



# SUP-POWER

MAY – JUNE 2011

Visit at <http://10.139.248.248>



*Let us unite in the Fight  
against CORRUPTION*



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



General Body Meeting at Dhanbad on 8th May 2011.



A view of the Central Committee Meeting held at Purnea on 15th May 2011.



Participants in Central Committee Meeting.



President & General Secretary in the new office of Zonal Committee Purnea.



Chairman Shri Pratip Chaudhri being welcomed by the SBIOA office-bearers during his visit to Patna on 18th May 2011.



President, Com. L.K. Singh and General Secretary, Com. A Akhauri present a statue of Buddha to the Chairman

## सम्पादक की कलम से



प्रिय साथियों,

अप्रैल माह में हमारे बैंक के शीर्ष प्रबन्धन में एक नई टीम आई। नये अध्यक्ष के साथ जो तीन नये प्रबन्ध निदेशक नियुक्त किये गये उनमें से एक-श्री ए.कृष्णकुमार-हमारे मंडल के मुख्य महाप्रबन्धक रह चुके हैं। हम सभी इस बात से गौरवान्ति हैं और उन्हें इस नियुक्ति के लिये बधाई देते हैं। हमें पूर्ण विश्वास है कि नये नेतृत्व में हमारा बैंक उत्तरोत्तर और नई उँचाईयाँ प्राप्त करेगा।

पिछले 18 तारीख को हमारे नये अध्यक्ष पटना आये तथा यहाँ स्थानीय प्रधान कार्यालय के प्रांगण में अधिकारियों/कर्मियों को सम्बोधित भी किया। इस अवसर पर आपकी केन्द्रीय समिति द्वारा उनका अभिनन्दन भी किया गया।

पिछले दिनों मुजफ्फरपुर अंचल से एक दुःखद समाचार आया। वहाँ एक शाखा में एक ऐसी अनियमितता प्रकाश में आई जिसकी एक बहुत बड़ी कीमत हमारे कुछ सहकर्मियों को चुकानी होगी। हमारे संघ की ओर से भी लगातार यह संदेश दिया जाता रहा है कि किसी भी परिस्थिति में कोई भी अधिकारी अपने पासवर्ड की गोपनियता को भंग न होने दे। यह हम अधिकारियों की व्यक्तिगत जिम्मेवारी है। लेकिन हम अपने अति उत्साह (के आवेग) में कई बार सुरक्षा के इस मूलभूत नियम की अनदेखी करते हैं जिसका दुष्परिणाम हमें भुगतान पड़ता है। इसमें कोई सन्देह नहीं कि ऐसे 99% मामलों में संबंधित अधिकारियों की नीयत गलत नहीं होती है। लेकिन आप इस बात से भी सहमत होंगे कि इसके बावजूद ऐसी दुर्घटनाओं का जिम्मेवार हम अधिकारियों को ही ठहराया जाता है और संबंधित अधिकारी परिस्थितियों से जुझने के लिये अपने-आप को बिल्कुल अकेला पाता है। ऐसी परिस्थितियों में सबसे पहले बैंक ही अपने अधिकारियों को अपनाने से इन्कार कर देता है। मुझे यह कहने में कोई संकोच नहीं है कि हमारे बैंक में यह प्रचलन कुछ अधिक ही है। यद्यपि मेरे पास इसका कोई ठोस प्रमाण नहीं है, लेकिन घटनाक्रम मेरी इस कथन की पुष्टि करते हैं। उपरोक्त वर्णित घटना के पश्चात् जब कुछ बैंक अधिकारियों को पुछताछ के लिये पुलिस-प्रशासन द्वारा रोका गया और जब यह संभावना बन रही थी कि किसी भी समय वे गिरफ्तार किये जा सकते हैं, सिंडिकेट बैंक के वरीय अधिकारी मुजफ्फरपुर पहुँचे और आवश्यक बांड देकर उन्होंने यह सुनिश्चित कर लिया कि उनका कोई अधिकारी गिरफ्तार नहीं होगा, जबकि हमारे अधिकारियों की मदद के लिये उनके साथ कोई वरीय अधिकारी नहीं था। हमारे स्थानीय कनीय अधिकारियों द्वारा उनके स्तर पर ही प्रयास किये जाते रहे। कोई भी इस बात का समर्थन नहीं करता कि गलती करने वालों का कोई अनुचित बचाव किया जाये, लेकिन अपने अधिकारियों के साथ दूध में पड़े मक्खी की तरह का व्यवहार कतई अपेक्षित नहीं है, विशेषकर इन परिस्थितियों में बचपन से हम यह पढ़ते और सुनते रहे हैं-मित्र की परीक्षा मुसीबत में ही होती है, तो क्या हमारा बैंक हमारा मित्र नहीं है? क्या ऐसे व्यवहार के पश्चात् बैंक किसी अधिकारी से निष्ठा की अपेक्षा कर सकता है? मुझे लगता है, बैंक के वरीय तथा उच्च प्रबन्धन को इस विषय में थोड़ा अधिक संवेदनशील होना चाहिये।

एक और घटना (या यूँ कहें की उसका घटित न होना) ने मुझे हैरान किया। हमारे बैंक में पुरस्कार और दंड की एक नीति है-अच्छा कार्य करने वालों को पुरस्कार तथा गलत करने वालों को दंड। मुझे हैरानी है कि वित्तीय वर्ष की समाप्ति के पश्चात् अच्छे निष्पादकों के लिये मंडल स्तर पर कोई आयोजन क्यों नहीं हुआ। क्या हमारे मंडल की उपलब्धि इस वर्ष सही नहीं रही? क्या इस वर्ष हमारे किसी अधिकारी की उपलब्धि पुरस्कृत योग्य नहीं रही? आपको ध्यान होगा, पिछले वर्ष अप्रैल माह में बोधगया में दो दिवसीय एक वृहत् मंडल स्तरीय कार्यक्रम आयोजित किया गया था जिसमें अच्छे निष्पादकों को उनके पति/पत्नी के साथ आमंत्रित कर सम्मानित किया गया था। उस कार्यक्रम की प्रत्येक स्तर पर सराहना हुई। लोगों ने इस वर्ष अधिक उत्साह के साथ कार्य किया। फिर पुरस्कार कार्यक्रम का आयोजन क्यों नहीं? मुझे स्मरण है कि 2007 में तत्कालिन प्रबन्ध निदेशक के धनबाद भ्रमण पर क्षेत्र 2 राँची ने एक कार्यक्रम

(शेष पृष्ठ सं 3 पर)

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

### MEETING OF CENTRAL / ZONAL COMMITTEE

The 7th meeting of the Central Committee held at Purnea on the 15th May 2011 approved the proposal to provide financial relief of Rs.75,000/- from the Association to the family of members who die in service, as a Welfare measure.

