAKUR,	MUZAFFARPUR, DARBHANGA.	MUZAFFARPUR DARBHANGA
63	SHRI DINKAR JHA,	ANGARGHAT,	SAMASTIPUR
64	SHRI KRISHNA MOHAN CHOUDHARY,	ADB MUZAFFARPUR,	MUZAFFARPUR
65	SHRI MANOJ KR SAHAY,	MOTIHARI BIRLI ITIRLIR	E. CHAMPARAN
66 67	MD MUSTAFA, SHRI MOHAN KISHOR JHA,	BIBHUTIPUR, ADB MADHUBANI.	SAMASTIPUR MADHUBANI
68	SHRI MUKESH KR PANDEY,	EKMA,	SARAN
69	SHRI RAJ KUMAR,	RCC CHAPRA,	SARAN
70 71	RAMESH PRASAD SINGH, RAVI BHUSHAN PRASAD,	MAHNAR, CHANPATIA,	VAISHALI W. CHAMPARAN
	HAVI DOUGHAN FOAGAD,	UTANFATIA,	W. CHAIVIPARAIN

73 MS SANGEETAKUMARI ADB SIMAN SIMAN SIMAN SIMAN SIMAN SIMAN SANGEETAKUMARI ADB SIMAN SIMA	72	CLIDI CADUIL DAITHA	DADDUANCA	DARBHANGA
73		SHRI SADHU BAITHA,	DARBHANGA,	
75				
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79				
Top SHRI VILLAY KIR SRIVASTIVA, ADB GOPALGANU, GOPALGANU				
80 SHRI VINOX KE RANJAN, 81 SHRI VINOX KE RANJAN, 82 SHRI AN SHARMA, 83 SHRI AN SHARMA, 84 SHRI AN SHARMA, 85 SHRI AN SHARMA, 86 MS SHRI AN SHARMA, 86 MS SHRI AN SHARMA, 87 SHRI ANIL KUMAR, 86 MS SHRI ANIL KUMAR 87 SHRI ANIL KUMAR 88 MS SHRI ANIL KUMAR 89 MS SHRI ANIL KUMAR 80 MS SHRI ANIL KUMAR 80 MS SHRI ANIL KUMAR 80 MS SHRI DEVENDRA SHRIVA. 80 MS SHRI DEVENDRA SHRIVA. 81 SHRI DEVENDRA SHRIVA. 82 SHRI DEVENDRA SHRIVA. 83 SHRI DEVENDRA SHRIVA. 84 SHRI DEVENDRA SHRIVA. 85 MS SHRI DEVENDRA SHRIVA. 86 MS SHRI DEVENDRA SHRIVA. 87 SHRI DEVENDRA SHRIVA. 88 SHRI DEVENDRA SHRIVA. 89 SHRI DEVENDRA SHRIVA. 89 SHRI DEVENDRA SHRIVA. 89 SHRI DEVENDRA SHRIVA. 80 MS DIPTI KUMARI. 80 MS DIPTI KUMARI. 80 SHRI SHRIVANARI. 81 SHRI KIRISHNA KUMAR SINHA. 81 SHRI KIRISHNA KUMAR SINHA. 82 SHRI MITHELES HR SHARMA. 83 SHRI PRAMOO KR CHAURASIA. 84 SHRI PREMBANAKAR THAKKO. 85 SHRI PREMBANAKAR THAKKO. 86 SHRI RANJESH KUMAR. 86 SHRI RANJESH KUMAR. 87 SHRI SACHIDANAN SINHA, 88 SHRI SACHIDANAN SINHA, 89 SHRI SACHIDANAN SINHA, 80 SHRI SACHIDANAN SINHA, 80 SHRI SACHIDANAN SINHA, 81 SHRI SHARISH KUMAR. 81 SHRI SACHIDANAN SINHA, 82 SHRI SACHIDANAN SINHA, 84 SHRI PREMBANAKAR THAKKO. 85 SHRI RANJESH KUMAR. 86 SHRI RANJESH KUMAR. 87 SHRI SACHIDANAN SINHA, 86 SHRI SACHIDANAN SINHA, 87 SHRI SACHIDANAN SINHA, 88 SHRI SACHIDANAN SINHA, 89 SHRI SACHIDANAN SINHA, 80 SHRI SACHIDANAN SINHA, 80 SHRI SACHIDANAN SINHA, 81 SHRI SHRIVAN SINHARAN SARABAR. 81 SHRI SARABAR SARABAR. 81 SHRI SARABAR SARABAR. 82 SHRI SACHIDANAN SINHA, 83 SHRI SARABAR SARABAR. 84 SHRI SACHIDANAN SINHA, 85 SHRI RANJER SHRIVAN SARABAR. 85 SHRI RANJER SHRIVAN SARABAR. 86 SHRI RANJER SHRIVAN SARABAR. 87 SHRI SACHIDANAN SINHA, 86 SHRI SACHIDANAN SINHA, 87 SHRI SACHIDANAN SINHA, 88 SHRI SARABAR SHRIVAN SARABAR. 89 MS SARITA SARABAR SARABAR. 80 SHRI SARABAR SHRIVAN SARABAR. 80 SHRI SARABAR SHRIVAN SARABAR. 81 SHRI SARABAR SHRIVAN SARABAR. 81 SHRI SHRIVAN SHRIVAN SARABAR. 81 SHRI SHRIVAN SHRIVAN SARABAR. 82 SHRI SHRIVAN SHRIVAN SARABAR. 84 SHRI SHRIVAN SHRIVAN SARABAR. 85 SHRI SHRIVAN SHRIV				
81 SHRI VINOD KR RANJAN, SHECHAR, SITAMARHI 82 SHRI AN SHARMA, KUDRA, BHABUA 83 SHRI ANLI KUMAR, KANKARBAGH, PATRA 84 SHRI ANLI KUMAR, KANKARBAGH, PATRA 85 SHRI ARVINO KR SINHA, PATRA 86 SHRI ARVINO KR SINHA, PATRA 87 SHRI ARVINO KR SINHA, PATRA 88 SHRI DERENG RA KR SINHA 89 SHRI DEVENDRA BIHARI KARN, APATRA MARIN, PATRA 89 SHRI DEVENDRA BIHARI KARN, PATRA 80 SHRI DEVENDRA BIHARI KARN, PATRA 80 SHRI DEVENDRA BIHARI KARN, PATRA 80 SHRI DIPENDRA KR SINHA, PATRA 81 SHRI DIPENDRA KR SINHA, PATRA SECTT. PATRA 80 SHRI DIPENDRA KR SINHA, PATRA SECTT. PATRA 80 SHRI DIPENDRA