The Central Committee at its meeting held at Purnea on the 15th May 2011 decided to implement the enhanced monthly subscription of Rs.150/- w.e.f June 2011.

On the occasion of the 1st Anniversary of the formation of the Women's Wing, celebrations were held at Patna, Ranchi and Purnea on the 1st May 2011.

### OTHER DEVELOPMENTS

The Executive Committee of the Central Board of SBI has on 26.05.2011 revised the Pension formula of officers w.e.f. 01.11.2007 at 50% of Basic Pay upto Rs.31500/- , and 40% of Basic Pay above Rs.31500/- with minimum of Rs.15750/-

The SBI Supervising Staff Co-operative Credit Society Ltd, Patna has in its meeting held on 27th May 2011 enhanced the amount of financial assistance to the family of deceased members from Rs.2.50 lacs to Rs.3.50 lacs, w.e.f. 27.05.2011.

### COMMUNITY SERVICES

A Social Welfare Programme was organised by the Zonal Committee Ranchi in which Chairs and fruits were given to the inmates of an old age home at Bariatu on the 25th April 2011.

A Social Welfare Programme was organized by the Comrades of Dhanbad District in which clothes and other items were given to the inmates of Dhanbad Blind School on the 8th May 2011.

A cheque for Rs.75,000/. was delivered to Smt. Sunaina Devi, widow of Late Bijendra Kumar of GLA College Campus branch, who died on 17.05.2011, from SBIOA.

### ORGANISATIONAL MATTER

Com. A. Akhauri alongwith the office bearers of Ranchi Zonal Committee visited CMPDI, Indrapuri, AMY Pandra, Piska More, Nagari, H.H. Colony, Service branch, CCPC, Upper Bazar, Main Road, PBB, Kantatoli, RIE Kokar & Dipatoli branches on 25th April 2011.

A largely attended Special General Body meeting of Palamau, Garhwa and Latehar districts held at Daltonganj branch on 26th April 2011 was addressed by the General Secretary, Com. A. Akhauri, AGS Ranchi Com. K. Chatterjee and Com. Ajit Sinha, President of Ranchi Zonal Committee.

District Committees of Bokaro and Dhanbad organized a General Body Meeting at CMRI Auditorium, Dhanbad on 8th May 2011 in which the office bearers of Central and Zonal Committee participated.

On the 7th May 2011 Com. A. Akhauri alongwith the office-bearers of Ranchi Zonal Committee visited B.I.Area, B.S.City, Sector- I, Sector-9, Sector-12, Chas, Chas Court, ADM Building, CB Bokaro and Siwandi branches, RASMECC and RBO Bokaro and interacted with the Officers thereat.

A largely attended General Body Meeting of Purnea Zone was organized at Purnea branch on the 15th May, 2011 in which Central Committee and Zonal Committee members participated. A large number of Comrades raised issues, sought clarifications and came out with suggestions for further improvement in the Service Conditions.

SBIOA condemned the statement of the Chief Minister, Bihar in the SBLC meeting on 18.05.2011 that Bankers in Bihar are corrupt. Corruption in Govt. Sponsored schemes is only because of Govt. officials.

### MEETINGS OF AISBOF/AIBOC

The Executive Committee of AIBOC which met at Lucknow on the 6th April, 2011 deliberated on the important issues in the Banking Industry. Com. L. K. P. Singh was co-opted as the Asstt General Secretary of AIBOC, consequent to his election as the Secretary of Bihar State unit of the AIBOC.

Com L. K. P. Singh, President and Com A. Akhauri, General Secretary attended a meeting of Presidents & General Secretaries of Affiliates of the Federation at Hyderabad on 30th April 2011.

Com A. Akhauri was the Guest of Honour in the Triennial General Council of Delhi Circle on 3rd April, 2011 and of Chandigarh Circle on the 10th April, 2011.

### FELICITATION

Shri Pratip Choudhary took over as the Chairman of State Bank of India on the 7th April 2011. The Office-bearers of SBIOA (Patna Circle) felicitated him during his visit to Patna LHO on the 18th May 2011.

### CONGRATULATIONS

SUP-POWER congratulates Shri A. Krishna Kumar on his elevation as the Managing Director, NBG in our Bank. Shri Kumar was earlier the CGM of our Circle.

### DEFENCE TRAINING

The 101st programme of NATURE on disciplinary proceedings was conducted at SBLC, Noida from 12th to 14th May 2011. We had nominated four representatives from our Circle for this programme. Com. Ajit Kr Sinha, President, Zonal Committee Ranchi, Com. M. K. Jha, Member of Zonal Committee Patna, Com. A. N. Thakur, Member Zonal Committee Purnea and Com. Sudhanshu Shekhar Verma attended the programme.

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

Name	Place of Posting	Date
Ja Pal Bodhra	Bagaha	09.04.2011
Sushil Kumar Sinha	SARB, Patna	14.04.2011
Pravin Kumar Sinha	Bailey Road, Patna	21.04.2011
Bijendra Kumar	GLA College Campus	17.05.2011

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**

## REWARD & RECOGNITION

### THERE WAS A FARMER WHO COLLECTED HORSES; HIS BEST HORSE BECAME ILL AND HE CALLED A VETERINARIAN, WHO SAID:

He must take this medicine for three days. I'll come back on the 3rd day and if he's not better, we're going to have to put him down.

Nearby, the pig listened closely to their conversation. The pig approached the horse and said: Be strong, my friend. Get up or else they're going to put you to sleep!

On the second day, they gave him the medicine and left. The pig came back and said: Come on buddy, get up or else you're going to die! Come on, I'll help you get up. Let's go! One, two, three...

On the third day, they came to give him the medicine and the vet said: Unfortunately, we're going to have to put him down tomorrow. Otherwise, the virus might spread and infect the other horses.

After they left, the pig approached the horse and said : Listen pal, its now or never! Get up, come on! Have courage! Come on! Get up! Get up! That's it, slowly! Great! Come on, one, two, three...

Good, good. Now faster, come on Fantastic! Run, run more! Yes! Yay! Yes! You did it, you're a champion! All of a sudden, the owner came back, saw the horse running in the field and began shouting: It's a miracle! My horse is cured.

This deserves a party. Let's kill the pig!

This often happens in the workplace. Nobody truly knows which employee actually deserves the merit of success, or who's actually Contributing the necessary support to make things happen.

*Courtesy : Shri Pankaj Kr. Jha*

#### ( शेष पृष्ठ सं० 1 का )

का आयोजन किया था जिसमें न केवल बैंक के अच्छे निष्पादकों को सम्मानित किया गया अपितु स्टेट बैंक परिवार के कुछ ऐसे बच्चों को भी पुरस्कृत किया गया जिन्होंने अपने विद्यालय/महाविद्यालय में कोई उपलब्धि प्राप्त की थी। स्टेट बैंक परिवार की परिकल्पना तभी तो मूर्त रूप लेती है। स्थानीय प्रधान कार्यालय की आठवीं मंजिल पर बैठे उन प्रबन्धकों को, जिनके ऊपर मानव संसाधन की जिम्मेवारी है, इस विषय पर मंथन करना चाहिये।

इस वर्ष के प्रोन्नतियों का मौसम आरम्भ हो चुका है। केन्द्रीय समिति वैसे सभी अधिकारी-कामरेड को, जो इस वर्ष अपनी प्रोन्नति की प्रत्याशा में हैं, अपनी शुभकानायें व्यक्त करती है तथा उनके सफलता की कामना करती है।

केन्द्रीय समिति ने अपनी पिछली बैठक में जून 2011 से मासिक सदस्यता शुल्क में वृद्धि का निर्णय लिया है तथा संघ के सदस्यों के आकस्मिक मृत्यु के समय उनके परिवार की आर्थिक मदद की जो एक नई व्यवस्था की है वह सराहनीय है। वैसे हमारी प्रार्थना है कि हमारे किसी सदस्य अथवा उनके परिवार के साथ ऐसी अनहोनी कभी न हो। पिछले 18 महीनों में आपकी केन्द्रीय समिति ने आपके संघ को ऐसे कई नये आयाम दिये हैं। मैं आपको विश्वास दिलाता हूँ, आपके सतत् समर्थन से हम और कई ऐसे कार्य सम्पादित करेंगे जिनसे अधिकाधिक सदस्यों अथवा उनके परिवार की भलाई हो सके।

आपका

—विकास कुमार

स्वार्थ रहित एवं निष्पक्ष कार्य संघ की शक्ति है।

## ISSUES RAISED BY AISBOF

### OUTSOURCING OF ROUTINE BANKING ACTIVITIES :

The Reserve Bank of India has permitted Public Sector Banks to outsource certain activities, if necessary, other than routine banking transactions. The UFBU raised the issue before the IBA against outsourcing of any type of banking activities. Though the Issue was discussed by UFBU with IBA during the 9th Bipartite Negotiations, conclusions were not reached. Some banks have entered into an agreement to outsource certain activities, with the consent of the concerned Unions and Associations. In our Bank also, AISBISF has consented for outsourcing of certain activities like, security, canteen, courier etc. It is also a fact that, number of activities, which officers used to attend are outsourced in our Bank, without consulting us. The practice differs from Circle to Circle or even branch to branch.

Our Federation proposes to place before the Corporate Centre the unhealthy practice of outsourcing of routine banking transactions, which is fraught with potential threat to the security and the secrecy of the vital information as regards the Bank as well as that of our customers.

This is an attempt to exploit the labour and deunionise the workforce in the Banking Industry, in the guise of reduction of establishment cost. Under the vicarious responsibility, finally, officers will be held accountable for omissions and commissions of outsourced agencies.

### CORE BANKING & IT RELATED PROBLEMS :

A number of meetings with the concerned officials of the IT department at Corporate Centre and our representatives were held earlier to discuss on practical problems faced by the operating staff at branches on account of full computerization and Core Banking transactions. We have not only presented the practical problems of branches, but also, provided them amicable solutions to make CBS, user friendly.

On account of up gradation of certain activities and introduction of new software on different kinds of banking, the operating staff is again facing problems to implement the new system at branches.

### BUSINESS PROCESS RE-ENGINEERING :

There are number of issues relating to BPR implementation in the Bank. The issues relating to HR, Customer Service, Administrative set-up, have to be discussed in detail and to be presented to the Corporate Centre Management for appropriate decisions. There is a need to re-visit the entire initiative taken by the Bank of BPR. We expect that, new team of management may

review the entire gamut under BPR which has created avoidable inconvenience in day to day Banking and HR Policy.

### PROMOTION POLICY :

Members are aware that, due to our persistent persuasion and follow-up with the Management, we could bring number of improvements in the present promotion policy, up to Scale-V. The promotion policy has to be reviewed once in three years. Members may suggest improvement in the existing promotion policy for general and specialist officers.

### LATERAL RECRUITMENT IN HIGHER SCALES :

Taking advantage of the MOU of 23/07/2003 on direct recruitment of Specialist Officers in higher Sales, Management is marching ahead with direct recruitment of all types of officers in higher scales/grades. The understanding on lateral recruitment was restricted to specialist cadre. As a one-time measure, we also took a practical view on recruitment of Management Executives in higher scales/grades. Based on our experience, we feel that, there is a need to review the entire understandings on lateral recruitment of general cadre of officers in higher scales/grades.

### VIGILANCE AND DISCIPLINARY PROCEEDINGS :

There is no uniformity in our Bank as regards Vigilance and Disciplinary Proceedings and awarding of penalty. The Bank Officers' Service Rules are borrowed from the Central Civil Service, Conduct, Control and Appeal Rules. Certain rules are archaic and do not suit the Banking Sector. At Confederation level, we have taken up the matter with the IBA for a thorough review of the Bank Officers' Service Rules, based on the Sub-Committee report. The issue needs to be discussed with the IBA. It is also decided that, in our Bank, rigour period, sealed cover procedure are more stringent as compared to other Banks. Very often, personal likes and dislikes are mixed up by the Disciplinary Authorities in awarding penalty. The Vigilance Department at the Corporate centre also exerts a lot of pressure on the Disciplinary Authorities to impose disproportionate penalty. We have taken up the matter with the Bank for review of SBIOSR and Procedure followed in conduct of Vigilance and Disciplinary proceedings. The sealed cover procedure and rigour period guidelines have to be taken for review with the Management on an urgent basis. We have to pursue the matter further.