KR SINHA, PATRA SECTT. PATRA 81 SHRI KIRISHAN KUMAR SINHA, BELAGANJ, GAYA 82 SHRI MITHELESH KR SHARMA, MILITARY CANTIT., GAYA 83 SHRI BIHARI KARN, SHRI KARN, BELAGANJ, DANA 84 SHRI PATRA SECTT. PATRA 85 SHRI RADHIKA RAMAN PO SHRIVASTAVA, SASARAM, ROHTAS 86 SHRI RADHIKA RAMAN PO SHRIVASTAVA, SASARAM, ROHTAS 87 SHRI RADHIKA RAMAN PO SHRIVASTAVA, SASARAM, ROHTAS 88 SHRI SALVIK KUMAR, DANA 89 SHRI SALVIK KUMAR, PATRA SASARAM, ROHTAS 80 SHRI RAJHIKA RAMAN PO SHRIVASTAVA, SASARAM, ROHTAS 80 SHRI RAJHIKA RAMAN PO SHRIVASTAVA, SASARAM, ROHTAS 80 SHRI RASHIK KUMAR, PATRA 81 SHRI SANJAK KUMAR, PATRA 82 SHRI RAJHIKA RAMAN PO SHRIVASTAVA, SASARAM, ROHTAS 83 SHRI RASHIR KUMAR, PATRA 84 SHRI SANJAK KUMAR, PATRA 85 SHRI RASHIR KUMAR, PATRA 86 SHRI RASHIR KUMAR, PATRA 86 SHRI RASHIR KUMAR, PATRA 87 SHRI SANJAK KUMAR, PATRA 88 SHRI SANJAK KUMAR, PATRA 89 SHRI SANJAK KUMAR, PATRA 80 SHRI SANJAK KUMAR, PATRA 80 SHRI SANJAK KUMAR, PATRA 81 SHRI SANJAK KUMAR, PATRA 81 SHRI SANJAK KUMAR, PATRA 81 SHRI SHRI SHRIPAK KUMAR, PATRA 81 SHRI SHRI SHRIPAK SHR				
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83 SHRI ANILI, KUMAR, RANKARBAGH, PATNA BH SH SHRI ARVIND KR SINHA, PATNA MAIN, PATNA MAIN				
84 SHRI ARVIND KR SINHA, PATNA MAN, PATNA 85 SHARIE NALANDA 86 SHRI BIRENDRA KR SINHA, BIRAR SHARIE NALANDA 86 SHRI BIRENDRA KR SINHA, BARH, PATNA 87 SHRI DEEP KR SRIVASTAVA, PATNA MAN, PATNA 88 SHRI DEVENDRA KR SINHA, ALVANA PATNA MAN, PATNA 88 SHRI DEVENDRA KR SINHA, PATNA MAN, PAN, PAN, PAN, PAN, PAN, PAN, PAN, P				
86 SHRI BIRENDRA KR SINHA, BARH, PATINA 87 SHRI BIRENDRA KR SINHA, BARH, PATINA 88 SHRI DEVENDRA BIHARI KARN, AURANGABAD, AURANGABAD 89 SHRI DEVENDRA BIHARI KARN, AURANGABAD, AURANGABAD 90 MS DIPTI KUMARI, PATINA 91 SHRI KRISHNA KOMAR SINHA, PURANI GODOWN, GAYA 92 SHRI MITHELESH KR SHARMA, BELAGANJ, GAYA 93 SHRI MITHELESH KR SHARMA, MILITARY CANTT, GAYA 94 SHRI MITHELESH KR SHARMA, MILITARY CANTT, GAYA 95 SHRI MITHELESH KR SHARMA, MILITARY CANTT, GAYA 96 SHRI PARMO KR CHAURASIA, WARSALIGANJ, NAWADA 97 SHRI PARMO KR CHAURASIA, WARSALIGANJ, NAWADA 98 SHRI PARMO KR CHAURASIA, SIRARA, PATINA 99 SHRI SHARMAR THAKAL PO SHRIVASTAVA, SIRARA, PATINA 99 SHRI SHARMAR THAKAL PO SHRIVASTAVA, SATAMAMIN, PATINA 99 SHRI SACHIDANANDA SINHA, MOKAMA, PATINA 99 SHRI SACHIDANANDA SINHA, MOKAMA, PATINA 100 MS. SEERIA VERMA 101 SHRI SHANJAY KUMAR AURINA 101 SHRI SHANJAY KUMAR AURINA 102 UMA SHANKER PRASAD, NABINAGAR, PATINA 103 ARBINO KUMAR CHOUDHARY, SAHARSA, SAHARSA, SAHARSA 104 ASHISH KUMAR CHOUDHARY, SAHARSA, SAHARSA, SAHARSA, SHARSA 105 SHRI BHARWAR WARANA PATINA 106 SHRI BHARWAR CHOUDHARY, SAHARSA, SAHARSA, SAHARSA 107 SHRI BHARWAR WARANA DAS, LAIPUR, MADHIPURA 108 SHRI BHARWAR CHOUDHARY, SAHARSA, SAHARSA, SHARSA 109 SHRI BHARWAR WARANA DAS, LAIPUR, MADHIPURA 109 SHRI BHARWAR WARANA DAS, LAIPUR, MADHIPURA 100 SHRI BHARWAR WARANA DAS, LAIPUR, MADHIPURA 101 SHRI BHARWAR KUMAR, PARMAR PARMAN DAS, LAIPUR, MADHIPURA 102 SHRI BHARWAR WARANA DAS, LAIPUR, MADHIPURA 103 ARBINO KUMAR CHOUDHARY, SAHARSA, SAHARSA 104 ASHISH KUMAR CHOUDHARY, SAHARSA, SAHARSA 105 SHRI BHARWAR WARANA DAS, LAIPUR, MADHIPURA 106 SHRI BHARWAR WARANA DAS, LAIPUR, MADHIPURA 107 SHRI BHARWAR WARANA DAS, LAIPUR, MADHIPURA 108 SHRI PANKAI KUMAR, PANCHIRAR, KATIHAR 109 SHRI BHARWAR KUMAR, PANCHIRAR, PANCHIRAR, HARARIBAGH 110 SHRI BARWAR KUMAR, PANCHIRAR, HARARIBAGH 111 SHRI BUNJAN LAL VERMA, HARARIBAGH 112 SHRI BUNJAN LAL VERMA, HARARIBAGH 1				