## DISASTER PREVENTION AND MANAGEMENT

Of late, it has been observed that incidence of fire is increasing, causing enormous loss to Banks' property. Recently, two of the District head quarter branches in our Circle namely Daltonganj and Purnea were caught in the spate of fire resulting in extensive damage to Bank's property. During the course of investigation it was found that reason behind the fire at both the branches was short circuit. Fortunately, human lives were not lost but possibility of these mishaps can not be ruled out if we do not adopt following fire safety measures immediately.

**1. Electric Wiring :** It is important that electric wiring at the branches should be inspected immediately to ensure that existing set of wiring is strong enough to sustain the enhanced load on account of additions of new switch boards, power points and multiple connections to a power point. Further, maintenance activities at the branches are possibly being undertaken by the local vendors causing alteration in electric wiring or defective and sub-standard wiring. In addition, earthing should be checked properly (earthing should be 0 to 2 volt from neutral to ground) as inadequate earthing could lead to leakage which can result in frequent occurrence of short-circuit. It should also be ensured that there should be two set of earthing at the branches/offices, one for premises and other for all the hardware and electronic equipments. As electric wiring at majority of the branches were re laid during Universal computerization project in 2003-04, hence wiring should be inspected immediately to avert chances of disaster.

**2. Air Conditioner :** Preventive maintenance of Air conditioners must be carried out periodically for which it is important that all the Air conditioners installed at the branches/offices are covered by AMC. As Air conditioners in the System room are installed to maintain the temperature, it should be ensured that AC is always functional and AMC is renewed timely. Wherever, two Air conditioners are installed

with timer, it should be ensured that ACs as well as timer is functioning properly.

**3. Uninterrupted Power Supply (UPS) :** The old UPS batteries heat up quickly, which is a fire hazard. Hence, they need replacement every few years. In this regard, branches/offices should check age of the batteries and ensure timely replacement of old and worn-out batteries. Batteries should immediately be removed from the premises after replacement. AMC of UPS should be in force and renewed timely. Periodic health check up of UPS and batteries should be ensured through AMC vendors.

**4. Switching Off the Desktop/ Machines :** The computers and other peripherals except Servers should be properly switched off before leaving the branch.

**5. Fire Extinguisher :** Branches should ensure that all the fire extinguishers installed at the branch are refilled. It should also be ensured that refilling of fire extinguisher is being done before the expiry date and whenever refilling agency visits the branch a demo of handling of fire extinguisher should invariably be conducted in the presence of all staff members of the branch.

**6. Water Seepage :** Walls having porous are subject to water seepage, which can cause fire if seepage comes in contact with electric wires. Branches should take care of seepage problem immediately to avert chances of fire hazard.

**7. Meeting on DRP :** Branches/Offices should conduct meeting to discuss Disaster Recovery Plan (DRP) at regular intervals so that recovery measures can be initiated immediately at the time of disaster.

**8. Storage :** Branches/Offices should not keep any hazardous materials such as papers, old wooden furniture etc near to the System room and electric main switch. These should be stored at a place identified for the purpose.

—Shri Arijit Bose  
ITS, LHO, Patna

**REMEMBER—ALL RESOURCES ARE LIMITED EXCEPT CREATIVITY**

## //////HAPPINESS IS KEY TO SUCCESS, NOT THE OTHER WAY AROUND//////

A CEO once remarked with surprising candour. "I don't really care if our people are happy or not, as long they perform." This statement from a leader stridently driving business outcomes reminded me of the gentle advice of Nobel laureate and medical missionary Albert Schweitzer who said, "Success is not the key to happiness. Happiness is the key to success." In the course of the people transformation exercises I have been engaged in, we often discover the magic of intangibles that transcend rational realities. We have observed the stark difference between many variables compliance and commitment, contract and trust, control and empowerment, vision and a shared destiny, performing one's duty and going beyond, and the marked distinction between good and great teams.

The pursuit of happiness has been an eternal quest for mankind. The scriptures, poets and philosophers have long extolled humanity's endeavour in this direction. Thomas Jefferson, the third president of the US even enshrined it in the American constitution by writing, "We hold these truths to be self evident that all men are created equal. That they are endowed by their Creator with certain unalienable rights, that among these are Life, Liberty and the pursuit of happiness"

If happiness bears such importance in the lives of individuals, can the society they belong to, or organisations they work for, afford to neglect or choose not be mindful of their responsibility in ensuring this? Can a leader build a truly great institution when self-interest prevails to the extent of excluding the subjective and psychological well being of his or her team? After all, leaders are responsible to people who spend a significant portion of their waking hours at work.

People are the greatest asset for any organisation, and harnessing human capital is both an art and a science. Transactional quid pro quo relationships between the organisation and its employees severely limits the possibilities and ways of unlocking human potential. In a world perennially bereft of talent, employers no longer hire employees; rather, people hire employees; rather, people are joining organisations they wish to work for.

It is evident to a great extent that compensation is the easiest competitive advantage to leverage,

and attrition is the outcome that slows down the growth of an enterprise. There surely is a good business case for this too, Happy people make happy organisations, which then lead to having happy customers.

The brilliant satire 'Brave New World', written by Aldous Huxley in 1931, depicts an England from which unhappiness has been completely eliminated. The conditioned citizens of this make-believe world, set in the 20th century, are subject to chilling attempts to engineer an artificial paradise and imbibe the Utopian wonder drug soma for a chemically induced state of wellness. They begin to declare that "one cubic centimeter cures ten gloomy sentiments". Thankfully leaders in today's world need not resort to social engineering. You can discover that the real, life transforming elixir of happiness is well within your grasp.

It is imminent that leaders lend primacy to the human resources function and empower it to manage individual needs and personal aspirations of employees and co-create the future. Social scientists provide empirical evidence that some of the key facets of workplace include the qualities of environment, sense of purpose, feeling of ownership, social embeddedness, empowerment and autonomy, and these could be the real sources of happiness. Conversely, just as success means being able to achieve what we want, desiring what we get could lead to harness. When the employees of an organisation are happy, even hard work can become effortless. And in turn, the employees would gladly commit themselves to making their leaders happy by delivering on desired outcomes.

Some organisations have learnt to go beyond employee satisfaction to measuring employee engagement. I believe the time has come to explore hitherto unexpected domains, and to go beyond employee engagement. Great leaders, and progressive enterprises, in their own interest should now seek to explore the contours of what makes people happy at work. Perhaps, as Immanuel Kant suggested, 'Happiness is an ideal, not of reason but of imagination'. If I may venture to ask, dear reader, are you happy at Work?

**By N.S. RAJAN**

**Source :** Economic Times

**SPEAK ANY LANGUAGE BUT GLORIFY INDIA**



## HR-REALITY

After 2 years of selfless service, a man realized that he has not been promoted, no transfer, no salary increase no commendation and that the Company is not doing anything about it. So he decided to walk up to his HR Manager one morning and after exchanging greetings, he told his HR Manager his observation. The boss looked at him, laughed and asked him to sit down saying;

My friend, you have not worked here for even one day.

The man was surprised to hear this, but the manager went on to explain.

**Manager :** How many days are there in a year?

**Man :** 365 days and some times 366.

**Manager :** How many hours make up a day?

**Man :** 24 hours

**Manager :** How long do you work in a day?

**Man :** 8am to 4pm. i.e. 8 hours a day.

**Manager :** So, what fraction of the day do you work in hours?

**Man :** (He did some arithmetic and said 8/24 hours i.e; 1/3(one third))

**Manager :** That is nice of you! What is one-third of 366 days ?

**Man :** 122 ( $1/3 \times 366 = 122$  in days)

**Manager :** Do you come to work on weekends?

**Man :** No sir !

**Manager :** How many days are there in a year that are weekends?

**Man :** 52 Saturdays and 52 Sundays equals to 104 days.

**Manager :** Thanks for that. If you remove 104 days from 122 days, how many days do you now have?

**Man :** 18 days.

**Manager :** OK! I do give you 2 weeks sick leave every year. Now remove that 14 days from the 18 days left. How many days do you have remaining?

**Man :** 4 days.

**Manager :** Do you work on New Year day?

**Man :** No sir!

**Manager :** Do you come to work on workers day?

**Man :** No sir ! "

**Manager :** So how many days are left?

**Man :** 2 days sir!

**Manager :** Do you come to work on the (National holiday)?

**Man :** No sir!

**Manager :** So how many days are left?

**Man :** 1 day sir! .

**Manager :** Do you work on Christmas day?

**Man :** No sir!

**Manager :** So how many days are left?

**Man :** None sir!

**Manager :** So, what are you claiming?

**Man :** I have understood, Sir. I did not realise that I was stealing Company money all these days.

**Moral - NEVER GO TO HR FOR HELP!!!**

**HR=HIGH RISK**

<b>HRMS, LHO, PATNA</b>				
<b>NODAL OFFICERS FOR A.Os</b>				
<b>MODULE</b>	<b>NAME-1</b>	<b>MOBILE NO.</b>	<b>NAME-2</b>	<b>MOBILE NO.</b>
PATNA	Sri Mukesh Kumar	9431660562	Sri S.K. Srivastava	9431210823
MUZAFFARPUR	Sri J K Jha	9431456412	Sri Jagdish Rajak	9430559043
PURNEA	Sri K K Sinha	9470026066	Sri A N Divedi	9431519270
RANCHI	Sri R Tiwary	9431509120	Sri S Kauser	9431091450
BHAGALPUR	Sri S P Srivastva	9431221172	Sri Amrendra Kumar	9431016246

<b>HELP LINE</b>	<b>Sri A. N. Divedi</b>	<b>9431519270</b>
ENQUIRY		0612-2209138
FAX		0612-2209066
<b>CHIEF MANAGER</b>	<b>Sri R. R. Saha</b>	<b>9431437636</b>
<b>AGM (HR)</b>	<b>Sri Shreekant</b>	<b>9431017492</b>
<b>DGM &amp; CDO</b>	<b>Sri D.B. Rath</b>	<b>9470590030</b>

## GET OVER THE PLATEAU

How does one not hit the wall when trying to shed weight? Here are a few tips.

If you are trying to lose weight, there will be a point when you hit the wall. However hard you try, you will come across a weight loss plateau. It is an extremely frustrating time, when you see that your usual methods are not providing you the optimum results and your weighing scale refuses to budge.

But like everything related to fitness, there is a solution. By making small, convenient changes to your diet and exercise routine, you can kick start your metabolism and shed weight again.

**Little things matter** : By keeping a food diary, you will be able to keep track of what you eat each



day. So when you find out that you are eating more food than you should, you can rectify it. Even a little snack can add extra calories.

**Right beginnings** : Ensure you have a healthy breakfast every morning. Eating breakfast actually starts your metabolism and keeps you active so you'll burn more calories throughout your work day.

**Water first** : Every time the "hungry" feeling hits you, try drinking a glass of water first. We tend to confuse thirst for hunger, and end up food more often and in excess quantities. If water doesn't make that pang go away, you can always eat something light later.

**Fruits for a day** : Choose a day in the week to cleanse your system by consuming only vegetable juices or sticking to a fruit diet.



**Make small changes** : Change your exercise routine. Increase walking time by 15 minutes and maybe walk a little faster than you usually do. Try adding some weight training to your exercise fitness routine or bulk up the existing weights. Combine things like swimming and cycling to get a complete work out.

Small changes can have a big impact and once you realise truth, you'll be able to go down the weight slope once again.

**Collection** : Shri L.K.P. Singh

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

## WORDS OF WISDOM

Beautiful Letter Written By A Father To His Children. \*Following is a letter to his son from a renowned Hong Kong TV broadcaster cum Child Psychologist. The words are actually applicable to all of us, young or old, children or parents.

I am writing this to you because of 3 reasons :

1. Life, fortune and mishaps are unpredictable, nobody knows how long he lives. Some words are better said early.

2. I am your father, and if I don't tell you these, no one else will.

3. What is written is my own personal bitter experiences that perhaps could save you a lot of unnecessary heartaches. Remember the following as you go through life :

1. Do not bear grudge towards those who are not good to you. No one has the responsibility of treating you well, except your mother and I. To those who are good to you, you have to treasure it and be thankful, and ALSO you have to be cautious, because, everyone has a motive for every move. When a person is good to you, it does not mean he really likes you. You have to be careful, don't hastily regard him as a real friend.
2. No one is indispensable, nothing in the world that you must possess. Once you understand this idea, it would be easier for you to go through life when people around you don't want you anymore, or when you lose what/who you love most.
3. Life is short. When you waste your life today, tomorrow you would find that life is leaving you. The earlier you treasure your life, the better you enjoy life.
4. Love is but a transient feeling, and this feeling would fade with time and with one's mood. If your so called loved one leaves you, be patient, time will wash away your aches and sadness. Don't over exaggerate the beauty and sweetness of love, and don't over exaggerate the sadness of falling out of love.
5. A lot of successful people did not receive a good education, that does not mean that you can be

successful by not studying hard! Whatever knowledge you gain is your weapon in life. One can go from rags to riches, but one has to start from some rags!