86 SHRI BIBENDRA KR SINHA. 87 SHRI DEEVEN RA SIRVASTAVA. 88 SHRI DEVENDRA BIHARI KARN. 88 SHRI DEVENDRA BIHARI KARN. 89 SHRI DIEVENDRA KR SINHA. 90 MS DIPTI KUMARI. 90 MS DIPTI KUMARI. 91 SHRI RIJBENDRA KR SINHA. 91 SHRI RIJBENDRA KR SINHA. 92 SHRI MITHELESH KR SHARMA. 92 SHRI MITHELESH KR SHARMA. 93 SHRI BIMPHOLO KR CHAUNTASIR. 94 SHRI RIJBENDRO KR CHAUNTASIR. 95 SHRI MITHELESH KR SHARMA. 96 SHRI RIJBENDRO KR CHAUNTASIR. 96 SHRI RADHIKA RAMAR PI SHRIVASTAVA. 97 SHRI SALVAV KUMAR. 98 SHRI RADHIKA RAMAN PI SHRIVASTAVA. 98 SHRI RADHIKA RAMAN PI SHRIVASTAVA. 99 SHRI RADHIKA RAMAN PI SHRIVASTAVA. 99 SHRI RADHIKA RAMAN PI SHRIVASTAVA. 90 SHRI RADHIKA RAMAN PI SHRIVASTAVA. 90 SHRI RADHIKA RAMAN PI SHRIVASTAVA. 91 SHRI SALVAV KUMAR. 91 SHRI SALVAV KUMAR. 92 SHRI RADHIKA RAMAN PI SHRIVASTAVA. 93 SHRI SALVAV KUMAR. 94 SHRI SALVAV KUMAR. 95 SHRI RADHIKA RAMAN PI SHRIVASTAVA. 96 SHRI RADHIKA RAMAN PI SHRIVASTAVA. 97 SHRI SALVAV KUMAR. 98 SHRI SALVAV KUMAR. 100 MS. SEEMA VERMA 101 SHRI SHIV SHANKER PRASAD. 101 SHRI SHIV SHANKER PRASAD. 102 SHRI SHRIVASTAVA KUMAR. 103 SHRI SHRIVASTAVA KUMAR. 104 SHRI KARLAY KUMAR. 105 SHRI BHARVAY KUMAR. 106 SHRI SHRIVASTAVA KUMAR. 107 SHRI SHRIVASTAVA KUMAR. 108 SHRI SHANAVA KUMAR. 109 SHRI SHRIVASTAVA KUMAR. 100 MS. SEEMA VERMA 101 SHRI SHRIVASTAVA KUMAR. 102 SHRI SHRIVASTAVA KUMAR. 103 SHRI SHRIVASTAVA KUMAR. 104 SHRI SHRIVASTAVA KUMAR. 105 SHRI SHRIVASTAVA KUMAR. 106 SHRI SHRIVASTAVA KUMAR. 107 SHRI SHRIVASTAVA KUMAR. 108 SHRI PANKAL KUMAR. 109 SHRI SHRIVASTAVA KUMAR. 109 SHRI SHRIVASTAVA KUMAR. 109 SHRI SHRIVASTAVA KUMAR. 100 SHRI SHRIVASTAVA KUM				
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100 MS. SEEMA VERMA				
101 SHRI SHIV SHANKER PRASAD, NABINAGAR, AURANGABAD 102 UMA SHANKER SINGH, TIKARI, GAYA 103 ARBIND KUMAR CHOUDHARY, SAHARSA, SAHARSA 104 ASHISH KUMAR GHOSH, P.P.KISHANGANJ, KISHANGANJ 105 SHRI BHAGWAT NARAYAN DAS, LALPUR, MADHIPURA 106 ShRI KISHNA MOHAN KUMAR YADAV, BANMANKHI PURNEA 107 SHRI NARENDRA KUMAR, KATIHAR, KATIHAR 108 SHRI PANKAJ KUMAR, PANCHGACHHIA, SAHARSA 109 SHRI PANKAJ KUMAR, P.URNEA PURNEA 100 SHRI PANKAJ KUMAR, P.URNEA PURNEA 101 SHRI RAJ KUMAR, P.URNEA PURNEA 101 SHRI RAJ KUMAR, PURNEA PURNEA 101 SHRI RAJ KUMAR, PURNEA PURNEA 101 SHRI RAJ KUMAR, PURNEA PURNEA 111 SHRI RAJENDRA KUMAR, B.N.M.U. BRANCH PURNEA 112 SHRI SUSHLK R GUPTA, ADB ARARIA, ARARIA 113 SHRI SUSHLK R GUPTA, ADB ARARIA, ARARIA 114 SHRI ANURAG KUMAR, PB HAZARIBAGH, HAZARIBAGH 115 SHRI DHIRENDRA SHEKHAR SINGH, PBB HAZARIBAGH, HAZARIBAGH 116 SHRI DILIP KR MANDAL, HIRAPUR, DHANBAD 117 SHRI GUNJAN LAL VERMA, JAGJIWAN NAGAR, DHANBAD 118 SHRI JAMES MICHAEL TOPPO, KHUNTI, RANCHI 120 SHRI LALA AWDHESH KR SINHA PISKA MORE, RANCHI 121 SHRI MANOL KUMAR, JIGHARA PISKA MORE, RANCHI 122 SHRI MARACHCHU PRASAD, REHLA, PALAMBAD 123 SHRI MIKKESH KUMAR, JIGHARA PISKA MORE, RANCHI 124 SHRI PRABHU KR SINHA PISKA MORE, RANCHI 125 SHRI PRABHU KR SINHA PISKA MORE, RANCHI 126 SHRI PRABHU KR SINHA PISKA MORE, RANCHI 127 SHRI RAJESH KR SINHA PISKA MORE, RANCHI 128 SHRI MARSH KR SAWAIYAN, PISKA MORE, RANCHI 129 SHRI RAJESH KR SINHA PISKA MORE, RANCHI 121 SHRI BANDA KR SINHA PISKA MORE, RANCHI 122 SHRI RAJESH KR SINHA PISKA MORE, RANCHI 123 SHRI RAJESH KR SANAIYAN, DALTONGANJ PALAMAU 124 SHRI SUNIL KMAR, RANCHI RANCHI RANCHI 125 SHRI SHRASH KR SAWAIYAN, DALTONGANJ PALAMAU 126 SHRI SUN		MS SEEMA VERMA		
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Password Security

- · Some of the important precautions to be taken in this regard.
- · Passwords should be changed as frequently as possible at irregular intervals.
- In case of leave, deputation, retirement, death etc. of any employee their passwords should be invariably deactivated / deleted.
- Proper records of passwords resetting, User Creation / Deletion should be maintained as per the Bank's laid down instructions.
- Under no circumstances, passwords should be shared or caused to be known to any other person. Please remember that any individual official is personally accountable and liable for any misuse or loss on account of unauthorized use of his/her passwords.
- UNDER NO CIRCUMSTANCES YOU SHOULD ALLOW UNAUTHORISED OUTSIDERS TO HAVE ACCESS TO THE CBS SYSTEM.

""" GALLSTONES: FREQUENTLY ASKED QUESTIONS ANSWERED **"""**

Important for digesting food in the intestine, particularly fat. Gallstones are common; they occur in approximately 20% of women.

Gender : Gallstones occur more commonly in women than men. :

Age: Gallstone prevalence increases with age.

Obesity: Obese individuals are more likely to form gallstones than thin individuals.

Pregnancy: Pregnancy increases the risk for cholesterol gallstones because during pregnancy, bile contains more cholesterol, and the gallbladder does not contract normally.

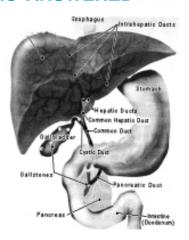
Birth Control pill and hormone therapy increased levels of hormones caused by either treatment mimics pregnancy.

Crohn's disease: Individuals with Crohn's disease of the terminal ileum are more likely to develop gallstones. Gallstones form because patients with Crohn's disease lack enough bile acids to solubilize the cholesterol in bile. Normally, bile acids that enter the small intestine from the liver and gallbladder are absorbed back into the body in the terminal ileum and are secreted again by the liver into bile. In other words, the bile acids recycle. In Crohn's disease, the terminal ileum is diseased. Bile acids are not absorbed normally, the body becomes depleted of bile acids, and less bile acids are secreted in bile. As a result there is not enough bile adds to keep cholesterol dissolved in bile, resulting in gallstone formation.

What are the symptoms of gallstones?

The majority of people with gallstones have no signs or symptoms and are unaware of their gallstones. (The gallstones are "silent.") The

gallstones often are found as a result of tests (for example, ultrasound or X-ray examination of the abdomen) performed while evaluating medical conditions other than gallstones. Symptoms can appear later in life, however, after many years without symptoms.



Thus, over a period of five years, approximately 10% of people with silent gallstones will develop symptoms. Once symptoms develop, they are likely to continue and often will worsen.

Gallstones are blamed for many symptoms they do not cause.

TREATMENT

Cholecystectomy (removal of the gallbladder surgically) is the standard treatment for gallstones in the gallbladder. Surgery may be done through a large abdominal incision or laparoscopically through small punctures of the abdominal wall. laparoscopic surgery results in less pain and a faster recovery. Cholecystectomy has a low rate of complications, but serious complications such as damage to the bile ducts and leakage of bile occasionally occur. There also is risk associated with the general anesthesia that is necessary for either type of surgery. Problems following removal of the gallbladder are few. Digestion of food is not affected, and no change in diet is necessary. Chronic diarrhea occurs in approximately 10% of patients.