6. I do not expect you to financially support me when I am old, neither would I financially support your whole life. My responsibility as a supporter ends when you are grown up. After that, you decide whether you want to travel in a public transport or in your limousine, whether rich or poor.
7. You honour your words, but don't expect others to be so. You can be good to people, but don't expect people to be good to you. If you don't understand this, you would end up with unnecessary troubles.
8. I have bought lotteries for umpteen years, but I never strike any prize. That shows if you want to be rich, you have to work hard! There is no free lunch!
9. No matter how much time I have with you, let's treasure the time we have together. We do not know if we would meet again in our next life.

**Your Dad**

### Avoid Long Working Hours

67

THE PERCENTAGE

BY WHICH

AN 11-HOUR WORK SHIFT

INCREASES YOUR RISK OF HEART DISEASE

VIS-A-VIS

AN 8-HOUR SHIFT

### Get a Healthy Heart

*Long working hours increase your risk of developing coronary heart disease.*

*But if you have to,*

*be more careful in following a heart-healthy diet, exercising sufficiently and keeping blood pressure,*

*cholesterol levels and*

*blood glucose within healthy limits.*

**FEAR NONE BUT ONLY YOUR CONSCIENCE**

## CIRCULARS

**CIRCULAR NO. 08/11**

**DATE: 09.04.2011**

To

All Members

### REGULATED WORKING HOURS AND LEADING QUALITY LIFE

Comrades. during the last Financial year, we concluded the 9th Bi-partite which resulted in an unprecedented enhancement in the quantum of our emoluments. The payment under "SBI Package" has started and arrear of the same too, is expected to be released shortly. However, compared to our Central Government, RBI and Insurance counterparts, the revision in Banking Industry was found to be not upto mark. This issue would be addressed suitably in the next round of wage settlement and personally, the undersigned is confident that we should wage an all out battle to clinch a settlement at par with the best.

However, time has come to dwell on other pertinent issue viz. leading quality life and having regulated working hours. AIBOC has already raised a legitimate demand for a 5 day week service condition, in sync with the global financial sector. where financial markets are closed on weekends enabling the employees to earn two full days of respite and break. Here Bank Officers are toiling hard day in day out, putting in more than 10/12 hours of work every day and in the process getting burnt out at an early age. contracting stress related ailments like blood pressure, diabetes, heart diseases etc. People are unable to enjoy the fruits of labour due to the oppressive working conditions and striving to meet targets and succumbing to the pressure of the top management who are blissfully unaware of the ground realities.

It is surprising and ironical that even in the unorganised sector. masons, plumbers, and menial labourers sticks to a scheduled and regulated working hour. No force in the world can perhaps make a mason work more than 8 hours. Yet, despite the fact, being supposedly erudite, and having a status in the society, we are nothing more than bonded labourers, dancing to the tune of the top management. We keep ourselves confined to a vicious circle, cut off from our friends, family members, neglecting our family and desire to work selflessly for our institution, that too mostly without recognition.

It is time we stand up to press forward a legitimate demand to regulate our lives by observing strict regulated hours at office. Last year too, we had given a clarion call to our members to finish work and leave office timely so that quality time could be spent with our family members. However, somewhere along the line, this issue got diluted and members continued to slave it out at branches, working even on Sundays and holidays. So let us again take up this cause with renewed gusto and determination. No member should remain at office after 6 pm, of course, subject to exigencies like completion of transactions etc and must refuse to work on Sundays/Holidays unless extremely essential.

Comrades, life is short and is meant to be enjoyed to the fullest. Let us take the pledge to strictly follow regulated working hours at our workplace to enable us to lead a healthy and contented life.

*With revolutionary greetings,*



**(ANIRUDH AKHAURI)**  
GENERAL SECRETARY

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

**CIRCULAR NO. 12/2011**

**Date :16.05.2011**

To

All Members

### INCREASE IN MONTHLY SUBSCRIPTION

In the meeting of the Central Committee held at Patna on the 11th May 2010 it was decided to enhance the Monthly Subscription from Rs.100/- to Rs.150/- w.e.f. 01st October 2010. This proposal was based on the fact that the monthly subscription from members is collected at a rate of roughly 1% of the initial basic of the Junior Management Grade Scales and the Scales had been revised due to the implementation of the ninth bipartite. A number of Circle Association had already enhanced their subscription to Rs.150/-

But at the time of implementation of the enhanced subscription we felt that the financial position of the Association was not causing undue strain and we were able to manage our expenses within the existing contribution and as such we decided to defer it.

Even though the Guest House at Ranchi, opened on the 11th February 2010 and the Guest House at Vaishali, opened on the 18th November 2010 involve substantial monthly expenses, we have been able to take care of the same within the existing funds. However, the rising costs due to inflation, coupled with the need to continue to interact with the membership through meetings is likely to lead to substantial increase in the expenses and it is therefore time for us to implement the enhanced subscription.

In this connection, during our visit to the branches some of our comrades have been suggesting the creation of a "Benevolent Fund" to help the families of members who die in harness. Our own experience of visiting the families of our deceased comrades and the sight of financial constraints faced by them has also compelled us to think of ways to help them in whatever way we can. During the year 2010-2011, the number of deaths went up to 22 and some of these cases are of acute financial distress. The month of April 2011 has seen the death of three comrades.

Taking the above factors into account, the Central Committee at its meeting held at Purnea on the 15th May 2011 decided to provide financial relief from the Association to the family of our members who die in service. It decided that with effect from 15.05.2011, an amount of Rs.75,000/- be given to the family of the deceased member as a welfare measure. The amount spent on this welfare activity will be met from the additional subscription we would be getting from the members, which is now being implemented from the month of June 2011. The amount of financial relief would be reviewed after a year.

We look forward to your continued support in our efforts to bring the Association nearer to the members and to initiate more welfare activities.

*With warm greetings,*



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

**(ANIRUDH AKHAURI)**  
GENERAL SECRETARY

**BE TRUTHFUL, BE FEARLESS**

CIRCULAR NO. 15/2011

DATE: 26.05.2011

To

All Members

**PENSION CEILING LINKED TO 9TH BIPARTITE SCALES**

We quote hereunder the text of AISBOF Circular No. 49 dated 26.05.2011 on the captioned subject, the contents of which are self-explicit.

"One of the issues taken up with our Management, after successful completion of the 9th bipartite settlement at industry level was, improvements to SBI Superannuation Scheme. It is not automatic in our Bank to revise the Pension Scheme on account of bipartite settlements. The last revision in Pension Ceiling was considered by the Government of India during 2006, on account of Joint Indefinite Strike by both Staff and Officers Federations from 3rd to 9th April, 2006.