Courtesy: L.K.P. Singh

While sitting in a bank thinking about life found hard & harder

How it changed frm simple college life 2 strict professional life ?

How pocket money changed 2 huge monthly paycheques, and salary. But gives less happiness

How a few local brand jeans changed in 2 new branded wardrobe.. But less occasions 2 use them

How a single plate of samosa changed 2 a full pizza. But hunger is less

How a bike always in reserve, changed 2 a car always on, ... But less places 2 go

How a tea by roadside change 2 CafeCofee Day, Barista.. But it feels as if the shop in far away

How a general class journey in city bus without ticket changed 2 AC class journey.

But less vacations for enjoyment..n many more May b this is d truth of journey called "LIEE".

—Pankaj Kr. Jha

DATE: 12.08.2011

CIRCULARS

CIRCULAR NO 25/2011

To,

All Members

REIMBURSEMENT OF ENTERTAINMENT EXPENSES

We quote hereunder the text of AISBOF Circular No.73 dt. 04.08.2011 on the captioned subject, the contents of which are self-explicit.

"We are glad that, Executive Committee of Central Board (ECCB) at its meeting held on 03,08.2011, has approved revision in ceilings on reimbursement of entertainment expenses from the financial year 2011-12 as under:

2.(A) Entertainment Expenses:

Based on functional requirements, the officers are divided into three categories viz, Other, Operational and Budgetary and the ceiling for reimbursement of entertainment expenses are proposed as under:

2. (A).I. 'Other' category (i.e. non-budgetary and non-operational) may be increased by 30% (rounded off to Rs.10) and this may be the 'Base Amount'; and

2. (A).II. 'Operational' and 'Budgetary' positions may be increased over the 'Base Amount' as under:

_	Increase over	'Base Amount'
Category of officers	Operational	Budgetary
JMGSI (Confirmed)	Rs.5, 000	Rs. 10,000
MMGS II,	Rs. 6,000	Rs. 12,000
MMGS III	Rs. 9,000	Rs.18,000
SMGS IV	Rs.11,000	Rs.22,000
SMGSV	Rs. 13, 000	Rs. 26,000
TEGS VI	Rs. 15, 000	Rs. 30,000
TEGS VII	_	Rs.,30, 000
TEGSS- I	_	Rs.30,000

Accordingly, the ceilings for reimbursement of entertainment expenses may be increased as under:

2(A). (i). Officers of 'Other' Category (Base Amount):-

Officers (others) not holding budgetary and operational positions or positions other than those mentioned in Paragraph 2(A). (ii) and 2 (A). (iii) below:

Category of officers	Existing Rs. P.a.	Proposed Rs. P.a. (Base Amount)	Increase Rs p.a.
JMGSI (Confirmed)	5,350	7,000	1,650
MMGS II,	6,750	8,800	2,050
MMGS III	7,050	9,200	2,150
SMGS IV	8,400	11,000	2,600
SMGSV	9,750	12,700	2,950
TEGS VI	19,600	25,600	6,000
TEGS VII	24,500	32,000	7,500
TEGSS- I	36,400	47,600	11,200

2 (A). (ii) Officers holding 'Operational' positions:-

Officers of all scales in Operational assignments like DGM (Operations), Accountants, Cash officers, Lead Bank Officers, District Co-ordinators, Credit Officer (Rural CPC), Inspection Officer (Rural CPC), Customer Support Officer (Support Officer to RM-ME), Sr. Marketing Executives (HLST), City Case Officer (SARC), CPC Team Leaders, Credit Analyst, COO in MCG/CAG and at other DGM headed branches, Case Lead Officers, Recovery & Rehabilitation officers at SAMBs, Customer Relation Officer (in redesigned branches), other similar BPR Role Holders etc: -

1	branches, other similar birti ficie ficiacis etc.			
	Category officer	Existing Rs. P.a.	Proposed Rs. p.a.	Increase Rs. p.a
	JMGS I	10,150	12,000	1,850
	MMGS II	12,250	14,800	2,550
	MMGS III	14,600	18,200	3,600
	SMGS IV	17,850	22.,000	4,150
	SMGS V	20,250	25,700	5,450
	TEGS VI	_	40,600	Introduced

2. (A). (iii) Officers holding 'Budgetary' positions:-

Officials having budgetary assignments irrespective of their positions, including Field Officers, Relationship Managers (PB, NRI, MCG, CAG, New business dept. outfit), Team Leader (MPSTIHLST):

Category officer	Existing Rs. P.a.	Proposed Rs. p.a.	Increase Rs. p.a
JMGS I	11,050	17,000	5,950
MMGSII	13,150	20,800	7,650
MMGS III	15,800	27,200	11,400
SMGS IV	19,300	33,000	13,700
SMGSV	21,900	38,700	16,800
TEGS VI	34,600	55,600	21,000
TEGS VII	35,500	62,000	26,500
TEGSS- I	37,000	77,600	40,600

2. (A). (iv) TEGSS- II/DMDs:

Category	Existing	Proposed	Increase
officer	Rs. P.a.	Rs. p.a.	Rs. p.a
TEGSS II	38,000	80,000	42,000

2(A).(v) Managing Director:

Managing Directors	Proposed (Rs) p.a
Managing Directors	90,000

2(A). (vi). Chairman :

	Proposed (Rs) p.a
Chairman	1,00,000

2(B) REIMBURSEMENT OF EXPENSES INCURRED ON TEA/COFFEE/COLD DRINK/SNACKS ETC.

2.(B).(1) The ceiling on reimbursement of expenses incurred on tea, coffee, cold-drinks.. snacks, etc., may be revised as under:

Grade Officers	Officer holding operational positions as mentioned in in para 2 (A) (ii) above		Officer operational as ment in para (iii) a	I positions ioned in a 2 (A)
	Existing Rs. p.a.	Proposed p.a.	Existing Rs. p.a.	Proposed p.a.
JMGS I	1,500	2,000	1,600	3,000
MMGS II	2,000	2,500	2,500	3,500
MMGS III	2,500	3,000	3,000,	4,500
SMGS IV	3,000	3,500	3,500	5,000
SMGS V	3,500	4.000	4,000	5,500
TEGS VI	_	5,700	4,550	6,000

2(8) (ii) The discretion provided to CGMs of Circles, CGMs of MCG, RABG, SAMG, MCG and CAG to permit reimbursement of expenses incurred on tea, coffee, snacks cold drinks etc. by officials in BPR initiatives etc. may be revised as under:

Existing	Proposed (Rs.) p.a.
4000	4,500

2(B).(iii) Further, the ceilings for reimbursement of expenses incurred on tea, coffee, snacks cold drinks etc. by officers of JMGS I to TEGS VII at Central Office, LHOs, AOs/ZOs and other establishments of aforementioned offices may also be revised a under:

Grade	Existing (Rs.) p.a	Proposed (Rs.) p.a
JMGS I	1,200	2,000
MMGSII	1,800	3,000
MMGS III	2,400	3,500
SMGS IV	3,000	4,000
SMGS V	3,700	5,000
TEGS VI	4,500	6.000
TEGS VII	6,000	7,000

3. All our affiliates/members to take note of the revised ceilings. The official circular follows."

With warm greetings,

(ANIRUDH AKHAURI)

OUR UNITY: ZINDABAD-ZINDABAD (ANIRUDH AKHAURI)
S.B.I.O.A.: ZINDABAD-ZINDABAD GENERAL SECRETARY

CIRCULAR NO. 27/2011 DATE: 12.08.2011

To,

All Members

RESTORATION OF PQP AND FPP IN THE PENSION FORMULA

We quote hereunder the text of AISBOF Circular No.75 dt. 11.08.2011 on the captioned subject, the contents of which are self-explicit.

TEXT

"Our members are aware that, at the time of revision of Pension in our Bank, w.e.f. 01.11.2007, the Govt. of India had unilaterally altered the formula by withdrawing Professional Qualification Pay (PQP) and Fixed Personal Pay (FPP), without assigning any reason. We strongly

objected to the tinkering of the pension formula and communicated to the Management to take up the issue with the Government of India for restoration of the PQP & FPP in the formula. At one stage, our representative in the Central Board objected to the amendments to the Pension Regulations for 9th bipartite retirees, without PQP & FPP component. Only after an assurance from the Management that, they will follow-up with the Govt. for restoration of PQP & FPP in the pension formula the, amendments to pension regulations was permitted.

2. Both the Federations continued to pursue the issue with the Management and at Govt. level. We are glad that the Govt. has restored the PQP & FPP in pension formula and accordingly, following will be the pension formula w.e.f. 01.11.2007.

i) Basic Pay upto Rs. 31,500/- p.m.	50% of the average B.P. +½ of PQP +½ of FPP	
ii) Basic Pay above	40% of average Basic pay + ½ of PQP + ½ of FPP	
	(Subject to minimum of Rs. 15,730/-) +½ PQP + ½ PPP	

- 3. Comrades, we congratulate and compliment each one of you for your patience. We thank the Management functionaries for continued follow-up with the Government of India in rendering justice to the 9th bipartite retirees. We have the responsibility of achieving other improvements to pension scheme in our Bank, sum as revision of pension; to 7th bipartite retirees, Revision of Family Pension, Commutation formula, D.A neutralization to earlier retirees etc., apart from achieving 50% of the last drawn pay as pension, without ceiling and updation of Pension as in the case of Central Govt. employees. The Steering Committee of both the Federations will meet shortly to chalk out strategy to achieve the long pending issue of improvements to superannuation benefits.
- **4.** The necessary amendments to the pension Regulations will be passed in the Executive Committee of Central Board meeting shortly to give effect to the revised formula.
- **5.** Affiliates/members are requested to take note of the revised pension formula.."

(a) A Laura

DATE: 23.08.2011

With warm greetings,

OUR UNITY: ZINDABAD-ZINDABAD (ANIRUDH AKHAURI)
S.B.I.O.A.: ZINDABAD-ZINDABAD GENERAL SECRETARY

CIRCULAR NO. 29/2011

To.

All Members

REVISION IN CEILINGS ON REIMBURSEMENT OF DAILY WAGES FOR CASUAL LABOUR TO OFFICERS

We quote hereunder the text of AISBOF Circular No.80 dt. 20.08.2011 on the captioned subject, the contents of which are self-explicit.

TEXT

"Our members are aware that, with continued persuasion, Federation is successful in extending the facility of reimbursement of casual labour charges to all cadres of officers on the principle of equity. The monetary ceilings on reimbursement of daily wages for casual labour were last revised w.e.f. 01.06.2007. Due to steep rise in inflation, the labour charges have increased. Therefore, we took up the matter with the Corporate Centre, vide our letter No.6710/73/11 dated 07.06.2011 for revision in labour charges.