2. However, the Government did not consider our other pension related issues, such as improvements to Family Pension, Commutation formula, D.A formula, and revision in pension ceiling for earlier retirees. The Government referred these issues to a high power committee. The high power committee, after taking two years time, submitted its report to the Government for consideration of some of our demands. We did appear before the committee on 03.04.2007, at Bhubaneshwar and presented our case forcefully. Unfortunately, the Government is not responding to our demands of pension at 50% of last drawn pay, improvements in commutation formula, revision of pension of retirees prior to 01.11.2002, improvements to family pension, D.A formula etc.

3. Therefore, the steering committee of both Federations gave call for two days strike on 25th & 26th September 2010; followed by 'Indefinite Strike' in the month of December 2010, demanding improvements to pension scheme. We were then told by our Management that, Government is actively considering improvements to our pension scheme and hence requested us for withdrawal of the strike(s). Accordingly, we deferred the proposed strike(s) during September 2010.

4. The Government of India has now accorded their permission that, pending amendment to SBI Employees Pension Fund Rules, pension may be granted based on the average of last 12 months pay of service from 01.11.2007. Further, the ceiling of pay for calculation of pension at 50% be raised from Rs. 21,040/- to Rs. 31,500/-; the maximum of the pay scale of Scale I officer, with four stagnation increments and if the pay exceeds thereto, then at 40% of pay, subject to a minimum of Rs. 15,750/- pm. While computing the pension, the components of PQP and FPP are not to be taken as part of pensionable pay.

**AMOUNT OF DEARNESS RELIEF :**

With effect from 01.11.2007, dearness relief on pension shall be granted at the same rate as is applicable in the industry i.e., dearness relief shall be payable for every rise or fall of four points over 2836 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.15% of the basic pension.

**COMMUTATION OF PENSION :**

- The commutation of pension on the revised pension may be allowed with effect from 01.11.2007.
- The pensioners who have opted for commutation, on or after 01.11.2007, shall be eligible for commutation upto lumpsum payment of the fraction not exceeding 1/3 rd of the revised pension. However, if a pensioner had availed of commutation upto a particular fraction of the pension

within the overall ceiling, as above, he will be entitled to avail of the additional amount of commutation to the extent of the difference on the basis of the fraction so specified. Accordingly, the pensioners eligible for additional commutation, value would be advised of their eligibility and be further advised that, they have to inform the bank about their option for such commutation within 90 days from the date of receipt of the advise about their eligibility. If the pensioner does not inform the Bank about his option within the stipulated period as above, he will forego his right to claim commutation.

- In case of deceased pensioner eligible for additional commutation, the legal heirs are eligible to receive the commutation value of specified portion of the enhanced pension that the pensioner had specified in his original application for commutation. So, the legal heirs would be advised to receive arrears of pension payable to the deceased pensioner with the request to receive it after completion of usual formalities.

**FIXATION OF PENSION IN RESPECT OF RETIREES WHOSE PAST 12 MONTHS FALL PARTLY IN PRE-REVISED SCALE AND PARTLY REVISED PAY SCALE :**

Several Pensioners have retired drawing partly pre-revised (pre 01.11.2007 salary scales) and partly revised pay (effective from 01.11.2007), consequent to last salary revision w.e.f. 01.11.2007. These pensioners to abide by existing instructions, which will provide for calculation of average, pay in past 12 months prior to retirement on the basis of salary as per the 8th Bipartite for the period prior to 01.11.2007 and for remaining months on the basis of 9th Bipartite pay scales.

5. We expressed our protest by rejecting the Pension formula without PQP & FPP components. At our instance, Management has again referred the matter to the Government of India for reconsideration of their decision and inclusion of half of PQP and FPP to basic pension. The proposal is pending with the Government.

6. In the mean time Executive Committee Central Board, at its meeting held on 26/05/2011, at Delhi has decided to amend the SBI Pension Fund Rules with the revised formula without half of PQP and FPP. Our representative on the Board, Com.G.D.Nadaf, has registered protest against exclusion of PQP and FPP from the calculation of Pension. The Management has assured us that, they are following up the matter with the Government for inclusion of PQP and FPP in the formula and sought our co-operation in the matter.

7. According to the revised formula w.e.f. 01.11.2007 pension will be calculated as under:

- Upto B.P. of Rs. 31,500/ pm - 50% of the pay
- B.P above Rs. 31,500/- pm - 40% of the pay with a minimum of Rs 15,750/- p.m

8. Comrades, the above revision will take care of pension at revised scales with effect from 01.11.2007. We compliment our members for the support extended to the Federation in achieving the improvements in Pension Ceiling with least investment of our organisational actions. We have to continue our struggle to include half of PQP and FPP in the formula and also to achieve our other demands relating to "Superannuation Benefits".

9. Members/Affiliates may take note of the revised formula."

*With warm greetings,*



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

(ANIRUDH AKHAURI)  
GENERAL SECRETARY

**WORK IS WORKSHIP, DO YOUR DUTY**

## समाचार पत्रों से

## भारतीय स्टेट बैंक अधिकारी संघ, राँची अंचल सामाजिक सेवा कार्यक्रम, स्थान-वानप्रस्थ वृद्धाश्रम, बरियातू, राँची

प्रभात खबर, राँची, मंगलवार, 26.04.2011

### एसबीआई अधिकारी संघ ने बाटे आवश्यक सामान

राँची : भारतीय स्टेट बैंक के अधिकारी संघ द्वारा सामाजिक बैंकिंग के तहत बरियातू स्थित वानप्रस्थ वृद्धाश्रम में जरूरत की सामग्री बांटी। पटना सर्किल के अधिकारी संघ के महासचिव अनिरुद्ध अखौरी ने बाल्टी, मग, पानी की बोतल व फलों का वितरण किया। इस दौरान संघ के अध्यक्ष अजित कुमार सिन्हा, सहायक महासचिव कल्याण चटर्जी, कोषाध्यक्ष नील मोहन यादव ने अपने विचार व्यक्त किये। कार्यक्रम में सहायक महाप्रबंधक सुब्रतो मुखोपाध्याय, जिला सचिव सचिव विष्णु शंकर प्रसाद, सचिव दिलीप कुमार वर्मा, अनीता कान्जर समेत अन्य लोग शामिल हुए।