2. We are glad that, ECCB at its meeting held to day, has approved revision in monetary ceilings for reimbursement of causal labour charges to officers, w.e.f. 01.08.2011 as under:

CATEGORY OF OFFICER	AMOUNT PER DAY EXISTING (In Rs.)	PROPOSED (In Rs.)
JMGS-I	10	13
MMGS -II&III	15	20
SMGS-IV	25	35
SMGS-V	50	70
TEGS-VI & VII	75	105
EGSS-I	100	140
TEGSS-II	125	175

3. We request our affiliates /members to take note of the improvement in ceilings."

(a) A Laura

With warm greetings

(ANIRUDH AKHAURI) OUR UNITY: ZINDABAD-ZINDABAD S.B.I.O.A. : ZINDABAD-ZINDABAD **GENERAL SECRETARY**

CIRCULAR NO. 30/2011 DATE: 23.08.2011

To,

All Members

REVISION IN MONETARY CEILING ON REIMBURSEMENT OF CLEANSING MATERIAL FOR MAINTAINNANCE OF PREMISES AND FURNITURE AT RESIDENCE

We quote hereunder the text of AISBOF Circular No.81 dt. 20.08.2011 on the captioned subject, the contents of which are self-explicit.

TEXT

"The monetary ceilings on reimbursement of cleansing material to the residential accommodation for maintenance and upkeep of premises and Bank's Furniture and fixtures, were last revised w.e.f 01.06.2007. Due to inflation, the rates of cleansing material have gone up. Therefore, we took up the matter with the Corporate Centre vide our letter No. 6710/72/11 dated 7th May, 2011 for revision of ceilings on reimbursement of cleansing materials.

2. We are glad that, ECCB at its meeting held today, has approved revision in monetary ceilings on reimbursement of cleansing materials w.e.f 01.08.2011 as under:

Category	Existing Ceilling	Proposed Ceilling
JMGS I	Rs. 600/-	Rs.750/-
MMGS II & III	Rs.750/-	Rs.950/-
SMGS IV	Rs.825/-	Rs.1050/-
SMGS V	Rs.975/-	Rs.12.50/-
TEGS VI & VII	Rs.1200/-	Rs.1550/-
TEGSS I/II	Rs.1500/-	Rs.1950/-

3. We request our affiliates/members to take note of the revised ceilings.'

With warm greetings,

(ANIRUDH AKHAURI)

OUR UNITY: ZINDABAD-ZINDABAD S.B.I.O.A. : ZINDABAD-ZINDABAD **GENERAL SECRETARY**

CIRCULAR NO. 32/2011

To.

All Members

REIMBURSEMENT OF COST OF NEWS PAPERS **IMAGAZINES**

DATE: 22.09.2011

We guote hereunder the text of AISBOF Circular No.86 dt. 22.09.2011 on the captioned subject, the contents of which are self-explicit.

TEXT

"The ceiling on cost of News papers /Magazines eligible for reimbursement to officers was last revised w.e.f. 01.11.2006. Due to the overall increase in cost of living, we had demanded for a revision in the ceiling of cost of News papers/Magazines to be reimbursed to officers. We are happy to advise that, ECCB at its meeting held on 20th September, 2011, has approved the following improvements in the scheme coming into force from 1st September,2011.

SCALE	REVISED CEILING PER MONTH (w.e.f. 01.09.2011)
JMGS - I	Rs.450/-
MMGS -II & III	Rs.650/-
SMGS - IV & V	Rs.950/-

2. Affiliates/members may take note of the improvements.'

With warm greetings,

(ANIRUDH AKHAURI) OUR UNITY: ZINDABAD-ZINDABAD : ZINDABAD-ZINDABAD S.B.I.O.A. **GENERAL SECRETARY**

First, i was dying to finish my high school and start college

And then i was dying to finish college and start working

Then i was dying to marry and have children to grow old enough

so i could go back to work

But then I was dying to retire

And now i am dying

And suddennly I realized

I forgot to live

Please don't let this happen to you Appreciate your current situation and enjoy each day

... old friend



To make money we lose our health, and then to restore our health we lose money..... We live as if we are never going to die, and we die as if we never lived

समाचार पत्रों से

दैनिक जागरण, 26 अगस्त, 2011

बैंककर्मी व शिक्षक भी उतरे सड़क पर

बोकारो, जाप्र : अन्ता के समर्थन में एसबीआई के अधिकारियों ने भारतीय स्टेट बैंक अधिकारी संघ एवं स्टाफ एसोसिएशन के बैनर तले प्रदर्शन किया। प्रदर्शन करने वालों में संघ के जिला सचिव अरविंद श्रीवास्तव, स्टाफ एसोसिएशन के जिला सचिव बीसी मिल्लक, जिलाध्यक्ष आरएन राय, संजय कुमार, एसपी गुप्ता, कुंदन सिंह, एसएन बैठा, शंभू सिन्हा, अनिल अबष्ट, अजय कुमार, गिरिधारी प्रसाद, एसपी सिंह आदि शामिल थे। वहीं सेक्टर पांच स्थित स्टेट बैंक कॉलोनी के लोगों ने केंद्रीय उपाध्यक्ष जेके ताकर के नेतृत्व में मोमबत्ती जलूस निकाला। जिसमें ओपी वर्णवाल, राजकुमार, एसबी लाल. पीसी भट्टाचार्य, आरए सहाय, निलेश कुमार, नीतेश, मुकेश कुमार ने भाग लिया।



हिन्दूस्तान, 08 अगस्त, 2011

बैंकों में आज ठप रहेंगे काम, मांगें नहीं माने जाने पर यूनाइटेड फोरम ऑफ बैंक यूनियन्स की चेतावनी

बेमियादी हड़ताल पर जा सकते हैं बैंककर्मी

पटना प्रधान संवाददाता

शुक्रवार की एक दिवसीय हड्ताल के बाद मार्गे नहीं माने जाने पर बैंककिमीयों ने बेमियादी हड्ताल की धमकी दी है। बैंककिमीयों का कहना है कि बैंकों में सुधार के नाम पर केंद्र सरकार के प्रस्तावित कदम का पूरे देश की अर्थव्यवस्थापर बुरा असर पड़ेगा।उधर, बैंकरों ने अपनी मांगों के समर्थन में गुरुवार को एक रैली निकाली।राजधानी के फ्रेंजर रोड से शुरू हुई रैली कारगिल चौक पर समान हुई।