दैनिक भास्कर, राँची, मंगलवार, 03.05.2011

### अधिकारी संघ ने मनाया वार्षिकोत्सव



राँची | स्टेट बैंक अधिकारी संघ (महिला प्रकोष्ठ) राँची अंचल ने एक मई को पहला वार्षिकोत्सव मनाया। हटिया स्थित शगुन बैंक्वेट हॉल में आयोजित समारोह में महिला अधिकारियों ने कार्यक्षेत्र में होनेवाली कठिनाइयों पर चर्चा की। मुख्य अतिथि बोकारो में पदस्थापित सहायक महाप्रबंधक पूनम नारायण ने सहकर्मियों के साथ अनुभव बांटे। राँची अंचल की सहायक सचिव अनीता कादिर ने पिछले वर्ष किए गए कार्यों का विवरण दिया। मौके पर कविता कुमारी, अनीता, सरोज नाग, अजीत कुमार सिन्हा, कल्याण चटर्जी आदि मौजूद थे।

#### HOW TO REACH TO DELHI GUEST HOUSE

<b>LOCATION</b>	: 2.5 kms from Anand Vihar Railway Station, 13 kms from New Delhi Railway Station, 12 kms from Ghaziabad Railway Station and walking distance from Vaishali Metro Station (Under Construction)
<b>ADDRESS</b>	: Plot 321, Sector-4, Vaishali, Ghaziabad (Opp. Sector - 4 Park).
<b>CONVEYANCE</b>	: 1. Taxi/Auto for Sector-4, Vaishali from New Delhi Station. 2. Auto/Rickshaw from Anand Vihar Station. 3. Auto from Ghaziabad Station.
<b>CONTACT</b>	: Com. Vinod Kumar, Secretary (Finance)
<b>FOR BOOKING</b>	: Mobile : 9431056158 or 0612-2209117
<b>CARETAKER</b>	: Shri Prataap Sahu - 9873215474

हिन्दुस्तान, राँची, मंगलवार, 26.04.2011

### एसबीआई का सामाजिक बैंकिंग कार्यक्रम

राँची : भारतीय स्टेट बैंक, अधिकारी संघ, राँची अंचल की ओर से सोमवार को सामाजिक सेवा बैंकिंग के तहत बरियातू वानप्रस्थ वृद्धाश्रम के प्रांगण में एक कार्यक्रम हुआ। मौके पर एसबीआई, पटना सर्किल अधिकारी संघ के महासचिव अनिरुद्ध अखौरी ने वृद्धाश्रम में रह रहे लोगों के बीच बाल्टी, मग, चप्पल, फल आदि का वितरण किया। मौके पर अजित कुमार सिन्हा, कल्याण चटर्जी, नीलमोहन यादव आदि उपस्थित थे।

हिन्दुस्तान, राँची,  
मंगलवार, 26.04.2011

प्रभात खबर, राँची,  
मंगलवार, 03.05.2011

### एसबीआई:बुजुर्गों संग प्यार बांटा

राँची। स्टेट बैंक ऑफ इंडिया ऑफिसर्स एसोसिएशन राँची सर्किल ने सोमवार को बरियातू स्थित वानप्रस्थ वृद्धाश्रम में कार्यक्रम किया। पटना सर्किल के महासचिव अनिरुद्ध अखौरी ने यहां बुजुर्गों को बाल्टी, मग, चप्पल, फल एवं मिठाई दिए। मौके पर अध्यक्ष अजीत सिन्हा, सहायक महासचिव कल्याण चटर्जी, कोषाध्यक्ष नील मोहन यादव, सहायक महाप्रबंधक सुब्रतो मुखोपाध्याय, विष्णु शंकर प्रसाद, दिलीप कुमार शर्मा भी मौजूद थे। महिला

### एसबीआई महिला प्रकोष्ठ की सभा

राँची : एसबीआई अधिकारी संघ (महिला प्रकोष्ठ) की आम सभा में बैंक की एजीएम पूनम नारायण मुख्य अतिथि थीं। राँची अंचल की सहायक सचिव अनिता कादिर ने एक साल के दौरान किये गये कार्यकलापों की जानकारी दी। इसमें अजित सिन्हा, नील मोहन यादव, एलाएम उरांव, पॉल होरो, अब्दय छाबड़ा, विष्णु चंकर प्रसाद ने भी अपने विचार रखे।

APPRECIATION BY  
THE INMATES

## SENIOR CITIZEN HOME

(A Unit of Arya Gyan Prachar Samiti)

Arogya Bhawan No. 3, Opp. Pani Tanki  
D.A.V. Nandaraj School Compound, Bariatu, Ranchi - 834 009

Ph.: 0651-2545094  
Mo.: 94311-14380

## आशीर्वाद

25/4/2011

भगवान इस परिवार को, सुख का सदा वरदान दो,  
ज्ञान की गंगा बहाकर शद्ध वैदिक ज्ञान दो।  
निरोग होकर सब जीयें, शत वर्ष आयुष्मान हों,  
धन धान्य से पुरित सदा, यश युक्त कीर्तिमान हों।  
पुत्र पौत्रादिक सभी बलवान हों, श्रीमान हों,  
विद्वान हों, मतिमान हों, धर्मात्मा धीमान हों।

हम आपके आश्रम वासी

*Handwritten signature*

विलम्ब से असंतोष बढ़ता है ।



Central / Zonal Committee Members in Meeting of Purnea Zone on 15th May 2011.



Zonal Committee Purnea held their General Body Meeting at Purnea on 15th May 2011.



President of Purnea Zonal Committee, Com. Ramayan Prasad takes his chair.



Glimpse of the members of Purnea Zone.



President Com. L.K.P. Singh addressing the General Body Meeting of Purnea Zone.



General Secretary, Com. A. Akhauri addressing the members.



# PRINTED MATTER SUP-POWER

TO,

STATE BANK OF INDIA

From :  
State Bank of India  
Officers' Association  
State Bank Building  
West Gandhi Maidan,  
Patna - 800 001

Email-sbioa.patna@sbi.co.in

Pin Code \_\_\_\_\_

## EDITORIAL BOARD

Sarvashree

- A. K. Pandey
- D. K. Kashyap
- Masrur Alam
- M.K. Jha

## EDITOR

Shri Vikas Kumar

## EDITOR-IN-CHIEF

Shri Anirudh Akhauri

Published by SHRI ANIRUDH AKHAURI, General Secretary,  
S.B.I. Officers' Association, Patna Circle, and Printed at Tarang Press  
and Publications Pvt. Ltd., Shivpuri, Patna - 23. Ph. : 9431018714