रैली को यूनाइटेड फोरम ऑफ बैंक यूनियन्स के नेताओं ने संबोधित किया। वक्ताओं ने कहा कि बैंकिंग सेक्टर में असीमित विदेशी पूंजी निवेश की अनुमति सरकार के लिए आत्मधाती कटम होगी।

बैंक यूनियनों ने बैंकिंग रेगुलेशन एक्ट में किसी बदलाव का विरोध किया है। निजीक्षेत्र के बैंकों में बोटिंग राइट को दस फीसदी से बढ़ाकर आसीमित करने और सावंजनिक क्षेत्र के बैंकों में बोटिंग राइट को एक फोसदी से बढ़ाकर दस फीसदी करने की योजना पर विरोध करते हुए यूनियन का कहना है कि ऐसा करना देश की आर्थिक स्थिति के साथ खिलवाड़ करना होगा।

नेताओं ने कहा कि अभी देश में 54 करोड़ लोग ऐसे हैं, जिनका बैंकों में खाता नहीं है। देश के ग्रामीण इलाकों में अभी भी बैकों की पहुंच नहीं है। जैसे-जैसे बैंकों पर से सरकारी नियंत्रण कम होगा, वैसे-वैसे देश की गरीब जनता से बैंकिंग सेवा और दूर होती जाएगी। यूनाइटेड फोरम ऑफ बैंक यूनियन्स बिहार प्रदेश के संयोजक पीडी सिंह ने बताया कि इस हड़ताल में सार्वजनिक क्षेत्र के सभी बैंकों की युनियनें शामिल हैं। इसमें एआइबीईए, एआइबीओसी, ं एआइबीओए. बीईएफइ, आइएनबीईएफ, एनसीबीई, आइएनबीओसी, एनओबीओ आदि शामिल हैं।

आज 26 अगस्त, 2011

एसबीआई कर्मियों ने किया प्रदर्शन क्रेकारो। व्यक्षेत्रमं अधिकारी संघ व स्टान एक्सीधएशन के सैन्स कर्त अन अना के प्रचर्शन में प्रदर्शन किया गया। विसमें संघ के जिला स्वीचन अधिकर अध्यक्षत्र न स्टान एम्सीस्ट्रशन के जिला सीयव वी सो मील्ट्रक के अलाव्य जिलाव्यक्ष आ एस एम्स्ट्रमन स्वाम्य, एम्सीपुर्शन, क्रूरेन सिना, एम्स बैद्य, सन्यू धितन, अस्ति, अस्याच्य, अस्या सुमा, लिख्यों प्रचर, एम्सी प्रांट प्रस्ति केन्द्रों उपस्थित भी। इसके अध्याव एम्सीवर्श केन्द्रियों में करा 5 से केन्द्रों न उपस्था के के अब्दुर के तेनुन से कांचीन के महस्य स्वाधिया बैद्यन खार्च निकासन विसमें जोची कांचन, एनक्सुमार, एम्सी साल, नीतेश,



धक्त आहे. उपस्थित थे।

शुक्रवार से बैंककर्मी हड़ताल पर चले जाएंगे। गुरुवार की शाम में ड्यूटी खत्म करने के बाद इन्होंने गांधी मैदान के पास अपनी एकजुटता प्रदर्शित की। • फोटो: हिन्दुस्तान

हिन्दुस्तान 26 अगस्त, 2011

सहक पर उत्तरे बैंक अधिकारी

सामाजिक कार्यकर्ता अन्ता हजारे के समर्थन में बैंक अधिकारी व कमी सड़क पर उतरे। भारतीय स्टेट बैंक अधिकारी संघ व स्टाफ एसोसिएशन के बैनर तले सदस्यों ने प्रदर्शन किया। प्रदर्शन का आयोजन सेक्टर-4 सिटी सेंटर स्थित भारतीय स्टेट बैंक के नुख्य गेट के समक्ष हुआ। अधिकारियों ने अन्ना के समर्थन में जगकर नारेबाजी की। संब के जिला सचिव अरविंद कु.मार श्रीवास्तव ने कहा कि अला हजरे की मुहिम को तर वर्ग का समर्थन जरूरी है। उधर, एसीबीआइ परिवार ने संध्या में सेक्टर-5 आवासीय कालोनी से कैंडल मार्च निकाला । मौके पर आरएन राय, अनिल कुमार अबष्ट, एसपी सिंह, उमेश कुमार, जेके ठाकुर, संजय कुमार कुंदन सिन्हा, पीके सिन्हा, पीसी भद्राचार्य, एसएल बैठा, शंभू कुमार सिन्हा,राकेश दीपक ने हिस्सा लिया।



Zonal Committee, Muzaffarpur organised a demonstration in support of the anti corruption movement of **Shri Anna Hazare** on 23.08.2011.

Dr. Ajit Kapoor, Bank's Medical Officer at LHO was felicitated by the Association on the occasion of his retirement on the 31st August 2011.





The General Secretary Comrade A. Akhauri was felicitated during his visit to Darbhanga on the 19th September 2011. Com. D. K. Sinha, Distt. Secretary Darbhanga offers a bouquet.

A view of the felicitation function at Darbhanga . L to R : Com. M. Alam, Com. D. K. Kashyap, Com. R. N. Roy, Com. A. Akhauri, Com. T. T. Baitha, Com. Pankaj Sinha, Com. A. K. Pandey & Com. Pankaj Jha



